



Nichols
APPLIED MANAGEMENT INC.

Three Sisters Mountain Village Socio-Economic Impact Assessment

Submitted to:

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c/o QuantumPlace Development Ltd

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1. Introduction

1.1 Overview

This socio-economic impact assessment (SEIA) aims to characterize the existing socio-economic conditions in the Town of Canmore and identify if and to what degree the development of the Three Sisters Mountain Village Project (TSMV or the Project) may have on the socio-economic fabric of the community.

1.2 Project Description

Envisioned since 1992 as a world-class, four-season resort community, the Three Sisters Mountain Village (TSMV) is already home to a number of Canmore residents. Phase 3 of Stewart Creek community is currently under development and the district has a mix of low and medium density housing, and the upcoming Stewart Creek commercial site (The Gateway at Stewart Creek) is anticipated to add a range of retail, office, personal services and other commercial development.

Three Sisters Mountain Village Properties Ltd. (the Proponent) is currently seeking approval for Area Structure Plans (ASP) to complete the development of the 169 ha Three Sisters Village ASP (formerly known as the Resort Centre area) and the 153 ha Smith Creek ASP.

Three Sisters Village (the Village) will be the hub of activity for all of TSMV; it includes a mixed use core positioned to help generate a local and diverse commercial, entertainment arts and culture and health and wellness services.

The Innovation District within the Village focuses on creative manufacturing that accommodates flexible, market-style light industrial uses, offices spaces, and at-grade commercial uses. This district will create innovative spaces for Canmore's business community to focus on the creation, development and ancillary marketing of products or services, both physically and digitally to contribute to the economic diversification of Canmore. The district will incorporate both long-term residents and short-term visitors.

The Village area will also provide diverse housing for families of various means along with bike and pedestrian trails that will link the entire community making sustainable forms of transportation the easiest choice. A large municipal park anticipated to have new sports fields, outdoor courts, a trail head and a Parks maintenance facility. All of these offerings come together in Three Sisters Village making it the natural basecamp for local and guest recreational adventures and a recognised health and wellness hub.

Smith Creek will be a dedicated residential neighbourhood, incorporating lower and medium density residential areas and a flex commercial / light industrial area that will provide local amenities and services, supporting the town's ongoing economic diversification.

The final conceptual design of the Three Sisters Village and Smith Creek appropriate to support Area Structure Plans is underway. The physical parameters of the project used in this analysis are described in Table 1-1 and Table 1-2 on the following page. Note that the analysis upon which this study is based reflect the maximum unit count currently being contemplated and therefore the maximum population and socio-economic effects possible. This assumption has the effect of producing a conservative (e.g. maximum) estimate of the socio-economic impacts of the Project. Although the direction and magnitude of Project effects will generally vary with population, not all impacts will vary linearly with population or the size of the development (i.e. a project of half the size may not yield precisely half of the impacts articulated in this report).

Table 1-1 Three Sisters Village Unit and Density Projections

Development Area	Minimum	Maximum
Residential District		
Area (ha)	45	50
Semi-Detached/Townhouse (units)	1,100	2,600
Apartments (units)	700	900
Tourist Homes (units))	300	400
Village Centre		
Area (ha)	5	10
Tourist Homes (units)	500	800
Landmark Hotel (rooms)	250	450
Hotel and Spa District		
Area (ha)	5	10
Boutique Hotel (rooms)	200	350
Indoor Recreation		
Area (ha)	2	3
Open Space		
Area (ha)	50	60
Innovation District		
Area (ha)	2	5
Resort Recreation Amenity Area		
Area (ha)	20	25
Roads (right of way)		
Area (ha)	20	40

Notes:1) The maximum number of units for the Plan Area is 4,890. Ranges within the building form categories are meant to provide an understanding of the proposed unit mix while allowing for flexibility to shift and change how the unit distribution could work over time.
 2) Open space includes MR, ER, Deferred Reserve Caveats, and Steep Creek mitigation.

Table 1-2: Smith Creek Design Description

Development Area	Minimum	Maximum
Residential		
Area (ha)	65	70
Low Density (Single-/Semi-Detached, Townhome) (units)	600	1,250
Medium Density (Townhome, Stacked Townhome and Apartment) (units)	200	500
Flex Commercial/Industrial		
Flex/commercial/industrial Area (ha)	15	25
Open Space		
Area (ha)	30	35
Other (Roads, Infrastructure, etc).		
Area (ha)	30	35

Notes: 1) The maximum number of units for the Plan Area is 1,730. Ranges within the building form categories are meant to provide an understanding of the proposed unit mix while allowing for flexibility to shift and change how the unit distribution could work over time.

At full build-out, the Project as described above will house approximately 16,000 people (both permanent and non-permanent residents). This represents an approximate 85% increase over the estimated current population level (including non-permanent residents) of the Town.

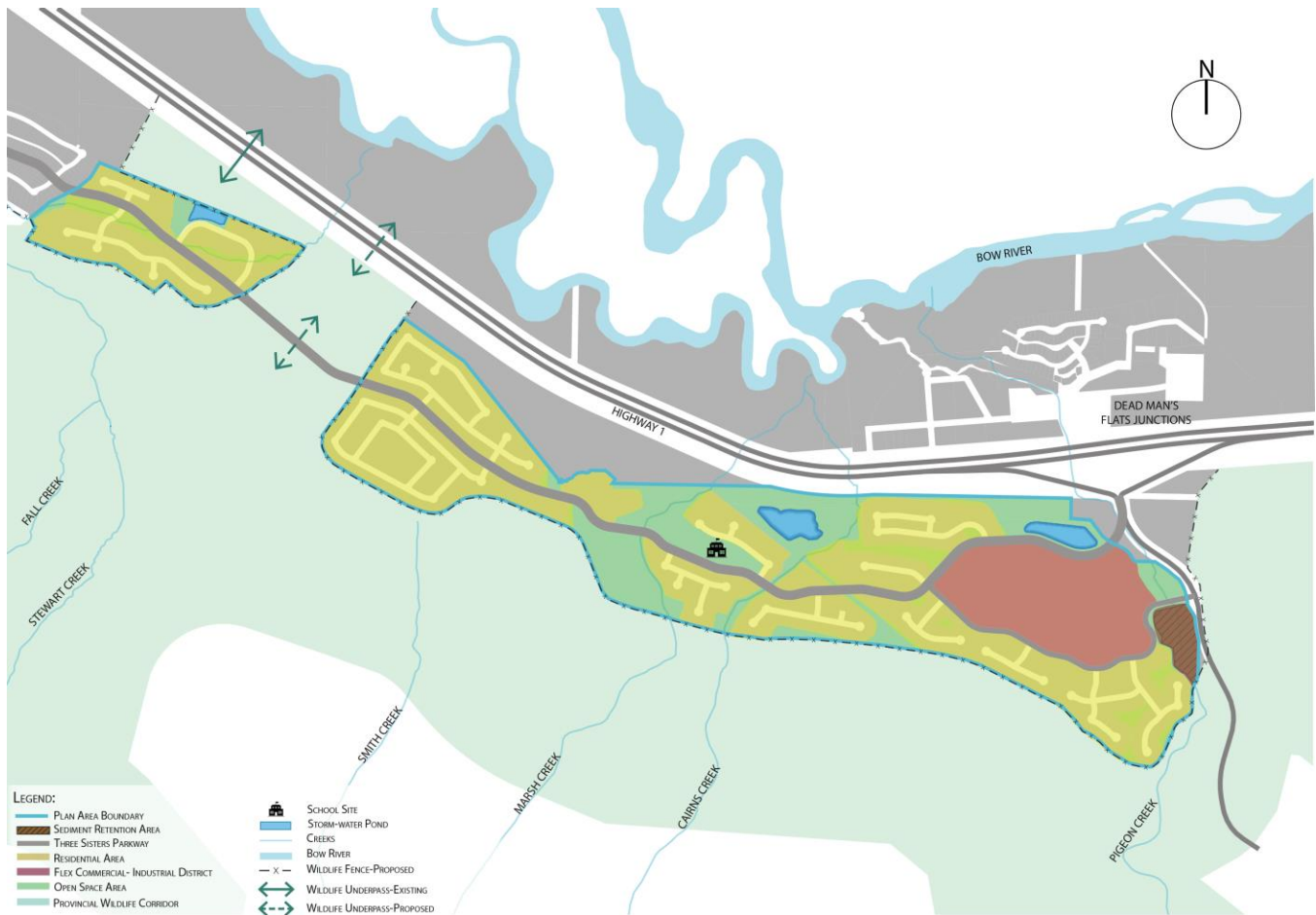
A map of the proposed Project can be seen in Figure 1-1 and Figure 1-2.

Figure 1-1: Land Use Concept for Three Sisters Village ASP



Source: Three Sisters Mountain Village Properties Ltd.

Figure 1-2: Land Use Concept for Smith Creek ASP



Source: Three Sisters Mountain Village Properties Ltd.

1.3 Scope

SEIAs can be undertaken in different contexts and for different purposes. This SEIA is being prepared to inform the ASP approval process as the project Proponent aims to support the Town in understanding the full effects of the Project as well as flag socio-economic issues as an input to planning processes of public agencies in the region. In general, the methods and approach taken in this assessment are aligned with those required for the assessment of large-scale industrial development by provincial and federal regulators.

The fiscal effects of the Project on the Town of Canmore are examined in a stand-alone Fiscal Impact Analysis submitted under separate cover.

2. Approach

2.1 Key Issues

The key socio-economic issues to be considered in this analysis fall into the following categories;

- Regional economic effects, including:
 - Gross Domestic Product (GDP)
 - Employment; and
 - Income.
- Population effects;
- Effects on regional infrastructure and services, including:
 - Housing, including worker housing;
 - Policing and emergency services;
 - Health services;
 - Social services;
 - Education services; and
 - Municipal infrastructure and services.

Project effects on transportation infrastructure are addressed in a standalone Traffic Impact Assessment (TIA) conducted by WSP. Revenues to local government are examined in a standalone Fiscal Impact Assessment (FIA) conducted by Nichols and submitted under separate cover.

2.2 Key Indicators

The SEIA follows general impact assessment methodology, including the selection of key indicators as a way to focus the assessment on those aspects of the human environment that may be directly affected by the Project. The key indicators used to assess the effects of the Project on the Town are:

- workforce;
- income;
- population change; and
- effects of population changes on service providers and physical infrastructure.

Many of these key indicators are well suited for quantification and provide an easy-to-interpret measure for potential effects. Effects on service providers are based, in part, on key respondent interviews and are treated mostly qualitatively.

2.3 Assessment Boundaries

2.3.1 Temporal Boundaries

The SEIA covers the Project life from construction through to the end of operations. It concentrates on the time between 2020 and 2050, reflecting the anticipated rate of development and absorption of the Project. Details with

respect to forecasting the rate of community growth and the absorption of the Project are provided in section 4.2. In brief:

- Total population (permanent and non-permanent) growth is expected to average 2.2% annually through to 2050 (when the Project is complete), absorbing approximately 230 residential units per year.
- Non-residential lands, with the exception of the Landmark and Boutique hotels, are assumed to develop in line with population growth with hotel areas coming online in 2027 and 2032 respectively.

2.3.2 Spatial Boundaries

The geographic scope of the assessment is confined to the Town of Canmore. These boundaries reflect:

- the location of the Project and the affected population;
- the existing distribution of service providers and infrastructure in the region; and
- availability of statistical data to adequately measure the impacts of the Project.

2.4 Assessment Cases

This SEIA contemplates two assessment cases to evaluate key socio-economic issues and associated key indicators. They are:

- The Base Case wherein prevailing socio-economic conditions are described; and
- The Project Case that represents the socio-economic effects associated with the Project.

2.5 Analytical Approaches

The differences between the Base and Project Cases, are determined using a variety of methods, ranging from extensive quantitative analysis to qualitative approaches, including:

- economic input-output modeling of the Alberta economy to determine the impact of the Project in terms of total employment impacts and the impact on the provincial gross domestic product (GDP);
- labour market analysis to relate the construction workforce demands to the availability of workers in light of other anticipated heavy industrial construction in the province;
- population projections to determine the Project's impact on regional population growth and on future social infrastructure demands;
- key respondent interviews and analysis of historical performance to gauge the capacity of education, health and other systems to respond to the Project; and
- the review and consideration of input received through by the proponent from municipal representatives and public stakeholders.

The choice of assessment methodology depends on the issue and the availability of data.

A detailed description of key analytical approaches is provided below:

2.5.1 Input-Output Analysis

The economic impact associated with the construction of the Project was estimated using Statistics Canada Interprovincial Input-Output (IO) model. Conceptually, an IO model allows an analyst to quantify the economic impacts of a particular activity as the spending associated with the activity ripples through the economy due to the

interconnected nature of various sectors and markets. The model aims to capture the interdependencies between industries by linking forward (sales) and backward (purchases) transactions across industries and with the final demand sector.

Specifically, an I/O model considers the:

- Direct impact of spending associated with a project;
- Indirect impact of business activity resulting from a project as suppliers expand their output to meet the needs of the direct industry; and
- Induced impact of spending as the additional income paid to employees of the direct and indirect sectors is circulated through the economy.

Together, the direct, indirect, and induced impacts constitute the full economic impact of an activity at a provincial level expressed in terms of three widely accepted metrics of economic activity, namely:

- Gross Domestic Product (GDP) – the measure of gross value added in an economy, this metric is often used to describe the size of growth of an economy.
- Labour income – a measure of the returns to labour paid as either wages or salaries and a major component of GDP.
- Employment – the number of full-time equivalent (FTE) jobs. One FTE is the equivalent of one person working full time for one year. For example, two half-time jobs would be measured as a single FTE.

It should be noted that IO models estimate economic impacts at a provincial level. Attributing provincial level effects to a sub-provincial geography (e.g. the Town of Canmore) is subject to proponent procurement patterns and local supplied capacity, quality, and pricing at the time the Project is constructed.

2.5.2 Growth Analysis

Developing projected growth in the Town, and subsequently the consumption of residential units, was undertaken using an integrated labour force and age-cohort survival model. Conceptually, this approach consists of:

- developing a demographic model using community specific population figures and birth and mortality rates to emulate the natural population dynamics of the Town;
- developing a labour market model that reflects prevailing local, regional and provincial economic conditions and the relative labour demand and supply in the Town that subsequently drives in or out-migration;
- combining the natural rate of population change with the net migration reflective of local economic conditions to arrive at future population figures; and
- layering in non-resident population in keeping with historic norms.

In order to reflect the uncertainty that is inherent in estimating future demographic parameters and economic conditions, the study team used a Monte Carlo simulation to identify a distribution of possible future outcomes that can be used to inform the selection of a growth scenario using probabilistic outcome. Note that in order to reflect uncertainty with respect to COVID-19, the Study Team assumed a contraction of 5% in the local economy during 2020 following a return to growth in 2021.

The degree to which changes in the assumptions that underpin the growth analysis affect the findings in this report relate primarily to the timing of impacts. If actual growth manifests at a lower or higher rate than what has

been modelled, the full absorption of the Project will shift in time. The magnitude of the impacts as described will be largely unchanged at full build-out.

Additional uncertainty exists with respect to the nature of the in-migration that occurs over time. An increased emphasis on working-age individuals with families will lead to a more balanced distribution across age-cohorts whereas an increased emphasis on retired individuals will re-enforce the above-average age of the community. The degree to which either of these outcomes manifest may alter the need for different services and thus the impacts articulated in this assessment. For example, increased retirement-age in-migration will lessen the relative demand for primary education as compared to supports for seniors. Uncertainty with respect to the nature of population growth and findings of the assessment are addressed in specific topic areas in the balance of this report.

It should be noted that the purpose of this assessment is to identify potential future impacts and related mitigations in order to allow responsible agencies and authorities the time to plan for and react to changes in the community. The extended timeframe over which the project will be absorbed is advantageous as it will allow for the regular monitoring of the actual pace of growth and the nature of population growth and provide agencies and authorities the time to respond to any deviations from the forecasts identified in this report.

2.6 Mitigations, Management, and Monitoring

The assessment of the Project takes into account specific features of the Project and the mitigation, management and monitoring measures being put in place by the proponent, and responsible agencies and authorities. Project-specific mitigation, management and monitoring measures are noted at the conclusion of specific Project effects, where appropriate.

3. Existing Conditions

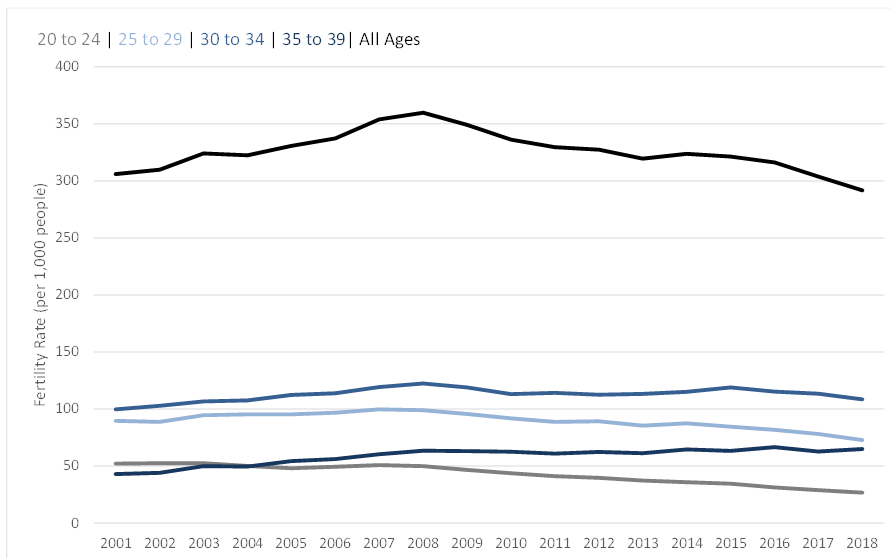
3.1 Population

3.1.1 Historic Fertility Rates

As shown in Figure 3-1 below, the total fertility rate in the health region encompassing the Town is relatively unchanged from 2001, generally the result of a rise in overall rates to 2008 followed by a decline of similar magnitude. There has been a notable shift in the distribution of fertility rates across key cohorts within the population – most notably a decline in the fertility rates of women between ages 20 and 29 with a corresponding increase in rates for women aged 30 to 39. This shift towards having children later in life is consistent with trends at the provincial level and indeed in many regions of Canada and around the world. This shift has been driven largely by:

- more women pursuing higher education and prioritizing early career development over childbearing as a young adult; and
- medical innovations that have reduced the risk of delaying pregnancy until later in life.

Figure 3-1 Historic Fertility Rates



Canmore has grown from its beginnings as a mining town to become one of the most desirable communities in Canada. Located only minutes from several world class ski resorts (Canmore Nordic Centre, Nakiska, Norquay, Sunshine and Lake Louise), national and provincial parks, and endless opportunities for outdoor recreation such as hiking, biking, kayaking, and rafting, the Town has attracted a mix of permanent residents and second homeowners who aim to spend weekends and vacations in the community.

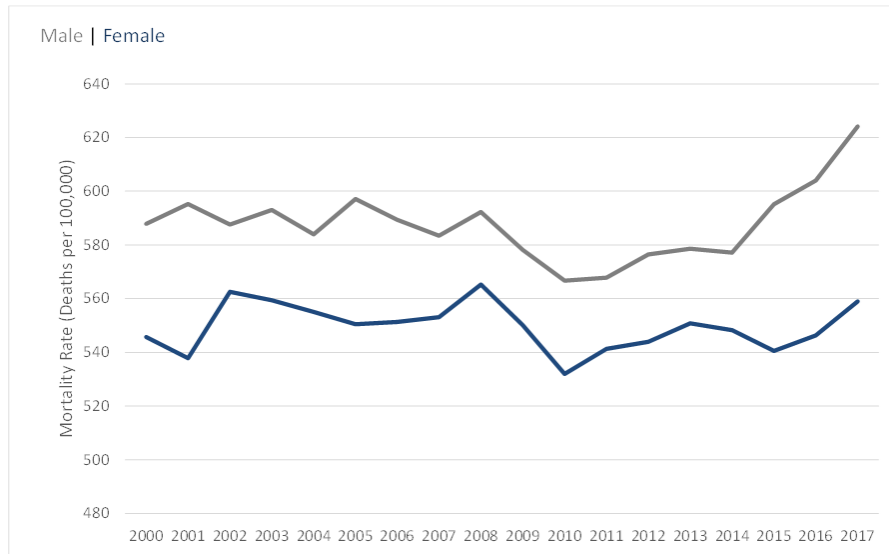
Growth in the Town of Canmore has historically been comprised of two notable contingents of persons:

- permanent residents who live full-time in the Town; and
- non-permanent residents who live in the Town on a part time basis, typically over weekends and holidays.

3.1.2 Historic Mortality Rates

Mortality rates are available at a Provincial level only. As illustrated in the figure below, mortality rates in the Province have varied slightly but have generally done so within a fairly narrow band for both men and women between 2000 and 2017.

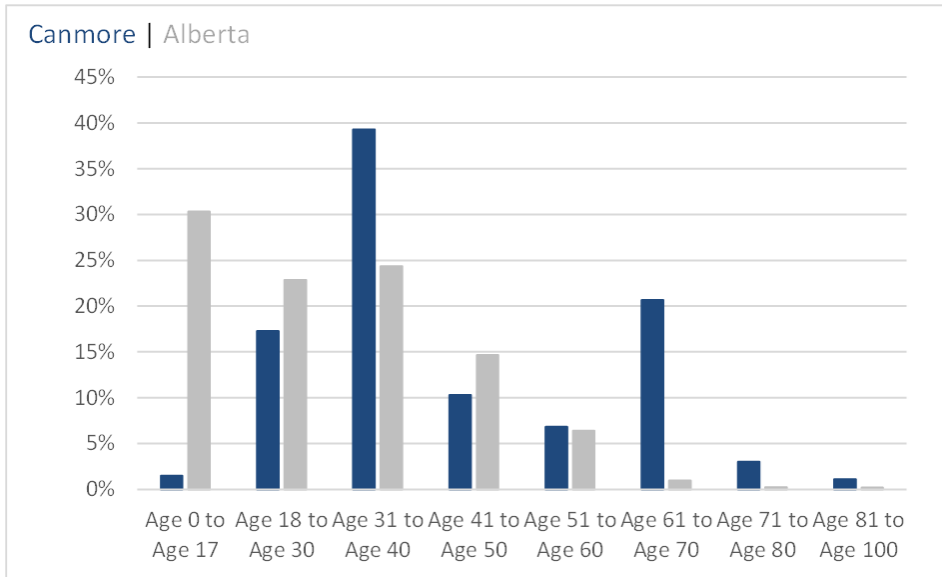
Figure 3-2 Historic Mortality Rates



3.1.3 Overview of In-Migration Profile

By isolating natural population growth using the fertility and mortality rates described above, the distribution of in-migrants across age and gender can be discerned. An examination of historic in-migration to the Town reveals a large contingent of the population to be of working age, in keeping with the growth of the local economy, and also a substantial contingent beyond typical working age (i.e. 60 to 70). Canmore has, over time, become a destination for those people looking to enjoy an active outdoor lifestyle in their post-work years. Above-average housing prices have also created an environment wherein typically older and more financially stable couples are the most likely new in-migrants. The age distribution of in-migrants to the Town and Province overall between 2011 and 2016 can be seen in the figure below.

Figure 3-3 In-Migrant Profile 2011 to 2016



Additionally, the Town hosts a considerable non-permanent population – those who own property in the Town but whose primary residence is outside the community.

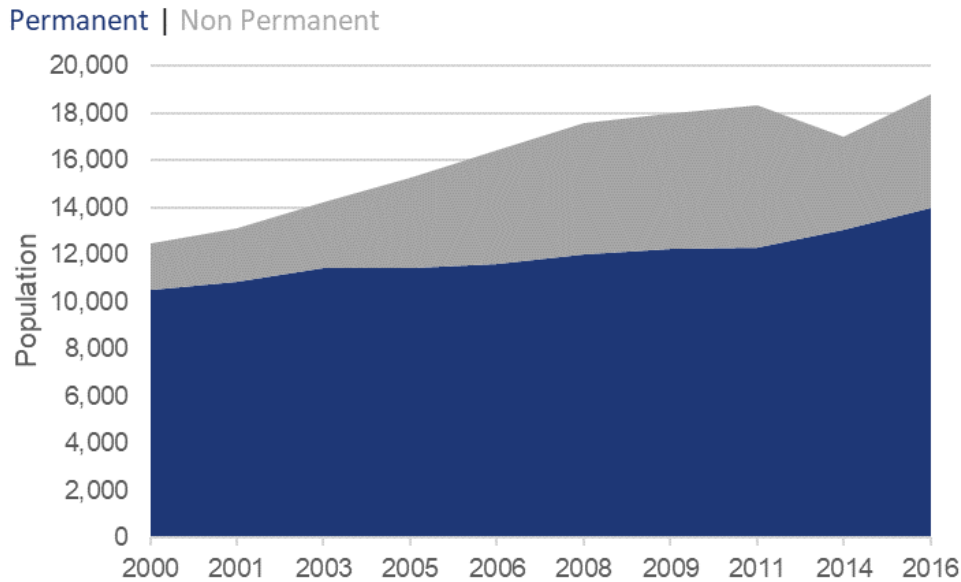
Delineating permanent from non-permanent population for census purposes can be difficult due to challenges related to the timing of enumeration and the willingness of individuals to divulge key information about their behaviours. Canmore, however, has enumerated both groups for municipal census purposes periodically between 2000 and 2014.

The non-permanent contingent of the population in Town has varied substantially over the same time frame. This variance likely relates to both enumeration challenges as well as prevailing economic conditions that may affect the ability of families to own second homes or recreational properties. Municipal census data reveals that:

- The non-permanent population in Town relative to the permanent population (i.e. non-permanent/permanent) has varied considerably between a low of 18% in 2000, to a high of 48% in 2011.
- On average, the non-permanent population has represented 34% of the permanent population in the Town.
- Together, the total population of the Town grew at an average annual rate of 2.2% between 2000 and 2014 (latest available). More recent data available for the permanent population only reveals an average annual growth rate of 1.7% between 2001 and 2016.

A visual representation of the historic permanent and non-permanent population in the Town can be seen in Figure 3-4.

Figure 3-4 Historic Population



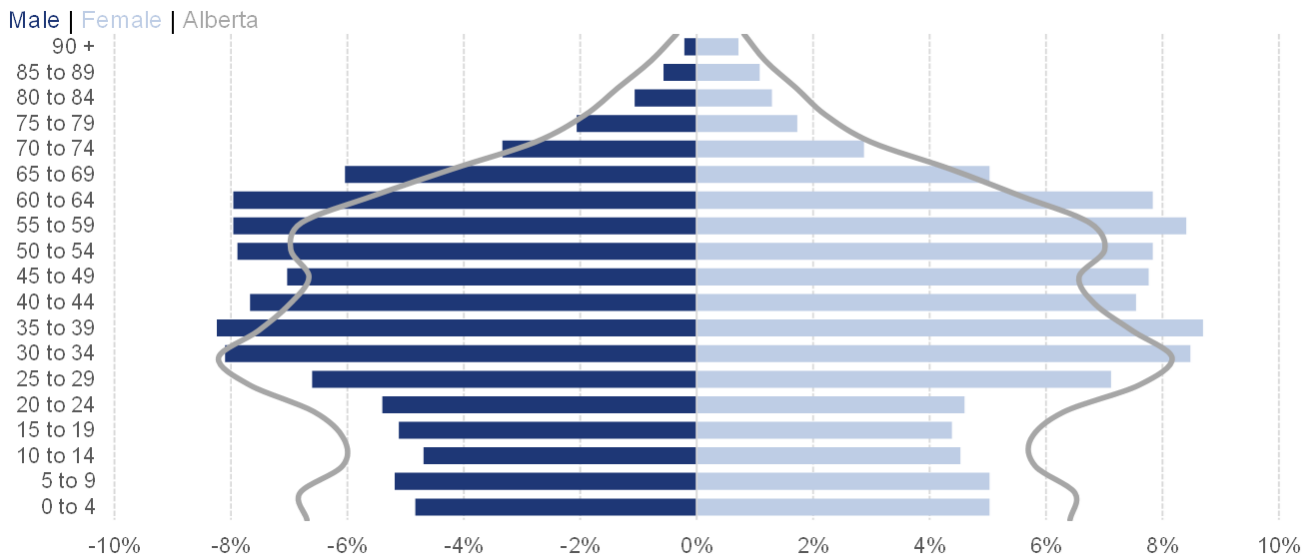
Source: 2000 to 2014 municipal census data.
 Note: 2016 permanent population value based on federal census. Non-permanent estimated post 2014.
 Areas in the graphic are additive.

3.1.4 Age Distribution of the Town

The above-described factors have resulted in the demographics of the Town departing substantially from those of the province overall. As shown in the figure below, the population in Canmore in 2016 as compared to the province is older than average. Specifically:

- the Town has proportionally fewer people under 30 as compared to the province – most notably those under 4; and
- has proportionally more men and women above 30 – most notably in the 50 to 70 cohort.

Figure 3-5 Population Distribution



3.2 Economy

The current state of the local economy in the Town can be discerned through an examination of the prevailing labour market, industrial concentration, and income levels in the community.

Canmore’s economy has been shaped by the Town’s location on route to various national and provincial parks, and through its emergence as a destination for tourists and outdoor enthusiasts in its own right. Key industries include:

- **Tourism.** Canmore is frequented by both domestic and international travellers as it is situated on route to several tourist destinations: Banff National Park, Kananaskis Country and Bow Valley Provincial Parks. It is also only an hour drive away from the City of Calgary. The industries of accommodation, food services, retail shopping, and recreation are subsequently major drivers for the local tourism industry in Canmore.
- **Accommodation and Food Services.** As a resort town, accommodation and food services are major contributors to Canmore’s local economy. The Town has more than 70 restaurants, offering casual and fine dining experiences, as well as a large selection and variety of accommodation options, including: hotels, resorts, lodges, hostels, bed and breakfasts, vacation rentals, and campgrounds and RV parks.
- **Outdoor Recreation.** Several major recreation facilities – including the Canmore Nordic Centre, Canmore Recreation Centre, and Elevation Place – are located in and around the Town of Canmore. They provide services to meet a wide array of recreational interests, hobbies, and leisure activities such as: skiing, hiking, scrambling, climbing, mountain biking, kayaking, canoeing, and rafting. There is also infrastructure and maintenance related to over 71 kilometres of multi-use trails within the town’s boundaries which are used for walking, running, and biking.
- **Health & Wellness.** The Town of Canmore has a number of health practitioners and wellness specialists that support traditional and alternative medicine as well as sport, fitness, and leisure interests.
- **Retail:** Canmore is a hub for retail trade that serves both the local population and tourists. Services available include convenience stores; food, grocery and liquor stores; specialty shops; hardware and building supply

stores; sporting goods and rentals; entertainment and automotive services, etc. Discussion with Town representatives indicated there is a shortage of stores that sell clothing for daily use.

Along with the aforementioned industries, Canmore also acts as a centre for public sector amenities and services.

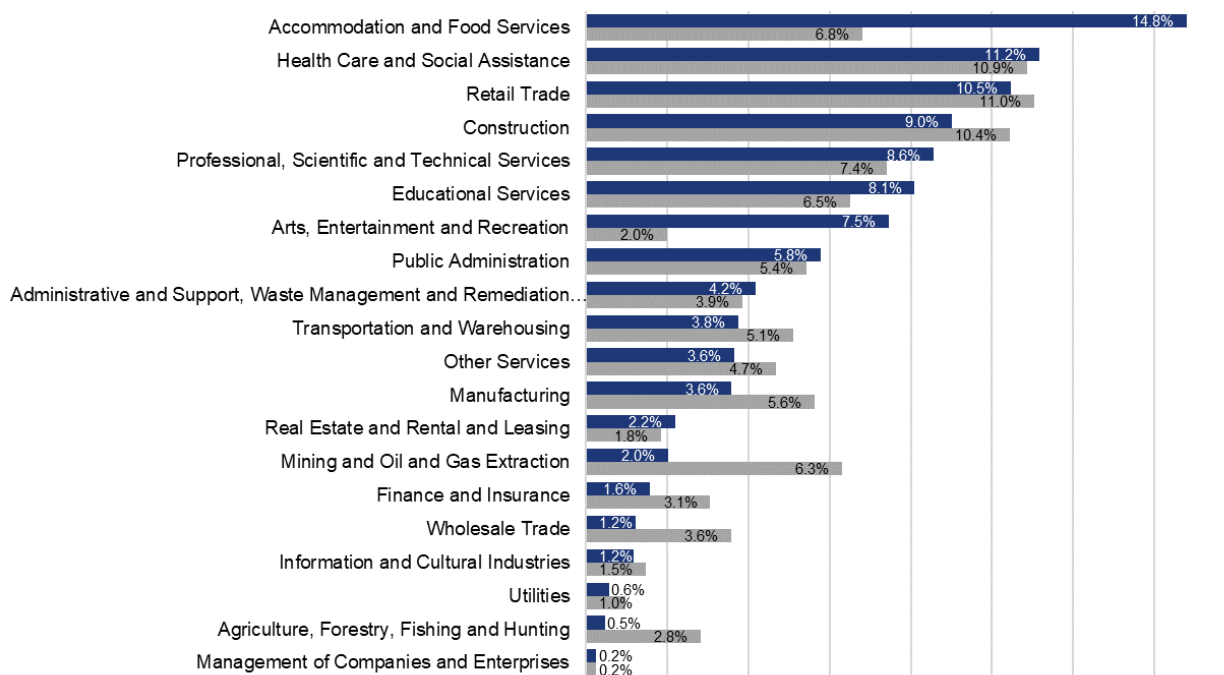
3.2.1 Labour Force

Canmore's local labour force is reflective of the above-described tourist-oriented industries, The 2016 federal census reveals that (Figure 3-6):

- 14.8% of Canmore's labour force was employed in the accommodation and food service sector – more than double the provincial average (6.8%)
- 6% of the Town's labour force is focused on arts, entertainment, and recreation - more than three times the provincial average.
- The Town has a comparatively smaller proportion of its labour force active in construction, transportation, manufacturing, and resource extraction as compared to the Province. This distribution of labour is generally consistent with the Town's focus on tourism and recreation
- The concentration in health care, retail, and public admin, are generally aligned with the provincial economy overall.

Figure 3-6 Labour Force by Industry in the Town of Canmore and Alberta

Canmore | Alberta



Source: Statistics Canada Census 2016

While Alberta's overall unemployment increased substantively from 5.8 percent to 9.0 percent over the 2011 to 2016 timeframe, Canmore's unemployment rate remained relatively stable, decreasing by 0.9 percent points and

shifting from being slightly above the provincial average to slightly below (see Table 3-1). The decline in oil and gas prices played a major role in Alberta’s overall rise in unemployment between 2011 and 2016, which is likely why Canmore – a community with labour centered on service industry – saw employment growth rather than decline.

Table 3-1 Unemployment Rate

Location	2011	2016	Change
Town of Canmore	6.4%	5.5%	-0.9
Alberta	5.8%	9.0%	+3.2

Source: Statistics Canada Census 2016, NHS 2011

Along with the unemployment rate, it is important to consider the labour force participation rate, as it gives perspective to unemployment and measures the level of engagement of residents in the broader economy. Specifically, the labour force participation rate refers to residents 15 years and older who are either employed or actively looking for work (i.e., in the labour force) relative to the total population 15 years and older. In 2016, the participation rate in Canmore was 75.4 percent, higher than the provincial average of 71.8 percent (see Table 3-2). Between 2011 and 2016 the participation rate in Canmore declined by 1.6 percentage points, along a similar trend as the provincial average, which declined by 1.4 percentage points.

Table 3-2 Participation Rate

Location	2011	2016	Change
Town of Canmore	77.0%	75.4%	-1.6
Alberta	73.2%	71.8%	-1.4

Source: Statistics Canada Census 2016, NHS 2011

The current state of the labour force described heretofore reflects growth that has varied considerably over the 2001 to 2016 period. Specifically:

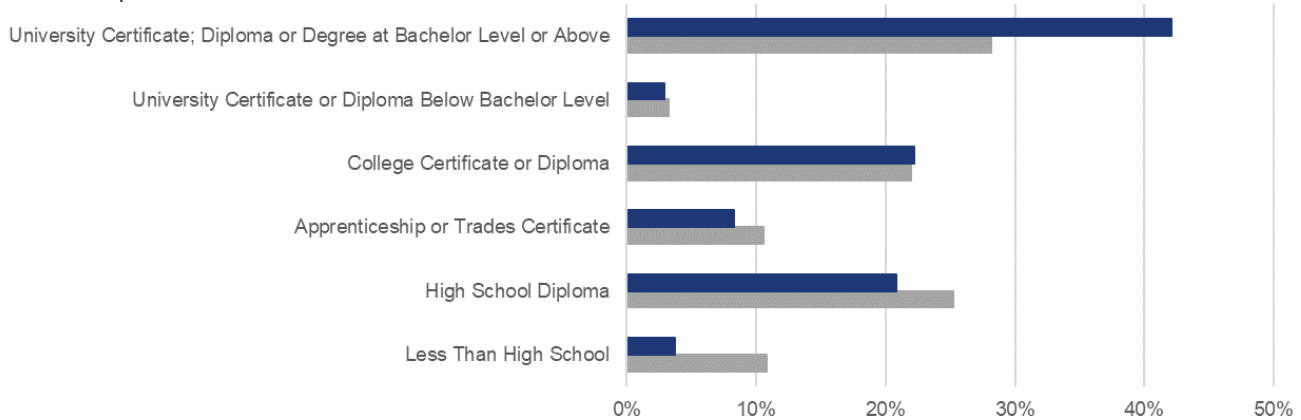
- The employed labour force grew at an annualized rate of 2.68% between 2001 and 2006 before contracting in the following five year period through to 2011; and
- The 2011 to 2016 period saw the employed labour force grow by 2.54% annually.

3.2.2 Educational Attainment

The Town of Canmore has a highly educated population, with over 75 percent of residents having received a certificate, diploma, or degree from post-secondary. Notably, Canmore has a high proportion of university graduates compared to the provincial average and a low proportion of those who did not finish high school compared to the provincial average (see Figure 3-7). In sectors such as health care, professional, scientific, and technical services, and education services, a high level of education is needed, therefore these results show some consistency with the top labour force categories in the Town (see Figure 3-6).

Figure 3-7 Educational Attainment

Canmore | Alberta



Source: Statistics Canada Census 2016

3.2.3 Income

According to the 2016 federal census, the median total income for private households in Canmore was \$98,906 in 2015, approximately 5.4 percent higher than the provincial level of \$93,835. Between 2010 and 2015, the median total income for private households in Canmore increased by 15.6 percent, whereas the provincial increase was 19.3 percent (see Table 3-3).

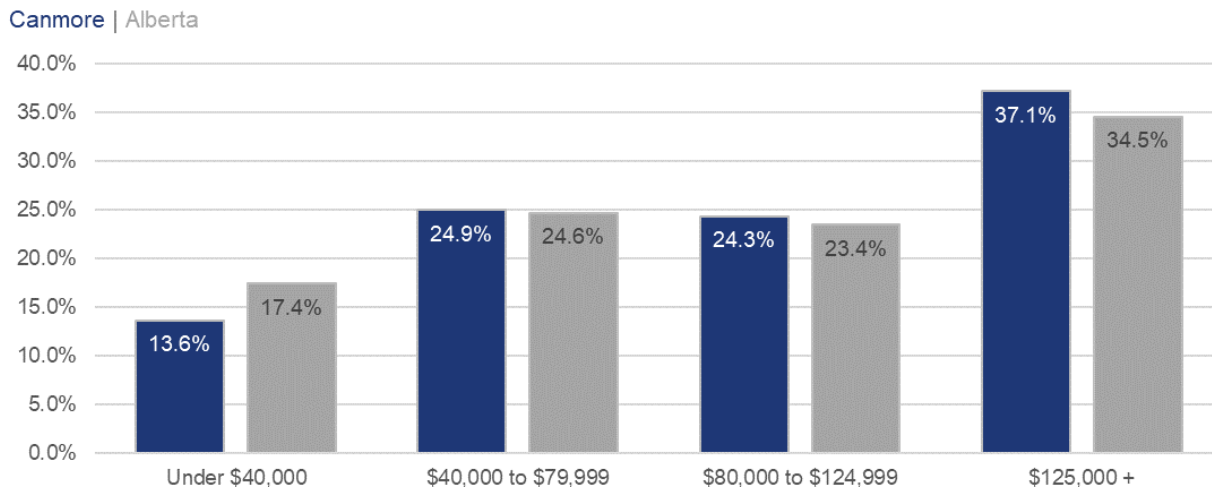
Table 3-3 Median Household Income

Location	2005	2010	2015
Town of Canmore	\$69,020	\$85,579	\$98,906
Alberta	\$63,988	\$78,632	\$93,385

Source: Statistics Canada Census 2016, 2006, NHS 2011

Generally, the distribution of household incomes for the Town of Canmore is in line with the province as a whole. However, the Town has a lower proportion of households making under \$40,000 and a higher proportion of households making over \$125,000 than the province overall (see Figure 3-8).

Figure 3-8 Total Household Income Distribution



Source: Statistics Canada Census 2016

In terms of individual income levels as reported in the Federal Census, the following observations can be made regarding Canmore:

- the average income (based on 2015 income data) was \$80,570, about 1% lower than the provincial average
- the median income was about \$59,270, or 8% lower than the Alberta average
- this suggests the community has a higher proportion of individuals earning higher incomes as well as a proportion of individuals earning lower incomes
- 67% of Canmore’s adult population derives income from employment, below the provincial average of 77%, which indicates the influence of non-working (retired) residents on income levels as reported about the community

3.2.4 Key Issues

Discussion with the Town’s economic development staff revealed a number of issues that the Town is looking to address explicitly through policy development or indirectly through the support of projects that generally align with its vision for Canmore. For example:

- Housing affordability makes the attraction and retention of low-wage workers challenging which subsequently places cost pressures on local businesses..
- The Town currently has two grocery stores, both of which are located downtown which can cause congestion during periods of peak demand..
- There is limited commercial space for existing businesses to expand. Anecdotal evidence provided by Town staff suggests that up to 40 local firms would like to expand their existing operations but lack the space to do so¹.

¹ Eleanor Miclette. Economic Development Office. Personal Communication June 4 2020.

- There is some desire to diversify the local economy away from tourism, to improve resiliency during time when travel may be reduced – such as the ongoing COVID-19 pandemic. There has been some interest in supporting light manufacturing.

3.3 Housing

3.3.1 Background

Canmore’s housing market is complex and influenced by variety of factors that include secondary home ownership and the associated rental market, population mobility, and visitation trends. Data on housing metrics can differ across sources, including the Canada Mortgage and Housing Corporation (CMHC), Statistics Canada, the Town of Canmore and the Canmore Community Housing Corporation (CCHC).

Since 2000, the Town’s municipal census has enumerated permanent versus non-permanent population and also identified housing used for various purposes, including vacation, tourist rentals and those left vacant. The analysis in the balance of this section draws on these and other sources to provide estimates of current conditions and related trends. For many housing indicators, the 2016 Federal Census represents the most recent information available; however, annual housing start, sales and rental market data is available up to 2019.

In some cases, Calgary and the provincial average are also presented to provide a sense of perspective. The Calgary region (CMA) includes a number of communities which are alternative markets for Canmore residents (i.e. Cochrane, Rocky View County). The use of a broader region such as the Calgary CMA provides a number of benefits, including presenting a broad perspective of a variety of potential housing markets. Pertaining to a larger centre, the available data set for Calgary is robust, providing depth of counts within subcategories (e.g. single-person households in core housing need) as well as trends over time (e.g. rental rates). This level of detail and comparability is not always possible if using smaller comparators in isolation.

3.3.2 Housing Stock

The total housing stock in Canmore in 2019 was 8,450 units, as reported by the Town². The 2016 Federal Census (most recent available) provides a detailed breakdown of the housing stock (note, this refers to occupied private dwellings, a subset of the total units in town). The majority of stock is in single detached houses, followed by multi-residential units.

Table 3-4 Housing Stock

Type	Total Dwellings	% of Total	Owner-Based	% of Total	Renter-Based	% of Total
Single Detached	2,540	44%	2,070	53%	470	26%
Semi-Detached	4,30	7%	295	7%	135	7%
Row	1,100	19%	765	19%	335	19%
Apartment	1,655	29%	785	20%	870	48%
Other	20	0.3%	20	1%	0	0%
Total	5,745	100%	3,935	100%	1,810	100%

² Alberta Municipal Financial and Statistical Data (AMFIS) 2019. Note: municipal-reported data includes all properties, while the Federal Census reports on occupied permanent dwellings, a subset of total properties.

Total by Tenure		100%		68%		32%
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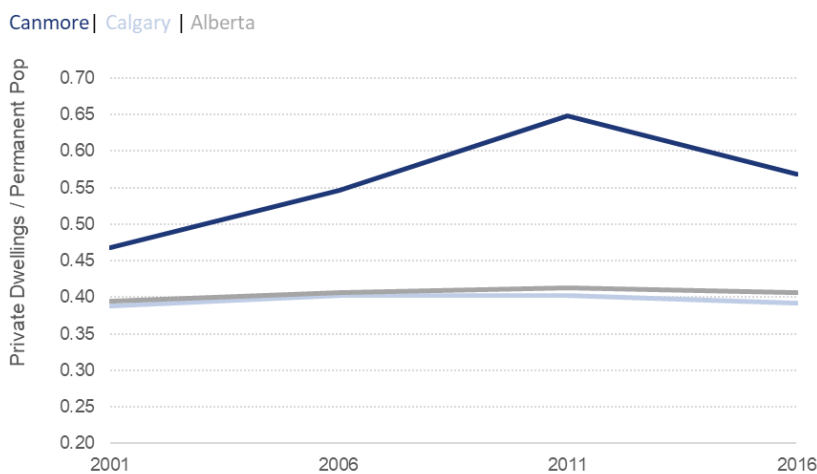
Source: Statistics Canada, 2016 Census of Population, Catalogue no. 98-400-X2016219. Occupied Units.

Owners make up over two-thirds (68%) of the housing market, below the provincial average of 72%. Thirty-nine percent (39%) of households report being a condominium (in either an ownership or rental tenure) – this rate is much higher than the provincial average of 17%.

Since the early 2000’s, the Town has been tracking housing stock by use. In the most recent municipal census (2014)³, the Town categorized the housing stock breakdown as roughly: 70% permanently occupied; 20% non-permanent / second home; 4% tourist home and 6% vacant. This housing breakdown reflects the nature of Canmore as a seasonal and holiday vacation community with a relatively high (25-30%) percentage of secondary homes.

The housing stock in Canmore increased by approximately 3,000 units between 2000 and 2014, representing an average annual growth rate of 3.4%. The impact of Canmore’s seasonal / tourism impact has increased over that timeframe, with permanent housing representing 71% of all housing types in 2014, down from 79% in 2000⁴. The result over time is a higher number of total housing units per permanent population base than in Calgary or compared to the provincial average (Figure 3-9).

Figure 3-9 Total Dwelling to Permanent Population Ratio



Source: Federal Census (2001-16)

The quality of housing stock in Canmore is generally above provincial average, for example:

- crowding (# households with more than one resident per room) is 1.7% versus 2.1% provincially
- suitability (# households deemed to be in unsuitable living arrangements) is 3% compared to 5% provincially
- condition (# households requiring major repairs) is 3.8% compared to 5.7% across Alberta

The average age of Canmore’s housing stock also differs notably from Calgary and the Province overall (Table 3-5).

³ Municipal Census 2014

⁴ Note: As the Town of Canmore changed the way non-permanent residents are counted, caution should be exercised when interpreting change over time.

Table 3-5 Age of Housing Stock

Age of Stock	Canmore	Calgary	Alberta
>1980 (36 years or older)	15%	37%	40%
1981 – 2005 (11-35 years old)	68%	40%	37%
>2006 (10 or less years old)	17%	23%	22%

Source: Federal Census 2016

The majority of the Town’s housing stock was developed between 1980 and 2005, primarily occurring from 1990 onwards, as the community’s popularity increased. Relative to Calgary and the provincial average, a smaller proportion of Canmore’s stock was developed earlier (pre-1980) as well as slightly less within the last 10 years.

3.3.3 Availability

Annual housing starts have fluctuated considerably between 2000 and 2019, with the highest overall activity levels seen during the strong provincial economic growth period of 2005 to 2008, followed by relatively low levels of activity during 2009 to 2012. Average start levels have increased since 2013, with apartment and other multi-residential developments reappearing in earnest in 2018. As shown in Table 3-6 and Figure 3-10, over the 2000 to 2019 period:

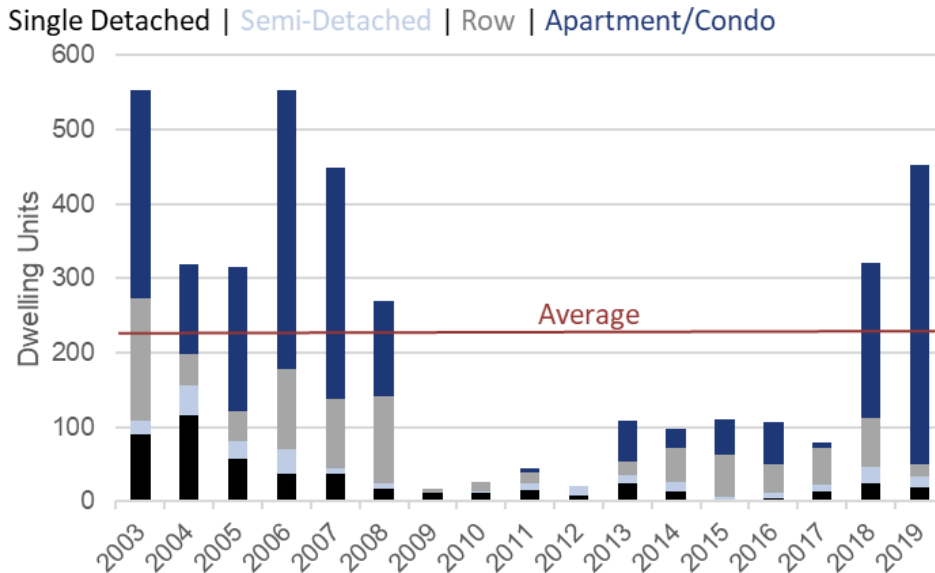
- single detached starts have averaged 30 units annually;
- semi-detached starts averaged 14 annually;
- the majority of non-multifamily starts has been in row houses, averaging 52 units per year; and
- purpose-built rentals (apartments) and other multifamily have averaged 130 units per year.

Table 3-6 Housing Starts Trends (2000-19)

Dwelling Type	Lowest Annual Starts	Highest Annual Starts	Average Annual Starts
Single Detached	3	90	30
Semi-Detached	0*	34	14
Row	0*	165	52
Apartment / Condominium	0**	402	130
Total Starts	17	553	225

Notes: * 1 year no activity within the period; ** 3 years no activity. Rows not additive.
Source: CMHC Housing Market Information Portal

Figure 3-10 Historical Housing Starts



Source: CMHC Housing Market Information Portal

Canmore’s supply of purpose-built rental apartments was 244 total units as of October 2019. Table 3-7 shows the current apartment rental stock and relative growth over time.

Table 3-7 Apartment Stock

Type	2005	% of Total	2019	% of Total	15-Year Change	
					# Units	% Change by Type
Bachelor / 1 Bedroom	31	26%	42	17%	11	35%
2+ Bedroom	87	74%	202	83%	115	132%
Total	118	100%	244	100%	126	107%

Source: CMHC Housing Market Information Portal

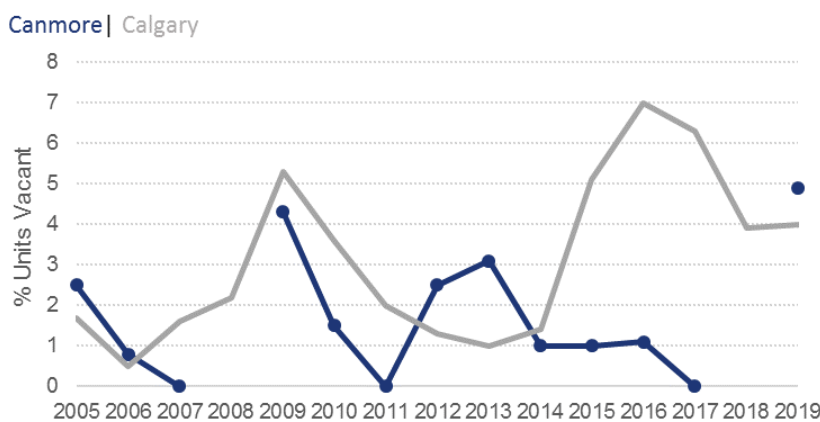
The majority of apartments in Canmore are two or more bedrooms, with this ratio increasing in 2019 as compared to 2005. This is higher than in Calgary, for example, where the split between bachelor/1 bedroom and two-bedroom units is closer to fifty-fifty. The purpose-built apartment stock in Canmore has seen modest growth over the past fifteen years, with the total number of units more than doubling from 118 to 244, but still represents a relatively low number. In Calgary for example, the ratio of apartments to permanent population is roughly triple that of Canmore. While the change in purpose-built rental stock on an absolute scale has not been large, it has been positive in direction – Calgary saw its apartment stock erode by about 4% during that same period.

Importantly, this purpose-built rental void is being filled by the secondary rental market. As indicated in Table 3-4, over 1,800 households (32%) in Canmore are renting, with the majority being housed in condominiums as well as a sizeable number in semi, row, and detached houses. Presumably, these units are a combination of second homes for non-residents as well as investment properties. More recently, the rental market appears to be responding to unmet demand, with two new purpose-built rental developments being developed, both of which progressed without need of a government incentive. New development has brought on a total of 240 units of

purpose-built rental and represents an effective doubling of the existing apartment stock in the town. These units are currently under construction and are anticipated to be complete in 2021. Prior to these projects, a municipal initiative led to the completion of a purpose-built rental project of about 140 units, including some PAH and eight units of staff accommodation/employee housing.

CMHC reports vacancy data for purpose-built rentals shows that the vacancy rate in Canmore fluctuates substantially from year to year. This trend is also observed in other smaller sized centres, where rates are more reactive due to limited stock as compared to major metropolitan areas with thousands of units of supply. Figure 3-11 shows the purpose-built apartment vacancy rate in town over the past fourteen years, as compared to that in Calgary.

Figure 3-11 Vacancy Rate



Notes: Gaps for Canmore reflect lack of data reported for those specific years.
 Source: CMHC Housing Market Information Portal

Vacancy rates in Canmore have generally been at or below 3%, below that in Calgary, and generally driven by the limited supply of apartment options. In 2019, a vacancy rate of 5% was reported – the highest since 2005 and most notably above the city of Calgary. While CCHC tracks available apartments, it does not calculate a vacancy rate. The organization estimates actual vacancy rate in Canmore in 2019 was lower.

Recognizing the limited supply of purpose-built rental, the CMHC also tracks the broader rental market in Canmore including secondary units. It estimated of the total rental market in Canmore in 2018 there were 160 total vacancies, including 42 shared units and 118 non-shared units⁵. This is much higher than CMHC’s 2019 estimate of 11 available units, based on its survey of the purpose-built rental apartment universe.

Employee Housing is an important element of the Canmore housing market. According to the Town, any large-scale development with commercial elements requiring an Area Structure or Redevelopment Plan typically involves a negotiation with the developer regarding employee housing. In some instances, discussions of employee / staff housing is combined with PAH unit requirements. A review of ASP and ARP’s listed on the Town’s website indicates employee housing is limited to the three major housing developments:

- Spring Creek – “Future visitor accommodation shall provide for full time and seasonal staff housing needs at a minimum ratio of 1 unit per 4 staff or at a ratio consistent with any Town Policy on staff accommodation for

⁵ Canmore Community Monitoring Program 2018 Final Report, Biosphere Institute, data provided by the CCHC.

other similar developments on Bow Valley Trail or Gateway District that is adopted by the Town of Canmore from time to time”⁶

- Silvertip – “Employee housing may be provided in the form of perpetually affordable housing at the discretion of the Town in consultation with the developer”⁷
- TSMV - Current visitor accommodation employee housing requirements: <60 units: 1 bedroom / 10 units; 60-100 units: 1 bedroom / 8 units; >60 units: 1 bedroom / 6 units. “Employee housing requirements for commercial uses other than visitor accommodation, including resort accommodation, shall be determined on a case by case basis between the Town and the developer at the development permit application stage based on anticipated employee generation.”⁸

A number of other businesses in Town choose to provide employee housing, to overcome a key barrier in sourcing and retaining labour, particularly those in lower-income positions; these appear to be voluntary actions and not requirements imposed by the planning approvals process. According to the last count in 2016, 20 Canmore businesses were offering employee housing⁹. As a result of resistance met from existing business owners in trying to implement a requirement for more employee housing, the Town has introduced a new housing form in its recent Land Use Bylaw rewrite (February 2020) termed “Common Amenity Housing”. This new use targets employee housing through shared common areas and separate bedrooms. The Town is hopeful that through addressing the built form, employee housing objectives can be better met. The impact of introducing this housing type to the market is as of yet unknown¹⁰.

3.3.4 Price

Canmore has emerged as a highly desirable community for both permanent residents and as a location for secondary/vacation homes. Accordingly, housing prices in the Town have increased substantially and Canmore has emerged as the highest-priced housing market in Alberta. As tracked by the Canmore Realty Server (Interface) which includes private sales, the average sales price in Canmore (all types) in 2019 was \$790,600. Table 3-8 presents a summary of sales trends by type. Figure 3-12 shows average sales prices by type over time.

Table 3-8 Residential Sales 2017-19

Housing Type	Units Sold 2019	Units Sold Change from 2017	Average Sales Price 2019	Price Change from 2017
Apartment	102	-26%	493,900	5%
Townhouse	112	-14%	704,600	4%
Half Duplex	36	9%	1,000,300	0%
Single Family	88	-7%	1,158,100	-3%
Total	338	-15%	\$790,600	5%

Note: Total sales weighted by units sold.
Source: Canmore Realtor System

⁶ Spring Creek Mountain Village, Area Redevelopment Plan, Town of Canmore, 2004. (p. 13).

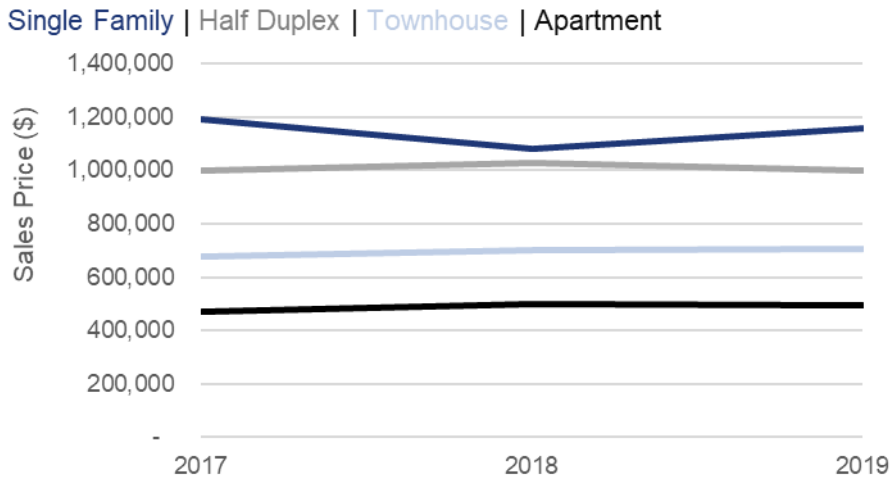
⁷ Silvertip Area Structure Plan, Stone Creek Properties Inc., 2007 (p. 26).

⁸ Three Sisters Mountain Village, Resort Centre Area Structure Plan, Revised 2004 (p. 34).

⁹ 2016 Staff Housing Guide, The Job Resource Centre Banff / Canmore.

¹⁰ Remple, CEO Bow Valley Builders and Developers Association, June 8, 2020

Figure 3-12 Residential Sales Prices



Source: Canmore Realtor System

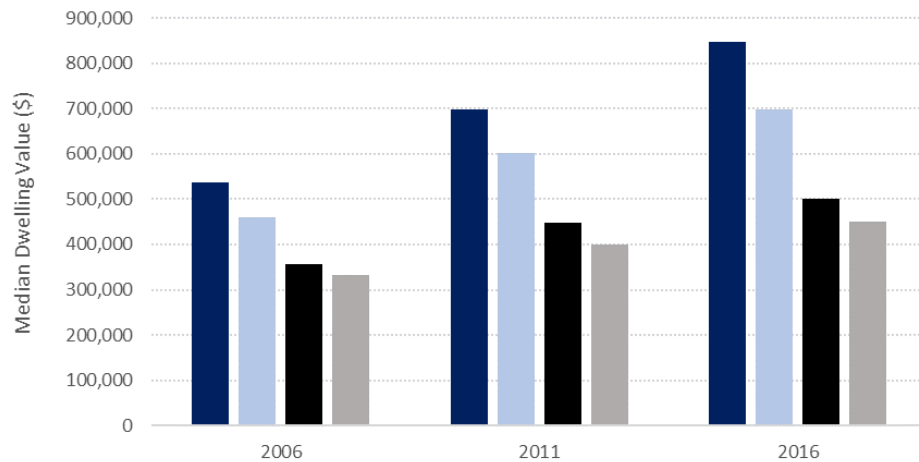
Prices for apartments and townhouses have increased by 5% and 4% respectively between 2017 and 2019, while half duplexes have remained flat and single-family dwellings have decreased by 3% (all price references in nominal dollars).

As residential prices in the community have increased generally over time, the gap in home prices compared to other centres has been increasing. For example, comparing dwelling values between Canmore and Calgary based on the 2016 Federal Census indicate:

- the median value for a single-detached house in Canmore was \$848,000, nearly \$350,000 more than the median value in Calgary
- the median value for all housing types in Canmore (detached, semi/row, multi) was \$697,000, or about \$250,000 higher than in Calgary
- the pricing spread is increasing, moving from about 50% higher for single detached houses to 70% higher compared to Calgary between 2006 and 2016

Figure 3-13 Dwelling Values

Canmore Single Detached | Canmore all Types | Calgary Single-Detached | Calgary all types



Source: CMHC Housing Market Information Portal

Direct comparability can be challenging as housing options differ, for example depending on which neighbourhood in Calgary or community in the larger region is considered. The use of the Calgary regional average costs provides a general sense, noting the differences in communities. Census data on dwelling values includes all dwellings, not just those sold in a given year.

A number of factors contribute to higher costs for new construction in the Town, including topography, Town sustainability and building requirements which exceed the Alberta Building Code, a more restrictive planning regulatory environment, undermined land in some areas requiring mitigation, contributions to affordable housing programs, managing steep creek hazards, Firesmart, wildsmart and wildlife mitigation. Higher architectural standards required under the Town’s Land Use Bylaw including but not limited to wood and stone requirements, constrained heights combined with eave height restrictions, important to maintaining Canmore’s aesthetics, also contribute to increased capital and maintenance costs. In some areas of the community, servicing costs such as numerous lift stations and pressure reducing valve chambers, grading, and overall stormwater management can be higher, due to mountainous terrain and restrictive engineering standards as compared to other similar mountain communities.

Other identified cost drivers include:

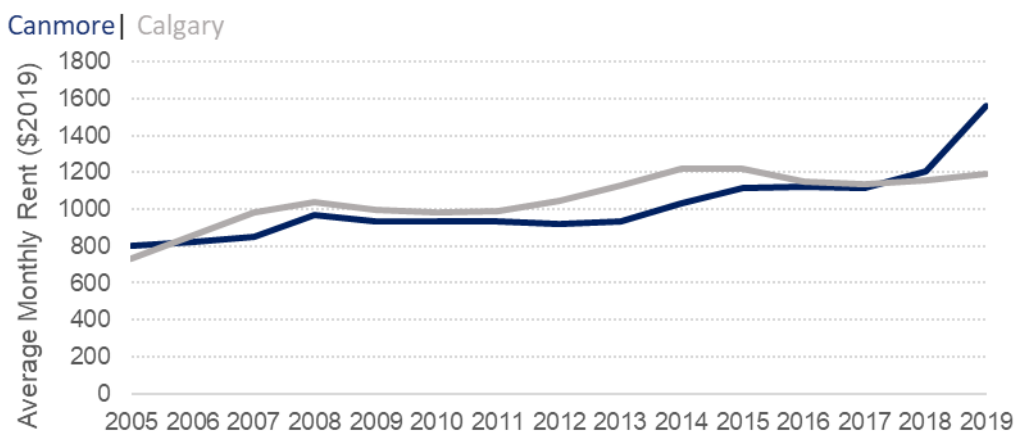
- premium charged by trades active in Canmore, and travel time costs used for trades located outside the community
- energy efficiency requirements exceeding those in the provincial building code and certification costs for green building programs
- fire response times, outside the 10-minute target, drives stricter standards for fire suppression (shutters, sprinklers) as per provincial building code. This also drives higher insurance costs for both cost of construction and condominium insurance premiums.

Fire suppression alone can amount to between \$10,000 and 15,000 per unit in additional cost. The Bow Valley Builders and Developers Association support TSMV’s statement that development costs are higher in Canmore¹¹.

According to the CCHC, which tracks rental market statistics in Canmore, the average rental rate for apartments available on the market in 2019 was in the order of \$1830. Two-bedrooms were renting for around \$1995¹². For comparison, the average secondary rental rate of a two-bedroom unit in Calgary for that same year was \$1575, making a Canmore 2-bedroom unit about \$420 (27%) more per month.

According to CMHC data (Figure 3-14), which reflects the purpose-built rental inventory and only a subset of all rental properties in Canmore, rental rates in Canmore have fluctuated over time, trending upwards between 2005 and 2008, flattening between 2008 and 2013, rising to 2015, and holding steady until 2017. Between 2017 and 2019 prices experienced a steep increase. These trends mirrored the trend observed in Calgary, until the 2017 to 2019 period, whereby the price increase was unique to Canmore. The increase is likely influenced by the addition of new purpose-built rental stock introduced last year, which is impacting rates across the limited purpose-built market.

Figure 3-14 Rental Rates



Source: CMHC Rental Market Survey

3.3.5 Affordability

The concept of housing affordability in any community is influenced by a number of factors including income levels, tenure (ownership versus renting), house prices when purchased, ongoing carrying costs including interest rates, rental rates, and utility costs. According to a study conducted by Zoocasa, an online real-estate brokerage in 2018, Canmore was the least affordable market in Alberta for new home purchases, with the average new house cost equalling 5.8 times the average two-person household income in town, and 12.9 times the average single-person income level.¹³ Calgary showed a ratio of 4.1 in the study (double income, 9.3 single income), with

¹¹ Interview, Remple, CEO Bow Valley Builders and Developers Association, June 8, 2020.

¹² Canmore Rental Statistics (2016-19), CCHC. Note: As noted in the 2019 Housing Needs Assessment, Bow Valley Regional Housing (BVRH) and the CCHC believe rental rates as measured by the CMHC rental market survey which are focused on a limited inventory of older, purpose-built apartment stock, understate the actual average rental rate available on the market. The CCHC statistics include all units available on the market each month, including the secondary rental market (including condominiums, houses, etc.)

¹³ “Canmore Deemed Least Affordable Housing Market In Alberta, Fort McMurray The Most”, CBC August 28, 2018, found at: <https://www.cbc.ca/news/canada/calgary/canmore-fort-mcmurray-housing-affordability-june-2018-zoocasa-1.4801781>

Edmonton coming in at 3.4 (double income, 7.8 single income). For double-income households, the price-to-income ratio in Canmore is about 40% higher than in Calgary.

As noted in the region’s Housing Needs Assessment:

“Housing prices in Banff and Canmore more closely resemble big city real estate values. The high cost of housing creates financial hardship for residents who do not have high incomes (e.g. service sector). This makes it challenging for local employers to attract and retain employees, especially if they do not offer employee housing.”

Bow Valley Region Housing Needs Assessment (2019)

While house prices are higher in Canmore, overall affordability in the housing market, as last tracked in 2016, was in line with other markets when looking at all households, including owners with and without mortgages and renters. Table 3-9 compares shelter costs and incomes for all types and renter households in Canmore and Calgary.

Table 3-9 Shelter Costs and Income Levels

Households Type	Canmore			% Renter Households Paying > 30% Income on Shelter	Calgary			% Renter Households Paying > 30% Income on Shelter
	Median Household Income Before Taxes	Median Monthly Shelter Costs	Median STIR Before Taxes		Median Household Income Before Taxes	Median Monthly Shelter Costs	Median STIR Before Taxes	
All Households	102,400	1,410	18%	N/A	102,800	1,490	18%	N/A
Renter Households	73,350	1,450	23%	33%	66,300	1,330	23%	37%

Source: CMHC Housing Market Information Portal and Statistics Canada Community Profile

The median shelter-to-income-ratio (STIR) for all households in Canmore as of 2016 was 18%, based on median income of \$102,400 and median monthly shelter cost of \$1,410. In other words, half of all households in Canmore in 2016 were paying less than 18% of income on shelter, while half were paying more. For renter households, the median income was \$73,350 and median shelter cost was \$1,450, with a STIR of 23%. STIR values align closely with those in Calgary for example, at 18% (all households) and 23% (renter households). A STIR value of below 30% is held as a benchmark of affordability in housing markets.

In terms of need, the Federal Census results indicate in 2016 that one-third of renter households in Canmore indicated paying more than 30% of their income on housing. This compares to 37% of renter households in Calgary.

Observations related to the above analysis regarding shelter costs and income include:

- STIR data is based on median income levels, including investment income, of more relevance to higher income households. It also includes employment wages and government transfers – of more relevance to renter-based households, including lower income.
- Due to higher ownership costs, the rental market in Canmore is likely comprised of more households with higher incomes than in other centres like Calgary (where those renters could afford to buy). This likely results

in a relative inflating of median income levels in the renter population in Canmore over other markets. Implications include, for a subset of the renter population, housing is being attained at an affordable level but not in the desired form of ownership. For another subset, earning below median wages, affordability is a real challenge.

- The above analysis centres on 2016 information, which does not reflect the substantial price increases in house prices and rental costs experienced subsequently in the community.

As identified above, one-third of renter households in Canmore in 2016 indicated paying more than 30% of income on housing, and face an affordability issue. Affordability challenges tend to be more severe for lower income households and can be compounded by other adequacy and suitability issues. Core housing need is a measurement of households facing affordability and other housing challenges and is of particular relevance to renter-based households.¹⁴ Housing affordability challenges influence choices made by residents, including sacrifices to reduce costs, such as choosing smaller units, different building forms, or having roommates.

The CCHC estimates the incidence of core housing in Canmore are much higher than estimates provided by CMHC¹⁵. In fact, according to the 2019 Housing Needs Assessment, an estimated 20% of all renter households or 360 households to be in core housing need in Canmore, or 125 more households (53% higher) than CMHC's estimate¹⁶. The study states that the majority of renters in affordability need are non-family households, about 70% of which are individuals sharing housing. Table 3-10 presents the housing needs estimates as presented in the Housing Needs Assessment.

Table 3-10 Housing Need Estimates – Rental-Based Households

Household Type	Total # of Renter Households	# of Renter Households Estimated in Need
Family	795	44
Lone-Parent	170	65
Non-Family	665	196
Seniors	170	55
Total	1800	360

Source: BVRH 2019 Needs Assessment (p.30).

Non-family (singles) are the highest category of need, followed by lone-parent and seniors. According to CMHC, which tracks need over time, core housing need in Canmore has increased between 2006 and 2016, as changes in incomes have likely not matched increased rental rates. The one exception during this period was multi-person households, which actually saw core housing need incidence decrease during that timeframe. Core housing incidence in Canmore is almost entirely driven by affordability - as opposed to suitability and adequacy criteria¹⁷.

¹⁴ Core housing need is defined by CMHC as a households situation not meeting one or more standards for housing adequacy (repair), suitability (crowding), or affordability and would have to spend 30 per cent or more of before-tax income to meet the median rent (including utilities) of appropriately sized alternative local market housing.

¹⁵ The CCHC questions CMHC's sampling methodology, citing an underestimation of the median rental rate based on actual available units, which in the Town are often filled through higher-priced units in the secondary rental market and not tracked by CMHC, Refer to pages 23 and 30 of the Bow Valley Region Housing Needs Assessment, 2019 for further discussion.

¹⁶ Note that the Housing Need Assessment for criteria for core housing need differs from that of CMHC, whereby any household paying greater than 30% of income on shelter qualifies, with no consideration as for other indicators affecting housing (quality, crowding) etc. which CMHC considers.

¹⁷ CMHC Housing Market Information Portal (2019 data).

The above analysis considers core housing need as estimated in 2016. With the subsequent rise in rental rates, increasing by \$440 monthly or 40% between 2016 and 2019, affordability will certainly have worsened for some households as average incomes have not increased at that same pace.

The CCHC currently manages 108 purpose-built rental units and 128 units within its homeownership program, with an additional 15 units from an existing cooperative being incorporated into their ownership inventory. These 251 units are all perpetually affordable housing (PAH).¹⁸ CCHC owns the rental stock which, per municipal policy, is rented at a minimum of 10% below market, and typically rent at between 65% and 80% of market averages. For PAH units, the affordability measure is introduced through an upfront capital subsidy from the builder/developer. This stock is not considered social housing, as there are no ongoing subsidies and rent revenues cover operating costs.¹⁹

In 2016, Canmore had relatively the same size of subsidized housing stock (9.4% of census respondents indicated living in subsidized housing) as Calgary (9.9%) and the Alberta average (10.4%).²⁰ A number of businesses choose to use some form of employee housing, particularly those requiring lodging for seasonal or temporary positions. The current number of employee beds available in Canmore is estimated to be 121.²¹

According to the 2019 Housing Needs Assessment, the current housing stock in Canmore is skewed in size and price towards larger-sized and higher priced houses. The current shortage is of smaller, affordable, purpose-built rental accommodation as well as affordable multi-family ownership housing.²² Current options such as townhouses and multi-family condominium units are technically affordable when amortized over a 25-year mortgage. Entry level prices are still seen as a barrier for some potential homeowners not comfortable with a first mortgage at that level. Other residents desire more house and yard for their investment, electing to live in Cochrane or other centres and commute. This leads to some churn in the market as well as potential turnover in staff with weaker ties to the community.

The 2019 Housing Needs Assessment estimates a current need of 360 units of social / affordable housing, with the majority required by singles, followed by families and finally seniors. The assessment does not indicate a target price point for new affordable stock. The assessment also notes emergency and seniors supportive housing (SL2-4) as a current gap. For instance, the town does not have any emergency shelters. Supportive housing needs relate to individuals with complex needs / disabilities as well as for seniors. As noted in the following section, 60 units of additional seniors supportive living are currently being developed in the community. Although this represents essentially a replacement of existing stock, it also means an upgrade in housing quality.

3.3.6 Outlook

The 2019 Housing Needs Assessment forecasts a need for 1,205 total additional housing units in Canmore by 2027. This is in addition to the estimated existing gap of approximately 506 units, of which 360 units related to affordable rental and 146 units relate to affordable ownership. The existing gap represents 30% of the total need (current and future), estimated to be 1711 units by 2027 (Table 3-11).

¹⁸ PAH is a housing program run by CCHC and represents a community investment in Canmore's housing infrastructure, which allows CCHC to provide homes at below-market prices to eligible households. Rental rates are set at least 10% below market rental rates and home valuation is determined by a price formula index.

¹⁹ Interview, Forteath, Executive Director CCHC, June 11, 2020

²⁰ 2016 Federal Census

²¹ BVRH Needs Assessment, 2019 (p. 53)

²² Ibid (p. 56)

Table 3-11 Current and Projected Need (Housing Units)

Housing Type	Existing Need (2016)	Projected Future Need (2018-2027)	Total Need (2016 + Projected)	Units Introduced Since Assessment	Remaining Total Need	% Remaining Need by Type
Affordable Rental (Non-Market)	360	103	463	88	375	50%
Affordable Ownership (Non-Market)	146	31	177	49	128	17%
Pure Market (Rental and Ownership)	-	1071	1071	821	250	33%
Total	506	1205	1711	958	753	100%

Notes: Units Introduced Include: Affordable Rental (McArthur Place (48), Peaks (40)); Affordable Ownership (Hawk’s Bend (49)); Pure Market Rental (Coast Apartments (89); Kananaskis Way (159) (both under construction); Pure Market Ownership (All other housing starts = 821 between 2016-19). Regarding the latter, a number of these units may end up in the secondary rental market.

Source: BVRA Housing Needs Assessment 2019 and Council Briefing Executive Summary, July 16, 2019.

Since the Housing Needs Assessment was completed in 2019, a number of projects have been developed in Canmore that have helped reduce the projected gap. An estimated 958 units have been completed since 2016, the timeframe up to which was considered in the Housing Needs Assessment. Within this supply is an estimated 168 units of affordable rental, 49 units of affordable ownership and 741 units of pure market rental and ownership. Given these housing starts, it is assumed that the remaining total housing need, based on the Housing Needs Assessment projection to 2027, is in the order of 750 units. Meeting this need by 2027 implies a need for 108 units of PAH (rental or ownership) per year between 2020 and 2027. These estimates focus on the existing baseline situation, and do not consider the Project (beyond existing development within Stewart Creek).

Annual housing starts in recent years²³ have averaged 320 units (2018) and 452 units (2019), indicating the market’s ability to supply overall demand to-date is more than pacing projected demand levels for total housing units. The challenge to-date has been the market’s ability to deliver sufficient units to address the affordability gap, particularly for entry level homebuyers and lower income renter households. Based on the newly developed projects identified in the table above, 177 units of affordable rental and ownership have been created, helping to address in part the needs associated with these target populations. The CCHC indicates its intention to continue investigating affordable housing partnership arrangements with private housing developers operating within the townsite²⁴.

Aside from the TSMV Project, other major housing developments in the Town are limited to:

- Silvertip – Stone Creek Properties last reported in 2017²⁵ its intent to develop 1600 units of residential and employee housing, in addition to 350 units of residential housing already developed. As per ASP specifications, the development is required to bring forward more commercial space before additional residential development occurs. However, a new residential subdivision delivering multi-residential and low density units is expected in 2021. The current outlook for reaching full-build out is understood to likely be over a 15 to 25-year timeframe

²³ CMHC Housing Market Information Portal

²⁴ CCHC 2020 Business Plan

²⁵ Silvertip Resort. Canmore Commons. <https://www.canmorecommons.com/steps>

- Spring Creek – which commenced in 2008 and includes a mix of residential apartment-style units, townhomes, villas, seniors’ suites and hotel. Phase two is currently underway and the long-term plan is for 1000 residential units, of which approximately 400 units have been constructed²⁶

Aside from these two major developments and the Project, there are minimal remaining developable land parcels within municipal boundaries²⁷. Redevelopment opportunities within the existing Town footprint are limited by (for the most part) restrictive land use regulation and vocal community resistance against infill development.

3.4 Social Infrastructure

Residents and visitors to the Town rely on social infrastructure as a means of maintaining and improving their quality of life. Social infrastructure includes a diverse range of human services and infrastructure including health, education, social, recreation, and emergency services. These facilities and services are important as a means of:

- Establishing and maintaining essential community functions;
- Supporting the well-being of residents and building social cohesion within a community; and
- Sustaining and strengthening economic growth by making communities attractive to those considering investing in, working within, or relocating to, the region.

All residents rely to some degree on social infrastructure. In some cases, such as education, these services are a part of everyday life for many residents. In other cases, such as police, fire and ambulance services, residents avail themselves of social infrastructure primarily during an emergency.

Responsibility for providing social infrastructure in the Study Area falls largely within the mandate of various public sector bodies, including local and provincial government agencies, as well as private sector agencies, including industry, business, and non-profit service providers.

The Town has a well-developed social infrastructure system. The following section provides a high-level overview of social infrastructure in the Town along with key issues identified through stakeholder interviews and a review of relevant planning documents, studies and reports.

3.4.1 Health

Health services are described here in broad terms intended to illustrate the breadth and depth of services, a general measure of activity and service levels, and with a view to identifying key issues within the Town related to health services.

3.4.1.1 Overview

Health services are provided in Canmore by Alberta Health Services (AHS) and a comprehensive range of health professionals operating private clinics in the community, including physicians, dentists, chiropractors, physiotherapists, optometrists, and psychologists.²⁸ Canmore is in the Bow Corridor Service Area of the Calgary Zone of AHS.

Residents of and visitors to Canmore are served by the Canmore General Hospital - a community hospital – that offers a wide range of services. Specifically:

²⁶ Canmore Developer Builds Spring Creek on his Family Farm. Real Estate News Exchange. April 2019. <https://renx.ca/canmore-developer-builds-spring-creek-on-his-family-farm/>

²⁷ Interview, Welsh, Development Planner Town of Canmore, June 2, 2020

²⁸ Town of Canmore. “Economic Development Strategy 2020-2025”. February 2020.

- About 90 physicians have privileges at the Canmore General Hospital, including specialists in general surgery, orthopedics, plastic surgery, radiology, anesthesia, psychiatry, pediatrics, ophthalmology, dermatology, cardiology, internal medicine, and obstetrics and gynecology.
- The hospital serves as a referral centre for surgical services for patients from Alberta, British Columbia and other provinces. Some of the specialists are part-time residents of Canmore that provide surgical services in the community one or two days per month.
- The Bow Valley Community Cancer Centre is located at the Canmore General Hospital and several other programs are delivered from the site, including home care, an adult day program, physiotherapy, nutrition counselling, diabetes education and counselling, and an early hearing detection and intervention program.
- AHS EMS Advanced Life Support ground transport is based at the hospital. The Hospital also has a helipad that can accommodate STARS helicopters.
- The hospital provides 24-hour emergency care and urgent mental health services can be accessed daily from 2:00 p.m. to 10:00 p.m.

Many of the family physicians in the community are part of the Bow Valley Primary Care Network (PCN). The PCN provides inter-professional health promotion and care services in Canmore and other communities in the Bow Valley. In addition to family physicians, the PCN has registered and licensed practical nurses, a pharmacist, a registered dietitian, a social worker and an active living consultant. PCN teams coordinate the delivery of primary care, chronic disease management, maternity and newborn care, and health education and promotion services for patients.

The Canmore General Hospital receives generous financial support from the Canmore and Area Health Foundation. The Foundation raises money that supplements AHS funding for equipment purchases, programs, staff education and facility improvements. The Foundation is currently raising funds to enhance the living environment for patients in the Golden Eagle View Long-Term Care Unit at the hospital. There is also a campaign underway to raise funds for a hospice in Canmore that would provide end-of-life care.

3.4.1.2 Capacity and Service Levels

The Canmore General Hospital, operated by AHS, has 10 beds in its emergency department and 21 acute care beds. The Golden Eagle View long-term care facility, which is located in the Canmore General Hospital, has 23 beds.

The hospital has the physical capacity for the expansion of acute care if needed. Some of the clinics and programs currently delivered from the hospital could potentially be relocated to other facilities, and the hospital site is large enough to accommodate expansion if necessary. Short-term pressures on the hospital's acute care capacity can be relieved by transferring patients to the Banff Mineral Springs Hospital, which is roughly 25 km away.

Canmore is well-served by family physicians, many of whom have been attracted to the community because of the lifestyle and recreational opportunities it offers. In 2019 there were 47 doctors registered as practicing family medicine in Canmore.²⁹ The ratio of family physicians to residents (one per 312 residents in 2019) is far lower

²⁹ Town of Canmore. "Canmore Community Monitoring Program 2018 Final Report" (Prepared by the Biosphere Institute of the Bow Valley). December 2019. Original source: College of Physicians and Surgeons of Alberta.

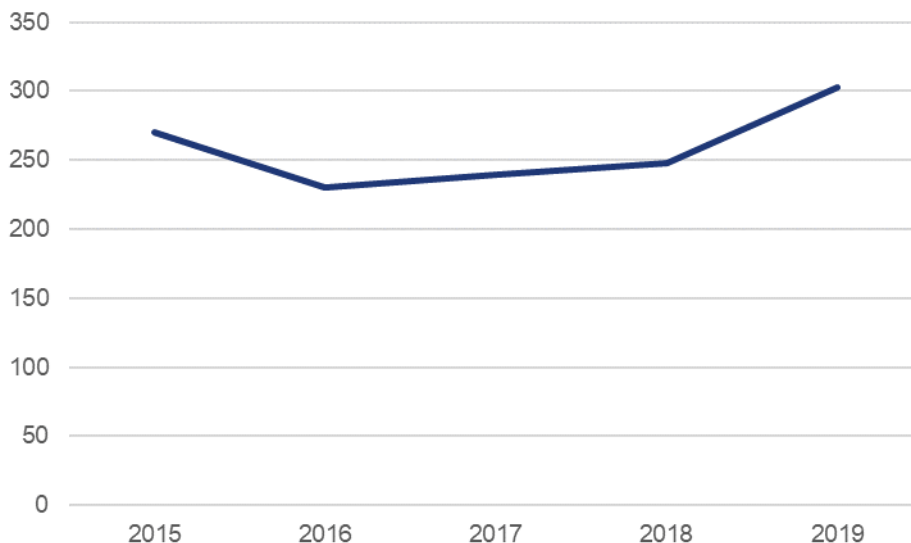
than the provincial ratio (one per 764 in 2019).³⁰ A lower ratio of family physicians to population can be linked to better access to care and greater continuity of care.

Addiction and mental services (including the services delivered at the urgent mental clinic at the hospital) are provided by AHS addiction and mental staff. Current staffing levels are 3.8 FTE addiction counsellors and 9.2 FTE mental health clinicians, which allows residents comparatively good access to services. Whereas wait times for appointments in Calgary can be longer than two months, wait times in Canmore are typically two to four weeks.

Home care services are provided by AHS in the community. In the past five years, the home care caseload has ranged from a low of 230 in 2016 to a high of 303 in 2019.

Supports offered by home care have decreased in Canmore. Calgary home care services are able to assist with a wider range of support services.³¹

Figure 3-15 Canmore Home Care Clients: 2015-2019



Source: AHS, Canmore Service Area, Service Profile

Assisted and supportive living options for seniors in Canmore include the Bow River Lodge and Origin at Spring Creek.

The Bow River Lodge is a 58-unit facility for low and moderate income seniors who are functionally independent. Meals, housekeeping, and laundry services are available. Twenty-four-hour health care services are not available, but residents may receive home care services from AHS.³²

Origin at Spring Creek is a 110-unit private facility offering a mix of independent and supportive living options for seniors. Origin has a memory care unit for residents with dementia and has 24-hour health care staff on site.³³

Wait times in the local emergency department have improved over time. Visits to the emergency room at the Canmore General Hospital declined by approximately 14% between 2015 and 2019 driven, in part, by the

³⁰ Town of Canmore. "Canmore Community Monitoring Program 2018 Final Report" (Prepared by the Biosphere Institute of the Bow Valley). December 2019. Original source: College of Physicians and Surgeons of Alberta.

³¹ Town of Canmore.

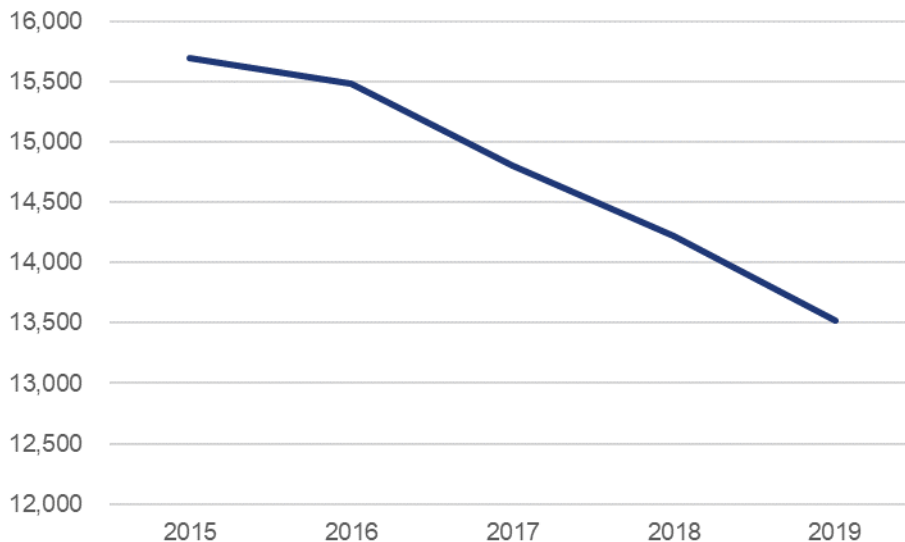
³² <https://housingdirectory.ascha.com/index.php?page=item&id=349>

³³ <https://housingdirectory.ascha.com/index.php?page=item&id=837>

expanded availability of walk-in services and evening and weekend appointments at some family physician clinics in the community.

Emergency room visits tend to rise on the weekends when there are more visitors in the community participating in outdoor activities and when there are more seasonal workers in the community. The hospital is planning to make changes to its emergency room configuration and operations to improve functionality and efficiency.

Figure 3-16 Canmore General Hospital Emergency Room Visits: 2015-2019



Source: AHS, Canmore Service Area, Service Profile

3.4.1.3 Key Issues

Trends and issues in Canmore’s health system at this time are:

- **Mental health.** Family physicians in Canmore reportedly see a higher proportion of patients presenting with mental health concerns than family physicians in Calgary and provincially. The high cost of living in Canmore puts stress on many individuals and families, including seasonal workers and permanent residents, contributing to high rates of anxiety and depression in the community. The growing number of seniors in the community – both longer term residents who are aging and parents of Canmore residents moving to the community – is also increasing demand for mental health services in the community.
- **Staff recruitment.** The high cost of living in Canmore can make it difficult to recruit and retain health care support workers (e.g. aides, cleaning staff, clerical staff).
- **Staff transportation.** It can be difficult and expensive for some health care workers to get to work, for example, if they live in Cochrane, or live in Canmore and rely on Roam Public Transit.
- **PCN funding.** The Bow Valley PCN’s funding is based on a 3-year historical patient panel. The PCN is not funded for providing services to seasonal or migrant workers or non-permanent residents who may be in patient panels where their primary residences are located.
- **Enhancing community-based care.** Provincially, AHS is enhancing care in the community to allow more people to get appropriate health care services outside of hospitals.

- **Need for Designated Supportive Living.** With an aging population and residents moving their parents to the community, there is a need for more designated supportive living in Canmore, both Level 3 (with on site health and personal care) and Level 4 (for individuals requiring a higher level of health and personal care and who may require specialized dementia care).

3.4.2 Education

3.4.2.1 Kindergarten to Grade 12

There are three school jurisdictions that provide Kindergarten to Grade 12 education in Canmore: Canadian Rockies Public Schools (CRPS); Christ the Redeemer Catholic Schools; and, Conseil Scholaire FrancoSud. Table 3-12 provides an overview of the schools in the community, enrolment for the 2019-2020 school year, and the increase or decrease in enrolment from 2015-2016.

In addition to these schools, Canadian Rockies Public Schools operates the Canadian Rockies Education Outreach Program which provides returning Grade 12 students and off campus students opportunities to upgrade courses through a partnership with Bow Valley College.

Enrolment in Canmore’s Kindergarten to Grade 12 system has been trending upward in recent years. Between 2015-2016 and 2019-2020 enrolment grew by 9.6% (183 students). In the same five-year period, Alberta school enrolment increased by 7.4%.

Table 3-12 Canmore Schools and Enrolment

School Jurisdiction	Schools in Canmore	Grades	Enrolment 2019-2020	Change in Enrolment Between 2015-2016 and 2019-2020
Canadian Rockies Public Schools (CRPS)	Alpenglow School	K-6	100	-1
	Elizabeth Rummel School	K-3	328	+78
	Lawrence Grassi Middle School	4-8	473	-4
	Canmore Collegiate High School (CCHS)	9-12	428	-46
Christ the Redeemer Catholic Schools	Our Lady of the Snows Catholic Academy	K-12	568	+126
Conseil scolaire FrancoSud	École Notre-Dame des Monts	K-12	202	+30
TOTAL			2,099	+183

Source: Alberta Education. School Enrolment Data. <https://www.alberta.ca/student-population-statistics.aspx>.

Note: capacity data were not available

Notable features of Canmore’s Kindergarten to Grade 12 education system are:

- Full-time kindergarten is available.

- Alpenglow School, an alternative Kindergarten to Grade 6 program within the CRPS that blends Waldorf teaching practices, nature immersion, and the Alberta curriculum. The school operates from Canmore Collegiate High School.
- CCHS has an International Student Program that has grown over the years, attracting students from Germany, Switzerland, Hong Kong, China, Vietnam, Japan, Mexico, Brazil, Spain, Czech Republic, and Italy. There were approximately 58 students enrolled in this program in the 2019-2020 school year in five or ten-month programs. The program is a source of additional funding for CRPS.
- Many students from the neighbouring Stoney Nakoda First Nation attend school in Canmore. CCHS had over 60 First Nations, Metis, Inuit (FNMI) students in the 2018-19 school year. The school offers Stoney Nakoda language and culture courses.
- CCHS partners with Bow Valley College and Olds College to provide students with opportunities to take dual credit courses that allow them to obtain both post-secondary and high school credits for courses. The Olds College dual credit courses are tourism-related.
- CCHS offers the PATHways sports program for high-performing student athletes to allow them to combine academic studies with training and competition.
- CRPS has been operating the Canadian Rockies Outdoor Learning Centre for six years. The centre offers outdoor learning and leadership experiences for students throughout the Bow Valley, including those in the International Student Program at CCHS, and for the community. Programming and rentals at the Outdoor Learning Centre provide additional sources of funding for CRPS.
- CRPS has a Right from the Start program, a mental health and wellness capacity-building program for students, families and school staff.
- Innovate Canmore partners with schools to offer training in coding.

3.4.2.2 *Post-Secondary and Adult Learning*

Canmore is within the geographic service area of Bow Valley College, one of 11 comprehensive community institutions in Alberta providing a broad range of programs from upgrading and foundational learning to certificates and diplomas. Bow Valley College had a campus in Canmore for a number of years offering classroom-based instruction in writing, administration, business, and computers. However, this campus was closed at the end of August 2020 because decreasing enrolment had made it no longer viable.³⁴ Canmore residents will continue to have access to the College's programs and courses through online learning and at the nearby regional campuses in Banff and Cochrane. The College will continue to work with local businesses in Canmore with a focus on helping to meet skills development needs in the tourism and hospitality sector.

Canmore residents also have access to post-secondary learning opportunities in Calgary, roughly a one-hour drive from the community. Calgary's post-secondary institutions include the University of Calgary, Southern Alberta Institute of Technology, Mount Royal University, and Bow Valley College's main campus. Additionally, there are a multitude of online post-secondary learning opportunities available to residents, including degree programs offered by Athabasca University.

Other options for Canmore residents seeking learning opportunities in or near the community include:

³⁴ <https://bowvalleycollege.ca/about/media-relations-centre/news-media-releases/2020/canmore-campus-closure>

- **Bow Valley Learning Council.** Provides part-time, non-formal, low- and no-cost adult learning programs in literacy, numeracy, English language learning, and basic computer and life skills.
- **Bow Valley Literacy Program,** which is hosted by the Bow Valley Learning Council and the Canmore Public Library. The program supports English-speaking adult learners wanting to improve their reading and writing skills and English language learners seeking to improve their English communication skills.
- **ArtsPlace.** Offers a variety of arts programs, courses and workshops for all ages.
- **Banff Centre for the Arts and Creativity.** The Banff Centre, roughly a one-half hour drive from Canmore, offers programs in performing, visual, Indigenous and literary arts and leadership.
- **Innovate Canmore,** a technology innovation hub in Canmore that offers an introductory course in computer programming for adults and youth, and events and services to support innovative technology start up initiatives.

3.4.2.3 Key Issues

Key issues in the Kindergarten to Grade 12 system in Canmore at this time are:

- **Facility capacity constraints.** It is reported that schools in the Three Sisters area are operating at capacity. Our Lady of the Snows Catholic Academy requires the space that houses École Notre-Dame des Monts.
- **Staff Recruitment.** The high cost of living in the community is a factor in recruiting and retaining school staff.
- **Education funding constraints and changes.** Provincial education funding changes and constraints are prompting school jurisdictions to look at alternative ways to generate funds. Examples of this in Canmore are CRPS expanding its International Student Program and programming at the Canadian Rockies Outdoor Education Centre. CRPS is also exploring developing land adjacent to Lawrence Grassi Middle School for affordable housing for teachers as well as other residents.

A key issue in regard to post-secondary and adult learning in Canmore is the availability of training locally for workers with the knowledge and skills required for jobs in the tourism and hospitality sector.

3.4.3 Recreation and Culture

Canmore's location in the Bow Valley close to the Banff National Park and Kananaskis provides residents and visitors with a wide range of year-round outdoor recreation opportunities, including hiking, cycling, mountain biking, climbing, kayaking, canoeing, river rafting, fishing, swimming, snowshoeing, cross-country and downhill skiing, camping, and golf.

Existing outdoor recreation facilities and amenities in the community include tennis courts, ball diamonds, sports fields, playgrounds and tot lots, outdoor fitness equipment, off-leash dog parks, basketball courts, a skateboard park, a disc golf course, and outdoor skating rinks.

Additionally, there are over 70 kilometers of multi-use trails within the town that are used extensively for walking, running, and biking.

The nearby Canmore Nordic Centre, operated by Alberta Parks, was developed to host the Nordic events for the 1988 Winter Olympics. It has cross-country ski trails that are used in other seasons for hiking and mountain biking, and a biathlon range.

The Town operates two major indoor recreation facilities: Elevation Place and the Canmore Recreation Centre. Elevation Place has an aquatic centre, climbing gym, weight room and cardio centre, and also houses the

Canmore Library and an exhibition space for the Canmore Art Guild. The Canmore Recreation Centre (CRC) has two arenas and a gymnastics facility. A Lifecycle Maintenance Project has recently been completed on the CRC to upgrade and extend the life of the facility.

Among the services the Town's Affordable Services Program allows residents who qualify to access at no or reduced cost are Elevation Place memberships, library cards, and courses and events at artsPlace.

Other indoor recreation facilities in Canmore not operated by the Town include a curling rink, school gymnasiums, and Canmore Seniors' Centre.

artsPlace is a community arts centre in Canmore operated by the Canadian Mountain Arts Foundation. It offers a range of arts-related classes, workshops, camps, performances, films and exhibits.

The Town is implementing the Recreation Master Plan approved in 2016 and the recently-approved Canmore Cultural Master Plan.

Key trends and issues relating to Canmore's recreation facilities and amenities are:

- **Indoor fields and walking/running track.** The community currently lacks indoor fields and an indoor walking/running track.
- **Elevation Place.** Elevation Place is used by permanent and non-permanent residents and tourists. Prior to COVID-19, the facility was experiencing year-over-year increases in memberships and utilization, with the climbing gym often operating at capacity.

3.4.4 Police

3.4.4.1 Overview

Policing services are provided by the Royal Canadian Mounted Police (RCMP), which has a detachment in Canmore. The Town's Protective Services department oversees the RCMP contract, as well as operates bylaw and peace officer programs, and emergency management.

As Canmore continues to grow, policing demands also change. The capacity of the Town to respond to crime and associated policing needs, including those related to the Project, is assessed by:

- analyzing historical crime rates and policing resources
- assessing the RCMP's and Town's related capacity to address future policing demands

Referenced crime rates are published by Statistics Canada, based on reporting provided by policing services including the RCMP. Rates are expressed as criminal code violations reported per 100,000 population³⁵.

3.4.4.2 Historic Crime Rates

Canmore is a relatively safe community, with low levels of serious offenses and violent crime – a finding that is fully consistent with the 2017 Citizen Satisfaction Survey wherein more than 99% of respondents consider Canmore to be a safe community³⁶.

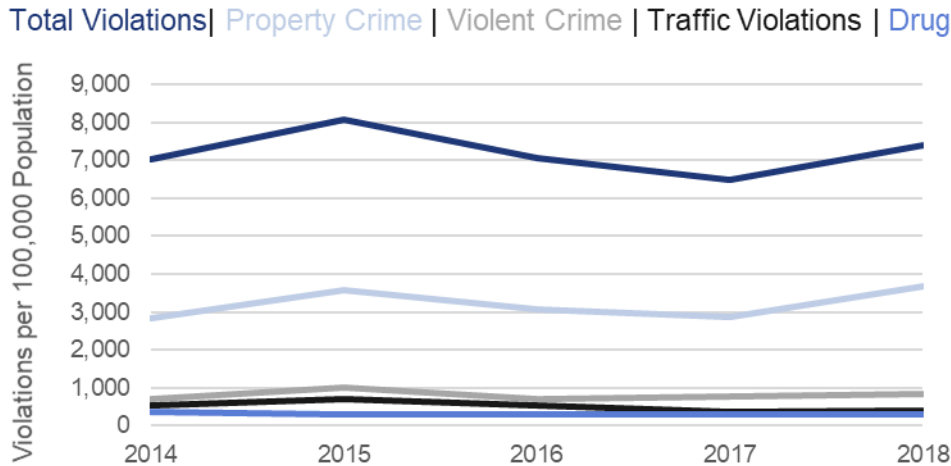
The majority of criminal activity in Canmore is related to property crimes. Violent crime, criminal-code traffic violations and drug-related violations is much lower – a pattern that is in line with the province overall. Crime rates

³⁵ In the case of Canmore, 2016 rate implies a population of 14,646, which is about 5% higher than the Federal Census count of 13,992 that year, roughly in-line with, but slightly above, the permanent population count.

³⁶ Canmore Community Monitoring Program 2018 Final Report (p 43).

in Canmore, as in other communities fluctuate year by year. As outlined in Figure 3-17, crime rates increase in 2015, followed by a decline to 2017, followed by an increase again in 2018 (the latest year for which information is available).

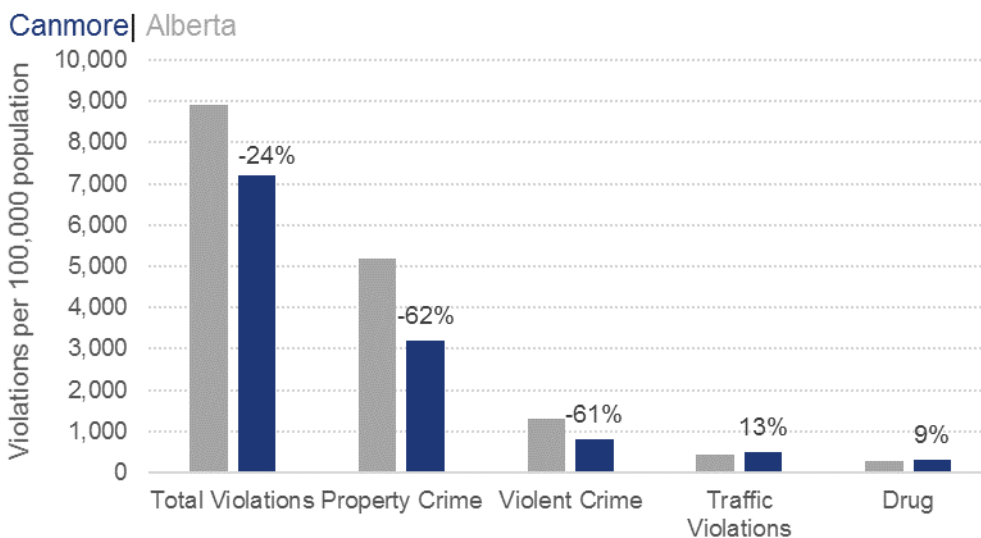
Figure 3-17 Historical Crime Rates by Type



Source: Statistics Canada 2020 (Table: 35-10-0183-01)

Canmore’s overall crime rate was 24% lower than the province overall between 2014 and 2018. Similarly, rates of property crime and violent crime were lower by 62% and 61% respectively (Figure 3-18). Conversely, traffic violations are 14% higher and drug-related violations are 9% above the provincial average during this timeframe.

Figure 3-18 Five-Year Crime Rates – Canmore and Provincial Average



Note: Five-year average (2014-18)

Source: Statistics Canada 2020 (Table: 35-10-0183-01)

It should be noted that the above-listed crime rates are based on the permanent population count. The Town also uses a visitor adjusted population estimate when examining busyness levels and resourcing needs, which includes secondary homeowners and visitor populations. The current visitor adjusted population estimate is 25,000 or about 78% above the permanent population estimate³⁷. Were this higher population base be applied to the reported criminal code violations, the Town's reported crime rates by type would decrease substantially.

The major demand for policing relates to tourism and visitors to the community, which can range from traffic to drugs to disturbances. High housing costs contribute to people living in unstable housing situations or living in vehicles which also places some demands on policing.³⁸ Canmore Protective Services reports the principal challenge as the town continues to grow relates to human - wildlife encounters, including calving elk as well as bear interactions. As provincial resourcing for Conservation and Fish and Wildlife officers has decreased, disturbances originating in provincial park land within municipal limits falls to the RCMP and Protective Services to manage.³⁹

3.4.4.3 Policing Resources

The Canmore RCMP detachment has a complement of 22 regular members and provides services to all of the Town as well as portions of the MD of Bighorn and smaller urban areas like Dead Man's Flats and Exshaw. Although the detachment polices segments of Highway 1, the majority of patrol on that highway is covered by Bow Valley Traffic Services in Banff.

The RCMP report good ability to fill vacancies as Canmore is a desirable posting. However, house prices can act as a deterrent for some transfers, as well as cause some officers to live outside the community. The detachment reports current policing demand to be manageable. The 2021-26 five-year funding plan, which will be presented to Council in July, requests two additional members and one support staff, to be phased in over time and with a focus on community policing, harm reduction, and school liaising.⁴⁰

Protective Services reports that the Town is capable of funding policing requirements over time. As the community continues to grow and surpass a permanent population of 15,000, the RCMP funding formula shifts, resulting in an increased financial commitment required from the Town. However, this change is being included in future budgets. Another potential change which introduces uncertainty is the Provincial Government's announcement exploring the concept of a provincial police force, creating concern in smaller communities regarding an ability to meet funding requirements⁴¹.

The current detachment building is over 30 years old and essentially at capacity. The Town is beginning to explore the concept of an expansion or new space and the implied capital requirements. Sourcing available land to accommodate a new detachment within the townsite is noted as a challenge⁴².

3.4.5 Fire and Emergency Services

3.4.5.1 Overview

Canmore's Emergency and Protective Services Department oversees Fire – Rescue, Ambulance, Emergency Management as well as Bylaw Enforcement and RCMP services. The Fire-Rescue group services the town's

³⁷ Interview, Burt, Manager of Protective Services, June 19, 2020.

³⁸ Interview, Sgt. Andronyk, RCMP, June 19, 2020

³⁹ Interview, Burt.

⁴⁰ Interview, Andronyk.

⁴¹ Interview, Burt.

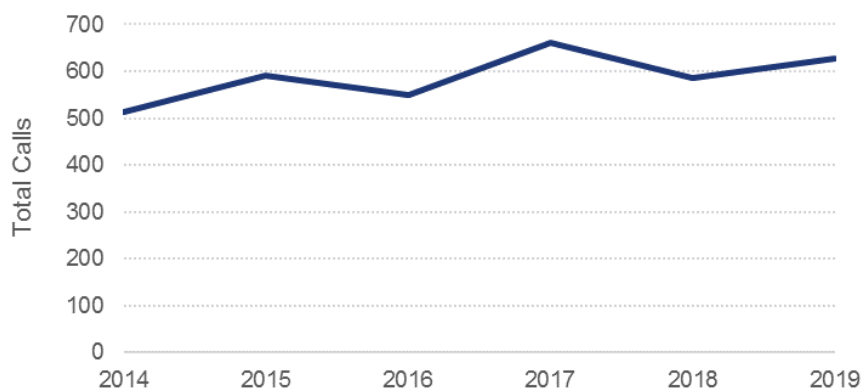
⁴² Ibid.

population and along the Trans Canada Highway. The group has mutual aid agreements in place with the MD of Bighorn, Morley, Kananaskis Country, The Town of Banff, and Banff National Park and also coordinates with local mountain rescue services. Ambulance service is provided by Canmore Emergency Medical Services (EMS) and funded by Alberta Health Services. Canmore EMS has two advanced life-support ambulances and provides ambulance care and critical patient transport.

3.4.5.2 Historical Fire and Ambulance Demand

According to the Town, Fire-Rescue call volumes have been trending upwards for the past five years. Call volumes (all types) for Fire-Rescue reached 628 in 2019, up by 115 calls or 22% from 2014 (Figure 3-19).

Figure 3-19 Fire-Rescue Call History



Source: Town of Canmore Fire-Rescue Annual Report 2019

While total fire call volumes are up, the number of alarm calls on a per capita basis (permanent population) is estimated to be down in 2019. The composition of fire calls in 2019 is as follows:

- Response to medical conditions represented the majority of Fire-Rescue calls (42%) in 2019.
- Alarms represented roughly one-quarter of responses.
- Fires (10%) and motor vehicles collisions (8%) represented other major call-response categories⁴³.

At present, call volumes are felt to be manageable at current resourcing levels⁴⁴.

According to AHS, the majority of ambulance calls are related to patient transfers to Calgary. Typical of small urban locations (as opposed to major cities), call volumes are relatively low and have averaged roughly 1,500 per year over the last three years which has led to a unit utilization of 32% - well below those in Calgary which vary between 65% and 85%.

The majority of calls are located in town, with some occasional responses to backcountry incidents. Calls types generally reflect the relatively active resident base⁴⁵.

⁴³ Town of Canmore Fire-Rescue Annual Report 2019.

⁴⁴ Interview, Fire Chief Gahler, June 3, 2020.

⁴⁵ Interview, R. Jabs, AHS-EMS Operations Manager, June 24, 2020.

3.4.5.3 Resource Levels

The Town's fire service is staffed by a mix of full-time and part-time positions, similar to other Alberta communities of this size. Canmore Fire - Rescue has 10 full time staff including the fire chief, deputy chief, four captains and four full-time firefighters. The group is complemented by 30-40 part-time firefighters (paid response and casual members).

The department reports an ability to meet current demands. Recruitment levels are oversubscribed with willing participants outnumbering available positions⁴⁶ – a difference from the situation in many other towns in Alberta. The department does face some challenges as calls for motor-vehicle accidents and rescue needs ebb and flow with seasonal activity in the region. In 2019 the department began a Peak Staffing program, to proactively increase staffing levels during potential higher call periods, to reduce call burdens on casual members and improve response times. It was deemed a success and is being implemented again this year. Other recent changes to the service include introduction of a replacement fire engine and changeover of 9-1-1 dispatch services to the City of Calgary, resulting in cost savings and improved service⁴⁷.

Fire service and Emergency Services are co-located in Fire Rescue Station 31 downtown. The Town recently approved a fire hall replacement project, that is to be constructed in a new location near Highway 1 and is targeted for completion in 2023. The new hall will represent increased capacity in terms of station size and will enable quicker response times to a number of community areas.

In terms of emergency preparedness, the Town is in the midst of implementing its Wildfire Mitigation Strategy as part of its FireSmart program, including strategic thinning of growth around Town limits. The group is also monitoring high water levels and snow melt for flood risk, including through its Mountain Creek Hazard Mitigation Program⁴⁸. The department actively monitors water levels, and recently awarded a contract to build a flood retention barrier at Cougar Creek, which should reduce risk from flooding in that area, the town's largest flood hazard.

Ambulance service is currently stationed out of a garage unit, while staff on-call are located in a nearby apartment. Ideally the service would prefer an integrated living/working hall, but to-date have found locating a suitable and affordable site challenging. Sourcing adequate staffing has not been an issue, as Canmore along with Banff and Kananaskis are seen as desirable posts, with lower call levels. The station falls within the Calgary region, which provides AHS the flexibility to post or temporarily relocate staff to Canmore as coverage is required. As the cost of housing is higher, only a subset of staff lives within town, with the rest commuting from other communities. This has not reportedly had an impact on the department's ability to attract or retain staff. As service areas grow and change, AHS undertakes analyses to predict staffing and equipment needs⁴⁹.

3.4.6 Social and Community Services

Canmore is served by a number of public and community agencies that provide social and community services. The demands on these services have grown as the local population has expanded and pressures related to the high cost of living in Canmore have persisted.

The Town of Canmore's Community Social Development Service (CDS) Area is responsible for analyzing, evaluating and providing programs and policies that support the social resilience of Canmore residents. In 2020,

⁴⁶ Interview, Fire Chief Gahler, June 3, 2020.

⁴⁷ Town of Canmore Fire-Rescue Annual Report 2019.

⁴⁸ Town of Canmore Emergency Management Website.

⁴⁹ Interview, AHS-EMS, Jabs, June 24, 2020.

the CSD service area is responsible for all municipal ‘human’ supports, including food support, housing supports, support to seniors and vulnerable individuals, social-emotional support, affordability support, family support, and non-profit support. The CSD area is also responsible for emergency social services, which includes accommodation, shelter, and social-emotional assistance during an emergency event.

The CDS Area is responsible for two provincially-funded programs: Family and Community Support Services (FCSS) and Family Resource Network (FRN).

3.4.6.1 Family and Community Support Services

The Town’s FCSS program delivers and funds preventive social supports that foster community inclusiveness and individual and community resiliency and wellbeing. FCSS is a cost-shared program between the Province of Alberta and the Town of Canmore. The municipality is required to cover at least 20% of the operational costs of FCSS. In 2020, the Town received \$317,372 in Provincial FCSS funding and the Town contributed \$104,079, or 25% of the funding.⁵⁰ The Town currently has 6 FTE FCSS positions.

The amount of FCSS funding the Town receives from the province does not increase with inflation and the cost of living. The Town’s contributions have been increased to maintain service levels.

FCSS priorities this year include strengthening informal support systems within neighbourhoods, coordinating planning with local non-profits to respond to community needs, and continuing to develop resources and relationships that increase affordability and livability for Canmore residents.⁵¹

As is common in rural communities and communities without a large array of social-based non-profits, the Town of Canmore’s FCSS program delivers or provides funding support for a number of social services. These include:

- Volunteer Driver Program. Transportation is provided by volunteers primarily for seniors and persons with disabilities for appointments in Calgary. In 2017, about 100 rides were provided for appointments in Calgary.
- Meals on Wheels. Volunteers deliver meals to residents in their homes unable to prepare meals for themselves.
- Taxi Pass Program. Taxi vouchers are provided to low income seniors and persons with disabilities.
- Snow Angels. Volunteers provide snow removal services for low income seniors and other residents who are unable to shovel snow for medical reasons.
- Volunteer Income Tax Preparation. Volunteers prepare income tax returns for residents with low income.
- Pen Pal Program. Grade 4 students are paired with seniors in the community to write letters to each other throughout the school year.
- Cycling Without Age. Volunteers take seniors with limited mobility for rides in a rickshaw-style bicycle.
- Courses and workshops. These have spanned topics such as budgeting, volunteer recruitment and retention, caregiver and dementia support, divorce and separation, self-defence, non-profit management, and cooking.
- Affordable Services Program. Residents experiencing affordability challenges in Canmore are provided with access to multiple community supports and services, including ROAM Public Transit, recreation fee assistance, emergency supports, food supports, income tax preparation services, pet licenses, workshops,

⁵⁰ <https://canmore.ca/town-hall/financial-information>

⁵¹ Ibid

artsPlace, and library memberships. This program was launched as a pilot in 2017. Between July 2017 and March 2019 the number of people accessing the program increased by 40%, from 602 to 844.⁵² The current eligibility criteria for this program are single with an income of \$33,045 or below or family (two or more in a household) with an income of \$66,090 or below, proof of residency in Canmore for at least three months, and be a Canadian citizen, permanent resident or in the temporary foreign worker program.⁵³

- Separation and Divorce Support for Children and Families.
- One-on-one support with government applications.
- Community Connections. Long-term residents are matched with newcomers to the Bow Valley to help them feel welcome and supported.
- In addition, FCSS is part of the Food Alliance and many other interagency social groups.

3.4.6.2 *Family Resource Network*

Earlier this year, the Province established FRNs and discontinued funding Parent Link programs.

FRNs deliver prevention and early intervention services and supports for children aged 0-18 through a 'hub and spoke' service delivery model. FRN hubs organize and coordinate services in their geographic areas and *the* cultural communities in their areas. The Town of Canmore has received provincial funding to provide hub coordination, and Child Development and Caregiver Capacity Building spoke services. In addition to provincial funding, the Town of Canmore funds the Social Connection Services, which will provide social programming for young families and youth in Canmore.

This year, the province provided \$359,838 in funding for Canmore's FRN programs and operations. The municipality contributed \$56,000 to maintain service levels. The Town has 5 FTE devoted to the FRN. These include:

- Family Support Worker. Provides support to families across the Bow Valley (including Banff and Exshaw) with complex needs. Helps families address child development and parenting challenges, difficult life transitions, and with referrals and advocacy support. Although support is available for families with children aged 0-18, there is a strong focus on families with children under age 6. One-on-one support is provided.
- Caregiver Capacity Builder. Designs, delivers and collaborates with other community agencies across the Bow Valley to provide education and support for Bow Valley families (including Banff and Exshaw) with children 0-18 years of age, with a strong focus on 0-5.
- Community Hub Coordinator. Coordinates education opportunities for parents and caregivers of children 0-18 years of age across the Bow Valley (including Banff and Exshaw).
- Social Connections Specialist. Provides opportunities for families and children ages 0-18 to connect in collaboration with other agencies in Canmore.⁵⁴

3.4.6.3 *Child Care*

Licensed child care services in the community are summarized in Table 3-13.

⁵² Town of Canmore. "Canmore Community Monitoring Program 2018 Final Report" (Prepared by the Biosphere Institute of the Bow Valley). December 2019.

⁵³ <https://canmore.ca/residents/affordability-assistance/affordability-services-program>

⁵⁴ <https://canmore.ca/residents/family-community-services/parental-support>

Table 3-13 Licensed Child Care in Canmore

Organization	Type	Capacity
Bow Valley Before and After School Programs	Day Care	80
	Out-of-School Care	80
Mountain Munchkin Daycare	Day Care	80
Davar Child Care Society – Bow Valley Family Child Care	Family Day Home	130
Canmore Community Day Care	Day Care	90
Centre d'Expérience Prescolaire et Parascolaire de Canmore	Day Care	39
	Out-of-School Care	39
Canmore Preschool	Pre-school	40

Source: <http://www.humanservices.alberta.ca/oldfusion/ChildCareLookup>

3.4.6.4 Other Social and Community Services

Other social and community services available in the community include:

- Canmore Bow Corridor Alberta Supports Centre. A Government of Alberta office providing access to financial assistance; services for seniors, people with disabilities, and those looking for employment; and, a number of other provincial government programs and services.
- Bow Valley Food Alliance. A non-governmental network of agencies and community members aiming to create healthy and accessible food systems in the Bow Valley. It was formed in 2016.
- The Bow Valley Food Bank. Provides emergency food assistance to individuals and families experiencing a financial crisis.
- Settlement Services in the Bow Valley. Provides services and resources to help immigrants, live-in caregivers, refugees and foreign workers transitioning to permanent resident status with supports to help them settle in the community. Also provide supports for employers and agencies working with immigrants.

ROAM Public Transit, operated by the Bow Valley Regional Transit Services Commission (BVRTSC), is an important part of the community’s social infrastructure. ROAM Public Transit was initially established as a regional service in 2012 and local service has been provided in Canmore since 2016. Year-over-year increases in local ridership have been seen: a 46% increase between 2017 and 2018 and a projected further 24% increase between 2018 and 2019.⁵⁵ The availability of ROAM Public Transit services eases cost of living pressures in the community, especially for residents eligible for the Affordable Services Program who can use the service free of charge.

⁵⁵ Town of Canmore. “Canmore Community Monitoring Program 2018 Final Report” (Prepared by the Biosphere Institute of the Bow Valley). December 2019. Original source: Bow Valley Regional Transit Services Commission.

3.4.6.5 Key Issues

Key trends and issues influencing demands for social and community services in Canmore are:

- Low income among segments of the population. The Census Family Low Income Measure After-Tax (CFLIM-AT) is a relative measure of low income used by Statistics Canada. It identifies persons who are substantially financially worse off in their communities. While the proportion of persons in Canmore below the CFLIM-AT threshold is less than the proportion provincially (9% compared to 13% in 2017), higher proportions are seen among lone-parent families and singles in the community (26% and 21% respectively in 2017).⁵⁶
- Cost of living and affordability. The cost of living in Canmore is higher than all other communities included in the Alberta Spatial Price Survey conducted by the Government of Alberta. The all-items index uses Edmonton as the index base for purposes of comparison. In 2018, the all-items index for Canmore was 142.9, meaning the overall price level in Canmore was 42.9% more than in Edmonton. In Canmore, high prices are driven by shelter costs (141.3% higher than Edmonton), transportation (19.4% higher than Edmonton), and food (11.7% higher than Edmonton).⁵⁷ It is not only newcomers to the community that face affordability challenges. Surveys of residents participating in the Affordability Services Program have found about one-third had been residents of Canmore for 15+ years.⁵⁸
- Seasonal workers living in vehicles. In 2017, 2018 and 2019, Canmore saw a number of seasonal workers (estimated between 35 and 40) living in a community in their vehicles on a municipal road. Most of these individuals worked in the tourism and hospitality and retail sectors. These seasonal residents, many of whom were younger, placed additional pressure on the Town's social and community services. The Town is working with community agencies on solutions to house seasonal workers.
- Access to child care. There is a shortage of licensed child care in Canmore and very few part-time childcare programs. The public centre (Canmore Community Daycare) currently has a grant and can offer childcare at \$25 per day. This provincial grant will end in March 2021, at which time the cost will increase to over \$80 per day. The waitlists for the Canmore Community Daycare are high: infants - 83; toddler age group - 163; 4-5 year olds - 58. Waitlists for private childcare and dayhomes are also high. Younger children may be on a waitlist for childcare in the community for upwards of two years.⁵⁹ A proposed child care facility at the Gateway at Three Sisters (Stewart Creek Commercial) would alleviate some of the unmet demand.
- Increasing demand for intervention services. The focus of the FCSS program is on preventive programs and services. There has been an observed increase in the demand for intervention services to address pressing social needs (e.g. food hampers, assistance with finding housing).
- Social cohesion. While there are strong social connections among many residents in Canmore, attention is being given to fostering stronger connection among new and established residents, residents who are more affluent in the community and residents that experience affordability challenges in the community, and residents and non-residents. One of the factors affecting social cohesion in the community is younger families moving away from the community to be able to afford to purchase a home and lower their living costs.

⁵⁶ Town of Canmore. "Canmore Community Monitoring Program 2018 Final Report" (Prepared by the Biosphere Institute of the Bow Valley). December 2019. Original source: Statistics Canada. 2019.

⁵⁷ Government of Alberta. "2018 Alberta Spatial Price Survey". September 2019.

⁵⁸ Town of Canmore. "Canmore Community Monitoring Program 2018 Final Report" (Prepared by the Biosphere Institute of the Bow Valley). December 2019. Original source: Town of Canmore.

⁵⁹ Source: Town of Canmore CDS staff.

- An aging population. As residents age and a portion of non-residents choose to live full-time in Canmore, demand for services to enhance quality of life for seniors can be expected to increase.

The recent COVID-19 pandemic has intensified some of the key issues the community faces in responding to social trends and needs in the community, such as food security. The municipality has modified some of its programming in response to COVID-19 (e.g. part-time childcare services, modified family and anxiety programs, homework help services).

3.5 Municipal Infrastructure and Services

This section of the report aims to provide an overview of municipal infrastructure and services as well as the history of the Town in planning for and accommodating growth. The fiscal implications of meeting the needs of the Project are address in the Fiscal Impact Analysis submitted under separate cover.

3.5.1 Background

Population growth in Canmore adds to the demand for municipal infrastructure and services, including water, wastewater and solid waste facilities, and roads. The Town is active in managing its municipal service portfolios, supported by a variety of guiding documents and plans, including:

- Council Strategic Plan (2019-2022)
- Municipal Development Plan (2016)
- Budgets and Business Plan (2018)
- Various Area Structure Plans
- Utilities Master Plan (2017)
- Solid Waste and Recycling Services Rate Models
- Utility Rate Model
- Integrated Transportation Plan (2014)
- TOC Steep Creek Hazard and Risk Policy (2016)
- Environmental Sustainability Action Plan (2013)
- Open Spaces & Trail Plan (2015)
- Recreation Master Plan (2016)
- Fire Rescue Master Plan (2017)
- TOC Vehicle Replacement Policy (2016)
- Building Condition Assessment (2014-15)
- Bridge Management Report Draft (2016-17)
- Re-occurring Road Condition Studies (2016)
- MTA Spatial needs Study (2016)
- KCP Energy Solar Voltaic Assessment (2016)
- 2020 Economic Development Strategy
- Long Term Financial Strategy

In recognition of a need to take an overarching perspective on how all the above-listed plans impact the municipality’s financial position through projected capital and operating requirements in the future, the Town identified in 2017 the need to develop a long-term financial plan (LTFP). As an initial step, focus has been on developing a long-term financial strategy (LTFS) for funding the costs associated with acquiring and managing assets, which considers planned needs, potential future scenarios including growth, municipal debt and reserve levels and other factors. The strategy identifies that the Town’s financial position is “relatively strong”, acknowledging rising but manageable debt levels, moderate residential taxes and reserve levels and prudent fiscal practices. Key challenges identified include⁶⁰:

- insufficient and inflexible revenue raising tools

⁶⁰ Long Term Financial Strategy: Funding the Capital Asset Plans, Town of Canmore, 2017 (p5).

- demand to fund future infrastructure
- ageing infrastructure and new acquisitions
- unreliable grant funding
- economic volatility
- pressure to minimize tax burden

These challenges are similar in nature to those faced by many municipalities across the province.

3.5.2 Water and Wastewater

EPCOR provides water and wastewater services to the Town of Canmore. The contract-based service, in place for 19 years, includes water and wastewater treatment, distribution, wastewater collection, storm drainage, metering, billing and account management⁶¹. While occasional exceedances of quality parameters occur, water quality in the Town consistently meets required standards. In 2017, there were significant issues with the filter system at the Town's wastewater treatment plant, which have been subsequently addressed⁶².

In 2017 the Town commissioned a Utilities Master Plan study, which analyzes water and wastewater system requirements to accommodate future growth of 17,400 new residents (to a total of 35,700 residents) over the next 15+ years to full build-out⁶³. A number of capital investment projects are identified in order to achieve this increased capacity.

The Public Works Department reports good progress on the priority projects identified in the Utility Master Plan, to-date keeping pace with demands from development in the Town and is planning on updating the master plan in 2021.

The majority of the Town's offsite levy bylaws relate to water and wastewater services. Changes to the Municipal Government Act includes an increase in the types of allowable projects with more conditions on eligibility. The department identifies the need to update its utilities master plan and offsite levy model to reflect these changes.

Benchmarked against other Alberta municipalities, 2012-14 operating costs of the Town's water and wastewater systems were in the middle of sample comparators⁶⁴.

3.5.3 Solid Waste

The Town provides three solid waste management services:

- recycling
- waste collection (including organic) and disposal
- special waste management programs

A member of the Bow Valley Waste Management Commission, the Town's waste is managed at a regional Class III landfill site, located outside of Exshaw in the M.D. of Bighorn. While 'wet waste' volumes are fairly consistent

⁶¹ Epcor - 2017 Canmore Performance Report

⁶² Canmore Community Monitoring Program 2018 Final Report (p. 244).

⁶³ Town of Canmore Utilities Master Plan 2017 (p. 4)

⁶⁴ Wastewater Report - Alberta Municipal Benchmarking Initiative 2017 (p. 15), and Drinking Water Report 2017 (pp. 16, 19)

annually, 'dry waste' volumes generated from construction and demolition activity vary substantially from year to year⁶⁵. As construction activity decreased over the past decade, total volumes at the landfill have declined⁶⁶.

The Town has identified further solid waste reduction targets on a per household basis as part of its overall waste management plan. According to the Public Works department, the landfill has between a 40- and 60-year capacity based on current volumes.

Expansion of Canmore's recycling program to improve convenience for residents increased program cost from \$410 / tonne in 2013 to \$542 / tonne in 2014. Benchmarked against a sample of other Alberta municipalities, the 2014 cost was the highest of comparators and well above the median cost.⁶⁷ This year residential food waste was added to the recycling program, a move being encouraged by residents as a priority. This did result in a further price increase, but according to the department, no complaints have been received.⁶⁸

3.5.4 Transportation

In general, the road network in the Town is felt to be adequate for current needs. The Public Works department notes as the Townsite spreads out, travel and response times for maintenance equipment becomes longer. Weather impacts such as significant snow events are creating challenges in snow storage.

Usage of the Town's transit system is also increasing, likely influenced by the local ROAM fare-free program. The department identifies some challenge in maintaining schedules during peak hours linked to traversing the Town centre and Bow River bridge. The Town is encouraging the use of alternative transportation modes (walking, biking) to help alleviate traffic congestion⁶⁹.

A fulsome examination of the Project effects on transportation is provided in the Transportation Impact Assessment (TIA).

3.5.5 Overall Capacity

According to Public Works, with the exception of the 2006-2007 period of strong population growth, the pace of growth in the community over time has been manageable. The Town has an Integrated Infrastructure Plan, identifying infrastructure capacity requirements over time. The Town currently reports having sufficient technical capacity to oversee municipal infrastructure delivery, with the exception of parks planning and landscape reviews, whose positions are currently vacant. As the Town continues to grow, additional staffing to oversee planning and delivery of supporting infrastructure and services will be required.⁷⁰

⁶⁵ Canmore Community Monitoring Program 2018 Final Report (p. 252).

⁶⁶ Town of Canmore Public Works Annual Report 2017 (p. 42)

⁶⁷ Solid Waste Report - Alberta Municipal Benchmarking Initiative 2017 (pp. 14,16)

⁶⁸ Interview, Public Works Manager Comeau, June 11, 2020.

⁶⁹ Ibid.

⁷⁰ Ibid.

4. Project Effects

This section provides an overview of the socio-economic effects of the Project. It should be noted that, in general, the Project represents the continuation of growth in the Town that is generally in line with the nature and magnitude of growth experienced over the 2001 to 2016 period. The Project is not expected to produce a large shock to the community through sudden and rapid growth, rather it is expected to be absorbed over an extended period in keeping with the pace of previous development.

TSMV is committed to continued and frequent communication with the necessary agencies, organizations, and levels of government to ensure that those responsible for the planning of future service delivery have the information necessary to make informed decision regarding future growth needs.

4.1 Economy

The level of economic growth that is necessary to sustain the continued growth of Canmore as the Project is developed through to 2050 is, on average, 2.2% annually. This level of growth is generally below the peak growth seen in the 2011 to 2016 period (2.54% annually) but above the 2001 to 2011 level (0.98% annually). In brief, the pace of growth is not expected to present as a shock to the community or create growth of an unmanageable magnitude. At full buildout, the labour force in Canmore is expected to total approximately 16,000 people – nearly double the last census count in 2016 (8,500).

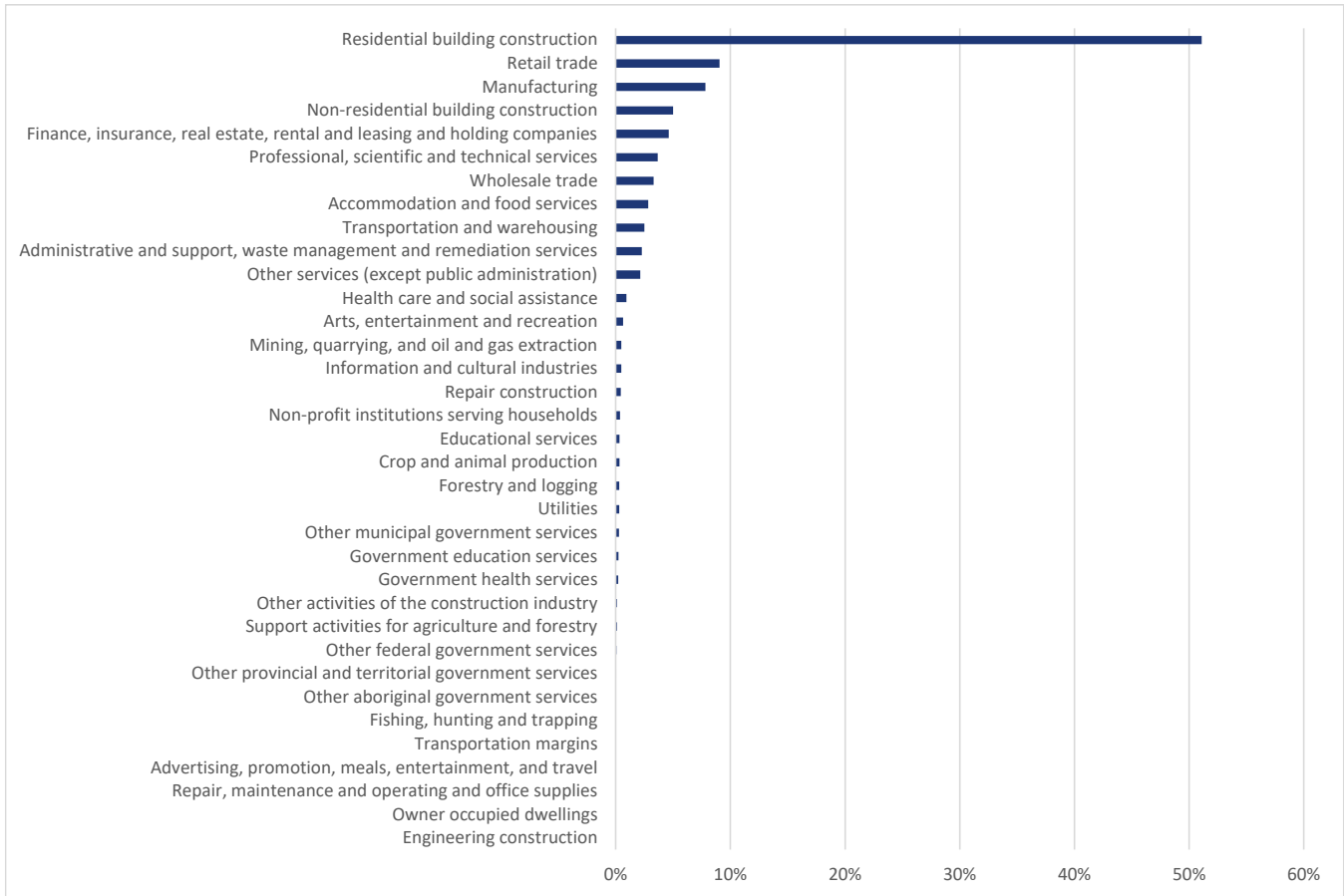
Apart from the generalized economic growth associated with community development, construction of the Project itself is expected to directly support local GDP, employment, and income over the 2020 to 2047 period. Estimates of the annual impacts associated with construction are summarized in Table 4-1.

Table 4-1 Annual Economic Impacts of Construction

Impact Category	Gross Domestic Product (\$ million)	Labour Income (\$ millions)	Jobs
Direct	90	55	720
Indirect	45	30	1255
Induced	30	10	325
Total	165	95	2300

The distribution of the jobs associated with Project construction across industries is illustrated in Figure 4-1 below.

Figure 4-1 Total Employment Effect Distribution



Source: Statistics Canada Interprovincial IO model.

As noted in section 2.5.1, these impacts are estimated at a provincial level. The degree to which the economic activity described above is expected to accrue to people and businesses within the Town will depend on local supplier capacity, quality, and pricing at the time construction occurs.

In general, direct jobs and the associated income can reasonably be expected to accrue to the labour force within a regular commuting distance of the Project whereas indirect jobs are expected to align with the current geographic distribution of the existing supply chain for residential and non-residential construction in the Province.

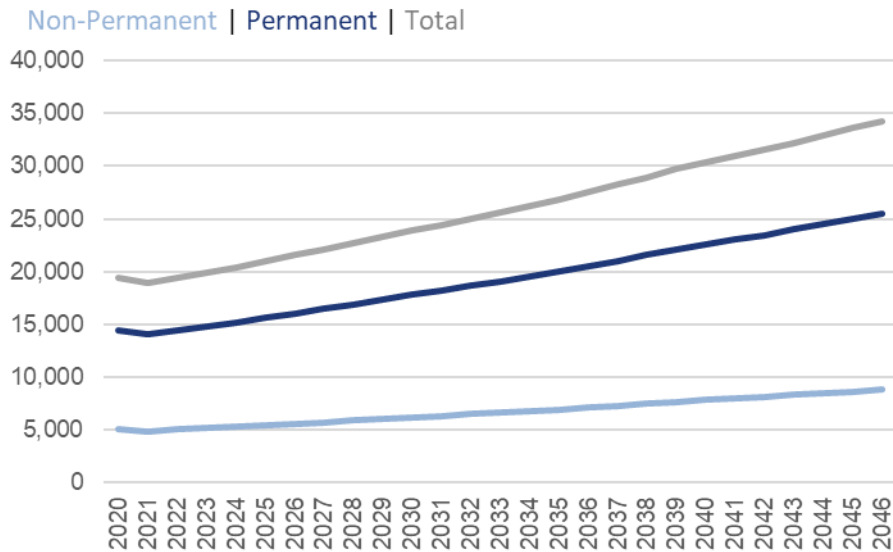
The non-residential developments included in the Project design represent an opportunity for Canmore to address a number of issues related to economic development. Specifically:

- increased commercial space will serve to alleviate restriction faced by current firms who would like to expand;
- increased housing supply will likely provide more options for workers to live affordably in the community and thus reduce cost pressures experienced by local business; and
- a larger population base may serve to attract firms who previously viewed the Canmore market as too small, thus diversifying the local offerings to consumers.

4.2 Population

Based on prevailing community demographics, housing market, and general economic conditions, the total population (i.e. permanent and non-permanent) is expected to grow at an average annual rate of 2.2% through to 2048, at which point the residential units of the Project are expected to be fully absorbed by the market (Figure 4-2). The proportion of non-permanent population has been assumed to persist at historic (2000 to 2014, latest available) levels or 35% of the total.

Figure 4-2 Population Forecast



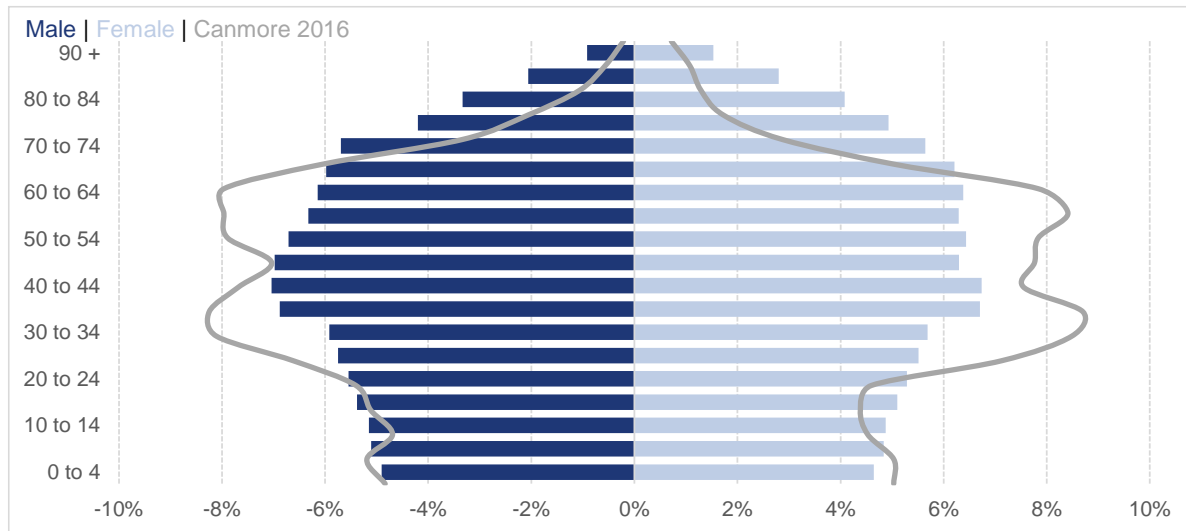
Source: Nichols Applied Management

At full buildout, the Project will house up to 16,000 people (both permanent and non-permanent residents). This represents an approximate 88% increase over the estimated current population level (including non-permanent residents) of the Town.

Although in absolute terms, this change is profound, the annual rate of growth in the community is expected to be generally in line with historic levels of growth noted in section 3.1. Effectively, the Project represents the continuation of the growth and development of Canmore at levels the community has consistently experienced.

The in-migration that will be required to support community growth over time has the potential to alter the distribution of population shown in section 3.1 wherein the older segments of the population were overweight relative to the province in general and the younger Canmore contingents. As illustrated in Figure 4-3, at full buildout, the distribution of population in Canmore as compare to 2020 is expected to be comparatively younger, as the distribution across younger age cohorts becomes more uniform. This shift should improve the natural population dynamics of the community over the long-term.

Figure 4-3 Population Distribution 2048



4.2.1 Uncertainty

As noted earlier, actual growth may manifest differently than that described below. An increased emphasis on working-age individuals with families will lead to a more balanced distribution across age-cohorts whereas an increased emphasis on retired individuals will re-enforce the above-average age of the community. The degree to which either of these outcomes manifests may alter the need for different services and thus the impacts articulated in this assessment. Uncertainty with respect to the nature of population growth and findings of the assessment are addressed in specific topic areas in the balance of this report.

It should be noted that the degree to which the in-migration of young families or singles occurs over the long run will depend, in large part, on the availability of housing that satisfies affordability and amenity criteria. The expected impacts of the Project on the local housing market (section 4.3) is likely to support the in-migration of younger people and families.

4.3 Housing

4.3.1 Housing Stock

At full build out the Project will bring to market approximately 6,500 new housing units, including 5,250 residential units and 1,200 tourist homes. The combined total including tourist homes represents an increase of 75% increase over the Town’s existing (2019) housing stock – an average of 230 annually through to full build-out at 2048. In the context of historic housing start, this level of activity generally represents a continuation of average market activity as experienced over the past couple of decades. This supply aligns with total housing requirements as outlined in the 2019 Housing Needs Assessment.

As noted in the 2019 Housing Needs Assessment, an existing shortage of land places upward pressure on prices; one recommendation in the assessment is for a shift in municipal policy to increase densification in all new residential developments, with increased focus on multi-family housing⁷¹. The Project aligns with these recommendations. Specifically:

⁷¹ BVRH Housing Needs Assessment, 2019 (p. 49)

- moving forward with the development of land in the Town, as the Project represents approximately 80% of the remaining developable land within the Townsite; and
- further adding to the Town's existing mixed form housing stock, with roughly 80% of the Project's new units being townhouse / row / semi-detached and apartment- style.

Should density of this level be achieved and given the relative size of the project, it would likely increase the 'attached' portion of the Town's overall housing mix, all other factors held equal. This approach is in alignment with the stated finding in the Housing Need Assessment that "future residential developments in the region must be higher density than in the past."

This mix will further increase the density in Canmore's housing stock, which in 2016 already reflected a lower proportion of single detached houses (44%) as compared to Calgary (58%)⁷². The Project is key to increasing the Town's available housing stock, to meet existing and projected ongoing future demand over into the future⁷³.

4.3.2 Affordability and Availability

Input gathered during the Project's public engagement stage stresses existing affordability challenges in Canmore and a strong interest in the Project's ability to meet affordability needs, including rental, ownership, employee housing and PAH.⁷⁴

TSMV has a stated goal to increase the range of diverse housing options, and as identified in the ASPs (see Section 8), the project will provide a range of housing options across the housing continuum. Elements of the Project which can help to address affordability issues in the town include:

- inclusionary zoning – 10% of all multi-family units (regardless of tenure) in both Three Sisters Village and Smith Creek will be provided as PAH, representing between 220 and 440 units. This voluntary action is significant in that it is not required under the Municipal Governance Act.
- expectation that at least 10% of total residential units in Three Sisters Village will be developed as Entry Level Multi-Unit Residential housing (refer to TSV ASP Section 8.4)⁷⁵ This housing provides alternatives to residents whose income exceeds the PAH program maximum.
- encouragement of purpose-built rental (refer to Section 8.2 of both ASPs).
- in Smith Creek, single- and semi-detached units will be required to have secondary suites or be suite ready (see ASP Section 8.6) – with the intent to increase attainability for purchasers as well as increase the number of rental suites in the community
- plan for at minimum between 55 and 100 employee housing units (beds), and requirement that employee housing be provided for hotel service workers (see Policy 8.3 of both ASPs). TSMV may build up to 240 employee housing units
- as other types of employee housing solutions are identified and implemented by the Town, the Project will adopt these models subject to their broad application across the housing market (see Section 8.3 in both ASPs)

⁷² 2016 Federal Census.

⁷³ Interview, Remple, CEO Bow Valley Builders and Developers Association, June 8, 2020

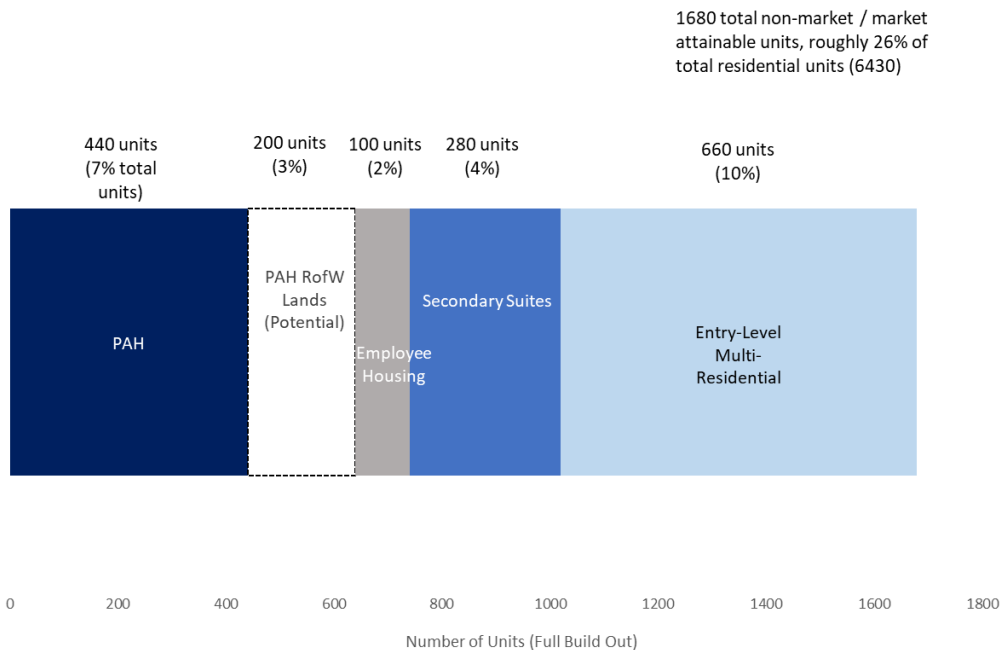
⁷⁴ ASP Phase 2: What We've Heard Report. Committee of the Whole Report, 2018.

⁷⁵ TSMV acknowledges its ASP definition of Entry-Level Housing in terms of unit types included (ie. townhouses, stacked townhouses and apartment units) may require adjusting after public engagement.

- as part of the Smith Creek project, TSMV is planning to service lands associated with unowned right-of-ways, currently undevelopable, and transfer the corresponding area back to the Town for use in an affordable housing project. Based on the total amount of the lands anticipated to be transferred (2.32 ha/5.74 ac), an estimated 100-200 units of affordable housing could be achieved, subject to funding. Development of this parcel is only possible if Smith Creek proceeds (see ASP Section 8.4)

A visual summary of the expected Project non-market and market attainable units by type under the maximum unit density scenario is presented in Figure 4-4 below.

Figure 4-4 Summary of Project Non Market / Market Attainable Units



Notes: Assumptions include: Of Low Density Units in Smith Creek (Single/Semi/Town), 1/3 are Townhouses and PAH eligible, 2/3 are medium density apartments and of those, one-third have secondary suites brought to market at an affordable level; Employee Housing estimates represent beds.

Source: Nichols Applied Management and TSMV.

The above unit estimates are based on the maximum unit density scenario for the overall Project, driven by requirements as reflected in the ASP policies. These estimates therefore do not represent the maximum number of non-market / market attainable units achievable by the Project; more could be achieved depending on actual Project activities, such as more employee housing units created by TSMV, or more PAH units achieved through positive market response to bonusing policies.

In terms of secondary suites, to-date there are reportedly a limited number of legal suites within Canmore, and the Town is encouraging more legal suite development. Assuming full build out of Smith Creek with two-thirds of units being single or semi-detached with each of those units developing a suite, this aspect of the Project could eventually result in the development of between 600 and 1200 secondary suites. For the purpose of this assessment, a more conservative estimate has been used, whereby one-third of eligible units develop suites, resulting in between 200 and 500 suites potentially coming to market. While there is no guarantee that owners will develop these suites, factors which would help encourage this include their role as 'mortgage helpers', key to making units attainable for some buyers, and the 'suite readiness' build, facilitating their development.

It is reasonable to assume that a number of suites will be developed, given the ongoing and forecasted demand for rental units in Canmore. It is expected that these suites will be listed at competitive rates so as to compete with other offerings in the market. Generally, secondary suites are recognized as an effective tool in a multi-pronged approach to affordable housing strategies in any community, due to their lower cost per door capital cost and ability to be integrated throughout communities. Secondary suites are identified in the Housing Needs Assessment recommended strategies to pursue both for non-market rentals as well as supporting affordable home ownership⁷⁶.

The Project's proposed housing mix represents a number of price points, depending on unit type. From an ownership perspective, the project design lends itself to the creation of numerous units qualifying as Entry-Level Multi-Unit Residential housing⁷⁷, defined as:

"a multi-unit residential development with unit sizes ranging from 28m² to 84m² (300-900 ft²) gross floor area⁷⁸."

Cost references towards entry level housing include⁷⁹:

- ownership and rental opportunities provided at the lowest market cost without any direct or indirect subsidies to an occupant
- entry-level housing also provides alternatives for those residents whose income exceeds the maximum level for PAH

These units include stacked townhomes and apartment units in the Village, and 'suite ready' low density units in Smith Creek. Of the market units (excluding PAH), TSMV is aligning its design standards with that of the CCHC regarding affordable ownership units, in terms of size and fixturing. The Project's affordable ownership units also align with the Town's size requirements – less than 900 ft² for apartment units and approximately 1,400 ft² for Townhomes.

TSMV will generally not determine prices for market units; this decision is left to the mainly local builders who purchase land and then construct units for sale. While prices will undoubtedly shift throughout the 20 to 30-year development timeframe, initial planning suggests approximate price ranges (in current dollars) as follows:

- Between \$900,000 and \$1,300,000 for semi-detached
- between \$500,000 and \$900,000 for townhouse / row
- between \$465,000 – \$800,000 for apartment-style multi-family
- between \$1.1 and \$2.2 million for single detached

House ownership prices in the ranges outlined above represent a continuation of average prices for the Canmore market. While the price of single detached houses will likely remain outside the reach of most first-time homebuyers, the expected price range of townhome and apartment-style units would meet affordability criteria for two target ownership markets (Table 4-2) as outlined, for example, in the 2019 Housing Needs Assessment.

⁷⁶ BVRH Housing Needs Assessment, 2019 (pp.62-63)

⁷⁷ TSMV notes its definition of entry-level housing forms (ie. townhouses for families) will be updated in its next ASP version after engagement.

⁷⁸ TSV ASP, 2020. Glossary (p113).

⁷⁹ TSV ASP, 2020, Section 8.4 (p79)

Table 4-2 Project Alignment with Affordability Targets

Affordable Ownership Target Markets (Housing Needs Assessment)	Affordability Calculation (Purchase Price of Project Units)	Alignment of Expected Project Prices with Identified Need
Households with \$70,000 annual income (single or couple)	\$272,000	PAH unit target prices ~\$270,000
Two-income households with \$110,000 annual income (couple / family)	\$500,000	Entry-level multi-family (apartment-style) unit ~\$500,000
Two-income households with \$140,400 annual income (couple / family) (income cut-off for PAH ownership)	\$650,000	PAH Townhouse unit ~\$650,000

Notes: Affordability calculation based on 30% shelter-to-gross-income ratio, \$25,000 down payment (\$40,000 townhouse), CMHC home buyer’s insurance cost, 2.99% 5-year fixed term, 25-year amortization, \$550 monthly costs including property tax and basic utilities (or condo fees).

Source: Nichols Applied Management, based on 2019 Housing Needs Assessment

Of note, the CCHC’s income threshold for its affordable ownership program is \$140,400, higher than the ranges used in the above analysis.

The CCHC notes strong demand for ownership developments it has brought online including unit prices up to \$415,000; demand for units in the range of \$500,000 is still believed to exist, but likely less strong. One factor influencing the market is the town’s proximity to Cochrane, where an observed trend historically has been for former residents to relocate in pursuit of home ownership options, which can be had for in the range of \$350,000 to \$450,000⁸⁰. This option likely keeps some downward pressure on the lower end of ownership prices in Canmore.

TSMV intends that a portion of units be dedicated to purpose-built rental developments (apartments), in part to serve as a bridge towards eventual home ownership for potential buyers. Rental rates have not been determined and will be set by rental property developers, based on prevailing market conditions. To-date, purpose-built rentals have not yet proceeded within the Project area due to insufficient market interest historically across the townsite. Market sentiment appears to be shifting, given recent development of two purpose-built rental projects. TSMV is intending to develop purpose-built rental in Stewart Creek (Gateway at Stewart Creek) and plans on incentivizing further purpose-built rental development through a bonusing toolkit⁸¹. Purpose-built rental is an important element within TSMV’s affordability vision based on introducing additional form and supply to Canmore’s housing spectrum.

While rental rates will likely be higher than the older, limited existing stock of purpose-built rentals in Town, creation of additional purpose-built rentals, along with additional ownership stock being made available on the secondary rental market is expected to meet predicted ongoing demand in the community. In the absence of this additional stock coming forward, supply constraints would be expected to place upward pressure on sales prices and rental rates, as the community continues to see growing demand this decade.

⁸⁰ Interview, Forteath, Executive Director CCHC, June 11, 2020

⁸¹ TSV ASP, 2020, Section 5.8 (p54) and Smith Creek ASP, 2020, Section 5.5 (p46).

Ultimately, the market will dictate sales and rental prices; the above analysis provides an overview of target prices as envisioned at this stage of the Project. Other factors are also likely to impact timing and cost, including the Covid pandemic and subsequent economic recovery, the state of the energy sector, the state of the tourism and the Calgary and Edmonton real estate markets.

In order to attract and retain younger families and individuals, ongoing focus should be paid to bringing forward ownership opportunities seen by that market segment as attractive, including sufficient unit size and yard. This in turn requires all parties to work on managing the impacts of various factors which drive development costs in the communities. As has been the case over time, expectations of buyers in Canmore also adjust, recognizing the tradeoff between the desirable community lifestyle including reduced commuting times, and property prices.

Table 4-3 presents high level estimates of the total PAH units associated with multi-unit developments within the Project plan. The estimates are linked to two scenarios based on minimum and maximum achievable unit densities, which will be determined once the site is under development.

Table 4-3 Project Potential PAH Units

Project Area	Unit Type	Total Units Minimum Scenario	Total Units Maximum Scenario	PAH Units Minimum Density Scenario	PAH Units Maximum Density Scenario
Three Sisters Village	Apartment-Style	700	900	70	90
	Townhome	1100	2600	110	260
Smith Creek	Apartment-Style	200	500	20	50
	Townhome	200	410	20	40
Subtotal	Apartment-Style	900	1400	90	140
	Townhome	1300	3010	130	300
Total (Both Types)		2200	4410	220	440

Notes: PAH allocation factor of 10%. High-level estimates; scenarios reflect potential impacts of various factors affecting total units realized throughout Project development. Apartment style units will meet current CCHC program criteria of \$269/ft²; townhomes due to larger size (1400ft²) may be brought on at lower cost / ft², as per program guidance. Scenario is for estimation purposes only and meant to depict a spectrum of possibility for PAH units. Bonus incentive opportunities outlined within policy not depicted within this table and may yield more PAH units.

Source: Nichols Applied Management and TSMV.

At full development the Project is expected to deliver between 220 and 440 PAH units over the development of the project, based on these two scenarios. This would represent an increase in the current number of affordable housing units under management by CCHC by a factor of between 1.8 and 2.8 (180% - 280% increase). Investment of this scale would help to address the existing shortfall of PAH available in the town as well as emerging future demand. Note, that the maximum scenario relates to the unit densities achievable but does not signify the maximum number of PAH units developed; more could be developed if the Bonusing policies identified within the ASPs are implemented successfully (Section 5.5 in both ASPs). The above, therefore represent conservative estimates.

In terms of employee housing, TSMV has identified employee housing requirements associated with hotel developments within the Project. Based on the Town’s policy requirements, the Project is required to provide between 55 and 100 units (beds). TSMV may construct up to 240 employee housing beds, proposed to be located within The Gateway at Three Sisters’ commercial development in Stewart Creek. The employee housing

count for the purposes of the SEIA considers the policy required units (between 55 and 100 beds) and therefore represents a conservative approach.

There is potential to develop further employee housing associated with the Project's commercial areas. TSMV cannot predict at this point the quantity of these units, and holds the position that further employee housing, outside the resort/hotel requirements already in place, will not be created until the Town adopts a community-wide policy.⁸² TSMV's position is that the absence of such a policy creates an un-level playing field for developments within the Project versus commercial areas elsewhere, which could impact take-up of its commercial development areas. The Town's exploration of Amenity Housing is one potential solution which could emerge if adopted broadly.

In terms of non-market affordable housing, TSMV and the Town are discussing the potential to develop and service the lands associated with unknown right-of-ways as part of the Project development. Upon completion, the land would be turned over to the Town after payment for their portion of the servicing costs, ready for development of affordable housing. It would be up to the Town and CCHC to execute the project; TSMV estimates the land base is likely sufficient to support between 100 and 200 affordable units. Were the Project not to proceed, it is doubtful that this land would be serviced and made available for affordable housing over the medium time horizon.

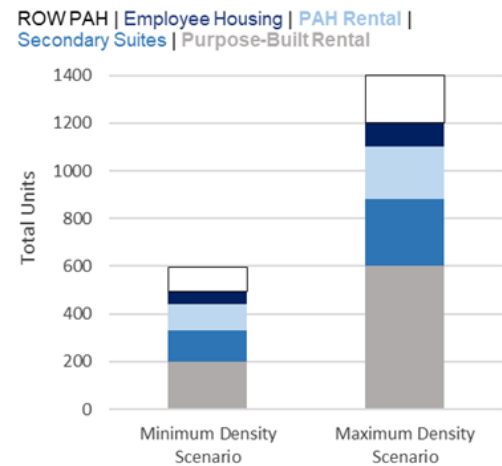
While it is not possible at the ASP stage to accurately predict the exact product mix to be developed over the entire Project timeframe, TSMV has prepared some high level estimates of unit mix which could emerge, based on overarching policies and intent. These estimates, provided to assist stakeholders in understanding the potential product mix, are presented under minimum and maximum scenarios linked to the degree of density realized on the Project lands. These achieved densities in turn drive unit mix such as low or medium density, qualification for PAH or secondary suite units, among other factors. Note that the maximum scenario does not refer to the maximum number of units by type which could emerge; for instance more PAH units are possible depending on market take-up and funding levels. Table 4-4 and Figure 4-5 present potential rental units developed by the Project.

⁸² Refer to Sections 8.3 of the respective Project ASPs for discussion of employee housing.

Table 4-4 Potential Project Development Scenario - Rental

Housing Type	Minimum Density Scenario (# Units)	Maximum Density Scenario (# Units)
Non-Market Rental		
PAH Allocated to Rental (50%)	110	220
Right-of-Way Lands Potential PAH	100	200
Employee Housing (Hotels)	55	100
Total Non-Market	265	520
Market Rental		
Secondary Suites (Smith Creek)	130	280
Purpose-Built Rental	200	600
Total Market	330	880
Total Rental (Non-Market + Market)	595	1400

Figure 4-5 Total Rental-Based Units



Notes: Assumptions include: Hypothetical scenario 50% Project PAH units allocated to rental projects and 100-200 additional units of PAH rental developed from Right-of-Way lands (CCHC’s discretion and subject to financial capacity); Of Low Density Units in Smith Creek (Single/Semi/Town), 1/3 are Townhouses and PAH eligible, 2/3 are medium density apartments and of those, one-third have secondary suites brought to market at an affordable level; Employee Housing estimates represent beds and are linked to hotel developments only; hypothetical scenarios of between 200 and 600 purpose built rental developed in Project area based on historical trends and land overall development size.

Source: Nichols Applied Management and TSMV.

- the Project could create between 265 and 520 units of non-market (affordable) rental housing, based on secondary suites and PAH rental developed over the entire timeframe of Project development (20-30 years). This includes an assumed 100 to 200 units of affordable rental units associated with the right-of-way land parcel, which would require capital and oversight by CCHC to finance and construct units for the rental market. TSMV is open to exploring how it could assist in construction oversight should this be of interest to the Town.
- an estimated 330 to 880 units of purpose-built rental could also be developed. This includes secondary suites associated with Smith Creek low-density developments and between 200 and 600 units of purpose-built rental. The latter is a rough estimate given recent developer interest in purpose built in the community, new land releases and encouragement from the Project (ASP toolkit).
- specific needs identified in the 2019 Housing Needs Assessment include affordable bachelor and one-bedroom non-market rental units for residents, including seniors as well as townhouses for families and lone-parent households⁸³. The Project will deliver numerous types of these units as indicated in the various categories in the above table.
- This estimate assumes between 55 and 100 employee housing beds – this number could be up to 240 beds depending on TSMV’s project execution.

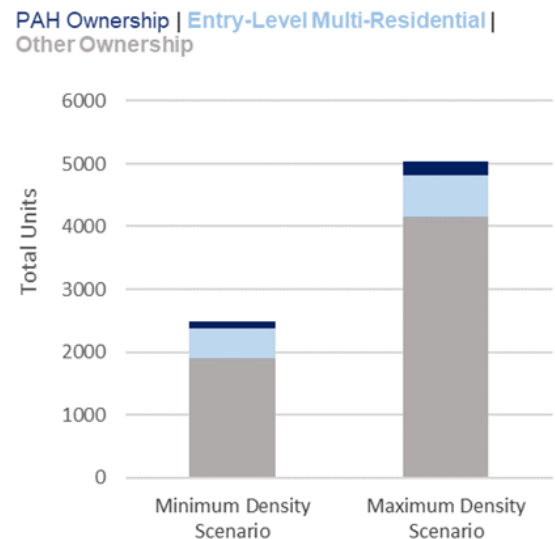
Table 4-5 and Figure 4-6 present potential ownership units associated with the Project.

⁸³ BVRH Needs Assessment, 2019 (p. 61)

Table 4-5 Potential Project Development Scenario – Ownership

Housing Type	Minimum Density Scenario (# Units)	Maximum Density Scenario (# Units)
Non-Market Ownership		
PAH Allocated to Ownership (50%)	110	220
Market Ownership		
Entry-Level Multi-Residential		
Village	455	585
Smith Creek	30	75
Total (Entry-Level)	485	660
All Other Ownership		
Village	1165	2565
Smith Creek	730	1585
Total Other Ownership	1895	4150
Total Ownership (Non-Market + Market)	2490	5030

Figure 4-6 Total Ownership-Based Units



Notes: Assumptions include: Hypothetical scenario 50% PAH units allocated to ownership projects (will be CCHC's discretion); of Low-Density Units in Smith Creek (Single/Semi/Town), 1/3 are Townhouses and PAH eligible, 2/3 are medium density apartments. 75% of Village apartment units and 25% of Smith Creek Medium density units qualify as entry-level multi-family ownership. Per 1000 capita estimates based on total (permanent + non-permanent) population projections to the year 2027 (for Housing Needs Assessment) and 2048 (for Min/Max Project Scenarios). 2019 Housing Assessment figures from Table 3-11.

Source: Nichols Applied Management and TSMV.

- the Project could create between 110 and 220 units of non-market (affordable) ownership housing through PAH units. It could also produce 455 and 660 units of entry-level multi-residential housing over the entire timeframe of Project development (20-30 years). Refer to Table 4-2 for expected price levels.
- the Project could also create an additional 1895 to 4150 units of housing targeting the broader market with a mix likely similar to past development trends.

One challenge in aligning the 2019 Housing Needs Assessment projections with the planned Project unit development is the different timeframe used by the two assessments (2027 and 2040-50, respectively). In an effort to standardize the two analyses to allow for comparison, unit need and supply have also been presented on a *per 1000 capita* population basis, based on total population including permanent and non-permanent residents. For the Project supply, the year 2048 was used while the year 2027 was used to present units identified in the Housing Needs Assessment study.

Table 4-6 Project Alignment with Identified Housing Needs

Housing Type	Total Units by 2048		Identified Need in 2027 as Per Housing Assessment	Units / 1000 capita, 2027		
	Project Minimum Density Scenario	Project Maximum Density Scenario		Project Minimum Density Scenario	Project Maximum Density Scenario	Identified Need as Per Housing Assessment
Rental (Non-Market + Market)						
PAH Allocated to Rental (50%)	110	220		3.1	6.1	
RofW Lands Potential PAH	100	200		2.8	5.6	
Employee Housing (Hotels)	55	100		1.5	2.8	
Subtotal Non-Market	265	520	375	7.4	14.5	17.0
Market Rental	330	880	100	9.2	24.6	4.5
Total Rental	595	1400	475	16.6	39.1	21.5
Ownership (Non-Market + Market)						
PAH Allocated to Ownership (50%)	110	220	128	3.1	6.1	5.8
Market Ownership	2380	4810	150	66.5	134.4	6.8
Total Ownership	2490	5030	278	69.6	140.5	12.6

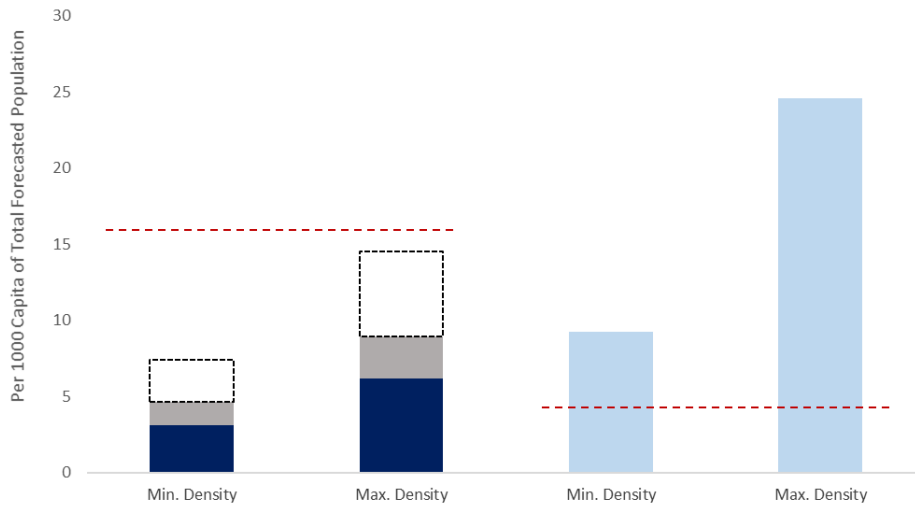
Notes: Per 1000 capita estimates based on total (permanent + non-permanent) SEIA population projections to the year 2027 (for Housing Needs Assessment) and 2048 (for Min/Max Project Scenarios). Identified unmet needs in 2027 based on 2019 Housing Assessment figures presented in Table 3-11. Source: Nichols Applied Management and TSMV.

- Looking at how potential Project output aligns with projected unmet needs in the community by 2027, the Project could deliver between 7.4 and 14.5 units *per 1000 capita* of population (permanent and non-permanent). This compares to an identified need of 17.0 *per 1000 capita* in that year (based on the 2019 Housing Needs Assessment). Assuming market take-up of units, Project output could meet half or more of the expected gap in non-market rental housing in 2027. This estimate assumes between 55 and 100 beds of employee housing. Should TSMV achieve 240 employee housing beds as is currently planned, the Project’s non-market housing units per 1000 capita would be 18.4 rather than 14.5 (maximum scenario), exceeding the projected need as per the Housing Needs Assessment. Should a community-wide policy on employee housing be adopted, the Project will deliver yet more employee housing beds associated with commercial developments, further addressing the non-market rental gap.
- Under the assessed scenario, the Project is expected to produce sufficient market rental units to meet projected need by 2027. It is likely some of the market rental units, such as secondary suites, come on at affordable levels for some households, which would result in the Project addressing more of the identified gap in non-market affordable rental.
- Assuming 50% of PAH units are directed to affordable ownership, the Project is likely to produce sufficient units to meet the projected demand for affordable ownership units in 2027.
- The Project will produce more market ownership units than the projected need by 2027. This is in part to a difference in forecasted need, as the 2019 Housing Needs Assessment forecasted need for the permanent resident population, while the Project forecasts also includes the non-permanent (second homeowner) population.

The following figures present the information from the table above in graphical format.

Figure 4-7 Rental-Based Supply and Need per 1000 Capita - Total Population 2027

Affordable Rental (PAH) | Employee Housing | ROW PAH Rental Project |
 Market Rental (Suites/Purpose Built) | Forecasted Need (HNA)

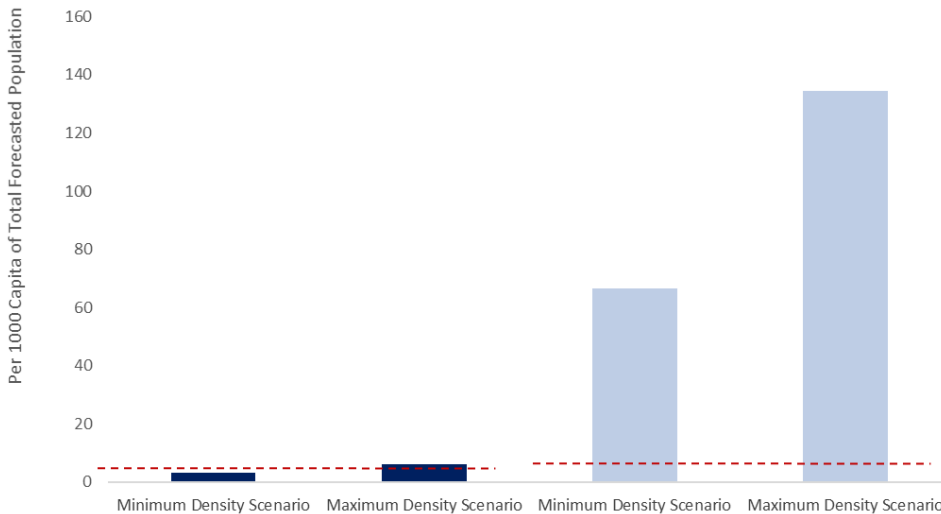


Notes: Forecasted need as per 2019 Housing Needs Assessment less units developed/underway since study completion; Project output and 2027 per capita needs based on Nichols SEIA Population Projections including permanent and non-permanent population; Row PAH project based on scenario of Right-of-Way lands being developed by CCHC for PAH rental.

Source: Nichols Applied Management and TSMV.

Figure 4-8 Ownership-Based Supply and Need per 1000 Capita - Total Population 2027

Affordable Ownership (PAH) | Market Ownership | Forecasted Need (HNA)



The Project is not expected to directly impact supportive or transitional housing. As housing constraints are addressed through the creation of additional market supply, any downward pressure on prices could benefit the top end of the non-market housing continuum as residents have more options to move into market housing units. Seniors housing will continue to be in demand, including self-contained affordable units, as well as lodge and supportive living units.

In terms of builder capacity and use of local trades, a number of mainly local builders are associated with the Project, having worked on previous phases and are already active in the community. The Project represents a status quo continuation of their building activity, including accommodating house construction work crews. Involvement of local trades in Project construction will be driven by cost, quality and dependability factors, the same factors which drive labour selection in other markets. The mix of permanent residents and workers lodged in short-term rentals and hotels is expected to continue during the various phases of the Project's development.

The projected longer-term phasing of the Project (two to three-decade timeframe, and between 2.0% to 2.5% annual population growth) implies activity levels which align well with local builder's capacity, as opposed to a faster build out which would require larger volumes and greater capacity. This may result in more of the Project's construction-related economic activity being captured within the region, seen as a positive benefit⁸⁴.

4.3.3 Mitigation and Management

Table 4-7 presents potential strategies to address housing issues identified by the Town⁸⁵ and strategies being proposed by TSMV.

⁸⁴ Interview, Remple, CEO Bow Valley Builders and Developers Association, June 8, 2020.

⁸⁵ Council Briefing Executive Summary, July 16, 2019 (p2) introducing Housing Needs Assessment.

Table 4-7 Alignment with Town Affordable Housing Recommended Strategies

Recommended Strategies to Address Housing Issues (2019 Housing Needs Assessment)	Elements of TSMV Project Design
<ul style="list-style-type: none"> Amendments to the Land Use Bylaw to enable emergency and supportive living 	<ul style="list-style-type: none"> N/A
<ul style="list-style-type: none"> Allow secondary and accessory suites in most residential neighbourhoods 	<ul style="list-style-type: none"> Substantial potential number of secondary suites to be developed in Smith Creek
<ul style="list-style-type: none"> Restrict short-term vacation rentals (tourist homes) 	<ul style="list-style-type: none"> Short term vacation rentals (tourist homes) limited to Village area
<ul style="list-style-type: none"> Encourage mixed use developments 	<ul style="list-style-type: none"> Proposed Project housing mix including commercial design represents highly-mixed use
<ul style="list-style-type: none"> Require employee housing for new developments 	<ul style="list-style-type: none"> Employee housing for hotel developments identified; current plans are to exceed policy requirements from 100 to up to 240 beds. Willingness to adhere to other employee housing requirements or Amenity Housing policy as equally applied across community
<ul style="list-style-type: none"> Increase the supply of land for development 	<ul style="list-style-type: none"> Project accounts for roughly 80% of Town’s remaining developable supply and represents up to 60 ha of new lands dedicated to residential development Land transfer includes servicing of right-of-way lands for potential non-market rental project
<ul style="list-style-type: none"> Increase density of Town’s housing mix 	<ul style="list-style-type: none"> Majority of proposed product is of ‘attached’ form, resulting in a shift in the Town’s overall housing density mix
<ul style="list-style-type: none"> Facilitate development approval process 	<ul style="list-style-type: none"> TSMV is working with the Town and CCHC to help facilitate the development approval process
<ul style="list-style-type: none"> Support infill housing developments 	<ul style="list-style-type: none"> N/A

TSMV is actively engaging with the Town’s Planning and Development department regarding phasing and timing. A key mitigation measure is the planned PAH units to be developed as part of the Project, which are expected to make a material contribution to the existing and anticipated future affordable housing needs. Key mitigation and management measures include:

- 10% of total Project multi-family units designated as PAH units
- size and amenities aligning with Town and CCHC affordability ownership standards
- between 265 and 520 affordable rental units, including up to 100 units of employee housing, up to 280 secondary suites, 220 units of PAH affordable rental and another 200 PAH units through right-of-way lands

- between 110 and 220 units of non-market affordable ownership units, and between 485 and 660 units of attainable ownership through entry-level multi-residential housing
- an additional 1895 and 4150 units of market ownership units
- encouraging commercial property managers to design projects to meet affordable rent targets
- openness by TSMV to providing construction management to development of a potential CCHC-funded non-market rental project involving the right-of-way lands (subject to interest and funding by Town/CCHC)

Note that while Figure 4-7 and Figure 4-8 outline how Project supply and design aligns with current and future demand, other development will continue to emerge in part addressing overall demand in the community. While certainly a major development, it is not the responsibility of the Project to address all existing and future housing needs for the community.

4.3.4 Uncertainty

The Project's proposed housing mix is diverse, and includes a variety of housing types and tenures to appeal to a wide audience, including owners and renters, non-market affordable, service-level workers and employees, first-time and below median income homeowners and pure market owners and renters. Should the proportion of in-migrants associated with the growth estimates trend towards younger, working individuals and families, housing demand is expected increase for entry-level ownership, PAH and other affordable rental housing. Should in-migration trend to older, more established households who bring significant equity from previous home ownership, demand could potentially shift towards less dense, higher cost ownership units.

The supply of land available and time in which development is staged and will allow for developers and builders to react to emerging trends in market demand, linked to population in-migration. The adaptability of the housing sector and mix of options available through the Project design both suggest the results of this analysis are robust in terms of projecting how the Project can meet varying demands from different population groups over time.

4.4 Social Infrastructure

4.4.1 Health

Demands on Canmore's health care system will be driven largely by growth in permanent residents and an aging population. Growth in the non-resident population could place additional demands on the system if an increasing share of the non-resident population becomes full-time residents. In general, the magnitude of growth expected in the population is indicative of the additional resources that will be required to continue to deliver the existing service of health care in the Town. For example:

- Between 35 and 40 new family physicians may be required;
- Approximately 3 and 7 FTE in staff may be required for addictions and mental health

A concern that could grow over time with the proposed development relates to the funding of the Bow Valley PCN. The PCN's funding is based on a 3-year historical patient panel. Funding is not received for services provided to seasonal or migrant workers or non-residents who may instead participate in patient panels where their primary residences are located.

A larger population base could make the expanded delivery of some mental health services and supports in group settings more feasible in Canmore.

4.4.2 Education

The proposed development and related population growth, coupled with the expected demographic shift towards younger community members (see section 4.2) will have the effect of increasing K-12 student enrolments considerably. As compared to 2016 (latest census), the number of school-aged children in Canmore is expected to increase by nearly 2,500 by 2048. Specifically:

- approximately 820 more children aged 5 to 9
- approximately 930 more children aged 10 to 14;
- approximately 750 children between 15 and 18.

The associated growth in enrolment will add to the impetus to build a new school on the K-12 school site identified within the Smith Creek ASP area.

By expanding the availability of affordable housing options in the community, the Project is expected to help make housing affordability less of a constraint to school staff recruitment and retention.

4.4.3 Recreation and Culture

The Project can be expected to increase demands on existing facilities in the community such as Elevation Place and the Canmore Recreation Centre but at the same time also expand recreation opportunities for permanent and non-permanent residents and tourists.

Open space areas will be integrated throughout the Project. Smith Creek will have network of green spaces, woodlands, parks, wetlands and other natural areas that will expand all-season outdoor recreation opportunities for residents from all parts of Canmore. Recreational amenities will include an interconnected system of trails that connect to regional trail systems, overlooks, parks and outdoor gathering places.

The Three Sisters Village ASP identifies lands for additional recreation facilities in the community, like a fieldhouse. Co-location of a number of other facilities or cultural amenities could be considered by the Town in this location and it would be up to the Town to determine the priority for this location. The land is being provided as a portion of the MR contribution.

The Project can be expected to have a positive effect on arts and culture in Canmore. The growth in population associated with both Smith Creek and Three Sisters Village and the growth in tourism associated more specifically with the Three Sisters Village will expand the range of arts and culture amenities in the community and the customer base for all arts and cultural businesses, activities and events in the community.

4.4.4 Police

The development of the Project will result in increased demands for policing and protective services over time that are generally in line with population growth. As Canmore becomes a larger community, some policing service demands, such as school liaising, may increase over time.

There are a number of concerns related to the Project. They include:

- **Transportation design:** The downtown core already faces congestion and parking challenges. Both the RCMP and Protective Services departments highlight the benefit of incorporating safety considerations into initial planning which can help alleviate many concerns later on. This includes transportation planning, such as road designs including traffic calming and the incorporation of bicycle and walking trails, and crime prevention designs such as trail lighting and avoiding blind spots.

- Wildlife encounters. Another concern related to the Project is its potential to contribute to wildlife encounters. Education and design addressing FireSmart and wildlife management requirements (for instance, impacted by landscaping and planting choices) are existing requirements. However, should provincial resources continue to be lacking for wildlife management within Town boundaries, further population growth will place increasing demands on the RCMP and Protective Services to manage cases. This is an issue which requires resolution with the Government of Alberta.
- Staff attraction and retention. The attraction and retention of police and enforcement staff can be challenging, due to the high housing costs. If house prices remain at current levels or increase, the ability to fill positions and keep staff living in the community will be further challenged. RCMP and Protective Services may explore the concept of staff housing to address this ongoing challenge.

In general, both the RCMP and Protective Services department indicate an ability to manage the projected growth associated with the Project over time, assuming funding levels continue to match demand levels.⁸⁶ Per the FIA, the Town is expected to have the financial resources available to continue to fund police services, as necessary.

4.4.4.1 Mitigations and Management Measures

The Project includes a number of design features that may serve to mitigate adverse effects on police services in the community. Specifically:

- The incorporation of FireSmart, Steep Creek hazard mitigation and other natural disaster prevention measures into the Project design should work to reduce the demands for emergency services in general.
- Provincial wildlife corridors have been designated and the Environmental Impact Statement for Three Sisters Village and Smith Creek areas outlines a suite of mitigations to be implemented for the Project that includes the construction of a wildlife fence to reduce wildlife encounters.
- Incorporation of safety-related concepts (e.g. traffic management, Crime Prevention Through Environmental Design (CPTED) principles) incorporated into Project design.
- The Project includes a number of design features to minimize traffic concerns. They include:
 - A mix of land use and a compact form that is consistent with Travel Demand Management principles will result in a lower dependency on automobiles for daily movements.
- A multi-modal transportation network that works together to encourage people to use active modes of transportation (walking, biking), prioritizing the experience of the public realm at street level and creating efficient human-scaled right-of-ways.
- A pedestrian and cycle prioritized Village Centre as the central focal point of the overall development.
- The identification of areas for public parking for bicycles and automobiles to encourage short-term visitors to walk around the Village Centre.
- The minimization of potential conflicts between vehicular traffic and active modes with appropriate site design.
- Planning that prioritizes compact and human-scaled rights-of-way that encourage slow driving speeds and efficient use of the overall right-of-way.
- A public transit network that provides stops within 5 or 6 minute walk for the majority of the Plan Area.

⁸⁶ Interview, Burt and Andronyk.

- Opportunities to provide temporary intercept parking areas for day or overnight visitor use during peak periods.

4.4.5 Fire and Ambulance

At full build-out, the Project could result in additional population growth of up to 16,000 people through to 2048. This represents an approximate 85% increase over the estimated current population level (including non-permanent residents) of the Town – an implied average annual growth rate of between 2.0% and 2.4%, roughly in line with the average historical growth rate of the Town over the past two decades.

Fire and ambulance requirements are expected to correspondingly increase roughly in line with this population growth. As stated by the department:

- Canmore's current fire protection has clearly defined municipal boundaries, is well staffed and trained and does not currently face any major service issues.
- The addition of 16,000 people is not expected to change the nature of fire calls, only the frequency. With sufficient resources, the department does not expect managing growth of this scale to be an issue. Depending on the pace of population growth driven by market take-up of Project development, the fire department expects sufficient eventual need for a second hall in vicinity of TSMV⁸⁷.
- As the community grows and ages, the nature of ambulance calls may shift. AHS analyses predicted changes to calls volumes as input into strategic planning. The service also notes that as the community grows, response times crossing the highway can increase. It will likely make sense to locate ambulance service on both sides of Highway 1, which implies the potential need for two operations halls, already challenging to obtain under current market conditions⁸⁸. TSMV notes that opportunities exist for co-locating emergency services within the Project area.

4.4.5.1 Mitigations and Management Measures

- The incorporation of FireSmart, Steep Creek hazard mitigation and other natural disaster prevention measures into the Project design should work to reduce the demands for emergency services in general.
- Project planning includes the designation of a location for a future fire hall within Three Sisters Mountain Village.
- TSMV will support discussions with AHS on potential location sites for a new ambulance station, including the option of co-locating with other emergency service providers.

As noted in the accompanying FIA, the Town is expected to have the financial resources necessary to support the continued operation of the fire department as the Town grows.

4.4.6 Social and Community Services

In general, the demand for social and community services will increase in line with population as the Project is developed and across the previously identified segments of the population (e.g. seasonal workers). In some cases, this increase in the need for services will require additional resources (e.g. more child care spaces). However, community growth brings with it a number of positive elements that may serve to minimize impacts to or improve community cohesion. For example:

⁸⁷ Interview, Fire Chief Gahler, June 3, 2020.

⁸⁸ Jabs, 2020.

- As the project introduces additional affordably-priced housing options, the in-migration of younger people and families will offset the trend of working in Canmore and living elsewhere which has impacted community cohesion.
- With increased population growth also comes increased resources available to the community. For example, more population generally leads to an increased volunteer base that can work with existing community programs and foundations to support other segments of society.

The establishment of a child care centre in the new commercial development in TSMV (The Gateway at Three Sisters) is being pursued.

4.4.7 Uncertainty

As noted previously, the nature of population growth will affect, to some degree, the demands placed on elements of the social infrastructure in Canmore. For example, increased retirement-age in-migration will lessen the relative demand for primary education as compared to supports for seniors. Similarly, the demand for specific health services may shift depending upon the age and nature of the local population. Also, the demands placed on social and community infrastructure will vary depending on the interdependencies between income levels, housing, and other factors such as related strains on households or individuals.

In general, the order-of-magnitude needs identified for police, fire, and ambulance are unlikely to materially differ from those identified in this report.

4.5 Municipal Infrastructure

At full build out, the Project could represent an additional population of approximately 16,000 people, an increase of up to 85% over the estimated current population level (including non-permanent residents). Growth of this magnitude implies substantial expansion to the Town's existing infrastructure systems and service delivery, already contemplated in the Town's Utility Master Plan and Integrated Transportation Plan. New infrastructure and service requirements are being directly addressed in the Project's development. Specifically:

- TSMV is committed to engaging the Town early and often with respect to anticipated construction activity so as to allow for the timely development key infrastructure.
- TSMV is responsible for funding and constructed the required on-site hard infrastructure as the various phases are developed.
- TSMV will pay all required off-site levies to support the required infrastructure.
- Town engineering standards, including road planning, are being met throughout this process.

As development of key infrastructure is essentially built into the Project, this process mitigates the majority of impacts to the Town in terms of developing new infrastructure to accommodate growth. The capacity of major infrastructure components, such as the water and wastewater treatment plants, is sufficient to accommodate growth of this nature.⁸⁹

Over the past decade, the Town has demonstrated its ability to plan for and accommodate population growth of roughly 2.5% annually within its infrastructure and services capacity. The Project's implied growth rate approximately 2.2% aligns with that historical pace of development.

⁸⁹ Interview, Public Works Manager Comeau, June 11, 2020.

Specific to ongoing road maintenance, the Public Works department notes expansion of the TSMV site increases the distance equipment must travel, impacting response times and service levels, for example in snow clearing on roads, sidewalks and trails. To ensure equal service levels over time, the department requests space for an additional operations yard and snow dump area within the TSMV development. TSMV notes there is a 10% municipal reserve allocation associated with the Project. Within this reserve, the Town can determine the best allocation of land, which for instance can include operations yards and snow dumps.

4.5.1 Mitigations and Management Measures

The Town and the Project Proponent have been engaged in a dialogue with respect to the design of the Project for some time. The future infrastructure needs of the Project are well known to the Town and, per the FIA, the Town is expected to have the financial resources necessary to support the infrastructure associated with the Project.

4.5.2 Uncertainty

The demands place on physical infrastructure general relate to the size of the population more so than the specific demographics of the population. Accordingly, the uncertainty with respect to the impacts with respect to municipal infrastructure relate more so to the relative share of permanent and non-permanent segments of the population and the overall magnitude of growth.

5. Summary of Conclusions

The Project represents the vast majority of developable land remaining in the Town of Canmore, and the continued growth and development of the Town will require the TSMV lands in the near future. At the rate of development and absorption established in this study, TSMV will ultimately allow the Town to continue to grow at generally the same pace and in the same manner as the preceding 15 years. Furthermore, the Project represents the opportunity to address a number of socio-economic concerns currently in the community. For example:

- Voluntary use of inclusionary zoning, with 10% of all multi-family units (regardless of tenure) to be provided as PAH, potentially resulting in up to 440 units
- Of this, half (220 units) or more of PAH could be in the form of non-market ownership, in addition to between 485 and 660 units of entry-level market housing
- Creating between 55 and potentially up to 240 beds for employee housing associated with hotel developments, and potentially more associated with commercial activities, given a town-wide policy
- Increased housing supply coupled with PAH units is expected to improve the rental and ownership market, subsequently reducing cost pressures faced by local business and improving the housing environment for younger families.
- A lack of commercial and light industrial lands has previously constrained the growth of local firms, the Project's supply of non-residential land should alleviate this constraint.
- An increasing population base will likely make the Town a more appealing market for key retailers or service providers who may have previously not been willing to invest in the community.

Growth will naturally increase the demand for a variety of services in the community – both in terms of physical infrastructure and services such as police, fire, health, education etc. The Town's ability to extend services and maintain infrastructure relates largely to the degree to which the Project is expected to contribute to the financial coffers of the municipality vis-à-vis any expenses new growth may bring.

Per the FIA, after accounting for increased costs of service and infrastructure, the Town is expected to be in a net positive fiscal position – an indication that the current level of services can be sustained as a result of the Project.

Some services are the responsibility of higher orders of government. Most notably, education and health care are the responsibility of the Province. However, the agencies responsible for service delivery (e.g. local school boards and health authorities) routinely undertake forward looking exercises to gauge future demands and plan accordingly. Given that Project-related growth is expected to be in line with historic levels, these agencies are expected to be able to plan for and respond to growth pressures as would any other jurisdiction in Alberta. Moreover, some of the challenges related to local staffing for key services (e.g. housing availability) are expected to be alleviated, in part, by the Project.



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