

My housing costs are too high, what do I do?

Please email feedback on this newsletter to stalbertfwg@gmail.com



Did you know?

In 2015 there were 89 homeless individuals in St. Albert.

Only 8% of new single family dwellings in St. Albert were priced below \$450,000.

44% of renters in St. Albert spend more than 30% of income on housing costs.

3.15% of total households spend more than 30% of income on housing costs.

Average rental housing costs in St. Albert have increased by 54% over a 7 year period.

Despite St. Albert's reputation as an affluent community, many families live paycheck to paycheck with very little savings. This series of eight newsletters will highlight some of the most pressing financial strains families face on a day to day basis.

What is Affordable Housing? Housing is defined as being affordable if a household spends no more than 30% of its gross income on rental payments or home ownership costs.

Safe, affordable housing is a basic need that allows residents to get their life back in order when things have gone off the rails. There are a number of homeless individuals in St. Albert which includes children. The reasons of which could include eviction, loss of income, unaffordable increase in the cost of housing or fleeing domestic violence.

Here are definitions of homelessness that affect families

- ⇒ **At-Risk:** a person or family that is experiencing difficulty maintaining their housing and has no alternatives for obtaining subsequent housing.
- ⇒ **Absolute:** those living on the street with no physical shelter of their own.
- ⇒ **Couch-surfers:** the invisible homeless – they sleep a few nights at friends' homes. A number of St. Albert youth are couch-surfing.

Housing those in need saves us all money in the long-run. Taking the housing pressure off low-income families puts more money in their pockets, which, in turn, boosts the local economy and improves our communities.

Some affordable housing options in St. Albert

- ⇒ **Big Lake Pointe:** rental development comprised of two, four-storey apartment style buildings. A combination of one, two and three bedroom configurations available.
- ⇒ **Liberton Terrace and Heritage Hills Housing Coops:** members actively contribute to their housing community.
- ⇒ **Sturgeon Foundation:** housing for Seniors 65 years and older.
- ⇒ **Habitat for Humanity:** hard working families that want to own their own home.
- ⇒ **Basement Suites:** individual landlords are offering suites for rent through the City of St. Albert Basement Suite Grant Program.
- ⇒ **St. Albert Rental Assistance Program:** must meet a series of criteria for financial assistance with rent.

For more information check out:

www.stalbertfb.com

www.stalberthousing.com

www.stalbert.ca

www.stalbertcivc.com

* search **Affordable Housing**

* search **Apartment rental list**



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