



GOVERNANCE AND FINANCE COMMITTEE

REVISED ORDER OF BUSINESS

Regular Meeting of the Governance and Finance Committee

Town of Banff Council Chambers

Tuesday, June 09, 2026, at 09:00 AM

ADDENDUMS SUBMITTED AFTER 12 NOON, THE BUSINESS DAY PRIOR TO THE MEETING WILL REQUIRE UNANIMOUS VOTE FROM THE MEMBERS OF COMMITTEE PRESENT AT THE MEETING TO BE ADDED TO THE AGENDA

Public Attendance Welcome

Members of the public interested in participating in this meeting can register to speak or provide a written submission online using the public submissions form at banff.ca/PublicSubmission. Please refer to the [Connect with Council](#) webpage for more information on participating in Council and Committee meetings, including submission deadlines. Written comments received will be circulated prior to the meeting and will form part of the public record.

PLEASE NOTE:

The meeting will be live streamed on the internet, and recorded, in accordance with Council Policy C8002-2, Video Recording and Live Streaming of Legislated Meetings. The meeting live-stream is available at Banff.ca/live.

For additional information, contact the Municipal Clerk at municipal.clerk@banff.ca

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1. CALL TO ORDER

In the spirit of respect, reciprocity, and truth, we honour and acknowledge that the townsite of Banff is located on traditional Treaty 7 territory.

These sacred lands are a gathering place for the Niitsitapi from the Blackfoot Confederacy, of whom the Siksika, Kainai, and Piikani First Nations are part; the Îyârhe Nakoda of the Chiniki, Bearspaw, and Goodstoney First Nations; the Tsuut'ina First Nation; the Métis Nation of Alberta, and many others whose histories, languages, and cultures continue to enrich our vibrant community.

Council is committed to improving the Town's understanding of these Nations' interests and working in partnership with Indigenous communities in the spirit of reconciliation and change.

2. CONFIRMATION OF AGENDA

2.1 Agenda for the June 09, 2026, Regular Meeting of the Governance and Finance Committee

Recommendation:

That the Agenda for the June 09, 2026, Regular Meeting of the Governance and Finance Committee be confirmed.

3. CONFIRMATION OF MINUTES

3.1 Corrected Minutes of the May 26, 2026, Regular Meeting Meeting of the Governance and Finance Committee

Page 4

Revised Recommendation:

That the **Corrected** Minutes of the May 26, 2026, Regular Meeting of the Governance and Finance Committee be confirmed.

4. DELEGATIONS

No Delegations have been scheduled as part of this meeting.

5. PUBLIC INPUT ON APPROVED AGENDA ITEMS

For more information on providing input, please see the [Town of Banff Connect with Council](#) webpage.

5.1 Written Submissions

No Written Submissions relating to approved Agenda Items scheduled as part of this meeting, were revived by the time of publication of the **Revised Agenda on June 08, 2026**.

5.2 Verbal Submissions

No registration requests to provide Verbal Submissions relating to approved Agenda Items scheduled as part of this meeting, were revived by the time of publication of the **Revised Agenda on June 08, 2026**.

6. UNFINISHED BUSINESS

No items of Unfinished Business have been scheduled as part of this meeting.

7. ADMINISTRATIVE REPORTS

7.1 Briefing: Facilities Energy & Emissions Report 2024/2025 Page 10
Administrative Recommendation:
That the Governance and Finance Committee receive the Facilities Energy & Emissions Report 2024/2025 Briefing for the Corporate Record.

7.2 Briefing: Banff Tax-Filer Report (2023 Data) Page 23
Corrected Administration Recommendation:
That the Governance and Finance Committee receive the Banff Tax-**Filer** Report (2023 Data) Briefing for the Corporate Record.

8. NEW/URGENT BUSINESS

9. CONFIDENTIAL ITEMS

No Confidential Items have been scheduled as part of this meeting.

10. ADJOURNMENT



**CORRECTED MINUTES OF THE REGULAR MEETING OF
THE GOVERNANCE AND FINANCE COMMITTEE**

of the Town of Banff in the Province of Alberta Tuesday, May 26, 2026, at 09:00 AM

MEMBERS PRESENT

Mayor Corrie DiManno
Councillor Barb Pelham, Deputy Mayor
Councillor Brian Standish, Acting Mayor
Councillor Michelle Backhouse
Councillor David Fullerton
Councillor Marc Ledwidge
Councillor Kaylee Ram

MEMBERS ABSENT

None

ADMINISTRATION PRESENT

Kelly Gibson, Town Manager
Lauren Aebig, Director, Corporate Services
Jason Darrah, Director, Marketing and Communications
Darren Enns, Director, Planning and Environment
Adrian Field, Director, Engineering
Alison Gerrits, Director, Community Services
Chris Marvell, Acting Director, Operations
Katherine Severson, Director, Emergency and Protective Services
Dave Michaels, Manager, Planning Services
Lisa Lee, Executive Assistant
Kiersten McDonald, Legislative Advisor
Libbey McDougall, Municipal Clerk

1. CALL TO ORDER

Mayor DiManno called the May 26, 2026, Regular Meeting of the Governance and Finance Committee to order at 9:00 a.m.

Present in Chamber at Call to Order: (7) Mayor DiManno, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, Councillor Pelham, Councillor Ram, and Councillor Standish

2. CONFIRMATION OF AGENDA

2.1 Agenda for the May 26, 2026, Regular Meeting of the Governance and Finance Committee

GFC26-075

Moved By Councillor Backhouse

That the Agenda for the May 26, 2026, Regular Meeting of the Governance and Finance Committee be confirmed.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

3. CONFIRMATION OF MINUTES

3.1 Minutes of the May 12, 2026, Regular Meeting of the Governance and Finance Committee

GFC26-076

Moved By Councillor Pelham

That the Minutes of the May 12, 2026, Regular Meeting of the Governance and Finance Committee be confirmed.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

4. DELEGATIONS

No Delegations were scheduled as part of this meeting.

5. PUBLIC INPUT ON APPROVED AGENDA ITEMS

5.1 Written Submissions

No Written Submissions relating to Approved Agenda Items scheduled as part of this meeting were received.

5.2 Verbal Submissions

No Verbal Submissions with respect to Approved Agenda Items scheduled as part of this meeting were provided.

6. UNFINISHED BUSINESS

No items of Unfinished Business were scheduled as part of this meeting.

7. ADMINISTRATIVE REPORTS

7.1 Request for Direction: Proposed Policy C3003, Parking Cash-In-Lieu

GFC26-077

Moved By Councillor Fullerton

That Proposed Council Policy C3003, Attachment 3, be amended by deleting Section 2.6 in its entirety and substituting with the following:

Reserve Outflow: The Cash-In-Lieu Parking Reserve will be used to fund parking infrastructure, projects, and technologies that directly optimize the supply, management, and efficiency of the town’s parking inventory.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

GFC26-078

Moved By Councillor Ram

That with respect to Item 7.1, Request for Direction: Proposed Policy C3003, Parking Cash-In-Lieu, the following be approved, as amended by Motion GFC26-077:

That the Governance and Finance Committee recommend that Council approve Council Policy C3003, Parking Cash-In-Lieu, amended Attachment 3.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

GFC26-079

Moved By Councillor Ledwidge

That with respect to Item 7.1, Request for Direction: Proposed Policy C3003 the following be approved, after amendment:

That the Governance and Finance Committee direct Administration to return to a future meeting of Council with a proposed amending bylaw to the 2026 Fees and Charges Bylaw 388-9 indicating a Parking Cash-In-Lieu rate of \$40,000 per stall.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

GFC26-080

Moved By Mayor DiManno

That with respect to Item 7.1, Request for Direction: Proposed Policy C3003 the following be approved:

That the Governance and Finance Committee recommend that Council direct that no further action be taken regarding motion FIN23-107, approved as part of the June 12, 2023, Regular Meeting of the Governance and Finance Committee, which directed Administration to return to a future meeting of this entity with a report outlining options for the application of parking cash-in-lieu in other land use districts.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

7.2 Request for Direction: Residential Property Assessment Sub-Classes

GFC26-081

Moved By Mayor DiManno

That with respect to Item 7.2, Request for Direction: Residential Property Assessment Sub-Classes, the following be approved:

That the Governance and Finance Committee receive the Residential Property Assessment Sub-Classes Report for the Corporate Record.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

GFC26-082

Moved By Mayor DiManno

That with respect to Item 7.2, Request for Direction: Residential Property Assessment Sub-Classes, the following Motion Arising be approved:

That the Governance and Finance Committee recommend that Administration return as part of the 2027 Service Review Process with a Council Priority for 2027 addressing:

- Sub-class taxation options for vacant lands within the townsite; and
- Business Licence fee options for Accessory Guest Accommodations to differentiate residential properties solely used for dwelling from properties also used for short-term paid accommodation, that would be directed to the Community Housing Reserve.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

7.3 Request for Direction: 2026 Annual Review of Bylaw 350-2, Council Committees Bylaw

GFC26-083

Moved By Councillor Backhouse

That with respect to Item 7.3, Request for Direction: 2026 Annual Review of Bylaw 350-2, Council Committees Bylaw, the following be approved:

That the Governance and Finance Committee direct Administration to prepare a Bylaw to repeal and replace Bylaw 350-2, based on Attachment 1 to this Report. And further direct that Administration return to a future meeting of Council, no later than June 2026, with this proposed amending bylaw for consideration of three readings.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

8. NEW/URGENT BUSINESS

No items of New/Urgent Business were included as part of this meeting.

9. CONFIDENTIAL ITEMS

No Confidential Items were scheduled as part of this meeting.

10. ADJOURNMENT

GFC26-084

Moved By Councillor Standish

That the May 26, 2026, Regular Meeting of the Governance and Finance Committee adjourn at 10:32 a.m.

For (7): Mayor DiManno, Councillor Pelham, Councillor Standish, Councillor Backhouse, Councillor Fullerton, Councillor Ledwidge, and Councillor Ram

MOTION CARRIED

Corrie DiManno, Mayor

Libbey McDougall, Municipal Clerk

BRIEFING

Subject: Facilities Energy & Emissions Report 2024/2025

Presented to: Governance and Finance Committee - Regular

Date: June 9, 2026



Submitted by: Philipp Leberer, Energy Coordinator
Planning and Environment-2026-007

This Briefing is submitted for acceptance into the Corporate Record.

BACKGROUND

Reason for Report

The Banff Community Plan (2025), the Environmental Master Plan (2019) and Renewable Energy Transition Roadmap (2019) identify climate change mitigation (i.e. reducing GHG emissions) as a priority for Council, administration, and the community.

Municipal operations can showcase to the community how buildings and vehicle fleets can be operated efficiently and are important areas for reducing community greenhouse gas (GHG) emissions. Since adoption of the Renewable Energy Transition Roadmap in 2019, Council has supported a 50% corporate emissions reduction target, which is now also described in the new Banff Community Plan as follows:

- “Demonstrate climate action leadership by reducing the Town’s corporate emissions by 50% by 2030, compared to 2016” p.17

The purpose of this briefing is to provide Council with an update on the energy consumption, costs and emissions from municipal facilities through the 2025 calendar year and highlight active and upcoming energy efficiency and renewable energy work. A brief discussion of fleet emissions is also provided, in anticipation of more detailed reporting on fleet emissions in a future report, as directed under Council’s Green Fleet Policy C6000-1.

Summary of Issue

Facilities within the scope of this report include all Town of Banff facilities that are used to offer services or support Town operations. This includes most buildings owned by the Town of Banff but excludes the Roam Transit Garage, the Banff Child Care Centre, and all Banff Housing Corporation properties (Ti’Nu, The Aster, etc.). Also included are buildings not owned but operated by the Town, like the Catharine Robb Whyte Building (Library and Seniors Centre).

To help distinguish large energy consumers from smaller ones, facilities are grouped into four tiers based on their consumption and emissions. Tier 1 accounts for approximately 60% of the total energy consumption, Tier 2 for 25%, Tier 3 for 9% and Tier 4 for the remaining 6%. Detailed energy consumption and emissions data for each facility is provided in Appendix A.

Total Energy Consumption 2024 & 2025

In 2024, the Town’s facilities consumed a total of 6,376 MWh (megawatt-hours) of electricity and 7,412 MWh of natural gas for a total consumption of 13,788 MWh. This is a 3% (-451 MWh) reduction compared to 2023. In 2025, this number increased to 6,588 MWh of electricity and 7,530 MWh of natural gas for total consumption of 14,119 MWh (+2.4% compared to 2024).

Electricity (Figures 1 & 2, below)

The electricity consumption trends of Tier 1 and Tier 2 facilities are shown in Figure 1 and Figure 2 below.

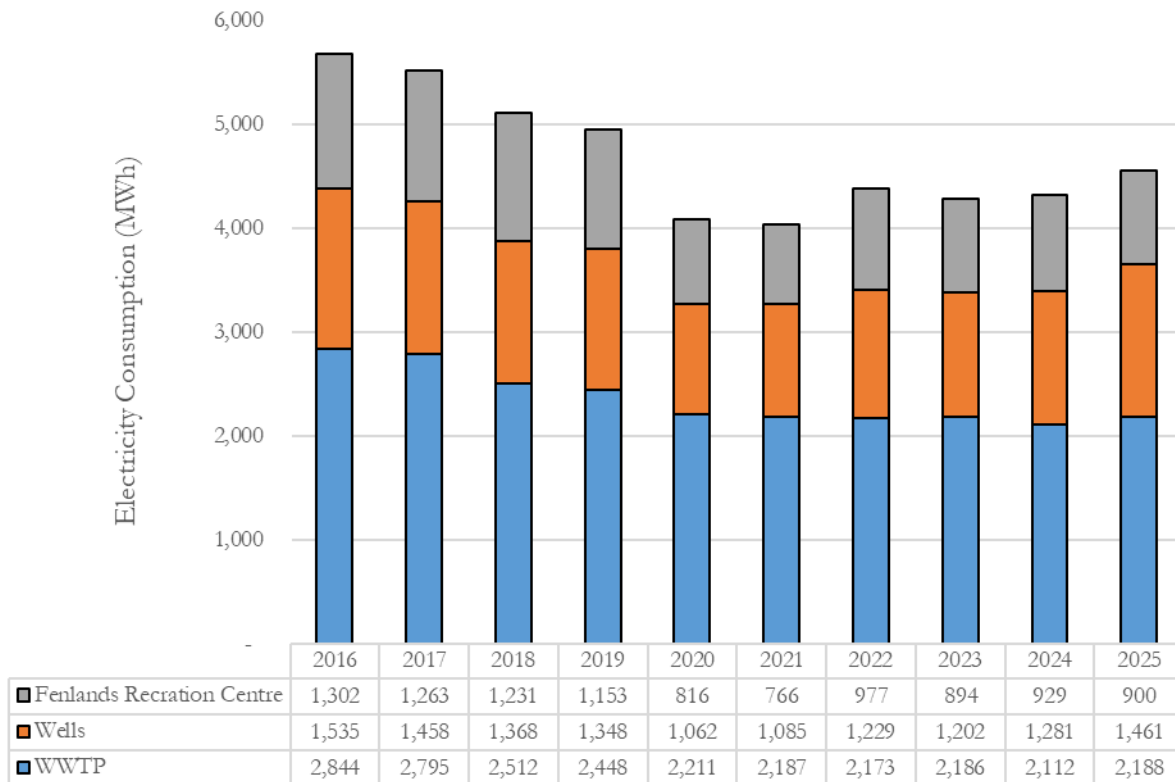


Figure 1: Electricity Consumption from Tier 1 Facilities, 2016 – 2025

For Tier 1 facilities, electricity use at the Water Wells rose sharply in 2024 with an increase of 22% compared to 2023, with a further 14.1% (+180 MWh) increase in 2025. While electricity usage at the Wastewater Treatment Plant (WWTP) and Fenlands were fairly stable in 2024, usage shifted in 2025 with the WWTP increasing by 3.6% while Fenlands decreased by 3.1%.

Electricity consumption at the Water Wells is directly proportional to groundwater extraction, there for the increase at this site is a direct result of an increase in community water consumption. After a substantial drop during the COVID-19 pandemic, community consumption has increased steadily and has now surpassed pre-pandemic/2019 levels. This is likely caused by an increase park visitation combined with new/renovated hotels opening with increase hotel room capacity.

Roughly 60% of the total corporate electricity demand originates from operating water/wastewater services. This includes extracting fresh water from the town’s aquifer, pumping water and wastewater around the community, and treating it at the WWTP. Any increase in water consumption therefore leads to an immediate increase in electricity demand.

Electricity consumption in Tier 2 facilities dropped by 6% (-52 MWh) in 2024 caused by reductions in the Waste Transfer Station (-40 MWh), Town Hall (-14 MWh) and Fire Hall (-17 MWh) offset by an increase in the Fleet Shop/Energy Centre (17 MWh). This downward trend continued moderately in 2025 with a further 1.1% decrease overall. The large drop at the Waste Transfer Station in 2024 was mostly attributed to a lower use of the recycling sort line throughout the year due to breakdowns. This equipment was replaced in spring 2025, which leveled out its usage in 2025. Meanwhile, the Fire Hall, which saw a reduction in 2024, rebounded with a 12.0% increase in electricity use in 2025.

It is important to note that most fleet electric vehicle (EV) charging occurs at charging stations installed at the Town’s facilities, therefore this component of fleet energy consumption/emissions is also embedded in the building numbers. However, EV charging is still a very minor (but growing) contributor to building energy consumption, so is not discussed here in detail.

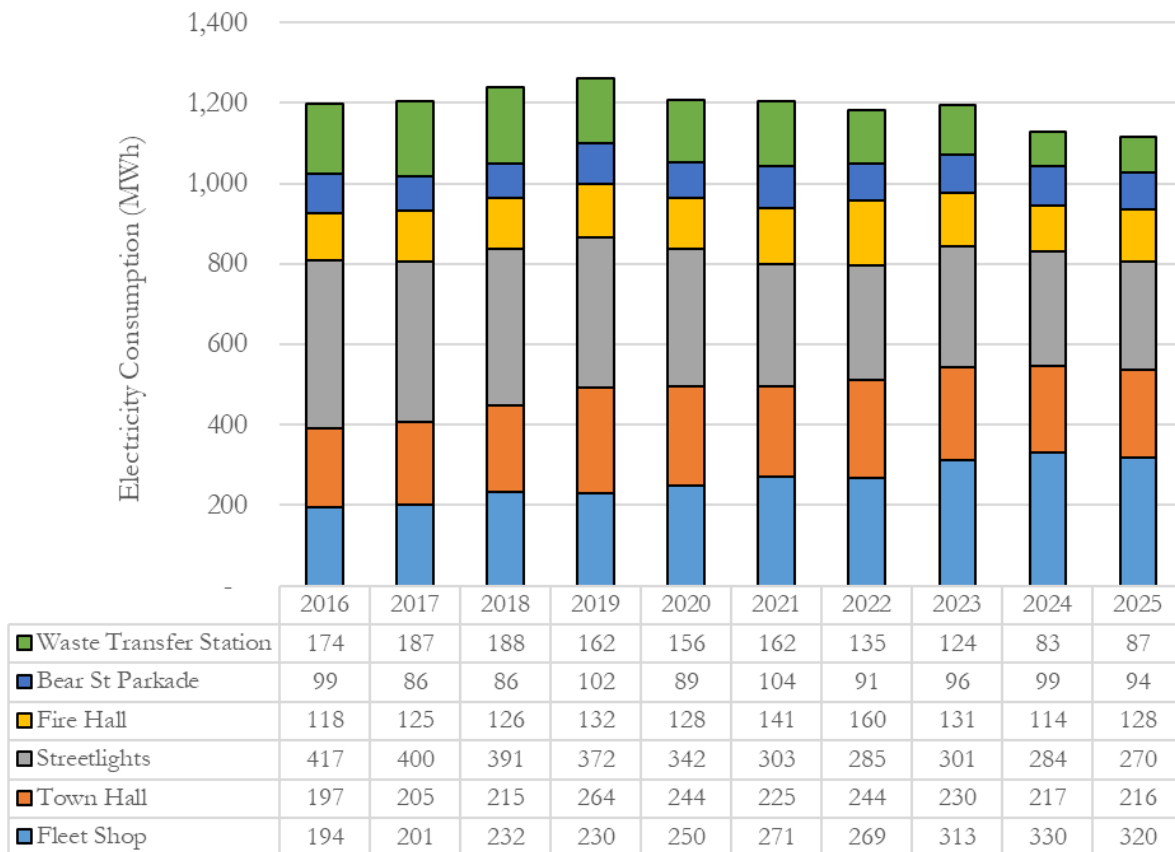


Figure 2: Electricity consumption from Tier 2 Facilities, 2016 – 2025

Natural Gas (Figures 3 & 4, below)

Since natural gas is primarily used for space heating, the consumption is heavily influenced by the weather in a given year. In Tier 1, only the Fenlands Recreation Centre and the WWTP are consuming natural gas. In 2024, natural gas consumption in Tier 1 facilities decreased by 4.3% with the Fenlands showing an increase of 7.4% and the WWTP a reduction of 13.2%.

The trend shifted in 2025, with an overall Tier 1 increase of 4.1% (+120 MWh); Fenlands usage grew by a further 5.9% and WWTP usage rebounded with a 2.3% increase. The continued increases at Fenlands can largely be attributed to colder weather, but the use of the space also plays a large role in energy consumption.

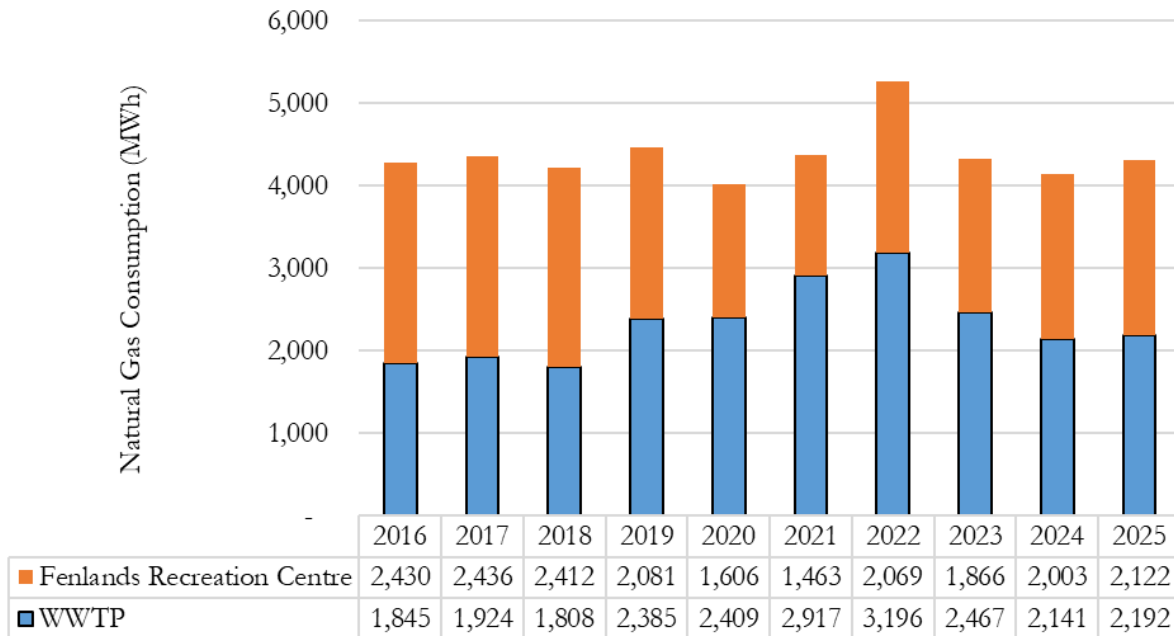


Figure 3: Natural Gas consumption in Tier 1 facilities

Tier 2 facilities saw a continued decline in total consumption in 2024 (-12.6%) and remained mostly flat overall (+0.2%) in 2025. This overall stability masks large variances within individual buildings from year-to-year.

In 2024, the Waste Transfer Station saw a reduction of 59.1% in natural gas use, a trend that continued in 2025 with an additional 81.2% drop (-220 MWh). This continuing decrease reflects the successful installation of building automation controls that have supported proactive energy management steps to reduce onsite combustion of natural gas and increased reliance on the biomass district heating system in the compound.

Conversely, the Bear St Parkade saw a 10.1% increase in 2024, which then spiked by 62.8% (+280MWh) in 2025, offsetting the savings achieved at the Waste Transfer Station. Reasons for this spike in consumption are currently under investigation and can likely be solved with adjustments to the building control system.

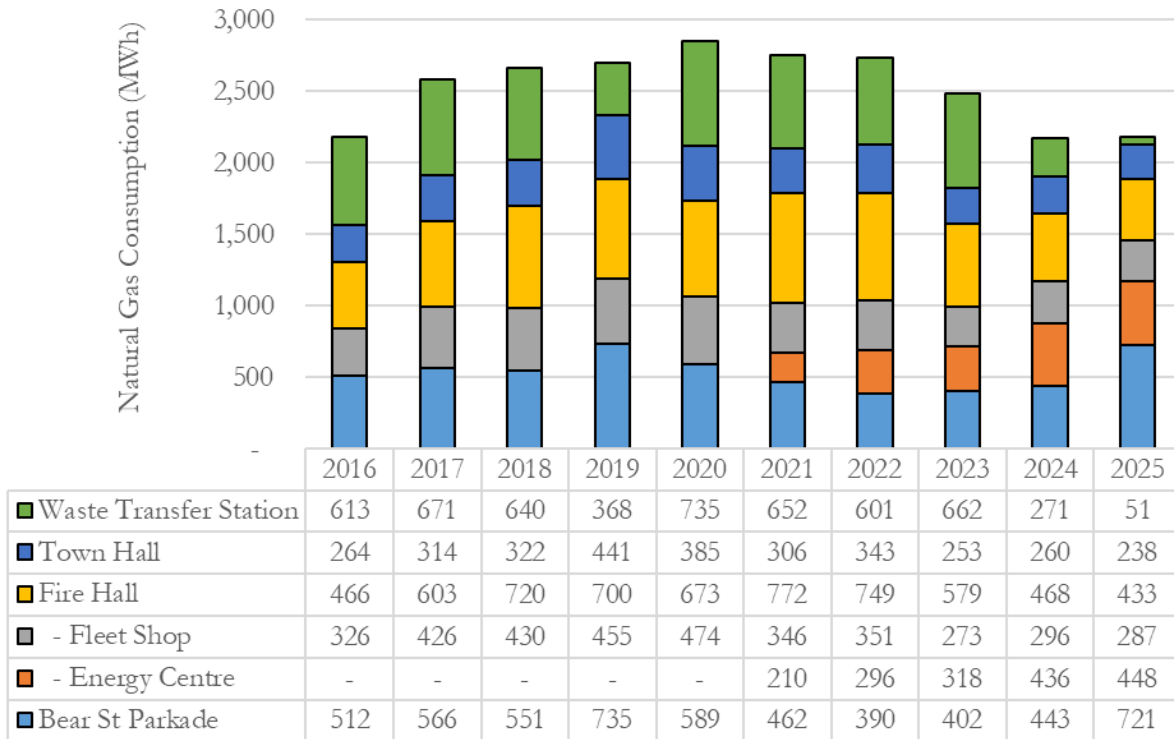


Figure 4: Natural Gas consumption in Tier 2 facilities

Solar Power

In 2024, the Town’s solar arrays collectively produced 321 MWh of electricity over the seven arrays in operation. This accounts for about 5% of total electricity consumption of Town of Banff facilities. This is slightly less than in 2023 due to some outages on the largest array on the Fenlands.

In 2025, this production jumped significantly to 493 MWh, meeting approximately 7.5% of the total electricity consumption. Around 65% of this electricity was used within municipal facilities in 2024, shifting to 52% in 2025, with the remainder sold back to the grid.

In 2024, savings from all solar arrays combined totalled just over \$37,000. Of this amount, \$29,500 can be attributed to a reduction in grid consumption and approximately \$7,500 for sales of surplus electricity to the grid. These numbers increased to \$45,800 for 2025 with \$36,500 in savings from reduced grid consumption and \$9,300 from surplus electricity. These numbers show that cost savings are significantly higher for solar electricity used within the facility compared to payments for exports.

Overall, solar generation resulted in GHG emissions reductions of 141 tonnes CO2e in 2024, and 197 tonnes in 2025, across the entire facilities portfolio.

Energy Costs

Municipal natural gas and electricity costs totalled **\$1,233,487** in 2024. This decreased slightly to **\$1,221,283** in 2025. Due to the higher consumption of electricity, costs for this utility went up by \$33,000. Despite the increase in natural gas use, the elimination of the carbon tax as well as a drop in natural gas expenses lead to a reduction \$45,000 in expenses. The removal of the carbon tax is a one-time effect that can’t be relied on for the coming years.

Cost split up by utility are displayed in Table 1 and Table 2 below.

Table 1: Electricity Cost per Tier

ELECTRICITY	TIER 1	TIER 2	TIER 3	TIER 4	TOTAL
2024	\$504,062	\$273,318	\$81,583	\$82,494	\$941,458
2025	\$521,615	\$287,206	\$80,948	\$84,769	\$974,538

Table 2: Natural Gas Cost per Tier

NATURAL GAS	TIER 1	TIER 2	TIER 3	TIER 4	TOTAL
2024	\$155,442	\$86,114	\$30,730	\$19,743	\$292,029
2025	\$131,866	\$73,167	\$26,523	\$15,190	\$246,745

Carbon Pricing

The price on carbon in Alberta was \$65/tCO₂e from April 2023 to March 2024 and \$80/tCO₂e until March 2025. In April 2025, the federal carbon charge was effectively removed by setting the price to \$0/tCO₂e.

The original federal carbon pricing plan was forecasted to significantly increase the Town’s natural gas bill by 2030, assuming natural gas consumption and retail prices remain at current levels. The removal of carbon pricing will be considered when evaluating emissions reduction options in the coming years.

Greenhouse Gas Emissions

In 2024, facility GHG emissions totalled **4,128** tonnes CO₂e compared to **4,205** tonnes CO₂e, in 2023 – a 2% decrease (re: Figure 5, below). The export of surplus solar electricity reduces this number by an additional 50 tonnes CO₂e (exported solar power functions as a carbon offset).

In 2025, emissions declined by an additional 3% to **3,970** tonnes CO₂e, mainly due to additional reductions in carbon intensity of the provincial electric grid. Exported solar electricity reduced this further 95 tonnes CO₂e. Total emissions can be broken down as displayed in Table 3:

Table 3: GHG emissions per utility

EMISSIONS (T CO ₂ E)	ELECTRICITY	NATURAL GAS	SOLAR EXPORT	TOTAL
2024	2,714	1,414	-50	4,078
2025	2,533	1,436	-95	3,874

Although the Town consumes more natural gas than electricity on an energy basis, GHG emissions from electricity are much higher. This is due to the relatively high emissions intensity of the Alberta grid. Therefore, reducing electricity consumption currently has a greater effect on emissions than reducing natural gas demand.

However, the grid in Alberta is changing. In 2014, 55% of Alberta’s electricity was produced from coal-fired power stations. In 2015 the federal government announced the national elimination of emissions from coal power generation by 2030. On June 16th, 2024, the last electricity producing coal power plant in Alberta stopped operation, completing the phase-out of coal power in Alberta 6 years ahead of schedule. As displayed in Figure 5, the Town’s recent corporate emissions reductions have come largely from the reduced carbon intensity of the Alberta electricity grid as well as a small increase in solar export.

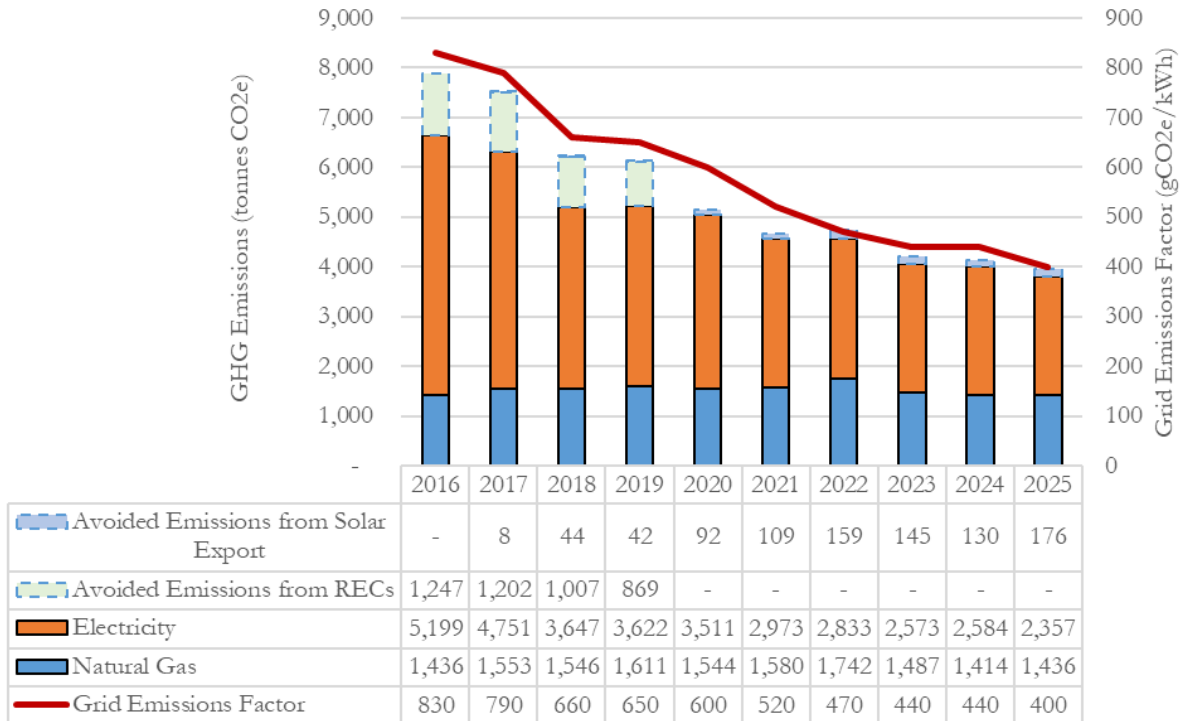


Figure 5: GHG emissions for all Municipal Facilities 2016 – 2025

Updates from 2024/2025

Over the last two years, implementation of energy conservation measures identified in energy audits conducted in 2019 and 2020 continued. Many of the impacts of these measures are small in nature, which makes calculating the energy savings associated with these projects challenging. Several large capital projects were also completed in 2024/2025 that have contributed more significant savings:

- i. LED lighting upgrades on both levels of the Catharine Robb Building
- ii. Replacement of centrifugal dewatering equipment at the WWTP with rotary presses
- iii. Building automation control upgrades in Waste Transfer Station and Energy Centre
- iv. Solar PV system on the Okâch – Îyethkabi Oûgîtûbi pavilion in Sundance Park

Administration is working diligently on improving energy efficiency in our assets. It is important to highlight the key role of the Facilities, Engineering and Water Services team in achieving municipal energy reduction goals, identifying opportunities to improve processes.

10 Year Capital Plan

Looking to 2030, ongoing reductions to the carbon intensity of the Alberta electricity grid remain an important driver of corporate emissions (Figure 7). Based on current consumption and forecasted grid emission factors, the Town will achieve its goal of halving GHG emissions by 2030.

However, continued improvements throughout the municipal portfolio through the projects shown in Figure 7, are still required to maintain momentum. With the phaseout of coal power in the electricity system complete and a reduction of renewable energy projects moving forward in Alberta, the emission reductions from a lower carbon intensity of the grid will slow down significantly from 2026 and beyond. The buildout of AI datacentres across the province may also slow down or potentially reverse the decline of grid emissions intensity in some scenarios. The need for continued improvement can also be illustrated by the fact that emissions from natural gas in 2016 and 2025 are identical at **1,436** tonnes CO₂e.

Figure 7 reflects updated emissions projections through 2030 incorporating best estimates for active projects, and projects that Administration expects to propose in the coming years. Currently ongoing is a large lighting and HVAC upgrade at the Fire Hall that will increase energy performance in this historic building. Future projects might include savings at the Wastewater Treatment Plant, the addition of some streetlight upgrade projects, retrofits to the 552 Banff Ave staff accommodation building and the Bear St Parkade. The forecast also contains an increase in emissions from the new community spaces under construction at the 50 Wolf St. housing project.

Besides these specific projects, consistently integrating upgrades into long-term maintenance plans and through the implementation of whole building energy retrofits and large renewable energy projects should be undertaken to ensure goals are being met and further improvements achieved. Current projections (see Figure 7, below) estimate a 55.4% reduction in municipal emissions by 2030. To maintain this pathway and reduce the impact of any new facility in the municipal portfolio, adherence to the Municipal Sustainable Building Policy C7006 and continuous improvement in existing facilities is critical.

New data (not shown) from Fortis and ATCO also shows that natural gas and electricity consumption continues to grow in the community overall. This means that while total community emissions have also been falling due to the lowering grid emission factor, this trend will revert soon when this effect gets too small to compensate for ever increasing consumption.

Fleet Emissions

Since 2018, Council briefings regarding corporate emissions have reviewed facilities emissions only. However, the Town fleet represents a sizable source of additional emissions and should be included in the analysis. In future reports, this component will be discussed in more detail, but a brief summary is provided here.

As shown in Figure 6, total annual fleet emissions from internal combustion engine (ICE) vehicles were over 900 tonnes CO₂e. Year-over-year emissions vary slightly but show only a slight downward trend, mainly in 2025 when a significant drop in emissions occurred after changing landfills from Camrose to Calgary.

To continue progress towards the overall corporate goal to reduce GHG emissions by 50% by 2030, significant reductions to fleet emissions will be necessary. Council’s recently updated Green Fleet Policy C6000-1 provides useful direction for Administration, and Council can expect to be presented with fleet transition options during future budget deliberations.

The slight decline in fleet emissions should also be viewed in the context of increasing service levels; i.e. emissions have declined slightly despite more work being done, resulting in a lower overall fleet emissions intensity.

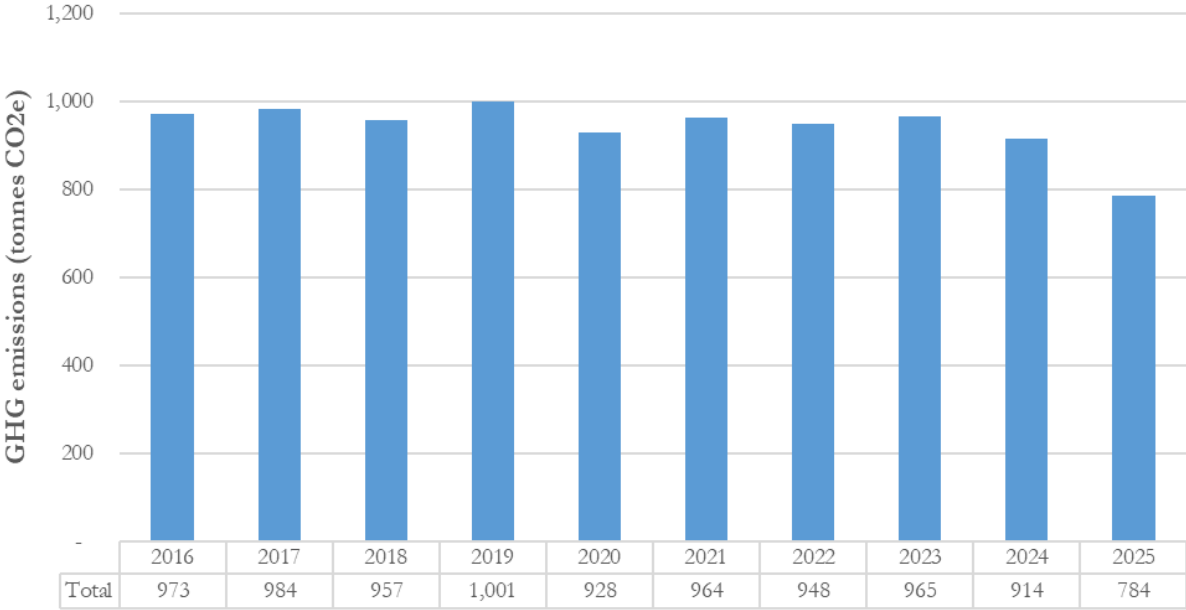


Figure 6: Annual GHG emissions from the Town’s corporate ICE fleet

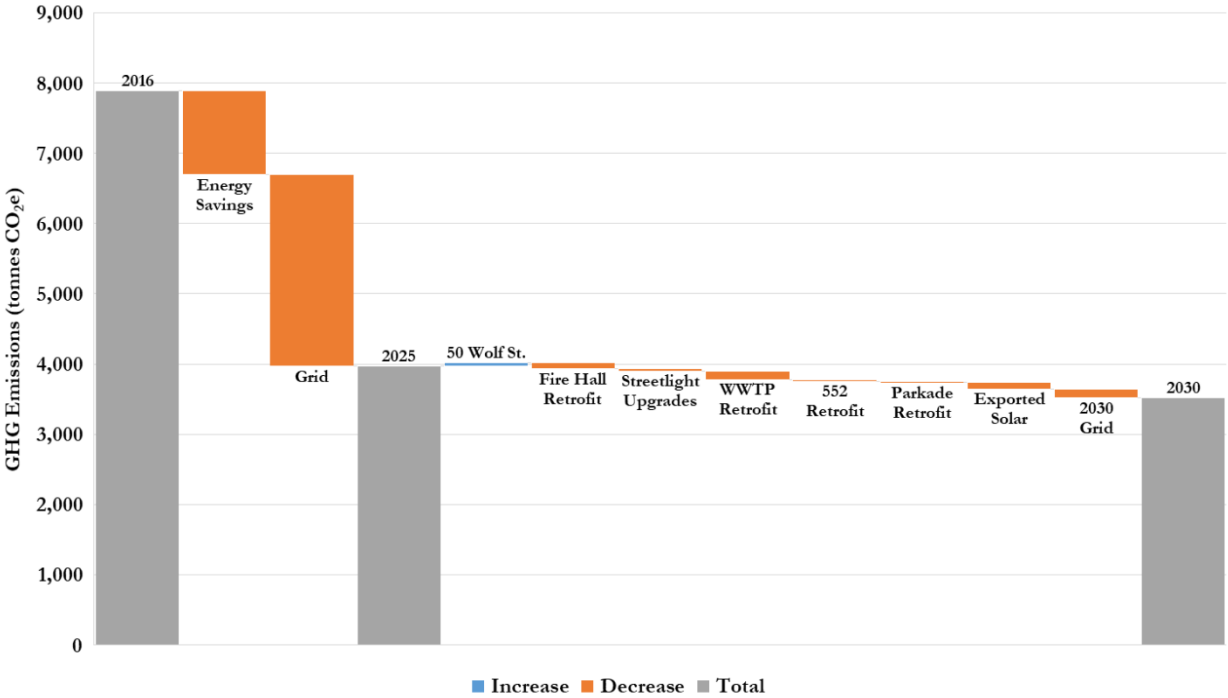


Figure 7: Steps to achieve 2030 GHG emission reduction goals for municipal facilities.

Response Options

OTHER INFORMATION

Budget

n/a

Internal Resources

n/a

Communication

n/a

Public Input

n/a

Banff Community Plan

Climate Change objectives:

- *Establish science-based reduction targets aligned with net zero climate goals.*
- *Demonstrate climate action leadership by reducing the Town's corporate emissions by 50% by 2030, compared to 2016.*
- *Guide, support, and incentivize the community to reduce our carbon footprint.*

Council Strategic Priorities

Council's 2023-2026 Strategic Plan includes "Lead Climate Action" as one of the four strategic priorities. Areas of focus include:

- *Demonstrate leadership by making decisions on Town policies, bylaws and operations based on the greatest feasible benefit to environmental protection and resilience.*
- *Reduce greenhouse gas emissions by increasing the community's use of energy derived from renewable sources and its energy efficiency.*

Renewable Energy Transition Roadmap

The goals of this report align with the targets set in the Renewable Energy Transition Roadmap and show progress towards the identified steps:

Action 5: Municipal Building Retrofits

- *All municipal buildings undergo energy efficiency retrofits to achieve 50% thermal energy and 50% electrical energy savings*
- *100% of municipal buildings are retrofitted by 2035*
- *Complete Energy Audits on key facilities*
- *Identify priority buildings for retrofits, and schedule work*

Action 6: Recommissioning

- *Recommission all major buildings every 5 years to reset performance to baseline or better*

Legislation/Policy

n/a

Other

n/a

ATTACHMENTS

Appendix A: 2025 Facilities Energy and Emissions

Circulation date: May 27, 2026

Submitted By: Philipp Leberer
Energy Coordinator

Reviewed By: Kelly Gibson
Town Manager

A

Appendix A – 2025 energy consumption and emissions for all facilities

Tier	Building	Electricity	Gas	GHG
		<i>MWh</i>	<i>MWh</i>	<i>tonnes CO_{2e}</i>
1	Wastewater Treatment Plant	2,188	2,192	1,293
1	Fenlands Recreation Centre	900	2,122	696
1	Water Wells	1,461	-	585
2	Fleet/Wood Shop	314	339	181
2	Fire Hall/Staff Accom.	128	433	134
2	Waste Transfer Station	87	51	30
2	Town Hall/Central Park	217	293	137
2	All Streetlights	270	0	108
2	Bear St. Parkade	94	721	175
2	Energy Centre	6	448	85
3	Ped. Bridge Lift station	91	3	37
3	Middle Springs Reservoir	102	36	48
3	552 Banff Ave.	19	279	61
3	Kootenay Pumphouse	110	-	44
3	Ops Admin/Greenhouses	74	96	48
3	Library	64	77	40
3	Catherine Robb Whyte	58	101	42
4	Tunnel Mtn. Reservoir	57	-	23
4	Tunnel Mtn. Pumphouse	69	19	31
4	Cougar St Staff Accom.	18	79	22
4	Ball Diamonds (inc. pavilion)	32	-	13
4	Hawk Ave Heating Plant	25	33	16
4	Cemetery Pumphouse	35	-	14
4	RRR Screw Auger	20	-	8
4	Wolf St Washroom	14	27	11
4	Bear St Fire Pit	-	66	13
4	Middle Springs Cabin	10	35	10
4	Rec. Grounds Washroom	12	22	9
4	Mountain Ave Pumphouse	22	27	14
4	221 Beaver Street Staff Accom	3	33	7
4	Cougar St Lift Station	11	-	5

4	Rundle Springs Culvert	11	-	5
4	Carpentry Shop	14	-	6
4	Rec Grounds Lift Station	9	-	3
4	220 Bear St. Special Events	10	-	4
4	Lynx Lift Station	8	-	3
4	Whiskey Creek Lift Station	7	-	3
4	Sulphur Mt Reservoir	6	-	2
4	Banff Ave Bridge	5	-	2
4	Mtn View Cemetery	1	-	0
4	Welcome to Banff Sign	1	-	0
	TOTAL	6,583	7,532	3,968

Electricity emissions factor = 0.40 tonnes CO₂e/MWh.

Natural gas emissions factor = 0.190 tonnes CO₂e/MWh.

Tier	Building	Electricity	Gas	GHG
		<i>MWh</i>	<i>MWh</i>	<i>tonnes CO₂e</i>
1	ROAM Transit Garage	237	-	176
1	Ti Nu	887	-	355
	TOTAL	1,124	0	531



BRIEFING

Subject: Banff Tax-Filer Report (2023 Data)

Presented to: Governance and Finance Committee - Regular

Date: June 9, 2026

Submitted by: Alison Gerrits, Director, Community Services
Community Services-2026-003

This Briefing is submitted for acceptance into the Corporate Record.

BACKGROUND

Reason for Report

After the 2023 Community Social Assessment was adopted in January of 2024, Council passed a motion directing Administration to return with updated tax-filer data as it became available:

COU24-86

That Council direct Administration to bring an annual tax filer data report, including the topics of population counts and income, to Council.

MOTION CARRIED

Summary of Issue

Tax filer data is published by Statistics Canada through the Canadian Revenue Agency on an annual basis approximately 18 months after the December year end of every tax year. This data is acquired through the municipality's membership in the Community Data Program. The Community Social Assessment used 2021 tax-filer data as it was the most recent available information when that report was being compiled. The 2023 data was released in the fall of 2025 and was used to update the data tables in the attached report (Attachment).

Included as supplemental information in the attached taxfiler data report this year, is an analysis on the earnings requirements (annual salaries and hourly wages) to achieve affordability related to a number of different housing scenarios. Given the tax filer data report provides information on current earnings in the community, it felt appropriate to include this analysis for further awareness and information.

Highlights from 2023 Tax filer data:

- An increase of 13.5% was seen in the number of tax returns submitted by Banff residents between 2022 and 2023 (increasing from 7330 returns in 2022 to 8320 returns in 2023).
- Banff's population reflected in the 2023 tax filer data increased from 8290 to 9320 people, representing a 12.4% increase from the household numbers reported in 2022.
- Median total family incomes in Banff saw a 4.1% increase between 2022 and 2023 (third highest increase among the 7 jurisdictions included in the analysis), however Banff still sees

the lowest individual median income and median total family incomes of all comparator communities.

- Banff's gender pay disparity remains the lowest among all comparator communities
- Banff's percentage of tax filers with low incomes based on the Census Family Low Income Measure (after tax) remains at levels seen back in 2018 and 2019 (at almost ¼ of all tax filers)

Included in this year's report as Supplemental information are some affordability calculations based on the housing affordability threshold of spending no more than 30% of gross income on housing costs. The analysis provides a total of 32 different hourly wage rates that in different scenarios could achieve an "affordable living scenario" dependent on one's household make up. The exercise is intended to demonstrate the complexity and variability of potentially achieving affordability in Banff specific to Banff's most expensive living expense, housing.

Finally, the taxfiler data tables are currently being redesigned by Statistics Canada and so the 2024 data release will not be released in 2026. A decision has been made by Statistics Canada to release both the 2024 and 2025 tax data years at the same time. As a result, the next tax filer data report presented will incorporate two years of data and likely be delayed until later in 2027.

Response Options

Committee may receive this report for information by accepting it into the Corporate Record.

OTHER INFORMATION

Budget

n/a

Internal Resources

n/a

Communication

n/a

Public Input

n/a

Banff Community Plan

n/a

Council Strategic Priorities

n/a

Legislation/Policy

n/a

Other

n/a

ATTACHMENTS

Attachment: Banff Tax Filer Report (2023 Data)

Circulation date: May 25, 2026

Submitted By: Alison Gerrits
Director, Community Services

Reviewed By: Kelly Gibson
Town Manager

Attachment
MAY 26, 2026



TOWN OF BANFF TAX FILER REPORT 2023

AN UPDATE TO THE 2021 INCOME DATA INCLUDED IN THE 2023
COMMUNITY SOCIAL ASSESSMENT

ALISON GERRITS
DIRECTOR, COMMUNITY SERVICES

Banff Tax-filer Report (2023 data)- An Update to the 2021 Income Data included in the 2023 Community Social Assessment

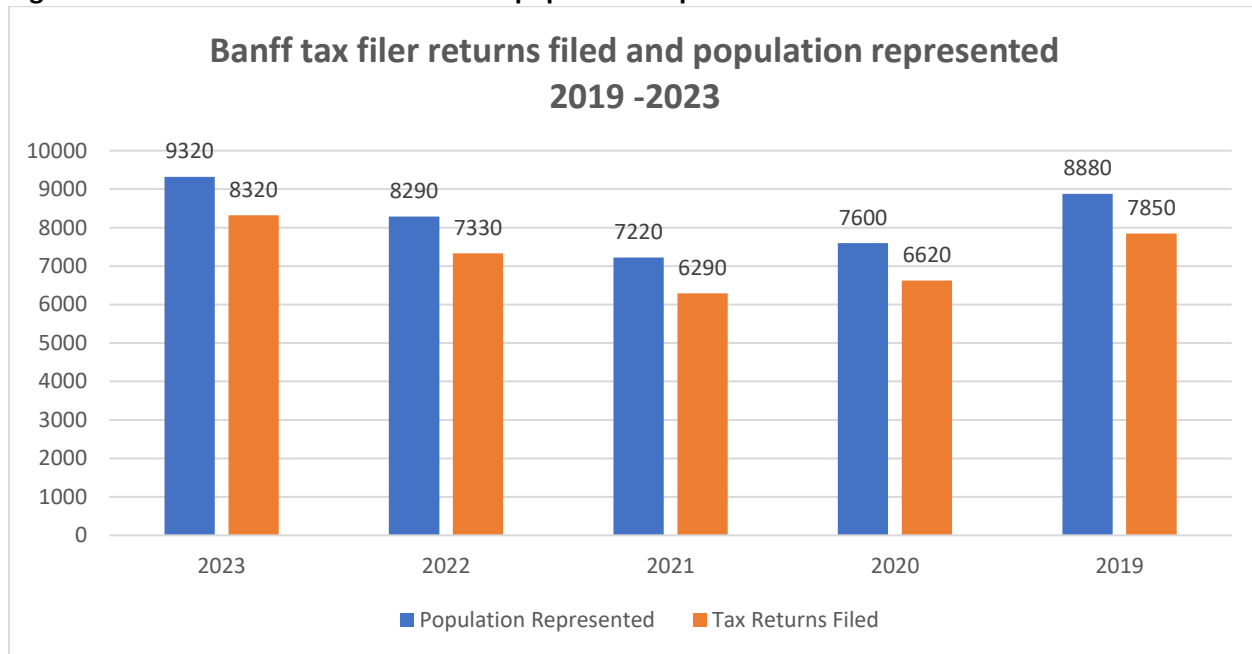
This tax filer data update incorporates the most recently available income data available through Statistics Canada, using 2023 data. The 2023 Community Social Assessment chapter on income used 2021 tax filer data as it was the most recent data available at the time. Tax filer data is released on an annual basis. This is the second income update that has been created since the tabling of the Social Assessment in Jan 2024.

1.1 Income

In 2023, a total of 8,320 tax returns representing 9,320 people for income earned during 2023 were filed using a Banff Address. This represents an 13.5% increase in the number of tax returns filed from the 2022 tax year where 7,330 tax returns representing 8,290 people were filed. It also represents a 12.4% increase in the number of people represented in the tax returns from 2022 (i.e. family members living in households of returns reported).

For comparison’s sake, five years of tax filer data (number of returns and associated populations represented) are provided in Figure 1 below, going back to 2019. There has been a 5% increase in the population represented in tax returns when comparing 2019 to 2023.

Figure 1 – Banff Tax filer returns filed and population represented 2019-2023



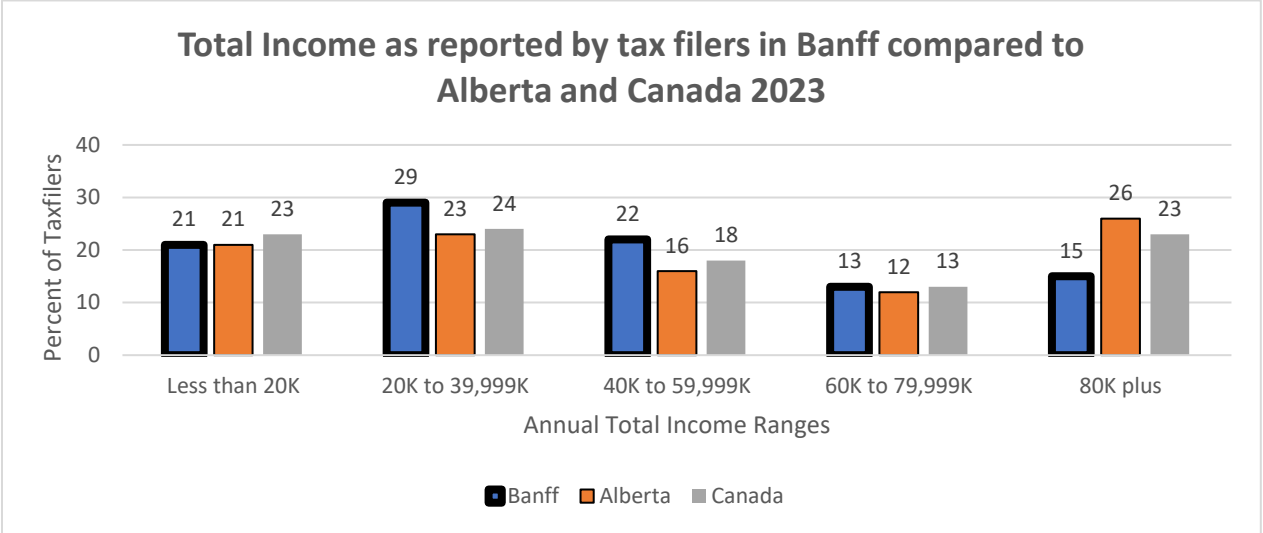
(T1FF -F-1 Summary census family income table, 2019, 2020, 2021,2022, 2023)

1.1.1 Total Income

Total income as defined by Statistics Canada is “the total of all income from all sources, including employment income, income from government programs, pension income, investment and any other money income”. Figure 2 shows a breakdown of income levels as reported by the 8,320 individuals in Banff who filed taxes for 2023. The largest cohort (29%) of those who filed taxes in 2023 fell into the

total income category of between \$20,000 and \$39,999 per year, which is relatively consistent with previous years. In total, 50% of Banff tax filers earned less than \$40,000 per year in 2023, just slightly higher than Alberta (44%) and Canada (47%). Banff saw a higher percentage of tax filers earning between \$40,000 and \$59,999 than Alberta and Canada, a similar percentage of those earning between \$60,000 and \$79,999, but a significantly lower percentage of income earners in the \$80,000 plus range. This remains consistent with historical trends observed in Banff.

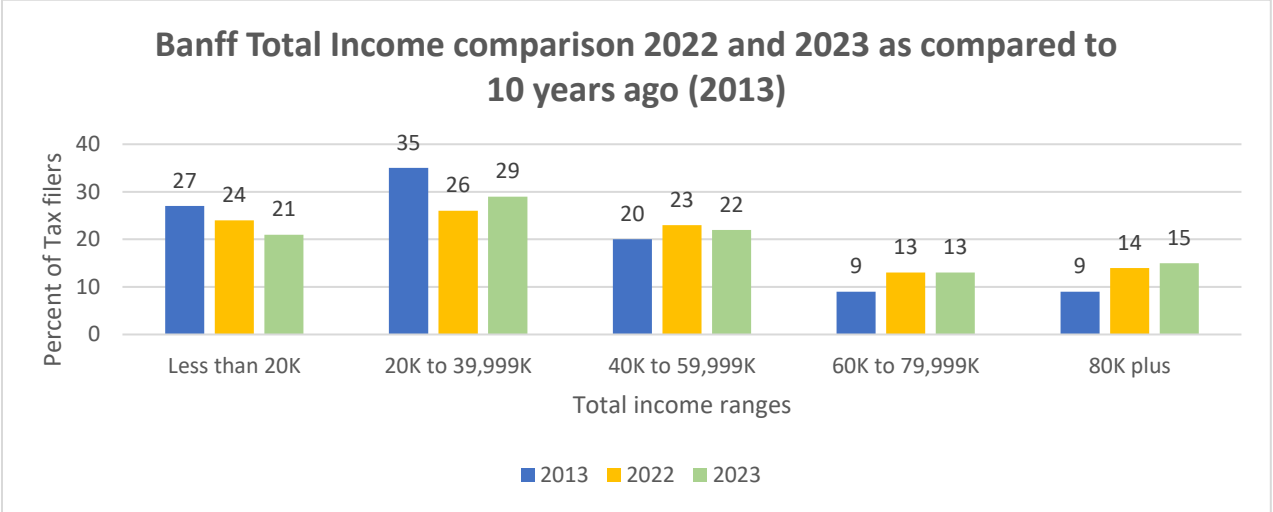
Figure 2 - Total Income as reported by tax filers in Banff compared to AB and Canada 2023



(Statistics Canada, Table CT-02 Canadian Tax filers – Income Groups, 2023, Community Data Program)

Figure 3 depicts a comparison of total income in Banff in 2022 and 2023, as compared to a decade ago (2013). In 2023, 21% of Banff tax filers reported total income of less than 20,000 per year, a 3-percentage point drop from 24% in 2021, while a 3-percentage point increase was seen among tax filers reporting incomes in the second income quintile (20K to 39.9K). Other income areas saw little to no change between 2022 and 2023. As a point of reference, 2013 is provided in the first bar of each income range to see how things have changed over a 10-year period.

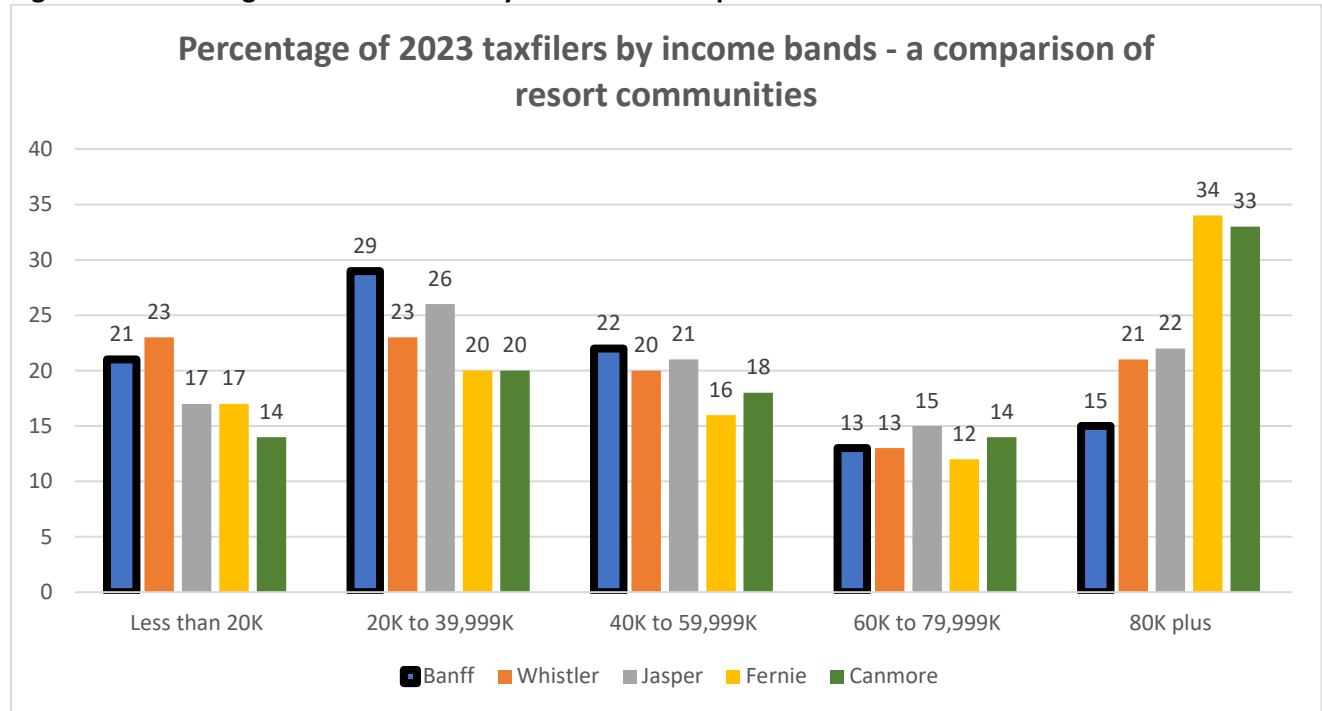
Figure 3 - Banff total income comparison 2022 and 2023 (as compared to 2013)



(Statistics Canada, Table CT-02 Canadian Tax filers – Income Groups, 2013, 2022, 2023 – Community Data Program)

Figure 4 illustrates 2023 total income earned in Banff as compared to four other resort communities in Western Canada. The primary finding in Figure 4 demonstrates the similarities between Banff and Whistler regarding income levels in the less than 20K income band, and the 40K to 79,999 income bands. The disparity between Banff and the 4 other communities depicted is most apparent in the 80,000 plus income band.

Figure 4 – Percentage of 2023 tax filers by income – A comparison of resort communities



(Statistics Canada, Table CT-02 Canadian Tax filers – Income Groups, 2023 – Community Data Program)

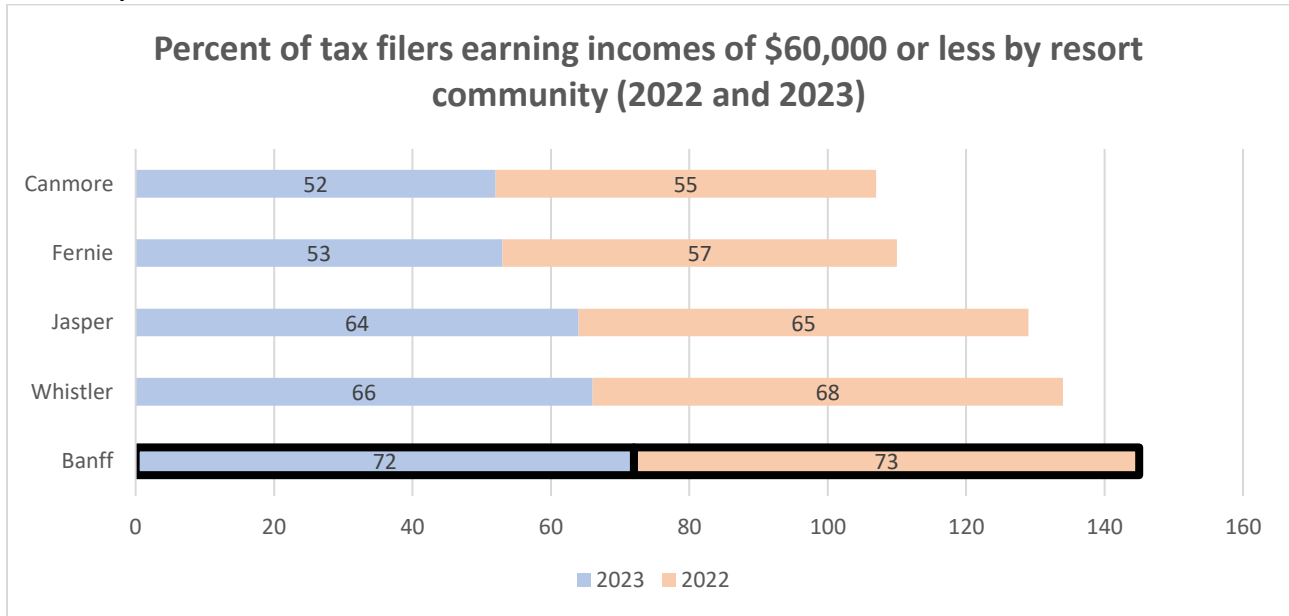
When the table above was originally produced in the Community Social Assessment using 2021 income data, a narrow 4-percentage point range was noted in the under \$20,000 earnings category between all the communities analyzed. As described in the Community Social Assessment, the provision of federal COVID-19 emergency benefits had played a role in stabilizing the variability between communities in the under \$20,000 income level in 2021 and ultimately reduced the total number of people earning less than \$20,000 per year. Using 2023 data, this gap has grown to a 9-percentage point difference between the community with the highest percentage of income earners reporting incomes of less than 20,000 (Whistler – 23%) and the lowest percentage being in Canmore (14%).

The notable income difference in the \$80,000 plus category remains between Banff and the comparator resort communities. In 2023, 15% of Banff tax filers reported incomes greater than \$80,000 per year (up one percentage point from 14% in 2022), as compared to 21% in Whistler, 22% in Jasper, 33% in Canmore, and 34% in Fernie. This trend is similar to the 2022 data with little to no changes observed.

Figure 5 demonstrates a comparison between Banff and the four resort municipalities of Jasper, Canmore, Whistler and Fernie regarding the percentage of tax filers who earned less than \$60,000 per year in 2023 as compared to 2022. Banff continues to see the highest percentage of tax filers earning incomes in this category at 72% of its tax filers, down just one percentage point from 2022.

In 2023, Banff and Whistler had a 6-percentage point difference in this area, relatively unchanged from 2022. The gap between Canmore and Banff grew by two percentage point between 2022 and 2023, with a 20-percentage point difference between the two communities observed in 2023 with 52% of Canmore’s tax filers and 72% of Banff’s tax filers earning total incomes of \$60,000 or less per year.

Figure 5– Percentage of tax filers earning total incomes of \$60,000 or less by resort community (2022 and 2023)



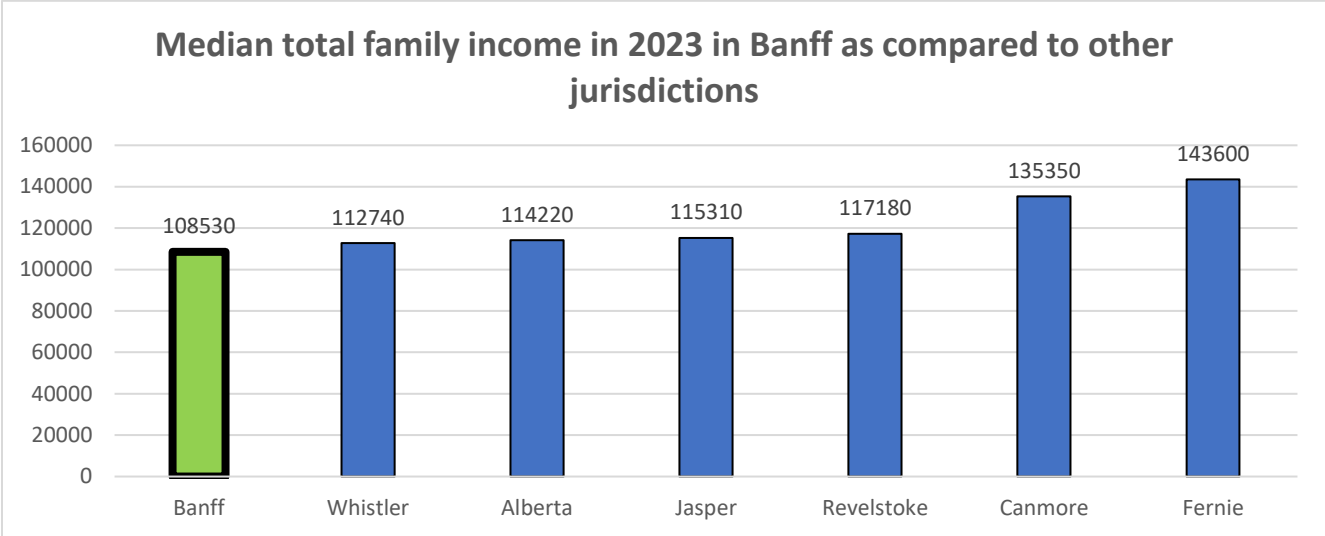
(Statistics Canada, Table CT-02 Canadian Tax filers – Income Groups, 2022, 2023 – Community Data Program)

1.1.2 Family and Individual Income

The overall median total income for all census families in Banff in 2023, encompassing both couple families and one parent families, reached \$108,530 up from \$104,280 in 2022, marking a 4.1% increase over a one-year period. This is consistent to the 4.5% growth observed between 2021 and 2022. As mentioned in the last tax filer report, this growth rate is notable, given that in the five-year period between 2016 and 2021, median total family income in Banff increased by only 8.8% (or 1.76% per year).

However, as Banff’s median total family income has increased over the last two years of income tax reporting data, so too have the incomes in other communities. As a result, Figure 6 depicts Banff’s median family income in 2023, which as was the case in 2021 and 2022, continues to depict Banff’s lowest ranking among the six other jurisdictions reviewed.

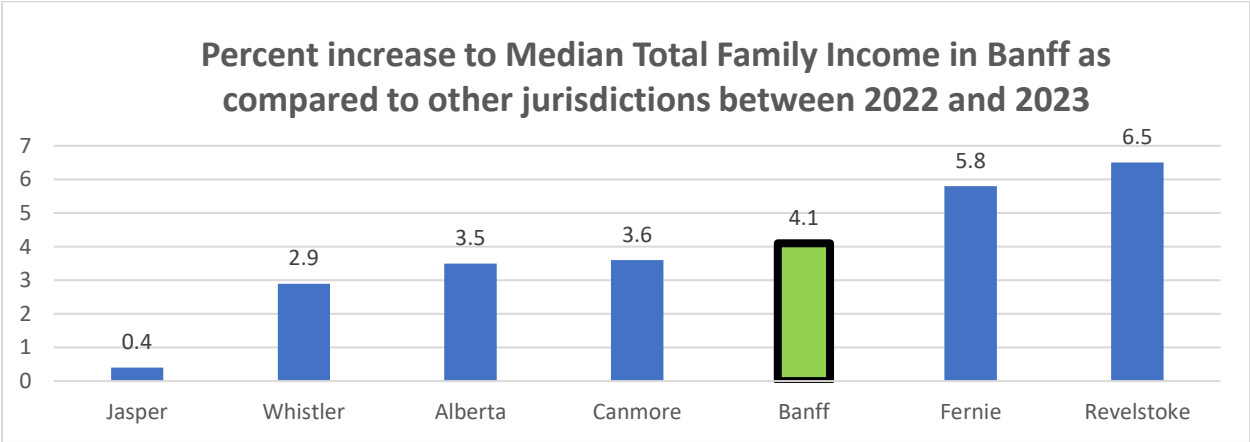
Figure 6 –Median total family income in 2023 in Banff as compared to other jurisdictions



(Statistics Canada, 2023 F-01 Summary census family income table – Community Data Program)

Figure 7 depicts the growth rates experienced in median total family incomes in Banff as compared to other jurisdictions between 2022 and 2023. As seen, Banff saw the third highest growth rate at 4.1%, after Fernie (5.8%) and Revelstoke (6.5%). There continues to be a notable difference from the growth rates in median family income reported in the Community Social Assessment, where Banff had the lowest growth rate among all comparator communities over the previous five years. However, even with one of the higher growth rates observed in median total family income since 2021, Banff still had the lowest median total family income of all other jurisdictions compared in 2023. To close this gap, continued increases to median total family income in Banff will need to occur at rates higher than the comparable communities reviewed.

Figure 7 - Percent increase to Median Total Family Income in Banff as compared to other jurisdictions between 2022 and 2023 (1 year period)

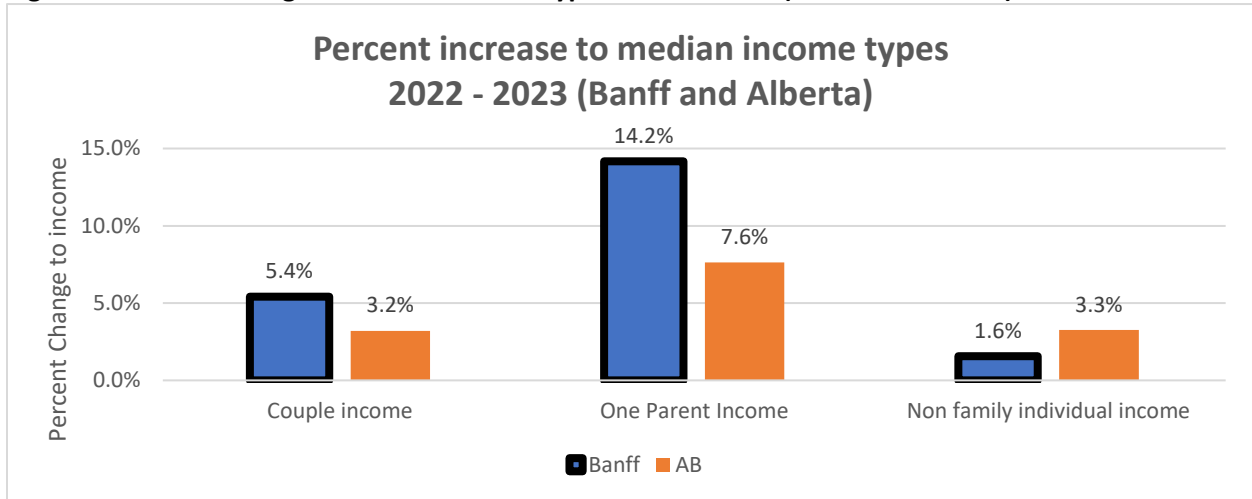


(Statistics Canada, 2022, 2023 F-1 tax filer data tables – Community Data Program)

Although 4.1% was the overall increase observed to median total family income in Banff, this metric is calculated from three income categories (couples, one parent families, and non-family individuals). This breakdown is depicted in Figure 8. Couple incomes in Banff saw a 5.4% increase, one parent families saw a 14.2% increase, and non-family individual income saw a 1.6% increase between 2022 and 2023.

The percent increase comparators to Alberta between 2022 and 2023 are also included – in the case of couple family and one parent family median income, Banff saw higher percent increases, while in the case of non-family median individual income, Alberta saw a greater percent increase.

Figure 8– Percent change to median income types 2022 to 2023 (Banff and Alberta)



(derived from Statistics Canada 2022, 2023 Tax Filer Tables, Community Data Program)

Of the 1,670 couple families in Banff representing 4,480 residents who filed taxes in 2023, a 5.4% increase in median total income was noted from 2022 to 2023 increasing from \$108,260 to \$114,120 per year. In 2023, 120 additional couple families filed taxes as compared to the previous year, representing an additional 270 people overall. In contrast in Alberta, couple families saw a slightly lesser increase to median total income at 3.2% overall.

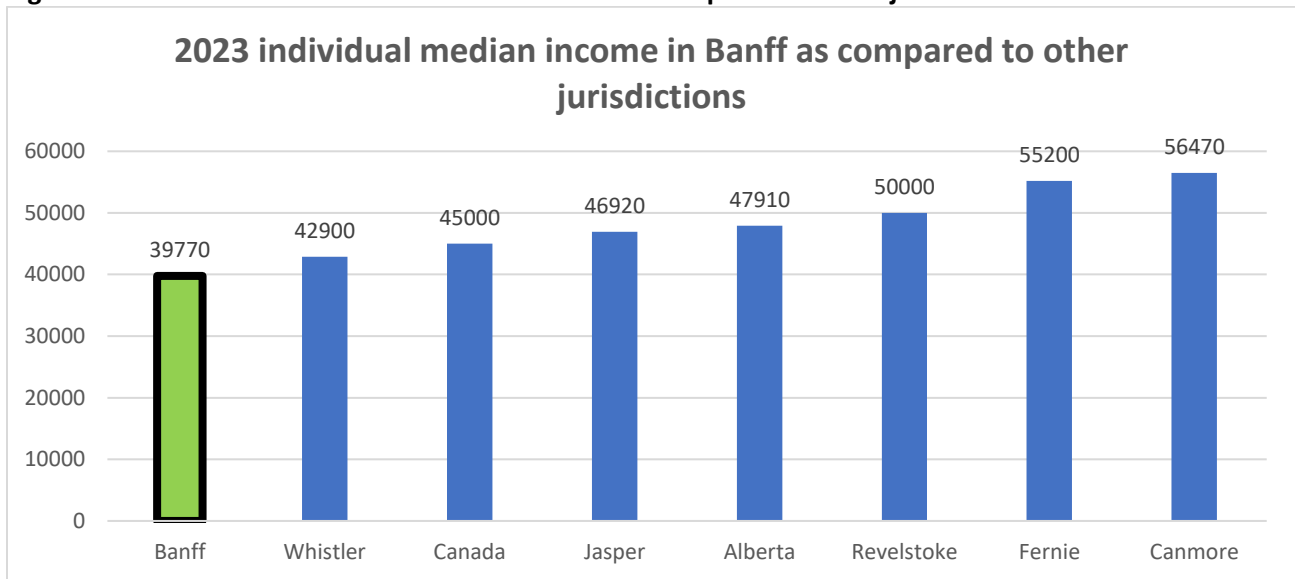
Banff saw a slight increase in the number of one parent families in 2023 increasing from 180 family units representing about 430 family members to 200 family units representing 450 family members. Banff’s one parent family median total income in 2023 was \$78,810, up from \$69,030 in 2022, representing a 14.2% increase. As has been the case in previous years, one parent family households in Banff continue to earn more than those in the rest of Alberta (\$61,460) in 2023.

Finally, the median income for the 4,390 persons not in families (single individuals) in Banff who filed taxes in 2023 was \$33,110, compared to \$40,610 in Alberta. There were 730 more “non-family persons” who filed taxes in Banff in 2023 as compared to 2022. Non-family individual income saw a 1.6% increase between 2022 and 2023 reported at \$32,660 in 2022, and \$33,100 in 2023.

As the previously noted incomes are specific to census family type (couple families, one-parent families and non-family persons), Figure 9 depicts a further perspective which reviews the individual incomes per tax filer, regardless of household make up or census family type. When this is done, a review of all persons who have filed taxes are compiled and the median total income for individuals is calculated.

As seen in Figure 9, as compared to other jurisdictions, Banff’s individual median total income in 2023 was \$39,770, representing a \$450 drop in median income from 2022. No change has been observed in terms of Banff’s standing as compared to the jurisdictions reviewed below since 2021. It sees the lowest individual median income as compared to the other 7 jurisdictions depicted in Figure 9.

Figure 9 – 2023 Individual Median Income in Banff as compared to other jurisdictions

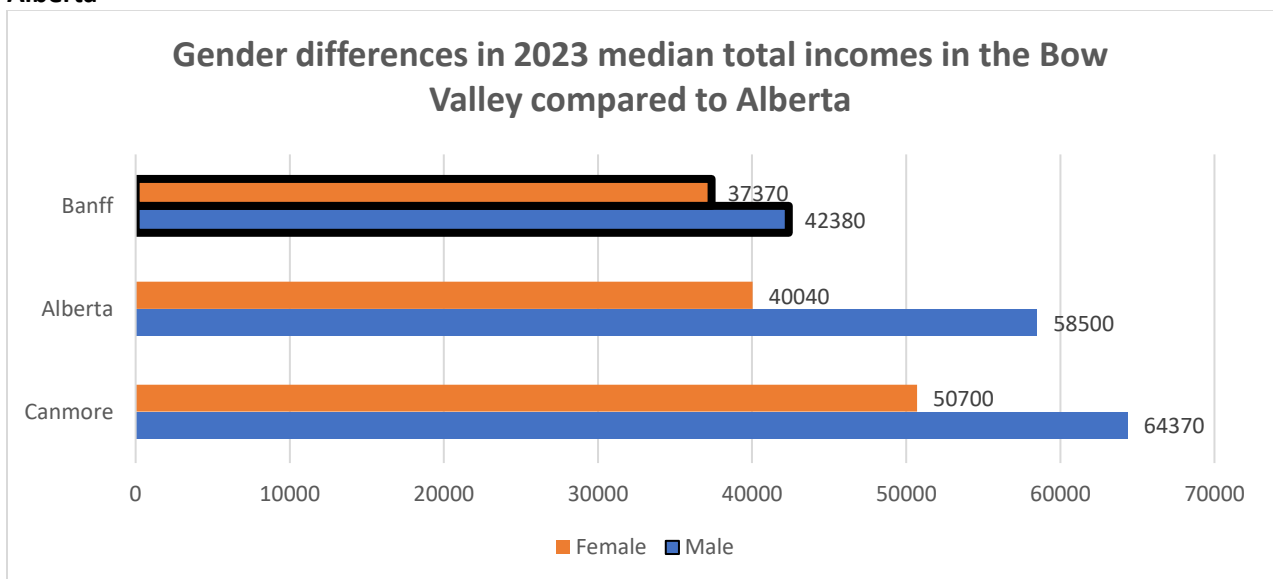


(Statistics Canada I-01: Tax filers and dependants summary table, income and demographics of individuals - Community Data Program, 2023)

1.1.3 Income and Gender

As is the case in all jurisdictions in the country, there are income disparities noted between males and females in Banff. However, the gap between what males earn compared to females in terms of median annual income continues to be markedly less in Banff when compared to other communities. Figure 10 displays the gender differences in median income in Banff and Canmore compared to the rest of Alberta. Banff sees a \$5,010 gap between what males and females earned in 2023, down \$840 from the gap seen in 2022. In comparison, Alberta slightly reduced its gender income gap by \$680 seeing a total income gap of \$18,460 and Canmore’s gender gap in income shrunk by \$1,480 between 2022 and 2023 seeing a total income gap in 2023 of \$13,670.

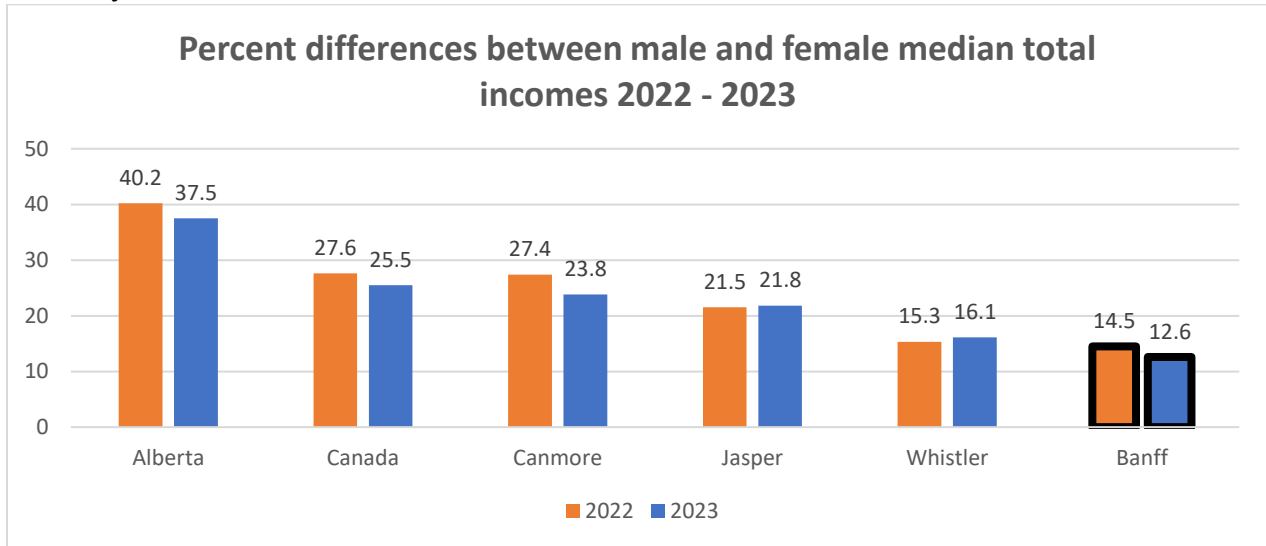
Figure 10– Gender differences within 2023 median total incomes in the Bow Valley compared to Alberta



(derived from Table I-5A, I-5C - 2023 tax filer tables, Statistics Canada, Community Data Program)

Gender pay disparity is represented across various jurisdictions in Figure 11 where the percentage differences in median total income are illustrated. Among four of six jurisdictions reviewed (Banff, Canada, Alberta, and Canmore), there were decreases observed to the gender pay gap between 2022 and 2023, while Whistler increased slightly, and Jasper basically remained the same. Consistent with previous year’s income data reported, Banff continues to see the smallest gap in earnings between males and females as compared to the jurisdictions highlighted below.

Figure 11 – Percent Differences between male and female median total incomes in Banff as compared to other jurisdictions



(derived from Table I-5, 2022, 2023 taxfiler tables, Statistics Canada, Community Data Program)

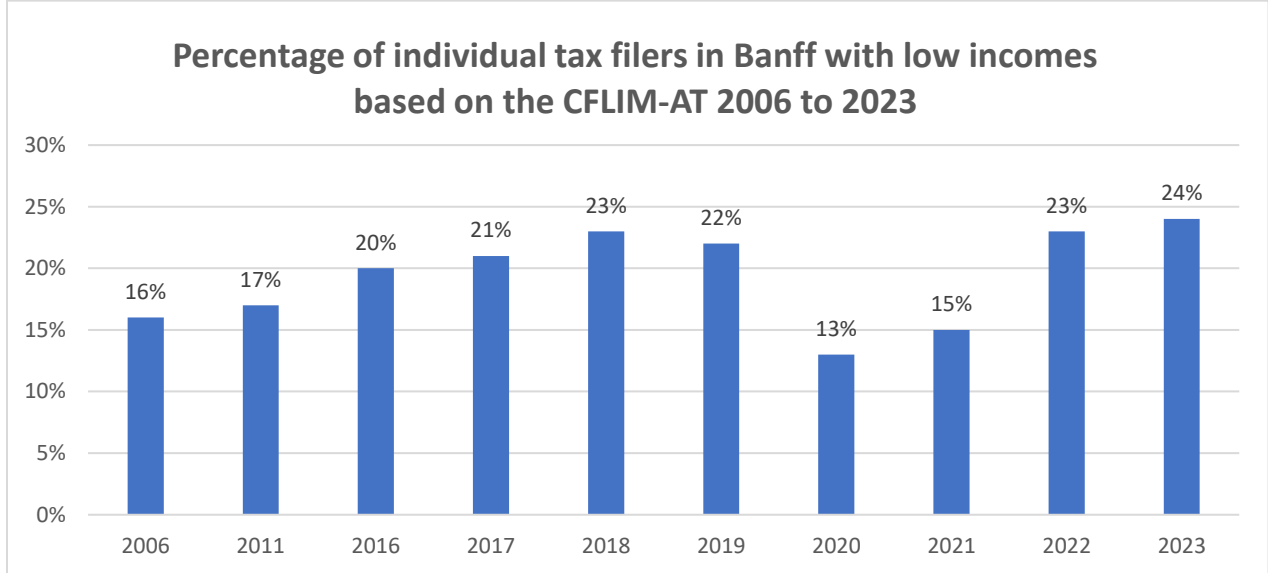
1.1.4 Prevalence of Low Income (at the individual level)

There are a variety of measures that are used to determine low income. Many poverty reduction groups describe the Low-Income Measure – After Tax (LIM-AT) as the purest measure of relative income. This measure is defined as 50% of median income, adjusted for family size. As with income, the LIM-AT is reported in a number of ways. Typically, the Community Social Assessment has used Table I-13 - Individual data - After-tax low-income status of tax filers and dependents (census family low income measure, CFLIM-AT).

An analysis of the tax filer data from 2023 identified 2,240 individuals in Banff with incomes that fall below the low-income level after tax (CFLIM-AT), up 350 from 1,890 individuals in 2022. Of these 2,240 individuals, 110 were under 18 years of age (up 10 people from 2022), 2080 were between 18 and 64 years of age (up 350 people from 2022), and 50 were 65 years of age and older (relatively little change from 2022).

Figure 12 depicts the percentage of tax filers in Banff with low incomes based on the Individual CFLIM-AT between 2006 and 2023 to highlight a trend over time. The years between 2006 and 2016 are shown in five-year increments, and annually from 2016 to 2023 to depict the impact that COVID-19 related benefits (CERB) had on earnings in Banff. The graph depicts how the CFLIM-AT percentage returned to levels seen prior to the pandemic once the income supplement benefits were no longer in place.

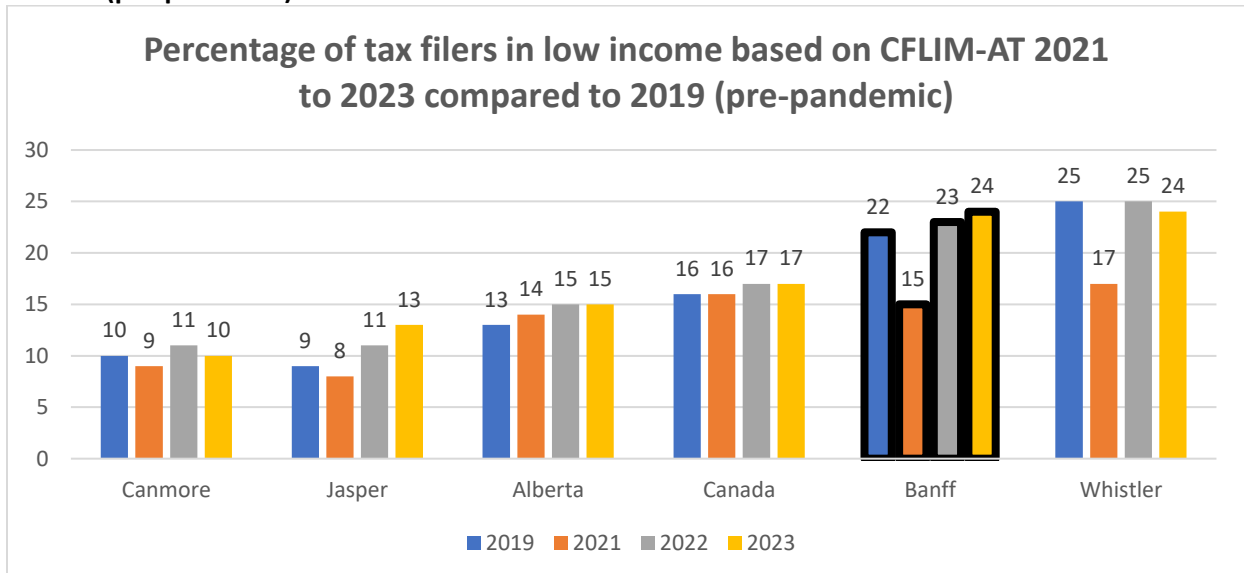
Figure 12 - Percentage of individual tax filers in Banff with low incomes based on the Census Family Low-Income Measure – After Tax 2006 to 2023



(Statistics Canada, Taxfiler Table I-13, 2006- 2023 – Community Data program – distributor)

Figure 13 depicts the percentage of individuals in low income based on the CFLIM-AT among comparator jurisdictions across a three-year period (2021 to 2023) as compared to 2019. As seen, Banff and Whistler are the most alike seeing the highest individual low-income earnings as compared to the other jurisdictions reviewed. Banff and Whistler also observed the most substantial impacts to its percentage of low-income earnings because of the federal income benefits provided through the pandemic. In the case of both communities, the trend reverted to pre-pandemic levels in 2022 and has continued through 2023.

Figure 13- Percentage of individuals in low income based on the CFLIM-AT 2021 to 2023 as compared to 2019 (pre-pandemic)

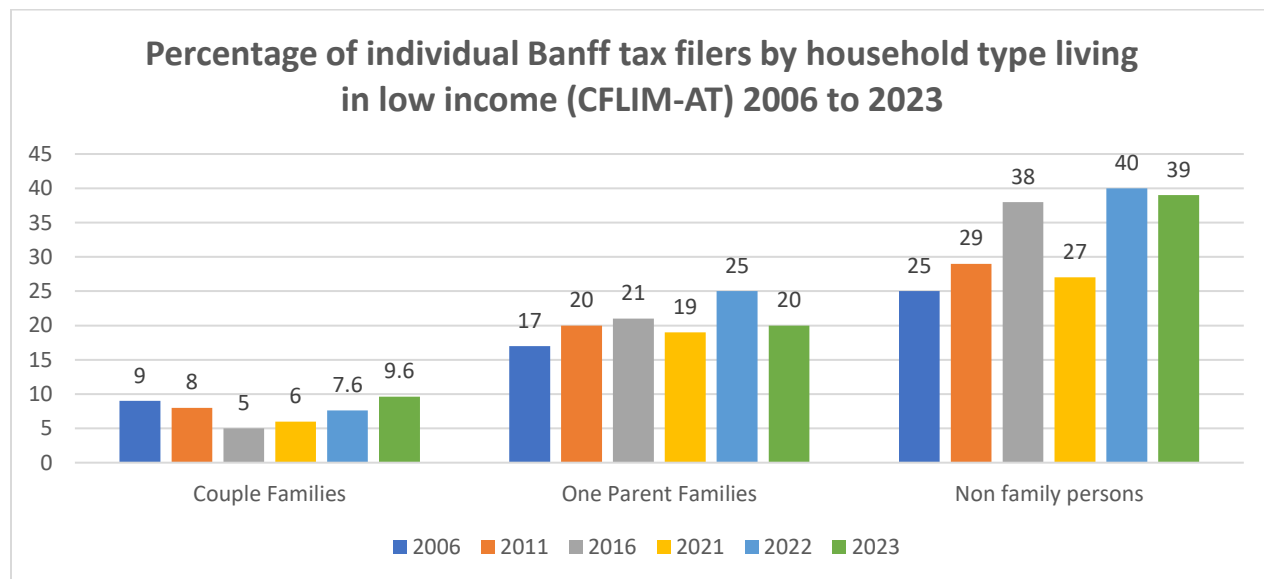


(Statistics Canada, Taxfiler Table I-13, 2019, 2021, 2022, 2023 – Community Data program – distributor)

Low-income levels vary greatly across the different types of census families. As Figure 14 depicts in Banff, there is a greater prevalence of one parent families (20%) and single individuals (39%) earning annual incomes that are classified as low income after tax, as a percent of total population as compared to couple families where 9.6% report these income levels.

Figure 14 depicts the change in this trend over time. The graph below depicts a 17-year time span going back to 2006 and provides five-year increments through to 2021, followed by annual information to 2023. Based on the data below, an increase in low incomes reported by couple families are noted after a period of decline between 2006 and 2016. Over the last three years, this percentage has returned to levels seen back in 2006. On the other hand, one parent families have stayed consistent at around 20% over the last 17 years, apart from 2022, where it increased to 25%. The percentage of “non-family persons” reporting low incomes has stayed fairly consistent going back to 2016 (apart from the pandemic years), where the provision of COVID-19 pandemic federal benefits appears to have helped lift some individuals out of the Low-Income Measure threshold.

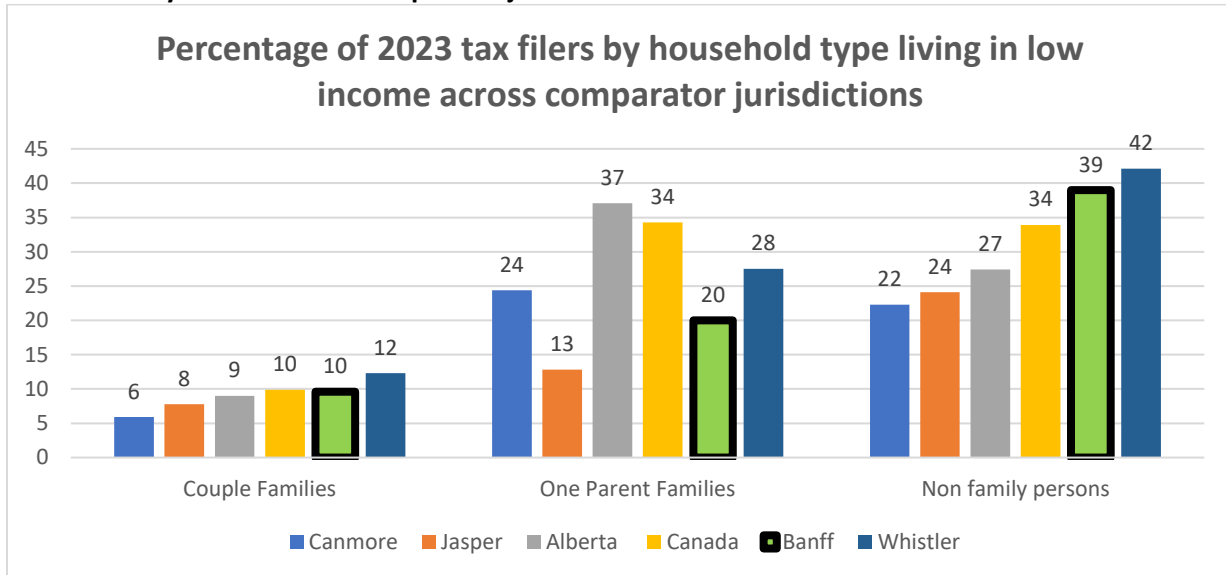
Figure 14- Percent of individual Banff tax filers by household type living in low income based on the Census Family Low-Income Measure – After Tax (CFLIM-AT) 2006 to 2023



(Statistics Canada, 2016 Tax filer Table I-13, 2006- 2023 – Community Data program – distributor)

Figure 15 further depicts those reporting incomes that fall within the low-income after-tax threshold in other jurisdictions. As depicted, typically, couple families have the lowest prevalence of low incomes reported among the census family types. Within the comparator group, Canmore sees the lowest prevalence of couple families in low income (6%) and Whistler sees the highest (12%). A far greater percentage of one parent family households in Alberta (37%) and Canada (34%) report low incomes than is the case in Banff. Jasper and Banff have the two lowest percentages of one parent families reporting low incomes at 13% and 20% respectively. Canmore has a higher percentage than Banff at 24%, and Whistler at 28%. It is theorized that given the cost of housing in Banff, any one parent families that do live in Banff likely earn more than in other jurisdictions out of necessity in order to stay in the community.

Figure 15 – Percent of 2023 individual tax filers by household type living in low income based on Census Family LIM-AT across comparator jurisdictions



(Statistics Canada, Tax filer Table I-13, 2023 – Community Data program – distributor)

For reference, the LIM-AT or low-income level cut offs used by Statistics Canada are found below in Table 1

Table 1– 2023 Low Income Measure Levels (After Tax) used to calculate LIM-AT levels

Census family size	After tax income low-income threshold 2023
1 person	30,824
2 persons	43,592
3 persons	53,389
4 persons	61,648
5 persons	68,925
6 persons	75,503
7 persons	81,553

(Statistics Canada, Table 11-10-0232-01 Low-income measure (LIM) thresholds by income source and household size

Supplemental Information - Affordability Calculations for Banff residents by living arrangement and housing costs

The information presented in the tables below depict a wide range of incomes and hourly wages needed to achieve “affordability” in Banff from the perspective of housing costs. In a community like Banff, it has been understood for many years that even though other expenses can impact one’s cost of living, the predominant factor that drives affordability is housing. The following tables have been generated to demonstrate the variability of incomes required to meet housing costs under different household make ups in Banff. As depicted below, depending on an individual’s housing composition (i.e. living single, as a couple, or with room mates), there is a wide range of incomes that could meet the threshold of affordability. For the exercise below, each annual salary and hourly wage is depicted based on a 40-hour work week and has provided two scenarios of spending 30% total gross income on housing (Scenario 1) and 25% of total gross income on housing (Scenario 2). Currently, households that pay more than 30% of gross income on housing are deemed by Canada Mortgage and Housing Corporation to be living in an unaffordable housing situation.

Scenario 1: Annual and Hourly Wage Analysis to “live affordably” by room type and living situation (paying 30% of gross income on rent)

Housing Type	Monthly Rent Averages in Banff	Total Annual Amount Spent on Rent by Housing Type	Total Household income required to be affordable (no more than 30% of income spent)	Hourly wage required per 1 person (40 hrs/wk)	Hourly wage required per 2 people sharing (40 hrs/wk)	Hourly wage required per 3 people sharing (40 hrs/wk)	Hourly wage required per 4 people sharing (40 hrs/wk)
Bachelor	\$ 1,142	\$ 13,704	\$ 45,680	\$21.96	\$ 10.98	n/a	n/a
1 bedroom	\$ 1,636	\$ 19,632	\$ 65,440	\$ 31.46	\$ 15.73	n/a	n/a
2 bedrooms	\$2,091	\$ 25,092	\$ 83,640	\$ 40.21	\$ 20.11	\$ 13.40	\$ 10.05
3 bedrooms	\$ 3,200	\$ 38,400	\$ 128,000	\$ 61.54	\$ 30.77	\$ 20.51	\$ 15.38
4 bedrooms	\$ 5,289	\$ 63,468	\$ 211,560	\$ 101.71	\$ 50.86	\$33.90	\$ 25.43

Scenario 2: Annual and Hourly Wage Analysis to “live affordably” by room type and living situation (paying 25% of gross income on rent)

Housing Type	Monthly rent Averages in Banff	Total Annual Amount Spent on Rent by Housing Type	Total Household income required to be affordable (no more than 25% of income spent)	Hourly wage required per 1 person (40 hrs/wk)	Hourly wage required per 2 people sharing (40 hrs/wk)	Hourly wage required per 3 people sharing (40 hrs/wk)	Hourly wage required per 4 people sharing (40 hrs/wk)
Bachelor	\$ 1,142	\$ 13,704	\$ 54,816	\$ 26.35	\$ 13.18	n/a	n/a
1 bedroom	\$ 1,636	\$ 19,632	\$ 78,528	\$ 37.75	\$ 18.88	n/a	n/a
2 bedrooms	\$ 2,091	\$ 25,092	\$ 100,368	\$ 48.25	\$ 24.13	\$ 16.08	\$ 12.06
3 bedrooms	\$ 3,200	\$ 38,400	\$ 153,600	\$ 73.85	\$ 36.92	\$ 24.62	\$ 18.46
4 bedrooms	\$ 5,289	\$ 63,468	\$ 253,872	\$122.05	\$ 61.03	\$ 40.68	\$30.51

Attachment

These theoretical scenarios depict varying living arrangements by housing type and cost (common to Banff) and depict the annual hourly wages that would be required to reach a threshold of affordability. These range from of a low of \$10.05/hour (potential for 2 couples renting a 2-bedroom condo) to upwards of \$122.05 for a single earner renting a 4-bedroom home (potential with 1 income earner and multiple children). Within the various living scenarios depicted above, there are a total of 32 hourly wage rates presented, all of which could potentially achieve affordability specific to the cost of housing, thereby allowing 70% to 75% of gross income to be earmarked to other living expenses.