St. Paul Regional

Housing Strategy

Final Report – March 2026

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Executive Summary

Introduction

The **St. Paul Regional Housing Strategy (RHS)** describes how the Town of St. Paul, Town of Elk Point, County of St. Paul, and Summer Village of Horseshoe Bay (i.e., the regional municipalities) can collaborate with each other, the development industry, community housing organizations, and other levels of government to address housing needs for people of all ages, abilities, and income levels. It builds on findings from the **Municipal Housing Needs Assessments (HNAs)** completed in the fall of 2025, which provide a detailed overview of the key housing needs, barriers, gaps, and opportunities related to housing in each of the four regional municipalities. Together, this information played a critical role in the development of the RHS.

Key findings from the municipal HNAs that influenced the RHS include:

- **Dwelling Age** – Approximately **78.1%** of dwelling units in the Town of St. Paul, Town of Elk Point, and County of St. Paul were built before 2001, indicating an aging housing stock that may need maintenance or repairs.
- **Housing Diversity** – **80.6%** of dwelling units in the St. Paul region were single-detached, indicating a housing stock that is largely dominated by a single housing type that may not be affordable, accessible, or desirable by all residents. The lack of diversity within the housing supply is not supporting residents as they move through different life stages.
- **Household Size** – **65.3%** of households in the St. Paul region were comprised of one or two people, indicating a potential mismatch between household size and dwelling type and a need for more diverse housing options.
- **Health Services** – Based on input from local administrators and residents, capacity, expertise, and accessibility of mental and physical health services in the St. Paul region were not meeting community demand at the time of writing this report.
- **Projected Population Change** – Population in the St. Paul region is projected[1] to **decrease slightly** by 2045. Trends suggest that the population is aging as existing residents shift into older age cohorts.
- **Projected Housing Needs** – **An additional 67 units are projected to be needed between 2025-2035,** including 16 one-bedroom, 17 two-bedroom, 21 three-bedroom, and 12 four+ bedroom units. However, overall housing demand is anticipated to **decrease slightly** between **2035 and 2045.**

> In summary, the **highest and greatest** need for housing in the St. Paul region is a wider variety of accessible and more affordable housing units across a range of sizes. Although some new housing is expected to be needed in the short term, the primary focus should be on **adapting existing housing units** to better meet the needs of changing demographics and an aging population.

[1] Population and housing projections produce potential future scenarios based on historical data and a set of established assumptions. This Regional Housing Strategy relied on 2021 Federal Census data and other related federal, provincial, and municipal data. Future updates to the strategy will rely on more recent versions of key datasets, which may lead to alternate projection scenarios. Projections are not intended to function as predictions, and they do not reflect current conditions. As such, projections should be referenced with caution, with acknowledgement that ongoing investment and attraction within the region may lead to population, housing, and employment growth that was not factored into the applied projection scenario.

Regional Housing Strategy Framework

To guide future housing effort, the RHS introduces four policy areas, 13 directions, and 53 actions to help address housing needs in the St. Paul region over the next 10 years.

Policy Areas, Directions, and Actions

The following policy areas, directions, and actions were developed in response to the emerging housing needs identified through completion of the municipal HNAs. They were designed to function as a system where multiple approaches work together to collectively address identified gaps and needs.

POLICY AREA 1: EXPAND WRAP-AROUND SERVICES AND FILL EMERGENCY, TRANSITIONAL, AND SUPPORTIVE HOUSING GAPS		
Directions	**Actions**	**Priority**
1. Expand wrap-around services and establish emergency, supportive, and transitional housing	Advocate to higher levels of government and health authorities to increase availability of physical and mental health services	High
	Advocate to higher levels of government for increased investment in emergency, supportive, and transitional housing, and collaborate with regional and sectoral partners in their advocacy efforts	Low
	Promote and support opportunities to host suicide awareness and prevention training for all community members	Low
	Develop an Integrated Social Service Strategy to identify and map existing social services available across the region	Medium
2. Collaborate with housing partners to increase availability of culturally appropriate housing and support services	Engage with Indigenous housing providers to understand gaps and needs, and identify criteria to determine preferred locations and cultural requirements for housing	Medium
	Identify opportunities to use municipal land for culturally appropriate housing with supports that is co-led or co-developed by cultural organizations	Low
	Explore opportunities to provide municipal contributions to strengthen funding proposals for culturally appropriate housing	Low

POLICY AREA 2: DIVERSIFY THE HOUSING SUPPLY WHILE MAINTAINING AFFORDABILITY		
Directions	**Actions**	**Priority**
1. Update policies, bylaws, and plans to support affordable, alternative, and diverse housing forms and models	Introduce MDP policies that support development of affordable housing, purpose built rental housing, transitional and supportive housing, shared housing models, and modular housing	High
	Update LUBs to enable greater housing diversity and adaptability by increasing lot coverage and height limits, reducing setbacks, allowing the conversion of single-detached dwellings into alternative housing forms, permitting both secondary and garden suites on suitable lots, and amending parking regulations to support development of additional dwelling units	High
2. Support maintenance, upkeep, and energy retrofits	Engage with non-profit organizations and housing providers to co-develop housing preservation strategies	Low
	Advocate to higher levels of government for increased investment in retrofit, maintenance, and rental preservation programs and collaborate with regional and sectoral partners in their advocacy efforts	High
	Identify and promote existing funding opportunities for renovations and repairs to existing units	Medium
	Develop an incentive program to support renovations and repairs to existing units	Low
3. Support development of non-market affordable housing	Collaborate with housing partners and landlords to develop a partnership framework	Low
	Identify opportunities to use municipally owned land for affordable housing	High
	Advocate to higher levels of government for increased rent subsidies and assistance	High
	Identify and promote existing programs and incentives that support affordable home ownership	Medium
	Collaborate with non-profit housing organizations to support below-market ownership models	Low
4. Support modest infill development in underutilized areas	Conduct a vacant land inventory to identify underused or surplus lots that could accommodate infill development	High
	Conduct a servicing capacity assessment to explore barriers, opportunities, and availability for supporting dwelling conversions and redevelopment	Low
	Develop an Infill Policy	Medium

POLICY AREA 3: SUPPORT AGE FRIENDLY COMMUNITIES		
Directions	**Actions**	**Priority**
1. Promote a range of flexible housing forms and models to accommodate housing transitions	Encourage developers to consider universal and age-friendly design standards in new developments	High
	Collaborate with community partners to engage seniors to understand their needs and build shared readiness for the development of supportive and independent living units for older adults	Medium
	Work with community partners to complete feasibility studies, business plans, and early design work in support of new independent living units and supportive units for seniors	Medium
	Support and facilitate community-led co-living initiatives by providing land use guidance and connections to development professionals	Low
	Partner with non-profit organizations to explore and support the development of a shared housing match program	Low
2. Support aging in place through services, programs, and home modification incentives	Collaborate with local seniors and service providers that specialize in senior populations to identify locations where community hubs and spokes are most needed	Low
	Support the creation or expansion of community hubs that use existing municipal facilities and land, such as libraries and recreation centres	Low
	Explore opportunities to expand senior-oriented services and programs	High
	Support local service providers in establishing mobile and satellite services	Low
	Work with local service providers to establish age-friendly transportation options such as shuttle services, partnerships with volunteer driver programs, and service clubs who may already be providing informal rides	Medium
	Advocate to higher levels of government for financial support for accessibility modifications for rental and ownership housing	Medium
	Provide support to help seniors identify and navigate eligibility for funding programs, complete applications, and secure contractors to complete improvements	Low
	Develop an incentive program to help low-to-moderate income seniors complete home modifications that improve accessibility	Low

POLICY AREA 4: INCREASE EDUCATION AND AWARENESS		
Directions	**Actions**	**Priority**
1. Improve community perception to increase attraction and investment	Work with local organizations to develop a Community Safety and Well-Being Plan	High
	Develop neighbourhood profiles, place-based branding, and marketing to advertise opportunities across different neighbourhoods and communities	Low
2. Support, incentivize, and accelerate housing development	Hire a full-time permanent staff member to coordinate regional housing matters	High
	Establish a regional housing committee to discuss housing issues, opportunities, and recommendations	High
	Develop a regional collaboration framework to outline municipal roles and responsibilities related to the implementation of housing actions	High
	Maintain a regional directory of developers, builders, and contractors who are interested and able to build housing and complete home improvements within the region	Medium
	Explore the creation of financial or development incentives that support and encourage residential development	Medium
3. Facilitate cross-industry collaboration	Collaborate with non-profit organizations, members of the land development industry, and Indigenous housing providers to co-create a partnership framework	High
	Maintain formal and informal relationships with Indigenous organizations, Elders, Knowledge Keepers, and Indigenous housing providers	High
	Host an annual networking event to connect and facilitate partnerships between landowners, non-profit housing providers, and mission-aligned developers	Low
4. Build community knowledge and understanding	Develop a community education program and associated materials to increase awareness of different housing types, models, and ownership styles	High
	Work with community housing partners to encourage a centralized resource to advertise available rental units across the region and help match renters to available rental units	Medium
	Collaborate with local organizations to distribute housing information and education to local youth	Medium
	Collaborate with non-profit organizations and Indigenous communities and housing providers to develop educational materials around Indigenous history, reconciliation, and housing needs, supports, and culturally appropriate housing	High
	Develop educational materials to support homeowners who are interested in developing additional dwelling units	Medium
	Promote and support cultural competency and anti-racism training for municipal staff and Council members	High
5. Monitor local housing needs	Develop a custom housing survey template to collect information that fills local data gaps	Medium
	Regularly engage the community to understand current lived experiences	Medium
	Regularly update municipal Housing Needs Assessments, underlying projections, and the Regional Housing Strategy when current data becomes available	Medium

Implementing the Regional Housing Strategy

Implementation of the RHS is continuous and ongoing. It is expected to occur alongside other initiatives, services, programs, and funding opportunities that are available within the St. Paul region. RHS actions were recommended based on their ability to address identified housing needs, in addition to their ability to progress or supplement ongoing housing efforts and strategic priorities.

Implementation Plan

Section 4.0 of the RHS presents an implementation plan for how the regional municipalities can complete housing actions over the next ten years. It is structured by action, defining expected timeframe for completion over the short (1-3 years), medium (4-7 years), or long-term (8-10 years), leads and partners, tracking metrics, and measures of success. Some actions span multiple time periods, indicating that they are expected to be implemented on an ongoing basis. The implementation plan also includes examples from other communities who have successfully completed the proposed actions or work that relates to the actions that can be referenced and adapted by the regional municipalities to best address local needs.

Prioritizing Action

Section 5.0 of the RHS presents a prioritization matrix to help the regional municipalities determine the order of completing recommended housing actions. It evaluates each action by estimated cost, feasibility of completion, and expected impact to recommend the overall priority level (high, medium, or low) of each action.

Monitoring and Reporting

While the implementation plan and prioritization matrix are intended to support and guide the regional municipalities, the responsibility for reviewing, prioritizing, and completing recommended actions rests solely with each municipality. It is important for regional municipalities to review recommended actions regularly to determine the appropriate timing and order of completion that best aligns with resource availability. Regional municipalities are encouraged to report on implementation progress on an annual basis to maintain accountability, celebrate accomplishments, and identify new opportunities.

Lastly, it is important for municipal HNAs to be updated as new data becomes available, typically in alignment with the release of Federal Census data. As housing needs change within the St. Paul region, updates to the RHS policy areas, directions, and actions will be required to effectively address identified needs and emerging development trends.

1.0 Introduction

1.1 What is a Housing Strategy?

A Housing Strategy is a high-level planning document that identifies priorities and actions to guide how a community plans to meet its housing needs over the next 10 years. They provide a data-driven policy framework that municipalities can use to inform decision-making.

1.2 The Broader Context of Housing

The term “housing” has many different definitions, perceptions, and associations. In this document, the focus is on identifying opportunities to create affordable, accessible, and attainable spaces that are suitable, adequate, and safe, where people can live peacefully, in security, and with dignity. Decisions to meet an individual’s housing needs are often shaped by a range of interconnected factors that extend beyond housing itself.

While access to affordable, accessible, suitable, safe, and adequate housing is essential, the ability and desire to move to or remain in a community is also influenced by the availability of local services and amenities, employment opportunities, and how communities plan, grow, and govern themselves, among other considerations. Together, these elements form a complex system that affects quality of life, stability, and long-term community sustainability. **Figure 1** outlines four key elements that offer important insight into local housing decisions: health, housing, governance, and opportunities.

Figure 1: Elements that Influence Local Housing Decisions

1.3 Project Overview

The **St. Paul Regional Housing Strategy (RHS)** provides a coordinated and actionable response to the housing challenges identified across the County of St. Paul, Town of St. Paul, Town of Elk Point, and the Summer Village of Horseshoe Bay. Through a comprehensive framework that includes policy areas, strategic directions, and actions, the RHS will guide the regional municipalities in taking tangible steps to improve local housing conditions. While this RHS does not address every possible housing scenario, nor is it designed to provide step-by-step instructions for building homes, the RHS is designed to direct meaningful action and investment towards each community's identified housing priorities.

In alignment with the project goals and municipal Housing Needs Assessments (HNAs) completed in the fall of 2025, the RHS:

- Addresses current and projected housing needs across the continuum.
- Provides clear, actionable policy recommendations for each municipality.
- Identifies and implements regional strategies where collaboration provides mutual benefit.
- Promotes long-term sustainability, affordability, and inclusiveness in housing delivery.
- Leverages intergovernmental programs, zoning tools, and partnerships to support implementation.

1.3.1 Rationale

In 2023, the County of St. Paul, Town of St. Paul, Town of Elk Point, and the Summer Village of Horseshoe Bay identified a need to better undertand the housing situation across the region. In response, they worked together and submitted a funding application to the Alberta Community Partnership Program, which provides municipalities with resources that support regional collaboration and capacity building initiatives. The regional municpalities were successful in their application and received funding to conduct a regional housing inventory and needs assessment.

1.3.2 A Vision for Housing in the St. Paul Region

The regional municipalities defined the following vision for the future of housing in the St. Paul region, which helped guide development of the RHS.

> The St. Paul region envisions inclusive, resilient, and age-friendly communities where residents at all stages of life have equitable access to safe, suitable, and affordable housing options across the full housing continuum.

1.3.3 Process

Developing the RHS involved reviewing and analyzing technical information and documents, combined with incorporating feedback received through public input opportunities. The project followed a two-phase process, starting in late 2024 and concluding in early 2026. Public input opportunities were available during both project phases. The Regional Housing Strategy Engagement Report, included in **Appendix C,** details the opportunities that were available and the key themes that were raised across each phase of the project. **Figure 2** describes the projects phases, timelines, and key tasks.

Figure 2: Project Timeline

While developing the RHS, housing, services, and programming needs for current and future residents were explored across the full housing continuum, a model that describes a range of housing types that would ideally be available to meet the varying needs of residents within a community. While the housing continuum is depicted in a linear fashion, it is important to acknowledge that the end goal for households differs; market home ownership is not necessarily the end goal for everyone. Rather, personal circumstances such as aging or becoming an empty nester, having young children, experiencing changes in incomes and abilities, or sudden need for health or personal care support can result in varying housing needs over time.

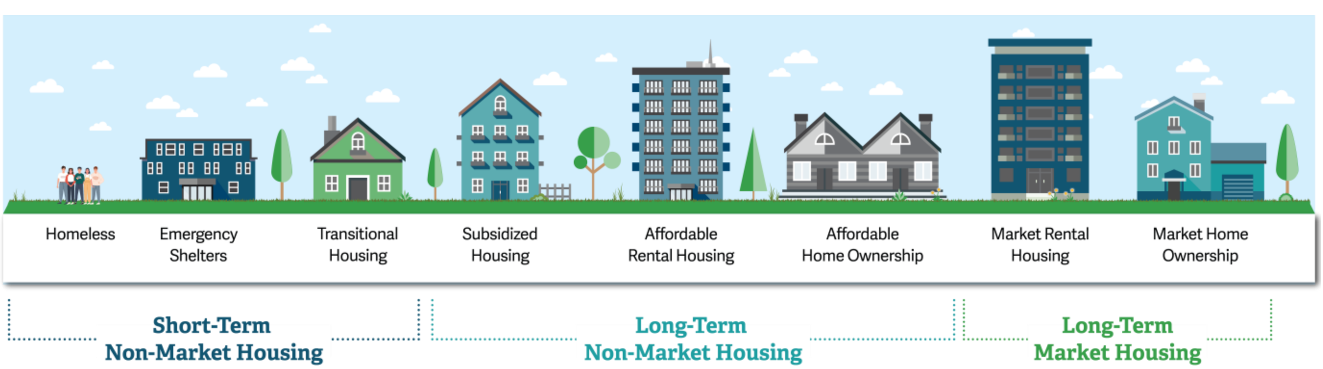


Figure 3: Housing Continuum

1.4 Roles and Responsibilities in the Housing System

Successful housing action requires a multi-faceted approach with support and funding from all levels of government. The regional municipalities, along with community members and local organizations, each bring their own unique expertise to the table and therefore have varying roles and responsibilities within the housing system.

Federal Government

The Government of Canada implements a variety of programs that provide capital and operational funding for non-market housing. The Canada Mortgage and Housing Corporation (CMHC) is Canada's National Housing Provider of mortgage insurance and sets the rules and requirements for government-backed mortgage insurance, collects data, completes research on the housing industry across Canada, and is responsible for providing funding to support the provision of affordable and supportive housing across Canada. The National Housing Strategy, Reaching Home: Canada's Homelessness Strategy, and the Rapid Housing Initiative are examples of the key initiatives the Federal Government has implemented related to housing and homelessness.

Another key element to housing is the role that healthcare availability has on communities and vulnerable populations. In Canada, health care facilities and related services are a shared responsibility between the federal provincial governments. The federal government ensures that all provinces and territories provide basic standards of coverage for insured health services, including but not limited to medically necessary hospital, physician, and some surgical-dental services, amongst other medical services and programs.

Provincial Government

The Government of Alberta (GOA) plays a major role in the provision of non-market housing. The Alberta Housing Act defines the province's role in housing and describes its powers in providing financial and advisory support, as well as supporting the development of non-market housing. The purpose of the Act is to "enable the efficient provision of a basic level of housing accommodation for persons who because of financial, social, or other circumstances require assistance to obtain or maintain housing accommodation". The GOA also provides subsidies and rent supplement programs through partnerships with the Federal Government.

Regarding the availability of health care services, the province is responsible for delivering services that regulate health care providers (e.g., doctors and nurses). The province determines which services they consider to be medically necessary and will be covered under provincial jurisdiction.

Local Governments

Local governments have several roles when it comes to the creation and provision of appropriate and adequate housing within municipalities, from shaping and guiding how the community changes through municipal policy to being a leader in the community and advocating to other levels of government. The most common roles local governments have related to implementing the Housing Strategy can generally be described by the following:

- **Educator:** Sharing and distributing information about housing types, tenures, and needs, and affordable housing to the community.
- **Facilitator:** Facilitating development and protecting the current needed housing supply and services through policy development, bylaws, and regulation, as well as considering long-term infrastructure planning requirements and needs

- **Collaborator:** Forming and maintaining partnerships to move forward on needed housing and services.
- **Advocator:** Advocating to senior levels of government and sharing information about housing needs and available services to the community and key organizations.
- **Investor:** Incentivizing and investing in housing and services, including investments in infrastructure and programs.

At a finer level of detail, members of Administration and Council also have the following specific but separate responsibilities:

ADMINISTRATION

- **Information provider:** Providing information to decision makers to support and inform decisions.
- **Advisor:** Providing recommendations to decision makers related to land use planning and development matters.

COUNCIL

- **Decision maker:** Reviewing information, weighing opportunities, and making decisions that are suitable for the community and address identified needs.

It is important to note that although healthcare services fall under federal and provincial jurisdiction, local governments are responsible for advocating for identified gaps, needs, and supports within their communities. In some cases, this may result in advocacy to higher levels of government for matters related to the health and wellbeing of residents.

Non-Profit Sector

The non-profit sector plays a vital role in providing non-market housing and appropriate support services. They support implementation of the provincial housing mandate, while managing and operating affordable and supportive housing units, and providing additional supports and wraparound services, such as culturally appropriate supports, mental health supports, education, and jobs and life skills training. These organizations often seek funding from different levels of government and entities, such as those provided by the National Housing Strategy Initiative. The non-profit sector also builds and maintains partnerships and collaborates with community organizations, the private sector, and all levels of government.

Private Sector

The private sector includes landlords, developers, builders, property managers, and real estate agents. This sector develops, constructs, and manages a variety of housing forms, including both ownership and rental housing units. The private sector is primarily responsible for providing market housing; however, the sector can also play a key role in developing affordable housing with the support of all levels of government and in partnership with community organizations and the non-profit sector.

Residents and Visitors

Residents and visitors include all individuals who permanently or temporarily reside within the St. Paul region. They typically include property owners, renters, landlords, or a combination thereof. As the end users within the housing system, they are most directly impacted by housing challenges, legislation, and policy.

2.0 Regional Context

2.1 Location and Municipal Attributes

The St. Paul Region is in northeastern Alberta, approximately 208 kilometres northeast of the City of Edmonton. It contains four municipalities: the County of St. Paul, Town of St. Paul, Town of Elk Point, and the Summer Village of Horseshoe Bay, each offering distinct characteristics and styles of living. The RHS acknowledges the existing relationships and partnerships that exist between municipalities within the St. Paul region, while celebrating the unique values, characteristics, and needs of each community.

Table 1: Profiles of Regional Municipalities

	County of St. Paul	Town of St. Paul	Town of Elk Point	Summer Village of Horseshoe Bay
2021 Population	6,306	5,863	1,399	81
Land Area (km^2)	3,280.4	8.6	4.9	1.0
Municipality Type	Municipal District	Town	Town	Summer Village
Key Characteristics	• Located 208 kms northeast of Edmonton • Community of 1,200 farms and 32 oil and gas companies • Contains nine hamlets • Mission to create desirable rural experiences • Known for outdoor recreation including lakes, campgrounds, and trails	• Located 200 kms northeast of Edmonton • Serves as a major trading centre for the surrounding area • Mission to embrace their resilient and adventurous past while pointing towards a future-focused, prosperous community for all • Known for urban services and recreation facilities	• Located 235 kms northeast of Edmonton • Contains a range of diverse businesses and commercial investment opportunities • Mission to work collaboratively to provide service excellence that is responsive to the community • Known for trails, lakes, wildlife, and outdoor hobbies	• Located 20 kms north of the Town of St. Paul, nestled against Vincent Lake • Fishing and watersports are the primary recreational opportunities for residents of the area • Known as an ideal place for those seeking a quiet lifestyle

2.2 Policy Alignment

At the time of developing the RHS, each of the regional municipalities had existing municipal development plan (MDP) policies that supported various aspects of housing and residential development. A summary of existing MDP policies that informed development of the RHS is included within **Table 2**.

Table 2: Housing Policy Overview – Municipal Development Plans

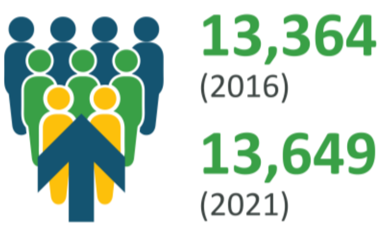
County of St. Paul	
Residential Development Goals	**Residential Development Policies**
Encouragement of environmentally sound country residential development which will not put a strain on the County's services.	• The County supports the development of multi-lot residential subdivisions that are of a compact, clustered form that conserve land and reduce the potential for conflict with agricultural uses. • The infilling and redevelopment of sites shall be considered in other community areas provided such development can be sustained by on-site water and wastewater services.
Town of St. Paul	
Residential Development Objectives	**Residential Development Policies**
Encourage a mix of housing types to cater to the diverse needs of residents.	Neighbourhoods shall provide a diverse mix of housing types, including single detached, duplexes, Townhomes, and multi-unit dwellings, with a range of lot sizes that support varying income levels, household sizes, and accessibility needs.
	The Town should encourage new residential and infill development to incorporate: • Dwellings with varying numbers of bedrooms to accommodate households of different sizes and stages of life. • Dwellings that meet diverse accessibility needs. • Seniors housing with varying levels of support, from independent living facilities to supportive accommodations, to long-term care facilities. • Culturally appropriate housing for Indigenous peoples and newcomers.
• Reduce financial barriers for developments offering an affordable housing component. • Promote awareness of funding opportunities for affordable housing among residents, developers and service providers. • Work collaboratively with service providers in the region to deliver integrated and comprehensive housing services to populations in need. • Support the development of affordable housing to a design standard and quality similar of that found in the surrounding neighbourhood.	• The Town should update the Housing Needs Assessment every 5 years, so it has the most current information to make effective decisions. • Every year, the Town should issue a progress report on the action items established in the Housing Strategy's action plan. • The Town should establish a Housing Task Force, consisting of representatives from non-profit organizations, developers, and government agencies, to work on the implementation of the Housing Strategy. This could be done as a municipal initiative or in partnership with other municipalities in the region. • The Town should explore the creation of a Community Land Trust to support long-term housing affordability. • The Town shall actively pursue funding opportunities from provincial and federal programs, such as the National Housing Strategy and Alberta's Affordable Housing Partnership Program. • Every year, the Town shall set a goal to secure a minimum dollar amount in funding for affordable housing, either on its own or in collaboration with service providers, developers and non-profits operating in the affordable and supportive housing sector. • The Town shall explore the possibility of offering financial incentives, such as tax credits, rebates, density bonuses, and others, to reduce development costs for affordable and supportive housing.

	• The Town should require that new residential developments set aside at least 10% of units for affordable housing, and offer density bonuses, zoning relaxations, and expedited approval processes for developments that exceed this requirement. • The Town may require cash in lieu of affordable units, in which case these funds shall be allocated to an Affordable Housing Fund to support partnerships with regional service providers. • The Town should implement an engagement, communications, and awareness campaign to enhance community support for affordable housing by better understanding and addressing pressing concerns on this subject. • The Town should create digital and printed resources, or leverage existing resources, to share information with the community and interested parties about grants, innovations, cost-saving measures, ongoing initiatives, successes, and other details that may facilitate action and collaboration on housing matters.
Town of Elk Point	
Residential Development Goals	**Residential Development Policies**
To ensure the provision of a variety of housing types throughout the community to satisfy the accommodation needs of all age, income and social groups.	Section 2.2 Development Opportunities Map identifies potential future residential areas which endeavour to provide appropriate sites for residential development in various forms to meet demand.
To ensure that there is an adequate supply of reasonably priced land for future residential development in Town.	Maintain land banking practices as long as perceived necessary, and ensure that land sold from the Town's land bank program is marketed at reasonable prices.
To provide an appropriate level of development standards and servicing requirements for residential development.	Innovative methods to reduce servicing costs shall be considered; and utility services for new residential subdivision developments shall be installed underground.
To promote compatible development infilling.	Development of secondary suites such as boarding houses, basement suites and garage suites shall be allowed within the Single Detached Residential (R1) and the Medium Density Residential (R2) District of the Land Use Bylaw.
To encourage the development of rental apartments within the community.	The Town shall endeavour to identify lands for apartment development.
Summer Village of Horseshoe Bay	
Residential Development Objectives	**Residential Development Policies**
• To recognize low density residential development is the primary land use in the Summer Village. • To provide for a limited variety of low density residential development forms.	• To recognize growth within municipal boundaries residential lots may accommodate a dwelling unit and a suite, in accordance with the Land Use Bylaw. • Lots greater than 3,000 m² may be subdivided to a minimum area of 1,500 m² and a minimum lot width of 30 m, in accordance with the Land Use Bylaw. • New residential dwellings, or additions to existing dwellings, shall be encouraged to provide an acceptable transition to the adjacent, existing dwellings by creating a building form that is similar in height, size, and architectural character.

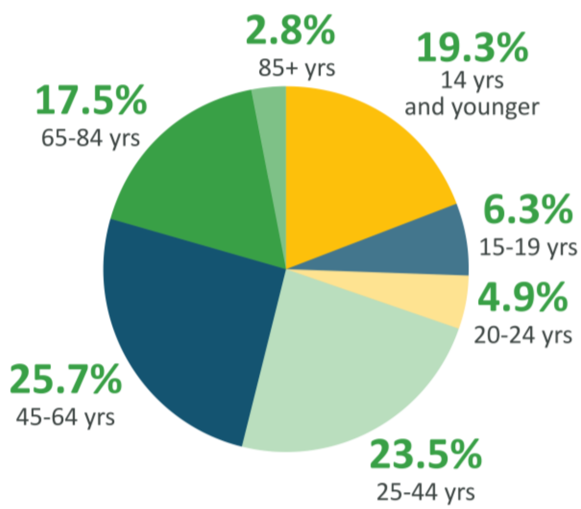
2.3 Regional Community and Housing Highlights

The following section provides a high-level overview of the key findings of the municipal HNAs[2]. The purpose of the HNAs was to identify current and future housing gaps and needs in the regional municipalities by evaluating the demographic and economic profiles of each community. Population growth, age, stages of life, household size and type, income, and employment all play a role in informing the type of housing units, sizes, tenures, level of affordability, and support services required in a community. HNA reports for each of the regional municipalities are in **Appendix B**.

POPULATION



AGE BREAKDOWN



[2] The primary datasets used to develop the municipal HNAs were largely from 2021 or earlier. Therefore, housing trends between 2021 and 2025 have not been captured due to a lack of available data.

HOUSEHOLDS

SIZE

2.0 - 2.5
Average household size

27.8%
1-person

37.5%
2-person

5,405 Households

TENURE

79.3%
own

20.7%
rent

INCOME

$79,000-$87,000
Median household income

160 renter households in subsidized housing

- **59%** Town of St. Paul
- **25%** Town of Elk Point
- **16%** County of St. Paul

HOUSING

80.6%
Single detached

8.3%
Apartment in building with <5 storeys

6.5%
Movable dwelling

1.8%
Row house

1.6%
Semi-detached

1.2%
Apartment or flat in a duplex

0.1%
Other single-attached house

72.9%
of homes have 3 or more bedrooms

78.1%
of homes built before 2001 (excluding the Summer Village of Horseshoe Bay)

$142,000-$270,000
median sales price

AVERAGE RENTAL RATES

$885-$1,288
1-3-bedroom units

2.4 Perceived Housing Challenges and Opportunities

Through reviewing existing data and background information and feedback from community members, the following barriers and opportunities were perceived related to housing in the St. Paul region:

Table 3: Challenges and Emerging Opportunities

Challenges	Emerging Opportunities
Shortage of physical and mental health-related services	Individual physical and mental health can directly impact a person's ability to secure and maintain stable housing. **Increasing the availability and capacity** of physical and mental health practitioners in the region to sufficiently meet community demand can help improve the overall housing situation in the St. Paul region.
	Partnering with organizations and agencies to **expand support services** throughout the St. Paul region, particularly into smaller communities and more rural areas to help those who are in need and prevent community members from becoming unhoused.
Lack of emergency, supportive, and transitional housing	**Establishing new spaces or repurposing existing spaces** for emergency, transitional, or supportive housing would provide opportunities for individuals in immediate need of assistance to receive short-term care.
Lack of available, affordable, and quality rental units	**Increasing the rental supply** by constructing new units or converting existing homes to rental units could help increase the availability of rental units.
	Advocating to higher levels of government and housing providers for increased rent subsidies and financial support programs could help qualifying individuals access rental housing.
Lack of housing diversity and affordability	**Amending policies and land use regulations** could provide support for different types of housing that are more suitable and affordable for smaller households.
	Exploring financial incentives and programs to encourage development, redevelopment, and maintenance to or conversions of existing dwelling units could expedite development of a wider range of housing types.
Lack of housing options for seniors to downsize while maintaining differing levels of independence	Diversifying the housing stock to **provide smaller unit sizes across a variety of housing types and ownership styles** could provide accessible opportunities for residents to remain in their community across different life stages.
	Providing a wider range of suitable, accessible, and affordable housing options for seniors could help **generate movement within the housing market**; as seniors move out of single detached homes, it provides more opportunity for existing or new residents to access those single detached homes that may better meet their needs.

2.5 Anticipated Housing Needs

Available demographic and housing data was used to forecast population growth and project future housing needs. Projections produce a potential future scenario based on historical data and a set of established assumptions. They are not intended to function as predictions, and they do not reflect current conditions. As such, projections should be referenced with caution and interpreted within the context of this RHS. It is important to acknowledge that ongoing investment and attraction within the region may lead to population, housing, and employment growth that was not factored into the applied projection scenario.

Population and housing projections for the St. Paul region were completed over a 20-year period (2025-2045), divided into two 10-year intervals: 2025-2035 and 2035-2045. The findings indicate that some population growth is expected over the first decade, resulting in a gradual increase in housing demand. This is followed by a slight population decline over the second decade, leading to an expected reduction in housing demand.

As shown in **Table 4**, housing demand is anticipated to **increase by 67 units from 2025 to 2035,** meaning that an additional 67 dwellings will be needed in the first decade to keep up with population growth. From 2035 to 2045, housing demand is projected to **decrease by 58 units** due to the slight expected population decline.

Table 4: Total Projected Change in Housing Unit Demand

Year/Range	County of St. Paul	Town of St. Paul	Town of Elk Point	Summer Village of Horseshoe Bay	Total
2025	2,626	2,430	654	42	5,752
2025-2035 Change (+/-)	+35	+20	+13	-1	+67
2035	2,661	2,449	667	41	5,818
2035-2045 Change (+/-)	-25	-20	-11	-1	-58
2045	2,636	2,429	656	39	5,760
2025-2045 Total Change (+/-)	+10	-1	+2	-3	+8

*Numbers may not sum to totals due to suppression of Statistics Canada data used to develop projections

Looking more specifically at the 67 dwellings projected to be needed by 2035, the number of units by size and regional municipality are presented in **Table 5**.

Table 5: Projected Housing Unit Demand by Size (2025-2035)

Unit Size	County of St. Paul	Town of St. Paul	Town of Elk Point	Summer Village of Horseshoe Bay	Total Change by 2035
One-bedroom	+5	+11	-	-	+16
Two-bedroom	+19	-1	-1	-	+17
Three-bedroom	+11	+11	-	-1	+21
Four+ bedroom	-	-1	+13	-	+12

Despite the quantitative findings in **Table 4**, simply matching the expected number of households with the expected number of dwellings will not address identified housing needs in the St. Paul region. Understanding the characteristics of existing dwellings (e.g., dwelling type, size, quality, etc.) and the demographics of the households who are expected to occupy them is critical to align housing with identified needs.

Table 6 provides a high-level summary of current (2025) and anticipated (2045) housing needs across specific population groups to show how both the existing and future housing stock may need to adapt to accommodate shifts in regional demographics. By 2045, projections show a need for an additional 247 senior households, suggesting a growing demand for smaller, more accessible units. While **Table 4** indicates that the overall number of dwellings in the region is not projected to change significantly, **Table 6** suggests a trend where existing units will need to be adapted to effectively accommodate changing demographics as the population ages.

Table 6: Projected Housing Demand by Population Groups That Need Housing

Population Groups	Current Dwelling Units Needed (Total 2025)					Additional Dwelling Units Needed (Overall Change 2025-2045)				
	County of St. Paul	*Town of St. Paul*	*Town of Elk Point*	*Summer Village of Horseshoe Bay*	**Total**	*County of St. Paul*	*Town of St. Paul*	*Town of Elk Point*	*Summer Village of Horseshoe Bay*	**Total**
Seniors	914	699	178	15	**1,806**	+99	+108	+24	+16	**+247**
Families	1,997	1,590	436	No data available	**4,023**	-24	-7	-1	No data available	**-32**
Indigenous persons	377	509	101	0	**987**	+96*	+130*	+26*	No data available	**+252***
People with mobility disabilities	338	308	75	5	**726**	-15	-7	-1	-	**-23**
People with serious mental illness or addiction	22-55	20-50	5-12	1	**48-117**	-1-2	-1	0	-	**-2-1**
People with intellectual disabilities	16-19	15-18	4	0	**35-37**	-1	-1	0	-	**-2**
Seniors (with supports)	101	91	21	2	**215**	+7	+15	+1	-	**+23**
Total	**3,765-3,801**	**3,232-3,265**	**820-827**	**23**	**7,840-7,911**	**161-164**	**237**	**49**	**16**	**+463-466**

**Only until 2035 – no available data to project between 2035-2045*
- No significant change noted

Past and present demographic and housing trends indicate that the St. Paul region will experience some growth by 2035, likely followed by a slight decline in population and housing demand. While some new dwellings will be required to meet short-term needs, long-term population and housing demand is expected to decrease slightly. At this time, the most pressing challenge is making sure the characteristics of existing dwelling units will appropriately meet the needs of specific population groups. In a low growth context, as the projection scenario suggests, developing a large number of new units is not the most effective or feasible response. Instead, the regional partners should focus efforts towards adapting and replacing existing units, while remaining open to strategic development opportunities.

2.6 Ongoing Regional Housing Effort

It is important to note that the RHS is not the first step that the St. Paul region has taken towards improving its housing situation. There are several existing or ongoing initiatives, services, programs, and funding applications that demonstrate that housing work is a priority within the region. The foundation built by the regional municipalities and their ongoing effort should be considered alongside implementation of future housing actions.

Initiatives

- **Housing-Related Expressions of Interest (2025):** The Town of St. Paul released an expression of interest to identify partners who are interested in developing specific kinds of housing in the St. Paul region. Identifying potential partners who are interested in and have the knowledge, capacity, and finances to contribute to residential projects is an important step to prepare for taking advantage of funding opportunities.
- **Rural Transportation Study (2025):** The purpose of the Rural Transportation Study was to understand existing rural transportation challenges throughout the St. Paul region and identify potential solutions. The availability of transportation options impacts people's ability to access key services and amenities and can therefore have a significant impact on where they choose to live. Establishing appropriate and reliable transportation options that can feasibly service rural areas can enable new residents to expand their house hunting radius, while allowing existing residents to remain housed within their existing home longer.
- **Regional Multipurpose Leisure Centre Feasibility Study (2023):** The purpose of this study was to provide guidance on the potential development of a regional multipurpose leisure centre considering existing recreation needs within the St. Paul region. It recommended a location for the facility, as well as desired amenities. Increasing access to recreational opportunities can help address known demands, while promoting active living and providing additional shared amenity spaces within the community.

Services and Programs

- **Information and Referral Services:** St. Paul Regional Family and Community Support Services (FCSS) offers appointments to help identify resident needs and connect them with available resources to guide them in the right direction. Examples of resources include direction to rental housing information, people to help with housekeeping, snow removal, and yard maintenance, as well as transportation and towing, amongst others.

- **Meals on Wheels:** The Meals on Wheels program maintains and improves the nutritional health of those who are unable to prepare adequate meals for themselves (e.g., seniors, new moms, individuals with impairments, etc.). This program is available to residents in the Town of St. Paul and Elk Point on an application basis.
- **Snow Angels:** The Snow Angels Program is a campaign aimed at inspiring residents of the Town of St. Paul and Elk Point to be good neighbours and lend a helping hand to those in need. Residents who sign up to be a Snow Angel help with things like shoveling walkways during the winter for those who may be elderly, have mobility issues, or be recovering from an illness or surgery. Programs like these enable residents who do not want to move, or who are unable to access a more suitable housing situation, to remain housed within their existing home longer.

Funding

- **FCSS Funding:** St. Paul Regional FCSS provide grant funding for not-for-profit agencies and community groups who are completing initiatives of a preventive nature that enhance the social well-being of individuals and families within the St. Paul region.
- **Affordable Housing Partnership Program (2026):** The Affordable Housing Partnership Program is a provincial funding opportunity for public, non-profit, and private-sector housing providers who are interested in developing innovative and sustainable affordable housing projects. The Town of St. Paul is working with local housing partners to take advantage of this funding opportunity, supplying land for the proposed development.

These ongoing initiatives, services, programs, and funding applications work together to progress different aspects of housing. Initiatives are focused on gathering additional information and defining needs, programs and services are focused on supporting the living situations of existing residents, and funding opportunities provide the resources, capacity, and partnerships that spark new ideas and allow housing to be developed. This ongoing effort, combined with the recommended actions within the RHS, provide a comprehensive roadmap for how the St. Paul region can continue to improve housing and work towards addressing identified needs.

3.0 Housing Strategy Framework

3.1 Interpretation

The Regional Housing Strategy contains a series of policy areas, directions, and actions to guide future housing work.

- **Policy Areas:** Broad categories that organize the Strategy into key topics or themes. Each policy area reflects a major aspect of the regional housing landscape where there are pressing challenges or opportunities for coordinated action.
- **Directions:** High-level statements that describe the intended approach within each policy area. They reflect the "big picture" thinking behind the Strategy and identify the general course of action that the Region should take. Directions are not tied to a specific project or timeline but guide the development of more detailed actions.
- **Actions:** Specific initiatives or projects that can be undertaken to realize the directions. Each action is assignable, measurable, and able to be tracked over time.

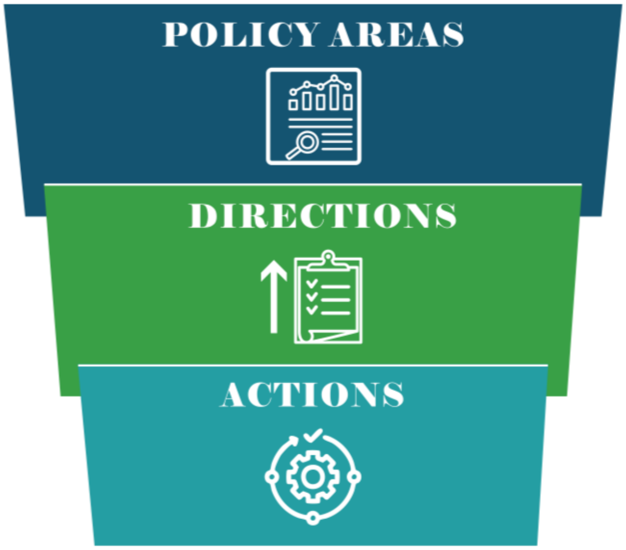


Figure 4: Regional Housing Strategy Framework

Despite being a regional strategy, it is important to note that the extent to which each policy area, direction, and action is relevant to each community will differ and depend on local nuances.

In addition to the policy areas, directions, and actions that comprise the framework, the RHS also includes a list of municipal focus areas, some providing more specific direction related to one or more of the actions, while others serve as additional considerations and focus areas of future housing work.

3.2 Policy Areas and Directions

This section presents the key policy areas that were identified through the process of developing Housing Needs Assessment reports for each community and engaging with the community. Each policy area contains a description of the associated challenges and key housing needs observed across the region and lists the directions that will guide regional action aimed at addressing or mitigating identified challenges and needs.

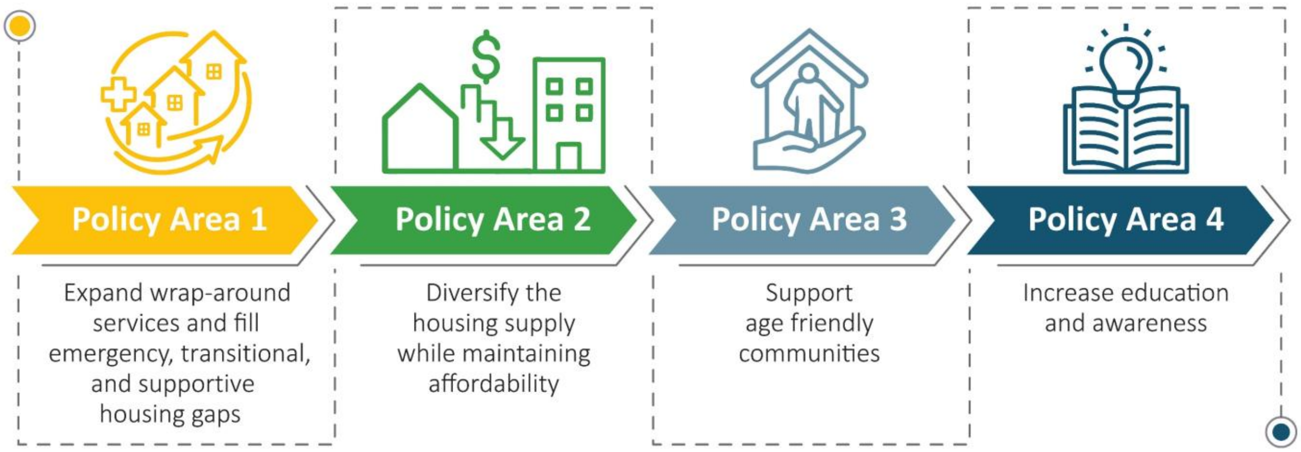


Figure 5: Regional Housing Strategy Policy Areas

POLICY AREA 1: EXPAND WRAP-AROUND SERVICES AND FILL EMERGENCY, TRANSITIONAL, AND SUPPORTIVE HOUSING GAPS

Wrap-around services can be defined as a person-centred approach to housing that combines safe and stable housing options with coordinated support services such as mental health care, employment assistance, substance use treatment, and legal advocacy, amongst others, depending on the unique needs of a respective community. In the St. Paul region, there is a lack of wrap-around services to comprehensively and effectively address local needs. There are some support services and emergency and supportive housing options available, which are currently centralized in the Town of St. Paul. Outside of St. Paul, and to a lesser degree Elk Point, such options are limited or nonexistent. This creates significant access barriers for residents in smaller or rural communities.

<table>
<tr><th>Key Challenges</th><th>Key Needs</th></tr>
<tr><td>Availability and capacity of support services and programs
Lack of supportive and transitional housing, particularly for individuals with mental health/addictions issues and Indigenous residents</td><td>Wraparound supports that are easier to access and located near housing
Supportive housing options for seniors, people with disabilities, and individuals facing mental health or addiction challenges
Men-accessible shelter space</td></tr>
<tr><th colspan="2">Directions</th></tr>
<tr><td colspan="2">Expand wrap-around services and establish emergency, transitional, and supportive housing
Collaborate with housing partners to increase availability and accessibility of culturally appropriate housing and support services</td></tr>
</table>

POLICY AREA 2: DIVERSIFY THE HOUSING SUPPLY WHILE MAINTAINING AFFORDABILITY

Housing affordability is a growing concern across the region, especially for renters, lower-income households, single-person households, and seniors. The predominance of single detached dwellings limits access to diverse housing types, which hinders overall affordability and availability of suitable and adequate housing options. Expanding the range of housing options, including a variety of housing forms and unit sizes, can better accommodate residents at different life stages and appropriately respond to the needs of different cultures and income levels.

Key Challenges	Key Needs
• Housing supply does not match household size or demographic need • Aging stock is vulnerable to disrepair or upscale redevelopment • Lower-income residents struggle to access adequate housing • Limited affordable market entry points for first time home buyers and workers • Policy and regulations hinder housing innovation	• Affordable and subsidized rental units • Better availability of purpose-built rentals of various sizes • Modest entry-level market housing • Accessible housing options for young adults, single parents, low-income families and individuals, people experiencing homelessness, people with pets, people experiencing mental and physical disabilities, newcomers, and seniors

Directions
1. Update policies, bylaws, and plans to support affordable, alternative, and diverse housing forms and models 2. Support maintenance, upkeep, and energy retrofits 3. Support development of non-market affordable housing 4. Support modest infill development in underutilized areas

POLICY AREA 3: SUPPORT AGE FRIENDLY COMMUNITIES

The region is home to a steadily aging population, with residents aged 65 and older expected to comprise a growing share of all communities over the next two decades. This trend underscores the need for a more flexible, diverse, and accessible housing spectrum.

Key Challenges	Key Needs
• The number of available units is insufficient to meet current and future demand • Existing options do not address the range of needs, particularly for seniors who require some level of support but are not ready for long-term care	• Accessible housing options • Local and well-connected support services, and supportive housing that provides intermediate levels of care between independent living and long-term care

Directions
1. Promote a range of flexible housing forms and models to accommodate housing transitions 2. Support aging in place through services, programs, and home modification incentives

POLICY AREA 4: INCREASE EDUCATION AND AWARENESS

Across the region, there is limited public and stakeholder awareness of available housing supports, development incentives, and regulatory tools that could enable more diverse and affordable housing.

Key Challenges	Key Needs
• Housing supply does not match household size or demographic need • Policy and regulations hinder housing innovation	• Increased awareness of local housing programs and regulations • Better connection and collaboration among community housing partners • Local navigation support to help residents access services

Directions
1. Improve community perception to increase attraction and investment 2. Support, incentivize, and accelerate housing development 3. Facilitate cross-industry collaboration 4. Build community knowledge and understanding 5. Monitor local housing needs

3.3 Regional Actions

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Direction 1:
Expand wrap-around services and establish emergency, supportive, and transitional housing

EXPAND WRAP-AROUND SERVICES AND FILL EMERGENCY, TRANSITIONAL, AND SUPPORTIVE HOUSING GAPS

- **Action 1:** Advocate to higher levels of government and health authorities to increase availability of physical and mental health services

  Advocate to higher levels of government and health authorities to increase recruitment efforts to secure comprehensive health care support to meet local demand.

- **Action 2:** Advocate to higher levels of government for increased investment in emergency, supportive, and transitional housing, and collaborate with regional and sectoral partners in their advocacy efforts

  Advocate to higher levels of government for financial support for creating emergency, supportive, and transitional housing, while collaborating with regional and sectoral partners in their advocacy efforts.

- **Action 3:** Promote and support opportunities to host suicide awareness and prevention training for all community members

  Encouraging and supporting access to suicide awareness and prevention training can help community members recognize when family and friends may be in distress and connect those at risk with appropriate resources and support systems.

- **Action 4:** Develop an Integrated Social Service Strategy to identify and map existing social services available across the region

  Map existing services and identify target locations for affordable, supportive, and emergency housing and necessary supports. This work should include consideration for coordinated regional transportation to provide access to services and include narrative around decentralizing supports in the Town of St. Paul.

Direction 2: Collaborate with housing partners to increase availability of culturally appropriate housing and support services	❖ **Action 1:** Engage with Indigenous housing providers to understand gaps and needs, and identify criteria to determine preferred locations and cultural requirements for housing Engaging with Indigenous housing providers will increase understanding of current gaps and needs, while establishing the necessary criteria to make informed decisions on locations and cultural requirements for future Indigenous housing. ❖ **Action 2:** Identify opportunities to use municipal land for culturally appropriate housing with supports that is co-led or co-developed by cultural organizations The region should consider using municipal land for culturally appropriate housing with supports that is co-led or co-developed by cultural organizations. When evaluating the type and composition of housing units that will be developed, the region should consider the type and form of housing communicated by cultural housing partners, including the need for institutional space operate on-site support services. ❖ **Action 3:** Explore opportunities to provide municipal contributions to strengthen funding proposals for culturally appropriate housing The region can provide knowledge and expertise, share data, information, and findings on housing needs and local engagement, collaborate with Indigenous housing providers and communities, and offer land to actively support funding proposals for culturally appropriate housing.

DIVERSIFY THE HOUSING SUPPLY WHILE MAINTAINING AFFORDABILITY

Direction 1:
Update policies, bylaws, and plans to support affordable, alternative, and diverse housing forms and models

- **Action 1:** Introduce MDP policies that support development of affordable housing, purpose built rental housing, transitional and supportive housing, shared housing models, and modular housing

  MDPs provide a long-term vision and framework to guide municipal decisions affecting how communities will grow in the future; thus, they play a key role in enabling the development of housing by providing consistency and continuity of policy across election cycles. Regional municipalities should expand housing-related policies within their MDPs to provide strong support for desired housing outcomes.

- **Action 2:** Update LUBs to enable greater housing diversity and adaptability by increasing lot coverage and height limits, reducing setbacks, allowing the conversion of single-detached dwellings into alternative housing forms, permitting both secondary and garden suites on suitable lots, and amending parking regulations to support development of additional dwelling units

  LUBs are an essential tool for regulating development, which must align with the objectives and directions provided in the MDP and other broader planning frameworks. To support development of diverse and affordable housing, regional municipalities should update their LUBs to reduce regulatory barriers, permit a wide range of housing types, and encourage gentle densification. Options such as reducing minimum lot sizes, setbacks, and height limits, and increasing maximum lot coverage to support development of alternative housing forms and secondary dwellings should be explored. Consideration should also be made for permitting the conversion of larger, single detached dwellings into alternative housing forms that increase density, which promotes maximizing opportunities within the existing housing stock. Additionally, parking regulations should be reviewed to make sure they do not create barriers to developing additional dwellings.

Direction 2: Support maintenance, upkeep, and energy retrofits	❖ **Action 1:** Engage with non-profit organizations and housing providers to co-develop housing preservation strategies Regional municipalities should collaborate with non-profit organizations and housing providers to co-develop housing preservation strategies to prevent loss of affordable and below-market housing. ❖ **Action 2:** Advocate to higher levels of government for increased investment in retrofit, maintenance, and rental preservation programs and collaborate with regional and sectoral partners in their advocacy efforts Regional municipalities should advocate to higher levels of government for increased investment in the existing housing stock to support retrofit and preserve at-risk rental units, while collaborating with regional and sectoral partners in their advocacy efforts. ❖ **Action 3:** Identify and promote existing funding opportunities for renovations and repairs to existing units Regional municipalities should identify existing provincial and federal grants and funding programs that support renovations and repairs to existing units for improvements such as alternative energy production and energy efficient features and appliances (e.g., insulated doors and windows, low flow toilets, etc.). Municipalities should advertise relevant opportunities on municipal websites and through social media channels. ❖ **Action 4:** Develop an incentive program to support renovations and repairs to existing units Regional municipalities should develop an incentive program to support renovations and repairs to existing dwelling units. The program should identify the type of improvements eligible for funding or reimbursement, the conditions surrounding each, and eligibility requirements for program applications.

Direction 3:

Support development of non-market affordable housing

- **Action 1:** Collaborate with housing partners and landlords to develop a partnership framework

  Regional municipalities should collaborate with housing partners and landlords to develop a partnership framework that outlines how regional municipalities can support acquisition, rehabilitation, or retention of rental units, and clarifies roles and responsibilities. Municipal involvement may include pre-development support for due-diligence activities or funding to help local non-profit housing partners remain competitive with private buyers when vulnerable stock is put up for sale.

- **Action 2:** Identify opportunities to use municipally owned land for affordable housing

  Regional municipalities should consider using municipal land for affordable housing. When evaluating the potential for the type and composition of housing units that will be developed on these lands, the respective municipality should consider mandating a certain percentage of units to be offered at below market rate for a specified period of time.

- **Action 3:** Advocate to higher levels of government for increased rent subsidies and assistance

  In Alberta, existing rent subsidies are most commonly provided by the provincial government. The Town should continue collaborating with housing partners to communicate housing opportunities and advocate to higher levels of government for increased rent subsidies.

- **Action 4:** Identify and promote existing programs and incentives that support affordable home ownership

  Regional municipalities should identify and promote existing provincial and federal grant and funding programs, in addition to programs offered by financial institutions, that are designed to help achieve and support affordable home ownership to improve accessibility within the housing market.

- **Action 5:** Collaborate with non-profit housing organizations to support below-market ownership models

  Regional municipalities should collaborate with non-profit housing organizations to support below-market home ownership models such as community land trusts.

Direction 4: Support modest infill development in underutilized areas	❖ **Action 1:** Conduct a vacant land inventory to identify underused or surplus lots that could accommodate infill development Regional municipalities should conduct a vacant land inventory to identify underused or surplus lots that have redevelopment potential and wide laneways or parcels adjacent to public facilities that can accommodate gentle infill development. The inventory should consider both private and municipally owned properties, resulting in identification of potential infill opportunities that can be explored with landowners and developers. Municipally owned properties that are identified to have development potential should be considered for sale or lease and promoted to local housing partners. ❖ **Action 2:** Conduct a servicing capacity assessment to explore barriers, opportunities, and availability for supporting dwelling conversions and redevelopment In areas that are identified as underused, surplus, or that could accommodate infill development or conversions, regional municipalities should conduct targeted servicing capacity assessments to understand the extent of development and density that could be supported by existing infrastructure. ❖ **Action 3:** Develop an Infill Policy Regional municipalities should develop an Infill Policy that provides municipal incentives for residential infill development on certain lands. The policy should explain the extent of incentives that are available (e.g., fee waivers, tax relief, reduced parking requirements, etc.) and include a map that identifies the properties it applies to.

3

SUPPORT AGE FRIENDLY COMMUNITIES

Direction 1:
Promote a range of flexible housing forms and models to accommodate housing transitions

- **Action 1:** Encourage developers to consider universal and age-friendly design standards in new developments

  Universal design creates built environments that are usable by all people regardless of age, ability, or disability, without the need for adaptation. Age-friendly design specifically focuses on enhancing the lives of older adults by addressing their unique needs and challenges, often building on universal design principles (e.g., equitable, simple, flexible, etc.). By encouraging developers to consider universal and age-friendly design standards, the number of units that are suitable for residents at various ages and life stages will increase without needing to develop specific units that are catered to or restricted to certain age groups. Units that are developed with age-friendly design or universal design standards will allow more flexible use of housing stock, increasing the number of units that can be accessed by any resident at any life stage, regardless of their age or ability.

- **Action 2:** Collaborate with community partners to engage seniors to understand their needs and build shared readiness for the development of supportive and independent living units for older adults

  Engaging with seniors within the community will increase understanding of specific needs and wants that can be incorporated into future developments and addressed through housing initiatives.

- **Action 3:** Work with community partners to complete feasibility studies, business plans, and early design work in support of new independent living units and supportive units for seniors

  Providing support for feasibility studies, business plans, and early design work for new independent and supportive living units for seniors will help remove pre-development barriers and move the region closer to being shovel ready for these types of developments.

- **Action 4:** Support and facilitate community-led co-housing initiatives by providing land use guidance and connections to land development professionals

  Co-housing refers to a community-centric living arrangement where individuals share communal spaces like kitchens, living rooms, and bathrooms, but have private bedroom spaces. It is a model that emphasizes social interaction, collaboration, and access to resources that are not typically available in traditional housing. Providing support and helping facilitate opportunities for co-housing initiatives can help diversify housing options and support age-friendly housing and communities within the region.

- **Action 5:** Partner with non-profit organizations to explore and support the development of a shared housing match program

  Shared housing refers to an intergenerational housing option that is designed to support older adult homeowners in sharing their home with younger residents who are seeking housing.

Direction 2:

Support aging in place through services, programs, and home modification incentives

- **Action 1:** Collaborate with local seniors and service providers that specialize in senior populations to identify locations where community hubs and spokes are most needed

  In this context, a community "hub" serves as a central coordinator of services, while "spokes" deliver those services directly to the community. Currently, there are gaps with housing related services within the region. By collaborating with local seniors and service providers, target locations can be identified for community hubs and spokes.

- **Action 2:** Support the creation or expansion of community hubs that use existing municipal facilities and land, such as libraries and recreation centres

  Based on collaboration with local seniors and service providers, regional municipalities can provide support for the creation of new, or expansion of existing community hubs, leveraging existing community facilities and land.

- **Action 3:** Explore opportunities to expand senior-oriented services and programs

  Regional municipalities should explore opportunities to expand the area served by existing senior-oriented services and programs, while exploring development of new services and programs that can further support aging in place.

- **Action 4:** Support local service providers in establishing mobile and satellite services

  Mobile services refer to services that can be conducted by transporting equipment and providing in-home care. Satellite services refer to the short-term use of locations as remote offices to extend services to different areas for a temporary period. Regional municipalities should provide support to local services providers to introduce mobile and satellite services across the region, as appropriate. Support may include allowing temporary use of municipal facilities for satellite services and advertising the services that are available throughout the region.

- **Action 5:** Work with local service providers to establish age-friendly transportation options such as shuttle services, partnerships with volunteer driver programs, and service clubs who may already be providing informal rides

- Improving access to key community services and amenities is important to enable residents to age in place and remain within their communities. The region can provide support to establish and coordinate these options with local service providers and any existing programs and service clubs who are already operating in the area.

- **Action 6:** Advocate to higher levels of government for financial support for accessibility modifications for rental and ownership housing

  Regional municipalities should advocate to higher levels of government for funding to support accessibility modifications to both rental and ownership housing.

- **Action 7:** Provide support to help seniors identify and navigate eligibility for funding programs, complete applications, and secure contractors to complete improvements

  The region can offer guidance on applying for grants and funding programs, helping to remove barriers for residents interested in pursuing these options.

- **Action 8:** Develop an incentive program to help low-to-moderate income seniors complete home modifications that improve accessibility

  Developing an incentive program to support low-to-moderate income seniors complete identified accessibility improvements (e.g., ramps, lifts, walk in showers, etc.) will lessen the financial burden of completing identified improvements.

4

INCREASE EDUCATION AND AWARENESS

Direction 1: Improve community perception to increase attraction and investment

- **Action 1:** Work with local organizations to develop a Community Safety and Well-Being Plan

  Community safety and well-being refers to a sustainable state where all members of a community feel safe, have a sense of belonging, and can meet daily needs (i.e., housing, food, healthcare, education, finances, and social and cultural expression). Effort to improve community safety and well-being can better the lives of community members, while improving overall public perception; both impacting the willingness of prospective residents and businesses to invest in a community. The regional partners should work with local organizations to develop a Community Safety and Well-Being Plan that identifies focus areas and recommends priority safety improvements. Based on the findings from the RHS, it is recommended that this plan include the following focus areas, at a minimum: racism and discrimination, homelessness, community violence, and mental and physical health support with specialized trauma informed care.

- **Action 2**: Develop neighbourhood profiles, place-based branding, and marketing to advertise opportunities across different neighbourhoods and communities

  Community perception has a significant impact on willingness to live in a certain community or neighbourhood. By developing profiles and place-based branding (i.e., establishing a consistent reputation and narrative for specific physical locations), current and prospective residents can see a snapshot of different communities and the amenities they have to offer to better inform decisions on where they may want to live.

Direction 2:

Support, incentivize, and accelerate housing development

- **Action 1:** Hire a full-time permanent staff member to coordinate regional housing matters

  Regional municipalities should hire a full-time permanent staff member to coordinate regional housing matters, including identifying and leading grant and funding opportunities. This position should be defined and scoped through a municipal agreement that defines roles and responsibilities, and time breakdown based on individual municipal contribution to said position.

- **Action 2:** Establish a regional housing committee to discuss housing issues, opportunities, and recommendations

  Regional municipalities should establish a regional housing committee to that will meet regularly to discuss housing issues and opportunities, as well as provide housing-related recommendations to Council and Administration. Committee roles, responsibilities, and selection criteria should be outlined in a terms of reference, with an overall purpose of making sure housing remains a focused and intentional part of regional conversations.

- **Action 3:** Develop a regional collaboration framework to outline municipal roles and responsibilities related to the implementation of housing actions

The region should develop a collaboration framework to define and outline roles and responsibilities of each municipality and staff positions that will be involved in implementing the Housing Strategy.

- **Action 4:** Maintain a regional directory of developers, builders, and contractors who are interested and able to build housing and complete home improvements within the region

  Regional municipalities should develop and maintain a directory of developers, builders, and contractors who are located within or willing to travel to the St. Paul region to build housing and complete home improvements. This would make it easier for landowners to identify and secure interested, suitable, and qualified professionals to complete residential projects.

- **Action 5:** Explore the creation of financial or development incentives that support and encourage residential development

  Regional municipalities should explore offering financial incentives to encourage development of new dwelling units. Incentives may include waiving development charges, providing tax relief for applicable developments, or allowing density bonusing.

Direction 3:
Facilitate cross-industry collaboration

- **Action 1:** Collaborate with non-profit organizations, members of the land development industry, and Indigenous housing providers to co-create a partnership framework

  Regional municipalities should collaborate with non-profit organizations, members of the land development industry, and Indigenous housing providers to co-create a partnership framework that addresses Indigenous leadership, cultural safety, and mutual decision-making related to regional housing matters.

- **Action 2:** Maintain formal and informal relationships with Indigenous organizations, Elders, Knowledge Keepers, and Indigenous housing providers

  Regional municipalities should regularly visit with Indigenous organizations, Elders, Knowledge Keepers, and Indigenous housing providers, and participate in local cultural events to maintain meaningful relationships with community members.

- **Action 3:** Host an annual networking event to connect and facilitate partnerships between landowners, non-profit housing providers, and mission-aligned developers

  Regional municipalities should host an annual networking event (e.g., a breakfast or lunch) to present recent land development statistics, upcoming projects, and residential development opportunities. This event could provide an opportunity for attendees to ask questions, establish new connections within the community, and identify potential future partners.

Direction 4:
Build community knowledge and understanding

- **Action 1:** Develop a community education program and associated materials to increase awareness of different housing types, models, and ownership styles

  Establishing reference materials and opening communication channels about the housing continuum and different housing types, models, and ownership styles can help better understand community concerns, address misconceptions, reduce stigma, and raise awareness of benefits before new housing forms are proposed within the region.

Action 2: Work with community housing partners to encourage a centralized resource to advertise available rental units across the region and help match renters to available rental units

Through the first round of engagement, we heard there is a hidden rental market in St. Paul that is only advertised through word of mouth or personal community connections/relationships.

The St. Paul region can work with community partners to identify these hidden rental units, and work with rental platforms to host this information in a safe and secure way. Many rental platforms allow security checks and facilitate interview processes prior to matching renters with rentals (e.g., Happipad), which would help leverage the current unknown rental units in the region and provide access to much-needed housing units.

❖ **Action 3:** Collaborate with local organizations to distribute housing information and education to local youth

Youth education around the process of accessing housing and owning a home was identified as a challenge during the first round of engagement. Regional municipalities should collaborate with local organizations such as schools and Family Community and Support Services to distribute materials from reputable sources (e.g., CMHC) at key community facilities (e.g., libraries, recreation centres, etc.) and host educational courses for youth and other community members who are interested in learning more about housing in the St. Paul region. Focus areas for consideration should include tips for saving money, the process of purchasing a home, factors to consider when buying a home, and the financial components associated with homeownership to help familiarize residents with the process as they navigate the journey.

❖ **Action 4:** Collaborate with non-profit organizations and Indigenous communities and housing providers to develop educational materials around Indigenous history, reconciliation, and housing needs, supports, and culturally appropriate housing

The St. Paul region has a prominent Indigenous population and is in proximity to several Indigenous communities. Working with partners to develop educational materials about Indigenous history and housing needs can increase awareness, while helping address racism and supporting inclusive community development.

❖ **Action 5:** Develop educational materials to support homeowners who are interested in developing additional dwelling units

Regional municipalities should collaborate to produce a guide that demonstrates how different housing products (e.g., secondary suites, garage suites, and garden suites) could be developed in different communities. In creating this guide, municipalities should leverage the CMHC Housing Design Catalogue.

After the new policies and regulations described in this Strategy are in place, regional municipalities should also host a series of information sessions to communicate changes, advertise opportunities, and present examples of what this could look like on a local property.

❖ **Action 6:** Promote and support cultural competency and anti-racism training for municipal staff and Council members

Promoting and supporting cultural competency and anti-racism training can help better equip staff and Council to appropriately address and respond to cultural discrimination and racism against community members and equity-deserving groups, especially during housing-related discussions and decisions. Although some members of staff and Council have already taken this training, it is important provide regular opportunities for this to take place considering staff and Council changeover.

Direction 5: Monitor local housing needs	❖ **Action 1:** Develop a custom housing survey template to collect information that fills local data gaps Regional municipalities should develop a custom housing survey template to collect information that was missing, unavailable, suppressed, or unreliable from other data sources. The custom housing survey should be administered at regular intervals to align with other data collection schedules (i.e., Federal Census), and be used to inform future Housing Needs Assessment and Housing Strategy updates. ❖ **Action 2:** Regularly engage the community to understand current lived experiences To supplement capturing updated data and statistics, it is important to regularly engage with the community to understand current lived experiences with housing and make sure feedback is reflected within and factored into the Housing Strategy framework. ❖ **Action 3:** Regularly update municipal Housing Needs Assessments, underlying projections, and the Regional Housing Strategy when current data becomes available Regularly updating Housing Needs Assessments and underlying projections based on the most current, available data is important to understand local housing needs and how they change over time. Monitoring the progress of the Housing Strategy and updating it to address changes in housing needs is critical to guide efforts that will effectively address identified housing needs. Having one without the other, or failing to update either, will make data less applicable and may lead to inaccurate priorities and investments.

3.4 Municipal Focus Areas

The focus areas identified below represent actions that are relevant to all regional municipalities, but that require tailored approaches to address specific housing needs. These focus areas provide detailed guidance to help the regional municipalities appropriately and effectively implement related actions.

Table 7: Municipal Focus Areas

Focus Area	Policy Area, Direction, Action
County of St. Paul	
Amend the MDP to include support for shared, modular, and clustered housing that increases affordability for smaller households	2, 1, 1
Explore opportunities for an incentive program to reduce permit fees and development charges for new residential subdivisions	4, 2,5
Town of St. Paul	
Amend the MDP to support a wider diversity of housing options that enable smaller building footprints to increase affordability, provide downsizing options, and accommodate multi-generational households	2, 1, 1
Amend the LUB to permit tiny homes, ready-to-move houses, and multi-generational housing	2, 1, 2
Explore opportunities to defer development charges for affordable and supportive housing developments	4, 2, 5
Encourage and support partnerships between all levels of government, community housing partners, and developers	4, 3, 3
Town of Elk Point	
Amend the MDP to: • Support a wider diversity of housing options including transitional housing for seniors and smaller housing forms to increase affordability for entry level homeowners and young professionals • Introduce wording that supports attracting a diversity of service and business uses to attract/support a wider range of demographic groups at various life stages	2, 1, 1
Amend the LUB to permit tiny homes and ready-to-move housing	2, 1, 2
Summer Village of Horseshoe Bay	
Amend the MDP to support a wider diversity of permanent housing options, including conversions of seasonal units to permanent dwellings	2, 1, 1
Amend the LUB to permit semi-detached dwellings, ready-to-move houses, and tiny homes	2, 1, 2
Explore options to encourage development of vacant/undeveloped lots	2, 4, 1
Complete a servicing capacity assessment to identify barriers and opportunities for supporting development of vacant/undeveloped lots and conversions to year-round dwellings	2, 4, 2
Explore options to increase support for seniors as they transition out of independent homes into smaller or supported housing options, with a particular focus on enabling seniors to remain housed within the region	3, 2, 3
Communicate with registered contractors to confirm interest and availability in identifying required upgrades to convert seasonal homes to permanent dwellings	4, 2, 4
Develop a local survey/data collection template to collect relevant housing data for future Housing Needs Assessment updates	4, 5, 1

4.0 Implementation

Implementation plans are a critical tool to outline how the RHS is intended to be implemented. The RHS implementation plan is structured by policy area, followed by its underlying directions and actions. Information on expected timeline for completion in the short-term (1-3 years), medium term (4-7 years), and long-term (8-10 years), implementation leads and partners, and measures of success have been identified to help support successful completion over the next ten years. The implementation plan also includes examples from other communities who have successfully completed the proposed actions, or have completed work that relates to the actions that can be referenced and adapted by the regional municipalities to best address local needs.

> Implementation of the RHS is not the sole responsibility of the regional municipalities; successful implementation involves participation from all community partners including private developers, landlords and property managers, community services and organizations, and housing providers, as they all play different roles within the housing system. Additionally, completion of actions is dependent on funding, capacity, and extent of impact, and is expected to shift as new opportunities and synergies arise.

4.1 Implementation Plan – Regional Actions

Direction	Actions	Timeframe: Short	Timeframe: Medium	Timeframe: Long	Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
Policy Area 1								
1. Expand wrap-around services and establish emergency, supportive, and transitional housing	Advocate to higher levels of government and health authorities to increase availability of physical and mental health services	❖	❖	❖	Town of St. Paul/Other regional municipalities	• Number of advocacy activities (meetings, submissions, letters) directed at higher levels of government. • Number of joint advocacy initiatives with regional/sectoral partners. • Instances of acknowledgement or engagement by government (e.g., responses, invitations to consultations). • Briefing notes, position papers, or evidence packages prepared and shared.	• Formal commitments or policy responses from higher levels of government. • New or increased funding allocations secured to support service delivery. • Improved access to health services.	N/A
	Advocate to higher levels of government for increased investment in emergency, supportive, and transitional housing, and collaborate with regional and sectoral partners in their advocacy efforts	❖	❖	❖	Town of St. Paul/Other regional municipalities	• Number of advocacy activities (meetings, submissions, letters) directed at higher levels of government. • Number of joint advocacy initiatives with regional/sectoral partners. • Instances of acknowledgement or engagement by government (e.g., responses, invitations to consultations). • Briefing notes, position papers, or evidence packages prepared and shared.	• Formal commitments or policy responses from higher levels of government. • New or increased funding allocations for the region. • New or expanded emergency, supportive, or transitional housing projects, programs, and/or services.	N/A
	Promote and support opportunities to host suicide awareness and prevention training for all community members	❖	❖	❖	Town of St. Paul, Town of Elk Point/Other regional municipalities	• Number of suicide awareness and prevention training sessions hosted in the region. • Number of community members who have participated in training. • Number of partnerships with local organizations, schools, or service providers to deliver training. • Frequency of promotional activities (ads, posters, social media campaigns).	• Consistent offering of suicide awareness and prevention training opportunities across the region. • Increased participation rates year over year. • Positive participant feedback on knowledge, confidence, and preparedness after training.	safeTALK Suicide Alertness Workshops: https://stalbert.ca/city/fcss/training/safetalk/
	Develop an Integrated Social Service Strategy to identify and map existing social services available across the region		❖		Town of Elk Point/Other regional municipalities	• Number of social service providers identified and catalogued. • Number of service types mapped (e.g., housing, mental health, addictions, seniors, youth, newcomer supports, etc.). • Percentage of known providers in the region included in the mapping (coverage rate). • Number of engagement sessions or surveys conducted with service providers. • Frequency of updates to the service inventory/mapping tool.	• Completed Integrated Social Service Strategy. • Frequency of reference by municipalities and service providers to coordinate efforts and address service gaps. • Increase in cross-referrals and collaboration.	City of Edmonton, AB, Homelessness and Housing Services Plan (2024): https://www.edmonton.ca/sites/default/files/public-files/assets/PDF/Homelessness-Housing-Services-Plan.pdf City of Beaumont, AB, Health Services Directory: https://experience.arcgis.com/experience/2a340b88cb0a4d65aaf560f209c056d2#data_s=id%3AdataSource_2-18f1af0792c-layer-2%3A71

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	*Medium*	*Long*				
Policy Area 1								
2. Collaborate with housing partners to increase availability and accessibility of culturally appropriate housing and support services	Engage with Indigenous housing providers to understand gaps and needs, and identify criteria to determine preferred locations and cultural requirements for housing		❖		Town of Elk Point/Other regional municipalities	• Number of engagement sessions/meetings held with Indigenous housing providers and communities. • Number of Indigenous organizations/providers participating in engagement opportunities. • Percentage of identified regional providers/communities who participate in engagement opportunities. • Key themes, gaps, and cultural requirements documented through engagement.	• Documented understanding of Indigenous housing gaps, needs, and cultural requirements. • Housing location criteria for culturally appropriate housing formally developed and endorsed by Indigenous partners. • Strengthened relationships and collaboration with Indigenous housing providers.	Regulations Reimagined: Implementing Culturally Appropriate Housing for Indigenous People Living in Winnipeg, Edmonton and Saskatoon – J. Gavas Capstone Report (2025): https://umanitoba.ca/architecture/sites/architecture/files/2025-07/cp-capstone2025_gavas_report.pdf Native Women's Association of Canada: Development of a Sustainable, Affordable, and Culturally Appropriate Housing Model-Stage 1 (2023): https://assets.cmhc-schl.gc.ca/sf/project/archive/research_6/developmentsustainableaffordableculturallyappropriatehousingmodel-stage1-20230608-anm.pdf CMHC Summary: https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/housing-research/research-reports/2024/developing-sustainable-affordable-culturally-appropriate-housing-en.pdf?rev=10740bfe-312c-4763-a2f3-490e2339d289
	Identify opportunities to use municipal land for culturally appropriate housing with supports that is co-led or co-developed by cultural organizations		❖		Town of St. Paul, Town of Elk Point/Other regional municipalities	• Number of municipal parcels reviewed for potential culturally appropriate housing. • Number of parcels preliminarily identified as suitable (based on zoning, servicing, location, etc.). • Number of discussions or partnerships initiated with cultural organizations. • Percentage of identified parcels advanced for further feasibility assessment.	• Inventory of municipally owned lands with potential for culturally led or co-developed housing completed. • Formal agreements or partnerships established with cultural organizations. • Municipal land made available for culturally led or co-developed housing with supports. • Launch of at least one culturally led or co-developed housing project in the region.	City of Courtney, BC, Briarwood Apartments (2019): https://makoladevelopment.com/braidwood-apartments/
	Explore opportunities to provide municipal contributions to strengthen funding proposals for culturally appropriate housing		❖		Town of St. Paul/Other regional municipalities	• Number of culturally appropriate housing applications supported. • Value (e.g., money, time, data, etc.) of municipal contributions provided to strengthen proposals. • Number of joint submissions made with Indigenous housing providers or community organizations.	• Increased number and success rate of funding applications submitted for culturally appropriate housing • New culturally appropriate housing projects advanced in the region that include municipal participation. • New partnerships formed between municipalities and Indigenous housing providers.	City of Lethbridge, AB, Buffalo Lodge (Iinii'toyis): https://www.lethbridge.ca/news/posts/city-leverages-federal-funding-to-support-aboriginal-housing-society-project/

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	Medium	Long				
Policy Area 2								
1. Update policies, bylaws, and plans to support affordable, alternative, and diverse housing forms and models	Introduce MDP policies that support development of affordable housing, purpose built rental housing, transitional and supportive housing, shared housing models, and modular housing	❖			Each regional municipality	• Number of municipal MDPs in the region updated to include supportive housing policies. • Number of new MDP policies addressing affordable, rental, transitional, supportive, shared, or modular housing. • Frequency of Council discussions on housing-supportive policy. • Number of development applications referencing or enabled by new MDP policies.	• Adoption of amended MDPs that explicitly support affordable, rental, transitional, supportive, shared, and modular housing. • Increased support for new residential land development inquiries and applications that align with or are facilitated by new housing policies. • Increased clarity and consistency in municipal policy direction for housing diversity.	City of Medicine Hat, AB, Municipal Development Plan 2020-2050: https://www.medicinehat.ca/media/5mnleuaj/mdp_mymh-municipal-development-plan.pdf
	Update LUBs to enable greater housing diversity and adaptability by increasing lot coverage and height limits, reducing setbacks, allowing the conversion of single-detached dwellings into alternative housing forms, permitting both secondary and garden suites on suitable lots, and amending parking regulations to support development of additional dwelling units	❖			Each regional municipality	• Number of municipal LUBs in the region reviewed and updated with housing diversity/adaptability provisions. • Number of residential development/building permit applications received and approved for secondary suites, garden suites, or conversions post-amendments. • Reduction in variances related to housing flexibility (showing LUB alignment with demand).	• Adoption of amended LUBs that enable greater housing diversity and adaptability. • Increased uptake and support for residential land development inquiries and applications related to diverse housing forms (secondary suites, garden suites, conversions, etc.). • Increase in housing options within existing neighbourhoods/communities.	Town of Cochrane, AB, Land Use Bylaw (2022): https://www.cochrane.ca/media/2335
2. Support maintenance, upkeep, and energy retrofits	Engage with non-profit organizations and Indigenous housing providers to co-develop housing preservation strategies		❖		Town of St. Paul/Other regional municipalities	• Number of organizations actively participating in preservation discussions. • Number of key housing preservation challenges and opportunities documented and targeted for improvement.	• Completion and formal acceptance of housing preservation strategies. • Formal recognition of Indigenous and non-profit priorities in preservation strategies. • Implementation of at least one initiative or program to preserve existing affordable housing stock. • Strengthened partnerships with non-profits and Indigenous providers around housing retention.	Toronto Metropolitan University "Housing Supply Mix Strategy 1: Preservation" (2024): https://schoolofcities.utoronto.ca/wp-content/uploads/2025/04/Housing-Mix-Strategy-1-PRESERVATION.pdf Canadian Centre for Housing Rights "Affordable Homes in the Private Rental Market" (2024): https://housingrightscanada.com/wp-content/uploads/2024/02/CCHR-PolicyBrief-PreservingAffordableHomesInThePrivateRentalMarket-HousingPolicyToolsSeries-January2024-Final.pdf

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	Medium	Long				
Policy Area 2								
	Advocate to higher levels of government for increased investment in retrofit, maintenance, and rental preservation programs and collaborate with regional and sectoral partners in their advocacy efforts	❖	❖	❖	Town of St. Paul/Other regional municipalities	• Number of advocacy activities (meetings, submissions, letters) directed at higher levels of government. • Number of joint advocacy initiatives with regional/sectoral partners. • Instances of acknowledgement or engagement by government (e.g., responses, invitations to consultations). • Briefing notes, position papers, or evidence packages prepared and shared.	• Formal commitments or policy responses from higher levels of government. • Increased funding allocations for retrofit, maintenance, or rental preservation programs in the region. • Number of landlords supported by new available programs. • Increased number of rental units preserved or upgraded.	N/A
	Identify and promote existing funding opportunities for renovations and repairs to existing units	❖	❖	❖	County of St. Paul, Summer Village of Horseshoe Bay, STEP/Other regional municipalities	• Number of existing funding programs for renovations/repairs identified and catalogued. • Number of promotional activities undertaken (e.g., info sessions, website updates, newsletters). • Number of inquiries or applications linked to municipal promotion efforts.	• Comprehensive list of renovation and repair funding opportunities compiled and shared. • Increased awareness and uptake of existing funding opportunities. • Increased number of applications submitted to identified funding programs. • Increased number of housing units renovated or repaired with the support of identified funding programs.	Clear Hills County, AB, "Alberta & Federal External Grants & Programs: https://www.clearhillscounty.ab.ca/live-here/grants-scholarships/alberta-federal-external-grants-programs City of Brantford, ON, "Funding for Home Repairs and Ownership": https://www.brantford.ca/en/living-here/funding-for-home-repairs-and-home-ownership.aspx
	Develop an incentive program to support renovations and repairs to existing units			❖	Town of St. Paul, Summer Village of Horseshoe Bay/Other regional municipalities	• Number of outreach/engagement sessions with landlords, homeowners, and non-profit organizations. • Number of applications received for incentive program. • Number of completed renovations/repairs funded through the program. • Total value of incentives allocated.	• Completion and formal acceptance of the incentive program. • Increased uptake of renovations and repairs due to program support. • Improved quality and safety of the existing housing stock. • More units preserved as affordable housing through completed repairs/renovations.	Town of Bassano, AB, Residential Housing Development Incentive Policy (2022): https://bassano.ca/wp-content/uploads/2024/07/P-TOB66-003-22-Residential-Development-Incentive-2.pdf
3. Support development of non-market affordable housing	Collaborate with housing partners and landlords to develop a partnership framework		❖		Town of St. Paul/Other regional municipalities	• Number of housing partners and landlords engaged in framework development. • Number of meetings or workshops held to discuss partnership opportunities. • Number of commitments or agreements secured from participating landlords/partners.	• Completion and formal acceptance of partnership framework. • Formalized agreements or partnerships established between municipalities, housing partners, and landlords. • Increased landlord participation in housing initiatives (e.g., rent supplement programs, supportive housing partnerships). • Strengthened collaboration, leading to more availability of housing options for residents.	Government of British Columbia, BC Housing "Rental Supply Program Framework" (2024): https://www.bchousing.org/sites/default/files/media/documents/BC-Builds-Rental-Supply-Program-Framework.pdf

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	Medium	Long				
Policy Area 2								
	Identify opportunities to use municipally owned land for affordable housing		❖		Town of St. Paul, Town of Elk Point	• Number of municipally owned parcels reviewed for potential affordable housing. • Number of parcels identified as suitable (based on zoning, servicing, location, etc.). • Number of discussions initiated with non-profits, developers, or Indigenous housing providers regarding land use. • Percentage of identified parcels advanced to feasibility assessment or subsequent planning stages. • Number of municipal properties leased/sold for affordable housing. • Number of affordable dwelling units developed on municipal properties.	• Completion of an inventory of municipally owned lands with affordable housing potential. • Formal Council decisions to designate or make land available for affordable housing. • Partnerships established to advance affordable housing projects on municipal land.	City of St. Albert, AB, Affordable Housing Policy (2013): https://stalbert.ca/site/assets/files/5286/c-pe-06_-_affordable_housing_policy.pdf City of Vancouver, BC, Rental Housing on City Owner Land – Public Benefits Pilot Rezoning Policy (2024): https://guidelines.vancouver.ca/policy-rezoning-rental-city-owned-public-benefits.pdf
	Advocate to higher levels of government for increased rent subsidies and assistance	❖	❖	❖	Town of St. Paul/Other regional municipalities	• Number of advocacy activities (meetings, submissions, letters) directed at higher levels of government. • Number of joint advocacy initiatives with regional/sectoral partners. • Instances of acknowledgement or engagement by government (e.g., responses, invitations to consultations). • Briefing notes, position papers, or evidence packages prepared and shared.	• Formal commitments or policy responses from higher levels of government. • Increased funding allocations for rent subsidies and assistance in the region. • Increased number of available rent subsidies/income assistance programs. • Increased number of households supported by available programs. • Reduced number of households in core housing need due to affordability pressures.	N/A
	Identify and promote existing programs and incentives that support affordable home ownership	❖	❖	❖	Each regional municipality/STEP	• Number of existing affordable home ownership programs and incentives identified (e.g., federal/provincial grants, down payment assistance, shared equity models). • Number of promotional activities undertaken (e.g., info sessions, website postings, newsletters, social media). • Number of inquiries or referrals received as a result of promotional efforts.	• Comprehensive inventory of affordable home ownership programs compiled and shared. • Increased awareness and uptake of existing funding opportunities. • Increased number of households applying to and benefiting from affordable home ownership supports.	City of Guelph, ON, "Housing in Guelph: Housing affordability": https://guelph.ca/living/house-and-home/housing-in-guelph/housing-affordability/
	Collaborate with non-profit housing organizations to support below-market ownership models	❖	❖	❖	Town of St. Paul/Other regional municipalities	• Number of non-profit housing organizations engaged in discussions. • Number of meetings or workshops held to explore opportunities. • Number of below-market ownership models reviewed (e.g., community land trusts, co-ops, shared equity). • Number of partnership opportunities or pilot concepts identified.	• Documented understanding of feasible below-market ownership models for the region. • Formal partnerships or agreements established with non-profit organizations. • Development of at least one pilot project or initiative advancing a below-market ownership model. • Increased capacity among non-profits and municipalities to deliver below-market home ownership opportunities.	Parkdale Neighbourhood Land Trust: https://pnlt.ca/about Brittany Lane Housing Co-op, Sherwood Park, AB: https://www.brittanylanecoop.com/ Banff Housing Corporation Ownership Program (Shared Equity): https://banffhousing.ca/ownership/ownership-program/

<table>
<tr><th rowspan="2">Direction</th><th rowspan="2">Actions</th><th colspan="3">Timeframe</th><th rowspan="2">Implementation Lead/Partners</th><th rowspan="2">Tracking Metrics</th><th rowspan="2">Measures of Success</th><th rowspan="2">Reference/Example</th></tr>
<tr><th>Short</th><th>Medium</th><th>Long</th></tr>
<tr><td colspan="9">Policy Area 2</td></tr>
<tr><td rowspan="3">4. Support modest infill development in underutilized areas</td><td>Conduct a vacant land inventory to identify underused or surplus lots that could accommodate infill development</td><td>❖</td><td></td><td></td><td>Town of St. Paul, Town of Elk Point/Other regional municipalities</td><td>• Number of municipal parcels reviewed in the inventory process.
• Number of underused or surplus lots identified as suitable for infill.
• Percentage of total vacant/underutilized land catalogued across the region.
• Frequency of updates to the inventory.</td><td>• Completion of an inventory and map of underutilized or surplus lots in the region.
• Clear identification of parcels suitable for infill development.
• Inventory integrated into planning and decision-making processes (e.g., MDPs, LUBs)
• Increased readiness to advance infill development projects on identified lots.</td><td>City of Saskatoon, SK, Vacant Lot & Adaptive Reuse Strategy (2023): https://www.saskatoon.ca/business-development/planning/programs-projects/neighbourhood-planning/vacant-lot-adaptive-reuse-strategy</td></tr>
<tr><td>Conduct a servicing capacity assessment to explore barriers, opportunities, and availability for supporting dwelling conversions and redevelopment</td><td>❖</td><td></td><td></td><td>Each regional municipality</td><td>• Number of municipal systems reviewed (water, wastewater, stormwater, transportation, etc.).
• Number of sites, neighbourhoods or areas assessed for servicing capacity.</td><td>• Completion of local servicing capacity assessments.
• Clear identification of infrastructure constraints and opportunities to support additional housing.
• Recommendations integrated into policy documents and capital planning projects.</td><td>City of West Kelowna, BC, Infill Housing Strategy (2024): https://www.westkelownacity.ca/en/city-hall/resources/Documents/Infill-Housing-Strategy.pdf

Town of Collingwood, ON, Water and Wastewater Capacity Allocation Policy (2025): https://www.collingwood.ca/media/file/scap-final-june-9-2025pdf</td></tr>
<tr><td>Develop an Infill Policy</td><td></td><td>❖</td><td></td><td>Town of St. Paul, Town of Elk Point/Other regional municipalities</td><td>• N/A</td><td>• Completion and formal acceptance of an Infill Policy.
• Clear criteria and guidelines established to support infill development.
• Reduced reliance on variances or ad hoc decisions for infill proposals.
• Number of completed developments that used/were eligible under the Infill Policy.</td><td>Town of Hinton, AB, Residential Housing Infill Strategy: https://hintonlistens.civilspace.io/en/projects/residential-housing-infill-strategy</td></tr>
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Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	*Medium*	*Long*				
Policy Area 3								
1. Promote a range of flexible housing forms and models to accommodate housing transitions	Encourage developers to consider universal and age-friendly design standards in new developments	❖	❖	❖	Each regional municipality/STEP	• Number of outreach/education activities with developers on universal and age-friendly design. • Number of developers engaged in discussions or workshops. • Number of municipal guidelines, checklists, or reference materials prepared and shared. • Number of development applications referencing universal or age-friendly design features.	• Increased awareness of and consideration for universal and age-friendly design in new developments. • Inclusion of universal or age-friendly features in new development proposals. • Partnerships formed with developers or industry groups to advance age-friendly housing. • Growth in the supply of housing that supports accessibility and aging in place.	District of Lake Country, BC, Best Practices in Age-Friendly Planning (2010): https://www.lakecountry.bc.ca/media/file/best-practices-age-friendly-planning Government of Northwest Territories Accessibility and Age-Friendly Design Considerations (2025): https://www.maca.gov.nt.ca/sites/maca/files/resources/accessibility_and_age-friendly_design_considerations.pdf
	Collaborate with community partners to engage seniors to understand their needs and build shared readiness for the development of supportive and independent living units for older adults		❖		Town of St. Paul/Other regional municipalities	• Number of seniors engaged through surveys, focus groups, or interviews. • Number of community partners (non-profits, health providers, seniors' groups) participating in engagement. • Number of engagement sessions or workshops held. • Key needs and preferences of seniors documented (e.g., location, design, service supports).	• Clear understanding and documentation of values and criteria for supportive and independent living units for older adults and seniors. • Increased readiness among community partners to advance supportive and independent living projects. • Seniors' perspectives directly reflected in planning and design discussions. • At least one partnership or initiative formed to begin developing supportive/independent living units.	Healthcare Excellence Canada "7 Elements for successful engagement in the care of older adults" (2025): https://healthcareexcellence.ca/media/1qvmvnsy/psee-sevenelements-april242025-en-v5.pdf
	Work with community partners to complete feasibility studies, business plans, and early design work in support of new independent living units and supportive units for seniors		❖		Each regional municipality	• Number of community partners engaged in feasibility and business planning. • Number of feasibility studies and business plans initiated/completed. • Number of early design concepts prepared. • Amount of funding or in-kind contributions secured to support feasibility and design work.	• Completion of feasibility studies and business plans for new seniors' housing projects. • Design concepts that reflect seniors' needs and partner input. • Increased readiness to pursue funding and partnerships for construction. • Increased number of independent living and supportive housing units for seniors	Wheatland Housing Management Body Seniors' Housing Needs Assessment and Business Case (2019): https://wheatlandcounty.ca/wp-content/uploads/2024/05/WHMB-Seniors-Housing-Need-Assessment-and-Business-Case.asd_.pdf
	Support and facilitate community-led co-living initiatives by providing land use guidance and connections to development professionals	❖	❖	❖	Each regional municipality	• Number of community groups expressing interest in co-living initiatives. • Number of meetings or events held with community-led groups. • Number of land use guidance, documents, checklists, or consultations provided. • Number of referrals or connections made to development professionals (e.g., architects, builders, planners).	• Formal connections established between community groups and development professionals. • At least one community-led co-living initiative advanced to feasibility or project stage. • Increased number of community-led co-living developments in the region. • Greater diversity of housing options in the region through co-living models.	City of Calgary, AB, Prairie Sky Cohousing: https://prairieskycohousing.wordpress.com/ Town of Bridgewater, NS, Treehouse Village Ecohousing: https://treehousevillage.ca/

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	Medium	Long				
Policy Area 3								
	Partner with non-profit organizations to explore and support the development of a shared housing match program		❖		Town of St. Paul, County of St. Paul, Town of Elk Point	• Number of non-profit organizations engaged in discussions about a shared housing match program. • Number of meetings/workshops held to explore feasibility. • Number of case studies or best practices reviewed. • Number of draft program models or options identified.	• Feasibility of a shared housing match program assessed with non-profit partners. • Clear understanding of operational models, risks, and benefits documented. • Partnerships established with non-profits willing to pilot or administer the program. • Completed and operational shared housing match program.	St. Albert, AB, Food Bank and Community Village Homeshare Program Resources: https://stalbertfoodbankandcommunityvillage.com/homeshare-program/
2. Support aging in place through home modification grants and municipal incentives	Collaborate with local seniors and service providers that specialize in senior populations to identify locations where community hubs and spokes are most needed		❖		Town of St. Paul/Other regional municipalities	• Number of seniors and service providers engaged in identifying hub and spoke needs. • Number of engagement sessions held. • Number of potential hub and spoke locations identified.	• Developed criteria developed to evaluate the suitability of locations (e.g., accessibility, proximity to services, transportation). • Preparation of a list/map showing suitable locations for community hubs and spokes. • Agreement among seniors and service providers on preferred locations. • Increased readiness to pursue partnerships or funding for hub and spoke development.	Strathcona County, AB, Community Hub Study (2018): https://www.strathcona.ca/files/files/fcs-strathcona-county-community-hub-study-final-report.pdf
	Support the creation or expansion of community hubs that use existing municipal facilities and land, such as libraries and recreation centres			❖	Town of St. Paul, County of St. Paul, Town of Elk Point	• Number of municipal facilities assessed for potential hub use (e.g., libraries, recreation centres, community halls). • Number of feasibility assessments or concept plans completed. • Number of partnerships established to co-locate or expand services in municipal facilities.	• Community hub opportunities identified and documented. • Formal decisions made to establish or expand hubs using municipal facilities/land. • At least one new or expanded community hub. • Increased access to integrated services for residents through hub locations.	Town of Stettler, AB, "The Hub": https://www.stettler.net/play/stettler-recreation-centre/the-hub
	Explore opportunities to expand senior-oriented services and programs	❖	❖	❖	Town of St. Paul/Other regional municipalities	• Number of available programs supporting seniors.	• Increased number of seniors served.	St. Paul Regional Family Community Support Services Community Programs, AB: https://www.stpaulfcss.ca/community-programs

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	Medium	Long				
Policy Area 3								
	Support local service providers in establishing mobile and satellite services			❖	Town of St. Paul/Other regional municipalities	• Number of service providers engaged. • Number and types of mobile or satellite service models explored (e.g., health vans, pop-up counselling, satellite offices). • Number of partnerships formed to deliver mobile/satellite services. • Number of pilot programs initiated.	• Establishment of new mobile or satellite services in the region. • Improved accessibility to key services in underserved areas. • Positive feedback from residents and providers on service accessibility. • Sustained operation or expansion of mobile/satellite services beyond pilot stage.	Halifax Regional Municipality, NS, Mobile Outreach Street Health (MOSH): https://www.catie.ca/programming-connection/mobile-outreach-street-health-mosh-clinic The MAN VAN Mobile Health Clinic: https://www.prostatecancercentre.ca/the-man-van/ Case Study - Naturally Occurring Retirement Community, ON: https://healthcareexcellence.ca/en/resources/seven-elements-for-successful-community-engagement-in-the-care-of-older-adults/case-study-naturally-occurring-retirement-communities-ontario/
	Work with local service providers to establish age-friendly transportation options such as shuttle services, partnerships with volunteer driver programs, and service clubs who may already be providing informal rides		❖		Town of St. Paul/Other regional municipalities	• Number of service providers engaged. • Number of meetings or workshops held to discuss transportation options. • Number of pilot initiatives launched (e.g., shuttle service, volunteer driver program). • Number of rides provided or users served through new/expanded services.	• Formalized partnerships with volunteer driver programs, service clubs, or providers. • Establishment of at least one age-friendly transportation option in the region. • Increased accessible transportation options across the region. • Increased access to services, amenities, and community activities for seniors and residents with mobility challenges.	Municipal District of Greenview No. 16, AB, "LuxLiner" Service for Seniors: https://mdgreenview.ab.ca/residents/community-bus-services/greenview-seniors-bus-transportation/ Town of Diamond Valley, AB, "Sheep River Shuttle": https://www.diamondvalley.town/456/Sheep-River-Shuttle Coastal Rides, BC: https://coastalrides.ca/
	Advocate to higher levels of government for financial support for accessibility modifications for rental and ownership housing	❖	❖	❖	Town of St. Paul/Other regional municipalities	• Number of advocacy activities (meetings, submissions, letters) directed at higher levels of government. • Number of joint advocacy initiatives with regional/sectoral partners. • Instances of acknowledgement or engagement by government (e.g., responses, invitations to consultations). • Briefing notes, position papers, or evidence packages prepared and shared	• Formal commitments or policy responses from higher levels of government. • New or increased funding allocations for accessibility modifications in the region. • Increased number of households supported by available programs • Increased number of rental and ownership units modified for accessibility.	N/A

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	*Medium*	*Long*				
Policy Area 3								
	Provide support to help seniors identify and navigate eligibility for funding programs, complete applications, and secure contractors to complete improvements	❖	❖	❖	Town of St. Paul/Other regional municipalities	• Number of seniors reached through outreach about funding programs. • Number of one-on-one supports provided (e.g., application assistance, navigation help). • Number of workshops, information sessions, or guidance materials offered. • Number of applications submitted with municipal support.	• Increased awareness among seniors of available funding programs. • Increased number of successful applications submitted by seniors. • Increased number of residential improvements funded through existing programs. • Improved confidence and ability to navigate the application process, as reported by seniors.	N/A
	Develop an incentive program to help low-to-moderate income seniors complete home modifications that improve accessibility		❖		County of St. Paul/Other regional municipalities	• Number of completed accessibility modifications funded through the program.	• Completion and formal acceptance of incentive program. • Seniors completing accessibility-related home modifications with program support. • Increased ability of low-to-moderate income seniors to age in place. • Reduced unmet demand for accessibility modifications in the region.	Province of Alberta Residential Access Modification Program (RAMP): https://www.alberta.ca/residential-access-modification-program District of Muskoka, ON, “Home Repair Funding”: https://www.muskoka.on.ca/en/housing/housing-home-repair-funding.aspx

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	Medium	Long				
Policy Area 4								
1. Improve community perception to increase attraction and investment	Work with local organizations to develop a Community Safety and Well-Being Plan		❖		Town of St. Paul, STEP/Other regional municipalities	• N/A	• Completed Community Safety and Well-Being Plan. • Frequency of reference by municipalities and service providers to coordinate efforts and address focus areas.	Canadian Municipal Network on Crime Prevention: https://ccfsc-cccs.ca/wp-content/uploads/2024/01/CMNCP-Practitioner-Guide-on-CP-CSWB-Final-2020.pdf City of Thunder Bay, ON, Community Safety and Well-Being Plan (2021): https://www.thunderbay.ca/en/city-hall/resources/Documents/ThunderBayDrugStrategy/CSWB-Plan-2021---2025---accessible.pdf
	Develop neighbourhood profiles, place-based branding, and marketing to advertise opportunities across different neighbourhoods and communities			❖	Each regional municipality/STEP	• Number of neighbourhood profiles developed. • Number of place-based branding or marketing campaigns developed and launched.	• Completed and publicly available neighbourhood profiles and marketing materials. • Increased visibility of different neighbourhoods and communities in the region. • Increased number of inquiries from developers, businesses, or new residents in targeted areas.	Strathcona County, AB, Neighbourhood Profiles (2022): https://storagecdn.strathcona.ca/files/files/pds-2022-neighbourhoodprofiles-march5.pdf
2. Support, incentivize, and accelerate housing development	Hire a full-time permanent staff member to coordinate regional housing matters		❖		Town of St. Paul/Other regional municipalities	• Number of housing inquiries received and responded to. • Number of funding applications submitted.	• Increased residential activity within the St. Paul region. • Increased funding dollars awarded for housing projects.	N/A
	Establish a regional housing committee to discuss housing issues, opportunities, and recommendations	❖			Town of St. Paul/Other regional municipalities	• Number of intentional housing discussions and recommendations.	• Increased number of housing inquiries and decisions being made by Administration and Council.	N/A
	Develop a regional collaboration framework to outline municipal roles and responsibilities related to the implementation of housing actions	❖			Town of St. Paul/Other regional municipalities	• Number of municipal partners engaged in developing the framework. • Number of working sessions/meetings held to co-develop roles and responsibilities. • Percentage of housing actions with clearly assigned lead/supporting roles.	• Completion and formal adoption of the regional collaboration framework. • Clear delineation of municipal roles and responsibilities for housing action implementation. • Improved coordination and reduced duplication across municipalities in implementing housing actions. • Use of the framework to guide decision-making and collaboration.	7 Cities on Housing and Homelessness https://www.7cities.ca/ Community Social Planning Council "Regional Household Affordability and Prosperity Project": https://communitycouncil.ca/wp-content/uploads/2023/10/RHAP-Backgrounder-2.pdf

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	*Medium*	*Long*				
Policy Area 4								
	Maintain a regional directory of developers, builders, and contractors who are interested and able to build housing and complete home improvements within the region	❖	❖	❖	STEP/Regional municipalities	• Number of developers, builders, and contractors identified and included in the directory. • Frequency of directory updates (e.g., quarterly, annually). • Number of requests for or uses of the directory by municipalities, non-profits, or residents.	• Completion and launch of a regional housing and home improvement directory. • Directory maintained as a current, accessible resource for municipalities and community partners. • Increased connections between local service providers and those seeking development or renovation support. • Use of the directory in advancing housing projects and home improvements.	Edmonton, AB, Chamber of Commerce Contractor/Construction Directory: https://business.edmontonchamber.com/list/category/contractor-construction-318
	Explore the creation of financial or development incentives that support and encourage residential development	❖			Town of St. Paul, County of St. Paul, STEP/Other regional municipalities	• Number and types of financial or development incentive models researched (e.g., tax abatements, fee reductions, density bonuses). • Number of engagement sessions with developers, builders, and housing providers. • Number of incentive options or feasibility analyses prepared for municipal consideration.	• Completion of a list of potential development incentive options. • Clear understanding of the costs, benefits, and regulatory implications of different models. • Identification of preferred incentive options supported by both municipalities and development partners.	Town of Bonnyville, AB, Residential Single Family Home and Multiunit Housing Incentive Programs: https://town.bonnyville.ab.ca/business-resources/commercial-tax-incentive-program/ Town of Stony Plain, AB, Development Incentive Policy: https://www.stonyplain.com/media/jpehmtot/development-incentive-policy-c-cao-067.pdf District of Muskoka, ON, "Additional Residential Dwelling Units": https://www.muskoka.on.ca/en/housing/secondary-suites.aspx City of Vancouver, BC, 2024 Supportive Housing Capital Grants: https://council.vancouver.ca/20240424/documents/cfsc5.pdf City of Calgary, AB, Housing Capital Initiative: https://www.calgary.ca/communities/housing-in-calgary/housing-development-funding-support/housing-capital-program.html District of Muskoka, ON, "Programs for Builders, Developers and Homeowners": https://www.muskoka.on.ca/en/housing/programs-for-builders-and-developers.aspx

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	Medium	Long				
Policy Area 4								
3. Facilitate cross-industry collaboration	Collaborate with non-profit organizations, members of the land development industry, and Indigenous housing providers to co-create a partnership framework		❖		Town of St. Paul/Other regional municipalities	• Number of non-profits, developers, and Indigenous housing providers engaged. • Number of co-creation meetings or workshops held. • Level of participation and input from each partner group.	• Co-created and formally accepted partnership framework. • Clear roles, responsibilities, and collaboration processes established. • Stronger cross-sector partnerships leading to coordinated housing initiatives. • Framework applied to support new housing projects or funding proposals.	Peel Living Community Partnerships Framework (2024): https://peelregion.ca/sites/default/files/2024-11/PHC-Community-Partnership-Framework.pdf Partnerships for Community Benefit: A Canadian Handbook on Partnerships between charities and Non-Charities, Main, K (2014): https://bc.healthyagingcore.ca/files/preview/13033 National Alliance on Mental Illness "From Idea to Action: Building the Team for Housing and Health Collaborations" (2017): https://www.urban.org/sites/default/files/publication/89571/2001226_from_idea_to_action.pdf
	Maintain formal and informal relationships with Indigenous organizations, Elders, Knowledge Keepers, and Indigenous housing providers	❖	❖	❖	Each regional municipality	• Number of meetings, gatherings, or check-ins held with Indigenous organizations, Elders, and Knowledge Keepers. • Number of Indigenous housing providers engaged in discussions. • Number of collaborative initiatives or joint activities pursued. • Frequency of informal relationship-building activities (e.g., participation in cultural events, ceremonies).	• Ongoing communications with local Indigenous organizations, Elders, Knowledge Keepers, and housing providers. • Indigenous voices consistently included in housing discussions and decisions. • Increased collaboration on housing initiatives grounded in cultural knowledge and priorities.	Native Counselling Services of Alberta Engaging with Elders (2017): A Co-Created Story: https://www.abmunis.ca/sites/default/files/Advocacy/Programs_Initiatives/WIC/elders_protocol_by_native_counselling_services_of_alberta_2017.pdf
	Host an annual networking event to connect and facilitate partnerships between landowners, non-profit housing providers, and mission-aligned developers		❖		Town of St. Paul, STEP/Other regional municipalities	• Number of overall event attendees. • Number of organizations represented/in attendance. • Post-event satisfaction (as reported through a post-event survey).	• New partnerships/memorandums of understanding formed between landowners, non-profit organizations, and developers. • Projects advanced to feasibility/concept design as a direct outcome of networking activities. • Successful networking event hosted at regular intervals with sustained or increased participation.	Edmonton, AB, Construction Association Builders Connect Expo: https://members.edmca.com/event-calendar/Details/the-builders-connect-expo-996536?sourceTypeId=Hub

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	*Medium*	*Long*				
Policy Area 4								
4. Build community knowledge and understanding	Develop a community education program and associated materials to increase awareness of different housing types, models, and ownership styles		❖		Town of St. Paul/Other regional municipalities	• Number of educational materials created (e.g., brochures, fact sheets, videos, web content). • Number of workshops, info sessions, or community events delivered. • Number of partnerships formed with schools, libraries, or community groups to distribute materials.	• Completion and launch of a community education program with accessible materials. • Increased education and awareness of different housing types, models, and ownership styles	Township of Langley, BC, “Housing”: https://www.tol.ca/en/the-township/housing.aspx Housing Information Brochure – GEF Seniors Housing (2025) - Apartment and lodge units for low to moderate income seniors: https://housing.gef.org/wp-content/uploads/2022/12/2022-Housing-Information-Brochure-Rate-Sheet.pdf
	Work with community housing partners to encourage a centralized resource to advertise available rental units across the region and help match renters to available rental units	❖			Town of St. Paul. STEP/Other regional municipalities	• Number of community housing partners and rental platforms engaged. • Number of rental listings advertised through regional channels. • Frequency of updates to rental listings/platforms. • Number of renters who secure a rental through regional channels/platforms.	• Increased visibility of rental options across the region. • Increased number of households successfully matched with available rental units. • Reduced time units remain vacant due to improved advertising and coordination.	Canada Mortgage and Housing Corporation “Finding or advertising a rental property”: https://www.cmhc-schl.gc.ca/consumers/renting-a-home/i-want-to-rent/finding-or-advertising-a-rental-property Happipad: https://happipad.com/
	Collaborate with local organizations to distribute housing information and education to local youth	❖			Each regional municipality	• Number of local organizations (e.g., schools, youth groups, service providers) engaged. • Number of housing information/educational materials developed. • Number of workshops, presentations, or outreach sessions delivered. • Number of partnerships formed with schools, libraries, or community groups to distribute materials.	• Increased youth awareness and education on housing types, costs, and pathways to renting and homeownership. • Positive feedback from youth participants and partner organizations.	Alberta Learning Information Centre “Finding a Place to Live as a Young Adult”: https://alis.alberta.ca/tools-and-resources/resources-for-youth/youth-transition-to-a-career-and-independence/finding-a-place-to-live-as-a-young-adult/
	Collaborate with non-profit organizations and Indigenous communities and housing providers to develop educational materials around Indigenous history, reconciliation, and housing needs, supports, and culturally appropriate housing		❖		Town of St. Paul/Other regional municipalities	• Number of non-profit organizations, Indigenous communities, and housing providers engaged in co-developing materials. • Number of educational materials created (e.g., brochures, videos, web resources, workshops).	• Co-developed educational materials completed and shared broadly. • Increased education and awareness of Indigenous history and culturally appropriate housing. • Positive feedback from Indigenous partners confirming accuracy and cultural appropriateness. • Stronger regional commitment to reconciliation reflected in housing planning and partnerships.	City of St. Albert, AB, Healing Garden / Kâkesimokamik: https://stalbert.ca/exp/heritage/reconciliation/healing-garden/ City of Grande Prairie, AB, Indigenous Relations Framework: https://cityofgp.com/sites/default/files/2023-09/Indigenous%20Relations%20Framework%202023.pdf
	Develop educational materials to support homeowners who are interested in developing additional dwelling units		❖		Town of St. Paul, County of St. Paul/Other regional municipalities	• Number of educational materials developed (e.g., step-by-step guides, checklists, FAQs, videos). • Number of outreach sessions or workshops held for homeowners.	• Clear, accessible educational materials on additional dwelling units developed and distributed. • Increased homeowner awareness of the process, requirements, and benefits of additional dwelling units. • Positive feedback from homeowners on the usefulness of materials.	City of Spruce Grove, AB, Secondary Suite Guideline: https://www.sprucegrove.org/media/8648/secondary-suite-guide.pdf

Direction	Actions	Timeframe			Implementation Lead/Partners	Tracking Metrics	Measures of Success	Reference/Example
		Short	Medium	Long				
Policy Area 4								
	Promote and support cultural competency and anti-racism training for municipal staff and Council members	❖	❖	❖	Each regional municipality	• Number of cultural competency and anti-racism training sessions offered. • Number of staff and Councillors who have completed training.	• Increased number of staff and Councillors who have completed training. • Training becomes a recurring or institutionalized component of municipal professional development.	Government of Canada Anti-Racism Learning Series: https://www.csps-efpc.gc.ca/anti-racism-eng.aspx
5. Monitor local housing needs	Develop a custom housing survey template to collect information that fills local data gaps	❖			Summer Village of Horseshoe Bay/Other regional municipalities	• Number of data gaps addressed in survey questions • Frequency of updates/revisions to keep the template current.	• Completed custom survey template, available for regional use. • Use of the template by municipal partners to collect housing data. • Improved consistency and comparability of housing data across the region.	Government of Canada Housing Needs Assessment Template: https://housing-infrastructure.canada.ca/alt-format/doc/housing-logement/hna-ebml/hna-template-modele-ebml-en.docx
	Regularly engage the community to understand current lived experiences	❖	❖	❖	Town of St. Paul/Other regional municipalities	• Number of engagement activities held annually. • Number of participants at each event,	• Ongoing understanding and documentation of lived experiences of community members. • Diverse voices and perspectives reflected in housing planning and decision-making. • Community members report feeling heard and valued in engagement processes. • Lived experience data directly informing housing policies, programs, and advocacy efforts.	Greater Victoria Coalition to End Homelessness Engagement Toolkit for People with Lived Experience in BC's Capital Region (2017): https://victoriahomelessness.ca/wp-content/uploads/2018/09/170630_crd_toolkit.pdf
	Regularly update municipal Housing Needs Assessments, underlying projections, and the Regional Housing Strategy when current data becomes available	❖	❖	❖	Each regional municipality	• Frequency of updates.	• HNAs and Housing Strategy at kept current. • Consistent and comparable data available across municipalities. • Regular progress reports to Council on status of Housing Strategy implementation.	City of Edmonton, AB, Affordable Housing Strategy Progress Report: https://www.edmonton.ca/sites/default/files/public-files/Affordable-Housing-Strategy-Progress-Report.pdf?cb=1748928576

5.0 Prioritizing Action

To help the regional municipalities identify next steps and the order of completing recommended housing actions, a prioritization matrix was prepared that evaluates each action by estimated cost, feasibility of completion, and expected impact to determine. When combined, these criteria identify the overall priority (high, medium, or low) of each action.

- **Estimated Cost:** An approximate range estimating the amount of effort and resources expected to complete actions where:
  - **$** is expected to require staff time to complete
  - **$$** is expected to involve hiring a consultant or regulated professional to complete (minor scope or short-term)
  - **$$$** is expected to involve hiring a consultant or regulated professional to complete (major scope or long-term)

- **Feasibility of Completion:** Likelihood of completion (i.e., high, medium, low), based on current capacity of staff and existing knowledge and expertise within the organization.
- **Expected Impact of Action:** Letter ranking from A-C where:
  - **A** represents an action that will directly address an identified housing need related to availability, affordability, or supply
  - **B** represents an action that can provide support for and may directly address an identified housing need related to availability, affordability, or supply
  - **C** represents an action that supports general housing goals and strengthens the region's overall housing position

> While the implementation plan and prioritization matrix are intended to support and guide the regional municipalities, the responsibility for reviewing, prioritizing, and completing recommended actions rests solely with each municipality. It is important for regional municipalities to review recommended actions regularly to determine the appropriate timing and order of completion that best aligns with resource availability.

5.1 Prioritization Matrix

Action	Policy Area, Direction, Action	Estimated Cost to Implement ($, $$, $$$)	Feasibility of Completion (High, Medium, Low)	Expected Impact of Recommendation (A, B, C)
High Priority				
Develop a regional collaboration framework to outline municipal roles and responsibilities related to the implementation of housing actions	4,2,3	$	High	A
Maintain formal and informal relationships with Indigenous organizations, Elders, Knowledge Keepers, and Indigenous housing providers	4,3,2	$	Medium	A
Collaborate with non-profit organizations, members of the land development industry, and Indigenous housing providers to co-create a partnership framework	4,3,1	$	Medium	B
Advocate to higher levels of government and health authorities to increase availability of physical and mental health services	1,1,1	$	High	C
Advocate to higher levels of government for increased rent subsidies and assistance	2,3,3	$	High	A
Introduce MDP policies that support development of affordable housing, purpose built rental housing, transitional and supportive housing, shared housing models, and modular housing	2,1,1	$	High	C
Update LUBs to enable greater housing diversity and adaptability by increasing lot coverage and height limits, reducing setbacks, allowing the conversion of single-detached dwellings into alternative housing forms, permitting both secondary and garden suites on suitable lots, and amending parking regulations to support development of additional dwelling units	2,1,2	$$	High	A
Hire a full-time permanent staff member to coordinate regional housing matters	4,2,1	$$$	Medium	A
Establish a regional housing committee to discuss housing issues, opportunities, and recommendations	4,2,2	$$	Medium	B
Develop a community education program and associated materials to increase awareness of different housing types, models, and ownership styles	4,4,1	$	High	B
Work with local organizations to develop a Community Safety and Well-Being Plan	4,1,1	$$	Medium	B
Conduct a vacant land inventory to identify underused or surplus lots that could accommodate infill development	2,4,1	$	High	B
Identify opportunities to use municipally owned land for affordable housing	2,3,2	$	High	B
Encourage developers to consider universal and age-friendly design standards in new developments	3,1,1	$	High	C
Promote and support cultural competency and anti-racism training for municipal staff and Council members	4,4,6	$	High	C
Collaborate with non-profit organizations and Indigenous communities and housing providers to develop educational materials around Indigenous history, reconciliation, and housing needs, supports, and culturally appropriate housing	4,4,4	$$	Low	B
Advocate to higher levels of government for increased investment in retrofit, maintenance, and rental preservation programs and collaborate with regional and sectoral partners in their advocacy efforts	2,2,2	$	High	A
Explore opportunities to expand senior-oriented services and programs	3,2,3	$$	Medium	B

Action	Policy Area, Direction, Action	Estimated Cost to Implement ($, $$, $$$)	Feasibility of Completion (High, Medium, Low)	Expected Impact of Recommendation (A, B, C)
Medium Priority				
Maintain a regional directory of developers, builders, and contractors who are interested and able to build housing and complete home improvements within the region	4,2,4	$	High	C
Explore the creation of financial or development incentives that support and encourage residential development	4,2,5	$$	Medium	A
Advocate to higher levels of government for financial support for accessibility modifications for rental and ownership housing	3,2,6	$	High	C
Collaborate with community partners to engage seniors to understand their needs and build shared readiness for the development of supportive and independent living units for older adults	3,1,2	$	High	C
Work with community partners to complete feasibility studies, business plans, and early design work in support of new independent living units and supportive units for seniors	3,1,3	$$$	Medium	A
Develop an Integrated Social Service Strategy to identify and map existing social services available across the region	1,1,4	$	High	B
Work with local service providers to establish age-friendly transportation options such as shuttle services, partnerships with volunteer driver programs, and service clubs who may already be providing informal rides	3,2,5	$$	Medium	A
Collaborate with local organizations to distribute housing information and education to local youth	4,4,3	$	High	C
Develop educational materials to support homeowners who are interested in developing additional dwelling units	4,4,5	$	High	B
Identify and promote existing programs and incentives that support affordable home ownership	2,3,4	$	Medium	C
Identify and promote existing funding opportunities for renovations and repairs to existing units	2,2,3	$$	Medium	C
Develop an Infill Policy	2,4,3	$$	Medium	B
Develop a custom housing survey template to collect information that fills local data gaps	4,5,1	$	High	B
Regularly engage the community to understand current lived experiences	4,5,2	$$	Medium	A
Regularly update municipal Housing Needs Assessments, underlying projections, and the Regional Housing Strategy when current data becomes available	4,5,3	$$	Medium	B
Work with community housing partners to encourage a centralized resource to advertise available rental units across the region and help match renters to available rental units	4,4,2	$$	Medium	B
Engage with Indigenous housing providers to understand gaps and needs, and identify criteria to determine preferred locations and cultural requirements for housing	1,2,1	$$	Medium	B

Action	Policy Area, Direction, Action	Estimated Cost to Implement ($, $$, $$$)	Feasibility of Completion (High, Medium, Low)	Expected Impact of Recommendation (A, B, C)
Low Priority				
Identify opportunities to use municipal land for culturally appropriate housing with supports that is co-led or co-developed by cultural organizations	1,2,2	$	Medium	B
Explore opportunities to provide municipal contributions to strengthen funding proposals for culturally appropriate housing	1,2,3	$$	High	B
Collaborate with housing partners and landlords to develop a partnership framework	2,3,1	$$	Medium	C
Develop an incentive program to support renovations and repairs to existing units	2,2,4	$$	Low	C
Collaborate with local seniors and service providers that specialize in senior populations to identify locations where community hubs and spokes are most needed	3,2,1	$	High	C
Support the creation or expansion of community hubs that use existing municipal facilities and land, such as libraries and recreation centres	3,2,2	$$	Medium	B
Provide support to help seniors identify and navigate eligibility for funding programs, complete applications, and secure contractors to complete improvements	3,2,7	$$	Medium	A
Promote and support opportunities to host suicide awareness and prevention training for all community members	1,1,3	$$	Medium	C
Develop an incentive program to help low-to-moderate income seniors complete home modifications that improve accessibility	3,2,8	$$	Low	A
Collaborate with non-profit housing organizations to support below-market ownership models	2,3,3	$	Low	B
Engage with non-profit organizations and Indigenous housing providers to co-develop housing preservation strategies	2,2,1	$	Medium	B
Partner with non-profit organizations to explore and support the development of a shared housing match program	3,1,5	$	Medium	B
Support local service providers in establishing mobile and satellite services	3,2,4	$$	Low	A
Conduct a servicing capacity assessment to explore barriers, opportunities, and availability for supporting dwelling conversions and redevelopment	2,4,2	$$$	Medium	B
Support and facilitate community-led co-housing initiatives by providing land use guidance and connections to development professionals	3,1,4	$	Medium	C
Host an annual networking event to connect and facilitate partnerships between landowners, non-profit housing providers, and mission-aligned developers	4,3,3	$$	Medium	C
Develop neighbourhood profiles, place-based branding, and marketing to advertise opportunities across different neighbourhoods and communities	4,1,2	$$	Low	C
Advocate to higher levels of government for increased investment in emergency, supportive, and transitional housing, and collaborate with regional and sectoral partners in their advocacy efforts	1,1,2	$	High	C

6.0 Conclusion

The St. Paul Regional Housing Strategy defines a clear and forward-looking vision for the future of housing within the County of St. Paul, the Town of St. Paul, the Town of Elk Point, and the Summer Village of Horseshoe Bay. It establishes a framework for coordinated and collective action, organized by four policy areas, 13 directions, and 53 actions to help respond to current and emerging housing needs across the St. Paul region.

Moving forward, regional municipalities are encouraged to use this framework, working alongside one another, the development industry, community housing organizations, and other levels of government to sustain momentum and continue ongoing effort and investment towards improving housing across the region.

To make sure the regional municipalities understand how regional housing needs are changing over time, Municipal Housing Needs Assessments should be updated regularly as new data becomes available, typically in alignment with the release of Federal Census data. As housing needs shift, updates to the RHS policy areas, directions, and actions will be required to remain responsive to changing conditions and emerging development trends.

Lastly, regional municipalities are encouraged to report on implementation progress on an annual basis to identify challenges, celebrate accomplishments, and take advantage of new housing opportunities.

Appendix A: Glossary of Terms

The following is a list of commonly used terms that are often referenced in housing policy.

Accessible: In reference to a type of housing unit, accessible refers to units that are designed to promote accessibility for individuals with disabilities. This sometimes includes physical elements such as low height cupboards or light switches, wide doorways, and adapted bathrooms.

Adequate Housing: Dwellings not requiring any major repairs, as reported by residents. (Canada Mortgage and Housing Corporation)

Affordable Housing: Communities often set their own definition of affordable housing to best reflect the local context. Affordable housing means that residents are spending less than 30% of their before-tax income on housing and housing related costs such as mortgage, rent, utilities, etc. (Canada Mortgage and Housing Corporation)

Assisted Living (Supportive Living): A type of housing for seniors and people with disabilities that includes on-site hospitality and personal care support services. (Alberta Health Services)

At Risk of Homelessness: Refers to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards. (Canadian Observatory on Homelessness)

Cohousing: Private self-contained residences that are also centred around shared common spaces such as kitchens and dining areas.

Cooperative Housing: A co-op is a type of housing that residents own and operate as part of a membership. (BC Housing)

Coordinated Access: A coordinated access system is the process by which individuals and families who are experiencing homelessness or at-risk of homelessness are directed to community-level access points where trained workers use a common assessment tool to evaluate the individual or family's depth of need, prioritize them for housing support services and then help to match them to available housing focused interventions.

Chronic Homelessness: Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

Core Housing Need: A household is in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards.

- Adequate housing is reported by residents as not requiring any major repairs.
- Affordable dwellings costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. (CMHC)

Culturally Appropriate Housing: Housing that respects and is appropriate for the expression of the inhabitants' cultural identity and ways of life. (Canadian Human Rights Commission). Examples of approaches for providing culturally appropriate housing may include but are not limited to

- Using participatory design workshops to gather input on cultural needs and priorities.
- Using traditional colours, materials, and motifs that reflect a community's culture.
- Creating communal gathering spaces for ceremonies, intergenerational activities, and meals.
- Incorporating signage in native languages.
- Providing outdoor spaces to enable land-based learning.
- Designating rooms for ceremonial practices or cultural programming. (First Nations Housing & Infrastructure Council)

Cultural Competency: The ability of systems to provide care to people with diverse values, beliefs and behaviours, including tailoring delivery to meet a person's social, cultural and linguistic needs. (HomelessHub)

Emergency Housing: Immediate, short-stay housing for people who are homeless or at risk of becoming homeless.

Episodic Homelessness: Refers to individuals who are currently homeless and have experienced three or more episodes of homelessness in the past year (episodes are defined as periods when a person would be in a shelter or place not fit for human habitations, and after at least 30 days, would be back in the shelter or inhabitable location. (Built For Zero Canada)

Homelessness: Describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. (Canadian Observatory on Homelessness)

Housing First: Is a recovery-oriented approach to ending homelessness that centres on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. There are five core principles of Housing First:

1. Immediate access to permanent housing with no housing readiness requirements
2. Consumer choice and self-determination
3. Recovery orientation
4. Individuals and client-driven supports, and
5. Social and community integration

Housing Secure: Refers to security of tenure; not having to worry about being evicted for having your home or lands taken away. (National Women's Association of Canada)

LGBTQ2S+: Lesbian, gay, bisexual, transgender, queer, two-spirited, and additional identities.

Market Housing: Market housing is housing which the private industry provides without requiring any subsidies or incentives.

Mixed Income Housing: Any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes. (National Housing Strategy)

Non-Market Housing: Non-market housing is housing that typically requires additional subsidies or supports from other organizations and government bodies.

On-Site Supports: Services offered to households to help maintain an optimal level of health and well-being. These services may take a variety of forms and may vary in intensity based on people's needs. A few examples include case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, childcare, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed. (National Housing Strategy)

Primary Rental Housing Units: Rental housing units that were built for the primary purpose of being rented.

Rent-Geared-to-Income: A type of subsidized housing where the housing provider matches your rent to how much you earn. (BC Housing)

Secondary Rental Housing Units: Housing units that were not purposely built for the rental market but have been added to the rental market by the owner, such as rental condominiums.

Social Housing: Social housing is subsidized housing that generally was developed under federal and provincial programs during the 1950s – 1990s, where ongoing subsidies enable rents to be paid by residents on a 'rent-geared-to-income' (RGI) basis (i.e., 30% of gross household income). Social housing is also called subsidized, RGI, community, or public housing.

Subsidized housing: A type of housing which government provides financial support or rent assistance.

Suitable Housing: Housing with enough bedrooms for the size and make-up of residential households. (CMHC)

Supportive Living: A type of housing that provides on-site supports and services to residents to help them remain as independent as possible, but with access to services to meet their changing needs (e.g., mental health supports, life skills training). (Alberta Health Services)

Tenure: Refers to whether a household owns or rents their home.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge, and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. (National Housing Strategy)

Appendix B: Municipal Housing Needs Assessment Reports

March 2026
Final Report

County of St. Paul

Housing Inventory and Needs Assessment

Final Report – July 2025

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TABLES

FIGURES

Executive Summary

As part of a broader regional initiative to assess housing needs and develop a Regional Housing Strategy, this report presents the Housing Needs Assessment (HNA) for the County of St. Paul.

COMMUNITY PROFILE

The County's population reached 6,306 in 2021, with modest growth since 2006 and a notable demographic shift toward an aging population as residents aged 65+ now account for over 20% of the total. Indigenous residents make up 12.4% of the population.

While homeownership remains high (92.6%), 16% of households are in core housing need, with affordability challenges disproportionately affecting single mothers, Indigenous residents, seniors, and women-led households.

CURRENT HOUSING PROFILE

The County's housing stock is largely made up of older, single-detached homes, many of which are larger than current household sizes require. There is no dedicated affordable, supportive, or emergency housing, and rental options are limited. Stakeholders identified gaps in housing for seniors, people with disabilities, multi-generational families, and low-income residents.

FUTURE HOUSING NEEDS

Looking ahead, minimal population and household growth is projected through 2045, alongside a steady increase in the senior population, pointing to the need for age-appropriate, accessible, and supportive housing.

While overall housing demand may remain stable, the data show significant unmet needs, particularly among lower-income and smaller households.

Addressing these challenges will require focused strategies to expand affordable rental supply, enable a wider mix of housing types, and support the development of housing options for vulnerable and aging populations.

1.0 Introduction

1.1 Project Overview

The County of St. Paul, the Town of St. Paul, the Town of Elk Point, and the Summer Village of Horseshoe Bay (the Project Partners) are committed to improving access to safe, affordable, and suitable housing to meet the evolving needs of their diverse populations now and in the future.

To support this effort, the Project Partners engaged ISL Engineering and Land Services Ltd. (ISL), J Consulting Group, and Vink Consulting Inc. to conduct comprehensive Housing Needs Assessments (HNA) for each of the Project Partners and develop a Regional Housing Strategy. This project aims to better understand current and future housing needs across the housing continuum and identify strategies to help the Project Partners collaborate to meet the needs of residents of all ages and abilities across the St. Paul Region.

This report presents the Housing Needs Assessment for the County of St. Paul. It provides an overview and analysis of the County's demographic and housing data and is organized as follows:

- **Section 2:** Community Profile – Examines key population, household, and economic indicators to understand current housing needs and historical trends.
- **Section 3:** Housing Profile – Analyzes the County's housing stock, including the number and types of existing units, recent changes, and an overview of market and non-market housing.
- **Section 4:** Housing Forecast – Projects community growth and future housing needs across the housing continuum, highlighting key areas such as affordable, supportive, and Indigenous housing.

1.2 Process

This HNA report, along with those for the other Project Partners, were informed by the following key activities:

- **Data Compilation and Analysis:** Collecting and analyzing demographic and housing data from sources such as Statistics Canada, CMHC, and local stakeholders.
- **Stakeholder and Community Engagement:** Engaging residents, industry representatives, and service providers to understand diverse lived experiences, housing challenges, and barriers to accessing safe, affordable, and suitable housing.
- **Discussions with Elected Officials and Municipal Staff:** Consulting with local leaders and municipal staff to gain insights into housing needs and issues at the local and regional levels.
- **Growth and Housing Needs Forecasting:** Projecting future housing demand across the region based on demographic and economic trends.

The HNA reports for all Project Partners mark the completion of **Phase 1** of this regional housing project. **Phase 2** will focus on developing a Regional Housing Strategy, outlining housing goals and recommended actions that Project Partners can implement to address identified needs. This strategy will be primarily informed by the HNA findings and will include an additional round of public engagement to share information and gather meaningful feedback.

1.3 Stakeholder and Community Engagement

Stakeholder and community engagement is a key component of this project. To date, one round of engagement has been conducted, including the following activities:

- **Project Launch:** A project webpage was developed and promoted on each Project Partner's website to provide an overview of the initiative and invite residents to participate. A dedicated project website was also launched, offering general information and links to online engagement activities. Each Project Partner conducted a communications campaign to promote the project and engagement opportunities.
- **Online Engagement:** An online survey was available from February 3 to 24, 2025, receiving 60 responses.
- **Community Workshops:** Two in-person workshops were held in the Town of St. Paul (February 5, 2025) and Town of Elk Point (February 6, 2025), where 28 community members shared their perspectives and experiences with the project team.
- **Interviews and Focus Groups:** A total of 8 interviews and 2 focus groups were conducted with industry leaders and housing service providers operating in the region to gather targeted insights.
- **Council Workshops:** Two joint workshops were held with elected officials from all four Project Partners to better understand housing challenges from a municipal leadership perspective.

A separate *What We Heard Report* provides a detailed summary of the key themes, insights, and findings from these engagement activities. For the County of St. Paul, key findings include:

- While limited housing is available, not all options are suitable or of sufficient quality to meet the current needs of County residents.
- Rural residents are relocating to urban areas in search of housing that better meets their needs.
- More support is needed for individuals looking to subdivide land and create additional lots for development.
- While current regulations permit diverse housing types such as secondary suites, mobile home parks, and garage suites, there is potential to further expand housing opportunities in the County.

The second round of engagement, scheduled for early summer 2025, will include additional online and in-person opportunities. Details on these activities will be available on the project website, as well as through each Project Partner's website, social media channels, and municipal offices.

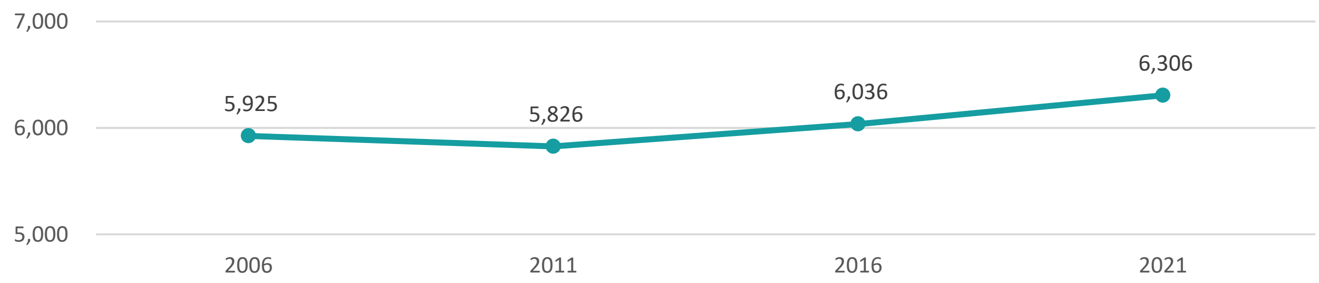
2.0 Community Profile

2.1 Demographic Trends

2.1.1 Population

Between 2006 and 2021, the population of the County of St. Paul increased from 5,925 to 6,306 residents, which translates to a total percentage change of 6.43% or an average annual growth rate of 0.42%. While the population decreased slightly from 2006 to 2011, it has steadily increased since 2011. The largest increase occurred between 2016 and 2021, when the County's population grew by 270 people or 4.47%.

Figure 2.1: Population (2006-2021)

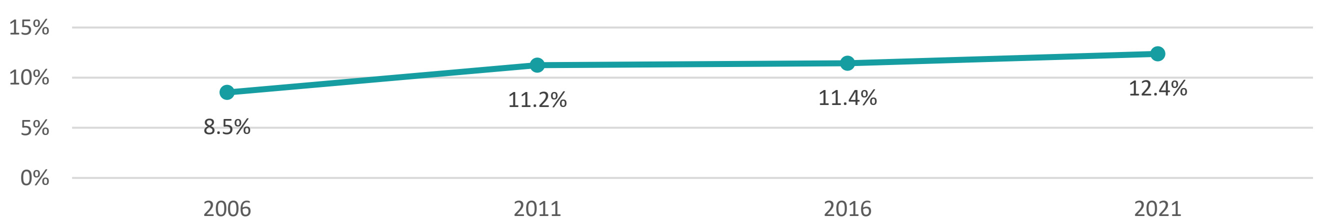


Source: Statistics Canada Census

2.1.2 Indigenous Population

In 2021, 780 residents in the County of St. Paul identified as Indigenous, representing approximately 12.4% of the overall population. The proportion of County residents identifying as Indigenous has varied between 8.5% and 12.4% over the last 15 years. The provision and availability of culturally appropriate housing and community services will be important to best meet the needs of Indigenous residents.

Figure 2.2: Percentage of Population Identifying as Indigenous (2006-2021)

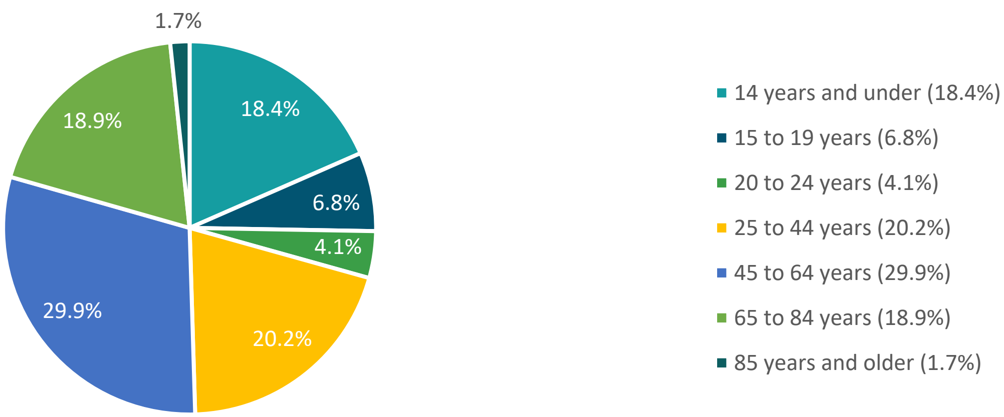


Source: Statistics Canada Census

2.1.3 Age and Gender

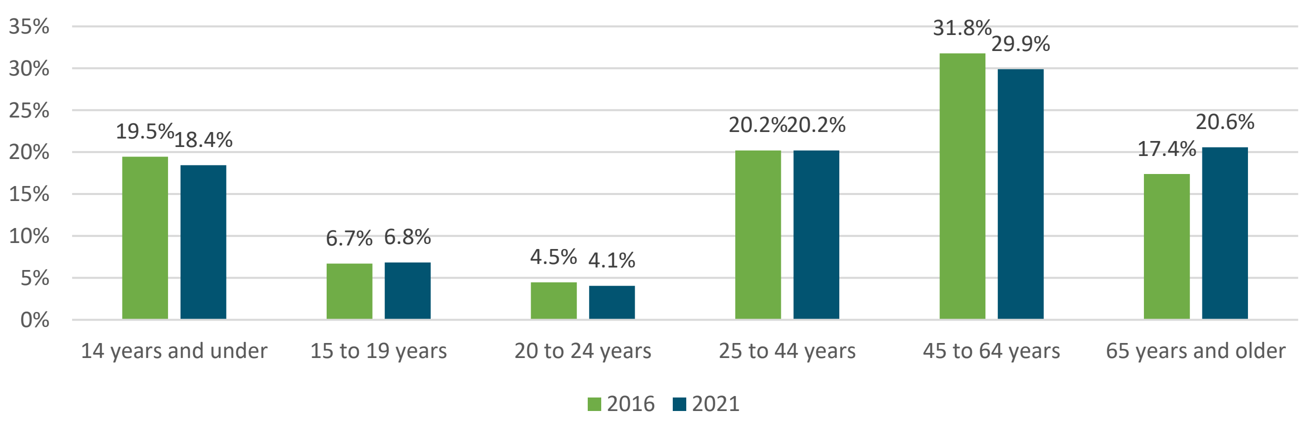
In 2021, the median age in the County was 38.4, matching the Provincial median age for the same year. Notably, the County's median age decreased significantly, from 44.2 in 2016 to 38.4 in 2021. Notwithstanding, during the same period, the percentage of residents 65 years of age and older increased from 17.4% to 20.6%. In 2021, the two largest age cohorts were 25-44 and 45-64, as shown below in **Figure 2.3** and **2.4** below.

Figure 2.3: Age Cohort Distribution (2021)



Source: Statistics Canada Census

Figure 2.4: Breakdown of Age 2016 vs 2021

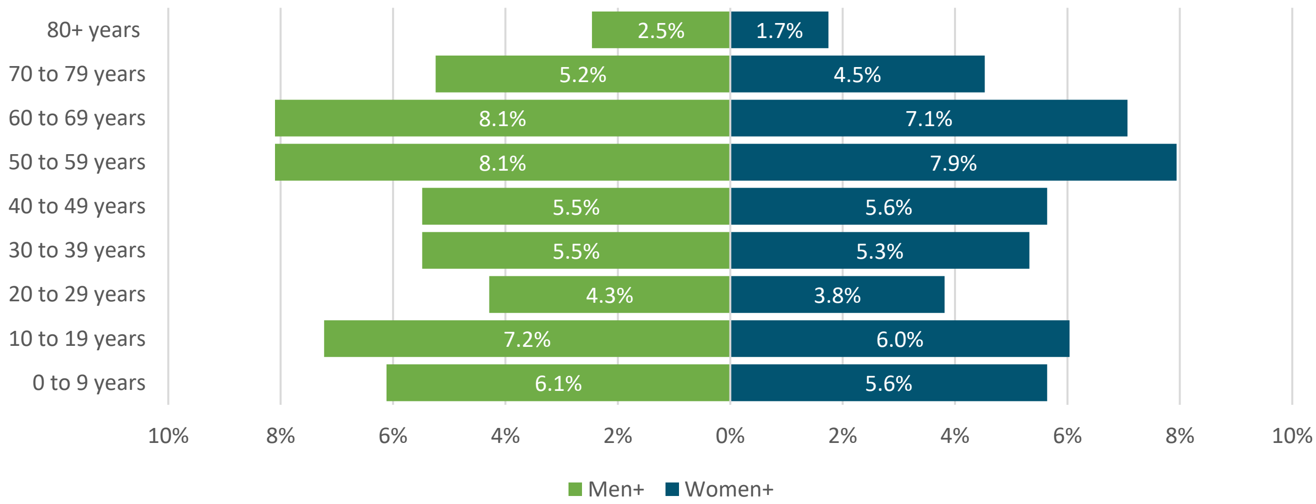


Source: Statistics Canada Census

According to Statistics Canada "gender refers to an individual's personal and social identity as a man, woman, or non-binary person (a person who is not exclusively a man or a woman). Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided". Thus, both men and women counts include men/boys or women/girls and some non-binary persons, as the case may be. This is, in some cases, denoted by the use of a "+" symbol, as seen on **Figure 2.4.**

In 2021, 52.5% of residents identified as men and 47.7% as women. Men made up a larger share of the population in almost every age group, which is particularly notable in the 80+ category, where women typically outnumber men. The largest cohorts of men were 50-59 (8.1%) and 60-69 (8.1%), while the smallest cohort was 80+ (2.5%). Similarly, the largest cohort of women was 50-59 (7.9%), and the smallest cohort was 80+ (1.7%).[1]

Figure 2.5: Age Cohort by Gender (2021)



Source: Statistics Canada Census

2.1.4 Mobility Status (Place of Residence)

Mobility status refers to the status of a person regarding the place of residence on census day in relation to the place of residence on the same date one year or five years earlier. It has two main categories:

- **Non-movers** are persons who lived in the same residence on census day as on the same date one year or five years earlier.
- **Movers** are persons who lived on a different residence on census day as on the same date one year or five years earlier.

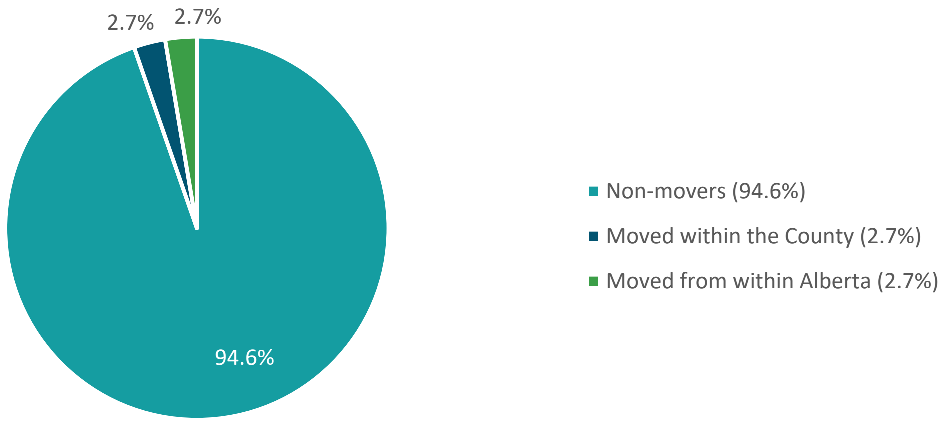
One-Year Mobility Status

In 2021, 94.6% of County residents were non-movers. Of the movers (5.4% of the total population), approximately half (2.7% of the total population) moved from a different address within the County, while the other half (2.7% of the total population) moved in from other communities in Alberta.

In 2016, the proportion of non-movers was 91.1%, slightly lower than in 2021. The COVID-19 pandemic may have impacted residents' ability or willingness to relocate within a year of the 2021 census. In contrast, the five-year mobility status provides a broader perspective, less influenced by the mobility dynamics of the pandemic.

[1] All percentages based on total population.

Figure 2.6: **Mobility Status within Previous Year (2021)**



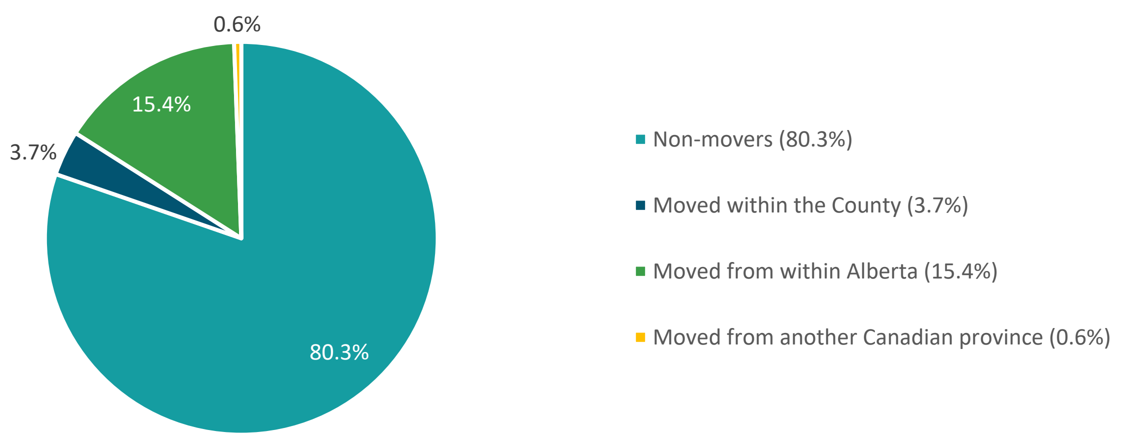
Source: Statistics Canada Census

Five-Year Mobility Status

In 2021, 80.3% of County residents were non-movers, which is considerably lower than the 94.6% reported in the one-year mobility status data. Of the movers (19.7% of the total population), around 20% (3.7% of the total population) moved from a different address within the County, and around 80% (16% of the total population) moved in from other communities within Canada. Of the latter, 96.3% (15.4% of the total population) moved from other communities in Alberta, and 3.7% (0.6% of the total population) moved from another province.

In sum, the five-year mobility status data shows that around a fifth of the population are movers, with most of them moving into the County from other municipalities across Alberta.

Figure 2.7: **Mobility Status within Previous Five Years (2016-2021)**



Source: Statistics Canada Census

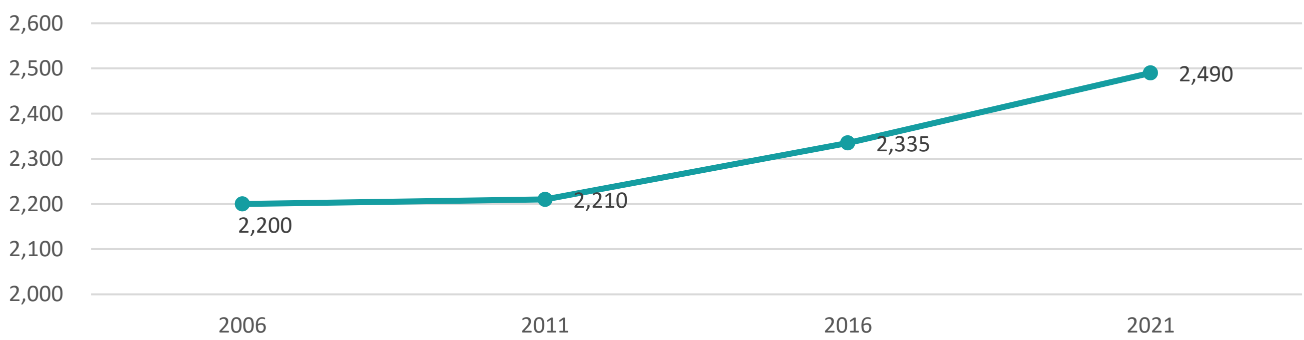
2.1.5 Households

Number of Households

Statistics Canada defines a household as "a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family[2], two or more families sharing a dwelling, a group of unrelated persons, or a person living alone".

In 2021, there were a total of 2,490 households in the County of St. Paul, which was an increase of 155 households (6.6%) from 2016.

Figure 2.8: Historical Trends of Households (2016-2021)



Source: Statistics Canada Census

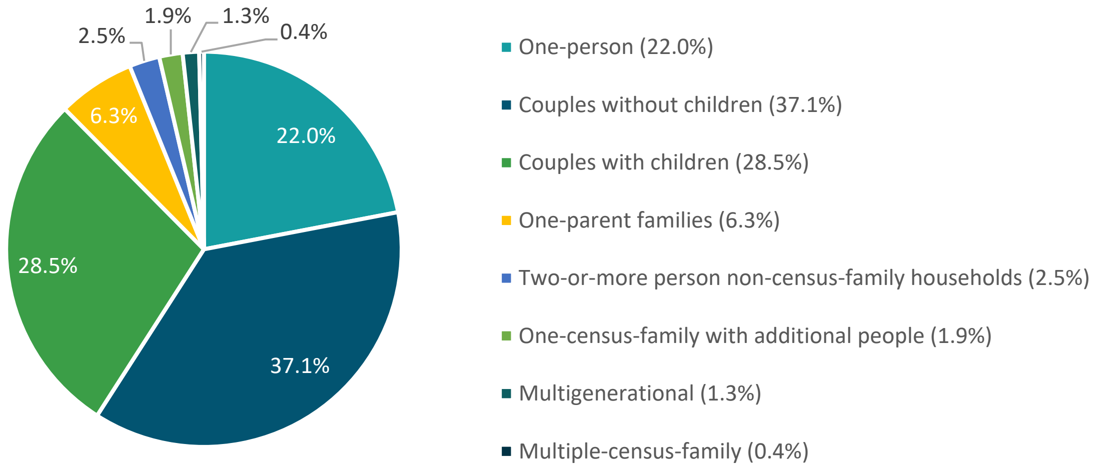
Household Type

As shown in **Figure 2.9**, in 2021, 37.1% of households were couples without children, followed by 28.5% couples with children, and 22% one-person households. Additionally, of the total number of households:

- 6.3% were one-parent families
- 2.5% were non-census families
- 1.9% lived with people who are non-members of the census family
- 1.3% were multigenerational
- 0.4% were made up of more than one census family

[2] A census family consists of a married or common-law couple (with or without children), a lone parent with at least one child, or grandchildren living with grandparents without parents present. All members must live in the same dwelling, and children include biological or adopted individuals who are unmarried and childless within the household.

Figure 2.9: **Breakdown of Private Households by Type (2021)**

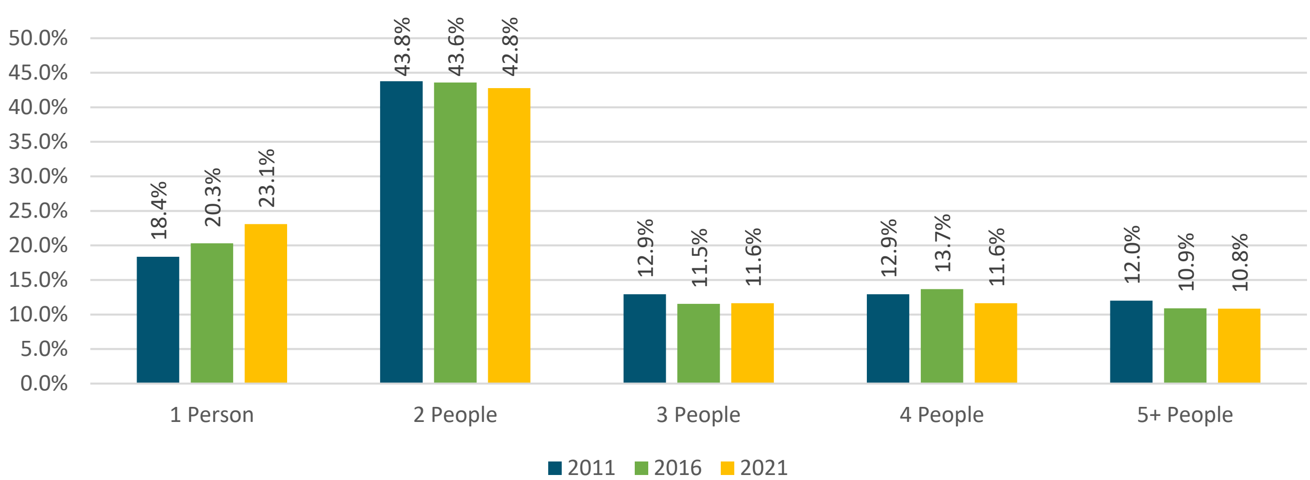


Source: Statistics Canada Census

Household Size

The average household size in the County decreased slightly from 2.6 persons in 2016 to 2.5 persons in 2021. As shown in Figure 2.10, the percentage of 1-person households increased steadily between 2011 (18.4%) and 2021 (23.1%). The percentage of 2-person households declined slightly over the same period, from 43.8% in 2011 to 42.8% in 2021. Similarly, the proportion of 3-person, 4-person, and 5+ person households have all been slightly decreasing over time. In 2021, 65.9% of households were either 1- or 2-person households. In Canada, household sizes have been steadily declining, while the total number of households continues to grow, driving an increased demand for smaller housing types.

Figure 2.10: **Breakdown of Households by Size (2011-2021)**

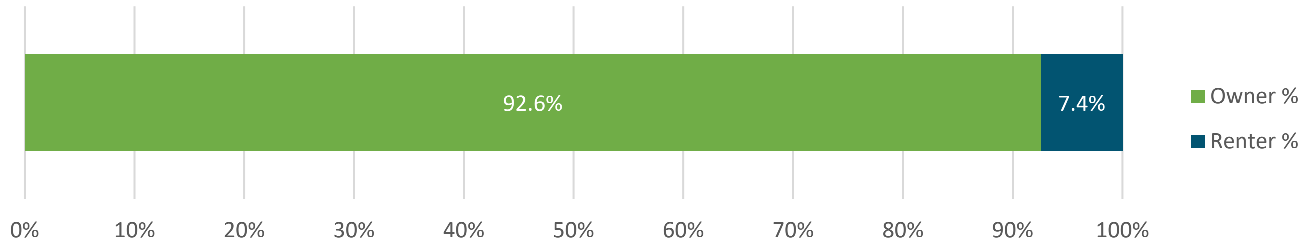


Source: Statistics Canada Census

Tenure

In 2021, 92.6% of households in the County were owner households and 7.4% were renter households. Comparatively, in Alberta, on the same year, 70.9% of households were owner households and 28.5% were renter households in 2021. A higher proportion of owner households is typical in rural areas.

Figure 2.11: Breakdown of Households by Tenure (2021)



Source: Statistics Canada Census

Renter Households in Subsidized Housing

In 2021, 14.7% of renter households living in private dwellings in the County were living in subsidized housing. This does not include households on social assistance who are not receiving subsidized rents, or residents living in collective dwellings, such as seniors' lodges.

2.1.6 Core Housing Need

Core housing need is a method to identify households which are not able to find and maintain housing that meets their needs. It is an indicator that was developed by the Canada Mortgage and Housing Corporation (CMHC) and used nationally to collect information on housing needs as part of the Statistics Canada Census.

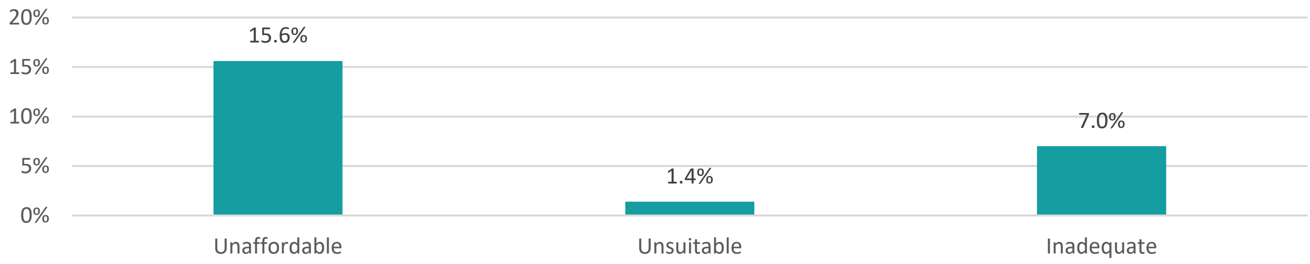
CMHC defines a household as "**being in core housing need if its housing falls below at least one of the affordability, suitability, or adequacy standards**, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that is acceptable (meets all three housing standards):

- ***Affordable*** *dwellings cost less than 30% of total before-tax household income.*
- ***Suitable*** *housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.*
- ***Adequate*** *housing is reported by their residents as not requiring any major repairs."*

Housing Indicators

In 2021, almost one in four households (24.0%) in the County of St. Paul did not have acceptable housing. When comparing the three housing indicators of affordability, suitability, and adequacy, the biggest challenge impacting households was affordability with approximately 15.6% of total households spending 30% or more of their income on housing. It will be important to monitor these indicators to determine if they were underrepresented in 2021 due to temporary financial benefits provided during the COVID-19 pandemic.

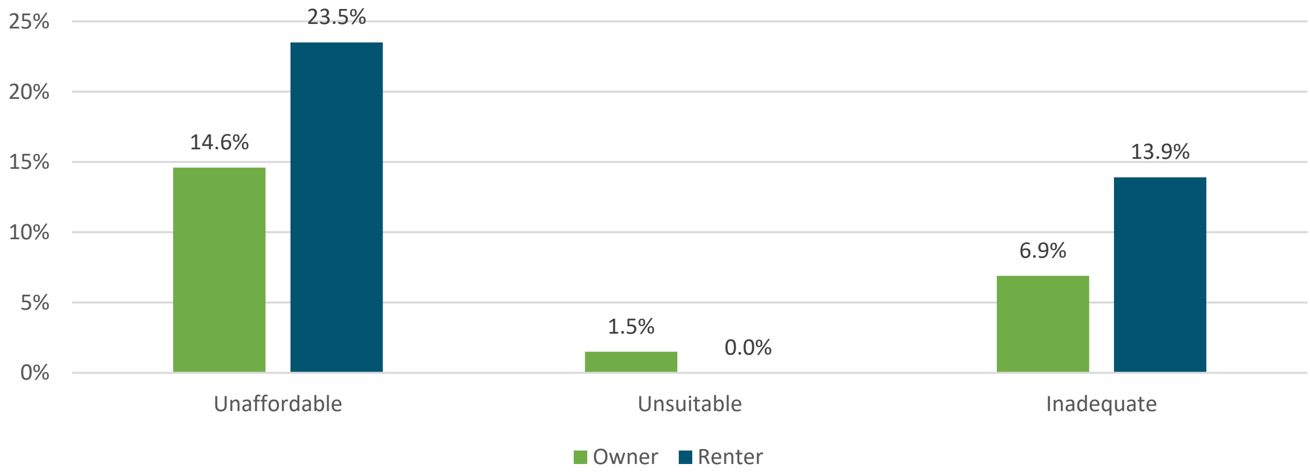
Figure 2.12: Percentage of Total Households in Unacceptable Housing by Housing Indicators (2021)



Source: Statistics Canada Census

There are notable differences when breaking down the housing indicators by tenure. Significantly more renter households experienced affordability and adequacy challenges in 2021 than their owner counterparts. Suitability needs only affected 1.5% of owner households, and none of the renter households in the County.

Figure 2.13: Breakdown of Housing Indicators by Tenure (2021)



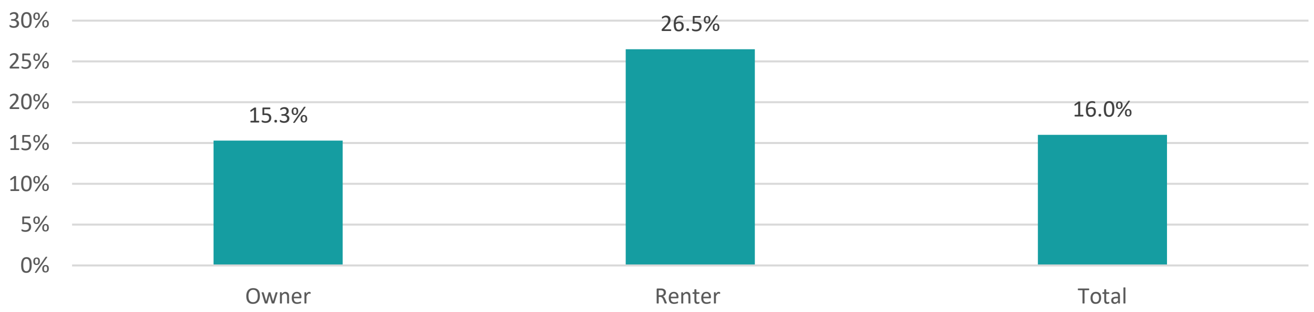
Source: Statistics Canada Census

Core Housing Need

A household in core housing need is one that is living in housing that does not meet one or more of the housing indicators noted above and would have to spend 30% or more of their total before-tax household income to find alternative housing in the community that meets all three housing indicators (i.e., is affordable, suitable, and adequate).

In 2021, 16% of households in the County were in core housing need, including 15.3% of owners and 26.5% of renters. This figure was likely underestimated due to temporary income boosts from COVID-19 benefits, suggesting the actual need is likely greater than reported in 2021.

Figure 2.14: Core Housing Need by Tenure (2021)



Source: Statistics Canada Census

Priority Groups in Core Housing Need

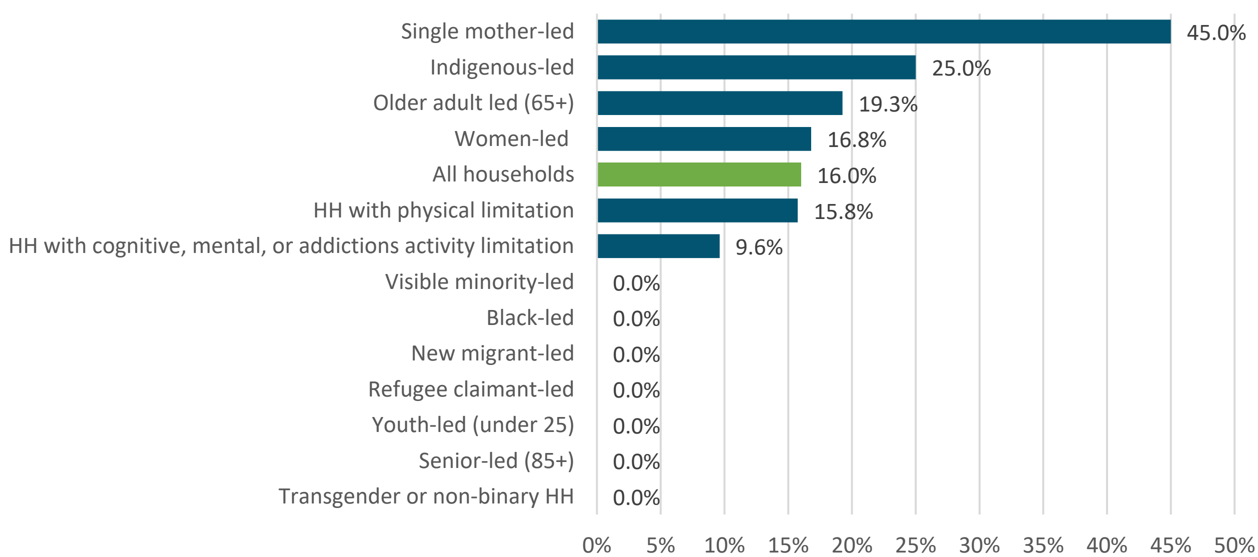
The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in the County. The priority population groups include:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addiction issues
- Veterans
- People experiencing homelessness

While Census data does not break down core housing needs for all priority populations, there is available information for several groups, as shown in **Figure 2.15**. Some households fall into multiple categories, so the percentages do not add up to the total number of households in core housing need in the County.

As noted previously, in 2021, 16.2% of total households were in core housing need. However, the breakdown by priority group shows that some of them are affected more prominently. The priority group with the greatest rate of core housing need was single-mother-led households, with 45.0% of households in core housing need. This is followed by 25.0% Indigenous households, 19.3% older adult-led (65+) households, 16.8% women-led households, 15.8% households with physical limitations, and 9.6% households with cognitive, mental, or addictions activity limitations.

Figure 2.15: Core Housing Need by Priority Population (2021)



Source: HART dataset, **HH means 'household' and that at least one member of the households falls into the priority group

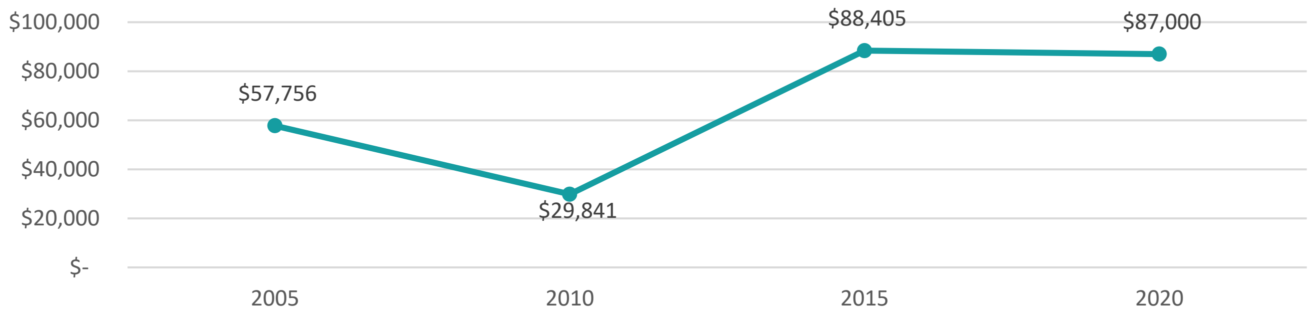
2.2 Economic Trends

2.2.1 Household Income[3]

In 2020, the median household income in the County was $87,000 before taxes, reflecting a 50.6% increase from $57,756 in 2005, but a 1.6% decline from $88,405 in 2015.

Alberta's inflation rate, based on the Consumer Price Index (CPI), was 37.4% from 2005 to 2020 and 11.3% from 2015 to 2020. This suggests that in the long term (2005–2020), household income growth has outpaced inflation, but in the short term (2015–2020), real median household income has declined as wages have not kept up with rising costs.

Figure 2.16: Household Income (2006-2021)



Source: Statistics Canada Census

2.2.2 Employment and Economy

Labour Participation and Unemployment Rates

The labour participation rate shows the number of workers who are currently working or are actively searching for a job as a percentage of the total population aged 15 years or older. In 2021, the labour force participation rate in the County was 64.8%, which was lower than the provincial average of 68%. Census data indicates a steady decline in participation over time, from 76.6% in 2006 to 75.4% in 2011, 70.8% in 2016, and 64.8% in 2021.

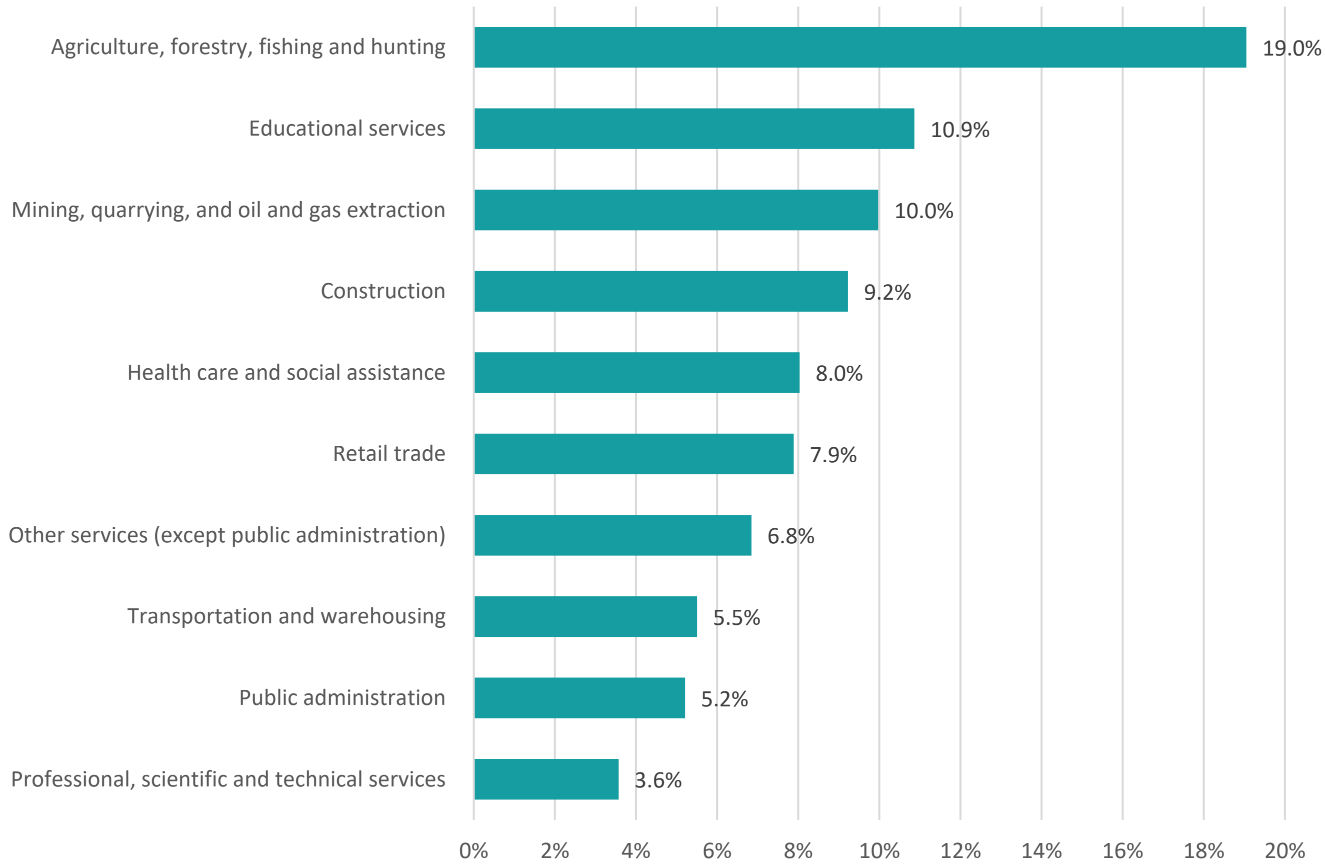
The unemployment rate in the County decreased from 6.3% in 2016 to 5.2% in 2021. Despite this decrease, the 2021 unemployment rate remained above the historically low rates recorded in 2011 (3.0%) and 2006 (2.7%). Notably, the County's 2021 unemployment rate was significantly lower than the provincial average of 11.5%, indicating relatively stronger labour market conditions at the local level.

[3] Household income collected as part of Census data refers to the household's previous year's income (i.e., income data collected as part of the 2021 Census represents the gross household income reported in 2020 in 2020 constant dollars).

Largest Industries

In 2021, there were 3,360 workers in the County employed across a range of fields. Based on the North America Industry Classification System (NAICS), the largest industries in the County in 2021 by number of workers were agriculture, forestry, fishing and hunting (19%), educational services (10.9%), and mining, quarrying, and oil and gas extraction (10%). The top ten largest industries are shown in the figure below.

Figure 2.17: Largest Primary Industries (2021)



Source: Statistics Canada Census

Commuting

In 2021, most County residents (65.2%) commuted to work within the County of St. Paul, which was lower than the provincial average of Albertans working within their community of residence (71.6%). On the other hand, 34.8% of County residents commuted outside the County of St. Paul but within Alberta.

Figure 2.18: Commuting Destination (2021)

Source: Statistics Canada Census

2.3 Community Profile Highlights

The following is a summary overview of the data presented in this section:

Population Growth & Demographics

- The County of St. Paul's population grew by 6.43% between 2006 and 2021, reaching 6,306 residents.
- In 2021, the Indigenous population made up 12.4% of the County's residents.
- The median age declined from 44.2 in 2016 to 38.4 in 2021, though the 65+ population increased from 17.4% to 20.6%.
- In 2021, 52.5% of residents identified as men and 47.7% as women, with non-binary residents being grouped with either category for privacy purposes.
- In 2021, 94.6% of County residents were non-movers (same address as the previous year), up from 91.1% in 2016, likely influenced by the COVID-19 pandemic.
- The five-year mobility period, which is less influenced by the mobility dynamics of the pandemic, shows that around 20% of residents moved, with most relocating from other Alberta communities.

Households & Core Housing Need

- In 2021, the County had 2,490 households, a 6.6% increase from 2016.
- Household sizes are shrinking, albeit slowly, with the average household size decreasing from 2.6 in 2016 to 2.5 in 2021.
- 92.6% of households were owners, significantly higher than Alberta's 70.9% average, which is typical for a rural community.
- In 2021, 24.0% of households lived in a dwelling that did not meet housing standards for affordability, suitability, and/or adequacy, with affordability being the biggest challenge (affecting 15.6% of households).
- 16% of all households were in core housing need, including 15.3% of owners and 26.5% of renters. This was likely underestimated due to temporary COVID-19 income supports.
- Single-mother-led households had the highest rate of core housing need (45%), followed by Indigenous households (25%), older adult-led households (19.3%), and women-led households (16.8%).

Economic & Employment Trends

- The median household income in 2020 was $87,000, up 50.6% from 2005, but slightly lower than in 2015 ($88,405).
- Despite long-term income growth outpacing inflation, recent trends suggest wages are not keeping up with rising costs.
- The labour force participation rate has declined steadily, from 76.6% in 2006 to 64.8% in 2021, below Alberta's 68% average.
- The unemployment rate fell from 6.3% in 2016 to 5.2% in 2021, significantly lower than Alberta's 11.5% in 2021.
- The top industries in 2021 were agriculture (19%), education (10.9%), and oil & gas extraction (10%).
- 65.2% of workers commuted within the County, while 34.8% commuted elsewhere in Alberta.

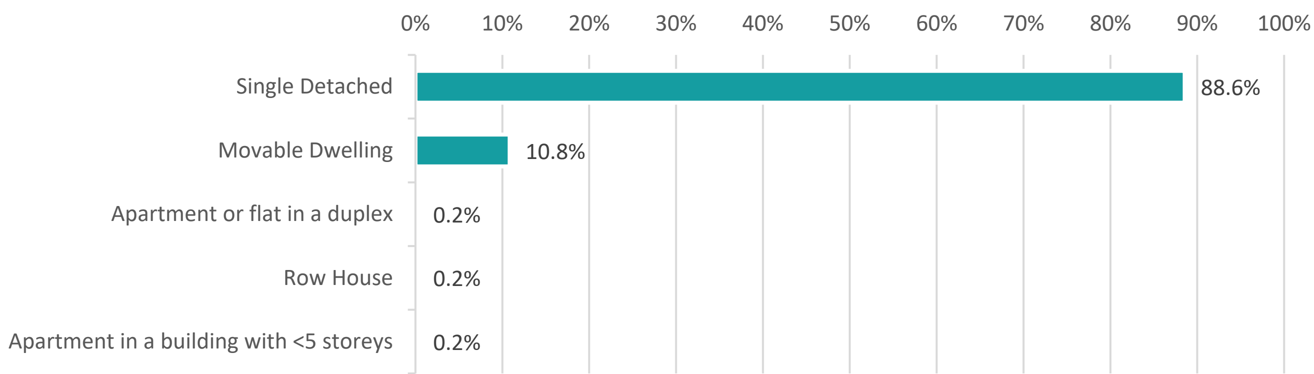
3.0 Current Housing Profile

3.1 Existing Housing Units

3.1.1 Housing Units by Type

In 2021, there were 2,490 total private dwellings in the County of St. Paul. The most common housing form in the County was single detached dwellings, comprising 88.6% of the housing stock, followed by movable dwellings (10.8%). Apartments or flats in a duplex, row housing, and apartments in buildings with fewer than 5 storeys accounted for only 0.2% of the housing stock. The figure below shows the distribution of housing forms in the County of St. Paul.

Figure 3.1: Housing Units by Type (2021)

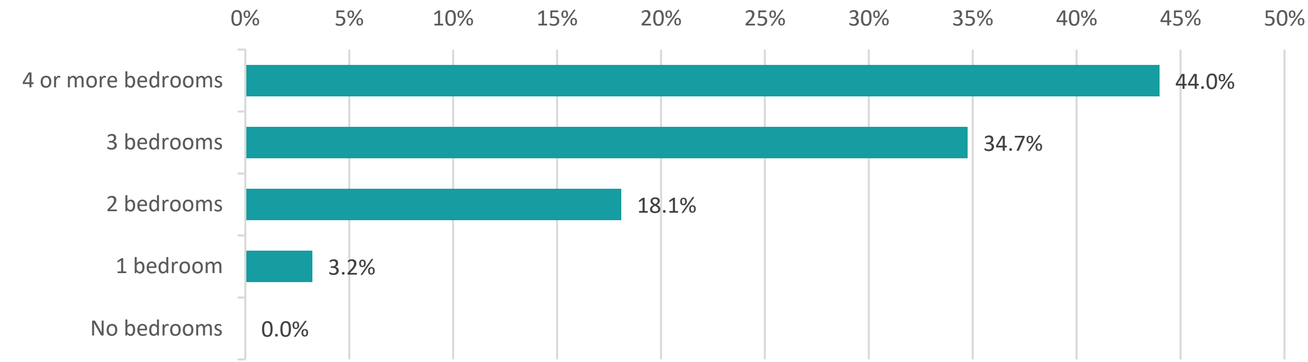


Source: Statistics Canada Census

3.1.2 Housing Units by Size

In 2021, 44% of housing units in the County had 4 or more bedrooms, followed by 34.7% having 3 bedrooms, and 18.1% having 2 bedrooms. Only 3.2% of housing units had 1 bedroom and there were no units that had no bedrooms.

Figure 3.2: Housing Units by Size (2021)



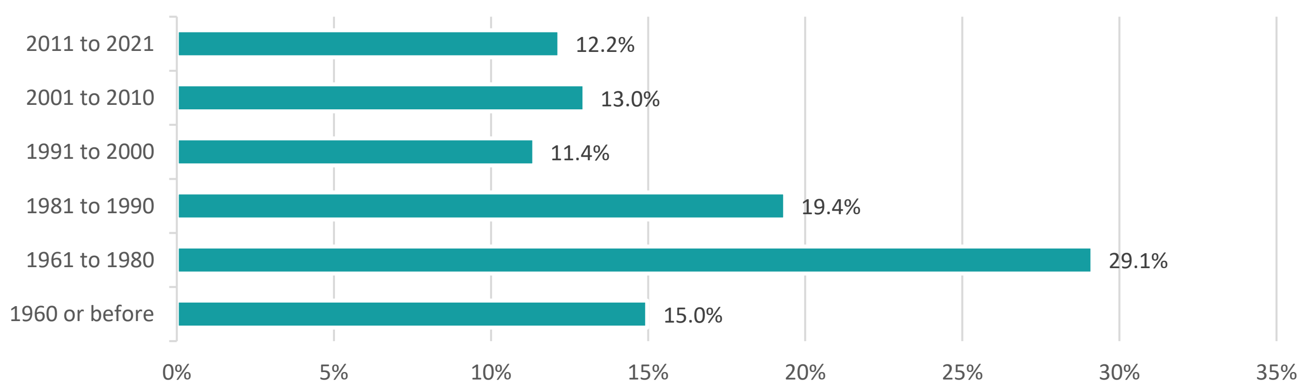
Source: Statistics Canada Census

As noted previously, in 2021, 65.9% of households were either 1- or 2-person households, while 78.7% of dwellings have 3 or more bedrooms. Smaller households may prefer larger homes to have room for offices or guest rooms, but it is important to note that the larger housing options may be less affordable – and thus unattainable – for households with lower incomes, including those led by single parents, residents on fixed incomes, young people, and couples who are just starting out, among others.

3.1.3 Housing Units by Date Built

As of 2021, nearly half (48.5%) of the housing stock in the County was built between 1961 and 1990. Older construction (built in 1960 or before) made up 15% of the housing stock, while newer construction (built between 2011 to 2021) represented 12.2% of total private dwellings. While older homes are likely to be more affordable and attractive to first-time homebuyers or households with lower incomes, there is a higher likelihood of health and safety concerns with homes potentially not meeting new building code requirements or needing significant maintenance and repairs. **Figure 3.3** below shows the full distribution of dwelling units by date built.

Figure 3.3: Housing Units by Date Built (2021)



Source: Statistics Canada Census

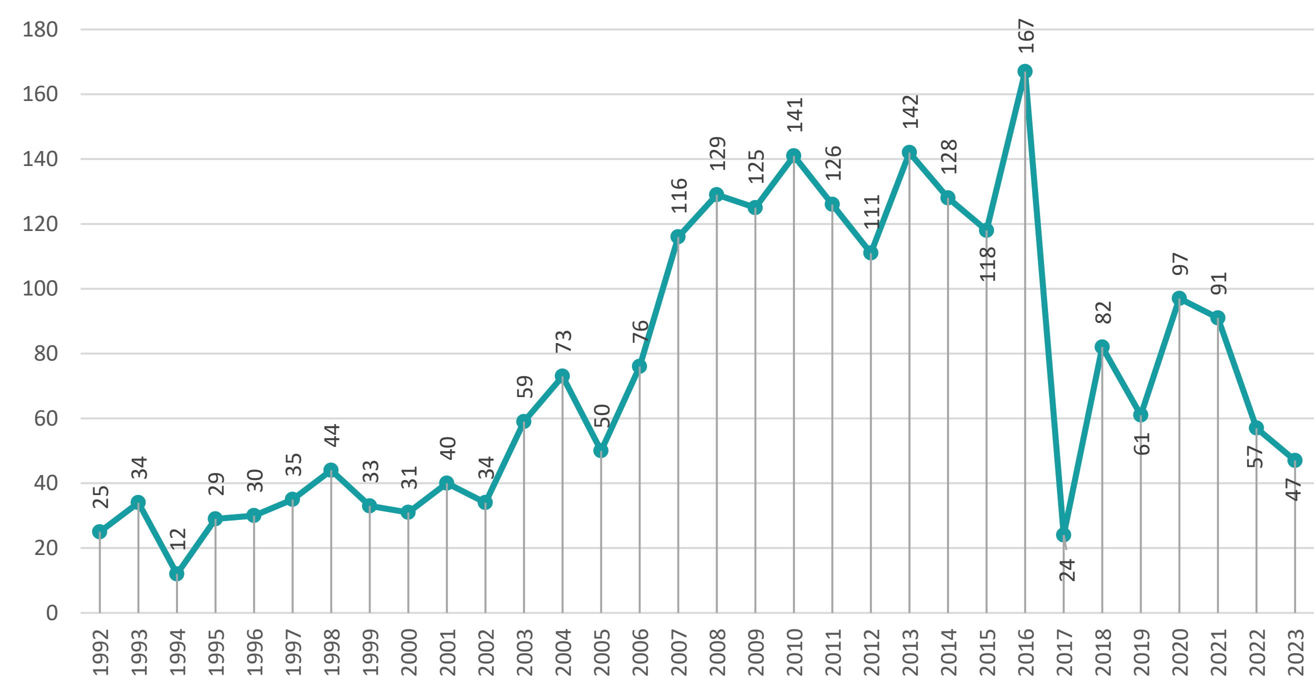
3.2 Changes in Housing Stock

3.2.1 New Home Construction

According to provincial records, between 1992 and 2023, 2,367 residential building permits were issued in the County. The most active period was 2007–2016, accounting for 1,303 permits (55% of the total). Permit activity hit a low in 2017, with only 24 permits issued, the lowest since 1994 (12 permits). While activity rebounded afterward, it has not returned to 2007–2016 levels. Peaks are observed in 2018 (82 permits), 2020 (97 permits), and 2021 (91 permits).

According to municipal records, of the total number of residential building permits issued between 2010 and 2024, 53.4% were single-detached dwellings, 30.6% were manufactured homes, 13.6% were ready-to-move homes, 2.2% were secondary suites, and 0.2% were relocated homes.

Figure 3.4: Residential Building Permits by Calendar Year (1992-2023)



Source: Alberta Open Government, Building Permits by Municipality

3.3 Homeownership

3.3.1 Sale Prices

From March 1, 2024, until March 1, 2025, there were 53 single-detached residential sales in the County. The median residential sales price was $270,000, and the average sales price was $307,067. The highest recorded sale price was $787,524, while the lowest was $89,000. Listings were on the market anywhere between 14 and 321 days, with an average of 102 days and a median of 80 days.

Historical sale price data was not available for the County.

3.3.2 Affordability

To better understand current affordability challenges related to homeownership, an affordability gap analysis was completed. It is noted that although the 2021 census median household income was temporarily inflated due to the COVID-19 financial assistance programs, it remains the most current and available data for household income in 2024.

The 2021 median household income for owner households was $91,000 annually, or $7,583 monthly. Using CMHC's affordability threshold (30% of gross income), the estimated affordable monthly shelter cost was calculated at $2,275.

The affordable housing threshold was then compared to estimated monthly shelter costs for homeowners in the County. According to Statistics Canada, in 2021 the average shelter costs for owner households was $1,261, which is only 16.6% of their median income. However, the sales price data suggest that this estimated cost may be underrepresented, as shown in the affordability gap analysis presented below. Since sales price data was only available for single detached dwellings, the affordability analysis focused solely on this type of housing.

Assumptions for Monthly Shelter Cost Calculations

- Mortgage payments are assumed to be the main shelter cost for owner households. These payments were based on the average 2024 sale price ($307,067) under two down payment scenarios (20% and 5%), using a 5.8% interest rate (aligned with CMHC's 2024 average conventional mortgage lending rate) and a 25-year amortization period.
- Other shelter costs included:
    - Mortgage loan insurance premiums, calculated using CMHC's 2024 rates for each down payment scenario.
    - House insurance premiums, based on Alberta's 2024 average monthly premium.
    - Property taxes, assuming a monthly payment schedule.
    - Utility costs, based on Alberta's 2024 average monthly utility costs.

Table 3.1 presents estimated monthly housing costs for owner households and compares them to the affordable housing threshold (i.e., spending up to 30% of median household income on housing). This analysis provides a general overview of homeownership affordability in the County but is based on a set of assumptions and does not capture the full range of homeowners' lived experiences.

Table 3.1: Homeownership Affordability Analysis (2024)

2024 Median Owner Household Income Assumption	$91,000/year or $7,583/month	
Affordability Threshold (30% of median household income)	$2,275/month	
2024 Average Sales Price	$345,000	
Cost Category	**Total Shelter Costs**	**Affordability Gap[4]**
Estimated Monthly Shelter Costs with 20% Down Payment	$2,320	-$45
Estimated Monthly Shelter Costs with 5% Down Payment	$2,676	-$401

Source: Statistics Canada, CMHC

Based on this analysis and the assumptions applied, single detached housing is not affordable for at least half of the owner households in the County (those earning the median income and below). Under the 20% down payment scenario, monthly shelter costs represent 30.6% of the median owners' income, which does not qualify as affordable housing but only exceeds the affordability threshold by $41. While this is still arguably an acceptable shelter cost for households earning around the median income, being able to provide a 20% down payment (approximately $70,000) is not an option available to all, or even most, households. Under the 5% down payment scenario, monthly shelter costs exceed the affordability threshold by $401, making up 35.3% of the median owners' income. This further emphasizes the affordability gap for owner households. This analysis does not consider the condition or availability of residential units in the County.

[4] The amount by which the estimated monthly shelter costs exceed the affordability threshold (30% of net median household income). Negative values indicate a gap. Positive values indicate there is no gap.

3.4 Rental Housing

3.4.1 Primary and Secondary Rental Market

The primary rental market refers to units that are constructed purposely for renting. The primary rental market is often defined as occupied rental units in privately initiated, purpose-built rental structures of three units or more which are usually located in apartment buildings or row housing developments.

The secondary rental market consists of all other renter-occupied housing units that are not considered part of the primary, purpose-built market. This includes renter-occupied and privately-owned:

- Single detached and semi-detached houses
- Condominium units
- Apartments that are part of a commercial structure
- Units attached to another dwelling unit, such as a secondary suite

The Province of Alberta conducts an annual survey[5] on primary, purpose-built rental units, but data for the County of St. Paul is unavailable. Similarly, CMHC surveys rental markets in communities with populations over 10,000, but since the County falls below this threshold, it is not included in their reports.

According to Statistics Canada, in 2021 there were approximately 140 single detached dwellings, 35 movable dwellings, and 15 other attached dwellings occupied by renter households in the County. The fact that there were no apartment units occupied by renter households suggests that there may not be a primary purpose-built rental housing market in the County.

To confirm the accuracy of this data as of 2025, an internet search[6] for apartment rentals in the County revealed no purpose-built rental listings and only one available unit in the secondary rental market.

With approximately 190 renter households in 2021, a minimum of 200 rental units would be needed to accommodate demand while maintaining a healthy vacancy rate of approximately 5%. As the population grows, rental supply must expand accordingly, providing housing options that specifically cater to the types and sizes of renter households.

A strong primary rental market is ideal, offering greater stability and affordability, but the secondary rental market plays a key role in increasing housing options and diversifying rental unit types.

[5] The Apartment Vacancy and Rental Cost Survey (AVS) is a survey of rural communities, collecting data and information on market rental multi-unit dwellings (i.e., not subsidized or affordable). Eligibility to be included in this survey include communities that: have a population between 1,000 and 9,999, have 30 or more rental units, and are not included in CMHC's bi-annual Rental Market Survey.
[6] Platforms surveyed include Realtor.ca, RentNorthView.com, Zillow.com, and Facebook Marketplace.

3.4.2 Rental Vacancy Rates

Reliable rental vacancy rate data for the County is unavailable. However, the limited number of publicly listed rental units suggests that vacancy rates are likely very low.

3.4.3 Average Rental Rates

Similarly to the above, reliable rental rate data for the County is unavailable. For the purpose of the affordability analysis presented in Section 3.4.4 below, the provincial averages reported in the Apartment Vacancy and Rental Cost Survey were used.

While only 0.4% of the County's housing stock is made up of apartment units (0.2% in buildings of up to 4 storeys, and 0.2% in a duplex), apartment rental rates are included in this analysis to provide a complete and comprehensive housing needs assessment with an approximation of shelter costs by unit size.

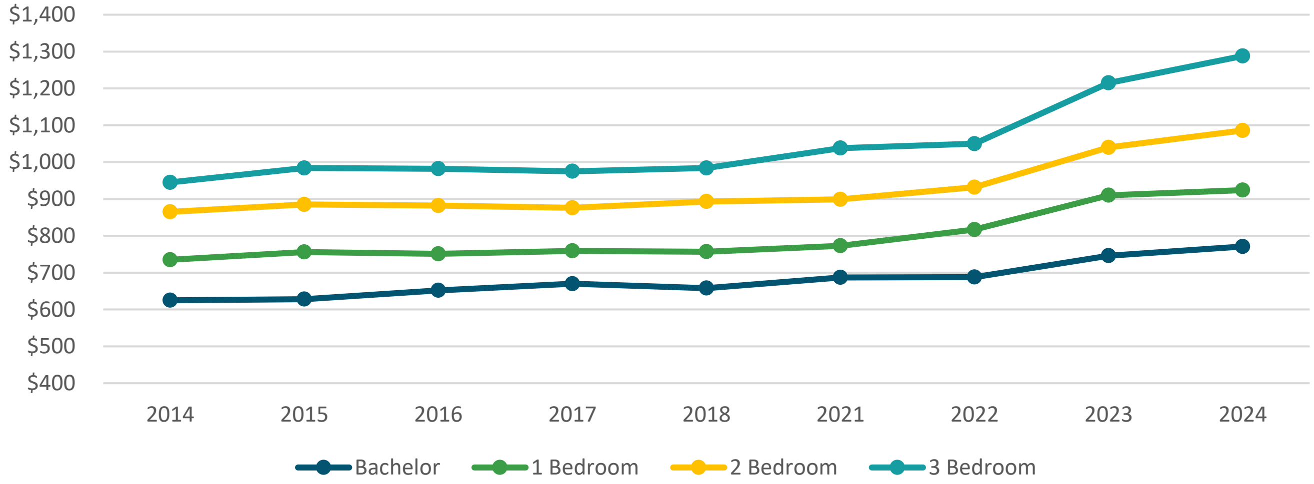
When looking at historical average rental rates in Alberta by unit size (see Figure 3.5), the most significant increases can be seen between 2022 and 2024, especially for units with a higher bedroom count. From 2014 to 2021 (excluding 2019 and 2020 due to unavailability of data), rental rates remained relatively stable across all unit sizes, except perhaps for 3-bedroom units, which experienced a more noticeable increase between 2018 and 2021.

These were the average rental rates for Alberta in 2024:

- **Bachelor:** $771
- **1-bedroom:** $924
- **2-bedroom:** $1,086
- **3-bedroom:** $1,288

For reference, the 2021 Statistics Canada census reported an average monthly shelter cost of $1,030 for renter households in the County, which only makes up 16.3% of the renter households' median income. This estimate is based on all renter households, including those who have been renting the same unit over a longer period and have access to lower rates. It is determined that the 2021 census may underestimate the true shelter costs for renter households.

Figure 3.5: Average Provincial Rental Rates (2014-2024)[7]



Source: Apartment Vacancy and Rental Cost Survey. Government of Alberta

3.4.4 Affordability

An affordability gap analysis was completed for renter households. As indicated previously, due to the 2021 census median household income temporarily being inflated following COVID-19 financial assistance, it remains the best available data for approximate household income in 2024. The 2021 median household income for renter households in the County was $76,000 annually, or $6,333 monthly. Using CMHC's affordability threshold (30% of gross income), the estimated affordable monthly shelter cost was calculated at $1,900.

The affordable housing threshold was then compared to estimated monthly shelter costs for renters in the County for 1-, 2- and 3-bedroom+ rental units.

Assumptions for Monthly Shelter Cost Calculations

- Rental rates were based on the provincial average for each unit size in 2024, as reported in the Apartment Vacancy and Rental Cost Survey (see Section 3.4.3 above).
- Other shelter costs included:
  - Tenant insurance premiums, based on Alberta's 2024 average monthly premium.
  - Utility costs, based on Alberta's 2024 average monthly utility costs for each unit size.

Table 3.2 presents estimated monthly housing costs for renter households and compares them to the affordable housing threshold (i.e., spending less than 30% of median household income on housing). This analysis provides a general overview of rental affordability in the County but is based on a set of assumptions and does not capture the full range of renters' lived experiences.

[7] Data for 2019 and 2020 is unavailable.

Table 3.2: Rental Affordability Analysis (2024)

2024 Median Owner Household Income Assumption	$76,000/year or $6,333/month		
Affordability Threshold (30% of median household income)	$1,900/month		
2024 Average Monthly Rental Rates	1-bedroom unit	$924	
	2-bedroom unit	$1,086	
	3-bedroom unit	$1,288	
Cost Category	**1-Bedroom Unit**	**2-Bedroom Unit**	**3-Bedroom Unit**
Estimated Monthly Shelter Costs	$1,174	$1,386	$1,638
Affordability Gap[8]	$726	$514	$262

Source: Statistics Canada, CHMC

Based on this analysis and the assumptions applied, rental units in the County, regardless of size, are generally affordable for renter households earning a median income or more. For 3-bedroom units, monthly shelter costs are $262 under the affordability threshold, and for smaller units the difference is even greater.

3.5 Short-Term Vacation Rentals

Over the past decade, short-term rentals (STRs) have surged in popularity, offering affordable and comfortable alternatives to traditional accommodation for business and leisure travelers. This growth has expanded lodging options, making smaller communities more accessible to visitors.

While STRs provide economic benefits by boosting tourism and local business, they also pose challenges, including property damage, noise, safety concerns, and other nuisances. Additionally, they can reduce the availability of long-term rental housing, as some rental properties are converted into STRs for higher profits. While not all STRs would otherwise be part of the long-term rental market, units that are not a primary residence and are available for rent more than 180 days per year are more likely to displace long-term rental housing.

Based on a review of data available from Airbnb and VRBO, as of March 2025, only two STR units were available in the County. Both units are recreational properties, one located near the Hamlet of Lafond, and the second one around Lac Santé. Since these units are off-grid and purposefully built for short-term stays, the impacts on the long-term rental market are limited.

[8] The amount by which the estimated monthly shelter costs exceed the affordability threshold (30% of net median household income). Negative values indicate a gap. Positive values indicate there is no gap.

3.6 Affordable and Subsidized Housing

Based on Statistics Canada data, there were 25 subsidized rental units in the County of St. Paul in 2021.

Available information on affordable housing operated by local non-profit housing providers is outlined below.

3.6.1 MD of St. Paul Foundation

MD St. Paul Foundation manages affordable housing and seniors' housing in the region, focusing primarily on low-income seniors. They operate facilities that include one- and two-bedroom units and are working on expanding their services to meet growing demand, including a proposed seniors' lodge. The Foundation also advocates for more accessible and transitional housing solutions for older adults in the region.

Across the region, the MD Foundation of St. Paul operates two seniors' lodges with a total of 143 beds, and six self-contained living residences with a total of 101 units. They also have 4 homes for rent to low-income families with children and provide 86 rent supplement designations throughout their service area.

Within the County of St. Paul specifically, MD of St. Paul Foundation operates two seniors' residences: Ashmont Aspen Grove Apartments (12 units), and Mallaig Golden Homes (4 units). Currently, Mallaig has a wait list of one, Ashmont does not currently have a wait list They also operate one house for low-income families with children within the County (transferred from CMHC in the 1980s).

3.6.2 Métis Urban and Capital Housing Corporation

Métis Urban and Capital Housing Corporation (MUCHC) is a non-profit organization that provides nearly 900 affordable housing units across the province of Alberta in thirteen urban centres including the Town of St. Paul.

In St. Paul, MUCHC owns and manages seven affordable housing units, one 4-bedroom and six 3-bedroom homes, offering culturally relevant, subsidized housing options for Indigenous residents.

3.6.3 St. Paul Affordable Community Housing Society

St. Paul Affordable Community Housing Society (SPACH) provides affordable homeownership to families through an affordable rent-to-own program. SPACH is seeking to develop 6 three-bedroom affordable rent-to-own homes (2 single detached homes, and 2 duplexes) in the Town of St. Paul. They currently have enough funds to build one home and are raising funds to build the remaining five. Homeowners will be required to support a $200,000 mortgage (approximately 55% of the total cost to build), and will receive full title after 10 years.

3.6.4 Consultation Insights

Overall, stakeholders across the St. Paul Region expressed concern regarding housing affordability impacting a broad spectrum of residents. While there is some subsidized housing, noted above, there are gaps in the supply of affordable housing. Specific gaps highlighted in consultations include three- and four-bedroom units for families, affordable rental housing, housing options for seniors, and accessible housing for people with disabilities. Stakeholders also point to a need for more mixed housing developments, multi-generational and shared housing options, and second/accessory units.

Stakeholders note that zoning regulations, and high construction costs are barriers to the creation of more affordable housing options in the County of St. Paul and more generally across the St. Paul Region. In the County, the costs to subdivide land was also noted as a barrier to housing. Region-wide, stakeholders emphasized the need for incentives for developers, rent subsidies, and programs to maintain existing affordable stock (e.g., grants for repairs and retrofits).

3.7 Supportive Housing

Other than some seniors housing, outlined above, there are no dedicated supportive housing units within the County of St. Paul. Supportive housing and support options across the Region are outlined below.

3.7.1 St. Paul Abilities Network

St. Paul Abilities Network (SPAN) provides housing and support services primarily for individuals with disabilities, including those with mental health or addiction issues. They operate 12 group homes with a total of 59 beds, and 5 1-bedroom apartment style units in the Town of St. Paul. SPAN also operates 2 affordable housing rental properties, Maurice Manor (12 two-bedroom units) and White Pebbles (12 one-bedroom units), also within the Town of St. Paul. Currently there are no vacancies within the group homes, and there are approximately 20 people waiting for the one-bedroom units, and 15 waiting for the two-bedroom units (as of March 2025). Staff at SPAN state that there are long waiting times for their units.

They also provide a range of support services, including employment and recreational, peer support, respite care for families, counselling, youth supports, transportation support, and in-home supports. Services are individualized to meet the needs of individuals and families.

3.7.2 MD of St. Paul Foundation

As noted above, the MD of St. Paul Foundation provides a range of affordable seniors housing including 10 supportive living units at their Elk Point Lodge.

3.7.3 St. Paul Regional Family and Community Support Services

St. Paul Regional Family and Community Support Services (FCSS), while not providing supportive housing, provides a range of community-based support programs including housing navigation, homelessness prevention, and referrals to emergency resources. They work closely with local non-profits and provincial services to connect residents with shelter options, rent subsidies, and wraparound supports. Programs range from senior specific programs (i.e., Snow Angels), and youth specific programs (i.e., drop-in for teens, St. Paul Youth Council), to a broad range of community-wide programs such as a clothing exchange, counselling, meals on wheels, community kitchen, and Christmas hampers. FCSS also provides grant funding for local initiatives.

3.7.4 Consultation Insights

Overall, consultations outline a strong demand for supportive housing options across all four communities, especially for seniors, people with disabilities, and those living with mental health or addiction issues.

The Town of St. Paul, in particular, reported long waiting lists for seniors and individuals needing supportive care. Stakeholders emphasized that existing seniors' housing is limited, with few options for those who are not yet ready for long-term care but cannot live independently.

In the County of St. Paul, accessing support services was emphasized as especially challenging. While the County permits a variety of housing forms like secondary suites and garage suites, the lack of support services in proximity remains a barrier. For people with disabilities, accessible housing stock is limited or nonexistent; retrofitting existing homes is expensive, and newer builds are often inaccessible.

Focus group participants called for more mixed-use and multi-generational supportive housing that integrates services like mental health care, skills training, and social supports. Innovative suggestions included converting motels into supportive housing and designing apartment complexes that foster social connection while embedding care services.

3.8 Emergency and Transitional Housing

There are currently no emergency or transitional housing options in the County of St. Paul. Emergency housing and support options for the Region of St. Paul are described below.

3.8.1 Capella Centre

Currently there is only one shelter in the St. Paul Region, the Capella Centre, providing shelter for women in the Town of St. Paul. The Capella Centre operates Columbus House of Hope, a secure 20 emergency shelter beds for women and children who have experienced family violence or other urgent situations. Columbus House includes a number of amenities for residents including a spiritual health room, playground, sensory room, school room, and shared kitchen for families to eat together. Capella Centre also offers Second Stage programing, 2 individual apartment units, where families can stay for up to two years.

3.8.2 Mamowê Opikihawasowin Family Services

Mamowê Opikihawasowin Family Services is a delegated First Nations child and family services agency that serves Indigenous children, youth, and families within the region, including surrounding First Nations and Métis communities. The organization provides culturally grounded child welfare services, including family support, kinship care, and community-based prevention and protection programs.

While not a housing operator, Mamowê plays an essential role in housing stability for Indigenous families by supporting family reunification, ensuring safe placements, and helping families access wraparound services. Their work intersects with housing through referrals to emergency shelter (such as during winter mat programs), advocacy for stable family accommodations, and collaborations with housing support agencies for families in crisis.

During consultations, Mamowê was noted to have been involved in providing a mat program in previous years which has since lost funding and is not currently operating.

3.8.3 St. Paul Community Health Services

St. Paul Community Health Services is operated by Alberta Health Services (AHS) and provides a broad range of public health, home care, and community support programs to residents in the region. While not a dedicated housing agency, the clinic plays a critical role in supporting housing stability through health and social service integration. Their services include:

- Home Care and Case Management (including seniors aging-in-place and clients with chronic illness)
- Public Health Nursing
- Mental Health and Addiction Services
- Health Promotion and Disease Prevention

3.8.4 Consultation Insights

Across the St. Paul Region, consultations with stakeholders revealed a lack of emergency and transitional housing, particularly for men. In the absence of appropriate shelter options, individuals often rely on informal, unsafe, or poor-quality accommodations. Some are living in motels simply because no other housing is available.

This issue is most frequently cited in the Town of St. Paul, where service providers expressed deep concern about families, and people being discharged from hospitals or other institutions with nowhere to go. Stakeholders emphasized the urgent need for a low-barrier overnight shelter or mat program, noting that there is currently no safe, accessible place for people to stay during crises.

Community members further stressed that wraparound services, including harm reduction, trauma-informed care, and case management, should be integrated into emergency and transitional housing models. Across the region, there is strong support for increased collaboration and funding to establish safe, accessible, and trauma-informed temporary housing options that meet the diverse needs of residents.

3.9 Current Housing Highlights

The following is a summary overview of the data presented in this section:

Existing Housing Units

- In 2021, the County of St. Paul had 2,490 private dwellings, predominantly single detached houses (88.6%), followed by movable dwellings (10.8%).
- 78.7% of units have 3+ bedrooms while most households (65.9%) have 1-2 people, indicating a potential misalignment between housing and household sizes.
- 63.5% of the housing stock was built before 1990 and 12.2% was built between 2011–2021.

Changes in Housing Stock

- Between 1992-223 there was a total of 2,367 residential building permits, with peak activity during 2007-2016 (55% of permits).
- Between 2010-2024, the majority of permits were for single-detached dwellings (53.4%), followed by manufactured homes (30.6%).

Home Ownership

- Between March 2024 and March 2025, there were 53 single-detached residential sales with an average price of $307,067.
- The 2021 median household income for owner households was $91,000 annually (or $7,583 monthly).
- Using CMHC's affordability threshold (30% of gross income), the affordable monthly shelter cost is calculated at $2,275.
- Single-detached homes remain unaffordable for approximately half of owner households earning the median income or below.

Rental Housing

- There may not be a primary purpose-built rental housing market in the County.
- In 2021, there were approximately 190 renter households in the County, while rental supply was likely limited, with low rental vacancies.
- The 2021 median income for renter households was $76,000 annually ($6,333 monthly), with an affordability threshold of $1,900/month.
- Rental units in the County are affordable for households earning the median income or more.

Short-Term Vacation Rentals

- As of March 2025, there were only two off-grid short term rentals, which appeared to be purpose-built for short-term stays. The impact of these units on the long-term rental market is likely limited.

Affordable and Subsidized Housing

- There are 25 subsidized housing units, but no affordable housing in the County, with the closest available supports being located in the Town of St. Paul.
- Stakeholders identified housing gaps, including larger family units, affordable rentals, seniors' housing, accessible housing, and multi-generational/shared housing options.
- Barriers include zoning regulations, high construction costs, and land subdivision fees.
- The need for developer incentives, rent subsidies, and grants for maintaining affordable housing stock was emphasized through consultation.

Supportive Housing

- There are no dedicated supportive housing units in the County. with the closest available supports being located in the Town of St. Paul.
- A high demand for supportive housing for seniors, people with disabilities and mental health and addiction issues was identified.
- Seniors' housing options are limited, especially for those needing an intermediate level of support.
- Barriers include limited proximity to support services, inaccessible housing stock, and high retrofitting costs.

Emergency and Transitional Housing

- There are no emergency or transitional housing options in the County of St. Paul.
- Stakeholders emphasized a lack of emergency and transitional housing, particularly for men, with many relying on informal or unsafe accommodations.

4.0 Future Housing Needs

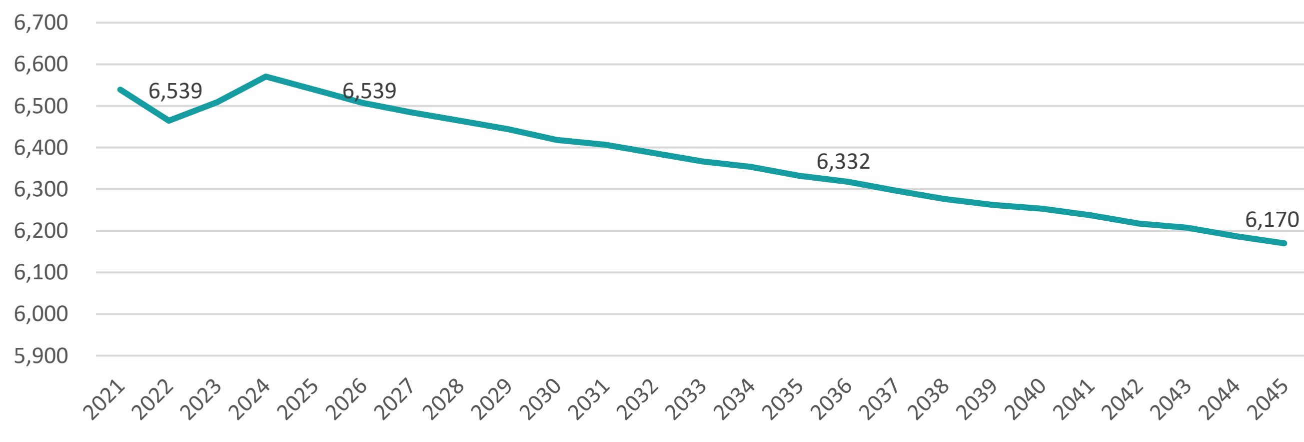
4.1 Community Growth

4.1.1 Anticipated Population

The projection methodology for estimating future housing needs in the County of St. Paul was based on the Government of Alberta's population projections by age for the aggregated local geographic area. To develop projections specific to the County of St. Paul, the consultants applied a proportional allocation method: they calculated the share of each age group that the County of St. Paul represented within the broader geographic area in 2021 and then applied those percentages to the provincial projections for each future year. This approach enabled the creation of sub-area population projections that reflect both provincial demographic trends and the municipality's historical population structure, providing a locally relevant basis for estimating future households and housing demand by age group.

The population projections for County of St. Paul suggest a gradual but consistent population decline over the 20-year period from 2025 to 2045. In 2025, the population is projected to be 6,539—the same as in 2021—following minor fluctuations in the early 2020s, which may have been influenced by the Covid-19 pandemic. However, by 2035, the population is expected to decline to 6,332, a reduction of approximately 3.2% from 2025 levels. This downward trend continues into 2045, with the population projected to fall to 6,170, marking a further 2.6% decrease from 2035 and a total decline of 5.6% from 2025. Overall, the data highlights a slow but steady demographic contraction, suggesting potential implications for long-term planning for housing.

Figure 4.1: Estimated and Projected Population (2021-2045)

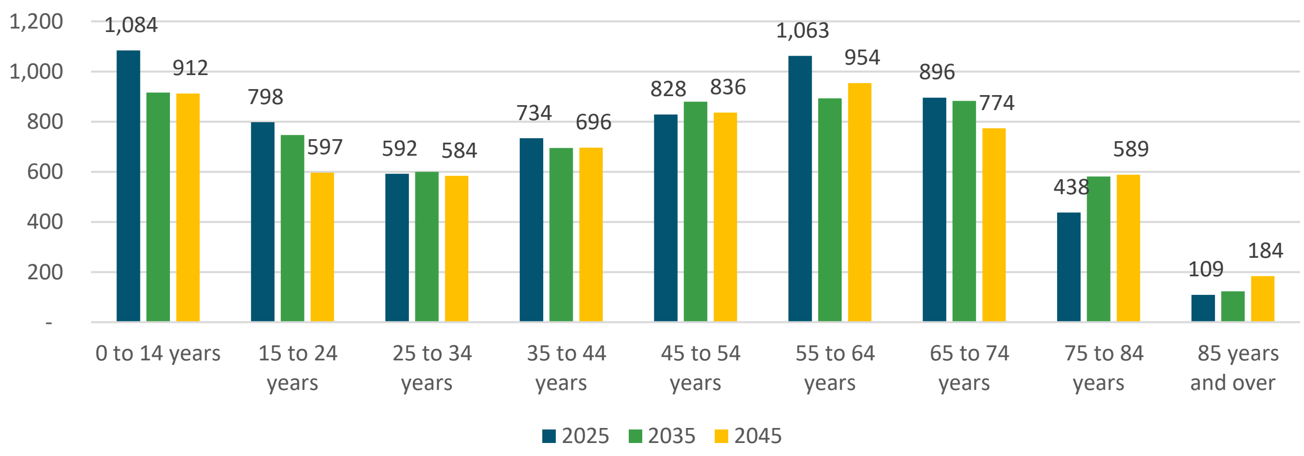


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

The age distribution projections for the County of St. Paul from 2025 to 2045 indicate a significant demographic shift toward an aging population. While the total population is projected to decline slightly over this period, the most notable trend is the relative growth in older age cohorts. The number of residents aged 75 to 84 is expected to increase by 34.5% (from 438 in 2025 to 589 in 2045), and those aged 85 and over will see a striking rise of nearly 69% (from 109 to 184).

Meanwhile, younger age groups show either stagnation or decline: the 0 to 14 age group drops from 1,084 in 2025 to 912 in 2045, and the 15 to 24 group falls from 798 to 597. This demographic shift points to growing demand for age-appropriate housing, including accessible, supportive, and congregate options for older adults. Rising numbers of seniors—particularly those over 85—may increase pressure on assisted living and long-term care, while fewer younger households could leave some single-family homes underused without new in-migration. To support aging in place, the housing stock may need to shift toward smaller, more accessible units near services. Planning must account for both the rising share of older residents and their changing housing needs.

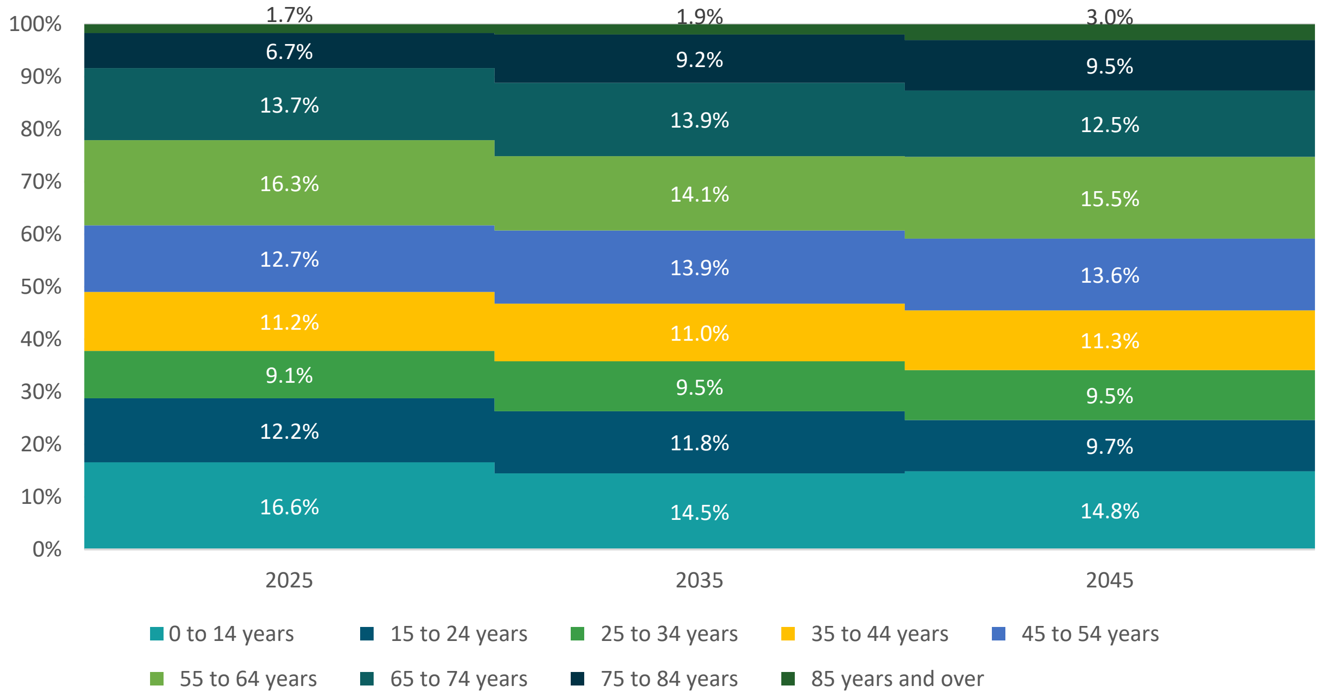
Figure 4.2: Projected Distribution of Population by Age Group (#) (2025-2045)



Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

The age distribution as a percentage of the County of St. Paul's total population reinforces the earlier observation of an aging population and underscores key housing implications. By 2045, nearly one in five residents (18%) are projected to be aged 75 or older—up from just 8.4% in 2025. This significant growth in the oldest age cohorts will likely heighten demand for supportive and congregate housing, as well as long-term care. Meanwhile, the proportion of younger adults (15–34) is expected to decline from 21.3% in 2025 to 19.2% in 2045, suggesting a shrinking base for household formation and first-time homebuyers. Although the share of children under 15 stabilizes after an initial dip, the overall trend points to a community where housing needs will increasingly be shaped by older adults.

Figure 4.3: Projected Distribution of Population by Age Group (%) (2025-2045)

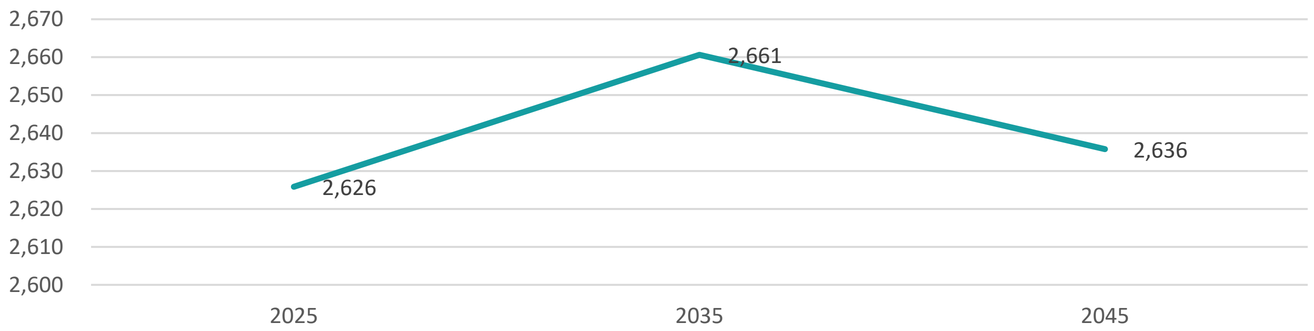


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.1.2 Anticipated Households

The household projections for the County of St. Paul indicate a period of minimal growth between 2025 and 2035 followed by slight decline between 2023 and 2045. The number of households is expected to increase marginally from 2,626 in 2025 to 2,661 in 2035, a gain of just 35 households over ten years. However, this modest growth is anticipated to later be offset by a projected decrease to 2,636 households by 2045, representing a loss of 25 households in the subsequent decade. Overall, the net change over the 20-year period is an increase of only 10 households, suggesting a largely stable population base with limited household formation. These projections imply that there may be minimal pressure for new housing supply, with greater emphasis needed on maintaining existing housing stock, addressing housing quality, and meeting the needs of an aging population.

Figure 4.4: Household Change (2025-2045)



Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.2 Indicators of Current Unmet Housing Need

Income categories, based on the community's Area Median Household Income (AMHI), have been developed by HART to help assess housing needs. HART's approach allows for a standardized comparison of affordability across different communities in Canada. The following table shows the range of household incomes and affordable housing costs that make up each income category, in 2020 dollar values. It also shows what the portion of total households that fall within each category.

Table 4.1: Income Categories and Affordable Shelter Costs (2021)

Income Category	% of Total Households	Annual HH Income	Affordable Shelter Cost
Very Low Income (20% or under of AMHI)	2.0%	<= $17,800	<= $445
Low Income (21% to 50% of AMHI)	17.4%	$17,800 - $44,500	$445 - $1,113
Moderate Income (51% to 80% of AMHI)	20.4%	$44,500 - $71,200	$1,113 - $1,780
Median Income (81% to 120% of AMHI)	20.2%	$71,200 - $106,800	$1,780 - $2,670
High Income (121% and more of AMHI)	40.1%	>= $106,801	>= $2,671

Source: HART based on Statistics Canada Census data

Ensuring that affordable housing options are available for households in each category is essential to maintaining housing stability and meeting housing needs within the community. As of 2021, the County of St. Paul has 325 households in core housing need, suggesting substantial unmet housing needs. Most (285) of these households currently own their homes, and half of these owners have mortgages. It should be noted that 435 households were not included in core housing need calculations, most likely because they are live in farm-based dwellings. Some of these households may also have unmet housing needs.

The vast majority of households in core housing need fall into the low and moderate income categories. This indicates a strong correlation between lower income and housing inadequacy or unaffordability. Notably, single-person households account for the largest share of households in core need (135 households), followed by two-person households (105), with significantly fewer larger households affected. This trend suggests that individuals and couples living alone on lower incomes are particularly at risk, likely due to fixed or limited earnings that do not keep pace with housing costs. Overall, the data highlights the importance of targeted strategies for lower-income, smaller households, including affordable one- and two-bedroom units and rent assistance.

Table 4.2: Core Housing Need by Income Category and Household Size (2021)

Income Category	1 person household	2 person household	3 person household	4 person household	5 or more person household	Total
Very Low (up to 20% below AMHI)	20	0	0	0	0	20
Low (21% – 50% AMHI)	80	65	0	0	0	150
Moderate (51 – 80% AMHI)	30	40	35	0	10	120
Median (81% - 120% AMHI)	0	0	0	0	20	30
High (>120% AMHI)	0	0	0	0	0	0
Total	**135**	**105**	**40**	**0**	**30**	**325**

Source: HART custom ordered Statistics Canada Census data
Note: Numbers may not sum to totals due to Statistics Canada's rounding and suppression

An estimated 119 households in 2021 were suppressed (see **Table 4.4**), meaning individuals were unable to form independent households despite demographic trends suggesting they would have done so under normal housing market conditions. This estimate is based on applying 2006 headship rates to the 2021 population and comparing the resulting potential household count to actual households formed. The most significant suppression occurred among adults aged 65 to 74, where 91 fewer households formed than expected, indicating substantial unmet demand for housing suitable to older adults—possibly due to affordability, availability, or appropriateness of the housing stock. Smaller gaps also appeared in the 15–24 and 55–64 age groups, with 13 and 10 suppressed households, respectively. These findings suggest that barriers in the housing market—such as limited supply, rising costs, or lack of appropriate housing types—are constraining household formation, particularly among older adults and younger individuals seeking to establish independence.

Table 4.3: Population, Households, and Headship Rates Used to Calculate Household Suppression (2006 and 2021)

Age Group	2006 Population	2006 Households	2006 Headship Rate	2021 Population	2021 Households	2021 Headship Rate
15-24	780	60	0.077	685	40	0.058
25-34	495	205	0.414	585	240	0.41
35-44	855	405	0.474	685	370	0.54
45-54	940	515	0.548	790	430	0.544
55-64	835	460	0.551	1090	590	0.541
65-74	560	375	0.67	800	445	0.556
75 and older	280	185	0.661	495	385	0.778

Source: HART based on Statistics Canada Census data

Table 4.4: Estimated Household Suppression by Age Group (2021)

Age Group	2006 Headship Rate x 2021 Population	2021 Households	2021 Suppressed Households (only if Potential Households > Actual Households)
15-24	53	40	13
25-34	242	240	2
35-44	324	370	0
45-54	433	430	3
55-64	600	590	10
65-74	536	445	91
75 and older	327	385	0
Total Suppressed Households			119

Source: HART based on Statistics Canada Census data

4.3 Future Need to Meet Anticipated Changes

Dwelling unit projections for the County of St. Paul indicate minimal net change over the 20-year period from 2025 to 2045, mirroring projected household trends. The number of dwellings is expected to increase slightly from 2,626 in 2025 to 2,661 in 2035, a modest gain of 35 units, followed by a decline of 25 units to 2,636 by 2045. This results in a net increase of just 10 dwellings over two decades, suggesting a largely static housing demand. Such projections reflect slow population growth, aging households remaining in place, and may also reflect policy and market constraints on housing development. These projections raise concerns about the housing system's ability to respond to existing unmet responsiveness to latent demand and changing population needs.

4.3.1 Projected Demand by Number of Bedrooms

Projected demand for dwelling unit sizes in the County of St. Paul between 2025 and 2045 reflects a preference for larger homes, with the majority of units continuing to be three-bedroom or four-plus-bedroom dwellings. Modest increases are projected in one-, two-, and three-bedroom units, while four-plus-bedroom units remain static. However, between 2035 and 2045, the number of four-plus-bedroom and two-bedroom units is projected to decline by 24 and 8 units, respectively, while growth in smaller unit types slows or reverses. Overall, the projections suggest that larger households will continue to drive demand, though there are slight shifts towards smaller unit types, largely as a result of the aging of the population. Given the earlier findings of current unmet housing needs and suppressed household formation—especially among older adults and smaller households—these projections may underestimate future demand for smaller, more affordable units unless housing supply and affordability improve.

Table 4.5: Projected Unit Sizes Demanded (2025-2045)

Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +-Bedroom	Total
2025	0	53	460	940	1,074	2,626
2035	0	58	479	951	1,073	2,661
2045	0	60	471	958	1,049	2,636
2025-2035	0	5	19	11	0	35
2035-2045	0	2	-8	6	-24	-25

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data
Note: Numbers do not sum to totals due to suppression of Statistics Canada data used to develop the projections

4.3.2 Projected Demand by Tenure

Projected housing tenure in the County of St. Paul from 2025 to 2045 shows a continued dominance of ownership, with only a small share of rental units and minimal overall change over time. In 2025, approximately 92% of dwellings are projected to be owner-occupied, compared to just 8% rental. Between 2025 and 2035, ownership units are projected to increase by 42, while rental units decline slightly by 7. However, between 2035 and 2045, both ownership (–23 units) and rental (–1 unit) are expected to decline. These projections—derived by applying current tenure patterns by age group to future household age projections—suggest a stable or even narrowing rental market. However, given the earlier findings of core housing need and suppressed household formation, especially among lower-income and smaller households more likely to rent, this trajectory may not align with unmet housing needs. Without shifts in policy or market conditions to support rental development, the supply of rental housing may remain insufficient to meet demand, particularly for younger adults, seniors, and others seeking affordable or flexible housing options.

Table 4.6: Projected Dwelling Units by Tenure (2025-2045)

Year	Ownership	Rental	Total
2025	2,416	204	2,626
2035	2,458	197	2,661
2045	2,436	196	2,636
2025-2035	42	-7	35
2035-2045	-23	-1	-25

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data
Note: Numbers do not sum to totals due to suppression of Statistics Canada data used to develop the projections

4.3.3 Projected Demand by Income Category

A significant portion of the additional dwelling units required over the projection period in the County of St. Paul will need to be for very-low and low-income households. Between 2025 and 2035, households earning up to 50% of Area Median Household Income (AMHI) are projected to account for 57% of the growth in dwellings, with very-low-income households (below 20% of AMHI) making up 14% and low-income households (21–50% AMHI) 43% of net new units. From 2035 to 2045, however, there is no growth in demand for dwellings for any income group, with the largest decline among high income households (>120% AMHI).

Table 4.7: Dwelling Unit Projections by Income Category (2025-2045)

	Very Low (up to 20% below AMHI)	Low (21% – 50% AMHI)	Moderate (51 – 80% AMHI)	Median (81% - 120% AMHI)	High (>120% AMHI)	Total
2025	69	472	509	518	1,051	2,626
2035	74	486	518	522	1,055	2,661
2045	74	483	513	517	1,045	2,636
2025-2035	5	15	8	3	4	35
2035-2045	0	-3	-5	-5	-10	-25

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data

4.4 Anticipated Housing Demand for Key Areas of Need

4.4.1 Housing Units Needed for Seniors and Families

Housing projections in the County of St. Paul indicate that most new units needed over the next decade will be to accommodate seniors, while the number of units required for families—including single parents families and couples with and without children— is expected to decline slightly. Between 2025 and 2035, housing units for seniors are projected to increase by 118, reflecting an aging population and the growing need for accessible, appropriately sized, and potentially supportive housing options. In contrast, the number of units needed for families is projected to decrease modestly, by 4 units between 2025 and 2035, and by another 20 units between 2035 and 2045. This decline may be linked to demographic shifts such as aging family households. These trends point to a need for housing strategies that prioritize age-friendly design and smaller, adaptable units for seniors, while ensuring a balanced supply of family-sized homes to support community renewal and retain younger populations.

Table 4.8: Dwelling Units Needed for Seniors and Families (2025-2045)

Year	Seniors	Families
2025	914	1,997
2035	1,033	1,993
2045	1,013	1,973
2025-2035	118	-4
2035-2045	-19	-20

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data

4.4.2 Housing Units Needed for Indigenous People

Based on 2021 Census data on the County of St. Paul's population with an Indigenous identity, Statistics Canada's Indigenous population projections for Alberta, and an average household size of 2.1 persons, it is estimated that there will be 473 Indigenous households living off-reserve in the County of St. Paul by 2035. An additional 96 units will be needed to address the needs of Indigenous households between 2025 and 2035. Data is not available to support the development of projections for 2035 to 2045.

4.4.3 Housing Units Needed for Adults with Disabilities

People with disabilities' housing needs vary widely depending on the severity and type of disability, as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into four categories: accessible housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, housing with supports for people with intellectual disabilities, and housing with supports for seniors. It should be noted that these needs are not mutually exclusive, for example, some people with mobility issues may also have an intellectual disability and require both accessible housing and housing with supports.

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and in particular, a long-term mobility disability.

Some studies have identified a strong association between requiring support with everyday activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

Indicators have been developed based on estimated gaps and prevalence rates for each of these three categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities[9].
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over[10].
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap[11].
- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing[12].

Based on these national estimated gaps and prevalence rates, current estimates of need and future projections are as follows:

Table 4.9: Housing Units Needed for Adults with Disabilities (2025-2045)

	2025	2035	2045	2025-2035	2035-2045
Accessible housing for people with mobility disabilities	338	335	323	-3	-12
Housing with supports for people with serious mental illness or addiction	22-55	22-54	21-52	-	-1-2
Housing with supports for people with intellectual disabilities	16-19	16-19	15-18	-	-1
Housing with supports for seniors	101	111	108	10	-3

Source: Consultant Projections

[9] Statistics Canada, Canadian Survey on Disability, 2012, accessed at: https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm
[10] Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supoortive-Housing-Estimating-the-Need.pdf
[11] Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf
[12] https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/report-seniors-housing-needs.html

4.5 Future Housing Need Highlights

The following is a summary of future housing needs:

Population Trends

- The population is projected to decline by 5.6% between 2025 and 2045, with a significant increase in residents aged 75 and over. By 2045, nearly 1 in 5 residents will be seniors aged 75+, indicating a rising demand for age-appropriate and supportive housing.

Current Unmet Housing Needs

- In 2021, 325 households were in core housing need, mostly low- and moderate-income categories, primarily single- and two-person households. This suggests a need for affordable one- and two-bedroom rental options.
- An estimated 435 households were excluded from the 2021 core housing need calculation, meaning that there may be additional unknown or unmet housing needs.
- An estimated 119 households were suppressed in 2021, meaning they likely would have formed if housing were more available or affordable. Suppression was highest among older adults aged 65-74.

Projected Demand for Dwellings

- Housing demand will increase slightly by 2035, before decreasing again between 2035 and 2045. The modest change suggests little need for overall expansion but requires increased focus on responding to unmet latent demand and addressing housing suitability and quality.

Unit Sizes

- Slight growth is anticipated in the demand for in one- and two-bedroom units between 2025 and 2035. Given aging trends and suppressed household formation, there may be under-recognized demand for smaller, affordable units.

Tenure Trends

- Demand for ownership units is projected to remain stable, while demand for rental units is projected to decrease slightly. This does not include the current need of households in core housing need or suppressed households who are more likely to rent.

Affordability by Income

- 57% of new dwellings are projected to be needed by very-low and low-income households between 2025 and 2035. From 2035 to 2045. From 2035 to 2045, however, there is no projected growth in demand for dwellings for any income group, with the largest decline among high income households.

Seniors and Families

- Between 2025 and 2035, 118 additional units are projected for seniors, with a slight decline between 2035 and 2045.
- Overall demand for family households is projected to decline slightly between 2025 and 2045.

Housing for Adults with Disabilities

- Demand for accessible housing and housing with supports are projected to remain high and relatively stable, with modest increases in housing with supports for seniors (+10 units by 2035).
- Housing demand for people with mental illness or intellectual disabilities is projected to remain stable between 2025 and 2045.

4.6 Next Steps

The barriers, opportunities, and gaps that emerged through the collection and analysis of available data, conversations with residents and key interested parties, and review of existing policies and bylaws from the Project Partners will inform development of the Regional Housing Strategy to address the following identified housing needs:

AGE-APPROPRIATE & SUPPORTIVE HOUSING FOR SENIORS

- The population is aging significantly, with nearly 1 in 5 residents projected to be 75+ by 2045.
- There's a lack of supportive, accessible, and intermediate-care housing, forcing seniors to move away or live in unsuitable conditions.
- Retrofitting older housing stock is costly and difficult.

AFFORDABLE RENTAL HOUSING

- Rental stock is minimal and likely informal, with no primary rental market and few subsidized units in the County.
- Affordability is a major barrier, especially for low- and moderate-income households, renters, and younger adults.

HOUSING FOR LOWER-INCOME AND SMALL HOUSEHOLDS

- A high portion of those in core housing need are single or two-person households, often with fixed or limited incomes.
- There's a mismatch between available homes (mostly large, detached) and actual household sizes (mostly small).

INDIGENOUS HOUSING NEEDS

- Indigenous residents make up 12.4% of the County's population.
- An estimated 96 new units are needed for off-reserve Indigenous households by 2035, but no dedicated Indigenous housing exists within the County.

HOUSING FOR ADULTS WITH DISABILITIES

- No supportive or accessible housing exists, despite clear indicators of need—especially for seniors with mobility challenges and people with mental health or addiction-related needs.

EMERGENCY AND TRANSITIONAL HOUSING

- The County has no emergency or transitional options, creating critical gaps for people experiencing crisis or displacement—especially men.

POLICY AND SYSTEMIC BARRIERS

- Barriers to new development include zoning regulations, subdivision fees, and high construction costs.
- Stakeholders noted the need for incentives, grants, and regulatory flexibility to support more diverse housing forms.

APPENDIX A

Glossary of Terms

The following is a list of commonly used terms that are often referenced in housing policy.

Accessible: In reference to a type of housing unit, accessible refers to units that are designed to promote accessibility for individuals with disabilities. This sometimes includes physical elements such as low height cupboards or light switches, wide doorways, and adapted bathrooms.

Adequate Housing: Dwellings not requiring any major repairs, as reported by residents. (Canada Mortgage and Housing Corporation (CMHC))

Affordable Housing: Communities often set their own definition of affordable housing to best reflect the local context. Affordable housing means that residents are spending less than 30% of their before-tax income on housing and housing related costs such as mortgage, rent, utilities, etc. (Canada Mortgage and Housing Corporation (CMHC))

Assisted Living (Supportive Living): A type of housing for seniors and people with disabilities that includes on-site hospitality and personal care support services. (Alberta Health Services)

At Risk of Homelessness: Refers to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards. (Canadian Observatory on Homelessness)

Cohousing: Private self-contained residences that are also centred around shared common spaces such as kitchens and dining areas.

Cooperative Housing: A co-op is a type of housing that residents own and operate as part of a membership. (BC Housing)

Coordinated Access: A coordinated access system is the process by which individuals and families who are experiencing homelessness or at-risk of homelessness are directed to community-level access points where trained workers use a common assessment tool to evaluate the individual or family's depth of need, prioritize them for housing support services and then help to match them to available housing focused interventions.

Chronic Homelessness: Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

Core Housing Need: A household is in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards.

- Adequate housing is reported by residents as not requiring any major repairs.
- Affordable dwellings costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- (CMHC)

Cultural Competency: The ability of systems to provide care to people with diverse values, beliefs and behaviours, including tailoring delivery to meet a person's social, cultural and linguistic needs. (HomelessHub)

Emergency Housing: Immediate, short-stay housing for people who are homeless or at risk of becoming homeless.

Episodic Homelessness: Refers to individuals who are currently homeless and have experienced three or more episodes of homelessness in the past year (episodes are defined as periods when a person would be in a shelter or place not fit for human habitations, and after at least 30 days, would be back in the shelter or inhabitable location. (Built For Zero Canada)

Homelessness: Describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. (Canadian Observatory on Homelessness)

Housing First: Is a recovery-oriented approach to ending homelessness that centres on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. There are five core principles of Housing First:

1. Immediate access to permanent housing with no housing readiness requirements
2. Consumer choice and self-determination
3. Recovery orientation
4. Individuals and client-driven supports, and
5. Social and community integration

Housing Secure: Refers to security of tenure; not having to worry about being evicted for having your home or lands taken away. (National Women's Association of Canada)

LGBTQ2S+: Lesbian, gay, bisexual, transgender, queer, two-spirited, and additional identities.

Market Housing: Market housing is housing which the private industry provides without requiring any subsidies or incentives.

Mixed Income Housing: Any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes. (National Housing Strategy)

Non-Market Housing: Non-market housing is housing that typically requires additional subsidies or supports from other organizations and government bodies.

On-Site Supports: Services offered to households in order to maintain their optimal level of health and well-being. These services may take a variety of forms and may vary in intensity based on people's needs. A few examples include case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, childcare, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed. (National Housing Strategy)

Primary Rental Housing Units: Rental housing units that were built for the primary purpose of being rented.

Rent-Geared-to-Income: A type of subsidized housing where the housing provider matches your rent to how much you earn. (BC Housing)

Secondary Rental Housing Units: Housing units that were not purposely built for the rental market but have been added to the rental market by the owner, such as rental condominiums.

Social Housing: Social housing is subsidized housing that generally was developed under federal and provincial programs during the 1950s – 1990s, where ongoing subsidies enable rents to be paid by residents on a 'rent-geared-to-income' (RGI) basis (i.e., 30% of gross household income). Social housing is also called subsidized, RGI, community, or public housing.

Subsidized housing: A type of housing which government provides financial support or rent assistance.

Suitable Housing: Housing with enough bedrooms for the size and make-up of residential households. (CMHC)

Supportive Living: A type of housing that provides on-site supports and services to residents to help them remain as independent as possible, but with access to services to meet their changing needs (e.g., mental health supports, lifeskills training). (Alberta Health Services)

Tenure: Refers to whether a household owns or rents their home.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge, and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. (National Housing Strategy)

Town of St. Paul

Housing Inventory and Needs Assessment

Final Report – July 2025

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Executive Summary

As part of a broader regional initiative to assess housing needs and develop a Regional Housing Strategy, this report presents the Housing Needs Assessment (HNA) for the Town of St. Paul.

COMMUNITY PROFILE

The Town's population reached 5,863 in 2021, with steady growth since 2006 and a notable demographic shift toward an aging population as residents aged 65+ now account for over 20% of the total. Indigenous residents make up 19.5% of the population.

While homeownership remains relatively high (68.4%), 6.1% of households are in core housing need, with affordability challenges disproportionately affecting single mothers, older adult-led households and women-led households.

CURRENT HOUSING PROFILE

The Town's housing stock is largely made up of older, single-detached homes, many of which are larger than required to accommodate household sizes. There are 95 subsidized rental units in the Town of St. Paul and one emergency shelter offering services for women and children experiencing violence or crisis. Despite this, stakeholders identified gaps, including a lack of larger family-sized units (3-4 bedrooms), insufficient affordable rental options, limited housing for seniors, inadequate accessible housing for people with disabilities, and a need for more diverse housing models like multi-generational and shared living arrangements.

FUTURE HOUSING NEEDS

Looking ahead, by 2045 the population is projected to decline gradually while experiencing substantial increase in the senior population, particularly those aged 75 and older, emphasizing the need for accessible and supportive housing options for seniors.

There is a significant unmet need for affordable housing, especially for smaller households and lower-income households.

Addressing these future housing needs will require strategies that prioritize the development of a diverse housing stock. This includes expanding the supply of affordable rental units, facilitating a wider range of housing types beyond single-detached dwellings, and housing options tailored to the needs of seniors and other vulnerable groups who require accessible and supportive living options.

1.0 Introduction

1.1 Project Overview

The County of St. Paul, the Town of St. Paul, the Town of Elk Point, and the Summer Village of Horseshoe Bay (the Project Partners) are committed to improving access to safe, affordable, and suitable housing to meet the evolving needs of their diverse populations now and in the future.

To support this effort, the Project Partners engaged ISL Engineering and Land Services Ltd. (ISL), J Consulting Group, and Vink Consulting Inc. to conduct comprehensive Housing Needs Assessments (HNA) for each of the Project Partners and develop a Regional Housing Strategy. This project aims to better understand current and future housing needs across the housing continuum and identify strategies to help the Project Partners collaborate to meet the needs of residents of all ages and abilities across the St. Paul Region.

This report presents the Housing Needs Assessment for the Town of St. Paul. It provides an overview and analysis of the Town's demographic and housing data and is organized as follows:

- **Section 2:** Community Profile – Examines key population, household, and economic indicators to understand current housing needs and historical trends.
- **Section 3:** Housing Profile – Analyzes the Town's housing stock, including the number and types of existing units, recent changes, and an overview of market and non-market housing.
- **Section 4:** Housing Forecast – Projects community growth and future housing needs across the housing continuum, highlighting key areas such as affordable, supportive, and Indigenous housing.

1.2 Process

This HNA report, along with those for the other Project Partners, were informed by the following key activities:

- **Data Compilation and Analysis:** Collecting and analyzing demographic and housing data from sources such as Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), and local stakeholders.
- **Stakeholder and Community Engagement:** Engaging residents, industry representatives, and service providers to understand diverse lived experiences, housing challenges, and barriers to accessing safe, affordable, and suitable housing.
- **Discussions with Elected Officials and Municipal Staff:** Consulting with local leaders and municipal staff to gain insights into housing needs and issues at the local and regional levels.
- **Growth and Housing Needs Forecasting:** Projecting future housing demand across the region based on demographic and economic trends.

The HNA reports for all Project Partners mark the completion of **Phase 1** of this regional housing project. **Phase 2** will focus on developing a Regional Housing Strategy, outlining housing goals and recommended actions that Project Partners can implement to address identified needs. This strategy will be primarily informed by the HNA findings and will include an additional round of public engagement to share information and gather meaningful feedback.

1.3 Stakeholder and Community Engagement

Stakeholder and community engagement is a key component of this project. To date, one round of engagement has been conducted, including the following activities:

- **Project Launch:** A project webpage was developed and promoted on each Project Partner's website to provide an overview of the initiative and invite residents to participate. A dedicated project website was also launched, offering general information and links to online engagement activities. Each Project Partner conducted a communications campaign to promote the project and engagement opportunities.
- **Online Engagement:** An online survey was available from February 3 to 24, 2025, receiving 60 responses.
- **Community Workshops:** Two in-person workshops were held in the Town of St. Paul (February 5, 2025) and Town of Elk Point (February 6, 2025), where 28 community members shared their perspectives and experiences with the project team.
- **Interviews and Focus Groups:** A total of 8 interviews and 2 focus groups were conducted with industry leaders and housing service providers operating in the region to gather targeted insights.
- **Council Workshops:** Two joint workshops were held with elected officials from all four Project Partners to better understand housing challenges from a municipal leadership perspective.

A separate *What We Heard Report* provides a detailed summary of the key themes, insights, and findings from these engagement activities. For the Town of St. Paul, key findings include:

- There is a need for more affordable and modest single-detached homes, as well as higher density housing options like apartments, row housing, townhouses, and condos.
- Increased support and funding are required for short-term emergency housing and for vulnerable populations.
- Culturally sensitive housing is needed for Indigenous residents and newcomers.

The second round of engagement, scheduled for early summer 2025, will include additional online and in-person opportunities. Details on these activities will be available on the project website, as well as through each Project Partner's website, social media channels, and municipal offices.

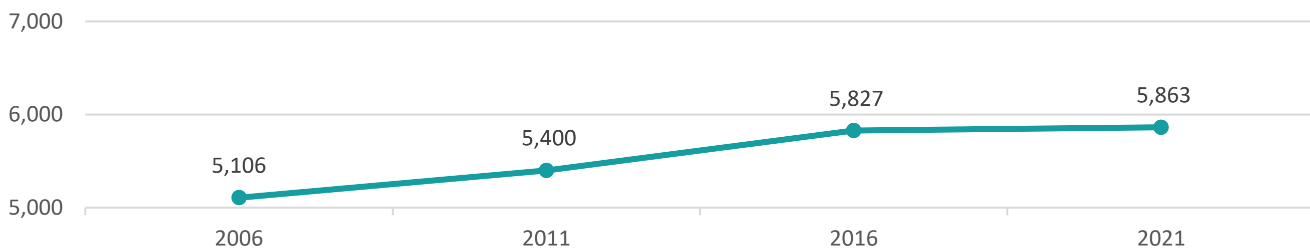
2.0 Community Profile

2.1 Demographic Trends

2.1.1 Population

Between 2006 and 2021, the population of the Town of St. Paul increased from 5,106 residents to 5,863 residents, which translates to a total percentage change of 14.8% or an average annual growth rate of 0.9%. The population in the Town has been steadily increasing since 2006. The largest increase occurred between 2011 and 2016 when the Town's population grew by 427 people or 7.9%.

Figure 2.1: Population (2006-2021)

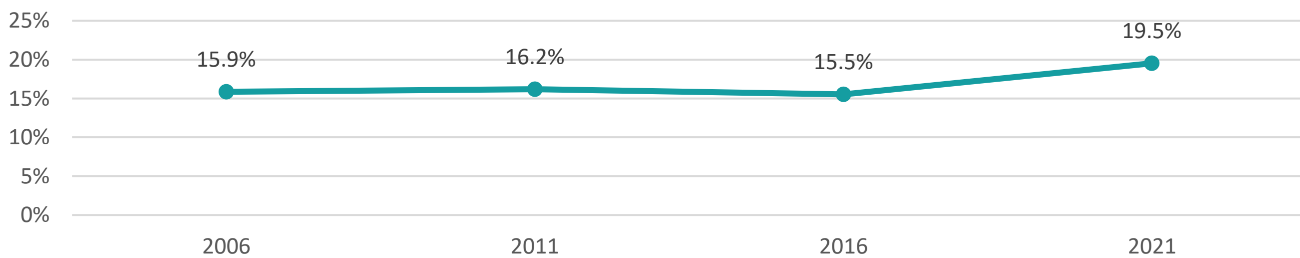


Source: Statistics Canada Census

2.1.2 Indigenous Population

In 2021, 1,145 residents in the Town of St. Paul identified as Indigenous, representing approximately 19.5% of the overall population. The proportion of Town residents identifying as Indigenous has varied between 15.5% and 19.5% over the last 15 years. The provision and availability of culturally appropriate housing and community services will be important to best meet the needs of Indigenous residents.

Figure 2.2: Percentage of Population Identifying as Indigenous (2006-2021)

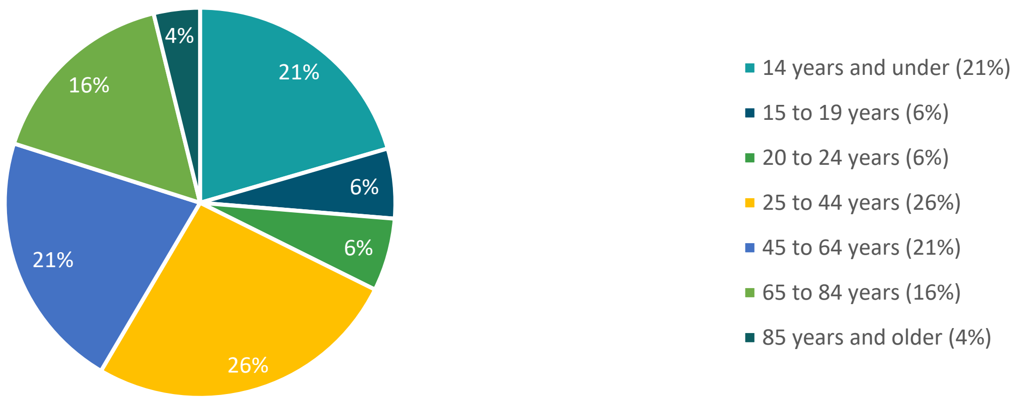


Source: Statistics Canada Census

2.1.3 Age and Gender

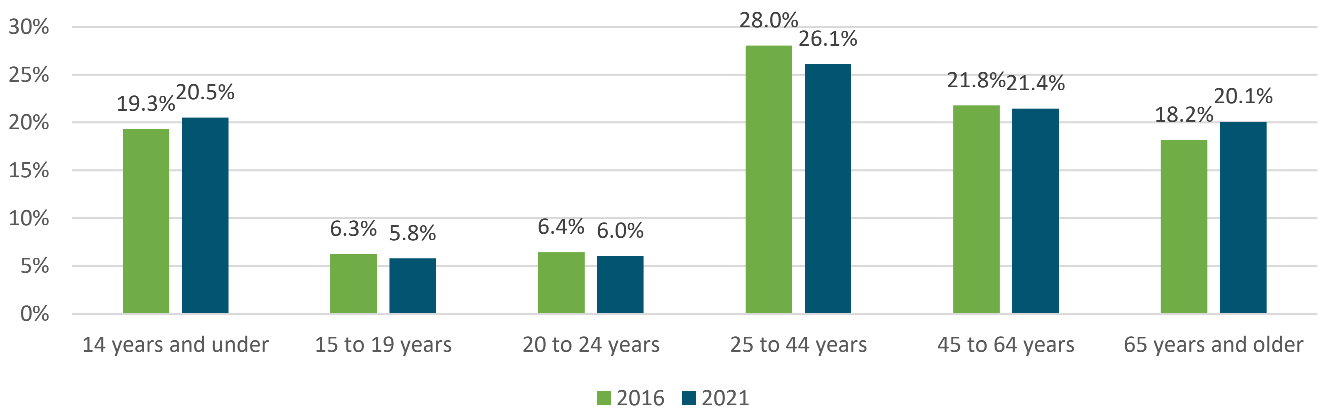
In 2021, the median age in the Town was 38.4, matching the Provincial median age for the same year. Notably, the Town's median age decreased from 37.1 in 2011 to 36.8 in 2016, going up again to 38.4 in 2021. Between 2016 and 2021, the percentage of residents aged 25-44 decreased from 28% to 26.1% while the percentage of residents 65 years of age and older increased from 18.2% to 20.1%. The share of residents aged 14 and under increased slightly, from 19.3% in 2016 to 20.5% in 2021. The two largest age cohorts in 2021 were 25-44 and 45-64, as shown in **Figure 2.3** and **2.4** below.

Figure 2.3: Age Cohort Distribution (2021)



Source: Statistics Canada Census

Figure 2.4: Breakdown of Age 2016 vs 2021

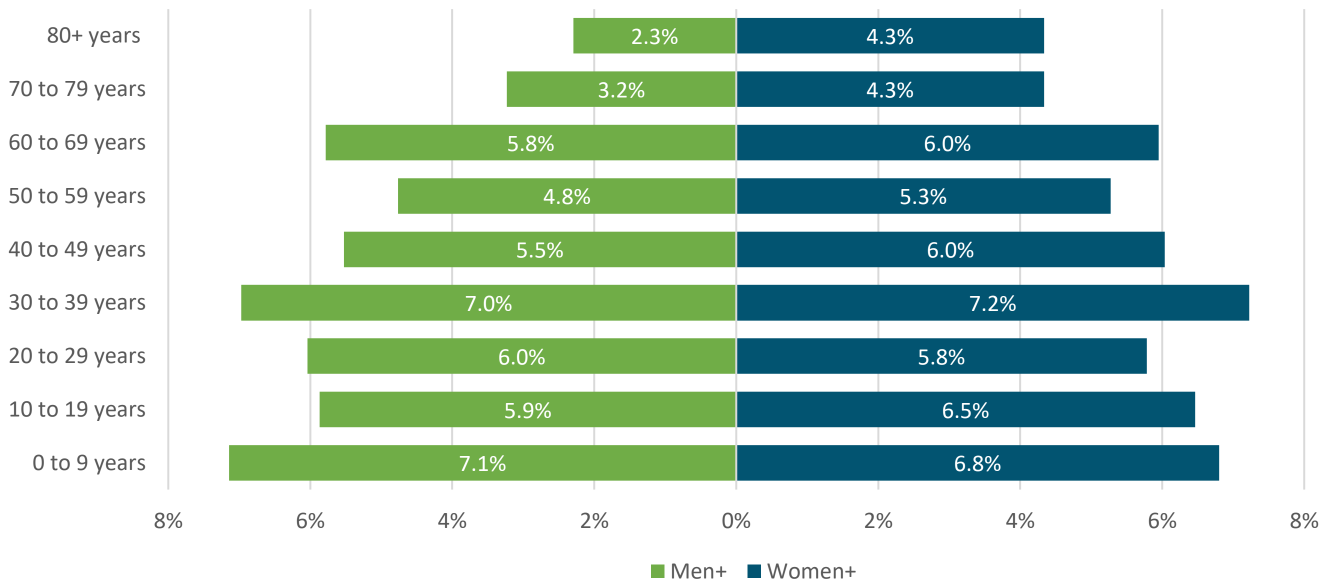


Source: Statistics Canada Census

According to Statistics Canada "gender refers to an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman). Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided". Thus, both men and women counts include men/boys or women/girls and some non-binary persons, as the case may be. This is, in some cases, denoted by the use of a "+" symbol, as seen on **Figure 2.5**.

In 2021, 47.6% of residents identified as men and 52.2% of residents identified as women. The largest cohort of men was children aged 0-9 (7.1%), while the smallest cohort was 80+ (2.3%). The largest cohort of women were aged 30-39 (7.2%), while the smallest cohorts were those aged 70-79 (4.3%) and 80+ (4.3%).[1]

Figure 2.5: Age Cohort by Gender (2021)



Source: Statistics Canada Census

2.1.4 Mobility Status[2] (Place of Residence)

Mobility status refers to the status of a person regarding the place of residence on census day in relation to the place of residence on the same date one year or five years earlier. It has two main categories:

- **Non-movers** are persons who lived in the same residence on census day as on the same date one year or five years earlier.
- **Movers** are persons who lived on a different residence on census day as on the same date one year or five years earlier.

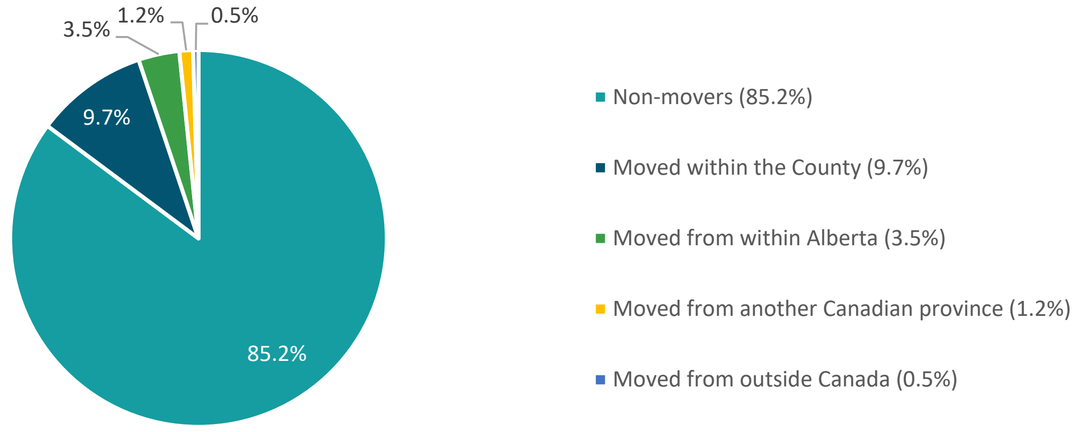
[1] All percentages based on total population.
[2] Mobility status refers to where the person responding to the Census was residing one year prior. Non-movers are those who lived in the same residence.

One-Year Mobility Status

In 2021, 85.2% of Town residents were non-movers. Of the movers (14.8% of the total population), approximately two thirds (9.7% of the total population) moved from a different address within the Town, and the other third (5.1% of the total population) moved from outside the Town. Of the latter, around three quarters (3.5% of the total population) moved from other communities in Alberta, and the other quarter (1.2% of the total population) moved from another Canadian province. Only 8.8% of those who moved from outside of the Town, or 0.5% of the total population, moved from a different country.

In 2016, the proportion of non-movers was 79.5%, somewhat lower than in 2021 (85.2%). The COVID-19 pandemic may have impacted residents' ability or willingness to relocate within a year of the 2021 census. In contrast, the five-year mobility status provides a broader perspective, less influenced by the mobility dynamics of the pandemic.

Figure 2.6: Mobility Status within Previous Year (2021)



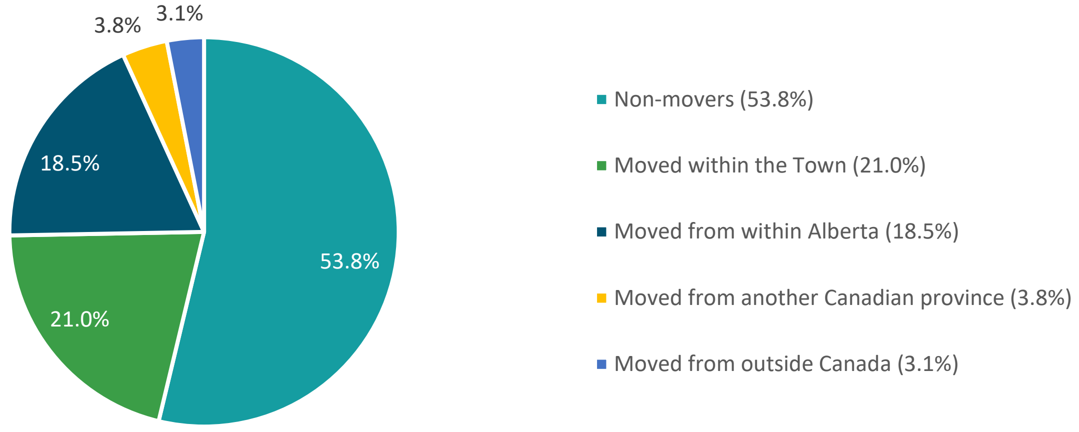
Source: Statistics Canada Census

Five-Year Mobility Status

In 2021, 53.8% of Town residents were non-movers, which is considerably lower than the 85.2% reported in the one-year mobility status data. Of the movers (46.3% of the total population), around 45.3% (21.0% of the total population) moved from a different address within the Town, 39.9% (18.5% of the total population) moved from other communities in Alberta, 8.1% (3.8% of the total population) moved from another province, and 6.7 % (3.1% of the total population) moved from outside of Canada.

In sum, the five-year mobility status data shows that nearly half of the population are movers, with most of them moving into the Town from other municipalities across Alberta.

Figure 2.7: Mobility Status within Previous Five Years (2016-2021)



Source: Statistics Canada Census

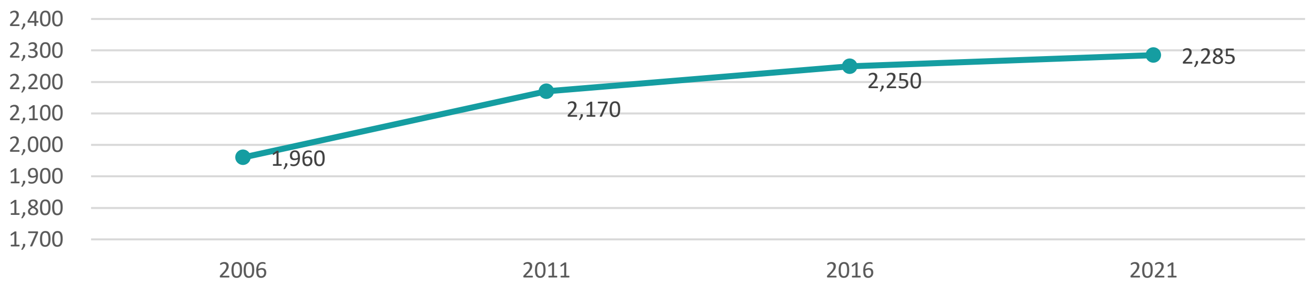
2.1.5 Households[3]

Number of Households

Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family[4], two or more families sharing a dwelling, a group of unrelated persons, or a person living alone.

In 2021, there were a total of 2,285 households in the Town of St. Paul, which was an increase of 35 households (1.6%) from 2016.

Figure 2.8: Historical Trends of Households (2016-2021)



Source: Statistics Canada Census

[3] Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or a person living alone.

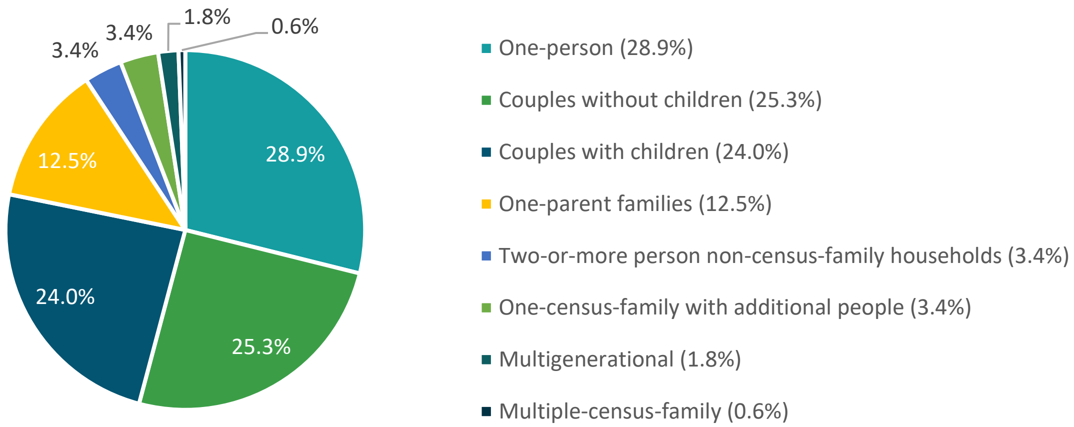
[4] A census family consists of a married or common-law couple (with or without children), a lone parent with at least one child, or grandchildren living with grandparents without parents present. All members must live in the same dwelling, and children include biological or adopted individuals who are unmarried and childless within the household.

Household Type

As shown in **Figure 2.9**, in 2021, 28.9% of households were one-person households, followed by 25.3% couples without children, and 24% couples with children. Additionally, of the total number of households:

- 12.5% were one-parent families
- 3.4% were two-or-more parent non-census family households
- 3.4% lived with people who are non-members of the census family
- 1.8% were multigenerational
- 0.6% were made up of more than one census family

Figure 2.9: Breakdown of Private Households by Type (2021)

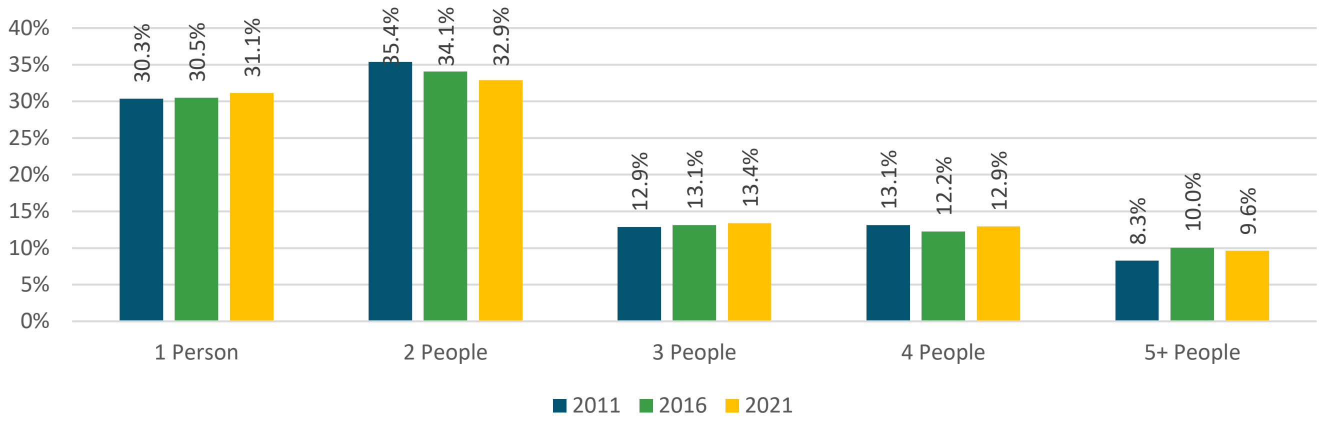


Source: Statistics Canada Census

Household Size

The average household size in St. Paul was 2.4 persons in both 2021 and 2016. As shown in Figure 2.10 below, the percentages of 1-person households slowly increased between 2011 (30.3%) and 2021 (31.1%). The percentage of 2-person households declined over the same period, from 35.4% in 2011 to 32.9% in 2021. Similarly, the percentage of 4-person households decreased slightly from 13.1% in 2011 to 12.9% in 2021. In contrast, the proportion of 3- and 5+-person households have been slowly decreasing over time. In 2021, 64.0% of households were either 1- or 2-person households. In Canada, household sizes have been steadily declining, while the total number of households continues to grow, driving an increased demand for smaller housing types.

Figure 2.10: Breakdown of Households by Size (2011-2021)

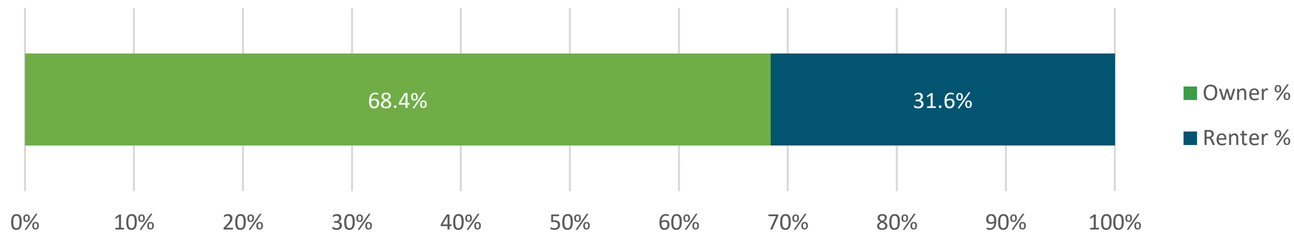


Source: Statistics Canada Census

Tenure

In 2021, 68.4% of households in St. Paul were made up of owner households and 31.6% were renter households. This is comparable to the provincial rate of 70.9% owner households and 28.5% renter households in the same year.

Figure 2.11: Breakdown of Households by Tenure (2021)



Source: Statistics Canada Census

Renter Households in Subsidized Housing

In 2021, 13.2% of renter households living in private dwellings in the Town were living in subsidized housing. This does not include households on social assistance who are not receiving subsidized rents, or residents living in collective dwellings, such as seniors' lodges.

2.1.6 Core Housing Need

Core housing need is a method to identify households which are not able to find and maintain housing that meets their needs. It is an indicator that was developed by the Canada Mortgage and Housing Corporation (CMHC) and used nationally to collect information on housing needs as part of the Statistics Canada Census.

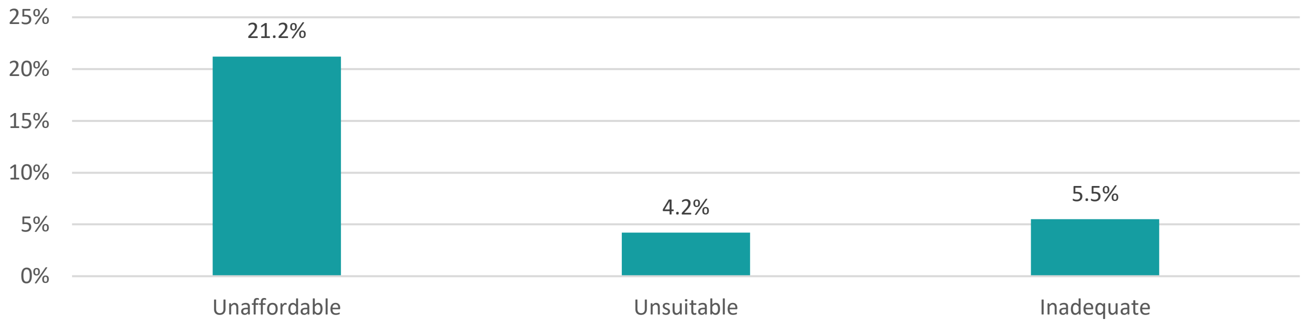
CMHC defines a household as **being in core housing need if its housing falls below at least one of the affordability, suitability, or adequacy standards**, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that is acceptable (meets all three housing standards):

- ***Affordable*** *dwellings cost less than 30% of total before-tax household income.*
- ***Suitable*** *housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.*
- ***Adequate*** *housing is reported by their residents as not requiring any major repairs.*

Housing Indicators

In 2021, over one in four households (30.9%) in St. Paul did not have acceptable housing. When comparing the three housing indicators of affordability, suitability, and adequacy, the biggest challenge impacting households was affordability with approximately 21.1% of total households spending 30% or more of their income on housing. It will be important to monitor these indicators to determine if they were underrepresented in 2021 due to temporary financial benefits provided during the COVID-19 pandemic.

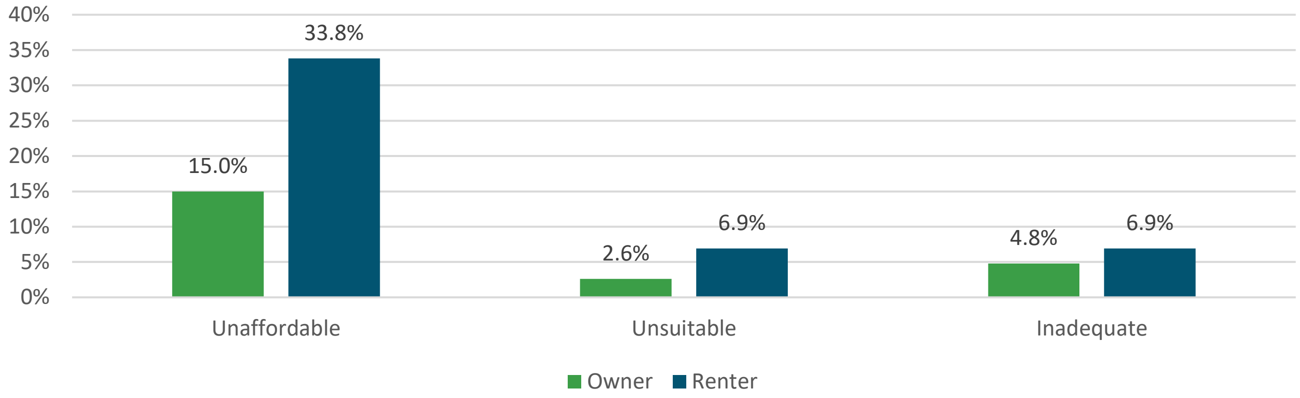
Figure 2.12: Percentage of Total Households in Unacceptable Housing by Housing Indicator (2021)



Source: Statistics Canada Census

There are important differences when breaking out the housing indicators by tenure. Significantly more renter households experienced affordability, suitability, and adequacy challenges in 2021 than their owner counterparts.

Figure 2.13: Percentage of Total Households in Unacceptable Housing by Housing Indicator and Tenure



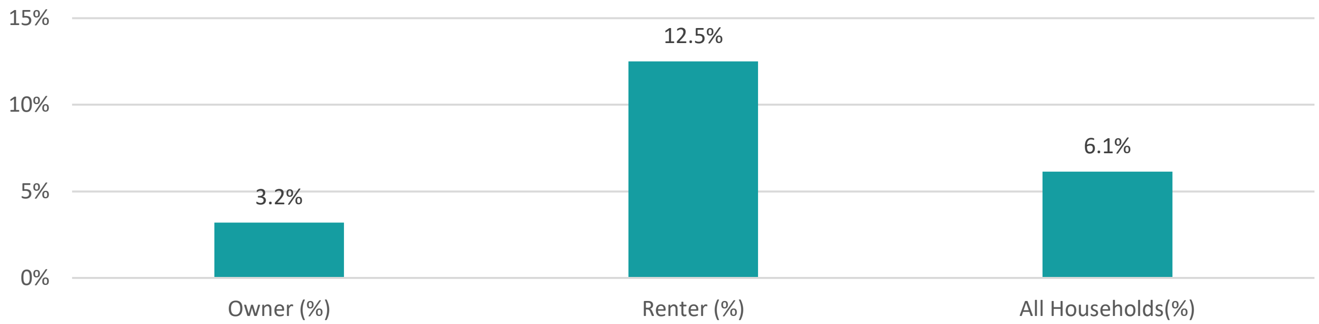
Source: Statistics Canada Census

Core Housing Need

A household in core housing need is one that is living in housing that does not meet one or more of the housing indicators noted above and would have to spend 30% or more of their total before-tax household income to find alternative housing in the community that meets all three housing indicators (i.e., is affordable, suitable, and adequate).

In 2021, 6.1% of total households in St. Paul were in core housing need, including 15.3% of owners and 26.5% of renters. This figure was likely underestimated due to temporary income boosts from COVID-19 benefits, suggesting the actual need is likely greater than reported in 2021.

Figure 2.14: Core Housing Need by Tenure (2021)



Source: Statistics Canada Census

Priority Groups in Core Housing Need

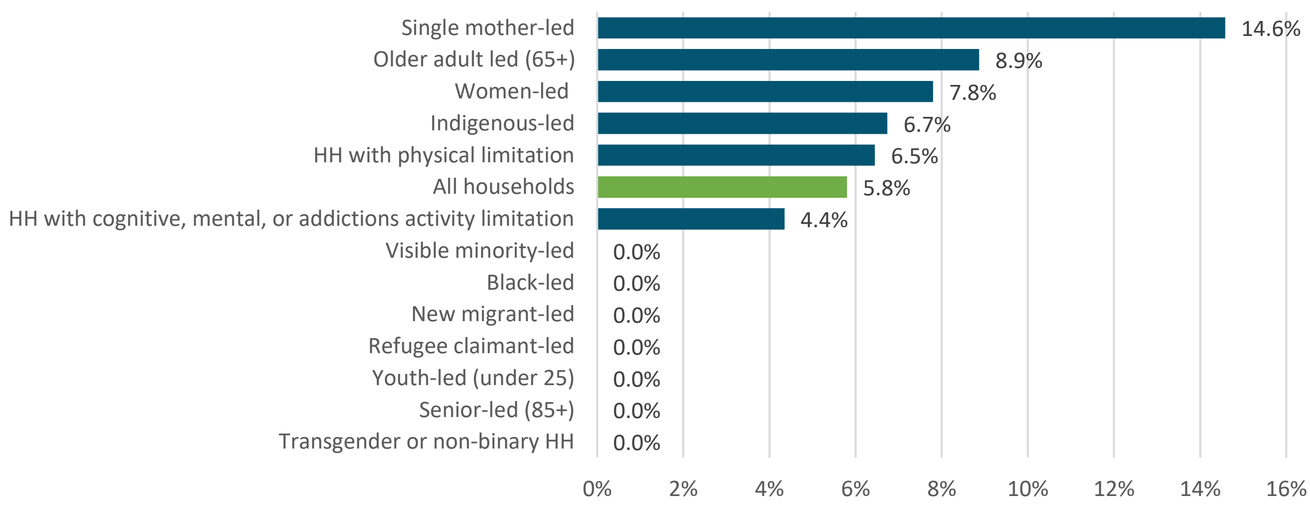
The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in the Town. The priority population groups include:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addiction issues
- Veterans
- People experiencing homelessness

While Census data does not break down core housing needs for all priority populations, there is available information for several groups, as shown in **Figure 2.15**. Some households fall into multiple categories, so the percentages do not add up to the total number of households in core housing need in the Town.

As noted previously, in 2021, 6.1% of total households were in core housing need. However, the breakdown by priority group shows that some of them are affected more prominently. The priority group with the greatest rate of core housing need was single-mother-led households, with 14.6% of households in core housing need. This is followed by 8.9% older adult-led (65+) households, 7.8% women-led households, 6.7% Indigenous-led households, 6.5% households with physical limitations, and 4.4% households with cognitive, mental, or addictions activity limitations.

Figure 2.15: Core Housing Need by Priority Population (2021)



Source: HART dataset, **HH means 'household' and that at least one member of the households falls into the priority group

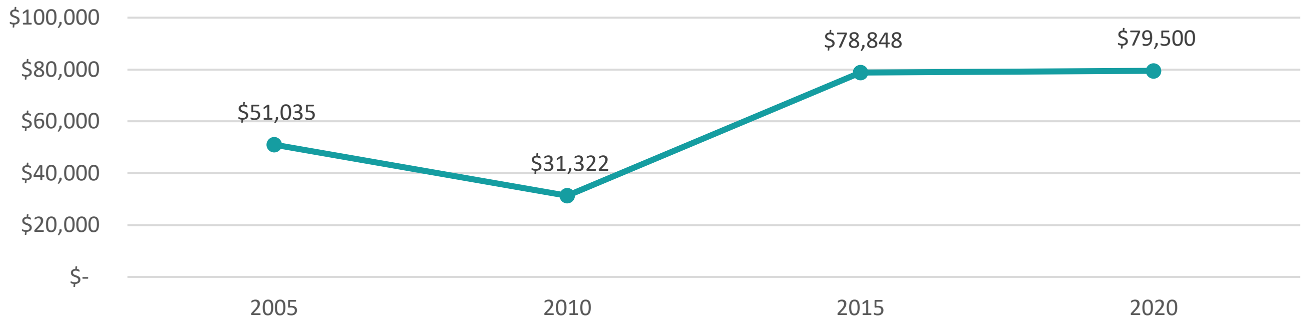
2.2 Economic Trends

2.2.1 Household Income[5]

In 2020, the median household income in the Town was $79,500 before taxes, reflecting a 55.8% increase from $51,035 in 2005, but only a 0.8% increase from $78,848 in 2015.

Alberta's inflation rate, based on the Consumer Price Index (CPI), was 37.4% from 2005 to 2020 and 11.3% from 2015 to 2020. This suggests that in the long term (2005–2020), household income growth has outpaced inflation, but in the short term (2015–2020), real median household income has declined as wages have not kept up with rising costs.

Figure 2.16: Household Income (2006-2021)



Source: Statistics Canada Census

2.2.2 Employment and Economy

Labour Participation and Unemployment Rates

The labour participation rate shows the number of workers who are currently working or are actively searching for a job as a percentage of the total population aged 15 years or older. In 2021, the labour force participation rate in the Town was 64.1%, which was lower than the provincial average of 68%. Census data indicates a fluctuating participation over time, from 67.9% in 2006 to 69.2% in 2011, 70.5% in 2016, and 64.1% in 2021. The unemployment rate in the Town decreased from 9.5% in 2016 to 6.3% in 2021.
The 2021 unemployment rate was above the 2006 rate of 5.2%, but below the 2011 rate of 7%. Notably, the Town’s 2021 unemployment rate was significantly lower than the provincial average of 11.5%, indicating relatively stronger labour market conditions at the local level.

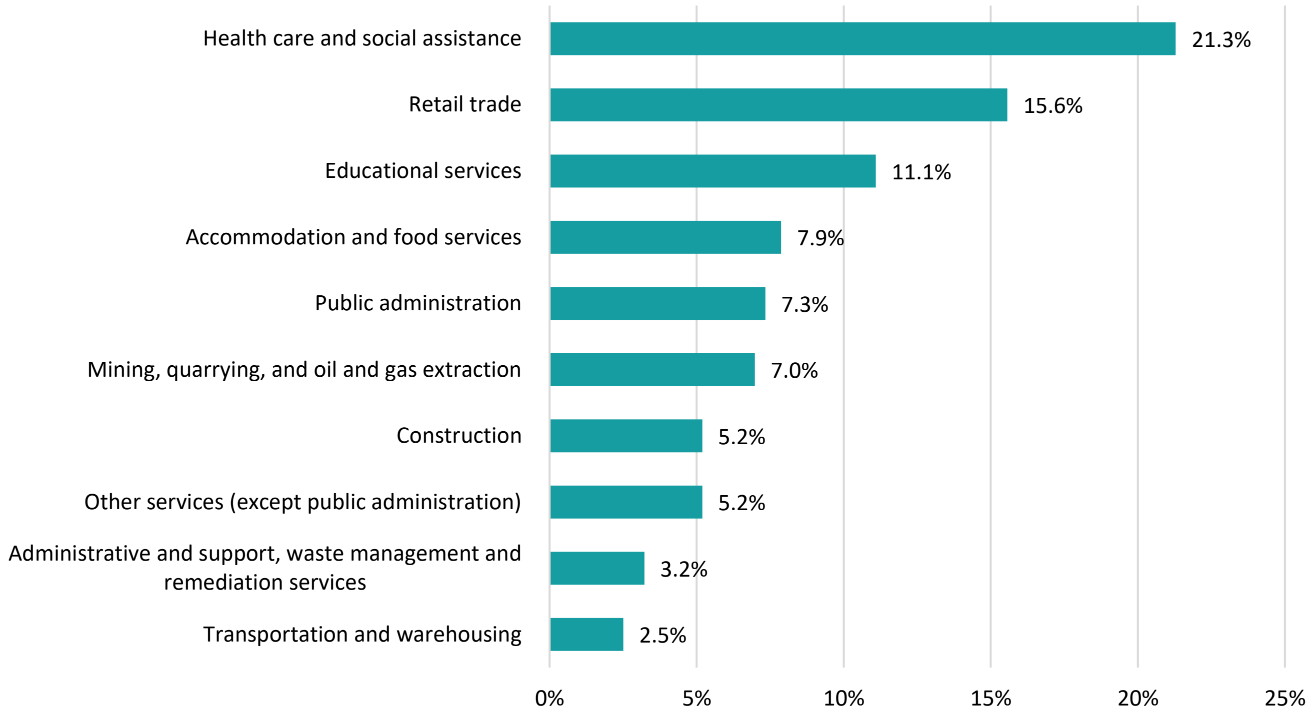
Largest Industries

In 2021, there were 2,795 workers in the Town employed across a range of fields. Based on the North America Industry Classification System (NAICS), the largest industries in the Town in 2021 by number of workers were

[5] Household income collected as part of Census data refers to the household’s previous year’s income (i.e., income data collected as part of the 2021 Census represents the gross household income reported in 2020 in 2020 constant dollars).

health care and social assistance (21.3%), retail trade (15.6%), and educational services (11.1%). The top ten largest industries are shown in the figure below.

Figure 2.17: Largest Primary Industries (2021)

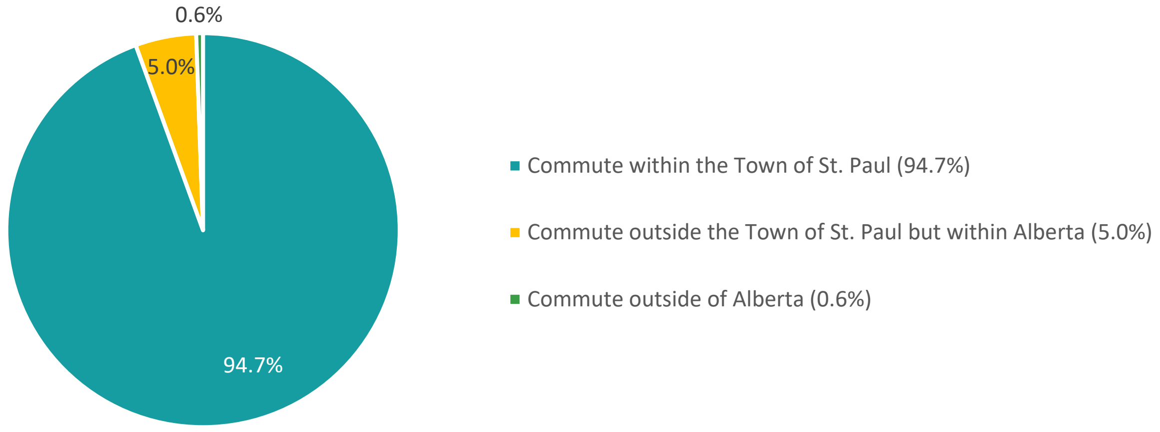


Source: Statistics Canada Census

Commuting

In 2021, most Town residents (94.7%) commuted to work within the Town of St. Paul, which was significantly higher than the provincial average of Albertans working within their community of residence (71.6%). On the other hand, 5.0% of Town residents commuted outside the Town of St. Paul but within Alberta, and 0.6% of Town residents commuted out of province.

Figure 2.18: Commuting Destination (2021)



Source: Statistics Canada Census

2.3 Community Profile Highlights

The following is a summary overview of the data presented in this section:

Population Growth & Demographics

- The Town of St. Paul's population grew by 14.8% between 2006 and 2021, reaching 5,863 residents.
- In 2021, the Indigenous population made up 19.5% of the Town's residents.
- The median age increased from 36.8 in 2016 to 38.4 in 2021, with a slight increase in the 65+ population from 18.2% to 20.1% of total population.
- In 2021, 47.6% of residents identified as men and 52.2% as women, with non-binary residents being grouped with either category for privacy purposes.
- In 2021, 85.2% of Town residents were non-movers (same address as the previous year), up from 79.5% in 2016, likely influenced by the COVID-19 pandemic.
- The five-year mobility period, which is less influenced by the mobility dynamics of the pandemic, shows that around 46.3% of residents moved, with most relocating from other Alberta communities.
- 45.3% moved from different addresses in the Town and 39.9% moved from other communities.

Households & Core Housing Need

- In 2021, the Town had 2,285 households, a 1.6% increase from 2016.
- Household sizes remained consistent from 2011 to 2021, at an average household size of 2.4.
- 68.4% of households were owners, which is comparable to the percentage of owners in Alberta (70.9%).
- In 2021, 30.9% of households lived in a dwelling that did not meet housing standards for affordability, suitability, or adequacy, with affordability being the biggest challenge (affecting 21.2% of households).
- 6.1% of all households were in core housing need, including 3.2% of owners and 12.5% of renters. This was likely underestimated due to temporary COVID-19 income supports.
- Single-mother-led households had the highest rate of core housing need (14.6%), followed by older adult-led households (8.9%), and women-led households (7.8%).

Economic & Employment Trends

- The median household income in 2020 was $79,500, up 55.8% from 2005.
- Despite long-term income growth outpacing inflation, recent trends suggest wages are not keeping up with rising costs.
- The labour force participation rate declined from 67.9% in 2006 to 64.1% in 2021, below Alberta's 68% average.
- The unemployment rate fell from 9.5% in 2016 to 6.3% in 2021, significantly lower than Alberta's 11.5% in 2021.
- The top industries in 2021 were health care and social assistance (21.3%), retail trade (15.6%) and educational services (11.1%).
- 94.7% of workers commuted within the Town, while 5.0% commuted elsewhere in Alberta and 0.6% commuted outside of Alberta.

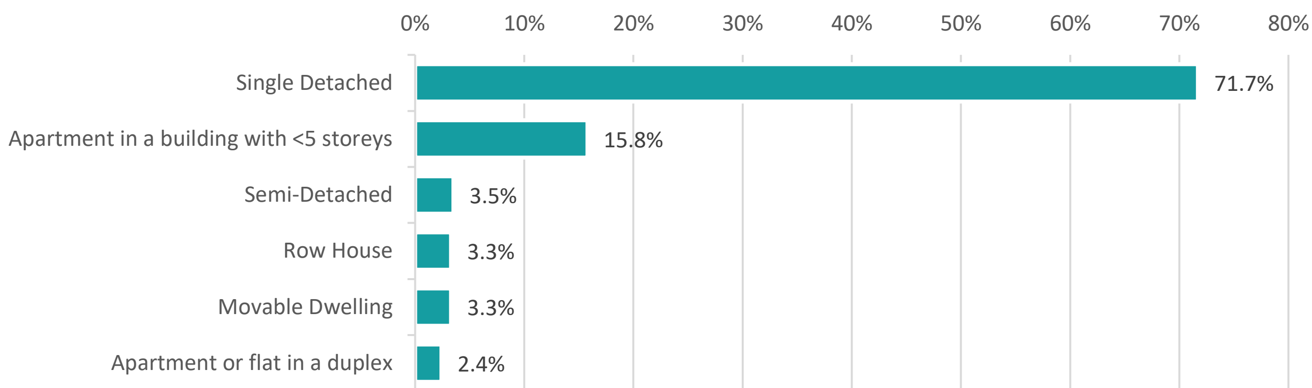
3.0 Current Housing Profile

3.1 Existing Housing Units

3.1.1 Housing Form

In 2021, there were 2,280 total private dwellings in the Town of St. Paul. The most common housing form in the Town was single detached dwellings, comprising 71.7% of the housing stock, followed by apartments in buildings with fewer than 5 storeys (15.8%), and semi-detached dwellings (3.5%). Movable dwellings and row housing made up 3.3% of the total housing stock, each. The figure below shows the distribution of housing forms in the Town of St. Paul.

Figure 3.1: Housing Units by Type (2021)

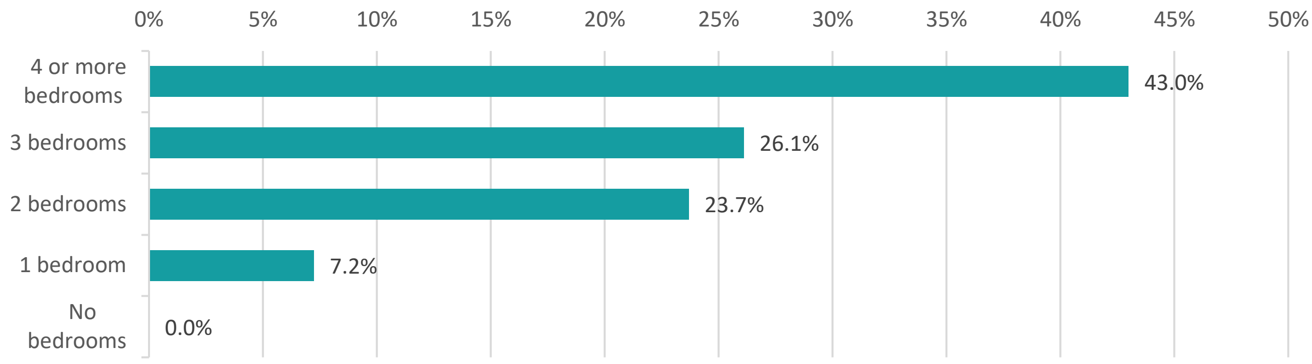


Source: Statistics Canada Census

3.1.2 Housing Units by Size

In 2021, 43% of housing units in the Town had 4 or more bedrooms, followed by 26.1% having 3 bedrooms, and 23.7% having 2 bedrooms. Only 7.2% of housing units had 1 bedroom and there were no units that had no bedrooms.

Figure 3.2: Housing Units by Size (2021)



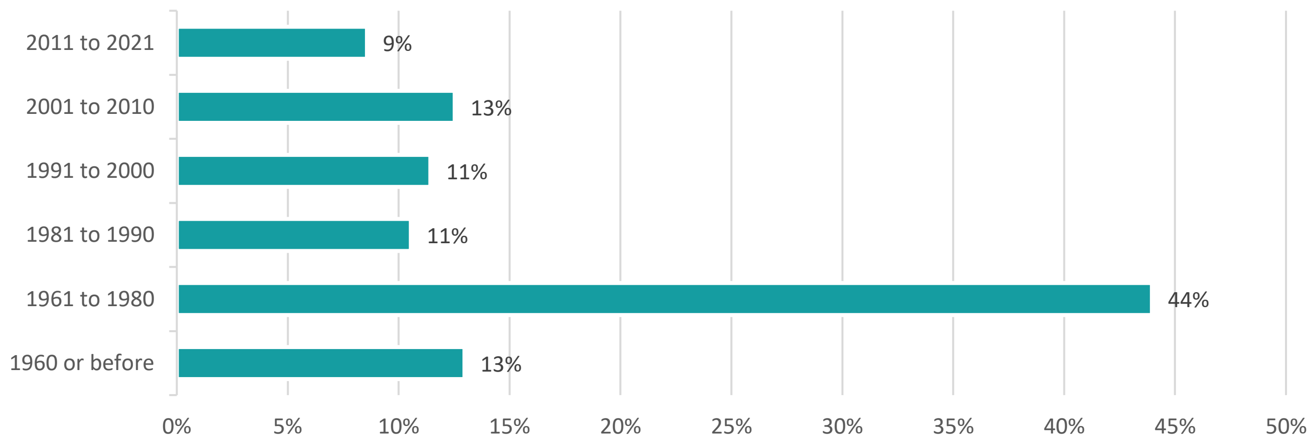
Source: Statistics Canada Census

As noted previously, in 2021, 64% of households were either 1- or 2-person households, while 69.1% of dwellings have 3 or more bedrooms. Smaller households may prefer larger homes to have room for offices or guest rooms, but it is important to note that the larger housing options may be less affordable – and thus unattainable – for households with lower incomes, including those led by single parents, residents on fixed incomes, young people, and couples who are just starting out, among others.

3.1.3 Housing Units by Date Built

As of 2021, around 44% of the housing stock in the Town was built between 1961 and 1980. Older construction (built in 1960 or before) made up 13% of the housing stock, while newer construction (built between 2011 and 2021) represented 9% of total private dwellings. While older homes are likely to be more affordable and attractive to first-time homebuyers or households with lower incomes, there is a higher likelihood of health and safety concerns with homes potentially not meeting new building code requirements or needing significant maintenance and repairs. Figure 3.3 below shows the full distribution of dwelling units by date built.

Figure 3.3: Housing Units by Date Built (2021)



Source: Statistics Canada Census

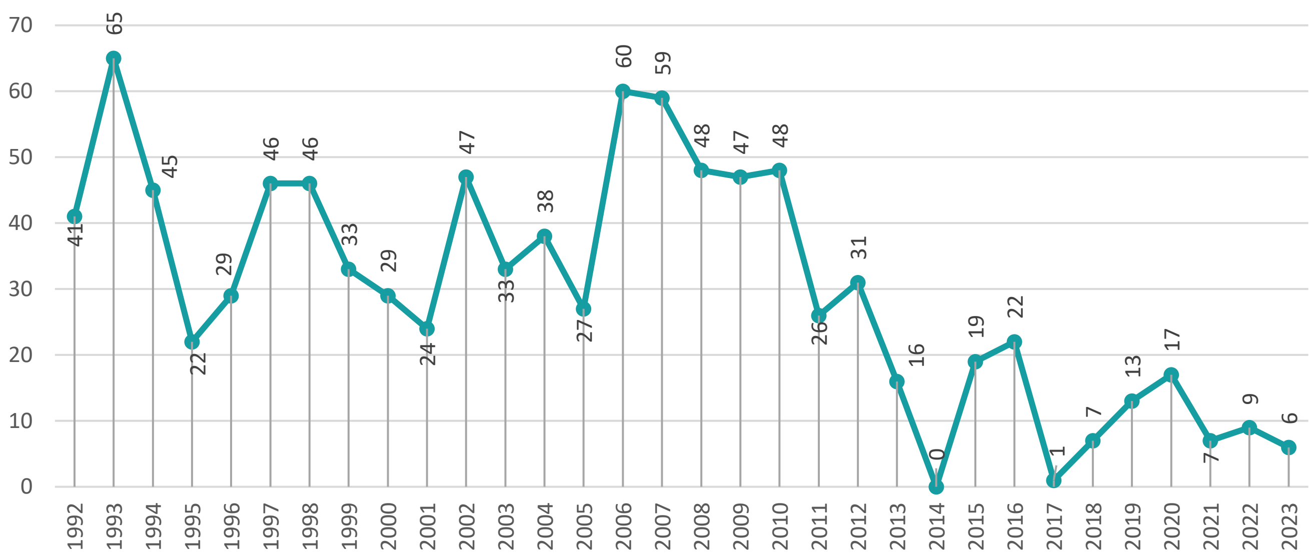
3.2 Changes in Housing Stock

3.2.1 New Home Construction

According to provincial records, between 1992 and 2023, 961 residential building permits were issued in the Town. The most active year was 1993, accounting for 65 permits (6.78% of the total). The most active period was between 2006 and 2010, accounting for 262 (27.3% of the total) permits. Permit activity hit a low in 2014 with no permit issued. While activity rebounded between 2015 and 2016, with a total of 41 permits, it fell again in 2017, when only 1 permit was issued. The number of building permits approved every year has been consistently low since 2018, as shown in **Figure 3.4** below.

According to municipal records, of the total number of residential building permits issued between 2010 and 2024, 16.6% were single-detached dwellings, 4.7% were condos, 3.6% were multi-unit dwellings. 1.4% were duplexes and 1.0% were manufactured homes.

Figure 3.4: Residential Building Permits by Calendar Year (1992-2023)



Source: Alberta Open Government, Building Permits by Municipality

3.3 Homeownership

3.3.1 Sale Prices

From March 1, 2024, until March 1, 2025, there were 75 single-detached residential sales in the Town. The median residential sales price was $210,000, and the average sales price was $222,793. The highest recorded sale price was $680,000, while the lowest was $30,000. Listings were in the market anywhere between 2 and 631 days, with an average of 101 days and median of 63 days.

Historical sale price data was not available for the Town.

3.3.2 Affordability

To better understand current affordability challenges related to homeownership, an affordability gap analysis was completed. It is noted that although the 2021 census median household income was temporarily inflated due to the COVID-19 financial assistance programs, it remains the most current and available data for household income in 2024.

The 2021 median household income for owner households was $89,000 annually, or $7,417 monthly. Using CMHC’s affordability threshold (30% of gross income), the estimated affordable monthly shelter cost was calculated at $2,225.

The affordable housing threshold was then compared to estimated monthly shelter costs for homeowners in the Town. According to Statistics Canada, in 2021 the average shelter costs for owner households was $1,374, which is only 18.5% of their median income. However, the sales price data suggest that this estimated cost may be underrepresented, as shown in the affordability gap analysis presented below. Since sales price data was only available for single detached dwellings, the affordability analysis focused solely on this type of housing.

Assumptions for Monthly Shelter Cost Calculations

- Mortgage payments are assumed to be the main shelter cost for owner households. These payments were based on the average 2024 sale price ($222,793) under two down payment scenarios (20% and 5%), using a 5.8% interest rate (aligned with CMHC's 2024 average conventional mortgage lending rate) and a 25-year amortization period.
- Other shelter costs included:
  - Mortgage loan insurance premiums, calculated using CMHC’s 2024 rates for each down payment scenario.
  - House insurance premiums, based on Alberta’s 2024 average monthly premium.
  - Property taxes, assuming a monthly payment schedule.
  - Utility costs, based on Alberta’s 2024 average monthly utility costs.

Table 3.1 presents estimated monthly housing costs for owner households and compares them to the affordable housing threshold (i.e., spending up to 30% of median household income on housing). This analysis provides a general overview of homeownership affordability in the Town but is based on a set of assumptions and does not capture the full range of homeowners' lived experiences.

Table 3.1: Homeownership Affordability Analysis (2024)

2024 Median Owner Household Income Assumption	$89,000/year or $7,417/month	
Affordability Threshold (30% of median household income)	$2,225/month	
2024 Average Sales Price	$222,793	
Cost Category	**Total Shelter Costs**	**Affordability Gap[6]**
Estimated Monthly Shelter Costs with 20% Down Payment	$1,889	$336
Estimated Monthly Shelter Costs with 5% Down Payment	$2,163	$52

Source: Statistics Canada, CHMC

Based on this analysis and the assumptions applied, single detached housing is generally affordable for owner households earning the median household income and above. Under the 20% down payment scenario, monthly shelter costs represent 25.5% of the median owner household income, which qualifies as affordable housing, with at least $336 under the affordability threshold. Under the 5% down payment scenario, monthly shelter costs are only $52 under the affordability threshold, making up 29.3% of the median owners' income. While this scenario would still qualify as affordable housing, it is very close to the affordability threshold, meaning that owner households bringing home even slightly less than the median owner household income would experience affordability challenges. This analysis does not consider the condition or availability of residential units in the Town.

[6] The amount by which the estimated monthly shelter costs exceed the affordability threshold (30% of net median household income). Negative values indicate a gap. Positive values indicate there is no gap.

3.4 Rental Housing

3.4.1 Primary and Secondary Rental Market

The primary rental market refers to units that are constructed purposely for renting. The primary rental market is often defined as occupied rental units in privately initiated, purpose-built rental structures of three units or more which are usually located in apartment buildings or row housing developments.

The secondary rental market consists of all other renter-occupied housing units that are not considered part of the primary, purpose-built market. This includes renter-occupied and privately-owned:

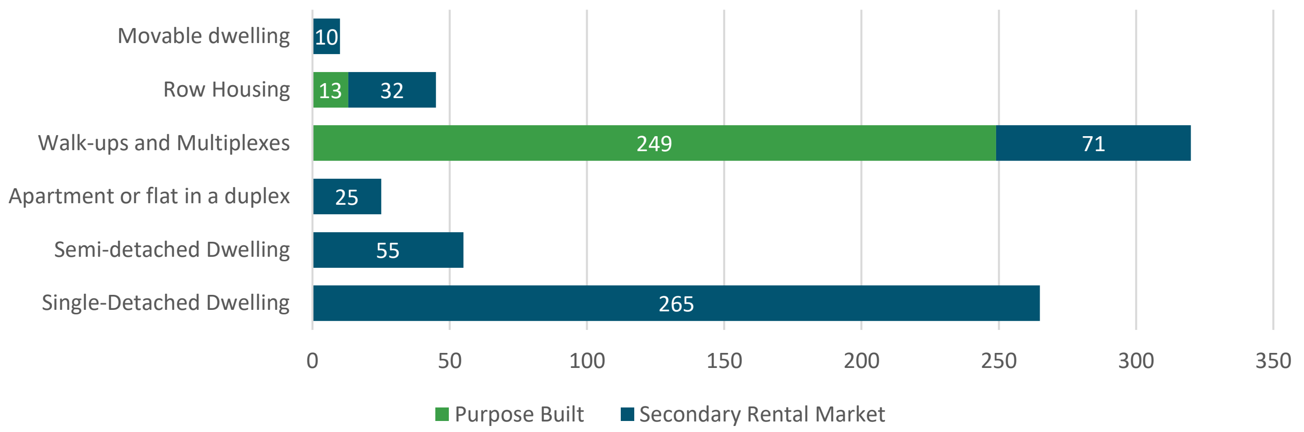
- Single detached and semi-detached houses
- Condominium units
- Apartments that are part of a commercial structure
- Units attached to another dwelling unit, such as a secondary suite

The Province of Alberta conducts an annual survey[7] on primary, purpose-built rental units. According to this source, in 2024 the Town had 265 units in the primary rental market. The survey captured data on unit type, size and vacancy rate for 262 of these units, including 1 bachelor, 67 1-bedroom, 166 2-bedroom, and 28 3-bedroom units. Most of the units were located in walk-ups (220), while others were located in fourplexes (29) and row housing (13).

A strong primary rental market is ideal, offering greater stability and affordability, but the secondary rental market plays a key role in increasing housing options and diversifying rental unit types. According to Statistics Canada, in 2021 there were approximately 725 dwelling units occupied by renter households. Of these, 44.1% were apartments in buildings with fewer than 5 storeys, 36.6% were single detached dwellings, 7.6% were semi-detached dwellings, 6.2% were row housing, 3.4% were apartments in a duplex, and 1.4% were movable dwellings. **Figure 3.5** below shows the number of rental units by type, along with the breakdown between the primary and secondary rental markets.

[7] The Apartment Vacancy and Rental Cost Survey (AVS) is a survey of rural communities, collecting data and information on market rental multi-unit dwellings (i.e., not subsidized or affordable). Eligibility to be included in this survey include communities that: have a population between 1,000 and 9,999, have 30 or more rental units, and are not included in CMHC's bi-annual Rental Market Survey.

Figure 3.5: Number of Rental Units by Unit Type in the Primary and Secondary Rental Markets

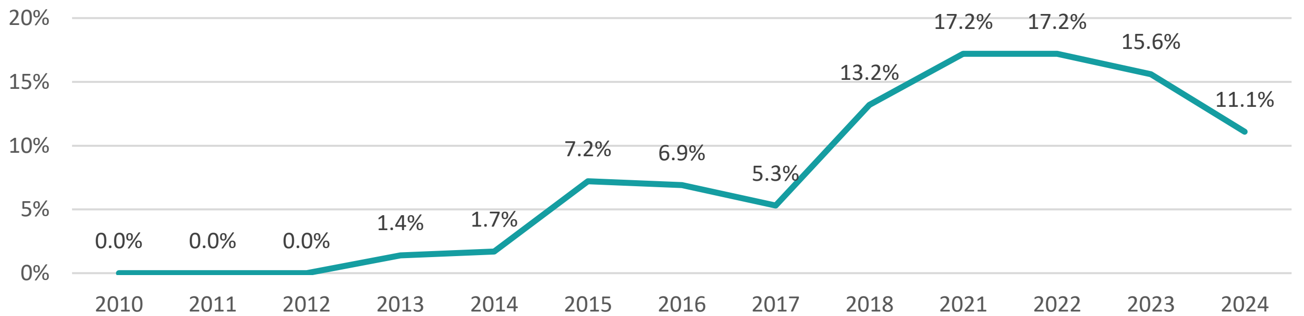


Source: Statistics Canada and Alberta Open Government

3.4.2 Rental Vacancy Rates

Based on data from the provincial Apartment Vacancy and Rental Cost Surveys, the rental vacancy rate in the Town of St. Paul consistently increased from 1.4% in 2013 to 7.2% in 2015, then it decreased to 6.9% in 2016 and 5.3% in 2017. The rental vacancy rate then rebounded in 2018 to 13.2%, reaching its highest point in 2021 and 2022 at 17.2%. It then decreased somewhat in 2023 to 15.6%, and again in 2024 to 11.1%. **Figure 3.6** below illustrates this trajectory. Notably, due to the Covid-19 pandemic, there was no data available for 2019 and 2020.

Figure 3.6: Historical Rental Vacancy Rate (2013-2024)



Source: Alberta Open Government

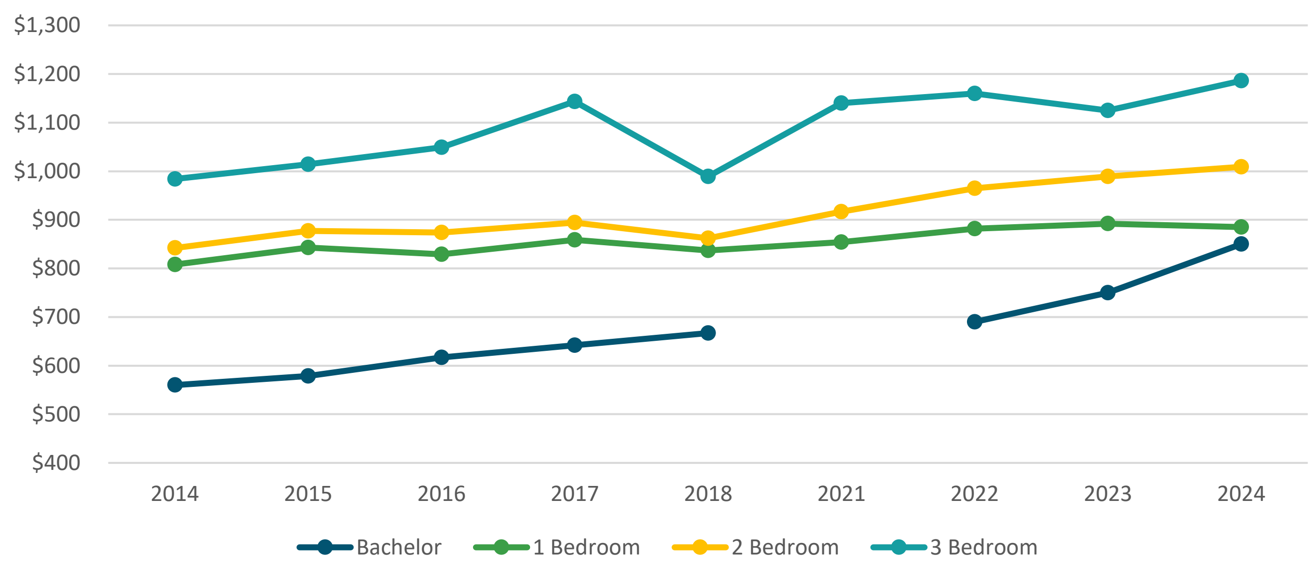
3.4.3 Average Rental Rates

These were the average rental rates for St. Paul in 2024:

- **Bachelor:** $850
- **1-bedroom:** $885
- **2-bedroom:** $1,009
- **3-bedroom:** $1,186

From 2014 to 2024, the average rental rates for all unit types increased by $184, from $799 in 2014 to $983 in 2024. Figure 3.2 below details the historical fluctuation in average rent rates by unit size. Nearly all unit sizes, except for bachelor units, experienced a decline in rental rates in 2018 and have steadily increased since. Notably, there was no data for bachelor units in 2021.

Figure 3.7: Average Provincial Rental Rates (2014-2024)[8]



Source: Apartment Vacancy and Rental Cost Survey. Government of Alberta

[8] Data for 2019 and 2020 is unavailable.

3.4.4 Affordability

An affordability gap analysis was completed for renter households. As indicated previously, due to the 2021 census median household income being temporarily inflated following COVID-19 financial assistance, it remains the best available data for approximate household income in 2024. The 2021 median household income for renter households in the Town was $60,000 annually, or $5,000 monthly. Using CMHC's affordability threshold (30% of gross income), the estimated affordable monthly shelter cost was calculated at $1,500.

The affordable housing threshold was then compared to estimated monthly shelter costs for renters in the Town for 1-, 2- and 3-bedroom+ rental units.

Assumptions for Monthly Shelter Cost Calculations

- Rental rates were based on the average for each unit size in the Town, as reported in the 2024 Apartment Vacancy and Rental Cost Survey (see Section 3.4.3 above).
- Other shelter costs included:
  - Tenant insurance premiums, based on Alberta's 2024 average monthly premium.
  - Utility costs, based on Alberta's 2024 average monthly utility costs for each unit size.

Table 3.2 presents estimated monthly housing costs for renter households and compares them to the affordable housing threshold (i.e., spending less than 30% of median household income on housing). This analysis provides a general overview of rental affordability in the Town but is based on a set of assumptions and does not capture the full range of renters' lived experiences.

Table 3.2: Rental Affordability Analysis (2024)

2024 Median Owner Household Income Assumption	$60,000/year or $5,000/month		
Affordability Threshold (30% of median household income)	$1,500/month		
2024 Average Monthly Rental Rates	1-bedroom unit	$885	
	2-bedroom unit	$1,009	
	3-bedroom unit	$1,186	
Cost Category	**1-Bedroom Unit**	**2-Bedroom Unit**	**3-Bedroom Unit**
Estimated Monthly Shelter Costs	$1,135	$1,309	$1,536
Affordability Gap[9]	$365	$191	-$36

Source: Statistics Canada, CMHC

[9] The amount by which the estimated monthly shelter costs exceed the affordability threshold (30% of net median household income). Negative values indicate a gap. Positive values indicate there is no gap.

Based on this analysis and the assumptions applied, smaller rental units in the Town are generally affordable for renter households earning a median income or more. However, the shelter costs associated with 3-bedroom units and larger ones represent 30.7% of the median renter household income, which does not qualify as affordable housing but only exceeds the affordability threshold by $36. While this is still arguably an acceptable shelter cost for households earning around the median income, around half of renter households in the Town have a lower income, in which case this gap is exacerbated.

3.5 Short-Term Vacation Rentals

Over the past decade, short-term rentals (STRs) have surged in popularity, offering affordable and comfortable alternatives to traditional accommodation for business and leisure travelers. This growth has expanded lodging options, making smaller communities more accessible to visitors.

While STRs provide economic benefits by boosting tourism and local business, they also pose challenges, including property damage, noise, safety concerns, and other nuisances. Additionally, they can reduce the availability of long-term rental housing, as some rental properties are converted into STRs for higher profits. While not all STRs would otherwise be part of the long-term rental market, units that are not a primary residence and are available for rent more than 180 days per year are more likely to displace long-term rental housing.

Based on a review of data available from Airbnb and Vrbo (vacation rental websites), as of March 2025, there were no STR units available in the Town of St. Paul.

3.6 Affordable and Subsidized Housing

Based on Statistics Canada data, there were 95 subsidized rental units in the Town of St. Paul in 2021.

Available information on affordable housing operated by local non-profit housing providers is outlined below.

3.6.1 MD of St. Paul Foundation

MD St. Paul Foundation manages affordable housing and seniors’ housing in the region, focusing primarily on low-income seniors. They operate facilities that include one- and two-bedroom units and are working on expanding their services to meet growing demand, including a proposed seniors’ lodge. The Foundation also advocates for more accessible and transitional housing solutions for older adults in the region.

Across the region, the MD Foundation of St. Paul operates two seniors’ lodges with a total of 143 beds, and six self-contained living residences with a total of 101 units. They also have 4 homes for rent to low-income families with children and provide 86 rent supplement designations throughout their service area. Currently, there is a wait list of 4 for the Rental Assistance Benefit.

Housing operated by MD Foundation within the Town of St. Paul is outlined in the following Table.

Table 3.3: MD Foundation operated housing in the Town of St. Paul

Property	Community	Type	Capacity
Sunnyside Manor	Town of St. Paul	Supportive Living Lodge	113 beds
Heritage Homes I	Town of St. Paul	Self Contained Living	30 units
Heritage Homes II	Town of St. Paul	Self Contained Living	24 units

Currently, there is a wait list of 34 for the self-contained units in the Town of St. Paul (both properties), and 65 individuals on the wait list for Sunnyside Manor.

3.6.2 Métis Urban and Capital Housing Corporation

Métis Urban and Capital Housing Corporation (MUCHC) is a non-profit organization that provides nearly 900 affordable housing units across the province of Alberta in thirteen urban centres including the Town of St. Paul.

In St. Paul, MUCHC owns and manages seven affordable housing units, one 4-bedroom and six 3-bedroom homes, offering culturally relevant, subsidized housing options for Indigenous residents.

3.6.3 St. Paul Affordable Community Housing Society

St. Paul Affordable Community Housing Society (SPACH) provides affordable homeownership to families through an affordable rent-to-own program. SPACH is seeking to develop 6 three-bedroom affordable rent-to-own homes (2 single detached homes, and 2 duplexes) in the Town of St. Paul. They currently have enough funds to build one home and are raising funds to build the remaining five. Homeowners will be required to support a $200,000 mortgage (approximately 55% of the total cost to build), and will receive full title after 10 years.

3.6.4 Consultation Insights

Overall, stakeholders across the St. Paul Region expressed concern regarding housing affordability impacting a broad spectrum of residents. While there is some subsidized housing, noted above, there are gaps in the supply of affordable housing. Specific gaps highlighted in consultations include three- and four-bedroom units for families, affordable rental housing, housing options for seniors, and accessible housing for people with disabilities. Stakeholders also point to a need for more mixed housing developments, multi-generational and shared housing options, and second/accessory units.

Stakeholders note that zoning regulations, and high construction costs are barriers to the creation of more affordable housing options. Further that, within the Town of St. Paul in particular, housing is becoming less affordable given current income levels. Stakeholders also note long waiting list for subsidized units. Region-wide, stakeholders emphasized the need for incentives for developers, rent subsidies, and programs to maintain existing affordable stock (e.g., grants for repairs and retrofits).

3.7 Supportive Housing

In addition to dedicated seniors housing, identified above, St. Paul Abilities Network (SPAN) is the only provider of supportive housing within St. Paul. A description of SPAN's housing and other support options across the Region are outlined below.

3.7.1 St. Paul Abilities Network

St. Paul Abilities Network (SPAN) provides housing and support services primarily for individuals with disabilities, including those with mental health or addiction issues. They operate 12 group homes with a total of 59 beds, and 5 1-bedroom apartment style units in the Town of St. Paul. SPAN also operates 2 affordable housing rental properties, Maurice Manor (12 two-bedroom units) and White Pebbles (12 one-bedroom units), also within the Town of St. Paul. Currently there are no vacancies within the group homes, and there are approximately 20 people waiting for the one-bedroom units, and 15 waiting for the two-bedroom units (as of March 2025). Staff at SPAN state that there are long waiting times for their units.

They also provide a range of support services, including employment and recreational, peer support, respite care for families, counselling, youth supports, transportation support, and in-home supports. Services are individualized to meet the needs of individuals and families.

3.7.2 MD of St. Paul Foundation

As noted above, the MD of St. Paul Foundation provides a range of affordable seniors housing including 10 supportive living units in Elk Point.

3.7.3 St. Paul Regional Family and Community Support Services

St. Paul Regional Family and Community Support Services (FCSS), while not providing supportive housing, provides a range of community-based support programs including housing navigation, homelessness prevention, and referrals to emergency resources. They work closely with local non-profits and provincial services to connect residents with shelter options, rent subsidies, and wraparound supports. Programs range from senior specific programs (i.e., Snow Angels), and youth specific programs (i.e., drop-in for teens, St. Paul Youth Council), to a broad range of community-wide programs such as a clothing exchange, counselling, meals on wheels, community kitchen, and Christmas hampers. FCSS also provides grant funding for local initiatives.

3.7.4 Consultation Insights

Overall, consultations outline a strong demand for supportive housing options across all four communities, especially for seniors, people with disabilities, and those living with mental health or addiction issues. The Town of St. Paul, in particular, reported long waiting lists for seniors and individuals needing supportive care. Stakeholders emphasized that existing seniors' housing is limited, with few options for those who are not yet ready for long-term care but cannot live independently.

Focus group participants called for more mixed-use and multi-generational supportive housing that integrates services like mental health care, skills training, and social supports. Innovative suggestions included converting motels into supportive housing and designing apartment complexes that foster social connection while embedding care services.

Finally, the RCMP indicated that there were 21 vagrant individuals within the Town of St. Paul, suggesting a need to support individuals living in a situation of homelessness.

3.8 Emergency and Transitional Housing

The Capella Centre in St. Paul is the only emergency shelter in the Region. A description of services provided by the Capella Centre and other support services provided in the area are provided below.

3.8.1 Capella Centre

The Capella Centre, located in the Town of St. Paul operates Columbus House of Hope, a secure 20 emergency shelter beds for women and children who have experienced family violence or other urgent situations. Columbus House includes a number of amenities for residents including a spiritual health room, playground, sensory room, school room, and shared kitchen for families to eat together. Capella Centre also offers Second Stage programing, 2 individual apartment units, where families can stay for up to two years.

3.8.2 Mamowê Opikihawasowin Family Services

Mamowê Opikihawasowin Family Services is a delegated First Nations child and family services agency that serves Indigenous children, youth, and families within the region, including surrounding First Nations and Métis communities. The organization provides culturally grounded child welfare services, including family support, kinship care, and community-based prevention and protection programs.

While not a housing operator, Mamowê plays an essential role in housing stability for Indigenous families by supporting family reunification, ensuring safe placements, and helping families access wraparound services. Their work intersects with housing through referrals to emergency shelter (such as during winter mat programs), advocacy for stable family accommodations, and collaborations with housing support agencies for families in crisis.

During consultations, Mamowê was noted to have been involved in providing a mat program in previous years which has since lost funding and is not currently operating.

3.8.3 St. Paul Community Health Services

St. Paul Community Health Services is operated by Alberta Health Services (AHS) and provides a broad range of public health, home care, and community support programs to residents in the region. While not a dedicated housing agency, the clinic plays a critical role in supporting housing stability through health and social service integration.

Their services include:

- Home Care and Case Management (including seniors aging-in-place and clients with chronic illness)
- Public Health Nursing
- Mental Health and Addiction Services
- Health Promotion and Disease Prevention

3.8.4 Consultation Insights

Across the St. Paul Region, consultations with stakeholders revealed an overall lack of emergency and transitional housing, particularly for men. In the absence of appropriate shelter options, individuals often rely on informal, unsafe, or poor-quality accommodations. Some are living in motels simply because no other housing is available. This issue is most frequently cited in the Town of St. Paul, where service providers expressed deep concern about families, and people being discharged from hospitals or other institutions with nowhere to go.

Stakeholders emphasized the urgent need for a low-barrier overnight shelter or mat program, noting that there is currently no safe, accessible place for people to stay during crises.

Community members further stressed that wraparound services, including harm reduction, trauma-informed care, and case management, should be integrated into emergency and transitional housing models. Across the region, there is strong support for increased collaboration and funding to establish safe, accessible, and trauma-informed temporary housing options that meet the diverse needs of residents.

3.9 Current Housing Highlights

The following is a summary overview of the data presented in this section:

Existing Housing Units

- In 2021, the Town of St. Paul had 2,280 private dwellings, predominantly single detached houses (71.7%), followed by apartments in buildings with fewer than 5 storeys (15.8%).
- 69.1% of units have 3+ bedrooms while most households (64%) have 1-2 people, indicating a potential misalignment between housing and household sizes, which could impact affordability for smaller households.
- Approximately 57% of the housing stock was built before 1981 and 9% was built between 2011–2021.

Changes in Housing Stock

- Between 1992 and 2023, a total of 961 residential building permits were issued, with the most active period being 2006-2010 (27.3% of permits).
- Between 2010 and 2024, the majority of permits were for single-detached dwellings (16.6%), followed by condos (4.7%) and multi-unit dwellings (3.6%).

Home Ownership

- Between March 2024 and March 2025, there were 75 single-detached residential sales with an average price of $222,793 and a median price of $210,000.
- The 2021 median household income for owner households was $89,000 annually (or $7,417 monthly).
- Using CMHC's affordability threshold (30% of gross income), the affordable monthly shelter cost is calculated at $2,225.
- Single-detached housing appears generally affordable for owner households earning the median income or above.

Rental Housing

- The Town of St. Paul has a primary purpose-built rental housing market with 265 units in 2024.
- In 2021, there were approximately 725 renter households in the Town. The primary rental market vacancy rate fluctuated but was 11.1% in 2024.
- The 2021 median income for renter households was $60,000 annually ($5,000 monthly), with an affordability threshold of $1,500/month.
- Smaller rental units (bachelor and 1-bedroom) are generally affordable for households earning the median income or more, but larger units (3-bedroom) are slightly above this threshold.

Short-Term Vacation Rentals

- As of March 2025, there were no legal short term rentals listed on Airbnb or VRBO within the Town of St. Paul.

Affordable and Subsidized Housing

- In 2021, the Town of St. Paul had 95 subsidized rental units, representing the closest available supports for affordable housing in the area.
- Stakeholders identified key housing gaps, including a lack of larger family-sized units (3-4 bedrooms), insufficient affordable rental options, limited housing for seniors, inadequate accessible housing for people with disabilities, and a need for more diverse housing models like multi-generational and shared living arrangements.
- Barriers hindering the creation of more affordable housing include current zoning regulations and high construction costs.

Supportive Housing

- A demand for supportive housing across the region for seniors, individuals with disabilities, and those facing mental health and addiction challenges was identified.
- Seniors' housing options are insufficient, especially for those requiring a level of support between independent living and long-term care.
- Barriers include the need for more accessible housing stock and the potential costs associated with retrofitting existing buildings to meet supportive housing needs.

Emergency and Transitional Housing

- The Capella Centre in the Town of St. Paul is the sole provider of emergency shelter in the region, offering services for women and children experiencing violence or crisis, indicating a lack of such options elsewhere in the Town.
- Stakeholders across the St. Paul Region highlighted a significant gap in emergency and transitional housing, especially for men, leading to individuals resorting to informal, unsafe, or poor-quality living arrangements.

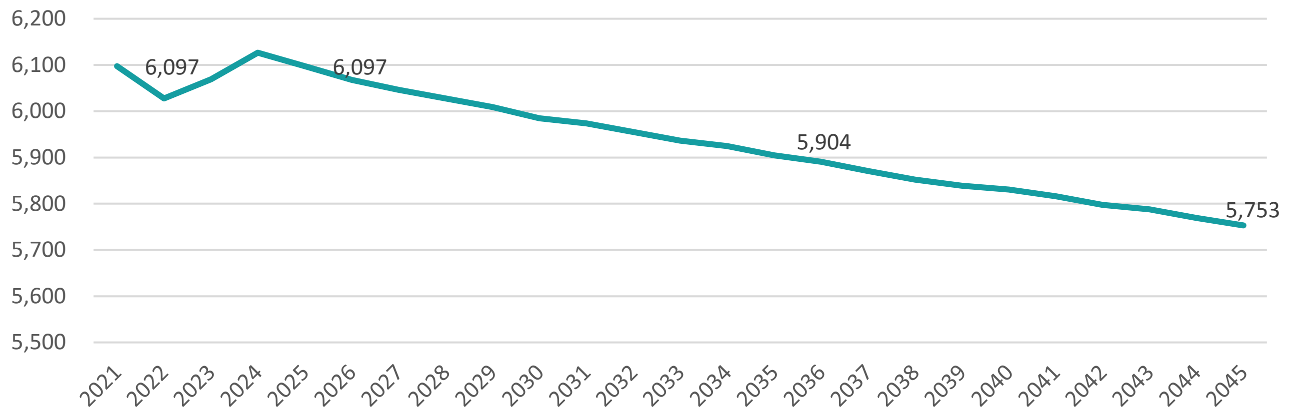
4.0 Future Housing Needs

4.1 Community Growth

4.1.1 Anticipated Population

Following small declines and then increases, the population of the Town of St. Paul is anticipated to be the same in 2025 as it was in 2021, at 6,097 residents (this number included the Census undercount, whereas number reported in Section 1 did not). A gradual and sustained population decline is anticipated over the next two decades, with projections showing a decrease to 5,904 by 2035 and further to 5,753 by 2045. This represents an overall decline of approximately 5.6% from 2025 to 2045. While the change is modest, it suggests a need for careful planning to align housing supply with evolving demand.

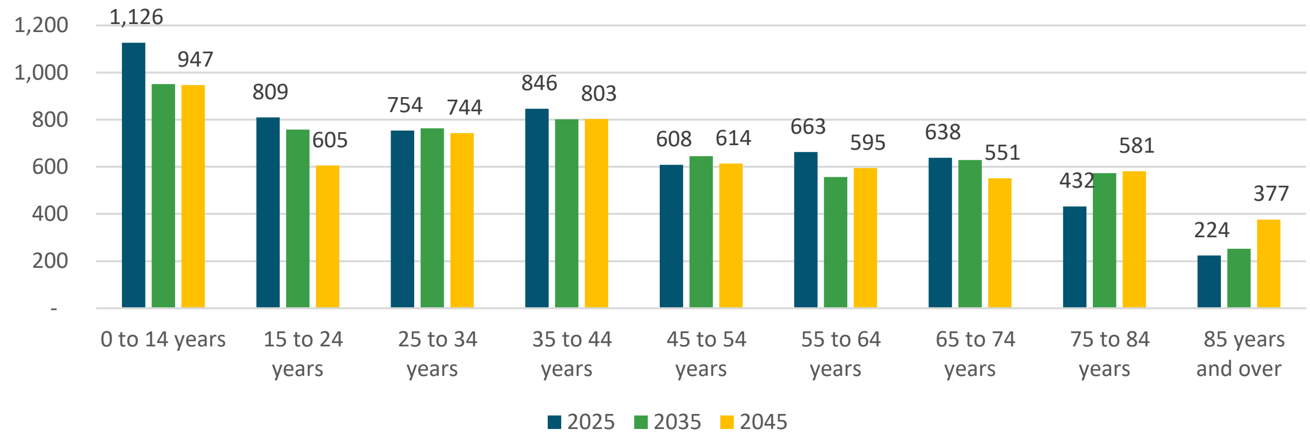
Figure 4.1: Estimated and Projected Population (2021-2045)



Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

The age distribution projections for the Town of St. Paul indicate a significant demographic shift toward an older population by 2045. Between 2025 and 2045, the number of children aged 0 to 14 is projected to decline from 1,126 to 947, while the youth and young adult population (15 to 24 years) is expected to drop even more sharply from 809 to 605. In contrast, the population aged 75 to 84 years is projected to increase from 432 to 581, and those aged 85 and over will rise markedly from 224 to 377—a 68% increase. The 65 to 74 age group is expected to decrease slightly between 2025 and 2045, but the increase in the 75+ cohorts suggests a growing need for seniors' housing and supportive housing and the need to plan to support aging in place.

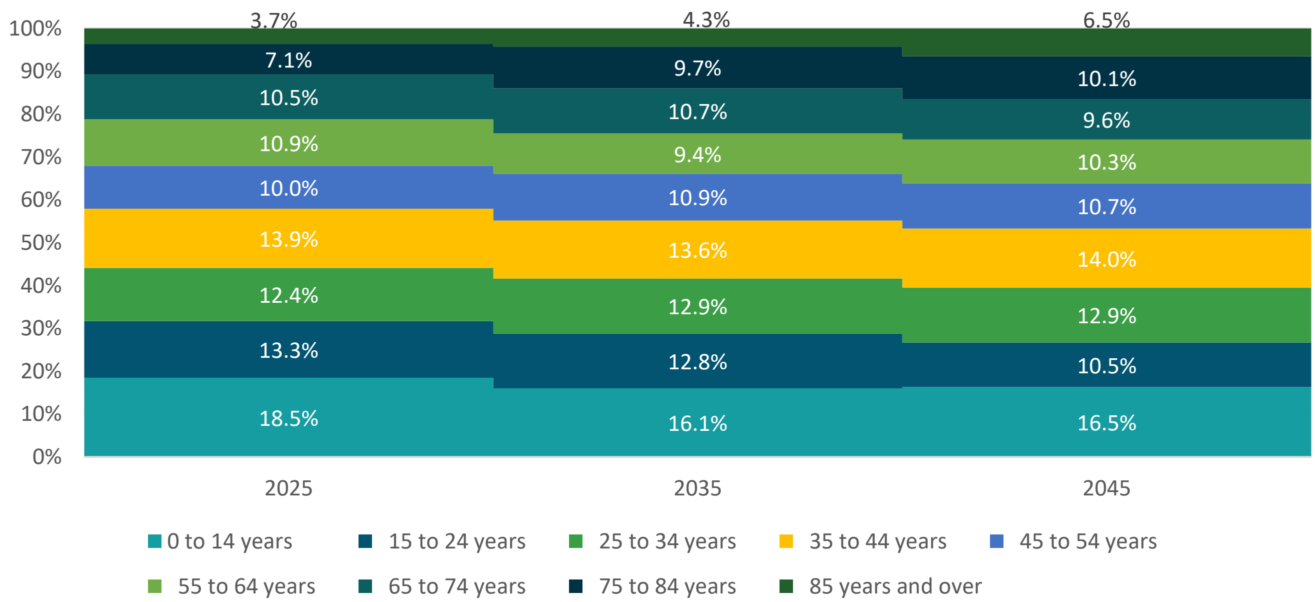
Figure 4.2: Projected Distribution of Population by Age Group (#) (2025-2045)



Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

By 2045, older adults aged 75 and over are expected to make up 16.6% of the population, a significant increase from 10.8% in 2025. The most dramatic proportional growth is in the 85+ age group, which rises from 3.7% to 6.5% of the total population. Meanwhile, the proportion of youth aged 0 to 14, while declining in absolute numbers, remains relatively stable in share, at 16.5% in 2045 compared to 18.5% in 2025. In contrast, the 15 to 24 age group experiences a marked decline in both number and proportion, dropping from 13.3% in 2025 to just 10.5% in 2045. The proportion of the population age 25 to 35, prime years of household formation, remains relatively steady, suggesting stable demand for family housing.

Figure 4.3: Projected Distribution of Population by Age Group (%) (2025-2045)

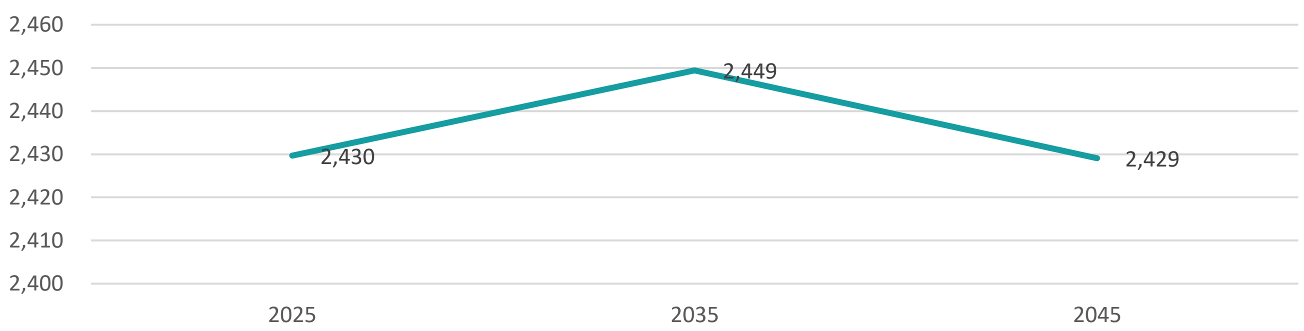


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.1.2 Anticipated Households

The number of households in the Town of St. Paul is projected to remain relatively stable over the 20-year period from 2025 to 2045, with only minimal fluctuation. Between 2025 and 2035, the number of households is expected to grow slightly by just 20 units, reaching a peak of 2,449 in 2035. However, this is followed by a projected decline of 20 households by 2045, returning to 2,429—essentially the same level as in 2025. This stability in household numbers, despite a declining population, may reflect smaller average household sizes driven by an aging population, with more single and two-person senior households. It suggests that while overall housing demand may not increase, there will likely be a need to adapt the existing housing stock to better meet the needs of older residents—such as through accessibility improvements, supportive housing, and right-sized units—rather than focusing on new housing construction.

Figure 4.4: Household Change (2025-2045)



Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.2 Indicators of Current Unmet Housing Need

Income categories, based on the community's Area Median Household Income (AMHI), have been developed by HART to help assess housing needs. HART's approach allows for a standardized comparison of affordability across different communities in Canada. The following table shows the range of household incomes and affordable housing costs that make up each income category, in 2020 dollar values. It also shows what the portion of total households that fall within each category.

Table 4.1: Income Categories and Affordable Shelter Costs (2021)

Income Category	% of Total Households	Annual HH Income	Affordable Shelter Cost
Very Low Income (20% or under of AMHI)	0.0%	<= $16,000	<= $400
Low Income (21% to 50% of AMHI)	19.8%	$16,000 - $40,000	$400 - $1,000
Moderate Income (51% to 80% of AMHI)	20.2%	$40,000 - $64,000	$1,000 - $1,600
Median Income (81% to 120% of AMHI)	21.8%	$64,000 - $96,000	$1,600 - $2,400
High Income (121% and more of AMHI)	38.2%	>= $96,001	>= $2,401

Source: HART based on Statistics Canada Census data

In 2021, 105 households in the Town of St. Paul were identified as being in core housing need, and all of them fall into the low-income category (21%–50% of the Area Median Household Income). No households in very low, moderate, median, or high income categories are identified as being in core housing need. Notably, single-person households make up the largest share (65 households), followed by two-person households (40 households), with no core housing need identified among households of three or more persons.
This concentration of need among smaller, lower-income households suggests that these residents are most vulnerable to housing challenges, likely due to lower earning capacity, limited economies of scale, and insufficient affordable housing stock in smaller unit sizes. These findings underscore the importance of developing targeted strategies such as smaller affordable units, rental assistance, or other supports aimed at single and two-person low-income households.

Table 4.2: Core Housing Need by Income Category and Household Size (2021)

Income Category	1 person household	2 person household	3 person household	4 person household	5 or more person household	Total
Very Low (up to 20% below AMHI)	0	0	0	0	0	0
Low (21% – 50% AMHI)	65	40	0	0	0	105
Moderate (51 – 80% AMHI)	0	0	0	0	0	0
Median (81% - 120% AMHI)	0	0	0	0	0	0
High (>120% AMHI)	0	0	0	0	0	0
Total	**65**	**40**	**0**	**0**	**0**	**105**

Source: HART custom ordered Statistics Canada Census data
Note: Numbers may not sum to totals due to Statistics Canada's rounding and suppression

An estimated 115 households in 2021 were suppressed (see **Table 4.4**), meaning that individuals who would typically have formed independent households—based on demographic patterns from 2006—were unable to do so, likely due to housing market constraints. This estimate is derived by applying 2006 headship rates to the 2021 population and comparing the expected number of households with the actual number. The most notable suppression occurred among 25 to 34-year-olds, with 50 fewer households formed than expected, indicating barriers for younger adults transitioning into independent living—possibly due to affordability challenges, limited starter homes, or rental shortages. Adults aged 65 to 74 also experienced notable suppression, with 39 fewer households than anticipated, suggesting unmet demand for age-appropriate or downsized housing options. Additionally, 25 suppressed households are observed among 45 to 54-year-olds, potentially reflecting adults remaining in shared or multigenerational living arrangements longer than expected. These patterns point to structural barriers in the housing market affecting both younger and older adults, underscoring the need for increased housing supply that meets the affordability and suitability needs of diverse age groups.

Table 4.3: Population, Households, and Headship Rates Used to Calculate Household Suppression (2006 and 2021)

Age Group	2006 Population	2006 Households	2006 Headship Rate	2021 Population	2021 Households	2021 Headship Rate
15-24	720	125	0.174	695	145	0.209
25-34	640	335	0.523	745	340	0.456
35-44	640	340	0.531	790	460	0.582
45-54	655	390	0.595	580	320	0.552
55-64	465	265	0.57	680	400	0.588
65-74	420	250	0.595	570	300	0.526
75 and older	535	255	0.477	600	325	0.542

Source: HART based on Statistics Canada Census data

Table 4.4: Estimated Household Suppression by Age Group (2021)

Age Group	2006 Headship Rate x 2021 Population	2021 Households	2021 Suppressed Households (only if Potential Households > Actual Households)
15-24	121	145	0
25-34	390	340	50
35-44	420	460	0
45-54	345	320	25
55-64	388	400	0
65-74	339	300	39
75 and older	286	325	0
Total Suppressed Households			115

Source: HART based on Statistics Canada Census data
Note: Numbers may not sum to totals due to rounding.

4.3 Future Need to Meet Anticipated Changes

The projected number of dwellings demanded in the Town of St. Paul remains relatively stable over the two-decade period from 2025 to 2045, with only minor fluctuations. From 2025 to 2035, the total dwelling demand is expected to increase slightly by 20 units, rising from 2,430 to 2,449. However, this modest growth is followed by a projected decline in demand of 20 dwellings between 2035 and 2045, bringing the total back down to 2,429—essentially unchanged from 2025. This flat trajectory suggests that housing development is expected to closely align with stagnant or declining population trends, with no significant expansion of the housing stock.

4.3.1 Projected Demand by Number of Bedrooms

Based on current dwelling choices of various age groups and household types, The projected demand for housing unit sizes in the Town of St. Paul between 2025 and 2045 reflects overall stability with subtle shifts in the composition of unit types. Two-bedroom and four-or-more-bedroom units are expected to remain the most common, collectively accounting for over two-thirds of the total housing stock across the period. From 2025 to 2035, the largest projected increases are in one-bedroom and three-bedroom units (each growing by 11 units), suggesting a modest rise in demand for smaller units, likely in response to the aging population and continued prevalence of smaller households. Between 2035 and 2045, the demand for three-bedroom units declines significantly (by 17 units), while four-or-more-bedroom units increase by 1, possibly reflecting persistence of some larger households even as the population declines.

Table 4.5: Projected Unit Sizes Demanded (2025-2045)

Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +-Bedroom	Total
2025	0	128	655	615	1,032	2,430
2035	0	139	654	625	1,032	2,449
2045	0	134	653	608	1,033	2,429
2025-2035	0	11	-1	11	-1	20
2035-2045	0	-4	-1	-17	1	-20

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data
Note: Numbers do not sum to totals due to suppression of Statistics Canada data used to develop the projections

4.3.2 Projected Demand by Tenure

The projected demand for dwelling units by tenure points to a modest but notable shift toward ownership and away from rental housing. From 2025 to 2035, ownership units are projected to increase by 26, while rental units decline by 6. This trend continues more sharply between 2035 and 2045, with ownership rising by 4 units and rental housing declining by 24 units. By 2045, the total number of ownership units is expected to reach 1,680, compared to 749 rental units.

However, given the earlier findings of core housing need and suppressed household formation, especially among lower-income and smaller households more likely to rent, this trajectory may not align with unmet housing needs. Without shifts in policy or market conditions to support rental development, the supply of rental housing may remain insufficient to meet demand, especially smaller, affordable, and accessible units for younger adults and seniors.

Table 4.6: Projected Dwelling Units by Tenure (2025-2045)

Year	Ownership	Rental	Total
2025	1,651	779	2,430
2035	1,676	773	2,449
2045	1,680	749	2,429
2025-2035	26	-6	20
2035-2045	4	-24	-20

Source: Consultant projections based on Government of Alberta Population Projections and Statistics Canada Census data
Note: Numbers do not sum to totals due to suppression of Statistics Canada data used to develop the projections

4.3.3 Projected Demand by Income Category

The projected distribution of dwelling units by income category from 2025 to 2045 indicates a continued predominance of housing oriented toward higher-income households, but modest growth in the need for housing units between 2025 and 2035 spans across the low-income to high-income categories. This demand is reversed in the subsequent decade.

Table 4.7: Dwelling Unit Projections by Income Category (2025-2045)

Year	Very Low (up to 20% below AMHI)	Low (21% – 50% AMHI)	Moderate (51 – 80% AMHI)	Median (81% - 120% AMHI)	High (>120% AMHI)	Total
2025	18	484	501	525	901	2,430
2035	18	490	506	528	908	2,449
2045	17	483	501	524	904	2,429
2025-2035	0	6	4	3	7	20
2035-2045	-1	-7	-4	-4	-5	-20

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data
Note: Numbers do not sum to totals due to suppression of Statistics Canada data used to develop the projections

4.4 Anticipated Housing Demand for Key Areas of Need

4.4.1 Housing Units Needed for Seniors and Families

The projected demand for housing in the Town of St. Paul shows a clear and growing need for senior-oriented housing, alongside relatively stable but slightly declining demand from families, which include lone parent families and couples with and without children. Between 2025 and 2035, the number of senior households is projected to increase significantly by 93, reaching 792, and growing further to 807 by 2045. This trend reflects the broader demographic shift toward an aging population and highlights the increasing importance of ensuring accessible, appropriately sized, and supportive housing options for older adults. In contrast, family household demand is projected to remain relatively flat, increasing by just 4 households between 2025 and 2035, and then declining by 11 households by 2045.

These projections point to a need to prioritize planning and investment in senior-specific housing solutions—such as aging-in-place supports, accessible design, and proximity to services—while maintaining sufficient family housing to support community stability and potential future growth.

Table 4.8: Dwelling Units Needed for Seniors and Families (2025-2045)

Year	Seniors	Families
2025	699	1,590
2035	792	1,595
2045	807	1,584
2025-2035	93	4
2035-2045	15	-11

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data

4.4.2 Housing Units Needed for Indigenous People

Based on 2021 Census data on the Town of St. Paul's population with an Indigenous identity, Statistics Canada's Indigenous population projections for Alberta, and an average household size of 2.5 persons, it is estimated that there will be 509 Indigenous households living off-reserve in the Town of St. Paul by 2035. An additional 130 units will be needed to address the needs of Indigenous households between 2025 and 2035. Data is not available to support the development of projections for 2035 to 2045.

4.4.3 Housing Units Needed for Adults with Disabilities

People with disabilities' housing needs vary widely depending on the severity and type of disability, as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into four categories: accessible housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, housing with supports for people with intellectual disabilities, and housing with supports for seniors. It should be noted that these needs are not mutually exclusive, for example, some people with mobility issues may also have an intellectual disability and require both accessible housing and housing with supports.

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and in particular, a long-term mobility disability.

Some studies have identified a strong association between requiring support with everyday activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

Indicators have been developed based on estimated gaps and prevalence rates for each of these three categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities[10].
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over[11].
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap[12].
- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing[13].

Based on these national estimated gaps and prevalence rates, current estimates of need and future projections are as follows:

Table 4.9: Housing Units Needed for Adults with Disabilities (2025-2045)

	2025	2035	2045	2025-2035	2035-2045
Accessible housing for people with mobility disabilities	308	309	302	0	-7
Housing with supports for people with serious mental illness or addiction	20-50	20-50	19-49	-	-1
Housing with supports for people with intellectual disabilities	15-18	15-18	14-17	-	-1
Housing with supports for seniors	91	102	106	11	4

Source: Consultant Projections

While the need for a housing with supports for people with mental health or addictions and intellectual disabilities is anticipated to remain relatively stable, the projections suggest that the demand for housing with supports for seniors will increase by 11 units between 2025 and 2035 and another 4 units between 2035 and 2045.

[10] Statistics Canada, Canadian Survey on Disability, 2012, accessed at: https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm

[11] Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supoortive-Housing-Estimating-the-Need.pdf

[12] Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf

[13] https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/report-seniors-housing-needs.html

4.5 Future Housing Need Highlights

The following is a summary of future housing needs:

Population Trends

- The population is projected to see a gradual decline to 5,753 residents by 2045.
- A significant demographic shift toward an older population is anticipated by 2045.
- Demographic trends indicate an increased need for supportive and accessible seniors' housing and an ongoing demand for family housing.

Current Unmet Housing Needs

- In 2021, 105 households were in core housing need, all within the low-income category, and primarily single- and two-person households. This suggests a need for affordable one- and two-bedroom rental options.
- Comparing household formation rates by age in 2006 to 2026 suggests that some individuals who would typically have formed independent households were unable to do so, likely due to housing market constraints.

Projected Demand for Dwellings

- Housing demand will increase slightly by 2035, before decreasing again by 2045. The modest change suggests little need for overall expansion, but increased need for appropriate housing types.

Unit Sizes

- Slight growth is anticipated in the demand for in one-bedroom and three-bedroom units from 2025–2035, but demand for three-bedroom units is anticipated to decline between 2035 and 2045 and demand for one-bedroom units is projected to decline by four units.

Tenure Trends

- Demand for ownership units is projected to increase by 30 units overall between 2025 and 2045, while demand for rental units is projected to decrease by 30 units. This does not include the current need of households in core housing need or suppressed households who are more likely to rent.

Affordability by Income

- There is anticipated to be modest growth in the need for housing units across the low-income to high-income categories between 2025 and 2035. This demand is reversed in the subsequent decade.

Seniors and Families

- Demand for senior housing increases significantly, with 93 additional senior households projected by 2035 and another 15 by 2045.
- Family household demand remains stable through 2035 and then declines slightly by 2045, indicating a need to maintain—but not expand—family-oriented housing stock.

Housing for Adults with Disabilities

- Demand for accessible housing and housing with supports for people with mental illness, addictions, or intellectual disabilities remains relatively stable, though aging trends will increase the need for seniors housing with supports (+15 units by 2045).

4.6 Next Steps

The barriers, opportunities, and gaps that emerged through the collection and analysis of available data, conversations with residents and key interested parties, and review of existing policies and bylaws from the Project Partners will inform development of the Regional Housing Strategy to address the following identified housing needs:

AFFORDABLE HOUSING

- A significant concern is housing affordability, with a need for more affordable options, particularly for those in larger rental units.
- Many households (37.2%) face affordability challenges, particularly renters, with a shortage of affordable rental units.

DIVERSE HOUSING OPTIONS

- There is a need for more diverse housing types, such as multi-generational housing, shared living arrangements, and family-sized units (3-4 bedrooms).
- These housing models can provide more flexible living options for a variety of household types and needs.

RENTAL HOUSING AFFORDABILITY AND SUPPLY

- While the Town has a rental market, affordability is a challenge, especially for larger units.

AGE-APPROPRIATE & SUPPORTIVE HOUSING FOR SENIORS

- There are limitations in housing choices for seniors, suggesting a need for more diverse and appropriate housing options to support aging in place
- There is a need for housing that offers accessibility and an intermediate level of support for seniors.

ACCESSIBLE AND SUPPORTIVE HOUSING

- Inadequate housing for people with disabilities is a concern.
- While some supportive housing exists in St. Paul, the region has a lack of supportive housing options, especially for seniors, individuals with disabilities, and those with mental health or addiction challenges.

EMERGENCY AND TRANSITIONAL HOUSING

- The region lacks sufficient emergency and transitional housing, particularly for men and individuals in crisis situations.
- The region and the Town need more short-term emergency and transitional housing for vulnerable groups.

INDIGENOUS HOUSING NEEDS

- Indigenous residents and newcomers require culturally sensitive housing that respects cultural values and offers supportive environments for integration into the community.

BARRIERS TO HOUSING DEVELOPMENT

- Zoning regulations and high construction costs present barriers to the creation of more affordable housing.
- Strategies to overcome these barriers may include implementing developer incentives, offering rent subsidies, and establishing programs to support the repair and maintenance of existing affordable housing.

APPENDIX A

Glossary of Terms

The following is a list of commonly used terms that are often referenced in housing policy.

Accessible: In reference to a type of housing unit, accessible refers to units that are designed to promote accessibility for individuals with disabilities. This sometimes includes physical elements such as low height cupboards or light switches, wide doorways, and adapted bathrooms.

Adequate Housing: Dwellings not requiring any major repairs, as reported by residents. (Canada Mortgage and Housing Corporation (CMHC))

Affordable Housing: Communities often set their own definition of affordable housing to best reflect the local context. Affordable housing means that residents are spending less than 30% of their before-tax income on housing and housing related costs such as mortgage, rent, utilities, etc. (Canada Mortgage and Housing Corporation (CMHC))

Assisted Living (Supportive Living): A type of housing for seniors and people with disabilities that includes on-site hospitality and personal care support services. (Alberta Health Services)

At Risk of Homelessness: Refers to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards. (Canadian Observatory on Homelessness)

Cohousing: Private self-contained residences that are also centred around shared common spaces such as kitchens and dining areas.

Cooperative Housing: A co-op is a type of housing that residents own and operate as part of a membership. (BC Housing)

Coordinated Access: A coordinated access system is the process by which individuals and families who are experiencing homelessness or at-risk of homelessness are directed to community-level access points where trained workers use a common assessment tool to evaluate the individual or family's depth of need, prioritize them for housing support services and then help to match them to available housing focused interventions.

Chronic Homelessness: Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

Core Housing Need: A household is in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards.

- Adequate housing is reported by residents as not requiring any major repairs.
- Affordable dwellings costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- (CMHC)

Cultural Competency: The ability of systems to provide care to people with diverse values, beliefs and behaviours, including tailoring delivery to meet a person's social, cultural and linguistic needs. (HomelessHub)

Emergency Housing: Immediate, short-stay housing for people who are homeless or at risk of becoming homeless.

Episodic Homelessness: Refers to individuals who are currently homeless and have experienced three or more episodes of homelessness in the past year (episodes are defined as periods when a person would be in a shelter or place not fit for human habitations, and after at least 30 days, would be back in the shelter or inhabitable location. (Built For Zero Canada)

Homelessness: Describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. (Canadian Observatory on Homelessness)

Housing First: Is a recovery-oriented approach to ending homelessness that centres on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. There are five core principles of Housing First:

1. Immediate access to permanent housing with no housing readiness requirements
2. Consumer choice and self-determination
3. Recovery orientation
4. Individuals and client-driven supports, and
5. Social and community integration

Housing Secure: Refers to security of tenure; not having to worry about being evicted for having your home or lands taken away. (National Women's Association of Canada)

LGBTQ2S+: Lesbian, gay, bisexual, transgender, queer, two-spirited, and additional identities.

Market Housing: Market housing is housing which the private industry provides without requiring any subsidies or incentives.

Mixed Income Housing: Any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes. (National Housing Strategy)

Non-Market Housing: Non-market housing is housing that typically requires additional subsidies or supports from other organizations and government bodies.

On-Site Supports: Services offered to households in order to maintain their optimal level of health and well-being. These services may take a variety of forms and may vary in intensity based on people's needs. A few examples include case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, childcare, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed. (National Housing Strategy)

Primary Rental Housing Units: Rental housing units that were built for the primary purpose of being rented.

Rent-Geared-to-Income: A type of subsidized housing where the housing provider matches your rent to how much you earn. (BC Housing)

Secondary Rental Housing Units: Housing units that were not purposely built for the rental market but have been added to the rental market by the owner, such as rental condominiums.

Social Housing: Social housing is subsidized housing that generally was developed under federal and provincial programs during the 1950s – 1990s, where ongoing subsidies enable rents to be paid by residents on a 'rent-geared-to-income' (RGI) basis (i.e., 30% of gross household income). Social housing is also called subsidized, RGI, community, or public housing.

Subsidized housing: A type of housing which government provides financial support or rent assistance.

Suitable Housing: Housing with enough bedrooms for the size and make-up of residential households. (CMHC)

Supportive Living: A type of housing that provides on-site supports and services to residents to help them remain as independent as possible, but with access to services to meet their changing needs (e.g., mental health supports, lifeskills training). (Alberta Health Services)

Tenure: Refers to whether a household owns or rents their home.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge, and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. (National Housing Strategy)

Town of Elk Point

Housing Inventory and Needs Assessment

Final Report – July 2025

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FIGURES

Executive Summary

As part of a broader regional initiative to assess housing needs and develop a Regional Housing Strategy, this report presents the Housing Needs Assessment (HNA) for the Town of Elk Point.

COMMUNITY PROFILE

The Town of Elk Point's population reached 1,399 in 2021, experiencing a slight decrease since 2006. There is a trend toward an aging population, with residents aged 65+ accounting for 19.4% of the total. Indigenous residents make up 11.1% of the population.

While homeownership is at 64.8%, a significant 20.3% of households are in core housing need, with affordability being a major concern. This challenge disproportionately affects single-mother-led households, Indigenous households, women-led households, and older adult-led households.

CURRENT HOUSING PROFILE

The Town of Elk Point's housing stock is primarily older, single-detached homes, often with more bedrooms than current smaller households need. There are 40 subsidized rental units within Elk Point. Stakeholders identified a lack of primary purpose-built rental options, limited availability in the existing rental market, and a need for more affordable rental units. There is an absence of supportive, emergency, and transitional housing within Elk Point.

FUTURE HOUSING NEEDS

Looking ahead, by 2045 the population is projected to decline while experiencing a substantial increase in the senior population, particularly those aged 75 and older, emphasizing the growing need for accessible and supportive housing options for seniors.

There is a significant unmet need for affordable housing, particularly concentrated among low-income one- and two-person households.

Addressing future housing needs will require strategies that prioritize the development of a diverse housing stock, expanding the supply of affordable rental units, providing housing for Indigenous households, people with disabilities, and seniors including supportive and accessible options.

1.0 Introduction

1.1 Project Overview

The County of St. Paul, the Town of St. Paul, the Town of Elk Point, and the Summer Village of Horseshoe Bay (the Project Partners) are committed to improving access to safe, affordable, and suitable housing to meet the evolving needs of their diverse populations now and in the future.

To support this effort, the Project Partners engaged ISL Engineering and Land Services Ltd. (ISL), J Consulting Group, and Vink Consulting Inc. to conduct comprehensive Housing Needs Assessments (HNA) for each of the Project Partners and develop a Regional Housing Strategy. This project aims to better understand current and future housing needs across the housing continuum and identify strategies to help the Project Partners collaborate to meet the needs of residents of all ages and abilities across the St. Paul Region.

This report presents the Housing Needs Assessment for the Town of Elk Point. It provides an overview and analysis of the County's demographic and housing data and is organized as follows:

- **Section 2:** Community Profile – Examines key population, household, and economic indicators to understand current housing needs and historical trends.
- **Section 3:** Housing Profile – Analyzes the County's housing stock, including the number and types of existing units, recent changes, and an overview of market and non-market housing.
- **Section 4:** Housing Forecast – Projects community growth and future housing needs across the housing continuum, highlighting key areas such as affordable, supportive, and Indigenous housing.

1.2 Process

This HNA report, along with those for the other Project Partners, were informed by the following key activities:

- **Data Compilation and Analysis:** Collecting and analyzing demographic and housing data from sources such as Statistics Canada, CMHC, and local stakeholders.
- **Stakeholder and Community Engagement:** Engaging residents, industry representatives, and service providers to understand diverse lived experiences, housing challenges, and barriers to accessing safe, affordable, and suitable housing.
- **Discussions with Elected Officials and Municipal Staff:** Consulting with local leaders and municipal staff to gain insights into housing needs and issues at the local and regional levels.
- **Growth and Housing Needs Forecasting:** Projecting future housing demand across the region based on demographic and economic trends.

The HNA reports for all Project Partners mark the completion of **Phase 1** of this regional housing project. **Phase 2** will focus on developing a Regional Housing Strategy, outlining housing goals and recommended actions that Project Partners can implement to address identified needs. This strategy will be primarily informed by the HNA findings and will include an additional round of public engagement to share information and gather meaningful feedback.

1.3 Stakeholder and Community Engagement

Stakeholder and community engagement is a key component of this project. To date, one round of engagement has been conducted, including the following activities:

- **Project Launch:** A project webpage was developed and promoted on each Project Partner's website to provide an overview of the initiative and invite residents to participate. A dedicated project website was also launched, offering general information and links to online engagement activities. Each Project Partner conducted a communications campaign to promote the project and engagement opportunities.
- **Online Engagement:** An online survey was available from February 3 to 24, 2025, receiving 60 responses.
- **Community Workshops:** Two in-person workshops were held in the Town of St. Paul (February 5, 2025) and Town of Elk Point (February 6, 2025), where 28 community members shared their perspectives and experiences with the project team.
- **Interviews and Focus Groups:** A total of 8 interviews and 2 focus groups were conducted with industry leaders and housing service providers operating in the region to gather targeted insights.
- **Council Workshops:** Two workshops were held with elected officials from all four Project Partners to better understand housing challenges from a municipal leadership perspective.

A separate *What We Heard Report* provides a detailed summary of the key themes, insights, and findings from these engagement activities. For the Town of Elk Point key findings include:

- More housing is needed to serve working professionals, young adults, and seniors.
- Seniors housing is in high demand, with people looking for housing options providing different levels of support and care to Elk Point's aging population.
- There is a low availability of rental properties.
- Expanding amenities, services, and the local economy will help attract and retain residents.

The second round of engagement, scheduled for early summer 2025, will include additional online and in-person opportunities. Details on these activities will be available on the project website, as well as through each Project Partner's website, social media channels, and municipal offices.

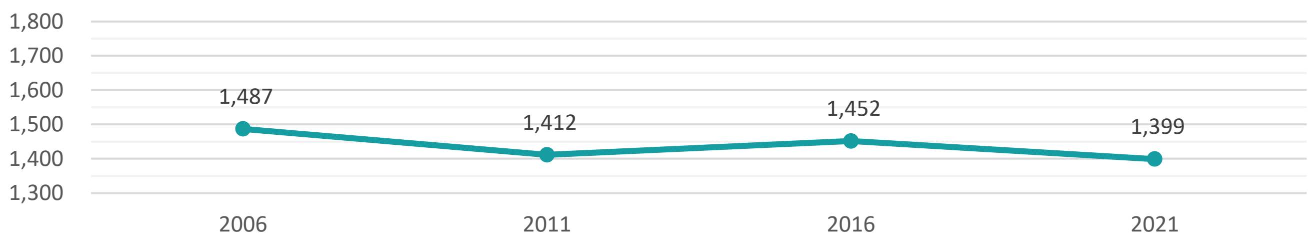
2.0 Community Profile

2.1 Demographic Trends

2.1.1 Population

Between 2006 and 2021, the population of the Town of Elk Point decreased from 1,487 residents to 1,399 residents, an average annual growth rate of -0.41%. While the population increased slightly from 2011 to 2016, it decreased again between 2016 and 2021. The largest decrease occurred between 2006 and 2011 (75 people or -5.04%).

Figure 2.1: Population Growth (2006-2021)

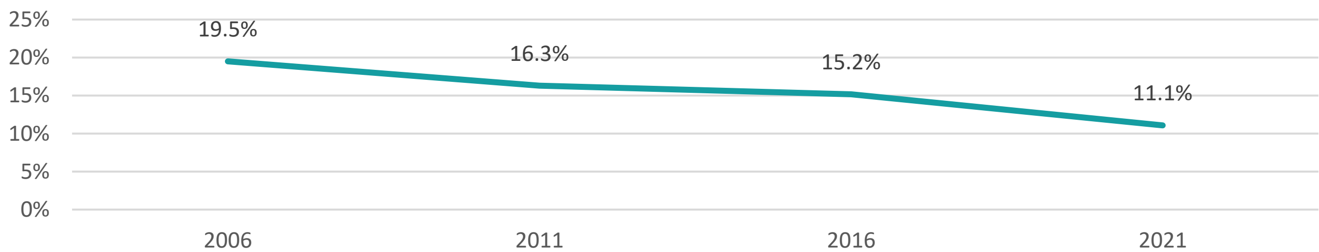


Source: Statistics Canada Census

2.1.2 Indigenous Population

In 2021, 155 residents in the Town of Elk Point identified as Indigenous, representing approximately 11.1% of the overall population. The proportion of Town residents identifying as Indigenous has varied between 11.1% and 19.5% over the last 15 years. The provision and availability of culturally appropriate community services will be important to best meet the needs of residents identifying as Indigenous.

Figure 2.2: Percentage of Population Identifying as Indigenous (2006-2021)

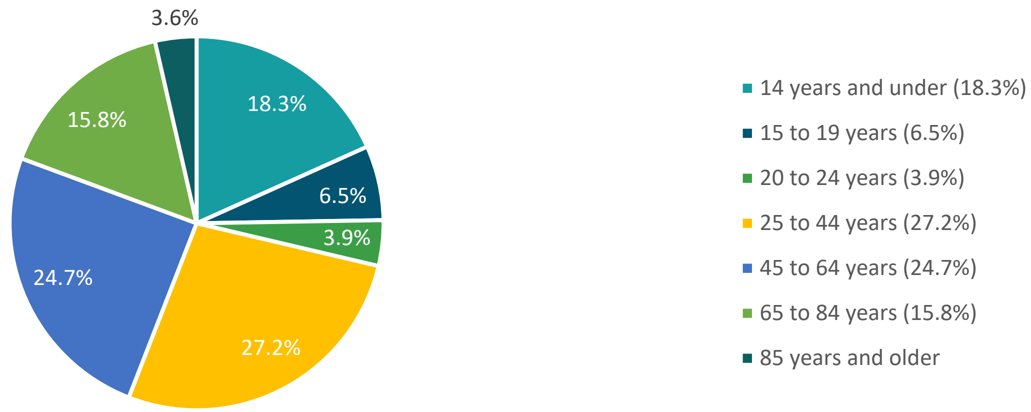


Source: Statistics Canada Census

2.1.3 Age and Gender

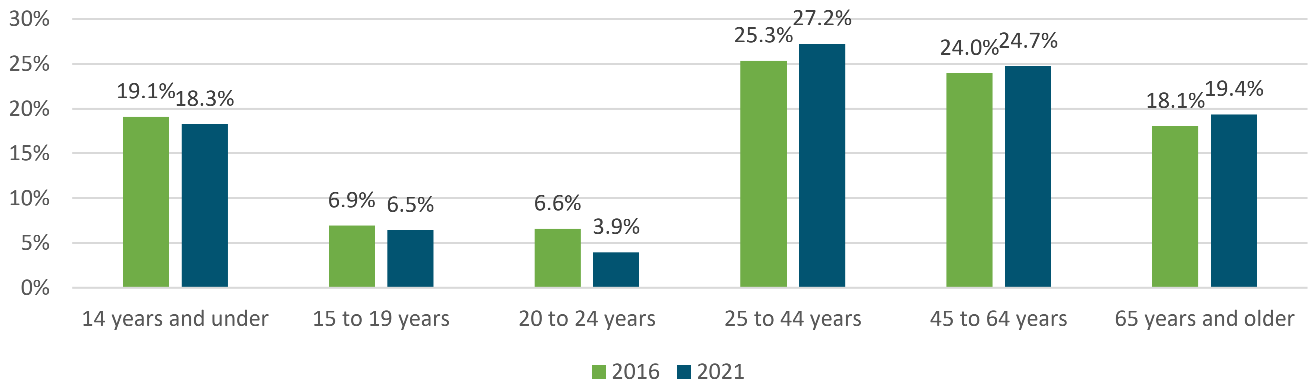
In 2021, the median age in the Town was 41.2, which is higher than the Provincial median age of 38.4 for the same year. Notably, the Town's median age increased from 38.2 in 2016 to 41.2 in 2021. During the same period, the percentage of residents 65 years of age and older increased from 18.1% to 19.4%. In 2021, the two largest age cohorts were 25-44 and 45-64, as shown below in **Figure 2.3** and **2.4.**

Figure 2.3: Age Cohort Distribution (2021)



Source: Statistics Canada Census

Figure 2.4: Breakdown of Age 2016 vs 2021

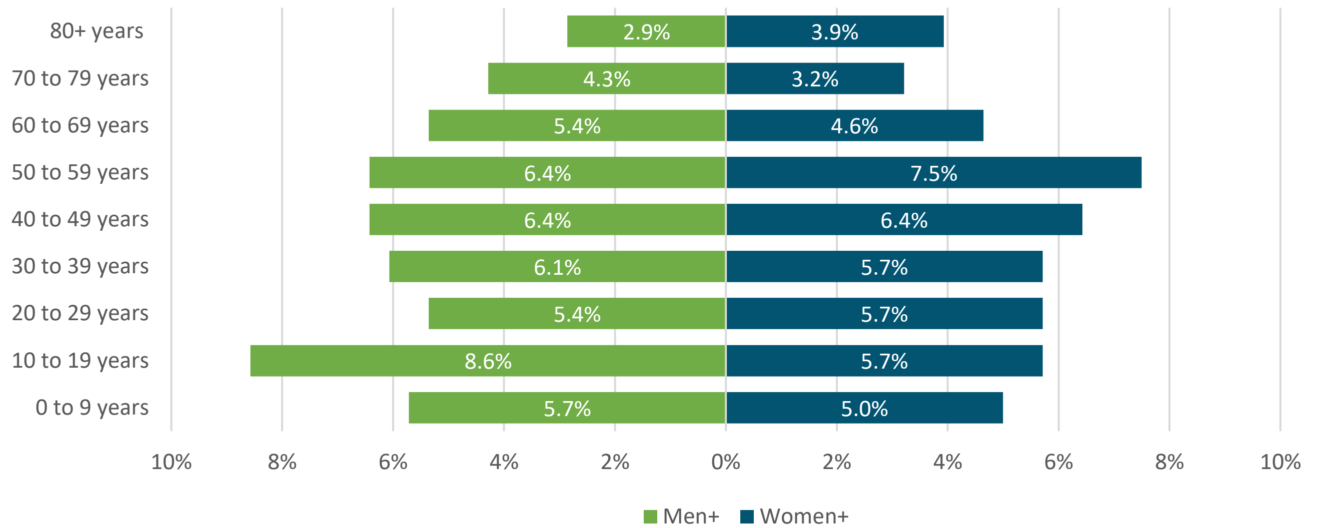


Source: Statistics Canada Census

According to Statistics Canada "gender refers to an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman). Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided". Thus, both men and women counts include men/boys or women/girls and some non-binary persons, as the case may be. This is, in some cases, denoted by the use of a "+" symbol, as seen on **Figure 2.4.**

In 2021, 51.1% of residents identified as men and 47.9% as women. Women made up a larger share of the population in the age cohorts 20-29, 50-59, and 80+ years. The largest cohorts of men were 10-19 (8.6%), while the smallest cohort was 80+ (2.9%). The largest cohort of women was 50-59 (7.5%), and the smallest cohort was 70-79 (3.2%).[1]

Figure 2.5: Age Cohort by Gender (2021)



Source: Statistics Canada Census

2.1.4 Mobility Status[2] (Place of Residence)

Mobility status refers to the status of a person regarding the place of residence on census day in relation to the place of residence on the same date one year or five years earlier. It has two main categories:

- **Non-movers** are persons who lived in the same residence on census day as on the same date one year or five years earlier.
- **Movers** are persons who lived on a different residence on census day as on the same date one year or five years earlier.

One-Year Mobility Status

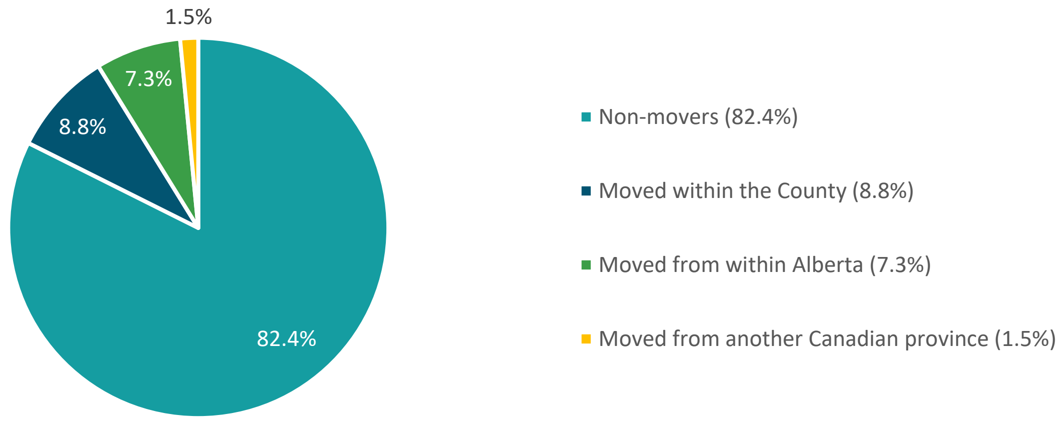
In 2021, 82.4% of Town residents were non-movers. Of the movers, (17.6% of the total population), about half (8.8% of the total population) moved from a different address within the Town, and the other half (8.8% of the total population) moved from other Communities in Canada. Of the latter, 82.6% (7.3% of the total population) moved from other communities in Alberta, and the remaining 17.4% (1.5% of the total population) moved from another province.

[1] All percentages based on total population.

[2] Mobility status refers to where the person responding to the Census was residing one year prior. Non-movers are those who lived in the same residence.

In 2016, the proportion of non-movers was 87.9%, somewhat higher than in 2021 (82.4%). This trend is opposite to what is generally observed in other communities, where 2021 saw an increase in non-movers, likely due to the COVID-19 pandemic. The 5-year mobility data provides additional context.

Figure 2.6: Mobility Status within Previous Year (2021)



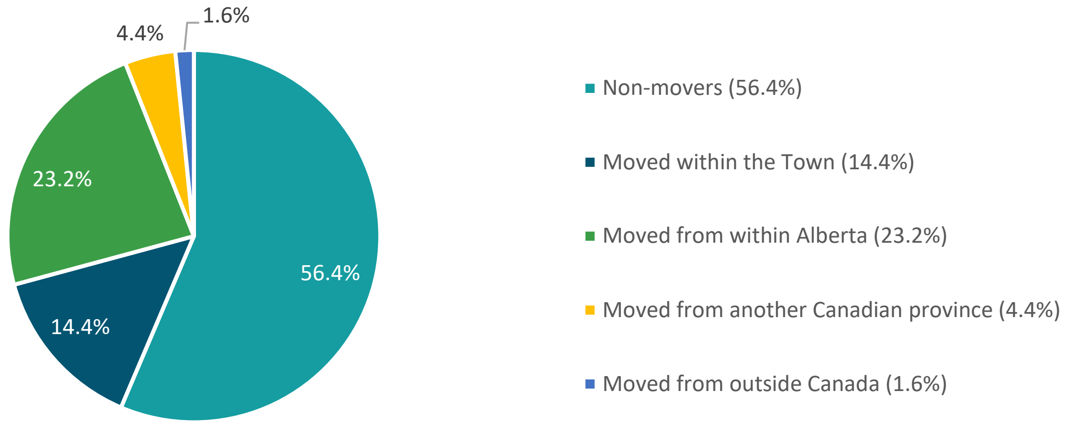
Source: Statistics Canada Census

Five-Year Mobility Status

In 2021, 56.4% of Town residents were non-movers, which is considerably lower than the 82.4% reported in the one-year mobility status data. Of the movers (43.6% of the total population), about a third (14.4% of the total population) moved addresses within the Town, and the other two thirds (29.2% of the total population) moved from outside of the Town. About 84% of those who moved from other communities (27.6% of the total population) originated from Alberta, and 16% (4.4% of the total population) originated from another Canadian province. Lastly, 1.6% of the total population moved from outside of Canada.

In sum, the five-year mobility status data shows that just under half of the population were considered movers as of 2021, with most of them moving into the Town from other municipalities across Alberta.

Figure 2.7: Mobility Status within Five Years (2016-2021)



Source: Statistics Canada Census

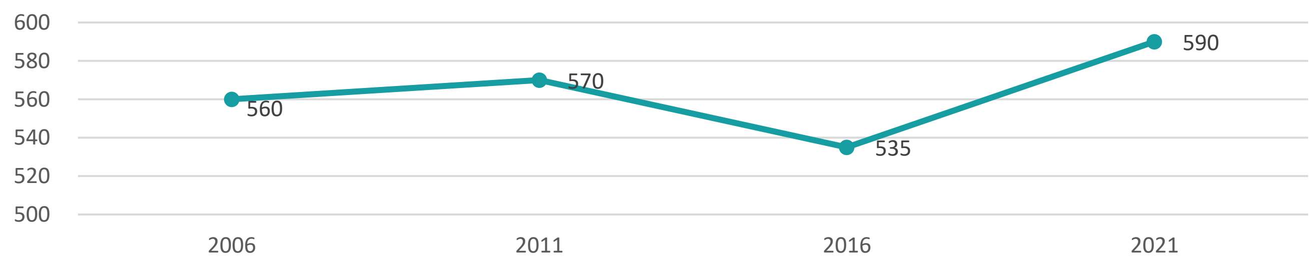
2.1.5 Households[3]

Number of Households

Statistics Canada defines a household as "a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family[4], two or more families sharing a dwelling, a group of unrelated persons, or a person living alone".

In 2021, there were a total of 590 households in the Town of Elk Point, which was an increase of 55 households (10.3%) from 2016.

Figure 2.8: Historical Trends of Households (2016-2021)



[3] Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone.

[4] A census family consists of a married or common-law couple (with or without children), a lone parent with at least one child, or grandchildren living with grandparents without parents present. All members must live in the same dwelling, and children include biological or adopted individuals who are unmarried and childless within the household.

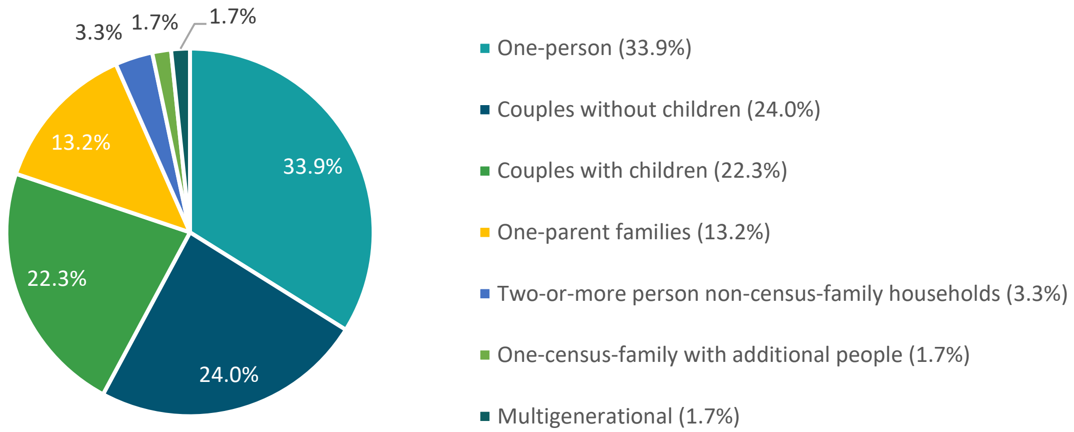
Source: Statistics Canada Census

Household Type

As shown in **Figure 2.9**, in 2021, 33.9% of households were one-person households, followed by 24.0% couples without children, and 22.3% of couples with children. Additionally, of the total number of households:

- 13.2% were one-parent families
- 3.3% were two-or-more parent non-census family households
- 1.7% lived with people who are non-members of the census family
- 1.7% were multigenerational
- There were no households made up of more than one census family

Figure 2.9: Breakdown of Private Households by Type (2021)

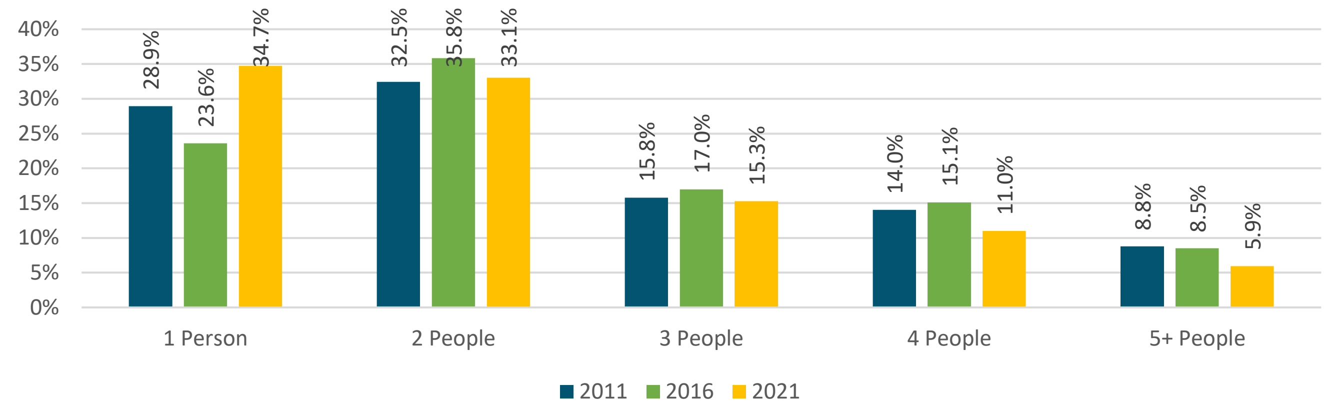


Source: Statistics Canada Census

Household Size

The average household size in the Town of Elk Point decreased slightly from 2.5 persons in 2016 to 2.2 persons in 2021. As shown in **Figure 2.10** below, the percentage of 1-person households slowly increased between 2011 (28.9%) and 2021 (34.7%). The percentage of 2-person households decreased over the same period, from 32.5% in 2011 to 33.1% in 2021. Similarly, the proportion of 3-person, 4-person and 5+ person households have all been decreasing over time. In 2021, 67.8% of households were either 1- or 2-person households. In Canada, household sizes have been steadily declining, while the total number of households continues to grow, driving an increased demand for smaller housing types.

Figure 2.10: Breakdown of Households by Size (2011-2021)

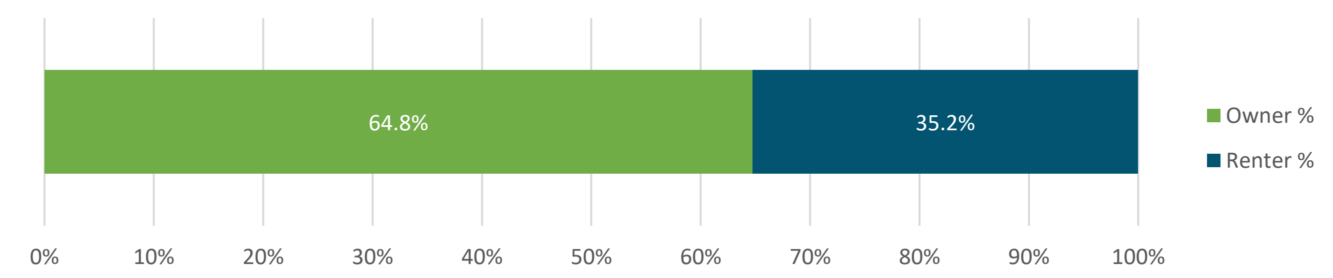


Source: Statistics Canada Census

Tenure

In 2021, 64.8% of households in the Town of Elk Point were owner households and 35.2% were renter households. This is somewhat comparable to the provincial tenure breakdown, with 70.9% owner households and 28.5% renter households in 2021.

Figure 2.11: Breakdown of Households by Tenure (2021)



Source: Statistics Canada Census

Renter Households in Subsidized Housing

In 2021, 18.6% of renter households living in private dwellings in the Town were living in subsidized housing. This does not include households on social assistance who are not receiving subsidized rents or residents living in collective dwellings, such as seniors' lodges.

2.1.6 Core Housing Need

Core housing need is a method to identify households which are not able to find and maintain housing that meets their needs. It is an indicator that was developed by the Canada Mortgage and Housing Corporation (CMHC) and used nationally to collect information on housing needs as part of the Statistics Canada Census.

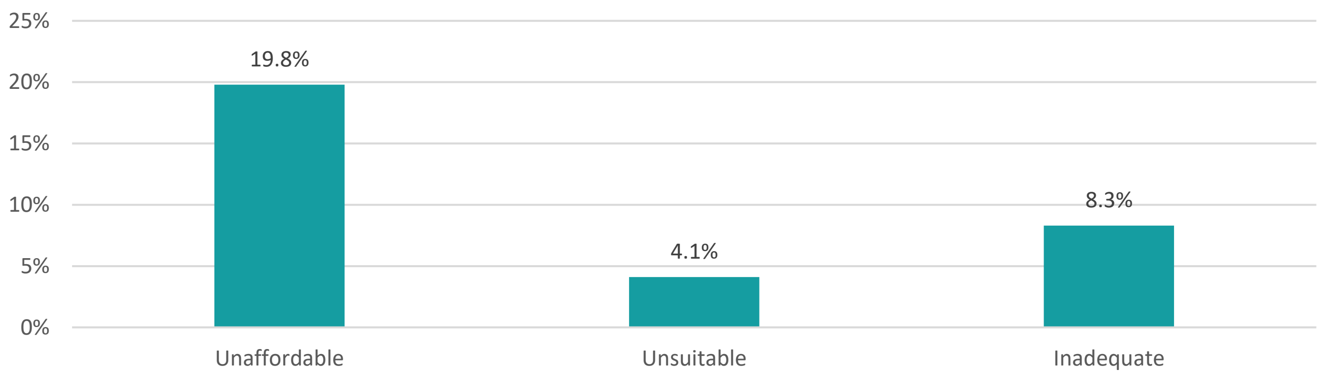
CMHC defines a household as "**being in core housing need if its housing falls below at least one of the affordability, suitability, or adequacy standards**, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that is acceptable (meets all three housing standards):

- **Affordable** dwellings cost less than 30% of total before-tax household income.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- **Adequate** housing is reported by their residents as not requiring any major repairs."

Housing Indicators

In 2021, over one in four households (32.2%) of households in Elk Point did not have acceptable housing. When comparing the three housing indicators of affordability, suitability, and adequacy, the biggest challenge impacting households was affordability with approximately 19.8% of total households spending more than 30% or more of their income on housing. It will be important to monitor these indicators to determine if they were underrepresented in 2021 due to temporary financial benefits provided during the COVID-19 pandemic.

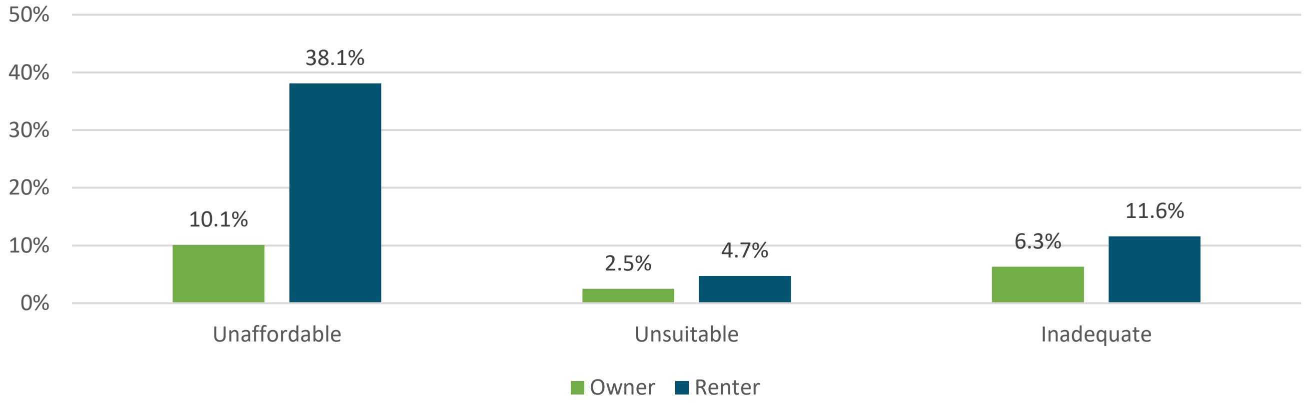
Figure 2.12: Percentage of Total Households in Unacceptable Housing by Housing Indicator (2021)



Source: Statistics Canada Census

There are notable differences when breaking down the housing indicators by tenure. Significantly more renter households experienced affordability and adequacy challenges in 2021 than their owner counterparts. Suitability needs only affected 2.5% of owner households, and 4.7% of renter households in the Town.

Figure 2.13: Breakdown of Housing Indicator by Tenure (2021)



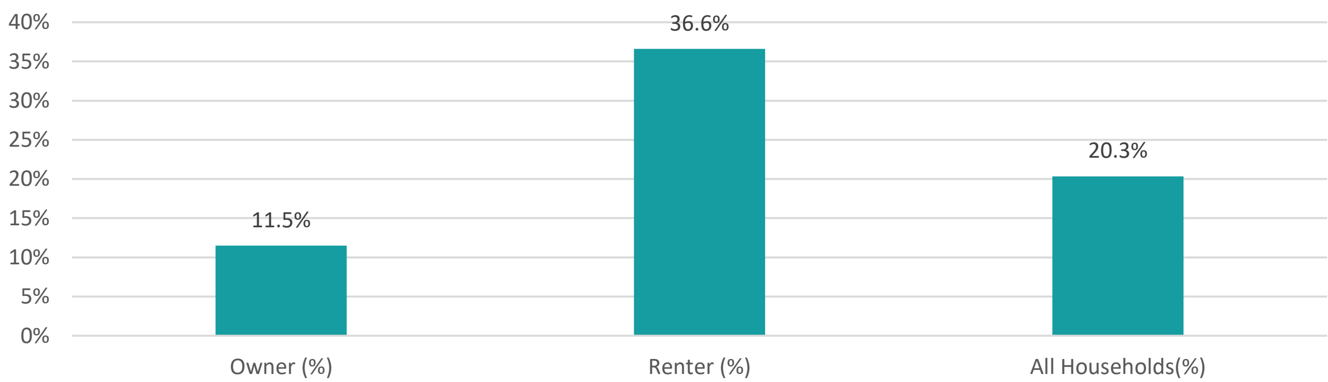
Source: Statistics Canada Census

Core Housing Need

A household in core housing need is one that is living in housing that does not meet one or more of the housing indicators noted above and would have to spend 30% or more of their total before-tax household income to find alternative housing in the community that meets all three housing indicators (i.e., is affordable, suitable, and adequate).

In 2021, 20.3% of households in the Town were in core housing need, including 11.6% of owners and 36.6% of renters. This figure was likely underestimated due to temporary income boosts from COVID-19 benefits, suggesting the actual need is likely greater than reported in 2021.

Figure 2.14: Core Housing Need by Tenure (2021)



Source: Statistics Canada Census

Priority Groups in Core Housing Need

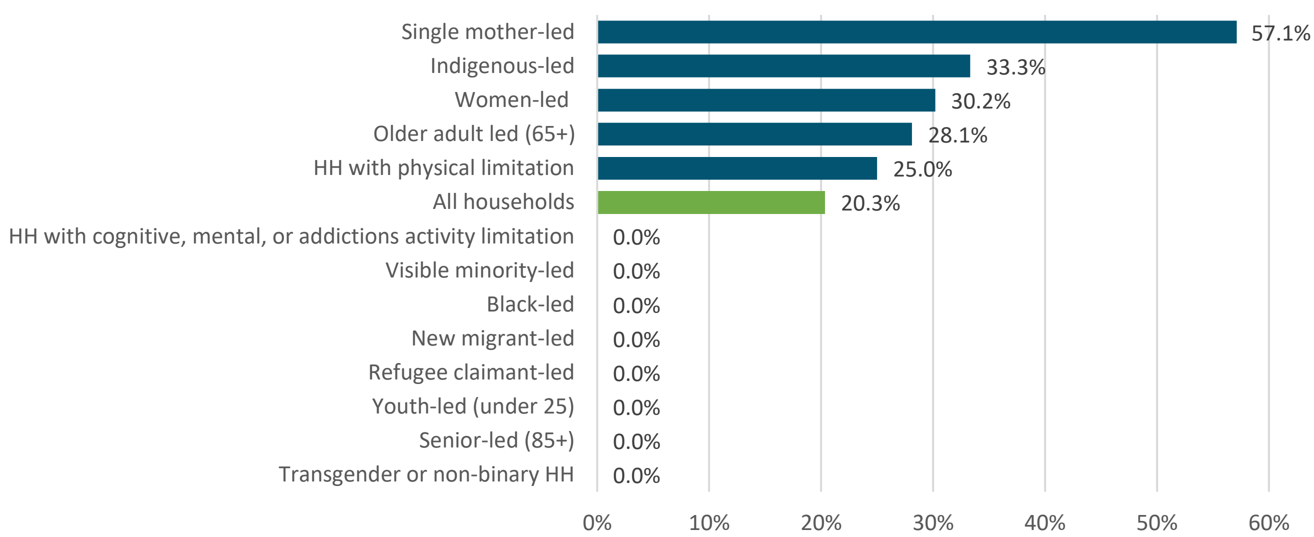
The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in Elk Point. The priority population groups include:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addiction issues
- Veterans
- People experiencing homelessness

While Census data does not break down core housing needs for all priority populations, there is available information for several groups, as shown in **Figure 2.15**. Some households fall into multiple categories, so the percentages do not add up to the total number of households in core housing need in the Town

As noted previously, in 2021, 20.3% of total households were in core housing need. However, the breakdown by priority group shows that some of them are affected more prominently. The priority group with the greatest rate of core housing need was single-mother-led households, with 57.1% of households in core housing need. This is followed by 33.3% Indigenous households, 30.2% women-led households, 28.1% older adult-led (65+) households, and 25.0% households with physical limitations.

Figure 2.15: Core Housing Need by Priority Population (2021)



Source: HART dataset, **HH means 'household' and that at least one member of the households falls into the priority group

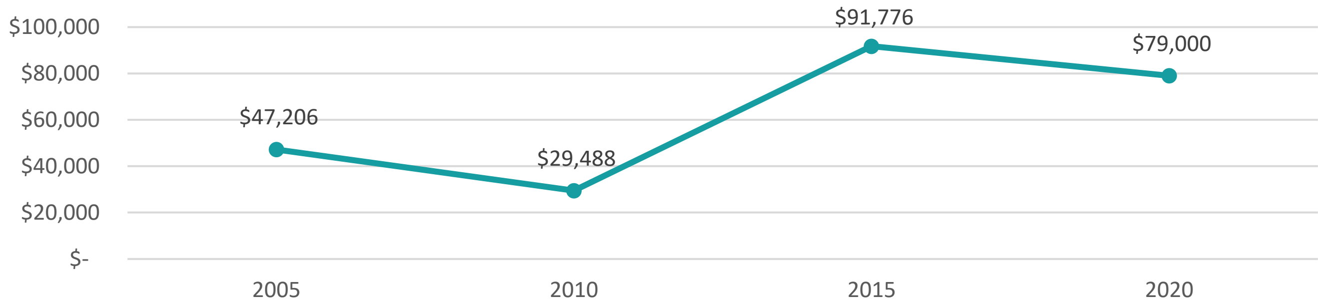
2.2 Economic Trends

2.2.1 Household Income[5]

In 2020, the median household income in the Town was $79,000 before taxes, reflecting a 67.4% increase from $47,206 in 2005, but a 13.9% decline from $91,776 in 2015.

Over the same period, Alberta's inflation rate, based on the Consumer Price Index (CPI), was 37.4% from 2005 to 2020 and 11.3% from 2015 to 2020. This suggests that in the long term (2005–2020), household income growth has outpaced inflation, but in the short term (2015–2020), real median household income has declined as wages have not kept up with rising costs.

Figure 2.16: Household Income (2006-2021)



Source: Statistics Canada Census

2.2.2 Employment and Economy

Labour Participation and Unemployment Rates

The labour participation rate shows the number of workers who are currently working or are actively searching for a job as a percentage of the total population aged 15 years or older. In 2021, the labour force participation rate in Elk Point was 66.5%, which was lower than the provincial average of 68%. Census data indicates a fluctuation in participation over time, from 68.1% in 2006 to 67.1% in 2011, 76.0% in 2016, and 66.5% in 2021.

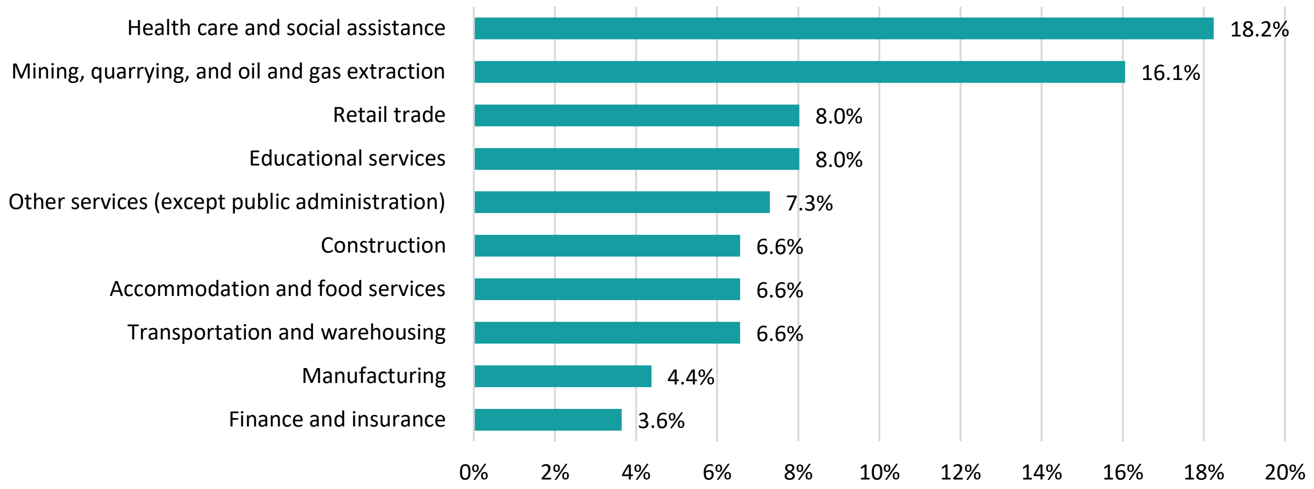
The unemployment rate in Elk Point decreased from 11.5% in 2016 to 10.6% in 2021. Despite this decrease, the unemployment rate remained above the historically low rate recorded in 2011 (2.0%) and, less significantly, in 2006 (7.0%). The Town's 2021 unemployment rate was slightly lower than the provincial average of 11.5%, indicating somewhat stronger labour market conditions at the local level.

[5] Household income collected as part of Census data refers to the household's previous year's income (i.e., income data collected as part of the 2021 Census represents the gross household income reported in 2020 in 2020 constant dollars).

Largest Industries

In 2021, there were 685 workers in Elk Point employed across a range of fields. Based on the North America Industry Classification System (NAICS), the largest industries in the Town in 2021 by number of workers were health care and social assistance (18.2%), mining, quarrying, and oil and gas extraction (16.1%), and retail trade (8.0%). The top ten largest industries are shown in the figure below.

Figure 2.17: Largest Primary Industries (2021)

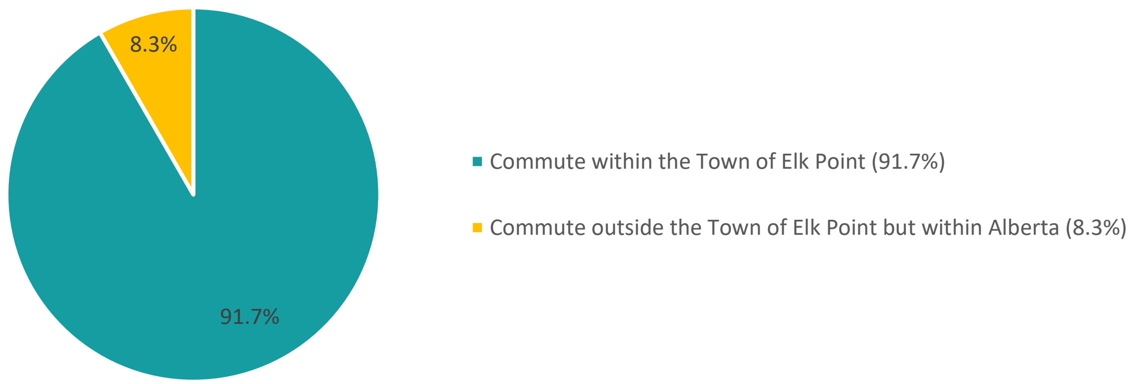


Source: Statistics Canada Census

Commuting

In 2021, most Elk Point residents (91.7%) commuted to work within the Town of Elk Point, which was significantly higher than the provincial average of Albertans working within their community of residence (71.6%). 8.3% of Elk Point residents commuted outside the Town of Elk Point but within Alberta.

Figure 2.18: Commuting Destination (2021)



Source: Statistics Canada Census

2.3 Community Profile Highlights

The following is a summary overview of the data presented in this section:

Population Growth & Demographics

- The Town of Elk Point's population decreased by -0.41% between 2006 and 2021, falling to 1,399 residents.
- In 2021, the Indigenous population made up 11.1% of the Town's residents.
- The median age increased from 38.2 in 2016 to 41.2 in 2021, though the 65+ population increased from 18.1% to 19.4%.
- In 2021, 51.1% of residents identified as men and 47.9% as women, with non-binary residents being grouped with either category for privacy purposes.
- In 2021, 82.4% of Town residents were non-movers (same address as the previous year), down from 87.9% in 2016, likely influenced by the COVID-19 pandemic.
- The five-year mobility period, which is less influenced by the mobility dynamics of the pandemic, shows that 43.6% of residents moved, with most relocating from other Alberta communities.

Households & Core Housing Need

- In 2021, the Town had 590 households, a 10.3% increase from 2016.
- Household sizes are shrinking, with the average household size decreasing from 2.5 in 2016 to 2.2 in 2021.
- 64.8% of households were owners, which is lower than Alberta's 70.9% average.
- In 2021, 32.2% of households lived in a dwelling that did not meet housing standards for affordability, suitability, or adequacy, with affordability being the biggest challenge (affecting 19.8% of households).
- 20.3% of all households were in core housing need, including 11.5% of owners and 36.6% of renters. This was likely underestimated due to temporary COVID-19 income supports.
- Single-mother-led households had the highest rate of core housing need (57.1%), followed by Indigenous households (33.3%), women-led households (30.2%), and older adult-led households (28.1%).

Economic & Employment Trends

- The median household income in 2020 was $79,000, up 67.4% from 2005, but notably lower than in 2015 ($91,776).
- Despite long-term income growth outpacing inflation, recent trends suggest wages are not keeping up with rising costs.
- The labour force participation rate declined from 68.1% in 2006 to 66.5% in 2021, slightly lower than Alberta's 68% average in 2021.
- The unemployment rate fell from 11.5% in 2016 to 10.6% in 2021, slightly lower than Alberta's 11.5% in 2021.
- The top industries in 2021 were health care and social assistance (18.2%), Mining, quarrying, and oil and gas extraction (16.1%), and retail trade and educational services (each at 8.0%).
- 91.7% of workers commuted within the Town, while 8.3% commuted elsewhere in Alberta.

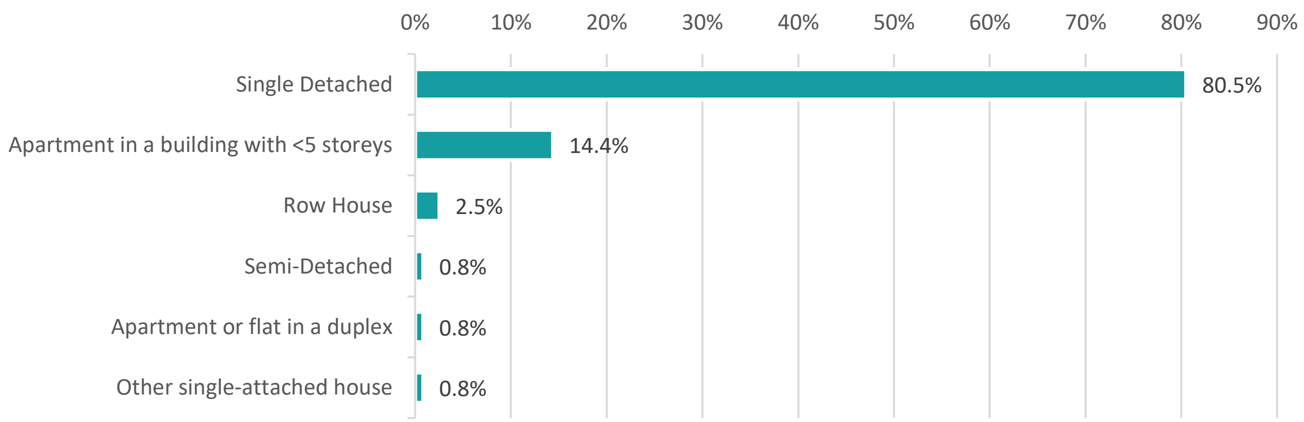
3.0 Current Housing Profile

3.1 Existing Housing Units

3.1.1 Housing Form

In 2021, there were 590 total private dwellings in the Town of Elk Point. The most common housing form in the Town was single detached dwellings, comprising 80.5% of the housing stock, followed by apartments in a building with more than storeys (14.4%), and row housing (2.5%). The other 2.5% of private dwellings in the Town were semi-detached houses, apartments or flats in a duplex, and other single-attached houses.

Figure 3.1: Housing Units by Type (2021)

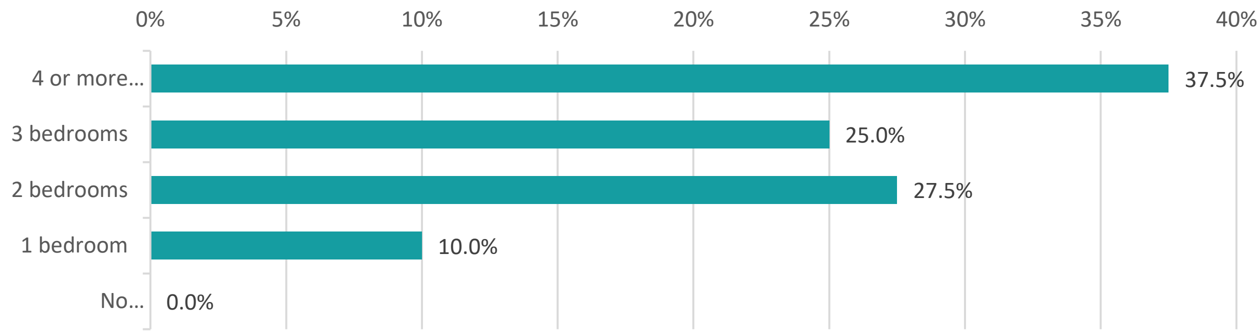


Source: Statistics Canada Census

3.1.2 Housing Units by Size

In 2021, 37.5% of housing units in the Town had 4 or more bedrooms, followed by 27.5% having 2 bedrooms, and 25% having 3 bedrooms. Only 10% of housing units had 1 bedroom, and there were no units that had no bedrooms.

Figure 3.2: Housing Units by Size (2021)



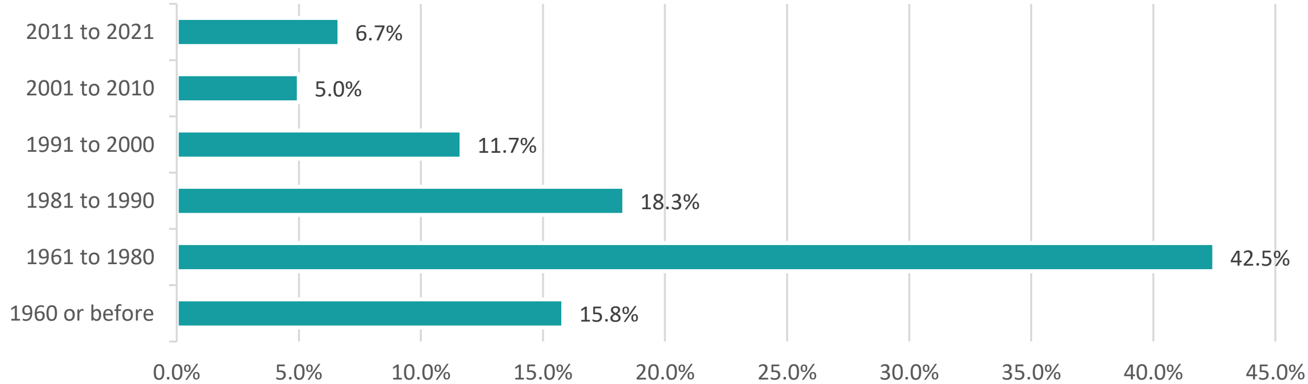
Source: Statistics Canada Census

As noted previously, in 2021, 67.8% of households were either 1- or 2-person households, while 62.5% of dwellings have 3 or more bedrooms. Some smaller households may prefer larger homes to have room for offices or guest rooms, but it is important to note that the larger housing options may be less affordable and thus unattainable for households with lower incomes and those led by single parents, or residents on fixed incomes as well as young people or couples who are just starting out.

3.1.3 Housing Units by Date Built

As of 2021, around 42.5% of the housing stock in the Town was built between 1961 and 1980. Older construction (built in 1960 or before) made up 15.8% of the housing stock, while newer construction (built between 2011 and 2021) represented 6.7% of total private dwellings. While older homes are likely to be more affordable and attractive to first-time homebuyers or households with lower incomes, there is a higher likelihood of health and safety concerns with homes potentially not meeting new building code requirements or needing significant maintenance and repairs. **Figure 3.3** below shows the full distribution of dwelling units by date built.

Figure 3.3: Housing Units by Date Built (2021)



Source: Statistics Canada Census

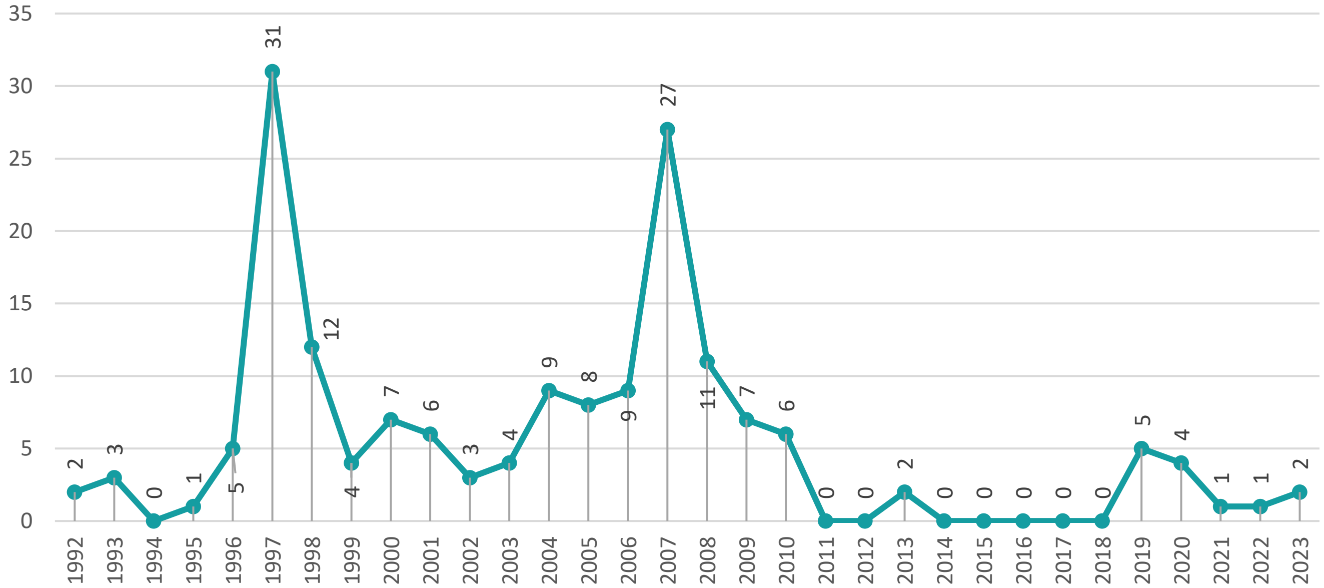
3.2 Changes in Housing Stock

3.2.1 New Home Construction

According to provincial records, between 1992 and 2023, 170 residential building permits were issued in the Town. The most active year was 1997, accounting for 31 permits (18.23% of the total). The second most active year was 2007, when 27 permits were issued (15.88% of the total). Since 2007, permit activity has been slow, with lowest number of permits issued between 2011 and 2018.

According to municipal records, of the total number of residential building permits issued between 2010 and 2024, 54.5% were single-detached dwellings, 22.7% were manufactured homes, 9.1% were duplexes, 6.8% were relocated homes, 4.5% were multi-unit dwellings and 2.3% were ready to move homes.

Figure 3.4: Residential Building Permits by Calendar Year (1992-2023)



Source: Alberta Open Government, Building Permits by Municipality

3.3 Homeownership

3.3.1 Sale Prices

From March 1, 2024, until March 1, 2025, there were 19 single-detached residential sales in the Town. The median residential sales price was $142,000, and the average sales price was $144,252. The highest recorded sale price was $285,000, while the lowest was $40,000. Listings were on the market anywhere between 19 and 760 days, with an average of 289 days and median of 273 days.

Historical sale price data was not available for the Town.

3.3.2 Affordability

To better understand current affordability challenges related to homeownership, an affordability gap analysis was completed. It is noted that although the 2021 census median household income was temporarily inflated due to the COVID-19 financial assistance programs, it remains the most current and available data for household income in 2024.

The 2021 median household income for owner households was $102,000 annually, or $8,500 monthly. Using CMHC’s affordability threshold (30% of gross income), the estimated affordable monthly shelter cost was calculated at $2,550.

The affordable housing threshold was then compared to estimated monthly shelter costs for homeowners in the Town. According to Statistics Canada, in 2021 the average shelter costs for owner households was $1,240, which is only 14.5% of their median income. However, the sales price data suggests that this estimated cost may be underrepresented, as shown in the affordability gap analysis presented below. Since sales price data was only available for single detached dwellings, the affordability analysis focused solely on this housing type.

Assumptions for Monthly Shelter Cost Calculations

- Mortgage payments are assumed to be the main shelter cost for owner households. These payments were based on the average 2024 sale price ($144,252) under two down payment scenarios (20% and 5%), using a 5.8% interest rate (aligned with CMHC's 2024 average conventional mortgage lending rate) and a 25-year amortization period.
- Other shelter costs included:
  - Mortgage loan insurance premiums, calculated using CMHC’s 2024 rates for each down payment scenario.
  - House insurance premiums, based on Alberta’s 2024 average monthly premium.
  - Property taxes, assuming a monthly payment schedule.
  - Utility costs, based on Alberta’s 2024 average monthly utility costs.

Table 3.1 presents estimated monthly housing costs for owner households and compares them to the affordable housing threshold (i.e., spending up to 30% of median household income on housing). This analysis provides a general overview of homeownership affordability in the Town but is based on a set of assumptions and does not capture the full range of homeowners' lived experiences.

Table 3.1: Homeownership Affordability Analysis (2024)

2024 Median Owner Household Income Assumption	$102,000/year or $8,500/month	
Affordability Threshold (30% of median household income)	$2, 550/month	
2024 Average Sales Price	$144,252	
Cost Category	**Total Shelter Costs**	**Affordability Gap[6]**
Estimated Monthly Shelter Costs with 20% Down Payment	$1,445	$1,105
Estimated Monthly Shelter Costs with 5% Down Payment	$1,636	$914

Source: Statistics Canada, CHMC

Based on this analysis and the assumptions applied, single detached housing is affordable for owner households earning the median income and above. Under the 20% down payment scenario, monthly shelter costs represent 17.0% of the median owners' income, qualifying as affordable housing being approximately $1,105 under the affordability threshold. Under the 5% down payment scenario, monthly shelter costs are $914 under the affordability threshold, making up 19.2% of the median owners' income. This analysis does not consider the condition or availability of residential units in the Town.

[6] The amount by which the estimated monthly shelter costs exceed the affordability threshold (30% of net median household income). Negative values indicate a gap. Positive values indicate there is no gap.

3.4 Rental Housing

3.4.1 Primary and Secondary Rental Market

The primary rental market refers to units that are constructed purposely for renting. The primary rental market is often defined as occupied rental units in privately initiated, purpose-built rental structures of three units or more which are usually located in apartment buildings or row housing developments.

The secondary rental market consists of all other renter-occupied housing units that are not considered part of the primary, purpose-built market. This includes renter-occupied and privately-owned:

- Single detached and semi-detached houses
- Condominium units
- Apartments that are part of a commercial structure
- Units attached to another dwelling unit, such as a secondary suite

The Province of Alberta conducts an annual survey[7] on primary, purpose-built rental units, but data for the Town of Elk Point is unavailable. Similarly, CMHC surveys rental markets in communities with populations over 10,000, but since the Town falls below this threshold, it is not included in their reports.

According to Statistics Canada, in 2021 there were approximately 95 single detached dwellings, 100 apartment units in buildings with fewer than 5 storeys, and 15 row houses occupied by renter households in the Town. While these are estimates, the fact that there are apartment units occupied by renter households suggests that there may be some purpose-built rental housing available in the Town.

To confirm the accuracy of this data as of 2025, an internet search[8] for apartment rentals in the Town revealed no purpose-built rental listings and only one available unit in the secondary rental market.

With approximately 215 renter households in 2021, a minimum of 225 rental units would be needed to accommodate demand while maintaining a healthy vacancy rate of approximately 5%. As the population grows, rental supply must expand accordingly, providing housing options that specifically cater to the types and sizes of renter households.

A strong primary rental market is ideal, offering greater stability and affordability, but the secondary rental market plays a key role in increasing housing options and diversifying rental unit types.

[7] The Apartment Vacancy and Rental Cost Survey (AVS) is a survey of rural communities, collecting data and information on market rental multi-unit dwellings (i.e., not subsidized or affordable). Eligibility to be included in this survey include communities that: have a population between 1,000 and 9,999, have 30 or more rental units, and are not included in CMHC's bi-annual Rental Market Survey.
[8] Platforms surveyed include Realtor.ca, Zillow.com, and Facebook Marketplace

3.4.2 Rental Vacancy Rates

Reliable rental vacancy rate data for the Town of Elk Point is unavailable. However, the limited number of publicly listed rental units, and a reported rental vacancy rate of 0.0% in 2021 suggests that vacancy rates are likely very low.

3.4.3 Average Rental Rates

Similarly to the above, reliable rental rate data for the Town of Elk Point is unavailable. For the purpose of the affordability analysis presented in **Section 3.4.4** below, the provincial averages reported in the 2024 Apartment Vacancy and Rental Cost Survey were used.

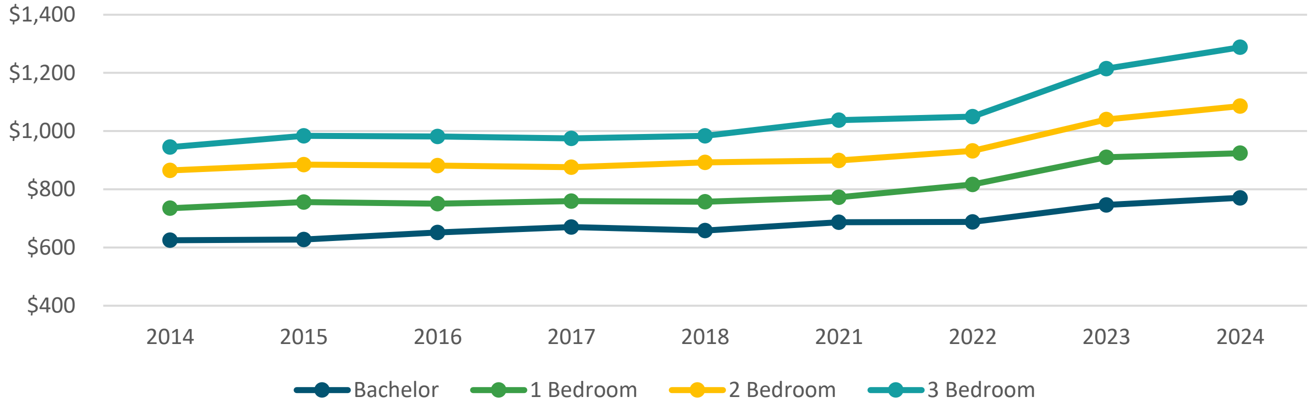
When looking at historical average rental rates of units by number of bedrooms (see Figure 3.5), the most significant increases can be seen between 2022 and 2024, especially for units with a higher bedroom count. From 2014 to 2021, excluding 2019 and 2020 due to unavailability of data, rental rates remain relatively stable across all unit sizes, except perhaps for 3-bedroom units, which experienced a more noticeable increase between 2018 and 2021.

The were the average rental rates for Alberta in 2024 were:

- **Bachelor:** $771
- **1-bedroom:** $924
- **2-bedroom:** $1,086
- **3-bedroom:** $1,288

For reference, the 2021 Statistics Canada census reported an average monthly shelter cost of $1,070 for renter households in the Town, which makes up 23.6% of the renter households' median income. This estimate is based on all renter households, including those who have been renting the same unit over a longer period and have access to lower rates. It is determined that the 2021 census may underestimate the true shelter costs for renter households.

Figure 3.5: Average Provincial Rental Rates (2014-2024)[9]



Source: Apartment Vacancy and Rental Cost Survey. Government of Alberta

3.4.4 Affordability

An affordability gap analysis was completed for renter households. As indicated previously, due to the 2021 census median household income temporarily being inflated following COVID-19 financial assistance, it remains the best available data for approximate household income in 2024. The 2021 median household income for renter households in the Town was $54,400 annually, or $4,533 monthly. Using CMHC's affordability threshold (30% of gross income), the estimated affordable monthly shelter cost was calculated at $1,360.

The affordable housing threshold was then compared to estimated monthly shelter costs for renters in the Town for 1-, 2- and 3-bedroom+ rental units.

Assumptions for Monthly Shelter Cost Calculations

- Rental rates were based on the provincial average for each unit size in 2024, as reported in the Apartment Vacancy and Rental Cost Survey (see Section 3.4.3 above).
- Other shelter costs included:
  - Tenant insurance premiums, based on Alberta's 2024 average monthly premium.
  - Utility costs, based on Alberta's 2024 average monthly utility costs for each unit size.

Table 3.2 presents estimated monthly housing costs for renter households and compares them to the affordable housing threshold (i.e., spending less than 30% of median household income on housing). This analysis provides a general overview of rental affordability in the Town but is based on a set of assumptions and does not capture the full range of renters' lived experiences.

[9] Data for 2019 and 2020 is unavailable.

Table 3.2: Rental Affordability Analysis (2024)

2024 Median Owner Household Income Assumption	$54,400/year or $4,533/month		
Affordability Threshold (30% of median household income)	$1,360/month		
2024 Average Monthly Rental Rates	1-bedroom unit	$924	
	2-bedroom unit	$1,086	
	3-bedroom unit	$1,288	
Cost Category	**1-Bedroom Unit**	**2-Bedroom Unit**	**3-Bedroom Unit**
Estimated Monthly Shelter Costs	$1,174	$1,386	$1,638
Affordability Gap[10]	$186	-$26	-$278

Source: Statistics Canada, CHMC

Based on this analysis and the assumptions applied, 1-bedroom rental units in the Town are generally affordable for renter households earning a median income or more. For 2 and 3-bedroom units, monthly shelter costs represent 30.6% and 36.1% of the median renter household income, which do not qualify as affordable housing being $26 and $278 under the affordability threshold, respectively.

3.5 Short-Term Vacation Rentals

Over the past decade, short-term rentals (STRs) have surged in popularity, offering affordable and comfortable alternatives to traditional accommodation for business and leisure travelers. This growth has expanded lodging options, making smaller communities more accessible to visitors.

While STRs provide economic benefits by boosting tourism and local business, they also pose challenges, including property damage, noise, safety concerns, and other nuisances. Additionally, they can reduce the availability of long-term rental housing, as some rental properties are converted into STRs for higher profits. While not all STRs would otherwise be part of the long-term rental market, units that are not a primary residence and are available for rent more than 180 days per year are more likely to displace long-term rental housing.

Based on a review of data available from Airbnb and VRBO, as of March 2025, there were zero STR units available in the Town of Elk Point.

[10] The amount by which the estimated monthly shelter costs exceed the affordability threshold (30% of net median household income). Negative values indicate a gap. Positive values indicate there is no gap.

3.6 Affordable and Subsidized Housing

Based on Statistics Canada data, there were 40 subsidized rental units in the Town of Elk Point in 2021.

Available information on affordable housing operated by local non-profit housing providers is outlined below.

3.6.1 MD of St. Paul

MD St. Paul Foundation manages affordable housing and seniors' housing in the region, focusing primarily on low-income seniors. They operate facilities that include one- and two-bedroom units and are working on expanding their services to meet growing demand, including a proposed seniors' lodge. The Foundation also advocates for more accessible and transitional housing solutions for older adults in the region.

Across the region, the MD Foundation of St. Paul operates two seniors' lodges with a total of 143 beds, and six self-contained living residences with a total of 101 units. They also have 4 homes for rent to low-income families with children and provide 86 rent supplement designations throughout their service area.

Housing operated by MD Foundation within the Town of Elk Point is outlined in the following Table.

Table 3.3: MD Foundation Operated Housing

Property	Community	Type	Capacity
Elk Point Lodge	Town of Elk Point	Supportive Living Lodge	50 private units, 40 independent living, and 10 supportive living
Fort George Manor	Town of Elk Point	Self Contained Living	12 units
Buckingham House	Town of Elk Point	Self Contained Living	19 units

The wait list for the self contained units in Elk Point is currently at 5. The Lodge does not currently have a wait list, and there are 2 households on the waiting list for one of the low-income homes.

3.6.2 Métis Urban and Capital Housing Corporation

Métis Urban and Capital Housing Corporation (MUCHC) is a non-profit organization that provides nearly 900 affordable housing units across the province of Alberta in thirteen urban centres including the Town of St. Paul.

In St. Paul, MUCHC owns and manages seven affordable housing units, one 4-bedroom and six 3-bedroom homes, offering culturally relevant, subsidized housing options for Indigenous residents.

3.6.3 St. Paul Affordable Community Housing Society

St. Paul Affordable Community Housing Society (SPACH) provides affordable homeownership to families through an affordable rent-to-own program. SPACH is seeking to develop 6 three-bedroom affordable rent-to-own homes (2 single detached homes, and 2 duplexes) in the Town of St. Paul.

They currently have enough funds to build one home and are raising funds to build the remaining five. Homeowners will be required to support a $200,000 mortgage (approximately 55% of the total cost to build), and will receive full title after 10 years.

3.6.4 Consultation Insights

Overall, stakeholders across the St. Paul Region expressed concern regarding housing affordability impacting a broad spectrum of residents. While there is some subsidized housing, noted above, there are gaps in the supply of affordable housing. Specific gaps highlighted in consultations include three- and four-bedroom units for families, affordable rental housing, housing options for seniors, and accessible housing for people with disabilities. Stakeholders also point to a need for more mixed housing developments, multi-generational and shared housing options, and second/accessory units.

In the Town of Elk Point, stakeholders highlight the rising costs and limited availability of housing, driving up demand for more entry-level housing and affordable rentals. Moreover, consultation feedback notes that residents are increasingly priced out of their home communities or forced into overcrowded or substandard housing.

In addition, developers are facing challenges in building affordable units due to high development costs, slow approvals, and lack of subsidies, which can contribute to building market housing geared toward buyers from wealthier regions.

Region-wide, stakeholders emphasized the need for incentives for developers, rent subsidies, and programs to maintain existing affordable stock (e.g., grants for repairs and retrofits).

3.7 Supportive Housing

Other than the dedicated seniors housing, outlined above, there are no additional supportive housing units within the Town of Elk Point. Supportive housing and support options across the Region are outlined below.

3.7.1 St. Paul Abilities Network

St. Paul Abilities Network (SPAN) provides housing and support services primarily for individuals with disabilities, including those with mental health or addiction issues. They operate 12 group homes with a total of 59 beds, and 5 1-bedroom apartment style units in the Town of St. Paul. SPAN also operates 2 affordable housing rental properties, Maurice Manor (12 two-bedroom units) and White Pebbles (12 one-bedroom units), also within the Town of St. Paul. Currently there are no vacancies within the group homes, and there are approximately 20 people waiting for the one-bedroom units, and 15 waiting for the two-bedroom units (as of March 2025). Staff at SPAN state that there are long waiting times for their units.

They also provide a range of support services, including employment and recreational, peer support, respite care for families, counselling, youth supports, transportation support, and in-home supports. Services are individualized to meet the needs of individuals and families.

3.7.2 MD of St. Paul Foundation

As noted above, the MD of St. Paul Foundation provides a range of affordable seniors housing including 10 supportive living units at their Elk Point Lodge.

3.7.3 St. Paul Regional Family and Community Support Services

St. Paul Regional Family and Community Support Services (FCSS), while not providing supportive housing, provides a range of community-based support programs including housing navigation, homelessness prevention, and referrals to emergency resources. They work closely with local non-profits and provincial services to connect residents with shelter options, rent subsidies, and wraparound supports. Programs range from senior specific programs (i.e., Snow Angels), and youth specific programs (i.e., drop-in for teens, St. Paul Youth Council), to a broad range of community-wide programs such as a clothing exchange, counselling, meals on wheels, community kitchen, and Christmas hampers. FCSS also provides grant funding for local initiatives.

3.7.4 Consultation Insights

Overall, consultations outline a strong demand for supportive housing options across all four communities, especially for seniors, people with disabilities, and those living with mental health or addiction issues. Stakeholders emphasized that existing seniors' housing is limited, with few options for those who are not yet ready for long-term care but cannot live independently.

Focus group participants called for more mixed-use and multi-generational supportive housing that integrates services like mental health care, skills training, and social supports. Innovative suggestions included converting motels into supportive housing and designing apartment complexes that foster social connection while embedding care services.

3.8 Emergency and Transitional Housing

There are currently no emergency or transitional housing options in the Town of Elk Point. Emergency housing and support options for the Region of St. Paul are described below.

3.8.1 Capella Centre

Currently there is only one shelter in the St. Paul Region, the Capella Centre, providing shelter for women in the Town of St. Paul. The Capella Centre operates Columbus House of Hope, a secure 20 emergency shelter beds for women and children who have experienced family violence or other urgent situations. Columbus House includes a number of amenities for residents including a spiritual health room, playground, sensory room, school room, and shared kitchen for families to eat together. Capella Centre also offers Second Stage programing, 2 individual apartment units, where families can stay for up to two years.

3.8.2 Mamowê Opikihawasowin Family Services

Mamowê Opikihawasowin Family Services is a delegated First Nations child and family services agency that serves Indigenous children, youth, and families within the region, including surrounding First Nations and Métis communities. The organization provides culturally grounded child welfare services, including family support, kinship care, and community-based prevention and protection programs.

While not a housing operator, Mamowê plays an essential role in housing stability for Indigenous families by supporting family reunification, ensuring safe placements, and helping families access wraparound services. Their work intersects with housing through referrals to emergency shelter (such as during winter mat programs), advocacy for stable family accommodations, and collaborations with housing support agencies for families in crisis.

During consultations, Mamowê was noted to have been involved in providing a mat program in previous years which has since lost funding and is not currently operating.

3.8.3 St. Paul Community Health Services

St. Paul Community Health Services is operated by Alberta Health Services (AHS) and provides a broad range of public health, home care, and community support programs to residents in the region. While not a dedicated housing agency, the clinic plays a critical role in supporting housing stability through health and social service integration. Their services include:

- Home Care and Case Management (including seniors aging-in-place and clients with chronic illness)
- Public Health Nursing
- Mental Health and Addiction Services
- Health Promotion and Disease Prevention

3.8.4 Consultation Insights

Across the St. Paul Region, consultations with stakeholders revealed a lack of emergency and transitional housing, particularly for men. In the absence of appropriate shelter options, individuals often rely on informal, unsafe, or poor-quality accommodations. Stakeholders emphasized the urgent need for a low-barrier overnight shelter or mat program, noting that there is currently no safe, accessible place for people to stay during crises.

In the Town of Elk Point, a hotel was recently converted into short-term housing, highlighting both the need for more affordable housing forms, and an opportunity for creative reuse of existing structures.

Community members further stressed that wraparound services, including harm reduction, trauma-informed care, and case management, should be integrated into emergency and transitional housing models. Across the region, there is strong support for increased collaboration and funding to establish safe, accessible, and trauma-informed temporary housing options that meet the diverse needs of residents.

3.9 Current Housing Highlights

The following is a summary overview of the data presented in this section:

Existing Housing Units

- In 2021, the Town of Elk Point had 590 private dwellings, with a significant majority being single detached houses (80.5%), followed by apartments in larger buildings (14.4%).
- 62.5% of the housing stock has 3 or more bedrooms, while most households (67.8%) are smaller (1-2 people)=.
- 42.5% of housing stock was built between 1961 and 1980, with an additional 15.8% built before 1960.

Changes in Housing Stock

- Between 1992 and 2023, the Town of Elk Point issued 170 residential building permits, with the most significant activity occurring in 1997 and 2007.
- From 2010 to 2024, the majority of residential building permits in the Town were for single-detached dwellings (54.5%), followed by manufactured homes (22.7%).

Home Ownership

- Between March 2024 and March 2025 there were 19 single-detached residential sales, with a median price of $142,000 and an average of $144,252.
- The 2021 median household income for owner households in the Town was $102,000 annually ($8,500 monthly)
- Using CMHC's 30% affordability threshold, the estimated affordable monthly shelter cost for owner households is $2,550.
- Single-detached homeownership appears to be affordable for households earning the median income or higher.

Rental Housing

- The Town of Elk Point has a very limited primary purpose-built rental market.
- In 2021, there were approximately 215 renter households in the Town.
- The 2021 median income for renter households in the Town was $54,400 annually ($4,533 monthly), resulting in an affordable monthly shelter cost threshold of $1,360.
- 1-bedroom rental units are generally affordable for households earning the median income or more. However, 2- and 3-bedroom units are likely unaffordable for median-income renter households.

Short-Term Vacation Rentals

- As of March 2025, there were zero STR units available in the Town of Elk Point.

Affordable and Subsidized Housing

- In 2021, the Town of Elk Point had 40 subsidized rental units. The MD of St. Paul Foundation also manages a range of affordable and seniors' housing in the region, including within Elk Point, offering various unit types and rent supplements.
- Stakeholders in the Town of Elk Point highlighted the increasing costs and limited availability of housing, creating a demand for more entry-level housing and affordable rentals.
- Region-wide, gaps were noted in larger family units, affordable rentals, seniors' housing, accessible housing, and diverse housing models like multi-generational and shared living.
- Consultation feedback emphasized the need for strategies such as developer incentives and rent subsidies to address affordability, as well as programs to support the maintenance of existing affordable housing stock.

Supportive Housing

- There are no dedicated supportive housing units in the Town of Elk Point, with the closest available supports being located in the Town of St. Paul.
- A high demand for supportive housing for seniors, people with disabilities, and those living with mental health and addiction issues was identified across the region based on consultation insights and long waiting lists.
- Seniors' housing options are limited, especially for those needing an intermediate level of support who are not yet ready for long-term care but cannot live fully independently.
- Barriers include limited supportive housing in Elk Point and long waiting lists in St. Paul. Consultation identified the need for more integrated and accessible housing solutions.

Emergency and Transitional Housing

- There are no emergency or transitional housing options in the Town of Elk Point.
- Stakeholders emphasized a lack of emergency and transitional housing, particularly for men, with individuals often relying on informal or unsafe accommodations due to the absence of appropriate shelter options in the St. Paul Region.

4.0 Future Housing Needs

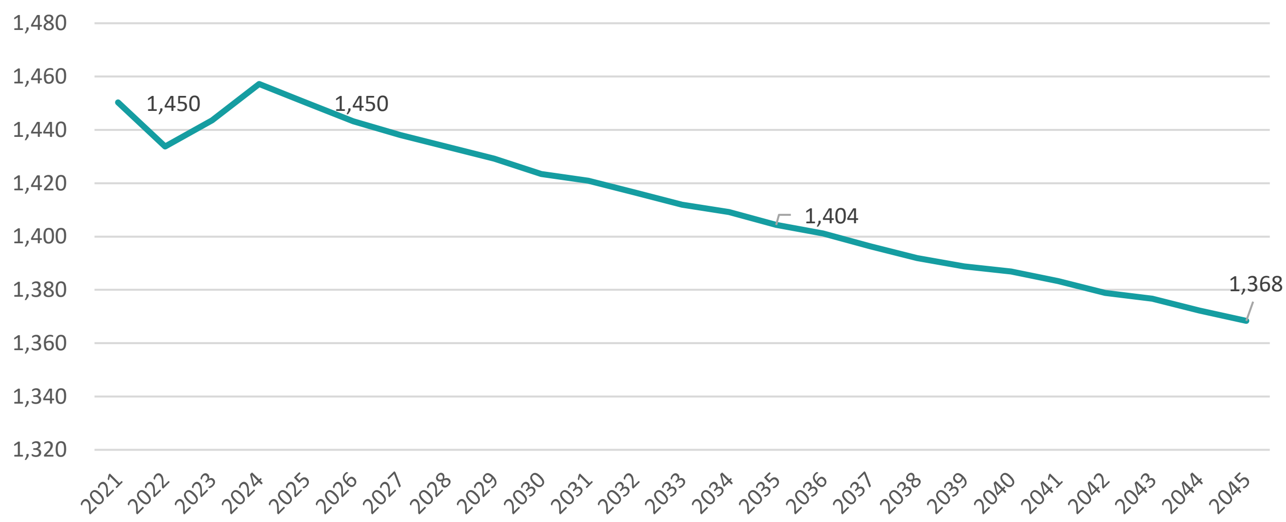
4.1 Community Growth

4.1.1 Anticipated Population

The projection methodology for estimating future housing needs in the Town of Elk Point was based on the Government of Alberta's population projections by age for the aggregated local geographic area. To develop projections specific to the Town of Elk Point, the consultants applied a proportional allocation method: they calculated the share of each age group that the Town of Elk Point represented within the broader geographic area in 2021 and then applied those percentages to the provincial projections for each future year. This approach enabled the creation of sub-area population projections that reflect both provincial demographic trends and the municipality's historical population structure, providing a locally relevant basis for estimating future households and housing demand by age group.

Following a slight decline in population in 2022 and an increase in 2023 and 2024, Elk Point's population in 2025 is projected to be 1,450— the same as it was in 2021. Projections suggest a gradual and consistent decline over the next two decades. By 2035, the population is projected to decrease slightly to 1,404, reflecting a modest decline of 46 residents over the ten-year period. This downward trend continues through to 2045, when the population is anticipated to reach 1,368. Overall, the projections show a total decline of 82 residents between 2025 and 2045.

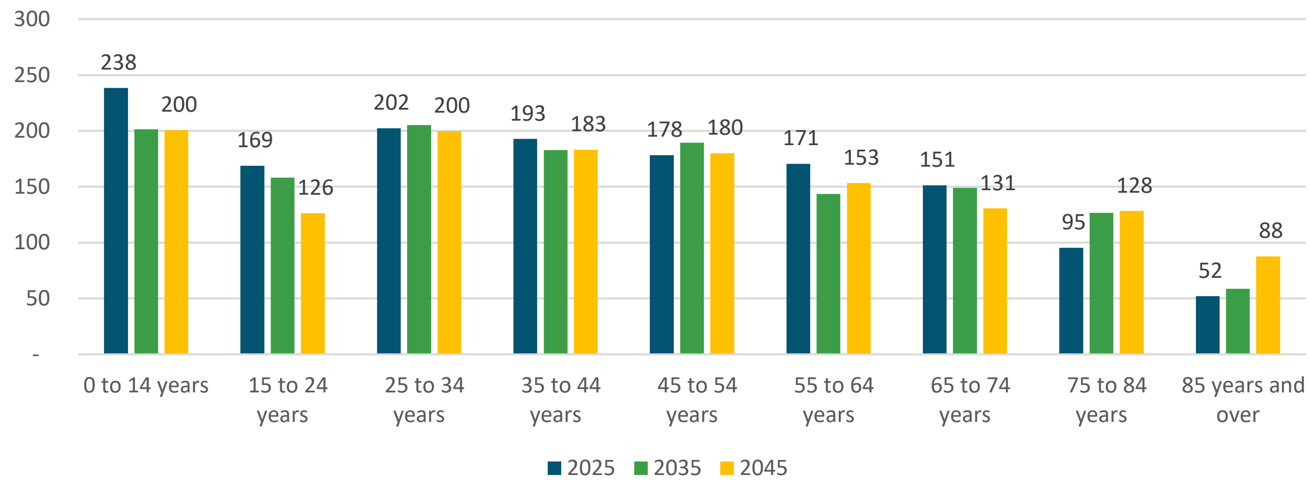
Figure 4.1: Estimated and Projected Population (2025-2045)



Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

The population projections for Elk Point from 2025 to 2045 indicate a significant shift toward an older population. The number of children aged 0 to 14 is expected to decline from 238 in 2025 to 200 by 2045, while the youth and young adult population aged 15 to 24 is projected to drop more sharply, from 169 to 126. In contrast, the older adult population is expected to grow: those aged 75 to 84 will increase from 95 to 128, and those aged 85 and over will rise from 52 to 88, a 69% increase. The 55 to 64 and 65 to 74 age groups, however, are projected to decline.

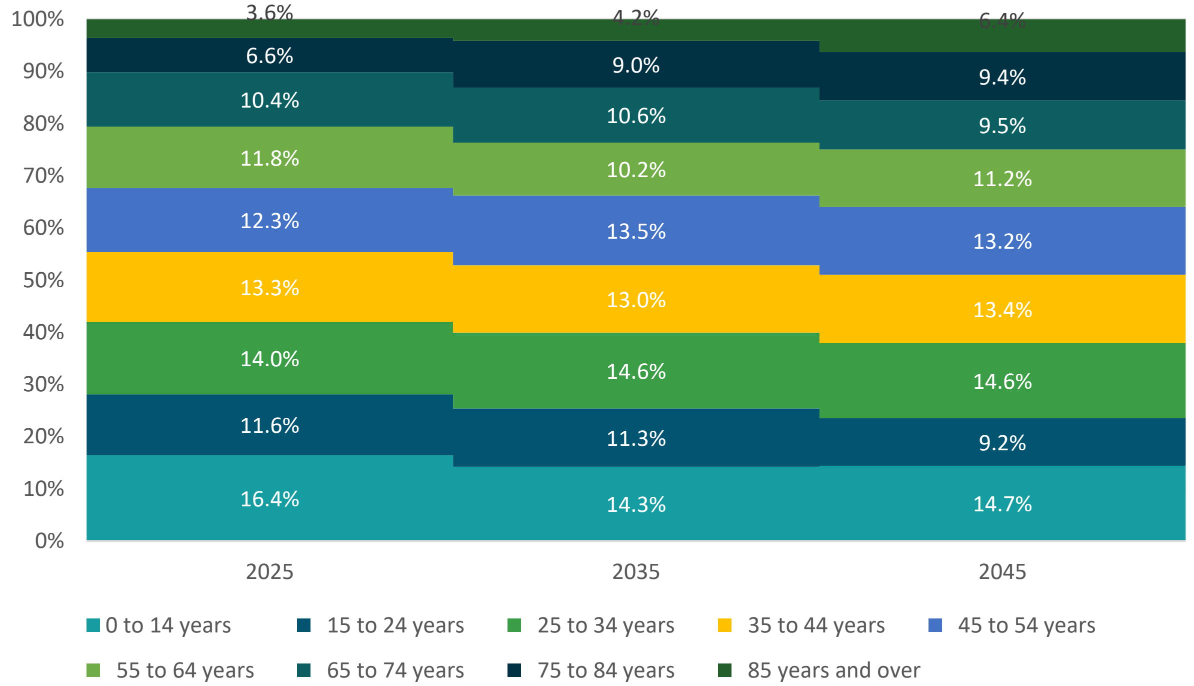
Figure 4.2: Projected Distribution of Population by Age Group (#) (2025-2045)



Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

When looking at the projected age distribution as a share of the total we see that the proportion of children aged 0 to 14 is expected to decline slightly from 16.4% in 2025 to 14.7% in 2045, the share of those aged 15 to 24 is projected to decrease more notably, from 11.6% to 9.2%. In contrast, the proportion of residents aged 75 to 84 will increase from 6.6% in 2025 to 9.4% in 2045, and those aged 85 and over will nearly double, from 3.6% to 6.4%. These changes suggest a growing need for housing that supports an aging population.

Figure 4.3: Projected Distribution of Population by Age Group (%) (2025-2045)

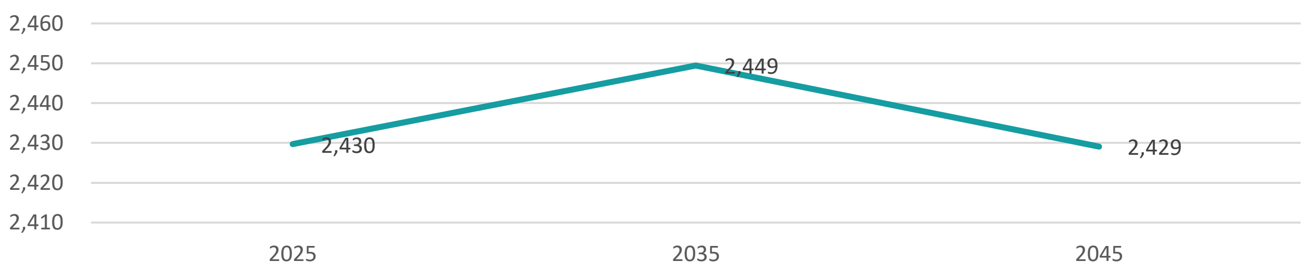


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.1.2 Anticipated Households

The projected number of households in Elk Point is expected to remain relatively stable over the next two decades, with only modest fluctuations. Between 2025 and 2035, the number of dwellings is anticipated to increase slightly from 654 to 667, reflecting a net gain of 13 households. However, this trend reverses in the following decade, with a projected decline to 656 households by 2045—a loss of 11. These projections suggest limited new housing development and a stable or slightly declining demand for dwellings, consistent with the gradual population decline and aging demographic. This stability may present opportunities to focus on improving the quality, accessibility, and suitability of existing housing stock rather than pursuing large-scale expansion.

Figure 4.4: Household Change (2025-2045)



Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.2 Indicators of Current Unmet Housing Need

Income categories, based on the community's Area Median Household Income (AMHI), have been developed by HART to help assess housing needs. HART's approach allows for a standardized comparison of affordability across different communities in Canada. The following table shows the range of household incomes and affordable housing costs that make up each income category for Elk Point, in 2020 dollar values. It also shows what the portion of total households that fall within each category.

Table 4.1: Income Categories and Affordable Shelter Costs (2021)

Income Category	% of Total Households	Annual HH Income	Affordable Shelter Cost
Very Low Income (20% or under of AMHI)	0.0%	<= $16,600	<= $415
Low Income (21% to 50% of AMHI)	22.9%	$16,600 - $41,500	$415 - $1,038
Moderate Income (51% to 80% of AMHI)	17.8%	$41,500 - $66,400	$1,038 - $1,660
Median Income (81% to 120% of AMHI)	19.5%	$66,400 - $99,600	$1,660 - $2,490
High Income (121% and more of AMHI)	39.8%	>= $99,601	>= $2,491

Source: HART based on Statistics Canada Census data

Data on core housing need by income category and household size indicates that existing unmet housing needs are highly concentrated among smaller households with low incomes. All core housing need in Elk Point is concentrated among low-income households—specifically those earning between 21% and 50% of the Area Median Household Income (AMHI). A total of 105 households fall into core housing need within this income category: 70 are single-person households, and 40 are two- or three-person households.

Table 4.2: Core Housing Need by Income Category and Household Size (2021)

Income Category	1 person household	2 person household	3 person household	4 person household	5 or more person household	Total
Very Low (up to 20% below AMHI)	0	0	0	0	0	0
Low (21% – 50% AMHI)	60	0	0	0	0	70
Moderate (51 – 80% AMHI)	0	0	0	0	0	0
Median (81% - 120% AMHI)	0	0	0	0	0	0
High (>120% AMHI)	0	0	0	0	0	0
Total	**70**	**20**	**20**	**0**	**0**	**105**

Source: HART custom ordered Statistics Canada Census data
Note: Numbers may not sum to totals due to Statistics Canada's rounding and suppression

The analysis of household suppression in Elk Point, using headship rates from 2006 applied to 2021 population figures, reveals that an estimated 59 households were suppressed in 2021 (see **Table 4.4**)—that is, these households could have existed but did not, likely due to barriers such as housing availability or affordability. Suppression was most pronounced among older adults aged 75 and over, with 23 suppressed households, followed by the 55–64 age group, which saw 19 suppressed households. Younger adults aged 15–24 also showed a notable level of suppression, with 13 suppressed households, suggesting that younger people may be delaying household formation due to limited housing options. The 35–44 age group had a small suppression estimate of 4 households, while all other age groups either met or exceeded expected household formation based on historical trends. These findings suggest unmet housing demand particularly among seniors and young adults, and underscore the need for more accessible and suitable housing options to enable independent living for these groups.

Table 4.3: Population, Households, and Headship Rates Used to Calculate Household Suppression (2006 and 2021)

Age Group	2006 Population	2006 Households	2006 Headship Rate	2021 Population	2021 Households	2021 Headship Rate
15-24	195	25	0.128	145	25	0.172
25-34	195	110	0.564	200	145	0.725
35-44	170	100	0.588	180	95	0.528
45-54	205	105	0.512	170	110	0.647
55-64	140	90	0.643	175	80	0.457
65-74	105	40	0.381	135	80	0.593
75 and older	145	105	0.72.4	135	75	0.556

Source: HART based on Statistics Canada Census data

Table 4.4: Estimated Household Suppression by Age Group (2021)

Age Group	2006 Headship Rate x 2021 Population	2021 Households	2021 Suppressed Households (only if Potential Households > Actual Households)
15-24	38	25	13
25-34	119	145	0
35-44	99	95	4
45-54	76	110	0
55-64	99	80	19
65-74	45	80	0
75 and older	98	75	23
		Total Suppressed Households	59

Source: HART based on Statistics Canada Census data

4.3 Future Need to Meet Anticipated Changes

As suggested by the household numbers presented above, the number of dwellings demanded in Elk Point is projected to remain relatively stable over the next two decades, with only minor fluctuations. Between 2025 and 2035, a modest increase in demand of 13 dwellings is expected, bringing the total from 654 to 667. However, this is followed by a projected decline in demand of 11 dwellings between 2035 and 2045, reducing the total to 656. These minimal changes suggest limited new residential development. These numbers do not include the increase in housing stock would be required to address current unmet housing needs.

4.3.1 Projected Demand by Number of Bedrooms

Between 2025 and 2035, demand is expected to remain steady for two- and three-bedroom units, while demand for four-or-more-bedroom units is projected to increase by 13. From 2035 to 2045, demand for two- and three-bedroom units decline modestly, with two-bedroom units decreasing by 6 and three-bedroom units by 8. Demand for four-or-more-bedroom units is projected to decrease by 1. It should be noted that the lack of projected demand for bachelor or one-bedroom units across the 20-year period is based on current housing choices of households of various ages in the community. There may, however, be a need or preference for smaller units, but these may not be available within the current housing stock. As such, the projections may not meet the needs of smaller or aging households needing more compact, affordable options.

Table 4.5: Projected Unit Sizes Demanded (2025-2045)

Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +-Bedroom	Total
2025	0	0	173	144	293	654
2035	0	0	172	144	306	667
2045	0	0	166	137	305	656
2025-2035	0	0	-1	0	13	13
2035-2045	0	0	-6	-8	-1	-11

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data
Note: Numbers do not sum to totals due to suppression of Statistics Canada data used to develop the projections

4.3.2 Projected Demand by Tenure

Projected dwelling units in Elk Point by tenure show a continued predominance of ownership housing, with relatively minor shifts over the next two decades. Between 2025 and 2035, ownership units are expected to increase slightly from 444 to 456, while rental units remain nearly flat, increasing by just one unit. However, from 2035 to 2045, both tenures experience modest declines—ownership units decrease by 5 and rental units by 6—resulting in an overall reduction of 11 dwellings. Despite these small numerical changes, the consistently low number of rental units (hovering around 205–211) underscores a limited rental supply in Elk Point. Given that core housing need is concentrated among low-income, smaller households—who are more likely to rent—these projections suggest that the rental stock may not adequately meet existing or future demand. This reinforces the importance of expanding and diversifying rental options, particularly affordable and appropriately sized units, to better align with the housing needs of the community.

Table 4.6: Projected Dwelling Units by Tenure (2025-2045)

Year	Ownership	Rental	Total
2025	444	210	654
2035	456	211	667
2045	451	205	656
2025-2035	12	1	13
2035-2045	-5	-6	-11

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data
Note: Numbers do not sum to totals due to suppression of Statistics Canada data used to develop the projections

4.3.3 Projected Demand by Income Category

Projected dwelling unit demand in Elk Point by income category indicates modest growth across all income categories from low-income to high-income, ranging from 2 to 5 additional units between 2025 and 2035. From 2035 to 2045, a slight decline is projected across the board, with reductions of 2 to 4 units in each category.

Table 4.7: Projected Dwelling Unit Demands by Income Category (2025-2045)

Year	Very Low (up to 20% below AMHI)	Low (21% – 50% AMHI)	Moderate (51 – 80% AMHI)	Median (81% - 120% AMHI)	High (>120% AMHI)	Total
2025	-	127	114	142	272	654
2035	-	130	116	144	277	667
2045	-	127	114	142	273	656
2025-2035	-	3	2	2	5	13
2035-2045	-	-3	-2	-3	-4	-11

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data

4.4 Anticipated Housing Demand for Key Areas of Need

4.4.1 Housing Units for Seniors and Families

Projected demand for housing units in Elk Point reveals diverging trends between seniors and families. Between 2025 and 2035, demand among seniors is expected to rise by 25 units, reflecting an aging population. In contrast, demand among families (with or without children) also increases slightly, by 6 units over the same period. From 2035 to 2045, both groups see modest declines—seniors by 1 unit and families by 7. These trends suggest that planning for future housing in Elk Point should prioritize accessibility, smaller units, and supportive housing options for older adults, and contrast with the projections which suggest increased demand for four-or-more-bedroom units based on current dwelling choices.

Table 4.8: Dwelling Units Needed for Seniors and Families (2025-2045)

Year	Seniors	Families
2025	178	436
2035	203	442
2045	202	435
2025-2035	25	6
2035-2045	-1	-7

Source: Consultant Projections based on Government of Alberta Population Projections and Statistics Canada Census data

4.4.2 Housing Units Needed for Indigenous People

Based on 2021 Census data on Elk Point's population with an Indigenous identity, Statistics Canada's Indigenous population projections for Alberta, and an average household size of 1.7 persons, it is estimated that there will be 211 Indigenous households living off-reserve in Elk Point by 2035. An additional 26 units will be needed to address the needs of Indigenous households between 2025 and 2035. Data is not available to support the development of projections for 2035 to 2045.

4.4.3 Housing Units Needed for Adults with Disabilities

People with disabilities' housing needs vary widely depending on the severity and type of disability, as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into four categories: accessible housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, housing with supports for people with intellectual disabilities, and housing with supports for seniors. It should be noted that these needs are not mutually exclusive, for example, some people with mobility issues may also have an intellectual disability and require both accessible housing and housing with supports.

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and in particular, a long-term mobility disability.

Some studies have identified a strong association between requiring support with everyday activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

Indicators have been developed based on estimated gaps and prevalence rates for each of these three categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities11.
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over12.
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap13.
- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing14.

Based on these national estimated gaps and prevalence rates, current estimates of need and future projections are as follows:

Table 4.9: Housing Units Needed for Adults with Disabilities (2025-2045)

	2025	2035	2045	2025-2035	2035-2045
Accessible housing for people with mobility disabilities	75	75	74	0	-1
Housing with supports for people with serious mental illness or addiction	5-12	5-12	5-12	0	0
Housing with supports for people with intellectual disabilities	4	4	4	0	0
Housing with supports for seniors	21	23	24	3	1

Source: Consultant Projections

Projections for housing units for people with disabilities indicate relatively stable demand over the next two decades. The need for accessible housing for individuals with mobility disabilities remains steady at 75 units through 2035, with a slight decline to 74 units by 2045. Need for supportive housing for individuals with serious mental illness or addiction is projected to remain constant, at between 5 and 12 units across all years. Similarly, the need for housing with supports for people with intellectual disabilities is expected to hold steady at 4 units. Need for supportive housing for seniors shows a modest increase, rising from 21 units in 2025 to 24 by 2045. These projections suggest that while overall needs remain consistent, maintaining and gradually expanding supportive and accessible housing options—particularly for seniors and those with mobility challenges—will be important to ensure inclusive and adequate housing over time.

[11] Statistics Canada, Canadian Survey on Disability, 2012, accessed at: https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm
[12] Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supoortive-Housing-Estimating-the-Need.pdf
[13] Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf
[14] https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/report-seniors-housing-needs.html

4.5 Future Housing Need Highlights

Current Unmet Housing Needs

- Core housing need suggests that current unmet housing need is concentrated among low-income one- and two-person households.
- An estimated 59 households were suppressed in 2021, meaning they likely would have formed if housing were more available or affordable. Suppression was highest among older adults (75+), followed by those aged 55–64 and 15–24.

Future Housing Needs

- Population is projected to decline modestly, from 1,450 in 2025 to 1,368 by 2045.
- The share of residents aged 75+ will increase substantially, indicating a growing need for accessible and supportive housing.
- Total housing demand will remain stable, with minor fluctuations: an increase of 13 units from 2025 to 2035, followed by a decline of 11 units by 2045.
- Projected increase in demand for larger, four-or-more-bedroom units between 2025 and 2035, despite a declining number of families and children—this may reflect current stock patterns rather than future suitability.
- Demand for ownership units is anticipated to continue to dominate, although there is a need for additional rental units to meet existing unmet needs by lower-income and smaller households.
- Modest increases in housing demand are anticipated across all income categories from 2025 to 2035, followed by slight declines from 2035 to 2045.
- Senior households are projected to grow slightly by 2035, increasing by 25 individuals, then declining slightly by 2045. Family demand will also see a slight decline.
- An estimated 26 additional units are needed by 2035 for off-reserve Indigenous households, based on population projections and household size.
- Housing demand for people with disabilities is expected to remain steady, with slight growth in supportive housing for seniors and stable needs for mobility-accessible and supportive units for people with mental health and addictions issues and intellectual disabilities.

4.6 Next Steps

The barriers, opportunities, and gaps that emerged through the collection and analysis of available data, conversations with residents and key interested parties, and review of existing policies and bylaws from the Project Partners will inform development of the Regional Housing Strategy to address the following identified housing needs:

AFFORDABLE HOUSING

- A significant need exists for increased affordable housing options for low-income households, smaller households, and renters.
- Increasing the supply of affordable rental units and exploring mechanisms to improve affordability should be considered.

RENTAL HOUSING

- There's a shortage of rental housing.
- There is a clear need for additional affordable rental units.

SENIORS HOUSING

- With an aging population, there's a growing need for diverse seniors' housing options.

SUPPORTIVE HOUSING

- There is a significant gap in supportive housing for seniors, people with disabilities, and individuals living with mental health or addiction issues.

EMERGENCY AND TRANSITIONAL HOUSING

- There's a shortage of emergency and transitional housing, particularly for men.
- There is a need to establish or expand these services to provide safe and temporary housing for individuals in crisis.

HOUSING DIVERSITY

- There's a need for a wider range of housing types beyond the prevalent single-detached homes.
- The development of diverse housing options, such as multi-family housing, smaller units, and potentially innovative models like multi-generational housing should be encouraged.

HOUSING SIZE MISMATCH

- The existing housing stock often doesn't align with current household sizes, with many larger homes occupied by smaller households. Options to better utilize or adapt existing housing should be explored.

INDIGENOUS HOUSING

- A projected increase in demand for housing for Indigenous households, including 26 additional units needed by 2035, highlights the importance of culturally sensitive housing and related supports.

HOUSING ACCESSIBILITY

- Ensuring that a greater proportion of housing is accessible to people with disabilities is crucial. The development of universally designed and adaptable housing should be incorporated.

APPENDIX A

Glossary of Terms

The following is a list of commonly used terms that are often referenced in housing policy.

Accessible: In reference to a type of housing unit, accessible refers to units that are designed to promote accessibility for individuals with disabilities. This sometimes includes physical elements such as low height cupboards or light switches, wide doorways, and adapted bathrooms.

Adequate Housing: Dwellings not requiring any major repairs, as reported by residents. (Canada Mortgage and Housing Corporation (CMHC))

Affordable Housing: Communities often set their own definition of affordable housing to best reflect the local context. Affordable housing means that residents are spending less than 30% of their before-tax income on housing and housing related costs such as mortgage, rent, utilities, etc. (Canada Mortgage and Housing Corporation (CMHC))

Assisted Living (Supportive Living): A type of housing for seniors and people with disabilities that includes on-site hospitality and personal care support services. (Alberta Health Services)

At Risk of Homelessness: Refers to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards. (Canadian Observatory on Homelessness)

Cohousing: Private self-contained residences that are also centred around shared common spaces such as kitchens and dining areas.

Cooperative Housing: A co-op is a type of housing that residents own and operate as part of a membership. (BC Housing)

Coordinated Access: A coordinated access system is the process by which individuals and families who are experiencing homelessness or at-risk of homelessness are directed to community-level access points where trained workers use a common assessment tool to evaluate the individual or family's depth of need, prioritize them for housing support services and then help to match them to available housing focused interventions.

Chronic Homelessness: Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

Core Housing Need: A household is in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards.

- Adequate housing is reported by residents as not requiring any major repairs.
- Affordable dwellings costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- (CMHC)

Cultural Competency: The ability of systems to provide care to people with diverse values, beliefs and behaviours, including tailoring delivery to meet a person's social, cultural and linguistic needs. (HomelessHub)

Emergency Housing: Immediate, short-stay housing for people who are homeless or at risk of becoming homeless.

Episodic Homelessness: Refers to individuals who are currently homeless and have experienced three or more episodes of homelessness in the past year (episodes are defined as periods when a person would be in a shelter or place not fit for human habitations, and after at least 30 days, would be back in the shelter or inhabitable location. (Built For Zero Canada)

Homelessness: Describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. (Canadian Observatory on Homelessness)

Housing First: Is a recovery-oriented approach to ending homelessness that centres on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. There are five core principles of Housing First:

1. Immediate access to permanent housing with no housing readiness requirements
2. Consumer choice and self-determination
3. Recovery orientation
4. Individuals and client-driven supports, and
5. Social and community integration

Housing Secure: Refers to security of tenure; not having to worry about being evicted for having your home or lands taken away. (National Women's Association of Canada)

LGBTQ2S+: Lesbian, gay, bisexual, transgender, queer, two-spirited, and additional identities.

Market Housing: Market housing is housing which the private industry provides without requiring any subsidies or incentives.

Mixed Income Housing: Any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes. (National Housing Strategy)

Non-Market Housing: Non-market housing is housing that typically requires additional subsidies or supports from other organizations and government bodies.

On-Site Supports: Services offered to households in order to maintain their optimal level of health and well-being. These services may take a variety of forms and may vary in intensity based on people's needs. A few examples include case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, childcare, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed. (National Housing Strategy)

Primary Rental Housing Units: Rental housing units that were built for the primary purpose of being rented.

Rent-Geared-to-Income: A type of subsidized housing where the housing provider matches your rent to how much you earn. (BC Housing)

Secondary Rental Housing Units: Housing units that were not purposely built for the rental market but have been added to the rental market by the owner, such as rental condominiums.

Social Housing: Social housing is subsidized housing that generally was developed under federal and provincial programs during the 1950s – 1990s, where ongoing subsidies enable rents to be paid by residents on a 'rent-geared-to-income' (RGI) basis (i.e., 30% of gross household income). Social housing is also called subsidized, RGI, community, or public housing.

Subsidized housing: A type of housing which government provides financial support or rent assistance.

Suitable Housing: Housing with enough bedrooms for the size and make-up of residential households. (CMHC)

Supportive Living: A type of housing that provides on-site supports and services to residents to help them remain as independent as possible, but with access to services to meet their changing needs (e.g., mental health supports, lifeskills training). (Alberta Health Services)

Tenure: Refers to whether a household owns or rents their home.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge, and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. (National Housing Strategy)

Summer Village of Horseshoe Bay

Housing Inventory and Needs Assessment

Final Report – July 2025

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Executive Summary

As part of a broader regional initiative to assess housing needs and develop a Regional Housing Strategy, this report presents the Housing Needs Assessment (HNA) for the Summer Village of Horseshoe Bay.

COMMUNITY PROFILE

The Summer Village of Horseshoe Bay experienced a significant population decrease from 2006 to 2021, reaching 81 residents in 2021. The community exhibits an aging demographic, with 81.3% of residents over the age of 20. Indigenous residents make up 14% of the population.

While a high percentage of Summer Village residents were non-movers in 2021 (which may have been influenced by the pandemic) a significant portion relocated from other Alberta communities over a five-year period. A considerable portion of households struggle with housing affordability in the Summer Village of Horseshoe Bay.

CURRENT HOUSING PROFILE

The Summer Village's housing stock is predominantly single-detached homes, with a significant portion built between 1961 and 1980. There are no subsidized rental units, supportive housing, or emergency/transitional housing options within the village. Stakeholders identified gaps in housing for seniors, people with disabilities, and low-income residents, while noting opportunities to convert seasonal homes and develop vacant lots.

FUTURE HOUSING NEEDS

The population is projected to remain relatively stable, with a slight decline over the next 20 years, along with an increasing senior population. This identifies a growing need for age-appropriate and accessible housing.

While the overall housing demand may remain consistent, the data indicates significant unmet needs, particularly regarding affordable housing, supportive living, and emergency services. Addressing these challenges will require a regionally coordinated approach, focusing on expanding housing diversity, overcoming infrastructure and zoning constraints, and creating innovative solutions to meet the needs of vulnerable populations.

1.0 Introduction

1.1 Project Overview

The County of St. Paul, the Town of St. Paul, the Town of Elk Point, and the Summer Village of Horseshoe Bay (the Project Partners) are committed to improving access to safe, affordable, and suitable housing to meet the evolving needs of their diverse populations now and in the future.

To support this effort, the Project Partners engaged ISL Engineering and Land Services Ltd. (ISL), J Consulting Group, and Vink Consulting Inc. to conduct comprehensive Housing Needs Assessments (HNA) for each of the Project Partners and develop a Regional Housing Strategy. This project aims to better understand current and future housing needs across the housing continuum and identify strategies to help the Project Partners collaborate to meet the needs of residents of all ages and abilities across the St. Paul Region.

This report presents the Housing Needs Assessment for the Summer Village of Horseshoe Bay. It provides an overview and analysis of the community's demographic and housing data and is organized as follows:

- **Section 2: Community Profile** – Examines key population, household, and economic indicators to understand current housing needs and historical trends.
- **Section 3: Housing Profile** – Analyzes the Town's housing stock, including the number and types of existing units, recent changes, and an overview of market and non-market housing.
- **Section 4: Housing Forecast** – Projects community growth and future housing needs across the housing continuum, highlighting key areas such as affordable, supportive, and Indigenous housing.

1.2 Process

This HNA report, along with those for the other Project Partners, were informed by the following key activities:

- **Data Compilation and Analysis:** Collecting and analyzing demographic and housing data from sources such as Statistics Canada, CMHC, and local stakeholders.
- **Stakeholder and Community Engagement:** Engaging residents, industry representatives, and service providers to understand diverse lived experiences, housing challenges, and barriers to accessing safe, affordable, and suitable housing.
- **Discussions with Elected Officials and Municipal Staff:** Consulting with local leaders and municipal staff to gain insights into housing needs and issues at the local and regional levels.
- **Growth and Housing Needs Forecasting:** Projecting future housing demand across the region based on demographic and economic trends.

The HNA reports for all Project Partners mark the completion of **Phase 1** of this regional housing project. **Phase 2** will focus on developing a Regional Housing Strategy, outlining housing goals and recommended actions that Project Partners can implement to address identified needs. This strategy will be primarily informed by the HNA findings and will include an additional round of public engagement to share information and gather meaningful feedback.

1.3 Stakeholder and Community Engagement

Stakeholder and community engagement is a key component of this project. To date, one round of engagement has been conducted, including the following activities:

- **Project Launch:** A project webpage was developed and promoted on each Project Partner's website to provide an overview of the initiative and invite residents to participate. A dedicated project website was also launched, offering general information and links to online engagement activities. Each Project Partner conducted a communications campaign to promote the project and engagement opportunities.
- **Online Engagement:** An online survey was available from February 3 to 24, 2025, receiving 60 responses.
- **Community Workshops:** Two in-person workshops were held in the Town of St. Paul (February 5, 2025) and Town of Elk Point (February 6, 2025), where 28 community members shared their perspectives and experiences with the project team.
- **Interviews and Focus Groups:** A total of 8 interviews and 2 focus groups were conducted with industry leaders and housing service providers operating in the region to gather targeted insights.
- **Council Workshops:** Two joint workshops were held with elected officials from all four Project Partners to better understand housing challenges from a municipal leadership perspective.

A separate *What We Heard Report* provides a detailed summary of the key themes, insights, and findings from these engagement activities. For the Summer Village of Horseshoe Bay, key findings include:

- The community is reliant on vehicle transportation to access services, amenities, and daily uses in other communities.
- There is a need for transitional housing to provide opportunities for residents requiring additional care and services.
- There are opportunities to support or incentivize converting seasonal homes to year-round accommodations to create more permanent housing options.
- There are opportunities to incentivize development of vacant lots to increase housing options.
- Regional collaboration would be optimal to address housing issues.

The second round of engagement, scheduled for early summer 2025, will include additional online and in-person opportunities. Details on these activities will be available on the project website, as well as through each Project Partner's website, social media channels, and municipal offices.

2.0 Community Profile

2.1 Demographic Trends

2.1.1 Population

In 2021, the population of the Summer Village of Horseshoe Bay was 81. It is important to note that Statistics Canada intends to capture year-round residents, which may not always be possible and therefore may result in fluctuations when reporting the resident population.

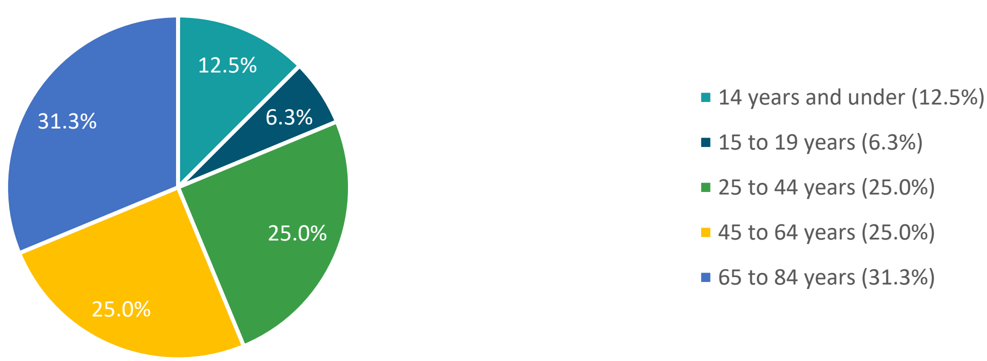
2.1.2 Indigenous Population

There were no accurate statistics captured for this data point through the 2021 Federal Census. However, the Summer Village indicated that there is a large Metis and Indigenous population in the area.

2.1.3 Age and Gender

In 2021, the median age in the Summer Village of Horseshoe Bay was 44.8, which was notably higher than the Provincial median age in 2021 (38.4). It is worth noting that the median age of the Summer Village decreased significantly (51.5 to 44.8) from 2016 to 2021 and that the percentage of residents aged 65 years and older decreased from 60% to 31% over the same period; this indicates a slight trend towards a younger population. The largest age cohort was 65-84, as shown in Figure 2.2 below.

Figure 2.1: Age Cohort Distribution (2021)



Source: Statistics Canada Census

According to Statistics Canada, there were approximately 65 residents aged 20 years and older (i.e., adults) and 15 residents aged 19 years and younger (i.e., child/youth) in 2021; these statistics aligned with estimates provided by the Summer Village in 2025. The largest adult age cohort was 65-84 years, while the largest children/youth age cohort was 14 years and under.

2.1.4 Mobility Status[1] (Place of Residence)

Mobility status refers to the status of a person regarding the place of residence on census day in relation to the place of residence on the same date one year or five years earlier. It has two main categories:

- **Non-movers** are persons who lived at the same residence on census day as on the same date one year or five years earlier.
- **Movers** are persons who lived at a different residence on census day as on the same date one year or five years earlier.

One-Year Mobility Status

In 2021, 55 (100%) of Summer Village residents did not move within the year prior. The COVID-19 pandemic may have had an impact on whether residents moved within or to/from the Summer Village in 2020.

2.1.5 Households[2]

Number of Households

Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family[3], two or more families sharing a dwelling, a group of unrelated persons, or a person living alone.

According to Statistics Canada, there were an estimated 40 households in the Summer Village of Horseshoe Bay in 2021.

Household Size

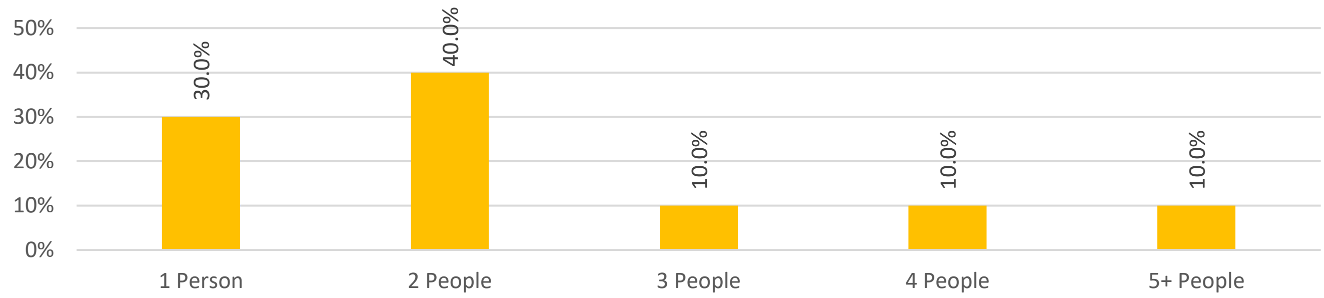
In 2021, the average household size in the Summer Village of Horseshoe Bay was 2.0 persons. As shown in Figure 2.2 below, the majority of households (70.0%) in the Summer Village were comprised of one or two people.

[1] Mobility status refers to where the person responding to the Census was residing one year prior. Non-movers are those who lived in the same residence.

[2] Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone.

[3] A census family consists of a married or common-law couple (with or without children), a lone parent with at least one child, or grandchildren living with grandparents without parents present. All members must live in the same dwelling, and children include biological or adopted individuals who are unmarried and childless within the household.

Figure 2.2: Breakdown of Households by Size (2021)



Source: Statistics Canada Census

Tenure

In 2025, the Summer Village confirmed only one renter households, the rest were owners.

2.1.6 Core Housing Need

Core housing need is a method to identify households that are not able to find and maintain housing that meets their needs. It is an indicator that was developed by the Canada Mortgage and Housing Corporation (CMHC) and used nationally to collect information on housing needs as part of the Statistics Canada Census.

CMHC defines a household as "**being in core housing need if its housing falls below at least one of the affordability, suitability, or adequacy standards**, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that is acceptable (meets all three housing standards):

- ***Affordable*** *dwellings cost less than 30% of total before-tax household income.*
- ***Suitable*** *housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.*
- ***Adequate*** *housing is reported by their residents as not requiring any major repairs.*

Housing Indicators

In 2021, 50% of all households lived in acceptable housing, while the other 50% lived in housing with affordability needs. It will be important to monitor these indicators to determine if they were underrepresented in 2021 due to temporary financial benefits provided during the COVID-19 pandemic.

Priority Groups in Core Housing Need

The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in the Summer Village. The priority population groups include:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addiction issues
- Veterans
- People experiencing homelessness

While there was no data available for the Summer Village of Horseshoe Bay, priority population data from the County of St. Paul was referenced as a proxy. Despite this, it is important to note that the populations indicated in the County may not directly reflect those of the Summer Village.

In the County of St. Paul, the priority group with the greatest rate of core housing need was single-mother-led households, with 45.0% of households in core housing need. This is followed by 25.0% Indigenous households, 19.3% older adult-led (65+) households, 16.8% women-led households, 15.8% households with physical limitations, and 9.6% households with cognitive, mental, or addictions activity limitations.

2.2 Economic Trends

2.2.1 Household Income[4]

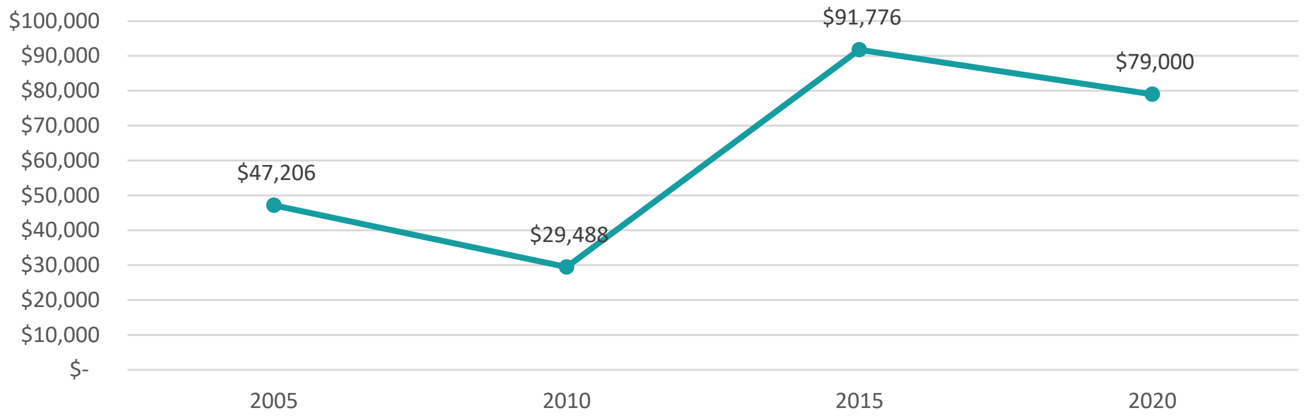
While there was no data available for the Summer Village of Horseshoe Bay, median household income data from the Town of Elk Point was referenced as a proxy given its size and more urban development pattern. In 2021, the median household income in the Town of Elk Point was $79,000 before taxes.

From 2005 to 2020, Alberta's inflation rate, based on the Consumer Price Index (CPI), was 37.4% and was 11.3% from 2015 to 2020. This suggests that in the long term (2005–2020), household income growth has outpaced inflation, but in the short term (2015–2020), real median household income has declined as wages have not kept up with rising costs.

For the purpose of this report, it is assumed that median household income and inflation trends in the Summer Village were similar to those of the Town of Elk Point.

[4] Household income collected as part of Census data refers to the household's previous year's income (i.e., income data collected as part of the 2021 Census represents the gross household income reported in 2020 in 2020 constant dollars).

Figure 2.3: Household Income, Town of Elk Point (2006-2021)



Source: Statistics Canada Census

2.2.2 Employment and Economy

Labour Participation

The labour participation rate shows the number of workers who are currently working or are actively searching for a job as a percentage of the total population aged 15 years or older. In 2021, the labour force participation rate in the Summer Village was 66.7%, which was slightly lower than the provincial average of 68%.

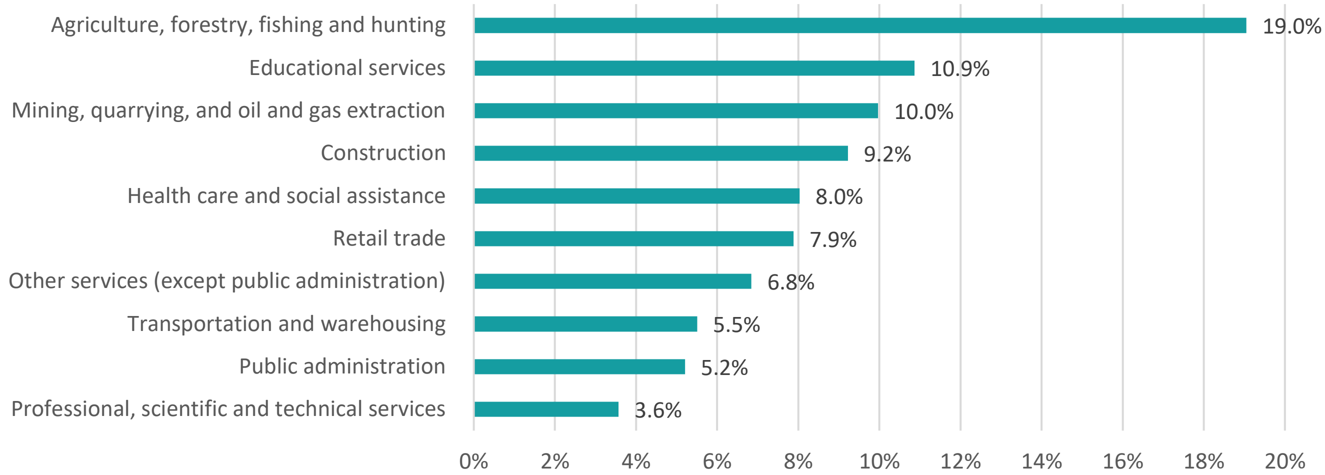
There were no accurate statistics captured for unemployment rates through the 2021 Federal Census.

Largest Industries

No industry data was available for the Summer Village of Horseshoe Bay, so the County of St. Paul was used as a proxy for the purpose of this analysis.

Within the County of St. Paul, there were 3,360 workers employed across a range of fields in 2021. Based on the North American Industry Classification System (NAICS), the largest industries in the County in 2021 by number of workers were agriculture, forestry, fishing and hunting (19.0%), educational services (10.9%), and mining, quarrying, and oil and gas extraction. (10.0%).

Figure 2.4: Largest Primary Industries, County of St. Paul (2021)



Source: Statistics Canada Census

Commuting

In 2021, all employed Summer Village residents commuted to work outside the Summer Village of Horseshoe Bay but within Alberta.

2.3 Community Profile Highlights

The following is a summary overview of the data presented in this section:

Population Growth & Demographics

- The Summer Village of Horseshoe Bay's population decreased by 62.2% between 2006 and 2021, falling to 81 residents.
- In 2021, the Indigenous population made up 14.0% of Summer Village residents.
- The median age decreased from 51.5 in 2016 to 44.8 in 2021.
- In 2021, 18.8% of residents were aged 19 years or younger and 81.3% of residents were aged 20 years or older.
- In 2021, 100.0% of Summer Village residents were non-movers (same address as the previous year), compared to 45.5% of non-movers in 2016, likely influenced by the COVID-19 pandemic.
- The five-year mobility period, which is less influenced by the mobility dynamics of the pandemic, shows that 54.5% of residents moved, all relocating from other Alberta communities.

Households & Core Housing Need

- In 2021, the Summer Village had ~40 households.
- The average household size remained at 2.0 persons between 2016 and 2021.
- In 2021, 50.0% of households lived in a dwelling that did not meet housing standards for affordability.
- Using the County of St. Paul as a proxy, single-mother-led households were assumed to have the highest rate of core housing need (45.0%), followed by Indigenous households (25.0%), older adult-led households (19.3%), women-led households (16.8%), households with physical limitations (15.8%), and households with cognitive, mental, or addictions activity limitation (9.6%).

Economic & Employment Trends

- Using the Town of Elk Point as a proxy, the median household income in 2020 was $79,000.
- Despite long-term income growth outpacing inflation, recent trends suggest wages are not keeping up with rising costs.
- The labour force participation decreased slightly from 73.5% in 2006 to 66.7% in 2021, slightly lower than Alberta's 68%.
- The unemployment rate was recorded at 0.0% for the 2006, 2016, and 2021 census years.
- Using the County of St. Paul as a proxy, the top industries in 2021 were agriculture, forestry , fishing, and hunting (19.0%), educational services (10.9%), and mining, quarrying, and oil and gas extraction (10.0%).
- 100.0% of employed workers commuted elsewhere in Alberta.

3.0 Current Housing Profile

3.1 Existing Housing Units

3.1.1 Housing Form

In 2021, there were approximately 40 total private dwellings (permanent, year-round) in the Summer Village of Horseshoe Bay. The most common housing form in the Summer Village was single detached dwellings, comprising 87.5% of the housing stock, followed by moveable dwellings, comprising the remaining 12.5% of the housing stock.

Figure 3.1: Housing Units by Type (2021)

Source: Statistics Canada Census

3.1.2 Housing Units by Size

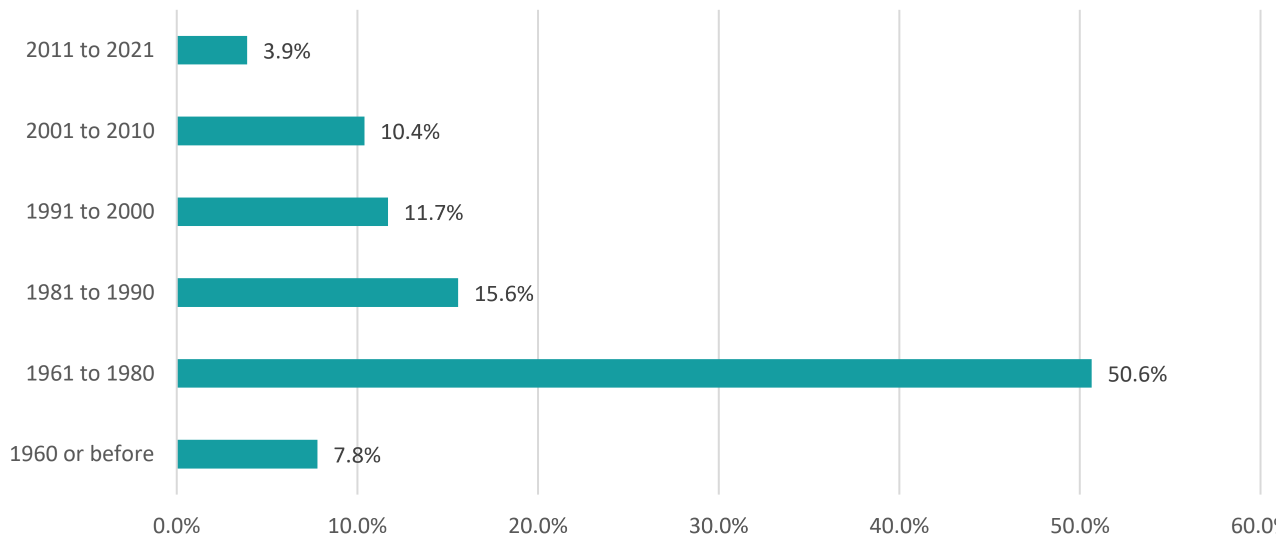
Data describing housing units by size was insufficient to complete a detailed analysis for the Summer Village of Horseshoe Bay. Based on a sample size of 20 units provided by Statistics Canada, this report assumes that single detached dwellings contain 3+ bedrooms.

3.1.3 Housing Units by Date Built

According to Statistics Canada as of 2016, approximately 42.9% (15 units) of the housing stock in the Summer Village was built between 1981 and 1990, and 57.1% (20 units) was built between 2001 and 2010. While older homes are likely to be more affordable and attractive to first-time homebuyers or households with lower incomes, there is a higher likelihood of health and safety concerns with homes potentially not meeting new building code requirements or needing significant maintenance and repairs.

According to 2025 tax assessment data from the Summer Village, there was a total of 77 private dwellings in Horseshoe Bay (including approximately 38 permanent, year-round and 39 seasonal residences). Approximately 51% of the housing stock was built between 1961-1980. Older construction (built before 1960) made up 8% of the housing stock, while newer construction (built between 2011 and 2021) represented 4% of the housing stock. While older homes are likely to be more affordable and attractive to first-time homebuyers or households with lower incomes, there is a higher likelihood of health and safety concerns with homes potentially not meeting new building code requirements or needing significant maintenance and repairs.

Figure 3.2: Housing Units by Date Built (2025)



Source: Summer Village of Horseshoe Bay Tax Assessment Data (2025)

3.1.4 Housing Units and Building Permits

Despite there not being reliable data confirming dwelling units by date built in the 2021 census, municipal records show that there were 12 residential building permits issued between 2010 and 2024 (seven year-round dwellings and five seasonal). Of the year-round dwellings, 71% were single detached dwellings and 29% were move-on homes. Of the seasonal dwellings, 80% were single detached dwellings and 20% were move-on homes.

Table 3.1: Residential Building Permits (2010-2024)

Year	Building Permits (# of)	Dwelling Type
2010	2	Year-Round
2011	2	Year-Round
2012	1	Seasonal
2016	2	Year Round Seasonal
2018	1	Seasonal
2019	1	Year-Round
2020	1	Year-Round
2021	1	Seasonal
2023	1	Seasonal

Source: Summer Village of Horseshoe Bay Building Permit Data (2025)

3.2 Homeownership

3.2.1 Sale Prices

From March 1, 2024, until March 1, 2025, there were 4 residential sales in the Summer Village. The median and average residential sales price for a year-round dwelling was $149,000, whereas the median sales price for a seasonal dwelling was $147,500 (average sales price was $133,166). The highest recorded sale price was $150,000, while the lowest was $102,000.

Historical sale price data was not available for the Summer Village.

3.2.2 Affordability

To better understand current affordability challenges related to homeownership, an affordability gap analysis was completed. It is noted that although the 2021 census median household income was temporarily inflated due to the COVID-19 financial assistance programs, it remains the most current and available data for household income in 2024.

Still using the Town of Elk Point as a proxy, the median household income for owner households in 2021 was $102,000 annually, or $8,500 monthly. Using CMHC's affordability threshold (30% of gross income), the estimated affordable monthly shelter cost was calculated at $2,550.

The affordable housing threshold was then compared to estimated monthly shelter costs for homeowners in the Summer Village.

Assumptions for Monthly Shelter Cost Calculations

- Mortgage payments are assumed to be the main shelter cost for owner households. These payments were based on the average 2024 sale price ($149,000) under two down payment scenarios (20% and 5%), using a 5.8% interest rate (aligned with CMHC's 2024 average conventional mortgage lending rate) and a 25-year amortization period.
- Other shelter costs included:
  - Mortgage loan insurance premiums, calculated using CMHC’s 2024 rates for each down payment scenario.
  - House insurance premiums, based on Alberta’s 2024 average monthly premium.
  - Property taxes, assuming a monthly payment schedule.
  - Utility costs, based on Alberta’s 2024 average monthly utility costs.

Table 3.2 presents estimated monthly housing costs for owner households and compares them to the affordable housing threshold (i.e., spending up to 30% of median household income on housing). This analysis provides a general overview of homeownership affordability in the Summer Village but is based on a set of assumptions and does not capture the full range of homeowners' lived experiences.

Table 3.2: Homeownership Affordability Analysis (2024)

2024 Median Owner Household Income Assumption *(Using Elk Point as a proxy)*	**$102,000/year or $8,500/month**	
Affordability Threshold (30% of median household income)	$2,550/month	
2024 Average Sales Price	$149,000	
Cost Category	**Total Shelter Costs**	**Affordability Gap[5]**
Estimated Monthly Shelter Costs with 20% Down Payment	$1,449	$1,101
Estimated Monthly Shelter Costs with 5% Down Payment	$1,669	$881

Source: Statistics Canada, CHMC

Based on this analysis and the assumptions applied, single detached housing is affordable for owner households earning the median income and above. Under the 20% down payment scenario, monthly shelter costs represent 16.9% of the median owners’ income, qualifying as affordable housing being approximately $1,101 under the affordability threshold. Under the 5% down payment scenario, monthly shelter costs are $881 under the affordability threshold, making up 19.6% of the median owners’ income. This analysis does not consider the condition or availability of residential units in the Summer Village.

[5] The amount by which the estimated monthly shelter costs exceed the affordability threshold (30% of net median household income). Negative values indicate a gap. Positive values indicate there is no gap.

3.3 Short-Term Vacation Rentals

Over the past decade, short-term rentals (STRs) have surged in popularity, offering affordable and comfortable alternatives to traditional accommodation for business and leisure travelers. This growth has expanded lodging options, making smaller communities more accessible to visitors.

While STRs provide economic benefits by boosting tourism and local business, they also pose challenges, including property damage, noise, safety concerns, and other nuisances. Additionally, they can reduce the availability of long-term rental housing, as some rental properties are converted into STRs for higher profits. While not all STRs would otherwise be part of the long-term rental market, units that are not a primary residence and are available for rent more than 180 days per year are more likely to displace long-term rental housing.

STRs are not currently allowed in the Summer Village of Horseshoe Bay, which aligns with available data from Airbnb and VRBO confirming that there were no STR units available (as of March 2025).

3.4 Affordable and Subsidized Housing

Based on Statistics Canada data, there were no subsidized rental units in the Summer Village Horseshoe Bay in 2021.

Available information on affordable housing operated by local non-profit housing providers is outlined below.

3.4.1 MD of St. Paul Foundation

MD St. Paul Foundation manages affordable housing and seniors’ housing in the region, focusing primarily on low-income seniors. They operate facilities that include one- and two-bedroom units and are working on expanding their services to meet growing demand, including a proposed seniors’ lodge. The Foundation also advocates for more accessible and transitional housing solutions for older adults in the region.

Across the region, the MD Foundation of St. Paul operates two seniors’ lodges with a total of 143 beds, and six self-contained living residences with a total of 101 units. They also have 4 homes for rent to low-income families with children and provide 86 rent supplement designations throughout their service area.

There are no homes located within the Summer Village of Horseshoe Bay.

3.4.2 Métis Urban and Capital Housing Corporation

Métis Urban and Capital Housing Corporation (MUCHC) is a non-profit organization that provides nearly 900 affordable housing units across the province of Alberta in thirteen urban centres including the Town of St. Paul.

In St. Paul, MUCHC owns and manages seven affordable housing units, one 4-bedroom and six 3-bedroom homes, offering culturally relevant, subsidized housing options for Indigenous residents.

3.4.3 St. Paul Affordable Community Housing Society

St. Paul Affordable Community Housing Society (SPACH) provides affordable homeownership to families through an affordable rent-to-own program. SPACH is seeking to develop 6 three-bedroom affordable rent-to-own homes (2 single detached homes, and 2 duplexes) in the Town of St. Paul. They currently have enough funds to build one home and are raising funds to build the remaining five. Homeowners will be required to support a $200,000 mortgage (approximately 55% of the total cost to build), and will receive full title after 10 years.

3.4.4 Consultation Insights

Overall, stakeholders across the St. Paul Region expressed concern regarding housing affordability impacting a broad spectrum of residents. While there is some subsidized housing across the Region, there are gaps in the supply of affordable housing. Specific gaps, for the region, highlighted in consultations include three- and four-bedroom units for families, affordable rental housing, housing options for seniors, and accessible housing for people with disabilities. Stakeholders also point to a need for more mixed housing developments, multi-generational and shared housing options, and second/accessory units.

Within Horseshoe Bay, key concerns include a lack of housing options for youth who grew up in the area but are unable to find or afford a home in the area, and for seniors who are looking to downsize or who are in need of housing with support.

Across the Region, stakeholders note that zoning regulations, and high construction costs are barriers to the creation of more affordable housing options. In the Summer Village of Horseshoe Bay, stakeholders identified converting seasonal homes into year-round housing to provide more housing. Stakeholders also noted several vacant properties in Horseshoe Bay which could be an opportunity for new housing. In addition, it was highlighted that the Village of Horseshoe Bay does not have the infrastructure or land for new development, and new housing should be focused on renovating or converting existing properties.

3.5 Supportive Housing

There are no supportive housing options within the Summer Village of Horseshoe Bay. Supportive housing and support options across the Region are outlined below.

3.5.1 St. Paul Abilities Network

St. Paul Abilities Network (SPAN) provides housing and support services primarily for individuals with disabilities, including those with mental health or addiction issues. They operate 12 group homes with a total of 59 beds, and 5 1-bedroom apartment style units in all within the Town of St. Paul. SPAN also operates 2 affordable housing rental properties, Maurice Manor (12 two-bedroom units) and White Pebbles (12 one-bedroom units), also within the Town of St. Paul. Currently there are no vacancies within the group homes, and there are approximately 20 people waiting for the one-bedroom units, and 15 waiting for the two-bedroom units (as of March 2025). Staff at SPAN state that there are long waiting times for their units.

They also provide a range of support services, including employment and recreational, peer support, respite care for families, counselling, youth supports, transportation support, and in-home supports. Services are individualized to meet the needs of individuals and families.

3.5.2 MD of St. Paul Foundation

As noted above, while not specifically within the Village of Horseshoe Bay, the MD of St. Paul Foundation provides a range of affordable seniors housing including 10 supportive living units at their Elk Point Lodge.

3.5.3 St. Paul Regional Family and Community Support Services

St. Paul Regional Family and Community Support Services (FCSS), while not providing supportive housing, provides a range of community-based support programs including housing navigation, homelessness prevention, and referrals to emergency resources. They work closely with local non-profits and provincial services to connect residents with shelter options, rent subsidies, and wraparound supports. Programs range from senior specific programs (i.e., Snow Angels), and youth specific programs (i.e., drop-in for teens, St. Paul Youth Council), to a broad range of community-wide programs such as a clothing exchange, counselling, meals on wheels, community kitchen, and Christmas hampers. FCSS also provides grant funding for local initiatives.

3.5.4 Consultation Insights

Overall, consultations outline a strong demand for supportive housing options across all four communities, especially for seniors, people with disabilities, and those living with mental health or addiction issues. Stakeholders emphasized that existing seniors' housing is limited, with few options for those who are not yet ready for long-term care but cannot live independently. Within the Village of Horseshoe Bay, stakeholders noted that seniors often need to leave the community to access appropriate housing and supports.

Overall, focus group participants called for more mixed-use and multi-generational supportive housing that integrates services like mental health care, skills training, and social supports. Innovative suggestions included converting motels into supportive housing and designing apartment complexes that foster social connection while embedding care services.

3.6 Emergency and Transitional Housing

There are currently no emergency or transitional housing options in the Summer Village of Horseshoe Bay. Emergency housing and support options for the Region of St. Paul are described below.

3.6.1 Capella Centre

Currently there is only one shelter in the St. Paul Region, the Capella Centre, providing shelter for women in the Town of St. Paul. The Capella Centre operates Columbus House of Hope, a secure 20 emergency shelter beds for women and children who have experienced family violence or other urgent situations. Columbus House includes a number of amenities for residents including a spiritual health room, playground, sensory room, school room, and shared kitchen for families to eat together. Capella Centre also offers Second Stage programing, 2 individual apartment units, where families can stay for up to two years.

3.6.2 Mamowê Opikihawasowin Family Services

Mamowê Opikihawasowin Family Services is a delegated First Nations child and family services agency that serves Indigenous children, youth, and families within the region, including surrounding First Nations and Métis communities. The organization provides culturally grounded child welfare services, including family support, kinship care, and community-based prevention and protection programs.

While not a housing operator, Mamowê plays an essential role in housing stability for Indigenous families by supporting family reunification, ensuring safe placements, and helping families access wraparound services. Their work intersects with housing through referrals to emergency shelter (such as during winter mat programs), advocacy for stable family accommodations, and collaborations with housing support agencies for families in crisis.

During consultations, Mamowê was noted to have been involved in providing a mat program in previous years which has since lost funding and is not currently operating.

3.6.3 St. Paul Community Health Services

St. Paul Community Health Services is operated by Alberta Health Services (AHS) and provides a broad range of public health, home care, and community support programs to residents in the region. While not a dedicated housing agency, the clinic plays a critical role in supporting housing stability through health and social service integration. Their services include:

- Home Care and Case Management (including seniors aging-in-place and clients with chronic illness)
- Public Health Nursing
- Mental Health and Addiction Services
- Health Promotion and Disease Prevention

3.6.4 Consultation Insights

Across the St. Paul Region, consultations with stakeholders revealed a lack of emergency and transitional housing. In the absence of appropriate shelter options, individuals often rely on informal, unsafe, or poor-quality accommodations.

Stakeholders emphasized the urgent need for a low-barrier overnight shelter or mat program, noting that there is currently no safe, accessible place for people to stay during crises. Community members further stressed that wraparound services, including harm reduction, trauma-informed care, and case management, should be integrated into emergency and transitional housing models. Across the region, there is strong support for increased collaboration and funding to establish safe, accessible, and trauma-informed temporary housing options that meet the diverse needs of residents.

3.7 Current Housing Highlights

The following is a summary overview of the data presented in this section:

Existing Housing Units

- In 2021, the Summer Village of Horseshoe Bay had approximately 40 permanent private dwellings, predominantly single detached houses (87.5%), followed by moveable dwellings (12.5%).
- While detailed data on unit size is limited, a sample from Statistics Canada suggests most single detached dwellings have 3 or more bedrooms.
- According to 2025 tax assessment data, there were 77 total dwellings (38 year-round and 39 seasonal). Approximately 51% of the housing stock was built between 1961–1980, 8% before 1960, and 4% between 2011–2021.

Home Ownership

- Between March 2024 and March 2025, there were 4 residential sales in the Summer Village, with year-round dwellings selling for an average and median price of $149,000. Seasonal dwellings had a median sale price of $147,500 and an average of $133,166.
- The 2021 median household income for owner households (using Town of Elk Point as a proxy) was $102,000 annually (or $8,500 monthly).
- Using CMHC's affordability threshold (30% of gross income), the affordable monthly shelter cost is calculated at $2,550.
- Single-detached housing appears generally affordable for owner households earning the median income or above.

Short-Term Vacation Rentals

- Based on a review of data available from Airbnb and VRBO, as of March 2025, there were no STR units available in the Summer Village of Horseshoe Bay.

Affordable and Subsidized Housing

- In 2021, there were no subsidized rental units in the Summer Village of Horseshoe Bay. The closest available supports were in the Town of St. Paul.
- Regional non-profits provide affordable housing options outside the Summer Village, but none currently operate within the Summer Village of Horseshoe Bay.
- Stakeholders identified key housing gaps, including a lack of larger family-sized units, limited affordable rental options, insufficient housing for seniors, inadequate accessible housing for people with disabilities, and a need for more diverse housing models such as multi-generational and shared living options.
- Barriers to affordable housing development include restrictive zoning regulations and high construction costs. In Horseshoe Bay, limited infrastructure and developable land further constrain new housing, though opportunities exist through the renovation or conversion of seasonal dwellings and vacant properties.

Supportive Housing

- There are no supportive housing options within the Summer Village of Horseshoe Bay, the closest available supports are located in the Town of St. Paul.
- A demand for supportive housing across the region for seniors, individuals with disabilities, and those facing mental health and addiction challenges was identified.
- Seniors' housing options are insufficient, especially for those requiring a level of support between independent living and long-term care.
- Barriers include the need for more accessible housing stock, long waitlists for existing units, and the potential costs associated with retrofitting or repurposing buildings to meet supportive housing needs.

Emergency and Transitional Housing

- There are currently no emergency or transitional housing options in the Summer Village of Horseshoe Bay.
- The Capella Centre in the Town of St. Paul is the sole provider of emergency shelter in the region, offering services for women and children experiencing violence or crisis, indicating a lack of such options elsewhere in the region.
- Stakeholders across the St. Paul Region highlighted a significant gap in emergency and transitional housing, especially for men, leading to individuals resorting to informal, unsafe, or poor-quality living arrangements.

4.0 Future Housing Needs

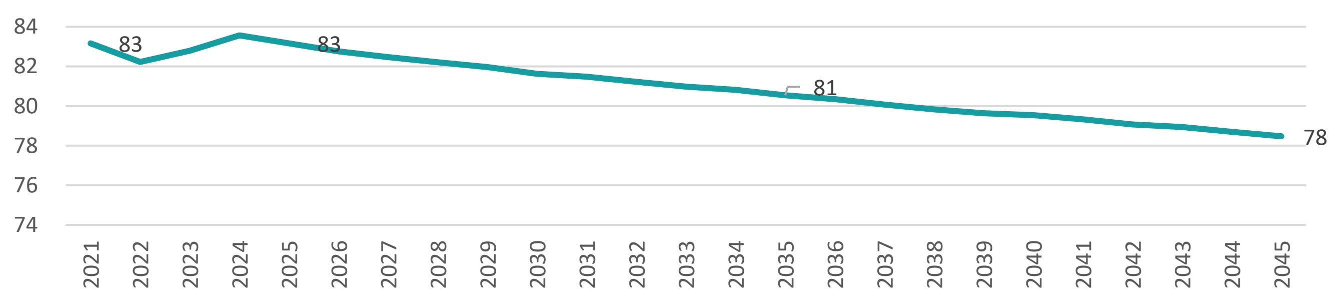
4.1 Community Growth

4.1.1 Anticipated Population

The methodology for developing population projections for Horseshoe Bay was based on the Government of Alberta's population projections by age for the aggregated local geographic area. To develop projections specific to Horseshoe Bay, the consultants applied a proportional allocation method: they calculated the share of each age group that Horseshoe Bay represented within the broader geographic area in 2021 and then applied those percentages to the provincial projections for each future year. This approach enabled the creation of sub-area population projections that reflect both provincial demographic trends and the municipality's historical population structure, providing a locally relevant basis for estimating future households and housing demand by age group.

The projected population of Horseshoe Bay remains relatively stable over the 20-year period from 2025 to 2045. By 2025, the population is projected to be 83, the same population as 2021. A gradual decline is anticipated to occur over time, with the population reaching 81 by 2035 and 78 by 2045. These changes reflect modest shifts over time, with projections indicating a decrease of only five individuals from 2025 to 2045. However, given the small population base, even these minor changes represent proportionally significant shifts.

Figure 4.1: Estimated and Projected Population (#) (2025-2045)

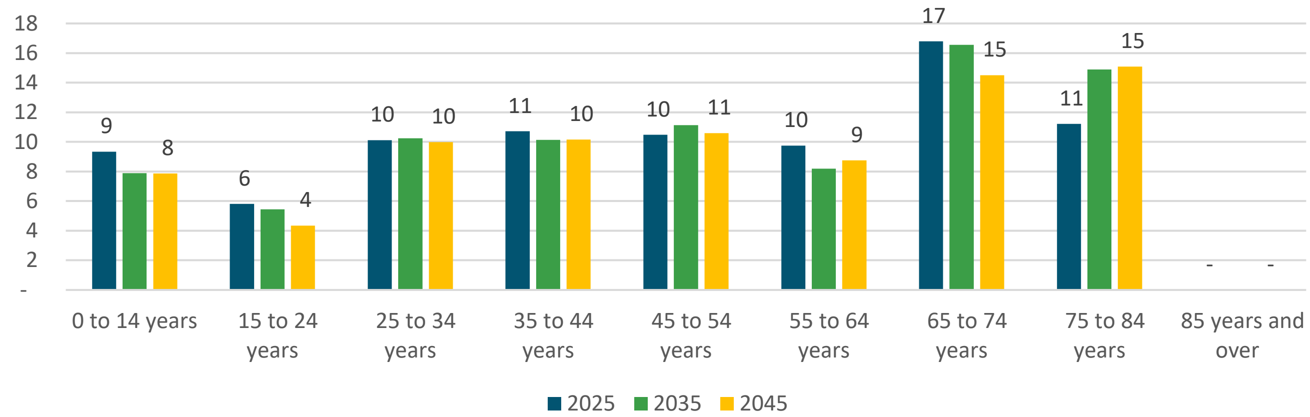


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

> ***Population projections for summer villages with very small populations should be interpreted with caution due to their high sensitivity to even minor demographic changes, such as a few people moving in or out. Small shifts can significantly alter population trends, making projections unstable and potentially misleading. These communities often lack robust local data, and projection methods typically rely on applying broader regional trends that may not reflect unique local dynamics—such as seasonal residency, aging populations, or development restrictions. As a result, these projections are best viewed as illustrative scenarios rather than precise forecasts.***

The projected age distribution for Horseshoe Bay over the next two decades indicates a stable population with a gradual aging trend. In 2025, the largest age group is those aged 65 to 74 (17 people), followed by balanced representation across other age cohorts. By 2035, the number of residents aged 75 to 84 increases from 11 to 15, while the 65 to 74 group remains stable. In 2045, the population continues to skew older, with 15 individuals each in both the 65 to 74 and 75 to 84 age groups. Meanwhile, younger cohorts such as those aged 0 to 14 and 15 to 24 see slight declines.

Figure 4.2: Projected Distribution of Population by Age Group (#) (2025-2045)

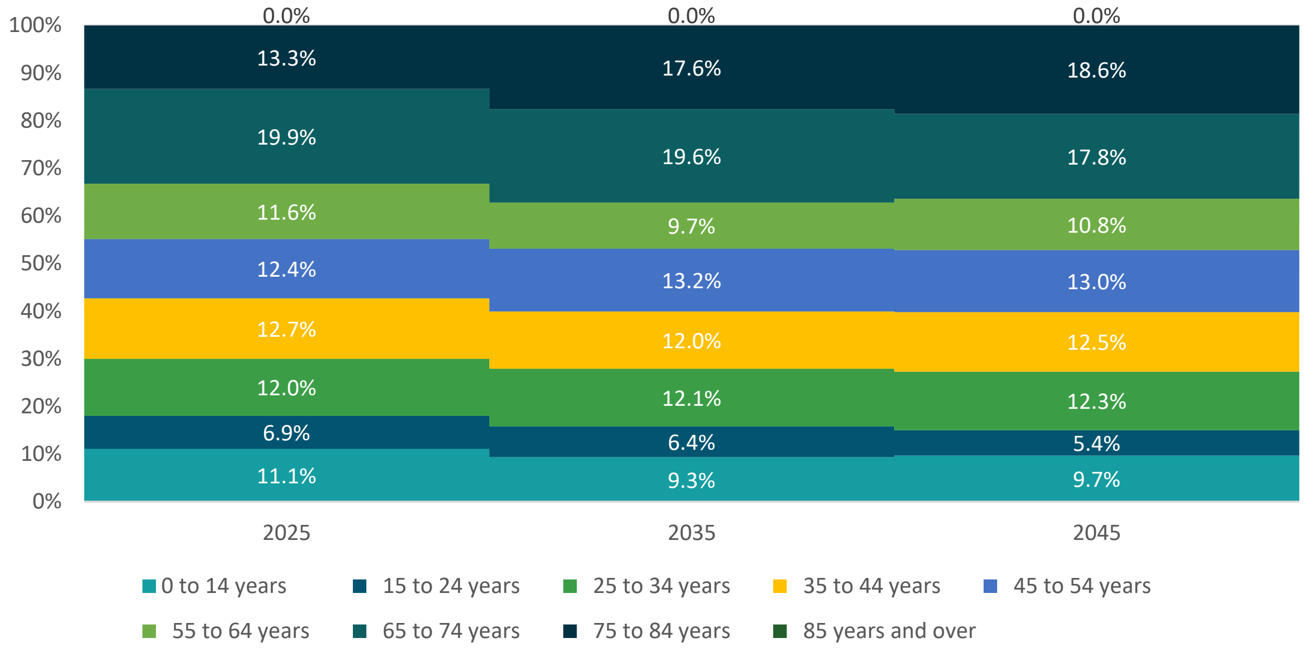


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

In 2025, the largest age group by proportion is 65 to 74 years (1.2%), followed by 75 to 84 years (0.8%), reflecting a community already skewed toward older adults. By 2035 and 2045, the share of the 75 to 84 age group rises to 1.1%, matching or nearly matching the 65 to 74 group, which slightly declines to 1.1% by 2045. Meanwhile, the proportions for younger age groups remain static or decline slightly, particularly for those aged 15 to 24, which decreases from 0.4% in 2025 to 0.3% in 2045.

In 2025, the largest share of the population is in the 65 to 74 age group (19.9%), followed by a relatively even spread across other working-age and older adult cohorts. By 2035, the 75 to 84 age group increases significantly to 17.6%, and the 65 to 74 group remains steady at 19.6%, indicating an upward shift in the age profile. This trend continues into 2045, with 18.6% of the population in the 75 to 84 group and 17.8% in the 65 to 74 group. Meanwhile, the proportion of youth (0 to 14 years) and young adults (15 to 24 years) slightly declines, and the working-age population (25 to 54 years) remains relatively stable. These shifts suggest that while the population size does not change significantly, Horseshoe Bay is projected to have an increasingly older demographic.

Figure 4.3: Projected Distribution of Population by Age Group (%) (2025-2045)

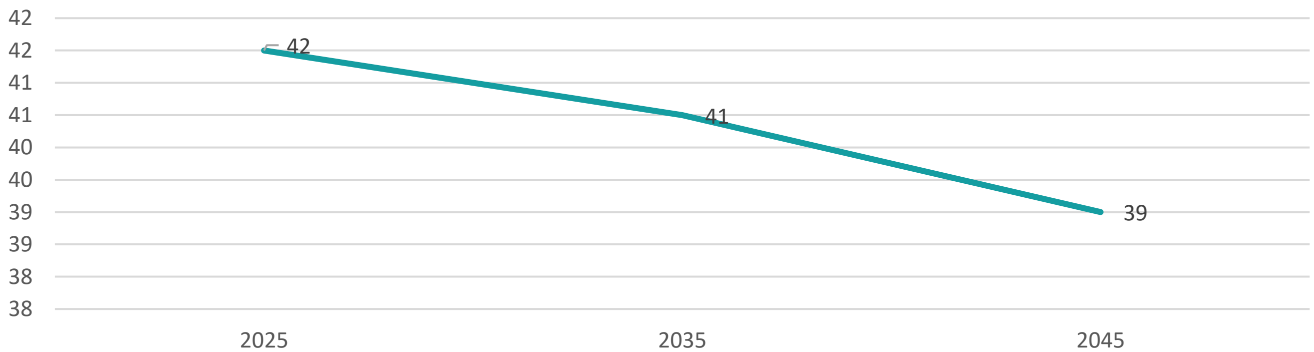


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.1.2 Anticipated Households

Based on an assumed average household size of two persons per household, the number of households in Horseshoe Bay is projected to decline modestly over the next two decades. In 2025, there are expected to be 42 households, decreasing slightly to 41 by 2035 and 39 by 2045. This gradual reduction in household count aligns with the overall projected population decline.

Figure 4.4: Household Change (2025-2045)



Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.2 Population Based Indicators of Housing Units Required

4.2.1 Current Unmet Need

Given that the community's year-round population is too small for Statistics Canada to release data on core housing need, unmet housing need cannot be accurately identified.

However, we know that 10.8% of households in the broader Census Division (No. 12) are in core housing need. A breakdown of these households by income is shown below:

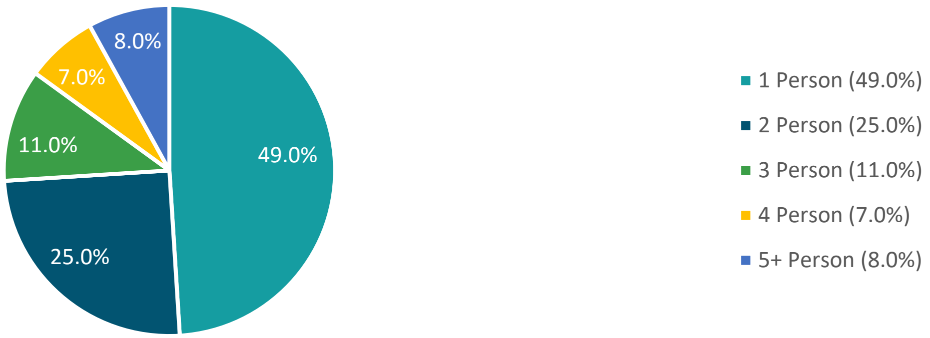
- 12.5% have very low incomes, with an annual income of less than $19,000 and who can afford shelter costs of less than $475
- 63.0% have low incomes, with annual incomes between $19,000 and $47,500 and who can afford $475-$1,188 per month
- 22.7% have moderate incomes, between $47,500 and $76,000, and can afford $1,188 - $1,900 per month
- 1.8% have median incomes, between $76,000 and $114,000, and can afford $1,900 to $2,850 per month

Figure 4.5: Households in Core Housing Need by Income Category, Census Division No. 12 (2021)

Source: HART based on Statistics Canada Census data

Almost half (49%) of households in core housing need in Census Division No. 12 were people living alone. Another 25% were two-person households. Data on core housing need by income category and household size indicates that existing unmet housing needs are concentrated among smaller households with low incomes.

Figure 4.6: Households in Core Housing Need by Household Size, Census Division No. 12 (2021)



Source: HART based on Statistics Canada Census data

4.2.2 Future Need to Meet Anticipated Changes

The projected number of year-round dwelling units in Horseshoe Bay closely follows the household projections, with an estimated 42 occupied units in 2025, declining slightly to 41 in 2035 and 39 in 2045. This modest decrease reflects the community's stable but gradually aging and shrinking year-round population. While the total number of dwellings may include seasonal or recreational properties, the projection highlights a steady demand for a small number of year-round homes over the coming decades.

4.2.3 Projected Demand by Number of Bedrooms

Based on the existing housing stock in Horseshoe Bay, which consists predominantly of single detached dwellings, the majority of future housing demand is likely to continue favouring units with three or more bedrooms. This reflects the current built form and its suitability for families or larger households. However, as the population continues to age, there may be a gradual shift in demand toward smaller, more accessible units that better meet the needs of older adults, such as one- or two-bedroom homes with minimal maintenance requirements. Planning for a mix of unit sizes could help support aging in place while maintaining the character of the community.

4.2.4 Projected Demand by Income Category

While data is not available at a fine-grained level to accurately project housing needs in Horseshoe Bay by income category, the income profile of Census Division No. 12 provides useful context. In this broader region, a significant share of owner households (47%) fall into the high-income category, earning over $114,000 annually, while rental households are more concentrated in the low to moderate income ranges. Specifically, 29% of renters are in the low-income category (earning $19,000–$47,500), and 26% fall into the moderate-income category ($47,500–$76,000). This suggests that while higher-income households may dominate homeownership in the region, there is likely a continued need for rental or ownership options affordable to households earning below the area median income of $95,000, particularly for older adults or individuals on fixed incomes.

However, due to the small population size and lack of localized income data, these patterns should be interpreted with caution.

Table 4.1: Current Income Profile of Census Division No. 12 (2020)

Income Category	% of Owner Households	% of Renter Households	Annual HH Income	Affordable Shelter Cost (2020 CAD$)
Area Median Household Income			$95,000	$2,375
Very Low Income (20% or under of AMHI)	1.61%	2.61%	<= $19,000	<= $475
Low Income (21% to 50% of AMHI)	13.13%	28.84%	$19,000 - $47,500	$475 - $1,188
Moderate Income (51% to 80% of AMHI)	17.28%	25.63%	$47,500 - $76,000	$1,188 - $1,900
Median Income (81% to 120% of AMHI)	20.93%	24.41%	$76,000 - $114,000	$1,900 - $2,850
High Income (121% and more of AMHI)	47.07%	18.51%	>= $114,001	>= $2,851

4.3 Anticipated Housing Demand for Key Areas of Need

4.3.1 Housing Units for Seniors

Based on current trends indicating that approximately 52% of seniors live as the primary household maintainer or head of their household , the projected number of housing units needed to accommodate seniors in Horseshoe Bay is estimated at 15 units in 2025, increasing to 17 units by 2035, and slightly decreasing to 16 units by 2045. These projections reflect the aging of the population and suggest a steady demand for housing that meets the needs of older adults, particularly in terms of accessibility, size, and maintenance requirements.

4.3.2 Housing Units Needed for Indigenous People

Data was not sufficient to accurately project the number of housing units needed for Indigenous people in Horseshoe Bay.

4.3.3 Housing Needs of Persons with Disabilities

People with disabilities' housing needs vary widely depending on the severity and type of disability, as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into four categories: accessible housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, housing with supports for people with intellectual disabilities, and housing with supports for seniors. It should be noted that these needs are not mutually exclusive, for example, some people with mobility issues may also have an intellectual disability and require both accessible housing and housing with supports.

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and in particular, a long-term mobility disability.

Some studies have identified a strong association between requiring support with everyday activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

Indicators have been developed based on estimated gaps and prevalence rates for each of these three categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities[6].
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over[7].
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap[8].
- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing[9].

Currently, Horseshoe Bay is estimated to need approximately five units of accessible housing for individuals with mobility disabilities, up to one unit of supportive housing for individuals with mental health and addictions needs, and around two units of supportive housing for seniors. Given the small and relatively stable population, the demand for these types of specialized housing is anticipated to remain largely consistent over the 20-year projection period. While individual needs may shift slightly with the aging population, no significant increase in demand is expected based on current trends.

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[6] Statistics Canada, Canadian Survey on Disability, 2012, accessed at: https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm

[7] Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supoortive-Housing-Estimating-the-Need.pdf

[8] Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf

[9] https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/report-seniors-housing-needs.html

4.4 Future Housing Need Highlights

Projected Population and Age

- The population is expected to remain stable at 83 in 2025, declining modestly to 81 by 2035 and 78 by 2045. However, population forecasts for summer villages like Horseshoe Bay should be viewed as illustrative due to their high sensitivity to small demographic changes and lack of detailed local data.
- The population is projected to age steadily, with increasing numbers in the 65–84 age group. By 2045, nearly 37% of the population will be aged 65 to 84.

Projected Households

- Assuming an average household size of two people, year-round households are expected to decrease slightly from 42 in 2025 to 39 in 2045.

Current Unmet Housing Needs

- Horseshoe Bay's population is too small for Statistics Canada to report on core housing need directly. The regional context (Census Division No. 12) shows that 10.8% of households are in core housing need. 75% of these are low or very low income (under $47,500/year) and nearly half are single-person households.

Future Housing Needs

- The number of year-round dwelling units is projected to decrease slightly from 42 in 2025 to 39 in 2045, mirroring the household trend.
- Most future demand is likely to remain for 3+ bedroom homes, given the current stock of single detached dwellings. However, an aging population may drive gradual demand for smaller, accessible units.
- Income-based housing projections are not available for Horseshoe Bay specifically. Based on the broader region, 47% of owners in Census Division No. 12 are high-income (>$114,000/year) and 29% of renters are low-income ($19,000–$47,500/year). This indicates need for some affordable housing options for low/moderate income households.
- Based on current senior household patterns, the number of units needed for seniors is expected to be 15 in 2025, 17 in 2035, and 16 in 2045.
- There is a current estimated need for 5 units of accessible housing for people with mobility disabilities, up to 1 unit of supportive housing for persons with mental health or addictions, and approximately 2 units of supportive housing for seniors. These needs are expected to remain largely consistent over the 20-year projection period.

4.5 Next Steps

The barriers, opportunities, and gaps that emerged through the collection and analysis of available data, conversations with residents and key interested parties, and review of existing policies and bylaws will inform the development of the Regional Housing Strategy to address the following identified housing needs:

AFFORDABLE RENTAL HOUSING

- Rental stock is minimal, with no primary rental market or subsidized units in the Summer Village of Horseshoe Bay.
- Affordability is a major barrier, especially for low- and moderate-income households.
- There's a clear need for diverse affordable housing options, particularly for low to moderate-income households which includes rental options.
- The broader region's data indicates a significant portion of renters are low-income.

HOUSING FOR LOWER-INCOME AND SMALL HOUSEHOLDS

- A high portion of those in core housing needs are single or two-person households, often with fixed or limited incomes.

AGE-APPROPRIATE & SUPPORTIVE HOUSING FOR SENIORS

- There's a lack of supportive, accessible, and intermediate-care housing, potentially forcing seniors to move away or live in unsuitable conditions.
- There's a need for supportive housing for seniors requiring assistance between independent living and long-term care.

HOUSING FOR ADULTS WITH DISABILITIES

- No supportive or accessible housing exists in the Summer Village, despite clear indicators of need for seniors with mobility challenges.
- There's an estimated need for units of accessible housing for people with mobility disabilities, and supportive housing for those with mental health and addiction needs.

EMERGENCY AND TRANSITIONAL HOUSING

- The Summer Village of Horseshoe Bay has no emergency or transitional options, creating a for people experiencing crisis or displacement.
- The wider region also has a significant gap in emergency and transitional housing options.

HOUSING DIVERSITY

- There is a lack of housing options beyond single detached homes.
- There is potential to convert seasonal dwellings and develop vacant lots to increase housing diversity.

BARRIERS TO HOUSING DEVELOPMENT

- Barriers to new development include restrictive zoning regulations and limited infrastructure.

APPENDIX A

Glossary of Terms

The following is a list of commonly used terms that are often referenced in housing policy.

Accessible: In reference to a type of housing unit, accessible refers to units that are designed to promote accessibility for individuals with disabilities. This sometimes includes physical elements such as low height cupboards or light switches, wide doorways, and adapted bathrooms.

Adequate Housing: Dwellings not requiring any major repairs, as reported by residents. (Canada Mortgage and Housing Corporation (CMHC))

Affordable Housing: Communities often set their own definition of affordable housing to best reflect the local context. Affordable housing means that residents are spending less than 30% of their before-tax income on housing and housing related costs such as mortgage, rent, utilities, etc. (Canada Mortgage and Housing Corporation (CMHC))

Assisted Living (Supportive Living): A type of housing for seniors and people with disabilities that includes on-site hospitality and personal care support services. (Alberta Health Services)

At Risk of Homelessness: Refers to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards. (Canadian Observatory on Homelessness)

Cohousing: Private self-contained residences that are also centred around shared common spaces such as kitchens and dining areas.

Cooperative Housing: A co-op is a type of housing that residents own and operate as part of a membership. (BC Housing)

Coordinated Access: A coordinated access system is the process by which individuals and families who are experiencing homelessness or at-risk of homelessness are directed to community-level access points where trained workers use a common assessment tool to evaluate the individual or family's depth of need, prioritize them for housing support services and then help to match them to available housing focused interventions.

Chronic Homelessness: Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

Core Housing Need: A household is in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards.

- Adequate housing is reported by residents as not requiring any major repairs.
- Affordable dwellings costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- (CMHC)

Cultural Competency: The ability of systems to provide care to people with diverse values, beliefs and behaviours, including tailoring delivery to meet a person's social, cultural and linguistic needs. (HomelessHub)

Emergency Housing: Immediate, short-stay housing for people who are homeless or at risk of becoming homeless.

Episodic Homelessness: Refers to individuals who are currently homeless and have experienced three or more episodes of homelessness in the past year (episodes are defined as periods when a person would be in a shelter or place not fit for human habitations, and after at least 30 days, would be back in the shelter or inhabitable location. (Built For Zero Canada)

Homelessness: Describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. (Canadian Observatory on Homelessness)

Housing First: Is a recovery-oriented approach to ending homelessness that centres on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. There are five core principles of Housing First:

1. Immediate access to permanent housing with no housing readiness requirements
2. Consumer choice and self-determination
3. Recovery orientation
4. Individuals and client-driven supports, and
5. Social and community integration

Housing Secure: Refers to security of tenure; not having to worry about being evicted for having your home or lands taken away. (National Women's Association of Canada)

LGBTQ2S+: Lesbian, gay, bisexual, transgender, queer, two-spirited, and additional identities.

Market Housing: Market housing is housing which the private industry provides without requiring any subsidies or incentives.

Mixed Income Housing: Any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes. (National Housing Strategy)

Non-Market Housing: Non-market housing is housing that typically requires additional subsidies or supports from other organizations and government bodies.

On-Site Supports: Services offered to households in order to maintain their optimal level of health and well-being. These services may take a variety of forms and may vary in intensity based on people's needs. A few examples include case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, childcare, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed. (National Housing Strategy)

Primary Rental Housing Units: Rental housing units that were built for the primary purpose of being rented.

Rent-Geared-to-Income: A type of subsidized housing where the housing provider matches your rent to how much you earn. (BC Housing)

Secondary Rental Housing Units: Housing units that were not purposely built for the rental market but have been added to the rental market by the owner, such as rental condominiums.

Social Housing: Social housing is subsidized housing that generally was developed under federal and provincial programs during the 1950s – 1990s, where ongoing subsidies enable rents to be paid by residents on a 'rent-geared-to-income' (RGI) basis (i.e., 30% of gross household income). Social housing is also called subsidized, RGI, community, or public housing.

Subsidized housing: A type of housing which government provides financial support or rent assistance.

Suitable Housing: Housing with enough bedrooms for the size and make-up of residential households. (CMHC)

Supportive Living: A type of housing that provides on-site supports and services to residents to help them remain as independent as possible, but with access to services to meet their changing needs (e.g., mental health supports, lifeskills training). (Alberta Health Services)

Tenure: Refers to whether a household owns or rents their home.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge, and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. (National Housing Strategy)

Appendix C: Regional Housing Strategy Engagement Report

March 2026
Final Report

St. Paul Regional Housing Strategy

Phase 1 and Phase 2 Community Engagement Summary

Final Report – November 2025

Table of Contents

1.0 Project Overview

Providing a mixture of housing types and tenures of varying levels of affordability is essential for creating a diverse, inclusive, and healthy community. To best meet the housing needs of current and future residents and understand how affordable, safe, and suitable housing options can be provided as the community evolves, the County of St. Paul, the Town of St. Paul, the Town of Elk Point, and the Summer Village of Horseshoe Bay are preparing a Regional Housing Strategy.

1.1 Project Approach

PHASE 1

IDENTIFYING HOUSING NEEDS
WINTER/SPRING 2025

- Review background documents
- Engage community members and interested parties
- Complete housing supply and needs analysis
- Prepare a Housing Needs Assessment for each community in the region

PHASE 2

DEVELOPING HOUSING ACTIONS
SPRING/SUMMER 2025

- Develop a draft Regional Housing Strategy based on insights from Phase 1
- Engage community members and interested parties
- Finalize Regional Housing Strategy
- Present the final Strategy to Council

2.0 Phase 1 Community Engagement

2.1 Engagement and Communications Overview

As part of Phase 1: Identifying Housing Needs, multiple engagement opportunities were provided to share information and gather feedback from the municipalities, residents, and interested parties. Community workshops and survey opportunities were advertised through posters, two newspaper advertisements in *Lakeland Today* and *Lakeland This Week*, social media posts (Facebook and Instagram), through each municipality's website, and through a project webpage (www.stpaulregionalhousing.com). External focus groups and key informant interviews were more targeted and those who participated received email invitations to provide feedback.

Phase 1 Engagement Opportunities	Description
Online Survey *February 3 to 24, 2025*	An online and paper survey was available to gather feedback from residents. **60 submissions were received**. A project website was also created to serve as a central platform for sharing project information, engagement opportunities, and provide ways to contact the project team.
Council Workshops *February 5 and 6, 2025*	Two workshops were facilitated with representatives from Council from all four municipalities. These discussions were held to learn about what elected officials have been hearing from residents, gaps they have identified in their communities, and key housing priorities for each municipality and the region as a whole.
Community Workshops *February 5 and 6, 2025*	Two in-person drop-in community workshops were held, one in the Town of St. Paul and the second in the Town of Elk Point, to learn about residents' experiences with housing in the region, including any specific challenges they have faced, and ideas they have to address housing needs. Approximately **28 people** participated in the workshops and provided input.
External Focus Groups *February 10 and 11, 2025*	Two virtual focus groups were facilitated. The first included local builders and developers, while the second was with housing and service providers (such as community agencies and representatives of at-risk groups). **14 distinct organizations and groups** were represented at these focus groups.
Key Informant Interviews February 3 to 21, 2025	**Eight** telephone (or virtual) interviews were facilitated with key housing and service providers, representatives from each municipality, the Royal Canadian Mounted Police (RCMP), and St. Paul/Elk Point Economic Development Alliance (STEP).

2.2 Overall Key Themes

The table below details a high-level summary of key themes that emerged from feedback provided through the external focus groups, key informant interviews, the community workshops, and online engagement.

Key Themes	Description
Housing Affordability and Diversity	• More affordable and accessible housing options are needed for young adults, single parents, low-income families and individuals, people experiencing homelessness, people with pets, people experiencing mental and physical disabilities, newcomers, and seniors.
Rental Availability and Quality	• More rentals are needed, along with increased accountability for landlords to provide safe and adequate housing. • More affordable rentals are also required to meet the needs of vulnerable sectors of the community, such as those mentioned above.
Housing Supports and Resources	• More services to obtain and maintain housing, such as physical and mental health supports, assisted living, and culturally sensitive services, among others, are needed to support vulnerable populations like youth, seniors, newcomers, people with disabilities, Indigenous residents, and residents experiencing homelessness and addiction.
Government Support	• More collaboration with all levels of government is needed to support service providers and industry in providing more affordable and diverse housing solutions. • Funding opportunities for service providers are limited, and more is needed to maintain and expand current emergency and supportive housing to meet the needs they are seeing in the community. • Developers are looking for financial incentives and more flexible regulations to develop more housing in the region since development costs often exceed the potential sale prices of homes, making it challenging to achieve viable profit margins. • Homeowners and/or landlords are also looking for government incentives for home maintenance and repairs to maintain safe and comfortable housing.
Seniors	• More affordable and accessible housing for seniors that supports different levels of independence and care is needed.
Increased Development and Housing Supply/ Availability	• There is a need to unlock a variety of residential development opportunities due to a shortage of diverse and affordable housing options, with the most popular housing options being smaller or tiny homes, and modest housing. • Other forms of housing noted to be in demand are short-term emergency housing (e.g., men's shelter) and higher density mixed-use developments like apartments and row housing/town houses. These options are in higher demand in some municipalities over others.

Key Themes	Description
	• Regulatory and bureaucratic barriers to developing more diverse and affordable housing, such as zoning bylaws and long approval processes, are an issue for both service providers and industry. • To attract housing investments, more services, amenities and job opportunities are needed to retain current residents and sustain a steady growth rate.
Community Partnerships	• There is a desire for collaboration and partnerships between developers, service providers, educational and other institutional facilities, and municipalities in the region to facilitate more affordable and diverse housing solutions.
Other Housing Costs	• Housing-related costs, such as utilities and taxes, and the general high cost of living are adding strain on affordability.

2.3 Council Workshops

From the two workshops held with Council representatives from all four municipalities, the project team learned more about what Council members were hearing from residents regarding housing in the region. Council representatives shared there was an overall lack of supportive or transitional housing (e.g., for seniors, children/youth in foster care, and people with disabilities), affordable rental options, and affordable options for middle-income earners. People who are most impacted are seniors, children and youth, Indigenous populations, people with disabilities, newcomers, and essential workers (e.g., RCMP, heath care workers, social workers, and teachers). A number of barriers were identified within these conversations, both at the regional level and more specific to each municipality.

2.4 External Focus Groups

The following section provides a high-level summary of feedback gathered as part of the two external focus groups.

THEMES FROM DISCUSSIONS WITH INDUSTRY (RESIDENTIAL DEVELOPERS, LANDLORDS AND REAL ESTATE AGENTS):

- **Current Supply & Strengths:** The homeownership market in the region is relatively stable. However, rental demand is high, with little to no availability of quality rentals. Other regional strengths include affordability, recreational opportunities, and the welcoming environment of local communities.
- **Gaps & Challenges:** Developing rental housing is increasingly difficult due to high construction costs, property taxes, insurance, and utility costs. There is a need for senior housing and workforce housing (e.g., for RCMP officers, nurses, teachers). Developers struggle with zoning and regulatory barriers, long approval processes, making it easier to build in surrounding areas. There is also a preference for building housing for sale instead of purpose-built rentals.
- **Solutions & Strategies:** Developers suggest reducing regulatory hurdles, re-evaluating bylaws that limit certain housing options (e.g., tiny homes and ready-to-move houses), and providing financial incentives like tax breaks and grants (from all levels of government) to encourage housing development. There is interest in smaller, modest, and affordable housing options, as well as better collaboration between municipalities and developers.

THEMES FROM DISCUSSIONS WITH HOUSING AND SUPPORT SERVICE PROVIDERS:

- **Current Supply & Strengths:** Some affordable and seniors' housing exists but demand far exceeds supply. The longest waitlists are for seniors and larger family units. The region has a women's shelter, but there is no men's shelter, and emergency housing options are limited.
- **Gaps & Challenges:** The greatest shortages are in three- and four-bedroom units for larger families, accessible housing for people with physical and mental disabilities, transitional housing for individuals leaving hospitals, those requiring other support systems, and people experiencing homelessness. Other challenges include a limited rental market and safety concerns of short-term or overcrowded living spaces. Many residents struggle with affordability, and zoning regulations make it difficult to establish more diverse housing due to limited opportunities for densification and non-traditional forms of housing.
- **Solutions & Strategies:** Priorities include expanding safe and affordable rental housing, increasing accessible housing, and developing mixed-use housing with supportive services to meet diverse needs (e.g., community-oriented housing, housing with skill-building, or mental health services). Alternative solutions, such as converting motels into housing or creating multi-generational living arrangements, were also discussed. Funding and limited organizational capacity continue to be major challenges for non-profits.

2.5 Key Informant Interviews

The following section provides a high-level summary of feedback gathered during the key informant interviews.

COUNTY OF ST. PAUL

Most Pressing Housing Needs	• There is some availability, but housing is not always affordable or the right type of housing for people's circumstances. There are also areas where housing quality is inadequate. • As a result, people are moving to urban centres to find options or must bring their own homes to the County.
Gaps and Challenges	• Meeting the needs of lower-income households is a priority as these households will likely leave the County. • More awareness building of what services are available in a rural area. • There is interest in subdividing land, however, not everyone can afford the cost.
Current Resident Feedback and Concerns	• There is not much feedback or concern about housing in the County. • Typically, housing discussions are centred around people looking for rental housing, which is done through social media or word of mouth.
Opportunities and Strengths	• Some seasonal homes are now becoming more permanent. • The current regulations allow for more diverse housing options like secondary suites, mobile parks, and garage suites, however, there may be opportunities to continue broadening what housing options can be developed. • The County will continue with single-lot subdivisions to create more housing opportunities in rural areas. • Existing relationships between municipalities and Councils are strong, with regular and ongoing communication. There is increasing efforts to involve other service providers in planning and development (e.g., health and safety and the fire department).
Main Priority for the County of St. Paul and the Region	• Providing a diverse range of housing options that support single households, families, and lower-income households. This includes exploring opportunities with small housing forms and housing that provides supports. • Investing in maintenance and repairs of the current housing stock to make housing more liveable.

TOWN OF ST. PAUL

Most Pressing Housing Needs	• St. Paul needs diverse affordable housing for people of all ages and life circumstances. This may include housing for seniors, young families, and young adults/professionals. Many young adults, in particular, are unable to afford housing in the Town. • Recently, only a few housing projects have been initiated, with one or two developments each year.
Gaps and Challenges	• People are unable to afford large homes. The Town needs options that are smaller and more entry-level. As a result, the Town is concerned about retaining current residents. • There is also a lack of options for people with additional struggles (i.e., people lower income or people experiencing addiction). • The Town of St. Paul has limited staff support to address housing concerns.
Current Resident Feedback and Concerns	• With increasing housing costs, there are more multi-generational families in the Town. • The cost of building and the cost of construction is too high.
Opportunities and Strengths	• Currently, the Town of St. Paul is busy processing numerous commercial or minor home occupation applications from residents. People are able to work remotely and make an income while living in the Town. • Municipalities, developers, service providers, and other partners must work together to address the housing situation in the region, although each municipality will require their own plan to meet local needs.
Main Priority for the Town of St. Paul and the Region	• Having a Housing Strategy has brought attention to the housing issues in the area and will provide a baseline for making decisions

TOWN OF ELK POINT

Most Pressing Housing Needs	• Senior's housing is in high demand and people are looking for single-detached homes with support for landscaping, maintenance, and home upkeep. • There is also a lack of housing for working professionals. Without enough accommodation in Elk Point, some working professionals are working remotely.
Gaps and Challenges	• There are high rental costs and low availability. There is no availability of new apartments although some older apartments have been recently renovated. • Currently, there is no market for homes valued beyond $350,000 in price. All homes valued under $150,000 are no longer available. • The Town is trying to attract industry as Elk Point does not have one specific industry providing employment like the Town of St. Paul. • There is also a need to remove red tape (regulatory and bureaucratic processes) that act as barriers to addressing housing needs.
Current Resident Feedback and Concerns	• There is a need to attract young people to Elk Point. • Residents are looking for growth in services and amenities to attract young adults and professionals to the Town.
Opportunities and Strengths	• Elk Point has land available and is currently working with developers to develop housing. For example, a hotel was recently converted into short-term housing. • Elk Point also has 14 lots that are serviced and can potentially be used for building housing for seniors (for rent and for sale). • The Town is open to working with partners and developers to get projects started. • There is an initiative to attract young adults and professionals who are looking for a rural and affordable lifestyle. • There is a good relationship between municipalities in the region to work together on housing, potentially sharing expenses and revenue.
Main Priorities for the Town of Elk Point and the Region	• Infrastructure needs to be in place to meet housing demand. • Better planning can help with overcoming barriers to meeting housing demands.

SUMMER VILLAGE OF HORSESHOE BAY

Most Pressing Housing Needs	• Transitional housing for people who need to transition out of their rural homes. For example, seniors sometimes have to leave the community and live in other municipalities to access additional care and services. • Young adults who grew up in Horseshoe Bay are unable to find or afford housing in the region.
Gaps and Challenges	• Horseshoe Bay is starting to see people leave the municipality and look for housing elsewhere. • Current regulations only allow single-detached homes. • The community is reliant on vehicle transportation to access amenities and services.
Opportunities and Strengths	• There is a potential to incentivize seasonal homeowners to convert their homes to year-round dwellings, either for their own purposes or for the purpose of selling or renting. • Currently, there are 35 vacant lots that are privately owned that could be developed for new dwellings. • There is an ongoing regional transportation study that could benefit residents of Horseshoe Bay.
Main Priorities for the Summer Village of Horseshoe Bay and the Region	• Converting seasonal homes to year-round residential to create more permanent housing opportunities. • Collaboration across the region is optimal for partnerships in addressing housing issues.

MÉTIS URBAN AND CAPITAL HOUSING

The Métis Urban and Capital Housing provide affordable housing units across the province of Alberta in thirteen urban centres, with the Town of St. Paul being one the municipalities they operate in. Housing is provided for both First Nations and Métis people, however, some programs are prioritized for Métis people. Currently, in the Town of St. Paul, there are seven units, one 4-bedroom unit and six 3-bedroom units.

The following summarizes the challenges experienced by Indigenous peoples regarding housing in the region:

- Overall, there is a need for more subsidized or affordable units.
- Waitlists for units are lengthy, and individuals and families may have to wait up to a year or longer for housing.
- Securing contractors and materials supply in a timely manner so people can be housed quickly.

ROYAL CANADIAN MOUNTED POLICE (RCMP)

The RCMP is Canada's national police service that works in 150 communities across the country. The RCMP also provide policing services in more than 600 Indigenous communities. The RCMP Officer interviewed has a service area that includes Elk Point, Frog Lake First Nation, Fishing Lake Métis settlement, and surrounding rural areas, but does not include the Town of St. Paul. In addition to the Officer, other staff who provided input included the Crime Reduction Officer, St. Paul Sargant, and Acting Detachment Services Supervisor.

The following summarizes regional housing challenges observed by RCMP members:

- The RCMP receives numerous calls (roughly 2-3 calls per day) related to unhoused individuals struggling with mental health or substance use. Only a few calls are about criminal activity, with most activity occurring within the unhoused community, not the public at large.
- Gaps in housing and services to support the unhoused population creates a persistent cycle of homelessness. The RCMP will respond to calls and provide temporary shelter in jail cells, however, unhoused individuals will return to public spaces upon release with nowhere else to go.
- The RCMP is not equipped to provide shelter or support unhoused people. Resources are being strained as a result.
- Many people experiencing homelessness are Indigenous.
- Staff noted concerns about funding sources for housing solutions but noted that more funding is needed from all levels of government to build more supportive housing and services.
- Examples of emergency and supportive housing and services that should be explored in the region include shelters that provide Medication Assisted Treatment (MAT), a men's shelter, 24/7 services, and case management.

- The RCMP occasionally receives calls about shelter referrals, with the only regional option being the Capella Women's Shelter in the Town of St. Paul. The next closest shelters are in Cold Lake or Lloydminster.
- The RCMP works closely with Alberta Supports, which connects people requiring shelter with local services and provides the appropriate referrals.
- The RCMP noted that there are insufficient housing options for their staff and other public service professionals. There is also a high demand for housing for the Frog Lake First Nation, and many are leaving their community to access housing. This could potentially increase the demand for housing and services in surrounding communities.

ST. PAUL/ELK POINT ECONOMIC DEVELOPMENT ALLIANCE (STEP)

STEP works towards attracting and retaining residents and promoting economic development in the region. Member communities include County of St. Paul. Town of St. Paul, Town of Elk Point, and Summer Village of Horseshoe Bay. Key industries within the region include agriculture, energy, manufacturing, and tourism.

The following summarizes regional housing challenges observed by STEP members:

- Although there is a pressing need for affordable housing, there are housing needs across the continuum, including market housing.
- Collaboration between municipalities and realtors is important for addressing housing demands and gaps.
- The region is currently investing in new economic projects that could attract more future residents like wind energy, hemp agriculture, and remote work.
- There is an opportunity to attract past residents who have left and bring them back to the region through economic and housing opportunities.
- Transportation and regional connectivity are key factors in facilitating access to more diverse housing opportunities. STEP is currently leading a regional transportation study, which will represent a significant advancement of economic and social goals.

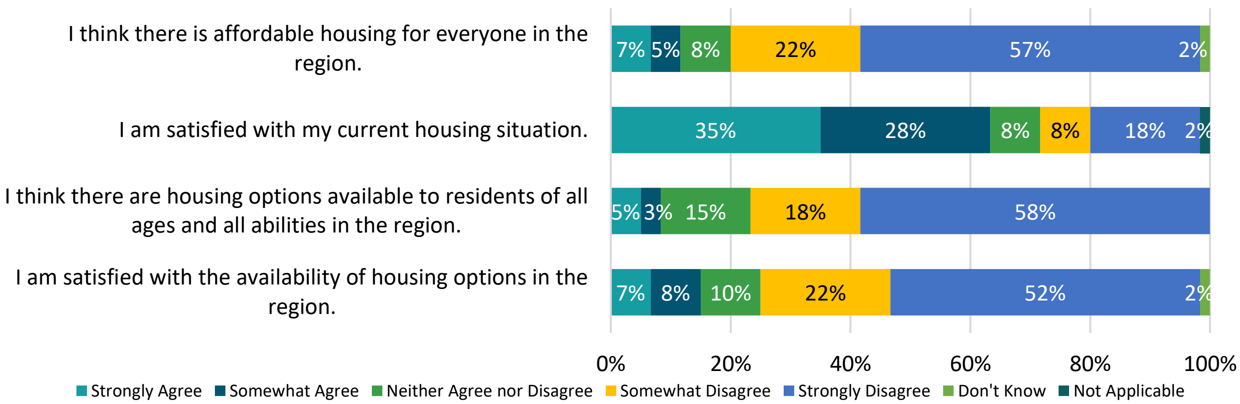
2.6 Online Survey and Community Workshops

Interested and affected parties and residents were asked to provide feedback on the challenges and opportunities with providing and accessing safe, adequate, and affordable housing in the region. The following section provides a high-level summary of feedback received through the two community workshops and online survey. Paper surveys were available, however, all survey responses were received online.

CURRENT HOUSING PERSPECTIVES

Survey participants were asked to indicate their level of agreement with statements about the current housing situation in the region of St. Paul.

- When asking respondents whether they thought there were affordable housing options for everyone in the region, **79%** of people **strongly or somewhat disagreed** with the statement.
- **63%** of respondents **strongly or somewhat agreed** that they were satisfied with their current housing situation in the region.
- **76%** of respondents **strongly disagreed or somewhat disagreed** that there were housing options available for all ages and all abilities in the region.
- **74%** of respondents **strongly disagreed or somewhat disagreed** that they were satisfied with the availability of housing options in the region.



Responses: 74 through the survey

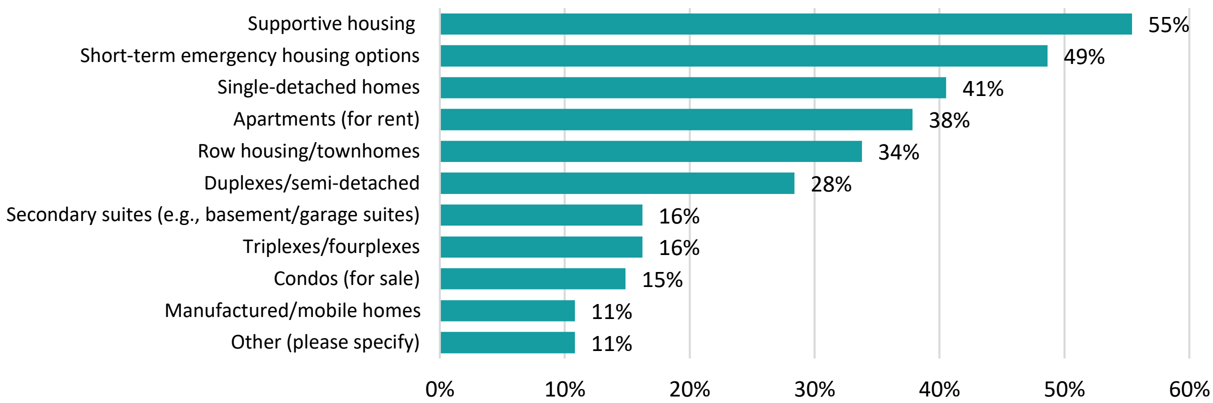
Survey participants were asked to explain their selections. The following summarizes the top themes from feedback shared:

- **Availability of housing:** People noted that there is a lack of housing as well as diversity of housing options within the region that can accommodate seniors, young adults, and professionals, low-income households, families, and people with disabilities. Rental options are particularly lacking and/or not accommodating to families and people with pets. A small minority shared that there are lots of housing options but not the right types of housing.
- **Affordability of housing:** Many noted that more affordable housing, for rent and ownership, are necessary for the region. Those who were satisfied with their living situation were mostly homeowners or people sharing housing with family.
- **High housing costs:** Some people shared that the cost of housing and housing-related costs (e.g., taxes, utilities, etc.) are too high, making it challenging to afford a home.
- **Issues with current housing stock:** Several people shared that the current housing is poor quality and requires maintenance. Some rentals were noted to be unsuitable due to bug infestation, poor management, and undesirable activity.

Responses: 36 through the survey

HOUSING OPTIONS NEEDED

Residents were asked to share what types of housing they believe are most needed in the region. The top five housing needs participants identified were supportive housing (55%), short-term emergency housing options (49%), single-detached homes (41%), apartments to rent (38%), and row housing/townhomes (34%).



Responses: 74 from the survey and 16 responses from the community workshops (participants could select all that apply)

Other responses:

- Homes up for sale that are being underutilized and owned by people who have moved out of region but have been unable to sell.
- Need for more diverse rental housing options.
- More housing options (e.g., tiny homes, housing co-ops, single-person dwellings, manufactured homes).
- Quality affordable housing for diverse groups.
- There is a need for short term emergency housing (e.g., men's shelter), supportive housing, and apartments of higher quality.

SUPPORTIVE HOUSING NEEDS

Participants were asked to further specify the types of supportive housing needed for the region. Below is a summary of the responses:

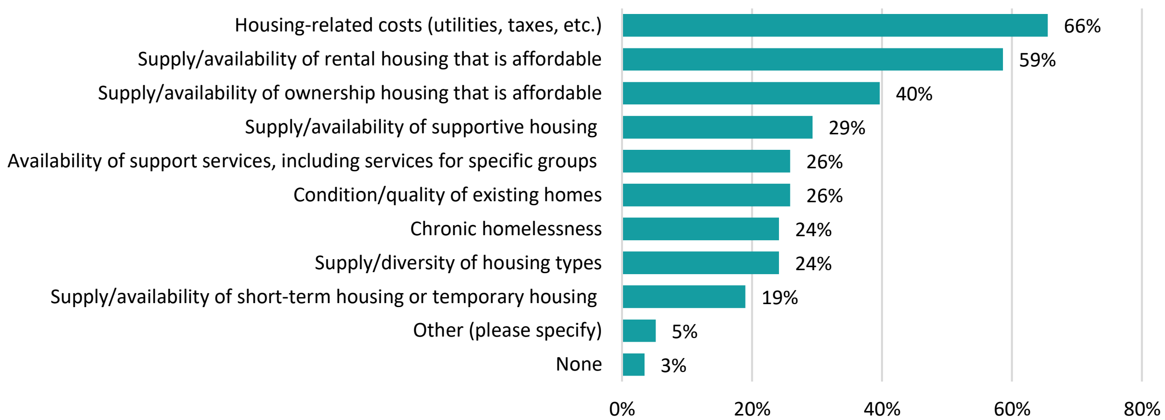
- **Housing for seniors:** The majority of respondents specified that housing for seniors and assisted living was important for the region. Some mentioned the importance of housing that prioritizes different levels of independence and care for seniors.
- **Housing for people with disabilities:** Some people noted that housing is needed for those experiencing physical and mental disabilities. Some examples include having housing that includes accessibility equipment, housing with assisted living, and supportive services for mental health.

- **Transitional housing and shelters:** A few people shared that housing is required for people experiencing homelessness or people struggling with substance use. Some examples include having transitional housing, a men's shelter, and generally housing that is accommodating to diverse support needs.

Responses: 35 from the survey and 6 from the community workshop

PRESSING HOUSING ISSUES[1]

We asked survey respondents to select the top three most pressing housing issues residents are currently experiencing in the region. The top three issues that people thought were most important were housing related costs like utilities, taxes, etc. (66%), supply/availability of rental housing that is affordable (59%), and supply/availability of ownership housing that is affordable (40%).



Responses: 58 through the survey (participants could select all that apply)

We asked people to elaborate on the top three issues identified above and the following comments were shared by survey respondents:

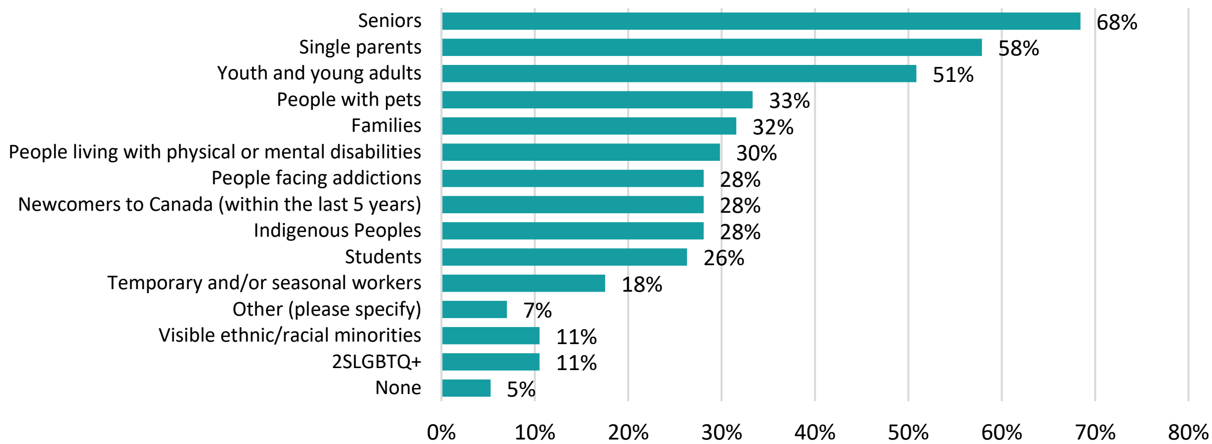
- Although the top concern was previously noted to be housing-related costs (66%), only a few people elaborated on housing-related costs being too high.
- The majority of concerns shared were on the availability and affordability of owning and renting in the region.
- Many people stressed that the costs of owning and renting are too high, and the price of homes are misaligned with the current quality of housing.
- Some respondents also raised concerns that more resources are needed to support those experiencing homelessness or addiction. For example, existing emergency shelters only provide housing to people who are sober.

Responses: 18

[1] Chronic homelessness is defined as individuals who have been homeless for six months or more in the past year

GROUPS WHO MIGHT EXPERIENCE CHALLENGES[2]

We asked survey respondents to identify groups who might experience more challenges in finding adequate housing in the region. Respondents indicated that seniors (68%), single parents (58%), youth and young adults (51%), people with pets (33%), and families (32%) might experience challenges when finding housing that best meets their needs.



Responses: 57 through the survey (participants could select all that apply)

Other responses:

- People with financial challenges.
- There are many options for everyone.
- Landlords may be discriminatory and not accept applications from certain groups.

HOUSING CHALLENGES IN THE NEXT 5-10 YEARS

We asked survey respondents and people at the community workshops to share housing challenges that they think the region will face over the next 5-10 years. The following are key themes related to future housing challenges:

- **Availability of affordable housing options to own or rent:** The majority of people noted that the main challenge is the shortage of affordable housing available to meet the needs of diverse populations including seniors, families, youth adults, and people experiencing homelessness. There were also a couple of concerns that housing will need to be resilient to climate change impacts and that communities are created to encourage healthy lifestyles. A few people noted that housing valued more than $300,000 is vacant and too expensive for the local market.
- **Senior housing:** Many respondents also stressed the need for more housing for seniors that offer different levels of care and are accommodating to Indigenous peoples.
- **Quality and maintenance of housing:** A few people pointed out the issue of aging homes and the general poor quality of housing options in the region.

[2] 2SLGBTQ+ is an acronym for Two-spirit, lesbian, gay, bisexual, transgender, queer, and additional identities

- **Attracting people to live in the region:** Some people shared that there will be challenges in retaining current residents and attracting future residents due to the lack of housing and economic state of the region.
- **High cost of living:** A few people noted that the high cost of living will continue to be a challenge, with increasing costs to affording housing and related housing costs.

Responses: 38 through the survey and 6 at the community workshop

INNOVATIVE HOUSING OPTIONS

To best meet the housing needs of residents of all ages and abilities, we asked survey respondents and people at the community workshop to share innovative housing options that they think would be suitable in the region.

- **Diverse housing types and increased density**: Most people mentioned different types of housing options, with tiny homes or small starter homes being the most popular. Higher density housing was noted several times including apartments, row housing, multi-family dwellings, multi-use developments, and condominiums. One respondent shared that housing also needs to be inclusive and non-discriminatory, which may include not concentrating affordable/low-income housing all in one area and causing segregation. A few others suggested converting non-traditional structures into housing.
- **Seniors housing**: A couple of people shared ideas for seniors housing that allow for continued independence with available supportive services and security in place for increased safety. These ideas include having more long-term care beds, small homes with communal spaces, and apartment buildings designated for seniors.
- **Transitional housing and shelters:** A few respondents stressed that transitional homes and shelters are still needed. These options should provide supportive services such as counselling, medical care, and education and career services to those in need. One individual emphasized the importance of housing as the foundation for improving other aspects of life (employment, health, stability).
- **Planning for maintenance and repairs of homes:** A few people mentioned that renters and homeowners require support to maintain safe quality housing, with support involving education/awareness building, grants to update current homes, and a long-term investment plan.
- **Public transportation:** A couple of people shared that public transportation could support housing in the region by reducing parking issues and allowing for population and economic growth in the region.
- **Regulatory and political barriers**: A couple of people noted that there were regulatory barriers (i.e., within bylaws) for building more innovative housing solutions or that more diverse housing would need to be supported by municipal governments.
- Only a couple of respondents did not think the region needed innovative housing solutions.

Responses: 36 through the survey and 11 at the community workshop

IDENTIFYING PRIORITY ACTIONS

We asked survey respondents and people at the community workshop to identify one action that they think will have a positive impact on housing in the region. Most people identified the top priority for the region as building more diverse and affordable housing options. Other actions noted by respondents include:

- Building a shelter for people experiencing homelessness and focusing on harm reduction and trauma informed care.
- Creating a regulatory and policy environment that is supportive of development and investment by developers, industry, and businesses.
- Implementing rent controls.
- Holding landlords and renters accountable to keeping the neighbourhood safe.
- Lowering taxes and utility costs.
- Investing in building industry and the economy to create local jobs, create upward mobility in the housing market, and retain/attract residents.

Responses: 35 through the survey

ADDITIONAL HOUSING CONSIDERATIONS

We asked respondents if they had anything else to share about housing in the region. Some comments that had not been mentioned previously include:

- Updates are needed to current facilities and hospitals to retain and attract future residents. People are discouraged from living in a community without access to medical care. Currently, virtual medical care is being piloted in the region.
- More rent-to-own options in the region are needed.
- More communal and cultural spaces built into housing projects to make housing supportive and attractive.
- Affordable housing should not be concentrated in one area as that would create stigma and discrimination.
- People experiencing homelessness is a concern in some municipalities more than others.
- Some municipalities struggle more with safety than others. For example, a few people noted that better safety enforcement is needed within rental units. There were also some concerns regarding substance use and other undesirable activities in some communities.
- A community member proposed a partnership between the Town, St. Paul Regional High School, and non-profit housing agencies to develop affordable housing using closely supervised student labour. This initiative would provide students with hands-on experience and practical skills, helping them to jumpstart their careers in the trades after graduation. Experienced instructors would oversee the work, ensuring that all housing meets local building codes and standards.

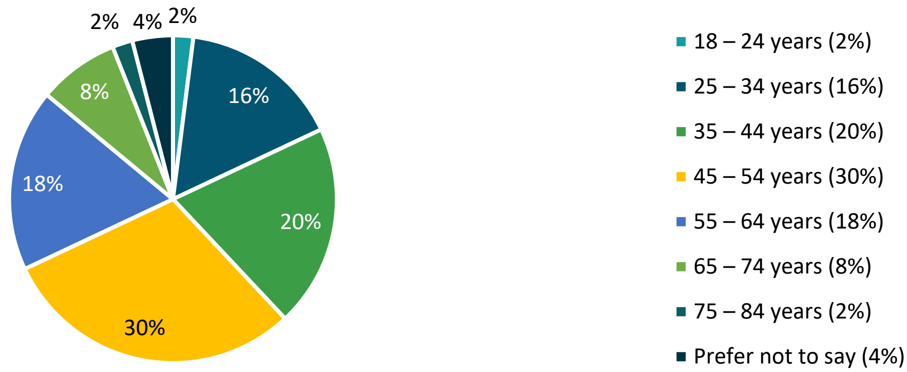
Responses: 18 through the survey and comments from the community workshop

SURVEY DEMOGRAPHICS

The following section provides a summary of survey participant demographics, which were captured to better understand the diversity of people we were hearing from. Respondents were asked to only answer questions if they felt comfortable in doing so.

Age

Most survey respondents (84%) were between the ages of 25-64. The survey did not receive any responses from people 17 years or younger or people above 85 years of age.



Responses: 50 through the survey

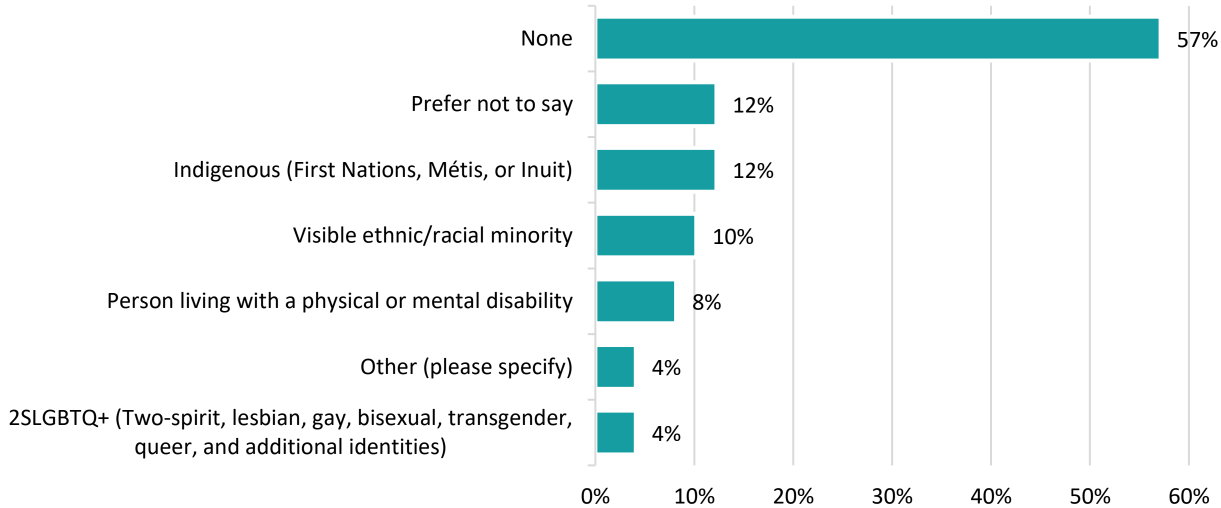
Gender

Survey respondents were primarily women (74%), with some responses from men (16%) and Two-Spirit individuals (4%). Some respondents preferred not to share their gender (6%), and no responses were received for people who identify as non-binary or transgender.

Responses: 50 through the survey

Group Self-Identification

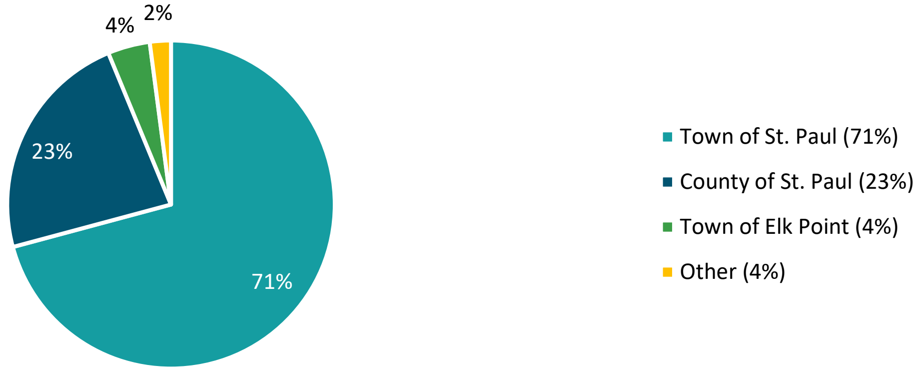
The majority of survey respondents (57%) did not fall into any of the groups listed below or preferred not to say (12%). Additionally, 12% of people we heard from identified as Indigenous.



Responses: 49 through the survey (participants could select all that apply)

Place of Residence

Most survey respondents (71%) we heard from lived in the Town of St. Paul. No responses were received from residents of the Summer Village.



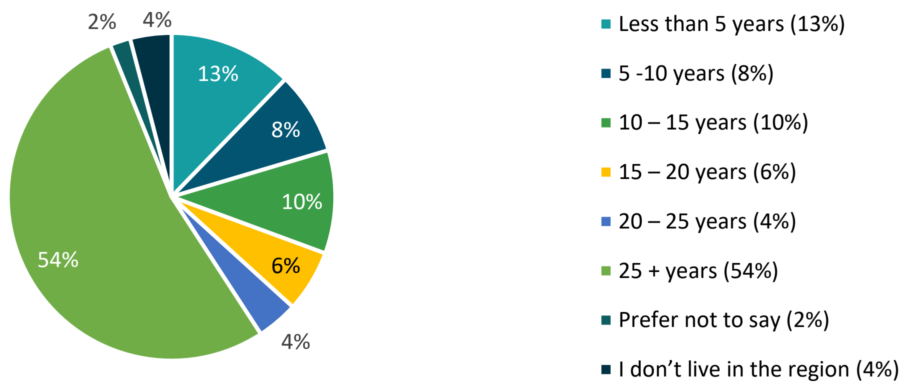
Responses: 48 through the survey

Other responses:

- Previously lived in the region and currently trying to sell home in St. Paul

Length of Time in Region

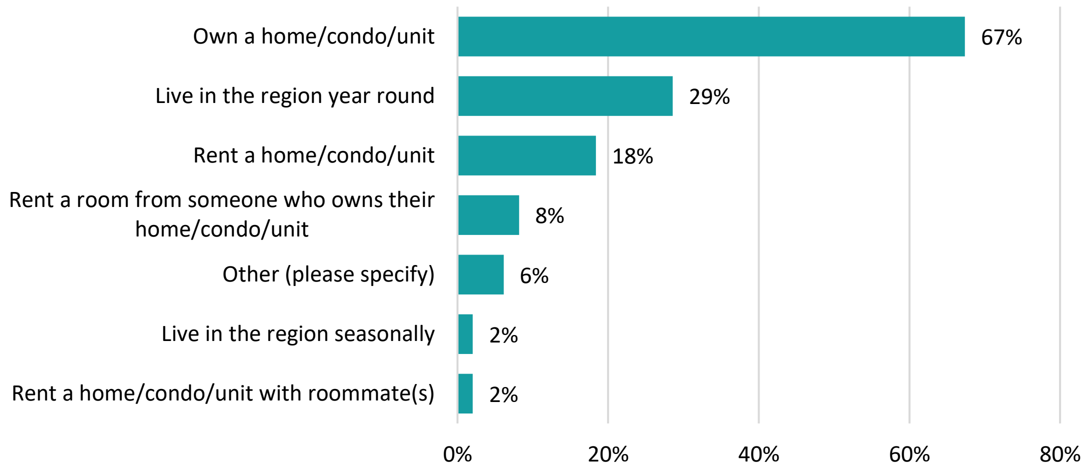
Most survey respondents (54%) have lived in the region for over 25 years.



Responses: 48 through the survey

Current Housing Situation

Most survey respondents (67%) own their home/condo. 29% live in the region year-round and 18% rent their home.



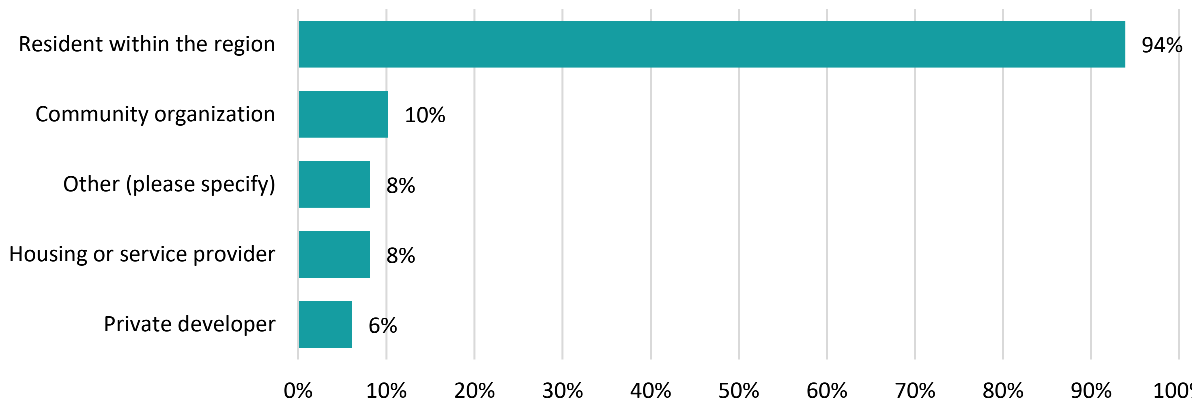
Responses: 49 through the survey (participants could select all that apply)

Other responses:

- Living with parents
- Own a rental property in St. Paul

What Best Describes You and Your Perspective

Most survey respondents we heard from (94%) were residents of the region.



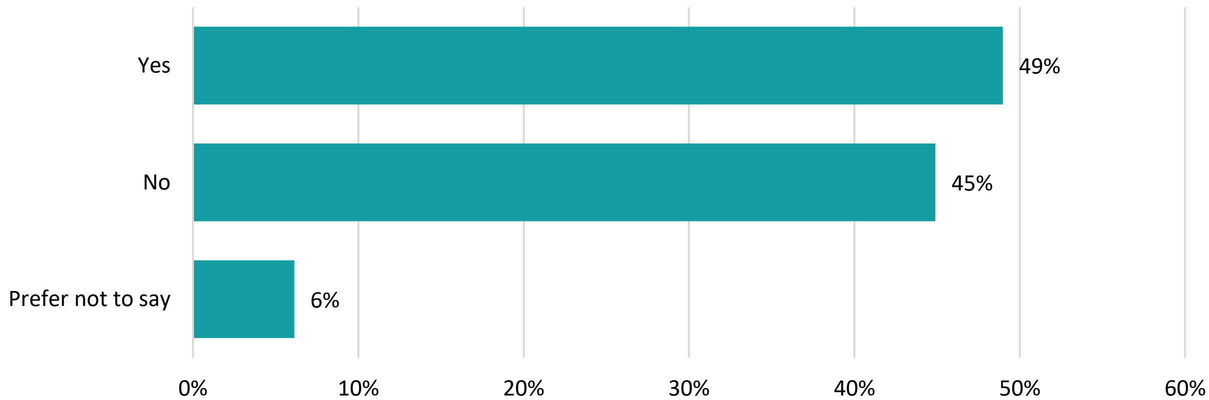
Responses: 49 through the survey (participants could select all that apply)

Other responses:

- Real estate agent
- Own property in the region but do not currently live in the region
- Building homes to sell or rent as affordable options

Challenges Finding and/or Maintaining Housing

We asked survey respondents if they have ever experienced challenges in finding and/or maintaining housing in the region that fully met their needs. 49% said yes, they have experienced challenges, whereas 45% said no.

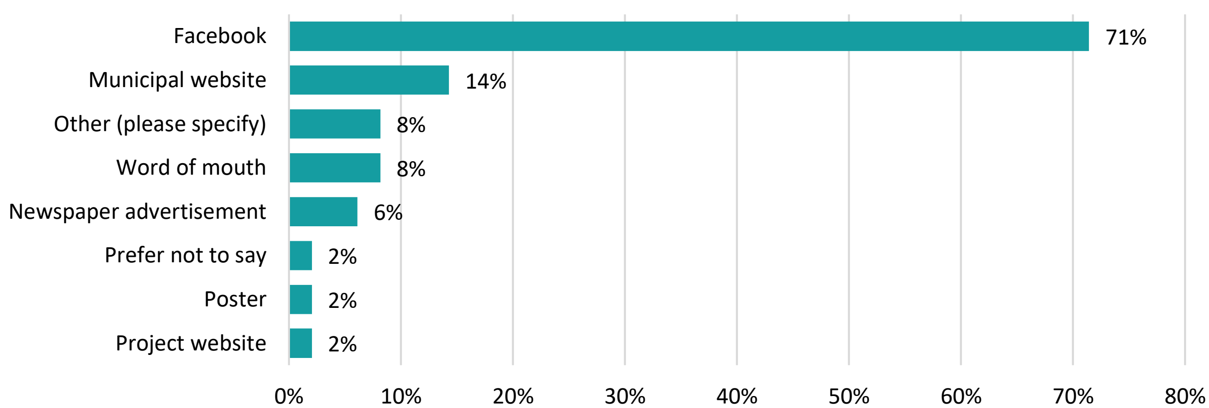


Responses: 49 through the survey

For those who said yes, challenges noted by 22 survey respondents included affordable, clean, and safe rentals, finding suitable housing within their budget and life circumstances (e.g., pet-friendly, single-parents, safe housing for 2SLGBTQ+), and general high cost of housing.

Survey Communications

The majority of people responding to the survey (71%) heard about the survey through Facebook. 14% also heard through the websites of a partnering municipality.



Responses: 49 through the survey

Other responses:

- Town mobile application
- Elk Point newsletter
- Invited to participate

2.7 Key Takeaways

The following is a summary of key takeaways for the region and each municipality based on the feedback received through the Council workshops, community workshops, focus groups, key informant interviews, and survey.

Regional Housing Needs

More available and affordable housing options for people of all ages, abilities, and life circumstances.

Streamlining regulatory and bureaucratic processes will help businesses and organizations develop housing in the region more efficiently.

Continued partnerships between municipalities are essential for regional housing development.

Increasing collaboration with service providers, industry, and other public institutions will support housing initiatives.

Incentives and subsidies are necessary for current homeowners to maintain and repair their homes.

County of St. Paul Housing Needs

While some housing is available in the County, not all options are suitable for people's circumstances, and some housing quality is inadequate.

Rural residents are moving to urban areas in search of housing that meets their needs.

More support for individuals wanting to subdivide land and create additional lots for development.

Current regulations allow for diverse housing options, such as secondary suites, mobile parks, and garage suites, but there is room to further broaden housing development opportunities in the County.

Town of St. Paul Housing Needs

More affordable and modest single-detached homes, as well as higher density housing options like apartments, row housing, townhouses, and condos.

Increased support and funding are required for short-term emergency housing and for vulnerable populations.

Culturally sensitive housing for Indigenous residents and newcomers.

Town of Elk Point Housing Needs

More housing to serve working professionals, young adults, and seniors.

Seniors housing is in high demand, with people looking for housing options providing different levels of support and care to Elk Point’s aging population.

There is a low availability of rental properties.

Expanding amenities, services, and the local economy will help attract and retain residents.

Summer Village of Horseshoe Bay Housing Needs

Transitioning some seasonal residences into longer-term residences, thereby opening more housing opportunities for the region.

Consideration is needed to facilitate access to medical care and other amenities for current residents. Increasing transportation options is a potential solution for the Summer Village.

3.0 Phase 2 Community Engagement

3.1 Engagement and Communications Overview

As part of Phase 2: Developing Housing Actions, similar engagement opportunities were provided to share information and gather feedback from the municipalities, residents, and interested parties about the proposed housing actions. Community pop-up events and survey opportunities were advertised through two newspaper advertisements in *Lakeland Today* and *Lakeland This Week*, social media posts (Facebook and Instagram) through each municipality's website, and through a project webpage (www.stpaulregionalhousing.com). Email invitations were also sent to key interest holders who we heard from in phase 1 to notify them of the second input opportunity.

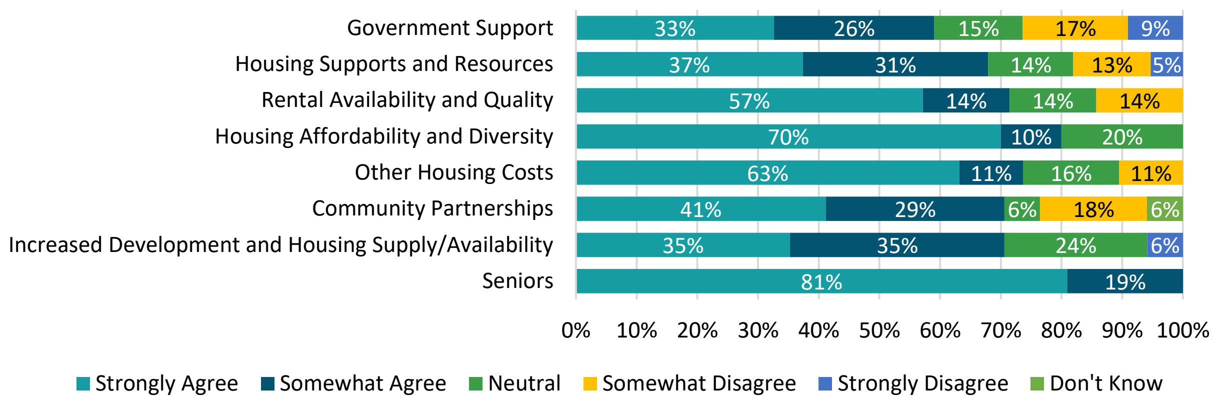
Phase 2 Engagement Opportunities	Description
Online Survey *July 30 to August 27, 2025*	An online and paper survey was available to gather feedback from residents. **21 submissions were received**. For those unable to attend the in-person event, similar information was shared through the project website, including display boards and proposed actions for each municipality.
Community Pop-Ups *August 20 and 21, 2025*	Two in-person pop-up events were held, one in the Town of St. Paul and one in the Town of Elk Point, to share details of the proposed actions and gather feedback from the public. Approximately **19 people** spoke with the project team and provided input.
Industry Questionnaire *July 30 to August 27, 2025*	A targeted questionnaire was shared with local builders and developers to better understand industry needs. **Eight distinct organizations** filled out the questionnaire.

3.2 Online Survey and Community Pop-ups

Interested and affected parties and residents were asked to provide feedback on the proposed actions outlined based on the feedback provided in the first phase of engagement. The following section provides a high-level summary of feedback received through the two pop-up events and online survey. Paper surveys were also available.

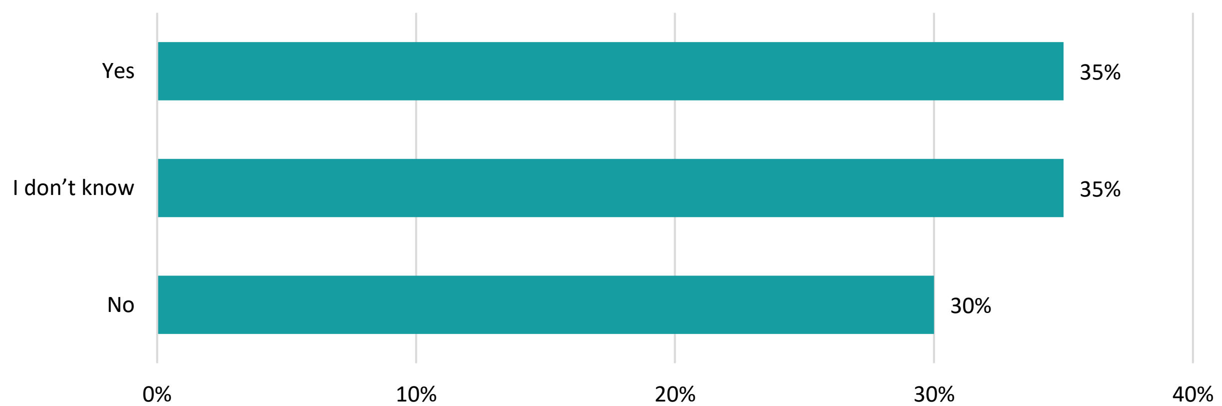
WHAT WE HAVE LEARNED ABOUT HOUSING IN THE REGION

We shared the list of key themes developed based on the first round of engagement and asked survey participants to verify our findings. We asked people to indicate their level of agreement with the following statement: “I believe that the key themes summarized above accurately capture current needs, challenges, and opportunities related to housing in the St. Paul region”. People most strongly agreed that seniors housing is important for the region (81%). Some people (26%) somewhat disagreed or strongly disagreed that government support is an important theme.



Responses: 21 through the survey and 15 responses from the pop-up events (people could select all that apply)

We asked whether there were any themes or topics missing that are impacting housing in the region. 35% of respondents noted that there were missing themes or that they did not know what was missing. 30% of respondents said that nothing was missing.



Responses: 18 through the survey

At the pop-up events, we asked people whether they agreed with the key themes developed. Out of 15 responses from attendees, all agreed that the majority of themes were important for the region.

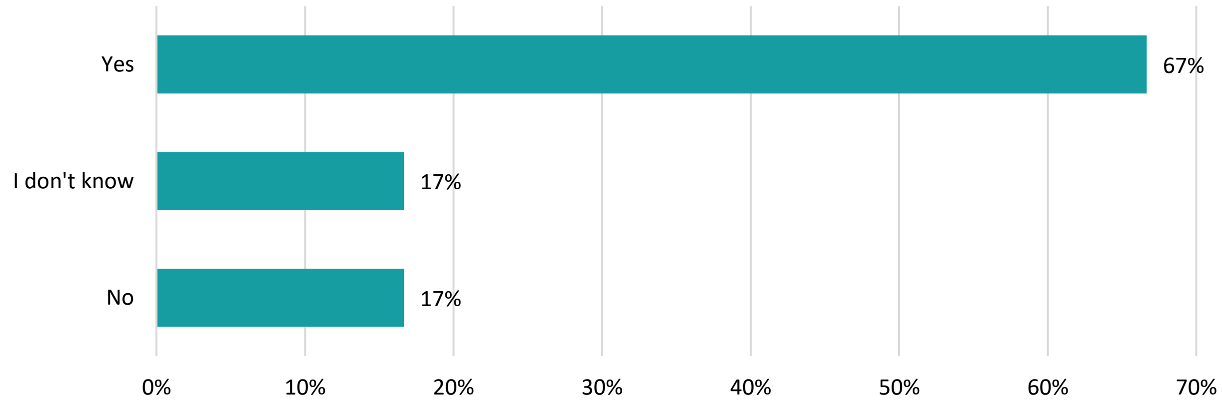
In the survey, we asked people if there were areas that the region should focus more on to improve the availability and affordability of housing. The following details were shared:

- **Supporting first time home buyers and seniors:** A few individuals noted that supporting young adults, first time home buyers and seniors are key areas of focus for the region.
- **Lowering taxes and housing related costs**: A couple of respondents wanted municipalities to lower taxes and housing related costs to make housing more affordable.
- **Regulatory changes**: A few people called for bylaw changes to allow for more affordable housing options like tiny homes, ready-to-move homes, and seniors housing. Another area for regulatory change is working with banks to make mortgages more accessible, however, people also noted that long-term mortgages are not the only solution.
- **Supportive and transitional housing**: Some respondents were in favour of supportive housing, with most emphasizing the need for mental health support, employment support, and life skills training.
- **Barriers to accessing housing**: A couple respondents noted that they face discrimination from landlords and would like to see more landlord accountability regarding property maintenance and creating safer rental conditions.
- **Diverse funding sources**: While government support is acknowledged, one respondent would like to see diversified funding sources being accessed for housing as well.

Responses: 18 through the survey and 2 responses from the pop-ups

POLICY AREAS AND STRATEGIC ACTIONS

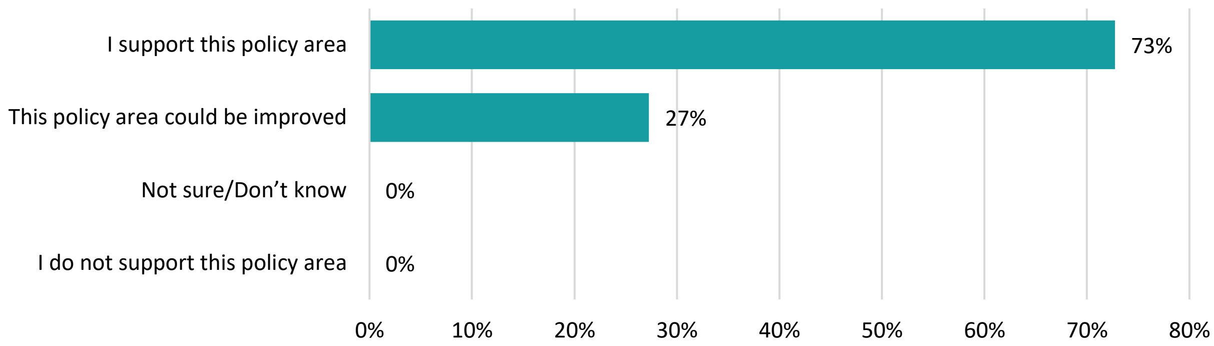
Based on community feedback received to date, five policy areas have been identified to direct housing action in the region. We asked people whether the draft policy areas relate to the key housing themes identified for the region. 67% of survey respondents noted that yes, the policy areas address the key housing themes identified.



Responses: 18 through the survey

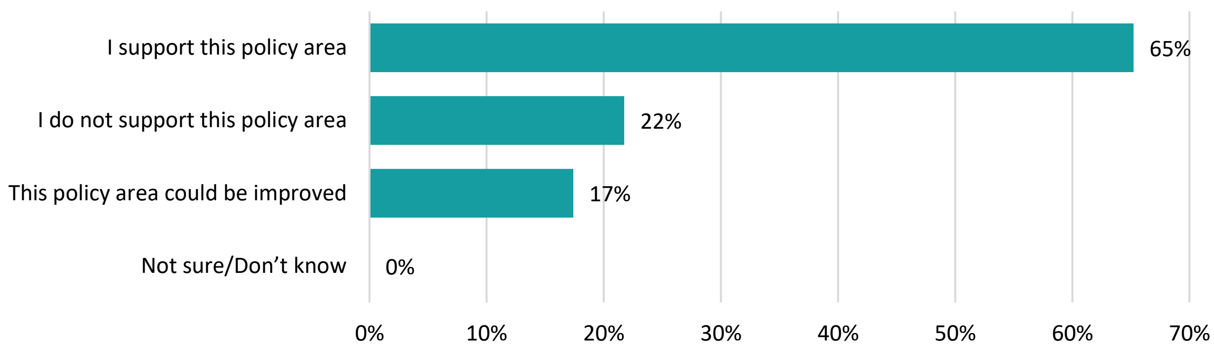
We then asked people to identify their level of support for each policy area. Most people supported the policy areas identified, with most in favour of Policy Area 1: Supporting age-friendly communities (73%) and the least number of respondents (50%) supporting Policy Area 5: Increase education and awareness.

Policy area 1: Support age-friendly communities



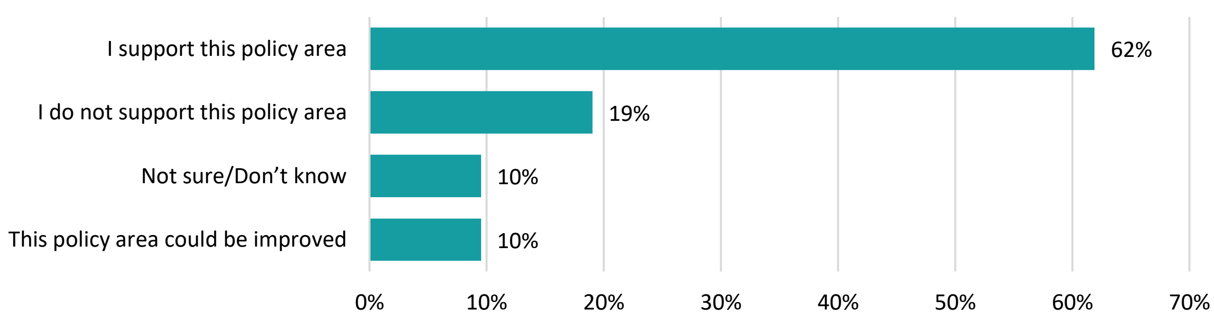
Responses: 17 through the survey and 5 responses from the pop-ups

Policy area 2: Increase affordable housing options



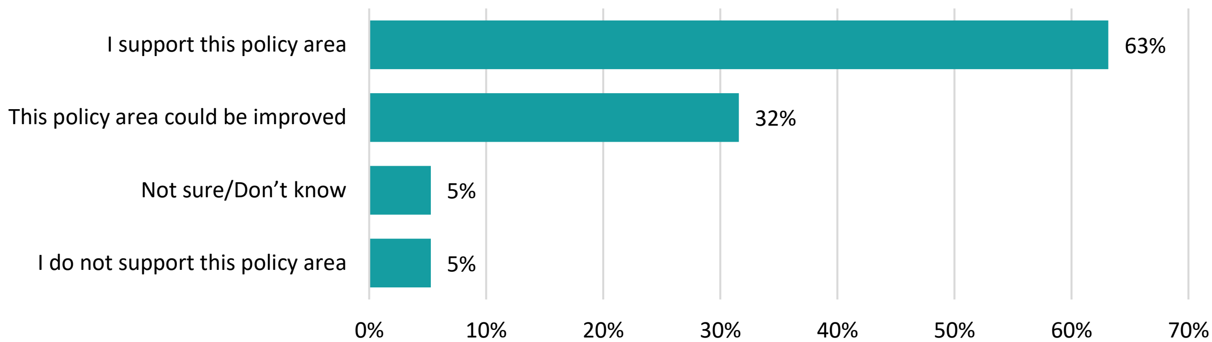
Responses: 18 through the survey and 5 responses from the pop-ups

Policy area 3: Address supportive, transitional, and emergency housing gaps and service needs



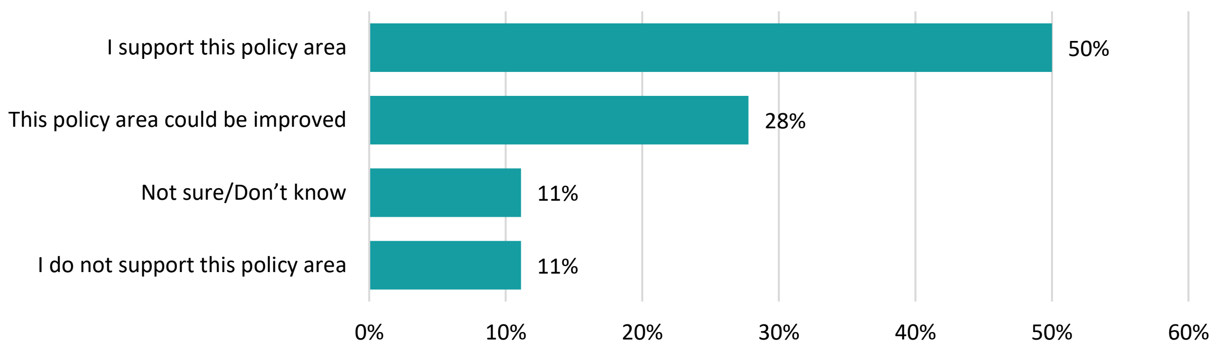
Responses: 17 through the survey and 4 responses from the pop-ups

Policy area 4: Diversify the housing supply In the region



Responses: 18 through the survey and 1 response from the pop-ups

Policy area 5: Increase education and awareness



Responses: 18 through the survey

For those who thought specific policy areas could be improved, we asked people to share their ideas. The following details were shared:

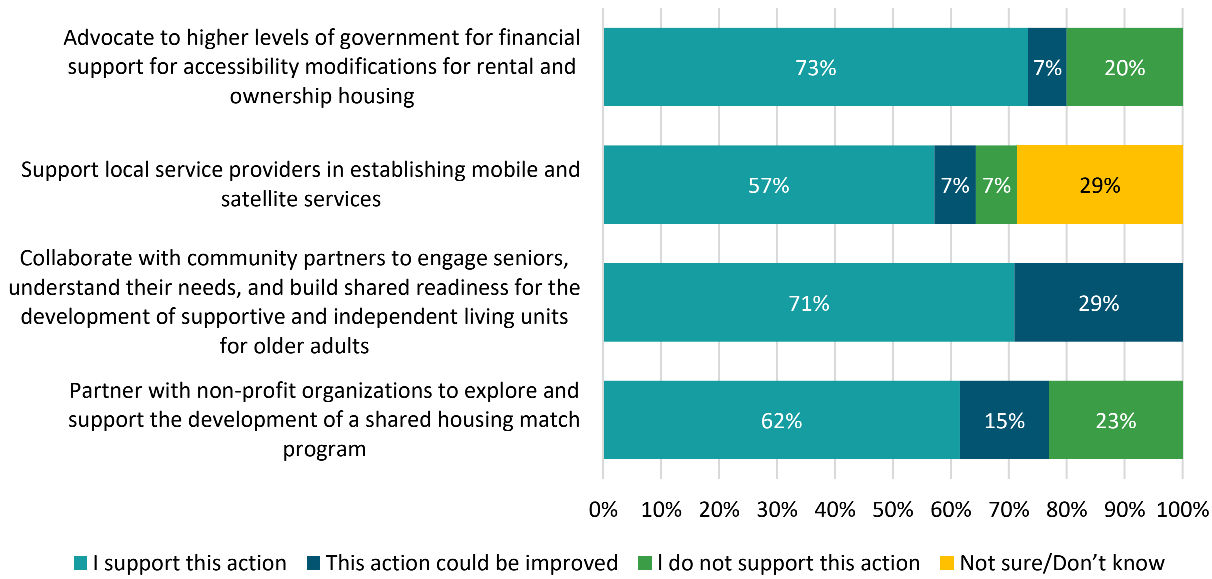
- **Funding and incentives:** One individual noted that partnership with local agencies, like Capella Centre, and making use of incentives (i.e., match funding and grants) are valuable in expanding social housing.
- **Address discrimination and exclusion:** Two individuals noted that discriminatory approval practices by landlords continue to be an issue in accessing housing and that municipalities should ensure fair management of rentals. Another noted that there is an exclusion of middle-class, single-income individuals, individuals without children or "empty nesters" (i.e., people who no longer live with their children) from support programs.
- **Improve incentives for development**: One respondent would like to see lower taxes and insurance costs to encourage investment, especially in rural and underserved areas.
- **Bylaw enforcement**: Another respondent would like to see policies that address better bylaw enforcement to protect homeowners from disruptive neighbors.
- **Accessible and affordable public transportation**: One respondent said that policy area 3 can be supported by improved public transportation in the region.

- **Supportive services**: For policy area 3, one respondent noted that walk-in counselling services are needed to address mental health challenges for Indigenous and non-Indigenous communities. Another said that longer term services/programming will also ensure people have the consistent support they require.

Responses: 5 through the survey and 2 responses from the pop-ups

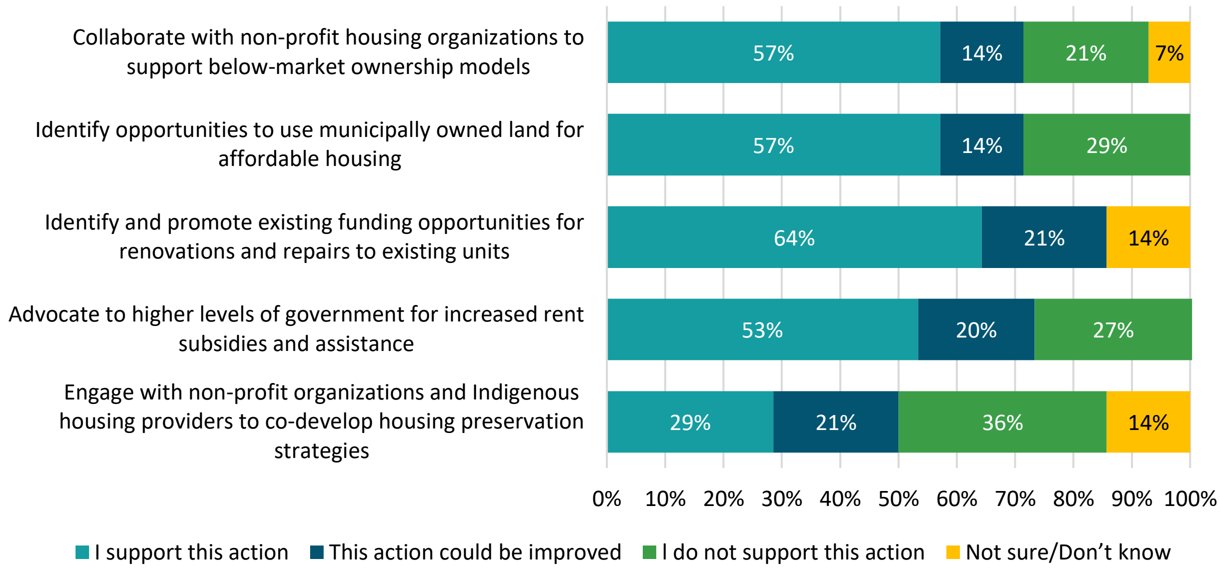
REGIONAL ACTIONS

For each of the five policy areas, we shared example actions of how the region could support a particular policy area. For policy area 1: Support age-friendly communities, respondents were generally supportive of the proposed actions with *advocating to higher levels of government for financial support for accessibility modifications for rentals and ownership housing* receiving the most support (73%).



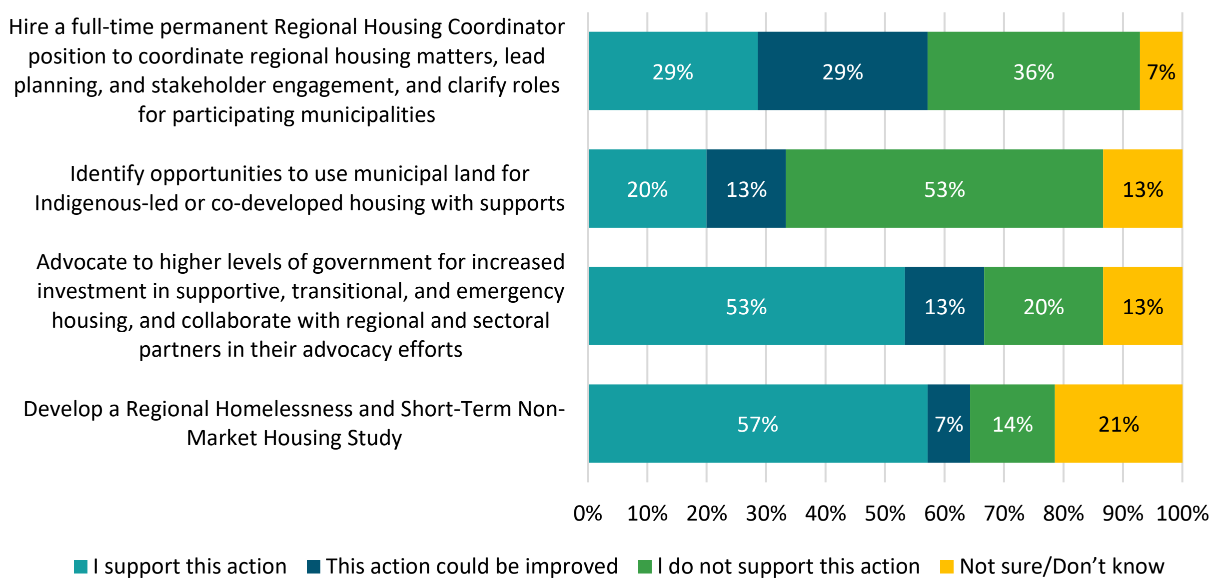
Responses: 15 through the survey and 3 responses from the pop-ups

For policy area 2: Increase affordable housing options, respondents were generally supportive of the proposed actions with *identifying and promoting existing funding opportunities for renovations and repairs to existing units* receiving the most support (73%).



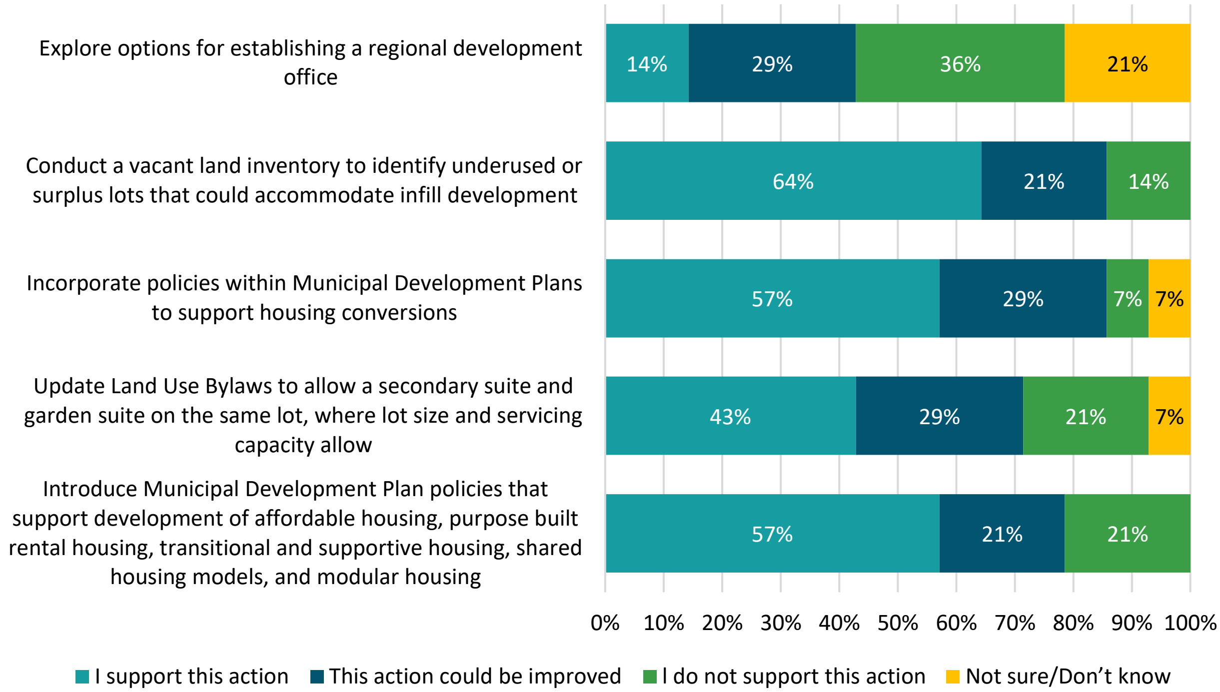
Responses: 15 through the survey and 2 responses from the pop-ups

For policy area 3: Address supportive, transitional, and emergency housing gaps and service needs, respondents showed varying levels of support for the proposed actions, with *advocating to higher levels of government for increased investment* (53%) and *developing a regional study for homelessness and short-term non-market housing (*57%) receiving the most support. Significant non-support was received for the remaining two proposed actions (i.e., hiring a full-time permanent Regional Housing Coordinator and identifying municipal land for Indigenous housing initiatives).



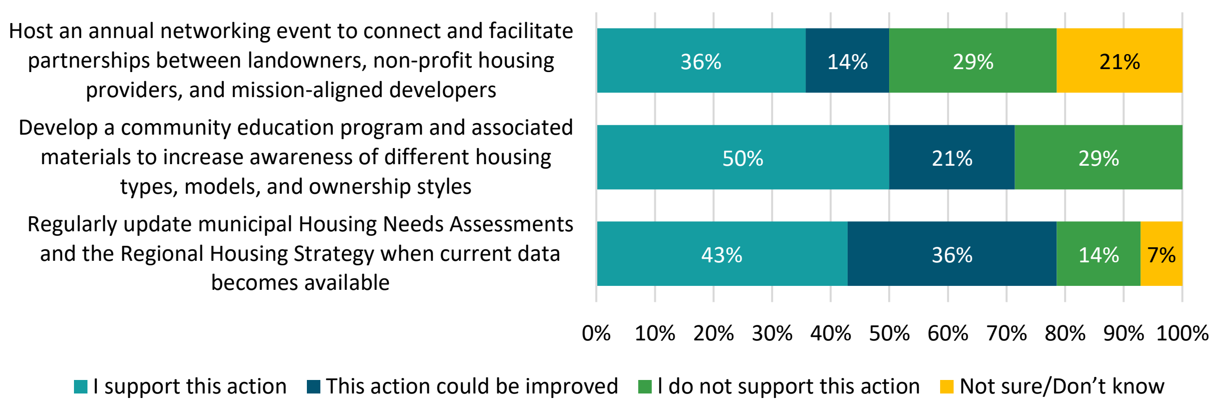
Responses: 15 through the survey and 2 responses from the pop-ups

For policy area 4: Diversify the housing supply, respondents were generally supportive of the proposed actions, *conducting a vacant land inventory to identify underused or surplus lots that could accommodate infill development* receiving the most support (64%).



Responses: 14 through the survey

For policy area 5: Increase education and awareness, respondents were generally supportive of the proposed actions, with d*eveloping a community education program to increase awareness of different housing types, models, and ownership styles* receiving the most support (50%).



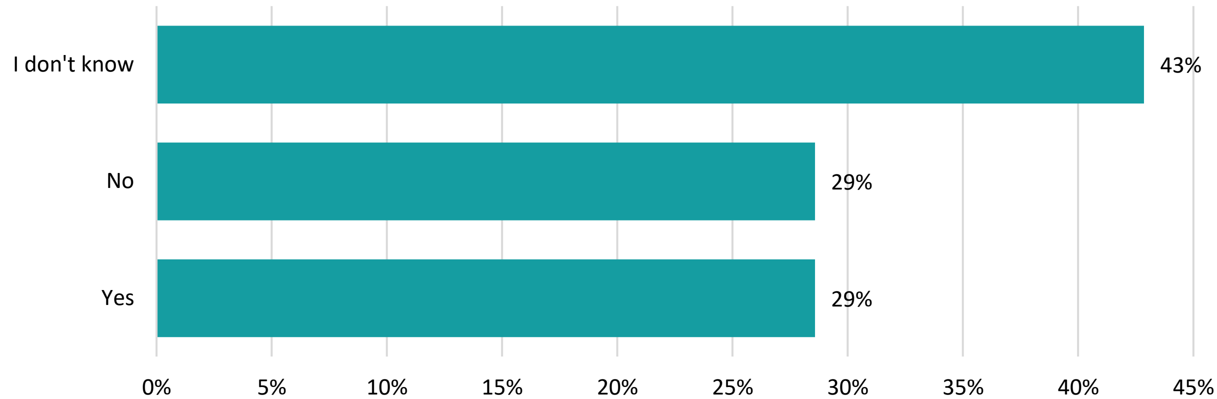
Responses: 14 through the survey and 1 response from the pop-ups

We asked people to identify how the actions could be improved or if there are other actions that should be included in the Regional Housing Strategy. The following details were shared:

- Overall, most comments concerned having more clarity on how these actions will be implemented in the region and would like to see future engagement with the public.
    - One individual would like more details on policy area 3 concerning how Indigenous communities would be involved with the Regional Housing Strategy.
    - Another would like to see municipalities work better with First Nations and potential business opportunities.
    - One individual noted that more secure and anonymous ways to provide feedback on housing is valued as people are concerned their feedback could have repercussions on their occupation and role in the community.
    - Another respondent would like to see what non-profit organizations will be partnered with for policy area 2.
- Regarding development:
    - People reiterated their support for incentives for developers and increased focus on economic development to attract more residents to the region.
    - Another stated that a bylaw should be implemented to mandate a certain percentage of affordable housing by developers.
    - One respondent would like to see municipalities improve their Planning and Development staff so that they are easier to work with.
- Regarding rentals:
    - One respondent noted that rent-to-own programs are an effective way to increase home ownership.
    - Another said that although landlords can benefit from maintenance and repair incentives, rent controls could be beneficial to ensuring renovated rentals remain affordable.
    - A couple respondents would like to see improvements in helping people find rentals, whether through improved advertising or an integrated rental platform.

Responses: 4 through the survey and 8 responses from the pop-ups

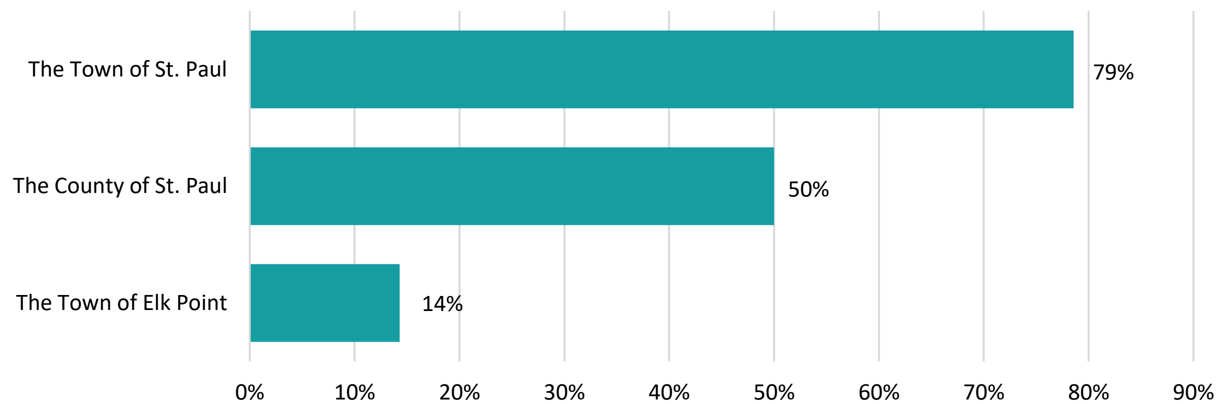
We asked people whether they thought the draft policy areas and actions would address housing needs in the region. A significant percentage of respondents (43%) were unsure.



Responses: 4 through the survey and 7 responses from the pop-ups

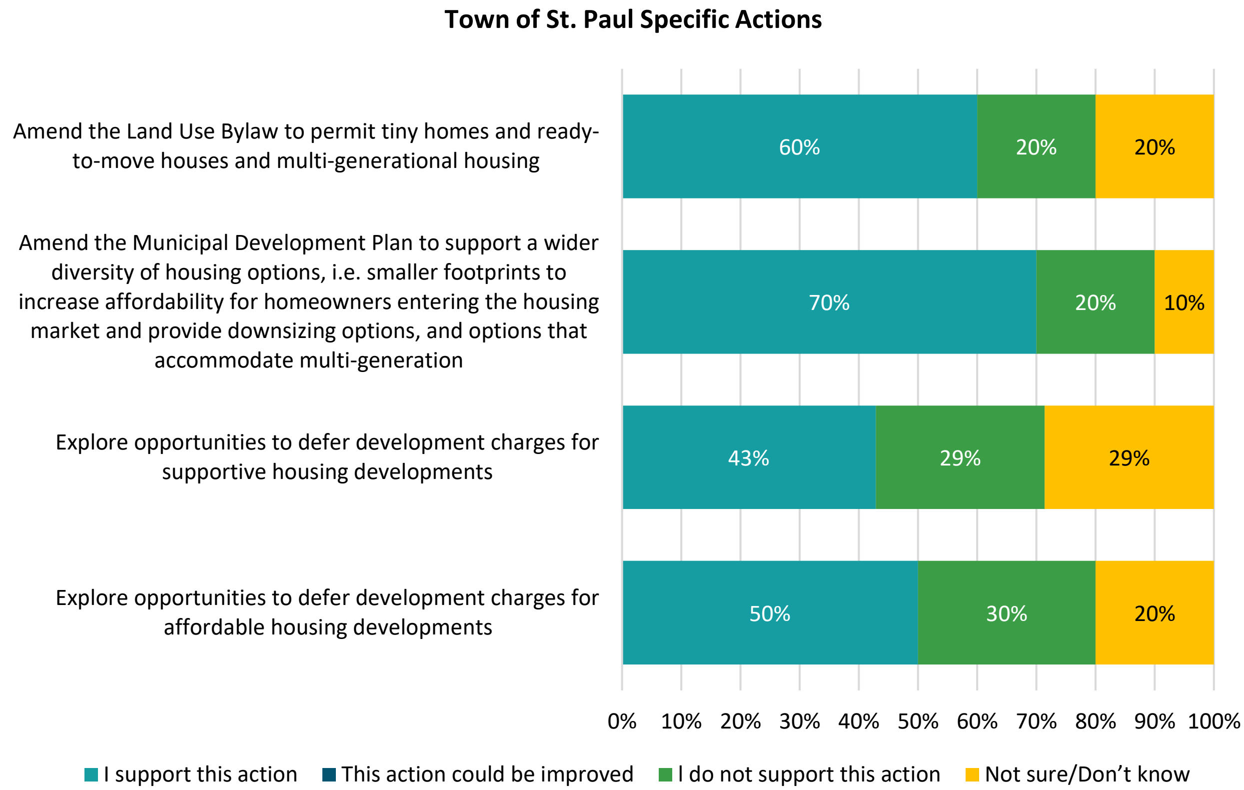
MUNICIPAL SPECIFIC ACTIONS

To gain a better understanding of priorities for each municipality, we proposed examples of actions specific to each of the four municipalities and asked people to rate their level of support. The majority of respondents were from the Town of St. Paul (79%). No responses were received from residents of the Summer Village of Horseshoe Bay or outside of the region.



Responses: 14 through the survey

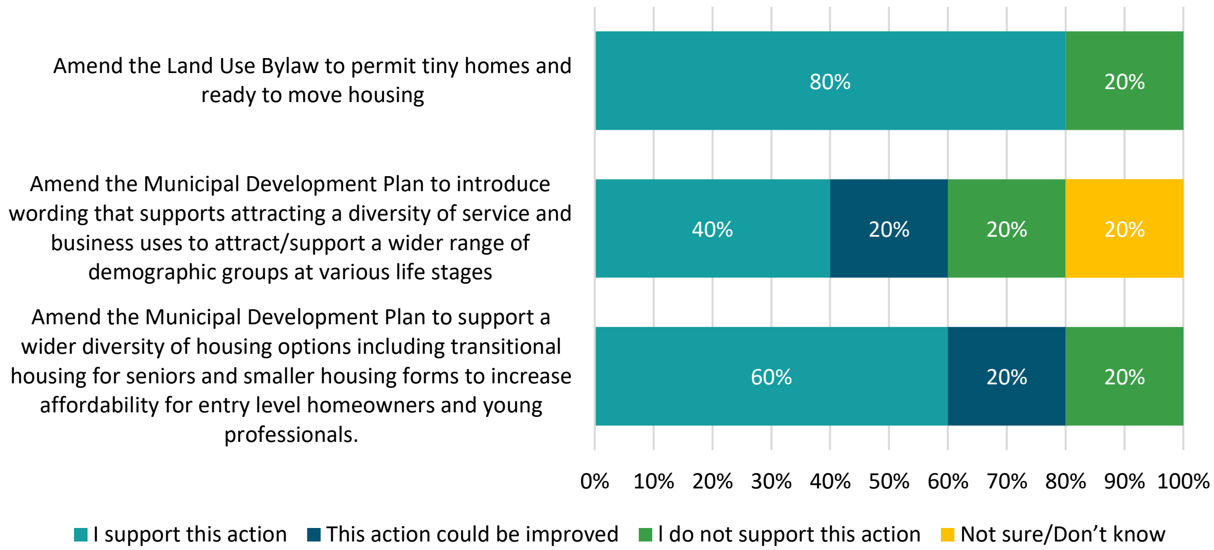
Respondents generally supported the specific actions proposed for the Town of St. Paul, with *amending the Municipal Development Plan to support a wider diversity of housing options* receiving the most support (70%).



Responses: 10 through the survey

Respondents generally supported the specific actions proposed for the Town of Elk Point, with *amending the Land Use Bylaw to permit tiny homes and ready-to-move housing* receiving the most support (80%).

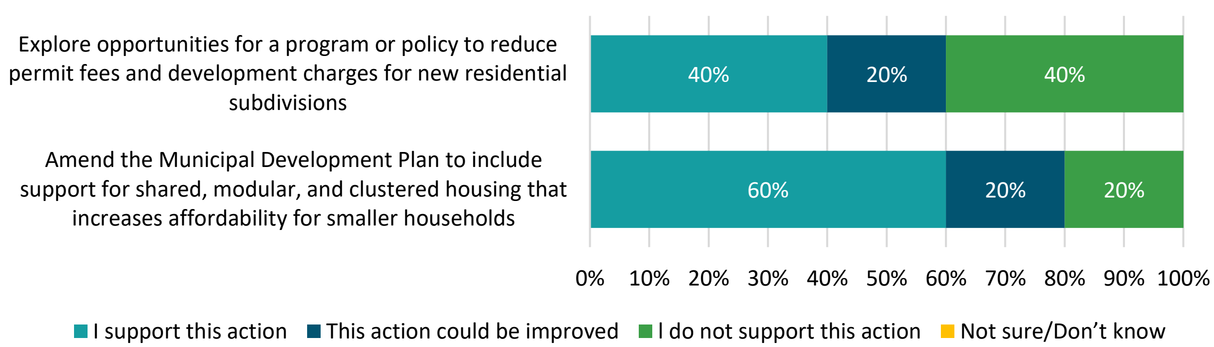
Town of Elk Point Specific Actions



Responses: 5 through the survey

Respondents showed varying levels of support for the specific actions proposed for the County of St. Paul. Amending the Municipal Development Plan to include support for shared, modular, and clustered housing that increases affordability for smaller households received the most support (60%), but it is also important to note that exploring opportunities for a program or policy to reduce permit fees and development charges for new residential subdivisions received significant non-support (40%).

County of St. Paul Specific Actions



Responses: 4 through the survey

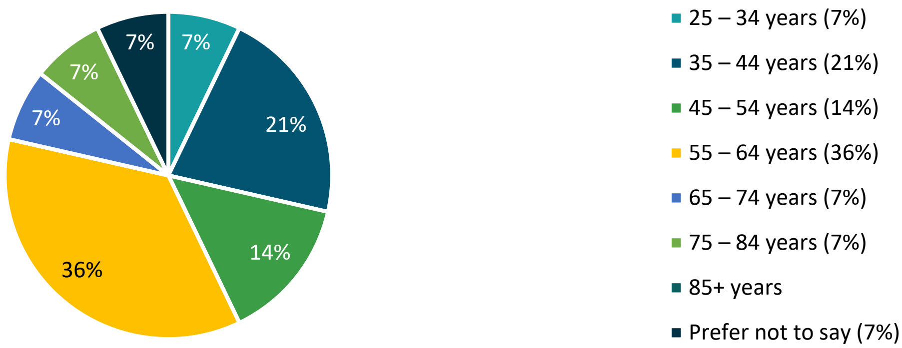
We then asked people if there are any additional comments, questions or concerns about the St. Paul Regional Housing project. Of the five responses received, all expressed similar concerns shared in the previous sections or within the first phase engagement.

SURVEY DEMOGRAPHICS

The following section provides a summary of survey participant demographics, which were captured to better understand the diversity of people we were hearing from. Respondents were asked to only answer questions if they felt comfortable in doing so.

Age

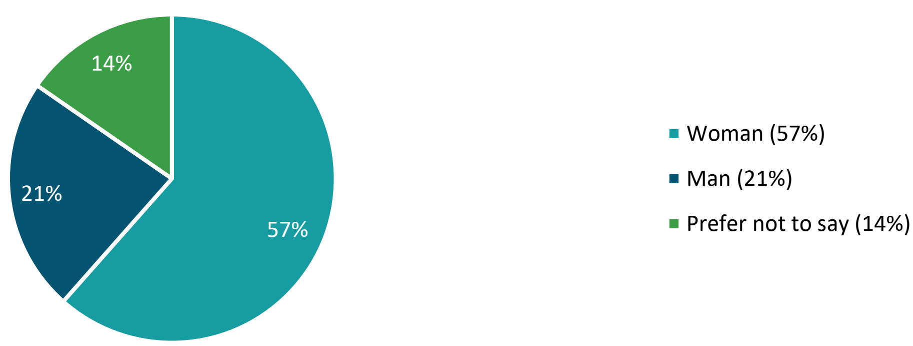
Most survey respondents (71%) were between the ages of 35-64. The survey did not receive any responses from people 24 years or younger or people above 85 years of age.



Responses: 14 through the survey

Gender

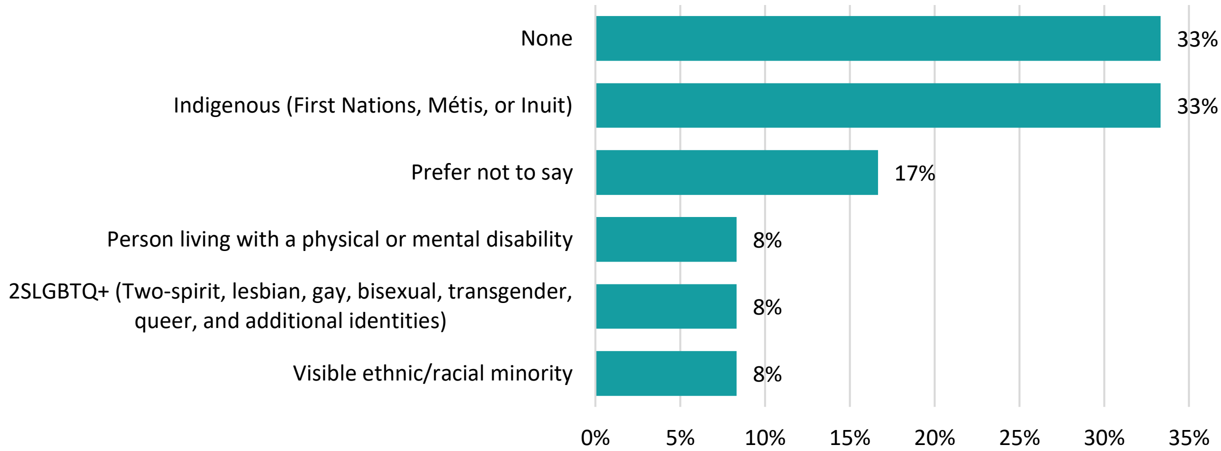
Survey respondents were primarily women (57%), with some responses from men (21%). Some respondents preferred not to share their gender (14%), and no responses were received from people of other identities.



Responses: 14 through the survey

Group Self-Identification

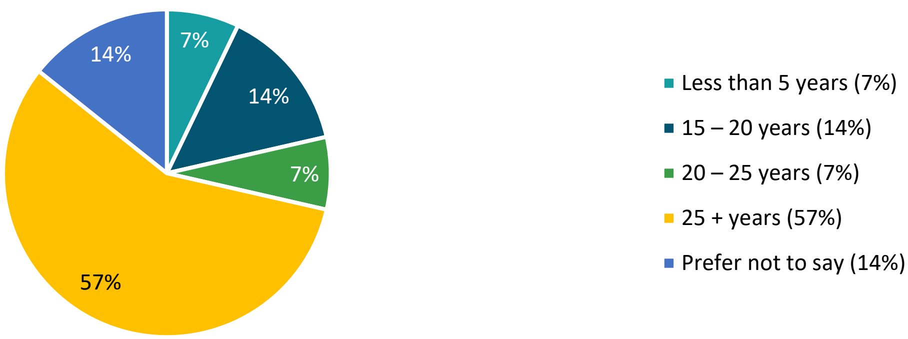
The majority of survey respondents (33%) did not fall into any of the groups listed below or identified as being Indigenous (33%).



Responses: 12 through the survey (participants could select all that apply)

LENGTH OF TIME IN REGION

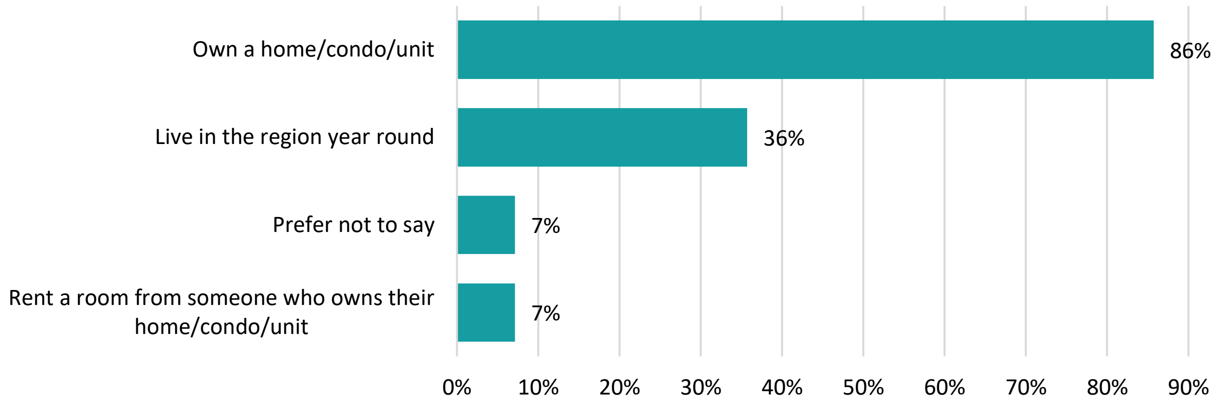
Most survey respondents have lived in the region for over 25 years (57%).



Responses: 14 through the survey

Current Housing Situation

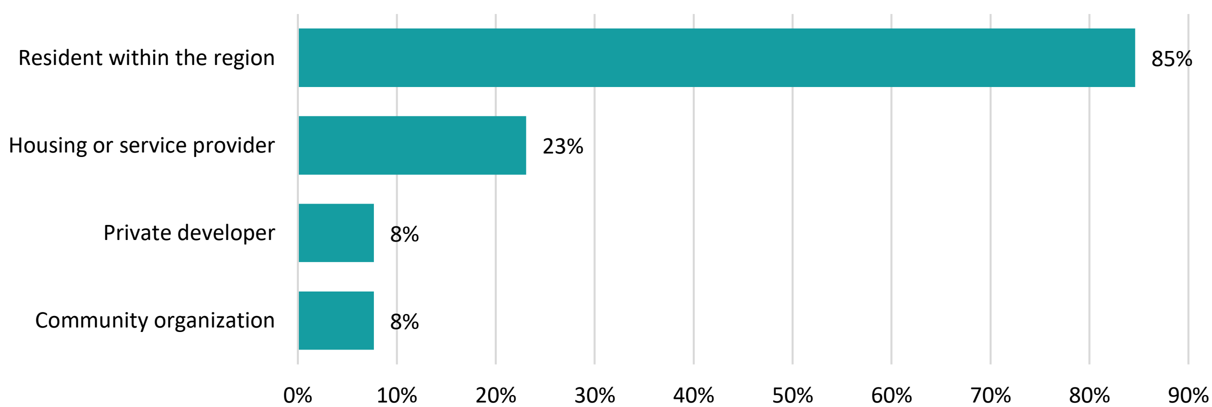
Most survey respondents own their home (86%). No responses were received from people who rent a home/condo/unit or live in the region seasonally.



Responses: 14 through the survey

What Best Describes You and Your Perspective

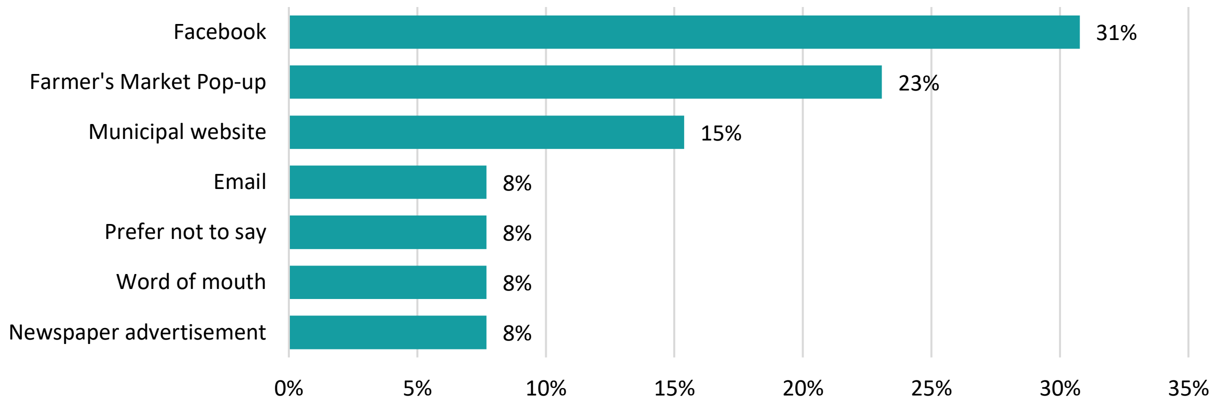
Most survey respondents we heard from (85%) were residents of the region. We did not hear from people who worked in the region but do not live in the area.



Responses: 13 through the survey

Survey Communications

The majority of people responding to the survey (31%) heard about the survey through Facebook. 23% also heard about the project through the Farmer's market pop-up events.



Responses: 13 through the survey

3.3 Industry Feedback

We heard from eight industry professionals to gain insight into what they think is needed to address identified housing needs. The following is summary of what we heard.

Current Housing Needs	• **General Residential Development:** Broad demand across housing types.
	• **Single-Family and Multi-Family Homes:** Interest in both traditional and higher density living options.
	• **Rental Housing:** Reasonable-rate rentals are essential as not everyone is able or wants to buy a home.
	• **Low-Income and Affordable Housing:** Emphasis on affordability and accessibility.
	• **Specialized Housing Forms:**
	  ○ Tiny Homes
	  ○ Elders' Homes
	  ○ Ready-to-Move Homes (RTMs)
	  ○ Spec Homes (built without a specific buyer)
	  ○ Senior-Focused Homes: There is a clear need for transitional options that support aging in place (including transitional housing from farm to town, assisted living, and full care). There is a concern that in the next 5-10 years, considerable number of seniors will be moving into assisted living and this will cause a surplus of existing homes/excess inventory.
	• **Higher-Density Properties:** Reflecting a shift toward higher density and compact development.
	• **Multi-Plex or Field House:** Interest in community-oriented or multi-use buildings.
	• **Town of St. Paul:** Strong rental demand and existing inventory needs renovation.
	• **Town of Elk Point:** Opportunity to redevelop 8 serviced vacant lots where townhouses previously burned down.

Identified Housing Barriers	• **Cost and Profitability Challenges**
	  ○ High cost of building including construction, permits, warranties, and compliance with the Northern Building Code.
	  ○ Overhead and carrying costs.
	  ○ Property taxes (both commercial and residential) and utility costs.
	  ○ Difficulty securing suitable long-term financing and achieving viable profit margins.
	  ○ Concerns about resale value due to a declining market - lack of confidence in return on investment.
	  ○ General lack of confidence in the area's future - hesitation to move, build, or start businesses.
	  ○ Regional crime rates acting as a deterrent to investment and relocation.
	• **Regulatory and Bureaucratic Barriers**
	  ○ Complex and lengthy permitting processes, including lengthy advertising requirements even for zoned lots.
	  ○ Bureaucracy at banks and within municipal planning and development offices.
	  ○ Municipal requirements like upfront security for sewer systems.
	• **Demographic and Economic Limitations**
	  ○ Low population growth and lack of industry in the region making it hard to attract new residents.
	  ○ Limited labour force availability.
	  ○ Not a shortage of housing types, but a shortage of people to occupy them.

Ideas to Attract Housing Investment	• **Housing and Development Incentives**
	  ○ General tax incentives for homeowners and developers.
	  ○ Incentives/tax breaks for investment into low-income rentals, especially for renovations or adding suites.
	  ○ Incentives/tax breaks for first-time buyers or neighborhood revitalization/infills.
	  ○ General tax reduction to align with average rates.
	  ○ Tax incentives/other incentives (repeated for emphasis).
	• **Municipal Support**
	  ○ Improved capacity in Planning and Development at the municipalities.
	  ○ Assistance with utilities (water and sewer) to support development.
	• **Industry Attraction and Workforce Retention**
	  ○ Expand existing and attract new industries to the region
	  ○ Promote “live where you work” for essential service providers (e.g., police, healthcare, education).
	• **Increase Access to Community Amenities**
	  ○ Especially recreation facilities in Elk Point and the broader region.

Ongoing Initiatives in Other Communities	• **Incentives & Tax Relief**
	  ○ Tax breaks on vacant properties to encourage development.
	  ○ Incentive programs modeled after other communities (e.g., Mundare, Bonnyville).
	  ○ Use of external programs like CMHC low-income housing grants and energy efficiency support.
	• **Municipal Leadership & Policy**
	  ○ Need for a more pro-business mindset and improved marketing to counter negative perceptions.
	  ○ A proactive council that uses bylaws and incentives to support growth.
	  ○ Concerns about municipal land purchases without clear development plans (e.g., Lavoie).
	• **Permitting & Development Process**
	  ○ Comparatively easier permitting processes in some communities (e.g., Elk Point) compared to others.
	  ○ Desire for streamlined workflows such as allowing concurrent work through “subject to” clauses rather than requiring all prerequisites first (e.g., hydrant flow, traffic, environmental/Indigenous considerations).

4.0 Next Steps

Feedback provided through the first and second phases of engagement, along with best practices, review of background information, and demographic, economic, and housing data will be used to finalize the key priorities and actions for the Regional Housing Strategy.