

COUNTY OF ST. PAUL

MUNICIPAL SPECIFIC ACTIONS

MUNICIPAL ACTIONS TO ADDRESS IDENTIFIED HOUSING CHALLENGES

The actions listed below are meant to serve as examples that illustrate potential approaches to address identified housing challenges, in addition to the actions presented in the regional framework. They are not final and will be updated based on feedback provided by the community.

Please write your thoughts on a post-it note and place it in the column that best reflects your level of support for each action.

	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
Policy Area 1: Support Age-Friendly Communities	<ul style="list-style-type: none">• Aging population: Residents aged 65+ make up over 20% of the County’s population, and this group is expected to grow steadily over the next two decades• Lack of supportive housing: Aside from a few seniors’ residences (Ashmont and Mallaig), there are no dedicated supportive or transitional housing options for seniors in the County• Limited accessible housing: Very few accessible units exist; most homes are older and not easily retrofitted for mobility needs• Lack of local senior services Seniors often must relocate to the Town of St. Paul or beyond to access appropriate care and housing options	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	
	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
Policy Area 2: Increase Affordable Housing Options	<ul style="list-style-type: none">• High ownership rates, but low affordability: While 92.6% of households are homeowners, many cannot afford newer homes based on 2024 prices. A 5% down payment scenario results in a \$401/month affordability gap• Few subsidized units: Only 20 subsidized rental units are available across the entire County. Affordable options are extremely limited for low-income families• Barriers to affordable housing development: High construction and subdivision costs, as well as zoning constraints, were noted as barriers during consultations	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	

Policy Area 3: Address Supportive, Transitional, and Emergency Housing Gaps and Service Needs	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Lack of emergency and transitional housing: No emergency or transitional housing exists in the County• Lack of supportive housing: No group homes, apartment-style supportive units, or integrated service models are available within County boundaries• Access to support services is limited: County residents must travel to urban centres for services such as mental health care, addictions treatment, or case management• High demand and waitlists: Existing facilities in the region (e.g., SPAN, MD of St. Paul Foundation) report long waitlists, especially for seniors and people with disabilities	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	
Policy Area 4: Diversify the Housing Supply	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Lack of rental options: Only 7.4% of households are renters. There is no primary rental market, and the secondary market is extremely limited• Homogeneous housing stock: 88.6% of units are single-detached homes; just 0.6% are duplexes, row housing, or small apartments• Mismatch with household sizes: Over 65% of households are one- or two-person, but 78.7% of homes have three or more bedrooms• Few new builds: Most homes are older (63% built before 1990), and only 12.2% were built between 2011 and 2021. Construction activity has not returned to previous highs• Limited multi-generational or shared housing: Despite expressed need, zoning and financing barriers inhibit the development of alternative housing forms	<ul style="list-style-type: none">• Amend the Municipal Development Plan to include support for shared, modular, and clustered housing that increases affordability for smaller households• Explore opportunities for a program or policy to reduce permit fees and development charges for new residential subdivisions	
Policy Area 5: Increase Education and Awareness	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Low awareness of available programs: Many residents and developers are unaware of what's permitted or available (e.g., secondary suites, affordable housing supports)• Support needed for subdivision and infill: Residents interested in developing additional lots or suites face regulatory complexity and lack guidance• Limited engagement reach: While online tools were used, engagement in rural areas remains challenging and likely left out key perspectives, especially from marginalized populations	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	

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Policy Area 1: Support Age-Friendly Communities	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Aging Population: Seniors (65+) make up over 20% of the population, projected to increase significantly by 2045, especially those aged 75+• Waitlists for Seniors Housing: Sunnyside Manor has a waitlist of 65 individuals; 34 are on the waitlist for self-contained seniors’ units• Lack of Diversity in Seniors Housing: Limited options beyond supportive living, with demand for independent living, barrier-free units, and housing close to services• Accessibility Gaps: Insufficient number of accessible units for people with mobility issues	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	
Policy Area 2: Increase Affordable Housing Options	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• High Core Housing Need Among Renters: 12.5% of renters are in core housing need, with affordability being the primary issue• Insufficient Affordable Rentals: Many units, especially 3+ bedrooms, exceed affordability thresholds for lower-income renters• Limited Affordable Homeownership: Households earning below the median income struggle to afford even lower-priced homes, especially with small down payments• Long Waitlists for Subsidized Housing: All providers report long waitlists; 90 subsidized units are not enough to meet current needs	<ul style="list-style-type: none">• Explore opportunities to defer development charges for affordable housing developments	

Policy Area 3: Address Supportive, Transitional, and Emergency Housing Gaps and Service Needs	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Demand Exceeds Supply: SPAN has long waitlists for both group homes and apartment units. No current vacancies• Limited Emergency Housing: Only one emergency shelter exists, primarily for women and children facing violence• Gaps in Wraparound Services: While FCSS provides housing navigation and community supports, stakeholders reported the need for more integrated, long-term support services	<ul style="list-style-type: none">• Explore opportunities to defer development charges for supportive housing developments	
Policy Area 4: Diversify the Housing Supply	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Over-Reliance on Single Detached Homes: 71.7% of housing is single detached; limited mix of apartments, rowhouses, duplexes, or alternative forms• Mismatch Between Household Size and Housing Size: 64% of households are 1-2 people, but 69.1% of homes have 3+ bedrooms• Limited Family-Sized Rentals: Shortage of 3- and 4-bedroom units suitable for larger families• Lack of Multi-Generational and Shared Housing Options: These models were identified by stakeholders as necessary but are currently underdeveloped or unsupported	<ul style="list-style-type: none">• Amend the Municipal Development Plan to support a wider diversity of housing options including smaller footprints to increase affordability for homeowners trying to enter the housing market and provide downsizing options, and options that accommodate multi-generational households• Amend the Land Use Bylaw to permit tiny homes and ready-to-move houses and multi-generational housing	
Policy Area 5: Increase Education and Awareness	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Stigma Around Affordable Housing: Stakeholders noted that local attitudes and misunderstanding around affordability programs can hinder development or uptake• Navigation Challenges: Residents often struggle to understand or access available housing supports; FCSS plays a key role but capacity is limited• Need for Developer Incentives Education: Awareness and understanding of zoning and financial tools (e.g., incentives for secondary suites) is limited among developers and the public	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	

TOWN OF ELK POINT

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	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
Policy Area 1: Support Age-Friendly Communities	<ul style="list-style-type: none">• Aging population: By 2045, a significant increase is expected in residents aged 75+, emphasizing a growing need for accessible and supportive housing for seniors• Limited seniors’ housing options: Stakeholders reported limited housing choices for seniors, particularly those who are not ready for long-term care but cannot live independently. Existing seniors’ housing is limited to 50 lodge units and 31 self-contained living units. Some of these are already at capacity, with waitlists for self-contained units	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	
	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
Policy Area 2: Increase Affordable Housing Options	<ul style="list-style-type: none">• High core housing need: 20.3% of all households in Elk Point are in core housing need, especially renters (36.6%). Affordability is the largest issue• Gap in affordable family-sized rentals: Few three- and four-bedroom affordable units are available• Limited supply of purpose-built rentals: Most rentals are in the secondary market. Vacancy rates are low and listings are scarce• Cost of living: Rising costs make entry-level homeownership and rental housing less accessible, especially for low-income households	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	

Policy Area 3: Address Supportive, Transitional, and Emergency Housing Gaps and Service Needs	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Lack of emergency and transitional housing: No emergency or transitional housing exists in Elk Point• Inadequate supply of supportive housing: Minimal supportive housing options beyond seniors' lodge. No housing for individuals with disabilities or those needing mental health and addiction supports exists locally.• Mobility barriers: Existing supportive services (like SPAN and FCSS) are centralized in St. Paul, requiring Elk Point residents to travel to access services, which may be a barrier• Integration of housing and services: Consultations emphasized the need for mixed-use supportive housing, including options that integrate health and social supports	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	
Policy Area 4: Diversify the Housing Supply	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Homogeneous housing stock: 80.5% of homes are single detached. There is a lack of mixed-use, multi-generational, shared housing, and secondary suites• Mismatch between housing stock and household needs: 62.5% of homes have 3+ bedrooms, despite 67.8% of households being 1- or 2-person households. Smaller, more affordable, and lower-maintenance homes are lacking• Aging housing stock: Very low new construction rates, especially since 2007. Over 58% was built before 1980	<ul style="list-style-type: none">• Amend the Municipal Development Plan 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.• Amend the Municipal Development Plan to 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• Amend the Land Use Bylaw to permit tiny homes and ready to move housing	
Policy Area 5: Increase Education and Awareness	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Lack of awareness about available programs: Many residents are unaware of housing supports, grants, and rent subsidies available through provincial or non-profit organizations• Need for outreach: Stakeholder feedback stressed the need for increased outreach, especially to vulnerable populations such as seniors, single mothers, and people with disabilities• Guide to navigate available services: Housing navigation services are needed locally to help residents access services without relying on regional providers in the Town of St. Paul	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	

SUMMER VILLAGE OF HORSESHOE BAY

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Policy Area 1: Support Age-Friendly Communities	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Aging Population: The community has a steadily aging demographic. Seniors (65+) are projected to make up over 35% of the population by 2045• Lack of Seniors Housing: There are no seniors’ or supportive housing units in the village, meaning seniors who need assistance must leave the community• Limited Accessibility: Existing homes may not meet accessibility needs, and there is demand for smaller, low-maintenance, accessible homes to support aging in place	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	
Policy Area 2: Increase Affordable Housing Options	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• High Affordability Need: In 2021, 50% of households in Horseshoe Bay were in housing that failed affordability standards• Lack of Subsidized Units: There are no subsidized or affordable rental units in the Summer Village• Barriers to New Development: High construction costs, restrictive zoning, and lack of infrastructure make developing affordable housing challenging• Limited Housing Options for Youth: Youth who grew up in the village struggle to find or afford housing locally	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	

Policy Area 3: Address Supportive, Transitional, and Emergency Housing Gaps and Service Needs	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• No local services: The Summer Village has no supportive, transitional, or emergency housing. Residents must rely on services in the Town of St. Paul• Unmet needs for vulnerable groups: There is a need for housing with supports for seniors, people with disabilities, and individuals with mental health or addiction issues• Senior displacement: Seniors who need care services often have to leave the community, creating emotional and social disconnection	<ul style="list-style-type: none">• Addressed through the regional framework, no additional municipal specific actions proposed	
Policy Area 4: Diversify the Housing Supply	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Homogeneous housing stock: 87.5% of homes are single detached; the remainder are movable dwellings. Most homes are 3+ bedrooms, limiting options for smaller households or seniors• Few rental units: Despite census data suggesting some renters, local knowledge confirms almost no rental market exists• Vacant and seasonal homes: Nearly 50% of homes are seasonal, offering a potential opportunity for conversion to year-round housing• Limited new development: Only 12 permits were issued between 2010–2024, with little diversity in built forms	<ul style="list-style-type: none">• Complete a servicing capacity assessment to identify barriers and opportunities for supporting conversions to year-round dwellings and increased density• Consider developing a home assessment/inspector project to identify required upgrades to convert seasonal homes to permanent dwellings• Explore options to reduce permit fees for applications proposing to convert seasonal homes to permanent dwellings	
Policy Area 5: Increase Education and Awareness	Municipal-Specific Challenges	Strategic Actions - Municipal	Comments
	<ul style="list-style-type: none">• Limited local capacity: As a small municipality, the Summer Village lacks internal capacity and resources to deliver housing programs or services• Need for regional collaboration: Stakeholders identified that regional coordination is crucial to address housing gaps and educate residents about available supports and development opportunities• Development constraints not widely understood: The barriers to housing (e.g., infrastructure limitations, development costs) may not be fully recognized by the broader public, necessitating greater outreach and awareness-building	<ul style="list-style-type: none">• Develop a local survey/data collection template to create the opportunity for collect relevant housing data for future Housing Needs Assessment updates	