



County of St. Paul

Housing Inventory and Needs Assessment

Final Report – July 2025

Table of Contents

Executive Summary	i
1.0 Introduction	1
1.1 Project Overview	1
1.2 Process.....	1
1.3 Stakeholder and Community Engagement.....	2
2.0 Community Profile	3
2.1 Demographic Trends	3
2.2 Economic Trends	13
2.3 Community Profile Highlights.....	16
3.0 Current Housing Profile	17
3.1 Existing Housing Units	17
3.2 Changes in Housing Stock.....	19
3.3 Homeownership	20
3.4 Rental Housing.....	22
3.5 Short-Term Vacation Rentals.....	25
3.6 Affordable and Subsidized Housing.....	26
3.7 Supportive Housing	27
3.8 Emergency and Transitional Housing	28
3.9 Current Housing Highlights.....	30
4.0 Future Housing Needs	32
4.1 Community Growth	32
4.2 Indicators of Current Unmet Housing Need.....	35
4.3 Future Need to Meet Anticipated Changes.....	38
4.4 Anticipated Housing Demand for Key Areas of Need.....	40
4.5 Future Housing Need Highlights	42
4.6 Next Steps.....	43

Appendix A – Glossary of Terms

TABLES

Table 4.1:	Income Categories and Affordable Shelter Costs (2021)	35
Table 4.2:	Core Housing Need by Income Category and Household Size (2021)	36
Table 4.3:	Population, Households, and Headship Rates Used to Calculate Household Suppression (2006 and 2021)	37
Table 4.4:	Estimated Household Suppression by Age Group (2021)	37
Table 4.5:	Projected Unit Sizes Demanded (2025-2045)	38
Table 4.6:	Projected Dwelling Units by Tenure (2025-2045)	39
Table 4.7:	Dwelling Unit Projections by Income Category (2025-2045)	39
Table 4.8:	Dwelling Units Needed for Seniors and Families (2025-2045)	40
Table 4.9:	Housing Units Needed for Adults with Disabilities (2025-2045)	41

FIGURES

Figure 4.1:	Estimated and Projected Population (2021-2045)	32
Figure 4.2:	Projected Distribution of Population by Age Group (#) (2025-2045)	33
Figure 4.3:	Projected Distribution of Population by Age Group (%) (2025-2045)	34
Figure 4.4:	Household Change (2025-2045)	35

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

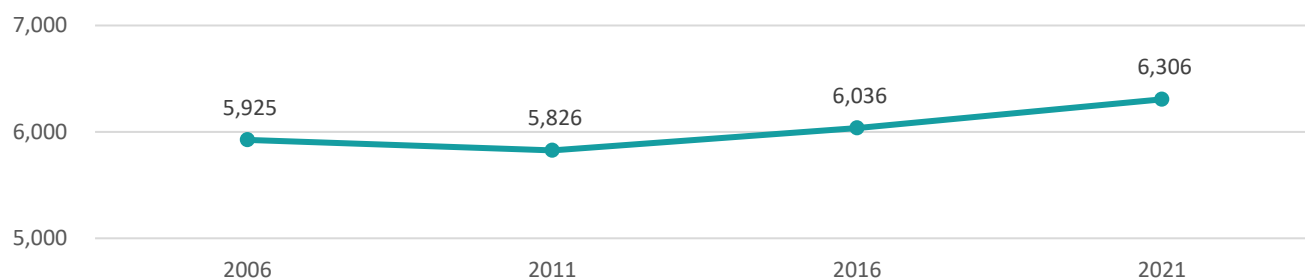


2.1 Demographic Trends

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)

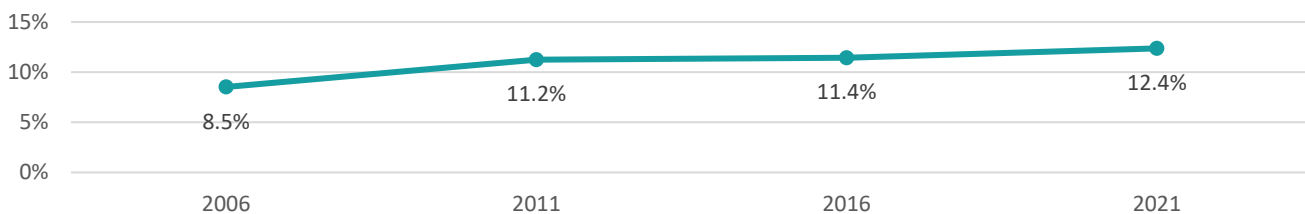


Source: Statistics Canada Census

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)

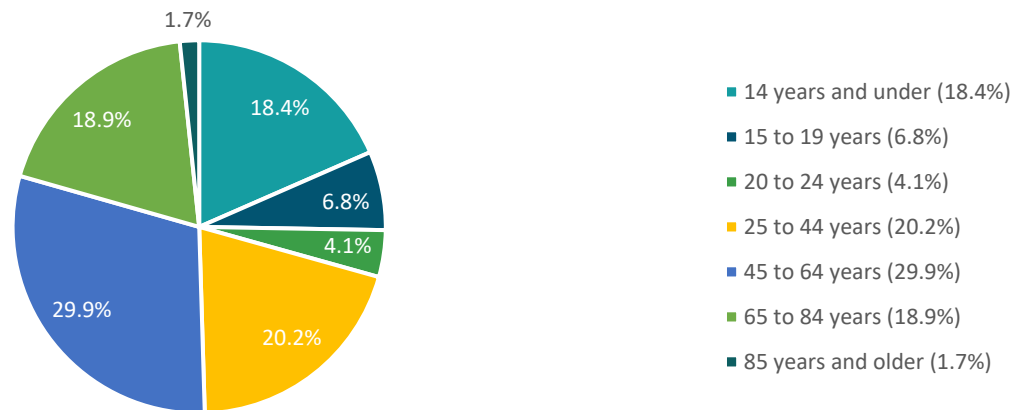


Source: Statistics Canada Census

2.1.3 Age and Gender

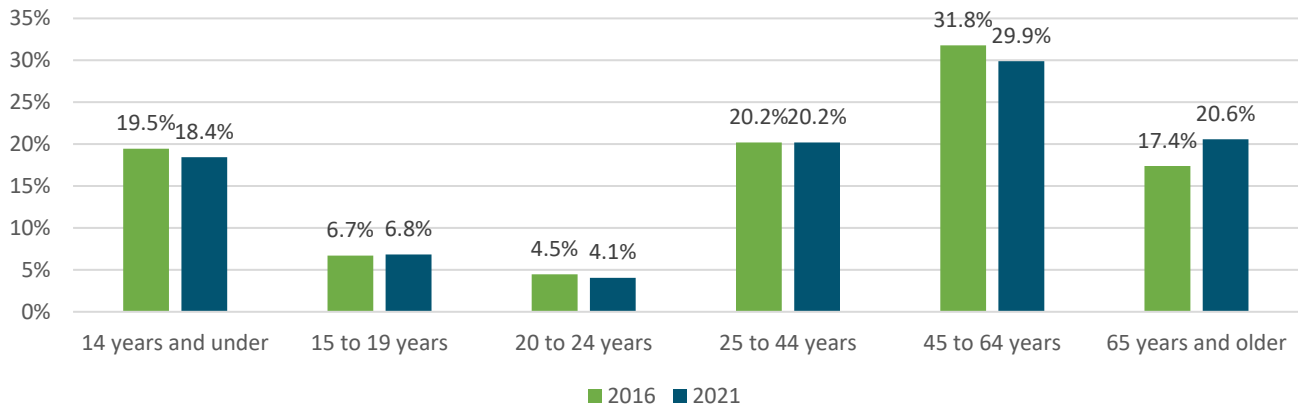
In 2021, the median age in the County was 38.4, matching the Provincial median age for the same year. Notably, the County's median age decreased significantly, from 44.2 in 2016 to 38.4 in 2021. Notwithstanding, during the same period, the percentage of residents 65 years of age and older increased from 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

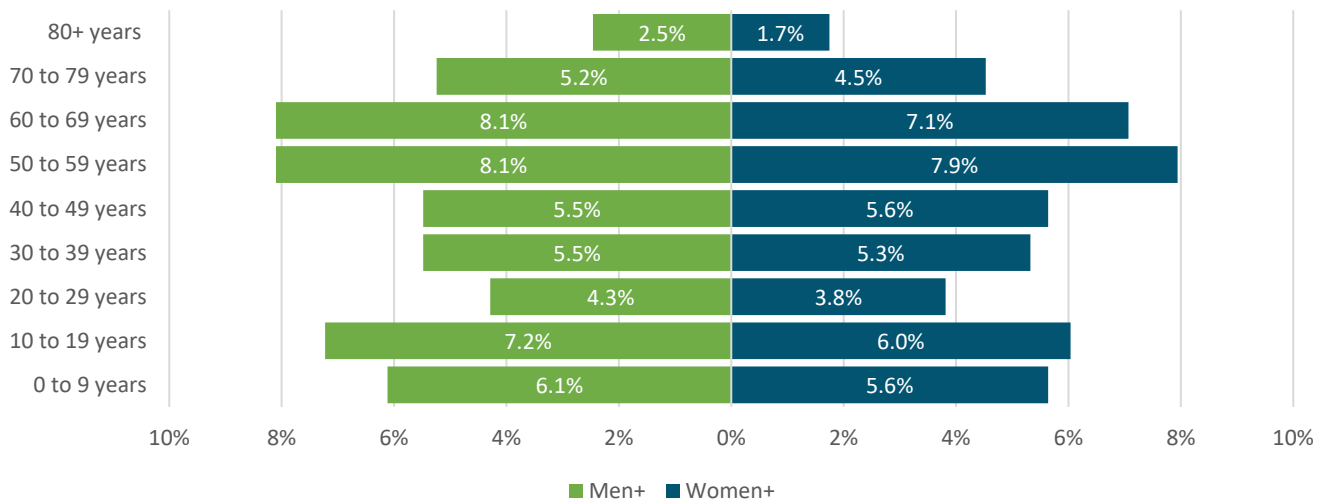


Source: Statistics Canada Census

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.

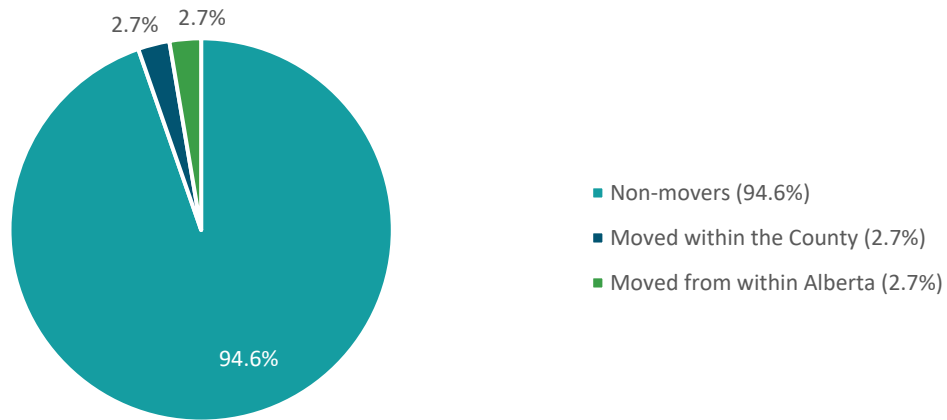
One-Year Mobility Status

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)



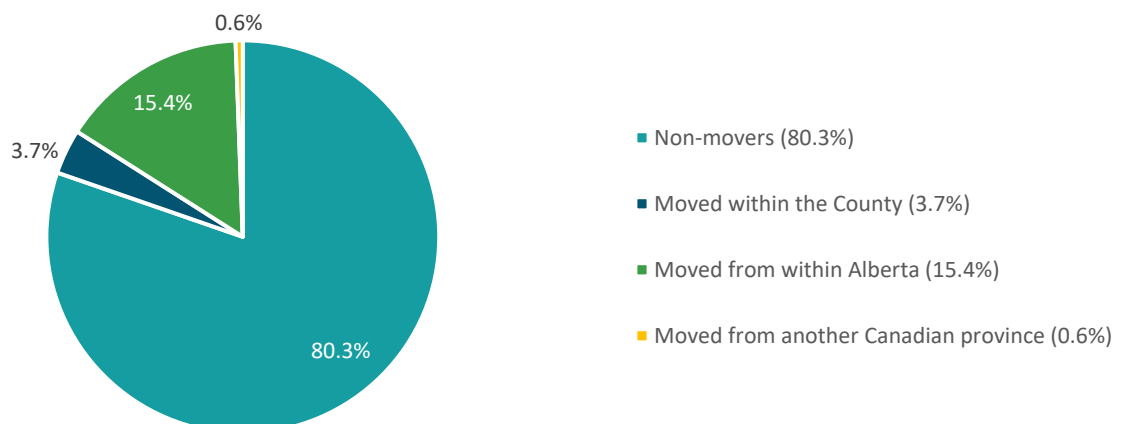
Source: Statistics Canada Census

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

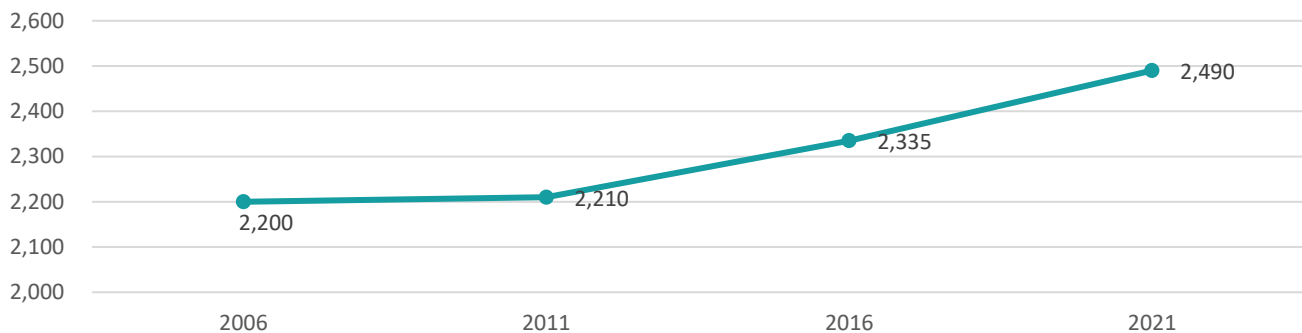
2.1.5 Households

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 family², 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

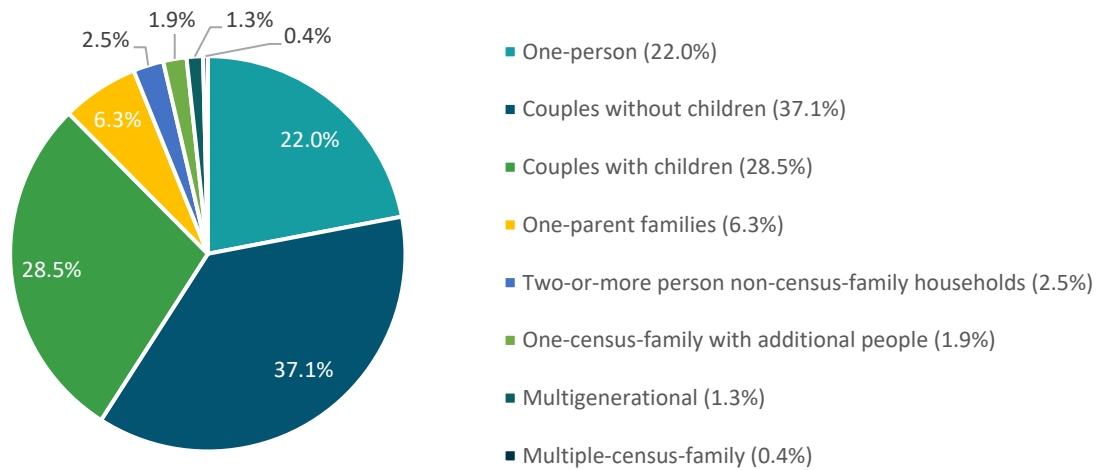
Household Type

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)

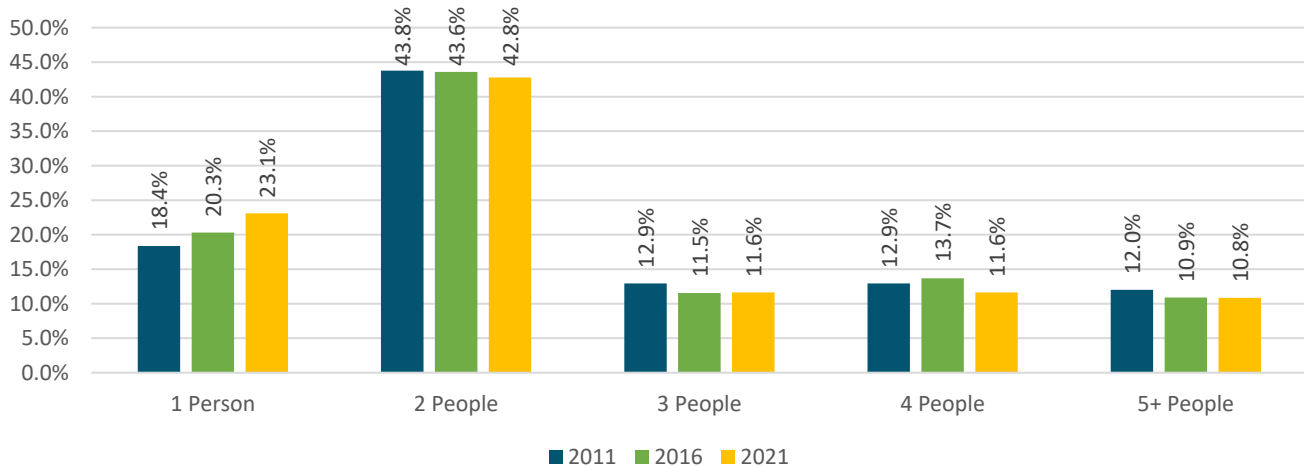


Source: Statistics Canada Census

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)

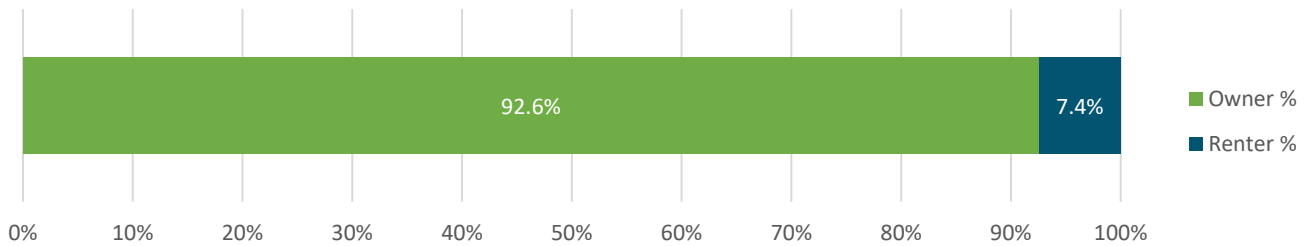


Source: Statistics Canada Census

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.

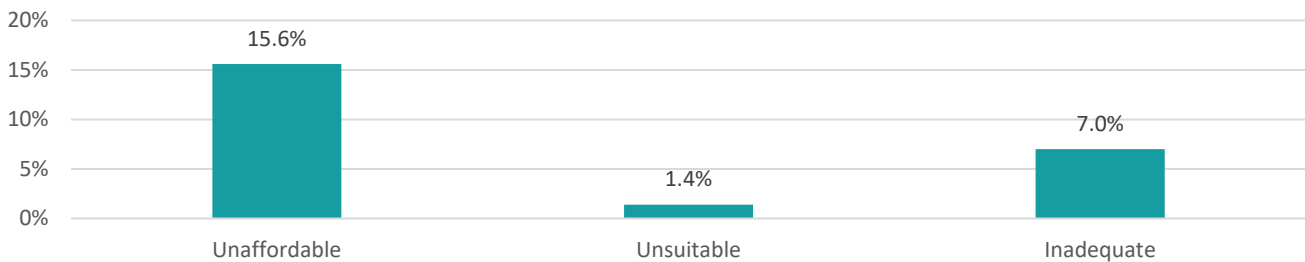
CMHC defines a household as **“being in core housing need if its housing falls below at least one of the affordability, suitability, or adequacy standards**, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that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

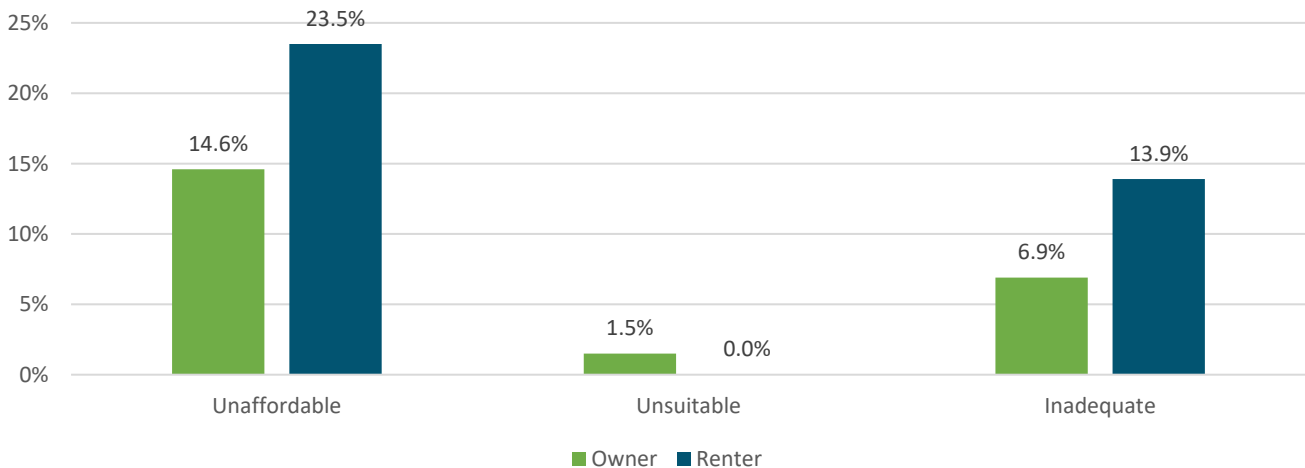
Figure 2.12: Percentage of Total Households in Unacceptable Housing by Housing Indicators (2021)



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)



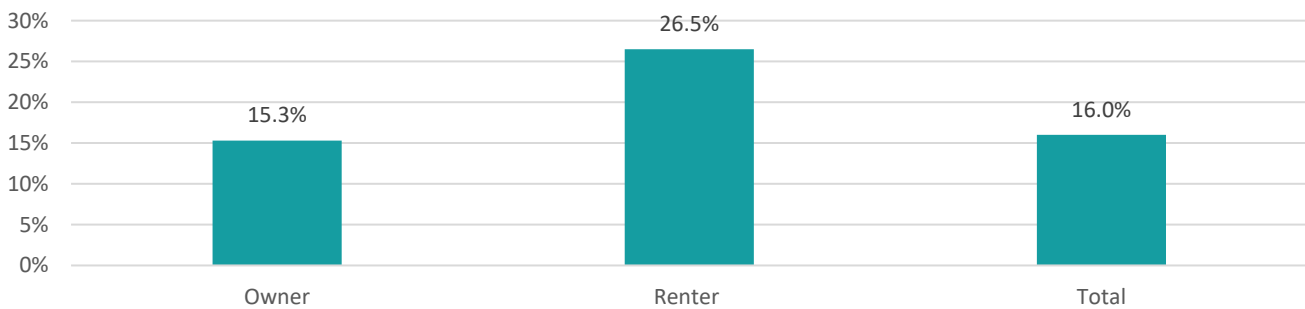
Source: Statistics Canada Census

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

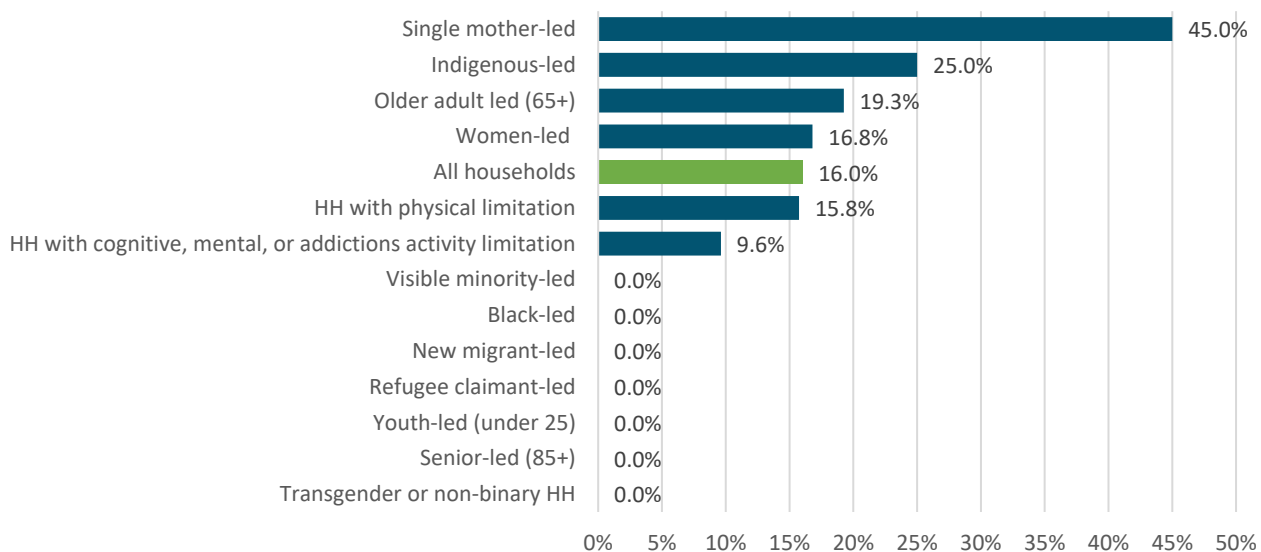
The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in the County. The priority population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

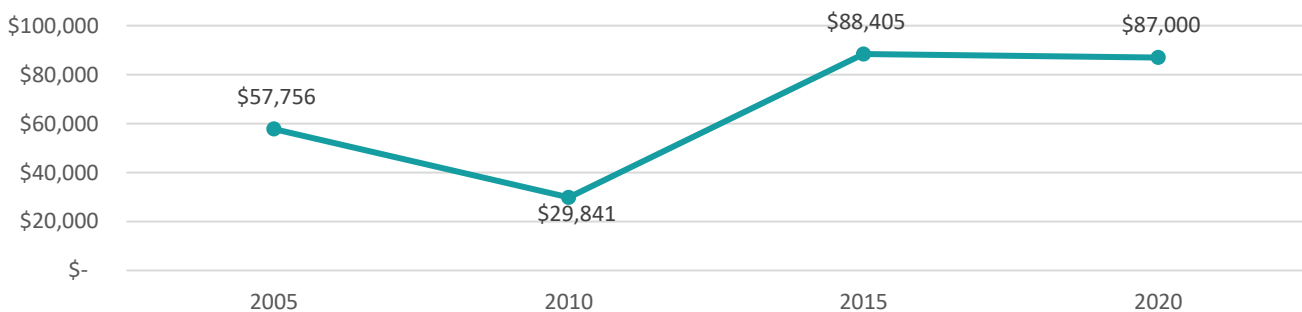
2.2 Economic Trends

2.2.1 Household Income³

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.

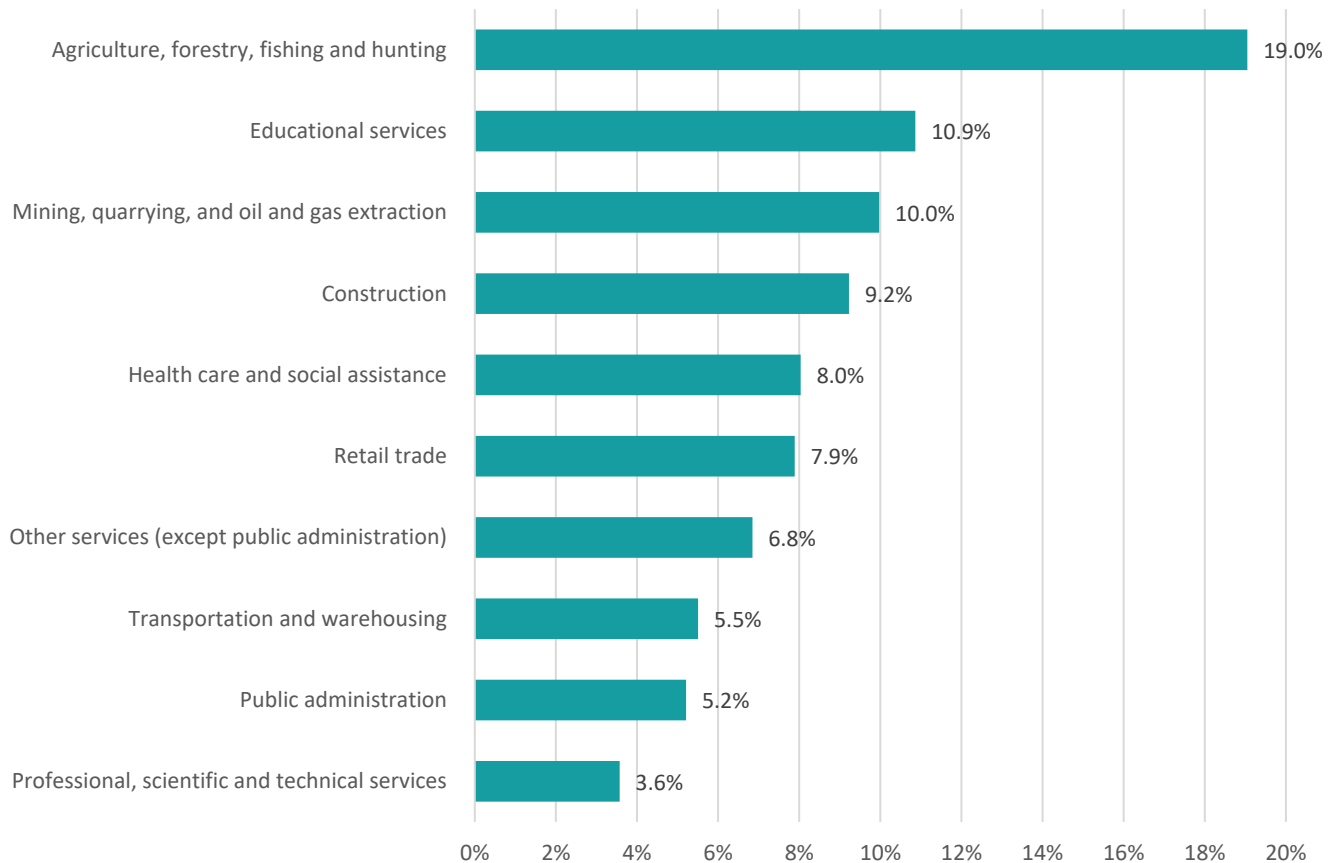
The unemployment rate in the County decreased from 6.3% in 2016 to 5.2% in 2021. Despite this decrease, the 2021 unemployment rate remained above the historically low rates recorded in 2011 (3.0%) and 2006 (2.7%). Notably, the County's 2021 unemployment rate was significantly lower than the provincial 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.
- 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.

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.

3.0 Current Housing Profile

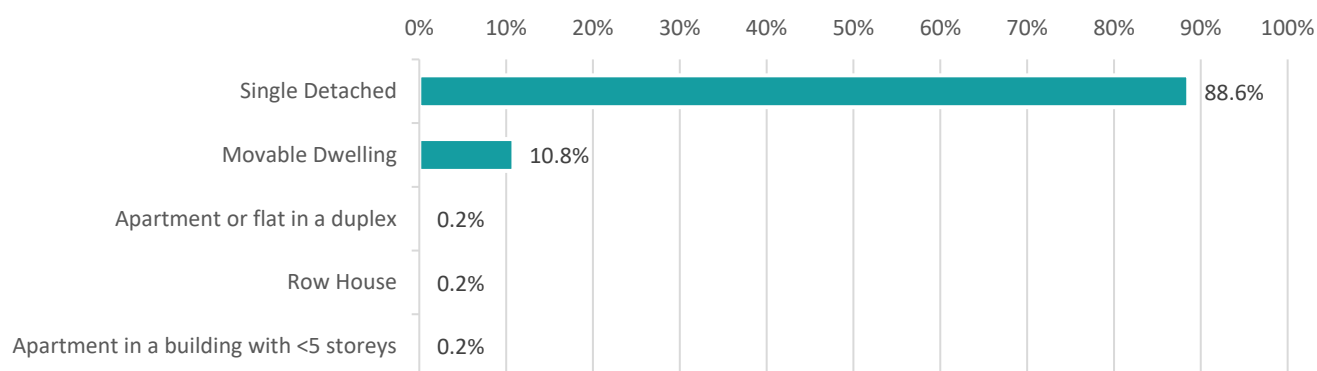


3.1 Existing Housing Units

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.

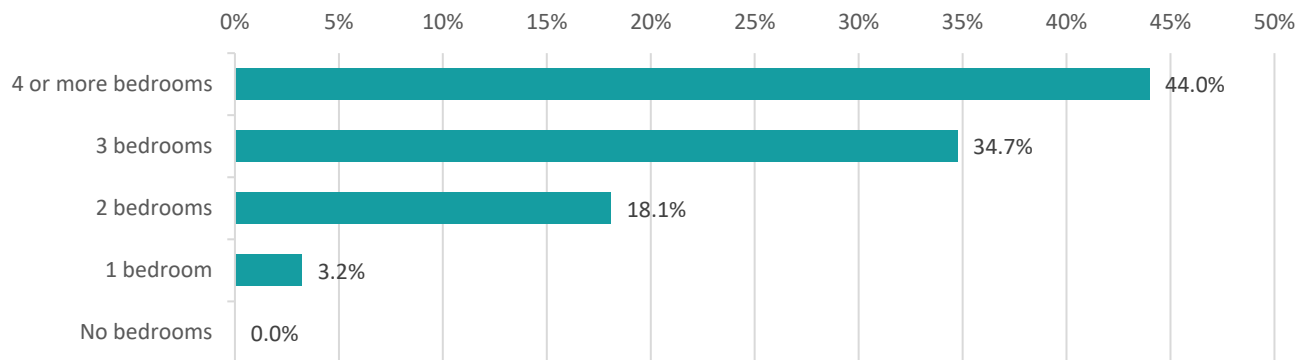
Figure 3.1: Housing Units by Type (2021)



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.

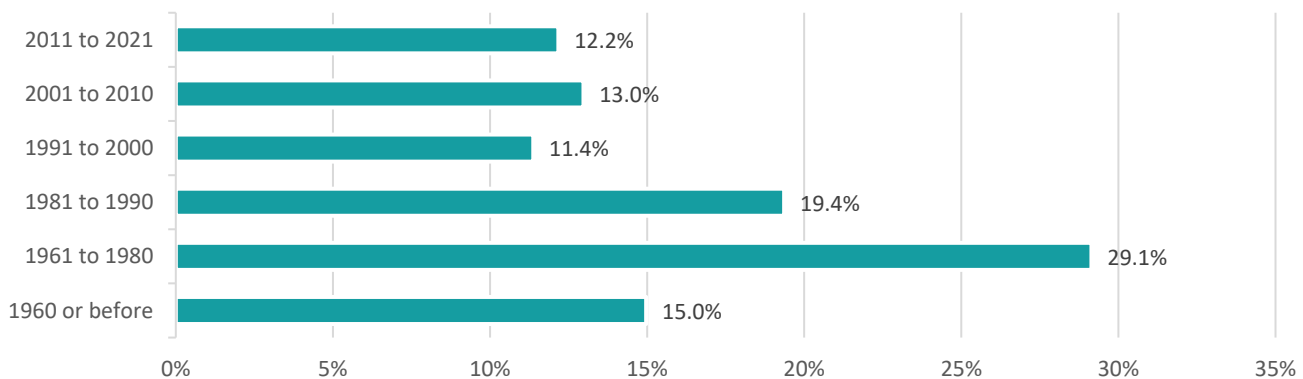
Figure 3.2: Housing Units by Size (2021)

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

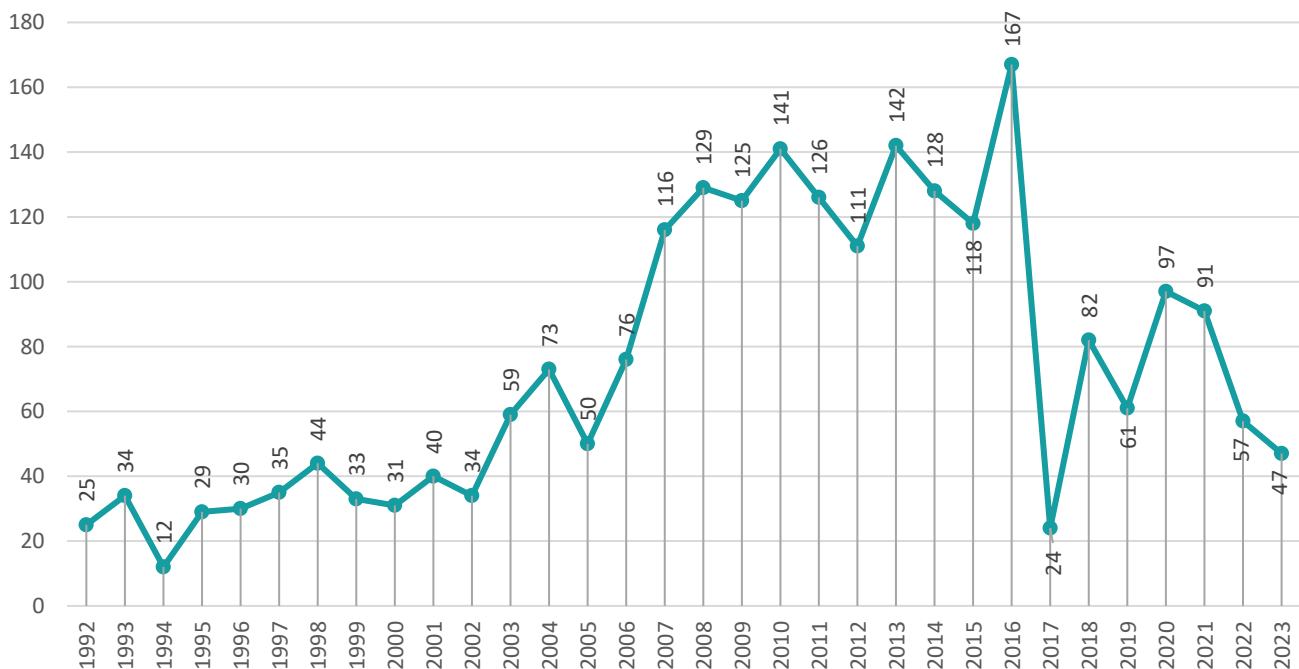
3.2 Changes in Housing Stock

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 survey⁵ 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 search⁶ 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.

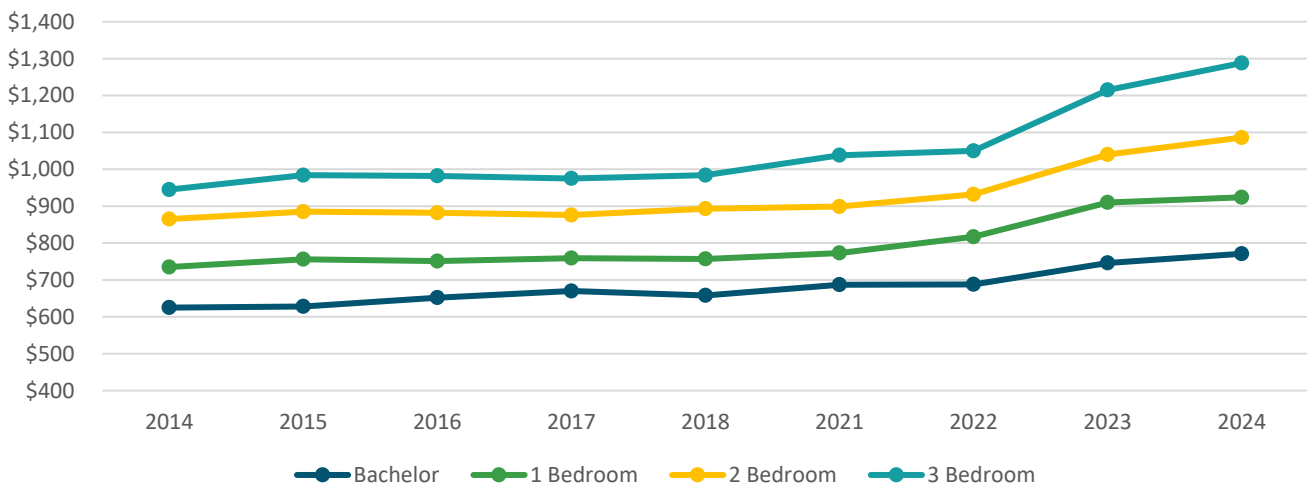
While only 0.4% of the County's housing stock is made up of apartment units (0.2% in buildings of up to 4 storeys, and 0.2% in a duplex), apartment rental rates are included in this analysis to provide a complete and comprehensive housing needs assessment with an approximation of shelter costs by unit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



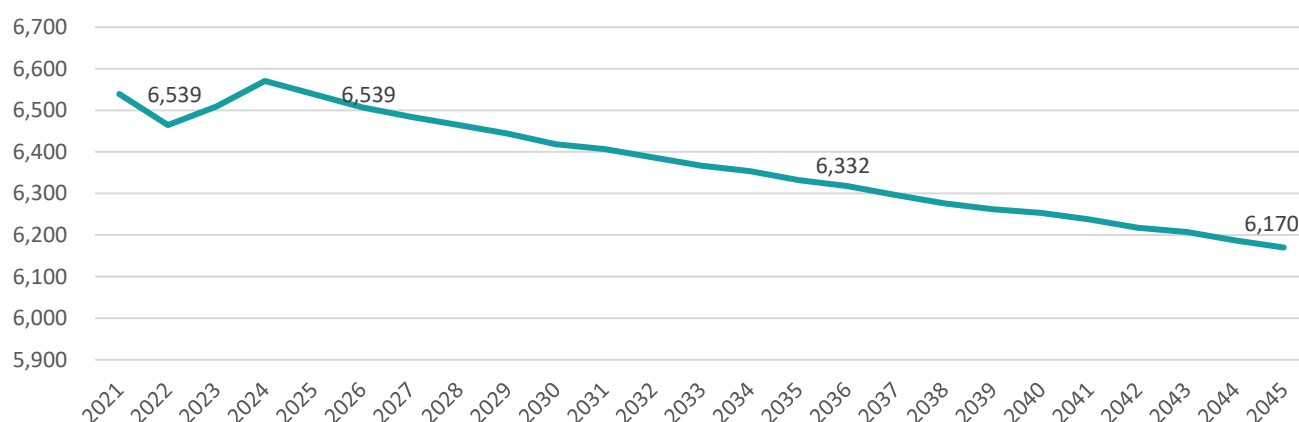
4.1 Community Growth

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)

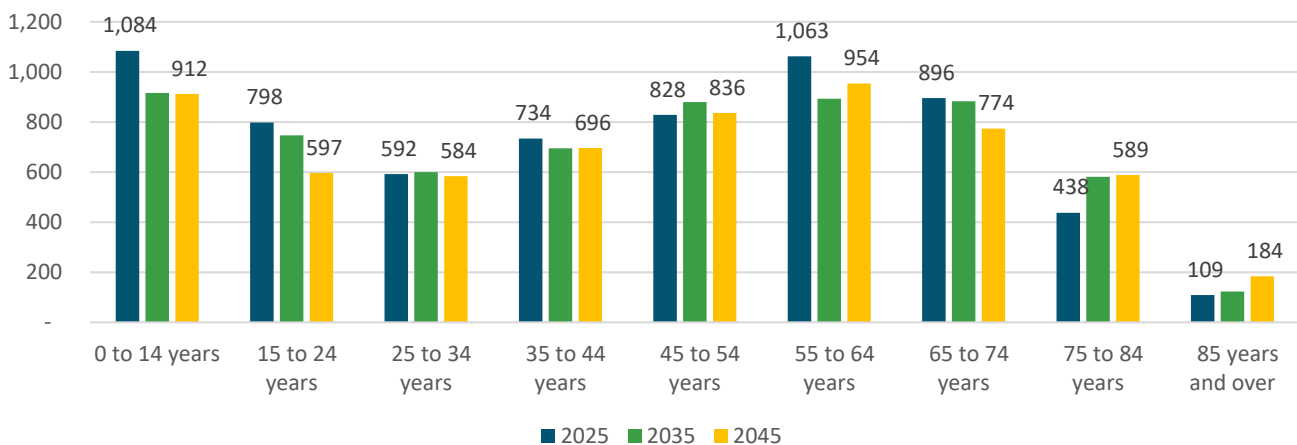


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

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.

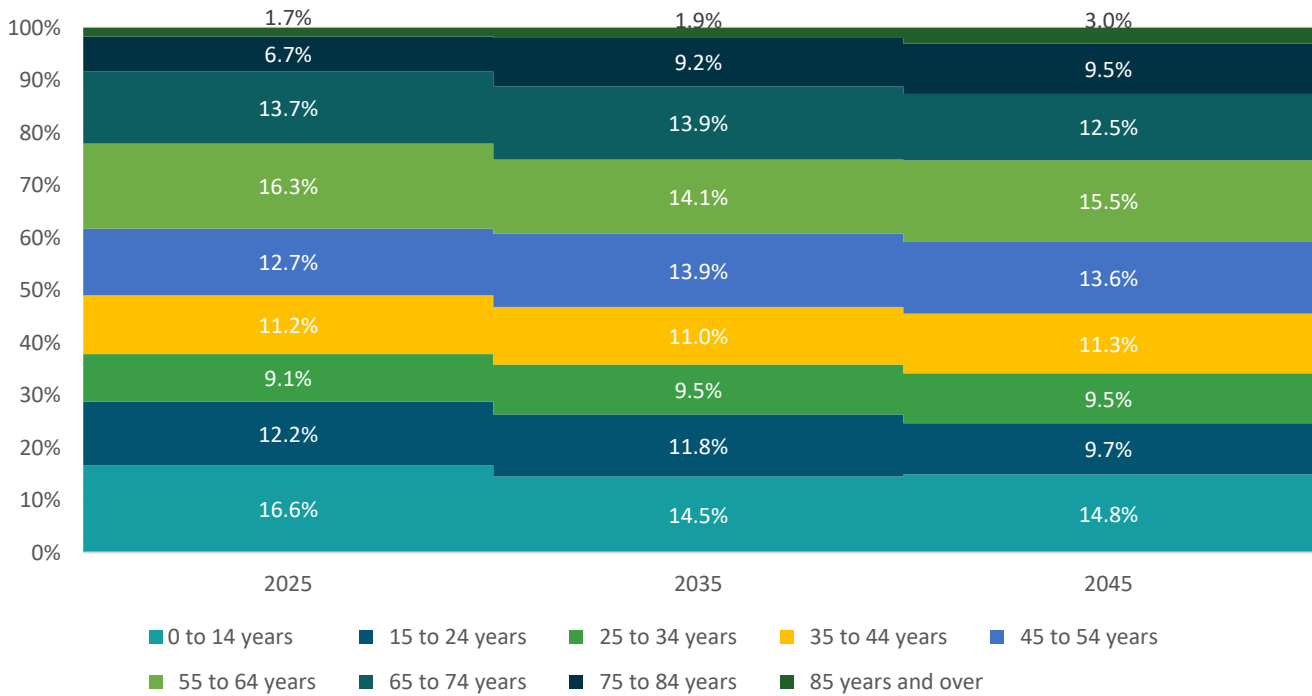
Figure 4.2: Projected Distribution of Population by Age Group (#) (2025-2045)



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)

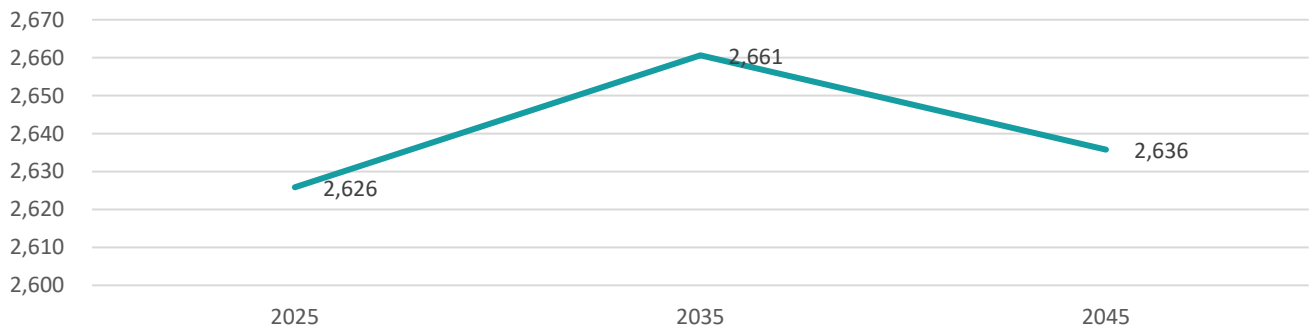


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

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 2035 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 activities⁹.
- 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 over¹⁰.
- 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 gap¹¹.
- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing¹².

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/Supportive-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, 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.

Regional Housing Needs Assessments and Housing Strategy
Appendix A: Glossary of Terms



APPENDIX A

Glossary of Terms

Regional Housing Needs Assessments and Housing Strategy

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)

Regional Housing Needs Assessments and Housing Strategy

Appendix A: Glossary of Terms

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)

Regional Housing Needs Assessments and Housing Strategy

Appendix A: Glossary of Terms

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-gear-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)