



Town of Elk Point

# Housing Inventory and Needs Assessment

Final Report – July 2025

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# Executive Summary



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

## COMMUNITY PROFILE

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

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

## CURRENT HOUSING PROFILE

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

## FUTURE HOUSING NEEDS

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

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

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

# 1.0 Introduction



## 1.1 Project Overview

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

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

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

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

## 1.2 Process

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

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

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

### 1.3 Stakeholder and Community Engagement

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

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

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

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

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

## 2.0 Community Profile

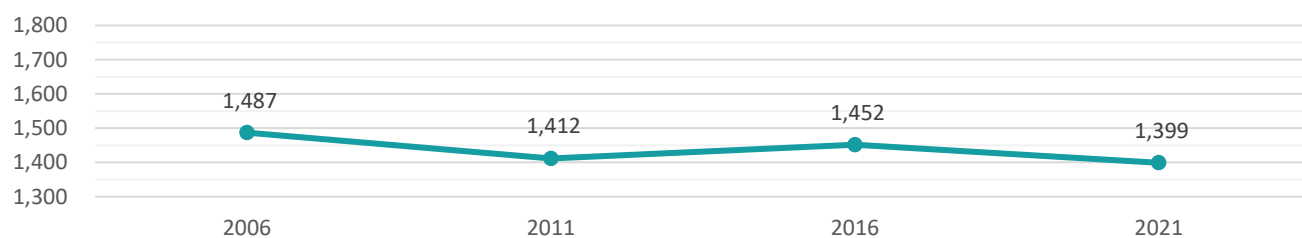


### 2.1 Demographic Trends

#### 2.1.1 Population

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

**Figure 2.1: Population Growth (2006-2021)**

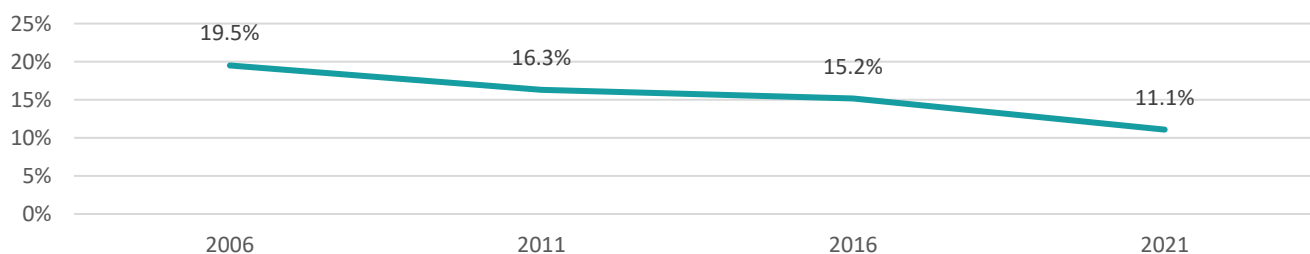


Source: Statistics Canada Census

#### 2.1.2 Indigenous Population

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

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



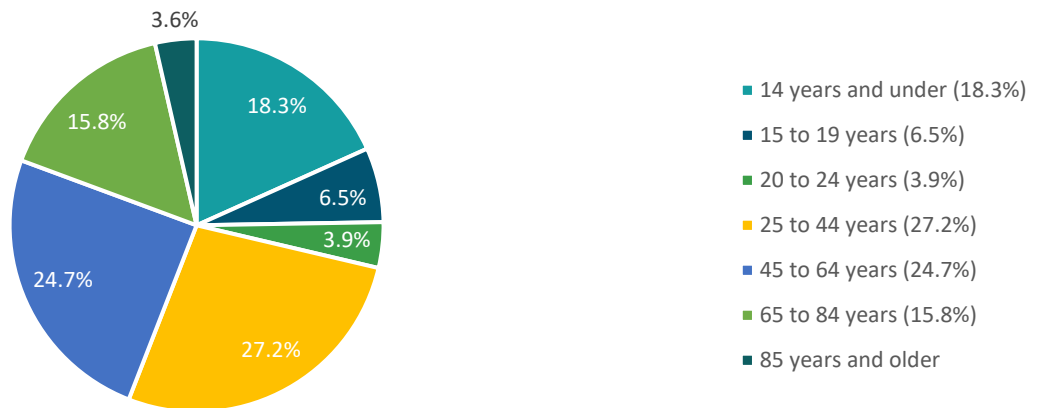
Source: Statistics Canada Census



### 2.1.3 Age and Gender

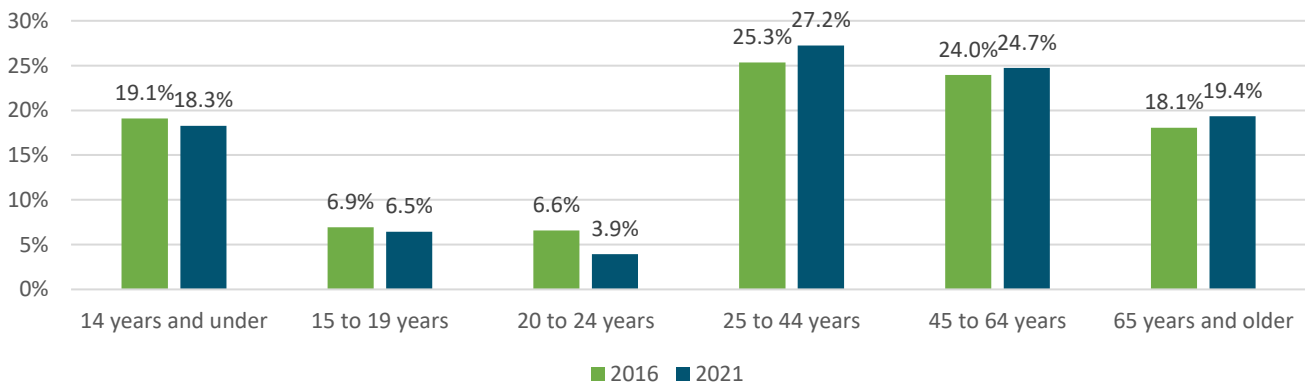
In 2021, the median age in the Town was 41.2, which is higher than the Provincial median age of 38.4 for the same year. Notably, the Town's median age increased from 38.2 in 2016 to 41.2 in 2021. During the same period, the percentage of residents 65 years of age and older increased from 18.1% to 19.4%.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

**Figure 2.3: Age Cohort Distribution (2021)**



Source: Statistics Canada Census

**Figure 2.4: Breakdown of Age 2016 vs 2021**

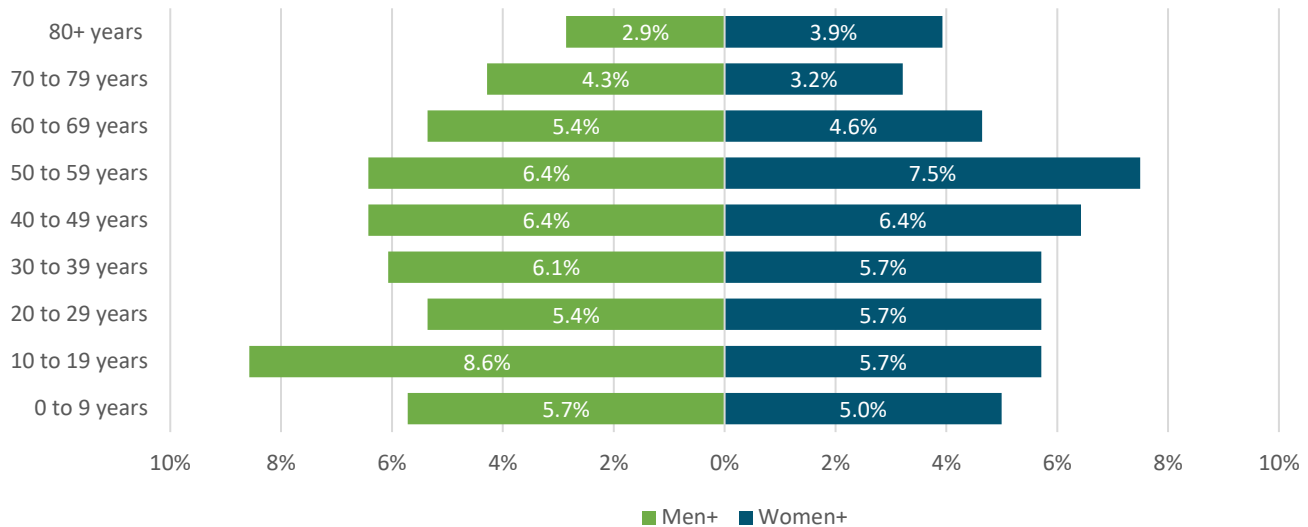


Source: Statistics Canada Census

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

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

**Figure 2.5: Age Cohort by Gender (2021)**



Source: Statistics Canada Census

#### 2.1.4 Mobility Status<sup>2</sup> (Place of Residence)

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

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

##### One-Year Mobility Status

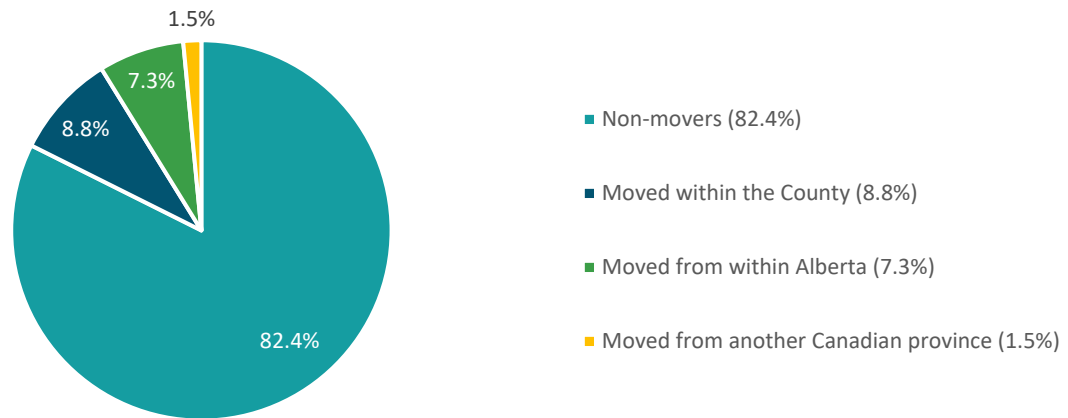
In 2021, 82.4% of Town residents were non-movers. Of the movers, (17.6% of the total population), about half (8.8% of the total population) moved from a different address within the Town, and the other half (8.8% of the total population) moved from other Communities in Canada. Of the latter, 82.6% (7.3%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

<sup>1</sup> All percentages based on total population.

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

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

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



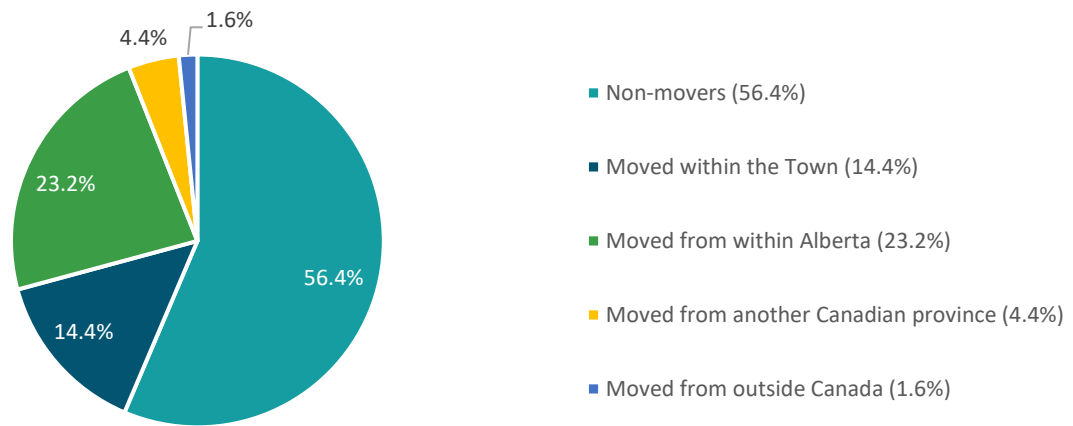
Source: Statistics Canada Census

### Five-Year Mobility Status

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

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

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



Source: Statistics Canada Census

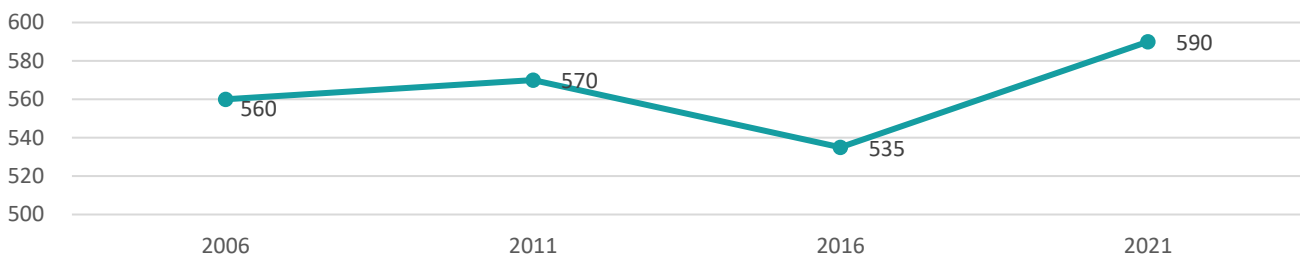
### 2.1.5 Households<sup>3</sup>

#### Number of Households

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

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

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



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

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

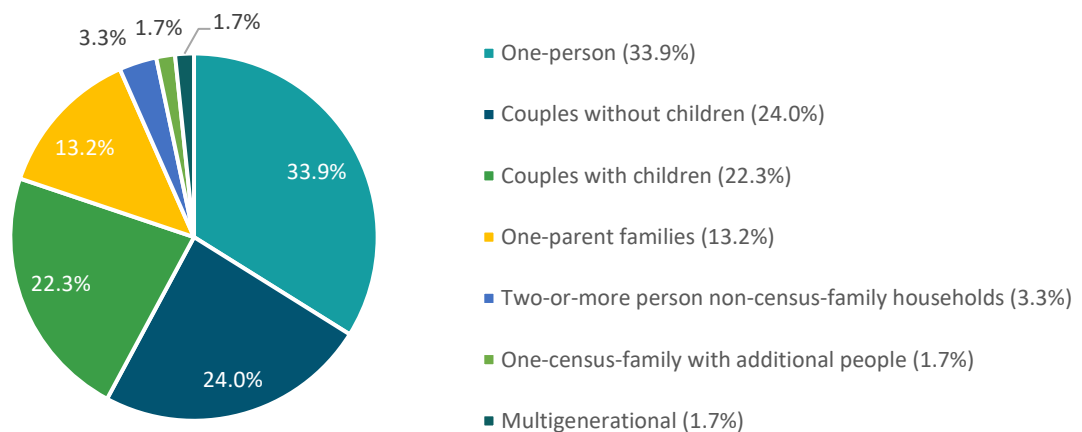
Source: Statistics Canada Census

### Household Type

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

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

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

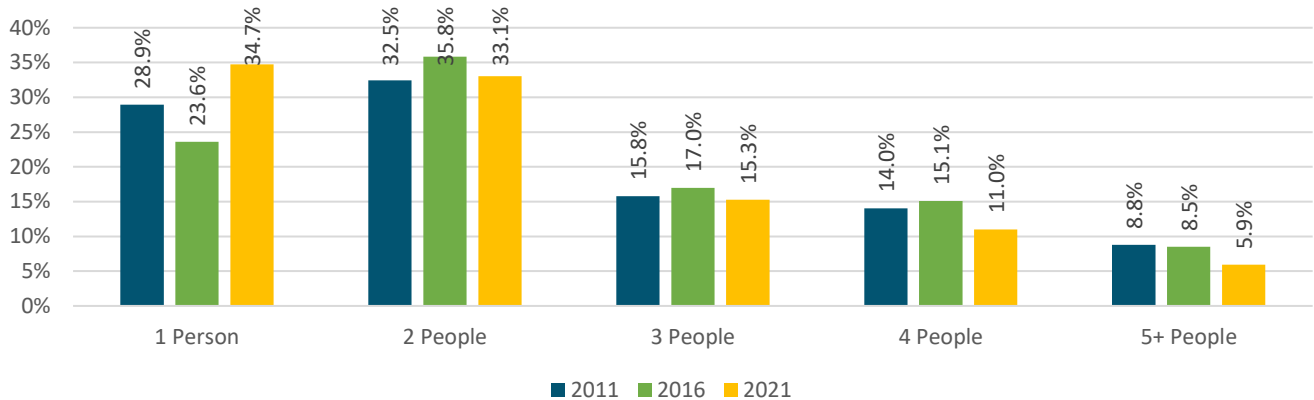


Source: Statistics Canada Census

### Household Size

The average household size in the Town of Elk Point decreased slightly from 2.5 persons in 2016 to 2.2 persons in 2021. As shown in **Figure 2.10** below, the percentage of 1-person households slowly increased between 2011 (28.9%) and 2021 (34.7%). The percentage of 2-person households decreased over the same period, from 32.5% in 2011 to 33.1% in 2021. Similarly, the proportion of 3-person, 4-person and 5+ person households have all been decreasing over time. In 2021, 67.8% of households were either 1- or 2-person households. In Canada, household sizes have been steadily declining, while the total number of households continues to grow, driving an increased demand for smaller housing types.

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

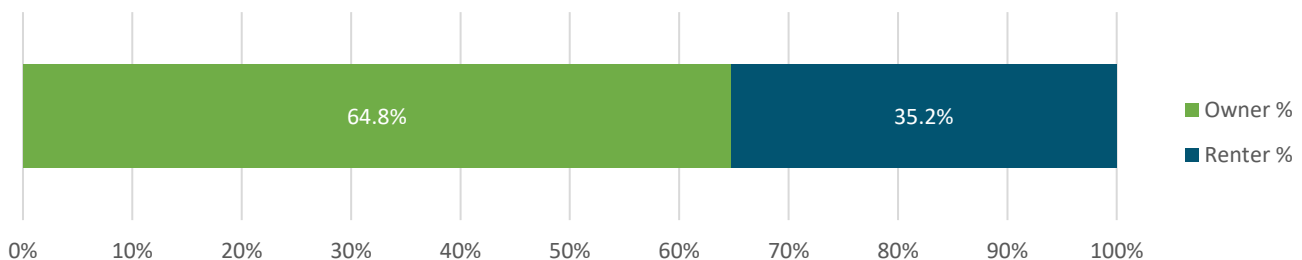


Source: Statistics Canada Census

### Tenure

In 2021, 64.8% of households in the Town of Elk Point were owner households and 35.2% were renter households. This is somewhat comparable to the provincial tenure breakdown, with 70.9% owner households and 28.5% renter households in 2021.

**Figure 2.11: Breakdown of Households by Tenure (2021)**



Source: Statistics Canada Census

### Renter Households in Subsidized Housing

In 2021, 18.6% of renter households living in private dwellings in the Town were living in subsidized housing. This does not include households on social assistance who are not receiving subsidized rents or residents living in collective dwellings, such as seniors' lodges.

### 2.1.6 Core Housing Need

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

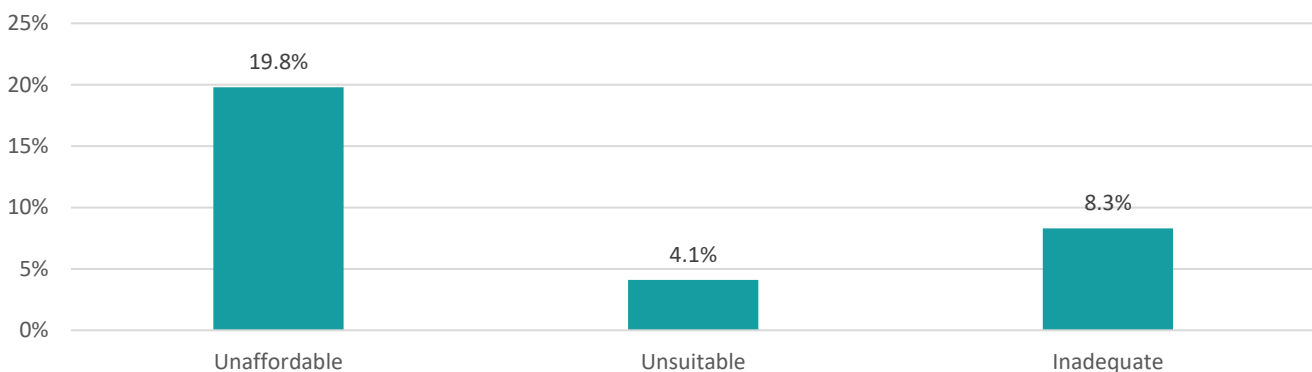
CMHC defines a household as “**being in core housing need if its housing falls below at least one of the affordability, suitability, or adequacy standards**, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that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

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

#### Housing Indicators

In 2021, over one in four households (32.2%) of households in Elk Point did not have acceptable housing. When comparing the three housing indicators of affordability, suitability, and adequacy, the biggest challenge impacting households was affordability with approximately 19.8% of total households spending more than 30% or more of their income on housing. It will be important to monitor these indicators to determine if they were underrepresented in 2021 due to temporary financial benefits provided during the COVID-19 pandemic.

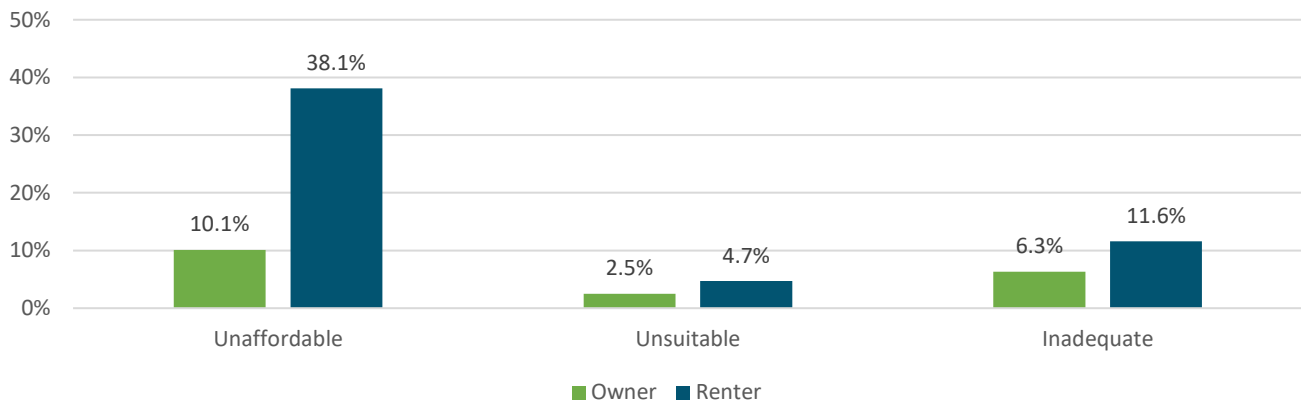
**Figure 2.12: Percentage of Total Households in Unacceptable Housing by Housing Indicator (2021)**



Source: Statistics Canada Census

There are notable differences when breaking down the housing indicators by tenure. Significantly more renter households experienced affordability and adequacy challenges in 2021 than their owner counterparts. Suitability needs only affected 2.5% of owner households, and 4.7% of renter households in the Town.

**Figure 2.13: Breakdown of Housing Indicator by Tenure (2021)**



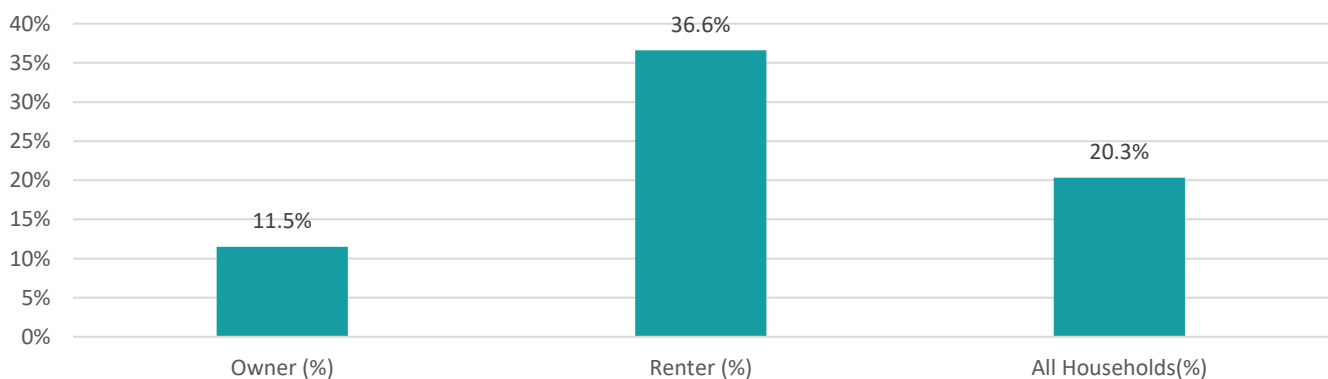
Source: Statistics Canada Census

### Core Housing Need

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

In 2021, 20.3% of households in the Town were in core housing need, including 11.6% of owners and 36.6% of renters. This figure was likely underestimated due to temporary income boosts from COVID-19 benefits, suggesting the actual need is likely greater than reported in 2021.

**Figure 2.14: Core Housing Need by Tenure (2021)**



Source: Statistics Canada Census



### Priority Groups in Core Housing Need

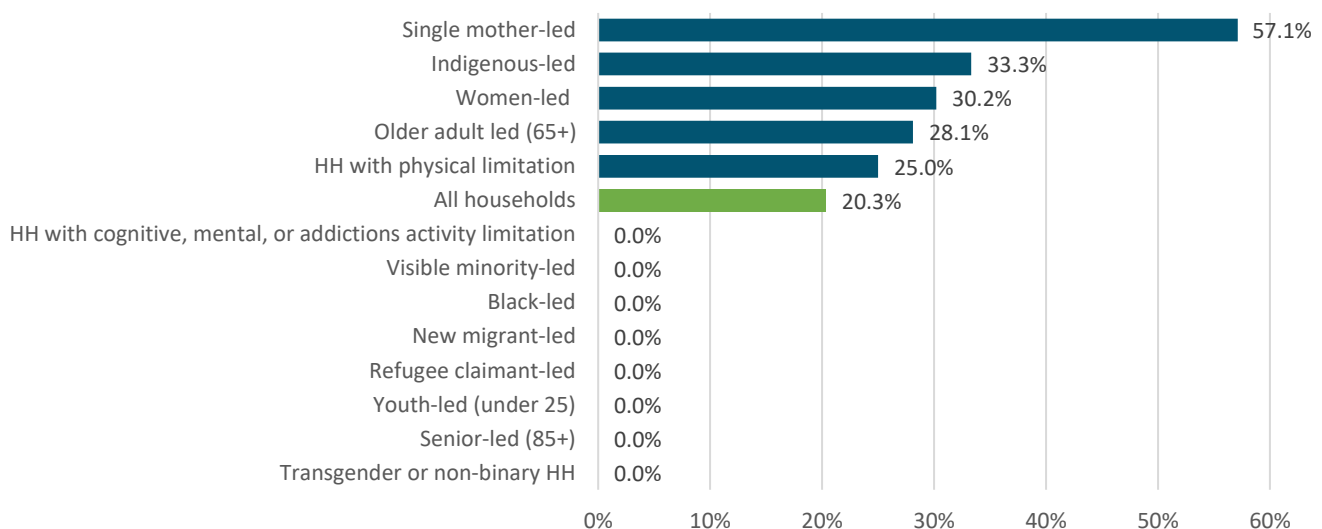
The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in Elk Point. The priority population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

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

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

As noted previously, in 2021, 20.3% of total households were in core housing need. However, the breakdown by priority group shows that some of them are affected more prominently. The priority group with the greatest rate of core housing need was single-mother-led households, with 57.1% of households in core housing need. This is followed by 33.3% Indigenous households, 30.2% women-led households, 28.1% older adult-led (65+) households, and 25.0% households with physical limitations.

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



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

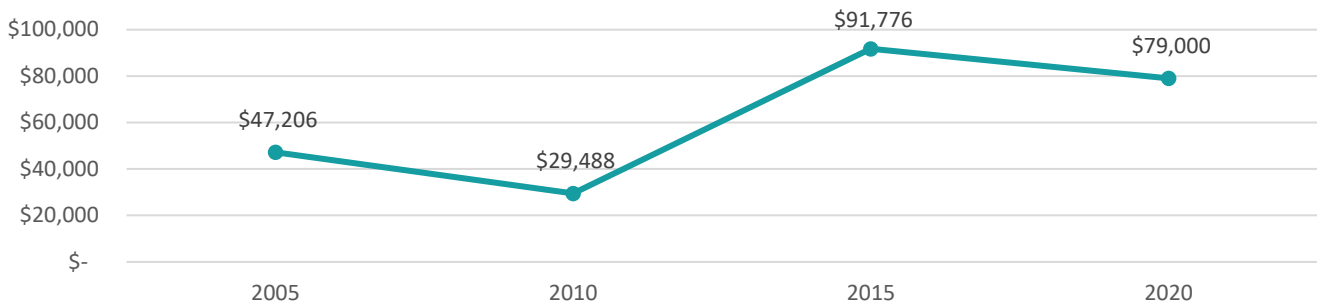
## 2.2 Economic Trends

### 2.2.1 Household Income<sup>5</sup>

In 2020, the median household income in the Town was \$79,000 before taxes, reflecting a 67.4% increase from \$47,206 in 2005, but a 13.9% decline from \$91,776 in 2015.

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

**Figure 2.16: Household Income (2006-2021)**



Source: Statistics Canada Census

### 2.2.2 Employment and Economy

#### Labour Participation and Unemployment Rates

The labour participation rate shows the number of workers who are currently working or are actively searching for a job as a percentage of the total population aged 15 years or older. In 2021, the labour force participation rate in Elk Point was 66.5%, which was lower than the provincial average of 68%. Census data indicates a fluctuation in participation over time, from 68.1% in 2006 to 67.1% in 2011, 76.0% in 2016, and 66.5% in 2021.

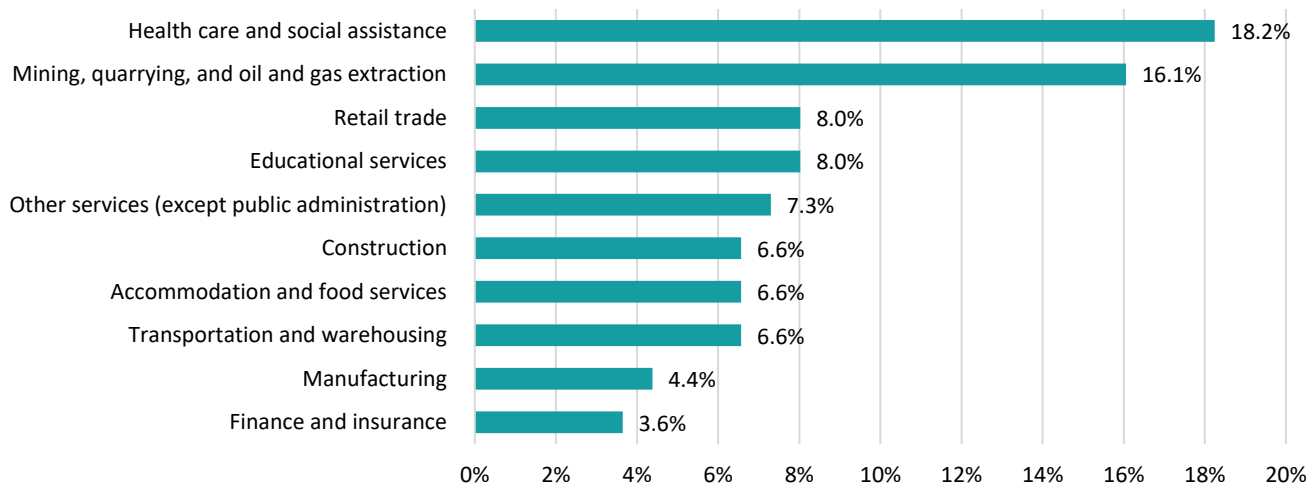
The unemployment rate in Elk Point decreased from 11.5% in 2016 to 10.6% in 2021. Despite this decrease, the unemployment rate remained above the historically low rate recorded in 2011 (2.0%) and, less significantly, in 2006 (7.0%). The Town's 2021 unemployment rate was slightly lower than the provincial average of 11.5%, indicating somewhat stronger labour market conditions at the local level.

<sup>5</sup> Household income collected as part of Census data refers to the household's previous year's income (i.e., income data collected as part of the 2021 Census represents the gross household income reported in 2020 in 2020 constant dollars).

### Largest Industries

In 2021, there were 685 workers in Elk Point employed across a range of fields. Based on the North America Industry Classification System (NAICS), the largest industries in the Town in 2021 by number of workers were health care and social assistance (18.2%), mining, quarrying, and oil and gas extraction (16.1%), and retail trade (8.0%). The top ten largest industries are shown in the figure below.

**Figure 2.17: Largest Primary Industries (2021)**

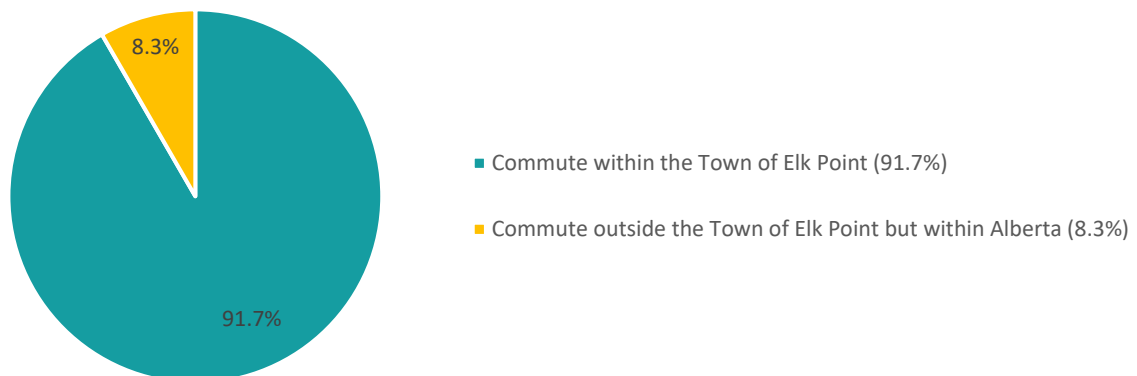


Source: Statistics Canada Census

### Commuting

In 2021, most Elk Point residents (91.7%) commuted to work within the Town of Elk Point, which was significantly higher than the provincial average of Albertans working within their community of residence (71.6%). 8.3% of Elk Point residents commuted outside the Town of Elk Point but within Alberta.

**Figure 2.18: Commuting Destination (2021)**



Source: Statistics Canada Census

## 2.3 Community Profile Highlights

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

### Population Growth & Demographics

- The Town of Elk Point's population decreased by -0.41% between 2006 and 2021, falling to 1,399 residents.
- In 2021, the Indigenous population made up 11.1% of the Town's residents.
- The median age increased from 38.2 in 2016 to 41.2 in 2021, though the 65+ population increased from 18.1% to 19.4%.
- In 2021, 51.1% of residents identified as men and 47.9% as women, with non-binary residents being grouped with either category for privacy purposes.
- In 2021, 82.4% of Town residents were non-movers (same address as the previous year), down from 87.9% in 2016, likely influenced by the COVID-19 pandemic.
- The five-year mobility period, which is less influenced by the mobility dynamics of the pandemic, shows that 43.6% of residents moved, with most relocating from other Alberta communities.

### Households & Core Housing Need

- In 2021, the Town had 590 households, a 10.3% increase from 2016.
- Household sizes are shrinking, with the average household size decreasing from 2.5 in 2016 to 2.2 in 2021.
- 64.8% of households were owners, which is lower than Alberta's 70.9% average.
- In 2021, 32.2% of households lived in a dwelling that did not meet housing standards for

affordability, suitability, or adequacy, with affordability being the biggest challenge (affecting 19.8% of households).

- 20.3% of all households were in core housing need, including 11.5% of owners and 36.6% of renters. This was likely underestimated due to temporary COVID-19 income supports.
- Single-mother-led households had the highest rate of core housing need (57.1%), followed by Indigenous households (33.3%), women-led households (30.2%), and older adult-led households (28.1%).

### Economic & Employment Trends

- The median household income in 2020 was \$79,000, up 67.4% from 2005, but notably lower than in 2015 (\$91,776).
- Despite long-term income growth outpacing inflation, recent trends suggest wages are not keeping up with rising costs.
- The labour force participation rate declined from 68.1% in 2006 to 66.5% in 2021, slightly lower than Alberta's 68% average in 2021.
- The unemployment rate fell from 11.5% in 2016 to 10.6% in 2021, slightly lower than Alberta's 11.5% in 2021.
- The top industries in 2021 were health care and social assistance (18.2%), Mining, quarrying, and oil and gas extraction (16.1%), and retail trade and educational services (each at 8.0%).
- 91.7% of workers commuted within the Town, while 8.3% commuted elsewhere in Alberta.

## 3.0 Current Housing Profile

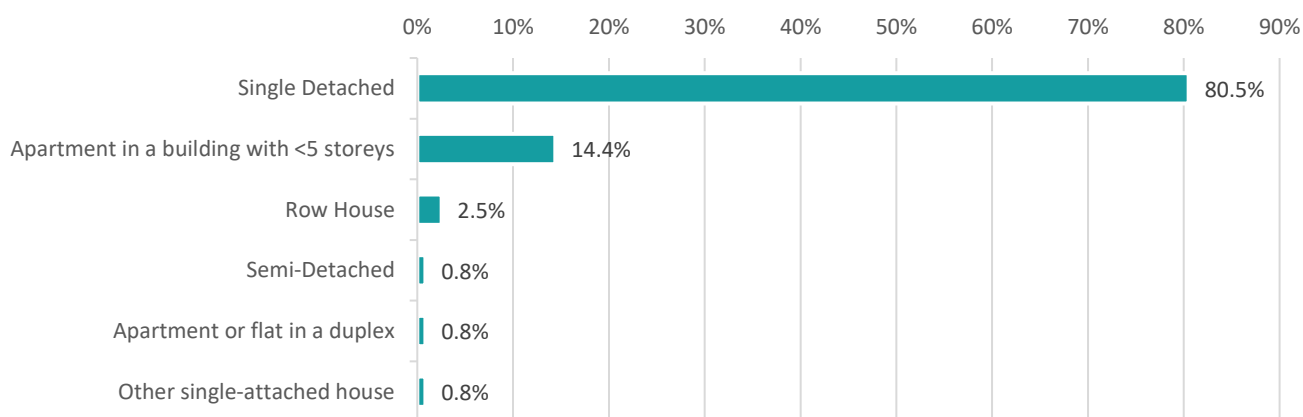


### 3.1 Existing Housing Units

#### 3.1.1 Housing Form

In 2021, there were 590 total private dwellings in the Town of Elk Point. The most common housing form in the Town was single detached dwellings, comprising 80.5% of the housing stock, followed by apartments in a building with more than storeys (14.4%), and row housing (2.5%). The other 2.5% of private dwellings in the Town were semi-detached houses, apartments or flats in a duplex, and other single-attached houses.

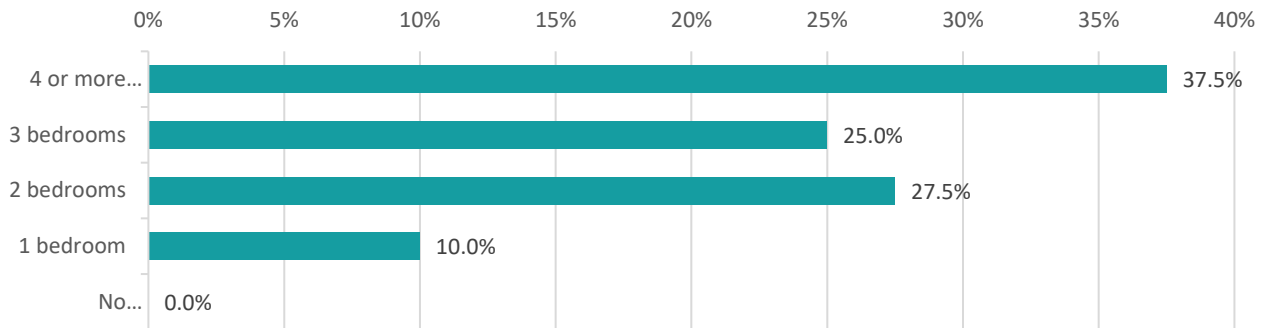
**Figure 3.1: Housing Units by Type (2021)**



Source: Statistics Canada Census

#### 3.1.2 Housing Units by Size

In 2021, 37.5% of housing units in the Town had 4 or more bedrooms, followed by 27.5% having 2 bedrooms, and 25% having 3 bedrooms. Only 10% of housing units had 1 bedroom, and there were no units that had no bedrooms.

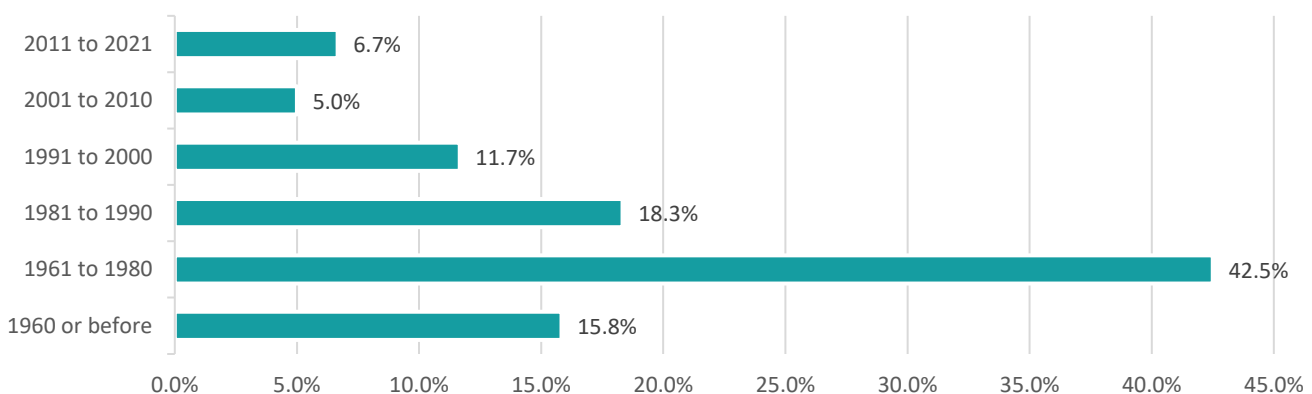
**Figure 3.2: Housing Units by Size (2021)**

Source: Statistics Canada Census

As noted previously, in 2021, 67.8% of households were either 1- or 2-person households, while 62.5% of dwellings have 3 or more bedrooms. Some smaller households may prefer larger homes to have room for offices or guest rooms, but it is important to note that the larger housing options may be less affordable and thus unattainable for households with lower incomes and those led by single parents, or residents on fixed incomes as well as young people or couples who are just starting out.

### 3.1.3 Housing Units by Date Built

As of 2021, around 42.5% of the housing stock in the Town was built between 1961 and 1980. Older construction (built in 1960 or before) made up 15.8% of the housing stock, while newer construction (built between 2011 and 2021) represented 6.7% of total private dwellings. While older homes are likely to be more affordable and attractive to first-time homebuyers or households with lower incomes, there is a higher likelihood of health and safety concerns with homes potentially not meeting new building code requirements or needing significant maintenance and repairs. **Figure 3.3** below shows the full distribution of dwelling units by date built.

**Figure 3.3: Housing Units by Date Built (2021)**

Source: Statistics Canada Census

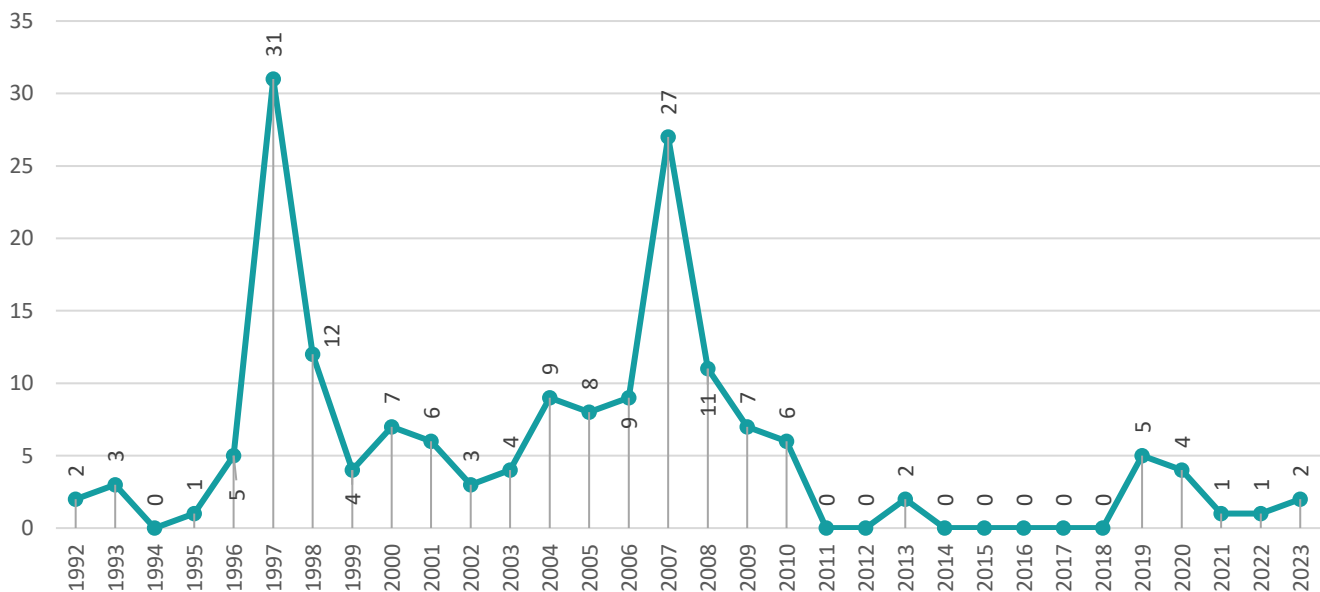
## 3.2 Changes in Housing Stock

### 3.2.1 New Home Construction

According to provincial records, between 1992 and 2023, 170 residential building permits were issued in the Town. The most active year was 1997, accounting for 31 permits (18.23% of the total). The second most active year was 2007, when 27 permits were issued (15.88% of the total). Since 2007, permit activity has been slow, with lowest number of permits issued between 2011 and 2018.

According to municipal records, of the total number of residential building permits issued between 2010 and 2024, 54.5% were single-detached dwellings, 22.7% were manufactured homes, 9.1% were duplexes, 6.8% were relocated homes, 4.5% were multi-unit dwellings and 2.3% were ready to move homes.

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



Source: Alberta Open Government, Building Permits by Municipality

### 3.3 Homeownership

#### 3.3.1 Sale Prices

From March 1, 2024, until March 1, 2025, there were 19 single-detached residential sales in the Town. The median residential sales price was \$142,000, and the average sales price was \$144,252. The highest recorded sale price was \$285,000, while the lowest was \$40,000. Listings were on the market anywhere between 19 and 760 days, with an average of 289 days and median of 273 days.

Historical sale price data was not available for the Town.

#### 3.3.2 Affordability

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

The 2021 median household income for owner households was \$102,000 annually, or \$8,500 monthly. Using CMHC's affordability threshold (30% of gross income), the estimated affordable monthly shelter cost was calculated at \$2,550.

The affordable housing threshold was then compared to estimated monthly shelter costs for homeowners in the Town. According to Statistics Canada, in 2021 the average shelter costs for owner households was \$1,240, which is only 14.5% of their median income. However, the sales price data suggests that this estimated cost may be underrepresented, as shown in the affordability gap analysis presented below. Since sales price data was only available for single detached dwellings, the affordability analysis focused solely on this housing type.

#### Assumptions for Monthly Shelter Cost Calculations

- Mortgage payments are assumed to be the main shelter cost for owner households. These payments were based on the average 2024 sale price (\$144,252) under two down payment scenarios (20% and 5%), using a 5.8% interest rate (aligned with CMHC's 2024 average conventional mortgage lending rate) and a 25-year amortization period.
- Other shelter costs included:
  - Mortgage loan insurance premiums, calculated using CMHC's 2024 rates for each down payment scenario.
  - House insurance premiums, based on Alberta's 2024 average monthly premium.
  - Property taxes, assuming a monthly payment schedule.
  - Utility costs, based on Alberta's 2024 average monthly utility costs.



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

**Table 3.1: Homeownership Affordability Analysis (2024)**

2024 Median Owner Household Income Assumption	\$102,000/year or \$8,500/month	
Affordability Threshold (30% of median household income)	\$2, 550/month	
2024 Average Sales Price	\$144,252	
Cost Category	Total Shelter Costs	Affordability Gap <sup>6</sup>
Estimated Monthly Shelter Costs with 20% Down Payment	\$1,445	\$1,105
Estimated Monthly Shelter Costs with 5% Down Payment	\$1,636	\$914

Source: Statistics Canada, CHMC

Based on this analysis and the assumptions applied, single detached housing is affordable for owner households earning the median income and above. Under the 20% down payment scenario, monthly shelter costs represent 17.0% of the median owners' income, qualifying as affordable housing being approximately \$1,105 under the affordability threshold. Under the 5% down payment scenario, monthly shelter costs are \$914 under the affordability threshold, making up 19.2% of the median owners' income. This analysis does not consider the condition or availability of residential units in the Town.

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

### 3.4 Rental Housing

#### 3.4.1 Primary and Secondary Rental Market

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

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

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

The Province of Alberta conducts an annual survey<sup>7</sup> on primary, purpose-built rental units, but data for the Town of Elk Point is unavailable. Similarly, CMHC surveys rental markets in communities with populations over 10,000, but since the Town falls below this threshold, it is not included in their reports.

According to Statistics Canada, in 2021 there were approximately 95 single detached dwellings, 100 apartment units in buildings with fewer than 5 storeys, and 15 row houses occupied by renter households in the Town. While these are estimates, the fact that there are apartment units occupied by renter households suggests that there may be some purpose-built rental housing available in the Town.

To confirm the accuracy of this data as of 2025, an internet search<sup>8</sup> for apartment rentals in the Town revealed no purpose-built rental listings and only one available unit in the secondary rental market.

With approximately 215 renter households in 2021, a minimum of 225 rental units would be needed to accommodate demand while maintaining a healthy vacancy rate of approximately 5%. As the population grows, rental supply must expand accordingly, providing housing options that specifically cater to the types and sizes of renter households.

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

<sup>7</sup> 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.

<sup>8</sup> Platforms surveyed include Realtor.ca, Zillow.com, and Facebook Marketplace

### 3.4.2 Rental Vacancy Rates

Reliable rental vacancy rate data for the Town of Elk Point is unavailable. However, the limited number of publicly listed rental units, and a reported rental vacancy rate of 0.0% in 2021 suggests that vacancy rates are likely very low.

### 3.4.3 Average Rental Rates

Similarly to the above, reliable rental rate data for the Town of Elk Point is unavailable. For the purpose of the affordability analysis presented in **Section 3.4.4** below, the provincial averages reported in the 2024 Apartment Vacancy and Rental Cost Survey were used.

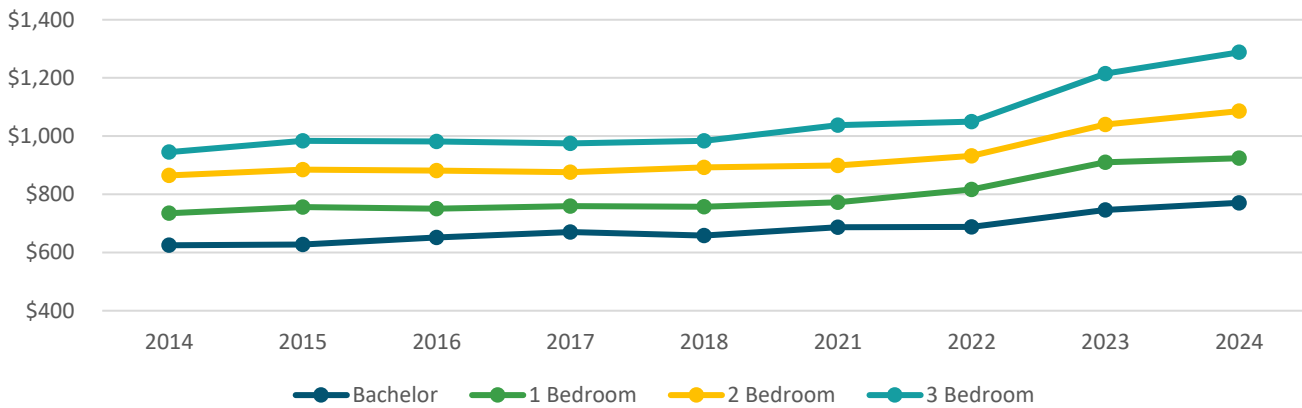
When looking at historical average rental rates of units by number of bedrooms (see Figure 3.5), the most significant increases can be seen between 2022 and 2024, especially for units with a higher bedroom count. From 2014 to 2021, excluding 2019 and 2020 due to unavailability of data, rental rates remain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

The were the average rental rates for Alberta in 2024 were:

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

For reference, the 2021 Statistics Canada census reported an average monthly shelter cost of \$1,070 for renter households in the Town, which makes up 23.6% of the renter households' median income. This estimate is based on all renter households, including those who have been renting the same unit over a longer period and have access to lower rates. It is determined that the 2021 census may underestimate the true shelter costs for renter households.

**Figure 3.5: Average Provincial Rental Rates (2014-2024)<sup>9</sup>**



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

### 3.4.4 Affordability

An affordability gap analysis was completed for renter households. As indicated previously, due to the 2021 census median household income temporarily being inflated following COVID-19 financial assistance, it remains the best available data for approximate household income in 2024. The 2021 median household income for renter households in the Town was \$54,400 annually, or \$4,533 monthly. Using CMHC's affordability threshold (30% of gross income), the estimated affordable monthly shelter cost was calculated at \$1,360.

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

#### Assumptions for Monthly Shelter Cost Calculations

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

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

<sup>9</sup> Data for 2019 and 2020 is unavailable.

**Table 3.2: Rental Affordability Analysis (2024)**

2024 Median Owner Household Income Assumption	\$54,400/year or \$4,533/month		
Affordability Threshold (30% of median household income)	\$1,360/month		
2024 Average Monthly Rental Rates	1-bedroom unit	\$924	
	2-bedroom unit	\$1,086	
	3-bedroom unit	\$1,288	
Cost Category	1-Bedroom Unit	2-Bedroom Unit	3-Bedroom Unit
Estimated Monthly Shelter Costs	\$1,174	\$1,386	\$1,638
Affordability Gap <sup>10</sup>	\$186	-\$26	-\$278

Source: Statistics Canada, CHMC

Based on this analysis and the assumptions applied, 1-bedroom rental units in the Town are generally affordable for renter households earning a median income or more. For 2 and 3-bedroom units, monthly shelter costs represent 30.6% and 36.1% of the median renter household income, which do not qualify as affordable housing being \$26 and \$278 under the affordability threshold, respectively.

### 3.5 Short-Term Vacation Rentals

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

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

Based on a review of data available from Airbnb and VRBO, as of March 2025, there were zero STR units available in the Town of Elk Point.

<sup>10</sup> The amount by which the estimated monthly shelter costs exceed the affordability threshold (30% of net median household income). Negative values indicate a gap. Positive values indicate there is no gap.

### 3.6 Affordable and Subsidized Housing

Based on Statistics Canada data, there were 40 subsidized rental units in the Town of Elk Point in 2021.

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

#### 3.6.1 MD of St. Paul

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

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

Housing operated by MD Foundation within the Town of Elk Point is outlined in the following Table.

**Table 3.3: MD Foundation Operated Housing**

Property	Community	Type	Capacity
Elk Point Lodge	Town of Elk Point	Supportive Living Lodge	50 private units, 40 independent living, and 10 supportive living
Fort George Manor	Town of Elk Point	Self Contained Living	12 units
Buckingham House	Town of Elk Point	Self Contained Living	19 units

The wait list for the self contained units in Elk Point is currently at 5. The Lodge does not currently have a wait list, and there are 2 households on the waiting list for one of the low-income homes.

#### 3.6.2 Métis Urban and Capital Housing Corporation

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

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

#### 3.6.3 St. Paul Affordable Community Housing Society

St. Paul Affordable Community Housing Society (SPACH) provides affordable homeownership to families through an affordable rent-to-own program. SPACH is seeking to develop 6 three-bedroom affordable rent-to-own homes (2 single detached homes, and 2 duplexes) in the Town of St. Paul.

They currently have enough funds to build one home and are raising funds to build the remaining five. Homeowners will be required to support a \$200,000 mortgage (approximately 55% of the total cost to build), and will receive full title after 10 years.

### 3.6.4 Consultation Insights

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

In the Town of Elk Point, stakeholders highlight the rising costs and limited availability of housing, driving up demand for more entry-level housing and affordable rentals. Moreover, consultation feedback notes that residents are increasingly priced out of their home communities or forced into overcrowded or substandard housing.

In addition, developers are facing challenges in building affordable units due to high development costs, slow approvals, and lack of subsidies, which can contribute to building market housing geared toward buyers from wealthier regions.

Region-wide, stakeholders emphasized the need for incentives for developers, rent subsidies, and programs to maintain existing affordable stock (e.g., grants for repairs and retrofits).

## 3.7 Supportive Housing

Other than the dedicated seniors housing, outlined above, there are no additional supportive housing units within the Town of Elk Point. Supportive housing and support options across the Region are outlined below.

### 3.7.1 St. Paul Abilities Network

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

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

### 3.7.2 MD of St. Paul Foundation

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

### 3.7.3 St. Paul Regional Family and Community Support Services

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

### 3.7.4 Consultation Insights

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

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

## 3.8 Emergency and Transitional Housing

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

### 3.8.1 Capella Centre

Currently there is only one shelter in the St. Paul Region, the Capella Centre, providing shelter for women in the Town of St. Paul. The Capella Centre operates Columbus House of Hope, a secure 20 emergency shelter beds for women and children who have experienced family violence or other urgent situations. Columbus House includes a number of amenities for residents including a spiritual health room, playground, sensory room, school room, and shared kitchen for families to eat together. Capella Centre also offers Second Stage 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. Stakeholders emphasized the urgent need for a low-barrier overnight shelter or mat program, noting that there is currently no safe, accessible place for people to stay during crises.

In the Town of Elk Point, a hotel was recently converted into short-term housing, highlighting both the need for more affordable housing forms, and an opportunity for creative reuse of existing structures.

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

### 3.9 Current Housing Highlights

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

#### Existing Housing Units

- In 2021, the Town of Elk Point had 590 private dwellings, with a significant majority being single detached houses (80.5%), followed by apartments in larger buildings (14.4%).
- 62.5% of the housing stock has 3 or more bedrooms, while most households (67.8%) are smaller (1-2 people).
- 42.5% of housing stock was built between 1961 and 1980, with an additional 15.8% built before 1960.

#### Changes in Housing Stock

- Between 1992 and 2023, the Town of Elk Point issued 170 residential building permits, with the most significant activity occurring in 1997 and 2007.
- From 2010 to 2024, the majority of residential building permits in the Town were for single-detached dwellings (54.5%), followed by manufactured homes (22.7%).

#### Home Ownership

- Between March 2024 and March 2025 there were 19 single-detached residential sales, with a median price of \$142,000 and an average of \$144,252.
- The 2021 median household income for owner households in the Town was \$102,000 annually (\$8,500 monthly)
- Using CMHC's 30% affordability threshold, the estimated affordable monthly shelter cost for owner households is \$2,550.
- Single-detached homeownership appears to be affordable for households earning the median income or higher.

#### Rental Housing

- The Town of Elk Point has a very limited primary purpose-built rental market.
- In 2021, there were approximately 215 renter households in the Town.
- The 2021 median income for renter households in the Town was \$54,400 annually (\$4,533 monthly), resulting in an affordable monthly shelter cost threshold of \$1,360.
- 1-bedroom rental units are generally affordable for households earning the median income or more. However, 2- and 3-bedroom units are likely unaffordable for median-income renter households.

#### Short-Term Vacation Rentals

- As of March 2025, there were zero STR units available in the Town of Elk Point.

#### Affordable and Subsidized Housing

- In 2021, the Town of Elk Point had 40 subsidized rental units. The MD of St. Paul Foundation also manages a range of affordable and seniors' housing in the region, including within Elk Point, offering various unit types and rent supplements.
- Stakeholders in the Town of Elk Point highlighted the increasing costs and limited availability of housing, creating a demand for more entry-level housing and affordable rentals.
- Region-wide, gaps were noted in larger family units, affordable rentals, seniors' housing, accessible housing, and diverse housing models like multi-generational and shared living.
- Consultation feedback emphasized the need for strategies such as developer incentives and rent subsidies to address affordability, as well as programs to support the maintenance of existing affordable housing stock.

### Supportive Housing

- There are no dedicated supportive housing units in the Town of Elk Point, with the closest available supports being located in the Town of St. Paul.
- A high demand for supportive housing for seniors, people with disabilities, and those living with mental health and addiction issues was identified across the region based on consultation insights and long waiting lists.
- Seniors' housing options are limited, especially for those needing an intermediate level of support who are not yet ready for long-term care but cannot live fully independently.
- Barriers include limited supportive housing in Elk Point and long waiting lists in St. Paul. Consultation identified the need for more integrated and accessible housing solutions.

### Emergency and Transitional Housing

- There are no emergency or transitional housing options in the Town of Elk Point.
- Stakeholders emphasized a lack of emergency and transitional housing, particularly for men, with individuals often relying on informal or unsafe accommodations due to the absence of appropriate shelter options in the St. Paul Region.

## 4.0 Future Housing Needs



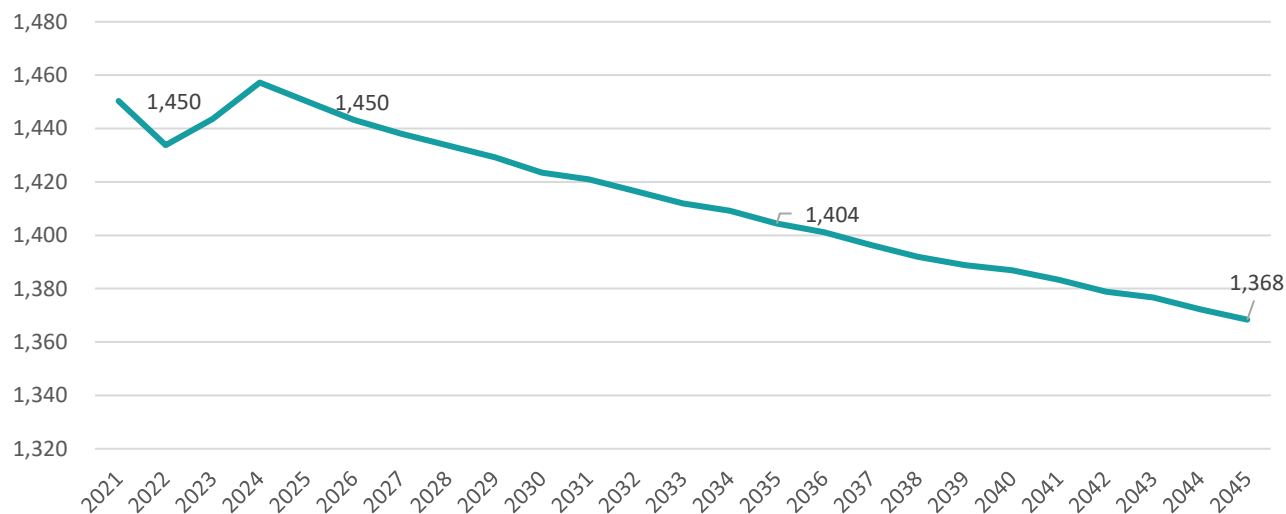
### 4.1 Community Growth

#### 4.1.1 Anticipated Population

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

Following a slight decline in population in 2022 and an increase in 2023 and 2024, Elk Point’s population in 2025 is projected to be 1,450— the same as it was in 2021. Projections suggest a gradual and consistent decline over the next two decades. By 2035, the population is projected to decrease slightly to 1,404, reflecting a modest decline of 46 residents over the ten-year period. This downward trend continues through to 2045, when the population is anticipated to reach 1,368. Overall, the projections show a total decline of 82 residents between 2025 and 2045.

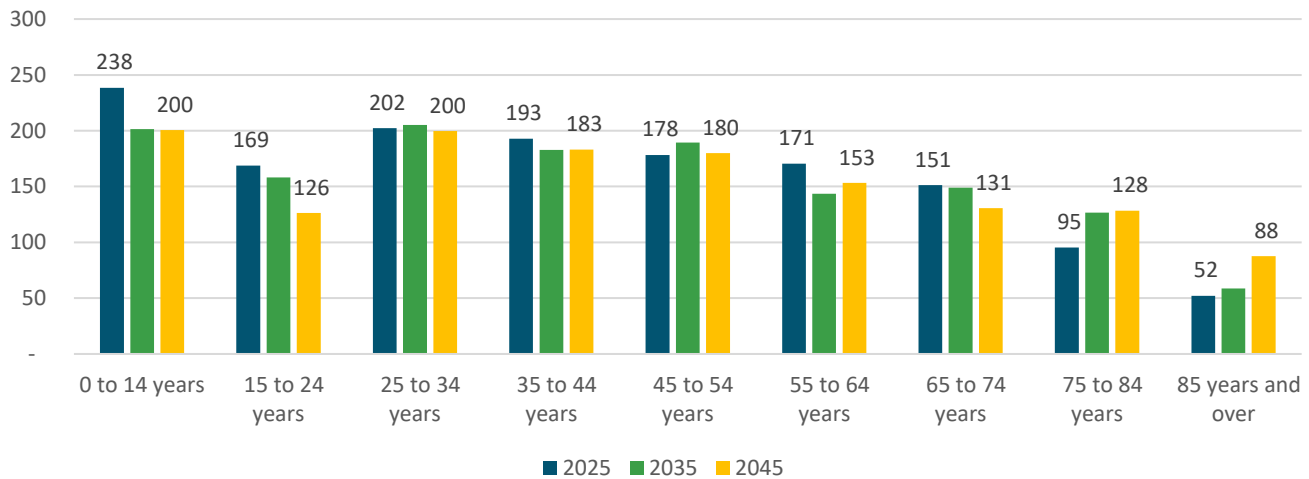
**Figure 4.1: Estimated and Projected Population (2025-2045)**



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

The population projections for Elk Point from 2025 to 2045 indicate a significant shift toward an older population. The number of children aged 0 to 14 is expected to decline from 238 in 2025 to 200 by 2045, while the youth and young adult population aged 15 to 24 is projected to drop more sharply, from 169 to 126. In contrast, the older adult population is expected to grow: those aged 75 to 84 will increase from 95 to 128, and those aged 85 and over will rise from 52 to 88, a 69% increase. The 55 to 64 and 65 to 74 age groups, however, are projected to decline.

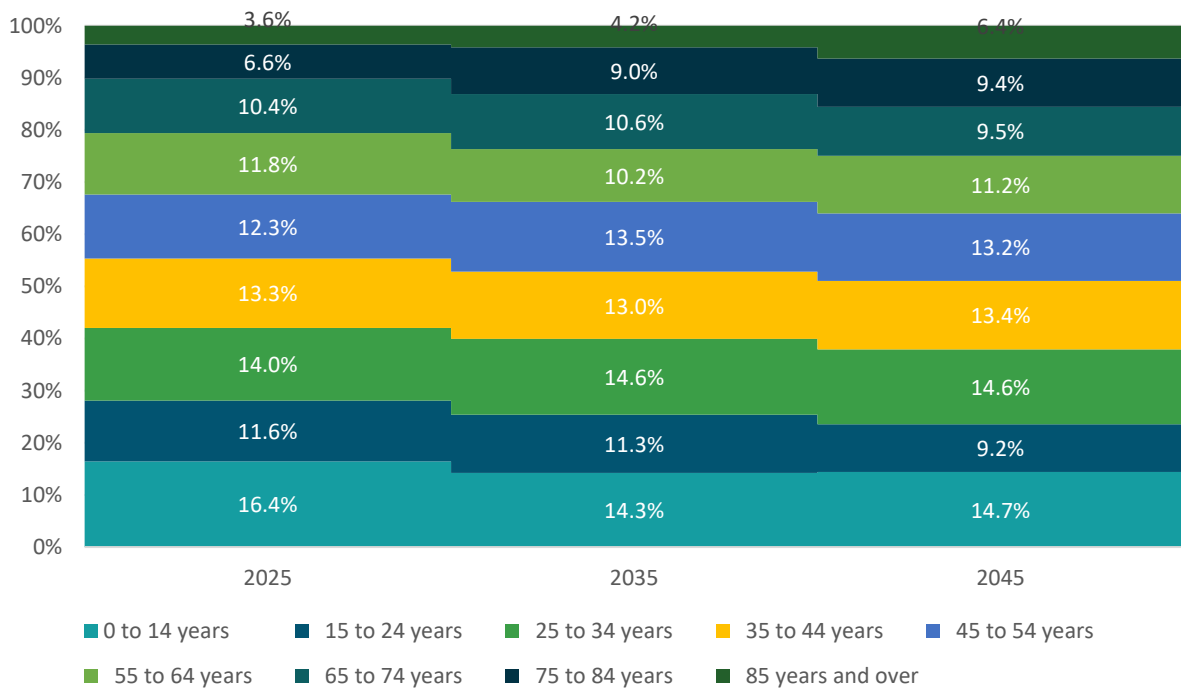
**Figure 4.2: Projected Distribution of Population by Age Group (#) (2025-2045)**



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

When looking at the projected age distribution as a share of the total we see that the proportion of children aged 0 to 14 is expected to decline slightly from 16.4% in 2025 to 14.7% in 2045, the share of those aged 15 to 24 is projected to decrease more notably, from 11.6% to 9.2%. In contrast, the proportion of residents aged 75 to 84 will increase from 6.6% in 2025 to 9.4% in 2045, and those aged 85 and over will nearly double, from 3.6% to 6.4%. These changes suggest a growing need for housing that supports an aging population.

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

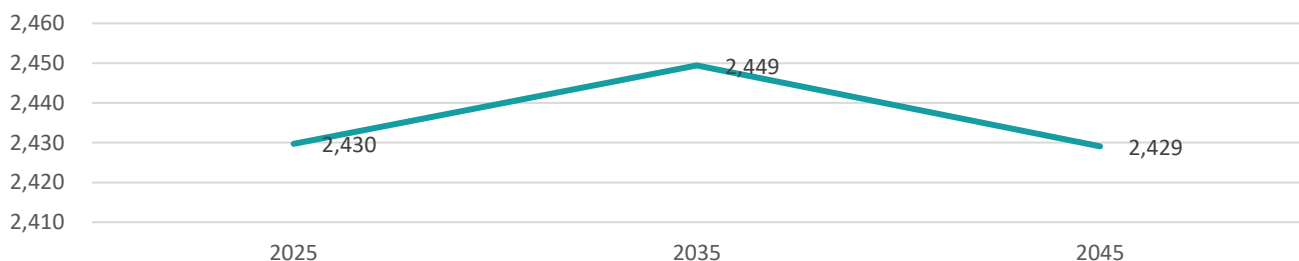


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

#### 4.1.2 Anticipated Households

The projected number of households in Elk Point is expected to remain relatively stable over the next two decades, with only modest fluctuations. Between 2025 and 2035, the number of dwellings is anticipated to increase slightly from 654 to 667, reflecting a net gain of 13 households. However, this trend reverses in the following decade, with a projected decline to 656 households by 2045—a loss of 11. These projections suggest limited new housing development and a stable or slightly declining demand for dwellings, consistent with the gradual population decline and aging demographic. This stability may present opportunities to focus on improving the quality, accessibility, and suitability of existing housing stock rather than pursuing large-scale expansion.

**Figure 4.4: Household Change (2025-2045)**



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

## 4.2 Indicators of Current Unmet Housing Need

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

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

Income Category	% of Total Households	Annual HH Income	Affordable Shelter Cost
Very Low Income (20% or under of AMHI)	0.0%	<= \$16,600	<= \$415
Low Income (21% to 50% of AMHI)	22.9%	\$16,600 - \$41,500	\$415 - \$1,038
Moderate Income (51% to 80% of AMHI)	17.8%	\$41,500 - \$66,400	\$1,038 - \$1,660
Median Income (81% to 120% of AMHI)	19.5%	\$66,400 - \$99,600	\$1,660 - \$2,490
High Income (121% and more of AMHI)	39.8%	>= \$99,601	>= \$2,491

Source: HART based on Statistics Canada Census data

Data on core housing need by income category and household size indicates that existing unmet housing needs are highly concentrated among smaller households with low incomes. All core housing need in Elk Point is concentrated among low-income households—specifically those earning between 21% and 50% of the Area Median Household Income (AMHI). A total of 105 households fall into core housing need within this income category: 70 are single-person households, and 40 are two- or three-person households.

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

Income Category	1 person household	2 person household	3 person household	4 person household	5 or more person household	Total
Very Low (up to 20% below AMHI)	0	0	0	0	0	0
Low (21% – 50% AMHI)	60	0	0	0	0	70
Moderate (51 – 80% AMHI)	0	0	0	0	0	0
Median (81% - 120% AMHI)	0	0	0	0	0	0
High (>120% AMHI)	0	0	0	0	0	0
<b>Total</b>	<b>70</b>	<b>20</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>105</b>

Source: HART custom ordered Statistics Canada Census data

Note: Numbers may not sum to totals due to Statistics Canada's rounding and suppression

The analysis of household suppression in Elk Point, using headship rates from 2006 applied to 2021 population figures, reveals that an estimated 59 households were suppressed in 2021 (see **Table 4.4**)—that is, these households could have existed but did not, likely due to barriers such as housing availability or affordability. Suppression was most pronounced among older adults aged 75 and over, with 23 suppressed households, followed by the 55–64 age group, which saw 19 suppressed households. Younger adults aged 15–24 also showed a notable level of suppression, with 13 suppressed households, suggesting that younger people may be delaying household formation due to limited housing options. The 35–44 age group had a small suppression estimate of 4 households, while all other age groups either met or exceeded expected household formation based on historical trends. These findings suggest unmet housing demand particularly among seniors and young adults, and underscore the need for more accessible and suitable housing options to enable independent living for these groups.

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

Age Group	2006 Population	2006 Households	2006 Headship Rate	2021 Population	2021 Households	2021 Headship Rate
15-24	195	25	0.128	145	25	0.172
25-34	195	110	0.564	200	145	0.725
35-44	170	100	0.588	180	95	0.528
45-54	205	105	0.512	170	110	0.647
55-64	140	90	0.643	175	80	0.457
65-74	105	40	0.381	135	80	0.593
75 and older	145	105	0.72.4	135	75	0.556

Source: HART based on Statistics Canada Census data

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

Age Group	2006 Headship Rate x 2021 Population	2021 Households	2021 Suppressed Households (only if Potential Households > Actual Households)
15-24	38	25	13
25-34	119	145	0
35-44	99	95	4
45-54	76	110	0
55-64	99	80	19
65-74	45	80	0
75 and older	98	75	23
Total Suppressed Households			59

Source: HART based on Statistics Canada Census data



### 4.3 Future Need to Meet Anticipated Changes

As suggested by the household numbers presented above, the number of dwellings demanded in Elk Point is projected to remain relatively stable over the next two decades, with only minor fluctuations. Between 2025 and 2035, a modest increase in demand of 13 dwellings is expected, bringing the total from 654 to 667.

However, this is followed by a projected decline in demand of 11 dwellings between 2035 and 2045, reducing the total to 656. These minimal changes suggest limited new residential development. These numbers do not include the increase in housing stock would be required to address current unmet housing needs.

#### 4.3.1 Projected Demand by Number of Bedrooms

Between 2025 and 2035, demand is expected to remain steady for two- and three-bedroom units, while demand for four-or-more-bedroom units is projected to increase by 13. From 2035 to 2045, demand for two- and three-bedroom units decline modestly, with two-bedroom units decreasing by 6 and three-bedroom units by 8. Demand for four-or-more-bedroom units is projected to decrease by 1. It should be noted that the lack of projected demand for bachelor or one-bedroom units across the 20-year period is based on current housing choices of households of various ages in the community. There may, however, be a need or preference for smaller units, but these may not be available within the current housing stock. As such, the projections may not meet the needs of smaller or aging households needing more compact, affordable options.

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

Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +- Bedroom	Total
2025	0	0	173	144	293	654
2035	0	0	172	144	306	667
2045	0	0	166	137	305	656
2025-2035	0	0	-1	0	13	13
2035-2045	0	0	-6	-8	-1	-11

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

Note: Numbers do not sum to totals due to suppression of Statistics Canada data used to develop the projections

### 4.3.2 Projected Demand by Tenure

Projected dwelling units in Elk Point by tenure show a continued predominance of ownership housing, with relatively minor shifts over the next two decades. Between 2025 and 2035, ownership units are expected to increase slightly from 444 to 456, while rental units remain nearly flat, increasing by just one unit. However, from 2035 to 2045, both tenures experience modest declines—ownership units decrease by 5 and rental units by 6—resulting in an overall reduction of 11 dwellings. Despite these small numerical changes, the consistently low number of rental units (hovering around 205–211) underscores a limited rental supply in Elk Point. Given that core housing need is concentrated among low-income, smaller households—who are more likely to rent—these projections suggest that the rental stock may not adequately meet existing or future demand. This reinforces the importance of expanding and diversifying rental options, particularly affordable and appropriately sized units, to better align with the housing needs of the community.

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

Year	Ownership	Rental	Total
2025	444	210	654
2035	456	211	667
2045	451	205	656
2025-2035	12	1	13
2035-2045	-5	-6	-11

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

Note: Numbers do not sum to totals due to suppression of Statistics Canada data used to develop the projections

### 4.3.3 Projected Demand by Income Category

Projected dwelling unit demand in Elk Point by income category indicates modest growth across all income categories from low-income to high-income, ranging from 2 to 5 additional units between 2025 and 2035. From 2035 to 2045, a slight decline is projected across the board, with reductions of 2 to 4 units in each category.

**Table 4.7: Projected Dwelling Unit Demands by Income Category (2025-2045)**

Year	Very Low (up to 20% below AMHI)	Low (21% – 50% AMHI)	Moderate (51 – 80% AMHI)	Median (81% - 120% AMHI)	High (>120% AMHI)	Total
2025	-	127	114	142	272	654
2035	-	130	116	144	277	667
2045	-	127	114	142	273	656
2025-2035	-	3	2	2	5	13
2035-2045	-	-3	-2	-3	-4	-11

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

## 4.4 Anticipated Housing Demand for Key Areas of Need

### 4.4.1 Housing Units for Seniors and Families

Projected demand for housing units in Elk Point reveals diverging trends between seniors and families. Between 2025 and 2035, demand among seniors is expected to rise by 25 units, reflecting an aging population. In contrast, demand among families (with or without children) also increases slightly, by 6 units over the same period. From 2035 to 2045, both groups see modest declines—seniors by 1 unit and families by 7. These trends suggest that planning for future housing in Elk Point should prioritize accessibility, smaller units, and supportive housing options for older adults, and contrast with the projections which suggest increased demand for four-or-more-bedroom units based on current dwelling choices.

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

Year	Seniors	Families
2025	178	436
2035	203	442
2045	202	435
2025-2035	25	6
2035-2045	-1	-7

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

### 4.4.2 Housing Units Needed for Indigenous People

Based on 2021 Census data on Elk Point's population with an Indigenous identity, Statistics Canada's Indigenous population projections for Alberta, and an average household size of 1.7 persons, it is estimated that there will be 211 Indigenous households living off-reserve in Elk Point by 2035. An additional 26 units will be needed to address the needs of Indigenous households between 2025 and 2035. Data is not available to support the development of projections for 2035 to 2045.

### 4.4.3 Housing Units Needed for Adults with Disabilities

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

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

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

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

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities<sup>11</sup>.
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over<sup>12</sup>.
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap<sup>13</sup>.
- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing<sup>14</sup>.

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

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

	2025	2035	2045	2025-2035	2035-2045
Accessible housing for people with mobility disabilities	75	75	74	0	-1
Housing with supports for people with serious mental illness or addiction	5-12	5-12	5-12	0	0
Housing with supports for people with intellectual disabilities	4	4	4	0	0
Housing with supports for seniors	21	23	24	3	1

Source: Consultant Projections

Projections for housing units for people with disabilities indicate relatively stable demand over the next two decades. The need for accessible housing for individuals with mobility disabilities remains steady at 75 units through 2035, with a slight decline to 74 units by 2045. Need for supportive housing for individuals with serious mental illness or addiction is projected to remain constant, at between 5 and 12 units across all years. Similarly, the need for housing with supports for people with intellectual disabilities is expected to hold steady at 4 units. Need for supportive housing for seniors shows a modest increase, rising from 21 units in 2025 to 24 by 2045. These projections suggest that while overall needs remain consistent, maintaining and gradually expanding supportive and accessible housing options—particularly for seniors and those with mobility challenges—will be important to ensure inclusive and adequate housing over time.

<sup>11</sup> Statistics Canada, Canadian Survey on Disability, 2012, accessed at: <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm>

<sup>12</sup> 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>

<sup>13</sup> 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>

<sup>14</sup> <https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/report-seniors-housing-needs.html>

## 4.5 Future Housing Need Highlights

### Current Unmet Housing Needs

- Core housing need suggests that current unmet housing need is concentrated among low-income one- and two-person households.
- An estimated 59 households were suppressed in 2021, meaning they likely would have formed if housing were more available or affordable. Suppression was highest among older adults (75+), followed by those aged 55–64 and 15–24.

### Future Housing Needs

- Population is projected to decline modestly, from 1,450 in 2025 to 1,368 by 2045.
- The share of residents aged 75+ will increase substantially, indicating a growing need for accessible and supportive housing.
- Total housing demand will remain stable, with minor fluctuations: an increase of 13 units from 2025 to 2035, followed by a decline of 11 units by 2045.
- Projected increase in demand for larger, four-or-more-bedroom units between 2025 and 2035, despite a declining number of families and children—this may reflect current stock patterns rather than future suitability.
- Demand for ownership units is anticipated to continue to dominate, although there is a need for additional rental units to meet existing unmet needs by lower-income and smaller households.
- Modest increases in housing demand are anticipated across all income categories from 2025 to 2035, followed by slight declines from 2035 to 2045.
- Senior households are projected to grow slightly by 2035, increasing by 25 individuals, then declining slightly by 2045. Family demand will also see a slight decline.
- An estimated 26 additional units are needed by 2035 for off-reserve Indigenous households, based on population projections and household size.
- Housing demand for people with disabilities is expected to remain steady, with slight growth in supportive housing for seniors and stable needs for mobility-accessible and supportive units for people with mental health and addictions issues and intellectual disabilities.

## 4.6 Next Steps

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

### AFFORDABLE HOUSING

- A significant need exists for increased affordable housing options for low-income households, smaller households, and renters.
- Increasing the supply of affordable rental units and exploring mechanisms to improve affordability should be considered.

### RENTAL HOUSING

- There's a shortage of rental housing.
- There is a clear need for additional affordable rental units.

### SENIORS HOUSING

- With an aging population, there's a growing need for diverse seniors' housing options.

### SUPPORTIVE HOUSING

- There is a significant gap in supportive housing for seniors, people with disabilities, and individuals living with mental health or addiction issues.

### EMERGENCY AND TRANSITIONAL HOUSING

- There's a shortage of emergency and transitional housing, particularly for men.
- There is a need to establish or expand these services to provide safe and temporary housing for individuals in crisis.

### HOUSING DIVERSITY

- There's a need for a wider range of housing types beyond the prevalent single-detached homes.
- The development of diverse housing options, such as multi-family housing, smaller units, and potentially innovative models like multi-generational housing should be encouraged.

### HOUSING SIZE MISMATCH

- The existing housing stock often doesn't align with current household sizes, with many larger homes occupied by smaller households. Options to better utilize or adapt existing housing should be explored.

### INDIGENOUS HOUSING

- A projected increase in demand for housing for Indigenous households, including 26 additional units needed by 2035, highlights the importance of culturally sensitive housing and related supports.

### HOUSING ACCESSIBILITY

- Ensuring that a greater proportion of housing is accessible to people with disabilities is crucial. The development of universally designed and adaptable housing should be incorporated.

**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-g geared-to-income’ (RGI) basis (i.e., 30% of gross household income). Social housing is also called subsidized, RGI, community, or public housing.

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

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

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

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

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