



Summer Village of Horseshoe Bay

Housing Inventory and Needs Assessment

Final Report – July 2025

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Executive Summary



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

COMMUNITY PROFILE

The Summer Village of Horseshoe Bay experienced a significant population decrease from 2006 to 2021, reaching 81 residents in 2021. The community exhibits an aging demographic, with 81.3% of residents over the age of 20. Indigenous residents make up 14% of the population.

While a high percentage of Summer Village residents were non-movers in 2021 (which may have been influenced by the pandemic) a significant portion relocated from other Alberta communities over a five-year period. A considerable portion of households struggle with housing affordability in the Summer Village of Horseshoe Bay.

CURRENT HOUSING PROFILE

The Summer Village's housing stock is predominantly single-detached homes, with a significant portion built between 1961 and 1980. There are no subsidized rental units, supportive housing, or emergency/transitional housing options within the village. Stakeholders identified gaps in housing for seniors, people with disabilities, and low-income residents, while noting opportunities to convert seasonal homes and develop vacant lots.

FUTURE HOUSING NEEDS

The population is projected to remain relatively stable, with a slight decline over the next 20 years, along with an increasing senior population. This identifies a growing need for age-appropriate and accessible housing.

While the overall housing demand may remain consistent, the data indicates significant unmet needs, particularly regarding affordable housing, supportive living, and emergency services. Addressing these challenges will require a regionally coordinated approach, focusing on expanding housing diversity, overcoming infrastructure and zoning constraints, and creating innovative solutions to meet the needs of vulnerable populations.

1.0 Introduction



1.1 Project Overview

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

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

This report presents the Housing Needs Assessment for the Summer Village of Horseshoe Bay. It provides an overview and analysis of the community's demographic and housing data and is organized as follows:

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

1.2 Process

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

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

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

1.3 Stakeholder and Community Engagement

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

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

A separate *What We Heard Report* provides a detailed summary of the key themes, insights, and findings from these engagement activities. For the Summer Village of Horseshoe Bay, key findings include:

- The community is reliant on vehicle transportation to access services, amenities, and daily uses in other communities.
- There is a need for transitional housing to provide opportunities for residents requiring additional care and services.
- There are opportunities to support or incentivize converting seasonal homes to year-round accommodations to create more permanent housing options.
- There are opportunities to incentivize development of vacant lots to increase housing options.
- Regional collaboration would be optimal to address housing issues.

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

2.0 Community Profile



2.1 Demographic Trends

2.1.1 Population

In 2021, the population of the Summer Village of Horseshoe Bay was 81. It is important to note that Statistics Canada intends to capture year-round residents, which may not always be possible and therefore may result in fluctuations when reporting the resident population.

2.1.2 Indigenous Population

There were no accurate statistics captured for this data point through the 2021 Federal Census. However, the Summer Village indicated that there is a large Metis and Indigenous population in the area.

2.1.3 Age and Gender

In 2021, the median age in the Summer Village of Horseshoe Bay was 44.8, which was notably higher than the Provincial median age in 2021 (38.4). It is worth noting that the median age of the Summer Village decreased significantly (51.5 to 44.8) from 2016 to 2021 and that the percentage of residents aged 65 years and older decreased from 60% to 31% over the same period; this indicates a slight trend towards a younger population. The largest age cohort was 65-84, as shown in Figure 2.2 below.

Figure 2.1: Age Cohort Distribution (2021)



Source: Statistics Canada Census

According to Statistics Canada, there were approximately 65 residents aged 20 years and older (i.e., adults) and 15 residents aged 19 years and younger (i.e., child/youth) in 2021; these statistics aligned with estimates provided by the Summer Village in 2025. The largest adult age cohort was 65-84 years, while the largest children/youth age cohort was 14 years and under.

2.1.4 Mobility Status¹ (Place of Residence)

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

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

One-Year Mobility Status

In 2021, 55 (100%) of Summer Village residents did not move within the year prior. The COVID-19 pandemic may have had an impact on whether residents moved within or to/from the Summer Village in 2020.

2.1.5 Households²

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 family³, two or more families sharing a dwelling, a group of unrelated persons, or a person living alone.

According to Statistics Canada, there were an estimated 40 households in the Summer Village of Horseshoe Bay in 2021.

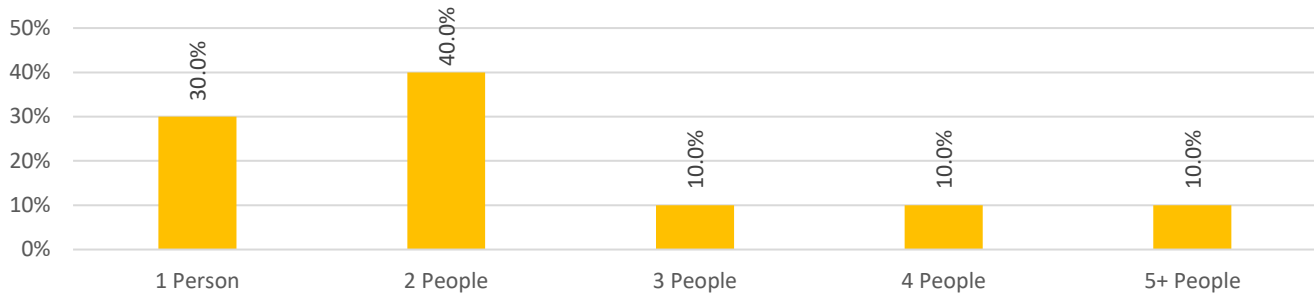
Household Size

In 2021, the average household size in the Summer Village of Horseshoe Bay was 2.0 persons. As shown in Figure 2.2 below, the majority of households (70.0%) in the Summer Village were comprised of one or two people.

¹ Mobility status refers to where the person responding to the Census was residing one year prior. Non-movers are those who lived in the same residence.

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

³ A census family consists of a married or common-law couple (with or without children), a lone parent with at least one child, or grandchildren living with grandparents without parents present. All members must live in the same dwelling, and children include biological or adopted individuals who are unmarried and childless within the household.

Figure 2.2: Breakdown of Households by Size (2021)

Source: Statistics Canada Census

Tenure

In 2025, the Summer Village confirmed only one renter households, the rest were owners.

2.1.6 Core Housing Need

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

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

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

Housing Indicators

In 2021, 50% of all households lived in acceptable housing, while the other 50% lived in housing with affordability needs. It will be important to monitor these indicators to determine if they were underrepresented in 2021 due to temporary financial benefits provided during the COVID-19 pandemic.

Priority Groups in Core Housing Need

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

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

While there was no data available for the Summer Village of Horseshoe Bay, priority population data from the County of St. Paul was referenced as a proxy. Despite this, it is important to note that the populations indicated in the County may not directly reflect those of the Summer Village.

In the County of St. Paul, the priority group with the greatest rate of core housing need was single-mother-led households, with 45.0% of households in core housing need. This is followed by 25.0% Indigenous households, 19.3% older adult-led (65+) households, 16.8% women-led households, 15.8% households with physical limitations, and 9.6% households with cognitive, mental, or addictions activity limitations.

2.2 Economic Trends

2.2.1 Household Income⁴

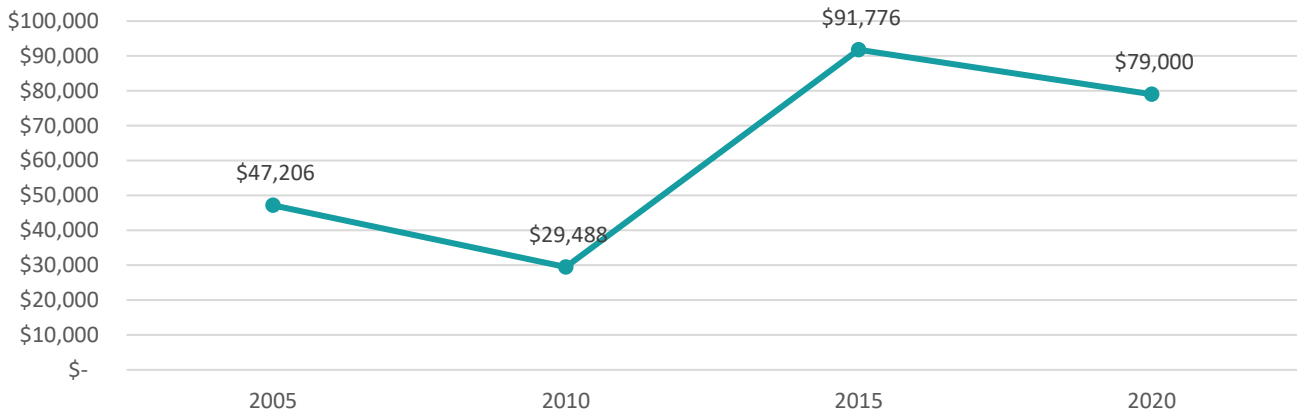
While there was no data available for the Summer Village of Horseshoe Bay, median household income data from the Town of Elk Point was referenced as a proxy given its size and more urban development pattern. In 2021, the median household income in the Town of Elk Point was \$79,000 before taxes.

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

For the purpose of this report, it is assumed that median household income and inflation trends in the Summer Village were similar to those of the Town of Elk Point.

⁴ Household income collected as part of Census data refers to the household's previous year's income (i.e., income data collected as part of the 2021 Census represents the gross household income reported in 2020 in 2020 constant dollars).

Figure 2.3: Household Income, Town of Elk Point (2006-2021)



Source: Statistics Canada Census

2.2.2 Employment and Economy

Labour Participation

The labour participation rate shows the number of workers who are currently working or are actively searching for a job as a percentage of the total population aged 15 years or older. In 2021, the labour force participation rate in the Summer Village was 66.7%, which was slightly lower than the provincial average of 68%.

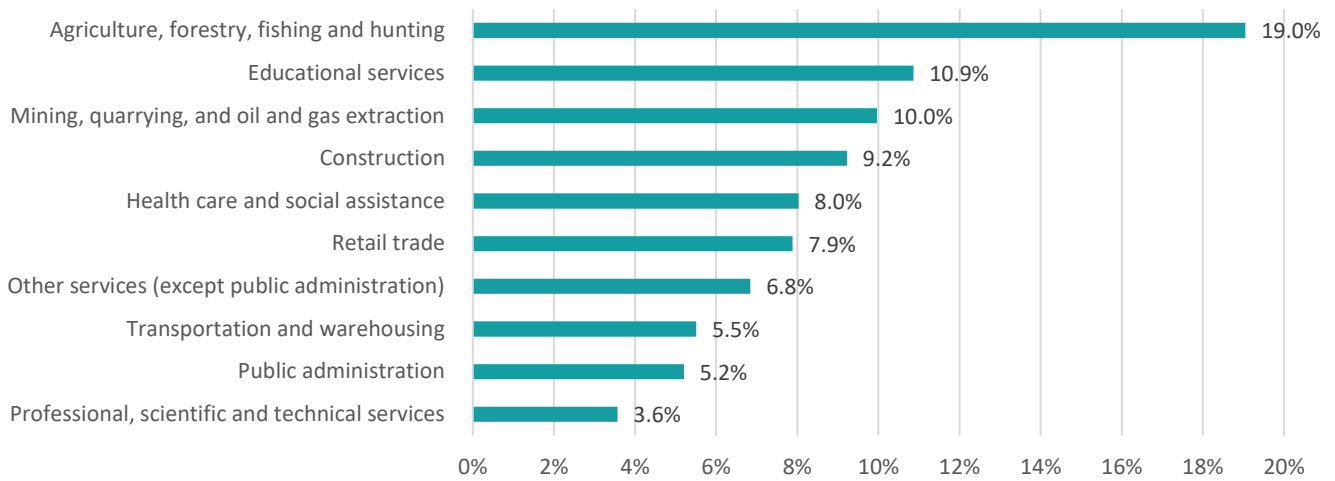
There were no accurate statistics captured for unemployment rates through the 2021 Federal Census.

Largest Industries

No industry data was available for the Summer Village of Horseshoe Bay, so the County of St. Paul was used as a proxy for the purpose of this analysis.

Within the County of St. Paul, there were 3,360 workers employed across a range of fields in 2021. Based on the North American Industry Classification System (NAICS), the largest industries in the County in 2021 by number of workers were agriculture, forestry, fishing and hunting (19.0%), educational services (10.9%), and mining, quarrying, and oil and gas extraction. (10.0%).

Figure 2.4: Largest Primary Industries, County of St. Paul (2021)



Source: Statistics Canada Census

Commuting

In 2021, all employed Summer Village residents commuted to work outside the Summer Village of Horseshoe Bay but within Alberta.

2.3 Community Profile Highlights

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

Population Growth & Demographics

- The Summer Village of Horseshoe Bay's population decreased by 62.2% between 2006 and 2021, falling to 81 residents.
- In 2021, the Indigenous population made up 14.0% of Summer Village residents.
- The median age decreased from 51.5 in 2016 to 44.8 in 2021.
- In 2021, 18.8% of residents were aged 19 years or younger and 81.3% of residents were aged 20 years or older.
- In 2021, 100.0% of Summer Village residents were non-movers (same address as the previous year), compared to 45.5% of non-movers in 2016, likely influenced by the COVID-19 pandemic.
- The five-year mobility period, which is less influenced by the mobility dynamics of the pandemic, shows that 54.5% of residents moved, all relocating from other Alberta communities.
- Using the County of St. Paul as a proxy, single-mother-led households were assumed to have the highest rate of core housing need (45.0%), followed by Indigenous households (25.0%), older adult-led households (19.3%), women-led households (16.8%), households with physical limitations (15.8%), and households with cognitive, mental, or addictions activity limitation (9.6%).

Economic & Employment Trends

- Using the Town of Elk Point as a proxy, the median household income in 2020 was \$79,000.
- Despite long-term income growth outpacing inflation, recent trends suggest wages are not keeping up with rising costs.
- The labour force participation decreased slightly from 73.5% in 2006 to 66.7% in 2021, slightly lower than Alberta's 68%.
- The unemployment rate was recorded at 0.0% for the 2006, 2016, and 2021 census years.
- Using the County of St. Paul as a proxy, the top industries in 2021 were agriculture, forestry, fishing, and hunting (19.0%), educational services (10.9%), and mining, quarrying, and oil and gas extraction (10.0%).
- 100.0% of employed workers commuted elsewhere in Alberta.

Households & Core Housing Need

- In 2021, the Summer Village had ~40 households.
- The average household size remained at 2.0 persons between 2016 and 2021.
- In 2021, 50.0% of households lived in a dwelling that did not meet housing standards for affordability.

3.0 Current Housing Profile



3.1 Existing Housing Units

3.1.1 Housing Form

In 2021, there were approximately 40 total private dwellings (permanent, year-round) in the Summer Village of Horseshoe Bay. The most common housing form in the Summer Village was single detached dwellings, comprising 87.5% of the housing stock, followed by moveable dwellings, comprising the remaining 12.5% of the housing stock.

Figure 3.1: Housing Units by Type (2021)



Source: Statistics Canada Census

3.1.2 Housing Units by Size

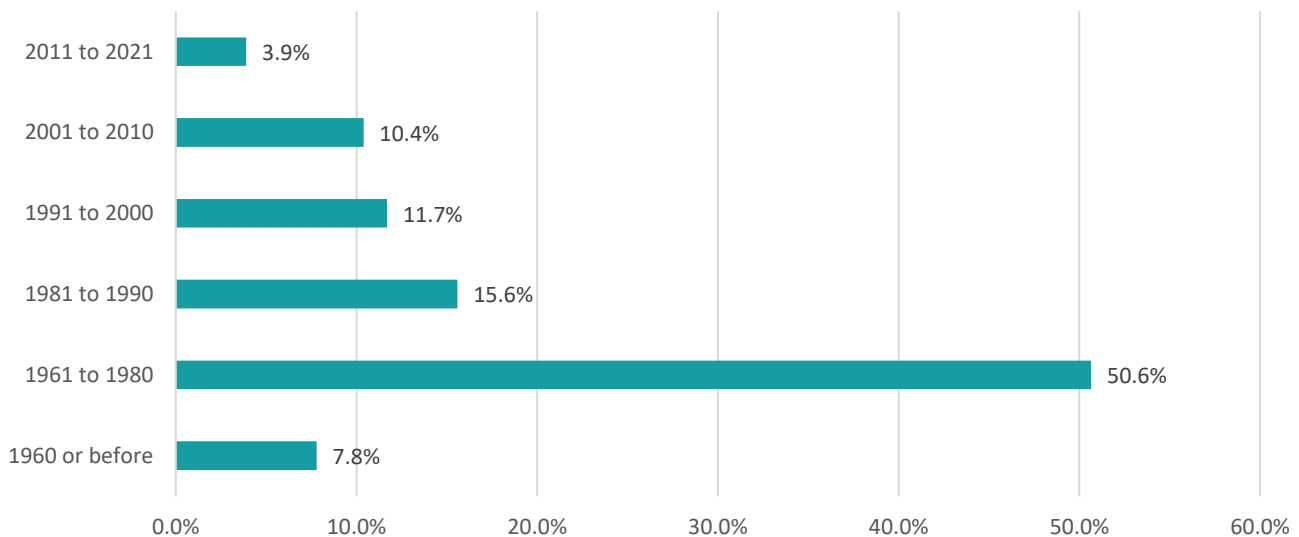
Data describing housing units by size was insufficient to complete a detailed analysis for the Summer Village of Horseshoe Bay. Based on a sample size of 20 units provided by Statistics Canada, this report assumes that single detached dwellings contain 3+ bedrooms.

3.1.3 Housing Units by Date Built

According to Statistics Canada as of 2016, approximately 42.9% (15 units) of the housing stock in the Summer Village was built between 1981 and 1990, and 57.1% (20 units) was built between 2001 and 2010. While older homes are likely to be more affordable and attractive to first-time homebuyers or households with lower incomes, there is a higher likelihood of health and safety concerns with homes potentially not meeting new building code requirements or needing significant maintenance and repairs.

According to 2025 tax assessment data from the Summer Village, there was a total of 77 private dwellings in Horseshoe Bay (including approximately 38 permanent, year-round and 39 seasonal residences). Approximately 51% of the housing stock was built between 1961-1980. Older construction (built before 1960) made up 8% of the housing stock, while newer construction (built between 2011 and 2021) represented 4% of the housing stock. While older homes are likely to be more affordable and attractive to first-time homebuyers or households with lower incomes, there is a higher likelihood of health and safety concerns with homes potentially not meeting new building code requirements or needing significant maintenance and repairs.

Figure 3.2: Housing Units by Date Built (2025)



Source: Summer Village of Horseshoe Bay Tax Assessment Data (2025)

3.1.4 Housing Units and Building Permits

Despite there not being reliable data confirming dwelling units by date built in the 2021 census, municipal records show that there were 12 residential building permits issued between 2010 and 2024 (seven year-round dwellings and five seasonal). Of the year-round dwellings, 71% were single detached dwellings and 29% were move-on homes. Of the seasonal dwellings, 80% were single detached dwellings and 20% were move-on homes.

Table 3.1: Residential Building Permits (2010-2024)

| Year | Building Permits (# of) | Dwelling Type |
|------|-------------------------|------------------------|
| 2010 | 2 | Year-Round |
| 2011 | 2 | Year-Round |
| 2012 | 1 | Seasonal |
| 2016 | 2 | Year Round Seasonal |
| 2018 | 1 | Seasonal |
| 2019 | 1 | Year-Round |
| 2020 | 1 | Year-Round |
| 2021 | 1 | Seasonal |
| 2023 | 1 | Seasonal |

Source: Summer Village of Horseshoe Bay Building Permit Data (2025)

3.2 Homeownership

3.2.1 Sale Prices

From March 1, 2024, until March 1, 2025, there were 4 residential sales in the Summer Village. The median and average residential sales price for a year-round dwelling was \$149,000, whereas the median sales price for a seasonal dwelling was \$147,500 (average sales price was \$133,166). The highest recorded sale price was \$150,000, while the lowest was \$102,000.

Historical sale price data was not available for the Summer Village.

3.2.2 Affordability

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

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

The affordable housing threshold was then compared to estimated monthly shelter costs for homeowners in the Summer Village.

Assumptions for Monthly Shelter Cost Calculations

- Mortgage payments are assumed to be the main shelter cost for owner households. These payments were based on the average 2024 sale price (\$149,000) under two down payment scenarios (20% and 5%), using a 5.8% interest rate (aligned with CMHC's 2024 average conventional mortgage lending rate) and a 25-year amortization period.
- Other shelter costs included:
 - Mortgage loan insurance premiums, calculated using CMHC's 2024 rates for each down payment scenario.
 - House insurance premiums, based on Alberta's 2024 average monthly premium.
 - Property taxes, assuming a monthly payment schedule.
 - Utility costs, based on Alberta's 2024 average monthly utility costs.

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

Table 3.2: Homeownership Affordability Analysis (2024)

| 2024 Median Owner Household Income Assumption (Using Elk Point as a proxy) | \$102,000/year or \$8,500/month | |
|---|---------------------------------|--------------------------------|
| Affordability Threshold (30% of median household income) | \$2,550/month | |
| 2024 Average Sales Price | \$149,000 | |
| Cost Category | Total Shelter Costs | Affordability Gap ⁵ |
| Estimated Monthly Shelter Costs with 20% Down Payment | \$1,449 | \$1,101 |
| Estimated Monthly Shelter Costs with 5% Down Payment | \$1,669 | \$881 |

Source: Statistics Canada, CHMC

Based on this analysis and the assumptions applied, single detached housing is affordable for owner households earning the median income and above. Under the 20% down payment scenario, monthly shelter costs represent 16.9% of the median owners' income, qualifying as affordable housing being approximately \$1,101 under the affordability threshold. Under the 5% down payment scenario, monthly shelter costs are \$881 under the affordability threshold, making up 19.6% of the median owners' income. This analysis does not consider the condition or availability of residential units in the Summer Village.

⁵ The amount by which the estimated monthly shelter costs exceed the affordability threshold (30% of net median household income). Negative values indicate a gap. Positive values indicate there is no gap.

3.3 Short-Term Vacation Rentals

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

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

STRs are not currently allowed in the Summer Village of Horseshoe Bay, which aligns with available data from Airbnb and VRBO confirming that there were no STR units available (as of March 2025).

3.4 Affordable and Subsidized Housing

Based on Statistics Canada data, there were no subsidized rental units in the Summer Village Horseshoe Bay in 2021.

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

3.4.1 MD of St. Paul Foundation

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

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

There are no homes located within the Summer Village of Horseshoe Bay.

3.4.2 Métis Urban and Capital Housing Corporation

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

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

3.4.3 St. Paul Affordable Community Housing Society

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

3.4.4 Consultation Insights

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

Within Horseshoe Bay, key concerns include a lack of housing options for youth who grew up in the area but are unable to find or afford a home in the area, and for seniors who are looking to downsize or who are in need of housing with support.

Across the Region, stakeholders note that zoning regulations, and high construction costs are barriers to the creation of more affordable housing options. In the Summer Village of Horseshoe Bay, stakeholders identified converting seasonal homes into year-round housing to provide more housing. Stakeholders also noted several vacant properties in Horseshoe Bay which could be an opportunity for new housing. In addition, it was highlighted that the Village of Horseshoe Bay does not have the infrastructure or land for new development, and new housing should be focused on renovating or converting existing properties.

3.5 Supportive Housing

There are no supportive housing options within the Summer Village of Horseshoe Bay. Supportive housing and support options across the Region are outlined below.

3.5.1 St. Paul Abilities Network

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

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

3.5.2 MD of St. Paul Foundation

As noted above, while not specifically within the Village of Horseshoe Bay, the MD of St. Paul Foundation provides a range of affordable seniors housing including 10 supportive living units at their Elk Point Lodge.

3.5.3 St. Paul Regional Family and Community Support Services

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

3.5.4 Consultation Insights

Overall, consultations outline a strong demand for supportive housing options across all four communities, especially for seniors, people with disabilities, and those living with mental health or addiction issues. Stakeholders emphasized that existing seniors' housing is limited, with few options for those who are not yet ready for long-term care but cannot live independently. Within the Village of Horseshoe Bay, stakeholders noted that seniors often need to leave the community to access appropriate housing and supports.

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

3.6 Emergency and Transitional Housing

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

3.6.1 Capella Centre

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

3.6.2 Mamowê Opikihawasowin Family Services

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

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

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

3.6.3 St. Paul Community Health Services

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

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

3.6.4 Consultation Insights

Across the St. Paul Region, consultations with stakeholders revealed a lack of emergency and transitional housing. In the absence of appropriate shelter options, individuals often rely on informal, unsafe, or poor-quality accommodations.

Stakeholders emphasized the urgent need for a low-barrier overnight shelter or mat program, noting that there is currently no safe, accessible place for people to stay during crises. Community members further stressed that wraparound services, including harm reduction, trauma-informed care, and case management, should be integrated into emergency and transitional housing models. Across the region, there is strong support for increased collaboration and funding to establish safe, accessible, and trauma-informed temporary housing options that meet the diverse needs of residents.

3.7 Current Housing Highlights

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

Existing Housing Units

- In 2021, the Summer Village of Horseshoe Bay had approximately 40 permanent private dwellings, predominantly single detached houses (87.5%), followed by moveable dwellings (12.5%).
- While detailed data on unit size is limited, a sample from Statistics Canada suggests most single detached dwellings have 3 or more bedrooms.
- According to 2025 tax assessment data, there were 77 total dwellings (38 year-round and 39 seasonal). Approximately 51% of the housing stock was built between 1961–1980, 8% before 1960, and 4% between 2011–2021.

Home Ownership

- Between March 2024 and March 2025, there were 4 residential sales in the Summer Village, with year-round dwellings selling for an average and median price of \$149,000. Seasonal dwellings had a median sale price of \$147,500 and an average of \$133,166.
- The 2021 median household income for owner households (using Town of Elk Point as a proxy) was \$102,000 annually (or \$8,500 monthly).
- Using CMHC's affordability threshold (30% of gross income), the affordable monthly shelter cost is calculated at \$2,550.
- Single-detached housing appears generally affordable for owner households earning the median income or above.

Short-Term Vacation Rentals

- Based on a review of data available from Airbnb and VRBO, as of March 2025, there were no STR units available in the Summer Village of Horseshoe Bay.

Affordable and Subsidized Housing

- In 2021, there were no subsidized rental units in the Summer Village of Horseshoe Bay. The closest available supports were in the Town of St. Paul.
- Regional non-profits provide affordable housing options outside the Summer Village, but none currently operate within the Summer Village of Horseshoe Bay.
- Stakeholders identified key housing gaps, including a lack of larger family-sized units, limited affordable rental options, insufficient housing for seniors, inadequate accessible housing for people with disabilities, and a need for more diverse housing models such as multi-generational and shared living options.
- Barriers to affordable housing development include restrictive zoning regulations and high construction costs. In Horseshoe Bay, limited infrastructure and developable land further constrain new housing, though opportunities exist through the renovation or conversion of seasonal dwellings and vacant properties.

Supportive Housing

- There are no supportive housing options within the Summer Village of Horseshoe Bay, the closest available supports are located in the Town of St. Paul.
- A demand for supportive housing across the region for seniors, individuals with disabilities, and those facing mental health and addiction challenges was identified.
- Seniors' housing options are insufficient, especially for those requiring a level of support between independent living and long-term care.
- Barriers include the need for more accessible housing stock, long waitlists for existing units, and the potential costs associated with retrofitting or repurposing buildings to meet supportive housing needs.

Emergency and Transitional Housing

- There are currently no emergency or transitional housing options in the Summer Village of Horseshoe Bay.
- The Capella Centre in the Town of St. Paul is the sole provider of emergency shelter in the region, offering services for women and children experiencing violence or crisis, indicating a lack of such options elsewhere in the region.
- Stakeholders across the St. Paul Region highlighted a significant gap in emergency and transitional housing, especially for men, leading to individuals resorting to informal, unsafe, or poor-quality living arrangements.

4.0 Future Housing Needs



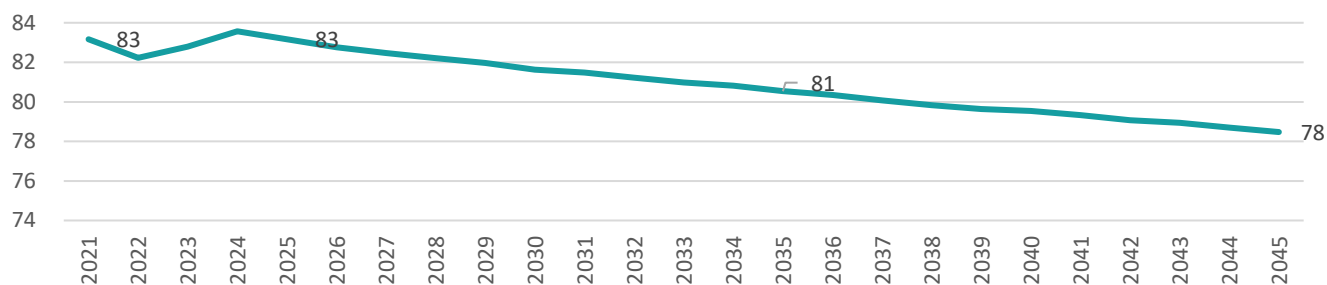
4.1 Community Growth

4.1.1 Anticipated Population

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

The projected population of Horseshoe Bay remains relatively stable over the 20-year period from 2025 to 2045. By 2025, the population is projected to be 83, the same population as 2021. A gradual decline is anticipated to occur over time, with the population reaching 81 by 2035 and 78 by 2045. These changes reflect modest shifts over time, with projections indicating a decrease of only five individuals from 2025 to 2045. However, given the small population base, even these minor changes represent proportionally significant shifts.

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

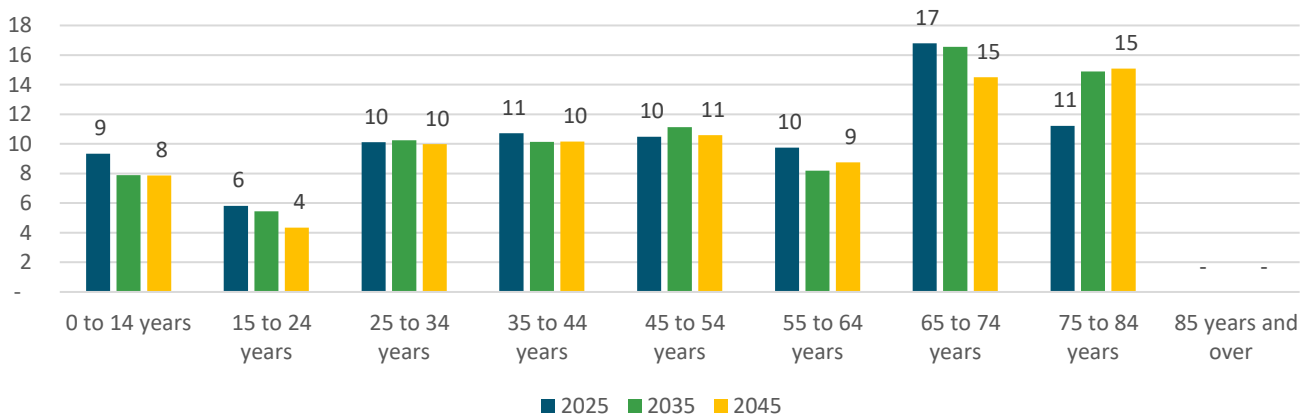


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

Population projections for summer villages with very small populations should be interpreted with caution due to their high sensitivity to even minor demographic changes, such as a few people moving in or out. Small shifts can significantly alter population trends, making projections unstable and potentially misleading. These communities often lack robust local data, and projection methods typically rely on applying broader regional trends that may not reflect unique local dynamics—such as seasonal residency, aging populations, or development restrictions. As a result, these projections are best viewed as illustrative scenarios rather than precise forecasts.

The projected age distribution for Horseshoe Bay over the next two decades indicates a stable population with a gradual aging trend. In 2025, the largest age group is those aged 65 to 74 (17 people), followed by balanced representation across other age cohorts. By 2035, the number of residents aged 75 to 84 increases from 11 to 15, while the 65 to 74 group remains stable. In 2045, the population continues to skew older, with 15 individuals each in both the 65 to 74 and 75 to 84 age groups. Meanwhile, younger cohorts such as those aged 0 to 14 and 15 to 24 see slight declines.

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

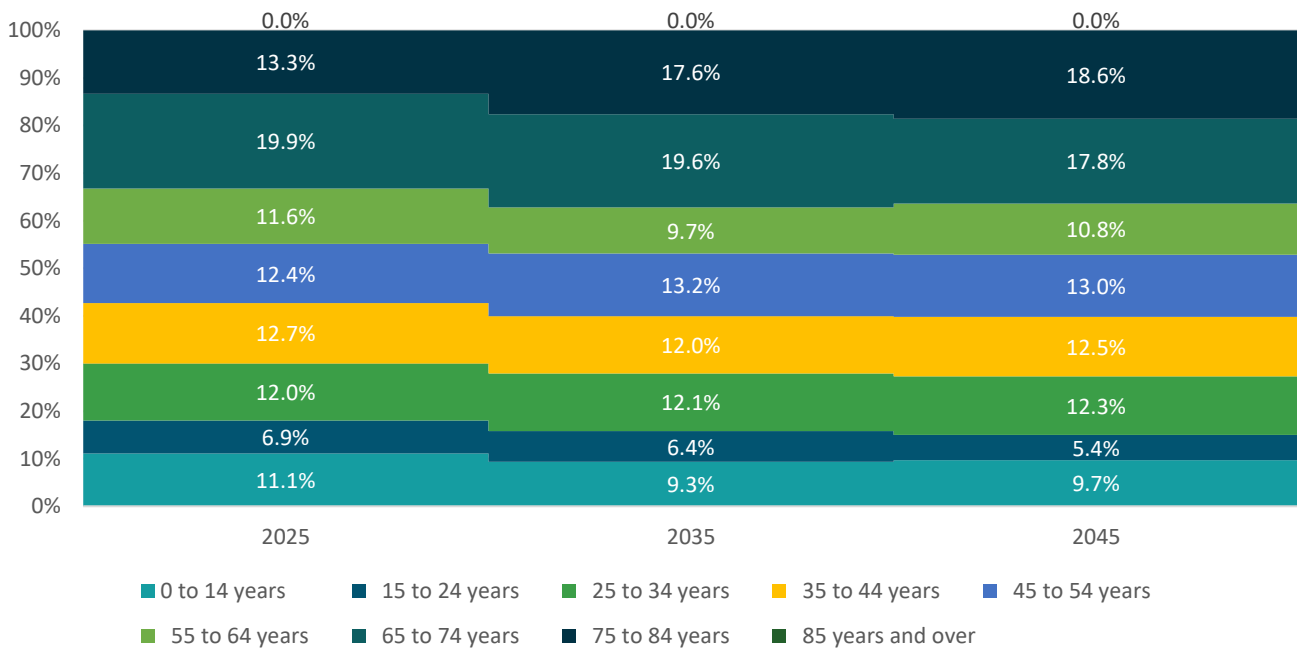


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

In 2025, the largest age group by proportion is 65 to 74 years (1.2%), followed by 75 to 84 years (0.8%), reflecting a community already skewed toward older adults. By 2035 and 2045, the share of the 75 to 84 age group rises to 1.1%, matching or nearly matching the 65 to 74 group, which slightly declines to 1.1% by 2045. Meanwhile, the proportions for younger age groups remain static or decline slightly, particularly for those aged 15 to 24, which decreases from 0.4% in 2025 to 0.3% in 2045.

In 2025, the largest share of the population is in the 65 to 74 age group (19.9%), followed by a relatively even spread across other working-age and older adult cohorts. By 2035, the 75 to 84 age group increases significantly to 17.6%, and the 65 to 74 group remains steady at 19.6%, indicating an upward shift in the age profile. This trend continues into 2045, with 18.6% of the population in the 75 to 84 group and 17.8% in the 65 to 74 group. Meanwhile, the proportion of youth (0 to 14 years) and young adults (15 to 24 years) slightly declines, and the working-age population (25 to 54 years) remains relatively stable. These shifts suggest that while the population size does not change significantly, Horseshoe Bay is projected to have an increasingly older demographic.

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

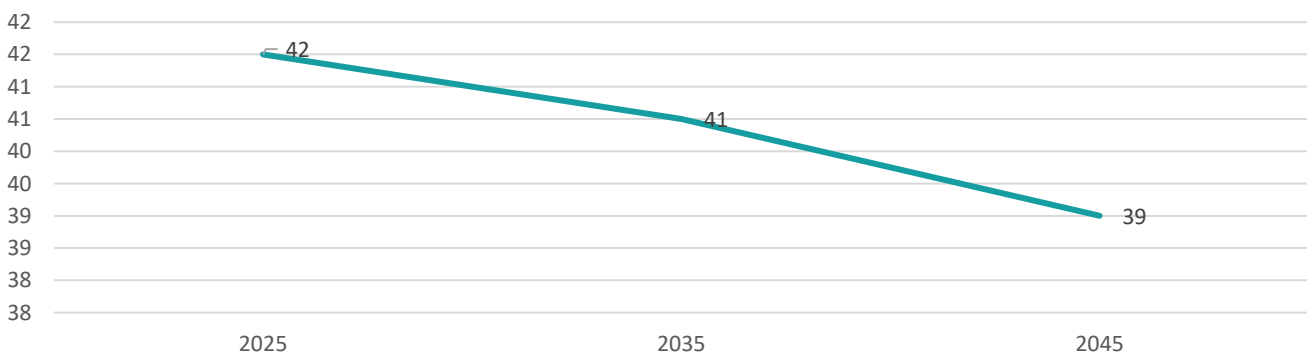


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.1.2 Anticipated Households

Based on an assumed average household size of two persons per household, the number of households in Horseshoe Bay is projected to decline modestly over the next two decades. In 2025, there are expected to be 42 households, decreasing slightly to 41 by 2035 and 39 by 2045. This gradual reduction in household count aligns with the overall projected population decline.

Figure 4.4: Household Change (2025-2045)



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

4.2 Population Based Indicators of Housing Units Required

4.2.1 Current Unmet Need

Given that the community's year-round population is too small for Statistics Canada to release data on core housing need, unmet housing need cannot be accurately identified.

However, we know that 10.8% of households in the broader Census Division (No. 12) are in core housing need. A breakdown of these households by income is shown below:

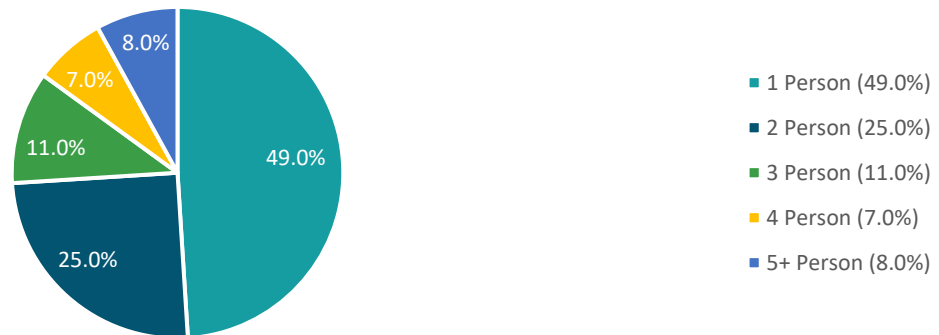
- 12.5% have very low incomes, with an annual income of less than \$19,000 and who can afford shelter costs of less than \$475
- 63.0% have low incomes, with annual incomes between \$19,000 and \$47,500 and who can afford \$475-\$1,188 per month
- 22.7% have moderate incomes, between \$47,500 and \$76,000, and can afford \$1,188 - \$1,900 per month
- 1.8% have median incomes, between \$76,000 and \$114,000, and can afford \$1,900 to \$2,850 per month

Figure 4.5: Households in Core Housing Need by Income Category, Census Division No. 12 (2021)



Source: HART based on Statistics Canada Census data

Almost half (49%) of households in core housing need in Census Division No. 12 were people living alone. Another 25% were two-person households. Data on core housing need by income category and household size indicates that existing unmet housing needs are concentrated among smaller households with low incomes.

Figure 4.6: Households in Core Housing Need by Household Size, Census Division No. 12 (2021)

Source: HART based on Statistics Canada Census data

4.2.2 Future Need to Meet Anticipated Changes

The projected number of year-round dwelling units in Horseshoe Bay closely follows the household projections, with an estimated 42 occupied units in 2025, declining slightly to 41 in 2035 and 39 in 2045. This modest decrease reflects the community's stable but gradually aging and shrinking year-round population. While the total number of dwellings may include seasonal or recreational properties, the projection highlights a steady demand for a small number of year-round homes over the coming decades.

4.2.3 Projected Demand by Number of Bedrooms

Based on the existing housing stock in Horseshoe Bay, which consists predominantly of single detached dwellings, the majority of future housing demand is likely to continue favouring units with three or more bedrooms. This reflects the current built form and its suitability for families or larger households. However, as the population continues to age, there may be a gradual shift in demand toward smaller, more accessible units that better meet the needs of older adults, such as one- or two-bedroom homes with minimal maintenance requirements. Planning for a mix of unit sizes could help support aging in place while maintaining the character of the community.

4.2.4 Projected Demand by Income Category

While data is not available at a fine-grained level to accurately project housing needs in Horseshoe Bay by income category, the income profile of Census Division No. 12 provides useful context. In this broader region, a significant share of owner households (47%) fall into the high-income category, earning over \$114,000 annually, while rental households are more concentrated in the low to moderate income ranges. Specifically, 29% of renters are in the low-income category (earning \$19,000–\$47,500), and 26% fall into the moderate-income category (\$47,500–\$76,000). This suggests that while higher-income households may dominate homeownership in the region, there is likely a continued need for rental or ownership options affordable to households earning below the area median income of \$95,000, particularly for older adults or individuals on fixed incomes.

However, due to the small population size and lack of localized income data, these patterns should be interpreted with caution.

Table 4.1: Current Income Profile of Census Division No. 12 (2020)

| Income Category | % of Owner Households | % of Renter Households | Annual HH Income | Affordable Shelter Cost (2020 CAD\$) |
|--|-----------------------|------------------------|----------------------|--------------------------------------|
| Area Median Household Income | | | \$95,000 | \$2,375 |
| Very Low Income (20% or under of AMHI) | 1.61% | 2.61% | <= \$19,000 | <= \$475 |
| Low Income (21% to 50% of AMHI) | 13.13% | 28.84% | \$19,000 - \$47,500 | \$475 - \$1,188 |
| Moderate Income (51% to 80% of AMHI) | 17.28% | 25.63% | \$47,500 - \$76,000 | \$1,188 - \$1,900 |
| Median Income (81% to 120% of AMHI) | 20.93% | 24.41% | \$76,000 - \$114,000 | \$1,900 - \$2,850 |
| High Income (121% and more of AMHI) | 47.07% | 18.51% | >= \$114,001 | >= \$2,851 |

4.3 Anticipated Housing Demand for Key Areas of Need

4.3.1 Housing Units for Seniors

Based on current trends indicating that approximately 52% of seniors live as the primary household maintainer or head of their household, the projected number of housing units needed to accommodate seniors in Horseshoe Bay is estimated at 15 units in 2025, increasing to 17 units by 2035, and slightly decreasing to 16 units by 2045. These projections reflect the aging of the population and suggest a steady demand for housing that meets the needs of older adults, particularly in terms of accessibility, size, and maintenance requirements.

4.3.2 Housing Units Needed for Indigenous People

Data was not sufficient to accurately project the number of housing units needed for Indigenous people in Horseshoe Bay.

4.3.3 Housing Needs of Persons with Disabilities

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

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

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

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

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities⁶.
- 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 over⁷.
- 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 gap⁸.
- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing⁹.

Currently, Horseshoe Bay is estimated to need approximately five units of accessible housing for individuals with mobility disabilities, up to one unit of supportive housing for individuals with mental health and addictions needs, and around two units of supportive housing for seniors. Given the small and relatively stable population, the demand for these types of specialized housing is anticipated to remain largely consistent over the 20-year projection period. While individual needs may shift slightly with the aging population, no significant increase in demand is expected based on current trends.

⁶ Statistics Canada, Canadian Survey on Disability, 2012, accessed at: <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm>

⁷ Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: <https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supportive-Housing-Estimating-the-Need.pdf>

⁸ Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: <https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf>

⁹ <https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/report-seniors-housing-needs.html>

4.4 Future Housing Need Highlights

Projected Population and Age

- The population is expected to remain stable at 83 in 2025, declining modestly to 81 by 2035 and 78 by 2045. However, population forecasts for summer villages like Horseshoe Bay should be viewed as illustrative due to their high sensitivity to small demographic changes and lack of detailed local data.
- The population is projected to age steadily, with increasing numbers in the 65–84 age group. By 2045, nearly 37% of the population will be aged 65 to 84.

Projected Households

- Assuming an average household size of two people, year-round households are expected to decrease slightly from 42 in 2025 to 39 in 2045.

Current Unmet Housing Needs

- Horseshoe Bay's population is too small for Statistics Canada to report on core housing need directly. The regional context (Census Division No. 12) shows that 10.8% of households are in core housing need. 75% of these are low or very low income (under \$47,500/year) and nearly half are single-person households.

Future Housing Needs

- The number of year-round dwelling units is projected to decrease slightly from 42 in 2025 to 39 in 2045, mirroring the household trend.
- Most future demand is likely to remain for 3+ bedroom homes, given the current stock of single detached dwellings. However, an aging population may drive gradual demand for smaller, accessible units.
- Income-based housing projections are not available for Horseshoe Bay specifically. Based on the broader region, 47% of owners in Census Division No. 12 are high-income (>\$114,000/year) and 29% of renters are low-income (\$19,000–\$47,500/year). This indicates need for some affordable housing options for low/moderate income households.
- Based on current senior household patterns, the number of units needed for seniors is expected to be 15 in 2025, 17 in 2035, and 16 in 2045.
- There is a current estimated need for 5 units of accessible housing for people with mobility disabilities, up to 1 unit of supportive housing for persons with mental health or addictions, and approximately 2 units of supportive housing for seniors. These needs are expected to remain largely consistent over the 20-year projection period.

4.5 Next Steps

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

AFFORDABLE RENTAL HOUSING

- Rental stock is minimal, with no primary rental market or subsidized units in the Summer Village of Horseshoe Bay.
- Affordability is a major barrier, especially for low- and moderate-income households.
- There's a clear need for diverse affordable housing options, particularly for low to moderate-income households which includes rental options.
- The broader region's data indicates a significant portion of renters are low-income.

HOUSING FOR LOWER-INCOME AND SMALL HOUSEHOLDS

- A high portion of those in core housing needs are single or two-person households, often with fixed or limited incomes.

AGE-APPROPRIATE & SUPPORTIVE HOUSING FOR SENIORS

- There's a lack of supportive, accessible, and intermediate-care housing, potentially forcing seniors to move away or live in unsuitable conditions.
- There's a need for supportive housing for seniors requiring assistance between independent living and long-term care.

HOUSING FOR ADULTS WITH DISABILITIES

- No supportive or accessible housing exists in the Summer Village, despite clear indicators of need for seniors with mobility challenges.
- There's an estimated need for units of accessible housing for people with mobility disabilities, and supportive housing for those with mental health and addiction needs.

EMERGENCY AND TRANSITIONAL HOUSING

- The Summer Village of Horseshoe Bay has no emergency or transitional options, creating a for people experiencing crisis or displacement.
- The wider region also has a significant gap in emergency and transitional housing options.

HOUSING DIVERSITY

- There is a lack of housing options beyond single detached homes.
- There is potential to convert seasonal dwellings and develop vacant lots to increase housing diversity.

BARRIERS TO HOUSING DEVELOPMENT

- Barriers to new development include restrictive zoning regulations and limited infrastructure.

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)