Town of St. Paul

Housing Inventory and Needs Assessment

Final Report – July 2025

Table of Contents

Executive Summary i

1.0 Introduction 1
- 1.1 Project Overview 1
- 1.2 Process 1
- 1.3 Stakeholder and Community Engagement 2

2.0 Community Profile 3
- 2.1 Demographic Trends 3
- 2.2 Economic Trends 13
- 2.3 Community Profile Highlights 16

3.0 Current Housing Profile 17
- 3.1 Existing Housing Units 17
- 3.2 Changes in Housing Stock 19
- 3.3 Homeownership 20
- 3.4 Rental Housing 22
- 3.5 Short-Term Vacation Rentals 26
- 3.6 Affordable and Subsidized Housing 26
- 3.7 Supportive Housing 28
- 3.8 Emergency and Transitional Housing 29
- 3.9 Current Housing Highlights 31

4.0 Future Housing Needs 33
- 4.1 Community Growth 33
- 4.2 Indicators of Current Unmet Housing Need 35
- 4.3 Future Need to Meet Anticipated Changes 37
- 4.4 Anticipated Housing Demand for Key Areas of Need 39
- 4.5 Future Housing Need Highlights 42
- 4.6 Next Steps 43

Appendix A – Glossary of Terms

TABLES

Table 3.1: Homeownership Affordability Analysis (2024) 21
Table 3.2: Rental Affordability Analysis (2024) 25
Table 3.3: MD Foundation operated housing in the Town of St. Paul 27
Table 4.1: Income Categories and Affordable Shelter Costs (2021) 35
Table 4.2: Core Housing Need by Income Category and Household Size (2021) 36
Table 4.3: Population, Households, and Headship Rates Used to Calculate Household Suppression (2006 and 2021) 37
Table 4.4: Estimated Household Suppression by Age Group (2021) 37
Table 4.5: Projected Unit Sizes Demanded (2025-2045) 38
Table 4.6: Projected Dwelling Units by Tenure (2025-2045) 39
Table 4.7: Dwelling Unit Projections by Income Category (2025-2045) 39
Table 4.8: Dwelling Units Needed for Seniors and Families (2025-2045) 40
Table 4.9: Housing Units Needed for Adults with Disabilities (2025-2045) 41

FIGURES

Figure 2.1: Population (2006-2021) 3
Figure 2.2: Percentage of Population Identifying as Indigenous (2006-2021) 3
Figure 2.3: Age Cohort Distribution (2021) 4
Figure 2.4: Breakdown of Age 2016 vs 2021 4
Figure 2.5: Age Cohort by Gender (2021) 5
Figure 2.6: Mobility Status within Previous Year (2021) 6
Figure 2.7: Mobility Status within Previous Five Years (2016-2021) 7
Figure 2.8: Historical Trends of Households (2016-2021) 7
Figure 2.9: Breakdown of Private Households by Type (2021) 8
Figure 2.10: Breakdown of Households by Size (2011-2021) 9
Figure 2.11: Breakdown of Households by Tenure (2021) 9
Figure 2.12: Percentage of Total Households in Unacceptable Housing by Housing Indicator (2021) 10
Figure 2.13: Percentage of Total Households in Unacceptable Housing by Housing Indicator and Tenure 11
Figure 2.14: Core Housing Need by Tenure (2021) 11
Figure 2.15: Core Housing Need by Priority Population (2021) 12
Figure 2.16: Household Income (2006-2021) 13
Figure 2.17: Largest Primary Industries (2021) 14
Figure 2.18: Commuting Destination (2021) 15
Figure 3.1: Housing Units by Type (2021) 17
Figure 3.2: Housing Units by Size (2021) 18
Figure 3.3: Housing Units by Date Built (2021) 18
Figure 3.4: Residential Building Permits by Calendar Year (1992-2023) 19
Figure 3.5: Number of Rental Units by Unit Type in the Primary and Secondary Rental Markets 23
Figure 3.6: Historical Rental Vacancy Rate (2013-2024) 23
Figure 3.7: Average Provincial Rental Rates (2014-2024) 24
Figure 4.1: Estimated and Projected Population (2021-2045) 33
Figure 4.2: Projected Distribution of Population by Age Group (#) (2025-2045) 34
Figure 4.3: Projected Distribution of Population by Age Group (%) (2025-2045) 34
Figure 4.4: Household Change (2025-2045) 35

Executive Summary

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

COMMUNITY PROFILE

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

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

CURRENT HOUSING PROFILE

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

FUTURE HOUSING NEEDS

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

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

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

1.0 Introduction

1.1 Project Overview

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

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

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

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

1.2 Process

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

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

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

1.3 Stakeholder and Community Engagement

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

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

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

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

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

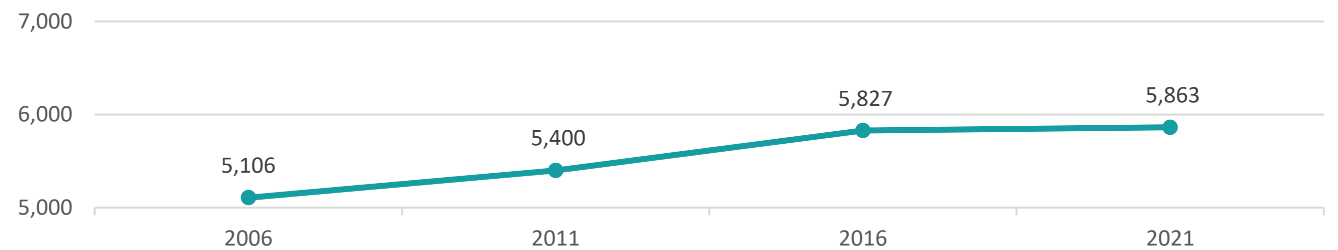
2.0 Community Profile

2.1 Demographic Trends

2.1.1 Population

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

Figure 2.1: Population (2006-2021)

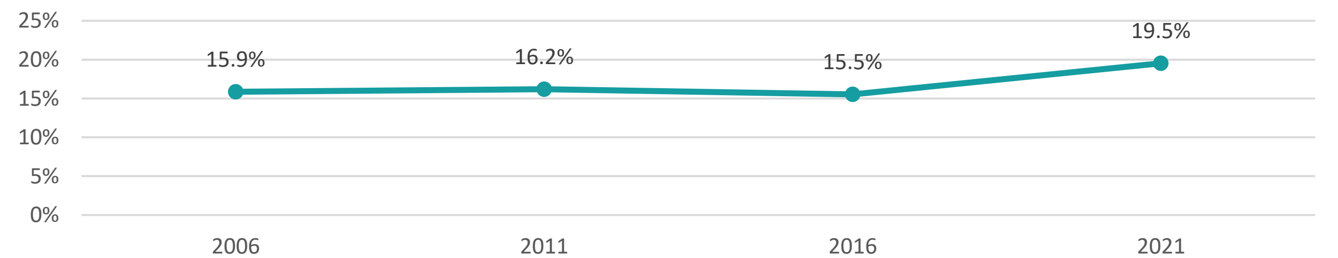


Source: Statistics Canada Census

2.1.2 Indigenous Population

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

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

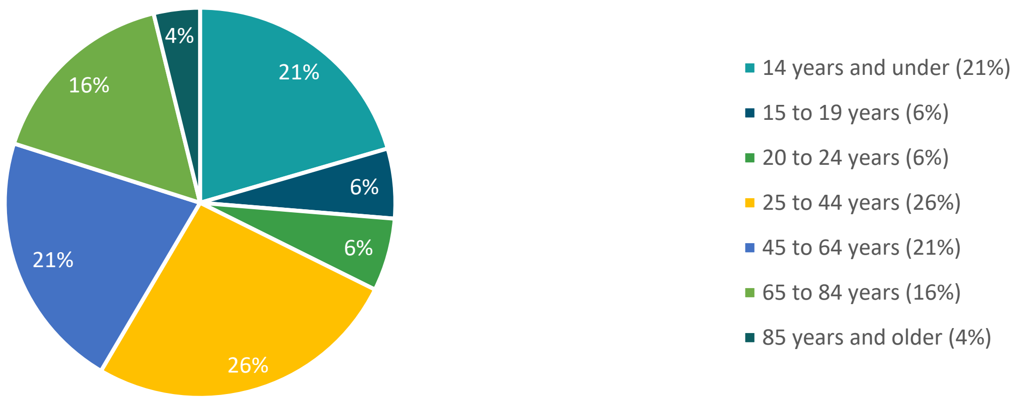


Source: Statistics Canada Census

2.1.3 Age and Gender

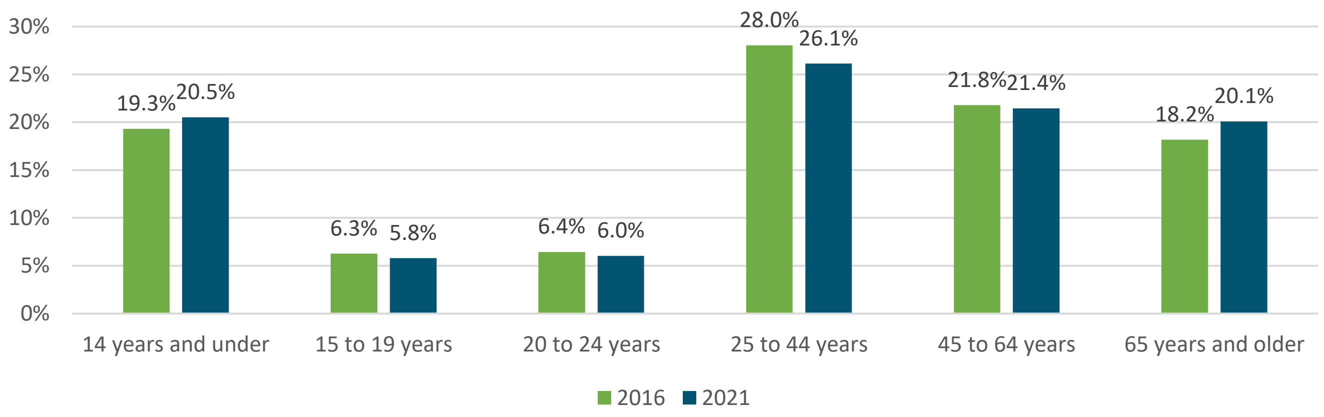
In 2021, the median age in the Town was 38.4, matching the Provincial median age for the same year. Notably, the Town's median age decreased from 37.1 in 2011 to 36.8 in 2016, going up again to 38.4 in 2021. Between 2016 and 2021, the percentage of residents aged 25-44 decreased from 28% to 26.1% while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

Figure 2.3: Age Cohort Distribution (2021)



Source: Statistics Canada Census

Figure 2.4: Breakdown of Age 2016 vs 2021

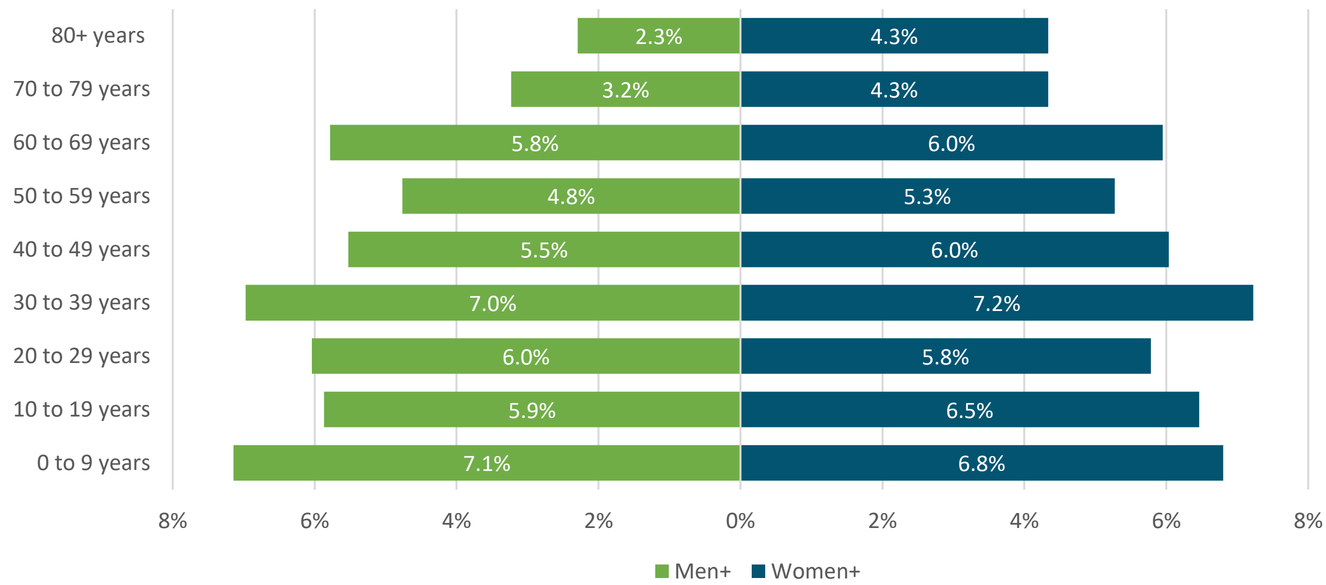


Source: Statistics Canada Census

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

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

Figure 2.5: Age Cohort by Gender (2021)



Source: Statistics Canada Census

2.1.4 Mobility Status[2] (Place of Residence)

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

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

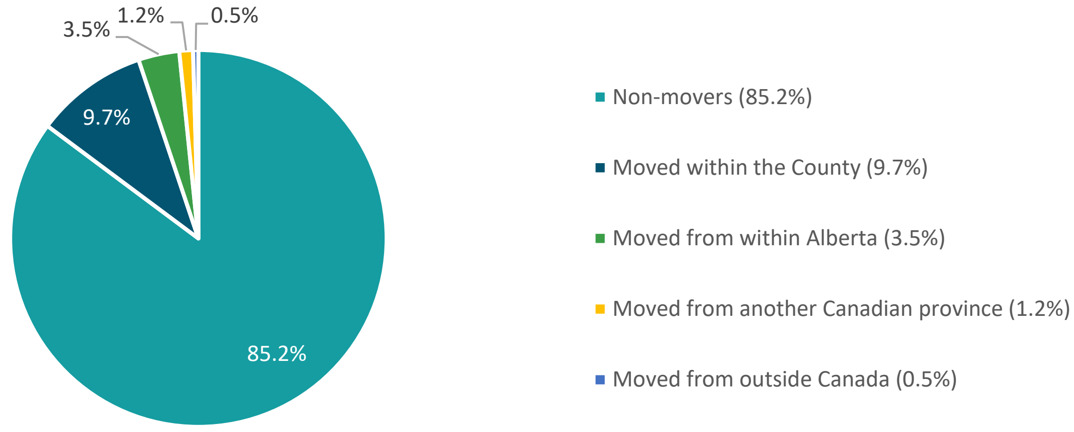
[1] All percentages based on total population.
[2] Mobility status refers to where the person responding to the Census was residing one year prior. Non-movers are those who lived in the same residence.

One-Year Mobility Status

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

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

Figure 2.6: Mobility Status within Previous Year (2021)



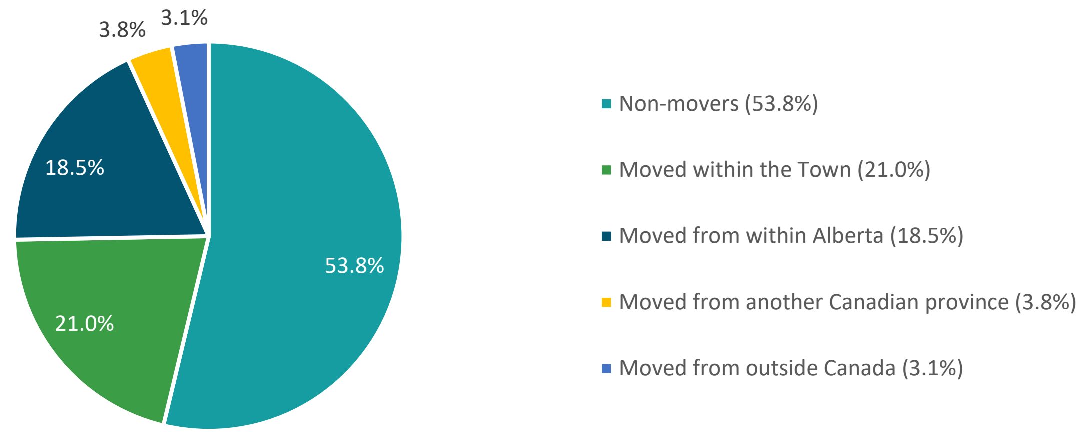
Source: Statistics Canada Census

Five-Year Mobility Status

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

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

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



Source: Statistics Canada Census

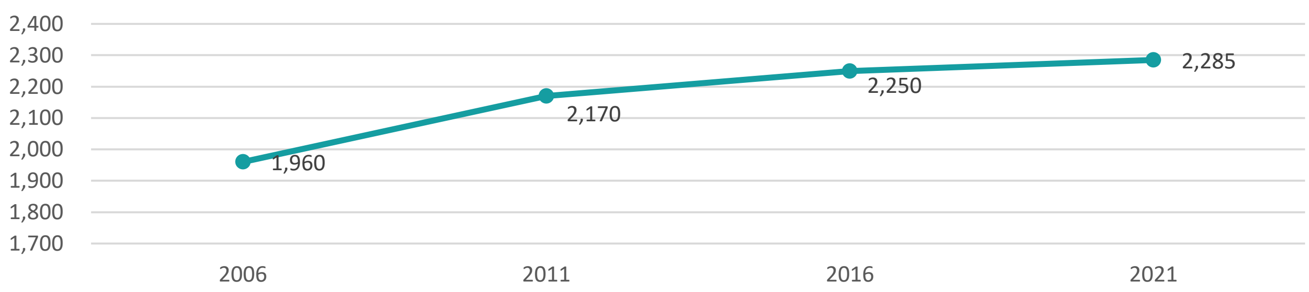
2.1.5 Households[3]

Number of Households

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

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

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



Source: Statistics Canada Census

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

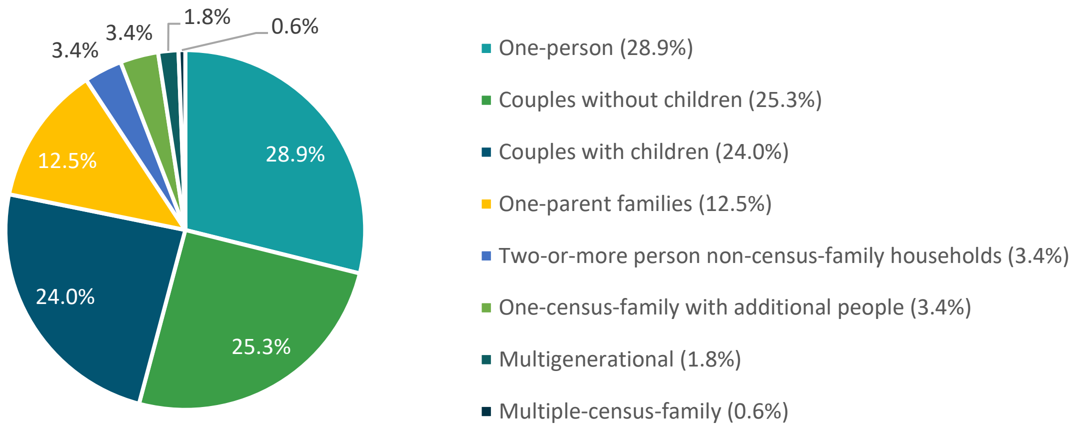
[4] A census family consists of a married or common-law couple (with or without children), a lone parent with at least one child, or grandchildren living with grandparents without parents present. All members must live in the same dwelling, and children include biological or adopted individuals who are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

Household Type

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

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

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

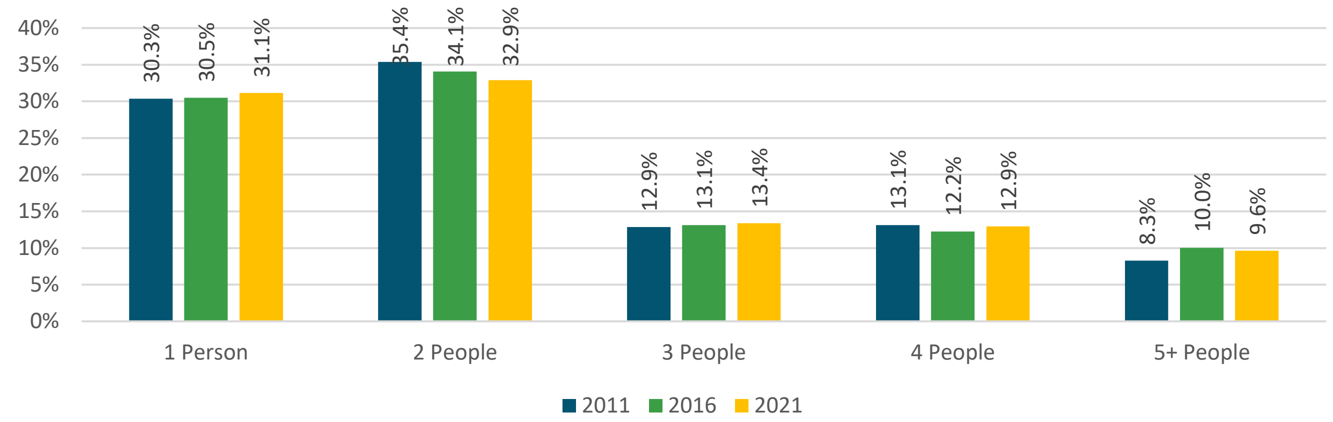


Source: Statistics Canada Census

Household Size

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

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

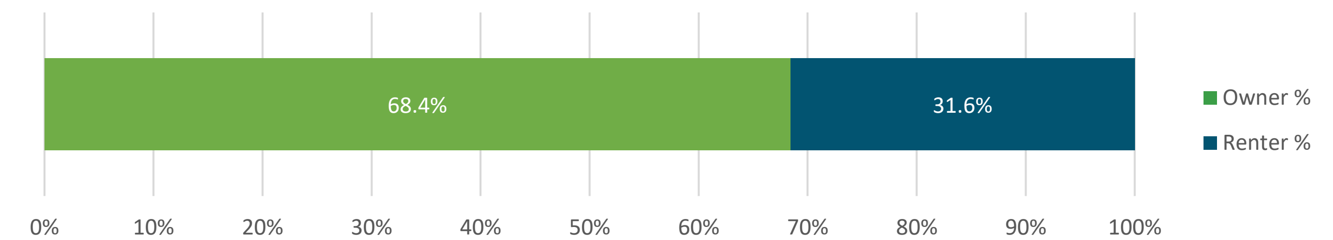


Source: Statistics Canada Census

Tenure

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

Figure 2.11: Breakdown of Households by Tenure (2021)



Source: Statistics Canada Census

Renter Households in Subsidized Housing

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

2.1.6 Core Housing Need

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

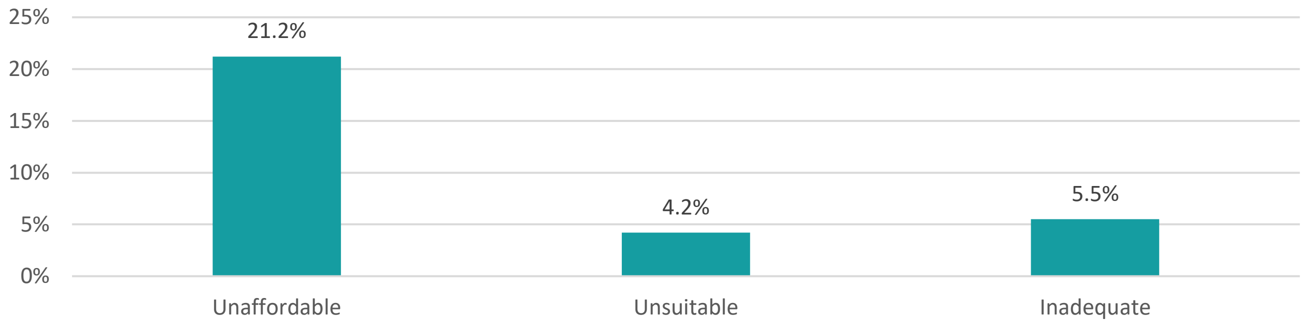
CMHC defines a household as **being in core housing need if its housing falls below at least one of the affordability, suitability, or adequacy standards**, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that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

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

Housing Indicators

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

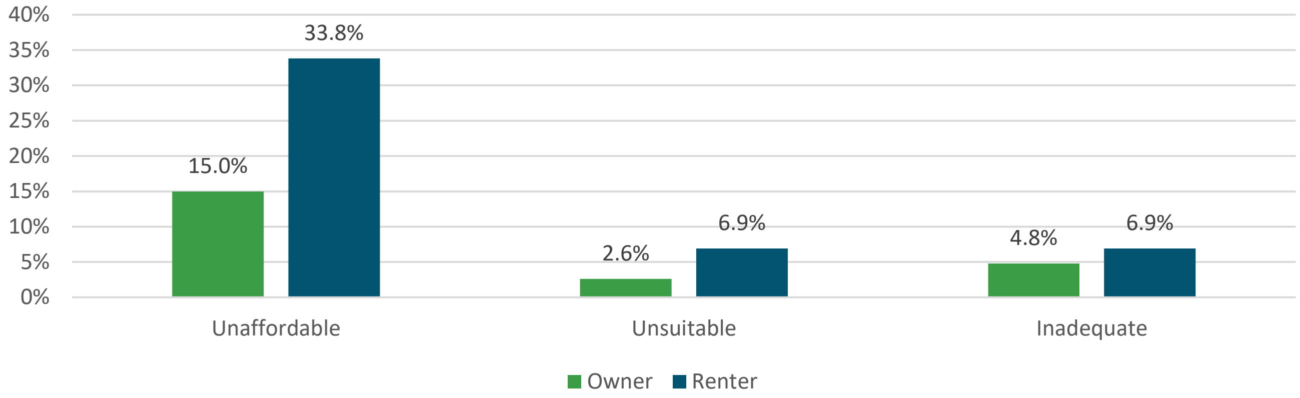
Figure 2.12: Percentage of Total Households in Unacceptable Housing by Housing Indicator (2021)



Source: Statistics Canada Census

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

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



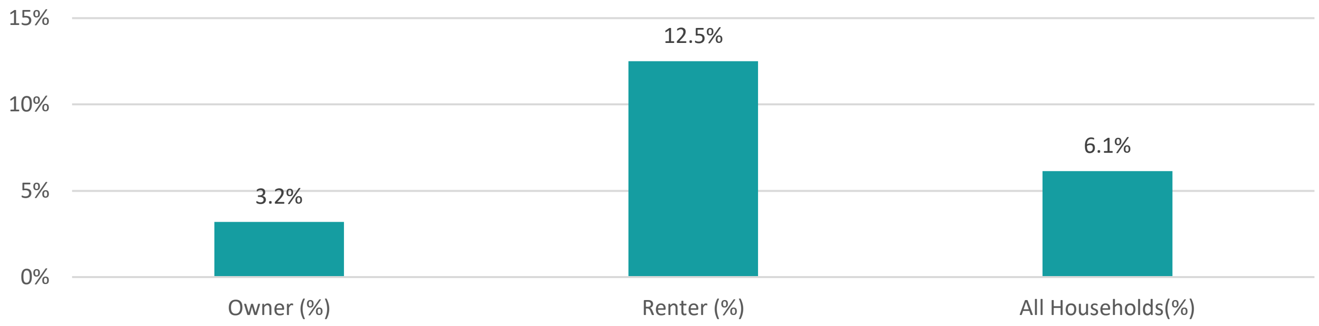
Source: Statistics Canada Census

Core Housing Need

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

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

Figure 2.14: Core Housing Need by Tenure (2021)



Source: Statistics Canada Census

Priority Groups in Core Housing Need

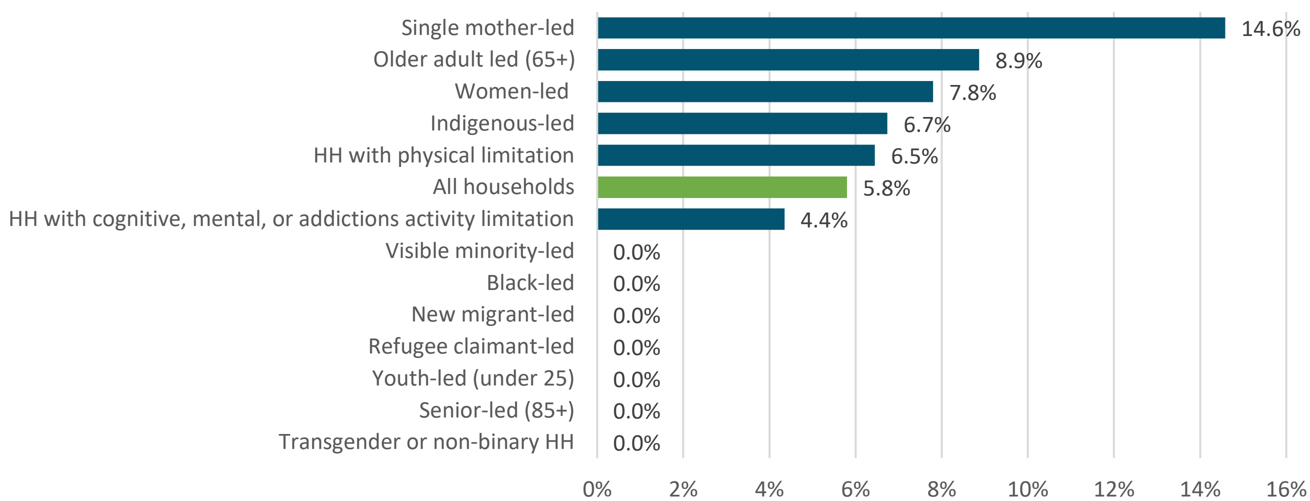
The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in the Town. The priority population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

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

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

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

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



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

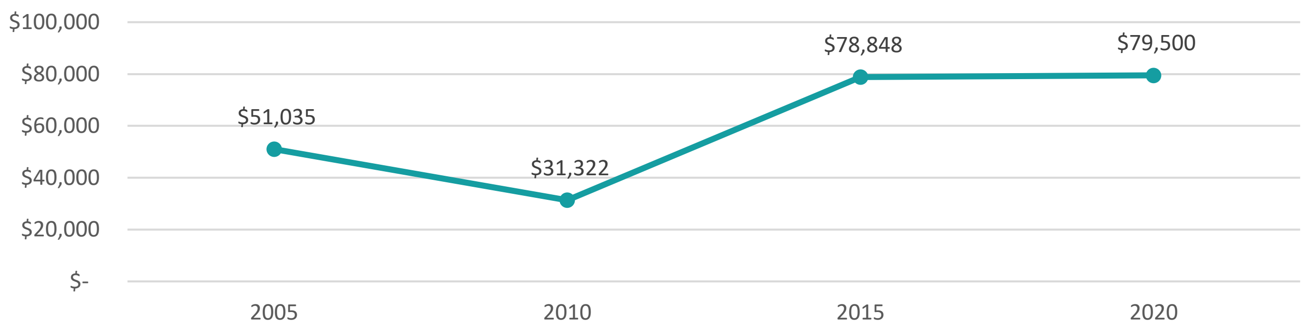
2.2 Economic Trends

2.2.1 Household Income[5]

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

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

Figure 2.16: Household Income (2006-2021)



Source: Statistics Canada Census

2.2.2 Employment and Economy

Labour Participation and Unemployment Rates

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

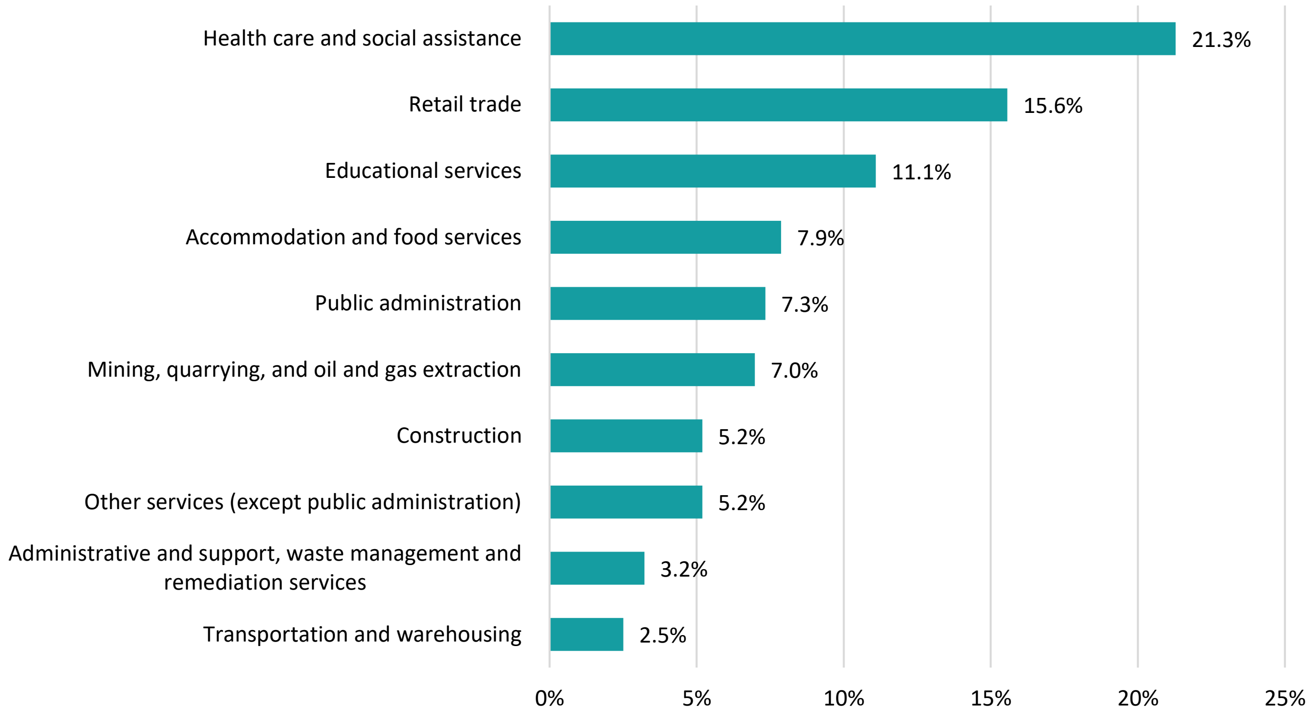
Largest Industries

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

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

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

Figure 2.17: Largest Primary Industries (2021)

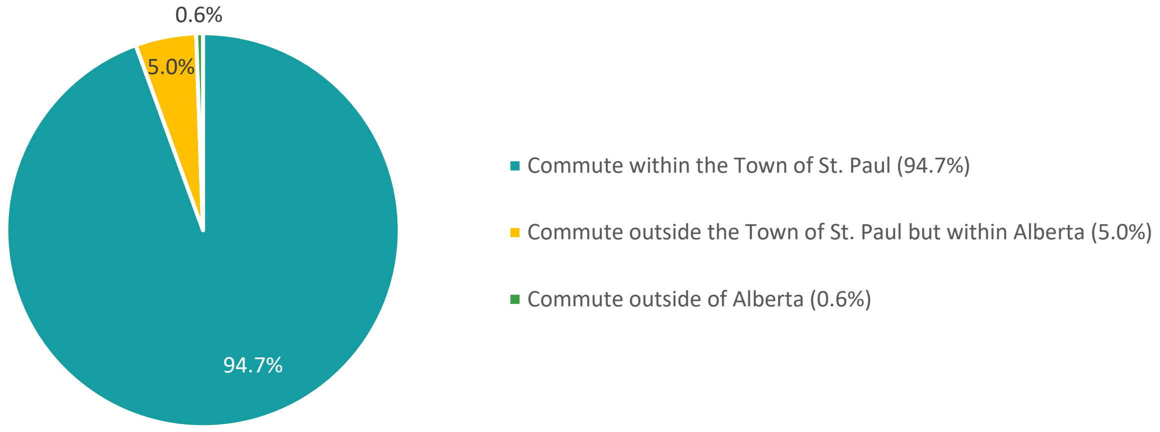


Source: Statistics Canada Census

Commuting

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

Figure 2.18: Commuting Destination (2021)



Source: Statistics Canada Census

2.3 Community Profile Highlights

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

Population Growth & Demographics

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

Households & Core Housing Need

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

Economic & Employment Trends

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

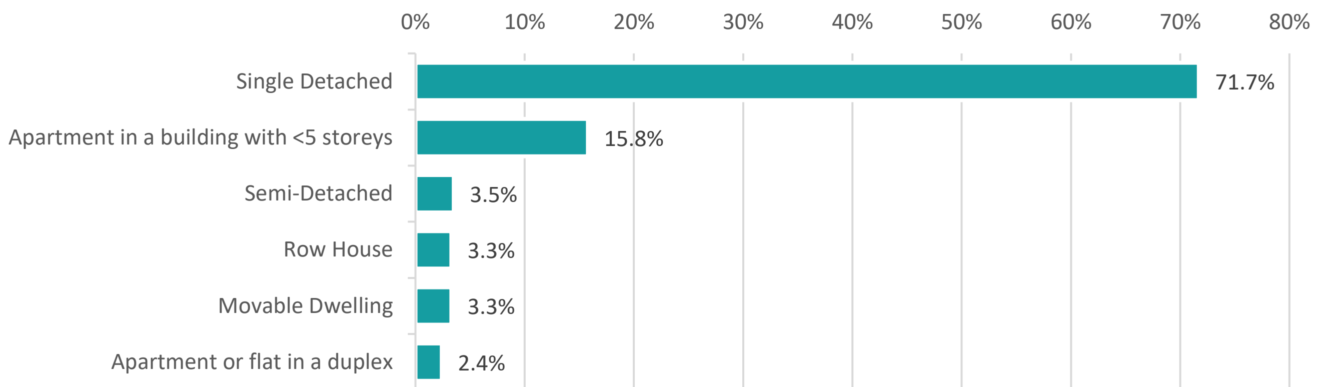
3.0 Current Housing Profile

3.1 Existing Housing Units

3.1.1 Housing Form

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

Figure 3.1: Housing Units by Type (2021)

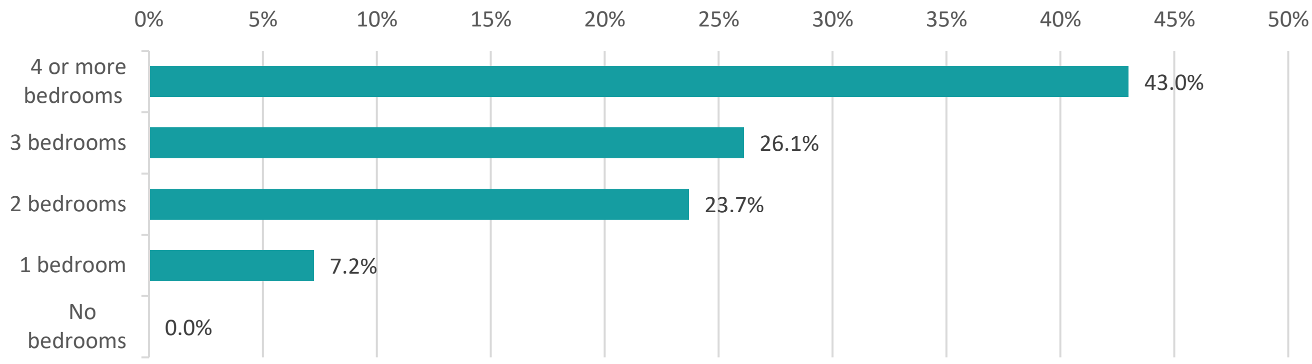


Source: Statistics Canada Census

3.1.2 Housing Units by Size

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

Figure 3.2: Housing Units by Size (2021)



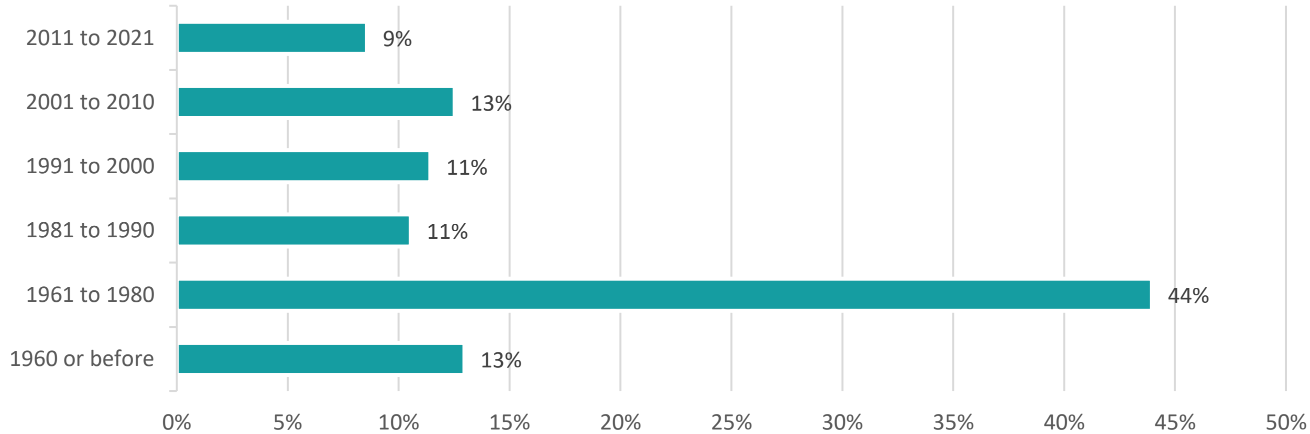
Source: Statistics Canada Census

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

3.1.3 Housing Units by Date Built

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

Figure 3.3: Housing Units by Date Built (2021)



Source: Statistics Canada Census

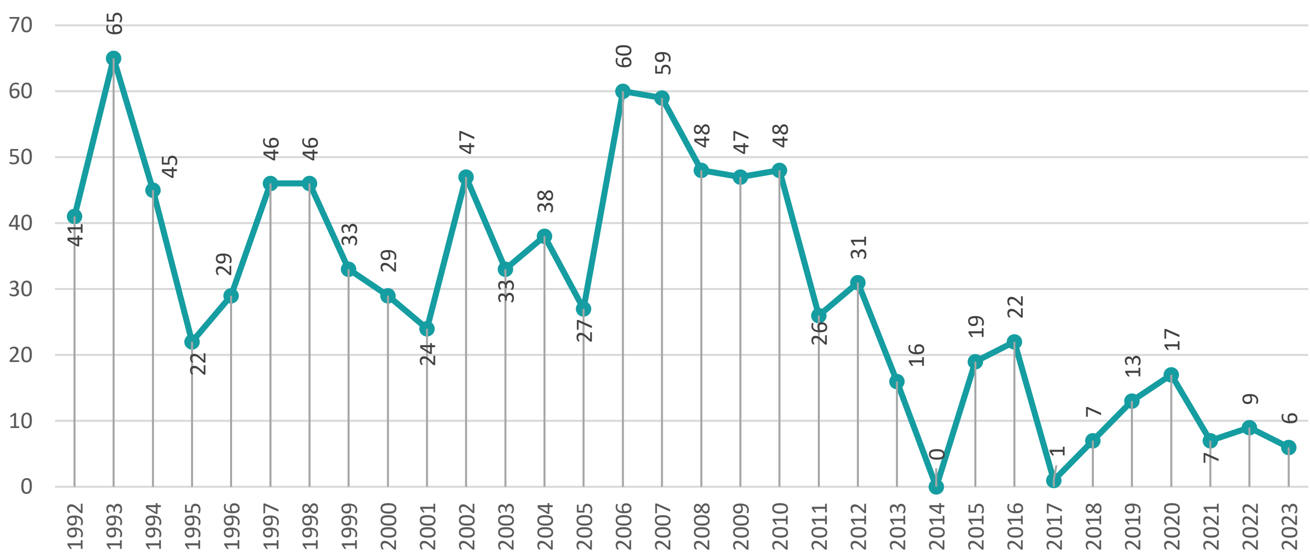
3.2 Changes in Housing Stock

3.2.1 New Home Construction

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

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

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



Source: Alberta Open Government, Building Permits by Municipality

3.3 Homeownership

3.3.1 Sale Prices

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

Historical sale price data was not available for the Town.

3.3.2 Affordability

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

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

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

Assumptions for Monthly Shelter Cost Calculations

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

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

Table 3.1: Homeownership Affordability Analysis (2024)

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

Source: Statistics Canada, CHMC

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

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

3.4 Rental Housing

3.4.1 Primary and Secondary Rental Market

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

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

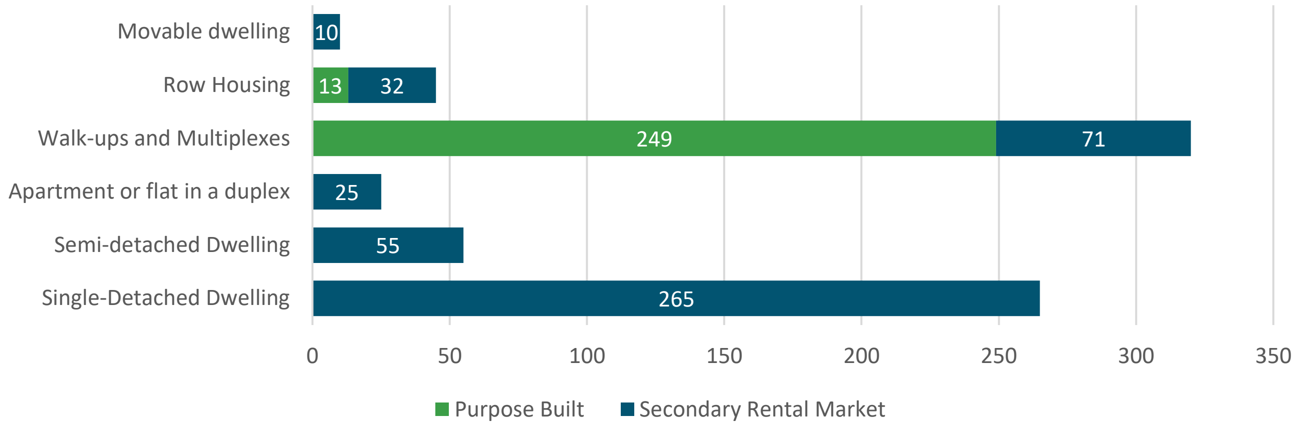
- Single detached and semi-detached houses
- Condominium units
- Apartments that are part of a commercial structure
- Units attached to another dwelling unit, such as a secondary suite

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

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

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

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

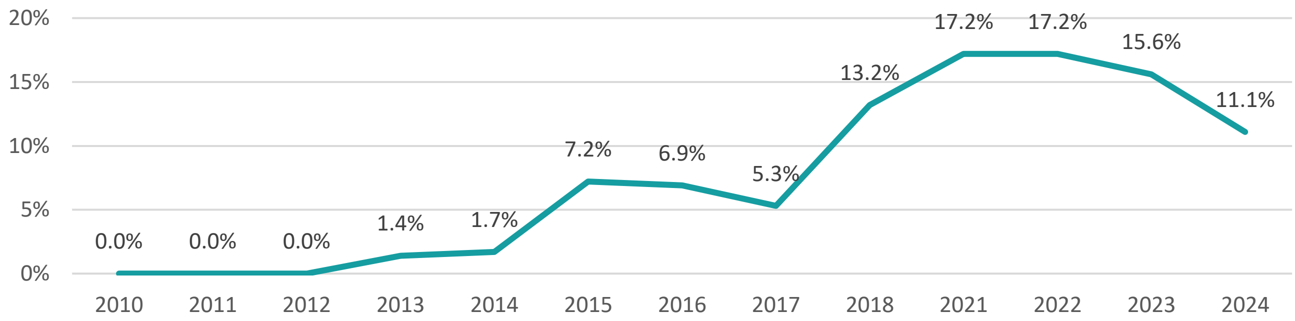


Source: Statistics Canada and Alberta Open Government

3.4.2 Rental Vacancy Rates

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

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



Source: Alberta Open Government

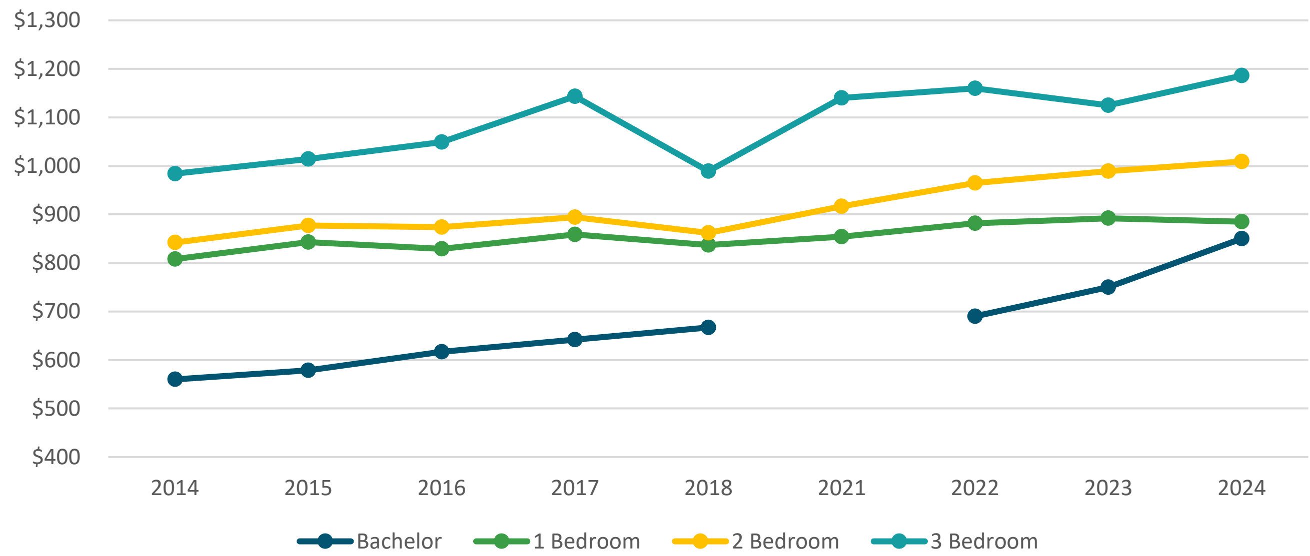
3.4.3 Average Rental Rates

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

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

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

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



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

[8] Data for 2019 and 2020 is unavailable.

3.4.4 Affordability

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

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

Assumptions for Monthly Shelter Cost Calculations

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

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

Table 3.2: Rental Affordability Analysis (2024)

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

Source: Statistics Canada, CHMC

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

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

3.5 Short-Term Vacation Rentals

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

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

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

3.6 Affordable and Subsidized Housing

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

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

3.6.1 MD of St. Paul Foundation

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

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

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

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

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

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

3.6.2 Métis Urban and Capital Housing Corporation

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

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

3.6.3 St. Paul Affordable Community Housing Society

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

3.6.4 Consultation Insights

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

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

3.7 Supportive Housing

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

3.7.1 St. Paul Abilities Network

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

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

3.7.2 MD of St. Paul Foundation

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

3.7.3 St. Paul Regional Family and Community Support Services

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

3.7.4 Consultation Insights

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

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

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

3.8 Emergency and Transitional Housing

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

3.8.1 Capella Centre

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

3.8.2 Mamowê Opikihawasowin Family Services

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

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

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

3.8.3 St. Paul Community Health Services

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

Their services include:

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

3.8.4 Consultation Insights

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

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

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

3.9 Current Housing Highlights

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

Existing Housing Units

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

Changes in Housing Stock

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

Home Ownership

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

Rental Housing

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

Short-Term Vacation Rentals

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

Affordable and Subsidized Housing

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

Supportive Housing

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

Emergency and Transitional Housing

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

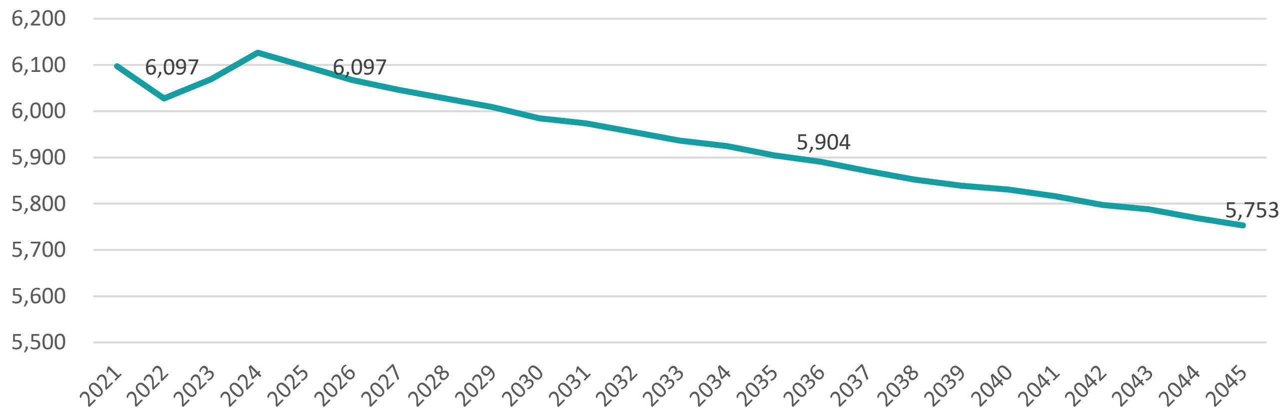
4.0 Future Housing Needs

4.1 Community Growth

4.1.1 Anticipated Population

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

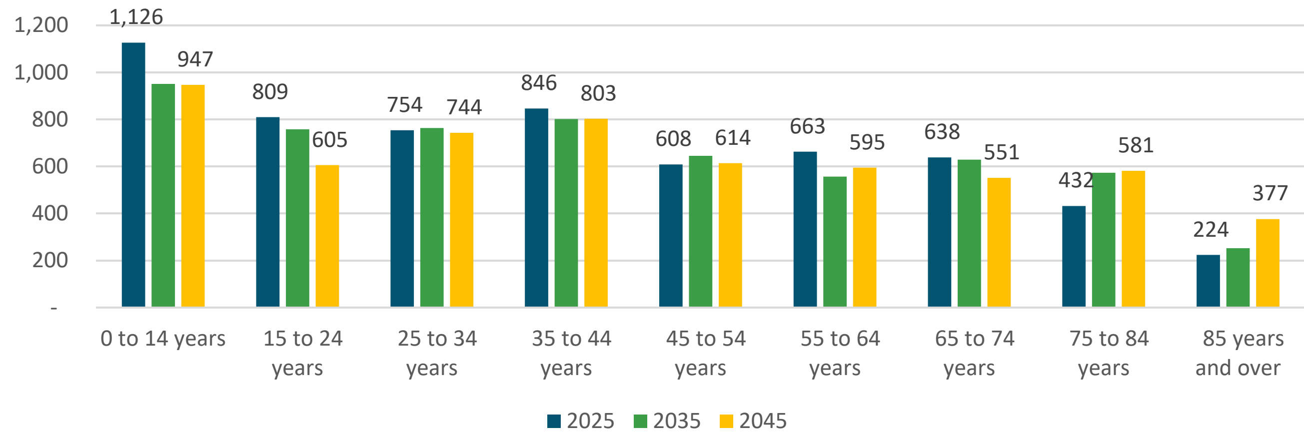
Figure 4.1: Estimated and Projected Population (2021-2045)



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

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

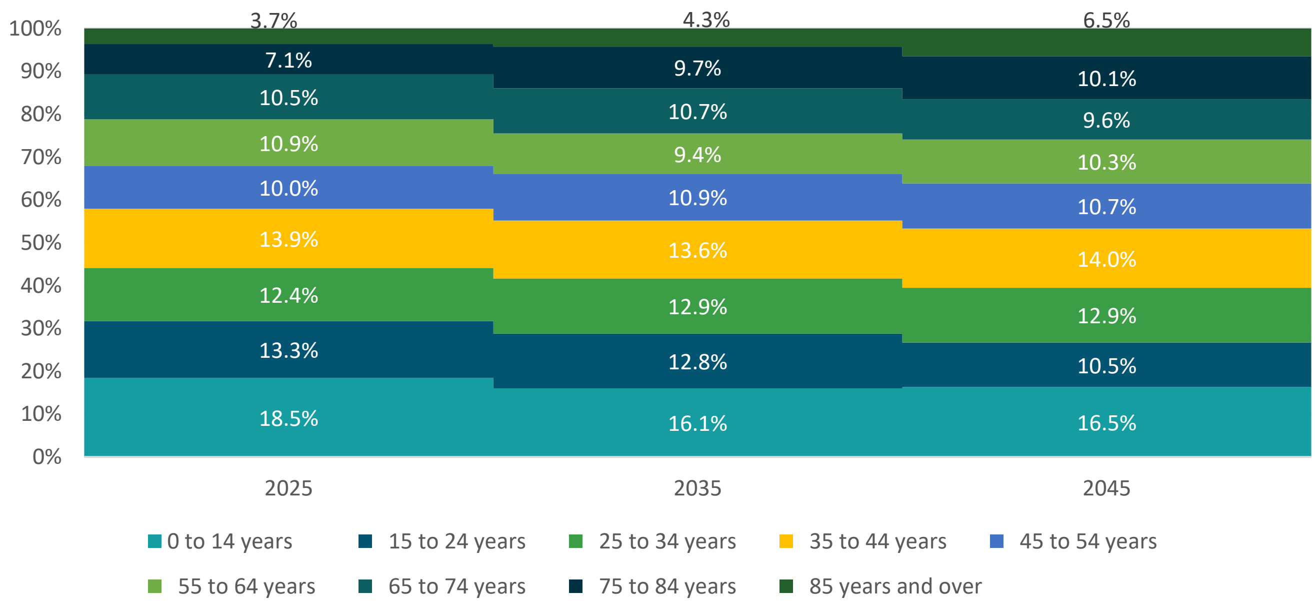
Figure 4.2: Projected Distribution of Population by Age Group (#) (2025-2045)



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

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

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

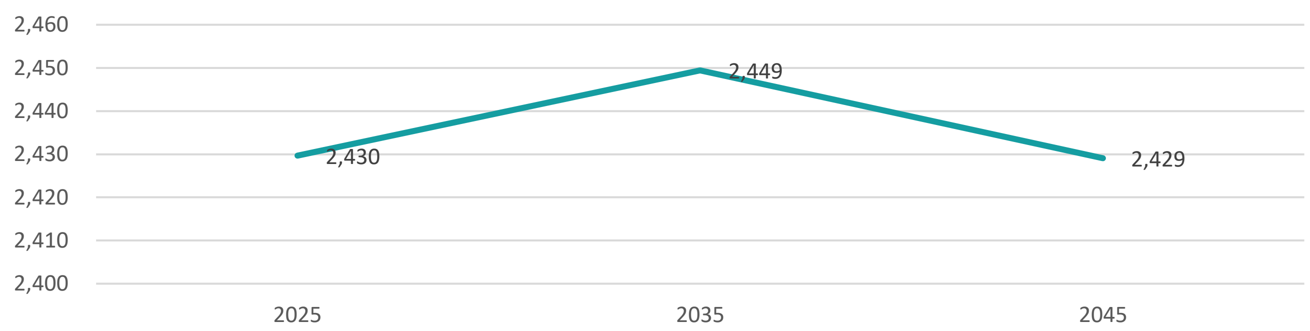


Source: Consultant projections based on Government of Alberta Projections for North Saskatchewan aggregated local geographic area

4.1.2 Anticipated Households

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

Figure 4.4: Household Change (2025-2045)



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

4.2 Indicators of Current Unmet Housing Need

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

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

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

Source: HART based on Statistics Canada Census data

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

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

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

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

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

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

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

Source: HART based on Statistics Canada Census data

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

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

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

4.3 Future Need to Meet Anticipated Changes

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

4.3.1 Projected Demand by Number of Bedrooms

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

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

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

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

4.3.2 Projected Demand by Tenure

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

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

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

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

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

4.3.3 Projected Demand by Income Category

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

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

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

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

4.4 Anticipated Housing Demand for Key Areas of Need

4.4.1 Housing Units Needed for Seniors and Families

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

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

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

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

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

4.4.2 Housing Units Needed for Indigenous People

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

4.4.3 Housing Units Needed for Adults with Disabilities

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

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

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

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

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

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

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

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

Source: Consultant Projections

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

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

4.5 Future Housing Need Highlights

The following is a summary of future housing needs:

Population Trends

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

Current Unmet Housing Needs

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

Projected Demand for Dwellings

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

Unit Sizes

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

Tenure Trends

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

Affordability by Income

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

Seniors and Families

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

Housing for Adults with Disabilities

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

4.6 Next Steps

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

AFFORDABLE HOUSING

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

DIVERSE HOUSING OPTIONS

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

RENTAL HOUSING AFFORDABILITY AND SUPPLY

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

AGE-APPROPRIATE & SUPPORTIVE HOUSING FOR SENIORS

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

ACCESSIBLE AND SUPPORTIVE HOUSING

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

EMERGENCY AND TRANSITIONAL HOUSING

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

INDIGENOUS HOUSING NEEDS

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

BARRIERS TO HOUSING DEVELOPMENT

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

APPENDIX A

Glossary of Terms

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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