



Lac Ste. Anne Foundation Service Area Housing Needs Assessment

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Lac Ste. Anne Foundation

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Glossary

Term	Abbreviation	Definition
Alberta Housing Act	AHA	Purpose is to enable efficient provision of a basic level of housing accommodation for persons who because of financial, social, or other circumstances require assistance to obtain or maintain housing accommodation.
Alberta Seniors and Housing Ministry	ASHM	A Ministry of the Alberta Government that provides quality and affordable housing, and ensures seniors have the resources and care they need.
Canada Mortgage and Housing Corporation	CMHC	A Crown corporation governed by a Board and responsible to Parliament through a Minister. It is Canada's national housing agency.
Community Housing		The Community Housing program for subsidized rental housing for families, seniors, and individuals with low income who cannot afford other housing options due to individual circumstances.
Designated Supportive Living	DSL	Also called 'Designated Supportive Living Level 3 (SL3). They are referred to as designated because the facilities operate in partnership with Alberta Health Services (AHS).
Family and Community Support Services Program	FCSS	Joint municipal/provincial partnership that funds preventative social service programs.
Home Care		Publicly funded personal and healthcare services for clients of all ages living in a private residence or other setting.
Housing Management Body	HMB	An independent entity that manages the province's non-market housing.

Intermunicipal Development Plan	IDP	Refer to documents to make recommendations to council for managing and changing land use and to address growth issues in a way that respects the interests of the municipalities and counties they share a border with. These plans are approved by councils in both municipalities.
Lac Ste. Anne Foundation	LSAF	Lac Ste. Anne Foundation is a housing management body (HMB) under the Alberta Housing Act that provides non-market housing for a diverse geographical service area northwest of Edmonton.
Lac Ste. Anne Foundation Service Area		Includes all the municipalities (Onoway, Whitecourt, Mayerthorpe, Alberta Beach); county's (Woodlands and the Lac Ste. Anne); and Summer Villages (Birch Cove, Castle Island, Nakumun Park, Ross Haven, Sandy Beach, Silver Sands, South View, Sunrise Beach, Sunset Point, Val Quentin, West Cove, Yellowstone).
Rent Assistance Benefit	RAB	An Alberta Government long-term benefit that subsidizes rent for Albertans with low income.
Rent Assistance Benefit (Temporary)		An Alberta Government short-term (2-years) benefit that provides a subsidy for working households with low income or those between jobs.
Senior Independent Living / Seniors Self-Contained Housing	Independent Living	Seniors are independent and live on their own. They do not have access to lodge services such as activities, security, and housekeeping.
Supported Living 1	SL1	Seniors are independent for most care needs with access to lodge services: activities, security, access to common areas, and meal service, and weekly housekeeping.
Supported Living 2	SL2	Seniors are independent with full access to lodge services (meals, weekly housekeeping) and home care support on a scheduled basis.

Supported Living 3	SL3	Seniors live in a facility with 24-hour onsite healthcare aides for care and support; access to a nurse; higher needs, but medically stable; not a risk to self or others.
Supported Living 4	SL4	These residences offer 24-hour scheduled and unscheduled professional, personal care, and support services provided by Licensed Practical Nurses (LPNs) and Health Care Aides. AHS administers case management services, professional health services including 24-hour on-call RN services. AHS controls access to a certain number of units according to the contract between the operator of the facility and AHS.
Supportive Living Level 4 Dementia	SL4-D	Assisted living for Alberta seniors living with cognitive impairments who require safe and secure living accommodation in a therapeutic environment.



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1.0 Executive Summary

PURPOSE

The Government of Alberta has developed a strategy called Stronger Foundations with the goal of expanding access to affordable housing for Albertans. This initiative encourages collaboration among municipalities, regions, First Nation governments, Métis organizations and local housing providers to look at current and projected housing needs from a holistic perspective.

Therefore, the Lac Ste. Anne Foundation chose to conduct a regional housing needs assessment of the Lac Ste. Anne Foundation service area to understand the current and future need of housing. This project aligns with Lac Ste. Anne Foundation's strategic priority to Meet and Exceed legislative requirements for supportive living for seniors in lodges, Independent Seniors, and Supportive Housing.


The purpose of this document is to be used as a resource to make an informed and strategic decision about how to address the current and future housing need within the Lac Ste. Anne Foundation service area. In alignment with Stronger Foundations, this report reviews all types of housing, including senior self-contained, lodge, community housing, non-Market Affordable Housing, Permanent Supportive Housing, Special Needs, Indigenous Housing, Emergency Shelters, Rent Supplement, and others. This assessment will not look at the needs of continuing care.

REGIONAL NEEDS ASSESSMENT

Overall, the Lac Ste. Anne Foundation service area is experiencing a decline in population, however the region continues to see growth in the senior population. By 2031, it is expected that the seniors' population within the service area will significantly increase from 16.4% to 26.4% of the population. Primary household maintainer data also indicates that the number of senior-led households is increasing, which identifies an increasing demand for appropriate seniors' housing.

There was a significant decrease of 15.6% of families with children between 2011 to 2021, indicating that young families are potentially moving to nearby urban centres such as Edmonton, St. Albert, Spruce Grove, or Stony Plain.

Data on household size and characteristics also support the trend towards the growth in smaller households. As such there is a mismatch between household size and most of the housing stock in the region, that is, single-detached homes which are often 3-5 bedrooms. An average of 82.3% of the households are owned, not rented within the service area.



The housing stock was mostly in functional condition, however with an aging population, migration and increasing cost of maintenance this may decline with time. Housing accessibility and affordability are the core housing needs of the service area.

NON-MARKET HOUSING PORTFOLIO

Lac Ste. Anne Foundation's portfolio currently consists of 284 units: 151 lodge/supportive units, 113 senior self-contained units, and numerous private landlords rent supplement designations and direct-to-tenant rent supplement. In addition to the Lac Ste. Anne Foundation's portfolio, there are private housing providers for both senior independent living and seniors' continuing care in Whitecourt.

When 2021 senior populations are compared against the number of units available, it shows a regional service level of 2.7% for seniors independent living and 35.1% for lodge; Whitecourt shows the lowest service levels for seniors independent living at 1.8%.

STAKEHOLDER ENGAGEMENT

There were four stakeholder groups that provided their perspective on the current and future state of housing in the region: general public, seniors, businesses and organizations, and municipal leaders. Efforts were made to connect with Indigenous groups in the area, unfortunately they weren't available to provide their input.

- Findings from Community Consultations
 - Housing stock available is limiting growth of the communities.
 - Affordability is causing displacement as such, a need for rent supplement.
 - Need for transitional housing with adequate social support.
 - Need for senior independent housing with access to adequate social support.
- Findings from Business and Organization Consultations
 - Single income households especially those with persons of disability are at risk.
 - Need for affordable housing with adequate services and support.
 - Need for transitional housing, rent supplement and tenancy support for vulnerable populations.
- Findings from Municipal Consultations
 - Increased availability in services, resources and funding will enhance community growth.
 - Increased need for rent supplement.
 - Support needed to curb the growth in homelessness.



RECOMMENDATIONS

To address the current and future housing needs in the Lac Ste. Anne Foundation service area, it is recommended to:

- Seek opportunities to build seniors independent housing
- Seek opportunities to build affordable rental housing
- Address housing for marginalized populations
- Support aging-in-place to reduce need for new housing
- Leverage partnerships to deliver affordable housing



2.0 Introduction

Lac Ste. Anne Foundation (LSAF) is a housing management body (HMB) under the Alberta Housing Act that provides non-market housing to a diverse service area in Central Alberta. Their service area is in rural Alberta, containing towns, villages, hamlets, and summer villages, including:

- **Municipalities:** Oneway, Whitecourt, Mayerthorpe, Alberta Beach
- **Municipal Districts:** Woodlands County, Lac Ste. Anne County
- **Summer Villages:** Birch Cove, Castle Island, Nakamun Park, Ross Haven, Sandy Beach, Silver Sands, South View, Sunrise Beach, Sunset Point, Val Quentin, West Cove, Yellowstone

LSAF assists over 350 individuals and families across the service area to access affordable housing.

The mission of the Lac Ste. Anne Foundation is to “provide high quality living options and support” to those they serve in their communities. Their 2022-2026 strategic priorities include:

- ❖ **Assessing Regional Housing Need:** Perform a housing need assessment to determine regional housing needs and continue to monitor regional trends.
- ❖ **Replacing Unsuitable Housing in Portfolio:** Identify units in LSAF’s portfolio that are unsuitable and replace these with high-energy efficient, self-sustaining projects that better address the service area’s needs.
- ❖ **Addressing Senior’s Housing Need:** Explore sustainable opportunities to expand the Lac Ste. Anne Foundation’s housing and support services for seniors in the service area.

2.1 Purpose

The Lac Ste. Anne Foundation has commissioned Erin Haubrich Consulting to complete a housing Needs Assessment of the Lac Ste. Anne Foundation Service Area. The purpose of Needs Assessment is to:

- ❖ Provide an analysis of the key housing gaps in the service area.
- ❖ Provide a resource for municipalities in the service area to understand the core housing need.
- ❖ Provide a basis for community consultation and feedback.
- ❖ Provide the Lac Ste. Anne Foundation a resource to support strategic decisions around housing initiatives.

- ❖ Support funding requests to the provincial or federal governments for housing and support program assistance.

The Lac Ste. Anne Foundation Service Area has a population of approximately 25,400--which includes: the Town of Onoway, the Town of Whitecourt, the Town of Mayerthorpe, the Village of Alberta Beach, the Woodlands County, the Lac Ste. Anne County, and the summer villages of: Birch Cove, Castle Island, Nakumun Park, Ross Haven, Sandy Beach, Silver Sands, South View, Sunrise Beach, Sunset Point, Val Quentin, West Cove, Yellowstone.

Figure 1: Map of Lac Ste. Anne Foundation Service Area, Alberta, Canada



Because the Lac Ste. Anne Foundation is a main provider of affordable housing for this service area, they took a regional approach to the needs assessment. All municipalities, counties, and summer villages have acknowledged that they will participate in the regional needs assessment to provide a cohesive analysis of the overall housing need. See Appendix I for the letters of agreement.

2.2 Key Stakeholders

In determining the housing needs of the area, it was critical to engage with key stakeholders that will be impacted by the infrastructure development choices. Below is a list of key stakeholders that will be considered.

Lac Ste. Anne Foundation	A key provider of affordable housing options in the area that would be impacted by development choices.
Government (Municipal, Provincial, and Federal)	Each level of government plays a significant role in providing policy incentives, programs, and capital funding that initiate housing development in the area.
Municipalities within LSAF Service Area	LSAF Service Area and the towns and villages with its boundaries. Each municipality (Onoway, Whitecourt, Mayerthorpe, Alberta Beach, Woodlands County, Lac Ste. Anne County, and summer villages) is impacted by future development and provided input as to areas of town that are available for new builds.
Inner Agencies / Business Groups	Non-profit or profit businesses that provide support or housing to vulnerable populations within the service area. These are important partnership opportunities to consider for LSAF; to understand the best way to coordinate the delivery of services for the communities.
Community Members	Provide insight into different communities and what the needs are of various low-income individuals and families.
Seniors (> 65 years of age)	Engaged in discussions with seniors in each community specifically about senior's housing needs.
Indigenous Communities	In addition to their own housing programs, Indigenous communities in the service area do utilize affordable housing programs provided by the LSAF. Therefore, their community's needs must be considered.



2.3 Method and Approach

Methodology

This needs assessment conducts an overall assessment of all housing needs and supply in the Lac Ste. Anne Foundation Service Area, including senior self-contained lodge, community housing, non-Market Affordable Housing, Permanent Supportive Housing, Special Needs, Indigenous Housing, Emergency Shelters, Rent Supplement, and others. This assessment will not look at the needs of continuing care.

The results from the assessment of the current housing supply will be compared to the current business strategy of the Lac Ste. Anne Foundation, identifying the gaps in housing and the opportunities for the Lac Ste. Anne Foundation, as well as other housing providers to support the service area.

To ensure a clear picture of the data collected, it is broken down by the four municipalities: Onoway, Whitecourt, Mayerthorpe, and Alberta Beach and at the county level: Woodlands County and the Lac Ste. Anne County. Data for the summer villages will be represented in their respective county. The data will also be shown at the regional level. Relevant housing and household characteristics were identified for the Lac Ste. Anne Foundation's Service Area:

- Dwelling types, age, condition, etc. of the housing stock
- Number of households by type, tenure, income, and age
- Trends in housing prices and rental rates
- Core Housing Need data was specified by affordability, suitability, accessibility, and adequacy

Data and Information Sources

The following housing data sources were used to develop this report:

- 2021 Census of Canada - Custom tabulation of select housing and household variables
- 2016 Census of Canada - Custom tabulation of select housing and household variables
- 2011 Census of Canada - Custom tabulation of select housing and household variables
- Government of Alberta - 2022 Apartment Vacancy and Rental Cost Survey
- Government of Canada - Persons with disabilities aged 15 years and over, by age group and sex, Canada, Provinces and territories

- 
- Alberta Treasury Board and Finance: Census Division 13, Population Trends
 - Alberta Treasury Board and Finance: Population projection
 - Alberta Government: Open data

Stakeholder Consultations

To complement the quantitative data collected, qualitative data through community and stakeholder engagement will be conducted.

Six municipalities within the service area were chosen to provide a robust sample of the population: Onoway, Whitecourt, Mayerthorpe, Alberta Beach, Bluebridge, and Sangudo. This allows for representation of each core municipality with key services; Bluebridge and Sangudo were chosen to enable communities within the Woodlands County and Lac Ste. Anne County to engage in stakeholder consultations.


Within these communities, we engaged with four categories of stakeholders:

- Inner Agencies & Business Groups
- Municipal Leaders
- General Public
- Seniors

As we engaged with the various persons, organizations, authorities, and community groups (including Indigenous groups), we kept the needs of the following populations in mind: Indigenous peoples; people with disabilities; women and children fleeing violence; seniors; veterans; youth exiting government care; racialized groups; LBGTQ2S+ people; recent immigrants and refugees; people dealing with mental health and addiction; people at risk of health and safety in current accommodation; and people at risk of homelessness or transitioning out of homelessness supports.

The format of the engagements will change depending on the stakeholder group. For the general public and senior groups, we held community meetings with open attendance. This allowed us to engage with many people in an open discussion about their housing needs. For organizations, inner agency groups, or municipal leaders, we conducted one-on-one phone calls with specific questions about their perspective on housing in the communities and service area.

Community Survey



To provide another avenue of gathering community feedback, an online survey will be distributed throughout the service area. This survey is anonymous and strives to understand the community's perspective on current housing needs.

Report Structure

First this report will present the housing needs assessment for the area, which includes: the population and demographic profile and economic indicators. Then the current housing was assessed by looking at the existing housing stock, age and condition of the housing stock, and current market housing. In addition, information is presented on the homeownership affordability, rental housing affordability, and households in core housing need.

The second phase will include an analysis of the current affordable housing available (private or public) as well as an assessment of the services available in the various communities.

Then, a gap analysis was performed looking at the results of the stakeholder consultations and the Lac Ste. Anne Foundation's current housing stock. Once the current gaps are identified, conclusions and recommendations are made to address the current housing need.



3.0 Regional Housing Need

This section provides an analysis of the housing needs of the Lac Ste. Anne Foundation service area, which includes Whitecourt, Mayerthorpe, Onoway, Alberta Beach, the MD of Woodlands County, and the MD of Lac Ste. Anne County. The analysis reviews the following topics: demographic and economic profile of the communities; current housing supply; housing adequacy, housing suitability, housing affordability; and the core housing need.

The aim of the section is to provide quantitative information to augment stakeholder assessment surveys undertaken with community members as well as focus group meetings aimed at better understanding the housing and service needs in the various locations.

The COVID-19 pandemic led to rapid changes in the housing market and needs of numerous Canadians. Housing stocks continued to be influenced by long-term construction trends, changing housing preferences, and the well documented phenomena of the aging population and population growth largely due to immigration.

Across the country, these factors have also affected the share of owner-occupied dwellings which, according to the 2020 Canadian Housing Statistics Program, edged down. According to Statistics Canada, recently built dwellings are also increasingly likely to be occupied by renters as 40.4% of the housing built in the five years ending in 2021 was tenant-occupied. This represents the highest tenant rate next to that of dwellings built in the 1960s post-war apartment boom, at 44.5%.

The Alberta housing market trends specifically, fluctuate based on several factors such as economic conditions, interest rates, demographic shifts, and supply and demand. Prior to the recent interest rate hikes, low interest rates fueled demand in Alberta leading to a sellers' market, rising home prices and limited house supply. However, borrowing costs continue to rise for homebuyers, further dampening sales activity over the last year.

There exists an imbalance in housing supply and demand, along with changing housing expectations for the future.

Given this backdrop, this section seeks to analyze the demographic changes, housing supply, income, and economic indicators for the Lac Ste. Anne Foundation service area to understand the housing and service needs.

3.1 Regional Demographic Trends

3.1.1 Population Trends

The following information shows the overall population changes for Whitecourt, Mayerthorpe, Onoway, Alberta Beach, the MD of Woodlands County, the MD of Lac Ste. Anne County, and the Province of Alberta.

According to the data, Alberta Beach saw the biggest decline (-15.1%) in population within the service area from 2016 to 2021 after experiencing the largest increase (17.7%) in the period between 2011 and 2016. This may have been because of shifting demographics especially with respect to families and seniors. Onoway and Mayerthorpe have consistently declined in population since 2011. Overall, the service area declined by 2.4% over the five-year period between 2016 and 2021. In comparison, the Province of Alberta increased in population by 4.8% over the same period.

Table 1: Statistics Canada Census of Population data for the service area and the Province of Alberta for 2011, 2016 and 2021

LOCATION	2011	2016	2021	POP. CHANGE (2016-2021) (1)	POP. CHANGE (2011-2016) (6)	AVERAGE 5 -YEAR % CHANGE OVER THE LAST 10 YEARS	10-YEAR POPULATION % CHANGE
Whitecourt	9,605	10,209	9,927	-2.8%	6.3%	1.8%	3.4%
Mayerthorpe	1,398	1,320	1,259	-4.6%	-5.6%	-5.1%	-9.9%
Onoway	1,039	1,029	966	-6.1%	-1.0%	-3.5%	-7.0%
Alberta Beach	865	1,018	864	-15.1%	17.7%	1.3%	-0.1%
MD of Woodlands County	4,306	4,744	4,558	-3.9%	10.2%	3.1%	5.9%
MD of Lac Ste Anne County	10,260	10,899	10,932	0.3%	6.2%	3.3%	6.5%

Alberta	3,645,257	4,067,175	4,262,635	4.8%	11.6%	8.2%	16.9%
Total (excluding Alberta)	27,473	29,219	28,506	-2.4%	6.4%	2.0%	3.8%

Figures are derived from Statistics Canada Census Profile. Discrepancies in total population and age statistics may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

Between 2016 and 2021, MD of Lac Ste Anne County was the only selected service area that experienced an increase in population; this was in part due to the growth in the population of the 0-19 and the 65+ age group. The trend of the 65+ age group significantly increasing over the 5 years was observed in all the communities. This indicates that even as the population growth declines because of a decrease in the growth of almost all the age groups, the population within the communities continue to age. As of 2021, the proportion of seniors across the province was 14.8%. The service area's proportion of seniors in 2021 was 1.4% higher than that of the province (16.2%), indicating a large senior population.

As can be seen in Table 2c, the service area shows the seniors population increasing consistently from 2011 to 2021 as a proportion of the total. The proportion of the age group of 30-49 years also consistently declined over the 10-year period. In the period of 2016 to 2021, the largest decline was observed in the 20-29 years group and the highest increase was observed in the 85+ year group. This may indicate the need for more assisted living options within the service area.

Table 2a: 2021 Statistics Canada Census of Population data of age statistics for the service area

LOCATION	0-19	20-29	30-49	50-64	65-79	80-84	85+
Whitecourt	2,830	1,275	3,040	1,840	600	275	70
Mayerthorpe	250	120	265	230	145	130	115
Onoway	250	100	240	170	100	65	45

Alberta Beach	140	70	160	275	185	10	15
MD of Woodlands County	1,165	350	1,185	1,155	515	165	30
MD of Lac Ste Anne County	2,480	810	2,590	2,805	1,445	555	145
Total	7,115	2,725	7,480	6,475	2,990	925	350

Figures are derived from Statistics Canada Census Profile. Discrepancies in total population and age statistics may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

Table 2b: 2016 Statistics Canada Census of Population data of age statistics for the service area

LOCATION	0-19	20-29	30-49	50-64	65-74	75-84	85+
Whitecourt	3,010	1,620	3,185	1,760	410	165	55
Mayerthorpe	275	145	275	285	130	110	95
Onoway	275	110	245	215	70	70	45
Alberta Beach	185	75	210	320	185	20	15
MD of Woodlands County	1,180	450	1,295	1,270	380	140	25
MD of Lac Ste Anne County	2,470	985	2,695	2,970	1,240	475	80
Total	7,210	3,310	7,695	6,500	2,230	960	300

Figures are derived from Statistics Canada Census Profile. Discrepancies in total population and age statistics may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

Table 2c: Analysis of the changes in age statistics for the service areas as a whole for the years 2011, 2016 and 2021

AGE STATISTICS	0-19	20-29	30-49	50-64	65-79	80-84	85+
Proportion of Total Service Area Population (2011)	26.3%	11.6%	29.4%	21.7%	9.0%	1.2%	0.8%
Proportion of Total Service Area Population (2016)	25.3%	11.6%	27.1%	23.3%	10.3%	1.3%	1.1%
Proportion of Total Service Area Population (2021)	25.0%	9.6%	26.3%	22.8%	13.0%	1.8%	1.5%
Percentage Change 2011-2016	2.1%	6.6%	-2.2%	14.3%	22.1%	16.7%	37.0%
Percentage Change 2016-2021	-3.8%	-19.5%	-5.4%	-5.1%	22.6%	29.9%	33.3%

Figures are derived from Statistics Canada Census Profile. Discrepancies in total population and age statistics may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%

The median age within the service area is presented below. Except for Whitecourt, all the other communities have median ages well above the province's median age of 38.4 years. This is expected to increase over the next five years for most of the communities as the senior population increases. The median age for the next five years is a straight-line projection based on population figures from the 2011, 2016 and 2021 censuses. This calculates an average of the change in median age of each area over the three federal census years and projects the growth based on the last 10 years.

Table 3: 2021 Statistics Canada Census of Population data for median age statistics and 2026 projected median age for the service area

LOCATION	MEDIAN AGE (2021)	PROJECTED MEDIAN AGE (2026)
Whitecourt	34.8	39.0
Mayerthorpe	49.2	48.2
Onoway	41.6	41.1
Alberta Beach	54.8	63.8
MD of Woodlands County	43.6	44.3
MD of Lac Ste Anne County	46.8	49.1

Figures are derived from Statistics Canada Census Profile. Discrepancies in total population and age statistics may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

The 2021 Census provides a detailed breakdown of primary household maintainers by age. The total proportion of the senior population for the area under review is summarized below:

- For residents ages 55 to 64 years of age formed 24.4% of the primary maintainers.
- For residents ages 65 to 74 years of age formed 15.9% of the primary maintainers.
- For residents ages 75 to 84 years of age formed 6.8% of the primary maintainers.
- 2.0% of households in the service area had a primary maintainer who was 85 years or over.

Altogether, the senior population and the soon-to-be-senior population constituted about half of the primary maintainers in the service area.

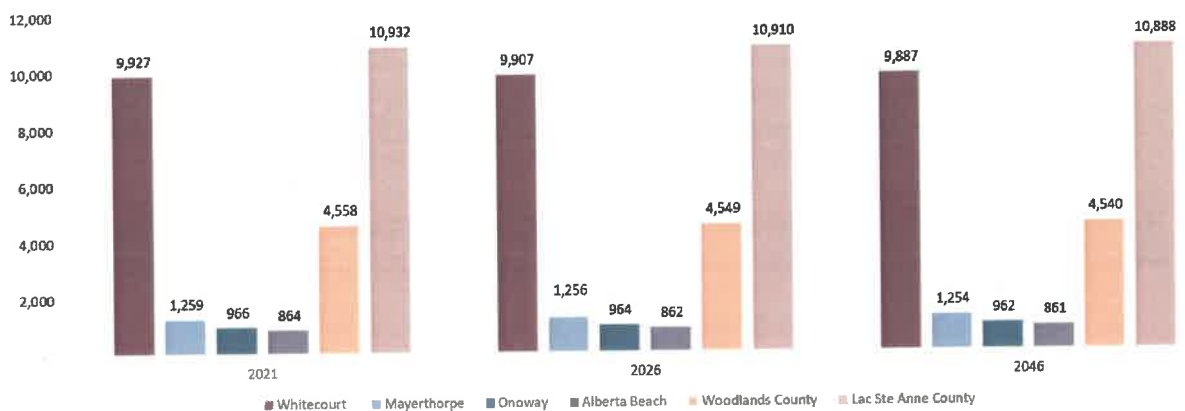
In conclusion, the senior population in the service area is increasing at a faster rate compared to the province, the number of senior-led households is growing as seen from the primary maintainer data, indicating an increasing demand for seniors housing options in the service area. The data also supports that this increasing demand is likely to persist over the next 15 years. The growth in the senior population may also increase with the growing sentiments of residents opting to stay in their communities.

3.1.2 Senior Population Projections to 2040

The Province of Alberta (through Alberta Treasury Board and Finance) also develops population projections for each of the 19 Census Divisions in the province to 2046. The towns and municipality districts under review are a part of Census Division 13. Projections made for that census division will serve as proxy data for our analysis. Median age at death is expected to increase to 87 years by 2046 and the total population in Division 13 is expected to decrease over the next 20 years largely due to more deaths than births as well as a negative net migration.

According to the Provincial projections, the total population of Census Division 13 is expected to decline by an average of about -0.1% annually between 2021 and 2046. This is significantly lower than the provincial average annual growth rate of 1.5% in that period. This is largely due to intra-provincial migration towards the urban centres for adequate support services as the population ages, as well as for economic reasons for the working population.

Figure 2: Projected Population analysis of the service area for 2026 and 2046



Figures are derived from Statistics Canada Census Profile and Alberta Treasury Board and Finance population projections. Discrepancies in total population and age statistics may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

The baby boomers (people born between 1946 and 1965) will have a substantial impact on the rate of population aging over the next few decades. As the baby boomers get older, aging is expected to rapidly increase until 2030, when the tail-end of that group reaches 65 years. In 2018, the age group of 65 and older represented about 13% of the provincial population. Under the medium scenario of the projections, almost 1 in 5, or 20% are expected to be 65 or older by 2046. By 2034, it is expected that there will be a higher share of seniors than children. This trend has already been observed at the national level.

These projections establish the need to ensure that there is an adequate supply of seniors housing and support services available for current and future residents. These projections also emphasize the need for a more proactive approach in providing seniors housing and support services.

By 2031, the senior population in Mayerthorpe is expected to represent 43.7% of projected total population which is the highest among the service area.

Table 4: Projected Senior Population (>65 years) in 2021, 2026 and 2031 as a percentage of projected total population

LOCATION	% OF POPULATION >65 YEARS (2021)	SENIOR POPULATION (2021)	% OF POPULATION >65 YEARS (2026)	SENIOR POPULATION (2026)	% OF POPULATION >65 YEARS (2031)	SENIOR POPULATION (2031)
Whitecourt	9.5%	945	14.8%	1,470	20.4%	2,229
Mayerthorpe	31.1%	390	37.5%	471	43.7%	592
Onoway	21.6%	210	26.6%	257	32.0%	322
Alberta Beach	24.6%	212	24.1%	208	27.3%	235
MD of Woodlands County	15.6%	710	20.5%	931	25.5%	1,239
MD of Lac Ste Anne County	19.8%	2,145	23.8%	2,597	27.3%	3,158

The % of senior population projections for the communities have been calculated using a linear projection based on historical population as well as projected population according to Alberta Treasury Board and Finance population projections.

3.2 Household Characteristics

3.2.1 Number of Households (Current and Projected)

Total number of households in the communities included in the needs assessment remained at 11,270 from 2016 to 2021. There was an increase in households for all the communities except for Alberta Beach, Mayerthorpe and MD of Woodlands County leading to a net zero change. The number of households is expected to continue to decline in Mayerthorpe by 6.6% by 2026. Additionally, Onoway and Alberta Beach are also expected to experience a decline in households in 2026.

On the other hand, Whitecourt, MD of Woodlands County and MD of Lac Ste Anne County on a whole are expected to see growth in the number of households by 2026. Despite the expected decline in population, the increase in households point towards a gradual change to smaller composition of households and potentially higher demand for smaller units.

Table 5: Statistics Canada Census of Population data for number of households in the service area (2021 and 2016) and projected number of households in 2026

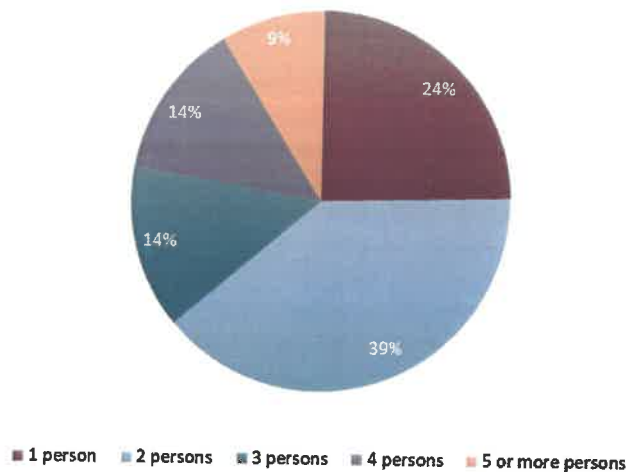
LOCATION	TOTAL HOUSEHOLDS (2016)	TOTAL HOUSEHOLDS (2021)	PROJECTED HOUSEHOLDS IN 5 YEARS	PERCENTAGE CHANGE (2016-2021)	PERCENTAGE CHANGE (2021-2026)
Whitecourt	3,740	3,875	4,004	3.6%	3.3%
Mayerthorpe	540	515.0	481	-4.6%	-6.6%
Onoway	355	360.0	353	1.4%	-2.0%
Alberta Beach	480	415	414	-13.5%	-0.3%
MD of Woodlands County	1,810	1,735	1,813	-4.1%	4.5%
MD of Lac Ste Anne County	4,345	4,370	4,519	0.6%	3.5%
Total	11,270	11,270	11,583		

The household projections for the communities have been calculated using a linear projection based on historical population derived from Statistics Canada Census Profile. Discrepancies in household numbers may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

3.2.2 Household Size

Majority of households (39%) in the service area were found to have 2 occupants. All the communities had more than half of their households with either 1 or 2 persons. Alberta Beach and Mayerthorpe had the highest proportions of their households having either 1 or 2 persons at 79.8% and 75.5% respectively. Whitecourt had the lowest proportion of their households with either 1 or 2 persons at 58.9%. This is also reflected in the average household size for 2021. Projected average household size is expected to decrease by 2026 supporting the growth in smaller households experienced over the last decade.

Figure 3: Total Private households by household size



Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

Table 6: 2021 Statistics Canada Census of Population data for average household size for the service area and 2026 projected average household size

LOCATION	AVERAGE HOUSEHOLD SIZE (2021)	PROJECTED AVERAGE HOUSEHOLD SIZE (2026)
Whitecourt	2.5	2.4
Mayerthorpe	2.1	2.0
Onoway	2.5	2.4
Alberta Beach	2.1	2.1
MD of Woodlands County	2.6	2.5
MD of Lac Ste Anne County	2.5	2.3

The average household size projections for the communities have been calculated using a linear projection based on historical population derived from Statistics Canada Census Profile. Discrepancies in household numbers may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

3.2.3 Household by Family Characteristics

Between 2011 to 2021, the service area has seen an average decrease of 15.6% of families with children. This was substantial in Mayerthorpe that saw a decrease of 50% from 2011 to 2021. This could be an indication of young families moving to nearby urban centres such as Whitecourt, Edmonton, St. Albert, Spruce Grove, or Stony Plain as median income decreases on average in the service area. Additionally, since the 2011 Census, there has been an average of 14.2% increase in lone parent families within the service area. This could be an indication that housing is becoming comparatively more affordable for lower income families, particularly for more vulnerable household groups such as lone parent families. Furthermore, there has been a subsequent increase in one person households over the ten years.

Within the service area, there were 6,525 one-person households and families without children in total which represented about 52% of total households. This could potentially highlight a gap

since there are about 2,980 one- to two-bedroom dwellings in the service area. A significant average increase of 19.4% in the number of people “living with other relatives” over the ten year-period could be an indication of older relatives or hard to house adults (mental impairments, drug use, etc.) moving in with their relatives as a result of inadequate or suitable housing being available to them. This was especially high in Mayerthorpe with an increase of 100% over the ten-year period of 2011 to 2021.

Table 7a: 2021 Statistics Canada Census of Population data for household composition for the service area

HOUSEHOLD COMPOSITION	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY
Families with Children	1,215	75	95	60	605	1,255
One Parent Families	550	70	55	30	120	315
Families without Children	975	170	95	130	675	1,720
Living alone	975	165	105	135	330	1,050
Living with other relatives or non-relatives	215	30	15	15	75	200
Living with non-relatives	520	50	30	40	100	235
Total	4,450	560	395	410	1,905	4,775

Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

Table 7b: Percentage change for household composition for the service area over the period of 2011 to 2021

HOUSEHOLD COMPOSITION	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY	AVERAGE % CHANGE ACROSS SERVICE AREA
Families with Children	-5.1%	-50.0%	-20.8%	-14.3%	-0.8%	-2.7%	-15.6%
One Parent Families	22.2%	27.3%	10.0%	0.0%	4.3%	21.2%	14.2%
Families without Children	1.6%	-8.1%	-20.8%	-18.8%	13.4%	6.5%	-4.4%
Living alone	23.4%	-10.8%	31.3%	-3.6%	-14.3%	20.0%	7.7%
Living with other relatives	16.2%	100.0%	-25.0%	-25.0%	25.0%	25.0%	19.4%
Living with non-relatives	-7.1%	42.9%	-14.3%	14.3%	17.6%	11.9%	10.9%
Total	-28.7%	-10.4%	-7.1%	-9.9%	3.0%	8.3%	-7.5%

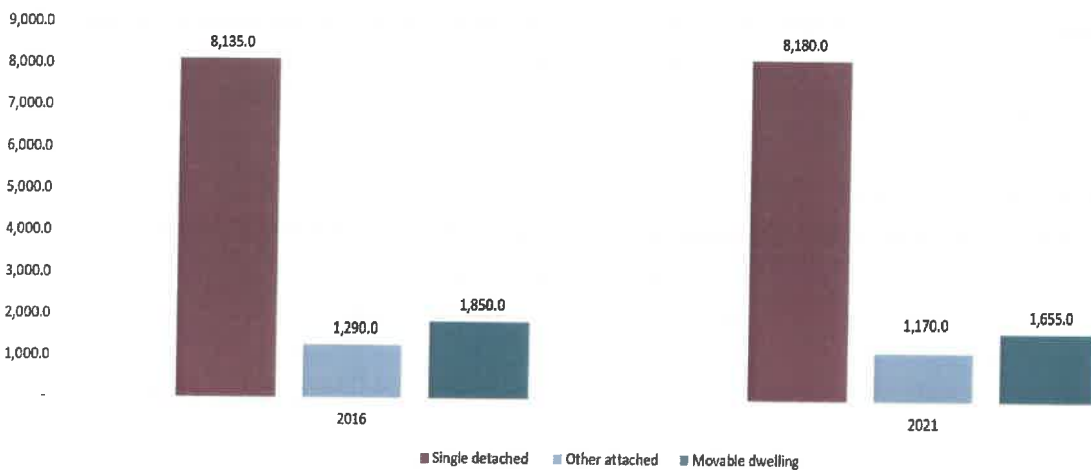
Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

3.3 Housing Supply Analysis

3.3.1 General Characteristics

In 2021, the communities under review contained a total of 11,005 dwellings. The majority of the housing inventory (74.3%) is made up of low density single-detached houses. While the prevalence of single-detached homes is common in rural communities, it should be highlighted that single-detached dwellings could be an inappropriate dwelling type to ease aging at home for seniors. This is because these require more upkeep, and the stairs can be difficult to manage. Single-detached dwellings also tend to be more expensive for households with lower incomes, particularly seniors depending on pension payouts.

Figure 4: Statistics Canada Census of Population data for total private dwellings by structural type (2016 and 2021) for the service area



Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

The existing housing stock in the communities indicate strong ownership versus renter profile with an average of 82.3% of the housing being owned and only 17.7% rented. This is similar to the proportion of owner and renter households across the province. Only Whitecourt had 7.4% of renters in subsidized households according to the 2021 Census. Subsidized housing according to Statistics Canada refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

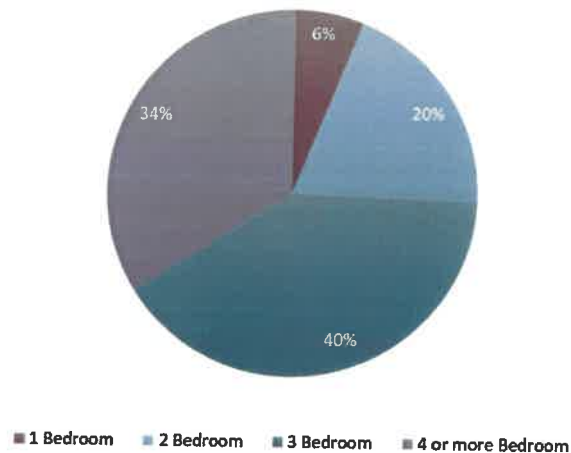
Table 8: 2021 Statistics Canada Census of Population data for tenure of housing stock for the service area

LOCATION	OWNED DWELLINGS (%)	OWNER DWELLINGS	RENTED DWELLINGS (%)	RENTED DWELLINGS	RENTERS IN SUBSIDIZED HOUSEHOLDS
Whitecourt	68.4%	2,650	31.6%	1,225	7.4%
Mayerthorpe	81.1%	415	18.9%	95	0.0%
Onoway	79.9%	290	20.1%	75	0.0%
Alberta Beach	79.5%	330	20.5%	85	0.0%
MD of Woodlands County	92.7%	1,610	7.4%	130	0.0%
MD of Lac Ste Anne County	92.2%	4,030	7.8%	340	0.0%

Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

The majority of existing dwellings by number of rooms showed a heavy skew towards 3 or more bedrooms which represented about 74% of total dwellings. This was slightly lower than 2016 where 76.9% of total dwellings were 3 or more bedrooms. Given that 52% of the total population of the service area are one-person households and families without children, there may be a need for more one- or two-bedroom dwellings.

Figure 5: 2021 Statistics Canada Census of Population data for occupied dwellings by number of rooms for the service area



Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

3.3.2 Market Housing - Ownership

As discussed above, an average of 82.3% of dwellings in the service areas were owned in 2021. This was particularly prominent in MD of Woodlands County and MD of Lac Ste Anne County with 92.7% and 92.2% respectively. According to the data in Table 9, the average dwelling value in the service area decreased by 1.7% on average. Compared to the Province, the average dwelling values in Oneway, Alberta Beach and MD of Lac Ste Anne County increased at a slightly higher rate. MD of Woodlands County had the highest average dwelling value of \$455,600 and Mayerthorpe had the lowest average dwelling value of \$197,000.

Table 9: Comparison of Average Dwelling Values for the service area and the Province of Alberta (2016 and 2021 Statistics Canada Census of Population Data)

	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY	ALBERTA
2016	\$333,130	\$205,755	\$282,082	\$318,788	\$469,991	\$373,646	\$449,790
2021	\$319,200	\$197,000	\$284,000	\$319,000	\$455,600	\$375,200	\$448,800
2016-2021 % Change	-4.2%	-4.3%	0.7%	0.1%	-3.1%	0.4%	-0.2%

Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

According to the data in Table 10, the average monthly payments (owner-occupied dwellings) in the service area increased by 4.3% on average. Compared to the Province's increase in monthly payment of 9.6%, the average monthly payment in MD of Lac Ste Anne County increased at a much higher rate of 14.8%. Alberta Beach experienced the largest decrease in monthly payments of 2.4%. Despite decreasing dwelling values in Whitecourt and Mayerthorpe, monthly payments increased by 3.2% and 2.7% respectively.

For ownership affordability, it appears that the service area's average monthly cost—or mortgage payment—for a dwelling is approximately \$1,385. This makes sense as most household ownership in this area is single-detached homes, which would be 3-4 bedrooms and the rental cost for a 3 to 4-bedroom place ranges between \$1,050 and \$1,680.

Table 10: Average monthly payments (owner-occupied dwellings) for the service area and the Province of Alberta (2016 and 2021 Statistics Canada Census of Population Data)

	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY	ALBERTA
2016	\$1,484	\$993	\$1,337	\$1,176	\$1,496	\$1,207	\$1,531
2021	\$1,532	\$1,020	\$1,440	\$1,148	\$1,488	\$1,386	\$1,678

2016-2021 % Change	3.2%	2.7%	7.7%	-2.4%	-0.5%	14.8%	9.6%
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Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

The percentage of owner households with mortgages for the service area decreased by 1% on average. MD of Woodlands observed a decrease of 7.4% with respect to the proportion of owner households with mortgages and Onoway observed an increase of 3.5% with respect to the proportion of owner households with mortgages. This is contrary to what is expected as monthly payments increased in Onoway and decreased in MD of Woodlands. This indicates that there might be factors other than affordability which affect the decision of households to own homes.

Table 11: 2021 Statistics Canada Census of Population data for Ownership Affordability within the service area

	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY
% Of owner households with mortgage (2021)	68.4%	55.4%	70.2%	60.0%	58.2%	58.8%
% Of owner households with mortgage (2016)	72.8%	53.8%	66.7%	61.0%	65.6%	57.0%
% Change (2016-2021)	-4.4%	1.6%	3.5%	-1.0%	-7.4%	1.8%

Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

3.3.3 Market Housing - Rental

As discussed above, an average of 17.7% of dwellings in the selected areas were rented in 2021.

The Apartment Vacancy and Rental Cost Survey over the last few years illustrates an expected increase in rental costs except for 2018 that saw a dip in rental rates. While there have been periods of sharp increases in rent prices over the last 5 years across unit size, the average increase of rental costs has been around 2.3% with the exception of 4+ bedroom units which had an average growth in rental rate of 6.2% over the last five years and bachelor units which had an average growth rate of 0.9%.

Table 12: 2022 Apartment Vacancy and Rental Cost Survey average rental rates by unit type

UNIT SIZE	RENT (\$)	AVERAGE INCREASE OVER 5 YEAR PERIOD
Bachelor Units	\$688	0.9%
1-bedroom	\$817	2.5%
2-bedroom	\$932	2.1%
3-bedroom	\$1,050	2.5%
4 or more-bedroom units	\$1,680	6.2%

Figures are derived from Alberta Government Apartment Vacancy and Rental Cost Survey.

3.3.4 Non-Market Housing

Within the Lac Ste. Anne Foundation service area there are a variety of housing support programs as well as non-market housing options. Majority of these are provided by the Lac Ste. Anne Foundation; however, there are some private business contributors as well. This section will outline the different types of housing and programs available.



Rent Supplement & Rent Assistance

The Lac Ste. Anne Foundation administers two different rent support programs: Private Landlord Rent Supplement Designation (PLL) and the Rent Assistance Benefit (RAB). These programs are funded by the Government of Canada and Alberta and are a part of the National Housing Strategy.

The Private Landlord Rent Supplement Program was a federally funded program and there is no longer funding available. The Lac Ste. Anne Foundation is supporting any current recipients (30) in transitioning to the Rent Assistance Benefit (RAB) Program as their funding agreements expire.

The Rent Assistance Benefit Program is a low-term benefit that subsidizes rent for Albertans with low income and is administered through housing management bodies across Alberta. Currently the LSAF supports 71 families and individuals on RAB in Whitecourt, Mayerthorpe, Sangudo, Alberta Beach, and Gunn.

Community Housing

The Community Housing program subsidizes rental housing for families, seniors, and individuals with low income. The tenant's rent is based on 30% of a household total income and includes heat, water, and sewer expenses.

The Lac Ste. Anne Foundation chose to terminate the operation of community housing units in their service area; this enables them to support even more individuals and families in need through the Rent Assistance Benefit (RAB) Program.

There is also a private development in Whitecourt—Whitecourt Downtown South—built by Christenson Group of Companies, that has plans for affordable rental housing for individuals 18 years or older as well as town housing for families.

Seniors' Independent Living

Seniors' Independent Living/Self-Contained units provide affordable apartment-style housing to seniors that can live independently. These units typically include a kitchen, in-suite laundry, bathroom, bedroom, and sitting area; the larger facility often includes a common area for seniors to socialize. Additional services included may be basic housekeeping and Home Care where needed.

The Lac Ste. Anne Foundation (LSAF) currently has 113 senior self-contained units across their service area. Each unit is 1-bedroom and includes a kitchen, living room area, and laundry.

FACILITY	LOCATION	NUMBER OF UNITS
Seeley Manor	Onoway	12
Beaupre Court	Onoway	8
Highview Haven	Mayerthorpe	12
Sunnydale Manor	Mayerthorpe	12
Woodland Villa	Whitecourt	16
Lakeview Manor	Gunn	33
Tri-Lakes Manor	Darwell	12
Westwind Manor	Sangudo	8

Below are the average monthly waitlists from 2019 to 2022 for the Lac Ste. Anne Foundation senior independent living units. We can see that for each facility, their waitlists have remained stable over the last four years.

Table 13: Waitlist Trends - Senior Independent Living

TOWN	2019	2020	2021	2022
Whitecourt (Woodland Manor)	16	15	18	15
Mayerthorpe (Sunnydale Manor * Highview Haven)	7	5	4	4
Onoway (Seeley Manor & Beaupre Court)	3	3	5	3
Sangudo (Westwind Manor)	1	0	1	1
Darwell (Tri-Lakes Manor)	1	2	1	1
Gunn (Lakeview Manor)	5	4	4	2

There is also a development in Whitecourt, part of the Whitecourt Downtown South Urban Village project, that is owned by the Christenson Group of Companies. This development has three types of seniors independent housing available.

FACILITY	LOCATION	NUMBER OF UNITS	FEATURES
The Manor	Whitecourt	19	Independent Living (Apartments) <ul style="list-style-type: none"> - 1 Bedroom & Den (741 to 814 ft²) - 2 Bedroom & Den (1,080 to 1,094 ft²)
Park Villas (Future Development)	Whitecourt	Not determined	Active Adult Living (Modular Homes)
The Mews (Future Development)	Whitecourt	54	Independent Living (Apartments) <ul style="list-style-type: none"> - 1 Bedroom & Den - 2 Bedroom & Den

Seniors' Supportive / Assisted Living

Seniors' Supportive/Assisted Living provides housing and supportive services, including meals, housekeeping, personal care services, and recreational opportunities. Units are often bachelor or 1-bedroom and are for seniors or individuals with disabilities who require supportive services but do not need 24-hour nursing care. Home Care provides personal care and assists with medications to individuals as needed.

The Lac Ste. Anne Foundation currently manages three lodge facilities in their service area, for a total of 151 supportive living units, which provide SL2 and SL3 care. The bachelor suites include a kitchenette, and the 1- and 2-bedroom suites include a kitchen and living room area.

FACILITY	LOCATION	NUMBER OF UNITS	FEATURES
Chateau Lac Ste. Anne	Onoway	50	(8) Bedsitting (21) Bachelor (21) 1-bedroom
Pleasant View Lodge	Mayerthorpe	51	(51) Bedsitting
Spruce View Lodge	Whitcourt	50	(8) Studio (20) 1-Bedroom (2) 2-Bedroom

Below are the average monthly waitlists from 2019 to 2022 for the Lac Ste. Anne Foundation lodge facilities. We can see that for each facility, their waitlists have remained fairly stable over the last four years.

Table 14: Waitlist Trends - Lodge

TOWN	2019	2020	2021	2022
Whitcourt (Spruce View Lodge)	28	26	23	26
Mayerthorpe (Pleasant View Lodge)	20	16	15	17
Onoway (Chateau Lac Ste. Anne)	15	11	13	15



Seniors' Continuing Care / Long-Term Care

Seniors' Continuing Care/Long-Term Care offer extended services in a facility setting to seniors and individuals with disabilities that require 24-hour care.

Extendicare Mayerthorpe

The Extendicare Mayerthorpe is a long-term care facility that provides both private and semi-private accommodations that include the following services: nutritional care plans, comprehensive nursing, and therapeutic and rehabilitative care. These beds are managed by Extendicare and are privately owned. They manage 14 facilities across Alberta that includes various levels of living support, from: retirement living, long-term care, respite care, supportive living, and complex continuing care.

Mayerthorpe Auxiliary

The Mayerthorpe Auxiliary currently has 20 long-term care units and 10 restorative units. These units are managed by AHS.

Whitecourt Downtown South

The Manor in Whitecourt Downtown South has 50 SL4 and SL4D Designated Supportive Living units. All these units are studio suites and include two hospice suites that are funded by Alberta Health Services.

3.4 Income and Economic Data

This section will closely examine the income profile of the service area.

3.4.1 Income by Household

Average total income for the service area for couples and couples with children were \$107,033 and \$148,267 respectively. This was below the average total income for the province of \$128,400 and \$167,000 respectively. One-parent households in the service area had an average total income of \$75,360, slightly lower than that of the province of \$85,100. The average total income for the service area for non-family of \$55,867 was however comparable to that of the province of \$56,550.

Even though most of the average total income in the various households fall below Alberta's average, this is offset by the lower housing costs in the service area as compared to Alberta's average.

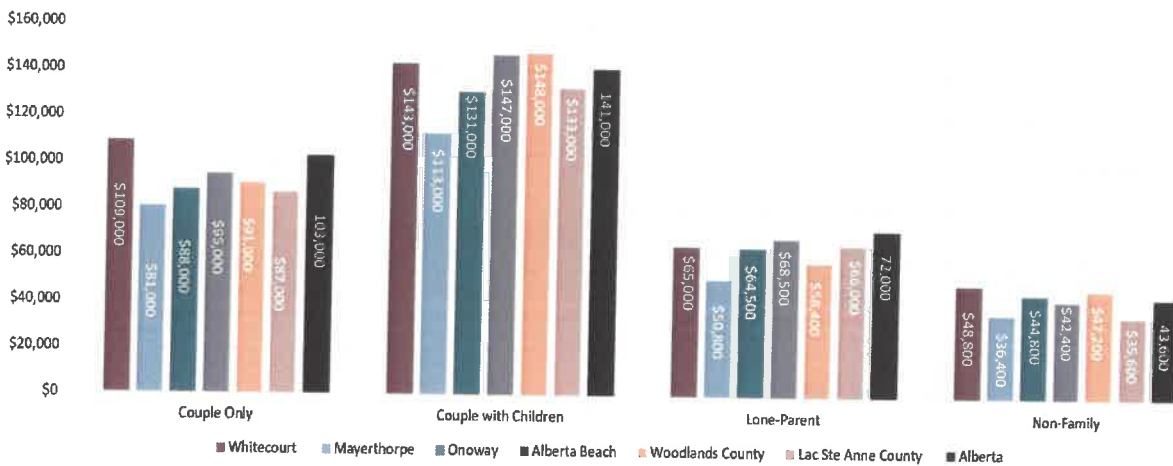
Table 15: 2021 Statistics Canada Census of Population data for 2020 average total income for the service area

AVERAGE INCOME	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY	ALBERTA
Couples Only	\$124,400	\$104,000	\$88,000	\$112,000	\$114,600	\$99,200	\$128,400
Couples with Children	\$154,000	\$128,000	\$140,000	\$152,000	\$168,000	\$147,600	\$167,000
Lone-Parent	\$80,800	\$64,000	\$74,000	N/A	\$76,000	\$82,000	\$85,100
Non-Family	\$59,100	\$50,400	54,000	\$57,600	\$65,200	\$48,900	\$56,550

Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

According to Figure 6, Whitecourt, Onoway, Alberta Beach and MD of Woodlands County appear to be the most affluent of the individual communities in the service area with most of the median incomes across the various households higher or comparable to that of the province. With the exception of the Lone-Parent households, Whitecourt had higher median total income compared to the province.

Figure 6: 2021 Statistics Canada Census of Population data for median total income of households for the service area



Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

According to Statistics Canada, based on the LIM-AT (Low Income Measure-After Tax), those over 65 years of age were more likely to be considered low-income than those 18-64 years of age. In the communities under review, the percentage of seniors likely to be considered low-income was highest in Mayerthorpe at 18.0%. Whitecourt had the lowest percentage of senior population in that income group with 10.0% (see Table 15).

While moderate income households may also be able to afford average house prices as most of these households would have equity and assets, there may be senior-led households with lower incomes who would face housing affordability issues if they had to pay the average market rents or house prices.

Table 16: 2021 Statistics Canada Census of Population data for prevalence of low income

	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY
Prevalence of low income based on LIM-AT (18-64)	7.4%	15.2%	8.0%	11.6%	7.2%	11.2%
Prevalence of low income based on LIM-AT (> 65)	10.0%	18.0%	14.0%	12.0%	15.0%	15.9%

Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

3.4.3 Economic Data

Unemployment in the service area was 11.8%, higher than the average in Alberta of 8.7% in 2021 which may also contribute to intra-provincial migration to urban centres near the service area. We also see that the participation rate, that is the labour force as a percentage of the total population, is highest in Whitecourt at 73.7%.

Table 15: 2021 Statistics Canada Census of Population data for Unemployment Rate and Participation Rate

	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY
Unemployment Rate	14.2%	11.5%	11.4%	11.7%	12.1%	10.0%
Participation Rate	73.7%	61.7%	51.3%	61.0%	70.0%	63.5%

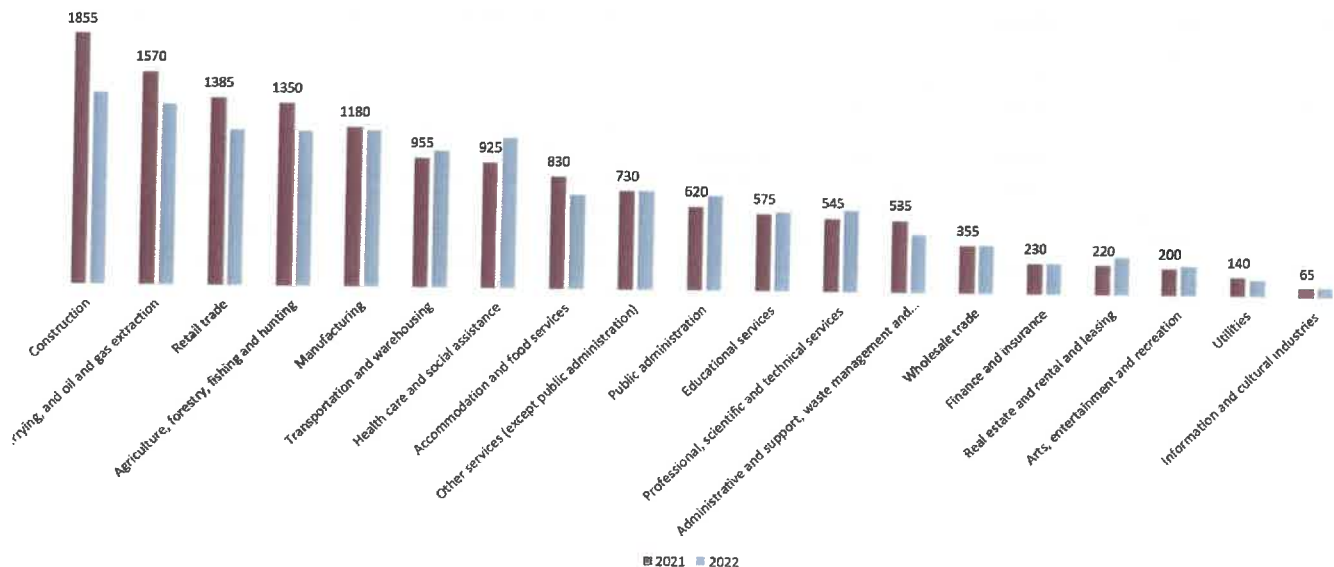
Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

3.4.4 Major Industries in the Area

Overall, the industries in the service area decreased by 5.9% from 2016 to 2021. For the top three industries within the service area, construction remains the largest sector of employment, employing 10.6% of all workers even as its share of the labour force decreased from 13% in 2016. The sector decreased 23.5% from 2016 to 2021. Mining, quarrying, and oil and gas extraction was the second largest sector of employment and had 10% share of workers. This sector saw a decline of 14.6% since 2016. There was a three-way tie for the third sector between retail trade, agriculture, forestry, fishing and hunting and manufacturing, and each made up about 8.6% of the labour force. The remaining percentage of the labour force consists of the industries identified in Figure 7 below in descending order.

It is worthy to note that healthcare and social assistance increased by 20% from 2016 to 2021 (highest positive change) due to growing senior population and the COVID-19 crisis. The share of the labour force for this sector also increased from 6.5% to 8.3% in the same period. If the observed trends of increasing seniors continue, healthcare and social assistance is expected to have a higher share of the labour force by 2026.

Figure 7: 2021 Statistics Canada Census of Population data for Major Industries in the selected Service Area



Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

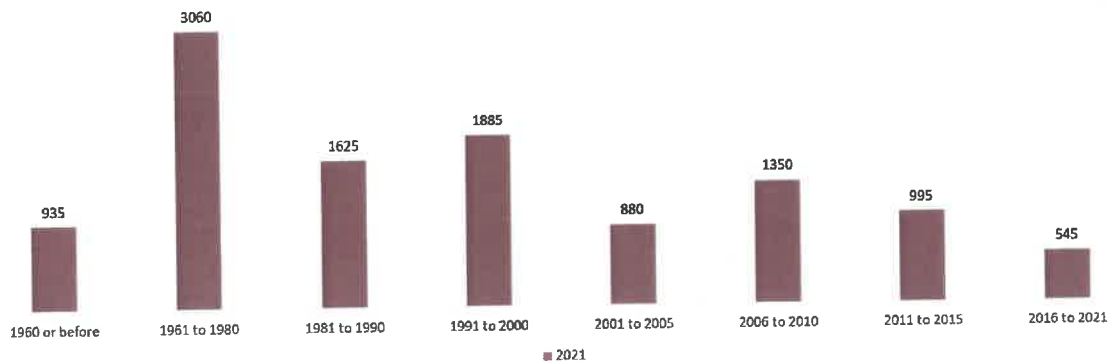
3.5 Households in Need

This assessment draws on the widely used CMHC core housing need measure to identify both the quantity and nature of housing need, where some form of assistance is required.

3.5.1 Housing Adequacy

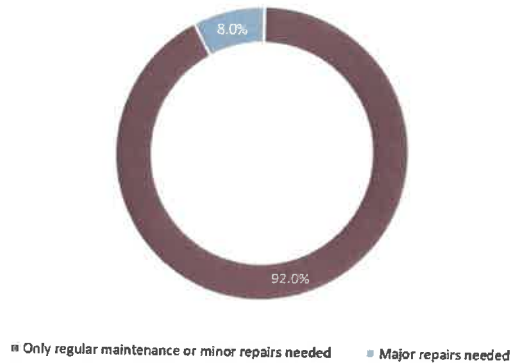
Of the service area's total occupied dwellings, roughly half (49.8%) were constructed prior to 1991. It can be concluded that most dwellings are in functional condition, however with a significant proportion of these having senior primary maintainers, there is a potential for further deterioration. Statistics Canada estimates that an average of 8.0% of total occupied dwellings within the service area require major repair.

Figure 8a: 2021 Statistics Canada Census of Population data for Household Period of Construction Data



Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

Figure 8b: 2021 Statistics Canada Census of Population data for Dwellings in need of major repairs within the service area



Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

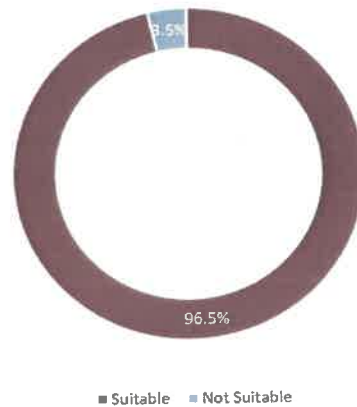
3.5.2 Housing Suitability

Crowding

Housing suitability refers to whether the dwelling has enough bedrooms for the size and composition of the household. According to Statistics Canada, a household is deemed to be living in suitable accommodations if its dwellings have enough bedrooms, as calculated using the National Occupancy Standard (NOS) which was developed by Canada Mortgage and Housing Corporation (CMHC) through consultations with provincial housing agencies. The standards are summarised in Appendix II.

There are 96.5% of private households within the service area that are classified as suitable according to the census data. There are however about 97% of one or fewer people per room. This points to a potential mismatch between household size and size of dwellings available. Most households had 1 to 2 persons; however, the majority of dwellings by bedroom number was 3 or more bedrooms.

Figure 9: 2021 Statistics Canada Census of Population data for housing suitability



Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

3.5.3 Housing Accessibility

Per CMHC's definition, accessibility refers to the way housing is designed, constructed, or modified to enable independent living for persons with disabilities. Housing that is accessible affords individuals of all ages and capabilities to remain within their communities for as long as possible.

In order to achieve that, communities will need to take into consideration renovations or new buildings which factor in elements such as special needs housing, parking placards, ramps, home automation, redesign of bathrooms, kitchens, exterior spaces, and residential lifts and elevators.

In Statistics Canada's 2017 Canadian Survey on Disability report, an estimated 680,310 people who were 15 years and over were considered to be persons with disabilities, representing 21.7% of the population in Alberta who are 15 years and over in 2017. This is slightly lower than the national proportion of 22.3%.

According to the Canadian Survey of Disability definition, disability includes anyone who reported being "sometimes", "often" or "always" limited in their daily activities due to a long-term condition or health problem, as well as anyone who reported being "rarely" limited if they were also unable to do certain tasks or could only do them with a lot of difficulty. This definition is particularly important in considering the extent to which improvements need to be made to cover even those categorized under "rarely" limited.

Based on the provincial percentage as a proxy and the population of the service area who are 15 years and above, we can estimate that there are roughly 4,979 persons of disability within the service area. This translates to about 1,968 households within the selected services area. The breakdown per specific area is provided in Table 18 below. This proportion of the population will require housing that will cater to their accessibility needs in addition to any affordability needs that they may have.

As a caution, these numbers are estimates and are subject to change based on individual areas having either a higher or lower percentage of persons with disability than the provincial figure and changes in population after the 2021 census.

Table 17: Statistics Canada Persons with disabilities aged 15 years and over, by age group and sex, Alberta (2017) and estimated number of persons in the service area 15 years and over with disabilities

	NUMBER
Total Persons with disabilities	680,310
Male Persons with disabilities	294,100
Percentage of male persons with disabilities	46.7%
Female Persons with disabilities	386,210
Percentage of female persons with disabilities	53.3%
Total population of service area 15 years and over	22,945
Estimated number of persons in the service area 15 years and over with disabilities	4,979
Estimated Households in need of accessibility considerations	1,968

Figures are derived from the 2017 Canadian Survey on Disability and the total population for the service area and the estimates for the persons with disabilities within the service area were projected using Statistics Canada Census Profile data. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

Table 18: Estimated Households in need of accessibility considerations for the service area

LOCATION	NUMBER OF HOUSEHOLDS
Whitecourt	677
Mayerthorpe	90
Onoway	63
Alberta Beach	72
MD of Woodlands County	303
MD of Lac Ste Anne County	763
Total	1,968

Figures are derived by using the provincial percentage of persons with disability as of 2017 as a proxy. Total population and household numbers for the service area and the estimates for the persons with disabilities within the service area were projected using Statistics Canada Census Profile data. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

3.5.4 Housing Affordability

Statistics Canada categorizes people in households that spend 30% or more of total household income on shelter expenses as having a "housing affordability" problem. Shelter expenses include electricity, oil, gas, coal, wood or other fuels, water and other municipal services, property taxes, and monthly mortgage payments, rent, or condominium fees.

In the service area, an average of 31.8% of tenant households surveyed spent more than 30% of their income on shelter costs. In Mayerthorpe and Onoway, 47.4% and 42.9% tenant households respectively spent more than 30% of their income on shelter and are in core need of affordable housing.

On the other hand, 14.6% of owner households were found to be spending more than 30% of their income on shelter costs. These dwellings qualify as having a core need with respect to affordability. In Alberta Beach and MD of Lac Ste Anne, 18.5% and 19.2% owner households

respectively spent more than 30% of their income on shelter costs and are in core need of affordable housing.

Table 18: 2021 Statistics Canada Census of Population data for household affordability within the service area

	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY
% of owner households spending 30% or more of its income on shelter costs	12.1%	7.3%	12.3%	18.5%	18.2%	19.2%
Number of owners households spending 30% or more of its income on shelter costs	466	37	44	77	289	730
% of tenant households spending 30% or more of its income on shelter costs	37.7%	47.4%	42.9%	16.7%	16.0%	30.6%
Number of tenant households spending 30% or more of its income on shelter costs	1,453	242	154	69	254	1,163

Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

With the median and average income for the various households presented in Table 15 and Figure 6, households will be able to afford at the very minimum a one-bedroom apartment. On average, couple-only and couple-with-children households will be able to afford up to 4-bedroom or more. Lone-parent households, apart from Onoway, will also be able to afford up to 4-bedroom or more on average.

Table 19b further breaks down households with total income that would not be able to afford or can barely afford bachelor units or above and as such are in critical housing needs with respect to affordability. Mayerthorpe has the highest proportion of these households in critical housing need with 17.6% of total households.

Table 19a: 2021 Income Needed to Support Market Rents

	CMHC AVERAGE MARKET RENT	INCOME NEEDED
Bachelor	\$688	\$27,520
One-Bedroom	\$817	\$32,680
Two-Bedroom	\$932	\$37,280
Three-Bedroom	\$1,050	\$42,000
Four or more Bedrooms	\$1,680	\$67,200

Figures are derived from CMHC rental market survey. Income needed was calculated based on spending a maximum 30% of total income on shelter needs.

Table 19b: Analysis of total household income unable to afford bachelor units and above

	WHITECOURT	MAYERTHORPE	ONOWAY	ALBERTA BEACH	MD OF WOODLANDS COUNTY	MD OF LAC STE ANNE COUNTY
Households with total income less than \$30,000	375	90	45	65	175	585
Percentage of total households	9.7%	17.6%	12.5%	15.7%	11.0%	15.4%

Figures are derived from Statistics Canada Census Profile. Discrepancies in data may be due to population and dwelling count amendments, data suppression or random rounding.

3.6 Regional Housing Services & Supports

3.6.1 Municipality Basic Services

It is important to consider the services available within a community. The basic services available impact the growth of the community and the investment to build new housing.

SERVICE	WHITECOURT	ONOWAY	MAYERTHORPE	ALBERTA BEACH	SANGUDO	BLUERIDGE
Convenience Store	✓	✓	✓	✓		
Gas Station	✓	✓	✓	✓	✓	
Grocery Store	✓	✓	✓	✓	✓	
Fire Station	✓	✓	✓	✓		✓
Public Works	✓	✓	✓	✓		
Garbage & Recycling	✓	✓	✓	✓		
RCMP	✓	✓	✓			
Hospital	✓					
Ambulance	✓					
Public Transit (Municipal Led)	✓					
Bus Services (Various private services)	✓	✓	✓	✓		✓



3.6.2 Specialized Housing

It was important to assess additional housing supports available to vulnerable populations within the LSAF Service area that are outside of the affordable housing such as rent assistance and community housing. The populations that were considered include: Indigenous peoples; people with disabilities; women and children fleeing violence; seniors; veterans; youth exiting government care; racialized groups; LBGTQ2S+ people; recent immigrants and refugees; people dealing with mental health and addiction; people at risk of health and safety in current accommodation; and people at risk of homelessness or transitioning out of homelessness supports.

The services in this service area were limited, with most organizations located in Whitecourt. The organizations were focused on support and services for individuals with disabilities as well as those needing emergency shelter.


Family and Community Supports

- ❖ **Healthy Families Healthy Futures** - Provides supportive programs including home visitation, PCAP mentorship, FASD mentorship, support through relationship abuse, etc.
- ❖ **Bridge to Care** - Offers child and family services, disability services, senior services, healthcare services, residential care programs, and therapeutic services.
- ❖ **Empowering Citizens for Health and Opportunity**

Emergency Shelters / Transitional Housing

There are individuals and families across the service area who are struggling to find stable, safe, permanent, and appropriate housing, leading to an increase in homelessness. There are a variety of reasons why people experience homelessness: lack of support for those experiencing poverty; leaving unsafe conditions at home; job loss; inadequate planning for those leaving hospitals, correctional facilities, and mental health facilities.

Those experiencing homelessness may be living with friends or family or relying on emergency shelters or transitional homes to provide temporary housing. Within the Lac Ste. Anne Foundation service area, the majority of services or support organizations are based in Whitecourt. Some of the organizations that address homelessness are:

- 
- ❖ **Wellspring Family Resource & Crisis Center (Whitecourt)** - Support for women and children leaving abusive environments.
 - ❖ **Loren's Blanket (Whitecourt)** - Men's transitional shelter that provides transitional housing and support programs.
 - ❖ **Soaring Eagle Support Society (Whitecourt)** - Provide support to connect individuals to community supports and provide supported housing for those that are hard-to house.

Indigenous Housing

Within the Lac Ste. Anne Foundation service area there are two key stakeholder groups that may provide specific Indigenous housing: the Alexis Nakota Sioux Nation and the Metis Association of Alberta.

The Alexis Nakota Sioux Nation has two reserves that fall within the LSAF service area: Alexis Whitecourt No. 232 and Alexis No. 133. The Alexis Nakota Sioux Nation currently has two housing initiatives submitted to the government:

- ❖ **Youth Transitional Home** - This would be built on lot 96 of the nation and the assessment of the project is still in progress (Government of Canada, 2023a)
- ❖ **Community Housing** - Proposal to build 62 homes to house their community members (Government of Canada, 2023b)

The Métis Nation of Alberta represents the Métis people of Alberta and has two key housing initiatives: Métis Urban Housing Corporation (MUHC) and the Métis Capital Housing Corporation. These corporations provide affordable rental housing to low- and moderate-income Métis and other Indigenous families in Alberta through three different programs:

- **Subsidized Housing** - Units priced at 25% of household income
- **Affordable Housing** - Units are affordable with fixed rents and utilities for middle income families
- **Mortgage Assistance** - Assistance with mortgage arrears

The Métis Nation of Alberta also provides affordable housing to seniors through a lodge facility; however, this facility is not within the Lac Ste. Anne Foundation service area.

3.6.3 Regional Organizational Partners

Across the Lac Ste. Anne Foundation's service area there are many organization and business partners available to collaborate with in order to improve housing for vulnerable populations. The municipalities and counties provided feedback on the organizations they collaborate with on projects:

LOCATION	ORGANIZATIONS TO COLLABORATE WITH ON PROJECTS
Whitecourt	Lac Ste Anne Foundation, Habitat for Humanity, Loren's Blanket, ECHO Society, private developers who have received grants, Christenson Development, Dr Avi Friedman, Wellspring Women's Shelter
Mayerthorpe	Lac Ste Anne Foundation, pursuing partnerships with manufactured home builders, as well as stick-built builders, regional resource agencies, healthcare hiring & recruitment and private industry.
Onoway	Lac Ste Anne Foundation, board to respectful councils, Alberta Health Services
Alberta Beach	Seniors 50+ club
Lac Ste. Anne	Housing management boards and not for profit groups with funding

The municipalities also shared resources they utilize to understand current and future housing needs:

- Rural Network Report
- Alberta Health Services (AHS)
- Rural Development Network (RDN)
- Affordable Housing Development Strategy
- Statistics Canada
- Canada Mortgage and Housing Corporation
- Business Visitation Program
- Town Office Inquiries
- Rental Surveys
- Community and Organization Feedback
- Other Communities
- Subject Matter Experts
- Economic Development Officer



4.0 Community and Stakeholder Engagement

In collaboration with the Lac Ste. Anne Foundation, we engaged with community stakeholders that would be directly impacted by the development of housing to best understand their current and future needs and priorities. There were four groups of stakeholders that we engaged with: general public, seniors, municipal leaders, and various organizations and agencies that support housing in the service area.

4.1 Community Consultations

A series of meetings were held with the general public in six communities within the service area: Whitecourt, Onoway, Mayerthorpe, Alberta Beach, Sangudo (to capture Lac Ste. Anne County), and Blue Ridge (to capture Woodlands County). In each community, two sessions were held: one focused on seniors' housing needs and the second on general population housing needs.

The purpose of these meetings was to share the role of the Lac Ste. Anne Foundation in providing affordable housing in the service area and that a consultant was conducting a regional assessment of current and future housing needs.

The meetings were held between April 11 - 24, 2023. The senior sessions were held from 1:30 - 2:30 pm and the general public sessions were held from 7:00 - 8:00 pm. For a complete summary of the dates and times the community sessions were held, please refer to Appendix III.

Overall, the sessions had low attendance; however, valuable insight into the community's housing need was gathered from those that did attend. The sessions were open discussion format and encouraged residents to share their perspective on current housing needs. See Appendix IV for a list of questions that were used for discussion. The residents were also provided a link to the online housing survey to be able to share their feedback there as well.



4.1.1 Summary of the Findings from the Community Consultations

This section summarizes feedback from community members and is not a complete representation of what is occurring in the communities; this feedback provides a different perspective on the current and future need of housing.

Across the Lac Ste. Anne Foundation service area, we heard common themes around current and future housing needs:

Housing Stock Impacting Growth of Communities

Due to years of migration, moving from rural to urban, many rural hamlets and towns struggled to keep their essential services and extended services in their communities. This impacted the commercial and residential development that occurred.

In the last few years there has been a significant shift in migration from urban centers to more rural areas. The rural communities in this area have seen that it is challenging for individuals and families to join the communities because the housing stock available is either not in suitable conditions to live in, isn't affordable, or, particularly in the most rural areas, there is no housing available. As these rural communities are now seeing immense interest in people moving back, they lack the housing infrastructure to support this.

Lack of Affordable Housing is Causing Displacement


We heard in most communities that the lack of housing stock that is affordable or suitable is causing individuals and families to become displaced, which means they are either having to move in with friends or family or in many cases, leave their community.

If the options for housing are limited and people don't have the flexibility to relocate because of their employment, we heard these households are sacrificing expenses to be able to afford housing, such as: medications, food (relying on the food bank), and social activities.

This is also seen with the senior's population, who are often having to leave their community because they or their spouse need extended care, which they cannot receive in their community. If only one spouse needs extended care, often the more able spouse now has a challenge of where they can affordably live.

Increased Need for Rent Supplement

The overall increase in cost of living is making the need for affordable housing increase, as households' incomes cannot keep up with inflation. Even though rural communities' rent and home ownership costs are lower than urban centers, there is still a segment of the population on



low-income wages that are struggling to afford renting. Most communities expressed a need for more rent supplement support for low-income individuals and families.

Transitional Housing is Lacking Social Support

Not many communities in the area have formal transitional housing. However, it was mentioned how important having social support is to providing safe housing. When it lacks social support, there are individuals that choose not to stay there because of the state of the housing.

Seniors Struggling to Access Social Supports

In all communities we heard that there is a need for more social support and personal care services for seniors. In many cases, a senior's family support isn't living in the same community; therefore, they become reliant on the support the community can provide.

In most cases, seniors are having to leave their community for health appointments and other personal support. Once a senior cannot drive themselves, mobility and accessing these services becomes extremely challenging, even if there are some services in their community.

The ability to provide stronger social, personal care, and home care support to rural areas will impact how long a senior can remain in their home and their community.

Increased need for more suitable Independent Seniors Housing


Many communities highlighted the increase in their senior's population and need for housing that provides a transition between their single-detached home and needing lodge services.

Although some seniors may prefer to stay in their existing home as long as possible, it appears there is also an appetite for some to move to an independent unit so they: no longer have yard maintenance, have less house cleaning, or in some cases, move into town from an acreage.

4.2 Housing Survey

To engage with as many community members in the Lac Ste. Anne Foundation service area as possible, we distributed a housing survey to gather feedback about the current housing need. The housing survey was designed to be taken by any resident in the service area over the age of 18. The survey had four key sections: Demographics, Key Questions, Deep Dive Questions, and Seniors Housing.

The survey was distributed through social media outlets of the various communities, the Lac Ste. Anne Foundation website, and at the community stakeholder engagement sessions.



There were 12 surveys completed. Given that the sample size was small, the quantitative results will be discussed as proxies to better understand potential trends within the service area.

4.2.1 Summary of the Findings from the Housing Survey 2023

This section summarizes feedback from community members and is not a complete representation of what is occurring in the communities; this feedback provides a different perspective on the current and future need of housing.

Respondent Profile

Even with a small sample size, the respondents were sufficiently diverse with respect to their location within the service area. There was equal representation from Alberta Beach, Woodlands County, Mayerthorpe and Sangudo at 18.2% each. Respondents that lived in Lac Ste Anne County represented 27.3% of total respondents. The distribution of where the respondents worked showed that they may not necessarily work within the area they lived in. A majority of the respondents (36.4%) worked in Sangudo. With respect to age, the respondents were largely within the 30-to-49-year group. None of the respondents identified as being a person with a disability.

The economic characteristics of the respondents were as follows;

- 63.6% of the respondents were employed full time with the other 37.4% employed part-time, self-employed, or retired.
- 72.8% of the respondents earned above \$75,001 gross total income from all sources, before any deductions, last year. 18.2% of the respondents earned below \$25,001.

Housing Trends

A majority of the respondents, representing 81.8%, had 2 adults living in their household. A further breakdown of this revealed that these were mostly couples; 18.2% lived with their child, grandchild, or a different relative. Among the respondents that lived with dependents, the average number of dependents were 2 with the highest being 3.

As was observed in Section 3 of the report, single detached housing best described the majority of the type of housing the respondents lived in. Again, 90.9% of the respondents owned their housing in line with the data presented in Section 3. Out of the 90.9% that owned their housing, 63.6% had a mortgage with 27.3% owning without a mortgage.

Another trend observed was that the respondents' reason for why they were living in their current housing was largely connected to family/relatives. Their current housing was either

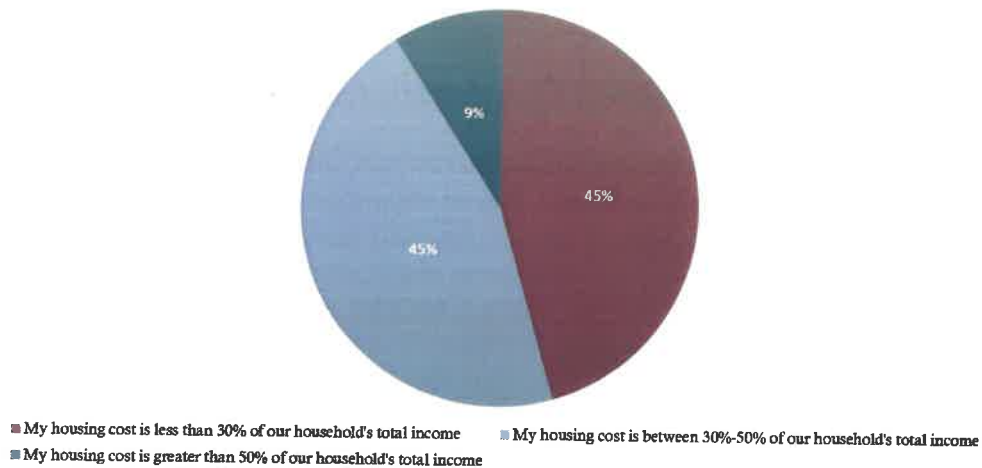
purchased from family/relatives, inherited for multiple generations or younger family members moved back to take care of aging relatives. Affordability was also another reason for why respondents were living in their current housing.

All the respondents to the question of remaining in their communities, indicated they planned on staying within their current community and home permanently. Some respondents indicated they were looking forward to building/owning additional property and undertaking repairs and renovations to make their homes more functional as they age. This is consistent with the increasing trend for the importance of aging-in-place.

Affordability and Housing Needs


Majority of the respondents spent above 30% of their household's total income on housing costs. 45% were between 30%-50% of their household's total income and 9% were above 50% of their household's total income spent on housing costs.

Figure 10: Survey results with respect to housing cost (mortgage/rent, utilities, insurance, and property taxes)



When asked whether their current housing met the needs of the respondents as of now, most of the respondents were in agreement. The level of agreement however decreased slightly when asked if their current housing met their anticipated needs for the next 10 years. Quality, cost, and location of available housing had the highest impact when taking into consideration certain factors affecting the respondents' ability to stay in the community.

Respondents also indicated that if their communities did not have health services available, they were willing to move anywhere from 10 minutes to 30 minutes away once they began to need



the services. It should be noted that a respondent indicated that they hoped services would be made available in their community in hopes that they would not be required to move.

Future Housing Considerations

When asked about the level of agreement with the need for additional units of various housing types, senior housing had the highest level of agreement, followed by moderate-income housing, and rental housing and housing for people with disabilities tying for third.

Digging deeper into senior housing, respondents indicated that if they moved into a shared or multi-unit senior's residence, they would either prefer a one- or two-bedroom unit. Majority of the respondents also indicated that they would be willing to spend between \$1,001 - \$1,400 for seniors' housing including services such as meals, housekeeping, and social activities. This is consistent with the average mortgage payment of \$1,385 within the service area.

A higher proportion of the respondents also indicated that if they owned their own place, they would not need to sell it before deciding about the type of senior housing they could live in or the kind of financial commitment they could make.

4.3 Business & Organization Consultations


Inner agencies and business groups were surveyed to gain understanding of the general housing needs of the vulnerable populations. These organizations are connected to the vulnerable populations in various ways such as: providing assistance to those unable to find housing, searching for suitable housing, operations of transitional housing, referral agency and providing financial support. Please see Appendix V for a list of the organizations that provided insight and the questions they were asked.

This section summarizes feedback from business and organizations within the communities and is not a complete representation of what is occurring in the communities; this feedback provides a different perspective on the current and future need of housing.

4.3.1 Common Themes

A needed focus on Single-Income Households

Singles, both seniors and below, were identified as the largest group in need of affordable housing especially those with disabilities, mental health issues and/or those suffering with addiction and as such are unable to work. Other high-risk groups identified were single parents, "almost seniors" who are unable to work and do not receive a pension and generally, those who earn just over the margin for income support such as AISH. Single-income homes face the



challenge of being less likely to afford bills and additional household expenses in addition to rent as cost-of-living increases.

Constrained availability of Services and Support and Affordable Housing

Little to no available services and support within communities was identified as a challenge resulting from the nature of rural communities. With these services and supports not being readily available or affordable in many of the smaller communities, most of these communities in the region commute to areas with these primary supports. In the event of limited access to affordable transportation options, individuals are forced to move, displacing them from their homes and communities. The alternative is that they remain in their communities without the required services or support. This makes it difficult to attract families and individuals as well.

High cost of living and lack of affordable housing were also identified as challenges stemming from the nature of rural communities. There are few homeless shelters available for those who are unable to secure housing in the smaller communities and, in the communities with shelters, they may have significant restrictions. There is a rise in the homeless population who require the needed attention and funding. It was identified that this is an area where the support of municipalities is required.

Required improvement in Tenancy, Rental and Housing Support for Vulnerable Populations

It was highlighted that rent supplement criteria is constraining and the criteria would require some revisions to better support “individuals between jobs”, families in need of short-term support due to marriage break ups and cost of owning pets. It was also highlighted that the communities needed the creation of emergency and/or transitional housing and accessible and affordable transportation to nearby communities with primary services and support. In addition, some rent and tenancy considerations were raised. These included increase in the uptake of landlords willing to house at-risk populations, tenant support for workers at all levels of the housing continuum and affordable housing options and pricing to allow for singles and families to afford rent in addition to other living costs.

4.4 Municipal Consultations

MLA's, Councillors, Mayors, and Board Members from the Lac Ste. Anne Foundation service area were surveyed to gain understanding of the strategic direction of commercial and residential development. Please refer to Appendix VI for the individuals that were able to participate and the questions asked of the municipal representatives

This section summarizes feedback from municipal representatives and is not a complete representation of what is occurring in the communities; this feedback provides a different perspective on the current and future need of housing.



4.4.1 Common Themes

Funding Needed to Support Growth in Communities

Much of rural Alberta incomes tend to be below average and cannot keep up to the pace of rising inflation and interest rates. New homes are out of reach and current homes are becoming more overloaded. Urban housing models don't work in rural areas because levels of support are different. Additional support and funding from the Government is required to assist in prioritizing the various needs of the rural municipalities to support their growth.

Improve Essential Services available in Rural Communities

Some communities lack basic essential services such as grocery stores, or pricing is too expensive. Many communities require commuting to larger cities such as Oneway, Whitecourt or Edmonton for primary support and services.

Improve Community Resources Available to Residents

There is a need for more community resources where the support is visible and easily accessible. Being proactive as a community can keep individual and community problems from escalating. There is a lack of disability, tenant support, mental health and addiction supports such as psychology, community mental health nurses, dual diagnosis day programs, detox, and treatment beds.

Increased Need for Rent Supplement

The increases in everyday living such as carbon tax, inflation, and higher interest rates in the last few years have increased the need for affordable housing. Many people are needing to rely on the rent supplement program; however, the current rent supplement program is too constraining, leaving many without support.

Increase in Homelessness

There is a need to investigate support models for low-income groups to ensure stability and growth. Once these groups exceed the margin financially, rent is raised, they no longer qualify for their current housing and/or no longer qualify for current support and services. With the current recession, municipalities anticipate further rise in low-income populations and further increases in homelessness.



4.4.2 Summary of the Findings from the Municipal Consultations

Each municipality that we spoke with also had some specific priorities, challenges and opportunities around housing in their community.

Town of Whitecourt

Whitecourt is prioritizing self-contained affordable housing for individuals (bachelor/one-bedroom) and families (2-3 bedrooms) with tenant supports. The second priority is self-contained seniors housing with affordable supports. Third priority is phase one housing with supports such as transitional housing, people coming off the streets, etc.

Over the past few years the amount of affordable housing doors in Whitecourt have been sold and taken out of the inventory and have not been replaced.

The Town worked with a developer, Christenson Developments, to build a seniors complex called "The Manor. There is room on the parcel and plans for further development to have a collection of multi-family buildings situated together near shared supportive services in a walkable, healthy community. However, funding is not in place currently for this to proceed.

There is concern around the rising homeless population, increase in food bank utilization and about where housing goes in the region. It is recommended that housing be given where families are so people are not disconnected from community and family to receive support like doctors, mental health services etc.

Town of Mayerthorpe

The community needs affordable housing, medium density with lower maintenance while reducing older, derelict housing stock to address the needs of local business and industry. It has been reported that due to increased need for labour and lower income jobs hiring, there are increased labour and hiring challenges. There is a lack of variety in industry to keep taxes low.

There is a large subdivision that is stalled with un-serviced lots. It is cost-prohibitive for the developer to proceed with servicing and building on the lots. Vacant lots often sit with unpaid taxes causing further difficulties for the municipality. There is available land next to the CN railroad tracks. Interested clients must sign a waiver that they are aware of the noise and vibration that will occur. There are several brown fields in town that need to be cleaned up before they are sold. Additionally, the municipality is seeking further advocacy for funds from the government to build a 50 unit building for mixed income.



The Town of Onoway

The rate of homelessness is rising and according to The Rural Network report, places like Onoway have seen an increase. During the pandemic, many public services shut down forcing the disadvantaged into Edmonton and bigger centres where they felt a better chance of survival due to more affordable housing or support services which are either unavailable in Onoway or hard to access. There is a heightened level of drug abuse, mental health problems and depression.

Families in Onoway have raised concern that the level of care should be increased. Spouses are being split up and one or both are relocated to separate facilities. This often results in depression and a loss of will to live. To increase care, a large upgrade is required to the facilities as well as additional staffing. This would require a lot more funding through provincial funds, municipal requisitions, or both.

Village of Alberta Beach

Housing has not been a significant priority for Alberta Beach. In the past, there was a push for seniors housing, however there is a lack of potable water which posed challenges. Many who desire retirement in Alberta Beach have aged there for their lifetime or generationally. Even with the lack of seniors housing, there is an active senior's community, especially with the Seniors 50+ club. The closest community with seniors housing is in Onoway, about 20 minutes by vehicle.

Primary housing is single, privately owned, detached homes which are not affordable for vulnerable populations. Most of the homes are infill as the village is built to borders. There is the possibility to annex land, however that is a costly option.

Lac Ste. Anne County

Lac Ste. Anne has a focus on the aging population and has many supportive groups in place. There are large waitlists to get into seniors housing and the municipality is putting priority to look into having couples stay together as they age.

Needs are to better support the community, ensuring there are supports for people to age in place and provide the required services so they can stay as long as possible prior to putting them in a supportive home. Housing accommodations are usually built and utilized for a specific purpose. Housing should be built with the ability to be repurposed and utilized to house various groups as there seem to be influxes in the aging population, low-medium income, and single families.



Summer Villages

There seems to be a significant increase in permanent resident status since COVID, a general consensus that safety and flexibility were the determining factor for relocation to the summer villages on a permanent basis. The remaining lots are commonly used as weekend and summer residences. The majority of people live in Spruce Grove or Edmonton, however there are individuals from further municipalities such as Calgary.

Most permanent residents are seniors. When they are no longer able to live at the lake, they generally go to a nearby community, which is usually determined by where their family resides. The community does not have or plan to have any senior housing. Seniors will need to continue to relocate to a nearby community. The common communities relocated to are Barrhead, Spruce Grove, Stony Plain or Edmonton.



5.0 Strategic Alignment

It is important to have strategic alignment across all levels of government and organizations. This will allow for more effective problem solving and creative solutions for policies and initiatives for affordable housing.

This section will outline the current strategies around affordable housing for the Government of Alberta, the Lac Ste. Anne Foundation, and then each municipality and county within the LSAF service area.

5.1 Provincial - Government of Alberta

The Government of Alberta has recognized a need for expanding the access to affordable housing for Albertans. In 2023 they developed a 10-year strategy called Stronger Foundations with the goal of improving affordable housing across Alberta and building a system that provides flexible, fair, and inclusive housing options (Government of Alberta, 2023).

One key component of this initiative is the focus on creating collaborative partnerships with governments, organizations, and communities and enabling more non-government investment. The Affordable Housing Partnership Program was created to allow for these partners to provide more affordable housing.

The Alberta Government aims to increase the number of households the affordable housing system can support by 25,000, which will be achieved two ways:

- “Increase supply of affordable housing stock by 13,000 units by maximizing federal funding available under the National Housing Strategy.”
- “Increase in rent supplements to support an additional 12,000 households to help households afford private market housing” (GOA, 2023b, p 5).

This needs assessment is aligned to Stronger Foundations goal three: Increase capacity, planning and governance. This goal is focused on:

- “Coordinating with municipalities, regions, First Nation governments, Métis organizations and local housing providers.
- Encouraging regional and municipal needs assessments.
- Establish three-year targets for programs and new housing development that are based on current and projected community needs.” (GOA, 2023b, p 18)



5.2 Regional - Lac Ste. Anne Foundation

In 2022, the Lac Ste. Anne Foundation revised their business plan and identified their strategic priorities to:

- ❖ **Assess Regional Housing Need:** Perform a housing need assessment to determine regional housing needs and continue to monitor regional trends.
- ❖ **Replace Unsuitable Housing in Portfolio:** Identify units in LSAF's portfolio that are unsuitable and replace these with high-energy efficient, self-sustaining projects that better address the service area's needs.
- ❖ **Address Senior's Housing Need:** Explore sustainable opportunities to expand LSAF's housing and support services for seniors in the service area.

The completion of this needs assessment falls under Lac Ste. Anne Foundation's core business area of Diversification and Expansion and the goals are to:

- To assess the housing supply in the area
- Use Regional, provincial, and federal statistical information to understand past and future goals
- Engage with existing community groups and local governments
- Review all levels of need market, non-market, and deep subsidy housing

The advantage of moving forward with this project is that addressing affordable housing in Lac Ste. Anne Foundation's Service Area allows for long-term infrastructure planning.


5.2 Municipal

Town of Whitecourt

Currently, the city of Whitecourt is in the process of updating their municipal development plan (MDP) and land use by-law (LUB) plan.

Town of Mayerthorpe

The municipality encourages diverse housing development, especially for the Gasoline Alley North Business Park project. The Town has partnered with the Rural Development Network (RDN), Enabling Housing Development to expedite an Affordable Housing Investor Attraction Plan, which is currently in progress. Next steps are to submit an application to the CHMC Affordable Housing Strategy Fund to establish a modular infill housing development. There are



16 lots available and ready for development. There are challenges connecting utilities from the curbside and getting housing developers to invest.

Current housing policies and key initiatives in Mayerthorpe that enable affordable housing are:

- Tax incentives for builders: Year 1 – 75% reduction, Year 2 – 50% reduction and Year 3 – 25% reduction. In Year 4, full property taxes are payable.
- Policy I-023 Development Tax Incentives provides new commercial and industrial incentives.
- Policy X-006 Redevelopment Infill Tax Rebates residential minimum and actual for two years
- Policy X-003 Subdivision Tax Refund Program

Town of Onoway

Within the Town of Onoway's Municipal Development Plan, they have outlined a local development objective to make a range of housing options available to residents. There are a couple of policies within this objective that support affordable housing:

- "A range of affordable and non-market housing development is encouraged to accommodate a variety of income levels, accessibility, and aging-in-place needs.
- Facilities that support aging-in-place are encouraged." (Town of Onoway, 2020, p.11)

Village of Alberta Beach


In 2014, the Lac Ste. Anne County, Village of Alberta Beach, and the Summer Villages of Val Quentin and Sunset Point initiated an Intermunicipal Development Plan (IDP) to ensure there is common agreement among future development and use of land surrounding these three villages (ABRIDP, 2016). The IDP does focus on residential development, however, does not identify policies focused on affordable housing.

Woodlands County

The Woodlands County and the Town of Whitecourt have established an Intermunicipal Development Plan (IDP) to collaborate on the policies that oversee land development of the area. It does not indicate any development focus on affordable housing initiatives.

Lac Ste. Anne County

The Lac Ste. Anne County has a municipal development plan, which was last conducted in 2014. The development plan calls out a few key actions related to affordable housing (Lac Ste. Anne County, 2014, p. 99):

- 
- The county will identify potential locations for affordable housing and encourage developers to invest in and around the county's hamlets.
 - The county should explore potential partnerships with not-for-profit housing organizations to provide affordable housing within the hamlets.
 - The county will encourage development of residential properties for medium density and seniors' residential projects to locate near existing hamlets and urban areas.

6.0 Gap Analysis

The gap analysis is going to highlight the key gaps in housing for the Lac Ste. Anne Foundation Service Area. First, an analysis of the overall regional gap will be outlined and then unique housing gaps in the various municipalities and counties will be addressed.

6.1 Regional Analysis

Inadequate Senior Housing options and availability in the Region

Despite the regional population trends showing an overall decline (especially in the age group of 20-29), it is expected that the average percentage of regional seniors' population will increase from 20.5% to 29.4% of the population by 2031. This is further subject to unique community circumstances. Due to the nature of housing supply in the region being largely single-detached, seniors face challenges maintaining their home as it becomes more expensive to do so. There is also the issue of accessibility and ease of moving around as they age. A gap in adequate housing options available in the region was highlighted as one of the key priorities. Leaving this gap unaddressed is likely to force some seniors to leave to surrounding towns or out of the region entirely. Given the increasing demand for appropriate options, seniors currently have the highest need for non-market housing. This is reflected in the service level analysis below.

Senior housing service levels for 2021 population

If we consider the 2021 senior populations for each community and the region as a whole and contrast that with the number of affordable senior-independent living and lodge units available. Across the service area, we see the following regional service levels:

Regional Service levels	
Senior Independent living	2.7%
Lodge	35.1%

Table 20a compares the total senior populations, from age 65 to 84, against the number of senior self-contained units available to demonstrate the percentage of that population that is serviced. The table shows a service level for Whitecourt, Mayerthorpe, and Onoway, as well as a regional total, which includes the total population of the service area and the units in Gunn, Darwell, and Sangudo. We can see that the regional service level for this population is only 2.7%. As a point of comparison, the Alberta 2020 capture rate for senior housing according to Cushman & Wakefield is 5.7% and the national average is 9.1%.

Table 20a: Senior-Self Contained Service Levels

TOWN	ADJUSTED 2021 SENIOR POPULATION	NUMBER OF UNITS	SERVICE LEVEL
Whitecourt	875	16	1.8%
Mayerthorpe	275	24	8.7%
Onoway	165	20	12.1%
Alberta Beach	265	-	-
Regional Total (including MD numbers)	4,260	113	2.7%

**Adjusted 2021 Senior Population represents the age groups 65 years to 84 years. Based on the assumption they are most likely to utilize senior independent living. Number of units for regional total includes units in Gunn, Darwell and Sangudo.*

In contrast, Table 20b looks at the service level of seniors that utilize lodge housing. Age groups 85 and above are compared against the number of lodge units available in the region. Because it is not feasible to build a lodge facility in every community, it is most useful to consider a regional view because the lodges would serve the communities and county populations. We see that as of 2021, 35.1% of the seniors are being serviced with lodge housing. At the national level, we see that among seniors aged 85 and over, approximately 29.6% lived in special care facilities (nursing homes, chronic care, long-term care hospitals, or residences for senior citizens) (Statistics Canada, 2018). Even though this includes higher level care, we can approximate that roughly 25% of seniors 85 and older utilize care facilities. Therefore, a regional service level of 35.1% is considerably higher than the national average.

Table 20b: Lodge Service Levels

TOWN	ADJUSTED 2021 SENIOR POPULATION	NUMBER OF UNITS	SERVICE LEVEL
Whitecourt	70	50	71.4%
Mayerthorpe	115	51	44.3%
Onoway	45	50	111.1%
Alberta Beach	25	-	-
Regional Total (including MD numbers)	430	151	35.1%

**Adjusted 2021 Senior Population represents the age group 85 years and above. Based on the assumption that they are most likely to utilize lodge services.*

Senior housing units required to maintain 2021 service levels for 2031 projected population

Taking the 2021 service levels as a minimum level to maintain within the region, Table 21 provides the analysis for the estimated number of units that will be required for the projected senior population from ages 65 to 84 years by 2031. Across the region, 35 senior independent living units are projected to be needed by 2031 to maintain existing service levels.

However, this number of units does not address the current gap in seniors housing. It is evident that there is a gap in seniors' independent units across the region. Therefore, to increase the current service level, more than 35 units would be needed.

Table 21: Regional analysis for number of units required by 2031 for senior independent living (approximation)

	NUMBER OF UNITS CALCULATION
New Demand, 65 years to 84 years (Population Trend from 2021 to 2031)	2976
Death Adjustments	1041
Erin Haubrich Consulting	72

Migration Adjustments	638.5
Projected Units required to meet new demand	1297
Senior Independent Living Units (2.7% service level)	35
Senior Independent Living Units (5.7% Capture rate)	74

**Adjusted 2031 Senior Population represents new demand for the age group of 65 years to 84 years and has been adjusted for death rate and migration. Refer to Appendix VII for detailed calculation.*

Given the service levels calculated using 2021 population data, senior independent living shows a larger gap within the region and as such should be the current focus. However, over the next 20 years we would anticipate that the seniors needing independent living units will eventually utilize lodge units. Therefore, Table 22 provides estimated projected service levels for lodge units in 2031 and 2041 if the current number of units are maintained. We see that by 2041, the service level for individuals over 85 drops from 35.1% to 17.8%.


Table 22: Regional analysis for service levels by 2031 and 2041 with existing number of lodge units (approximation)

	2031	2041
Regional Adjusted Senior Population	608	847
Number of Units	151	151
Service Levels	24.8%	17.8%

**Regional Adjusted 2031 and 2041 Senior Population represents the age group 85 years and above. Based on the assumption that they are most likely to utilize lodge services.*

Limited rental housing stock impacting Low-Income Households

On the regional level, it was observed that there was a high ownership versus renter ratio. This is characteristic of rural communities within the province. Not only is there limited rental stock, the available options are expensive. On a regional average, 31.9% of tenant households are



spending more than 30% of their total household income on shelter costs. This implies more than a fourth of renters are in core housing need.

Over the last five years, the market has added more rental stock within the region. However, these new market units have a higher average rent and lower vacancy rates thus remaining inaccessible to a majority of households in core need. A focus of the region's affordable housing programs and policies should be geared towards renter households as they are comparatively more likely to be in core housing need based on availability and affordability. This is applicable towards both individuals and families.

It is also relevant to note that for some of these renter households facing rent affordability problems, housing allowances and rent supplement might be more appropriate than the construction of new affordable housing.

Marginalized populations are most affected by lack of Affordable Housing

Stakeholder engagements revealed that certain groups of the population within the region were more likely to face housing needs. These included female-led households, people of color and Indigenous households and seniors. Households with people of disability and health challenges were also highlighted to be more likely to face housing needs especially with respect to affordability and accessibility. The added challenge is that many of these households may fall within more than one of these marginalized groups thus further limiting their housing options.

For the households within this portion of the population, their housing needs should not be assessed separately from their support and service's needs. To effectively address the gap in their housing needs, their ability to access services such as transportation, social support and essential amenities are important.

6.2 Municipal Analysis

6.2.1 Town of Whitecourt

Additional special needs housing and transitional housing with social support components

Individuals with disabilities, mental health issues and/or those suffering with addiction especially those unable to find jobs are in critical need for more special needs housing and transitional housing with social support. As identified by the Empowering Citizens for Health and Opportunity Society, these individuals are being rendered homeless as they are unable to secure housing due to their at-risk behaviours/reputation/legal issues. The homeless shelter offers some relief, but the deeper issue is the addictions and mental health issues that create the barriers and require additional support and services.



Affordable housing, Rent Supplement and Tenancy Support

There are existing subsidized housing units in Whitecourt however these remain significantly below demand. As was heard in the stakeholder consultations, there is a need for more rent supplement for individuals and families as the current criteria makes it difficult for them to qualify for the program. Additionally, Whitecourt is seeing population growth and in-bound migration which will increase the need for more affordable units. This gap has been recognized by the Municipal as it was stated that Whitecourt is prioritizing self-contained affordable housing for individuals (bachelor/one-bedroom) and families (2-3 bedrooms) with tenant support.

Social support for seniors to aid Aging-in-Place

As the population continues to age and seniors desire to remain in their homes and community, there is a need to provide more personal care, and home care support as well as, provide stronger social support. Whitecourt has some volunteer support and FCSS. An additional step will be ensuring that the seniors in the community know about the services and are able to navigate the system.

6.2.2 Town of Mayerthorpe

Aging Population and Senior Housing

In 2021, the percentage of the population over 65 years increased and is expected to be 43.7% of the town's population by 2031. Primary household maintainer data also indicates that the number of senior-led households is increasing, which identifies an increasing demand for appropriate seniors' housing with social support. In addition, Mayerthorpe is also experiencing limited availability in senior independent housing with no vacancies and waitlist. This is in part due to the influx of seniors from neighbouring communities.

Affordable Housing and Rental Supplement

In 2021, Mayerthorpe saw a significant decrease of families with children and a substantial increase in one parent families and individuals living with their families. The town also had the highest prevalence of low-income seniors within the service area. This indicates that there is a need for more affordable options in the town to accommodate the various households. Rent supplement and tenant support is also required in the town as the 2021 census indicated that 47.4% of tenant households were spending more than 30% of the total household income on housing cost, the highest in the service area. The number of household incomes below the threshold of being able to afford at minimum a bachelor unit was also highest in Mayerthorpe within the service area. This is expected to worsen as cost-of-living increases.



Suitability of Housing Stock

The majority of housing stock in the town is single detached and the number of senior-led housing is increasing as previously indicated. This presents challenges in maintaining the homes. Also, due to increasing cost and migration, the maintenance of the homes by non-senior led homes is also becoming difficult. As highlighted by the municipal consultations, the community is in need of affordable, medium density with lower maintenance while reducing older, derelict housing stock to address the needs of local business and industry. Mayerthorpe had one of the highest proportions of their households having either 1 or 2 persons at 79.8%. However, only 35% of homes available were 1 to 2 bedrooms. Through stakeholder consultations we also heard there is hardly any availability to buy or rent thus creating challenges for people to move to the community. There is a need to understand the housing stock versus the demand in the community.

6.2.3 Town of Onoway

Aging population and increased need for senior housing

Similar to Mayerthorpe, the percentage of the population over 65 years is expected to increase significantly to 32% by 2031. There is a need for additional senior independent housing to accommodate the expected future demand. This is in line with the Municipal Development Plan for the town of Onoway to support a range of affordable and non-market housing development to accommodate a variety of income levels, accessibility, and facilities to encourage aging-in-place needs.

Social Services and Support for people with Special Needs

Stakeholder consultation highlighted there is a heightened level of drug abuse, mental health problems and depression within the town. There is a need for social support for individuals, families, and seniors. A significant upgrade in available facilities, services and staffing is required to meet the needs of the community.

Increasing rate of Homelessness

According to the 2021 Census, the percentage of tenant households spending more than 30% of their total income was high at 42.9%. As the cost of living increases the rate of homelessness is expected to increase as well. There is also the challenge of displacement as individuals facing homelessness are forced to move to centres where they have access to more affordable housing or support services which they are unable to access or have difficulties accessing in Onoway.



6.2.4 Village of Alberta Beach

Aging Population and Increased Need for Senior Housing

Over the last 10 years, Alberta Beach has experienced a significant shift in population. Even with a general population decline, their senior population has grown significantly. In 2021, their median age was 54.8, much higher than the provincial median of 38.4. By 2031, their senior population is expected to be 27.3% of their population. This shift was acknowledged in the stakeholder engagement sessions, it was noted that many seniors are choosing to retire in Alberta Beach.

Alberta Beach had one of the lowest averages for household size at 2.1 persons, likely due to more retirement couples living here; as most dwellings are private households with 3-4 bedrooms. Stakeholders spoke of a need for housing that better matches seniors' abilities as they age, such as smaller 1-2-bedroom units that are easier to maintain.

Increased Need for Seniors Personal and Care Supports

Because the senior's population is so high in this community, and they act as a service center for surrounding summer villages, stakeholders indicated a need for increased personal and care support for senior residents. To support seniors staying in their homes and community longer, there needs to be improvement in how seniors access support services such as hairdressers, meal preparation, housing cleaning, driving services).


Need improvements for navigating Senior Housing System

As there are minimal basic services in the community, once seniors need extended health services, they are having to leave the community. Through discussions with stakeholders, we learned that this is challenging to relocate because they typically are transitioning from their home and not a hospital, putting them lower on the priority list. Because of their location in the service area, seniors may also be transitioning to a larger community outside of their zone, making it challenging to get appropriate housing (like a lodge or extended care) when needed.

6.2.5 Woodlands County

Need for Increase in Housing Stock

Over the last 10 years, Woodlands County has seen a population increase of 5.9%. In the same time frame, the net increase in households being built has had an overall net change of zero. There has been very little new housing stock to give individuals and families choices to stay in



their communities. This is causing people to leave the community or combine households with other relatives or non-relatives to maintain a place to live.

Affordable Housing and Rent Supplement for Individuals and Families

Woodlands County also has the highest percentage of household ownership at 92.7%, with virtually no rental market. 18.2% of these owner-occupied households are spending more than 30% of their income on shelter costs. Stakeholder feedback echoed that there are many low-income families in the area in need of housing support.

Coupled with an increase in unemployment rate of 12.1%, higher than the provincial average of 8.7%, this area is seeing a need for affordable housing to rent because cost of ownership is too high, as well as increased rent supplement support.

Aging Population

Like the rest of the service area, Woodlands County is expecting their senior population to grow; by 2031 it is anticipated to be 25% of their population. As most dwellings in the area are single-detached homes with 3-4 bedrooms, causing a mismatch of household suitability when seniors are aging-in-place (typically with 1-2 people in a 3-4-bedroom home). Seniors are challenged with limited access to support in their communities, especially once they cannot drive; they have no choice but to relocate to larger centers once they have higher health care needs.


6.2.6 Lac Ste. Anne County

Housing Stock Availability Low

The number of new households being built has been relatively stagnant over the last 10 years, only a small growth is projected into 2026. Stakeholder feedback shared that available housing stock to own or rent in the Lac Ste. Anne County is very low or in unsuitable conditions, leaving very little choices for individuals and families to move to the area. The current housing stock is 92.2% owner-occupied, one of the highest in the service area, leaving virtually no rental market. The Lac Ste. Anne County is seeing an increase in population between 2016 and 2021, indicating a need for more housing available.

Housing Affordability Concerns

The Lac Ste. Anne County is experiencing an increased need for affordable housing. As mentioned, 92.2% of their households are owned and between 2016 and 2021, the average monthly payments for owner-occupied dwellings increased by roughly 14%, well above the



provincial average of 9.6%. It was found that 19.2% of owner households and 30.6% of tenant households are spending more than 30% of their income on shelter costs, which is the highest in the service area. Currently, 15.4% of households cannot afford bachelor units and above with their total income.

Because most dwellings are private households with 3-4 bedrooms, the housing that is needed to meet affordability needs, is smaller units that are flexible to house individuals, families, or seniors to better match the housing occupancy rate.

Seniors Housing

The Lac Ste. Anne County comprises small villages and hamlets that have some basic and very little extended services. The county does have some senior independent facilities in Gunn, Darwell, and Sangudo; however, stakeholder consultations indicated that these types of units are still needed. It is expected by 2031 that seniors will be 27.3% of their total population. More affordable housing options for seniors that meet their needs before needing lodge services is needed because the percentage of seniors likely to be considered low-income was one of the highest in this area at 15.9%, with the lowest in the area being 10%.

Currently, seniors are having to age-in-place in their homes and must relocate once they need extended health support. Supporting aging-in-place is a high priority for the county as they recognize that seniors need better access to support before moving to extended care.

7.0 Risk Analysis

The risk analysis will outline some of the business and operational impacts for organizations supporting affordable housing in the Lac Ste. Anne Foundation service area: Onoway, Whitecourt, Mayerthorpe, Alberta Beach, Woodlands County, and Lac Ste. Anne County. It will identify the risk, the probability of it occurring, and the potential impact on various stakeholders.

RISK	PROBABILITY	IMPACT
<p>Unpredictable Demand</p> <p>Lack of appropriate senior and affordable housing in one or more of the communities in the service area causing people to relocate to other areas such as Whitecourt, Edmonton, St. Albert, Spruce Grove, or Stony Plain. Migration patterns make it challenging to understand true demand in a community.</p>	High	<ul style="list-style-type: none"> - Unexpected increase in demand for affordable housing in other service areas - Unpredictable demand making it difficult to make decisions about location and type of housing to provide
<p>Mass of Unsuitable Housing</p> <p>Current housing is not maintained properly and becomes unsuitable due to aging primary maintainers as well as increasing cost for maintenance and contraction of communities due to migration.</p>	Medium	<ul style="list-style-type: none"> - Financial burden on primary maintainers - Lack of support as seniors age, causing decline in health - Increase in derelict buildings
<p>Business Risk</p> <p>Loss of opportunity to provide housing for the service area</p>	Medium	<ul style="list-style-type: none"> - Households in the service area having no alternatives for housing - Loss of revenue generating opportunities for housing organizations and providers
<p>Increased dependence on supportive living services</p> <p>Due to the nature of the service area and a sparse population, there is a risk that health-care services wouldn't keep up with supportive living demands</p>	Medium	<ul style="list-style-type: none"> - Under-served areas in terms of health requirements



8.0 Conclusions & Recommendations

This section will first provide a lens with which to consider the recommendations made. It is important to be mindful of the movement between urban and rural, the migration between housing zones, and the state of support services impacts affordable housing decisions.

Movement between Urban and Rural

Before 2020, there was an overall migration from rural to urban centers. This could have been due to high-school graduates moving for post-secondary education, young families moving to be closer to activities, or relocating to job opportunities. During this time, there was less demand for new housing infrastructure to be built in rural communities.

Since 2020, there has been a sudden and significant shift back to rural areas: isolation in city apartments increased the desire for larger homes with more space; individuals that had summer homes relocated to them more year-round; changes in working from home allowed families the flexibility to choose where to live; or cost of living in the cities made it appealing to live in a smaller community.

This sudden change in movement patterns has made it challenging to one, make predictions about the housing need in rural communities, and two, catch up to the need that is presenting itself now.


Summer Villages

The Lac Ste. Anne Foundation service area is unique in its portfolio of communities. Besides a few larger towns, such as Whitecourt, Mayerthorpe, and Onoway, most of the region comprises villages, hamlets, and summer villages. There are twelve summer villages in the area that would typically only see residents in the summer months. However, in recent years, there is an increase in residents living here year-round.

This is important to be mindful of because, while these villages may not have the services to support, or need for affordable housing, the residents do rely on their closest neighbouring community for basic needs services. As many of these residents are seniors, it is important to understand their housing needs once their care needs are beyond living in their own homes.

Migration in Housing Management Body Service Areas

An added challenge in determining what the true need is in this region and a specific community, is in understanding the migration patterns of the residents. Depending on where the



senior lives in the service area, when they are ready to relocate out of their own home, they might not always be choosing to move within the Lac Ste. Anne Foundation service area. For example, for individuals in Alberta Beach or those close to the Yellowhead highway, they may prefer to move to Spruce Grove or Stony Plain, instead of up to Mayerthorpe or Whitecourt. In Whitecourt, we also hear of the opposite happening, there are individuals and families they service from a different housing management bodies service area (Fox Creek, Swan Hills, etc.).

Servicing Rural Alberta

Another layer that should be considered when selecting where to build affordable housing is the services available in the communities. Services could include:

- Basic municipal services - grocery store, doctor, or pharmacy
- Extended services - public transit or taxis; FCSS
- Personal care services - hairdresser, meal preparation or delivery, massage, etc.
- Extended health care services - Home Care

The presence of these types of services directly impacts whether an individual or family chooses to live in the community. It has an even larger impact on how long a senior is able to age-in-place or has to relocate to a community with services. There are improvements needed in the way personal and health care support is delivered to individuals across rural communities.

8.1 Recommendations


Address Gap in Seniors Independent Housing

To address the need for seniors' independent units in the Lac Ste. Anne Foundation service area, it is recommended:

- ❖ To maintain a service level of 2.7% of senior independent living to 2031—Seek opportunities to build (35) 1- and 2-bedroom non-market senior independent units within the service area.
- ❖ To address the current gap and maintain a higher service level of senior independent living units by 2031 – Seek opportunities to build (60) 1- and 2-bedroom non-market senior independent units within the service area.

Address Gap in Affordable Rental Housing

A couple of approaches are recommended to address the critical need for affordable rental housing:

- 
- ❖ **Addressing Income-Based Challenges** - Increase funding for rent supplements and more accessibility to the program to better use existing rental stock. This will be a critical tool to support households in communities where non-market housing is not available to meet their needs. Private housing providers will also be better able to support vulnerable populations.
 - ❖ **Addressing Supply-Based Challenges** - Build a mixed-income, 1–2-bedroom, rental housing development in Whitecourt and Mayerthorpe that includes community housing. This will service individuals and families within a range of income levels: (1) subsidized housing units (rent geared to income); (2) affordable (30% below market); (3) near market rents/market units.

Housing for Marginalized Populations

A combination of the following is recommended to address housing for marginalized populations in the service area:

- ❖ Expand supportive housing specifically for populations transitioning out of homelessness and requiring mental and addiction support in Whitecourt, Onoway, and Mayerthorpe
- ❖ Explore refurbishing, redeveloping, and renovating older housing stock to provide emergency shelters within the service area.


Supporting Aging-in-Place to Reduce Need for New Housing

A combination of the following is proposed to address the need for improved social, personal, and health services to encourage aging-in-place and increase functionality of existing housing stock, which would reduce the need for new housing:

- ❖ Increase accessibility to services to persons with physical disabilities by ensuring buildings meet accessibility standards (ramps, accessible bathrooms, and adequate transportation).
- ❖ Increase funding to make existing services more widely available in Alberta Beach, Onoway, Woodlands County and Lac Ste. Anne County. This may include finding and training more volunteers or exploring new models to deliver services to rural communities. Coordinate these services across the region to optimize how rural populations access them.


Leverage Partnerships to Deliver Affordable Housing

To effectively address affordable housing in the region it is critical to develop partnerships with public and private organizations to deliver various solutions. It is recommended to:

- 
- ❖ Partner to support housing literacy programs and access to housing information to improve the public's knowledge of the affordable housing options (particularly seniors).
 - ❖ Partner with private housing providers to enhance support services such as rental support.
 - ❖ Increase awareness of initiatives by municipalities and organizations within the region to improve collaboration and ensure a range of housing services is available to all population groups.

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10.0 Appendix

Appendix I - Letters of Agreement from Service Area Municipalities

Letters are attached at the end of this document.

Appendix II - Housing Suitability Criteria from CHMC

THE NOS DERIVES THE NUMBER OF BEDROOMS A HOUSEHOLD REQUIRES AS FOLLOWS

A maximum of two persons per bedroom

Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner

Parents in a one-parent family, of any age, have a separate bedroom

Household members aged 18 or over have a separate bedroom - except those living as part of a married or common-law couple

Household members under 18 years old of the same sex share a bedroom - except parents in a one-parent family and those living as part of a married or common-law couple

Household members under 5 years old of the opposite sex share a bedroom if doing so would reduce the number of required bedrooms. This situation would arise only in

households with an odd number of males under 18, an odd number of females under 18, and at least one female and one male under the age of 5

An exception to the above is a household consisting of one individual living alone. Such a household would not need a bedroom (i.e., the individual may live in a studio apartment and be living in suitable accommodations)

Appendix III - Community Consultation Meetings

COMMUNITY	DATE	STAKEHOLDER GROUP
Alberta Beach	April 11th, 2023	Seniors (1:30 - 2:30 pm)
	Alberta Beach Seniors Active Club	General Public (7:00 - 8:00 pm)
Mayerthorpe	April 17th, 2023	Seniors (1:30 - 2:30 pm)
	Mayerthorpe Legion	General Public (7:00 - 8:00 pm)
Blue Ridge (Woodlands County)	April 18th, 2023	Seniors (1:30 - 2:30 pm)
	Blue Ridge Community Library	General Public (7:00 - 8:00 pm)
Whitecourt	April 19th, 2023	Seniors (1:30 - 2:30 pm)
	Whitecourt Seniors Circle	General Public (7:00 - 8:00 pm)
Sangudo (Lac Ste. Anne County)	April 20th, 2023	Seniors (1:30 - 2:30 pm)
	Sangudo Area Wildrose Brand Room	General Public (7:00 - 8:00 pm)
Onoway	April 24th, 2023	Seniors (1:30 - 2:30 pm)
	Onoway Legion	General Public (7:00 - 8:00 pm)

Appendix IV - Community Consultation Discussion Questions

Housing

- Does your current housing meet your needs?
- What is the largest challenge with your current housing?
- If you are looking for housing, are you able to find something that meets your needs?
 - Is housing available?
 - Is it affordable?
 - Does it have the features you are looking for?
- What type of housing are you looking for?

Housing Features

- Would you be willing to pay more for a 1- or 2-bedroom unit?
- What unit features are you looking for in a room?

Accessibility

- What is affordable for you to pay rent? What are you willing to pay?
- How important is it for you to live close to lodge services?
- Where are your family supporters located?
- If your community doesn't have health services available, what is the furthest you are comfortable moving when you begin to need those services?
- Have people been leaving your neighborhood? What pressures may have forced them to leave?
- Have you struggled to remain in the neighborhood? Have you thought about leaving? If so, why?

Probing Questions

- Where do you see yourself in 10 years?
- What type of housing is missing from your community? What type of housing would meet the needs of community members?

Appendix V – Business & Organizations

BUSINESS/ORGANIZATION	DATE	REPRESENTATIVE
Soaring Eagle	March 28th, 2023	Shelagh Watson

FCSS Family Support Program	April 4th, 2023	Chelsea Grande on behalf of Angela Mitchell
Empowering Citizens for Health and Opportunity Society	April 4th, 2023	Sandra Morton
LSAC - FCSS	April 5th, 2023	Donna Kerr, Trista Court, Taryn Monteith
Economy and Northern Development Government of Alberta	April 5th, 2023	Kristy Tuts
Alberta Works	April 10th, 2023	Tonya Courchesne

Questions Asked to Organizations and Businesses

- How is your agency connected to vulnerable populations and their housing needs?
- What do you see as the highest need group for affordable housing?
- What do you think are the biggest housing needs in the community right now?
- What are additional barriers your clients/the community faces that you are unable to address?

Appendix VI - Municipal Representatives

NAME	POSITION	DATE
Angela Duncan	Mayor, Alberta Beach	March 27th, 2023
Chelsea Grande	Director, Community Services Whitecourt	April 4th, 2023
Shane Getson	MLA Lac Ste. Anne-Parkland	April 4th, 2023
Len Kwasny	Mayor, Onoway	April 6th, 2023
Robert Winterford	Councillor, Onoway	April 6th, 2023
Janet Jabush	Mayor, Mayerthorpe	April 7th, 2023



Sandy Morton	Vice Chair and Councillor, Mayerthorpe	April 10th, 2023
Marge Hanssen	Board Member and Mayor, Summer Village of Nakamun	April 10th, 2023
Ross Bohnet	Board Chair and Councillor, Lac Ste. Anne County	April 10th, 2023
Paul Chauvet	Board Member and Councillor, Whitecourt	April 18th, 2023

Questions Asked to Municipal Representatives

- What do you think are the biggest housing needs in the community right now?
- Are there any existing or future plans for housing developments? If so, what projects do you anticipate undertaking in the next 5 years (e.g., type, # units, etc.) for affordable housing?
- Who / what organizations will you collaborate with on these projects?

Appendix VII - 2031 Number of Units Projection Logic Model

- 1. Population Trend from 2021 to 2031**
 - a. $7236 - 4260 = 2976$
- 2. Subtract the death rate**
 - a. 2.6% annually; 10 years = 26%
 - b. $2976 \times 35\% = 1041$; $2976 - 1041 = 1935$
- 3. Subtract for Migration**
 - a. Annual rate = 3.3%; 10 years = 33%
 - b. $1935 \times 33\% = 638.5$; $1935 - 638.5 =$ approximately 1297
- 4. Ratio of Housing Needed using 1297 units**
 - a. Independent Living (2.7%) = 35



December 5, 2022

LSAF Member Municipalities
Via Email

RE: Regional Needs Assessment

**ADMINISTRATION
OFFICE**
4407 42A Avenue
Box 299
Mayerthorpe, AB
T0E 1N0
Phone: 780-786-3100
Fax: 780-786-4810

As part of the Government of Alberta's Stronger Foundations initiative: Alberta's 10-year strategy to improve and expand affordable housing lists 5 key action areas in providing affordable housing options that meet the needs of Albertans with low to moderate income.

Action area #3 is to increase capacity, planning and governance. Actions include:

**PLEASANT VIEW
LODGE**
4407 42A Avenue
Box 299
Mayerthorpe, AB
T0E 1N0
Phone: 780-786-2393
Fax: 780-786-4810

- 3.1 Co-ordinate planning with municipalities, regions, First Nation governments, Métis organizations and local housing providers.
- 3.2 Encourage regional/municipal needs assessments to inform GOA and community planning.
- 3.3 Establish three-year targets for programs and new housing developments based on current and projected community need.
- 3.4 Continue to work with housing management bodies and operators to improve efficiency, increase capacity, and expand local decision-making.
- 3.5 Develop an operator performance-assessment framework and support capacity building.
- 3.6 Ensure all operators follow best practices and housing management body board appointments are competency based.
- 3.7 Increase the number of operating agreements with HMBs, non-profit and private sector housing providers.

**SPRUCEVIEW
LODGE & HEIGHTS**
12 Sunset Boulevard
Whitecourt, AB T7S 1S9
Phone: 780-778-5530
Fax: 780-778-5215

Regarding action 3.2, "regional and municipal needs assessments can help improve capacity for meeting local needs. Through this strategy, communities will have access to a range of tools to help them meet the unique needs of their residents. To maximize investment and ensure co-ordinated supports for vulnerable Albertans, the government will work with municipalities, housing management bodies and non-profit providers to develop the capacity for needs assessments. This is particularly important in some rural and remote communities."

**CHATEAU LAC STE.
ANNE**
5123-49 Ave
Onoway, AB T0E 1V0
Phone: 780-967-0475
Fax: 780-967-0470

The province has been refining the housing needs assessment (HNA) template and guidelines based on feedback sessions to date and expect to be able to release the template within the next month. The department is also working on a way to share 2021 Statistics Canada data (expected to be available this fall/winter) to help populate some of the template.

**SUPPORTIVE HOUSING
SERVICES**
4503-52 Ave
Whitecourt, AB T7S 1M4
Phone: 780-778-3623
Fax: 780-786-4810

The template will not be mandatory, but encouraged, especially as part of a project proposal submission to help demonstrate how the proposal meets the local need/priorities.

The Lac Ste. Anne Foundation would like to offer our services to complete the needs assessment on behalf of your municipality, at no additional cost to you, as we have been advised that a regional approach is encouraged where they make sense.

The Foundation would complete the Housing Needs Assessment for the region we serve, provide each municipality with a copy of the assessment including relevant local municipal data, asking each participating municipality on the Board to sign an endorsement statement, as required by Alberta Seniors, Community and Social Services.

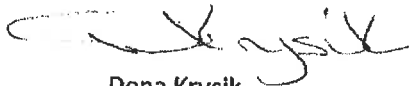
The benefits are, that by taking this approach, each municipality will be aware of the regional affordable housing context. This will ensure planning that aligns with local and regional priorities, coordinating across levels of government, and ensuring an evidence-based approach that is more consistent throughout municipalities in the province.

To do this, we need your support. As you are aware the Lac Ste. Anne Foundation operates within multiple municipalities and summer villages and we want to ensure that we are making the best use of our resources as well as yours and not duplicate information being submitted for future priorities within our region.

If you are in agreement that the Foundation takes the lead on completing a regional needs assessment and submit the completed template to the province on your behalf, please respond accordingly.

Thank you in advance for your consideration of our proposal, if you have any questions, please contact me at 780-786-3167.

Sincerely,



Dena Krysik
Chief Administrative Officer

Cc: Board of Directors – Lac Ste. Anne Foundation

Dena Krysik

From: Gordon Frank <Gordon.frank@woodlands.ab.ca>
Sent: January 25, 2023 9:54 AM
To: Dena Krysik
Cc: Council
Subject: RE: Regional Housing Needs Assessment

Dena, my apologies for not responding sooner. On behalf of Woodlands County, we authorize Lac Ste Anne Housing Foundation to undertake the needs assessment for Woodlands County.

If you require assistance from our planning or economic development department, please feel free to reach out.

Gordon Frank, CLGM
Chief Administrative Officer
Woodlands County

From: Dena Krysik <dkrysik@lsaf.ca>
Sent: December 5, 2022 10:33 AM
To: Peter Smyl <petersmyl@whitecourt.ca>; cao@onoway.ca; Town CAO <cao@mayerthorpe.ca>; Mike Primeau <mprimeau@lsac.ca>; aboffice@albertabeach.com; Gordon Frank <Gordon.frank@woodlands.ab.ca>; cao@rosshaven.ca; cao@svnakamun.com; aaraujjobirchcove@shaw.ca; cao@valquentin.ca; svcastle@telus.net; office@sunsetpoint.ca; sv sandyb@xplor.net.ca; svsunrisebeach@wildwillowenterprises.com; office@svyellowstone.ca
Cc: Ross Bohnet <rbohnet@lsac.ca>; Sandy Morton <Sandy.Morton@mayerthorpe.ca>; Bernie Poulin <berniepoulin@icloud.com>; Marge Hanssen <marge.hanssen@svnakamun.com>; Daryl Weber <darylweb@telus.net>; Paul Chauvet <paulchauvet@whitecourt.ca>; Jeremy Wilhelm <Jeremy.Wilhelm@woodlands.ab.ca>; Len Kwasny <lkwasny@onoway.ca>
Subject: Regional Housing Needs Assessment

Good morning,

Please review the attached letter of request regarding the Lac Ste. Anne Foundation conducting a Regional Housing Needs Assessment on behalf of our member Municipalities.

Feel free to contact me if you have any questions.

Thank you,

Dena Krysik
Chief Administrative Officer
Office: 780-786-3167 | Fax: 780-786-4810 | Cellular: 780-269-0084
4407 42A Avenue, Mayerthorpe, AB T0E 1N0
www.lsaf.ca





January 24, 2023

Lac Ste. Anne Foundation
Box 299
Mayerthorpe, AB T0E 1N0

Attn: Dena Krysik, CAO

Re: Regional Needs Assessment

Lac Ste. Anne County Council reviewed your correspondence dated December 5, 2022, regarding the above noted, at their December 16, 2022 Meeting. Council has agreed, through resolution, to allow the Lac Ste. Anne Foundation to take the lead role in completing a needs assessment on behalf of Lac Ste. Anne County. Such a process will enable a regional approach to collectively gather the data necessary to evaluate and direct positive steps in the provision of affordable seniors housing and services throughout the area.

Lac Ste. Anne County will provide any information you require, upon request, and we look forward to collaborating on this important project.

Regards,

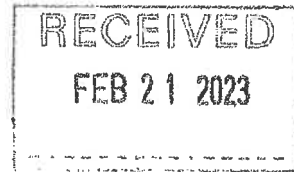
A handwritten signature in black ink, appearing to read "Trista Court".

Trista Court

General Manager of Community Engagement



February 15, 2023



LAC STE. ANNE FOUNDATION
Box 289
MAYERTHORPE, Alberta
T0E 1N0

Attention: Ross Bohnet
Chair

Dear Mr. Bohnet:

Re: **Regional Needs Assessment**

Whitecourt Town Council recently reviewed Lac Ste. Anne Foundation's request to complete the Regional Needs Assessment on the Town's behalf.

As a member municipality of the Lac Ste. Anne Foundation, Whitecourt would like to be included in the completion of a regional needs assessment. Whitecourt has the highest population in the Lac Ste. Anne service area and is a regional service and economic hub for the area, so it is important that Whitecourt be included in the overall assessment.

Whitecourt will, however, be submitting its own housing needs assessment to better reflect the unique needs of our community. The assessment has an opportunity to be updated by the Town at a later date to include the outcomes or supporting information from the regional assessment

We look forward to working with you.

Sincerely,

Tom Pickard
Mayor

Ph: 780.778.2273, ext. 123

Email: tompickard@whitecourt.ca

cc: Dena Krysik, CAO
Lac Ste. Anne Foundation

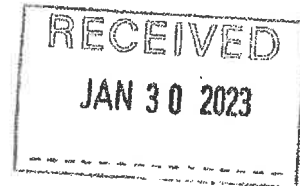
Paul Chauvet

Office of the Mayor

5004 52 Avenue, Box 509, Whitecourt AB T7S 1N6
Phone /780.778.2273 Fax /780.778.4166
www.whitecourt.ca



Mayerthorpe



January 26, 2023

Lac Ste. Anne Foundation
Box 299
Mayerthorpe, AB
T0E 1N0

Dear Dena Krysik, CAO:

The Town of Mayerthorpe is pleased to offer this letter in support of the Lac Ste. Anne Foundation's completion of an affordable housing Regional Needs Assessment.

This Assessment will provide valuable information for the Town and benefit the entire region. Our Council understands that improved affordable housing capacity for low to moderate income families is critical to the prosperity of the community.

Thank you for taking the lead on this initiative. Our Council is confident the Lac Ste. Anne Foundation will be successful in its proposal.

Please contact our administration for further assistance as required.

Sincerely,

Mayor Janet Jabush
Town of Mayerthorpe

Dena Krysik

From: debbie@onoway.ca
Sent: January 17, 2023 10:57 AM
To: Dena Krysik
Cc: Jennifer Thompson
Subject: Regional Housing Needs Assessment - Town of Onoway
Attachments: Regional Needs Assessment Request.pdf

Dena: Town of Onoway Council reviewed this request at their January 12, 2023 meeting and passed the following motion:

"MOVED by Mayor Lenard Kwasny that Council authorizes the Lac Ste. Anne Foundation to take the lead in completing a regional and municipal housing needs assessment and submit a completed template to the Government of Alberta."

Thank you for undertaking this. If you're able to share the completed template, I believe that would be of interest to Council.

Regards,



Debbie Giroux
Administrative Assistant

Phone: 780-967-5338
Fax: 780-967-3226
E-Mail : debbie@onoway.ca

Mall: Box 540 Onoway, AB T0E-1V0
Town Office: 4812-51 Street Onoway

Web: www.onoway.ca



From: Dena Krysik <dkrysik@lsaf.ca>
Sent: December 5, 2022 10:33 AM
To: Peter Smyl <petersmyl@whitecourt.ca>; cao@onoway.ca; Town CAO <cao@mayerthorpe.ca>; Mike Primeau <mprimeau@lsac.ca>; aboffice@albertabeach.com; Gordon Frank <Gordon.frank@woodlands.ab.ca>; cao@rosshaven.ca; cao@svnakamun.com; aaraujobirchcove@shaw.ca; cao@valquentin.ca; svcastle@telus.net; office@sunsetpoint.ca; svsandyb@xplornet.ca; svsunrisebeach@wildwillowenterprises.com; office@svyellowstone.ca
Cc: Ross Bohnet <rbohnet@lsac.ca>; Sandy Morton <Sandy.Morton@mayerthorpe.ca>; Bernie Poulin <berniepoulin@icloud.com>; Marge Hanssen <marge.hanssen@svnakamun.com>; Daryl Weber <darylweb@telus.net>; Paul Chauvet <paulchauvet@whitecourt.ca>; Jeremy Wilhelm <jeremy.wilhelm@woodlands.ab.ca>; Len Kwasny <lkwasny@onoway.ca>
Subject: Regional Housing Needs Assessment

Good morning,

Dena Krysik

From: Alberta Beach Village Office <aboffice@albertabeach.com>
Sent: December 21, 2022 3:35 PM
To: Dena Krysik
Subject: RE: Regional Housing Needs Assessment

Good afternoon, Dena,

In follow up to your email. Alberta Beach Council at their regular council meeting held last night made the motion to approve that the Lac Ste. Anne Foundation completes the regional housing needs assessment on behalf of Alberta Beach.

If you need anything please let me know.

Thank you,

Kathy Skwarchuk,
CAO

Alberta Beach
Box 278
Alberta Beach, AB
T0E 0A0
Phone: 780-924-3181
Fax: 780-924-3313
aboffice@albertabeach.com

***HOLIDAY CLOSURE:** The Village Office will be closed Friday, December 23rd, 2022 through Monday, January 2nd, 2023. Regular service will resume Tuesday, January 3rd, 2023.

This email is intended for the use of the recipient or entity to which it has been addressed. This email may contain information that is privileged, confidential, and/or protected by law and is to be held in strict confidence. Please contact us immediately if you are not the intended recipient of this communication, and do not copy, distribute or take action relying on it. Any communication received in error, or subsequent reply should be deleted or destroyed.

From: Dena Krysik <dkrysik@lsaf.ca>
Sent: December 5, 2022 10:33 AM
To: Peter Smyl <petersmyl@whitecourt.ca>; cao@onoway.ca; Town CAO <cao@mayerthorpe.ca>; Mike Primeau <mprimeau@lsac.ca>; aboffice@albertabeach.com; Gordon Frank <Gordon.frank@woodlands.ab.ca>; cao@rosshaven.ca; cao@svnakamun.com; aaraujobirchcove@shaw.ca; cao@valquentin.ca; svcastle@telus.net; office@sunsetpoint.ca; svsandyb@xplornet.ca; svsunrisebeach@wildwillowenterprises.com; office@svyellowstone.ca
Cc: Ross Bohnet <rbohnet@lsac.ca>; Sandy Morton <Sandy.Morton@mayerthorpe.ca>; Bernie Poulin <berniepoulin@icloud.com>; Marge Hanssen <marge.hanssen@svnakamun.com>; Daryl Weber <darylweber@telus.net>; Paul Chauvet <paulchauvet@whitecourt.ca>; Jeremy Wilhelm <jeremy.wilhelm@woodlands.ab.ca>; Len Kwasny <lkwasny@onoway.ca>
Subject: Regional Housing Needs Assessment

Good morning,

Dena Krysik

From: Tony Sonnleitner (Ross Haven) <CAO@rosshaven.ca>
Sent: December 5, 2022 10:54 AM
To: Dena Krysik
Subject: Ross Haven - RE: Regional Housing Needs Assessment

December 5, 2022

Dena Krysik, CAO
Lac Ste. Anne Foundation
4407 – 42A Avenue
Mayerthorpe, AB T0E 1N0

Dear Dena:

Re: Regional Housing Needs Assessment

Thank you for your letter.
The Summer Village of Ross Haven supports your efforts.
Please proceed on our behalf in this endeavour.

Regards,

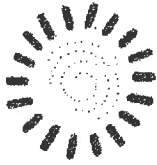
Tony Sonnleitner, CAO, Summer Village of Ross Haven
(780) 718-5479

From: Dena Krysik <dkrysik@lsaf.ca>
Sent: December 5, 2022 10:33 AM
To: Peter Smyl <petersmyl@whitecourt.ca>; cao@onoway.ca; Town CAO <cao@mayerthorpe.ca>; Mike Primeau <mprimeau@lsac.ca>; aboffice@albertabeach.com; Gordon Frank <Gordon.frank@woodlands.ab.ca>; Tony Sonnleitner (Ross Haven) <CAO@rosshaven.ca>; cao@svnakamun.com; aaraujjobirchcove@shaw.ca; cao@valquentin.ca; svcastle@telus.net; office@sunsetpoint.ca; sv sandyb@xplornet.ca; svsunrisebeach@wildwillowenterprises.com; office@svyellowstone.ca
Cc: Ross Bohnet <rbohnet@lsac.ca>; Sandy Morton <Sandy.Morton@mayerthorpe.ca>; Bernie Poulin <berniepoulin@icloud.com>; Marge Hanssen <marge.hanssen@svnakamun.com>; Daryl Weber <darylweb@telus.net>; Paul Chauvet <paulchauvet@whitecourt.ca>; Jeremy Wilhelm <jeremy.wilhelm@woodlands.ab.ca>; Len Kwasny <lkwasny@onoway.ca>
Subject: Regional Housing Needs Assessment

Good morning,

Please review the attached letter of request regarding the Lac Ste. Anne Foundation conducting a Regional Housing Needs Assessment on behalf of our member Municipalities.

Feel free to contact me if you have any questions.



Summer Village of Sunrise Beach

Box 1197

Onoway, Alberta

TOE 1V0

Email:

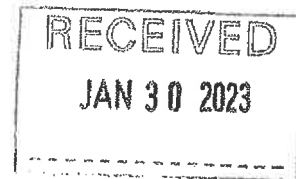
svsunrisebeach@wildwillowenterprises.com

Phone: (780) 967-0271

Fax: (780) 967-0431

January 25th, 2023

Lac Ste. Anne Foundation
Box 299
Mayerthorpe, AB. T0E 1N0



Att: Dena Krysik
Chief Administrative Officer

Dear Dena :

Re : Regional Needs Assessment

In reference to the above noted, please be advised your December 5th, 2022 letter regarding same was presented to the Council of the Summer Village of Sunrise Beach at their regular meeting of January 24th, 2023.

I am pleased to advise that Council passed a motion supporting the Foundation taking the lead in completing a regional needs assessment and submitting the completed template to the province on behalf of our Summer Village.

On behalf of Council thank you, and the Foundation, for taking on this initiative on behalf of our community and the entire region.

Yours truly,

Wendy Wildman
Chief Administrative Officer
Summer Village of Sunrise Beach

/www

Dena Krysik

From: office@sunsetpoint.ca
Sent: February 7, 2023 9:19 AM
To: Dena Krysik
Subject: RE: Regional Housing Needs Assessment

We support it

From: Dena Krysik <dkrysik@lsaf.ca>
Sent: December 5, 2022 10:33 AM
To: Peter Smyl <petersmyl@whitecourt.ca>; cao@onoway.ca; Town CAO <cao@mayerthorpe.ca>; Mike Primeau <mprimeau@lsac.ca>; aboffice@albertabeach.com; Gordon Frank <Gordon.frank@woodlands.ab.ca>; cao@rosshaven.ca; cao@svnakamun.com; aaraujibirchcove@shaw.ca; cao@valquentin.ca; svcastle@telus.net; office@sunsetpoint.ca; svsandyb@xplornet.ca; svsunrisebeach@wildwillowenterprises.com; office@svyellowstone.ca
Cc: Ross Bohnet <rbohnet@lsac.ca>; Sandy Morton <Sandy.Morton@mayerthorpe.ca>; Bernie Poulin <berniepoulin@icloud.com>; Marge Hanssen <marge.hanssen@svnakamun.com>; Daryl Weber <darylweb@telus.net>; Paul Chauvet <paulchauvet@whitecourt.ca>; Jeremy Wilhelm <jeremy.wilhelm@woodlands.ab.ca>; Len Kwasny <lkwasny@onoway.ca>
Subject: Regional Housing Needs Assessment

Good morning,

Please review the attached letter of request regarding the Lac Ste. Anne Foundation conducting a Regional Housing Needs Assessment on behalf of our member Municipalities.

Feel free to contact me if you have any questions.

Thank you,

Dena Krysik
Chief Administrative Officer
Office: 780-786-3167 | Fax: 780-786-4810 | Cellular: 780-269-0084
4407 42A Avenue, Mayerthorpe, AB T0E 1N0
www.lsaf.ca



Dena Krysik

From: wendy wildwillowenterprises.com <wendy@wildwillowenterprises.com>
Sent: February 15, 2023 12:26 PM
To: Dena Krysik
Cc: Summer Village Office
Subject: Regional Needs Assessment

Dena at this mornings Summer Village of South View Council meeting, Council approved the LSA Foundation completing a regional needs assessment.

Thx

W

Wendy Wildman,
Chief Administrative Officer
Summer Village Administration/Wildwillow Enterprises Inc.

Phone: 780-967-0271

Email: wendy@wildwillowenterprises.com

Dena Krysik

From: office@sunsetpoint.ca
Sent: February 7, 2023 9:19 AM
To: Dena Krysik
Subject: RE: Regional Housing Needs Assessment

We support it

From: Dena Krysik <dkrysik@lsaf.ca>
Sent: December 5, 2022 10:33 AM
To: Peter Smyl <petersmyl@whitecourt.ca>; cao@onoway.ca; Town CAO <cao@mayerthorpe.ca>; Mike Primeau <mprimeau@lsac.ca>; aboffice@albertabeach.com; Gordon Frank <Gordon.frank@woodlands.ab.ca>; cao@rosshaven.ca; cao@svnakamun.com; aaraujobirchcove@shaw.ca; cao@valquentin.ca; svcastle@telus.net; office@sunsetpoint.ca; sv sandyb@xplornet.ca; svsunrisebeach@wildwillowenterprises.com; office@svyellowstone.ca
Cc: Ross Bohnet <rbohnet@lsac.ca>; Sandy Morton <Sandy.Morton@mayerthorpe.ca>; Bernie Poulin <berniepoulin@icloud.com>; Marge Hanssen <marge.hanssen@svnakamun.com>; Daryl Weber <darylweb@telus.net>; Paul Chauvet <paulchauvet@whitecourt.ca>; Jeremy Wilhelm <jeremy.wilhelm@woodlands.ab.ca>; Len Kwasny <lkwasny@onoway.ca>
Subject: Regional Housing Needs Assessment

Good morning,

Please review the attached letter of request regarding the Lac Ste. Anne Foundation conducting a Regional Housing Needs Assessment on behalf of our member Municipalities.

Feel free to contact me if you have any questions.

Thank you,

Dena Krysik
Chief Administrative Officer
Office: 780-786-3167 | Fax: 780-786-4810 | Cellular: 780-269-0084
4407 42A Avenue, Mayerthorpe, AB T0E 1N0
www.lsaf.ca



Dena Krysik

From: Summer Village of Sandy Beach <svsandyb@xplornet.ca>
Sent: December 5, 2022 1:22 PM
To: Dena Krysik
Subject: RE: Regional Housing Needs Assessment

Dena

Please proceed.

Thank you.

Rudolf Liebenberg
CAO
SV of Sandy Beach

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From: Dena Krysik <dkrysik@lsaf.ca>
Sent: December 5, 2022 10:33 AM
To: Peter Smyl <petersmyl@whitecourt.ca>; cao@onoway.ca; Town CAO <cao@mayerthorpe.ca>; Mike Primeau <mprimeau@lsac.ca>; aboffice@albertabeach.com; Gordon Frank <Gordon.frank@woodlands.ab.ca>; cao@rosshaven.ca; cao@svnakamun.com; aaaraujjobirchcove@shaw.ca; cao@valquentin.ca; svcastle@telus.net; office@sunsetpoint.ca; svsandyb@xplornet.ca; svsunrisebeach@wildwillowenterprises.com; office@svyellowstone.ca
Cc: Ross Bohnet <rbohnet@lsac.ca>; Sandy Morton <Sandy.Morton@mayerthorpe.ca>; Bernie Poulin <berniepoulin@icloud.com>; Marge Hanssen <marge.hanssen@svnakamun.com>; Daryl Weber <darylweb@telus.net>; Paul Chauvet <paulchauvet@whitecourt.ca>; Jeremy Wilhelm <jeremy.wilhelm@woodlands.ab.ca>; Len Kwasny <lkwasny@onoway.ca>
Subject: Regional Housing Needs Assessment

Good morning,

Please review the attached letter of request regarding the Lac Ste. Anne Foundation conducting a Regional Housing Needs Assessment on behalf of our member Municipalities.

Feel free to contact me if you have any questions.

Thank you,

Dena Krysik
Chief Administrative Officer
Office: 780-786-3167 | Fax: 780-786-4810 | Cellular: 780-269-0084
4407 42A Avenue, Mayerthorpe, AB T0E 1N0
www.lsaf.ca

Dena Krysik

From: ddm@kronprinzconsulting.ca
Sent: February 28, 2023 9:06 AM
To: Dena Krysik
Subject: Re: Follow-up - Regional Housing Needs Assessment

Hi Dena,

Sorry for not responding earlier, I know council for the Summer Village of Nakamun Park discussed this initiative and we are happy to participate in the program. I'm thinking the letter confirming same got lost in the shuffle as we recently moved offices, but we are definitely on board.

Please let me know if you require any further information at this time,

Dwight Darren Moskalyk

Chief Administrative Officer

Summer Village of Nakamun Park

On Tue, 28 Feb 2023 15:44:42 +0000 Dena Krysik wrote:

Good morning,

On December 5th, the Lac Ste. Anne Foundation had sent a request for support to proceed with conducting a regional housing needs assessment on behalf of all its contributing Municipalities. To date, we have not received a response from your Summer Village.

Please provide a response to this email indicating whether or not your Summer Village would like to be included in this assessment. I have attached the original letter of request for your information.

Dena Krysik

From: Summer Village of West Cove <swwestcove@outlook.com>
Sent: February 28, 2023 9:51 AM
To: Dena Krysik
Subject: Re: Follow-up - Regional Housing Needs Assessment
Attachments: image002.png; Regional Needs Assessment Request.pdf

Hi Dena, yes the SV of West Cove would like to be involved. A motion was made to that effect; do you need a copy? Thanks.

Diane Wannamaker

On Feb 28, 2023, at 8:45 AM, Dena Krysik <dkrysik@lsaf.ca> wrote:

Good morning,

On December 5th, the Lac Ste. Anne Foundation had sent a request for support to proceed with conducting a regional housing needs assessment on behalf of all its contributing Municipalities. To date, we have not received a response from your Summer Village.

Please provide a response to this email indicating whether or not your Summer Village would like to be included in this assessment. I have attached the original letter of request for your information.

Thank you for your consideration, I look forward to hearing from you.

Dena Krysik

Chief Administrative Officer

Office: 780-786-3167 | Fax: 780-786-4810 | Cellular: 780-269-0084

4407 42A Avenue, Mayerthorpe, AB T0E 1N0

www.lsaf.ca

Dena Krysik

From: Summer Village Office <administration@wildwillowenterprises.com>
Sent: February 28, 2023 10:21 AM
To: Dena Krysik
Subject: Re: Follow-up - Regional Housing Needs Assessment

Hello Dena, please be advised that your letter regarding the Lac Ste. Anne Foundation Regional Housing Needs Assessment was reviewed by Silver Sands Council at their meeting held on February 24, 2023 and I can advise that this was supported by Council.

Please advise if you require any further information.

Thank you,

**Heather Luhtala,
Administration**

Summer Village of Silver Sands - www.summervillageofsilversands.com
Summer Village of South View - www.summervillageofsouthview.com

Email: administration@wildwillowenterprises.com
Phone: 587-873-5765
Fax: 780-967-0431

From: Dena Krysik <dkrysik@lsaf.ca>
Sent: Tuesday, February 28, 2023 8:44 AM
To: Summer Village Office <administration@wildwillowenterprises.com>; swestcove@outlook.com
<swestcove@outlook.com>; aaraujobirchcove@shaw.ca <aaraujobirchcove@shaw.ca>; cao@valquentin.ca
<cao@valquentin.ca>; svcastle@telus.net <svcastle@telus.net>; cao@svnakamun.com <cao@svnakamun.com>;
office@svyellowstone.ca <office@svyellowstone.ca>
Cc: Bernie Poulin <berniepoulin@lcloud.com>; Marge Hanssen <marge.hanssen@svnakamun.com>
Subject: Follow-up - Regional Housing Needs Assessment

Good morning,

On December 5th, the Lac Ste. Anne Foundation had sent a request for support to proceed with conducting a regional housing needs assessment on behalf of all its contributing Municipalities. To date, we have not received a response from your Summer Village.

Please provide a response to this email indicating whether or not your Summer Village would like to be included in this assessment. I have attached the original letter of request for your information.

Thank you for your consideration, I look forward to hearing from you.

**Dena Krysik
Chief Administrative Officer**
Office: 780-786-3167 | Fax: 780-786-4810 | Cellular: 780-269-0084
4407 42A Avenue, Mayerthorpe, AB T0E 1N0
www.lsaf.ca

Dena Krysik

From: Yellowstone Office <office@svyellowstone.ca>
Sent: March 2, 2023 5:36 PM
To: Dena Krysik
Subject: Re: Follow-up - Regional Housing Needs Assessment

Hi Dena,
I heard back from my Council, and I confirm, Yellowstone supports the Regional Housing Assessment needs study. Please include Yellowstone as one of the participating municipalities. They will pass this motion at the next Council meeting, Friday March 17.
Thanks Dena!

Kim

Get Outlook for iOS

From: Yellowstone Office <office@svyellowstone.ca>
Sent: Thursday, March 2, 2023 3:28:12 PM
To: Dena Krysik <dkrysik@lsaf.ca>
Subject: Re: Follow-up - Regional Housing Needs Assessment

Yes, I would assume they would support it. but I've learned never to assume anything, so I'll email them now and get back to you asap.

Kim

From: Dena Krysik <dkrysik@lsaf.ca>
Sent: Thursday, March 2, 2023 3:19 PM
To: Yellowstone Office <office@svyellowstone.ca>
Subject: RE: Follow-up - Regional Housing Needs Assessment

Thank you for your response Kim,

Would it be fair to tentatively move forward with support and hopefully your council approves the request on the 17th?

Let me know if you feel this direction is acceptable?

Dena Krysik
Chief Administrative Officer
Office: 780-786-3167 | Fax: 780-786-4810 | Cellular: 780-269-0084
4407 42A Avenue, Mayerthorpe, AB T0E 1N0
www.lsaf.ca



Dena Krysik

From: wendy wildwillowenterprises.com <wendy@wildwillowenterprises.com>
Sent: March 9, 2023 9:58 AM
To: Dena Krysik
Cc: Summer Village Office; Joseph B Poulin
Subject: Needs Assessment - Summer Village of Silver Sands

Good morning Dena - sorry for the tardy reply (I was away on holidays), but at our February 24th, 2023 Council Meeting for the Summer Village of Silver Sands Council approved support for the proposed Regional Needs Assessment as outlined in your letter.

Thanks

W

Wendy Wildman,
Chief Administrative Officer
Summer Village Administration/Wildwillow Enterprises Inc.

Phone: 780-967-0271

Email: wendy@wildwillowenterprises.com

Dena Krysik

From: Marlene Walsh <marlenehwash@gmail.com>
Sent: March 11, 2023 8:00 AM
To: Dena Krysik
Subject: Re: Follow-up - Regional Housing Needs Assessment

Good Morning Dena

The Summer Village of Val Quentin does wish to be included in this Regional Needs Assessment process.

Thank you

Marlene Walsh
CAO
Summer Village of Val Quentin
780 668 3182

On Tue, Feb 28, 2023 at 8:46 AM Dena Krysik <dkrysik@lsaf.ca> wrote:

Good morning,

On December 5th, the Lac Ste. Anne Foundation had sent a request for support to proceed with conducting a regional housing needs assessment on behalf of all its contributing Municipalities. To date, we have not received a response from your Summer Village.

Please provide a response to this email indicating whether or not your Summer Village would like to be included in this assessment. I have attached the original letter of request for your information.

Thank you for your consideration, I look forward to hearing from you.

Dena Krysik

Chief Administrative Officer

Office: 780-786-3167 | Fax: 780-786-4810 | Cellular: 780-269-0084

4407 42A Avenue, Mayerthorpe, AB T0E 1N0

www.lsaf.ca

Dena Krysik

From: Yellowstone Office <office@svyellowstone.ca>
Sent: April 13, 2023 1:16 PM
To: Dena Krysik
Subject: Re: Follow-up - Regional Housing Needs Assessment

Hi Dena,

I apologize for taking so long to get this to you, but here is the resolution confirming Yellowstone's support of the Regional Housing Assessment needs study. Please let me know if that works, hopefully the wording is okay.

Kim

1. LAC STE. ANNE FOUNDATION REGIONAL NEEDS ASSESSMENT

Res. #020 - 23 MOVED Darren Jones that Yellowstone Council is in agreement with Lac Ste. Anne Foundation submitting a regional needs assessment and needs template on behalf of the Summer Village of Yellowstone.

CARRIED_

From: Dena Krysik <dkrysik@lsaf.ca>
Sent: Friday, March 3, 2023 9:01 AM
To: Yellowstone Office <office@svyellowstone.ca>
Subject: RE: Follow-up - Regional Housing Needs Assessment

That's great news Kim,

Thank you for following up so quickly 😊

Dena Krysik
Chief Administrative Officer
Office: 780-786-3167 | Fax: 780-786-4810 | Cellular: 780-269-0084
4407 42A Avenue, Mayerthorpe, AB T0E 1N0
www.lsaf.ca

