



**City of Grande Prairie
Birch Hills County
County of Grande Prairie
Saddle Hills County
MD of Greenview
M.D. #144 Spirit River
Town of Wembley
Town of Beaverlodge
Town of Sexsmith
Town of Spirit River
Village of Rycroft**

2023

Update to the

2019

Regional

Seniors and

Family

Housing

Needs

Assessment

Study

December 2023

Prepared by



Table of Contents

| | | |
|-----|--|----|
| 1. | Executive Summary..... | 4 |
| 2. | Introduction | 10 |
| 2.1 | Purpose | 11 |
| 2.2 | Method and Approach..... | 12 |
| 2.3 | Data and Information Sources | 14 |
| 2.4 | Report Structure | 14 |
| 2.5 | Note on the 2021 Core Housing Need Data | 15 |
| 3. | Housing Needs Assessments..... | 16 |
| 3.1 | Regional Overview | 16 |
| 3.2 | Indigenous Housing Need | 27 |
| 3.3 | North Communities..... | 29 |
| 3.4 | West Communities..... | 34 |
| 3.5 | East Communities | 39 |
| 3.6 | Grande Prairie | 44 |
| 3.7 | Homelessness in the City of Grande Prairie | 49 |
| 4. | Summary, Insights and Conclusions | 53 |
| 4.1 | Summary of Outstanding Need (2021)..... | 53 |
| 4.2 | Looking to the Future..... | 53 |
| 1.1 | Collection and Maintenance Strategy | 55 |
| 5. | Appendices:..... | 57 |

1. Executive Summary

The release of the housing data from the 2021 Canada Census prompted the Grande Spirit Foundation (GSF) to update the 2019 Regional Seniors and Family Housing Needs Assessment Study which was based mainly on 2016 data. This update focuses on the 2021 Canada Census custom data order (using the same specifications as 2019 study) for the four the GSF regions and other readily available data from Canadian Mortgage Housing Corporation (CMHC), City of Grande Prairie, and other local information, as the basis for the analysis and conclusions. It includes the core housing need data and distinguishes Indigenous households in need. Given the City's extensive efforts to address homelessness, a section on homelessness in Grande Prairie was added to the report.

The updated housing need assessment does not include a stakeholder engagement, new household and core need projections (2019 projections are used), any disaggregated data on special needs households, and rural homelessness.

Housing needs assessments were completed for each of the four geographies as well as a regional perspective. The assessment includes a housing market overview, assessment of current housing need, an estimate of future need, an overview of existing and future housing needs by household type and age and potential options to address the housing needs. While the primary focus is a needs assessment, policy implications and options are outlined throughout the report for consideration.

The analysis examined two aspects of housing requirements - market housing (demand) and non-market (need for assistance). Housing need typically focuses on households unable to address their housing requirements in the market. For example, in the GSF region roughly 10.3% of all households are deemed to be in core housing need. An alternate way to view this is that 89.7% of households in the GSF are appropriately housed, most without assistance in market-based housing. Here the challenge is to extend the reach of the market (grow the 89.7% to 90%+) so that fewer households remain unserved, minimizing the need for financial assistance. It is for this reason that the assessment extends to include an assessment of the market conditions and performance.

Key Findings and Insights

The analysis identified distinct differences in the existing housing stock and in recent construction activity between the City versus the three rural areas. It also revealed a significant mismatch between housing requirements and market supply.

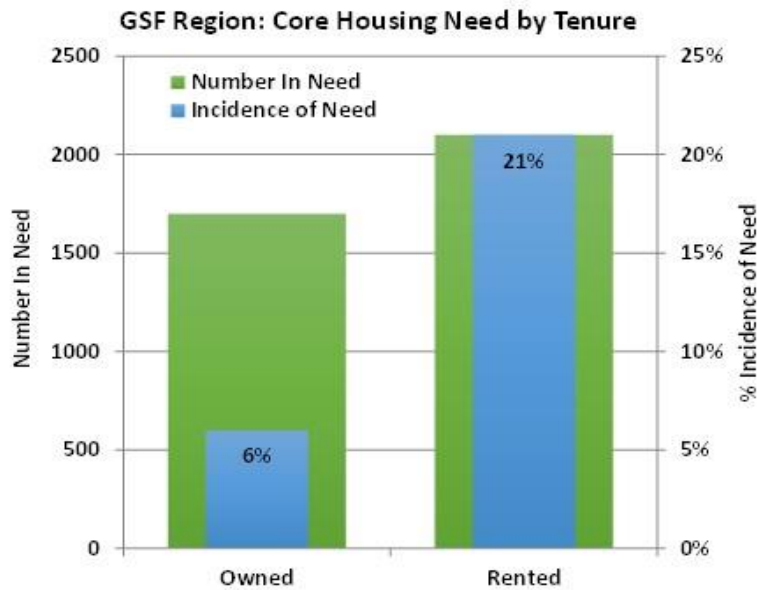
- Many households in the rural communities and especially older, smaller households, want smaller homes, but wish to remain in those areas. To date there has been only a limited market response.
- For smaller households that are renting, often the only option is a single detached home, for which the rent exceeds 30% of income, so they fall into core housing need. If there were smaller affordable rental options, such households may not be in need.

- Housing need in the rural communities is more often, but not exclusively, found among low-income seniors that own their home. If options, including smaller dwellings either for sale or for rent were available, many could liquidate their equity and downsize. But recent construction activity shows those options are not being created in the housing market.

There is a need to encourage and incent market-based solutions to the persisting housing need. The right market responses, which include both smaller ownership options and purpose-built rental options, would remove households from being in need without government assistance.

This assessment relies mainly on the CMHC core housing need measure to identify both the quantity and nature of housing need, where some form of assistance is required.¹ Despite the “cushioning effect” of CERB payments on 2021 core need households (see section 2.5 on page 15), core need is still the most widely used measure of housing need in Canada. Housing agencies should expect the 2026 core need numbers to increase significantly in some communities as a result.

- First looking at an overall assessment of core need across the region, the data show that in total some 3,800 households, (almost 2,100 renters and 1,700 owners) accounting for 10.3% of all households are estimated to be in core housing need.



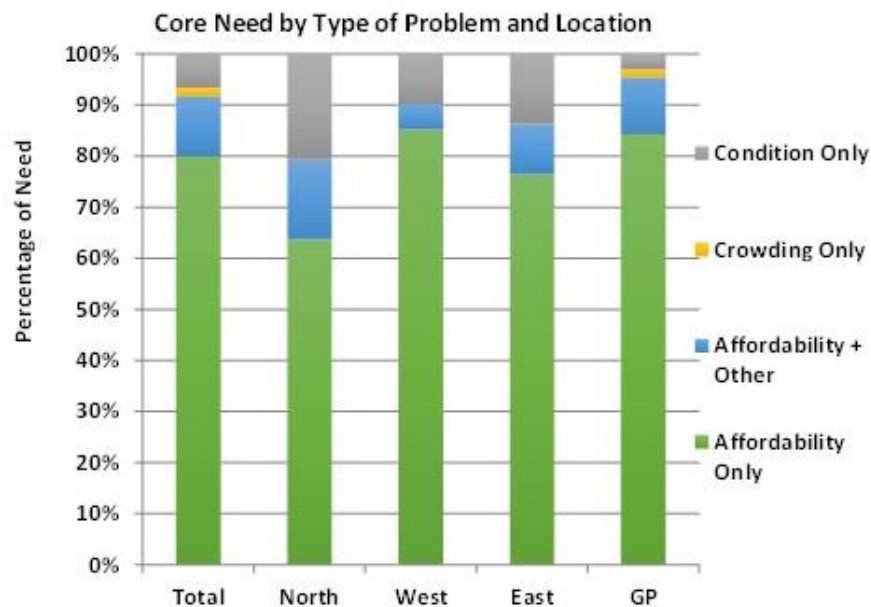
¹ Core Housing Need is a methodology developed by CMHC in the 1980’s to assess housing need. It involves a two-step process drawing on three specific housing standards – affordability (pay over 30% of gross income for shelter cost); adequacy (dwelling in need of major repair); and suitability (a measure of crowding that compares number of bedrooms to size and composition of household). Second it establishes an income threshold to further refine the count of those in need. This is determined based on having an income above that required to pay no more than 30% to afford a median rent home of suitable size in the market area. So, if the median 2-bed rent were \$750, the income threshold would be \$30,000 ($\$750/0.30 \times 12$ months). A household living below any of the three standards and with an income below the income threshold is deemed to be in core need.

In addition to counting the number of households in need, the assessment also examined the incidence of need - the proportion within a specific population group that are estimated to be in need. As shown in the chart above:

- While the number of owners in need is significant (and mainly in the rural areas), the incidence of need among owners is much lower at 7%, or one in every 14 owner households) compared to renters where 25% or almost one in four households are in need. And owners have accumulated equity that can be used to assist, while renters have few or no assets and generally much lower incomes.

Nature of Need

As noted, the core need methodology distinguishes type of need, incorporating the three housing standards: affordability, adequacy (condition) and suitability (crowding).



The vast majority of problems relate to affordability, either alone, or in combination. That said, in the three rural areas, there is a higher incidence of homes in need of major repairs.

- Where the most prominent problem is affordability (and as noted earlier, this impacts mainly renters in the City), an effective remedy can be some form of housing allowance or rent supplement to help improve the household’s financial capacity to cover their rent. It is not necessary to build a new affordable home for all households in need, especially if the need is exclusively related to affordability only – the households already lives in a suitable home in reasonable repair.
- In situations where affordability is being driven by a shortage of housing or a mismatch of housing stock to the households who occupy it (mostly rental housing), more suitable purpose-built rental housing supply is required to address current and future affordability problems. This is also the case for special needs housing where

the tenants required ongoing support services, including supportive living for seniors and the homeless.

- To address issues of poor condition some form of home rehabilitation program, possibly including some retrofit to support senior independence could be explored as a low-cost option to enable seniors to remain in their own home.

Some Imbalances in the Current Stock Versus Need

The existing stock of assisted housing is heavily skewed in favour of seniors outside of the city, where the existing stock serves almost exclusively seniors. In the city there is a more diverse mix, including many rent supplements, which are the main source of assistance to singles and families.

- Some rebalancing in this assisted stock may be required by adding non-senior development. This is especially true for singles in core need, many of which are between 45-64. This suggests responses targeting singles, regardless of age, rather than more narrowly targeting seniors, except where supportive living for the frail elderly is planned. And, as noted, family housing, particularly for lone parents should be prioritized (although as suggested above, some of this need can be accommodated using rent supplements or housing allowances).

There is an Absence of Options for Indigenous Households

The incidence of core need among Indigenous households is also disproportionate. Even though total households in need count 630, this represents 14% of all Indigenous households (compared to incidence of 10% in the Non-Indigenous population).

- A critical challenge in addressing this disproportionate level of indigenous need is the absence of a large indigenous housing provider in the region.

Addressing The Backlog and Anticipated Growth in Housing Need

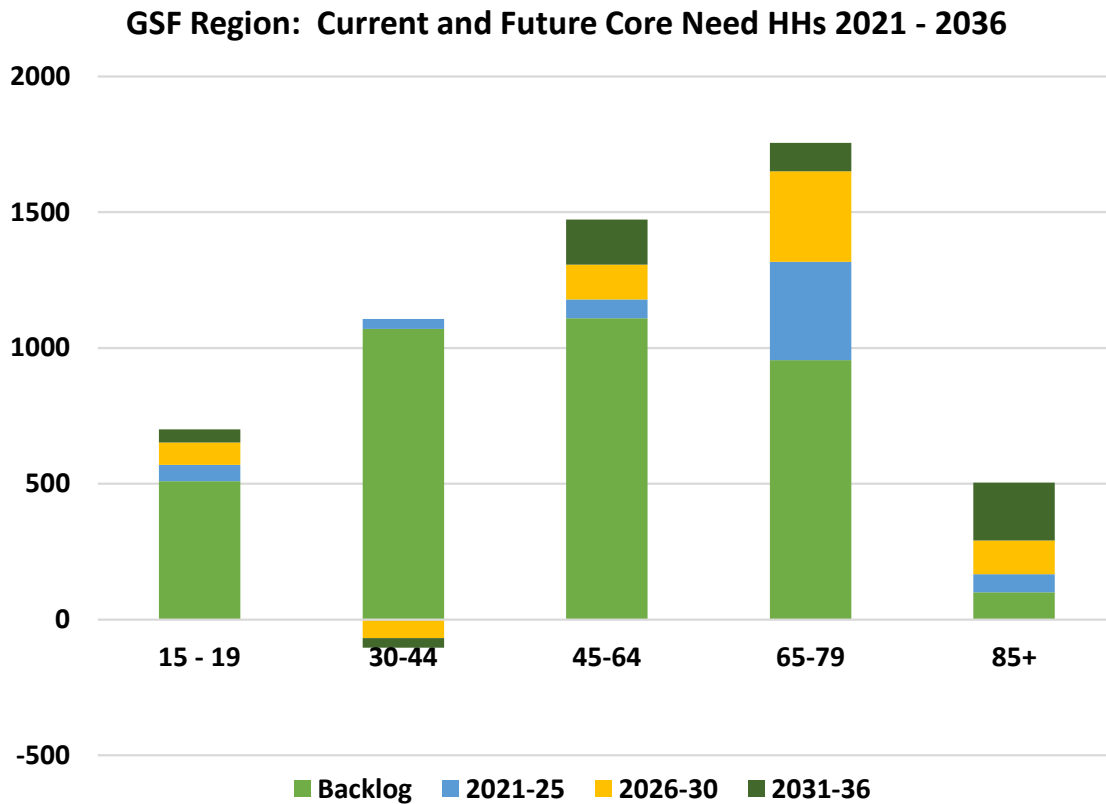
As a way to quantify need, the following table presents total core housing counts, for each of the four area groups and by tenure. This excludes homelessness and special needs.

| Summary of Core Housing Need Across the Grande Prairie Region (2021) | | | | | |
|---|-------------------|-------------|-------------|--------------|---------------|
| | North (G5) | West | East | City | Totals |
| Owners | 245 | 305 | 400 | 760 | 1,710 |
| Renters | 65 | 145 | 125 | 1,760 | 2,075 |
| Total | 310 | 445 | 530 | 2,500 | 3,785 |

- As suggested earlier it is important to note that not all those identified here as in core housing need will in fact seek assistance.
- And equally important, not all those in need require the construction of new affordable housing, especially the large majority facing only an affordability problem.

Complementary options, including rehabilitation (rural owners); housing allowances (mainly for renters); as well as potential market supply initiatives can be effective in addressing this backlog.

An estimate of future growth has been determined by using population projections prepared by Alberta Treasury for 2016-36. A base projection was used to first generate an estimate of household growth, and from this using the 2016 incidence rates of core need, by age the number of potential new core need households is estimated.



- While the current backlog is more pronounced for the 30-64 age groups, and high levels of need among lone-parents and non-elderly singles, the projection shows that over the current decade (2016-25) the greatest growth will be in households age 65-79; in the subsequent decade (2026-35), growth will be more broadly spread across the three older groupings (45-64, 65-79, and 80 and over).

This will increase requirements for seniors housing and as these populations move into the older (85+) group for various levels of supportive living and long-term care.

The detailed core housing need data for the Grande Spirit Foundation is contained in the tables below.

| 2021 Core Housing Need by Tenure and Age of Household Maintainers, GSF Region | | | | | | |
|--|----------------|----------------|----------------|----------------|------------|--------------|
| | 19 - 29 | 30 - 44 | 45 - 64 | 65 - 84 | 85+ | Total |
| Owners | 65 | 415 | 580 | 555 | 45 | 1,710 |
| Renters | 404 | 660 | 535 | 380 | 65 | 2,075 |
| Total | 509 | 1,070 | 1,110 | 955 | 110 | 3,785 |
| Core Housing Need by Age and Household Type | | | | | | |
| Couples no Children | 20 | 25 | 120 | 180 | 0 | 450 |
| Couples with Children | 0 | 205 | 40 | 0 | 0 | 325 |
| Lone Parents | 85 | 365 | 170 | 0 | 0 | 665 |
| Multiple Families | 0 | 25 | 15 | 0 | 0 | 80 |
| One-person | 255 | 355 | 625 | 685 | 90 | 2,090 |
| Two+ non-family | 45 | 35 | 30 | 0 | 0 | 150 |
| Total | 510 | 1,070 | 1,110 | 955 | 100 | 3,800 |
| Current and Projected Core Housing Need by Age and Household Type | | | | | | |
| Unmet Needs (2021) | 650 | 1,070 | 1,110 | 955 | 100 | 3,800 |
| <i>Projected Growth - 5-year intervals</i> | | | | | | |
| 2021 - 2025 | 60 | 37 | 69 | 363 | 58 | 596 |
| 2026 - 2030 | 81 | -69 | 128 | 334 | 124 | 599 |
| 2021 - 2036 | 49 | -36 | 165 | 104 | 213 | 497 |
| Total | 190 | -68 | 362 | 801 | 395 | 1,692 |

Note: Data does not add due to Statistics Canada rounding rules.

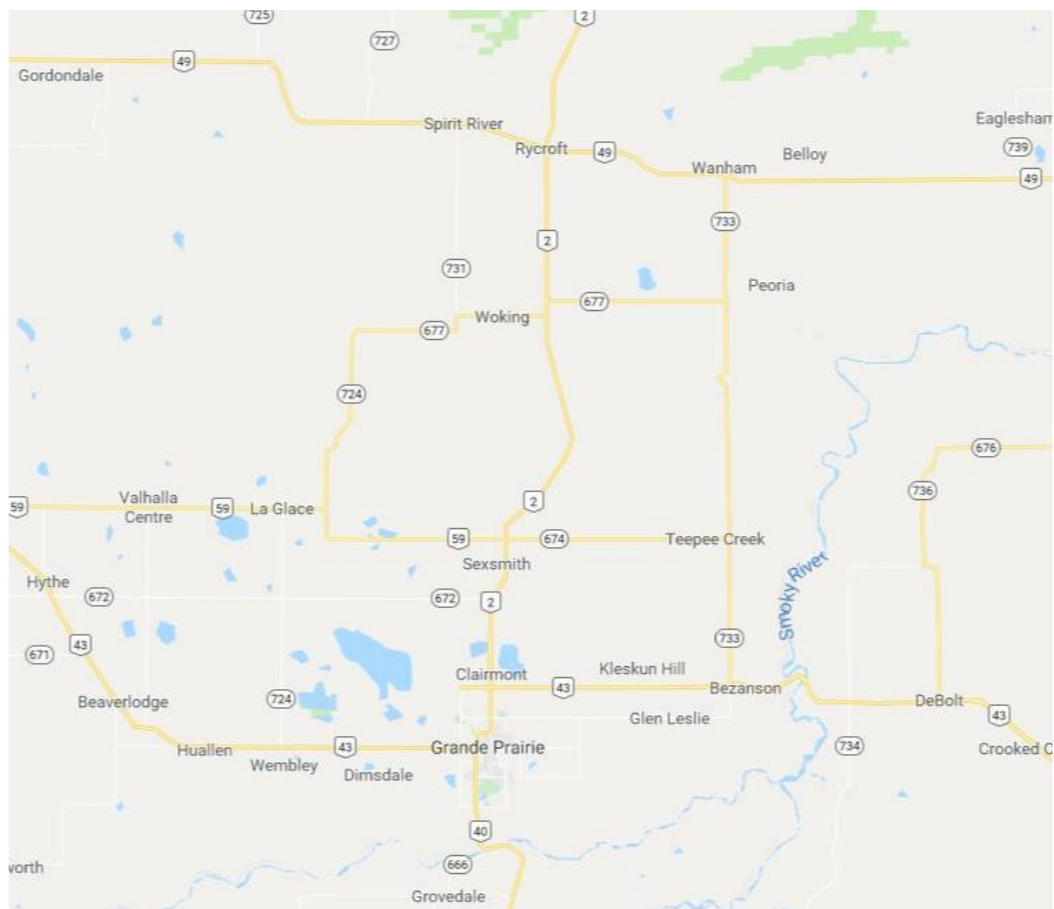
2. Introduction

The Grande Spirit Foundation (GSF) is a Housing Management Body that operates under the Alberta Housing Act and Regulations and has been providing housing for seniors and families in the Grande Prairie area since 1960. GSF provides housing for over 1,500 residents through senior and family housing programs in various communities across the region. The Foundation is comprised of eleven municipalities which are all represented on the Board of Directors by a local elected official:

1. City of Grande Prairie
2. County of Grande Prairie
3. County of Saddle Hills
4. County of Birch Hills
5. MD of Greenview (northwest portion)
6. Town of Wembley
7. Town of Beaverlodge
8. Town of Sexsmith
9. Town of Spirit River
10. M.D. # 133 Spirit River
11. Village of Rycroft

The map below shows the Grande Spirit Foundation region.

Figure 1: Map of the Grande Spirit Foundation Region



Grande Spirit Foundation’s mission is “*We provide quality housing that serves the needs of our seniors, families and individuals*”. GSF’s housing portfolio consists of the following:

- 5 Senior’s Lodges with 427 units
- 15 Senior’s Apartment complexes with 278 units
- 472 rent supplement allocations (currently - varies over time)

GSF also manages the following housing for other organizations:

- Grande Prairie Residential Society: 17 wheelchair accessible units; 70 unit affordable housing apartment building
- City of Grande Prairie: 40 unit affordable housing apartment building (Hearthstone Manor)

The size and diversity of the communities within the foundation area creates varying housing needs and demands across the region. These housing needs and demands are driven by the supply and demand profile, employment, demographic and socio-economic factors in each community, as well as regionally. GSF’s waitlist continues to support the need for more non-market housing across the region.

GSF currently has two projects under construction:

- A new 92-unit continuing care facility is nearing completion in the Town of Spirit River. The building will contain 40 lodge units (replacing the units in the aging Pleasant View Lodge) and 52 Supportive Living (SL) units (26 SL42 and 26 SL4D3) for a total of 92 housing units.
- A 26 unit apartment building for seniors is under construction adjacent to the continuing care facility in Spirit River. Independent seniors from the area will have access to affordable and market rate units when the building is completed in 2024.

2.1 Purpose

The Grande Spirit Foundation decided to update the Regional Seniors and Family Housing Needs Assessment Study completed in 2019. This update report focuses on the 2021 Canada Census custom data order (using the same specifications as 2019 study) for the four the GSF regions and other readily available data from Canadian Mortgage Housing Corporation (CMHC), City of Grande Prairie, and other local information, as the basis for the analysis and conclusions. It includes the core housing need data and distinguishes Indigenous households in need. Given its extensive efforts to address homelessness, the City requested that a section on homelessness in Grande Prairie also be added to the report.

² DSL4 is a setting that provides you with accommodation, meals, housekeeping, linen and recreational services and a higher level of personal care and health care services onsite.

³ DSL4D provides specialized dementia (memory) care

The updated housing need assessment does not include the following:

- A stakeholder engagement - The feedback from the 2019 engagement is assumed to still be relevant and reflective of current stakeholder and public viewpoints
- New household and core need projections - The household projections for 2021 through 2036 from the 2019 assessment report will be used in this report.
- Any disaggregated data on special needs households - all households with affordability problems including those with special needs are included in core need numbers - they are just not distinguishable.
- Rural homelessness - no update is provided for the three rural groupings surrounding Grande Prairie. This information is available for the County of Grande Prairie and the towns of Beaverlodge, Sexsmith and Wembley through the 2023 Alberta Provincial Housing & Service Needs Estimation.

2.2 Method and Approach

The 2023 GSF Regional Housing Needs Assessment Update will cover the full housing continuum, however the focus is on the core housing needs of families, seniors and individuals, and examples of subsidized and affordable housing solutions which housing management bodies and non-profit housing agencies in Alberta and elsewhere have used to address these needs. This is the middle section of the continuum enclosed by the red circle in Figure 2 below.

Figure 2: Housing Continuum

| | NON-MARKET HOUSING | | | | | MARKET HOUSING | |
|------------------|--|---|---|---|--|--|--|
| | SHORT-TERM | | LONG TERM | | | Market Affordable Housing | Market Housing |
| Housing | Emergency Shelter | Short-term Supportive Housing | Long-term Supportive Housing | Subsidized Housing | Affordable Housing | | |
| Alberta examples | <ul style="list-style-type: none"> • Adult Women’s emergency shelter • Youth emergency shelter | <ul style="list-style-type: none"> • Second-stage shelters • Community residential treatment facilities | <ul style="list-style-type: none"> • PSH • Special Needs Housing • Continuing Care | <ul style="list-style-type: none"> • Seniors Lodge • Seniors self-contained housing • Community housing • Rent supplement | <ul style="list-style-type: none"> • Affordable Housing • Initiative (capital grant) | <ul style="list-style-type: none"> • No direct subsidies • Reduced costs (e.g., regulations, standards & const.) | <ul style="list-style-type: none"> • Rental and home ownership through the private market |

The needs of indigenous households is also discussed in the assessment. Homelessness in the City of Grande Prairie is also included in the report.

A healthy housing stock includes a variety of housing forms and tenures, to meet the diverse needs of residents from different socio-economic backgrounds and at every stage of their lives. Eliminating any gaps in the housing continuum enables social inclusion and overall societal cohesion. As CMHC stated on 2020 National Housing Day in November “Housing is a cornerstone of sustainable and inclusive communities. We know that housing helps people participate more fully in society, do better in school and stay healthier”.

Aggregating The Data – The Challenge Of Finding Relevant Data

One of the challenges with quantifying housing requirements and need is finding relevant data. Working with rural jurisdictions can present the challenge of having a sufficient size population to generate a robust and meaningful set of housing and demographic housing from the Statistics Canada census. In order to resolve this challenge in 2019, the municipalities outside of Grande Prairie were aggregated into 3 sub-regions or areas. Two actions were taken to determine the 3 geographic groupings:

- Only half of the MD of Greenview is within the GSF. To address this issue, the MD of Greenview was split down the middle (west to east) and the area within GSF was geo-coded and included.
- To help distribute the population more evenly, a line was drawn from north to south in the County of Grande Prairie on the west side of the City and each half was geo-coded.

After reviewing the impact of these actions on the population totals for each group, it was agreed that the regional housing needs assessment would be based on the four distinct geographies containing the following municipalities:

- 1. North:** Saddle Hills County, Birch Hills County, Town of Spirit River, MD of Spirit River, Village of Rycroft (6% of population)
- 2. West:** Wembley, Beaverlodge, Hythe, County of Grande Prairie West (18% of population)
- 3. East:** MD of Greenview (NW), Sexsmith, County of Grande Prairie East (14% of population)
- 4. City:** Grande Prairie (62% of population)

With the four geographic areas defined and coded, Statistics Canada was able to generate aggregate data on each of them. A data specification was developed with Statistics Canada containing the data elements required for the housing assessment⁴. Relevant housing and household characteristics were ordered by individual municipality and in aggregate for the four geographies.

- Dwelling types, age, condition, etc. of the housing stock
- Number of households by type, tenure, income and age
- Trends in housing starts and house prices and rental rates
- Core Housing Need data was specified by household type and age and included both the number and incidence of need by aboriginal and non-aboriginal households.

⁴ The key variables for the custom order are listed in Appendix 1

The same data specifications with some minor changes (e.g. added more age cohorts above 80 years of age) were used to generate a custom data order using the 2021 Canada Census results.

Population projections from Alberta Treasury (2019) for Census Division #19, which is slightly larger than the GSF geographic area, were used to estimate population growth over the next 20 years in 5-year intervals. The headship rate method was used to convert population into households by type and age group. The incidence of need (2016) was kept constant over the 20-year forecast to estimate the number of households in need.

2.3 Data and Information Sources

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

- 2021 Statistics Canada Census of Canada - Custom tabulation of select housing and household related variables;
- Canadian Mortgage and Housing Corporation (CMHC) housing market reports - historical rent levels and vacancies rates, and housing completions for Grande Prairie City and County;
- City of Grande Prairie - Various forms of administrative data related to homelessness in Grande Prairie were sourced from the City,
- GSF - information on the portfolio including the number of units by location, program, clientele, vacancies, wait list, etc.

Statistics Canada Data and Rounding Policy

The Canada census and core housing need data is reported as provided by Statistics Canada. Statistics Canada data rounds to the nearest five in its data sets. This creates different rounding results when data are combined, and cross tabulations are undertaken for analysis. As such, one cross tabulation can project a different number for a similar outcome in a related cross tabulation. Results are reported as tabulated for accuracy. Readers will notice slightly different numerical and percentage results due to rounding. Information on Statistics Canada rounding can be found here: <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/help-aide/N2.cfm?Lang=E>

2.4 Report Structure

The report includes housing needs assessments for each of the four geographies and a regional perspective. The assessment includes:

- Housing market and needs overview
- Housing market and needs assessment for the four GSF Groups
- Indigenous housing needs
- Homelessness in Grande Prairie
- Estimation of future housing need - GSF region

- Overview of existing and future housing requirements and needs by age
- Summary and conclusions

2.5 Note on the 2021 Core Housing Need Data

The number of households in core housing need in the GSF region declined from 12.7% in 2016 to 10.1% in 2021. The decline in housing need happens to coincide with the timing of temporary income supports provided to help with the impacts of COVID-19, such as the Canada Emergency Response Benefit (CERB). Since total incomes among lower-income households were generally increased from these supports, the effect on core housing need was that fewer households spent 30 per cent or more of their incomes on shelter costs. Although shelter costs also increased during this time, the higher level of income support provided helped to offset these costs, particularly among the renter population. This trend shows that the affordable housing component of core housing need is more sensitive than its other two components and can be greatly impacted by changes in income support policy.

The CERB payments also had a disproportionate impact on various households. For example, most seniors and people on pensions (AISH, Alberta Works, etc.) were not eligible for CERB (or at least all of it – some recipients work part time), whereas the working poor who were forced to stay at home experienced an increase in monthly income. Many communities where there are a higher proportion of younger working poor households saw a significant decrease in core need from 2016 to 2021.

The concern among housing experts and others in Canada is that the decline was temporary and that housing need has already increased significantly as evidenced by the severe housing shortages and rising homeless populations in every city across the country. The results from this housing needs assessment are somewhat muted with the actual numbers of households in need being significantly higher than reported. See the footnote below on Understanding 2021 Core Housing Need Data from the UBC Housing Research Collaborative.⁵

⁵ The 2021 Census data was collected in May 2020 during the first phase of the Covid-19 pandemic, when the federal government was distributing the Canada Emergency Response Benefit (CERB). 35.2% of all Canadian workers who earned at least \$5,000 in 2019 received CERB payments in 2020, up to a maximum of \$14,000 from May to September 2020. Low-wage workers were the most likely to receive CERB payments. For the lowest-earning households in Canada, income between 2019 and 2020 increased by 529% temporarily. After CERB ended, some households went on EI (which paid \$100 less per week than CERB). The Canadian Centre for Policy Alternatives predicted that almost three-quarters of former CERB recipients would be worse off than before they received aid. The poorest households are in the greatest housing need in every community, and at the point in time that the census was collected, the incomes of these households were drastically improved. For almost every community in Canada, it is vital to remember that CERB likely resulted in artificially depressed Core Housing Need. Furthermore, the economic circumstances from 2021-2023 have also been far more volatile in many communities across Canada, so many communities have also seen a dramatic increase in home costs, rents, and expenses, which should be considered when evaluating this data. Even with all these considerations which would implicate a significant undercount of Core Housing Need, Canada still faces an existing deficit of over 1.4 million homes, 1.1 million of which must cost \$1,050 per month or less.

3. Housing Needs Assessments

This section provides an overall regional review of the findings regarding the housing need assessment. It includes comparisons across the region, and especially between the urban (Grande Prairie) portion and the more rural surrounding communities. Specific highlights within each of the four groupings are subsequently presented. Specific findings for Indigenous households and homelessness in Grande Prairie are also discussed.

It should be noted the assessment uses a compare and contrast approach for analysis (e.g. North communities vs GSF region) which does have the city housing stock and households skewing the numbers due to its dominant size (about 2/3s of the region).

3.1 Regional Overview

The need analysis examines two aspects of housing requirements: market housing needs and non-market need (requiring financial assistance). The regional overview addresses each one separately.

Housing need typically focuses on households unable to address their housing requirements in the market. For example, in the GSF region roughly 10.3% of all households are deemed to be in core need in 2021. This compares to 12% for Edmonton and 9.9% provincially.

The challenge is to reduce the number of households in core need. Another way to look at this is that nearly 90% of the households in the region are appropriately housed, most without assistance in market-based housing. The challenge is to extend the reach of the market (grow the 90%) such that fewer households remain unserved, thereby minimizing the need for public assistance. It is for this reason that the assessment extends to include an assessment of the market conditions and performance.

3.1.1 Assessing the Housing Market

This involved an examination of both the housing stock and recent additions through new construction, compared to the demographics and household characteristics of the people that live in this housing.

For context, it should be noted that the population growth rate from 2016 to 2021 slowed considerably from the previous decade or so. Grande Prairie City and County and one or two other municipalities experienced some growth while the remainder experienced a decrease. The demographics continue to show an aging of the population as expected.

The data on existing housing stock show that the predominant form of housing is single-family dwellings (SFDs), especially in the three areas (North, West, East) outside of the city. Consequently, there are very few multiple unit forms (semi, row and apartment) outside of the city. Actually, mobile homes make up 10-15% of the stock in the three rural areas, more than all

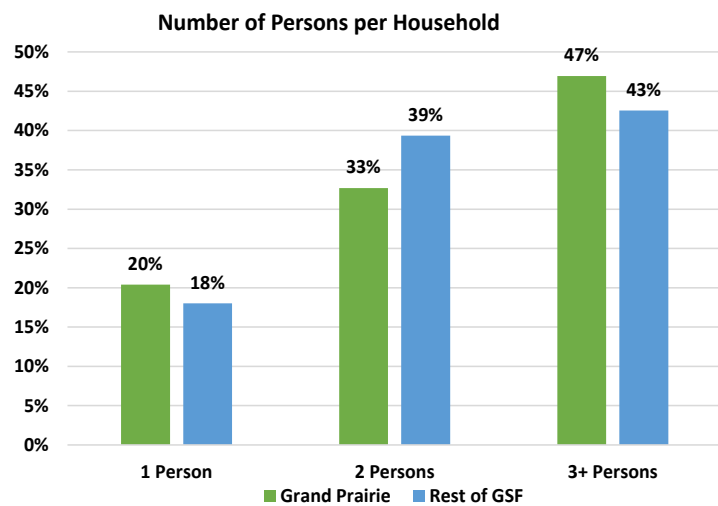
of the multiple unit forms combined. Mobile homes are an effective form of affordable homeownership in many rural communities.

New construction activity over the past 8 years shows more of the same – in the non-urban areas almost exclusively detached homes. The existing stock in the city is more diverse, with the existing stock and new activity including a more complete range of multiple unit structures.

This is important because single detached and mobile homes are more often than not owner occupied - in the three rural areas the ownership rate is over 85% - while multiple forms are more often rented. It is for this reason that the city, with more multiple unit buildings, has an ownership rate of only 65%.

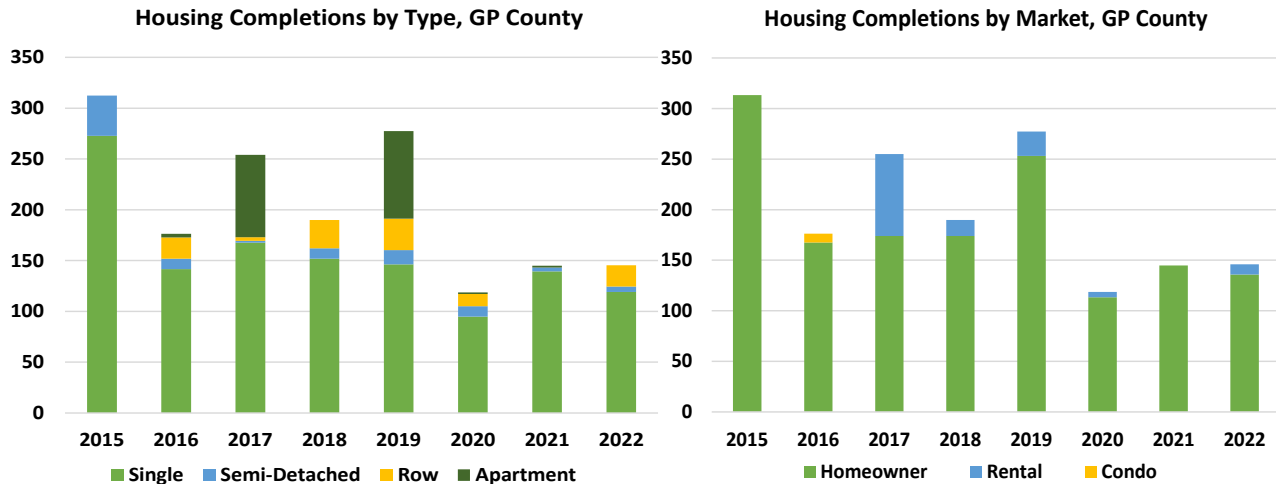
Lack of Market Options for Smaller Households

The data show a very substantial number of households are one or two persons (singles and childless couples). And this is especially the case in the three rural areas. While many households may be content in a single-family home, some may wish to downsize to a smaller home with less upkeep, and lower cost and utility charges. But options to downsize and stay in their own community are rare. This preference was highlighted in community consultations, where seniors expressed a strong preference to remain in their own communities. In fact, several seniors in the north communities organized and built an 8 unit condominium in Spirit River so they would not have to move out of the area.



Many elderly homeowners have potential home equity that would enable them to convert their single detached house into a small condominium property, but such options are not being created. Similarly there are few rental options for those that wish to cash out their equity as part of a downsizing process. The proceeds from the sale would enable them to pay rent, beyond what their fixed pension income may allow, and also provide a nest egg of savings to fund other activities rather than being locked into home equity.

any elderly homeowners have potential home equity that would enable them to convert their single detached house into a small condominium property, but such options are not being created. Similarly there are few rental options for those that wish to cash out their equity as part of a downsizing process. The proceeds from the sale would enable them to pay rent, beyond what their fixed pension income may allow, and also provide a nest egg of savings to fund other activities rather than being locked into home equity.



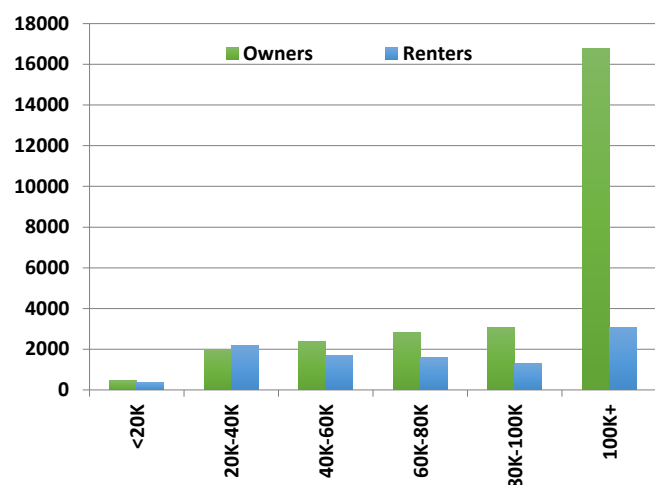
In addition to a lack of existing options, the new construction charts (see above) show that in the three rural areas, while there was some multi-family housing completed in 2017 and 2019, it shows the construction industry is not building a product that provides sufficient choice such as smaller affordable units or purpose-built rentals.

One consequence is that in the smaller communities often the only options are Lodges and independent (social housing) apartments. The challenge is there is limited turnover and availability, and many seniors may not be ready for or need supportive housing. There is a need and potential for market-based solutions to expand the current options and remove pressure from social housing waiting lists.

In terms of market-based solutions, the data show that in the three rural areas (rest of region) there are few households with very low income, below \$30,000, less than 760 owners and under 215 renters. The number of renters declined dramatically by two third from 2016 while the number of owners is only down marginally. This may be because the majority of the owners are seniors who for the most part did not receive CERB payments in 2020.

At an annual income of \$30,000 households can afford to pay up to \$750 – based on the 30% of income benchmark used to measure need. Most lower income households are renters and live in the city – there are few renters in the other three areas. Three quarters of these under \$30,000 households in the three rural area are owners, and with accumulated equity there is some purchasing power to support market-based solutions.

Greater Region: Distribution of HH by Income



At an annual income of \$30,000 households can afford to pay up to \$750 – based on the 30% of income benchmark used to measure need. Most lower income households are renters and live

in the city – there are few renters in the other three areas. Three quarters of these under \$30,000 households in the three rural area are owners, and with accumulated equity there is some purchasing power to support market-based solutions.

Existing property values, most over \$200,000 provide these lower income owners with an option to liquidate their equity, and either purchase or rent a smaller more appropriate dwelling.

In the city there is a greater diversity of dwelling types and recent new construction activity has included a good supply of rental apartments. However there remains an undersupply of new affordable purpose-built rental housing.

There are potential opportunities to expand rental options through new supply: the federal Rental Construction Financing Initiative (RCFI) provides very favourable lending to support such development (by either private or non-profit proponents).

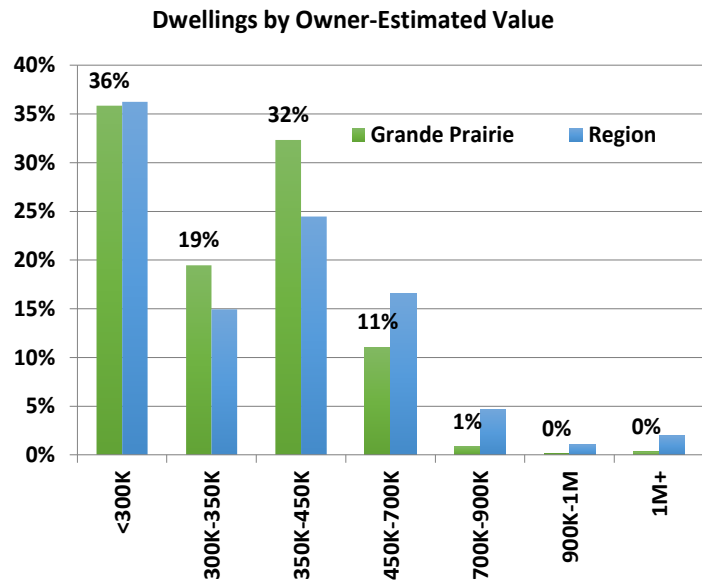
Other federal and provincial initiatives such as the federal Co-Investment Fund and the Alberta Affordable Housing Partnership program encourage the development of market rental units as a component of any housing project which provides much needed market rental housing and financial viability and sustainability. More information on government programs are included in Section 4.

At the same time there is very little new condominium apartment construction (and almost none outside of the city). Therefore, options for seniors and other small households that may wish to downsize (and do not require a larger detached home but want to own) are limited.

The data on household characteristics also reveal tenure patterns and show that in the three rural groupings, households are predominantly owners; in the city the majority are still owners, but the scale of the rental sector is much larger, accounting for over one-third all households.

These tenure patterns are important in the determination and differentiation of housing need as discussed in the next section. Notably, the limited stock and supply of smaller (1-2 bedroom) rental options means that many renters have no choice other than to rent larger single detached homes, which tend to have higher rents (and utility costs). For some, it is these higher rents that cause them to spend over 30% and be in core need. It is possible that if smaller, lower rent options were available in the market fewer renter households would be in core need.

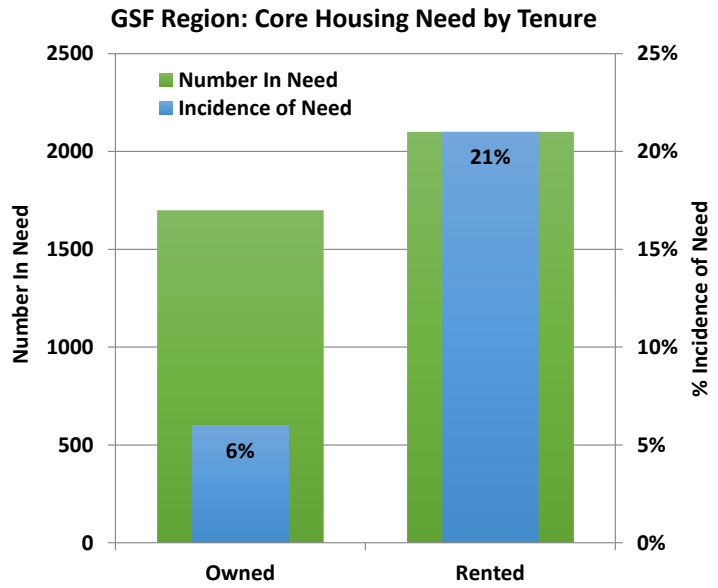
The key point here is that it is possible to address some core need without subsidy, simply by enabling a more responsive set of market options (grow the reach of market as an indirect way to reduce need).



3.1.2 Examining Housing 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.⁶

First looking at an overall assessment of core need across the region, the data show that in total some 3,800 households, (almost 2,100 renters and 1,700 owners) accounting for 10.3% of all households are estimated to be in core housing need.



At an aggregate level across the GSF region a slight majority (55%) are renters, and these are mostly in the City of Grande Prairie; 45% (counting 1,700) are owners, and these are mainly found in the other three rural groupings. Details for each area are discussed later, but the data reveal a distinct difference between the urban and rural groupings.

It should be noted that the core need methodology does not consider home asset values of owners, and as such overlooks their capacity to draw on their asset to help resolve their need (i.e. selling and using resulting proceeds as a source to pay rent, as discussed in previous section).

While there are a substantial number (1,700) of owners in need, the frequency of need (incidence) among owners is much lower (at 6%, or one in every 17 owner households) than among renters. For renters one in every five households (21%) is in need.

And as noted earlier, renters in need have fewer options (no asset or equity). For this reason, housing interventions (as reflected in the recently announced National Housing Strategy and the Alberta Affordable Housing Strategy and programs), tend to focus more on renters, where need is more extensive and acute.

Notably, when CMHC initially developed the core need concept in the 1980's it was for the purpose of allocating federal funding across the country on the basis of need (vs. simply per capita). We can similarly examine how need is spread across the GSF area, and potentially use it as an allocation mechanism.

⁶ Core Housing Need is defined in the Executive Summary on page 5.

Reflecting the population distribution, most need is in the City (63%), and is found mainly among renters. The north has the smaller number while the western and eastern communities each have about 15% of the need, which is found mostly among owners in the three areas.

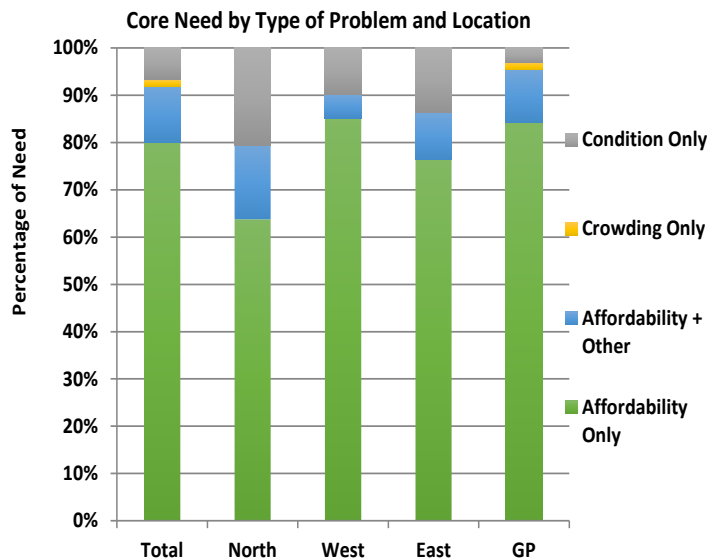
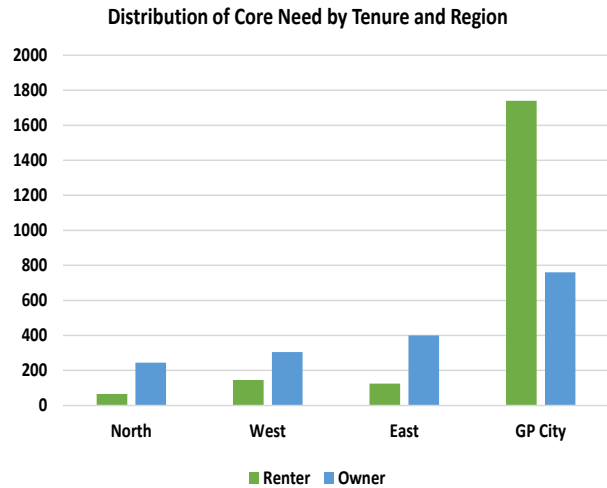
Nature of Need

As noted, the core need methodology distinguishes type of need, incorporating the three housing standards: affordability, adequacy (condition) and suitability (crowding).

The vast majority of need relates to affordability, either alone, or in combination with another problem. That said, there is a higher incidence of homes in poor condition in the north group. This suggests that some form of home rehabilitation program, possibly including some retrofit to support senior independence be explored as a low-cost option to enable seniors to remain in their own home.

In the city, the most prominent problem is affordability (and as noted earlier this impacts' mainly renters). A potential remedy is some form of housing allowance or rent supplement to help improve the household's financial capacity to cover their rent. It is not necessary to build a new affordable home for all households in need, especially if the need is exclusively related to affordability only as established households are in reasonable repair.

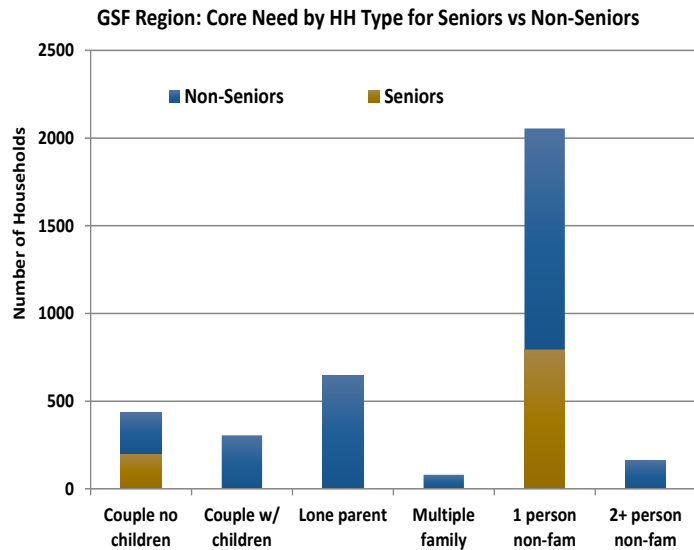
In fact, supply based solutions are often better directed to special needs populations, where the target clients require delivery of ancillary support services. A congregate housing model can help to facilitate economies of scale in such service delivery. For example, home care and personal supports can be more efficiently delivered to a Lodge versus to a dispersed group of senior homeowners.



Who is in need?

Housing issues are experienced differently among different household types. Because the main issue is one of affordability, it is not surprising that it tends to impact households with only one income more than households with two-incomes.

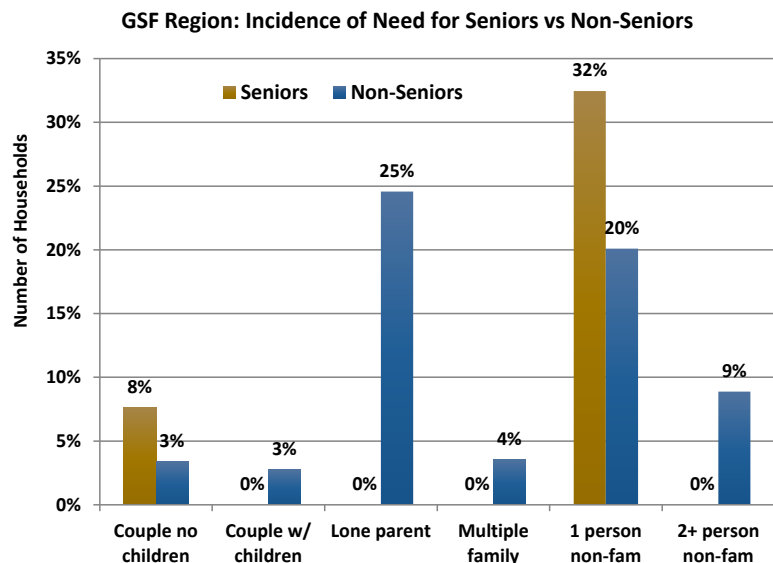
Single persons (primarily seniors) and lone parents (primarily female led) are most impacted. This is seen both in the absolute count of households in need (upper chart) as well as the incidence of need (lower chart), which measures the frequency of need within each category.



These charts reveal that while seniors do have a significant level of need, this is not the largest group in need – non-elderly singles and lone parents combined account for 50% of the need, compared to 21% among senior singles. Senior led households account for 29% of housing need in the region; non-seniors have a much higher count and represent 71% of all core need (in 2021).

However, on the basis of the incidence of need (lower chart on previous page) core need is higher in certain populations:

- One-person senior households have an incidence rate of 32%
- Non-senior lone parents have a rate of 25%
- Non-elderly singles are also high at 22% across the region.



Across all household types, the incidence of need for seniors is 18% versus 9% for non-senior (mainly due to the large count of non-seniors that are not in core need).

Note that incidence rates should be read in conjunction with the absolute count, because some household types have a high incidence of need but a very small total count.

As suggested above, it is not necessary, nor appropriate to construct new housing (supply response) to address all households in need. A variety of responses are possible, including

rehabilitation, housing allowance (more often directed to renters, but also possible to alleviate high shelter cost burdens for owners) as well as building purpose built rental or special needs housing (with partnerships to deliver appropriate services, depending on the target client group).

Distinguishing Need from Demand

It is also important to distinguish demand from need. For various reasons not all households in core need seek out assistance. Indeed, while almost 3,900 households are estimated to be in core housing need, the GSF waiting list for housing is only one fifth of this number (801 households).

Those in the rural areas that wish to stay in that community may not be interested in facilities being built in the city. Similarly, some seniors may prefer to age in their own home, rather than moving. For example, a senior household that has retired their mortgage may see staying in place as more cost effective than renting.

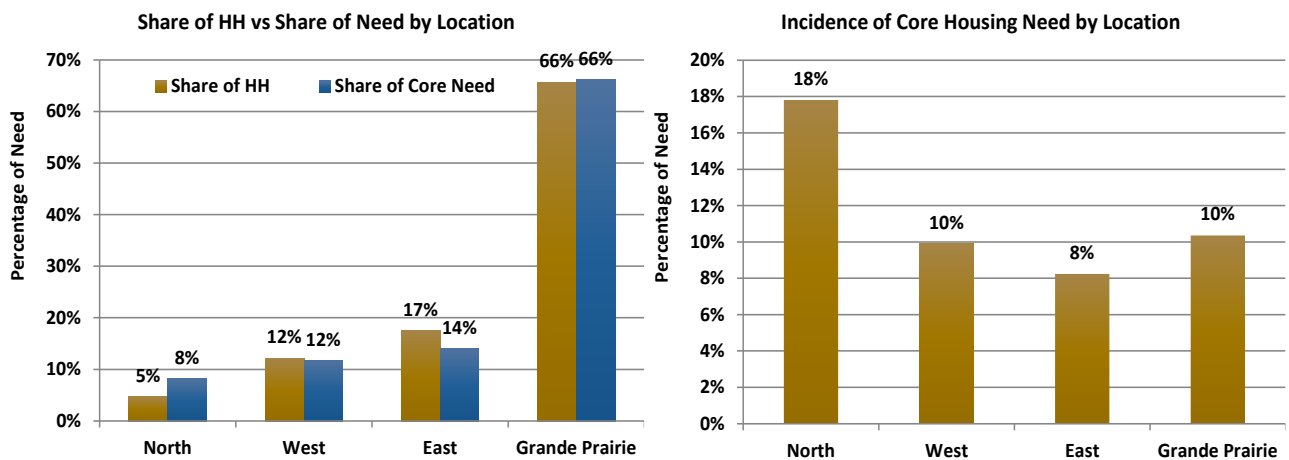
Allocation of Need

Quantifying both the nature and type of need, and who it impacts can be useful in designing an array of remedies as well as being a way to allocate limited budgets across different client types and geographic areas.

Looking across the region we can examine the distribution of all households compared to the distribution of core need. This can show areas that have a disproportionate level of need (share of all households vs. share of households in need).

As shown in the left-hand chart below, in the Eastern communities, the share of households is slightly more than the share of core need; however, in the Northern communities, the share of core need exceeds the share of households - so need is over represented, although this will change when the two projects under construction are completed. The Western communities and the city have an equal share of households and core need.

The incidence of need adds another dimension to this assessment (right chart on the following page). It determines, for each of the four groups, what proportion of all households’ experience



core housing need. The highest incidence of need in 2021 was in the North group, where 18% of all households in need, versus overall region incidence of 11%, which also had the greatest mismatch between share of households and share of need.

If the four areas are ranked on these two measures (disproportionate share of need and incidence of need), the North ranks highest of the four areas. This validates the decision to allocate funding to build a new seniors project in that part of the region. Using the same ranking, the West ranks 2nd both on mismatch and in incidence, and as such is arguably the next highest priority area(although the city is very close).

Such a prioritization ranking approach does, however, overlook the absolute level of need, which is much higher in the city, where 64% of all core need exists, and mostly affects renters, who have fewer assets and ability to address their need without assistance.

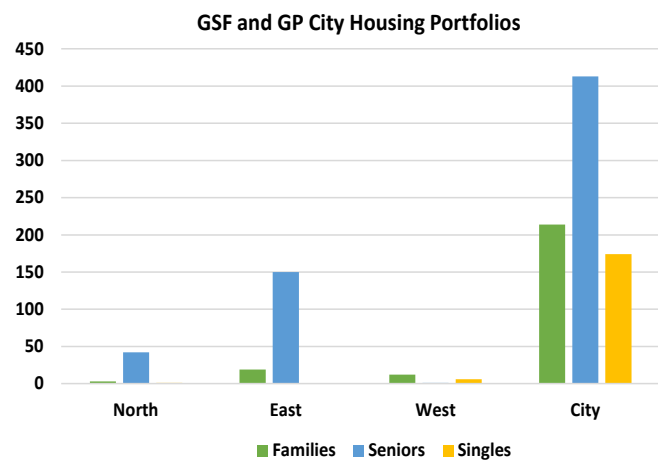
So it remains necessary to consider this distribution in the allocation of resources to address need, Again, it should be emphasized that this distribution should include a mix of responses and some, such as rehabilitating assistance and housing allowance, may involve a lower cost per household assisted.

Another consideration is that if there were a total budget allocated to the GSF region by the province and this in turn were allocated to each community or group of communities, the level of dispersed funds may be insufficient to build a project in any one area, so some consolidation or prioritization over a few years would likely be required. Smaller increments of funding for rehabilitation or housing allowances are however more meaningful for smaller geographies.

Current Resources

Historically, GSF had a mandate to deliver seniors housing, initially via Lodges, and subsequently through social housing for independent seniors. While this has evolved to encompass families, and more recently non-elderly singles, the existing stock of assisted housing is heavily skewed in favour of seniors, as shown in the chart below.

In the three rural groupings, the existing stock serves almost exclusively seniors. There are only 22 rental units for families and no units for singles in the three rural groupings. There are also 12 rent supplements for families and 7 rent supplements for single persons in the 3 rural areas. In the city there is a more diverse mix, including 235 lodge units and 122 apartments for seniors, 40 rental units for families and 174 rent supplements for families and 174 rent supplements for singles⁷.

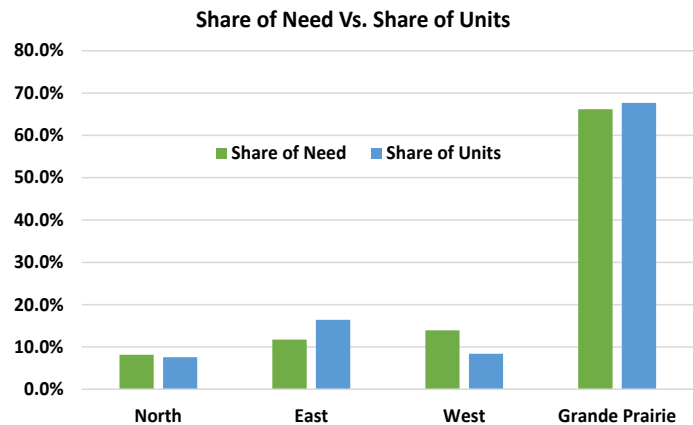


⁷ These charts capture the following GSF and City housing units - lodges, social/affordable and rental supplements. There are other non-market housing units across the region that are not included in these numbers.

There were 801 households on the wait list as of October 2023. Most of households are families who need social housing level rental rates in order to be affordable at their income levels.

Some rebalancing in the non-market housing stock may be required by developing more family. This is especially true for singles in core need, many of which are between 45-64. This suggests responses targeting singles, regardless of age, rather than more narrowly targeting seniors (except where higher levels of continuing care are required). And, as noted, family housing, particularly for lone parents should be prioritized (although as suggested above, this can partly be accommodated using rent supplements or housing allowances).

As with the comparison of household share vs. need, here the share of units appears to slightly over-serve the City and the East communities and there is a shortfall in the North and especially the West communities. That said, there is a shortage across all areas, as revealed later in discussing the persisting backlog of need.⁸ Residents from across the region come to Grande Prairie (regional service centre) for non-market housing, reflected in the higher share of the units.



More recently, several emergency, transitional and permanent housing units have been added to Grande Prairie’s housing stock, directed to supporting people experiencing homelessness (see Section 3.7 for details). Currently, Grande Prairie is home to the following non-market housing inventory to mitigate homelessness:

- Shelter spaces - 219 / 41 seasonal (14 spaces under construction)
- Transitional housing - 153 units (54 under construction)
- Permanent housing - 125 units (42 under construction)
- Scattered site supportive case load - 156
- Affordable housing (for the homeless) - 63 units

The table on the following page shows the non-market housing inventory for GSF and the City of Grande Prairie, including the homeless shelters and supports. The majority of housing inventory is led by the GSF, with a significant but smaller portion led by other organizations in Grande Prairie.

It should be noted that the housing stock appears more balanced when the homeless initiatives in Grande Prairie are included, however, the over-supply of seniors is still a concern outside of the city.

⁸ This distribution reveals a small existing stock and underserved northern community. It is noted that a new continuing care facilities with 40 lodge beds(replacement) and a 26-unit apartment building for independent seniors is currently under construction in Spirit River (North area)

| | Inventory Lead | Families | Seniors | Singles | Total |
|-----------------------------|----------------|------------|------------|------------|--------------|
| Emergency | Various GP | 42 | | 177 | 219 |
| Transitional | Various GP | 14 | | 139 | 153 |
| Permanent | Various GP | | 18 | 107 | 125 |
| Housing Supports (No units) | Various GP | | | 156 | 156 |
| Supportive (lodge) | GSF | | 427 | | 427 |
| Social/Affordable | GSF/Various GP | 62 | 271 | | 333 |
| Rent Supplement/ RAB | GSF | 186 | 57 | 181 | 424 |
| Totals | | 304 | 773 | 760 | 1,837 |

The following tables summarize the core need data for the Grande Spirit Foundation by tenure and age, and by household type and age. The table at the bottom shows the current and projected need (5-year increments) by age from 2021 to 2036.

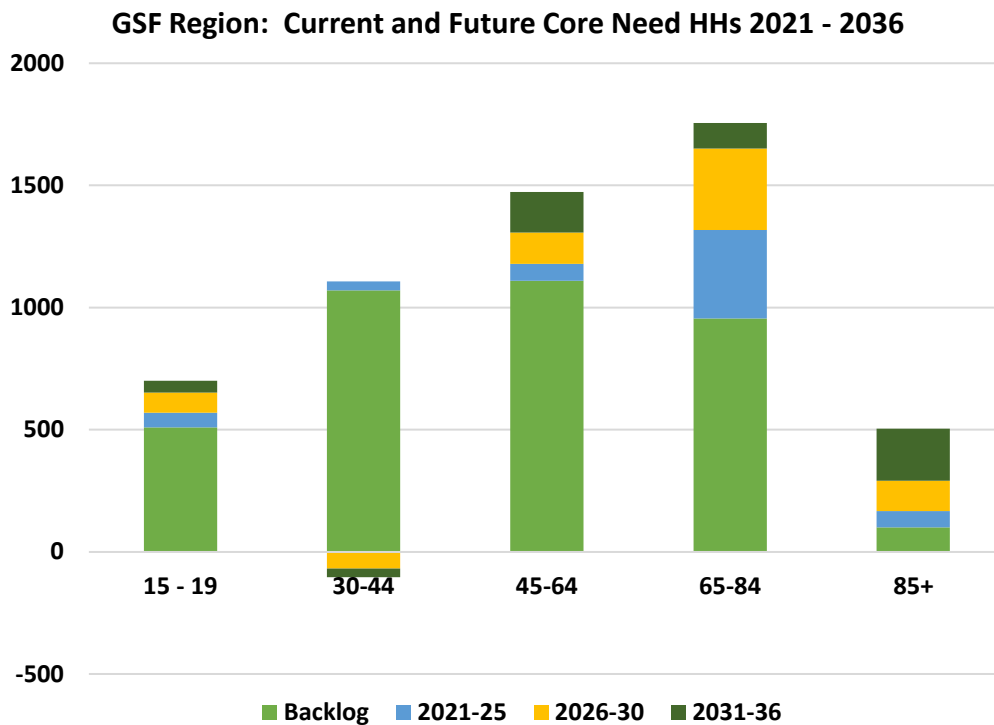
Detailed Core Need Data - Grande Spirit Foundation Region

| 2021 Core Housing Need by Tenure and Age of Household Maintainers | | | | | | |
|--|------------|--------------|--------------|------------|------------|--------------|
| | 19 - 29 | 30 - 44 | 45 - 64 | 65 - 84 | 85+ | Total |
| Owners | 65 | 415 | 580 | 555 | 45 | 1,710 |
| Renters | 404 | 660 | 535 | 380 | 65 | 2,075 |
| Total | 509 | 1,070 | 1,110 | 955 | 110 | 3,785 |
| Core Housing Need by Age and Household Type | | | | | | |
| Couples no Children | 20 | 25 | 120 | 180 | 0 | 450 |
| Couples with Children | 0 | 205 | 40 | 0 | 0 | 325 |
| Lone Parents | 85 | 365 | 170 | 0 | 0 | 665 |
| Multiple Families | 0 | 25 | 15 | 0 | 0 | 80 |
| One-person | 255 | 355 | 625 | 685 | 90 | 2,090 |
| Two+ non-family | 45 | 35 | 30 | 0 | 0 | 150 |
| Total | 510 | 1,070 | 1,110 | 955 | 100 | 3,800 |
| Current and Projected Core Housing Need by Age and Household Type | | | | | | |
| Unmet Needs (2021) | 650 | 1,070 | 1,110 | 955 | 100 | 3,800 |
| Projected Growth - 5-year intervals | | | | | | |
| 2021 - 2025 | 60 | 37 | 69 | 363 | 58 | 596 |
| 2026 - 2030 | 81 | -69 | 128 | 334 | 124 | 599 |
| 2021 - 2036 | 49 | -36 | 165 | 104 | 213 | 497 |
| Total | 190 | -68 | 362 | 801 | 395 | 1,692 |

Note: Data does not add due to Statistics Canada rounding rules.

The current and projected need is displayed in the graph on the following page. The current households in need (3,800 households) are the light green bars. The graph clearly shows that most of the need is with household maintainers under 65 years of age. However, from 2021 to 2036, most of the new growth in need is with household maintainers 65 and older.

- 2021 – 25: most of the growth is with households between 65 and 84
- 2026 – 30: most of the growth is still with households between 65 and 84; households between 30 and 44 decline slightly
- 2031 – 36: most of the growth is with households 85 and older; some growth with households between 45 - 64 and 65 - 84; a slight decline in households 30 - 44 years old.



The next five sections highlight the housing needs of Indigenous people and some key variations across each of the three rural areas and the City of Grande Prairie, drawing on tables and charts prepared from the Statistics Canada custom data order and other information used in the assessments.

3.2 Indigenous Housing Need

The 2021 Canada Census distinguishes Indigenous people from the non-Indigenous population and it shows a disproportionately high incidence of Indigenous persons experience core housing need. The incidence of homelessness among the Indigenous population is even more disproportionate and will be discussed in the next section.

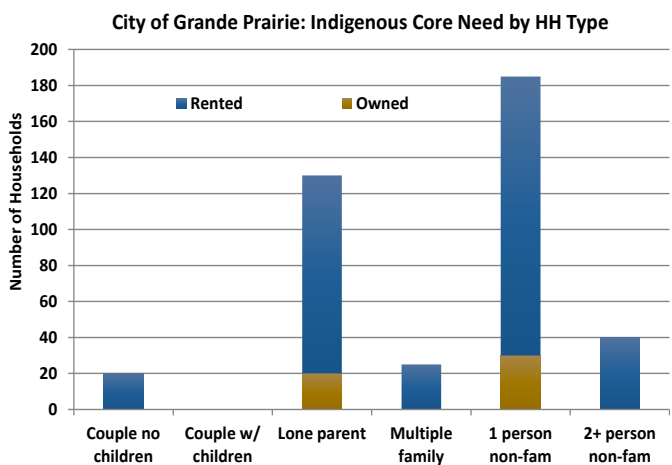
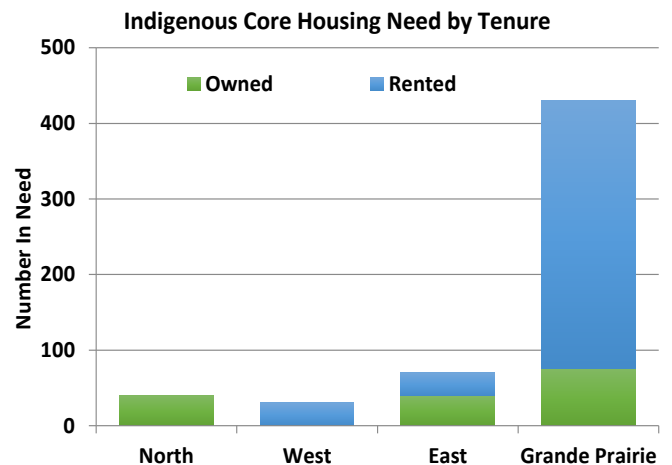
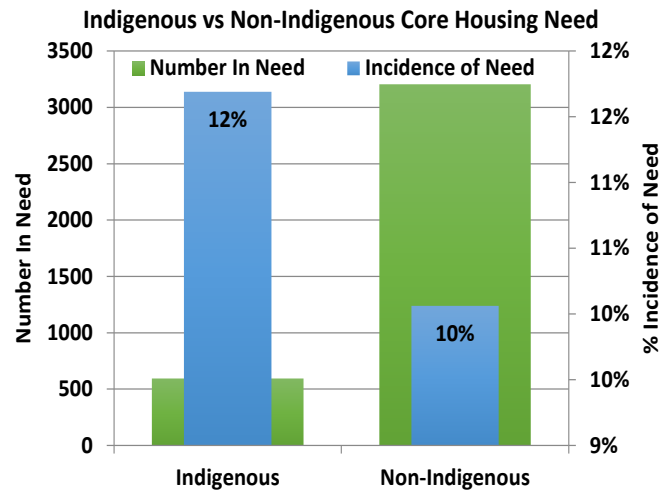
The core need data (which excludes any on-reserve First nations) show that Indigenous households make up 12% of the households across the region, but account for 16% of core need.

The incidence of core need among Indigenous households is also disproportionate. Even though total households in need count 595, this represents 12% of all Indigenous households compared to an incidence rate of 10% in the non-Indigenous population.

Three-quarters of Indigenous core housing need is in the city, where 82% of those Indigenous households in need are renters. As is the case with non-Indigenous households, most Indigenous households in need in the three rural groups are owners.

Similar to non-Indigenous urban renters, among the Indigenous households in need, the household types most impacted are lone parents and singles. These two types make up 84% of the households in core need and they also experience the highest incidence of need.

A critical challenge in addressing this disproportionate level of Indigenous need is the absence of a large Indigenous housing provider in the region. The challenges faced by the Indigenous population in accessing market rental housing suggest an Indigenous inspired and managed rental housing project(s) in Grande Prairie may be required to effectively mitigate core housing need and homelessness.



3.3 North Communities

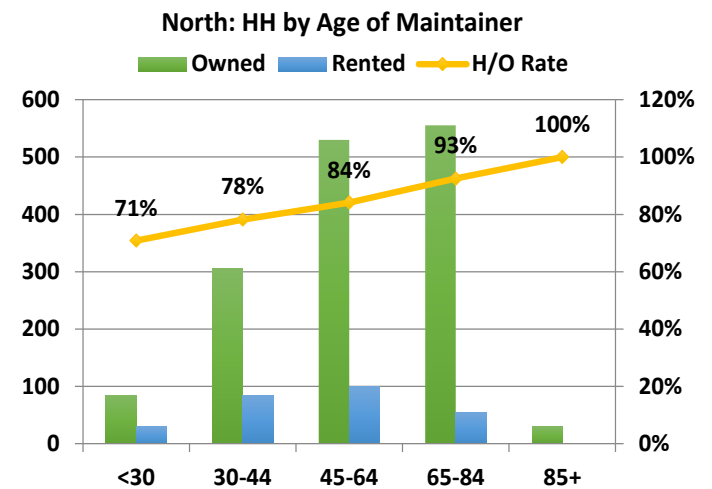
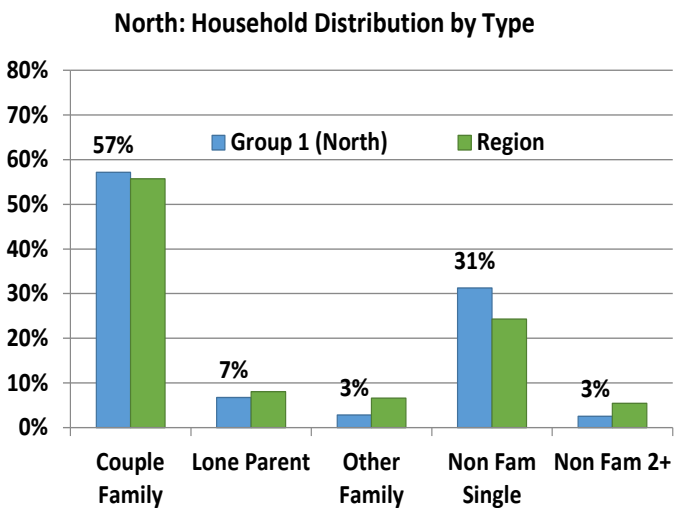
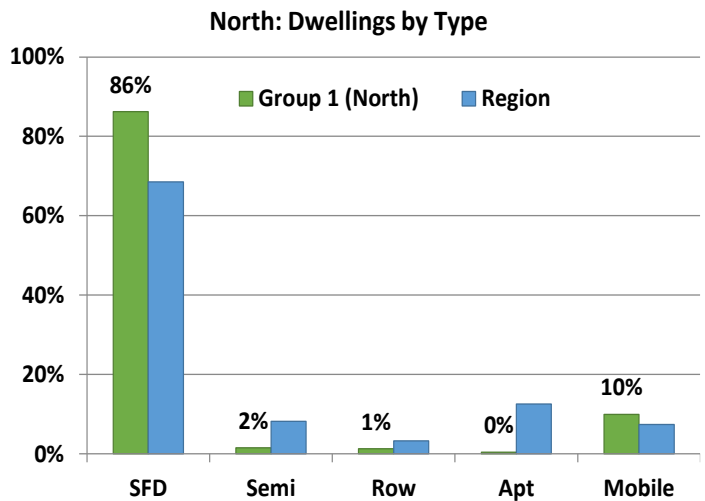
The north communities (known as the G5) include Saddle Hills County, Birch Hills County, Town of Spirit River, MD of Spirit River and the Village of Rycroft. The area accounts for 6% of the population and 5% of all households in the GSF region.

The housing stock consists of owner-occupied single detached (86%) or mobile homes (10%). There are few multi-unit properties (4% of the housing stock) which are mostly rented. Most homes are in good repair, although the proportion in need of major repair (10%) is higher than the overall GSF average (6%). This higher proportion of the housing stock in need of major repair is common in rural communities.

About two thirds of the households in the area are families, reflecting the predominance of single detached homes. While couple families represent 57% of all households, 62% are without children (many are 65 and older), reflected in high number of 2 person, and fewer 3 and 4 person+ households. Single person households are over-represented at 31%, compared to 24% for the GSF region. Again, many are household maintainers 65 and older.

A substantial number of households are middle aged (45-64) empty nesters, and ownership rates are very high, especially among the elderly - reflecting a lack of rental options. Seniors who want to downsize may not be able to due to limited options locally.

Most families are couples with children in the 30-64 age group and only a small number of families are led by lone parents. Couples without children and singles dominate in the 45-64 and 65-84 age groups.



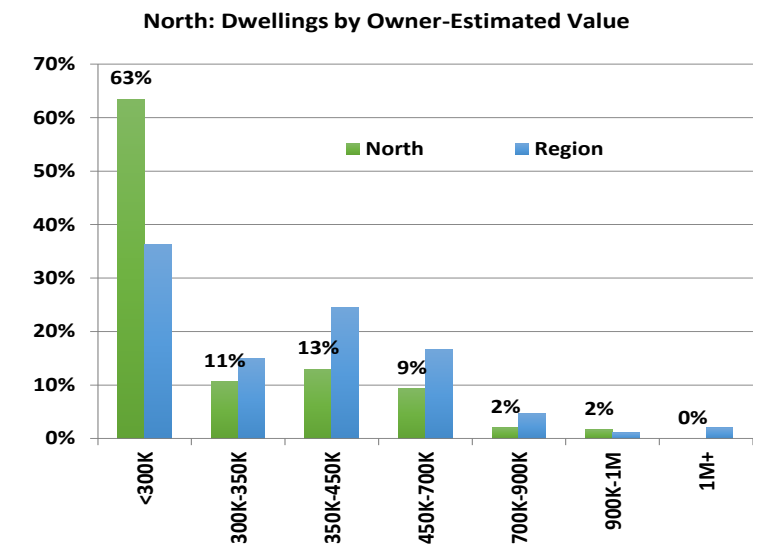
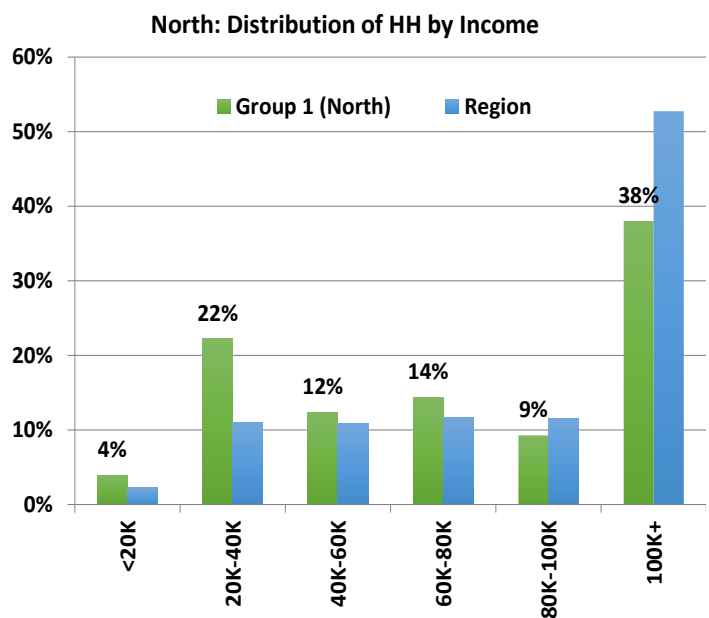
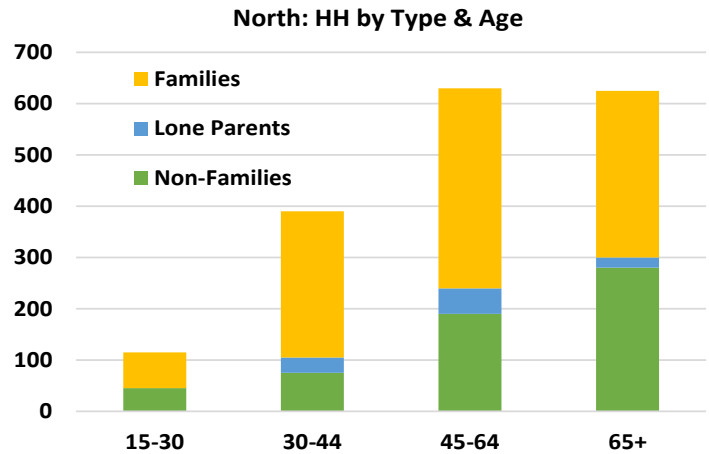
Regardless of the relatively large number of one and two person households, single-family detached dwellings remain the prevailing structure. While data for these smaller communities were not available for this report, data from Grande Prairie County over the past 7 - 8 years show that 27% of residential completions have been mainly row housing and apartments and some duplexes. This is a positive sign pointing to a more diversified housing stock.

In terms of tenure, renter incomes are much lower than owners - median renter household income is 68% of owner income. The North area has the highest percent of households with incomes below \$40,000 and fewer households with incomes over 100,000 compared to the other GSF areas. The incomes below \$40,000 are what drive affordable need which is the main housing problem.

The housing stock includes a good supply of lower priced homes under \$300,000 - although this means less equity on a sale for existing owners. And there are a higher proportion of lower rent units in this area compared to across the GSF region.

But as noted earlier, with few options in their local community, seniors who wish to downsize are unable to do so if they do not want to relocate to the city or elsewhere.

GSF is currently building a 92-unit Continuing Care facility for seniors in Spirit River which will serve the north communities. The facility may also attract seniors from the surrounding communities to move into Spirit River so they are close to medical services and housing. GSF is also constructing a 26-unit seniors' apartment building adjacent to the



Continuing Care facility. The building will include some market units and make Spirit River even more attractive for seniors thinking about downsizing.

Core Housing Need

The north communities account for 8% of the core need in the GSF region. Just under 17% of households experience core need in the north communities, which is relatively high for any community or region.

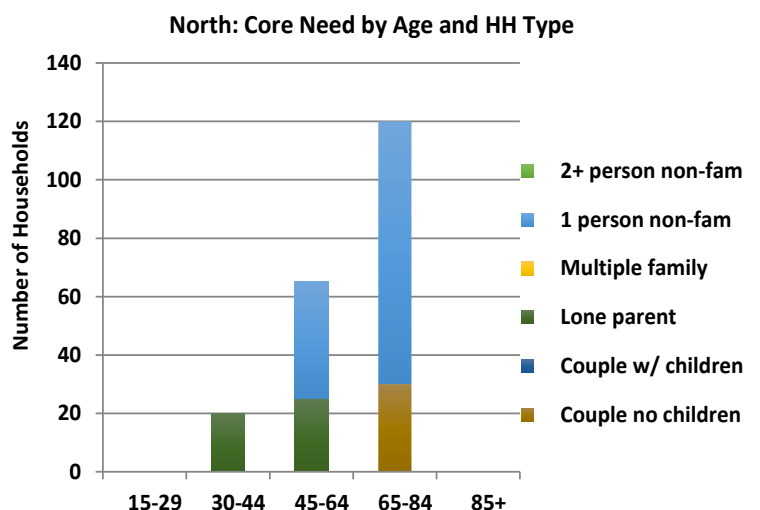
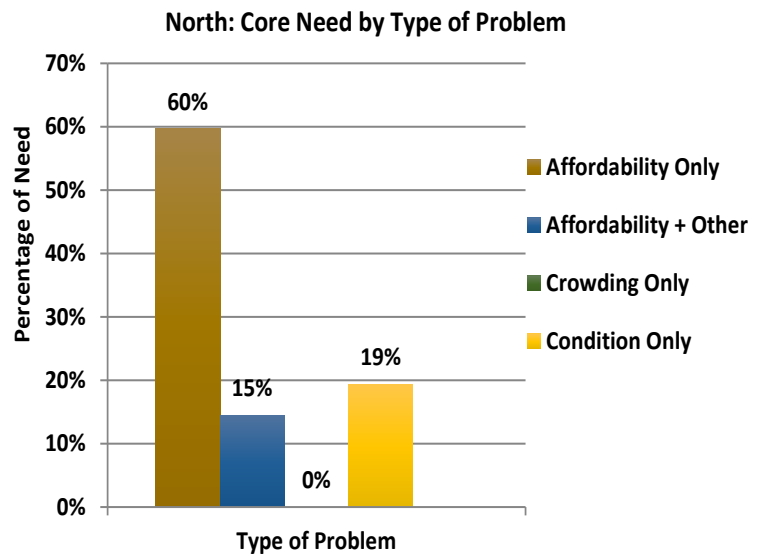
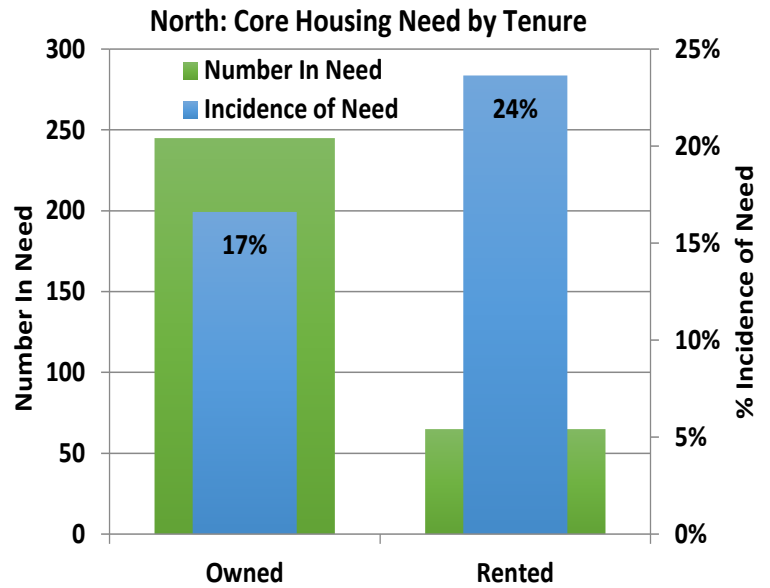
Core housing need in the north area is primarily owners – the opposite of Grande Prairie. In total there are almost 310 households in core need - 245 owners and 65 renters. Not surprisingly, the incidence of need is higher among renters - 24% or 1 in 4 renters compared to 17% or 1 in 6 owners.

The primary core need problem is affordability with 60% of households experience an affordability only problem. Another 15% experience affordability plus either suitability or condition, and 19% live in housing that requires major repairs. The percentage of homes requiring major repairs is high and suggests a need for some rehabilitation of the housing stock. Many are seniors on fixed incomes who do not have the funds or capacity to undertake the repairs.

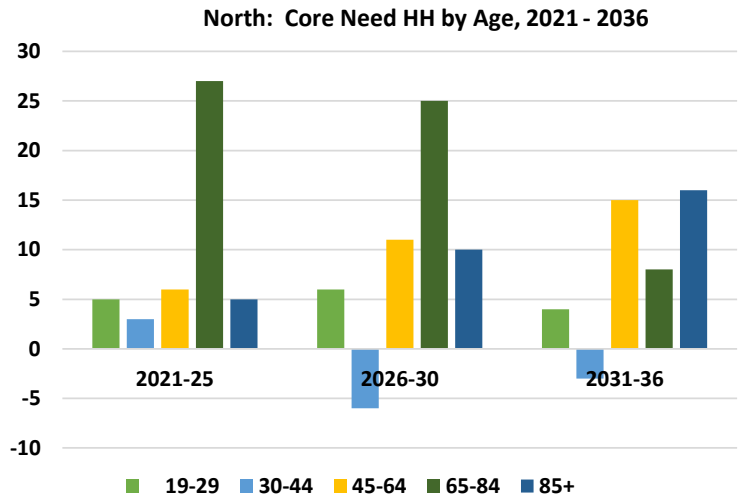
Current core need is greatest among lone parents and singles (mostly households 65+). As problems are mainly affordability, housing allowances (e.g. RAB) can be an effective response for renters.

Future Housing Need

The number of new households in core need will grow by 133 between 2021 and 2036. The graph on the following page displays



the new core need households by age and 5 year intervals. During the 2021-36 period, nearly 70% of the new households in core need will be 65 and older. During the initial 10 years (2021-30), most of the growth will be households aged 65 -84; during the last 5 years (2031-36), households 85 and older will experience the highest growth in core need. Households in core need between 45 and 64 also experience significant growth, especially during the 26 - 36 time period.



Current and Future Housing Gaps

- Shortage of smaller bachelor and one bedroom purposed-built market rental units for individuals and couples, mostly seniors.
- 106 additional households will be 85 and older by 2036 and some will require a higher level of continuing care (e.g., SL4, SL4D and LTC), especially after 2030.

Unmet and Future Priority Housing Needs

- Almost half of the existing needs are with household maintainers 65 years and older: lone parents are also experiencing core need. Both of these household types also have a high incidence of need.
- Going forward from 2021 to 2036, most of the new households in core need will be 65 and older (about 90 HHs or 68% of total need). In the initial 10 years, they will be independent, but during the last 5 years, most of the new seniors in need will be 85 and older. They will require a higher level of continuing care (e.g., SL4 and SL4D, LTC) that they cannot afford on a low income.

| 2021 Core Housing Need by Tenure and Age of Household Maintainer, North Communities | | | | | | |
|--|----------------|----------------|----------------|----------------|------------|--------------|
| | 19 - 29 | 30 - 44 | 45 - 64 | 65 - 84 | 85+ | Total |
| Owners | 0 | 30 | 70 | 120 | 0 | 245 |
| Renters | 0 | 25 | 20 | 15 | 0 | 65 |
| Total | 15 | 55 | 90 | 135 | 0 | 310 |
| Core Housing Need by Age and Household Type | | | | | | |
| Couples no Children | 0 | 0 | 0 | 30 | 0 | 55 |
| Couples with Children | 0 | 0 | 0 | 0 | 0 | 25 |
| Lone Parents | 0 | 20 | 25 | 0 | 0 | 45 |
| Multiple Families | 0 | 0 | 0 | 0 | 0 | 0 |
| One-person | 0 | 0 | 40 | 90 | 0 | 165 |
| Two+ non-family | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 15 | 55 | 90 | 135 | 0 | 310 |
| Current and Projected Core Housing Need by Age and Household Type | | | | | | |
| Backlog or Unmet Needs (2021) | 155 | 55 | 90 | 135 | 0 | 310 |
| <i>Projected Growth - 5-year intervals</i> | | | | | | |
| 2021 - 2025 | 5 | 3 | 6 | 27 | 5 | 46 |
| 2026 - 2030 | 6 | (6) | 11 | 25 | 10 | 47 |
| 2021 - 2036 | 4 | (3) | 15 | 8 | 16 | 40 |
| Total | 15 | (6) | 32 | 60 | 31 | 133 |

Note: Data does not add due to Statistics Canada rounding rules.

Changes in core housing need between 2016 and 2021

- Overall, the number of households in core need remained about the same (305 in 2016 versus 310 in 2021).
- The number of households below 65 years of age has declined slightly.
- The 65 - 84 age group has increased by 20%, however, the 85 and older group shows no households in need in 2021, indicating they may have relocated to another location due to the absence of assisting living arrangements in the north communities.
- The number of owners increased - from 210 to 245 households - at the expense of renter households, which declined from 90 to 65 households.

3.4 West Communities

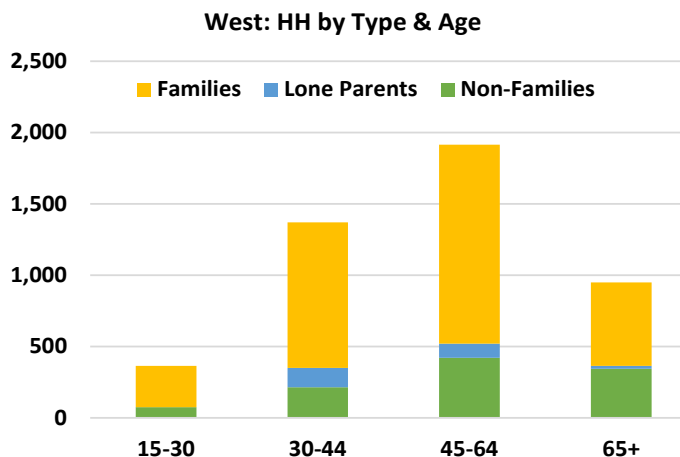
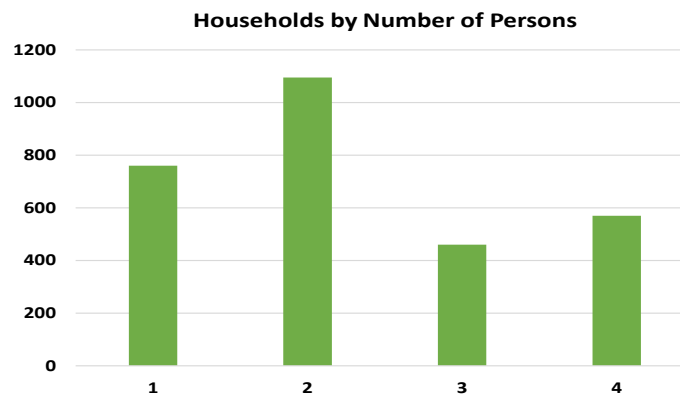
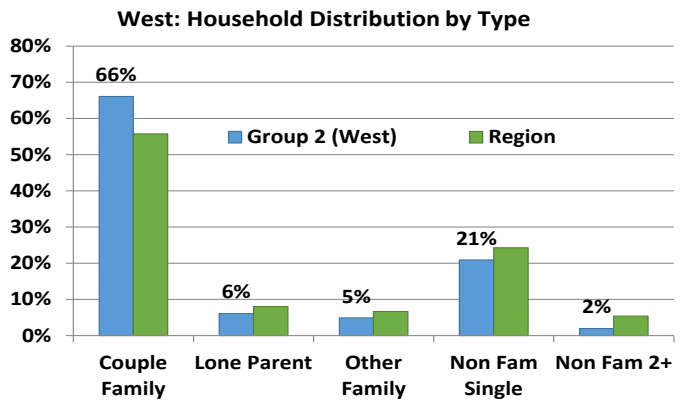
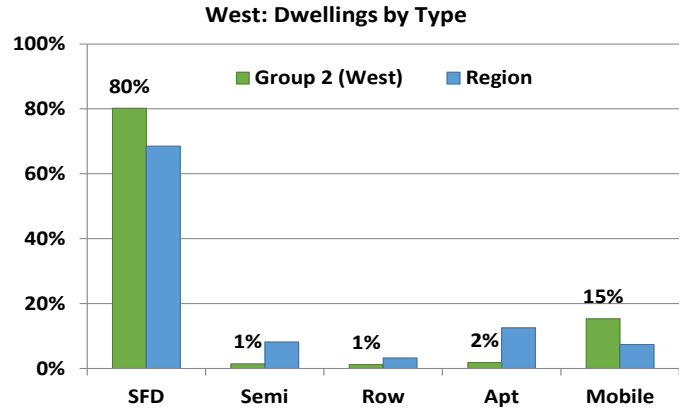
The communities in the west include Hythe, Beaverlodge, and Wembley together with the west half of the County of Grande Prairie. The west area accounts for 13% of the population and 12% of households in the GSF region.

Most dwellings (80%) are detached single-family homes, including a significant number of mobile homes (15%), and 90% of single-detached homes are owner occupied. This leaves few purpose-built rental units available in the area. It is not surprising that most households are owners (87%), which is much higher than the regional (73%) rate.

Again, we see that couple families are the largest group; a large number are childless couples similar to the other rural areas. The high number of two-person households reflects this. And together with single persons, combine to create substantial demand for smaller dwellings, of which there are few in the existing stock.

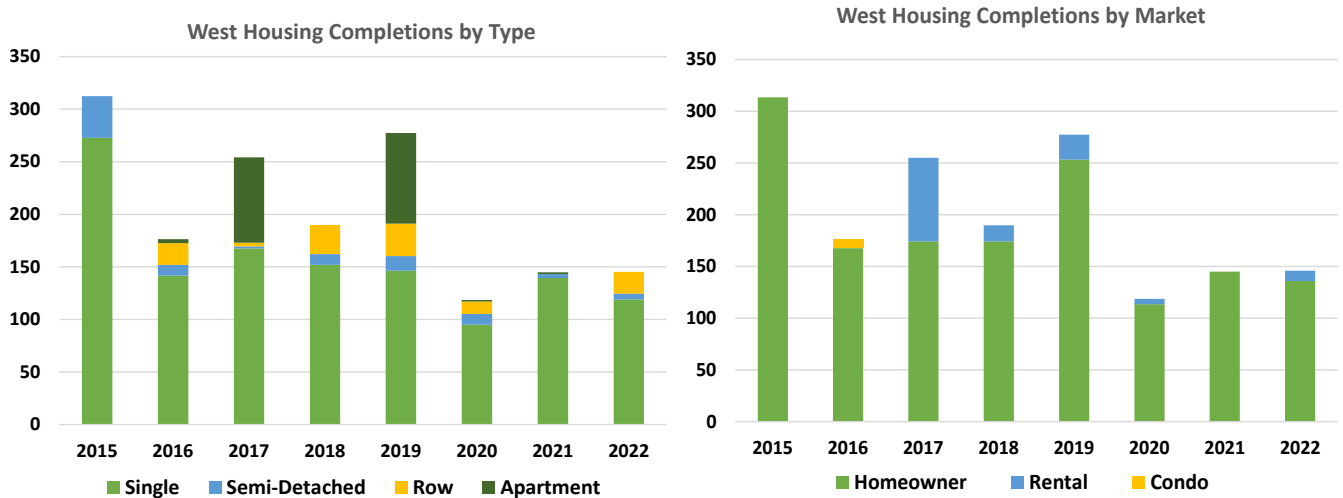
There is a diversity of household types, similar to the city, although they are older (over 30yrs). The large number of couple families are mostly in the 30-64 age group - those under 45 usually with children and those over 45 mostly without children. As noted earlier there are a large number of childless couples, alongside two-parent families with fewer lone-parents than in the City. Singles and non-family households represent 23% of all households.

Against this existing stock of mainly single-family homes, nearly two thirds of the households are smaller (1-2 person) households and suggest that the industry is not building to meet the demand from empty nesters and seniors who may prefer

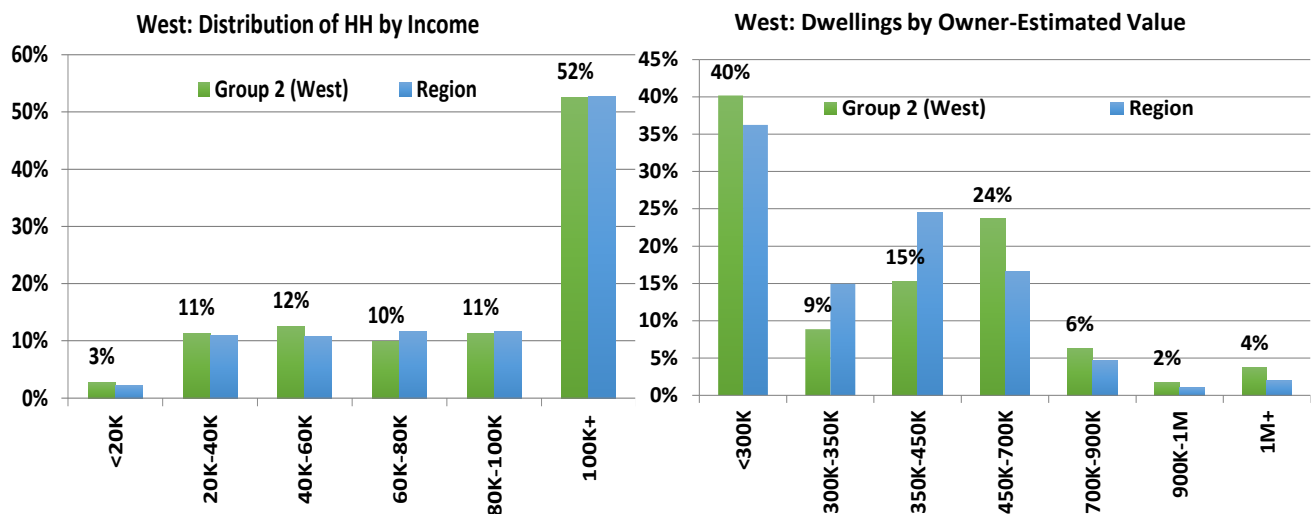


to remain in the community as there are few options to downsize.

Housing construction data is not readily available for the smaller rural communities – as a proxy, housing completions for Grande Prairie County were used and allocated according to their relative share of households between the west and east regions. From 2015 to 2022, 76% of completions were single family dwellings (SFD) and 18% were row or apartment units. The trend is slightly away from single detached which is positive. During the same time, only 8% of the completions were intended for rental, which is less than required or needed (some of the multi-family units were sold as condominiums).



Median renter household incomes tend to be much lower than incomes of owner households. Looking at the west communities, few households have incomes below \$30,000 per year and there are many owners with incomes over \$100,000. The households with lower incomes drive core need and will be discussed below.



Since the vast majority of households own their homes, those deemed to be in core need are typically income poor, but asset rich, and thus have options to draw on their equity. Many are also household maintainers 65 and older. But as noted previously, with few options in their local community, this prevents downsizing if they do not wish to relocate into the city.

Core Housing Need

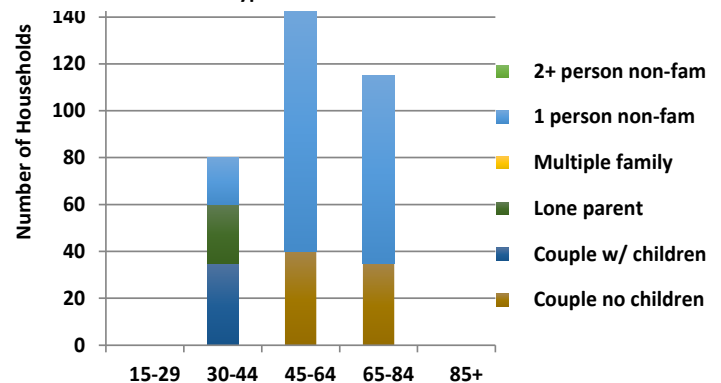
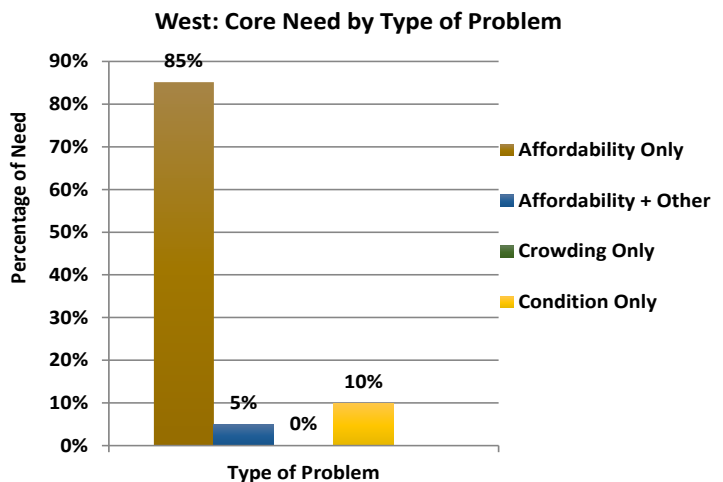
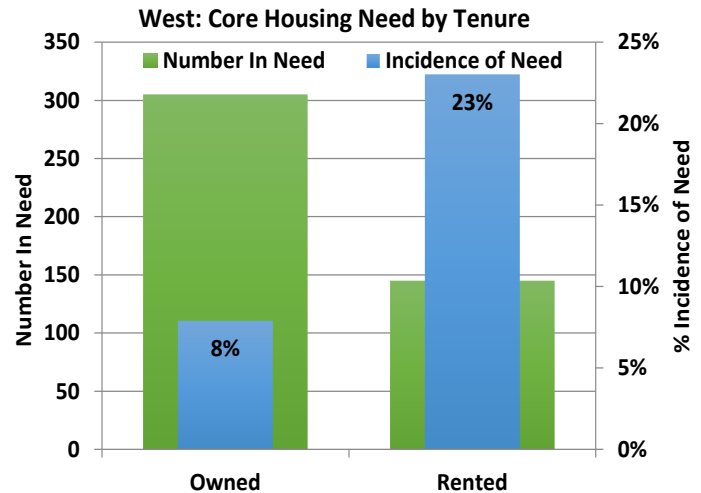
There are 445 households in core need - the majority or 305 households are owners and the remaining 145 households are renters. However, the incidence of need is much higher with renters at 23% or 1 in 4 households compared to owners at 8% or 1 in 13 households. This will be important when discussing policy and program options and priority needs.

These communities have 8% of the total core need across the Foundation area compared to 14% of the total households.

Examining the nature of need reveals the single largest problem is one of affordability: 85% of households pay over 30% while another 15% experience a combination of affordability and poor condition.

Core need is greatest among singles, mostly non-elderly but many are seniors too. As most problems are affordability (few suitability or adequacy), housing allowances are also an effective response for renters. See tables on the following pages.

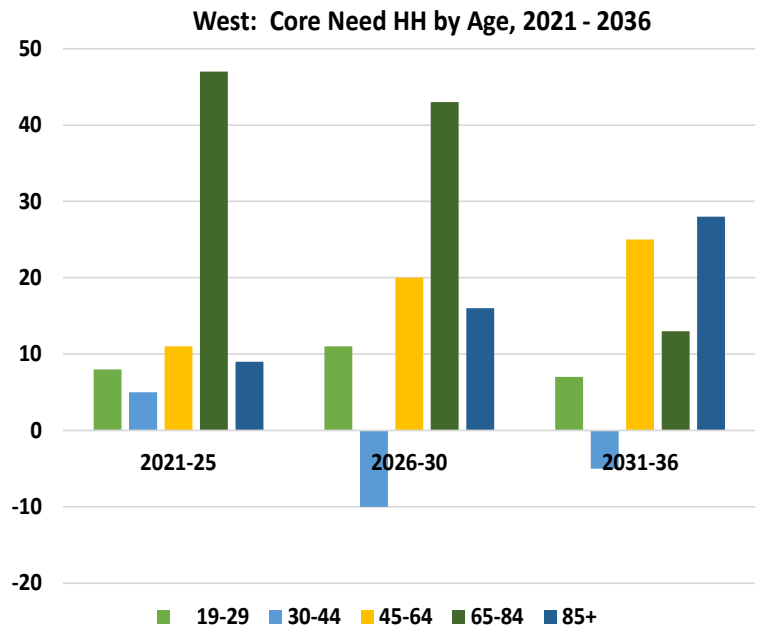
The high percent of properties in need of major repairs⁹ suggest the need for a rehabilitation program for mostly homeowners and could include accessibility upgrades for the future.



⁹ The 'major repairs needed' category includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings

Future Housing Need

The number of new households in core need will grow by 229 between 2021 and 2036. The graph below displays the new core need households by age and 5-year intervals. During the 2021-36 period, 70% of the new households in core need will be 65 and older. During the initial 10 years, most of the growth will be households aged 65-84; during the last 5 years, households 85 and older will experience the highest growth in core need of any age cohort. Households in core need between 45 and 64 also experience significant growth, especially during the 26 - 36 period. Households in core need between 30 – 44 years of age experience a decline in numbers between 2026-36.



Current and Future Housing Gaps

- Shortage of smaller bachelor and one bedroom purposed-built market rental units for individuals and couples, mostly seniors.
- 182 additional households will be 85 and older by 2036 and some will require a higher level of continuing care (e.g., SL4, SL4D and LTC).

Unmet and Future Priority Housing Needs

- Almost half of the existing needs are with household maintainers 65 years and older: lone parents are also experiencing core need as well. Both of these household types also have a high incidence of need.
- Going forward from 2021 to 2036, most of the new households in core need will be 65 and older (about 150 HHs or 73%). In the initial 10 years, they will be independent, but during the last 5 years, most of the new seniors in need will be 85 and older. They will require a higher level of continuing care (e.g., SL4 and SL4D, LTC) that they cannot afford on a low income.

| 2021 Core Housing Need by Tenure and Age of Household Maintainer, West Communities | | | | | | |
|---|----------------|----------------|----------------|----------------|------------|--------------|
| | 19 - 29 | 30 - 44 | 45 - 64 | 65 - 84 | 85+ | Total |
| Owners | 15 | 50 | 130 | 110 | 0 | 305 |
| Renters | 0 | 45 | 60 | 35 | 0 | 145 |
| Total | 25 | 90 | 185 | 140 | 0 | 445 |
| Core Housing Need by Age and Household Type | | | | | | |
| Couples no Children | 0 | 0 | 40 | 35 | 0 | 95 |
| Couples with Children | 0 | 35 | 0 | 0 | 0 | 65 |
| Lone Parents | 0 | 25 | 0 | 0 | 0 | 45 |
| Multiple Families | 0 | 0 | 0 | 0 | 0 | 0 |
| One-person | 0 | 20 | 105 | 80 | 0 | 220 |
| Two+ non-family | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 25 | 90 | 185 | 140 | 0 | 445 |
| Current and Projected Core Housing Need by Age and Household Type | | | | | | |
| Backlog or Unmet Needs (2021) | 25 | 90 | 185 | 140 | 0 | 445 |
| <i>Projected Growth - 5-year intervals</i> | | | | | | |
| 2021 - 2025 | 8 | 5 | 11 | 47 | 0 | 80 |
| 2026 - 2030 | 11 | (10) | 20 | 43 | 16 | 80 |
| 2021 - 2036 | 7 | (5) | 25 | 13 | 28 | 69 |
| Total | 26 | (10) | 56 | 103 | 44 | 229 |

Note: Data does not add due to Statistics Canada rounding rules.

Changes in core housing need between 2016 and 2021

- Overall, the number of households in core need decreased significantly from 530 in 2016 to 445 in 2021.
- The number of households below 65 years of age has declined slightly from 470 in 2016 to 300 in 2021.
- The 65 - 84 age group has increased by 27% but the 85 and older group shows no households in need in 2021 as they may have relocated to another location due to the lack of assisting living arrangements in the west communities.
- The number of owners decreased from 370 to 305 households and the number of renters also declined from 160 to 145 households.

3.5 East Communities

This group includes the eastern half of the GP County, the northwest half of the MD of Greenview and Sexsmith. Together these communities represent about 18% of the population with 17% of households. 88% are owners, compared to 68% nationally and regional rate of 73%.

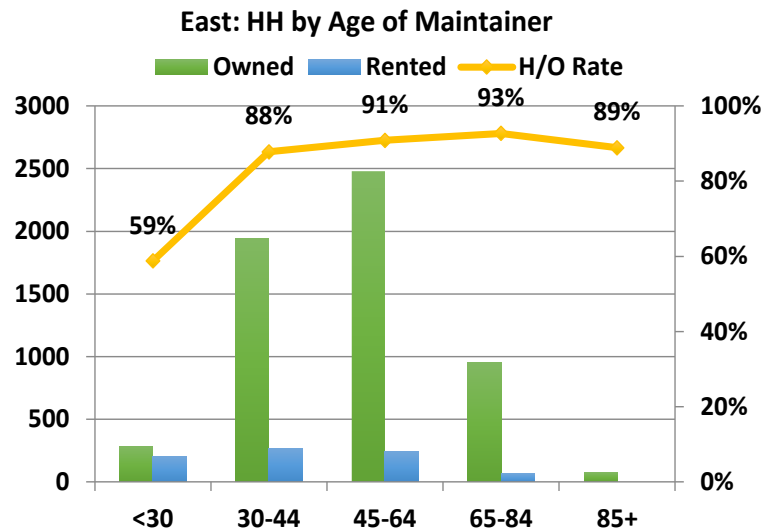
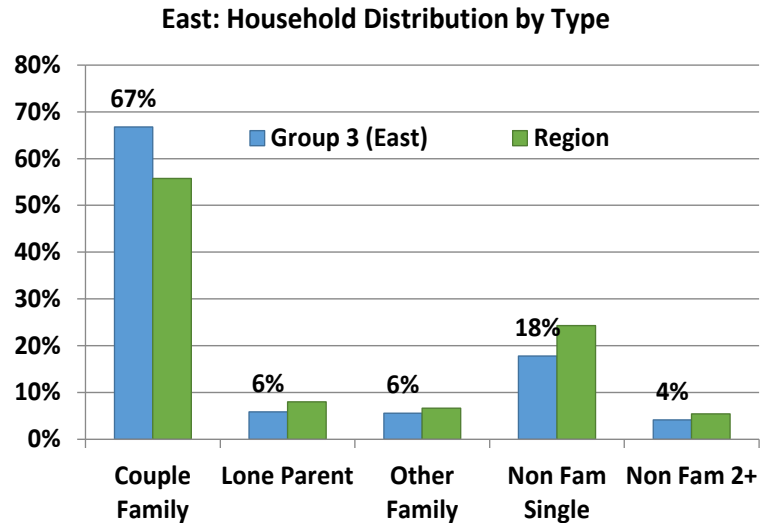
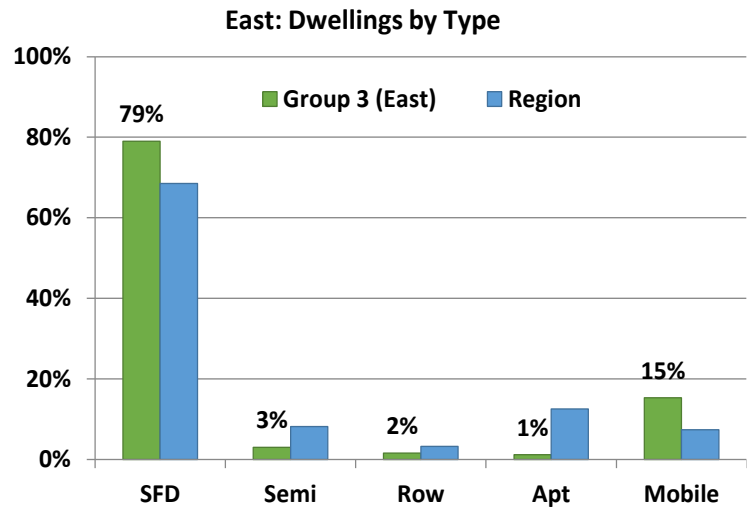
The housing stock in the east is mainly single detached dwellings (79%) and mobile homes make up 15%, which together account for the high ownership rate. Only 3% of the stock is row or apartment and another 3% is detached (duplex) housing. As a result, there are few multi-unit dwellings for rent – most renters live in SFDs or mobile homes. This puts some households in need because of the size (3-bedrooms) and high cost of rent and utilities in this form of dwelling.

Over 78% of households are families, and many (44%) are childless couples – reflected in large number of 2 person households.

Non-family (single and multiple person) households make up 22% of all households, well below the overall GSF average (26%)

This is a fairly young set of communities and has the highest proportion of families. The largest age group are middle aged (45-64), which will become future seniors. Only 17% of households are 65 and older, the lowest in the region.

Compared to other sub-regions, there are a larger proportion of families with children, mainly in the under 45 group, but also



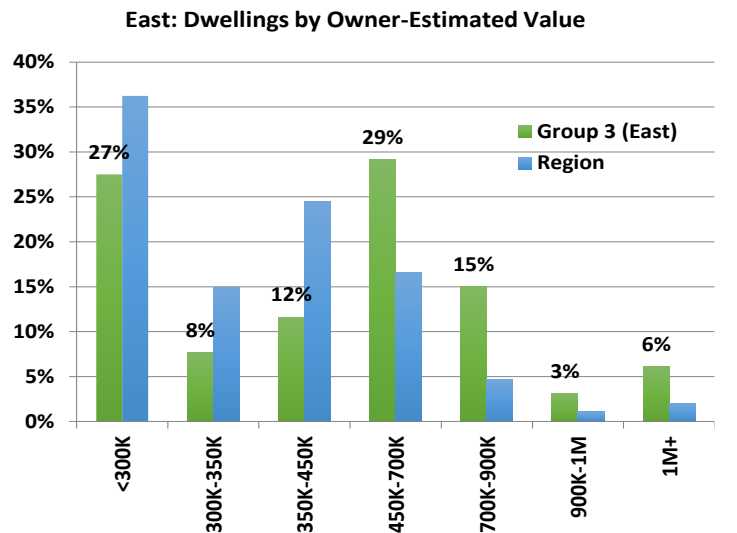
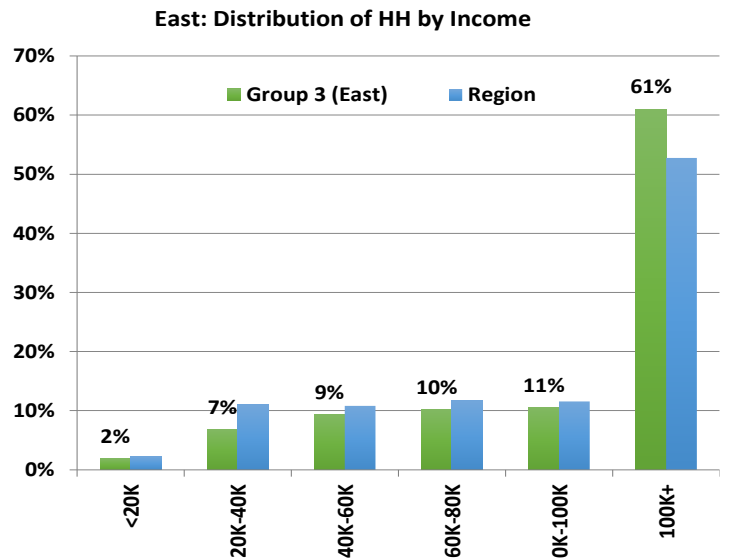
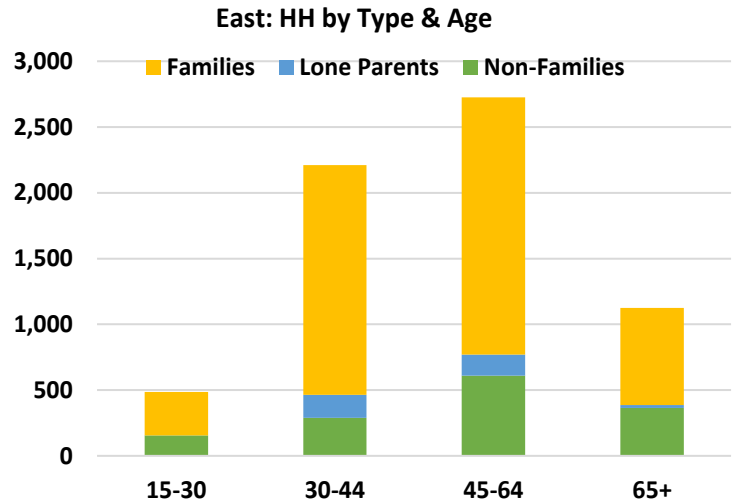
among households with heads aged 45-64. Childless couples tend to be mainly in the 45-64 age group and the 65 and older group. Also, in comparison to the two other rural groups, there are fewer single person and lone parent families.

To a larger degree than the other areas, new housing construction more closely aligns with demand – and using County housing starts as a proxy for all areas in this group (shown graphically in Section 4.2), is primarily single detached homes, with a small number of apartments (81) completed in 2017. Typically, renter incomes are much lower than owners, and here the median renters’ income is \$70,850, which is the highest among the three ex-urban areas. That said, renter incomes are well below those of owners (median is over \$100k). The number of renters is also the smallest across the three ex-urban areas.

Due to the relative size and dominance of Grande Prairie, it heavily influences regional income distribution. Almost two thirds of households (mainly owners) have income over \$100,000, compared to 55% for the GSF region.

Reflecting the higher income profile of the East area, the home price distribution is skewed toward higher prices. In this area 43% of homes are values over \$500,000 vs. only 17% across the larger GSF region.

The stock of rental housing is quite small, with most rental rates in the \$1,000/month and more range, similar to the other three rural groups of communities. However, about 12% of renters are paying about \$600/month. These higher rents are predominantly rented detached homes.



Core Housing Need

Similar to other rural groupings, the majority of core need is among owners. There were 400 owners and 125 renters in need. These communities have 15% of the total core need across the GSF region.

While there are many more owners in need, the incidence is much higher for renters - 1 in 6 renters (16%) are in need versus 1 in every 14 owners (7%).

In terms of the nature of housing need, three quarters (74%) of households in core need experience only an affordability problem. A further 9% experience affordability combined with either suitability or adequacy of poor condition. One in eight (13%) structures are in need of major repair (adequacy problem).

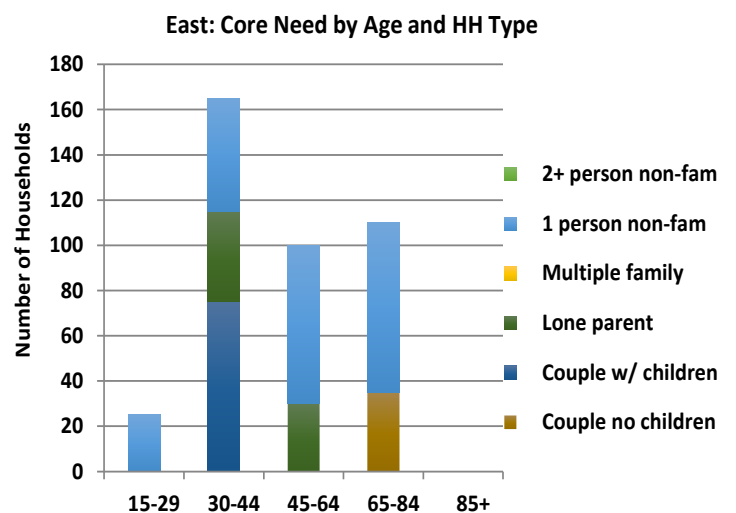
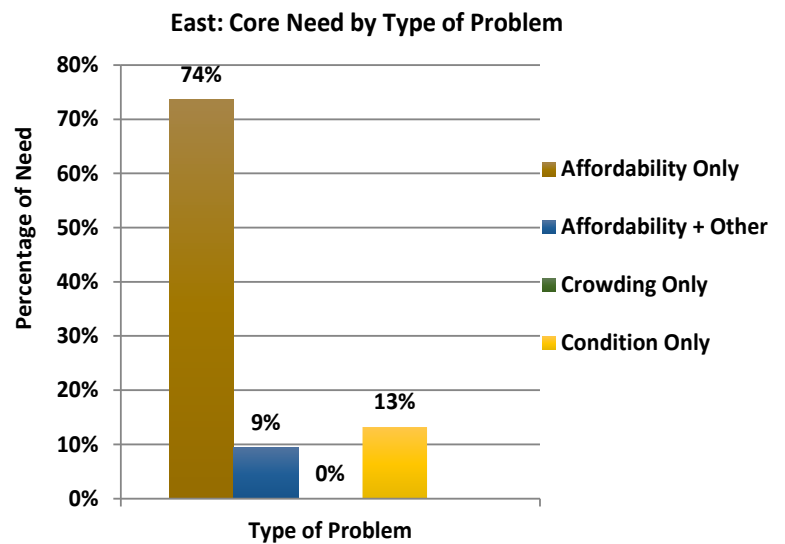
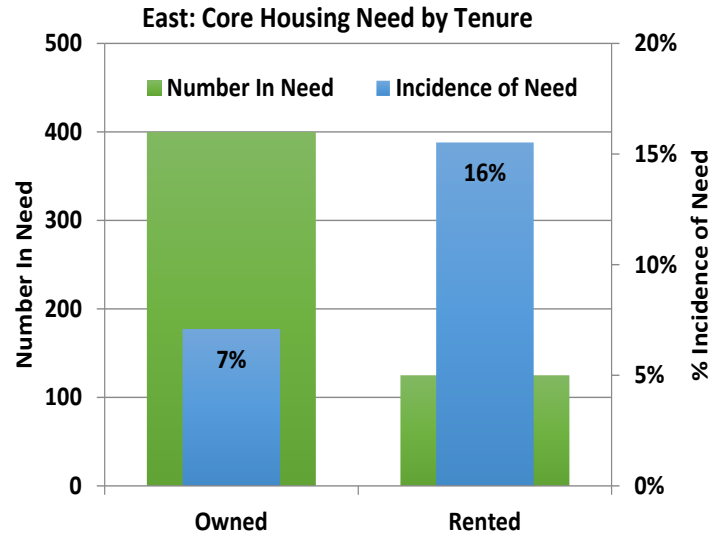
In regard to family type, core need is greatest among lone parents and singles -both non-elderly and seniors. At the same time, a significant number of couple families (30-44 years old) are in core need. See the bottom graph to the right.

As most problems are affordability (few suitability or adequacy problems) housing allowances can be an effective response for renters.

For many younger owners, facing affordability challenges is a choice. The degree of need may be low – they are paying over 30% but building asset equity.

For those with adequacy problems, especially seniors, some form of renovation-rehabilitation program might help, especially if combined with retrofits to make the accommodation more accessible to sustain independent living.

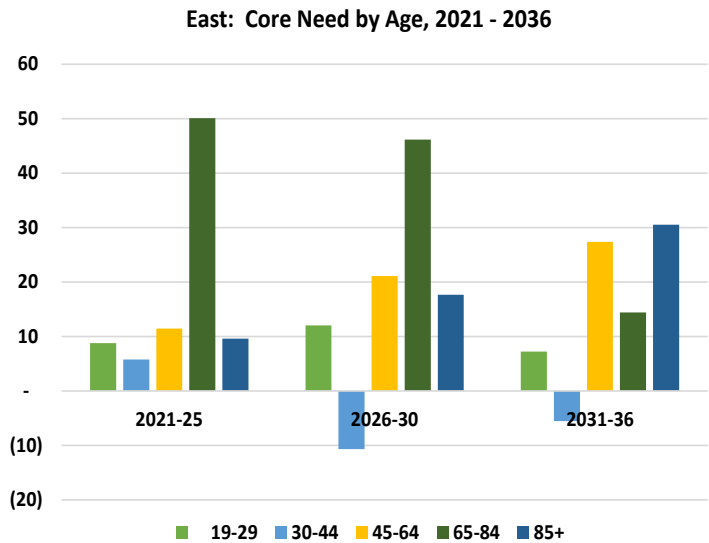
As shown in the current and projected housing need, there is a large backlog of need, there is a large backlog of unmet needs



and this is found across all ages, not just seniors. Many of those in need (2021) are non-elderly singles.

Future Housing Need

Projected growth in the eastern communities will be mainly in ages over 65. Initially most growth will be in the 65-84, but this shifts after 2030 to greater growth among those 85 and older. This implies need for facilities with higher levels of continuing care, to enable these seniors to remain in their home community. The 45-64 age group also experiences increasing growth through the 15 period of the forecast, especially during 2031-36. Households in core need between 30 - 44 years of age experience a decline in numbers between 2026-36.



Current and Future Housing Gaps

- Shortage of smaller bachelor and one bedroom purposed-built market rental units for individuals and couples, mostly seniors.
- 196 additional households will be 85 and older by 2036 and some will require a higher level of continuing care (e.g., SL4, SL4D and LTC).

Unmet and Future Priority Housing Needs

- Almost half of the existing needs are with household maintainers 65 years and older: lone parents are also experiencing core need as well. Both of these household types also have a high incidence of need.
- Going forward from 2021 to 2036, most of the new households in core need will be 65 and older (170 HHs or 73%). In the initial 10 years, they will be independent, but during the last 5 years, most of the new seniors in need will be 85 and older. They will require a higher level of continuing care (e.g., SL4 and SL4D, LTC) that they cannot afford on a low income.

| 2021 Core Housing Need by Tenure and Age of Household Maintainer, East Communities | | | | | | |
|---|----------------|----------------|----------------|----------------|------------|--------------|
| | 19 - 29 | 30 - 44 | 45 - 64 | 65 - 84 | 85+ | Total |
| Owners | 30 | 125 | 115 | 105 | 0 | 400 |
| Renters | 0 | 55 | 30 | 0 | 0 | 125 |
| Total | 45 | 180 | 145 | 130 | 0 | 530 |
| Core Housing Need by Age and Household Type | | | | | | |
| Couples no Children | 0 | 0 | 0 | 35 | 0 | 70 |
| Couples with Children | 0 | 75 | 0 | 0 | 0 | 95 |
| Lone Parents | 0 | 40 | 30 | 0 | 0 | 85 |
| Multiple Families | 0 | 0 | 0 | 0 | 0 | 25 |
| One-person | 25 | 50 | 70 | 75 | 0 | 230 |
| Two+ non-family | 0 | 0 | 0 | 0 | 0 | 20 |
| Total | 45 | 180 | 145 | 130 | 0 | 530 |
| Current and Projected Core Housing Need by Age and Household Type | | | | | | |
| Backlog or Unmet Needs (2021) | 45 | 180 | 145 | 130 | 0 | 530 |
| <i>Projected Growth - 5-year intervals</i> | | | | | | |
| 2021 - 2025 | 9 | 6 | 11 | 50 | 10 | 86 |
| 2026 - 2030 | 12 | (11) | 21 | 46 | 18 | 86 |
| 2021 - 2036 | 7 | (6) | 27 | 14 | 31 | 74 |
| Total | 28 | (11) | 59 | 110 | 59 | 246 |

Note: Data does not add due to Statistics Canada rounding rules.

Changes in core housing need between 2016 and 2021

- Overall, the number of households in core need decreased slightly (565 in 2016 versus 530 in 2021).
- The number of households below 65 years of age has declined slightly from 430 in 2016 to 400 in 2021.
- The 65 - 84 age group has increased by 18% but the 85 and older group shows no households in need in 2021. They may have relocated to another location due to the lack of assisting living arrangements in the east communities.
- The number of owners decreased from 370 to 305 households and the number of renters also declined from 160 to 145 households in 2021.

3.6 Grande Prairie

Population growth in Grande Prairie slowed dramatically between 2016 - 2021 to 1.5%, which is much lower than the previous decade. However, the 65 and older population grew by over 31% (1,410 people), almost all under 85 years old. Record-breaking migration to Alberta in 2022 and 2023 to date suggests that Grande Prairie's rate of population growth may rebound.

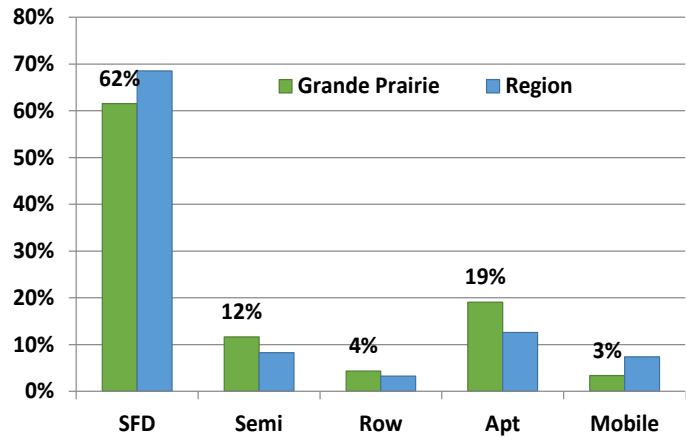
It is worth mentioning again that the size of Grande Prairie, representing about two-third of the GSF population and housing stock, has a large influence on the overall regional profile and is reflected in the data for the regional comparisons.

Compared to the other three regional groups, Grande Prairie has a greater diversity and density in built form. Fewer of the dwellings are single detached homes (62% compared to 69% in the region) and multi-unit properties are more prominent. About 93% of the multi-family units across the GSF region are in the city, and three-quarters of them are rented. There are few condo units (not shown in graph).

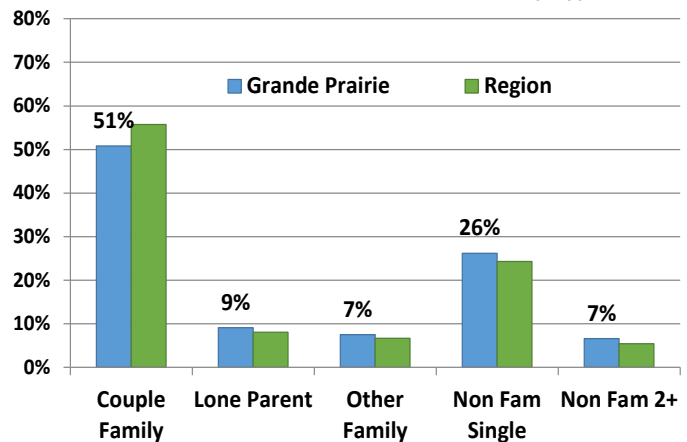
Most of the households are families (67%) partly a result of the dominance of single detached homes. Many of these families are childless couples (43% of couple families) resulting in a large number of 2 person households. This is directly related to the aging of the household heads - 24% of childless couples are 65+ and 40% are 45 - 64 years old.

Non-family and single person households account for a larger proportion than in the other rural areas and the overall GSF proportion. This is partly the result of the purpose-built rental housing stock in the city, which does not exist or is insufficient in most smaller communities.

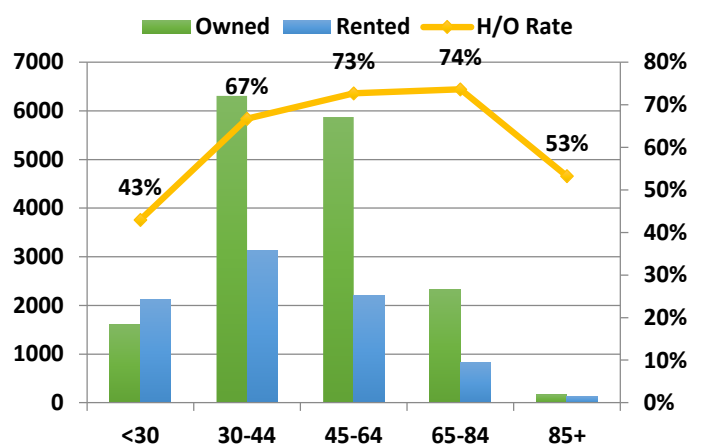
Grande Prairie: Dwellings by Type



Grande Prairie: Household Distribution by Type



Grande Prairie: HH by Age of Maintainer



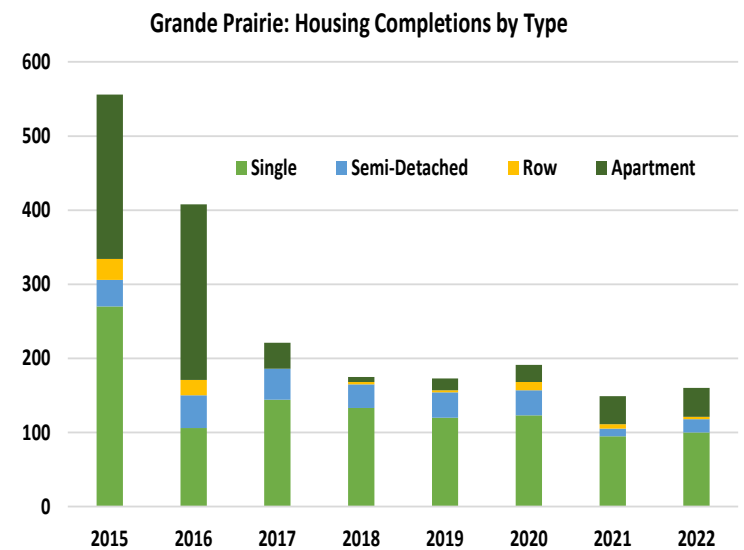
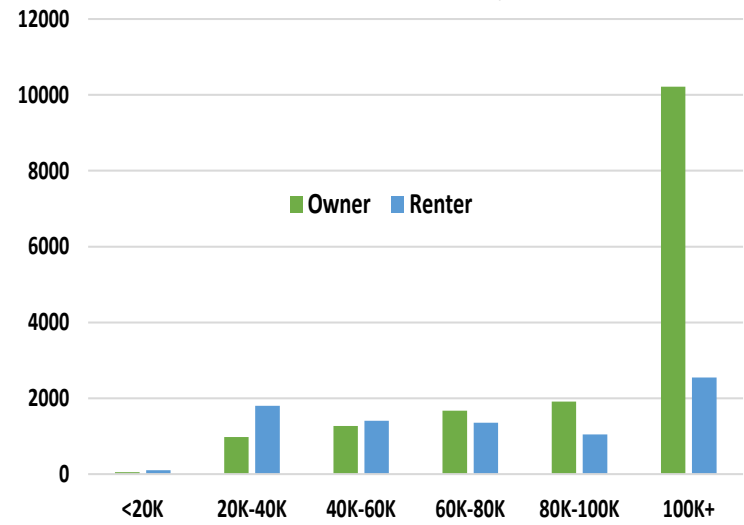
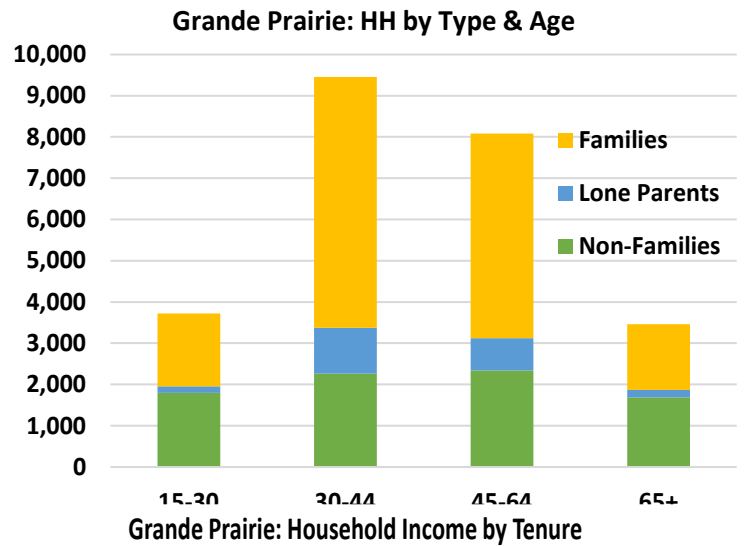
Most households are middle aged (30-64) and about 70% of them are homeowners. The homeownership rate among 30-44-year-olds is 67% which is similar to comparable sized cities, but low compared to the rest of the GSF region at 83%. This level of ownership and the volatile rental vacancy rates implies a more temporary, economically transient workforce than is seen in the three rural areas.

There is a rich diversity of household types across all age groups compared to the region. Households in Grande Prairie are generally younger than the rest of the region, which partially accounts for the high proportion of single person households.

Singles and other non-family households, as well as lone parents, are significant. While singles are spread fairly evenly across all ages, lone parent households are mostly 30 - 64 years old. Today's older lone parents may become tomorrow's single seniors in core housing need.

And again, due to the relative size and dominance of Grande Prairie data, it heavily influences the regional income distribution. There are twice as many renters as owners with income under \$40K (1,900 or 23% of renters) and this drives renter affordability need. Meanwhile, 63% of the owners have income over 100K.

For several years prior to 2017, new residential construction included a broader range and more multi-family built forms, especially multi-unit apartments appropriate for smaller households and renters. Since 2016, new home construction



has slowed considerably. The shift toward more multi-unit homes reversed in 2017, especially apartments and rental unit completions. For example, 482 units were completed annually in 2015 and 2016 compared to 178 units in the 2017-2022 period. About 61% of the units completed in 2015 and 2016 were multi-unit structures compared to 33% from 2017 to 2022.

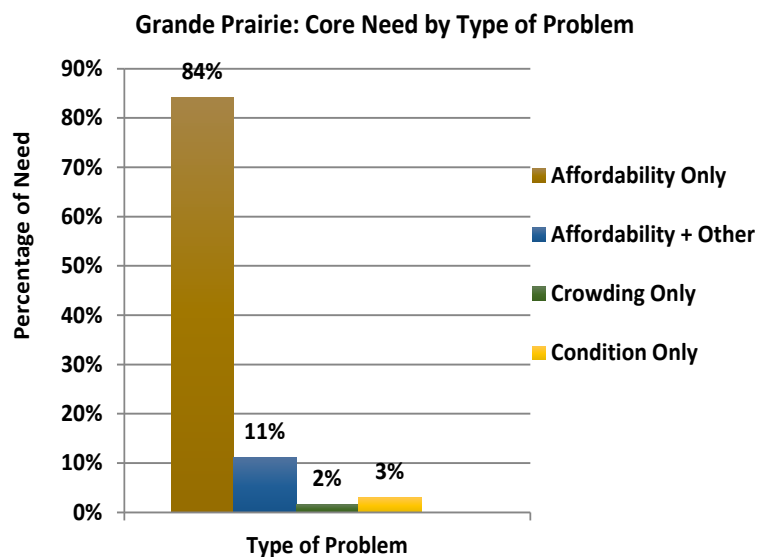
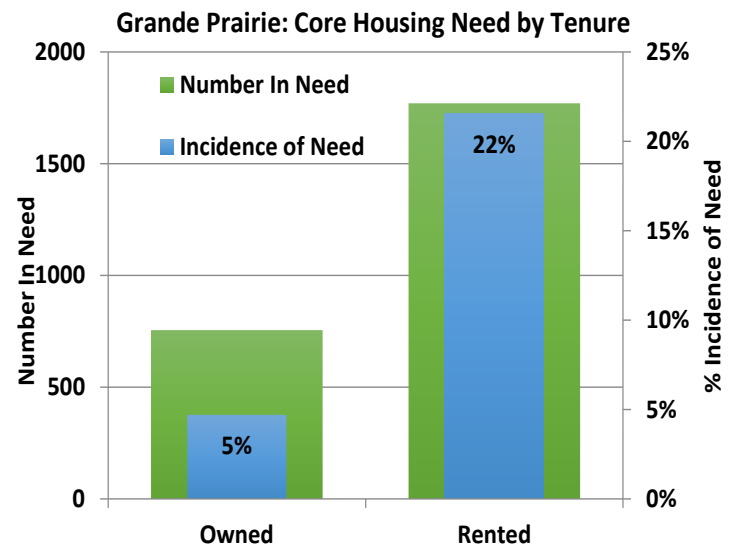
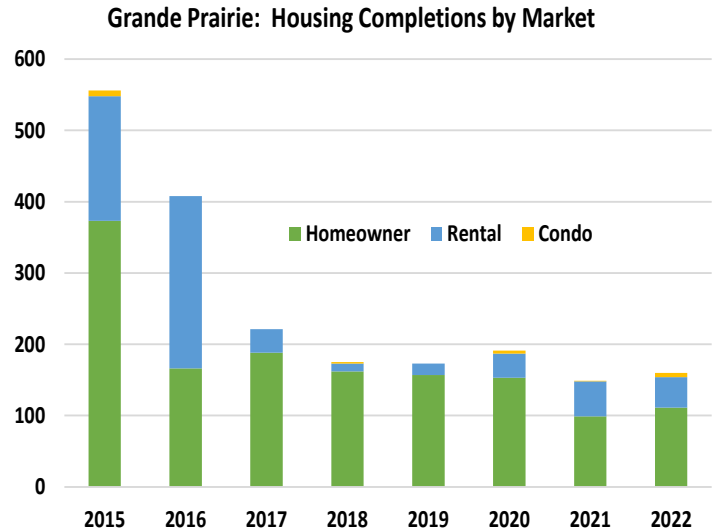
In the past eight years, vacancy rates have fluctuated dramatically from a high of 22% in 2016 to 4.6% the following year, and from 13.2% in 2021 to 5.1% in 2022. In general, the highest rates are usually with 3+ bedroom and the lowest is with 1 bedroom units. These volatile swings are a feature of a cyclical economy and mobile workforce.

Core Housing Need

As noted in the regional overview, housing need in the city is opposite that in the other three areas - mainly renters. In total there are almost 2,500 households in core need (755 owners and 1,770 renters). Two-thirds of renters and just under half of owners in need across the GSF region are in Grande Prairie.

In addition to need being more skewed to renters, the incidence of need is also much higher for renters – one in every five renter households (22%) is in need. This compares to only one in every 20 owners (5%).

The primary core need problem is affordability - 84% of households experience an affordability only problem, 11% experience affordability plus either suitability or condition, so a total of 95% of households face affordability challenges. The percent of households living in homes in need of major repair (3%) or overcrowded (2%) are low.



Current core need is greatest among younger households (mainly renters) and most prominent among lone parents and singles (both non-elderly and seniors). As problems are affordability (few suitability or adequacy) housing allowances can be an effective response. See top graph to the right and tables on the following page.

Projecting to the future, growth in need will be mainly among those over 65, initially in the 65-79 age but gradually shifting more into the 85 and older age group.

Future Housing Need

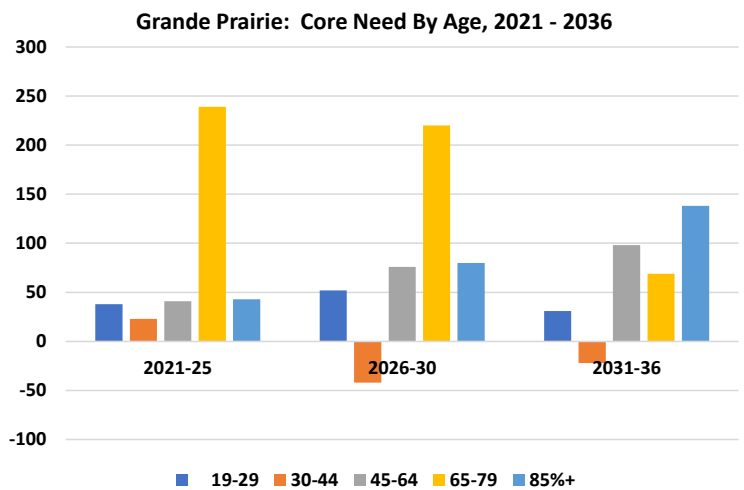
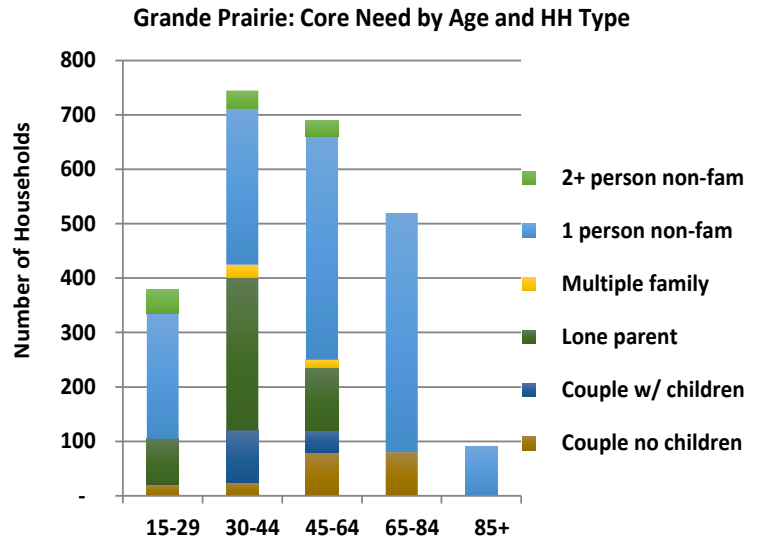
The number of new households in core need will grow by 1,084 between 2021 and 2036. During the 2021-36 period, 73% of the new households in core need will be 65 and older. During the initial 10 years (2021-30), most of the growth will be households aged 65 -79; during the last 5 years (2031-36), households 85 and older will experience the highest growth in core need.

Current and Future Housing Gaps

- Shortage of smaller bachelor and one bedroom purposed-built market rental units for individuals and couples.
- Shortage of 2 and 3-bedroom market rental units for families.
- 720 additional households will be 85 and older by 2036 and some are likely to require a higher level of supportive living (e.g., SL4 and SL4D).

Unmet and Future Priority Housing Needs

- Most of the existing needs are with renter household maintainers between 45 and 64 years of age:
- From 2021 to 2036, most of the new households in core need will be 65 and older (800 HHs or 73%). In the initial 10 years, they will be independent, but during the last 5 years, most of the seniors in need will be 85 and older. They will require a higher level of supportive living (e.g., SL4 and SL4D) that they can afford on a low income.



| 2021 Core Housing Need by Tenure and Age of Household Maintainer, Grande Prairie | | | | | | |
|---|----------------|----------------|----------------|----------------|------------|--------------|
| | 19 - 29 | 30 - 44 | 45 - 64 | 65 - 84 | 85+ | Total |
| Owners and Renters | 424 | 745 | 690 | 550 | 110 | 2,500 |
| Owners | 20 | 210 | 265 | 220 | 45 | 760 |
| Renters | 404 | 535 | 425 | 330 | 65 | 1,740 |
| Core Housing Need by Age and Household Type | | | | | | |
| Couples no Children | 20 | 25 | 80 | 80 | 0 | 230 |
| Couples with Children | 0 | 95 | 40 | 0 | 0 | 140 |
| Lone Parents | 85 | 280 | 115 | 0 | 0 | 490 |
| Multiple Families | 0 | 25 | 15 | 0 | 0 | 55 |
| One-person | 230 | 285 | 410 | 440 | 90 | 1,475 |
| Two+ non-family | 45 | 35 | 30 | 0 | 0 | 130 |
| Total | 425 | 745 | 690 | 550 | 100 | 2,515 |
| Current and Projected Core Housing Need by Age and Household Type | | | | | | |
| Backlog or Unmet Needs (2021) | 425 | 745 | 690 | 550 | 100 | 2,515 |
| <i>Projected Growth - 5-year intervals</i> | | | | | | |
| 2021 - 2025 | 38 | 23 | 41 | 239 | 43 | 384 |
| 2026 - 2030 | 52 | -42 | 76 | 220 | 80 | 386 |
| 2021 - 2036 | 31 | -22 | 98 | 69 | 138 | 314 |
| Total | 121 | -41 | 215 | 528 | 261 | 1,084 |

Note: Data does not add due to Statistics Canada rounding rules.

Changes in core housing need between 2016 and 2021

- Overall, the number of households in core need increased slightly (2,460 in 2016 versus 2,500 in 2021).
- The number of households below 65 years of age has remained constant over the 5-year period.
- The 65 - 84 age group has increased by 33% but the 85 and older group declined by 45% from 200 to 110 in 2021.
- The number of owners in core need was constant and the number of renters increased marginally from 1,710 to 1,740 households in 2021.

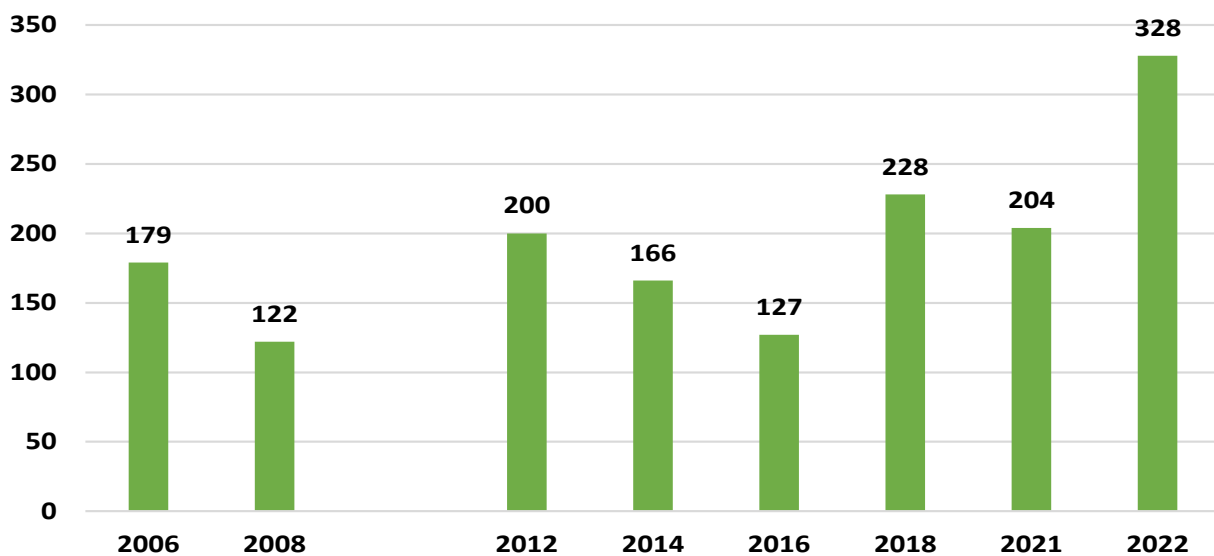
3.7 Homelessness in the City of Grande Prairie

Core housing need data does not include people who do not have a permanent address and as such excludes people experiencing homelessness. The data and information about the homeless population in Grande Prairie was provided by the City Administration and includes internal and publicly available data and information. Some of the information is also from local agencies who provide housing for people experiencing homelessness.

Historical and Current Homeless Numbers

Point in Time (PiT) counts have been conducted in Grande Prairie every two years since 2006 - a count was not held in 2010 and the 2020 PiT was delayed to 2021 due to COVID-19 restrictions.

Point in Time Homeless Counts, Grande Prairie



Point in Time Count results indicate a potential upward trend over time as Grande Prairie has continued to grow. However, changes to the count methodology over the years limit the conclusions that can be drawn from comparisons and trend analysis. In addition, the 2021 and 2022 Counts are based primarily on administrative data, limiting details available to enhance understanding. Because of these limitations, an alternate administrative data source, called a “By Name List” is used locally for deeper analysis.

The City initiated a By Name List starting in 2019 and has maintained it to date. The By Name List includes individuals active in any program funded through the City’s Housing and Homeless Initiative that supports people currently experiencing homelessness. This includes for example outreach, drop-in and housing program waitlists. The List is undergoing improvements to include broader coverage of emergency shelter clients, but at this time will only include shelter clients who have consented to be included on the List.

Grande Prairie’s Community Homelessness Report for 2022-23, based on data from the By Name List, includes the following information:

- People who experienced homelessness for at least one day during the year declined steadily from 546 in 2019/20 to 363 in 2022/23. While promising, it may not be representative of the overall trend as other information such as the PiT counts do not support this downward trend.
- People who were newly identified during the year declined from 104 people in 2021/22 (37% of the total) to 56 in 2022/23 (29% of the total). Again, this is a promising downward trend.
- Returns to homelessness during the year declined from 61 in 2021/22 (58% of the total) and 128 (67% of the total) in 2022/23.
- Indigenous peoples who experienced homelessness for at least one day during the year steadily declined from 264 in 2019/20 (48% of the total) to 176 in 2021/22 (42% of the total). The number increased slightly in 2022/23 to 181 (50% of the total). While positive for a few years, the recent upward trend is concerning.
- People who experienced chronic homelessness for at least one day (as measured in a particular year) declined from 166 in 2021/22 (59% of the total) to 119 in 2022/23 (62% of the total), although their share of the total increased.

Additionally, in a report documenting trends among participants of Grande Prairie's Housing First, supportive housing programs from 2009-2020, the City highlighted the following:

- The number of individuals with complex and coexisting conditions increased, along with the number of individuals experiencing barriers to employment;
- The local rental market was volatile and contributed to uncertainty and housing instability that disproportionately impacted housing options for people with a history of homelessness;
- Most individuals had very limited income, primarily forms of Income Support;
- Indigenous homelessness requires more attention – 40% of participants identified as Indigenous.

Emergency shelter occupancy trends appear to be somewhat steady. Data from Wapiti House show that the number of occupants increased by 10 - 15% from 2019 to 2022. Other shelter providers have recorded similar trends in their overnight spaces over the past 3 or 4 years.

Permanent Supportive Housing Needs

The City of Grande Prairie developed an estimate of supportive housing needs in June 2021, using a combination of internally held data sources. Two methods were used to generate the estimate: (1) information about current known Housing First participants, and (2) population-based approach. The results were analyzed, and the recommended approach was to use a moderate (middle of the road) scenario identified using population-based information.

The need was estimated to be 188 units, rising to a total of 209 units resulting from projected population growth over the next 10 years. Using information based on known Housing First participants, it was estimated that 130 supportive housing units could be filled immediately.

Recent Housing Initiatives That Mitigate Homelessness

Since 2018, the following new physical resources and programs have been developed or are underway:

- Serenity Place 2018 (14 transitional units)
- Coordinated Care Campus 2023 – City owned (63 supportive and 43 transitional units)
- Fletcher House 2023 – City leased (18 supportive and 24 community units)
- Street Outreach Centre 2020 – City owned, used to provide drop-in and emergency shelter space
- Onsite staff support 2023-24 at Oasis, Elder’s Caring Shelter housing locations
- Youth Housing First 2023-24 (16 program spaces)
- Mobile Outreach Program – City funded 2020
- Sunrise House -expanded shelter with transitional housing - 2023 (24 shelter and 11 transitional units)
- Several City land partnerships are currently under review to support development of affordable housing

Recent changes that have increased housing and program options in Grande Prairie have begun to fill historic deficits. However the wait for these changes has been long and has been felt by both the agencies providing services and the people in need of those services.

Housing Inventory

The current inventory includes shelter spaces, supportive housing (short/long term), and subsidized units accessible (available) to people experiencing homelessness.

- Shelter spaces - 219 / 41 seasonal (24 spaces under construction)
- Transitional housing - 125 units (54 under construction)
- Permanent housing - 153 units (42 under construction)
- Scattered site supportive case load - 156
- Affordable housing (for the homeless) - 63 units
- Affordable housing (general) - 199 units

12 spaces and units are under construction and scheduled to be completed and ready for occupancy before the end of 2023. A detailed listing of the inventory including the type of housing and the number of units provided by each housing provider is included in Appendix 3.

Issues and Concerns

While the number of transitional and supportive housing units has increased significantly, the rental rates at many of the facilities may not be affordable for the occupants. For example, the rental rate at Fletcher House will be subsidized to \$800 per month. For an individual relying on AISH as primary income, an affordable rent would be \$536 per month (30% of income). Alberta Works recipients (singles, which are the majority of the homeless in Grande Prairie) are provided \$330 for housing for a single person with total monthly benefits of \$866, which is considerably less than someone on AISH. There are some older rent-geared-to-income rental units in Grande

Prairie, but there are only a few of these units remaining and the subsidy agreements on them are ending soon. The result is that although many new units have become available to move people out of homelessness, their impact on long-term stability and poverty may be limited because occupants will be challenged to save for the future or afford basic needs beyond housing.

Summary Comments

While the number of people currently experiencing homelessness is difficult to define due to limitations in various data sources, it is possible Grande Prairie is setting a stable or downward trend. The By Name List shows that people who experienced homelessness for at least one day, those who are newly identified and those who returned to being homeless may all have declined over the past several years. On the other hand, of those experiencing homelessness, individuals experiencing chronic homelessness seem to be increasing in number. The high proportion of people experiencing homelessness who identify as Indigenous may also be increasing.

The success of Housing First programs implemented in Grande Prairie over time needs to be built upon with further innovations in approach and new units of affordable, supportive housing. This type of permanent supportive housing is required to successfully address the long-term chronic homelessness in Grande Prairie.

The City and others have recently added many new supportive and transitional housing units and the impact of these units on community homelessness will be seen in data during 2024. The priority will be to ensure these units are affordable and operate effectively to meet the needs of the people who live in them. Collaboration among sector services will be key to ensuring new resources are responsive to community needs.

4. Summary, Insights and Conclusions

4.1 Summary of Outstanding Need (2021)

The following table summarizes the total core housing need counts by the age of the household maintainer and tenure for each of the four groups. This data excludes those who are homeless, students and others without a permanent address.

| Core Housing Need by Tenure and Age of Household Maintainer | | | | | | |
|---|-------|-------|-------|-------|-----|-------|
| | 19-29 | 30-44 | 45-64 | 65-79 | 85+ | Total |
| Owner | 65 | 415 | 580 | 555 | 45 | 1,710 |
| Renter | 404 | 660 | 535 | 380 | 65 | 2,075 |
| Total | 509 | 1,070 | 1,110 | 955 | 110 | 3,785 |

As suggested earlier, it is important to note that not all those identified here as being in core housing need will in fact want (demand) assistance. Similarly, not all those in need require a new affordable housing unit, especially the large majority facing only an affordability problem. Complementary options, including rehabilitation (rural owners), rental assistance benefits (intended for renters but could be extended to owners), as well as suitably designed market supply initiatives can be effective in addressing this backlog of households in core need.

Federal and provincial housing strategies have been developed in recent years. The National Housing Strategy (2017) sets out a goal of reducing the severity of need for 50% of those in need in 2011 (nationally 530,000 households). The Alberta Affordable Housing Strategy (2021) has a goal to provide financial assistance to another 25,000 households – 13,000 new housing units and 12,000 rental supplements. Given that most of the funding resources for non-market housing over the next decade will come from either unilateral federal or cost shared federal-provincial programs funded under the National Housing Strategy, it may be appropriate to establish a parallel goal across the region (this implicates a wider set of stakeholders and providers beyond the Grand Spirit Foundation). Given the national goal of helping 530,000 households, this would mean assisting an additional 200 households annually for each of the next 10 years, for a total of 2,000 assisted households in the Grande Spirit region by 2033. This effort is aimed at reducing the number of households in need in 2021; future growth in core need households is another challenge that must be tackled simultaneously with mitigating the backlog of need.

4.2 Looking to the Future

The needs data presented above is based on the 2021 Census. As discussed in the four sub-regional summaries, the data and analysis quantifies a backlog of unmet need that includes a diverse range of household types, age groups and tenures (mainly owners in the three rural areas and renters in the city). In total some 3,900 households were estimated to be in core housing

need in 2021, almost identical to 2016, but with different configurations of age groups and tenures.

Responding to, and reducing, this backlog is an important challenge and must be assisted with a number of new funding streams under the National Housing Strategy and the Alberta Affordable Housing Strategy, and include both Federal-Provincial cost shared initiatives, delivered by the Province and unilateral federal and provincial programs. GSF was approved for funding under the CMHC Co-Investment Fund for the 26 unit apartment building under construction in Spirit River. These initiatives also include and rely on rental supplements to help remove households from core need. Websites for numerous relevant government initiatives are included in Appendix 4.

Recent attention by the media on the “housing crisis” has spurred governments to start focusing more on housing, including announcing initiatives like the removal of GST on rental housing construction. The City of Grande Prairie is submitting an application to the Housing Accelerator Fund, which if approved, would provide funding to encourage initiatives aimed at increasing housing supply.

The above programs have varying degrees of affordability, accessibility and energy efficiency requirements that would address households in core need. In addition, well-designed market interventions, especially in the three rural areas can also help to indirectly remove some households from core need. These include building more purpose-built market affordable rental and ownership housing.

Working in partnership with government programs, GSF and the area municipalities can continue to build more non-market housing and access more rental supplements for the region. Targeting the priority households will make a difference in terms of mitigating the number of households in core need.

The impact of the CERB payments on “muting” the number of households in core need is somewhat undermining the urgency of addressing the housing needs across the county, including in the Grande Spirit Foundation region. GSF should be prepared for the core need numbers to rise dramatically in the 2026 Canada Census. The apparent renewed interest by government in helping people with their housing problems could present opportunities for GSF to access funding to develop more housing across the region.

As the population continues to grow, this will include additional households in need. An estimate of future growth has been determined by using population projections prepared by the Province for 2016-36.¹⁰ A base projection was used to first generate an estimate of household growth, and then using the 2016 incidence rates of core need, the number of potential new core need households by age is determined.

¹⁰ Alberta Population Projections, 2019-2046 - Alberta, Census Divisions and Economic Regions - Data Tables. The population projection for the slightly larger Census Division 19 was used and prorated to reflect the 2016 population of the GSF service area. In developing the projections of core need, the “low” projection was used, as this appears more realistic on expected recovery in the local economy and return to inter- and intra-provincial migration, which is the largest determinant of growth.

The projection shows that over the current decade (2021-30) the greatest growth will be in households age 65-85; in the subsequent 5-year period (2031-36), growth will be more broadly spread across the three older groupings (45-64, 65-79, and 85 and over). This will increase requirements for seniors housing and as these populations move into the older (85+) group for various levels of assisted living and care.

Similar data by 5-year increments was previously presented for each of the four groups. See the table and chart below for more details on the GSF region current and future core need estimates.

Detailed Core Need Data - Grande Spirit Foundation

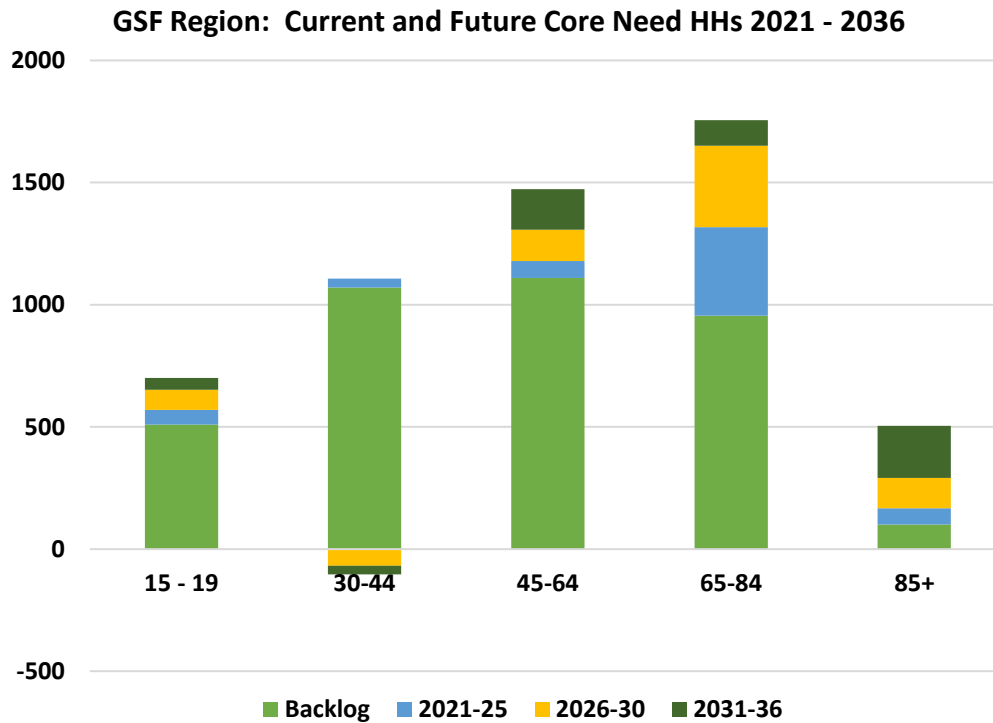
| 2021 Core Housing Need by Tenure and Age of Household Maintainers | | | | | | |
|---|------------|--------------|--------------|------------|------------|--------------|
| | 19 - 29 | 30 - 44 | 45 - 64 | 65 - 84 | 85+ | Total |
| Owners | 65 | 415 | 580 | 555 | 45 | 1,710 |
| Renters | 404 | 660 | 535 | 380 | 65 | 2,075 |
| Total | 509 | 1070 | 1110 | 955 | 110 | 3,785 |
| Core Housing Need by Age and Household Type | | | | | | |
| Couples no Children | 20 | 25 | 120 | 180 | 0 | 450 |
| Couples with Children | 0 | 205 | 40 | 0 | 0 | 325 |
| Lone Parents | 85 | 365 | 170 | 0 | 0 | 665 |
| Multiple Families | 0 | 25 | 15 | 0 | 0 | 80 |
| One-person | 255 | 355 | 625 | 685 | 90 | 2,090 |
| Two+ non-family | 45 | 35 | 30 | 0 | 0 | 150 |
| Total | 510 | 1,070 | 1,110 | 955 | 100 | 3,800 |
| Current and Projected Core Housing Need by Age and Household Type | | | | | | |
| Unmet Needs (2021) | 650 | 1,070 | 1,110 | 955 | 100 | 3,800 |
| <i>Projected Growth - 5-year intervals</i> | | | | | | |
| 2021 - 2025 | 60 | 37 | 69 | 363 | 58 | 596 |
| 2026 - 2030 | 81 | -69 | 128 | 334 | 124 | 599 |
| 2021 - 2036 | 49 | -36 | 165 | 104 | 213 | 497 |
| Total | 190 | -68 | 362 | 801 | 395 | 1,692 |

Note: Data does not add due to Statistics Canada rounding rules.

1.1 Collection and Maintenance Strategy

The sub-regional approach and subsequent geo-coding of the sub-regions used in the 2019 Regional Housing Needs Assessment proved to be a useful way to assess housing need and demand across the GSF region.

The geo-coding of the MD of Greenview and Grande Prairie County give GSF the ability to collect data from the Canada Census every 5 years and used it to update the needs assessment. This will



enable a consistent data method for comparability and evaluation over time and reporting periods and help inform housing decision making in the Grande Spirit Foundation region. The data specifications are detailed and can be used again to make the custom data request in 2027 for the 2026 Canada Census (there is a lag of about 18 months after the Census (May 2026) before the relevant data sets are made available).

Recommendation

It is recommended that the Grande Spirit Foundation adopt a data collection and maintenance strategy that:

- Supports the sub-regional approach and geographies used in the 2019 Regional Housing Needs Assessment, and;
- Continues using the same data specifications to custom order data for future Canada censuses and build a consistent set of data over time to enable meaningful trend comparisons and analysis (See Appendix 1 for a summary of the data elements)

5. Appendices:

Appendix 1: Statistics Canada Custom Data order re: Grande Spirit Foundation

The Statistics Canada Custom Data order included the following variable organized into five separate tables. The specific breakdown for each variables (e.g. age – the age cohorts must be detailed for Statistics Canada 0-14, 15 -29, etc.) must be specified in detail. Statistics Canada has the specifications detailed for the order under Gordon & Associates, which can be used as is or modified to provide finer details on a specific variable in future orders.

Table 1 Variables

Tenure (4), by Household Size (6), by Structural Type Of Dwelling (10), by Period Of Construction (8), by Number Of Bedrooms (6), by Aboriginal Household Identity (3), and by Dwelling Condition (4) by Private Households in Occupied Private Dwellings of Alberta, CSDs and Aggregates, 2021 Census, 25% Sample Database

Table 2 Variables

Age Of Primary Household Maintainer (9), By Tenure (3), By Household Total Income Groups (12), By Aboriginal Identity (3), By Household Type Including Census Family Structure (10), By Dwelling Condition (4) And By Housing Indicators (5) for Private Households With Household Total Income Greater Than Zero In Non-Farm Non-Band Off-Reserve Occupied Private Dwellings By of Alberta, CSDs and Aggregates, 2021 Census, 25% Sample Database

Table 3 Variables

Value (Owner-Estimated) Of Dwelling (14), Structural Type Of Dwelling (10), Aboriginal Household Identity (3), Household Size (5), Household Total Income Groups (12), Mobility Status of the Primary Household Maintainer 5 Years Ago (9), And By Shelter-Cost-To-Income Ratio (9) for Owner Private Households In Non-Farm Non-Band Off-Reserve Occupied Private Dwellings of Alberta, CSDs and Aggregates, 2021 Census, 25% Sample Database

Table 4 Variables

Shelter Cost (19), Household Total Income Groups (12), By Tenure (4), Household Type Including Census Family Structure (10), Aboriginal Identity (3) and Household Size (6), by Private Households in Non-farm Non-band Off-Reserve Occupied Private Dwellings of Alberta, CSDs and Aggregates 2021 Census, 25% Sample Database

Table 5 Variables

Age of Household Maintainer (7), Household Type (9), Aboriginal Household Status (3), Shelter to Income Ratio (6), Tenure (3) and Core Housing Need (11) for Private Households in Non-farm Non-band Off-reserve Occupied Private Dwellings of Alberta, CSDs and Aggregates 2021 Census, 25% Sample Database

Appendix 2: Grande Spirit Foundation Portfolio

| | Families | Seniors | Singles | Total |
|--------------------|----------|-----------|----------|-----------|
| Supportive (Lodge) | | 42 | | 42 |
| Seniors Apartment | | 44 | | 44 |
| Family Housing | 2 | | | 2 |
| Rent Supp/ RAB | 1 | 0 | 1 | 2 |
| Totals | 3 | 86 | 1 | 90 |

East Communities

| | Families | Seniors | Singles | Total |
|--------------------|-----------|------------|----------|------------|
| Supportive (lodge) | | 150 | | 150 |
| Seniors Apartment | | 25 | | 25 |
| Family Housing | 10 | | | 10 |
| Rent Supp/ RAB | 9 | 0 | 0 | 9 |
| Totals | 19 | 175 | 0 | 194 |

West Communities

| | Families | Seniors | Singles | Total |
|--------------------|-----------|-----------|----------|-----------|
| Supportive (Lodge) | | | | |
| Seniors Apartment | | 80 | | 80 |
| Family Housing | 10 | | | 10 |
| Rent Supp/ RAB | 2 | 1 | 6 | 9 |
| Totals | 12 | 81 | 6 | 99 |

Grande Prairie

| | Families | Seniors | Singles | Total |
|--------------------|------------|------------|------------|------------|
| Supportive (lodge) | | 235 | | 235 |
| Seniors Apartment | | 122 | | 122 |
| Family Housing | 40 | | | 40 |
| Rent Supp/ RAB | 174 | 56 | 174 | 404 |
| Totals | 214 | 413 | 174 | 801 |

GSF Region

| | Families | Seniors | Singles | Total |
|--------------------|------------|------------|------------|-------------|
| Supportive (lodge) | | 427 | | 427 |
| Seniors Apartment | | 271 | | 271 |
| Family Housing | 62 | 0 | 0 | 62 |
| Rent Supp/ RAB | 186 | 57 | 181 | 424 |
| Totals | 248 | 755 | 181 | 1184 |

Appendix 3: Current Housing Inventory - City of Grande Prairie

| | Units | Type of Housing Tenure | Note | | | | | | | |
|---|------------|--------------------------|---|--|--|--|--|--|--|--|
| Wapiti House - Transitional | 34 | Transitional | | | | | | | | |
| Wapiti House - Cots | 55 | Shelter | 43 Male Cots/12 Female cots | | | | | | | |
| Wapiti House - Women's Mats | 10 | Shelter | | | | | | | | |
| Wapiti House - Men's Mats | 30 | Shelter | | | | | | | | |
| Wapiti House - Wildfire/Saint Lawrence Centre | 23 | Shelter | seasonal only | | | | | | | |
| Wapiti House - Winter Offsite | 19 | Shelter | seasonal only | | | | | | | |
| Odyssey House - Emergency Shelter | 40 | Shelter | 14 bedrooms (42 Beds) | | | | | | | |
| Odyssey House - Serenity Place | 14 | Transitional | | | | | | | | |
| Sunrise House - Emergency Shelter | 24 | Shelter | construction pending completion 2023 | | | | | | | |
| Sunrise House - Transitional | 11 | Transitional | construction pending completion 2023 | | | | | | | |
| Coordinated Care Campus - Supportive | 63 | Permanent | | | | | | | | |
| Coordinated Care Campus - Transitional | 43 | Transitional | construction pending completion 2023 | | | | | | | |
| Fletcher House - Supportive | 18 | Permanent | construction pending completion 2023 | | | | | | | |
| Fletcher House - Affordable | 24 | Permanent | construction pending completion 2023 | | | | | | | |
| Oasis Ministries Housing | 20 | Permanent | also has supportive housing subsidies attached | | | | | | | |
| Rising Above - In program Beds for Men | 19 | Transitional - Treatment | 6-month tenure | | | | | | | |
| Rising Above - In program Beds for Women | 17 | Transitional - Treatment | 6-month tenure | | | | | | | |
| Rising Above - Housing | 15 | Second Stage | Safe Sober Living (18 month post-program) | | | | | | | |
| Scattered-site Supportive Housing Caseload Spaces (with subsidy) | 140 | Permanent | not physical housing units, but support and subsidy to access any community rental units | | | | | | | |
| Youth Scattered-site Supportive Housing Caseload Spaces (with subsidy) | 16 | Permanent | not physical housing units, but support and subsidy to access any community rental units | | | | | | | |
| Elders Caring Shelter | 18 | | | | | | | | | |
| Total | 653 | | | | | | | | | |
| <i>Other affordable housing locations typically housing people with a history of homelessness</i> | | | | | | | | | | |
| Canadian Mental Health Association - Willow Place | 57 | | Note that including these in the total would may to duplication because scattered-site participants may reside in these units | | | | | | | |
| Canadian Mental Health Association - City House | 3 | | Note that including these in the total would may to duplication because scattered-site participants may reside in these units | | | | | | | |
| Glenn Penner Triplex | 3 | | Note that including these in the total would may to duplication because scattered-site participants may reside in these units | | | | | | | |
| <i>Other affordable housing</i> | | | | | | | | | | |
| Hearthstone Manor | 40 | Affordable units | | | | | | | | |
| Margaret Edgson Manor- Wheelchair Accessible | 16 | Accessible/affordable | | | | | | | | |
| Margaret Edgson Manor | 54 | Affordable units | | | | | | | | |
| CAIRN on the Boulevard | 64 | Affordable units | CAIRN has 83 units total and 64 of them are contractually required to stay affordable until 2033 | | | | | | | |
| Wild Rose Villas | 25 | Supportive Senior | | | | | | | | |
| Total | 915 | | | | | | | | | |

Appendix 4: Federal and Provincial Government Housing Program Websites

Federal Housing Programs

Rental Construction Financing Initiative: Provides low-cost loans to encourage the construction of sustainable rental apartment projects.

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rental-construction-financing-initiative>

National Housing Co-Investment Funding: Provides capital to partnered organizations for new affordable housing and the renovation and repair of existing affordable and community housing. Funds are provided as low-interest and/or forgivable loans and contributions.

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/co-investment-fund>

Rapid Housing Initiative: Provides Capital contributions for the rapid construction of new housing and/or acquisition of existing buildings for rehabilitation or conversion to permanent affordable housing.

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rapid-housing>

Indigenous Housing: There are numerous programs for new construction and for repair and renewal of existing housing.

<https://www.cmhc-schl.gc.ca/Indigenous-funding>

Alberta Government Housing Programs

Alberta Affordable Housing Partnership Program: Provides a capital grant and/or transfer of existing housing/land asset to create more affordable housing

<https://www.alberta.ca/affordable-housing-partnership-program#jumplinks-0>

Indigenous Housing Capital Program: Provides funding to increase the supply of affordable off-reserve, off-settlement and on-settlement housing units for Indigenous peoples.

<https://www.cmhc-schl.gc.ca/Indigenous-funding>

Appendix 5: Sources

1. 2021 Census of Canada, Statistics Canada Custom Order
2. CMHC Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>
3. Grande Spirit Foundation, <https://www.grandespirit.org/>
4. Affordable Housing Strategy 2020 – 2030 (August 2019), City of Grande Prairie
5. Population Projections Alberta and Census Divisions, 2019–2046, Alberta Treasury Board and Finance, 2019
6. Notes on homelessness in Grande Prairie, Kathy Lambert, Executive Director of Wapiti Community Support Association (Wapiti House).
7. 2009-20 Housing First Data Report - City of Grande Prairie Homeless Initiative (Internal Report)
8. City of Grande Prairie Affordability Assessment, Feb 2020
9. City of Grande Prairie Updated Estimation on Supportive Housing Need, June 2021
10. Current Housing Inventory - City of Grande Prairie
11. Current Housing Inventory - Grande Spirit Foundation
12. The Housing Research Collaborative, University of British Columbia. <https://housingresearchcollaborative.allard.ubc.ca/hart-housing-assessment-resource-tools/>
13. 2023 Alberta Provincial Housing & Service Needs Estimation: Community Report for the County of Grande Prairie and the towns of Beaverlodge, Sexsmith and Wembley.