



**Creating neighbourhoods
and housing options for all**

Town of
Stettler
Housing Needs Assessment

June 2024

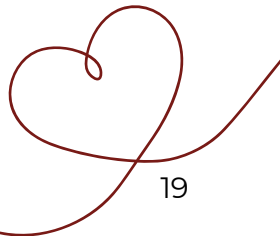


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Introduction and Overview

The Town of Stettler has set out to assess current housing needs and demands within the housing continuum including subsidized, affordable, market rental, and market ownership. The current Municipal Development Plan (MDP) identifies the desire to provide residents with a mixture of residential densities and tenure, high quality housing design, layout and amenities, and access to multi-family developments adjacent to the downtown.

To achieve its intended purpose, the Town of Stettler engaged *bassa* Social Innovations Inc. to support the development of a new *Housing Needs Assessment*. Information contained within this report is derived from three basic sources – qualitative data obtained through demographic and socio-economic analysis, a community survey, and engagement with community members, organizations, and businesses interested in strategic housing development.

Framing the new *Housing Needs Assessment* is the housing continuum supplied by the Canadian Mortgage and Housing Corporation (CMHC). This continuum acknowledges that Canadians are experiencing a broad range of housing realities starting (on the left of the continuum) with people experiencing homelessness and staying in emergency shelters through to people participating in market rental and home ownership options. There are a range of housing options in between. A full description of each component of the housing continuum can be found in Appendix A.

THE HOUSING CONTINUUM



For discussion purposes, the broader CMHC Housing Continuum can be thought of as having three sub-sections:

- **Emergency and Transitional Housing** for people experiencing chronic or episodic homelessness and therefore lacking permanent housing options,
- **Community and Supportive Housing** for people needing support or assistance to find and maintain their housing, and

- **Market and Affordable Housing** where people are able to secure housing through available options on the open market using their own resources.

The Stettler *Housing Needs Assessment* explores strategies and options in all three sub-sections as the housing supply, demand, and affordability within the community is varied.

This report builds on the insights and perspectives of Stettler residents, business leaders, developers, realtors, and service delivery providers gathered through focus groups, a survey, and a community workshop (see process in next section) arriving at four **big ideas**:

- A. Incentivising infill and new housing development**
- B. Supporting sustainable and affordable housing models**
- C. Addressing community, transitional, and emergency housing needs, and**
- D. Promoting diversity in local housing options**

These big ideas are unique to Stettler and the needs identified through data analysis and community insights. The document is intended to help guide new initiatives and support the community's applications for provincial and/or federal resources.

Specifically related to municipal roles in housing, the Town of Stettler is primarily (and legislatively) responsible for land-use planning, development licensing and permitting, and policy development. Increasingly, access to provincial and/or federal housing dollars are requiring deeper commitments from municipalities including tax incentives, provision of land, inclusive zoning, and other investments. To be approved for funding, new projects need to be investment ready – meaning that land, designs, developers, and operators are in place and committed.

While the Town of Stettler has exhibited leadership in planning resulting in the development of the *Stettler Housing Needs Assessment*, the municipality also has key responsibilities associated with implementation. As the process described in the next section highlights opportunities for community engagement and the initiation of important discussions between groups and organizations, there is a continued role for the Town of Stettler to convene, coordinate, and host further conversations to incite action – leading for change rather than accepting change as it happens.

Housing Projections

Projections for the *Stettler Housing Needs Assessment* are based on information available largely through Statistics Canada, Apartment Vacancy and Rental Cost Survey (AVS) and municipal and anecdotal data from the community consultations. The unit of analysis is the household based on assuming "Business as Usual," which means that it may not account for any changes in the policy or population landscape at the municipal level. Additionally, the COVID-19 pandemic has affected certain data

sets. For example, the Province of Alberta did not conduct an annual Apartment Vacancy and Rental Cost Survey (AVS) of multi-family dwellings in Alberta’s rural communities in 2019 and 2020. Therefore, the household projections are not precise and could change depending on additional information. There is anticipated waitlist data from social programs that could also significantly impact these projections.

Our projections estimate the increase or decrease in the total number of households (**not housing need**) using a “line of best fit” between the 2006, 2016, and 2021 census. These projections are simple guides to show how a community might grow or decline if past trends continue, not definitive assessments on which targets should be based.

Key Assumptions:

- Using the 2021 Federal Census Community Profile for Stettler as the baseline for existing units to forecast 10 years from 2021 to 2031.
- Historical comparisons of occupied private dwellings by construction period also informed the projections. For example, only 115 units were built in the community between 2011 and 2021, the lowest number of intercensal periods. Comparatively, between 2001 and 2010, 330 units were built.
- The aging population is a significant factor in the housing market, with one-person (37.1%) and two-person households (38.4%) expected to continue driving housing demand and supply unless there is a shift in population dynamics.
- The table's project loss and gain section includes the housing stock's aging and net loss due to expiry and building conditions. For example, in 2021, 165 units needed major repairs. On the other hand, anticipated new units committed or underdeveloped, as well as new specialized housing, balances out the loss for the net gain or loss.

The following table shows the total number of households in 2021 for each household income category, the projected gain (positive) or loss (negative) between 2021 and 2031, and the total projected households in 2031.

| HH Income Category | 2021 Households | Projected Gain/Loss of HHs by 2031 | Projected Units 2031 |
|--------------------|-----------------|------------------------------------|----------------------|
| Very Low Income | 45 | -5 ¹ | 40 |
| Low Income | 395 | 75 | 470 |
| Moderate Income | 520 | 30 | 550 |
| Median Income | 525 | 55 | 580 |
| High Income | 900 | 70 | 970 |
| Total | 2385 | 225 | 2610 |

Table 1 – Projected gain/loss of households by income by 2031.

¹ Due to ageing housing stock and increased costs of housing development, it is projected there will be a net loss of 5 very low-income households (units) by 2031 as these units are not able to be replaced in a way that meets very low-income cost thresholds. However, replacements for these units are included within low-income projections.

Source: Statistics Canada (2021)

The following table shows the total number of households in 2021 for each household size category, the projected gain (positive) or loss (negative) between 2021 and 2031, and the total projected households in 2031.

| HH Size | 2021 HHs | Projected Gain/Loss of HHs by 2031 | Projected New Demand 2031 |
|-----------|----------|------------------------------------|---------------------------|
| 1 Person | 760 | 94 | 854 |
| 2 Person | 915 | 105 | 1020 |
| 3 Person | 270 | 25 | 295 |
| 4 Person | 275 | 15 | 290 |
| 5+ Person | 165 | -14 | 151 |
| Total | 2385 | 225 | 2610 |

Table 2 - Projected gain/loss of households by household size.

Source: Statistics Canada (2021)

Community Engagement and Process

The Town of Stettler initiated a Request for Proposals (RFP) late in 2023 to conduct a Housing Assessment and Housing Strategy. The successful proponent was *bassa* Social Innovations Inc., an Alberta-based consulting firm with offices in Red Deer and Calgary. Having recently completed housing needs assessments in other communities (i.e. Innisfail, Lacombe, Lloydminster, etc.), the firm is known for its thorough engagement process to ensure deeper understanding of local conditions and nuances.

The proposed process was spread across three phases:

1. Scoping and Data Analysis
2. Local Engagement, and
3. Reporting and Recommendations.

Scoping and data analysis

The Town of Stettler assigned municipal staff to work with the consulting team on the project, drawing in the knowledge and expertise of the local Economic Development Committee. An early workshop with administration and the Committee revealed the importance of targeted and actionable items within the report, likely a focus on rental housing options, and the ability to capture Stettler's changing face of housing demand and supply.

To begin framing the project, the consulting team set up interviews with some of the community's "key informants" – people living and working in the community that may have different insights and perspectives on housing needs and

opportunities. The interviewees affirmed that Stettler's rental market is tight – especially for people of lesser economic means, those with pets or questionable tenant histories, and community members with accessibility challenges (i.e. mobility limitations).

Within the community, there appear to be some growing concerns over the condition of rental properties, and it was acknowledged that, while an external investor recently purchased several multi-family buildings and began renovations, the result was higher rents that put previously affordable rental options beyond reach for some.

On the development side, it was suggested that the lack of serviced lots in the community put developers at greater risk for financial overruns and the inconvenience of dealing with utility companies – potentially contributing to inflated housing prices on new builds.

Finally, the key informants agreed that Stettler serves as a “hub” for rural communities – particularly serving a large area East of the community. Stettler's large seniors' population is due, in part, to people leaving their farms and relocating to the community to improve access to health care, supports, shopping, and services.

Also in the project's early stages, data about housing, demographics, and socio-economic trends in Stettler were collected and reviewed. This preliminary scan of the community's quantitative information, combined with the early insights from community leaders, helped shape the next level of engagement – the focus groups.

Local engagement

Three focus group sessions were scheduled over two days, giving potential participants different dates and times to attend either in-person or online. Each of the focus group sessions used the same agenda, exploring community data related to housing demand, supply, and affordability.

As the 2021 Federal Census data formed much of the early data findings², they were used in the focus group presentations. Consistently, the data was challenged by participants citing some significant influences occurring in the community between 2021 and 2023. Vacancy rates, for example, were skewed to appear higher than actual due to a larger than normal collection of rental units being uninhabited due to renovations. At the same time, increased rental rates for the newly updated units weren't being reflected in the 2021 affordability data.

Wherever possible, new data sources have been identified and collected – often resulting in changes to existing data sets and community insights. A complete data analysis appears later in the report. Regardless, facilitating discussions among community members reflecting on the data began to shape the resulting priorities including the acknowledgement that *local* development and provision of rental

² The full data analysis can be found in Appendix C of this report.

units may improve sustainability, that opportunities exist to intensify the community's existing footprint by focusing on infill development, and that there are people in the community at significant risk of homelessness without appropriate supports and services.

Community Survey

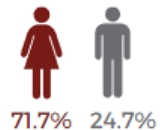
As part of a robust housing needs assessment, the community of Stettler was invited to participate in a community survey to provide feedback on housing related issues and opportunities. The participants from Stettler represent approximately 3.5% of the total population. This corresponds to a 90% confidence rate with a 5% margin of error, suggesting that the survey is an adequate representation of the population.

The survey provided insight into three key areas of housing of interest to this project:

- what do those with housing in Stettler value most about their current and future housing,
- what keeps wanting to live in Stettler from attaining housing, and
- what does the future of housing in Stettler look like, and how does the community desire to get there?

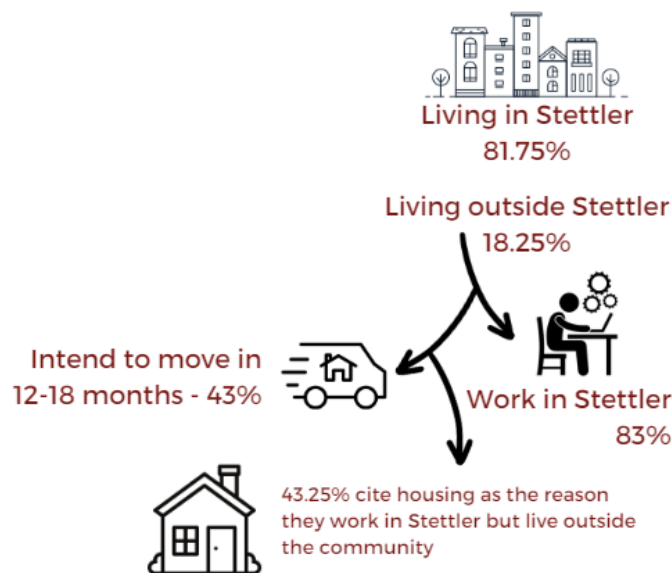
Who Responded?

263 individuals participated in the community survey; 216 who reside in Stettler, and 47 residing elsewhere. 71.7% who responded were female and 24.7% were male.



For those who lived outside of the community, 83% worked in Stettler and of those, 43% intend to move to Stettler in the next 12-18 months. 71% of those who responded have lived in Stettler for more than 5 years, with the majority (41% of total responses) have been Stettler residents for more than 20 years. 70%

- were homeowners, 25% were renters, and 5% were living with another person and contributing to household costs.



Moving to Stettler

For those who have not moved into Stettler, 43% cite housing as the primary reason for continuing to live outside of the community. Housing concerns for those who participated were split evenly between those who felt there were not adequate or affordable ownership options and those who felt there were not adequate or affordable rental options.

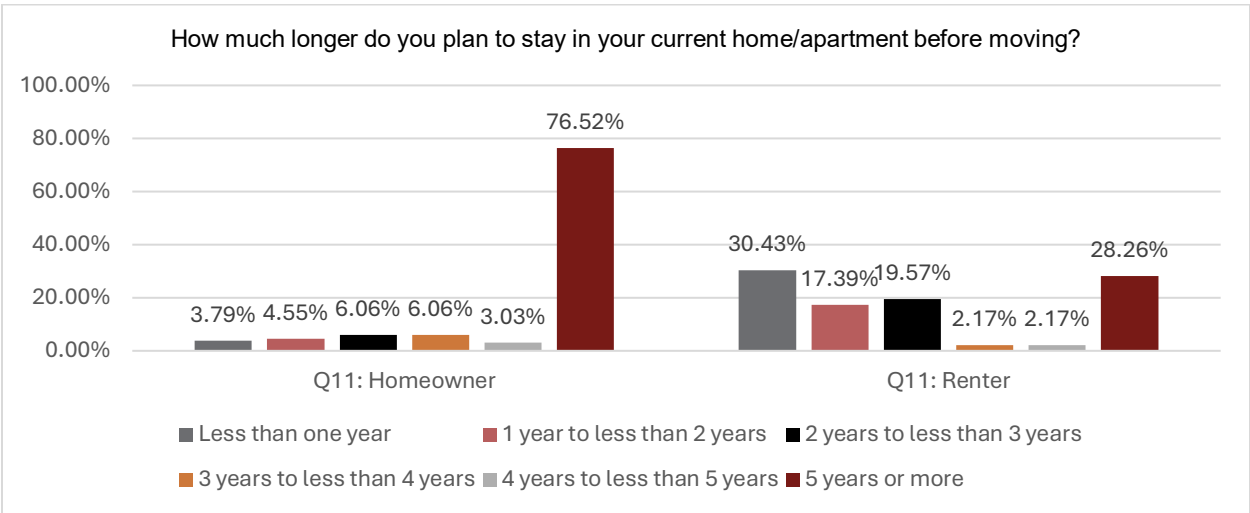
For those seeking rental housing in Stettler, priorities included affordability and condition, access to pet friendly rentals, and some larger rental options including homes with 3 or more bedrooms. For those seeking to own in Stettler, priorities include affordability, condition, and appropriately sized homes (such as 1- and 2-bedroom homes).

Stettler is an attractive location, especially for those who have lived in the area for their entire lives. It is a community where individuals want to live, retire, and create positive memories.

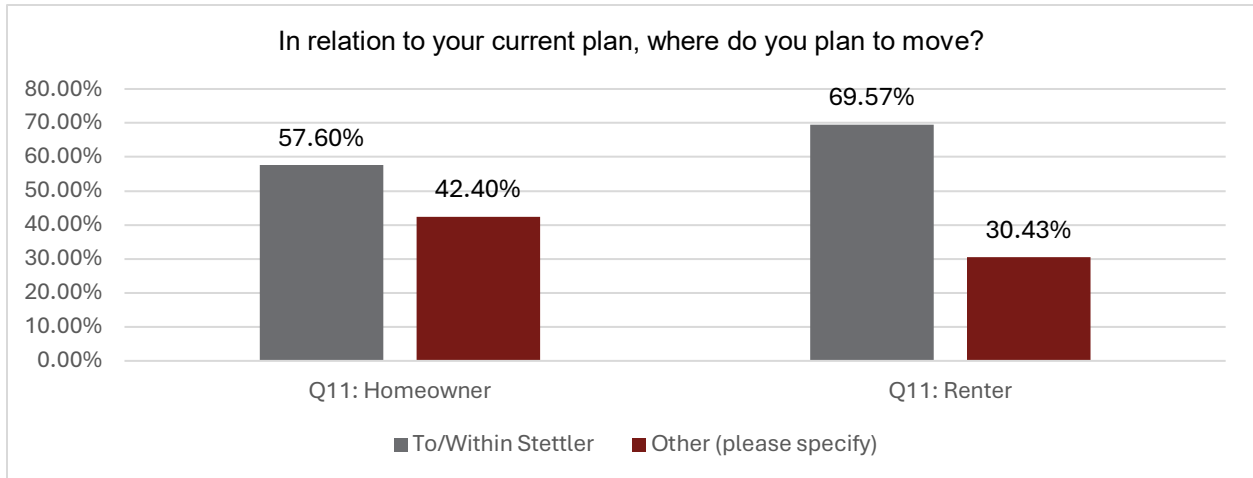
Housing Future in Stettler

Individuals who currently live in Stettler were invited to provide their feedback and responses on their current experience of the Stettler housing market, as well as their desired future for what housing could be.

The vast majority (99%) of homeowners in Stettler are satisfied or very satisfied with their housing, as compared to 75% of renters feeling the same, indicating that renters are more likely to experience dissatisfaction with their housing. When considering their housing futures, homeowners (76%) are far more likely to stay in their current homes for 5 or more years than renters (28%).



Of note, when asked where individuals plan to move, renters are 12% more likely to indicate a desire to stay in Stettler, rather than move elsewhere. This may be connected to intended length of stay in their dwelling, however it indicates a strong desire from renters to stay in the community.



Together, this indicates that those who live in Stettler are likely to stay in the community and have a desire to improve their housing situation from renter to owner within 5 years. This is important to recognize as it will impact the need for affordable ownership options.

When asked what drives residents' choices of where to rent or buy a home the top 5 selected responses were:

1. Costs I can afford.
2. Number of bedrooms.
3. Like the community or neighborhood.
4. Appropriate off-street parking.
5. Big yard or trees.

When asked what the future of housing in Stettler could be, the community responded by providing insight into housing priorities for them including:

1. **Affordable Housing:** Ensure an increase in both rental and owned housing options that are affordable to various income levels, particularly for low to middle-income families, seniors, and young adults starting out.
2. **Variety of Housing Options:** Develop a mix of housing types including apartments, condos, townhouses, duplexes, and single-family homes. This includes properties that support different life stages and family structures, from seniors looking for independent living to large families needing more space.
3. **Sustainable and Safe Neighborhoods:** Promote the renovation and upkeep of existing housing stock to enhance livability and safety, along with the construction of new, energy-efficient homes. This includes integrating green spaces and parks to enrich community life.
4. **Accessibility and Inclusivity:** Design housing that is accessible to people with disabilities, pet-friendly, and caters to specific needs such as senior living options that are self-contained but affordable, and homes without barriers like stairs.

5. **Community-Oriented Development:** Avoid overdevelopment that could strain local infrastructure. Maintain the town's character by ensuring new developments are well-integrated with sufficient amenities, and walking paths.
6. **Regulated Growth and Maintenance:** Manage town growth to prevent rapid, uncontrolled expansion, ensure high standards of maintenance for both rented and owned properties, and uphold community standards to keep neighborhoods clean and orderly.
7. **Supportive Policies:** Explore policies such as rent controls, rental caps, and incentives for developers to build more affordable units. Also, consider providing more government-supported housing options.

To further understand the focus and perspectives on affordability, it is important to note that when asked if they felt housing in Stettler was affordable, 72% of homeowners indicated that housing was either affordable or they owned their homes outright. In contrast, 73% of those renting indicated that their rental situation was not affordable for them.

Residents of Stettler look to Town leadership to support a future of housing in Stettler that offers community-focused living with a diverse range of affordable, sustainable housing options that are developed in a way that preserves the identity of the community and supports innovation.

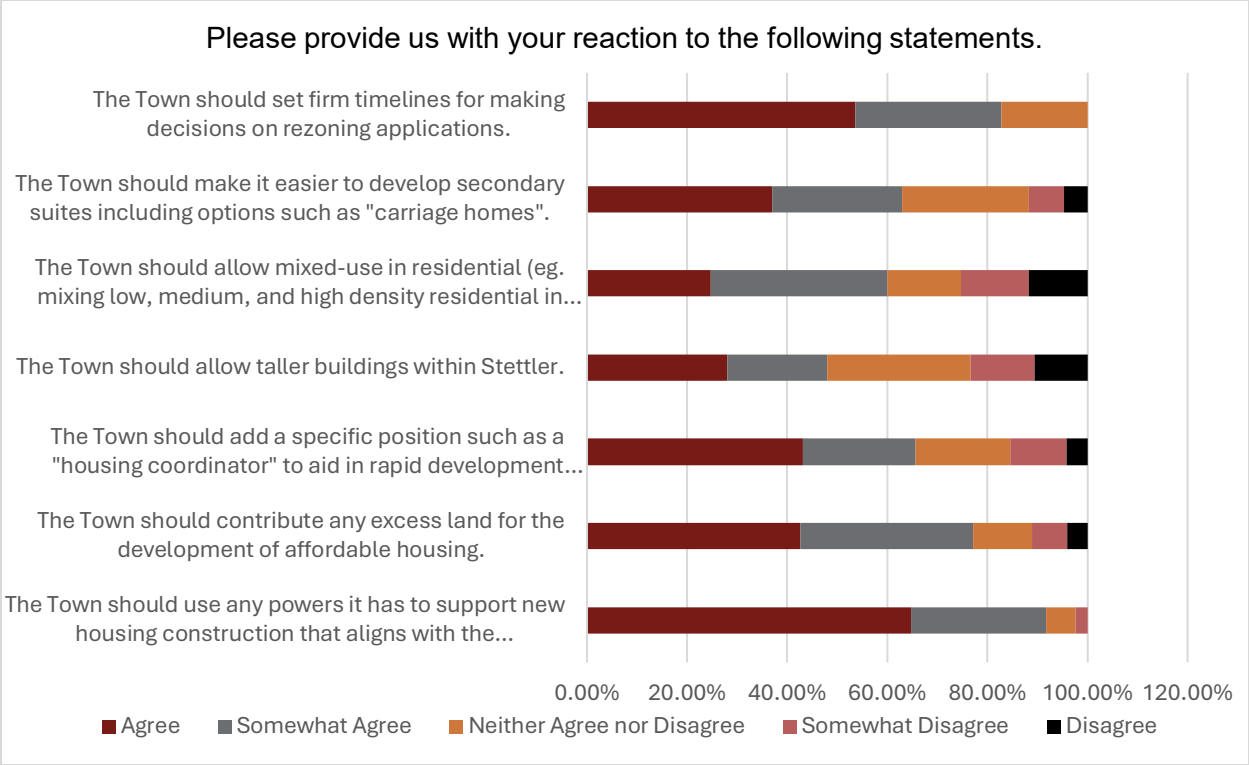
Getting to the future

There are several ways the municipality can have a positive impact on moving the community forward on housing, including legislative and planning roles, business attraction and economic development roles, and many others. To provide feedback to the Town, the community was asked to identify their support for a variety of potential housing options, initiatives, and roles available to the town.

When asked about the ideal housing mix of the future for Stettler, the top 5 housing needs identified by the community were:

1. More attainable housing (92% Agreement)
2. More rental options (88% Agreement)
3. More low-cost market housing (87% Agreement)
4. More medium density housing (81% Agreement)
5. More seniors independent living (80% Agreement)

Worth noting is that movable dwellings were the only housing type with less than 70% agreement as only 24% of respondents felt it was a need for the community. When participants were asked to provide their reaction to a variety of statements that consider different roles and opportunities regarding housing available to the municipality a range of support emerged.



The community of Stettler tends to support municipal actions that align with the community vision, especially ones that increase or standardize timelines for rezoning applications and that contribute excess land for the development of affordable housing. There is support for more advanced approaches including mixed use zoning and secondary suite allowances. However, it is important to note that open support for these approaches does diverge between renters (78%) and owners (52%), indicating an opportunity to further engage homeowners and renters in shaping future policies and directions.

Complete Survey Results

As a key input into the *Stettler Housing Needs Assessment*, a complete summary of survey findings can be found in Appendix C.

Community Workshop

A community workshop was hosted by the Town of Stettler on May 7, 2024 attracting many of the same participants from the focus group and interview sessions – making for a tremendous opportunity to build on past knowledge and deepen understanding. The workshop was designed to focus on infill incentives, community transitional and emergency housing, sustaining affordable housing, and diversifying housing options in the community for the purpose of generating actions and strategies.

Priority A: Incentivizing infill and housing development

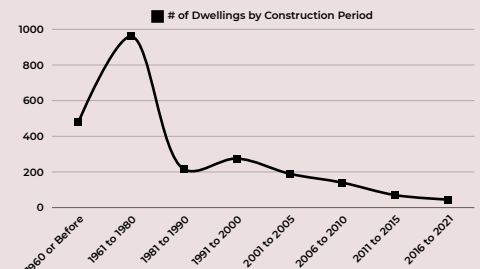
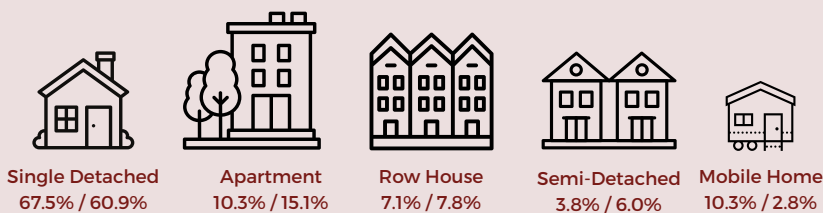
Infill incentives for housing development are strategies that can encourage the development of vacant or underused parcels within existing urban areas. Municipal incentives can facilitate the following community benefits:

- **Efficient Use of Land:** Infill development makes use of existing infrastructure, reducing the need for expanding utilities and services to new areas. This leads to more efficient land use and can prevent urban sprawl.
- **Revitalization of Urban Areas:** Infill incentives can breathe new life into aging neighbourhoods to promote economic development, reduce crime, and improving the overall quality of life.
- **Environmental Benefits:** By focusing development within existing neighbourhoods, infill incentives help preserve open spaces and reduce the environmental impact associated with expansion into agricultural land.
- **Improved Infrastructure Utilization:** Infill development makes better use of existing infrastructure, such as roads, schools, and utility infrastructure thereby maximizing the return on investment for past investments.
- **Increased Housing Supply:** By encouraging development in existing urban areas, infill incentives can help address housing shortages and improve housing affordability, providing more options for residents.
- **Economic Benefits:** Infill development can boost local economies by attracting new businesses and residents to urban areas, increasing tax revenues, and creating jobs in construction and related industries.



Vacant Land
136.26 acres of vacant residential land in Stettler (May 2024)

Occupied private dwellings by structural type in Stettler / Alberta



Stettler has a higher than average supply of single detached dwellings and mobile homes compared to the Alberta average. The community also has a significant supply of older housing units with the majority being more than 40 to 60 years old. Adding new, multi-unit housing in existing neighbourhoods, beginning with vacant lots and housing stock that has exceeded its useful life will revitalize the community and leverage existing utilities and services.



"Wear and tear of the house is bad because of how old the house is and how out dated."

"Homes in Stettler in older neighborhoods are aging and require significant upgrades/maintaining at added costs."

"As with several older homes, few updates were done in the last 40 years regarding heating, windows, landscaping."



Priority A: Incentivizing infill and housing development

Incentives are a popular and viable policy option for municipalities to achieve strategic objectives. Ideas generated during the community workshop included:

- Tax incentives calculated on the net increase in assessed value
- Infrastructure incentives to support lot servicing fees
- Reduction or elimination of permitting fees
- Zoning incentives that make multi-unit housing development permitted in neighbourhoods traditionally reserved for single detached units
- Municipal partnerships with local developers and grant applications support

Examples of incentives for infill development exist in other communities and can be referenced for future policy development.

City of Medicine Hat

- \$15,000 per dwelling unit to a maximum of \$750,000 for new residential development on a single site
- A single incentive of \$7,500 for a new backyard suite development on a single site

Town of Stony Plain

- Expedited consulting and processing time
- Rebate of development permit fee
- Adjustments to parking requirements
- Variance to the setback requirements
- Alteration of servicing requirements

Town of White City (SK)

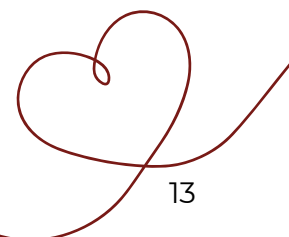
- 100% tax reduction for first and second years and 50% for third year on infill and redevelopment
- 50% tax reduction for the first year and 25% in the second year for new residential units in Town Centre and new development areas

Priority A: Objectives

- Diversify housing options to create new market rental and ownership opportunities for Stettler residents that wish to remain in the community, and to attract new community members currently residing outside Town due to lack of available housing options.
- Maximize existing infrastructure (i.e. sidewalks, curbs, streets, utilities, etc.) by encouraging infill development that revitalizes community neighbourhoods.

Priority A: Recommendations

- Amend the current Land-Use Bylaw to ensure that semi-detached and townhouse developments (2-4 units) are included as a permitted use within existing single-detached housing zones.
- Establish an incentive program specifically designed to encourage multi-unit housing redevelopment (i.e. semi-detached, rowhouse, tiny homes, and secondary suites, etc.) on vacant lots and to replace or upgrade aging housing units in established neighbourhoods.



Priority B: A model for sustainable and affordable housing



Stettler is seeking to improve access to affordable housing in the community. The recent acquisition of local apartment buildings by an outside investor is concerning to local officials and community members. While units are receiving necessary updates, increased rental rates are being met with sharp criticism. These recent developments sparked an important conversation about the need for another apartment complex with elevator access that can be offered and sustained at affordable market rates.

A group discussion at the Community Housing Workshop initiated a concept for local investors to collaboratively pool resources for the purpose of building an apartment complex with approximately 40 units that would retain 20 units for affordable market rental and 20 units for resident ownership - perhaps adopting a co-op ownership structure. This model would help to achieve the following:

The Affordable Housing Partnership Program (AHPP) is a capital investment program offered by the Province of Alberta and can be used to develop affordable housing in a more financially sustainable manner through mixed-income, mixed-tenure and mixed-use developments.

Mixed-use development allow for financial sustainability by incorporating potential office, retail, and/or commercial space within affordable housing developments.

- Local ownership and control of the property
- Both affordable market rental and ownership options for residents
- Physically accessible units to help meet the demands of aging residents and people with mobility limitations
- Demonstrated need to house 1-2 person households
- Short-term return on investment from the sale of units and longer-term return on investment from rental units
- Opportunities for building management partnerships with local community agencies and organizations
- Meeting development criteria for [provincial affordable housing grants](#)
- Opportunity for redevelopment in or adjacent to the downtown area to include potential commercial or retail space, and walkability for residents

Projected gain/loss of households by income by 2031

| HH Income Category | 2021 Households | Projected Gain/Loss of HHs by 2031 | Projected Units 2031 |
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| Very Low Income | 45 | -5 ¹ | 40 |
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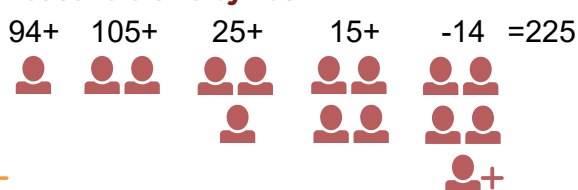
1. Due to ageing housing stock and increased costs of housing development, it is projected there will be a net loss of 5 very low-income households (units) by 2031 as these units are not able to be replaced in a way that meets very low-income cost thresholds. However, replacements for these units are included within low-income projections.

Understanding Projections

Stettler needs to build **100** more units for low to moderate income levels by 2031 to meet demand.

A further **125** units (total 225) are needed to meet demands for median to high income households in the same time period.

Projected gain/loss of households by household size by 2031



"More low income, pension, disability homes would be great and a rental freeze. And maybe even apartment buildings that are not owned by out of province land lords . Actually keep it local owners who live here, work here."

At least 2 more apartment buildings like Rosedale with at least one on the east side of Stettler.



Priority B: A model for sustainable and affordable housing

Traditionally, communities wait for governments to take action on affordable housing - securing land, securing funding, and supporting local operators to assume responsibility. An alternative to this approach is to encourage local social impact investors - people and companies open to working collaboratively to pool resources and take local action. What one company or individual is unable to achieve alone may be manageable when multiple investors work together.

In Stettler, a public private partnership could include local businesses, developers, realtors, community members, employers, the municipality, and the housing management body - each with different resources (i.e. knowledge, funds, legislative levers, and skills) that could be contributed to a collaborative project.

Union: Sustainable Development Co-operative (Kitchener ON)

Union Cooperative is a local organization comprised of more than 200 individuals that invested in the purchase of a 58-unit, accessible apartment building. In addition to individual investments, Union Cooperative was able to receive support from the Waterloo Region Community Foundation, the Canadian Co-operative Investment Fund, Vancity Community Foundation, and a number of other private foundations and benefactors.

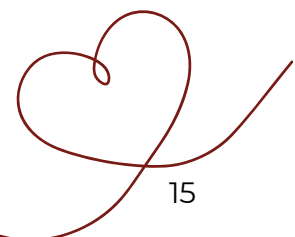
While the co-operative has a mortgage on the apartment complex, they are working to buy additional residential and commercial properties in the Waterloo Region to achieve permanent affordability through community ownership.

Priority B: Objectives

- To leverage public and private sector resources to develop sustainable, high-quality affordable housing units, ensuring that all members of the community have access to safe and affordable living conditions.
- To foster collaboration between government entities and private developers to expedite the construction of affordable housing, addressing the housing shortage and improving the economic and social well-being of low to moderate-income families.

Priority B: Recommendations

- The Town of Stettler to convene a working group of public and private sector stakeholders to explore models of collaborative financing for the purpose of building a new “community-owned” multi-family housing development that includes both rental and ownership options.
- Submit a funding application having confirmed partnerships that include:
 - Financing model in place that demonstrates public and private sector contributions,
 - Land in place and secured for development, including necessary land-use zoning and approvals
 - Building design in place that reflects local needs
 - Developers and builders in place to ensure rapid start and completion upon financing approval, and
 - Operating model with potential building management provided by local housing management body



Priority C: Community, transitional, and emergency housing

Stettler is an attractive community for older adults; a trend that is projected to continue. Currently 24.4% of the population (2021) is over the age of 65 (Statistics Canada) - a proportion that has doubled in the past 40 years from 12.3% in 1981. Accessible community housing such as apartments, lodges, and 1-2 bedroom units will continue to be in high demand in the foreseeable future.

At present, 26.8% of tenant households in Stettler are spending 30% or more of their household income on shelter costs (2021). The median price-to-income ratio for dwellings in Stettler has increased to 3.5 in 2021 from 2.2 in 1991. Simply stated, that means average home prices in Stettler are now 3.5x more than median household income whereas they were 2.2x higher just 30 years ago. More people are at risk of losing their housing due to rising prices, interest rates, and escalating utility costs.

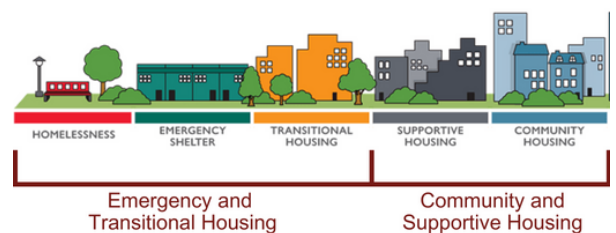


Over 17% of Stettler residents are considered to be within the low or very-low income levels (i.e. below 50% of AMHI - Area Median Household Income). While people with limited financial resources were among those identified to be at risk of housing insecurity, community workshop participants also noted that people

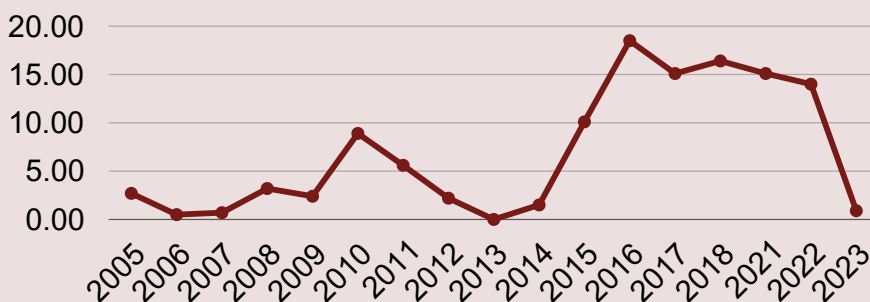
- experiencing violence or changes in family dynamics,
- having emergency or safety needs,
- being subjected to racism or discrimination due to race, gender, or sexual orientation, or
- newly arriving to Stettler

are also at risk. Transitional and emergency housing options help prevent episodic and chronic homelessness by providing safe alternatives with supports to improve housing outcomes in the longer term.

THE HOUSING CONTINUUM



Rental Market - Vacancy Rates and Average Rents



Core Housing Need

In 2021, 1.9% of Stettler's population were experiencing core housing need - households experiencing lack of adequacy, affordability, or suitability in their housing.

More independent living but subsidized.

"Affordable apartments that can accommodate people with disabilities. Preferably pet friendly. Must be affordable for someone on AISH"

"As a senior citizen I would like to see something for us that we can do our own cooking and is self contained but affordable."



Priority C: Community, transitional, and emergency housing

While emergency housing is a need from time to time in Stettler, the establishment of an emergency shelter is would be difficult to justify and maintain. People experiencing episodic and chronic homelessness, or in need of an emergency women's shelter are referred to nearby Red Deer or Camrose for supports and services.

There are, however, emergency housing needs that emerge on a rather frequent basis, where a few nights of support can provide the respite needed to assess and strategize next steps. As well, integrated case management and coordinated service delivery would be beneficial in supporting people experiencing difficulty in securing and maintaining safe, appropriate, and affordable housing.

Community workshop participants cited an example of emergency and transitional housing support efforts in nearby Drumheller that appears to be addressing community needs in an effective and economical manner.

Colton's Place - Drumheller Salvation Army and Big Country Anti-Violence Association

Through a collaborative community effort, the Drumheller Salvation Army and Big Country Anti-Violence Association set out to partner with other community organizations to provide safe, short-term housing for individuals and their children who are in crisis or transition. The collaborative supports individuals in their search for a better future, helping them overcome trauma, focus on healing, develop economic stability, and secure safe, affordable housing.

Described as a "stabilization unit", people accessing Colton's Place are assigned a case management worker to help figure out next steps and provide a safe space to focus on healing, overcome trauma, and move toward a life of economic stability and independence.

Priority C: Objectives

- Establish known facilities and amenities within Stettler that are available to local organizations when people facing emergency housing situations are identified - without creating a separate shelter.
- Support a coordinated entry and access process among local agencies to provide placement, intensive case management, and transitional support services to help people achieve housing stability.

Priority C: Recommendations

- Convene a working group of key stakeholders that regularly interact with people seeking emergency and transitional housing options in Stettler. Seek to establish a coordinated and collaborative approach to:
 - Access - where can people be directed to receive the information and assistance they need?
 - Triage - what are the criteria being used to determine priority supports and services?
 - Prevention/Diversion - what options exist to support people in their current housing or, what programs and service exist outside Stettler that are more suitable based on place of origin, depth of service requirements, or capacity?
 - Client Management System - what agreements and systems can be put in place to share information about clients that respect privacy through permission, reducing their need to share critical information multiple times, and leads to the most effective and efficient allocation of supports?
 - Resource Inventory and Mapping - what are the available resources and supports (including temporary shelter spaces) available in Stetter that can be accessed for emergency and transitional purposes?



Priority D: Promoting diversity in local housing options

Diversifying housing options is a vital component to ensure successful housing for current and future residents of Stettler. Diversifying housing stock can have a net positive impact on economic growth, attraction, and retention of residents, quality of life, community well-being, and can reduce short and long-term infrastructure burdens.

Economic Growth and Attraction

Diversifying housing stock is a strategic approach to attract a wider demographic of residents, including young families, professionals, and retirees. A variety of housing options—such as affordable housing, single-family homes, and senior living facilities—can meet the diverse needs of potential residents, thereby increasing the town's population. In turn, growth supports local businesses, drives demand for services, and enhances the overall economic vitality of Stettler.

The construction and development of new housing types can also stimulate job creation in construction and ancillary industries, such as retail, healthcare, and education. As noted by the Rural Development Institute at Brandon University (n.d.), increasing housing diversity can serve as an economic multiplier.



Improved Quality of Life

Providing a range of housing options can significantly enhance the quality of life for residents. Affordable housing ensures that individuals and families across different income levels can find suitable accommodation, reducing economic disparities within the community. This inclusivity helps retain younger residents who might otherwise relocate to urban centers in search of affordable living.

Importantly, increased housing options reduce the need for external commuting into Stettler for work, which can increase attraction and improve residents' work-life balance. As the Canada Mortgage and Housing Corporation (2021) highlights, reducing commuting distances can have substantial benefits for environmental sustainability and personal well-being.



Community Development and Social Cohesion

A diverse housing stock contributes to a vibrant and dynamic community. Housing that accommodates various demographic groups—such as young professionals, families, and seniors—promotes social interaction and cohesion. Diversity fosters a sense of belonging and community spirit, as residents engage in shared activities and community events. According to the Alberta Rural Development Network (2019), inclusive housing strategies are vital for building resilient and cohesive rural communities.

Environmental Sustainability

Sustainable housing development is a critical component of diversifying housing options. Higher density housing, such as townhouses and apartments, uses land more efficiently than traditional single-family homes. This approach preserves natural areas and agricultural land, meeting a community priority, and subsequently contributing to environmental sustainability.

New housing developments and renovations can also incorporate energy-efficient designs and technologies, reducing overall energy consumption which reduces utility costs for residents, aligning with broader municipal sustainability plans (Canada Mortgage and Housing Corporation, 2021).

"A cross section of different housing types to allow all demographics a reasonable option."

"Many more duplexes with 3-4 bedrooms or row style houses."

"Affordable houses!
Options for tiny homes (under 1000sq Ft) for seniors or young couple starting out, such as park models."



Priority D: Promoting diversity in local housing options

The community of Stettler identified the traditional nature of the housing market, including the long-term focus on single-detached dwellings. Having noted the status-quo nature of the housing market, the community recognized that long-term transitional change is more likely to be supported than a rapid policy and development shift.

The community generated several potential ideas and concepts that can support the long-term diversification of housing options in Stettler including.

- Incentivization for renovations and upgrades to help motivate homebuyers to purchase older homes and invest their time and resources into long-term improvements.
- Zoning incentives to increase the development of legal suites or carriage houses, including incentives to bring current illegal suites up to code to ensure safety and accessibility for renters.
- Building mechanisms to share or diversify the risk to developers that are trying something new through tax incentives, or investments into land development to reduce construction costs.

As layers of consideration, it is important to recognize that for Stettler, and many smaller centres, change can be difficult to process and there may be resistance to newer types of developments or a reluctance to purchase attached- or semi-attached dwellings for those who have never owned them. There is an opportunity for the municipality to support awareness and education activities.

Partnerships between the Town and the private development sector are vitally important to encourage and maintain housing diversity, the relationship is multi-faceted and interdependent, and requires a shared approach to risk.

Priority D: Objectives

- Increasingly diversify housing options in Stettler in efforts to meet the needs of the community and bring common housing type percentages nearer to the provincial averages.
- Increase community readiness and support for alternative housing options through ongoing education, engagement, and awareness building.

Priority D: Recommendations

- Leverage the existence of the local development community by convening a housing diversification taskforce to explore, frame, and implement:
 - Shared approaches to risk mitigation for innovative and alternative housing development including duplexes, triplexes, and mixed-use development.
 - Policy and/or Land Use Bylaw amendments to increase housing diversity including basement suites and expanding mixed-use commercial/residential beyond the downtown area.
- Explore and implement incentives for new homebuyers to upgrade current housing stock to increase reconditioning of housing stock throughout the community.
- Explore the implementation of a housing coordination position within the Town of Stettler to continuously engage and educate residents on housing diversity and development to raise community awareness and support in addition to other responsibilities.



The Canadian Mortgage and Housing Corporation's (CMHC) Housing Continuum



The housing continuum, which is widely used to frame community housing needs and strategies, breaks housing into seven housing options. It recognizes that not all housing needs are the same, and presents a range of options on a continuum, which are interconnected but not necessarily progressive.

Homelessness

Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Emergency Shelter

Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing, or counselling. Emergency housing is short-term accommodation for people who are homeless or in crisis.

Transitional Housing

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

Supportive Housing

Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping, and social and recreational activities, to maximize residents' independence, privacy, and dignity. Supportive housing is a long-term housing solution for those who require it.

Community Housing

Community housing is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial, or municipal governments. Community housing is provided to tenants at affordable rates based on their income levels to ensure long-term affordability.

Affordable Housing

In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. It is a broad term that can include housing provided by the private, public, and non-profit sectors. It also includes all forms of housing tenure: rental, ownership, and co-operative ownership, as well as temporary and permanent housing.

Market Housing

Market housing refers to residential properties that are bought, sold, or rented within the open market, where prices are determined by the forces of supply and demand. Unlike affordable housing or community housing, which may be subject to income restrictions or government assistance programs, market housing is typically available to anyone who can afford to purchase or rent a property at the prevailing market rates.

As we examine Stettler's current housing situation, needs, and future, we will refer to the CMHC Housing Continuum as a well-established framework that resonates well with Stettler's vision for housing.

(CMHC, 2023, The National Housing Strategy Glossary of Common Terms, <https://www.cmhc-schl.gc.ca/nhs/guidepage-strategy/glossary>)

Appendix B – Stettler Data Analysis

Introduction

As emphasized by the World Health Organization (WHO) in 2018, housing is a crucial social determinant of health. It is intricately linked to and influenced by various structural determinants, including social and economic factors and public policy. The significance of decent housing extends beyond individual households, playing a pivotal role in economic growth. It directly affects individuals' disposable income, employment opportunities, health, and social inclusion (Hulchanski & Shapcott, 2004). The COVID-19 pandemic further underscored the importance of housing, with Canadians adapting their homes into offices, daycares, schools, and even healthcare facilities in response to lockdowns and restrictions (Statistics Canada, 2022).

Housing, a basic human right, was officially recognized as such by the National Housing Strategy Act in 2019. The Act enshrines the right to a standard of housing free from systemic and prejudicial barriers. It also prioritizes the provision of affordable housing for the most vulnerable groups and outlines the government's commitments to achieve equitable housing outcomes. The issue of housing affordability is also a growing concern, particularly in major Canadian cities where housing prices have continued to rise (Dahms & Duchame, 2022). While the shortage of affordable housing in Canada often makes headlines in cities like Toronto and Vancouver, small communities across the country are also grappling with skyrocketing prices. This study delves into Stettler's housing demand, supply, and affordability across the housing continuum.

Housing Demand

Housing demand, a market-driven concept, refers to the number of new and existing housing units purchased or rented in a specified period. It is influenced by the types, numbers, and locations of homes that households choose to occupy based on their preferences and willingness to pay (Clayton, 2023). Demographic and socioeconomic trends in population growth, aging, household formation, and living arrangements significantly impact housing demand and type.

Key Findings

Population and Age Demographics

- In 2021, the population of Stettler (Town) was 5,695, indicating a decrease of -4.3% from 2016. This contrasts the provincial average of 4.8% and the national average of 5.2%. Over a sixty-year period from 1961 to 2021, the population of Stettler grew by 2057 people, suggesting a slower population growth with an aging population compared to the province of Alberta. The population of Alberta has seen a significant increase, from just over 1.6 million in 1971 to more than 4.2 million in 2021. These demographic trends highlight the unique housing demand and supply dynamics in Stettler.

- This downward trend is not limited to Stettler alone. Between 2011 and 2021, a significant number of Alberta’s towns, villages and rural areas experienced population stagnation or decline, while the cities and many nearby municipalities continued to grow. As smaller municipalities’ populations shrink or fail to grow, they also become disproportionately older—trends that can threaten tax bases and community involvement (McQuillan & Laszlo, 2022).
- Given that Canada's population continues to age and fertility is below the population replacement level, immigration is today's primary driver of population growth. The fertility of the Canadian population has been declining since 2016 and reached a historic low of 1.4 children per woman in 2020 (Statistics Canada, 2022).
- Following Alberta’s boom years, the last decade saw decreased migration from other provinces into Alberta and a declining fertility rate (McQuillan & Laszlo, 2022).

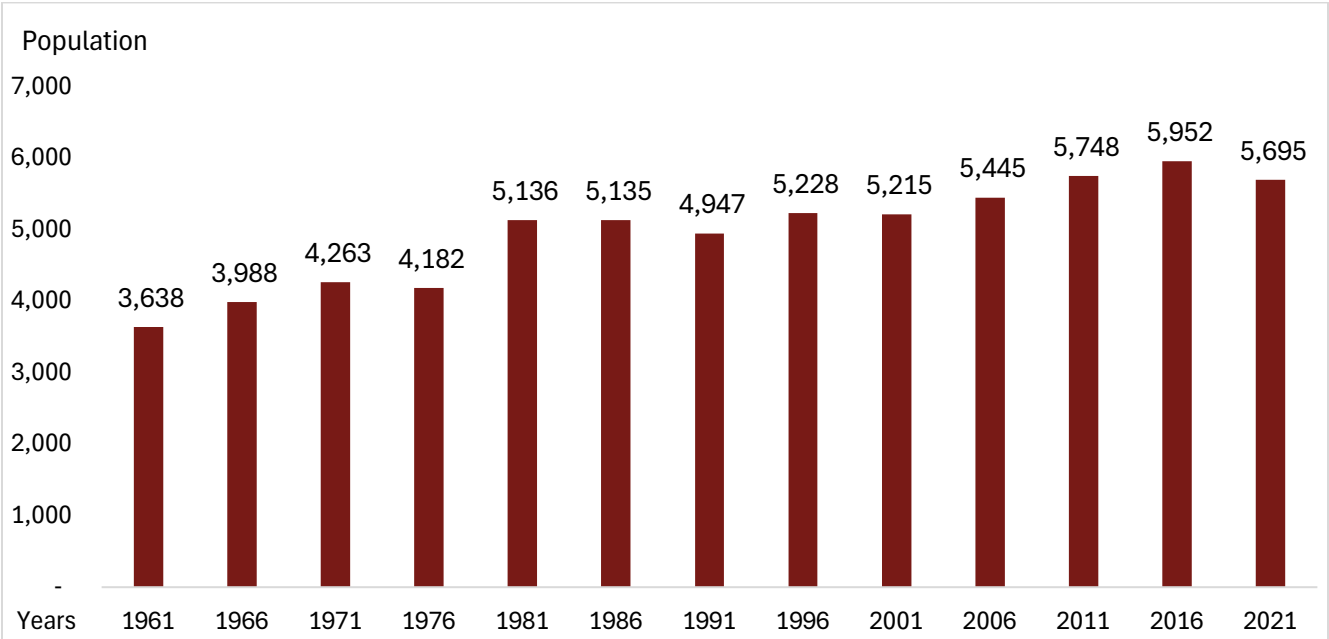


Figure 1 - Population of Stettler 1961 to 2021

Source: Statistics Canada, Censuses of Population, 1961 to 2021

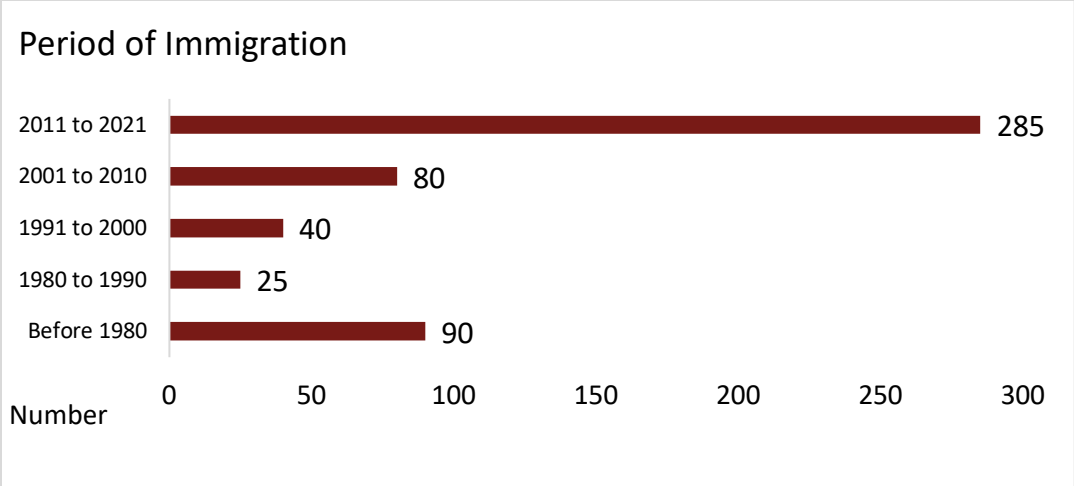


Figure 2 -

Immigrations into Stettler

Statistics Canada, Census of Population 2021

- In Stettler, net immigration has remained much lower as a component of population growth, as shown in Figure 2. This is compounded by the aging of the baby boomer generation and lower net migration. Strong immigration levels and the fact that most immigrants settle in large urban areas explain why Canada's urban areas' population is increasing faster than rural areas.
- The 65-plus-year-old population Stettler has increased both in absolute terms and as a proportion of the total population between 1991 and 2021. Seniors as a proportion of the total. The demographic shift is mainly due to middle-aged residents staying in the community as they grow older and the outmigration of the younger population lower fertility rates and net immigration.

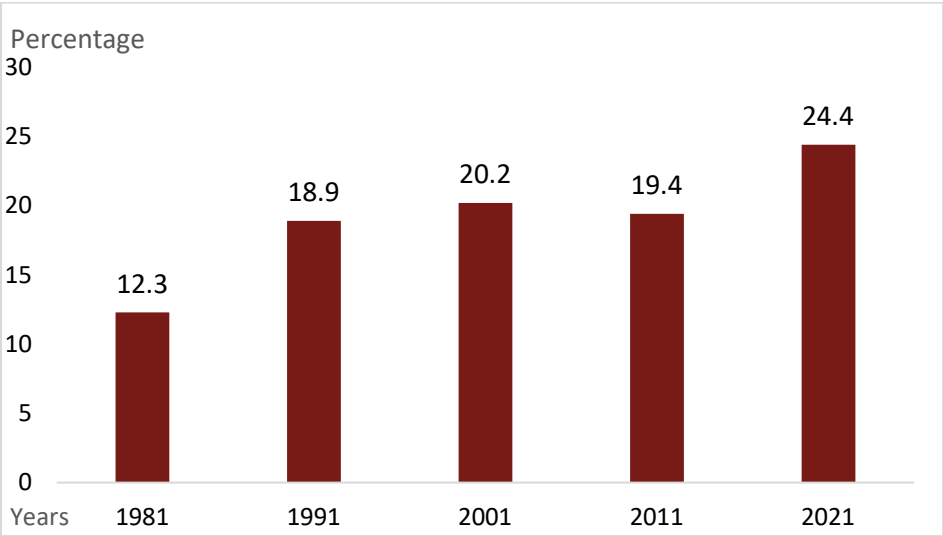
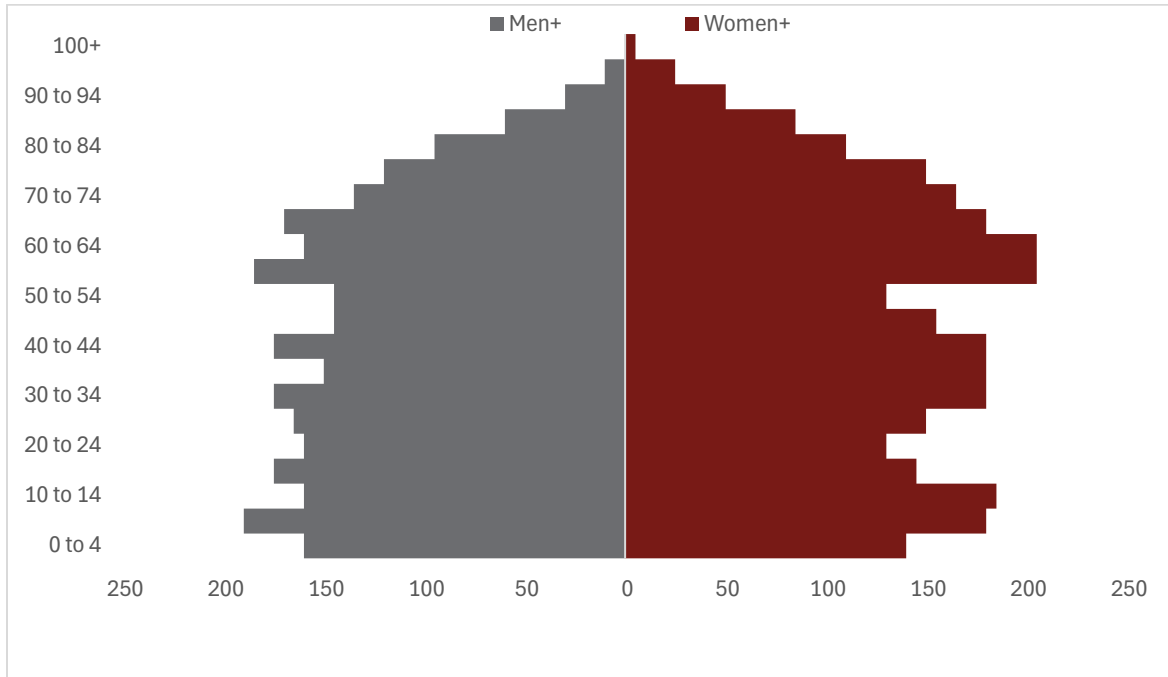


Figure 3 - Percentage of seniors as a proportion of the total population of Stettler, 1981 to 2021

Source: Statistics Canada, Censuses of Population, 1981 to 2021

- Increasing life expectancy is a key contributor to the growth of the 65-plus population. Life expectancy has also increased over the past decade, averaging 18.8% at 65 years in Canada (Statistics Canada, 2015). As more seniors are living to 65 and beyond, an increasing number of individuals will face limitations and challenges aging in place. This puts increasing pressure on all levels of government to ensure adequate support in areas such as housing, community and social support and inclusion. However, seniors do not represent a homogenous group, and there is significant variation in the circumstances of those aged 65 to 74, 75 to 84, and 85 and older.



- The Median Age of Stettler also indicates an aging population, which will increase in the coming years unless net migration increases.

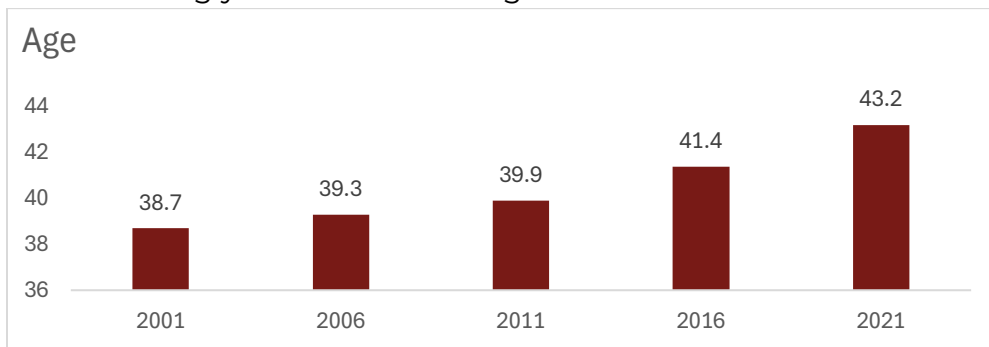


Figure 4 - Median Age in Stettler 2001 to 2021

Source: Statistics Canada, Censuses of Population, 2001 to 2021

Household and Living Arrangements

While population growth is important, the growth in the number of households ultimately determines the demand for housing.

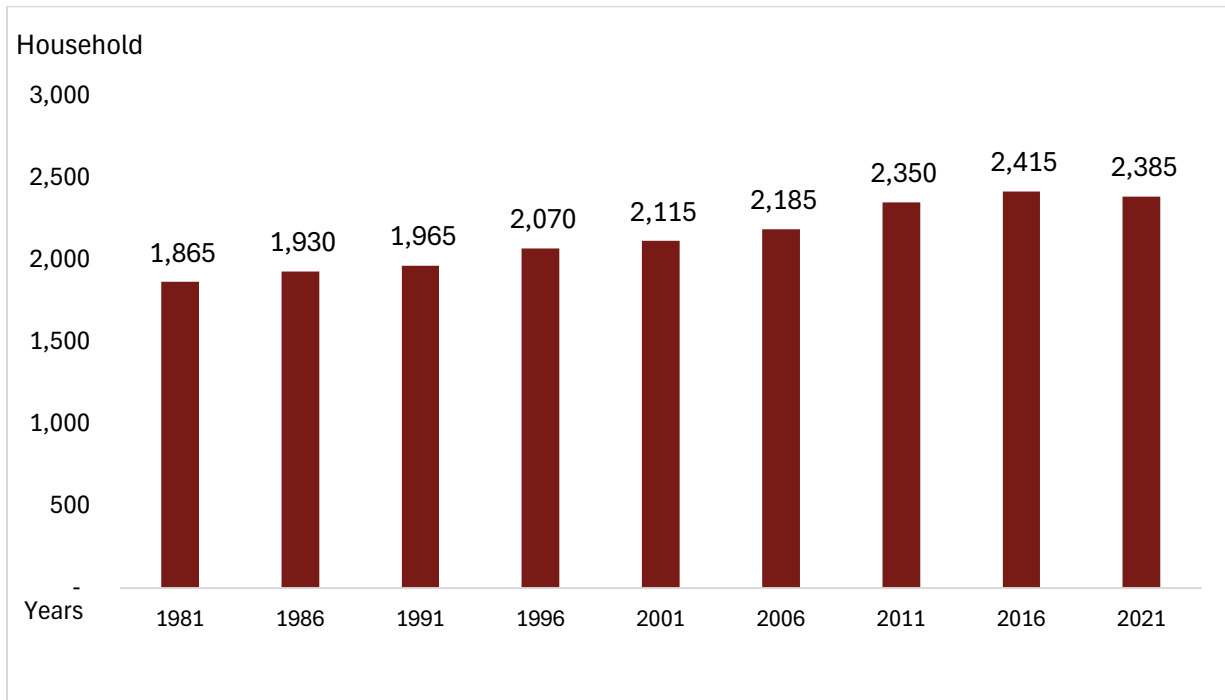


Figure 5 - Household Growth for Stettler, 1981 - 2021

Source: Statistics Canada, Censuses of Population, 1981 to 2021

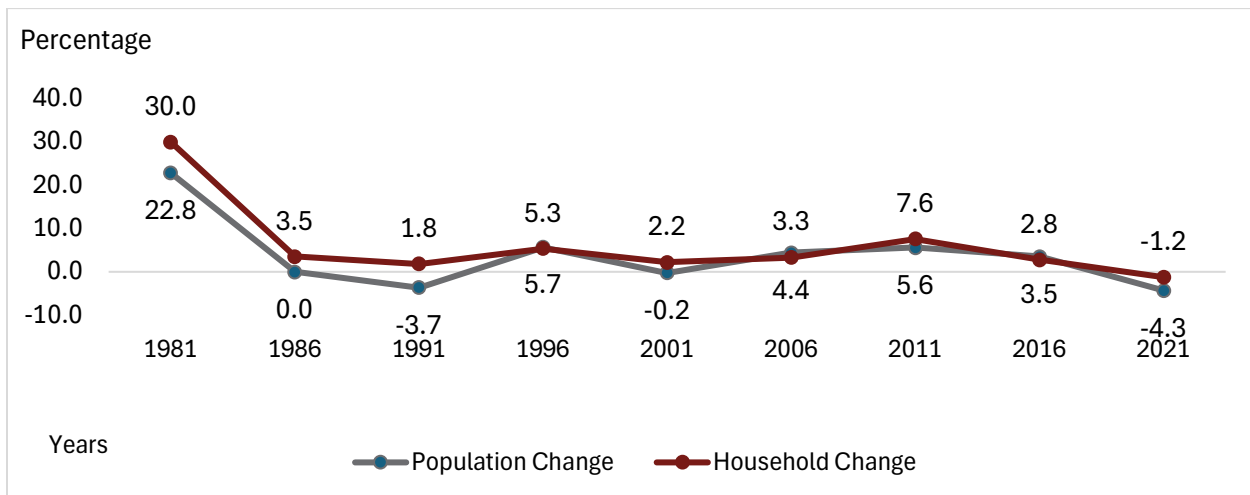


Figure 6 - Population Change and Household Growth

Source: Statistics Canada, Censuses of Population, 1981 to 2021.

Households and Living Arrangements

- Household growth and population change followed a similar pattern. However, household growth was much higher between intercensal periods than population growth. This means a higher demand for housing was influenced by household growth rather than population growth.
- In 2021, 17.1% of adults aged 15 and over living in private households lived alone, compared to 15.9% in 2016. One—and two-person households account for almost 70.1% of all households in Stettler. The principal impact of the growth in one-person households is the increasing demand for housing, especially in the rental market. At the same time, one person has a higher core housing need rate than households with more than one person. Table 2 presents the living arrangements of households in 2021.

| Private households by household in Stettler in 2021 | Number | Percentage |
|---|--------|------------|
| | 2,385 | 100 |
| 1 person | 755 | 31.7 |
| 2 persons | 915 | 38.4 |
| 3 persons | 270 | 11.3 |
| 4 persons | 275 | 11.5 |
| 5 or more persons | 165 | 6 |

Table 3 - Living Arrangements in Stettler, 2021

Source: Statistics Canada, Census of Population, 2021

Housing Supply

Housing supply is the term used to describe the quantity and availability of residential properties within a specific market or geographic area, and represents the total number of units (i.e. homes, apartments, mobile homes, etc.) existing for rent or purchase.

The available housing options in a community measure housing supply. This includes market and non-market housing. Increasing demand without corresponding housing supply leads to faster price growth, impacting affordability. In the recent context of deteriorating housing affordability in Canada, insufficient housing supply has been proposed as one of the possible drivers of rising housing prices, sparking renewed interest in the determinants of housing supply (CMHC, 2022). Stronger inflation pressures and interest rate increases lead to weaker starts and sales levels and slower price growth.

In terms of construction activity, the investment in building construction (IBC) indicator, produced by Statistics Canada, captures the value spent by households, enterprises, and governments for the construction of buildings, excluding the value of land. Based on building permits, starts and completions and administrative data that adjust the base value of construction investment to account for industry profit and other costs not normally included in the building permit value (Mayneris & Pârvulescu, 2023). Therefore, although all three indicators measure different things (e.g., not all building permits end up in new constructions), IBC-R, building permits and housing starts are highly correlated.

Key Findings³

Vacant Land

- Securing land is crucial for a housing development project. This is done either by demolishing existing structures to make way for new housing or by obtaining a plot of vacant land. The latter is typical for developers seeking to build subdivisions, and the use of vacant land for residential construction has been at the centre of debates on both housing affordability and urban expansion. It is, therefore, essential to be able to measure how much vacant land is immediately available for construction (Mayneris & Pârvulescu, 2023). Data from the City of Stettler shows that **136.26 Acres** of vacant residential land was available across the community for housing construction (May 2024).

³ There are no available housing starts data to determine trends in Stettler. As Stettler's population was below 10,000, Statistics Canada, Cansim table 027-0040 (Canada Mortgage and Housing Corporation, average rents for areas with a population of 10,000 and over) was not available. Therefore, the *Government of Alberta's Rural Apartment Vacancy and Rental Cost Survey* was used.

Housing Construction

- The evolution of building construction costs has been qualitatively homogeneous across cities in the past 12 years. However, available data shows that overall residential construction costs, as measured by the BCPI, have increased in both small and mid-size cities, notably from 2020. This partly reflects supply-chain bottlenecks caused by the COVID-19 pandemic (Meyer-Robinson, 2022) and tightening labour shortages in the construction sector (Morissette, 2022). This may have an impact on more housing units coming onto the market.

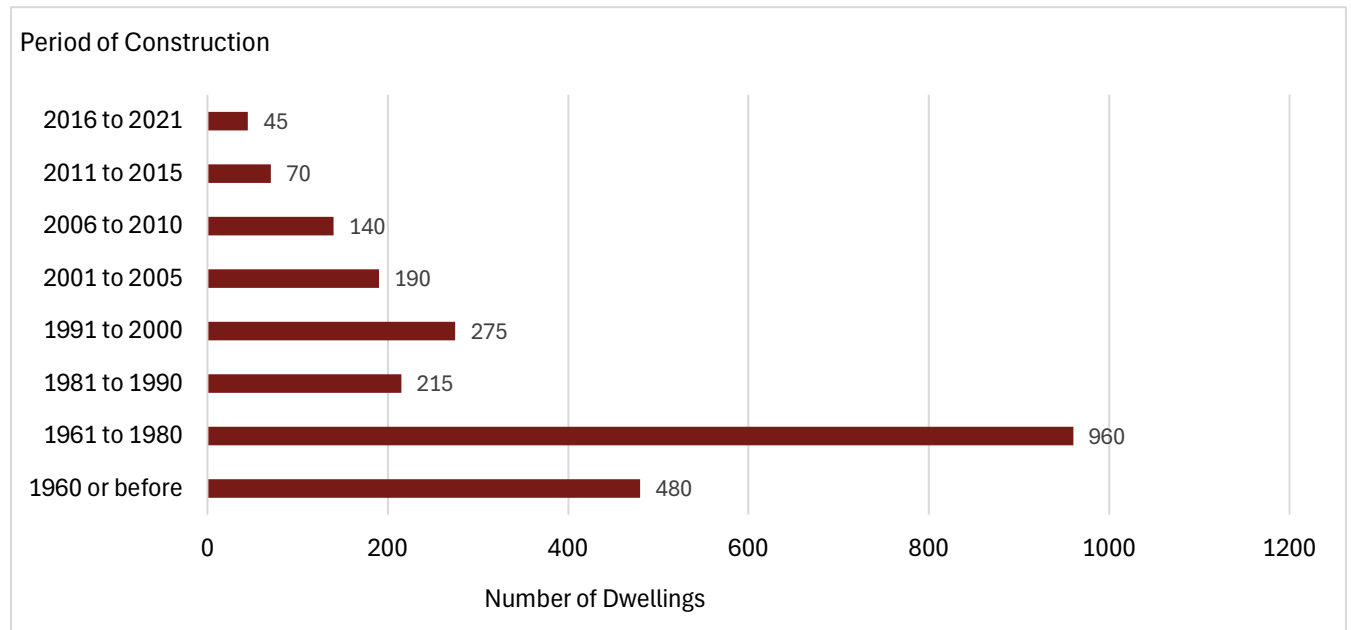


Figure 7 - Occupied private dwellings by period of construction

Source: Statistics Canada, Census of Population, 2021

- Sixty-five percent of Stettler's dwellings were constructed before 1991, while 25.5 percent were constructed before 2010. Only 4.8 percent were constructed between 2011 and 2021. This means construction has slowed dramatically from previous periods. It also means that construction in terms of housing supply has not kept pace with population or household growth.
- The existing housing stock also lacks adequate diversity due to the overconcentration of single-detached dwellings. High ratios of single-detached homes in a housing stock may indicate that younger, older, or lower-income households are not being accommodated. This can make it difficult to provide a mix of housing types that attract new residents, which can help revitalize small towns and enable economic growth.

| Occupied private dwellings by structural type | 2,385 | 100 | AB |
|--|--------------|------------|-----------|
| Single-detached house | 1,610 | 67.5 | 60.9 |
| Semi-detached house | 90 | 3.8 | 6.0 |
| Row house | 170 | 7.1 | 7.8 |
| Apartment or flat in a duplex | 20 | 0.8 | 2.7 |
| Apartment in a building that has fewer than five stories | 245 | 10.3 | 15.1 |
| Apartment in a building that has five or more stories | 0 | 0 | 4.6 |
| Other single-attached house | 0 | 0 | 0.1 |
| Movable dwelling | 245 | 10.3 | 2.8 |

Table 4 - Stettler housing stock by dwelling types

Source: Statistics Canada, Census of Population, 2021

Rental Market - Vacancy Rates and Average Rents

- The primary rental market in Stettler has been very tight since 2005. Vacancy rates reached a low of 0% in 2013 and experienced an increase in the 9 years afterwards, it has since dropped to 0.9%, the lowest since 2014. During the period of higher-than-average vacancy rates (2016-2022) economic pressure, as well as units being renovated (and thus vacant), contributed to this increase. Overall, strong rental demand in Stettler has often outpaced supply.

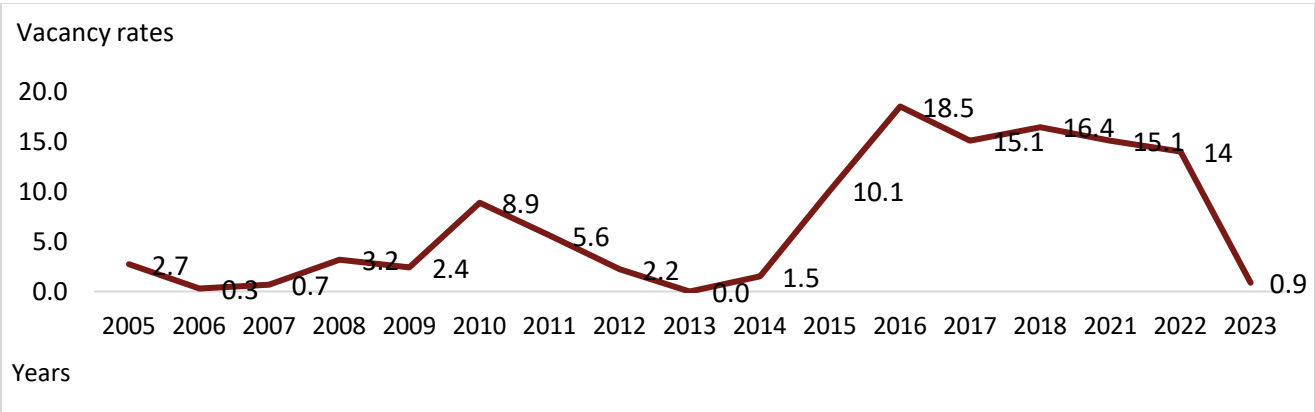


Figure 8 - Vacancy rates for Stettler, 2005 to 2023

Source: Government of Alberta's Rural Apartment Vacancy and Rental Cost Survey, 2005 to 2021. Note: 2019 and 2020 COVID Years without Survey Data

- Regarding average rents, the highest year-to-year increase between 2022 and 2023 was 13.1% for two-bedroom apartments, followed by the Bachelor at 9.5% and 3-bedroom at 8.3%.

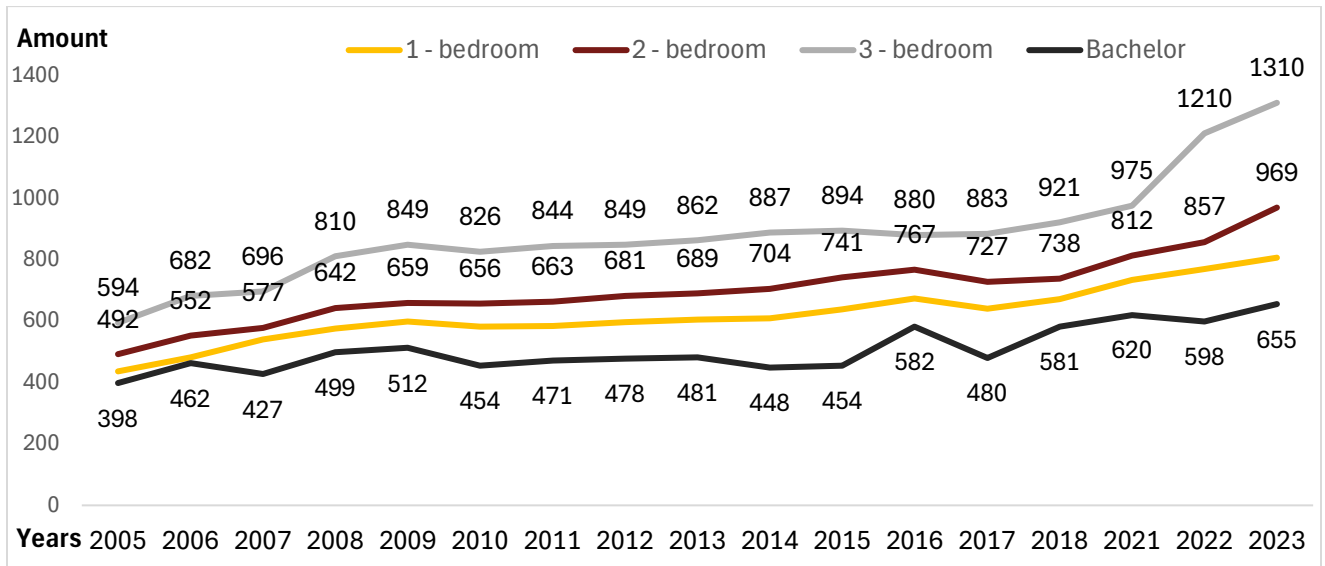


Figure 9 - Average rent by bedroom type for Stettler, 2005 to 2023

Source: Government of Alberta's Rural Apartment Vacancy and Rental Cost Survey, 2005 to 2021. Note: 2019 and 2020 COVID Years without Survey Data.

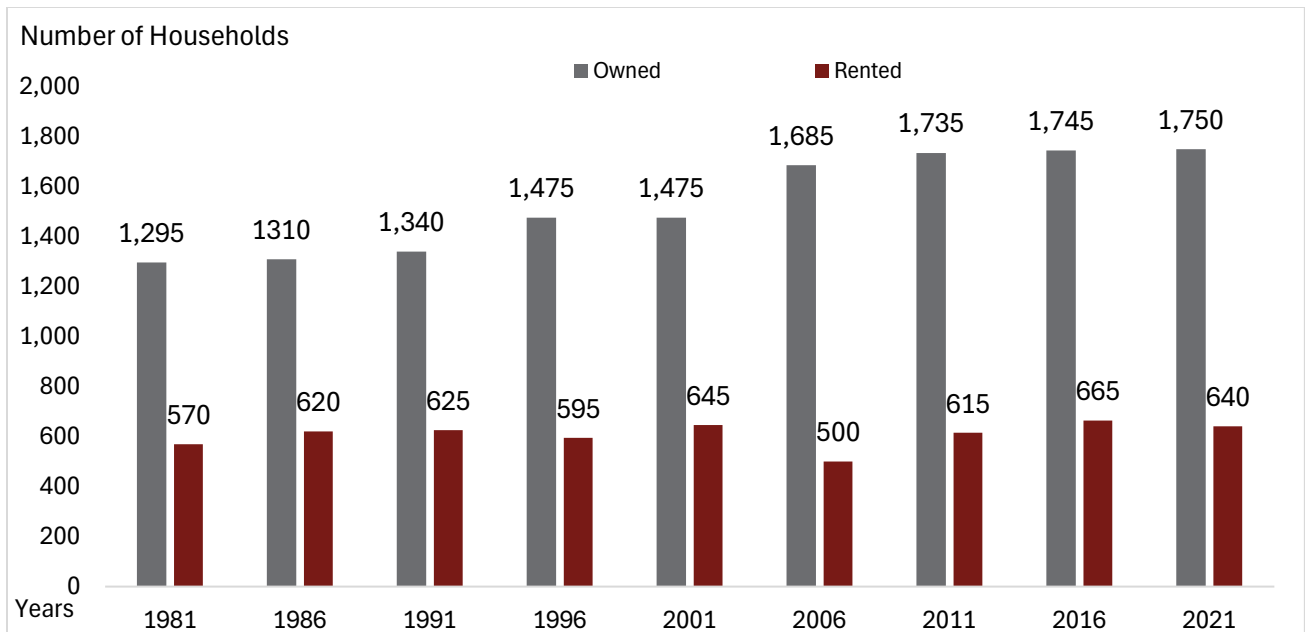


Figure 10 - Housing tenure in Stettler, 1981 to 2021

Source: Statistics Canada, Census of Population, 2021

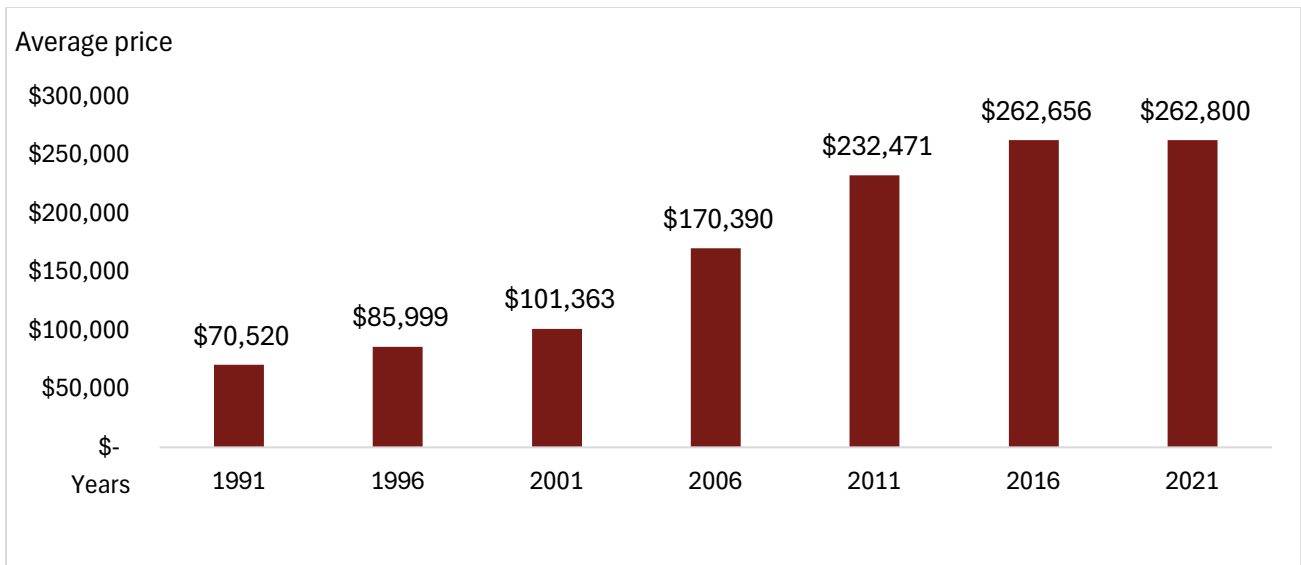


Figure 11 - Average price of a dwelling in Stettler, 1991 to 2021

Source: Statistics Canada, Censuses of Population, 1991 to 2021

- Shelter costs refer to the average monthly total of all shelter expenses paid by households. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

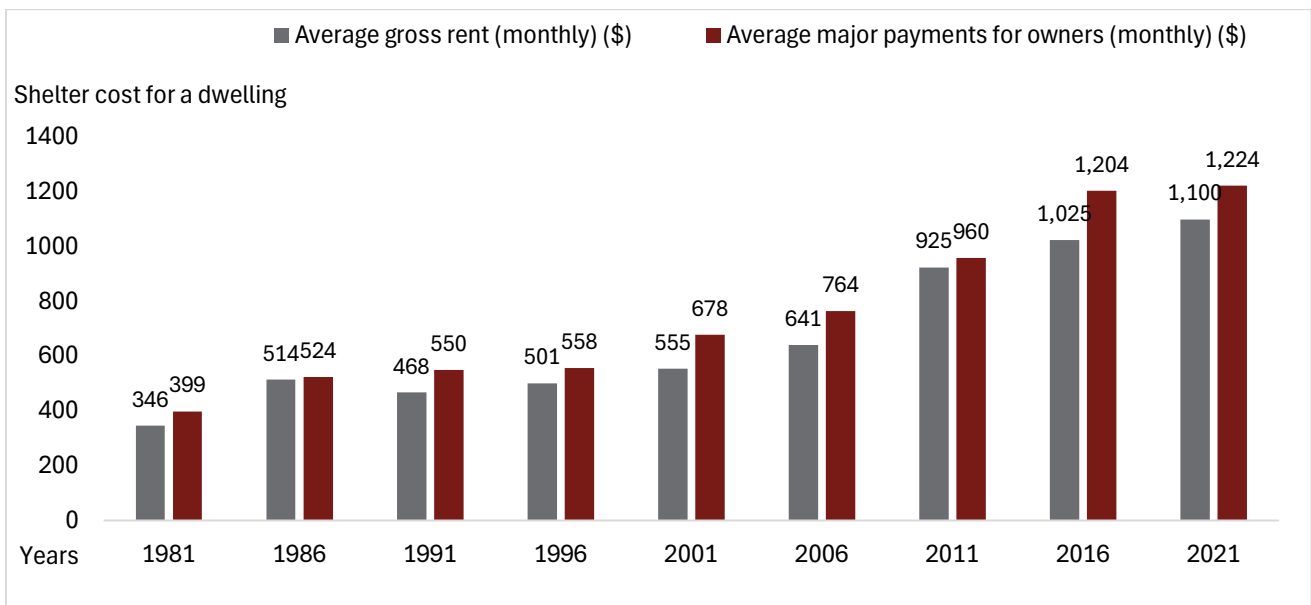


Figure 12 - Shelter costs for owner and tenant households in Stettler, 1981 to 2021

Source: Statistics Canada, Census of Population, 2021

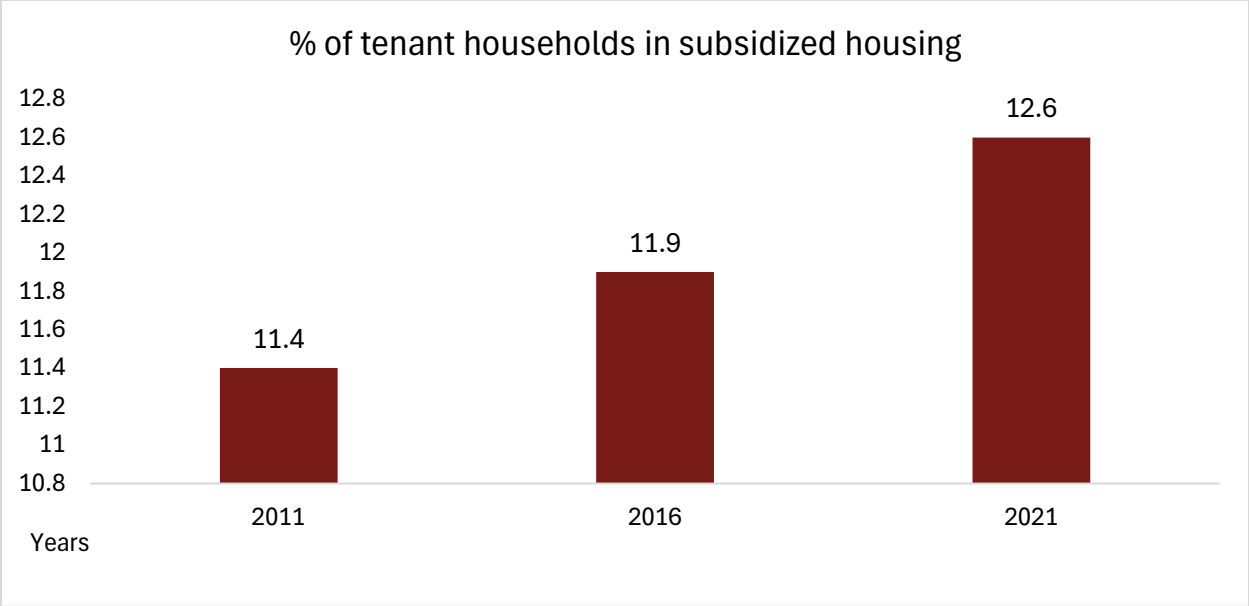


Figure 13 - Proportion of tenant households in subsidized housing in Stettler, 2011 to 2021

Source: Statistics Canada, Census of Population, 2011 to 2021

Housing affordability

Housing affordability is whether the occupants of the dwelling paid 30% or more of the household's total income towards shelter costs. In 1986, CMHC and the provinces agreed to use the 30% threshold to measure affordability for the purposes of defining the need for social housing. The housing affordability term is used when referring to rental housing that is subsidized by the government, rental housing provided by the private, public and non-profit sectors, all forms of housing tenure including rental, ownership and co-operative ownership, as well as temporary and permanent housing.

In Stettler, the proportion of tenant households spending 30% or more of their income on shelter costs was 26.8% in 2021. In 2016, a proportion of tenant households spending 30% or more of their income on shelter costs was 34.3%, and tenant households face a greater risk of housing affordability than owner-occupied households.

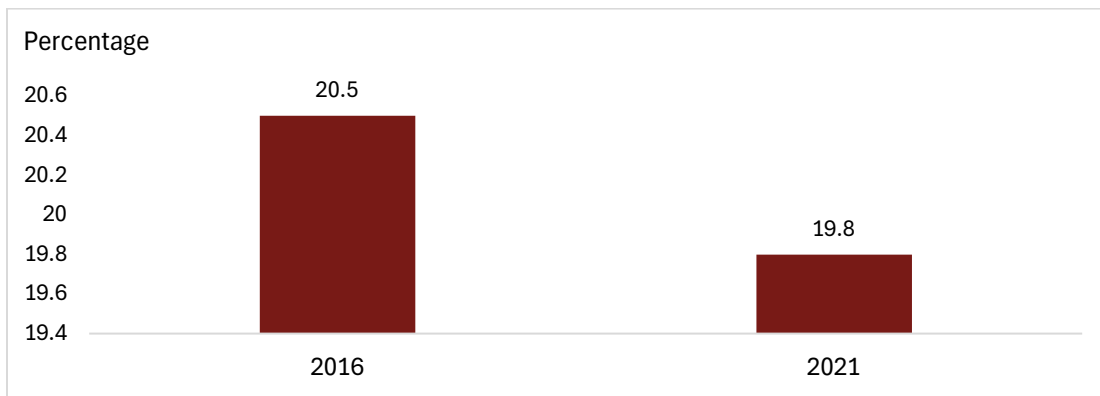


Figure 14 - Households that spend 30% or more of income on shelter costs in Stettler, 2016 and 2021

Source: Statistics Canada, Census of Population, 2016 and 2021

Income Categories and Affordable Shelter Costs

Income categories are determined by their relationship with each geography's [Area Median Household Income \(AMHI\)](#). The following table shows the range of household incomes and affordable housing costs that make up each income category, in 2020-dollar values. It also shows what the portion of total households that fall within each category.

| Year | 1991 | 1996 | 2001 | 2006 | 2011 | 2016 | 2021 |
|-----------------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Average Home Price | \$70,520 | \$ 85,999 | \$101,363 | \$170,390 | \$232,471 | \$262,656 | \$262,800 |
| Median Household Income | \$31,838 | \$ 37,409 | \$ 40,377 | \$ 56,201 | \$ 66,243 | \$ 71,717 | \$76,000 |
| Price-to-income ratio (PIR) | 2.2 | 2.3 | 2.5 | 3.0 | 3.5 | 3.7 | 3.5 |

Table 5 - Median price-to-income ratio for a dwelling in Stettler, 1991 to 2021

Source: Statistics Canada, 1991 – 2021; compilation and calculations - bassa Social Innovations Inc.

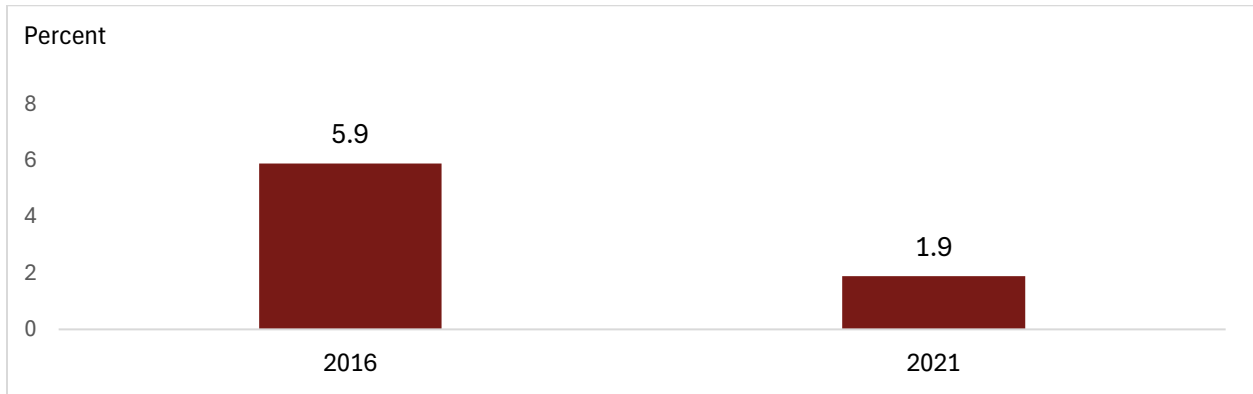
Table 5: Income Categories and Affordable Shelter Costs, 2016 vs 2021

| Area | Stettler 2016 | Stettler 2016 | Stettler 2016 | Stettler 2021 | Stettler 2021 | Stettler 2021 |
|--|----------------|---------------------|--------------------------------------|----------------|---------------------|--------------------------------------|
| Income Category | % of Total HHs | Annual HH Income | Affordable Shelter Cost (2020 CAD\$) | % of Total HHs | Annual HH Income | Affordable Shelter Cost (2020 CAD\$) |
| Area Median Household Income | | \$71,500 | \$1,788 | | \$76,500 | \$1,912 |
| Very Low Income (20% or under of AMHI) | 1.06% | <= \$14,300 | <= \$358 | 1.06% | <= \$15,300 | <= \$383 |
| Low Income (21% to 50% of AMHI) | 16.38% | \$14,301 - \$35,750 | \$359 - \$894 | 16.38% | \$15,300 - \$38,250 | \$383 - \$956 |
| Moderate Income (51% to 80% of AMHI) | 17.66% | \$35,751 - \$57,200 | \$895 - \$1,430 | 22.13% | \$38,250 - \$61,200 | \$956 - \$1,530 |
| Median Income (81% to 120% of AMHI) | 23.83% | \$57,201 - \$85,800 | \$1,431 - \$2,145 | 22.13% | \$61,200 - \$91,800 | \$1,530 - \$2,295 |
| High Income (121% and more of AMHI) | 41.06% | >= \$85,801 | >= \$2,146 | 38.3% | >= \$91,801 | >= \$2,296 |

*Table 6 - Income categories and affordable shelter costs, 2016 to 2021**Source:*

Core Housing Need

Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing **adequacy**⁴, **affordability**⁵, or **suitability**⁶ and would have to spend 30% or more of its total before-tax income to pay the median rent of acceptable alternative local housing (attains all three housing indicator thresholds).



⁴ Housing adequacy means the unit does not require any major repairs(i.e. defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings, etc.), according to residents.

⁵ Paying less than 30% of household before-tax income on median rent (including utility costs) within the local housing market

⁶ Housing suitability is having enough bedrooms for the size and make-up of residents households according to guidelines outlined in the National Occupancy Standard (NOS)

Community Social and Affordable Housing Programs

The need for social and affordable housing, commonly referred to as subsidized housing, is anticipated to increase. Currently, 12.6 % of tenant households live in subsidized housing (Statistics Canada, 2022). Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements, and housing allowances. The waitlist for social and affordable housing is 14, with an anticipated 0 new units for the next few years.

Table 7 - Community Social and Affordable Housing from County of Stettler Housing Authority

| Housing Option | Program Capacity | Occupancy Level | Number on Waitlist |
|------------------------|-------------------------|------------------------|---------------------------|
| Rent Subsidies | Approx 60 | 55 | 3 |
| Community Housing | 14 | 14 | 5 |
| Seniors Lodges | 193 | 37 | 0 |
| Seniors Self-Contained | 12 | 12 | 0 |
| Affordable Housing | 33 | 33 | 9 |

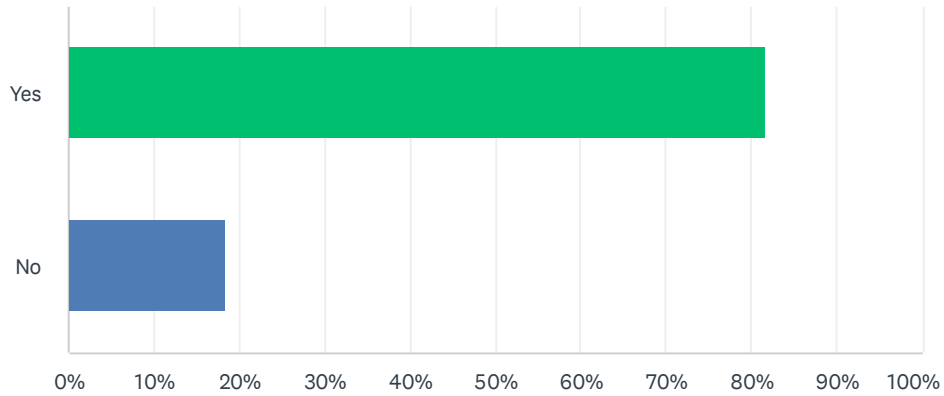
The County of Stettler Housing Authority, in cooperation with eight other municipalities, including the Town and County of Stettler, operates three lodges in Stettler and Senior Self-Contained, Affordable, Community, and Rent-Support programs. The lodges, Heart Haven, Paragon Place, and Willow Creek, have a total of 193 units for independent seniors.

In the Social Housing area, the Stettler Housing Authority operates the Big Valley Villas - seniors self-contained, and Stettler has 14 low-income housing units. There is also Affordable Housing in Donalda, Big Valley, and Stettler. In addition to Rosedale Apartments, four duplexes and 3 condo units at Parkland Place. Furthermore, the Stettler Housing Authority provides Rent Supplements to seven landlords and direct rent supplements to over 50 families.

Appendix C – Survey Results

Q1 Do you reside in Stettler?

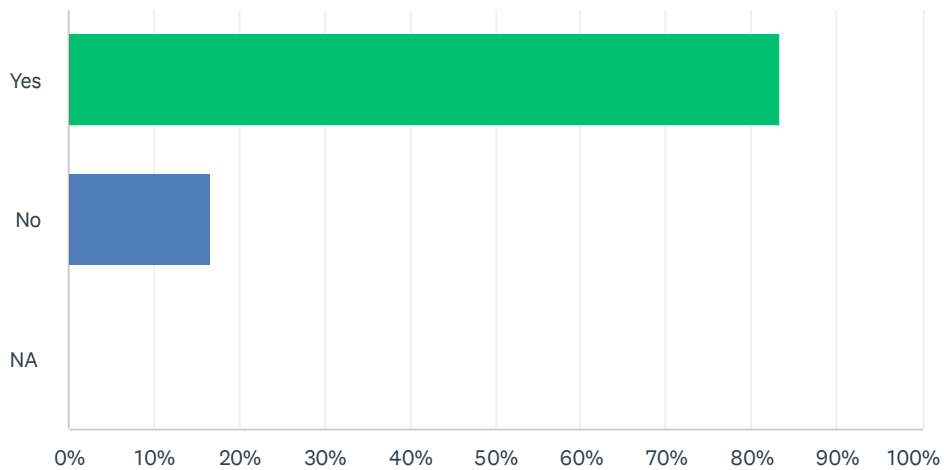
Answered: 263 Skipped: 0



| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|-----|
| Yes | 81.75% | 215 |
| No | 18.25% | 48 |
| TOTAL | | 263 |

Q2 Do you live elsewhere but work in Stettler?

Answered: 48 Skipped: 215

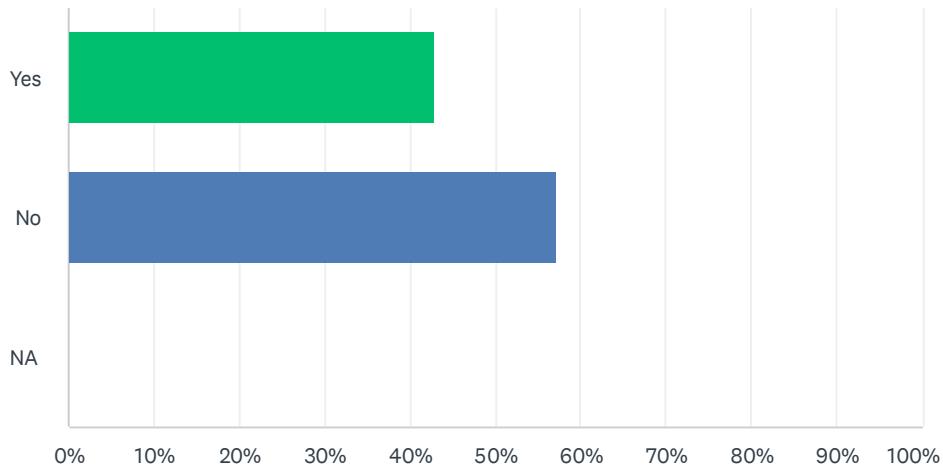


Stettler Housing Needs Assessment

| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|-----------|
| Yes | 83.33% | 40 |
| No | 16.67% | 8 |
| NA | 0.00% | 0 |
| TOTAL | | 48 |

Q3 If you neither live or work within Stettler, are you intending to move to Stettler in the next 12 - 18 months?

Answered: 7 Skipped: 256

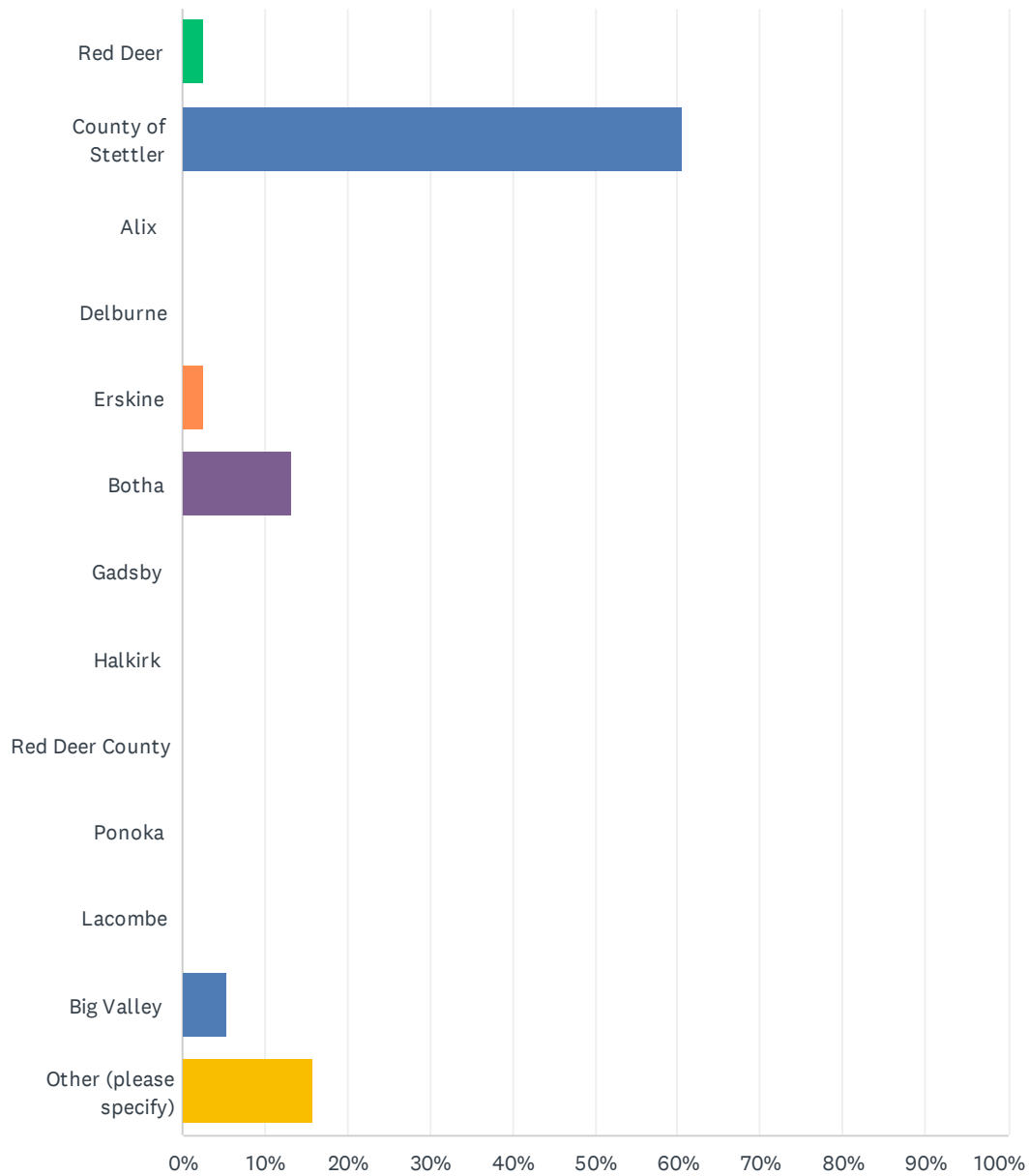


| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|----------|
| Yes | 42.86% | 3 |
| No | 57.14% | 4 |
| NA | 0.00% | 0 |
| TOTAL | | 7 |

Q4 If you work in Stettler, but do not live in the community, which community do you live in?

Answered: 38 Skipped: 225

Stettler Housing Needs Assessment



Stettler Housing Needs Assessment

| ANSWER CHOICES | RESPONSES | |
|------------------------|-----------|-----------|
| Red Deer | 2.63% | 1 |
| County of Stettler | 60.53% | 23 |
| Alix | 0.00% | 0 |
| Delburne | 0.00% | 0 |
| Erskine | 2.63% | 1 |
| Botha | 13.16% | 5 |
| Gadsby | 0.00% | 0 |
| Halkirk | 0.00% | 0 |
| Red Deer County | 0.00% | 0 |
| Ponoka | 0.00% | 0 |
| Lacombe | 0.00% | 0 |
| Big Valley | 5.26% | 2 |
| Other (please specify) | 15.79% | 6 |
| TOTAL | | 38 |

Q5 What is the average one-way commute time for your daily trip into Stettler?

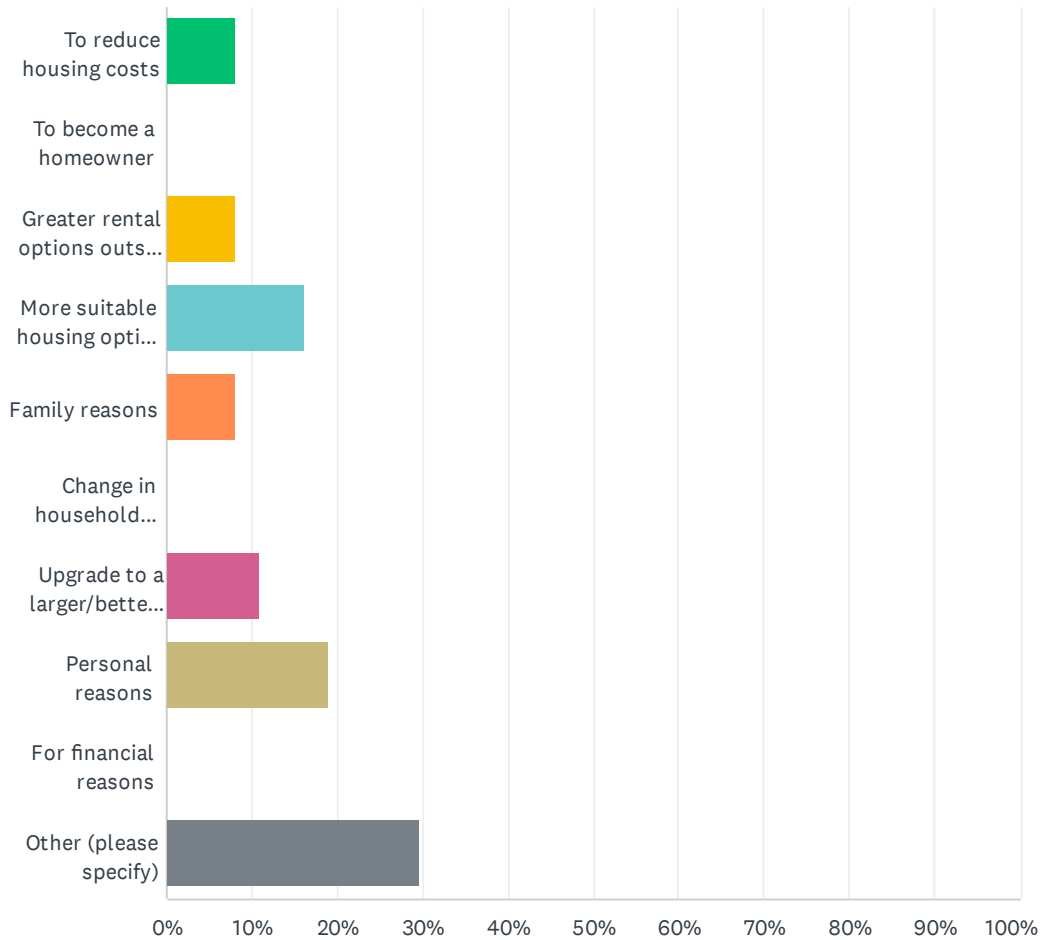
Answered: 38 Skipped: 225

| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|----|
| Time | 100.00% | 38 |

Q6 People work and live in different communities for a variety of reasons, either voluntary or non-voluntary. Why are you working in Stettler, but living outside the community?

Answered: 37 Skipped: 226

Stettler Housing Needs Assessment

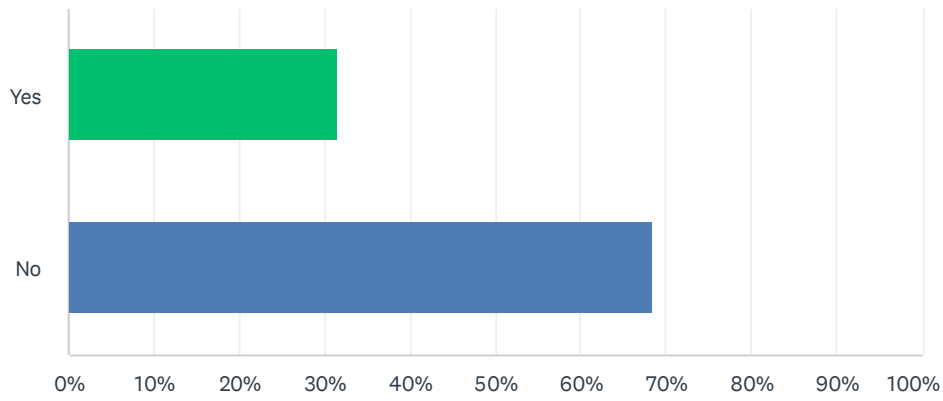


| ANSWER CHOICES | RESPONSES | |
|--|-----------|-----------|
| To reduce housing costs | 8.11% | 3 |
| To become a homeowner | 0.00% | 0 |
| Greater rental options outside of Stettler | 8.11% | 3 |
| More suitable housing options for me/my family | 16.22% | 6 |
| Family reasons | 8.11% | 3 |
| Change in household family size (ie. marriage, divorce, childbirth/adoption, etc.) | 0.00% | 0 |
| Upgrade to a larger/better/more suitable dwelling | 10.81% | 4 |
| Personal reasons | 18.92% | 7 |
| For financial reasons | 0.00% | 0 |
| Other (please specify) | 29.73% | 11 |
| TOTAL | | 37 |

Q7 Would you like to move from your current location to Stettler?

Answered: 38 Skipped: 225

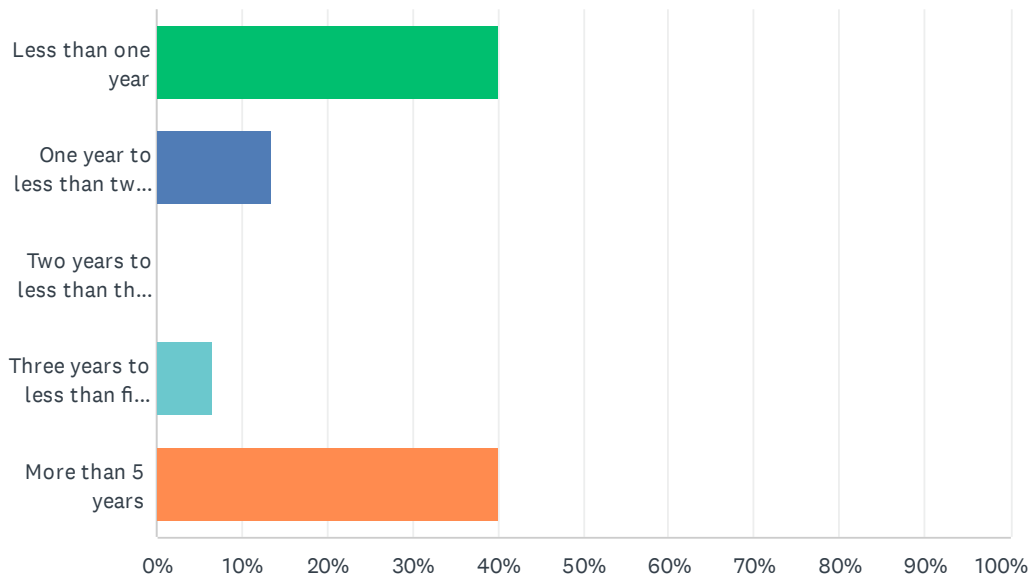
Stettler Housing Needs Assessment



| ANSWER CHOICES | RESPONSES | |
|----------------|-----------|----|
| Yes | 31.58% | 12 |
| No | 68.42% | 26 |
| TOTAL | | 38 |

Q8 If yes, what is your approximate timeline for moving?

Answered: 15 Skipped: 248

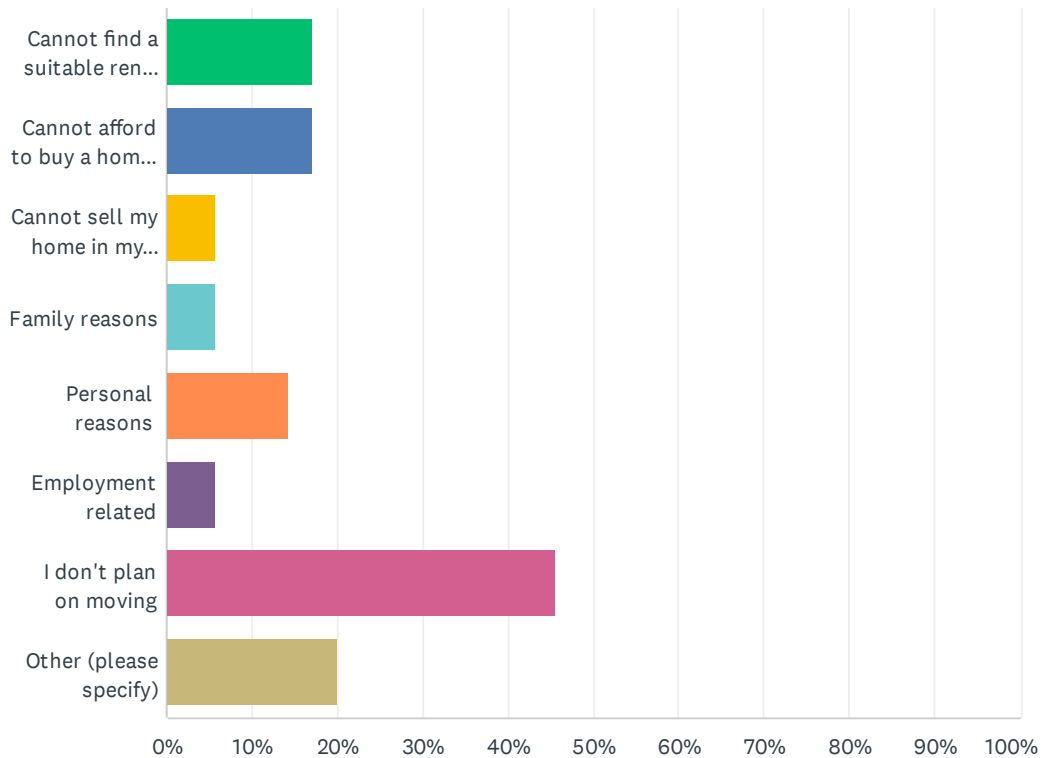


Stettler Housing Needs Assessment

| ANSWER CHOICES | RESPONSES | |
|-------------------------------------|-----------|-----------|
| Less than one year | 40.00% | 6 |
| One year to less than two years | 13.33% | 2 |
| Two years to less than three years | 0.00% | 0 |
| Three years to less than five years | 6.67% | 1 |
| More than 5 years | 40.00% | 6 |
| TOTAL | | 15 |

Q9 What are the top reasons you have not moved to Stettler? (Check all that apply)

Answered: 35 Skipped: 228

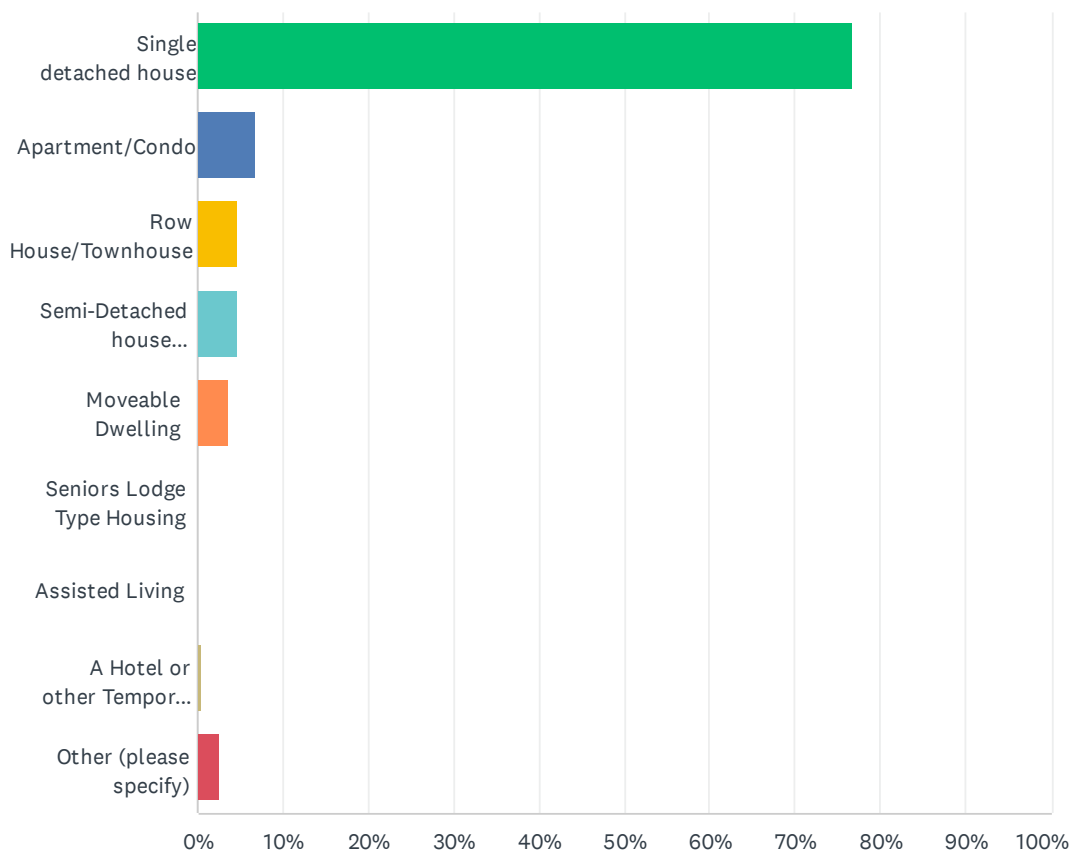


Stettler Housing Needs Assessment

| ANSWER CHOICES | RESPONSES | |
|---|-----------|----|
| Cannot find a suitable rental in Stettler | 17.14% | 6 |
| Cannot afford to buy a home in Stettler | 17.14% | 6 |
| Cannot sell my home in my current community | 5.71% | 2 |
| Family reasons | 5.71% | 2 |
| Personal reasons | 14.29% | 5 |
| Employment related | 5.71% | 2 |
| I don't plan on moving | 45.71% | 16 |
| Other (please specify) | 20.00% | 7 |
| Total Respondents: 35 | | |

Q10 In which type of housing do you currently reside?

Answered: 190 Skipped: 73

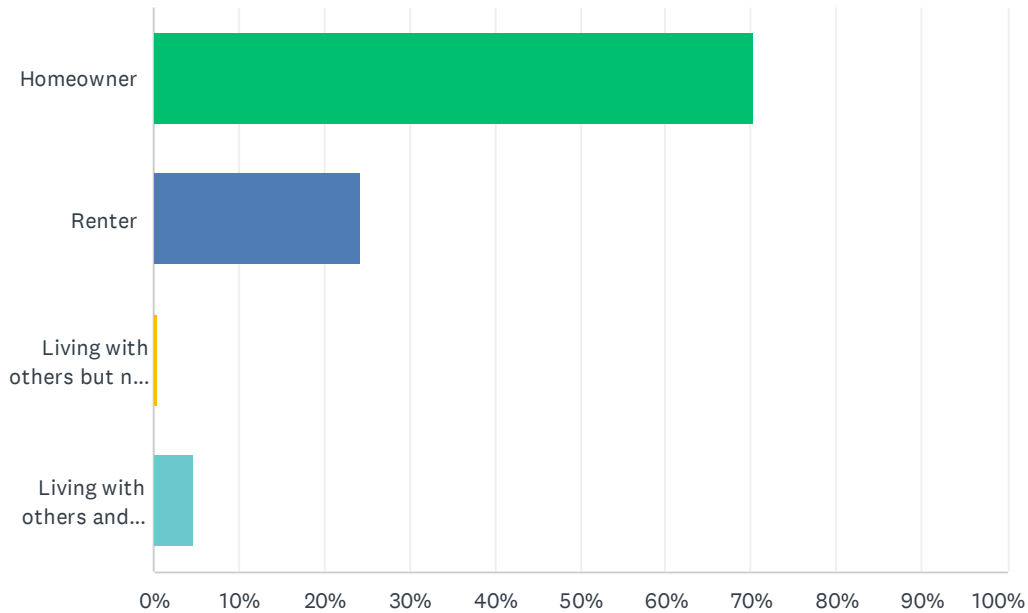


Stettler Housing Needs Assessment

| ANSWER CHOICES | RESPONSES | |
|---------------------------------------|-----------|------------|
| Single detached house | 76.84% | 146 |
| Apartment/Condo | 6.84% | 13 |
| Row House/Townhouse | 4.74% | 9 |
| Semi-Detached house (duplex/fourplex) | 4.74% | 9 |
| Moveable Dwelling | 3.68% | 7 |
| Seniors Lodge Type Housing | 0.00% | 0 |
| Assisted Living | 0.00% | 0 |
| A Hotel or other Temporary Residence | 0.53% | 1 |
| Other (please specify) | 2.63% | 5 |
| TOTAL | | 190 |

Q11 Which of the following best describes your housing situation?

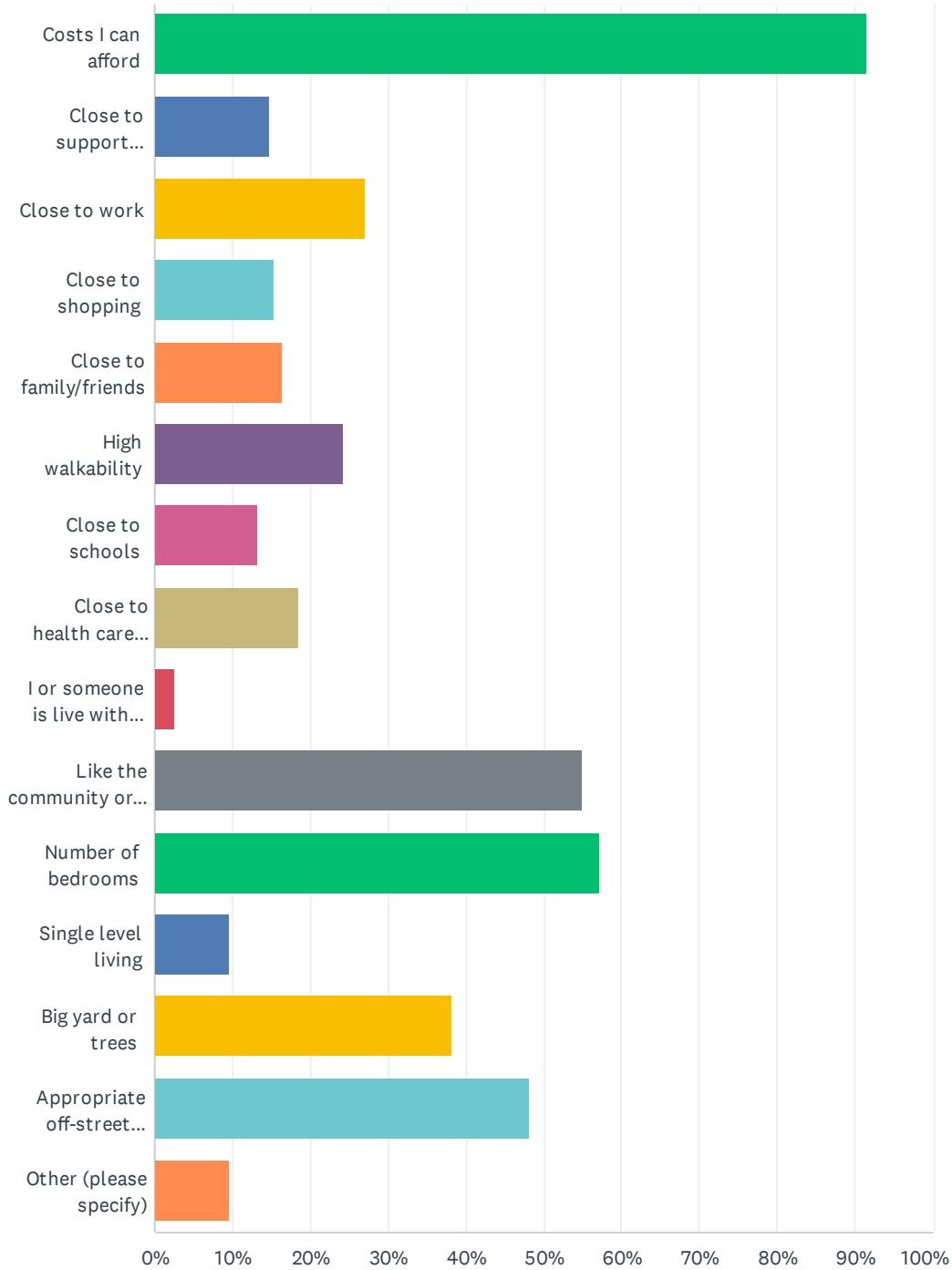
Answered: 189 Skipped: 74



| ANSWER CHOICES | RESPONSES | |
|---|-----------|------------|
| Homeowner | 70.37% | 133 |
| Renter | 24.34% | 46 |
| Living with others but not paying rent or mortgage | 0.53% | 1 |
| Living with others and assisting with paying rent or mortgage | 4.76% | 9 |
| TOTAL | | 189 |

Q12 What factors are most important to you when choosing your home or apartment? (Select all that apply)

Answered: 189 Skipped: 74

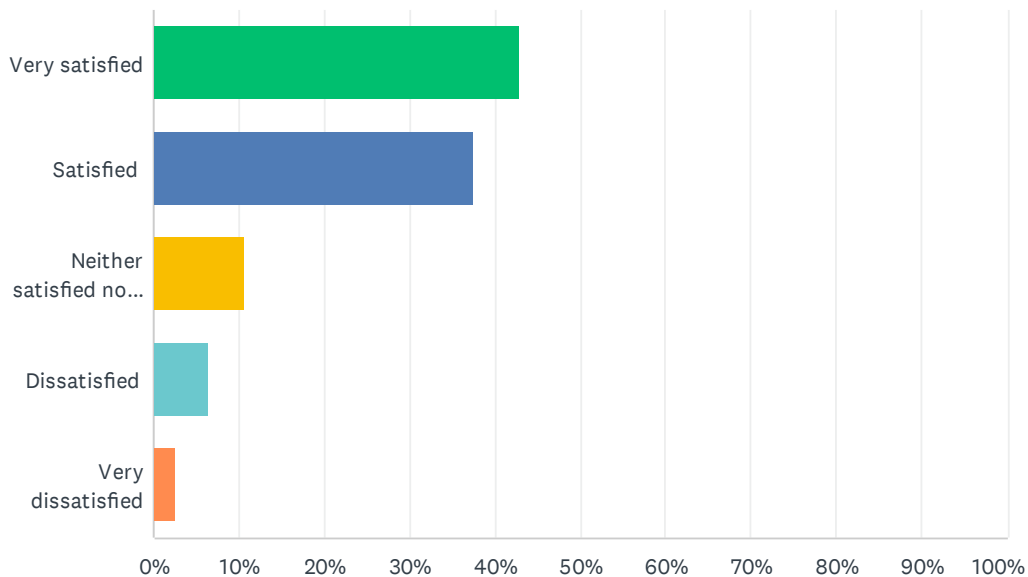


Stettler Housing Needs Assessment

| ANSWER CHOICES | RESPONSES | |
|---|-----------|-----|
| Costs I can afford | 91.53% | 173 |
| Close to support services | 14.81% | 28 |
| Close to work | 26.98% | 51 |
| Close to shopping | 15.34% | 29 |
| Close to family/friends | 16.40% | 31 |
| High walkability | 24.34% | 46 |
| Close to schools | 13.23% | 25 |
| Close to health care facilities | 18.52% | 35 |
| I or someone is live with requires accessibility modifications | 2.65% | 5 |
| Like the community or neighbourhood | 55.03% | 104 |
| Number of bedrooms | 57.14% | 108 |
| Single level living | 9.52% | 18 |
| Big yard or trees | 38.10% | 72 |
| Appropriate off-street parking (Garage, parking lot, underground parking, etc.) | 48.15% | 91 |
| Other (please specify) | 9.52% | 18 |
| Total Respondents: 189 | | |

Q13 How satisfied are you with your current home/apartment?

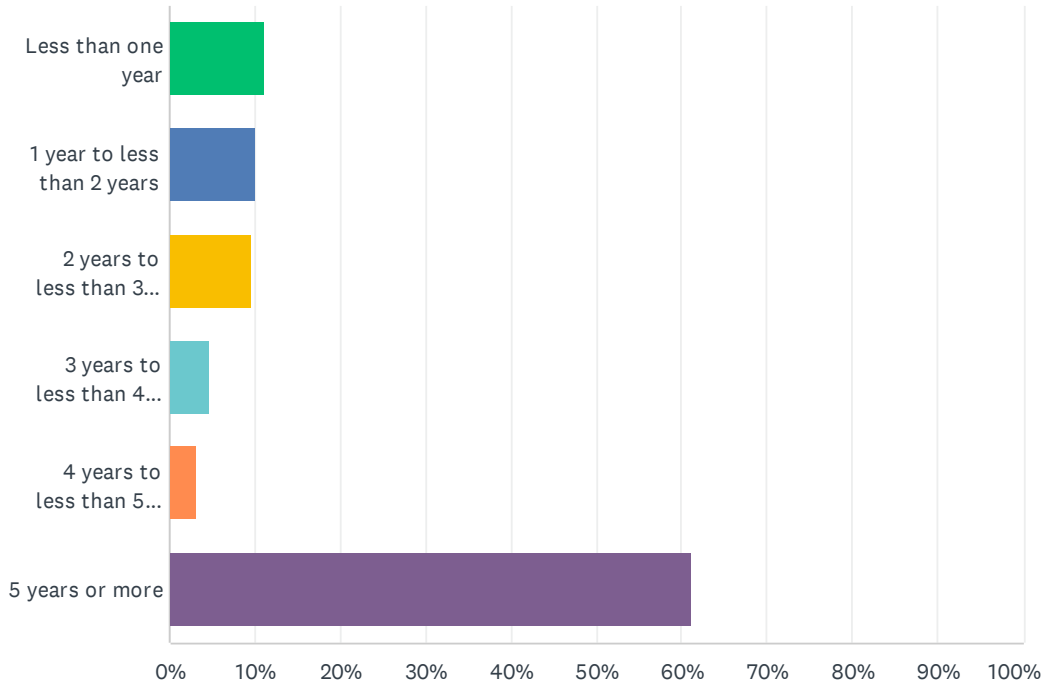
Answered: 189 Skipped: 74



| ANSWER CHOICES | RESPONSES | |
|------------------------------------|-----------|------------|
| Very satisfied | 42.86% | 81 |
| Satisfied | 37.57% | 71 |
| Neither satisfied nor dissatisfied | 10.58% | 20 |
| Dissatisfied | 6.35% | 12 |
| Very dissatisfied | 2.65% | 5 |
| TOTAL | | 189 |

Q14 How much longer do you plan to stay in your current home/apartment before moving?

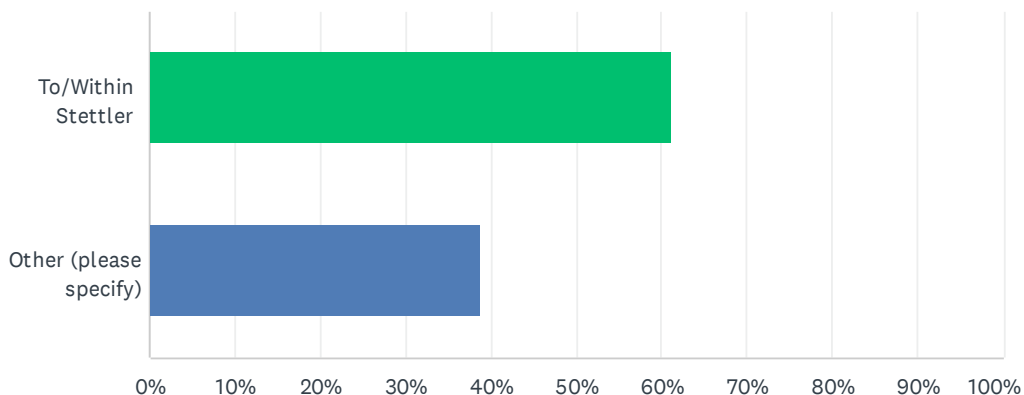
Answered: 188 Skipped: 75



| ANSWER CHOICES | RESPONSES | |
|------------------------------|-----------|------------|
| Less than one year | 11.17% | 21 |
| 1 year to less than 2 years | 10.11% | 19 |
| 2 years to less than 3 years | 9.57% | 18 |
| 3 years to less than 4 years | 4.79% | 9 |
| 4 years to less than 5 years | 3.19% | 6 |
| 5 years or more | 61.17% | 115 |
| TOTAL | | 188 |

Q15 In relation to your current plan, where do you plan to move?

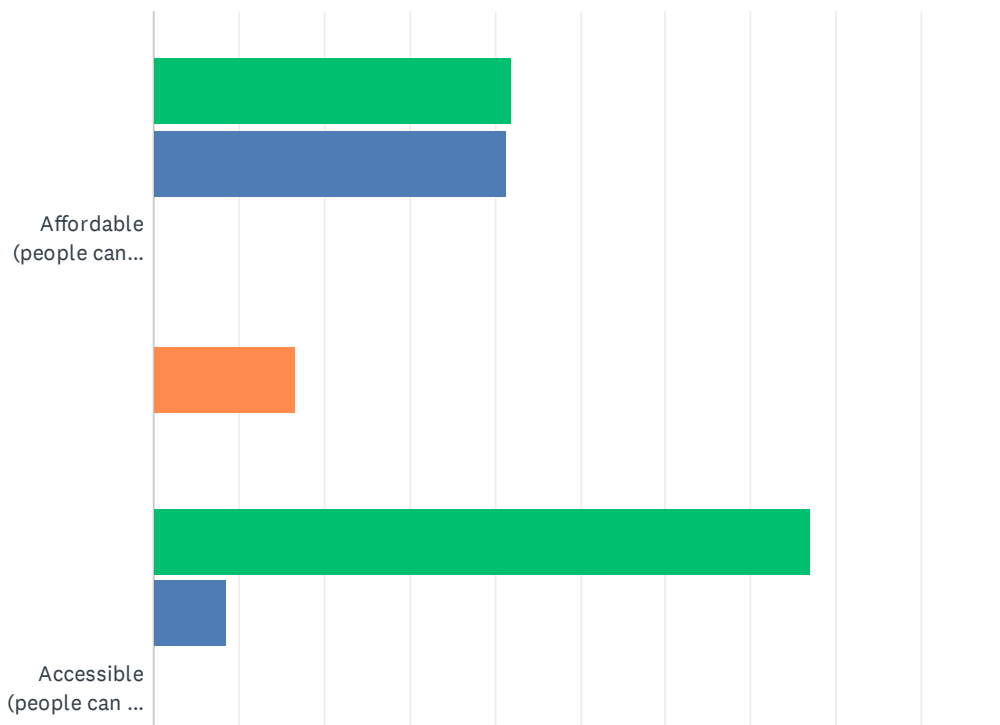
Answered: 180 Skipped: 83



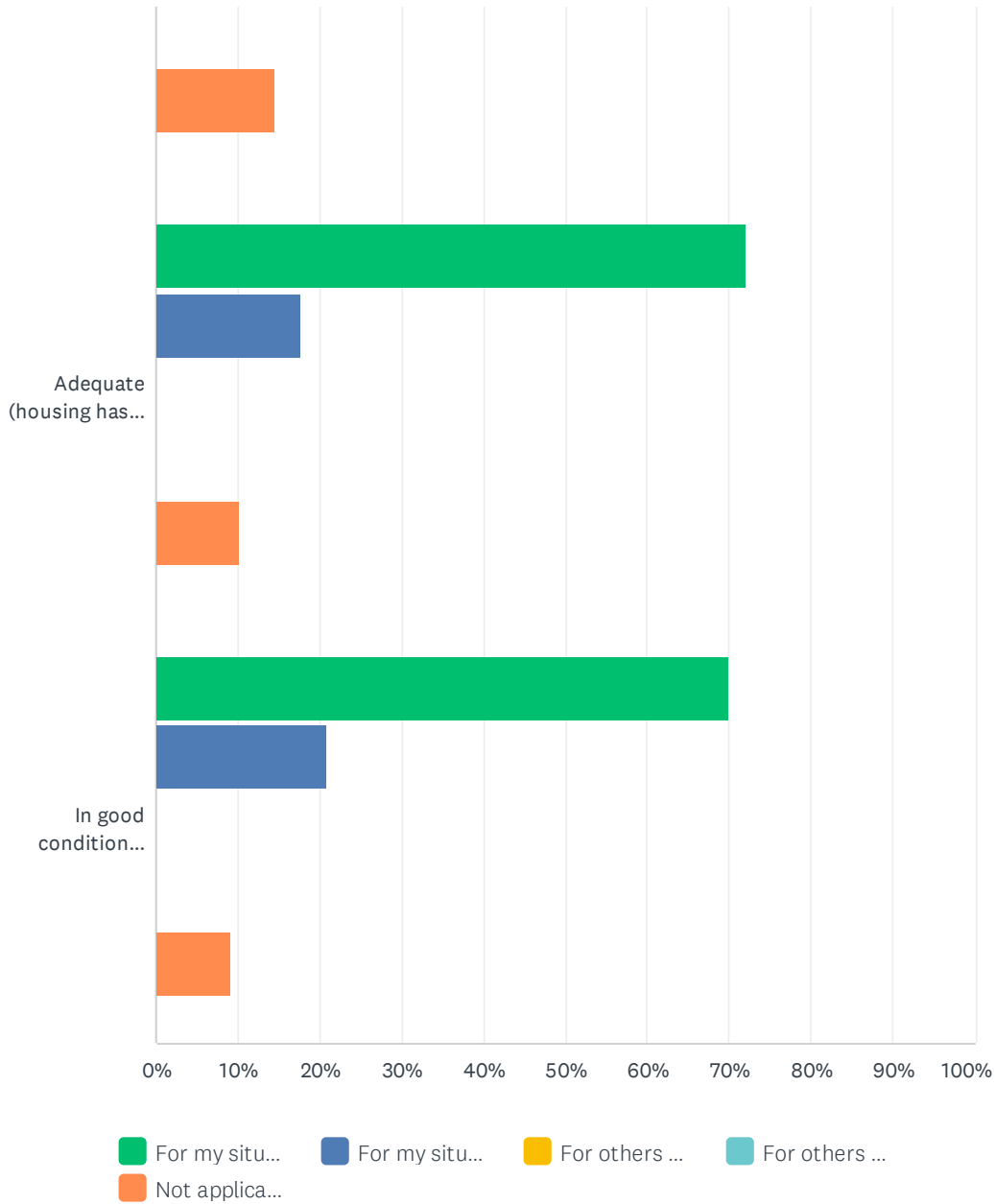
| ANSWER CHOICES | RESPONSES |
|------------------------|------------|
| To/Within Stettler | 61.11% 110 |
| Other (please specify) | 38.89% 70 |
| TOTAL | 180 |

Q16 Please help us by giving your honest assessment of housing in Stettler by responding to the following statements. In Stettler, housing is

Answered: 187 Skipped: 76



Stettler Housing Needs Assessment



| | FOR MY SITUATION, YES | FOR MY SITUATION, NO | FOR OTHERS THAT I'M AWARE OF, YES | FOR OTHERS THAT I'M AWARE OF, NO | NOT APPLICABLE TO MY SITUATION | TOTAL |
|---|-----------------------|----------------------|-----------------------------------|----------------------------------|--------------------------------|-------|
| Affordable (people can find housing and pay less than 30% of their income on rent or mortgage costs) | 41.94% 78 | 41.40% 77 | 0.00% 0 | 0.00% 0 | 16.67% 31 | 186 |
| Accessible (people can get to their house and move around comfortably within) | 76.88% 143 | 8.60% 16 | 0.00% 0 | 0.00% 0 | 14.52% 27 | 186 |
| Adequate (housing has the right number of bedrooms and amenities to meet the needs of most people eg. it's not too big, or too small) | 72.04% 134 | 17.74% 33 | 0.00% 0 | 0.00% 0 | 10.22% 19 | 186 |
| In good condition (housing is in good shape requiring minimal, or no, major repairs) | 69.89% 130 | 20.97% 39 | 0.00% 0 | 0.00% 0 | 9.14% 17 | 186 |

Q17 If you said no to any of the above, please help us understand why that is.

Answered: 80 Skipped: 183

Q18 What could be done to improve the housing affordability, accessibility, adequacy, and/or condition in Stettler for individuals and families?

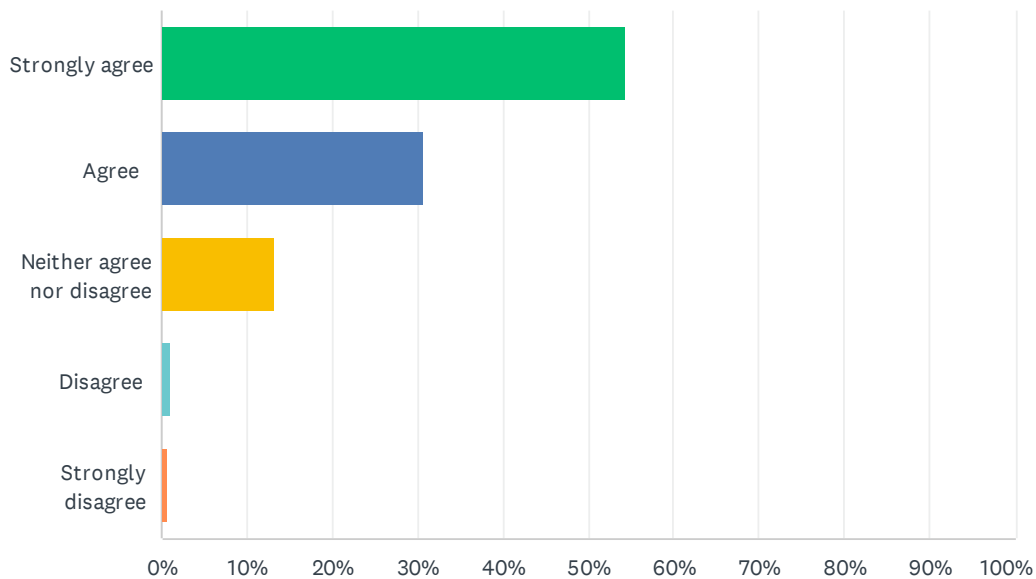
Answered: 126 Skipped: 137

Q19 Tell us about your ideal vision for the housing of Stettler residents in the future?

Answered: 114 Skipped: 149

Q20 It is important for me that the Town does what is necessary for more housing to be built in our community.

Answered: 173 Skipped: 90

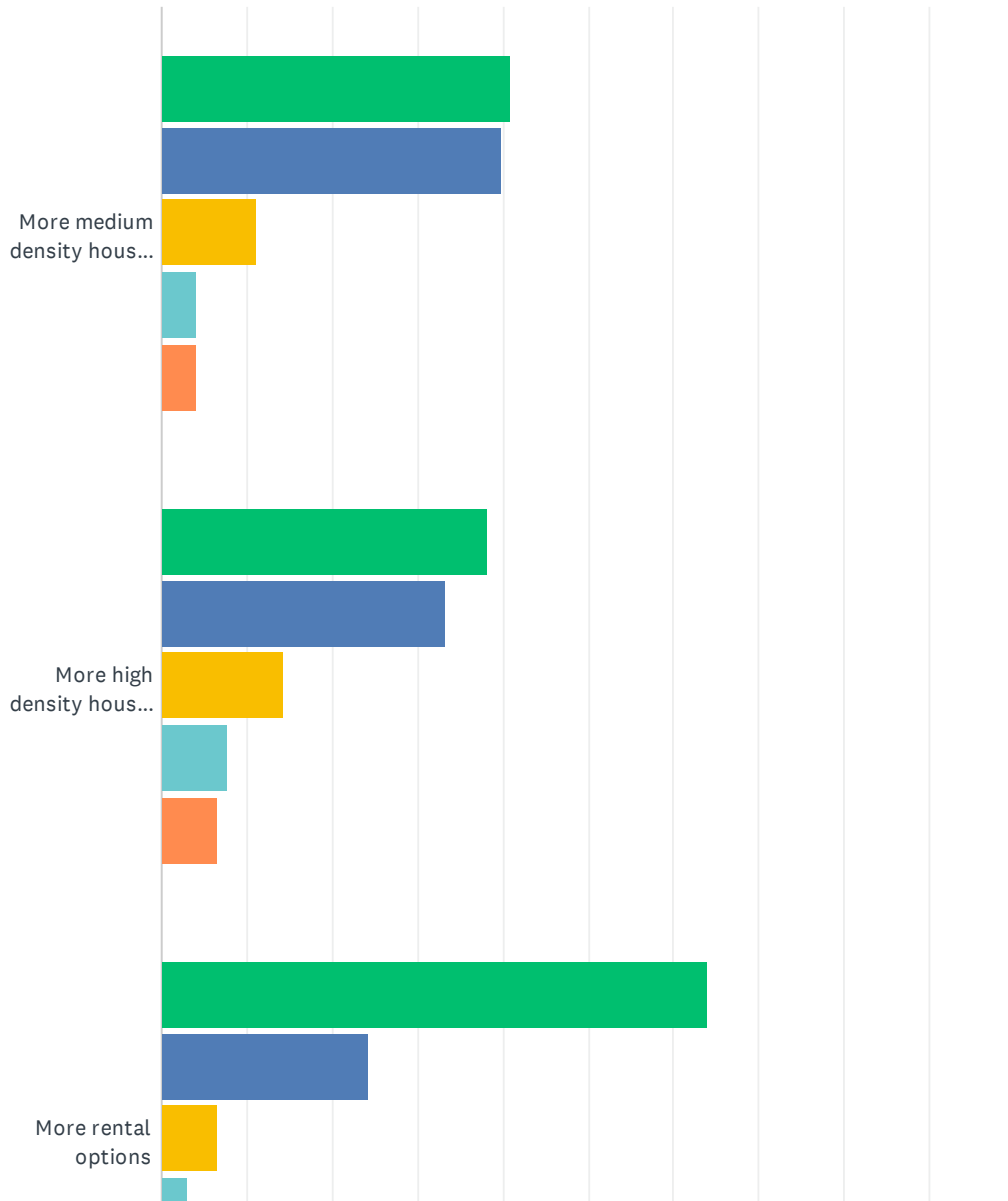


Stettler Housing Needs Assessment

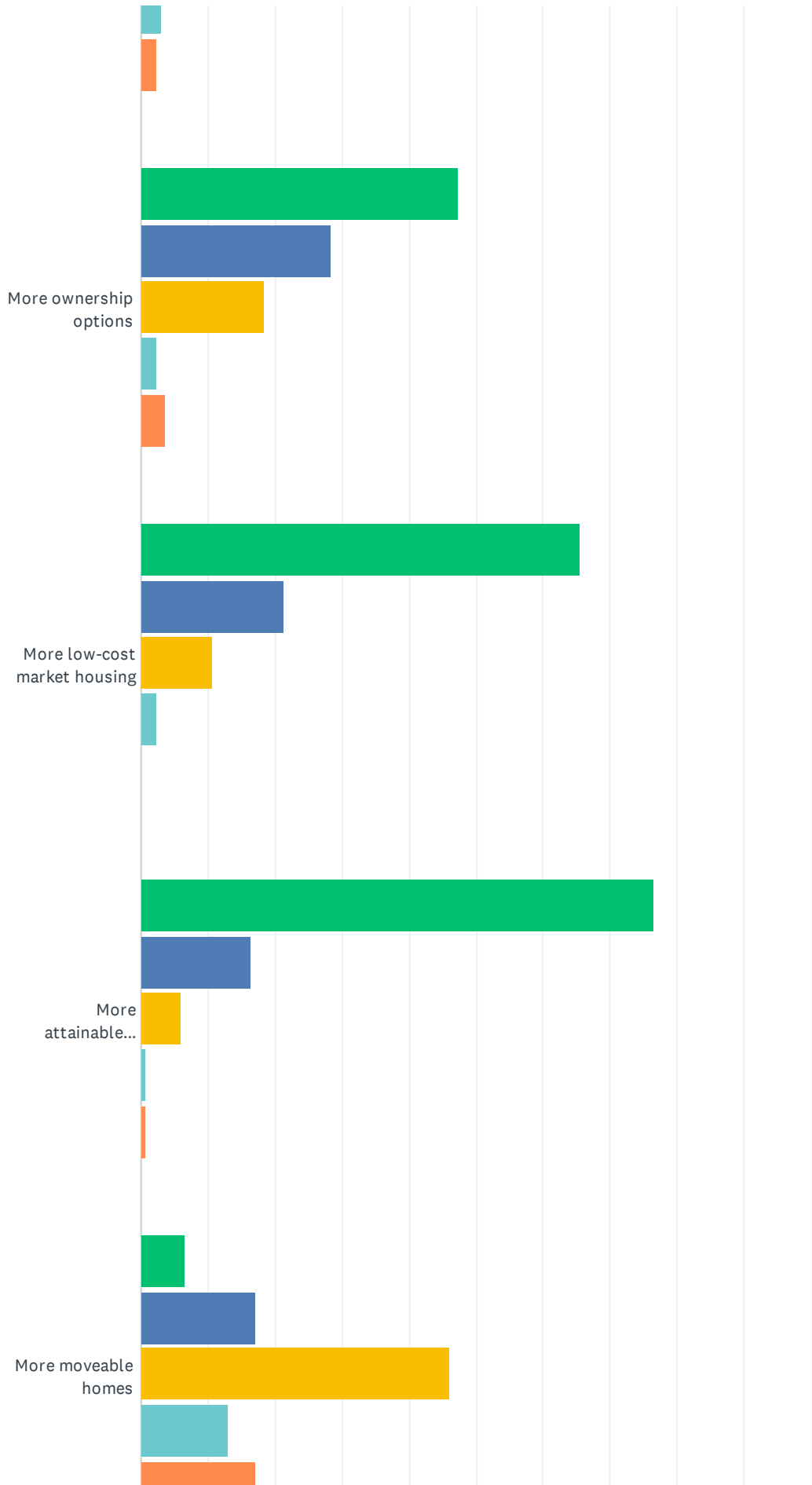
| ANSWER CHOICES | RESPONSES | |
|----------------------------|-----------|-----|
| Strongly agree | 54.34% | 94 |
| Agree | 30.64% | 53 |
| Neither agree nor disagree | 13.29% | 23 |
| Disagree | 1.16% | 2 |
| Strongly disagree | 0.58% | 1 |
| TOTAL | | 173 |

Q21 There are a number of options available to improve housing in Stettler. How would you rate each of the following options in terms of importance to the community?

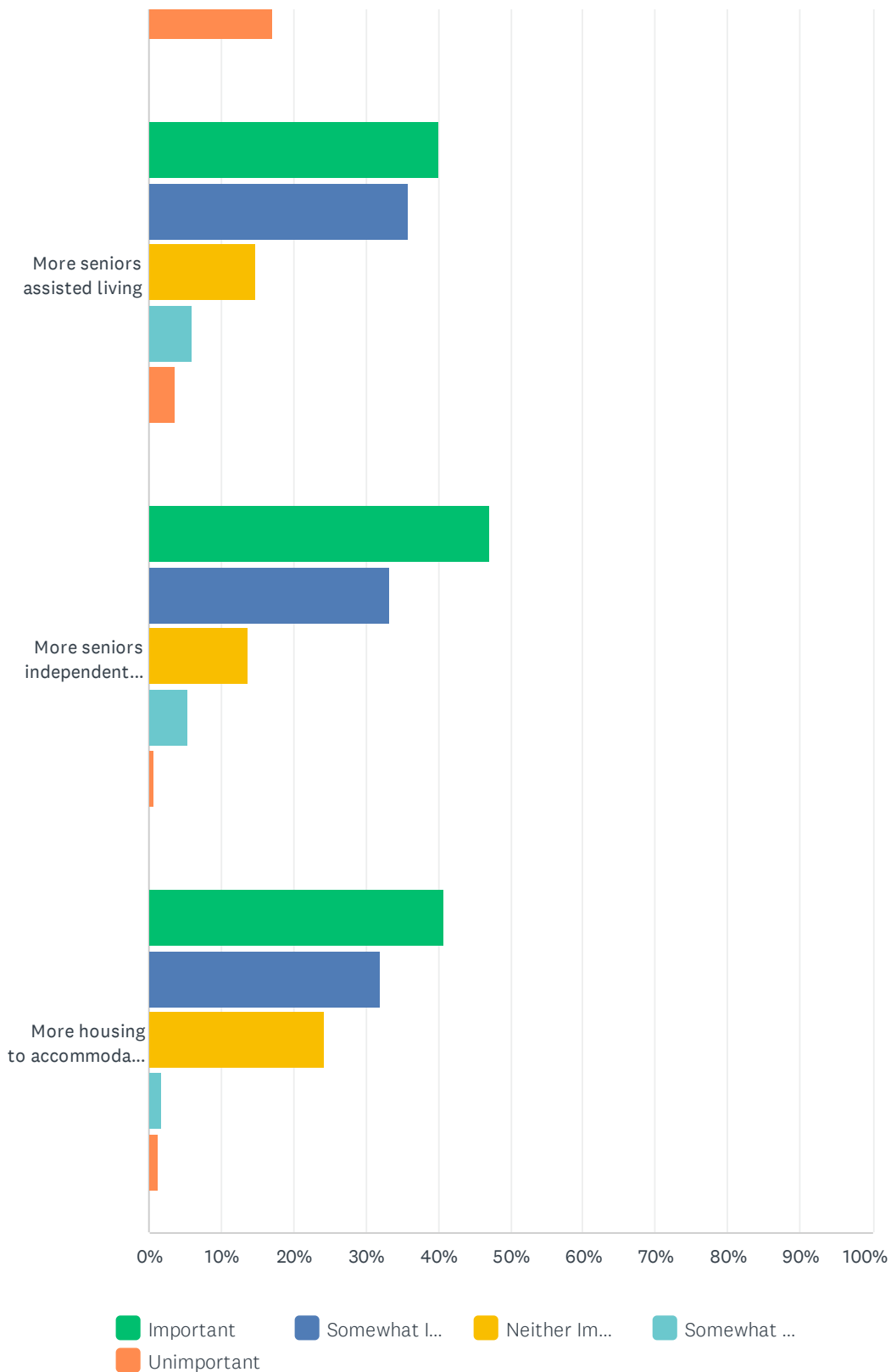
Answered: 172 Skipped: 91



Stettler Housing Needs Assessment



Stettler Housing Needs Assessment

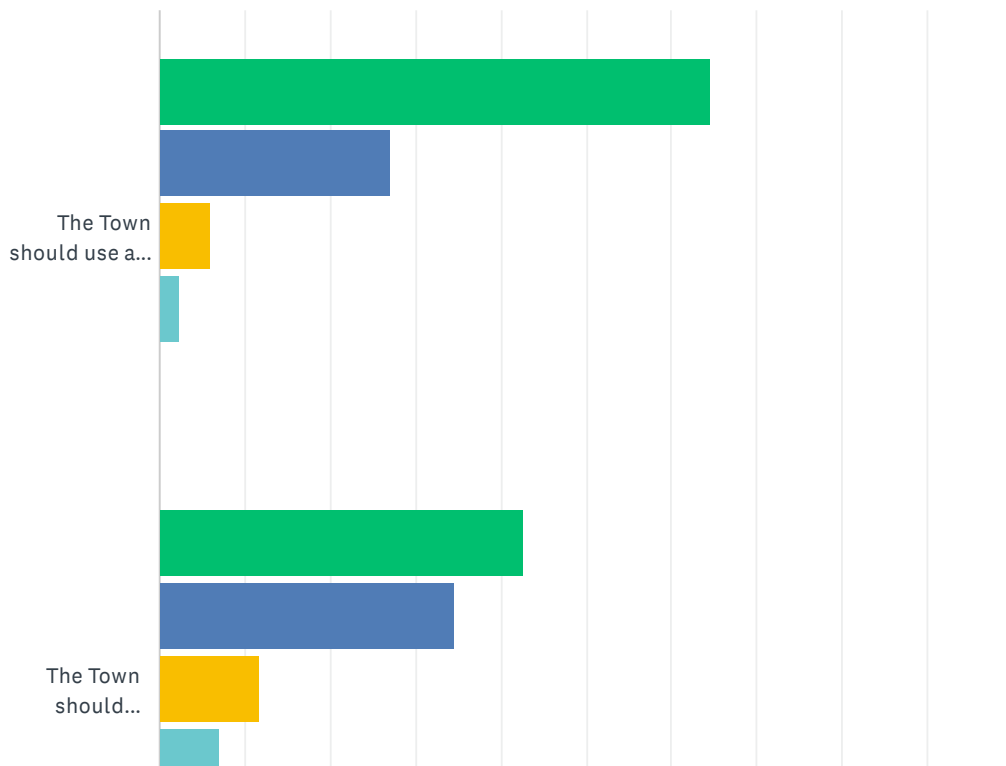


Stettler Housing Needs Assessment

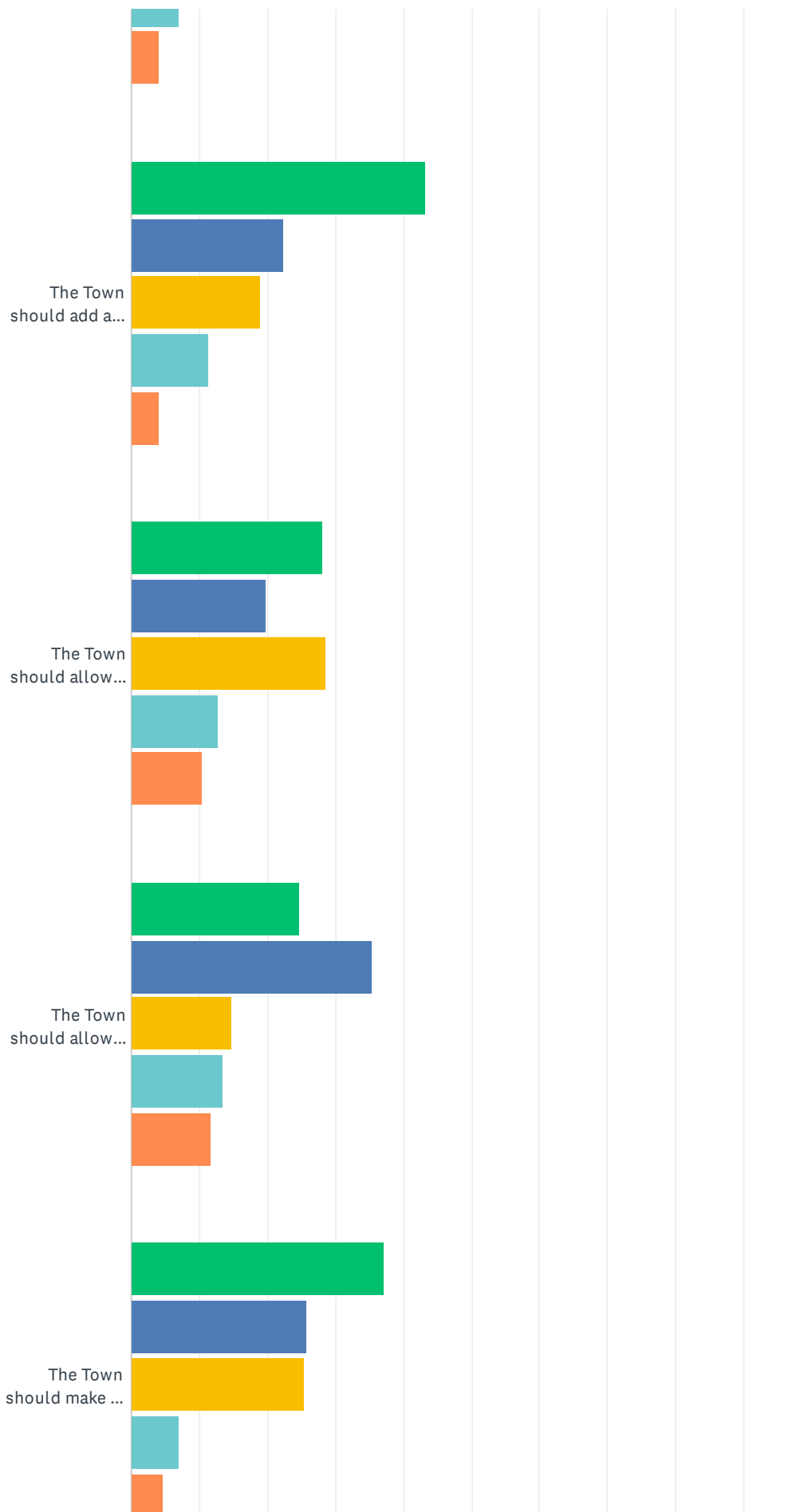
| | IMPORTANT | SOMEWHAT IMPORTANT | NEITHER IMPORTANT NOR UNIMPORTANT | SOMEWHAT UNIMPORTANT | UNIMPORTANT | TOTAL |
|---|---------------|--------------------|-----------------------------------|----------------------|--------------|-------|
| More medium density housing (Duplex, fourplex, etc.) | 40.94% 70 | 39.77% 68 | 11.11% 19 | 4.09% 7 | 4.09% 7 | 171 |
| More high density housing (apartment, condo) | 38.10% 64 | 33.33% 56 | 14.29% 24 | 7.74% 13 | 6.55% 11 | 168 |
| More rental options | 63.91% 108 | 24.26% 41 | 6.51% 11 | 2.96% 5 | 2.37% 4 | 169 |
| More ownership options | 47.34% 80 | 28.40% 48 | 18.34% 31 | 2.37% 4 | 3.55% 6 | 169 |
| More low-cost market housing | 65.48% 110 | 21.43% 36 | 10.71% 18 | 2.38% 4 | 0.00% 0 | 168 |
| More attainable housing | 76.47% 130 | 16.47% 28 | 5.88% 10 | 0.59% 1 | 0.59% 1 | 170 |
| More moveable homes | 6.51% 11 | 17.16% 29 | 46.15% 78 | 13.02% 22 | 17.16% 29 | 169 |
| More seniors assisted living | 40.00% 68 | 35.88% 61 | 14.71% 25 | 5.88% 10 | 3.53% 6 | 170 |
| More seniors independent living | 47.02% 79 | 33.33% 56 | 13.69% 23 | 5.36% 9 | 0.60% 1 | 168 |
| More housing to accommodate physical accessibility needs (IE: Ramps, elevators, etc.) | 40.83% 69 | 31.95% 54 | 24.26% 41 | 1.78% 3 | 1.18% 2 | 169 |

Q22 Please provide us with your reaction to the following statements.

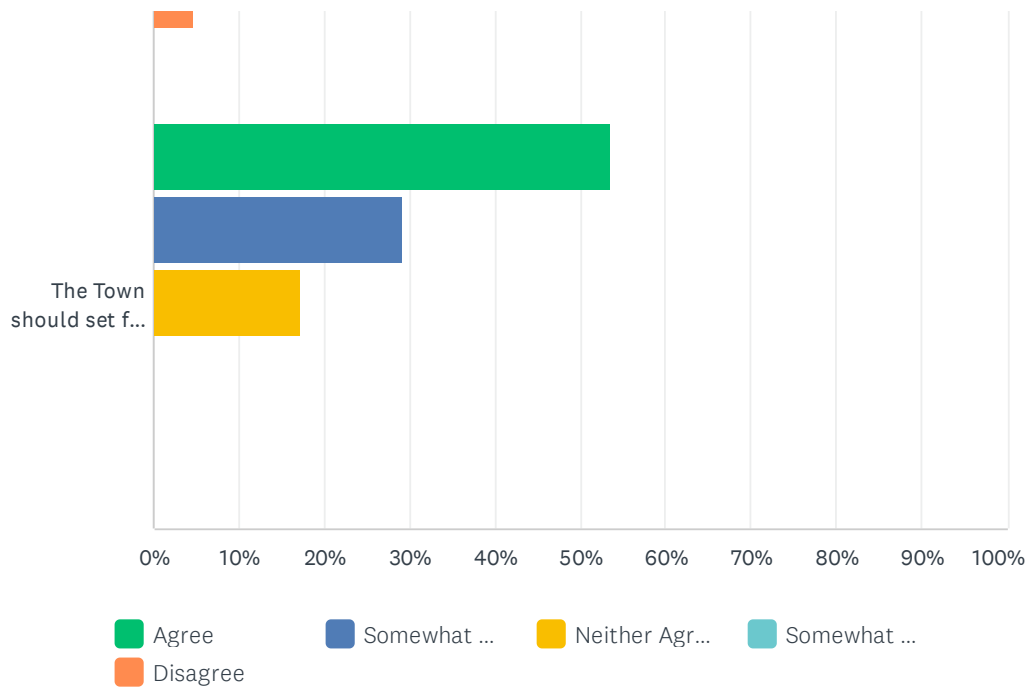
Answered: 171 Skipped: 92



Stettler Housing Needs Assessment



Stettler Housing Needs Assessment



| | AGREE | SOMEWHAT AGREE | NEITHER AGREE NOR DISAGREE | SOMEWHAT DISAGREE | DISAGREE | TOTAL |
|---|---------------|----------------|----------------------------|-------------------|--------------|-------|
| The Town should use any powers it has to support new housing construction that aligns with the community vision. | 64.71% 110 | 27.06% 46 | 5.88% 10 | 2.35% 4 | 0.00% 0 | 170 |
| The Town should contribute any excess land for the development of affordable housing. | 42.69% 73 | 34.50% 59 | 11.70% 20 | 7.02% 12 | 4.09% 7 | 171 |
| The Town should add a specific position such as a "housing coordinator" to aid in rapid development and implementation of housing including subsidized or affordable housing. | 43.20% 73 | 22.49% 38 | 18.93% 32 | 11.24% 19 | 4.14% 7 | 169 |
| The Town should allow taller buildings within Stettler. | 28.07% 48 | 19.88% 34 | 28.65% 49 | 12.87% 22 | 10.53% 18 | 171 |
| The Town should allow mixed-use in residential (eg. mixing low, medium, and high density residential in the same neighbourhood). | 24.71% 42 | 35.29% 60 | 14.71% 25 | 13.53% 23 | 11.76% 20 | 170 |
| The Town should make it easier to develop secondary suites including options such as "carriage homes". | 37.06% 63 | 25.88% 44 | 25.29% 43 | 7.06% 12 | 4.71% 8 | 170 |
| The Town should set firm timelines for making decisions on rezoning applications. | 53.57% 90 | 29.17% 49 | 17.26% 29 | 0.00% 0 | 0.00% 0 | 168 |

Q23 Based on your answer to the question above, what do you believe is important for the Town of Stettler to consider to help increase the development of a range of housing options (such as single family homes, apartments, duplexes, etc.)?

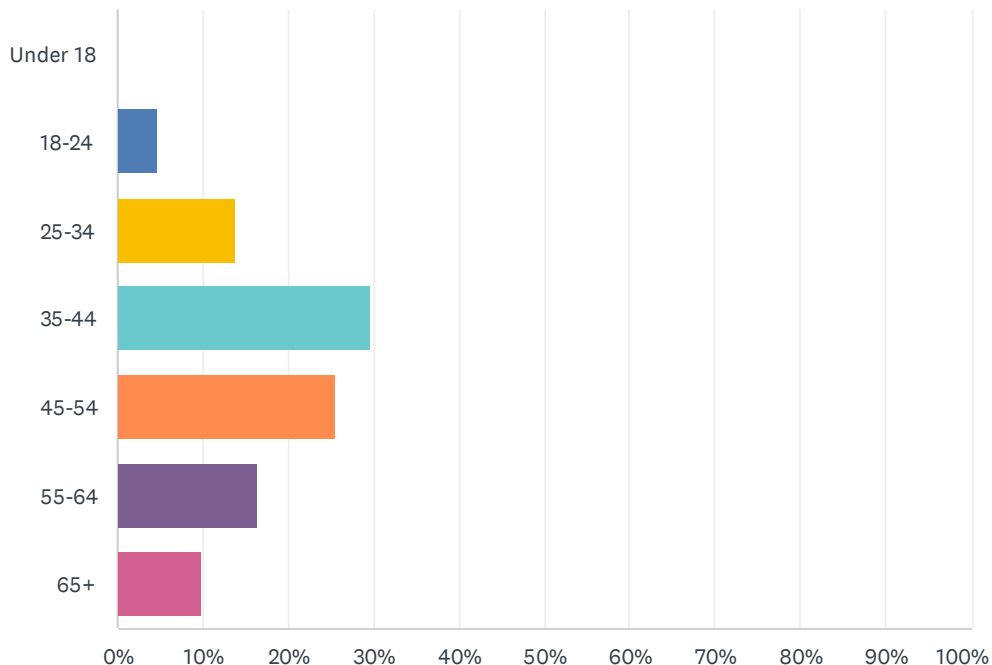
Answered: 93 Skipped: 170

Q24 What do you cherish most about living in Stettler?

Answered: 126 Skipped: 137

Q25 Please select your age range

Answered: 195 Skipped: 68

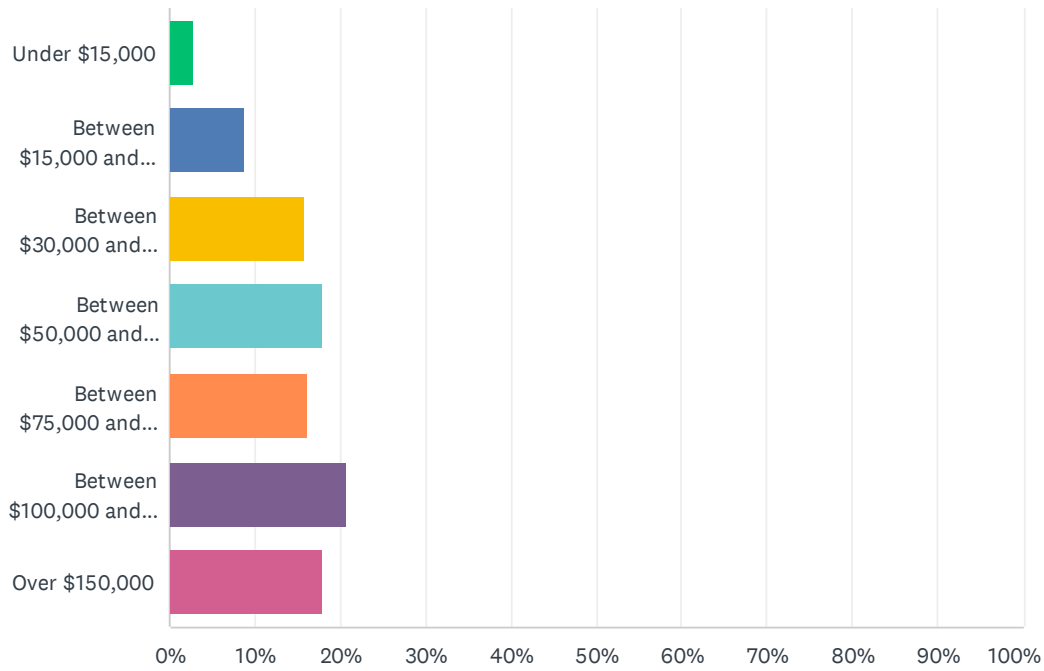


| ANSWER CHOICES | RESPONSES |
|----------------|------------|
| Under 18 | 0.00% 0 |
| 18-24 | 4.62% 9 |
| 25-34 | 13.85% 27 |
| 35-44 | 29.74% 58 |
| 45-54 | 25.64% 50 |
| 55-64 | 16.41% 32 |
| 65+ | 9.74% 19 |
| TOTAL | 195 |

Q26 What is your total household income before tax? Your responses are confidential

Answered: 184 Skipped: 79

Stettler Housing Needs Assessment

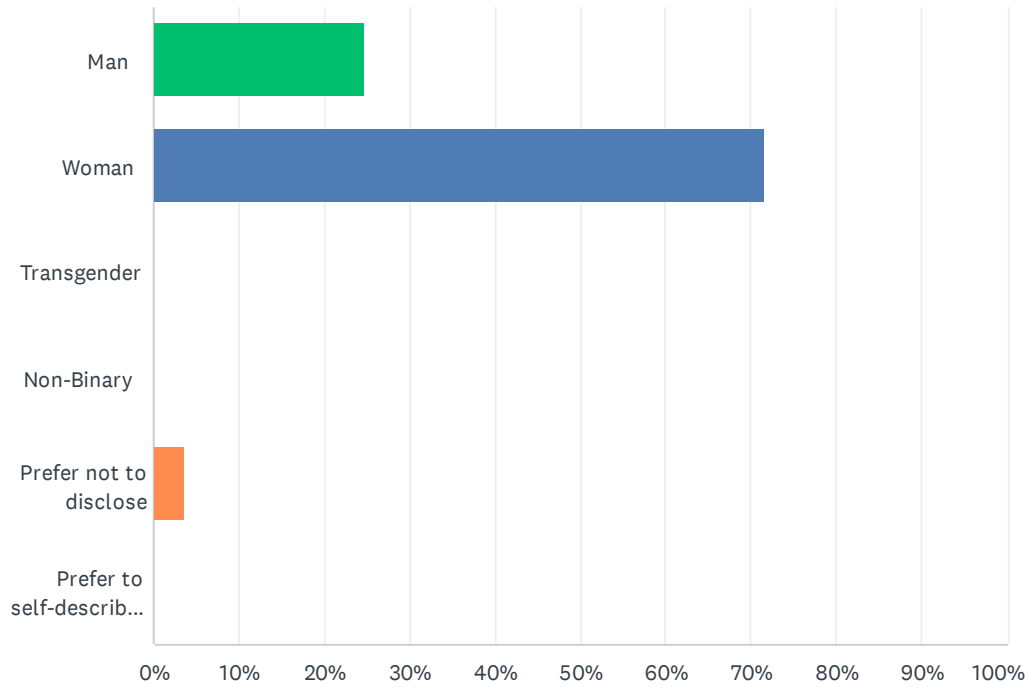


| ANSWER CHOICES | RESPONSES | |
|---------------------------------|-----------|------------|
| Under \$15,000 | 2.72% | 5 |
| Between \$15,000 and \$29,999 | 8.70% | 16 |
| Between \$30,000 and \$49,999 | 15.76% | 29 |
| Between \$50,000 and \$74,999 | 17.93% | 33 |
| Between \$75,000 and \$99,999 | 16.30% | 30 |
| Between \$100,000 and \$150,000 | 20.65% | 38 |
| Over \$150,000 | 17.93% | 33 |
| TOTAL | | 184 |

Q27 Gender: How do you identify?

Answered: 194 Skipped: 69

Stettler Housing Needs Assessment

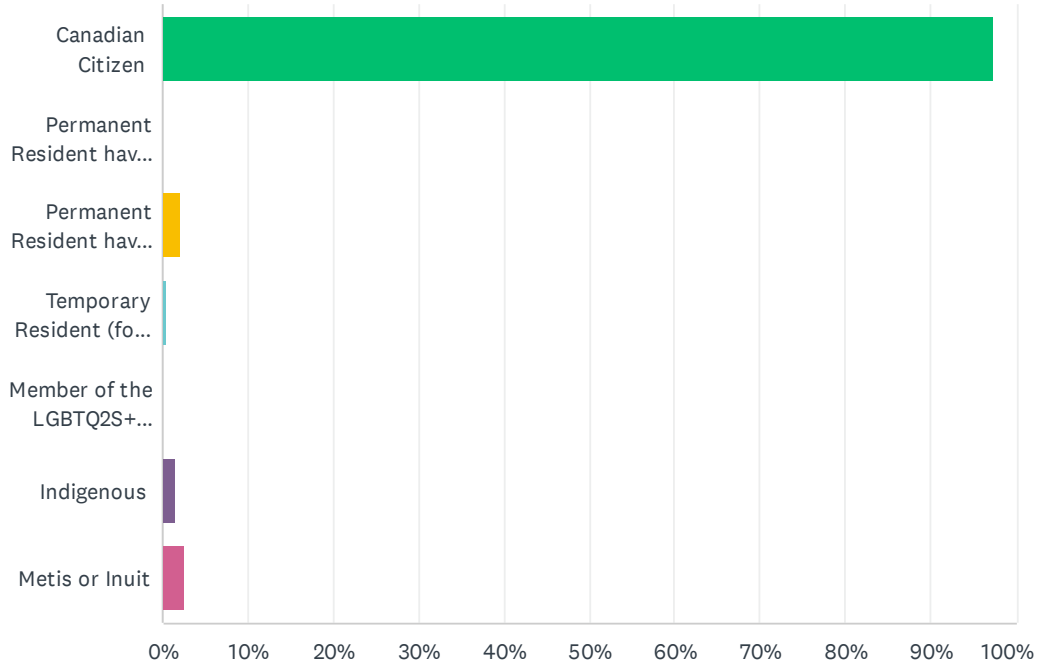


| ANSWER CHOICES | RESPONSES | |
|--------------------------------|-----------|------------|
| Man | 24.74% | 48 |
| Woman | 71.65% | 139 |
| Transgender | 0.00% | 0 |
| Non-Binary | 0.00% | 0 |
| Prefer not to disclose | 3.61% | 7 |
| Prefer to self-describe, below | 0.00% | 0 |
| TOTAL | | 194 |

Q28 Please select all that describes you from the list below

Answered: 194 Skipped: 69

Stettler Housing Needs Assessment

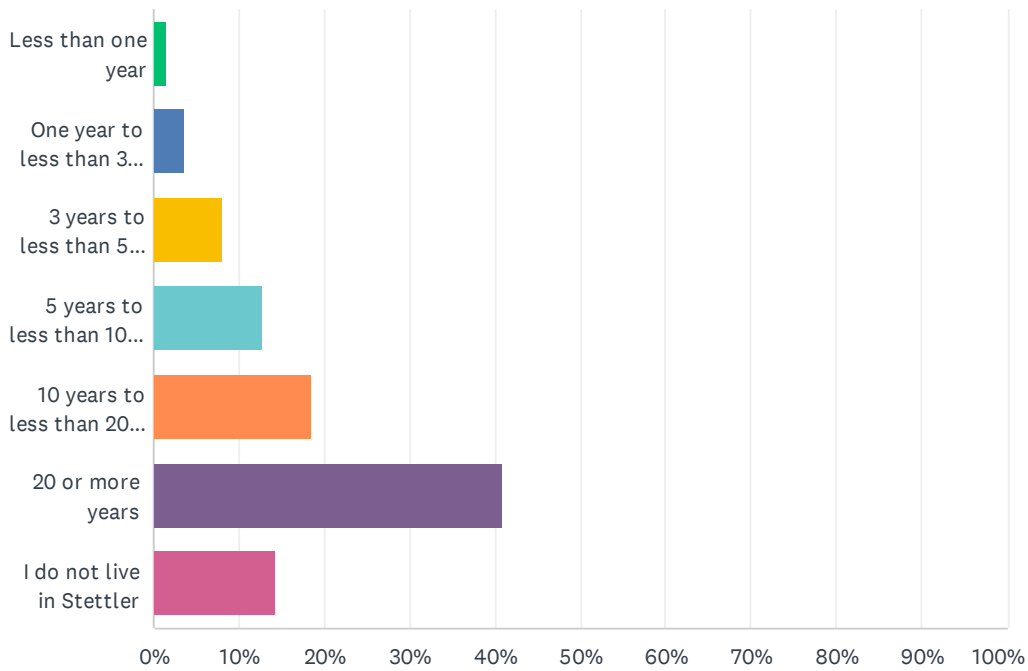


| ANSWER CHOICES | RESPONSES | |
|---|-----------|-----|
| Canadian Citizen | 97.42% | 189 |
| Permanent Resident having arrived in Canada 3 or less years ago | 0.00% | 0 |
| Permanent Resident having arrived in Canada more than 3 years ago | 2.06% | 4 |
| Temporary Resident (for work, study, or visit) | 0.52% | 1 |
| Member of the LGBTQ2S+ Community | 0.00% | 0 |
| Indigenous | 1.55% | 3 |
| Metis or Inuit | 2.58% | 5 |
| Total Respondents: 194 | | |

Q29 How long have you resided in Stettler?

Answered: 195 Skipped: 68

Stettler Housing Needs Assessment



| ANSWER CHOICES | RESPONSES | |
|--------------------------------|-----------|------------|
| Less than one year | 1.54% | 3 |
| One year to less than 3 years | 3.59% | 7 |
| 3 years to less than 5 years | 8.21% | 16 |
| 5 years to less than 10 years | 12.82% | 25 |
| 10 years to less than 20 years | 18.46% | 36 |
| 20 or more years | 41.03% | 80 |
| I do not live in Stettler | 14.36% | 28 |
| TOTAL | | 195 |