



Sustainable Housing Initiative

·VRBANICS·

SUSTAINABLE HOUSING INITIATIVE

TOWN OF SYLVAN LAKE

Prepared for:

SYLVAN LAKE FOUNDATION

in partnership with the Town of Sylvan Lake, the Alberta Real Estate Foundation, and the Red Deer and District Community Foundation

April 2019

Prepared by:

Urbanics Consultants Ltd.
Suite 1207- 409 Granville St
Vancouver, BC, V6C 1T2



RED DEER & DISTRICT
COMMUNITY
FOUNDATION
all for community.



Table of Contents

1	Introduction	i
1.1	Main objectives	1
1.2	Report structure	3
1.3	Limitations.....	4
2	Community context.....	5
2.1	Location	5
2.2	Provincial economy	6
2.3	Local Economy	7
2.4	Demographic trends.....	10
2.5	Household Growth	12
2.6	Household income	13
2.7	Population projections.....	17
3	Housing supply	19
3.1	Housing stock trends.....	20
3.2	Housing permits	22
3.3	Housing tenure.....	23
3.4	Non-market housing	26
3.5	Housing suitability and adequacy	27
3.6	Shelter-cost-to-income ratio	29
3.7	Core housing need.....	30
4	Housing market characteristics	31
4.1	Housing sales activity.....	31
4.2	Rental housing	33
4.3	Affordability of market-rate housing	35
4.4	Affordability for households by type.....	37
4.5	Current gaps in the housing market	39
5	Best practices and implementation strategies	40
5.1	Current housing situation	40
5.2	Potential strategies for Town of Sylvan Lake.....	41
5.3	Provincial government role.....	42
5.4	Federal government role	44
5.5	Effective measures for Sylvan Lake	46
6	Land utilization	50
6.1	Commercial Zones	50
6.2	Residential Zones	51
6.3	Residential uses and products by zoning categories	53
6.4	Land utilization analysis	54
7	Housing needs projections.....	57
7.1	Housing needs as a result of growth in households	57

7.2	Development implications	59
7.3	Non-market housing needs	60
7.4	Potential new demand by the age of household maintainer.....	61
8	Findings and recommendations.....	62
8.1	Address market-rate housing needs.....	62
8.2	Address non-market housing needs.....	65
8.3	Enhance housing affordability	66
8.4	Facilitate development on vacant and underutilized lands.....	69
8.5	Prepare for anticipated growth in population aged 65 years and over	70
9	Appendix A: Resident survey	72

Figure 1: Urbanics approach for the Housing Needs Study	2
Figure 2: Regional Context: Town of Sylvan Lake.....	5
Figure 3: Historical population trends for the Town of Sylvan Lake.....	11
Figure 4: Income Distribution – Sylvan Lake, Red Deer County and Alberta (2015)	15
Figure 5: Median Household Income Levels for Selected Household Structures	16
Figure 6: Housing permits – Sylvan Lake, 2011-2018	22
Figure 7: Housing tenure by age of household maintainer, 2016	25
Figure 8: Median sales price per square foot.....	33
Figure 9: Location of Rental Properties in Sylvan Lake	34

Executive Summary

Urbanics Consultants Ltd., on behalf of the Sylvan Lake Foundation, has completed a housing needs assessment for the Town of Sylvan Lake. The Housing Needs Assessment has identified several major findings (section 4.5) regarding:

- **Affordability**
 - Increasingly high rates of households paying over 30 percent of their income towards shelter costs
 - Oscillating rental housing rates in response to regional economy
 - Insufficient social housing (i.e., emergency shelter, below-market rental, and senior housing)
- **Declining household sizes**
 - Under-built bachelor/studio and one-bedroom owner-occupied and renter-occupied homes for current and future demand
- **Aging population**
 - Not enough age-appropriate housing for this demographic segment
 - Inadequate low maintenance/strata ground-oriented apartments, townhouses, and duplexes

The owner and renter household growth projections (section 7.1) suggest that the Town during the period 2016 – 2036 would add:

- 429 new owner-households every five years or a total of 1,715 owner-households.
- 164 new renter-households every five years or a total of 655 renter-households.

The household growth projections also suggest that during the period 2016 - 2036:

- The number of working age (i.e., 15 to 64 years old) household maintainers will increase by 1,764 new net households, 1,267 new net owner-households and 548 new net renter-households
- Senior (i.e., 65 years and over) household maintainers will increase by 605 new net households, with 491 new net owner-households and 114 new net renter-households.

Among different types of non-market housing (section 7.3) during the period 2016 - 2036:

- **Senior housing**
 - Currently 95 senior housing units and no waitlist exists.
 - If the current rate of senior housing for the population continues (14 percent), then roughly a total of 183 senior housing units will be needed by 2036.
- **Supportive Living**
 - Currently 60 Supportive Living units and the waitlist indicates 8 more units are needed.
 - If the current rate of Supportive Living for the population continues (10 percent), then roughly a total of 131 Supportive Living units will be needed by 2036.

- **Below-market rental**
 - 15 percent of owners pay over 30% of their income to shelter costs; if the same percentage applies in 2036, 861 owner-households will be in need at market rate or below-market rate housing.
 - 38 percent of renters pay over 30% of their income to shelter costs; if the same percentage applies in 2036, 857 renter-households will be in need at market rate or below-market rate housing.
- **Emergency shelter and transition housing**
 - The Town is expected to have a need for roughly 32 emergency shelters and 24 transitional housing by 2036.

The findings and recommendations (section 8) build upon seven focus areas. The following illustrates the focus areas and accompanying strategies to achieve each identified focus area.

Address market-rate housing needs	<ul style="list-style-type: none"> • Enhance density in existing urban properties • Enhance the supply of entry-level housing and senior-appropriate housing
Address non-market housing needs	<ul style="list-style-type: none"> • Work with other levels of government, community agencies, and the development community to address housing affordability issues
Enhance housing affordability	<ul style="list-style-type: none"> • Promote the sustainable development of more affordable housing units • Examine the creation of an Affordable Housing Reserve Fund • Facilitate more discussion between private non-profits, developers, and landowners concerning new affordable housing developments
Facilitate development on vacant lands	<ul style="list-style-type: none"> • Facilitating new narrow-lot and multi-family development on vacant and underutilized parcels in the community
Prepare for anticipated growth in population aged 65 years and over	<ul style="list-style-type: none"> • Ensure adequate accessibility in housing for seniors

The study also investigates the fact that the analysis conducted has limitations; see *1.3 Limitations* for more information.

List of Tables

Table 1: Economic Indicators: Alberta	6
Table 2: Employment by major sectors, 2006 – 2016	7
Table 3: Employment by Industry (2-Digit NAICS Codes), 2016	8
Table 4: Major field of study for the population aged 15 years and over in private households.....	9
Table 5: Commuting destination for the employed labour force aged 15 years and over in private households with a usual place of work	10
Table 6: Historical population trend for the Town of Sylvan Lake.....	12
Table 7: Trends in Household Size, 1991-2016.....	12
Table 8: Household Composition (2016 Census)	13
Table 9: Income Distribution - 2015	14
Table 10: Median Household Income Levels for Selected Household Structures.....	17
Table 11: Sylvan Lake's total private dwellings vs. occupied private dwellings	20
Table 12: Number of Occupied Dwellings by Type - 1991-2016	21
Table 13: Total number of lots and assessed values	21
Table 14: Housing Tenure 1991-2016	24
Table 15: Housing suitability	28
Table 16: Occupied dwelling and period of construction	29
Table 17: Shelter-cost-to-income ratio	30
Table 18: Estimated proportion of households in core housing needs	31
Table 19: Current active listings in Sylvan Lake	32
Table 20: Home sales activity March 2018 – March 2019	33
Table 21: Proportion of households that fail affordability criteria	36
Table 22: Affordable homeownership (after-tax income).....	38
Table 23: Affordable rental rates by household type (after-tax income).....	38
Table 24: Project examples: Housing for low to moderate income families and seniors	48
Table 25: Project examples: Non-market housing for vulnerable populations	49
Table 26: Parcel level dataset.....	50
Table 27: Residential zones Bylaw specifications	53
Table 28: Zoning categories and 2018 assessed values.....	53
Table 29: Land utilization analysis	54
Table 30: Population and household projection.....	57
Table 31: Owner and renter household growth projections - 2011-2036	58
Table 32: Households in core housing needs, 2011-2036	59

List of Figures

Figure 1: Urbanics approach for the Housing Needs Study	2
Figure 2: Regional Context: Town of Sylvan Lake.....	5
Figure 3: Historical population trends for the Town of Sylvan Lake.....	11
Figure 4: Income Distribution – Sylvan Lake, Red Deer County and Alberta (2015)	15
Figure 5: Median Household Income Levels for Selected Household Structures	16
Figure 6: Housing permits – Sylvan Lake, 2011-2018.....	22

Figure 7: Housing tenure by age of household maintainer, 2016 25

Figure 8: Median sales price per square foot..... 33

Figure 9: Location of Rental Properties in Sylvan Lake 34

Executive Summary

Urbanics Consultants Ltd., on behalf of the Sylvan Lake Foundation, has completed a housing needs assessment for the Town of Sylvan Lake. The Housing Needs Assessment has identified several major findings (section 4.5) regarding:

- **Affordability**
 - Increasingly high rates of households paying over 30 percent of their income towards shelter costs
 - Oscillating rental housing rates in response to regional economy
 - Insufficient social housing (i.e., emergency shelter, below-market rental, and senior housing)
- **Declining household sizes**
 - Under-built bachelor/studio and one-bedroom owner-occupied and renter-occupied homes for current and future demand
- **Aging population**
 - Not enough age-appropriate housing for this demographic segment
 - Inadequate low maintenance/strata ground-oriented apartments, townhouses, and duplexes

The owner and renter household growth projections (section 7) suggest that the Town would add:

- 429 new owner-households every five years or a total of 1,716 owner-households during the period 2016 - 2036.
- 164 new renter-households every five years or a total of 658 renter-households during 2016 - 2036.

The findings and recommendations (section 8) build upon seven focus areas. The following illustrates the focus areas and accompanying strategies to achieve each identified focus area.

Address market-rate housing needs	<ul style="list-style-type: none">• Enhance density in existing urban properties• Enhance the supply of entry-level housing and senior-appropriate housing
Address non-market housing needs	<ul style="list-style-type: none">• Work with other levels of government, community agencies, and the development community to address housing affordability issues
Enhance housing affordability	<ul style="list-style-type: none">• Promote the sustainable development of more affordable housing units• Examine the creation of an Affordable Housing Reserve Fund• Facilitate more discussion between private non-profits, developers, and landowners concerning new affordable housing developments
Facilitate development on vacant lands	<ul style="list-style-type: none">• Facilitating new narrow-lot and multi-family development on vacant and underutilized parcels in the community
Prepare for anticipated growth in population aged 65 years and over	<ul style="list-style-type: none">• Ensure adequate accessibility in housing for seniors

The study also investigates the fact that the analysis conducted has limitations; see *1.3 Limitations* for more information.

1 Introduction

The Town of Sylvan lake has witnessed a strong growth in population over the last decade. This growth has been accompanied by a variety of housing issues in the community, including:

- Limited availability of seniors housing
- Limited availability of affordable housing
- Concerns related to housing adequacy, suitability and accessibility.
- Limited supply of low-income housing in the community
- High proportion of households with a primary wage earner employed in the energy and oil sector, which is exposed to price risks during economic downturns.
- Limited housing diversity and affordability across the housing continuum.

This study is an effort towards conducting a comprehensive review of such concerns and identifying appropriate strategies for addressing them.

1.1 Main objectives

The main objectives of the study are to:

- Review existing studies and research related to the housing related policies and market and non-market rate housing in the Town of Sylvan Lake;
- Assess population and employment trends to develop a comprehensive demographic and socio-economic profile of the Town;
- Review the local housing policies, bylaws, tools, incentives and programs to support affordable housing (see next page for several examples of municipal tools for facilitating affordable housing);
- Examine the current housing market characteristics and develop a comprehensive housing profile, including housing stock (market and non-market rate housing), vacancy rental revenues and sale prices, dwelling type preferences (single-family, townhouse and apartments) and tenure preferences;
- Create an inventory of residential lands in the Town with a special focus on vacant and under-utilized parcels;
- Develop and implement a consensus-based community engagement, communications and consultation program. Engage and consult with the Town Staff, community stakeholders and target demographic groups to identify market and non-market housing needs. Hold one public meeting for the review of priorities, targets and recommended strategies
- Estimate the housing needs over the next 10 to 20 years.
- Identify appropriate strategies to expand the purpose-built rental housing and mixed-income housing supply, especially for low- and moderate-income households and to address any perceived gaps in affordable housing continuum.

Housing Needs Study: Approach



Project Mobilization

- Collect and review base data
- Review exiting studies and reports
- Identify key stakeholders



Current Situation Analysis

- Create an inventory of residential lands
- Examine existing housing stock
- Examine current housing issues
- Examine housing markets
- Examine housing affordability



Estimate Housing Needs

- Identify housing gaps
- Identify anticipated housing needs
 - Market-rate housing
 - Non-market-rate housing



Demographic Analysis

- Regional and local economy
- Demographic characteristics
- Socio-economic characteristics
- Housing affordability parameters



Stakeholder Engagement

- Stakeholder interviews and discussions
- Surveys (online/ paper)
- Identify housing issues and gaps



Findings/ Recommendations

- Findings from housing analysis
- Ways of addressing housing gaps
- Identify housing issues and gaps

Figure 1: Urbanics approach for the Housing Needs Study
Source: Urbanics Consultants Ltd.

1.2 Report structure

In terms of report structure, the following serves as a brief description:

1.2.1 Introduction

The introduction provides the overall objectives of the study, the approach, the report structure and the limitations of the study.

1.2.2 Community context

The section examines the regional and local economies and their impact on the demand for housing, including market rate and non-market rate housing, in the region. In addition, it develops a demographic and economic profile of the community utilizing the latest census data, information from other research studies and discussions with industry professionals. The section also examines the population and household growth trends over the last few decades and creates a population projection for the Town for the period 2016– 2036.

1.2.3 Housing supply

This section examines the existing housing stock of the Town. In particular, it provides an inventory of housing units by structure type and tenure (own vs. rent); housing sales and rental activity; the number of market and non-market rate housing units in the community. It also examines the housing suitability, adequacy, affordability characteristics of the Town and identifies the proportion of households in core housing needs. The consultant has used a variety of data sources including the 2016 Census data, 2018 property tax roll data and interviews with appropriate stakeholders (namely, housing developers, independent contractors, rental housing operators, etc.).

1.2.4 Housing market characteristics

The section examines the current housing sales activity and rental housing characteristics of the Town. The section also examines the affordability of market-rate housing by household type and dwelling type.

1.2.5 Best practices

This section examines some of the proven and effective practices in affordable market rate and non-market housing across municipalities in the country and the province. The section also identifies some of the practices that can potentially be implemented to improve the housing supply and general affordability in the Town.

1.2.6 Housing needs projections

The section examines the future housing needs of the community based on the population and household growth projections. The population growth projections are based on the Census 2016 population counts for the Town of Sylvan Lake and the adjusted age cohort and population growth

rates for Census 8 for the period 2016 - 2036 (Alberta Stats, Feb 2019). The findings from the analysis provide the estimated market rate and non-market rate housing needs of the community.

1.2.7 Findings and Recommendations

The final section of the study presents the findings from the analyses and the surveys. These findings have been grouped into seven focus areas, namely:

- Address market-rate housing needs
- Address non-market housing needs
- Enhance housing affordability
- Facilitate development on vacant and underutilized lands
- Prepare for anticipated growth in population aged 65 years and over

1.3 Limitations

Background data for this study was obtained from a variety of public (federal, provincial, regional, and municipal) and private sector sources (including comparable residential sales from the local real estate board), as well as from field work conducted by the consultant during the period February to March 2019.

Similar to other studies of this nature, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These assumptions are made with great care and are based on the most recent and reliable information available. Should any assumptions noted in this study be undermined by the course of future events, we recommend that the study's findings be re-examined.

While specific assumptions may be noted throughout the report, the following general assumptions also apply:

- Real GDP growth and other economic indicators for the area will not significantly differ from the projections indicated in the study over the course of the study period.
- No unforeseen economic or political events will occur within the study period on a national, provincial, or local level, which would significantly alter the outcomes of the study's analyses. Short-term fluctuations are likely to occur, but long-term gradual growth rates should prevail.
- Actual population growth rates will be relatively consistent with the historical growth rates in the region.
- The demand and market analyses are based on estimates, assumptions and other information developed from research of the market and knowledge of the industry.
- The study does not speculate on the impact of high net-wealth on the housing needs of low-income senior households and retirees. This is primarily because the net-wealth data as well as the impact of such wealth on housing needs is not well understood.

2 Community context

2.1 Location

The Town of Sylvan Lake is located in central Alberta, Canada on the southeastern shore of Sylvan Lake, in Red Deer County. Sylvan Lake is a popular tourist destination for swimming, sunbathing and water sports. The Town has a good reputation as place to live with its proximity to a scenic lake and acclaimed small town charm.

The Town is roughly 25 kilometres west of the City of Red Deer along Highway 11 or Highway 11A. It is roughly midway between Calgary (160 km) and Edmonton (160 km) and is less than two hours away from these two cities via Highway 2.

The nearest airport is the Red Deer Airport, which offers mostly general aviation and charter services. The Calgary International Airport and the Edmonton International Airport provide both national and international connectivity to the residents and tourists to the Town of Sylvan Lake.

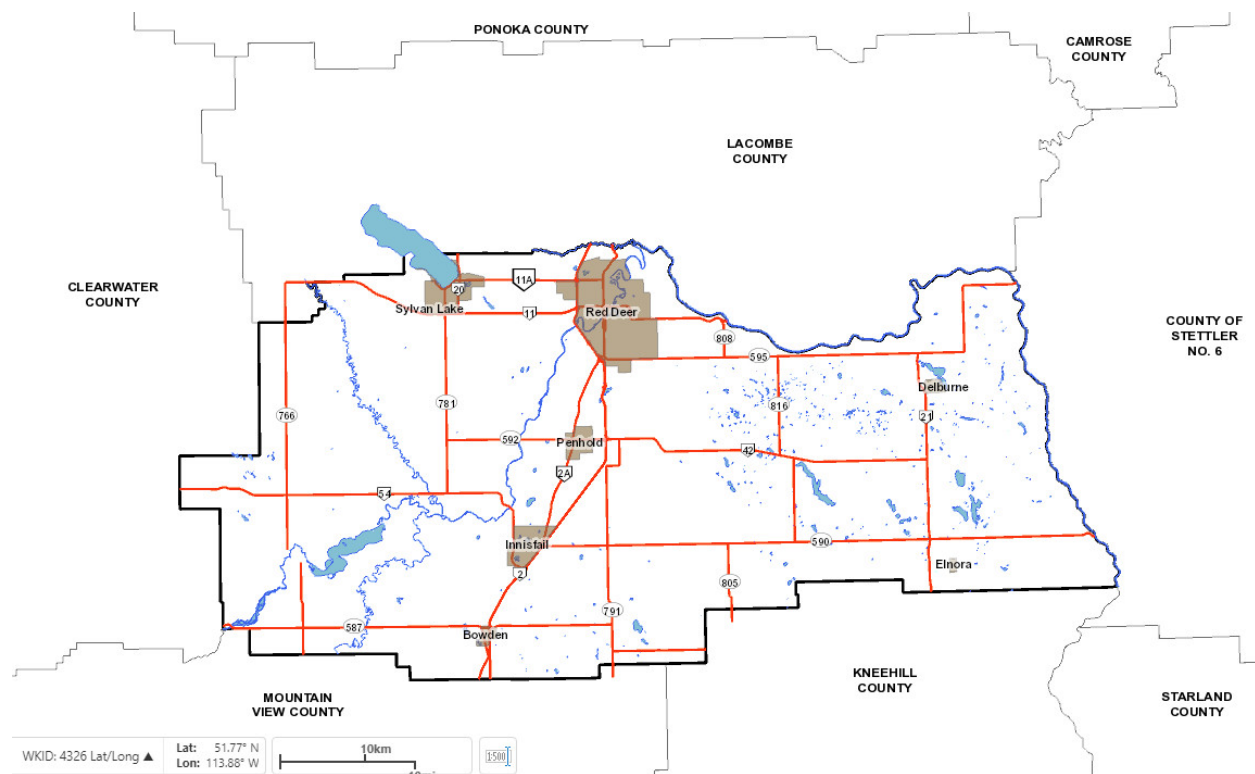


Figure 2: Regional Context: Town of Sylvan Lake
Source: Red Deer County GIS Map

2.2 Provincial economy

This section provides a brief economic outlook of the provincial economy. These macro-economic indicators are some of the important drivers of future housing demand at the provincial level.

Economic Indicators		2012	2013	2014	2015	2016	2017	2018F	2019F	2020F
Real GDP	% change	3.9	5.7	5.9	-3.7	-4.2	4.4	2.4	1.5	2.7
Nominal GDP	% change	4.3	9.6	10	-14	-6.8	10	4.7	2.9	6.6
Employment	% change	3.5	2.5	2.2	1.2	-1.6	1	1.9	0.9	1.4
Unemployment Rate (%)	rate %	4.6	4.6	4.7	6	8.1	7.8	6.7	7	6.7
Retail Sales	% change	6.9	7.2	7.9	-4	-1.1	7.1	2.7	3.7	3.9
Housing Starts	000's of units	33.4	36	40.6	37.3	24.5	29.5	26.8	29	30
Consumer Price Index	% change	1.1	1.4	2.6	1.2	1.1	1.5	2.4	1.8	2.3

Table 1: Economic Indicators: Alberta

Source: RBC Economics, Provincial Outlook (December 2018)

Note: Figures highlighted in grey are RBC Economics' estimates

The Province of Alberta faced an economic downturn starting in 2015 and some consider it to still be recovering. The Province is expected to display stable GDP growth in 2019. Alberta's economy is expected to grow by roughly 1.5%, primarily as a result of strong jobs growth and a robust housing market. According to RBC Economics Provincial Outlook December 2018, Alberta's Real GDP output grew by an estimated 2.4% in 2018 and is projected to grow by 1.5% in 2019 and 2.7% in 2020 (Table 1).

According to RBC Economics Provincial Outlook December 2018, the Province is expected to display a strong growth in employment in 2019 although not at the same percent change as compared to the previous year (1.9% in 2018 as compared to 0.9% in 2019). The anticipated growth in employment as well as increase in home price gains are expected to lead to increases in consumer spending in the retail sales in the Province. The Province is expected to display strong growth in retail sales in 2019 (3.7% in 2019) and a higher rate of growth in 2020 (3.9% in 2020). However, housing starts are expected to increase in 2019 and 2020 as compared to the last few years (from 26,800 in 2018 to 29,000 in 2019).

Overall, the Province is expected to display continued economic growth and a strong demand for housing in the near future. However, this also assumes that the production of oil continues to grow and the impact of wildfires on the economy is localized. The latter is especially critical for the Red Deer County as its economy is primarily dependent on forestry, mining, agriculture and tourism.

2.3 Local Economy

Sylvan Lake was settled in 1898 and became a fledging settlement in the early twentieth century with a growing business community. After its incorporation in 1913, Sylvan Lake's local economy mainly hinged on farming and the influx of summer residents and visitors that brought businesses and services that catered to the ever-increasing number of tourists. Table 2 demonstrates in recent times that most of the major economic sectors of the local economy have remained relatively stable as a percentage of the total labour force. Manufacturing and innovation, public services, and trade services dominant the local economy respectively. As per the 2016 Census, the manufacturing and innovation sector (39 percent of the total labour force) accounts for roughly two times the labour force associated in comparison to the second sector with the highest percent of the total labour force, trade services (17 percent).

Major Economic Sectors	Sylvan Lake			Red Deer County			Alberta		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Tourism	655 (11%)	455 (7%)	830 (10%)	720 (7%)	1,030 (9%)	715 (7%)	199,880 (10%)	200,995 (10%)	231,715 (10%)
Business, finance and management	270 (5%)	355 (5%)	425 (5%)	495 (4%)	415 (4%)	450 (4%)	100,050 (5%)	111,385 (5%)	116,305 (5%)
Public services	1,180 (20%)	1700 (25%)	1,965 (23%)	1855 (17%)	2,075 (19%)	2,205 (20%)	474,850 (25%)	571,965 (27%)	625,030 (28%)
Manufacturing and innovation	2,615 (44%)	2,645 (38%)	3,245 (39%)	5,595 (51%)	5,200 (47%)	5,025 (46%)	663,765 (34%)	679,525 (27%)	738,230 (33%)
Trade services	915 (15%)	1,395 (20%)	1,460 (17%)	1,710 (15%)	1,690 (15%)	1,845 (17%)	391,035 (20%)	422,995 (20%)	445,785 (20%)
Other services	340 (6%)	355 (5%)	495 (6%)	660 (6%)	555 (5%)	620 (6%)	99,050 (5%)	128,720 (6%)	105,865 (5%)
	5,975	6,905	8,420	11,035	10,965	10,860	1,928,630	2,115,585	2,262,930

Table 2: Employment by major sectors, 2006 – 2016

Source: Statistics Canada –Census 2006, National Household Survey 2011 and Census 2016

- Tourism sector includes: accommodation and food services, arts, entertainment and recreation and information and cultural industries.
- Business, finance and management sector includes: finance and insurance, real estate, rental and leasing and management of companies and enterprises.
- Public services include: healthcare and social assistance, education services, administration and support, waste management and remediation, utilities and public administration.
- Manufacturing and innovation sector includes: manufacturing, construction, professional scientific and technical services, mining, oil and gas and agriculture, forestry, fishing and hunting.
- Trade services sector includes: wholesale trade, retail trade and transportation and warehousing.

Table 2 provides the labour force distribution for the five major economic sectors for the Town, the County and the Province for the years 2006 to 2016. The table suggests that the proportion of the labour force involved in the tourism sector has declined from 11 percent of the total labour

force to roughly 10 percent in 2016. The proportion of labour force involved in the business, finance and management sector remained the same at 5 percent and the public services sector displayed modest growth from 20 percent in 2006 to 23 percent in 2016. The share of labour force involved in the trade services modestly grew from 15 percent in 2006 to 17 percent in 2016, while other services remained constant during the same period. The manufacturing and innovation sector experienced decline in the share of labour force in these sectors, reduced from 44 percent in 2006 to 39 percent by 2016.

Assuming the trade services and public services sectors continue to increase as a share of the local economy, Sylvan Lake will become home to more middle-income workers. Future housing for these workers will need to accommodate these income levels.

Labour force by industry, 2016	Sylvan Lake	Red Deer County	Alberta	Sylvan Lake	Red Deer County	Alberta
Total labour force	8,510	10,975	2,302,940			
Industry - not applicable	195	130	40,005			
All industries	8,320	10,850	2,262,935	100%	100%	100%
11 Agriculture; forestry; fishing and hunting	120	1,880	64,035	1.4%	17.3%	2.8%
21 Mining; quarrying; and oil and gas extraction	1,155	865	142,490	13.9%	8.0%	6.3%
22 Utilities	50	75	21,940	0.6%	0.7%	1.0%
23 Construction	1,110	1,285	236,370	13.4%	11.8%	10.4%
31-33 Manufacturing	455	520	127,535	5.5%	4.8%	5.6%
Goods producing industries	2,890	4,625	592,370	34.8%	42.6%	26.2%
41 Wholesale trade	220	395	80,610	2.7%	3.6%	3.6%
44-45 Retail trade	880	995	249,880	10.6%	9.2%	11.0%
48-49 Transportation and warehousing	325	450	115,295	3.9%	4.1%	5.1%
51 Information and cultural industries	75	50	33,045	0.9%	0.5%	1.5%
52 Finance and insurance	235	255	69,225	2.8%	2.4%	3.1%
53 Real estate and rental and leasing	170	185	41,520	2.0%	1.7%	1.8%
54 Professional; scientific and technical services	410	475	167,800	4.9%	4.4%	7.4%
55 Management of companies and enterprises	0	10	5,560	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	255	305	87,350	3.1%	2.8%	3.9%
61 Educational services	490	585	147,270	5.9%	5.4%	6.5%
62 Health care and social assistance	760	900	245,875	9.2%	8.3%	10.9%
71 Arts; entertainment and recreation	125	195	44,880	1.5%	1.8%	2.0%
72 Accommodation and food services	605	440	153,790	7.3%	4.1%	6.8%
81 Other services (except public administration)	485	625	105,865	5.8%	5.8%	4.7%
91 Public administration	370	360	122,595	4.5%	3.3%	5.4%
Services producing industries	5,405	6,225	1,670,560	65.2%	57.4%	73.8%

Table 3: Employment by Industry (2-Digit NAICS Codes), 2016

Source: Statistics Canada – Census 2016

Further, on taking a more detailed look at the labour force by NAICS codes in 2016, Table 3 shows Sylvan Lake's labour forces compared to Red Deer County and Alberta. The highlighted labour forces specify where Sylvan Lake has a larger share of that labour force than Red Deer County and Alberta, and may indicate a competitive edge for Sylvan Lake. Within the Town, it is evident that the largest share of labour force was involved with the mining; quarrying; and oil and gas extraction (13.9%), construction (13.4%), retail trade (10.6%) and health care and social assistance (9.2%). These industries along with the other highlighted industries are likely to be the

basic industries of the Town; i.e., these industries might be the net exporters of goods and services to the surrounding area and the other regions of the Province.

The top employers of the Town are listed below according to the Town's Economic Development:

- CWC Energy Services
- Sobey's Inc.
- Wal-Mart Super Centre
- Strait Projects
- Shopper's Drug Mart
- Canadian Tire/Mark's Work Warehouse
- Big Bear Energy Services
- No Frills
- Chinook's Edge School Division
- Town of Sylvan Lake
- NexSource Power Inc.

Table 4 and 5 demonstrates respectively education level and commuting status for the Town of Sylvan Lake.

Education Level	Sylvan Lake	Red Deer County	Alberta
No certificate, diploma or degree	11%	12%	11%
Secondary (high) school diploma or equivalency certificate	31%	31%	25%
Postsecondary certificate, diploma or degree	58%	57%	64%
Apprenticeship or trades certificate or diploma	30%	27%	17%
College, CEGEP or other non-university certificate or diploma	45%	47%	34%
University certificate or diploma below bachelor level	4%	5%	5%
University certificate, diploma or degree at bachelor level or above	21%	21%	44%

Table 4: Major field of study for the population aged 15 years and over in private households

Source: Urbanics Consultants Ltd. and Census 2016

The education level of Sylvan Lake for postsecondary certificate, diploma or degree is 58 percent of the Town's population, slightly higher than Red Deer County but lower than Alberta. Sylvan Lake and Red County closely resemble each other in the educational levels attained in their populations, and both are significantly lower (21 percent of all postsecondary certificates, diplomas or degrees) than the province (44 percent postsecondary certificates, diplomas or degrees) in terms of the percentage of people earning a university certificate, diploma or degree at bachelor level or above.

The Town of Sylvan Lake may not have enough jobs that match the skillset of people with higher levels of education. The Town's location between two of the most populous cities in Alberta could contribute to "brain-drain", which is the emigration of highly trained people to another economic sector for more appropriate career opportunities or better pay or living conditions.

Commuting Status	Sylvan Lake	Red Deer County	Alberta
Commute within census subdivision (CSD) of residence	36%	18%	73%
Commute to a different census subdivision (CSD) within census division (CD) of residence	55%	72%	22%
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	8%	9%	4%
Commute to a different province or territory	1%	1%	1%

Table 5: Commuting destination for the employed labour force aged 15 years and over in private households with a usual place of work

Source: Urbanics Consultants Ltd. and Census 2016

Table 5 demonstrates significantly varying percentages of commuting patterns across Sylvan Lake, Red Deer County and Alberta. Due in part to the Town of Sylvan Lake's location to nearby cities, the majority (55 percent) of Sylvan Lake workers commute to a different census subdivision, but within the same census division. This is lower than Red Deer County (72 percent), and higher than Alberta (22 percent).

2.4 Demographic trends

The population of Canada has grown from 30 million residents in 2001 to over 35 million in 2016, or approximately 343,000 people per year at an average annual rate of 1.1 percent. Net immigration added an average of 213,000 new residents annually to the national population, while natural increase added an average of 130,000 people. These national level trends have been driven primarily by low and declining fertility rates and increases in economic activity and immigration.

Unlike the demographic trends across the country, Alberta's demographic trends point toward steady birth rates because of its relatively younger population. Similar to trends in Canada at large, Alberta is experiencing slight increases in life expectancy, growing net inter-provincial migration, and increasing net international migration. These trends have resulted in steady population growth for the province from roughly 3 million in 2001 to almost 4.1 million by 2016, which translates into an annual growth rate of roughly 2.08 percent during 2001 - 2016 (Census 2001 and Census 2016).

In conjunction with the provincial and national population growth trends, the population in Red Deer County increased from 2001 to 2016. The increase in population rose from 18,639 to 19,540 at an annual rate of 0.31 percent (Census 2001 and Census 2016). The population in the Town of Sylvan Lake increased, almost doubling from 7,495 in 2001 to 14,945 in 2016, and at a much higher rate of 4.6 percent as compared to the 0.31 percent for the County.

Figure 3 and Table 6 provide the historical population trend for the Town of Sylvan Lake. It shows that the Town's population grew relatively steadily from 1991 to 2016, with a sharp increase in the decade between 1996 to 2006. It is during this decade the Town has displayed a continuous swell of the working age population (15-64 age group) as a share of the total population from 65 percent

to 69 percent. As a result, the two age groups under 15 years old and over 65 years old have respectively decreased or remained constant as a share of the population.

Based on the above-mentioned historical population growth trends, the Town is likely to witness continued steady growth in the share of the working age population while the population under 15 years old continues to gradually shrink. The aging of the working age population and the declining under 15 years old population during the next few decades may result in an increase in the population over 65 years old. Further, the declining share of its younger population suggests that fewer younger families are moving to the Town. These demographic trends are expected to have strong implications for the housing needs in the Town, which will be examined in the latter part of the study.

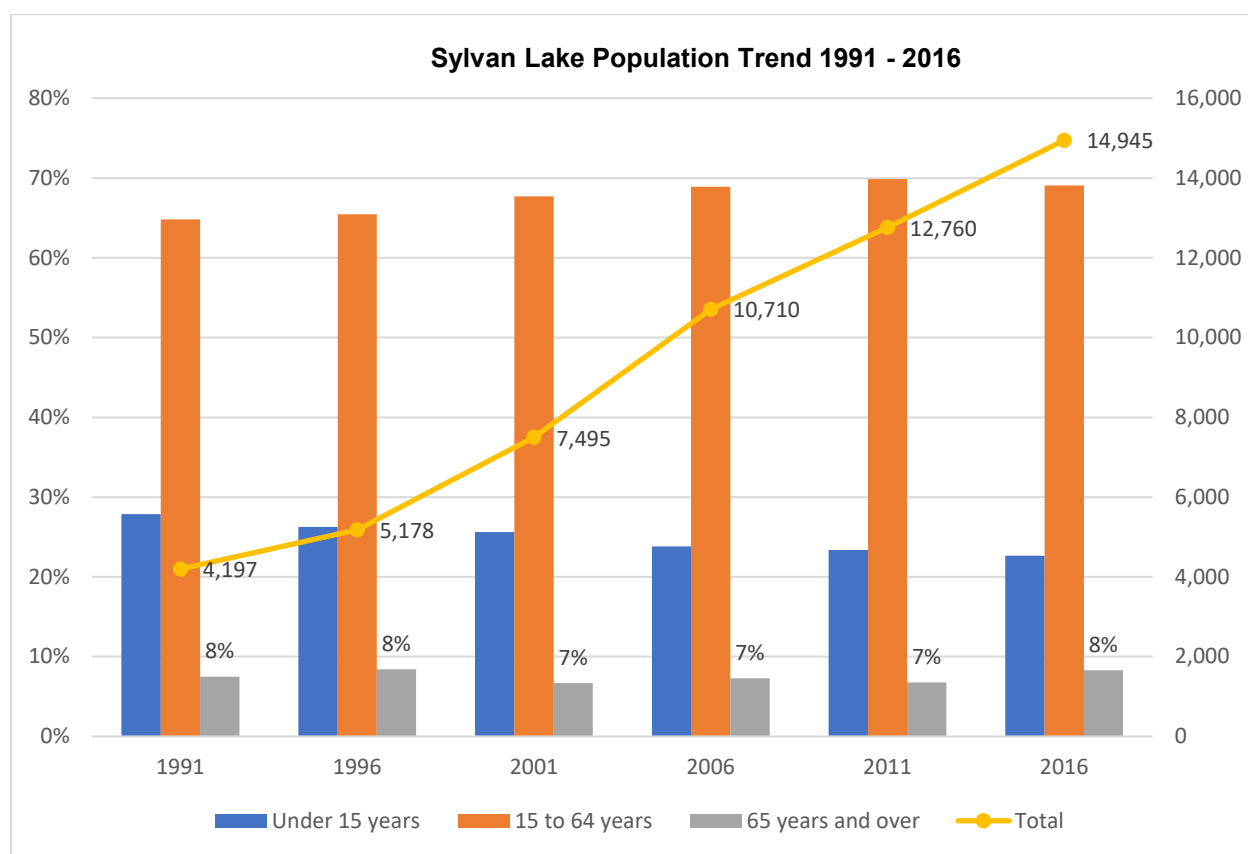


Figure 3: Historical population trends for the Town of Sylvan Lake
Source: Urbanics Consultants Ltd. and Census 1991 – 2016

Population	1991	1996	2001	2006	2011	2016
Under 15 years	1,170 (28%)	1,360 (26%)	1,920 (26%)	2,550 (24%)	2,980 (23%)	3,385 (23%)
15 to 64 years	2,720 (65%)	3,390 (65%)	5,075 (68%)	7,380 (69%)	8,915 (70%)	10,320 (69%)
65 years and over	315 (8%)	435 (8%)	500 (7%)	780 (7%)	865 (7%)	1,240 (8%)
Total	4,197	5,178	7,495	10,710	12,760	14,945
Population growth rate Period (5 years) Annual		4.2% 0.84%	7.3% 1.46%	7.1% 1.42%	3.5% 0.7%	3.2% 0.64%

Table 6: Historical population trend for the Town of Sylvan Lake
Source: Urbanics Consultants Ltd. and Census 1991 – 2016

2.5 Household Growth

Table 7 provides the historical trends in household sizes during the period 1991 to 2016. The table shows that 1 person and 2 persons households are steadily growing as the dominant household size in the Town; they represent roughly 35 percent and 21 percent of the total households in 2016. At the same time, the share of 4 or more persons households have experienced significant declines. Overall, the average household sizes have steadily declined from 2.8 in 1986 to 2.6 in 2016 and this trend is likely to continue in the future.

Household Size	1991	1996	2001	2006	2011	2016
1 person	295 (20%)	380 (20%)	510 (19%)	680 (19%)	960 (21%)	1,185 (21%)
2 persons	430 (29%)	595 (32%)	820 (31%)	1,180 (32%)	1,560 (34%)	1,950 (35%)
3 persons	280 (19%)	350 (19%)	480 (18%)	710 (19%)	835 (18%)	1,035 (18%)
4 persons or more	480 (33%)	560 (29%)	860 (32%)	1,000 (30%)	1,240 (27%)	1,445 (26%)
Total Households	1,485	1,885	2,665	3,665	4,605	5,615
Total Population	4,197	5,178	7,495	10,710	12,760	14,945
Average Household Size	2.8	2.7	2.8	2.7	2.6	2.6

Table 7: Trends in Household Size, 1991-2016
Source: Urbanics Consultants Ltd. and Census 1991 - 2016

Table 8 shows the Town displays a lower share of one-census-family households (72 percent for the Town versus 77 percent for Red Deer County) and a higher share of non-census-family households (i.e., one person living alone or a group of two or more people sharing a private

dwelling) as compared to the County (27 percent for the Town versus 22 percent for the County). This also suggests that the Town had a higher share of non-census 1 person and 2 persons households in 2016 as compared to the County. Thus, the Town is experiencing significant demographic shifts towards smaller household sizes, which can be expected to have a large influence on the housing needs of the community.

Private households by household type	Sylvan Lake	Red Deer County	Alberta	Sylvan Lake	Red Deer County	Alberta
One-census-family households	4,030	5,430	1,039,985	72%	77%	68%
Without children	1,490	2,725	414,570	26%	38%	27%
With children	2,540	2,700	625,415	45%	38%	41%
Multiple-census-family households	70	110	36,120	1%	2%	2%
Non-census-family households	1,515	1,555	451,570	27%	22%	30%
One-person households	1,180	1,325	366,080	21%	19%	24%
Two-or-more person households	335	230	85,490	6%	3%	6%
Total Private households	5,630	7,095	1,527,675	100%	100%	100%

Table 8: Household Composition (2016 Census)

Source: Statistics Canada 2016 Census

2.6 Household income

This section compares the total annual household income of the Town of Sylvan Lake with Red Deer County, based on the 2016 Census. The total household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

- employment income from wages, salaries, tips, commissions and net income from self-employment;
- income from government sources, such as social assistance, child benefits, employment insurance, old age security pension, pension plan benefits and disability income;
- income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs;
- income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and,
- other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships.

The Town of Sylvan Lake displayed a slightly smaller proportion of households with an annual total income of less than \$30,000 in 2015 (Table 9) as compared to Red Deer County, but the Town has more incomes lower than \$30,000 when compared to the Province. Roughly 11 percent of the total households in the Town had an annual total income lower than \$30,000 as compared to 12 percent for the County and 6 percent for the Province.

In addition, the Town displayed a lower share of households (21 percent) with annual total income in the range of \$30,000 to \$60,000 as compared to 24 percent for the County and 29 percent for the Province.

However, the Town displayed a higher share of households earning more than \$60,000 per year. The Town had roughly 68 percent of the households earning more than \$60,000 per year as compared to 64 percent for Red Deer County and only 65 percent for the Province.

The reader should note that roughly a third of the households in the Town earn less than \$60,000 per year. In addition, a significant proportion of these households are likely to be senior households (head of the household is 65 years and over) and retirees, who are more likely to face housing suitability and affordability issues. Therefore, the Town is likely to display a higher need for more affordable and lower priced housing products aimed at senior households.

The reader should also note that a significant proportion of senior households and retirees might have sizeable net-wealth but have incomes lower than \$60,000. These households are likely to require market-rate housing as opposed to affordable housing. However, the net-wealth data is not available therefore this study does not speculate on the net-wealth characteristics of low-income seniors.

Household income (2015)	Sylvan Lake		Red Deer County		Alberta	
	#	%	#	%	#	%
Under \$5,000	85	2%	110	2%	23395	2%
\$5,000 to \$9,999	45	1%	65	1%	13860	1%
\$10,000 to \$14,999	60	1%	80	1%	18600	1%
\$15,000 to \$19,999	95	2%	160	2%	34540	2%
\$20,000 to \$29,999	355	6%	400	6%	99,180	6%
\$30,000 to \$39,999	340	6%	470	7%	105,925	7%
\$40,000 to \$49,999	405	7%	550	8%	116,890	8%
\$50,000 to \$59,999	435	8%	590	9%	119,200	8%
\$60,000 to \$79,999	860	15%	1045	16%	228,925	15%
\$80,000 to \$99,999	805	14%	460	7%	201,835	13%
\$100,000 to \$124,999	835	15%	880	13%	192,795	13%
\$125,000 to \$149,999	565	10%	615	9%	132,240	9%
\$150,000 and over	735	13%	1240	19%	240,305	16%
	5620	100%	6665	100%	1527690	100%
Under \$30,000	640	11%	815	12%	90,395	6%
\$30,000 to \$60,000	1,180	21%	1,610	24%	441,195	29%
\$60,000 to \$100,000	1,665	30%	1,505	23%	430,760	28%
\$100,000 and over	2,135	38%	2735	41%	565,340	37%
	5,620	100%	6,665	100%	1,527,690	100%

Table 9: Income Distribution - 2015
Source: Statistics Canada 2016 Census

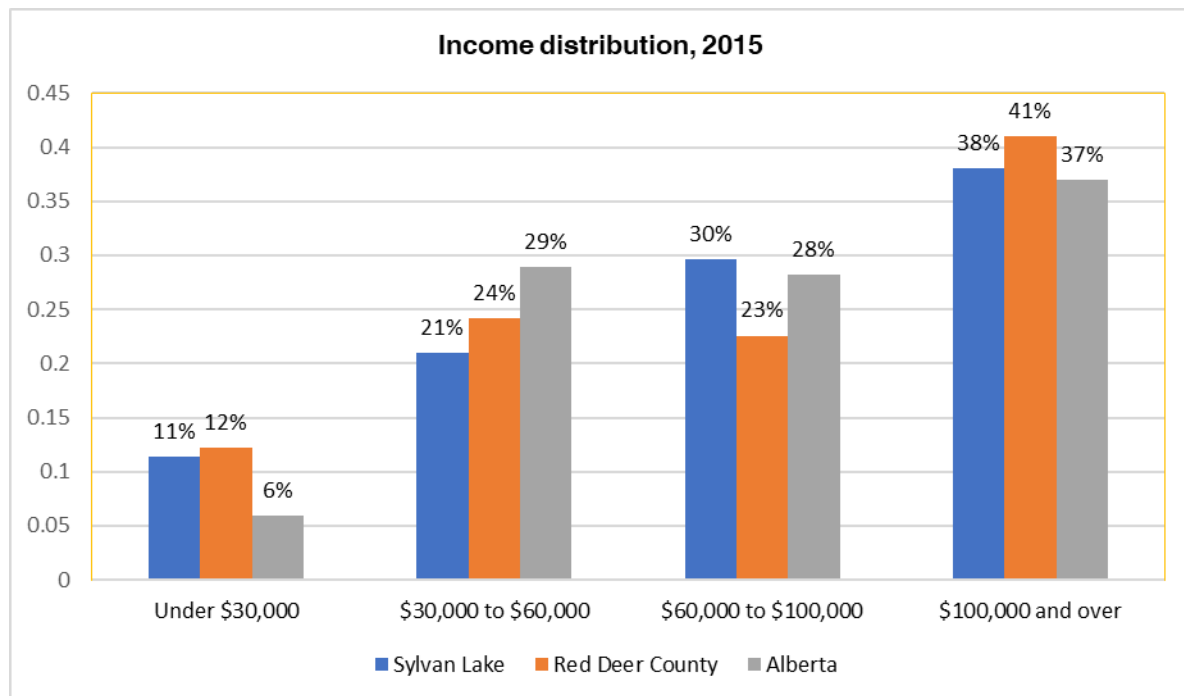


Figure 4: Income Distribution – Sylvan Lake, Red Deer County and Alberta (2015)
Source: Statistics Canada 2016 Census

In addition to the distribution of household income, we examined the distribution of median income of economic families and households in the year 2015. The median income is a useful statistic to examine and compare incomes of economic families and households as it provides the middle point in income distribution of each economic family and household group.

Figure 5 provides the graphic representation of the comparative assessment of median incomes for the Town of Sylvan Lake in comparison to Red Deer County and Alberta. It is evident from the graph that the Town had a higher median income for each of the economic family and household group as compared to the County and the Province.

The data illustrates that the:

- Couple-only families in the Town had a median income of \$87,373 in 2015 as compared to \$81,824 for the County and \$86,043 for Alberta
- Couple-with-children families in the Town had a median income of \$110,383 in 2015 as compared to \$117,394 for the County and \$111,951 for Alberta
- Lone-parent families in the Town had a median income of \$49,920 in 2015 as compared to \$58,624 for the County and \$57,079 for Alberta
- Overall median family income in the Town was \$91,796 in 2015 as compared to \$93,367 for the County and \$93,588 for Alberta
- 1-person households in the Town had a median income of only \$43,627 as compared to \$36,992 for the County and \$41,502 for Alberta

- 2 or more persons households in the Town had a median income of \$82,697 as compared to \$81,894 for the County and \$80,300 for Alberta
- Overall median household income in the Town was \$98,442 in 2015 as compared to \$95,475 for the County and \$93,835 for Alberta

Table 10 provides the median income of economic families and households in the Town as a share of the overall Provincial median income for each of the categories. The table shows that the overall median family income in the Town is 98% of the Provincial median family income. In addition, the Town's median income is:

- 102 percent of the Provincial median income for couple-only families;
- 99 percent of the Provincial median income for couple-with-children families; and,
- 87 percent of the Provincial median income for lone-parent families.

The table also suggests that the overall median household income in the Town is 105% of the Provincial median household income. Thus, the median income of economic families and households in the Town is respectively lower and higher than the County and the Province; in the case of lone-parent family, the median income is significantly lower. Thus, a large proportion of households in the Town is earning better than the County and the Province and can be expected to display a strong demand for market-rate housing products, while census-families are earning less than the County and Province except couple-only families.

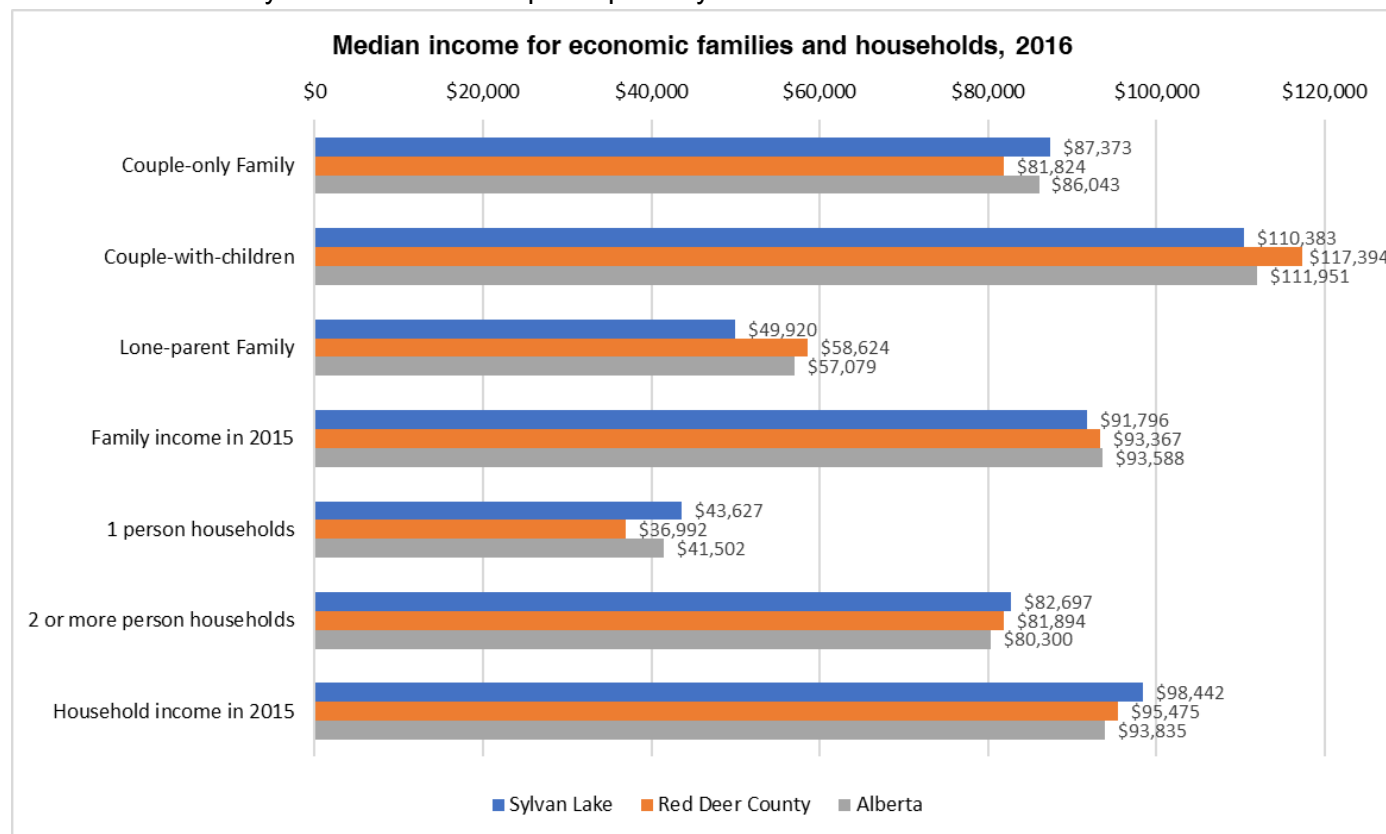


Figure 5: Median Household Income Levels for Selected Household Structures
Source: Statistics Canada 2016 Census

	Median income in 2015			Comparison to Alberta (%)		
	Sylvan Lake	Red Deer County	Alberta	Sylvan Lake	Red Deer County	Alberta
Economic families						
Couple-only Family	\$ 87,373	\$ 81,824	\$ 86,043	102%	95%	100%
Couple-with-children	\$110,383	\$ 117,394	\$111,951	99%	105%	100%
Lone-parent Family	\$ 49,920	\$ 58,624	\$ 57,079	87%	103%	100%
Family income in 2015	\$ 91,796	\$ 93,367	\$ 93,588	98%	100%	100%
Households						
1 person households	\$ 43,627	\$ 36,992	\$ 41,502	105%	89%	100%
2 or more person households	\$ 82,697	\$ 81,894	\$ 80,300	103%	102%	100%
Household income in 2015	\$ 98,442	\$ 95,475	\$ 93,835	105%	102%	100%

Table 10: Median Household Income Levels for Selected Household Structures
Source: Statistics Canada 2016 Census

2.7 Population projections

Similar to the demographic trends across the country, the Province of Alberta is expected to experience slight decline in birth rates and slight increases in life expectancy, net inter-provincial migration, and net international migration. These trends, along with the aging of Alberta's existing population, is expected to result in steady population growth in the province from 2.1 million in 2017 to 6.4 million by 2046, which translates into an annual growth rate of roughly 1.4% during 2017 - 2046 (Alberta and Census Division, 2018-2046, Alberta Stats, Feb 2019). While net migration inflows into Alberta over the projection may continue to tip the province's overall sex ratio in favour of males, the aging of the large baby boom cohort into senior ages, and higher female life expectancies, may pull the sex ratio in favour of females. These two opposing forces will keep the sex ratio fairly stable over the projection at 103 males per 100 females.

Further, based on the Alberta Office of Statistics and Information's population projections, the census division (CD 8) which encompasses much of Red Deer County and includes Sylvan Lake is expected to grow from 55,035 in 2018 to 70,540 in 2046, at an annual growth rate of 0.89% during 2018 - 2046 (Alberta and Census Division, 2018-2046, Alberta Stats, Feb 2019). These population projections are expected to incorporate all the components of population growth in the region such as fertility and mortality as well as economic migration generated by industrial growth.

The Town has a small population centre that may be subject to volatility due to the population growth's dependence on net-migration into the Province rather than natural increase. It would be prudent to revisit these projections every 5 to 10 years. Furthermore, for the purpose of this report only the population projections for the first 10 years (2018 - 2028) are presented below and used in the remainder of the report. The projections suggest in CB 8 that:

- Males will continue to outnumber women; there will be 102 males to 100 women in 2028
- The average age will increase from 38.1 to 39.3 in 2028
- The dependency ratio of the population 65 years old and over will increase from 19.6 to 27.3, while the child dependency ratio will also increase but at a smaller pace of 28.8 to 29.8.

- Low dependency ratio means that there is a sufficient working age population that can support the dependent population. A focus on the lower dependency ratio of the population 65 and older suggests this is a scenario that could allow for better pensions and better health care for citizens. A higher older adult dependency ratio indicates more financial stress on working people.

Overall CD 8 is expected to add a total of 15,505 people or roughly 1551 people every year during 2018 - 2028. It is projected much of the population increase during 2018 - 2028 is expected to be in the share of population aged 65 years and over.

The Town had more rowhouses grow as a share of the total dwelling types in 2016 as compared to 1991.

There is a significant preference for single-family dwelling units in the community.

3 Housing supply

This section examines the housing supply of the Town of Sylvan Lake. The analysis primarily focuses on the occupied private dwellings in the Town as it provides a more accurate measure of the housing needs of the community; i.e. housing stock which is occupied by permanent residents and does not include vacant dwellings or dwellings occupied by temporary residents.

Table 11 shows the increase in the number and share of vacant dwellings or dwellings occupied by temporary residents from 18 percent of the total occupied dwellings in 2011 to 14 percent of the total dwellings in 2016. These numbers are a representation of a decline in vacant homes of households that have moved into from the Town or a decrease in vacation homes in the community.

Sylvan Lake	2011	2016
Total private dwellings	5595	6567
Total occupied dwellings	4602	5616
Vacant dwellings or dwellings occupied by temporary residents (as a % of total private dwellings)	993 (18%)	951 (14%)

Table 11: Sylvan Lake's total private dwellings vs. occupied private dwellings
Source: Urbanics Consultants and Census 2011 and 2016 (rounded)

3.1 Housing stock trends

The growth in the number of occupied private dwellings in Sylvan Lake has followed the population growth cycles during 1991-2016. The Town had 1,485 occupied dwelling units in 1991, which nearly doubled to 2,670 units by 2006 and continued to significantly increase to 5,615 units by 2016. During the same period, the number of occupied-dwelling units in Red Deer County grew from 4,905 in 1991 to 7,097 in 2016 (annual rate of 1.79%) and the Province of Alberta grew from 910,390 in 1991 to 1.53 million in 2016 (at an annual rate of 2.72%). Overall, the Town had 4,130 more occupied private dwelling units in 2016 as compared to 1991, which represents an increase of 11% per year during 1991- 2016.

Thus, the number of occupied private dwellings in the Town increased significantly during 1991-2016. This can be further disaggregated into changes in occupied dwelling units by type:

- Single-family dwellings: The share of single-family units has decreased from 73 percent in 1991 to 68 percent of the total occupied housing stock in 2016. The Town added a total of 2,735 units at the rate of over 109 units per year during 1991 - 2016.
- Semi-detached, row house and duplex: The share of Semi-detached has decreased from 8 percent to 5 percent while row house and duplex houses have increased since 1991. The share of row houses jumped from 2 percent to 12 percent and duplexes made more modest gains from less than 1 percent to 3 percent during 1991 - 2016.
- Apartments, 5 or more storeys: There were no apartment buildings with 5 or more storeys in the Town until 2006. These occupied apartments dropped to 0 units in 2011 and rose again in 2016 to surpass previous levels at 20 units, yet the share of apartment buildings with 5 or more storeys remain at a similar share to previous years at less than 1 percent.
- Apartments, less than 5 storeys: The share of apartments, less than 5 storeys, has remained flat at 9 percent between 1991 to 2016. There are 350 more occupied apartment units in buildings with less than 5 storeys in 2016 as compared to 1991.
- Movable dwellings: The share of movable dwellings has decreased from 7 percent in 1991 to 3 percent in 2016.
- Other dwellings: The number of units of single-attached dwellings barely increased from 0 to 5 between 1991-2016. All other dwellings increased slightly from less than 1 percent in 1991 to 3 percent in 2016; these units increased from 5 to 190 during this time period.

The historical trend related to the preference for single-family dwellings is expected to continue over the projection period. However, the Town will be well-served by encouraging the continued growth of the number of apartment buildings with less than 5 storeys, which is an affordable product type in any community. Additionally, where contextually appropriate, apartment buildings with more than 5 storeys will serve the Town's growing population well as the demand for housing will likely require more density in certain areas of the Town.

Sylvan Lake Housing Stock	1991	1996	2001	2006	2011	2016
Single-detached house	1,090 (73%)	1,295 (69%)	1,860 (70%)	2,675 (73%)	3,270 (71%)	3,825 (68%)
Semi-detached house	120 (8%)	155 (8%)	220 (8%)	238 (6%)	260 (6%)	255 (5%)
Row house	25 (2%)	115 (6%)	170 (6%)	245 (7%)	345 (7%)	650 (12%)
Apartment, detached duplex	15 (>1%)	20 (1%)	25 (>1%)	59 (2%)	170 (4%)	190 (3%)
Apartment building, five or more storeys	0 (0%)	0 (0%)	0 (0%)	11 (>1%)	0 (0%)	20 (>1%)
Apartment building, less than five storeys	130 (9%)	125 (7%)	205 (8%)	279 (8%)	385 (8%)	480 (9%)
Other single attached house	0 (0%)	0 (0%)	5 (>1%)	N/A	0 (0%)	5 (>1%)
Other dwellings	5 (>1%)	10 (>1%)	10 (>1%)	164 (4%)	158 (3%)	190 (3%)
Movable dwelling	100 (7%)	165 (9%)	175 (7%)	N/A	165 (4%)	195 (3%)
Total housing stock	1,485	1,885	2,670	3,665	4,605	5,615

Table 12: Number of Occupied Dwellings by Type - 1991-2016

Sources: Urbanics Consultants Ltd. and Statistics Canada - Census 1991 - 2016

Residential uses	Number of Lots	Average Cost Per Lot	Number of Acres	Average Cost Per Acre	Total Cost
Single family	4517	\$ 354,594	717	\$ 2,233,893	\$1,601,701,600.00
Duplex	415	\$ 256,502	40	\$ 2,663,207	\$ 106,448,370.00
Townhouse	546	\$ 254,379	44	\$ 3,178,288	\$ 138,891,190.00
Apartments*	11	\$ 1,032,541	8	\$ 1,419,744	\$ 11,357,950.00
Mobile home	98	\$ 158,873	15	\$ 1,059,152	\$ 85,171,570.00
Vacant	457	\$ 186,371	1327	\$ 64,184	\$ 64,183.55
Total	6,044	\$ 2,243,260	2,150	\$ 10,618,468	\$1,943,634,863.55

Table 13: Total number of lots and assessed values

Sources: Urbanics Consultants Ltd. & Central Alberta REALTORS® Association (2018)

*Twelve apartment buildings across Sylvan Lake; number of units per building is not known.

In addition to the number of occupied-dwelling units in the community, the actual number of lots and their assessed values were also explored using data from the Central Alberta REALTORS® Association (MLS® Department). Table 13 suggests in 2018 that:

- Residential use: Roughly 2,150 acres of land is being used for residential use in the community. These lands have 6,044 distinct lots, which include:

- Single family dwellings: 4,517 lots with an average assessed land value of \$2,233,893 per acre and an average assessed property value (building plus land) of \$1,601,701,600.
- Duplex: 415 lots with an average assessed land value of \$2,233,983 per acre and an average assessed property value (building plus land) of \$1,601,701,600.
- Townhouse: 546 lots with an average assessed land value of \$3,178,288 per acre and an average assessed property value (building plus land) of \$138,891,190.
- Apartments: 11 lots with an average assessed land value of \$1,419,744 per acre and an average assessed property value (building plus land) of \$11,357,950.
- Mobile home: 98 lots with an average assessed land value of \$1,059,152 per acre and an average assessed property value (building plus land) of \$85,171,570.
- Vacant: 457 lots with an average assessed land value of \$64,184 per acre.

3.2 Housing permits

The population and household growth trends suggest that there would be moderate development activity in the Town. Most of the development activity in the community will be geared towards maintaining and replacing the current housing stock. The CMHC Starts and Completions Survey data for the period 2011 to 2018 also suggests similar trends for the community.

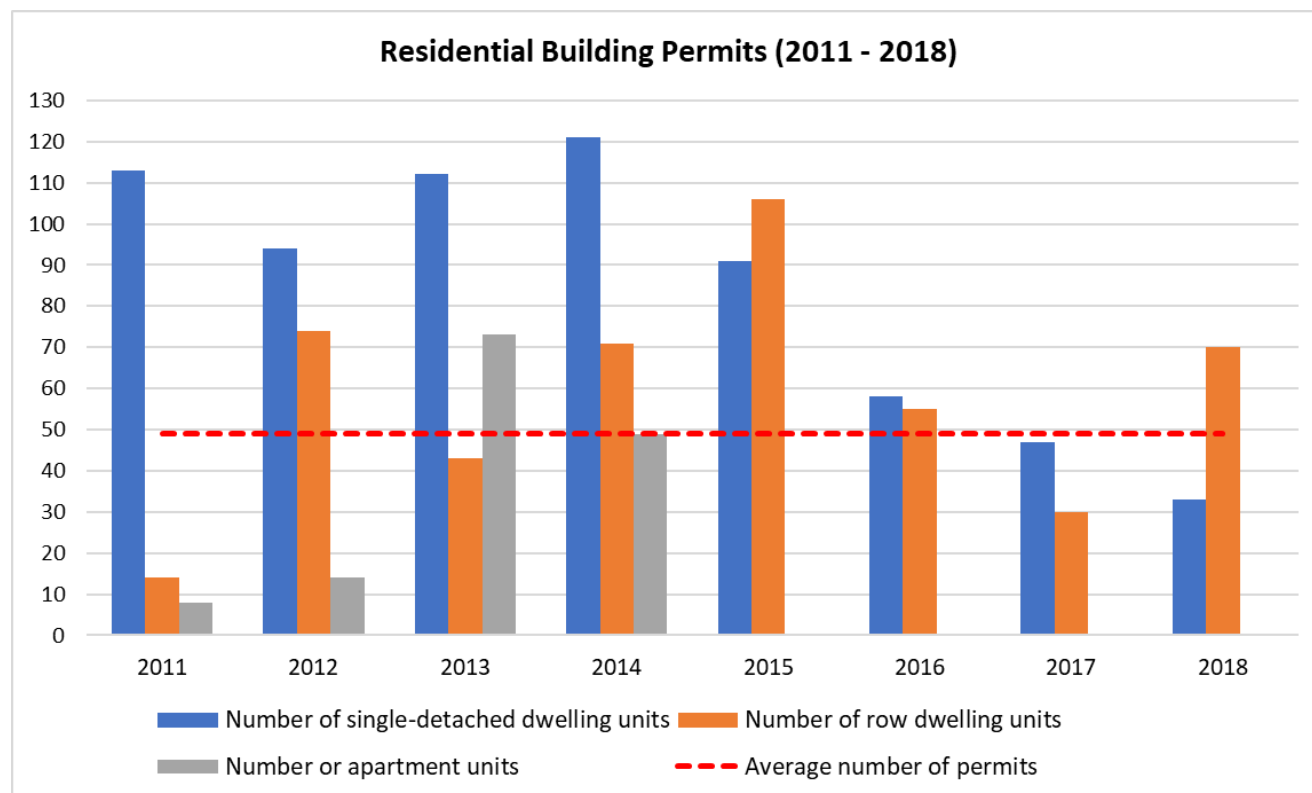


Figure 6: Housing permits – Sylvan Lake, 2011-2018

Source: Urbanics Consultants Ltd. and CMHC Starts and Completions Survey

Figure 6 suggests that on an average, 50 units per year have been added during the period 2011-2018. This includes 83.5 single-family and 18 apartment units per year during 2011 - 2018.

However, it is evident that much of the development activity since 2015 has significantly decreased and focused on single-detached and row dwellings. During 2015 - 2018 roughly 295 permits were approved of which 140 were for single family units and 155 were for row units, which includes duplex, triplex, fourplex and apartment units in buildings less than 5 storeys. This represents a permit activity of roughly 98 units a year and includes roughly 47 single-family units and 85 row units a year. This is contrary to the market demand for affordable housing, where apartment units would be most applicable. Moreover, the Town is expected to display an elevated demand for more affordable ground-oriented housing types over the study period.

3.3 Housing tenure

The Town of Sylvan Lake had a homeownership rate of 71 percent in 2016. It had 5,630 occupied housing units in 2016 (Census 2016) out of which 4,025 were owner-occupied and 1,605 were renter occupied. Overall, the Town has displayed a slight decrease in homeownership rate from 73 percent in 1991 to 71 percent in 2016 despite an increase between 1996 (72 percent) to 2011 (78 percent).

Table 14 provides the homeownership rate for the Town of Sylvan Lake and compares it to Red Deer County and the Province of Alberta during the years 1991 to 2016. The Town displays a lower homeownership rate in all the census years as compared to the County but a higher homeownership rate as compared to the Province. This is likely driven by the differences in the property values and household incomes across these geographical areas. The Town is much more urban as compared to the County and it has higher property values whereas it is less urban than Calgary and Edmonton, the two nearby urban centres of the Province. To a smaller degree, the Town is also less urban than the City of Red Deer, the urban centre for the Province.

Tenure	1991	1996	2001	2006	2011	2016
Sylvan Lake						
Owned	1,085	1,350	2,010	2,815	3,715	4,025
Rented	400	530	665	855	1,060	1,605
Band housing	0	0	0	0	0	0
Total occupied dwelling	1,485	1,880	2,670	3,665	4,770	5,630
Ownership rate	73%	72%	75%	77%	78%	71%
Red Deer County						
Owned	3,985	4,910	5,610	5,880	6,015	6,280
Rented	925	775	785	800	600	820
Band housing	0	0	0	0	0	0
Total occupied dwelling	4,905	5,685	6,390	6,680	6,620	7,095
Ownership rate	81%	86%	88%	88%	91%	89%
Alberta						
Owned	581,895	664,165	777,480	917,905	1,022,640	1,105,795
Rented	324,610	310,300	319,090	330,275	357,950	412,150
Band housing	3,880	4,710	7,525	8,015	9,685	9,730
Total occupied dwelling	910,390	979,175	1,104,100	1,256,195	1,390,280	1,527,680
Ownership rate	64%	68%	70%	73%	74%	72%

Table 14: Housing Tenure 1991-2016

Source: Urbanics Consultants, Census

Figure 7 provides a graphical representation of the household tenure by the age of household maintainer in 2016 for the Town of Sylvan Lake. The figure shows a strong lifecycle pattern to home ownership with significant increase in home ownership rates with age, from households with primary maintainer in the 25 to 34 years age group (61 percent) to households with primary maintainers in the 55 to 64 years age group (84 percent) and declines in later years.

In contrast households with primary maintainers under the age of 25 years are primarily renters (71 percent), which declines to its lowest level for households with primary maintainers in the 65 to 74 years age group (15 percent) before increasing for households with primary maintainers in the 75 years and over (20%).

Further, with the increase in the senior population the Town is likely to display a demand for both owner-occupied as well as rental units. In addition, there will be added demand for rental units from young individuals and families that locate in the Town during the study period.

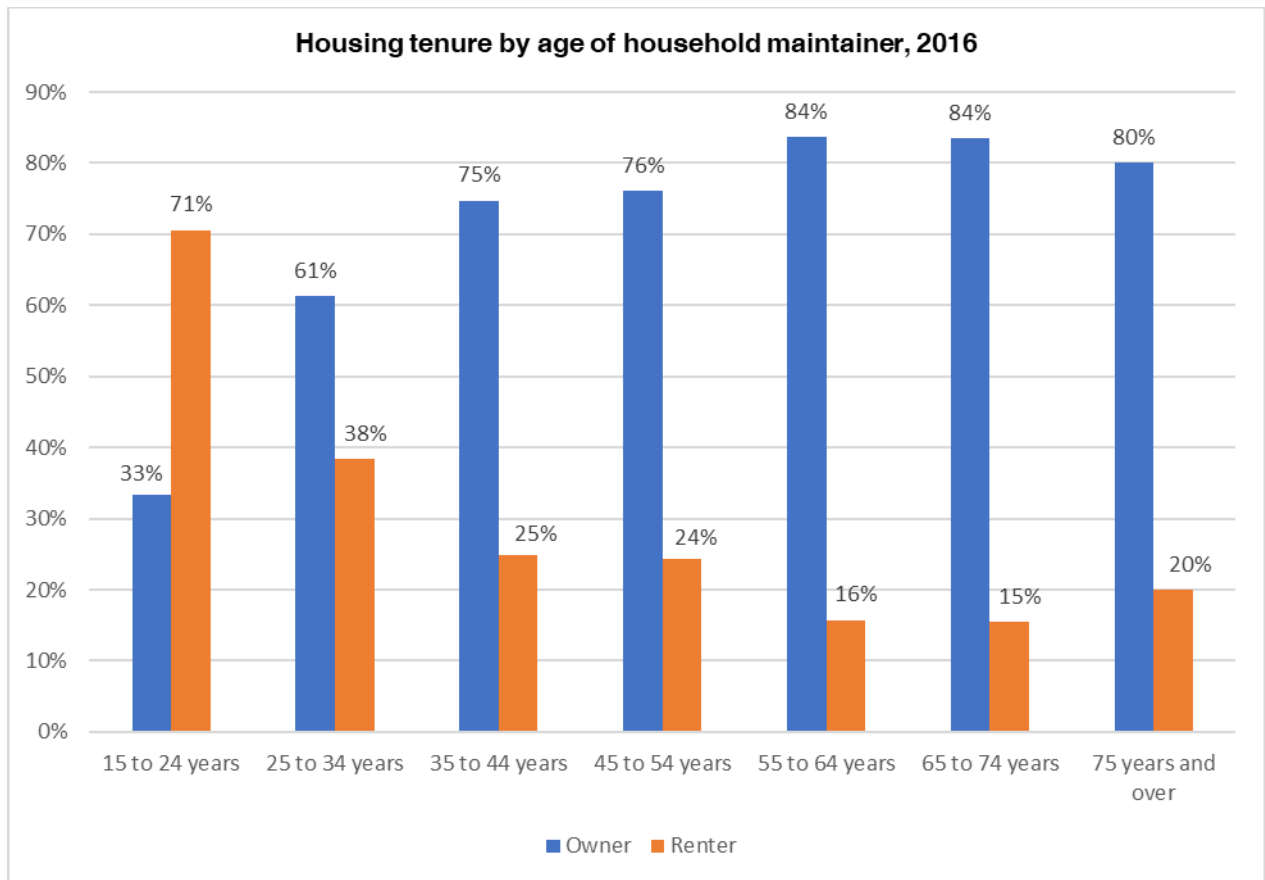


Figure 7: Housing tenure by age of household maintainer, 2016

Source: Urbanics Consultants and 2016 Census

3.4 Non-market housing

Typical inventory of the non-market housing in a community includes:

- **Shelter:** These include year-round shelters and emergency weather response shelters.
- **Transition houses and safe homes:** Provides temporary shelter and services (often for women and their children) who are facing housing crisis issues or fleeing domestic violence. In addition to food and shelter, it also provides support services such as advocacy, information and referral, counselling, and transportation to appointments.
- **Below-market rental:** Below-market rental housing is housing with rents equal to, or lower than, average rates in private-market rental housing.
- **Co-operative housing:** Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns/manages the development.
- **Seniors housing:** Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live independently and typically live in self-contained apartments that provide accessible, barrier-free design features.
- **Supportive Living:** Supportive Living is a type of continuing care accommodation, where people can remain as independent as possible in a home-like setting while they have access to services that meet their changing needs. Supportive Living accommodations vary by size, appearance and the types of services offered and can include seniors' lodges, group homes for individuals with developmental disabilities and designated Supportive Living accommodations. Each Supportive Living accommodation is different. Operators set their own rent prices and determine what services they will offer.

The Town has a limited supply of non-market housing compared to what may be appropriate for its population. It includes:

- **Equinox Connection Group Home (transition/safe home):** The Equinox Connection Group Home provides four units youth ages 12-17 up to twelve months of intensive group care services for children that display behavioural, psychological, neurobiological or emotional problems.
- **Red Deer Housing Authority (below-market rental):** Red Deer Housing Authority serves families who, because of income, cannot obtain adequate accommodation at current market rates. The Authority manages seven units in Sylvan Lake (3-bedroom units). The majority of assistance Red Deer Housing Authority provides are rental subsidies; there are nineteen subsidies for nine one-bedrooms, five two-bedrooms, and five three-bedrooms.
- **Sylvan Community Housing Society (below-market rental):** The non-profit Sylvan Community Housing Society owns and operates 12 housing units for income dependent families (i.e., one 1-bedroom, five 2-bedroom, six 3-bedroom units). There is a minimum income required to qualify.
- **Habitat for Humanity Red Deer (below-market rental):** An affordable triplex is currently (March 2019) under construction for three low-income families.
- **Sylvan Lake Foundation:** The Foundation provides seniors of modest means with affordable, secure, home-like living through a wellness program enhanced through community partnerships. Facilities include:

- **Sylvan Lake Seniors Lodge (seniors housing):** The Lodge program is a 59-unit independent living senior housing centre. It is a partnership between municipal and provincial agencies providing subsidized housing for senior citizens who benefit from a wellness centered program offering nutritious meals, recreational programs and the security of having twenty-four-hour staffing. Currently there is no waitlist.
- **Sylvan Lake Manor (seniors housing):** The Manor is a twelve-suite government subsidized self-contained apartment building with a central common area. Each suite is a one-bedroom unit complete with kitchen, living room, bathroom and storage. There are laundry facilities and allocated parking spots. Rent is charged at 30 percent of tenant's gross monthly income. Other charges include utilities, telephone, and cable. Currently two couples and nine individuals are on the waitlist (thirteen individuals total), six of whom are residing in Sylvan Lake.
- **Sylvan Lake Bethany Care Society (Supportive Living):** The Bethany Sylvan Lake care centre offers long-term, supportive care for seniors with complex health needs. Being adjacent to the Sylvan Lake Lodge allows the two separate organizations to provide a full range of seniors' housing, support and care services. There are 20 suites of single-bed Supportive Living and 40 units for single-bed long-term care, one unit being a shared unit containing two beds. The vacancy rate is zero at this time of the study, and representatives of the organization reports that there is a high demand for the type of housing they provide.

Thus, the Town currently has about 181 non-market housing units (roughly 3 percent of the total occupied housing). As will be discussed in greater detail in section four of this report, affordable units are limited. It is of particular concern that there are limited affordable units that are appropriate for seniors or older adults that want to age-in-place. The expected increase in the share of the population aged 65 years and over in Sylvan Lake will likely increase the need for more seniors housing as well as Supportive Living. Section seven details the projection for housing needs by age group of household maintainer.

The Town staff has also suggested that there are roughly 122 individuals with extremely low income and that are vulnerable to homelessness, out of which 23 are homeless in the community. For the size of the population, the number of homeless or near-homeless individuals is concerning. There is an urgent need for roughly 25 emergency shelters units (including beds and dwelling units), which is likely to rise in future with deteriorating affordability. Of the 23 homeless individuals, 16 identified as having mental health and/or substance abuse challenges, translating to a need for at least 18 transition home units in order to address the long-term re-introduction into a stable home and life for these individuals.

3.5 Housing suitability and adequacy

"Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms as calculated using the NOS. (Census 2016)"

Most of the houses, roughly 98% of the total houses, in the Town of Sylvan Lake had appropriate number of bedrooms for the size and make-up of resident households in 2016. Only 2 percent of the occupied dwellings were not suitable for households (Table 15). This is similar to housing suitability in Red Deer County and the Province of Alberta.

Occupied private dwelling characteristics	Sylvan Lake	Red Deer County	Alberta
Number of private households by housing suitability			
Suitable	5,510 (98%)	7,005 (99%)	78,145 (97%)
Not suitable	120 (2%)	90 (1%)	2,505 (3%)
Occupied of private households by condition of dwelling			
Only regular maintenance or minor repairs needed	5,405 (96%)	6,575 (93%)	75,865 (94%)
Major repairs needed	225 (4%)	520 (7%)	4,790 (6%)

Table 15: Housing suitability

Source: Urbanics Consultants Ltd. and Census 2016

The condition of dwelling (2016 Census) includes the following categories:

- *The "regular maintenance needed" category includes only regular maintenance such as painting or furnace cleaning is required.*
- *The "minor repairs needed" category includes repairs such as dwellings with missing or loose floor tiles, bricks or shingles or defective steps, railing or siding.*
- *The "major repairs needed" category includes repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings.*

Table 15 suggests that roughly 96 percent of the housing stock only needs regular maintenance or minor repairs, while roughly 4 percent of the housing stock in the Town needs major repairs. This is slightly lower than Red Deer County (7%) and the Province (6%). Thus, the Town would benefit from policies that support major repairs to its housing stock. This is primarily because rental units are more likely to require major repairs as compared to single-family units as these households have secure tenure, and are often wealthier and have a greater incentive to maintain the value of their homes.

Occupied private dwelling characteristics	Sylvan Lake	Red Deer County	Alberta
1960 or before	170 (3%)	1,310 (18%)	8,595 (11%)
1961 to 1980	780 (14%)	1,505 (21%)	20,425 (25%)
1981 to 1990	350 (6%)	1,020 (14%)	10,760 (13%)
1991 to 2000	1,205 (21%)	1,440 (20%)	12,260 (15%)
2001 to 2005	950 (17%)	570 (8%)	9,655 (12%)
2006 to 2010	1,225 (22%)	530 (7%)	10,780 (13%)
2011 to 2016	940 (17%)	715 (10%)	8,180 (10%)
Total occupied private dwellings	5,630 (100%)	7,095 (100%)	80,650 (100%)

Table 16: Occupied dwelling and period of construction

Source: Urbanics Consultants Ltd. and Census 2016

Table 16 provides the housing stock in the Town and its period of construction. It shows that in 2016 roughly 56 percent of the total housing stock in the Town was built since 2001. In contrast, only 25% of the housing stock in Red Deer County and only 35% of the housing stock in the Province was built since 2001.

The reader should however note that even though 17% of the housing stock was built prior to 1980 it does not mean that all of these homes require major repairs. The reader should also note that the Housing Needs Assessment Survey found that roughly 22 percent of the households had indicated that their homes needed major repairs. However, the higher percentage of households in the survey is likely due to the differences in the way the specific question was framed. For the study we would rely on the Census 2016 data (see Table 15), which suggests that 4 percent or roughly 225 units of the housing stock needs major repairs.

3.6 Shelter-cost-to-income ratio

Shelter-cost-to-income ratio (STIR) refers to the proportion of average total income of household which is spent on shelter costs. It is calculated for private households living in owned or rented dwellings and is estimated by dividing a household's total annual shelter cost by its total annual income (for households with income greater than zero) and then taking an average of the individual households' STIRs.

Table 17 provides the share of owner and tenant households spending 30 percent or more on housing in the Town of Sylvan Lake, Red Deer County and the Province.

Shelter-cost-to-income ratios	Sylvan Lake	Red Deer County	Alberta
Owner and tenant households with household income greater than zero	5,605	5,970	76,585
Spending less than 30% of income on shelter costs	4,400 (79%)	5,045 (85%)	61,020 (80%)
Spending 30% or more of income on shelter costs	1,205 (21%)	930 (15%)	15,565 (20%)
Owner in non-farm; non-reserve private dwellings	5,605	5,195	55,575
Owner households with a mortgage	3,184 (80%)	2,998 (58%)	36,402 (66%)
Households spending 30% or more of its income is on shelter costs	604 (15%)	696 (13%)	7,781 (14%)
Median monthly shelter costs for owned dwellings (\$)	1,724	1,162	1,420
Median value of dwellings (\$)	358,930	500,035	348,201
Tenant households in non-farm; non-reserve private dwellings	785	785	21,295
Tenant households in subsidized housing	55 (3.4%)	15 (2%)	2,044 (9.6%)
Tenant households spending 30% or more of its income on shelter costs	610 (38%)	236 (30%)	7,837 (37%)
Median monthly shelter costs for rented dwellings (\$)	1,347	1,122	1,152

Table 17: Shelter-cost-to-income ratio

Source: Urbanics Consultants Ltd. and Census 2016

The table suggests that the households in Sylvan Lake paid a median monthly shelter cost of \$1,724 for owner-occupied and \$1,347 for tenant occupied units in 2016. These shelter costs are higher than the County and Province.

In addition, the table suggests that the proportion of households spending 30 percent or more of its income on shelter in 2016 was:

- Sylvan Lake: 15 percent of owner-households and 38 percent of tenant households
- Red Deer County: 13 percent of owner-households and 30 percent of tenant households
- Alberta: 14 percent of owner-households and 37 percent of tenant households

3.7 Core housing need

A household is considered to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and if it would have to spend 30 per cent or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative local market housing.

The proportion of households in core housing needs is not available from Census 2016 or CMHC. However, we can estimate the proportion households likely to be in core housing needs by assuming that the total number of households failing the housing suitability and adequacy tests is equally divided between the owner and tenant households. Thus, the proportion of households in core housing needs in the Town would roughly be as follows:

Housing Standards	Total	Owners	Renters
Below suitability standard	2%	1%	4%
Below adequacy standard	4%	3%	7%
Below affordability standard	21%	15%	38%
Core housing need	5%	3%	9%

Table 18: Estimated proportion of households in core housing needs

Source: Urbanics Consultants Ltd.

Table 18 provides a rough estimate for the owner and tenant households in core housing need for the Town of Sylvan Lake. The table shows that:

- 2 percent of the households were below suitability standard, 4 percent were below adequacy standard and 21 percent of the households had failed the affordability standard in 2017 (Census 2016).
- Based on the assumption that the total number of households failing suitability and adequacy test were equally distributed among owner and tenant households, the proportion of owner households failing the suitability criteria is 1 percent and failing the adequacy criteria is 3 percent. Similarly, the proportion of tenant households failing the suitability criteria is 4 percent and failing the adequacy criteria is 7 percent.
- Further assuming that for the owner households roughly 20 percent of the households that fail the suitability and adequacy test do not fail the affordability test, the overall proportion of owner households in core housing needs can be estimated at 3 percent of the total owner households.
- Also, assuming that for the tenant households roughly 20 percent of the households that fail the suitability and affordability test do not fail the adequacy test, the overall proportion of tenant households in core housing needs can be estimated at 9 percent of the total tenant households.
- Thus, a small proportion of tenant households are expected to be in core housing needs, i.e. pay more than 30% of their household income towards shelter costs or live in homes that need repair or do not live in suitable housing.

4 Housing market characteristics

4.1 Housing sales activity

This section examines the housing sales activity in the Town of Sylvan Lake, by using the active listings and sales data from the Central Alberta REALTORS® Association (CARA). As of 19th March, 2019, there were a total of 135 listings on the market that had been on the market for

over 80 days, including 90 single family homes, 22 duplex/triplex/fourplex, 2 mobile homes and 21 condos (apartments) (Table 19). The table suggests that on an average:

- Single family units were 19 years old, with an average list price of \$369,900 or \$291 psf of area.
- Duplex/ Triplex were 16 years old with an average list price of \$256,175 or \$219 psf of area.
- Mobile / manufactured homes were 11 years old with an average list price of \$256,175 or \$219 psf of area.
- Condos (apartments) were 21 years old with an average list price of \$215,357 or \$232 psf area.

Active listings (as of March 2019)	# of listings	Avg. Age	Fully Finished	Avg. Lot size	Avg. # of beds	Avg. # of bath
Single-detached	90	19	60	NA	4	3
Duplex/ Triplex/ Fourplex/ ¹	22	16	6	NA	3	2
Mobile/ Manufactured	2	11	NA	NA	3	2
Apartment	21	15	NA	NA	2	2
	List Price (\$)		List Price (\$/sf)		Days on market	
	Median	Average	Median	Average	Median	Average
Single-detached	\$ 369,900	\$ 421,905	\$ 291	\$ 306	63	101
Duplex/ Triplex/ Fourplex	\$ 256,175	\$ 273,923	\$ 249	\$ 255	10	10
Mobile/ Manufactured	\$ 219,900	\$ 219,900	\$ 219	\$ 228	229	229
Apartment	\$ 204,900	\$ 215,357	\$ 248	\$ 232	86	135

¹Includes Five-Plex, Six-Plex and Townhouse/Row House (attached single family)

Table 19: Current active listings in Sylvan Lake

Source: Urbanics Consultants Ltd. and Central Alberta REALTORS® Association (CARA)

Table 20 provides the sales data from CARA for a period of one year from March 2018 to March 2019. The table suggests that 200 single family homes, 66 duplex/triplex homes, 12 mobile homes and 16 condos (apartments) sold during the last year. These homes were on the market for an average of 84 days in the case of single-family units, 64 days for duplex/triplex/fourplex, 87 days for mobile homes, and 109 days for condos (apartments). In addition, on an average:

- Single family units were 18 years old, with an average list price of \$337,750 or \$268 psf of area.
- Duplex/triplex/fourplex was sold during this period, were 13 years old, with an average list price of \$236,00 or \$210 psf of area.
- Mobile / manufactured homes were 22 years old with an average built-up area of 1,244 sf and average list price of \$75,700 or \$59 psf of area.

- Condos (apartments) were 16 years old with an average list price of \$182,500 or \$191 psf area.

Sold listings (March 2018 - March 2019)	# of Sales	Avg. Age	Fully Finished	Avg. Lot size	Avg. # of beds	Avg. # of bath
Single-detached	200	18	109	NA	4	2
Duplex/ Triplex/ Fourplex	66	13	20	NA	3	2
Mobile/ Manufactured	12	22	NA	NA	3	2
Apartment	16	15	NA	NA	2	2
	Sale Price (\$)		Sale Price (\$/sf)		Days on market	
	Median	Average	Median	Average	Median	Average
Single-detached	\$ 337,750	\$ 356,646	\$ 272	\$ 268	63	84
Duplex/ Triplex/ Fourplex	\$ 236,000	\$ 247,382	\$ 210	\$ 219	55	64
Mobile/ Manufactured	\$ 149,900	\$ 137,817	\$ 122	\$ 117	62	87
Apartment	\$ 182,500	\$ 195,063	\$ 191	\$ 202	85	109

Table 20: Home sales activity March 2018 – March 2019

Source: Urbanics Consultants Ltd.

Note: Excluded Property Types are Vacant Land/Lot and Recreational

Figure 8 shows the somewhat volatile median price per square foot (\$/sf) between 2006 and 2018. The median psf rose to one of its highest points before the 2008 housing downtown and the 2014 recession that hit Alberta particularly hard. However, the long-term trend in house prices on a per square foot basis is trending upwards, roughly at an annual rate of 0.43 percent during 2006 to 2018. Similar trends are expected to continue over the study area.

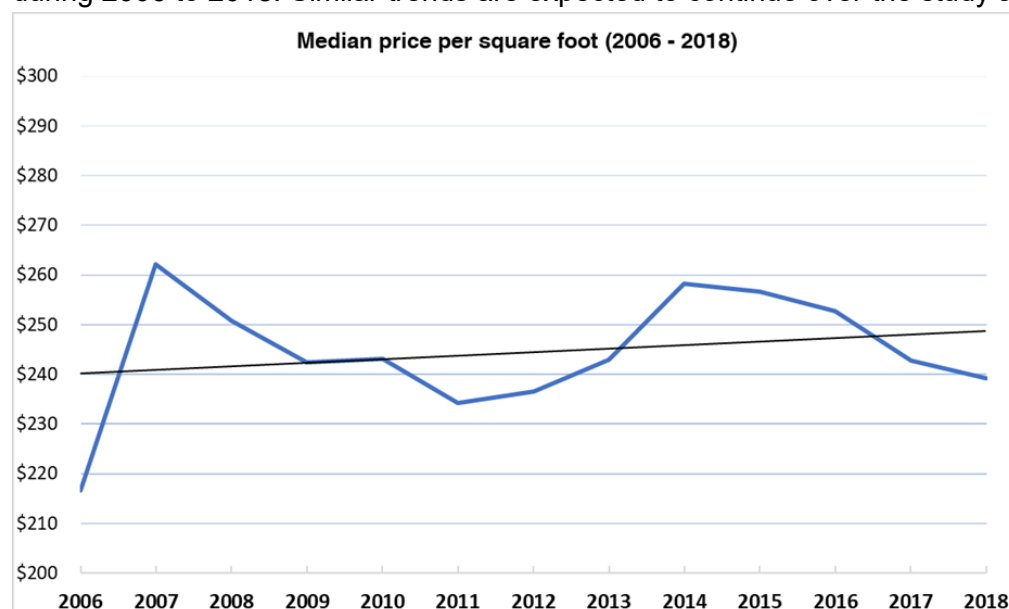


Figure 8: Median sales price per square foot

Source: Urbanics Consultants Ltd. and Central Alberta REALTORS® Association (CARA)

4.2 Rental housing

The Town of Sylvan Lake has an adequate rental housing market and likely has an oversupply of housing on the market. The actual vacancy rates are not available for 1-bedroom and 3-bedroom units, but are expected to be around the same as 2-bedroom units (15 percent as of October 2018). Vacancy rates in the Town of Sylvan Lake may be on the decline; CMHC reported in October 2017 that the vacancy rates for 1-bedroom, 2-bedroom, and 3-bedroom were respectively 18.1 percent, 22.6 percent, and 12.5 percent. As the Albertan economy recovers from the recession, the Town of Sylvan Lake could see vacancy rates continue to fall.

The consultant conducted a rental market survey (telephone) of landlords, property managers, owners of apartment buildings and owners of rental suites, during the months of February and March 2019. The findings from the survey is largely based on the responses from the landowners and property managers of apartment buildings (roughly 7 out of 10 apartment buildings within Sylvan Lake) in the Town as the survey of landowners of rental suites yielded insufficient amount of data to warrant further analysis.

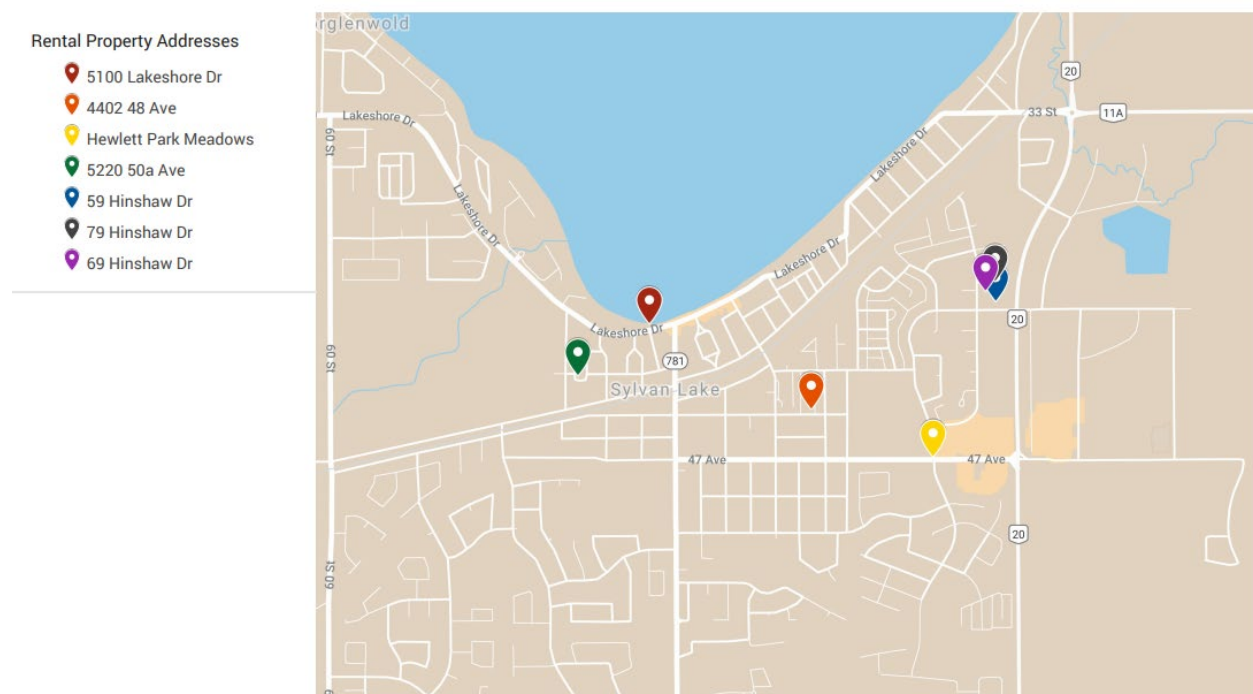


Figure 9: Location of Rental Properties in Sylvan Lake

Source: Urbanics Consultants Ltd.

The surveyed apartment buildings include a total of 397 units or roughly 95 percent of the rowhouse and apartment rental housing stock of the Town according to CMHC October 2018 reports. Surveyed units include 5 bachelor units, 90 1-bedroom units, 285 2-bedroom units and 17 3-bedroom units. The rental units are predominately 2-bedroom units, followed by 1-bedroom and 3-bedroom units. The average rental rates for each unit type is given below:

- Studios: \$750 per month
- 1-bedroom: \$991 per month
- 2-bedroom: \$1170 per month

- 3-bedroom: \$1,275 per month

The reader should note that the above rents are average rents surveyed in the housing market. It is likely that the actual rents in the market may be higher depending on the type and quality of housing. For example, a good quality single-family home is likely to go for a much higher rent than the above-mentioned rents.

Surveyed landowners and property managers noted they are raising their rates and other stated they are lowering their rates. The rental market appears to be in flux at this point in time as the economy continues to recover from the 2015 recession in Alberta, although new job numbers (February 2019) from Statistics Canada show 2014 pre-recession numbers have not been met and growth has been stalled in the past year. A rental property manager reported that a few of the tenants are leaving the province for better economic opportunity and vacancies are higher than they were in 2016. CMHC, however, reports as of October 2018 that on average vacancies are lower than they were in October 2017.

4.3 Affordability of market-rate housing

This section examines the affordability standard in the Town of Sylvan Lake based on the household's income and mortgage qualification criteria. The analysis identifies the three main property price levels, the highest (75th percentile), lowest (25th percentile) and average sales prices observed in 2018. For each of these prices the corresponding qualifying “affordable” income is determined using a set of assumptions. CMHC defines a property as affordable if the cost of paying for that housing utilizes less than 30 percent of the household's pre-tax income.

Typical shelter costs include the mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services for owners. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services.

Other assumptions include:

- 20 percent down payment – Anything less will force the borrower to pay mortgage insurance every month until the borrower has built 20% equity in the property. Also, many lenders require at least this much down payment as part of their lending guidelines;
- 25-year mortgage amortization – This is the longest-term mortgage available, which lends itself to the smallest monthly payment;
- 5% interest rate – This is the currently advertised interest on a 25-year fixed-rate mortgage;
- \$8.91 per \$1000 in home value– This is the current residential property tax rate in the Town of Sylvan lake; and
- 0.25 percent insurance rate – This is to account for insurance requirements the lender may have.

The analysis uses the household income from the recently released 2016 Census data along with information from a variety of other public and private sources. This analysis focuses on estimating the baseline share of households that are likely to fail the affordability criteria instead of identifying the impact of various types of mortgage instruments on affordability.

Table 21 provides the findings from the housing affordability analysis for owner-occupancy in 2018. The table suggests that in the medium scenario:

- for a median priced single-family home priced at \$337,750 roughly 37 percent of the households will not qualify for a mortgage.
- for a median priced duplex/triplex/fourplex (also including town homes) priced at \$236,000 roughly 25 percent of the households will not qualify for a mortgage.
- for a median priced mobile or manufactured home priced at \$149,900 13 percent of the households will not qualify for a mortgage.
- for a median priced apartment priced at \$182,500 about 17 percent of the households will not qualify for a mortgage.

Dwelling types	Median sales price	Loan amount	Mortgage payment (\$ monthly)	PITI (\$ annual)	Qualifying household income (\$ annual)	% of households that fail affordability test
Owner-occupied						
Low						
Single-detached	\$ 253,000	\$ 202,400	\$ 1,183	\$ 16,453	\$ 54,845	27%
Duplex/Triplex/Fourplex	\$ 234,000	\$ 187,200	\$ 1,094	\$ 15,218	\$ 50,726	25%
Mobile/Manufactured	\$ 51,250	\$ 41,000	\$ 240	\$ 3,333	\$ 11,110	3%
Apartment	\$ 156,500	\$ 125,200	\$ 732	\$ 10,178	\$ 33,926	13%
Medium						
Single-detached	\$ 337,750	\$ 270,200	\$ 1,580	\$ 21,965	\$ 73,216	37%
Duplex/Triplex/Fourplex	\$ 236,000	\$ 188,800	\$ 1,104	\$ 15,348	\$ 51,159	25%
Mobile/Manufactured	\$ 149,900	\$ 119,920	\$ 701	\$ 9,748	\$ 32,495	13%
Apartment	\$ 182,500	\$ 146,000	\$ 854	\$ 11,869	\$ 39,562	17%
High						
Single-detached	\$ 387,000	\$ 309,600	\$ 1,810	\$ 25,168	\$ 83,893	43%
Duplex/Triplex/Fourplex	\$ 367,500	\$ 294,000	\$ 1,719	\$ 23,900	\$ 79,666	41%
Mobile/Manufactured	\$ 197,000	\$ 157,600	\$ 921	\$ 12,812	\$ 42,705	18%
Apartment	\$ 236,500	\$ 189,200	\$ 1,106	\$ 15,380	\$ 51,268	25%
	Monthly rent					
Renter-occupied						
3-bedroom	\$ 1,275				\$ 51,000	25%
2-bedroom	\$ 1,170				\$ 46,800	21%
1-bedroom	\$ 991				\$ 39,640	17%
Bachelor	\$ 750				\$ 30,000	11%

Table 21: Proportion of households that fail affordability criteria

Source: Urbanics Consultants Ltd.

One standard measure of relative housing affordability in a community is the “entry-level” housing market. Entry-level housing is defined as the lowest quartile (25th percentile) of the housing market. Table 21 also suggests that even if the homes were priced at the 25th percentile (low scenario), roughly 27 percent of the households would fail the affordability

criteria for a single-family, 25 percent for a duplex/triplex, 3 percent for a mobile home, and 13 percent for an apartment. Further, a first-time homebuyer would require an after-tax annual income between \$11,100 and \$54,845 in order to purchase an "affordable" entry-level home in the Town of Sylvan Lake.

As of 19th of March 2018, there was a median single-family home listing price of \$337,750 on the market (compared to the 25th percentile or low-end price of \$253,000) and most of the active listings were priced closer to the 75th percentile or the high end. In addition, housing prices have been steadily trending upwards. Thus, a higher proportion of households are expected to fail the affordability criteria going forward.

Table 21 also provides the findings from the housing affordability analysis for renter-occupancy. The table suggests that roughly:

- 11 to 17 percent of the households are currently priced out of the rental market (bachelor and 1-bedroom unit) as their annual household income is below \$39,640.
- 21 percent of the households with income below \$46,800 would not be able to afford a 2-bedroom unit with a rent of \$1,170 per month in the Town.
- 25 percent of the households with income below \$43,000 would not be able to afford a 3- bedroom unit with a rent of \$1,275 per month in the Town.

As of the end of March, 2019, anecdotal evidence suggested an oversupply of rental housing and an increase in rental rates for some properties and a decrease in other properties.

4.4 Affordability for households by type

This section examines whether census-family and non-census-family households earning median incomes will be able to purchase a median-priced home based on the 30 percent affordability threshold. The table provided below shows that all census-family and non-family households earning above the median household incomes will be able to afford all types of median-priced housing products in 2019.

Thus, the overall affordability levels of all household types are satisfactory for all households with the exception of lone-parent families or 1-person households in some cases. Lone-parent families and 1-person households cannot typically purchase price a single detached, while the 1-person household cannot afford the rowhouse or apartment either. The median income earner for a lone-parent household is able to afford a rowhouse or apartment and both can afford to buy a movable dwelling. However, the overall income characteristics suggest that there is

significant purchasing capacity in the Town, which is of particular interest to the development community.

Households	Median household income	Affordable purchase price	Single-detached \$ 337,750	Rowhouse, duplexes & other \$ 236,000	Movable Dwellings \$ 149,900	Apartment \$ 182,500
Couple-only family	\$ 87,475	\$462,325	✓	✓	✓	✓
Couple-with-children	\$ 110,243	\$582,660	✓	✓	✓	✓
Lone-parent Family	\$ 49,920	\$263,839	✗	✓	✓	✓
Family income in 2015	\$ 91,783	\$485,094	✓	✓	✓	✓
1 person households	\$ 43,563	\$230,240	✗	✗	✓	✓
2 or more person households	\$ 93,515	\$494,248	✓	✓	✓	✓
Households income in 2015	\$ 82,785	\$437,538	✓	✓	✓	✓

Table 22: Affordable homeownership (after-tax income)

Source: Urbanics Consultants Ltd. and Statistics Canada

Next, we examined whether family and non-census-family households will qualify to rent a typical rental unit based on the 30 percent affordability threshold. The table provided below shows that most types of census-families and households will qualify for all sizes of rental housing. The households with affordability issues include lone-parent and 1-person households:

- Lone-parent and 1 person households do not meet the affordable monthly rent for 3-bedroom housing types;
- The median income for 1-person households makes 2-bedroom units unaffordable;
- Lone-parent households are vulnerable to not affording 2-bedroom units and 1-person households are vulnerable to not being able to afford 1-bedroom units.

Households	Median household income	Affordable monthly rent	Bachelor (\$750)	1-bed (\$991)	2-bed (\$1,170)	3-bed+ (\$1,275)
Couple-only family	87,475	\$ 2,187	✓	✓	✓	✓
Couple-with-children	110,243	\$ 2,756	✓	✓	✓	✓
Lone-parent Family	49,920	\$ 1,248	✓	✓	✓	✗
Family income in 2015	91,783	\$ 2,295	✓	✓	✓	✓
1 person households	43,563	\$ 1,089	✓	✓	✗	✗
2 or more person households	93,515	\$ 2,338	✓	✓	✓	✓
Households income in 2015	82,785	\$ 2,070	✓	✓	✓	✓

Table 23: Affordable rental rates by household type (after-tax income)

Source: Urbanics Consultants Ltd. and Statistics Canada

The reader should note that the above analysis further suggests that most of the housing affordability issues are being faced by households at incomes significantly below the median incomes in each census-family and non-census family household category.

4.5 Current gaps in the housing market

Some of the major housing issues:

Limited affordable housing options for about a quarter of the population

Significant growth anticipated in senior households

Shift towards smaller sized households and housing types

The Town of Sylvan Lake is experiencing an oscillating rental market between price points. Some landlords and property managers are raising rents and others are lowering rents. Conversations with the stakeholders and the municipal staff has found that many potential renters are struggling to find affordable rental units in the Town and are frustrated by the lack of affordable units available on the market.

One of the most significant housing gaps for the Town of Sylvan Lake is affordability. While Sylvan Lake is known to be a relatively affluent community, about a quarter of residents fail the affordability criteria for the 2-bedroom rental unit, which is the most common type of rental unit in Sylvan Lake. This suggests rising rents will likely put growing pressure on the housing market to provide residential products that are affordable at or below market value for roughly a quarter of the households. The 38 percent of households that earn over \$100,000 will demand residential products in line with the tastes and purchasing power of higher-income households.

Based on the demographic assessment, the Town is likely to experience a significant increase in senior households over the next 10 years. This would result in increased demand for both owner-occupied and rental housing in the Town. The Town lacks enough age-appropriate housing for this demographic segment. The built form for such units would also likely be ground-oriented apartments, townhouses, and duplex/triplex/fourplex.

In addition, the Town is likely to experience a strong shift towards smaller-sized households. However, it lacks appropriate housing for this demographic segment and is likely under-built in bachelor/studio and one-bedroom homes. There might be an untapped demand for smaller, market-priced ownership and rental units targeted toward early-career professionals and young families as well as empty nesters. In order to accommodate residents across the life cycle, the built form for such units should likely be accessible, barrier-free ground-oriented apartments, townhouses, and duplex/triplex/fourplex.

There is unmet need for social housing in the Town, including homeless shelters, transition homes and below-market affordable rentals. This includes:

- Roughly 122 individuals at-risk of becoming homeless and 23 homeless individuals;

- 3 percent of households priced out of the lowest priced owner-occupied residential product (mobile/manufactured home); and,
- 11 percent of households priced out of a bachelor apartment in the rental housing market.

The Town experiences a high degree of variation in its housing needs due to temporary or seasonal residents in the housing market. This instability of occupancy and vacancy make for a difficult investment climate for development of additional rental housing stock. Moreover, due to rental stock that does not meet the needs of many current and future residents, the rental rates are likely to trend upwards during period of high economic activity in and around the Town.

It is worth noting the Town of Sylvan Lake is moving towards replacing many of its Direct Control districts with new districts in order to streamline developments and make the process easier for developers. Direct Control districts can create uncertainty and act as a deterrent for developers, which may make these land use designations less effective than they could be.

In general, the Town has created a positive climate for higher-density development by allowing secondary suites, laneway homes, and a shift to medium to high density zoning (i.e. R3 and R5) and away from low density zoning (i.e. R1). Partnership with an engaged municipality will enable more opportunities to close the housing gaps that exist in the Town of Sylvan Lake.

5 Best practices and implementation strategies

The main objective of examining best practices in affordable market rate and non-market housing across municipalities in the country and the Province is to identify some of the proven and effective strategies that can potentially be implemented by local non-profits and the local government in improving housing supply and general affordability in the Town.

5.1 Current housing situation

The Town of Sylvan Lake is witnessing continued declines in affordability in both owner-occupied as well as rental housing segments. The economic downturn in Alberta beginning in 2015 is still being felt by residents at this point in time. As a result, households and individuals that are being priced out of the housing market require less costly housing options. Given the current market conditions, housing for the most low-income households is not economically viable without some form of assistance, subsidies, incentives or grants from at least one or more levels of government as well as active cooperation from the development community and non-profit agencies.

The reader should note that a large proportion of total housing needs in the Town are expected to be addressed through market-rate housing. However, even within market-rate housing there is a clear need for low-cost housing options. Additionally, non-market housing is primarily for a much smaller proportion of families and individuals who are facing affordability issues, homelessness or mental health or substance abuse issues. The latter sections will examine the relative housing needs in the market as well as non-market housing in the Town.

5.2 Potential strategies for Town of Sylvan Lake

The Town could potentially ensure an effective response to the declining affordability and limited supply of affordable housing through:

Low cost strategies

- **Regulatory measures:** Low cost regulatory measures such as density bonus program, secondary suites, small single-family lot sizes, demolition control and rental loss prevention programs are expected to be effective in increasing the supply of housing in the Town.
 - conducting regular housing needs assessments of the community;
 - creating effective land use policies and design guidelines for enhancing supply of affordable housing;
 - creating guidelines for affordable housing, rental housing and special needs housing in the Municipal Development Plan;
 - promoting medium-density, ground-oriented housing as a way to address affordability;
 - rezoning or up-zoning of a specific site if a certain type of housing is developed;
 - small lot zoning which allows for more affordable single-family units (found by the consultant to be supported by local developers);
 - reduction of setbacks;
 - reduction of minimum lot sizes;
 - reduced parking and other requirements;
 - allow infill developments in older residential neighborhoods (ex. Parkvale Overlay District in Red Deer)
 - housing agreements for securing affordable housing over the long term; and,
 - fast-tracking or streamlining development applications and creating guidelines to facilitate development applications involving affordable housing components.
- **Community partnerships:** Developing strong community partnerships with non-profit organizations and the development community would be critical to the success of supportive/transitional and non-market housing in the Town. These organizations are knowledgeable about their communities or client group and often act as the operating partner, managing the housing and support services on an ongoing basis.
- **Education and advocacy measures:** The Town could enhance the understanding and support for low-cost housing and affordable housing by:
 - building community awareness and support for low-cost housing and affordable housing;
 - helping developers and non-profit groups in accessing funding and support from senior levels of government; and,
 - partnering with the development community, non-profit agencies, community organizations, along with the Federal and Provincial governments in conducting

housing research and making policies for enhancing affordable housing in the community

Medium cost strategies

- **Create an Affordable Housing Reserve Fund:** The fund could provide capital grants for the acquisition, development, and retention of affordable housing in the Town; primarily for households with low to moderate income. The fund could also help in facilitating senior government and private sector investments in affordable housing projects.
- **Housing agreements:** The Town could use housing agreements to ensure that affordable housing units remain affordable in the long-term, and this is particularly important when a municipality has made significant contributions in the form of land or capital (from housing funds).
- **Create a Homelessness and Housing Fund:** The Town could address homelessness through a Homelessness and Housing Fund which relies on community amenity contributions routed through the Town's hypothetical Affordable Housing Reserve Fund. In addition, the Town could set up a non-profit society to oversee the above fund and to raise additional funds from non-municipal funding sources, as a result of its non-profit status (similar to the City of Surrey, BC).

High cost strategies

- **Partnership with Provincial government:** The Town could partner with the Province through Memorandums of Understanding (MOUs) to develop and operate emergency, transitional and supportive housing. Under these MOUs, the municipal partner is required to provide Town-owned land on a long-term lease, waive all application and development fees, and consider partial or full property tax exemption for the non-profit operator.
- **Fiscal measures and direct provisioning:** Higher cost fiscal measures would be effective in enhancing the supply of low-cost market rate housing and non-market housing in the short run:
 - reducing or waiving development cost charges, building permit fees or property taxes for building owned or held by a charitable, philanthropic or other non-profit corporation; and,
 - donating municipal land or leasing land at/or below market value for developing affordable market and non-market housing in the Town.
- **Direct service provision:** The Town could also:
 - Create or enhance existing housing corporations that provide housing and supports to low and moderate-income households; and,
 - develop purpose-built rental units and renovate existing buildings.

5.3 Provincial government role

The Provincial government plays a very important role in the provision of affordable housing through the provincial government of Alberta. Alberta's government partners with non-profit agencies, the private sector and other levels of government to:

- enhance the supply of affordable rental housing for the most vulnerable individuals and households in the Province;
- enhance the overall affordability of market housing through increased supply of higher density and lower priced housing;
- provide rent assistance to eligible housing in the private market; and,
- support programs and non-market housing aimed at individuals with mental health, substance abuse and homelessness related issues.

Alberta's provincial government is responsible for affordable housing programs in Alberta, including:

- **Subsidized Housing:** It provides subsidized housing for individuals and families that have low income and meet eligibility criteria.
- **Emergency Housing:** It provides emergency shelters, drop-in centres (a place to wash, do laundry and use other services), temporary shelters, Homeless Outreach Program and Aboriginal Outreach Program in addition to the Homelessness Prevention Program.
- **Transition Houses/Safe Houses/Second Stage Housing:** The Alberta government supports transition houses and safe homes for women (aged 19 years and older) who are at risk of violence, or who have experienced violence. The programs provide women and children with a temporary place to stay, support services, referrals and assistance in planning next steps.
- **Addiction Recovery Program:** Stable, short-term housing for individuals participating in a substance use recovery program.
- **Supportive Housing:** For people who may have mental and physical health conditions, substance use and/or other challenges that puts them at higher risk of homelessness.
- **Seniors' Rental Housing:** Providing available rental units appropriate for seniors who do not require in-house services.
- **Special Needs Housing:** Special Needs Housing options are available for individuals who have special housing needs, including: people with developmental disabilities; people with physical challenges; victims of family violence; wards of the provincial government; the hard-to-house; and any other group with special housing needs.
- **Independent Living Program:** A subsidized seniors housing program that provides housing with support services to seniors and people with disabilities.

The Alberta Provincial government allotted \$1.2 billion for affordable housing projects in the 2016 to 2021 period. In particular, private non-profits and municipalities have an opportunity address any of the six areas of funding through the following programs:

- **Affordable and Specialized Housing:** This program aims to develop new affordable housing that facilitates the provision of health and other supports in the community, reduce of homelessness, and develop community-based specialized housing.

- **Seniors Housing Development and Renewal:** The objectives of this program include regenerating and expanding aging buildings, adding new mixed-income supply, and supporting aging in community by integrating accommodation types (e.g. seniors self-contained units with community housing, lodge accommodation and continuing care into a campus of care).
- **Family and Community Housing Development and Renewal:** Created to regenerate and add existing deep subsidy units, increase new mixed-income supply, and blend different unit types to support a range in the age of tenants (e.g. blend seniors self-contained units with community housing).
- **Capital Maintenance and Renewal:** Designed to continue safe operation of existing affordable housing, reduce deferred maintenance throughout the government-owned and/or supported affordable housing portfolio, and improve the physical condition and functionality of existing affordable housing.
- **Indigenous Housing Capital Program:** This Off-reserve Housing initiative is a capital grant program that is currently under development by the ministry. Details related to the purpose and objectives of this program will be added to this Framework upon their approval.
- **Planning funds:** Intended to ensure organizations are able to complete capital planning activities (e.g. feasibility studies, scope and cost definition) to support the development of affordable housing, and to confirm alignment between project scope, schedule and budget parameters.

Other programs include:

- **Residential Access Modification Program (RAMP):** Homeowners or tenants may apply to receive a provincial grant through the Residential Access Modification Program (RAMP). RAMP assists with funding to complete permanent wheelchair modifications that facilitate access into or within their current principle residence. Eligibility is based on gross income, wheelchair use on a continuing basis, and residency status.
- **Special Needs Assistance for Seniors:** Seniors with low-income can get financial assistance to help afford the cost of appliances and specific health and personal supports. To be eligible, one must be 65 years of age or older, be an Alberta resident and Canadian citizen (or have been lawfully admitted to Canada for permanent residence), meet financial eligibility criteria, and be eligible to apply for and have submitted a Seniors Financial Assistance application.
- **Seniors Home Adaptation and Repair Program (SHARP):** Low-interest home equity loans cover a range of home adaptations and renovations to help seniors stay in their homes longer and possibly age-in-place. To be eligible for this program one must have an annual income of \$75,000 or less, be an Alberta resident and Canadian citizen (or have been lawfully admitted to Canada for permanent residence), be 65 years of age or older (only one spouse/partner needs to be at least 65), and be listed as a registered owner of a residential property in a Land Titles Office.

5.4 Federal government role

The Federal government plays an important role in the provision of affordable housing through Canada Mortgage and Housing Corporation (CMHC). It enhances homeownership by facilitating low down payment loans and allowing the use of retirement savings plan for down payments. It provides financial assistance to support activities that facilitate the creation of new affordable housing units (CMHC Seed Funding¹) and provides subsidies for ongoing operations as well as repairs of existing social housing developments. In addition, it works with the development community and non-profit organizations to facilitate the research, development, and funding of public and social housing in communities across Canada. Some of the affordable housing programs that are included under the CMHC and the Alberta government include:

Programs to increase the supply of affordable housing

- **The Investment in Affordable Housing Agreement (IAH):** A commitment by the Governments of Canada and Alberta to invest \$1.9 billion over 8 years (2011-19) to help more individuals, seniors and families' access affordable housing. This funding supports a variety of programs and services in Alberta, such as building new housing and updating the seniors' lodge portfolio. Provinces and territories are cost-matching the federal investment.
- **The Seed Funding program:** supports affordable housing through interest-free loans and non-repayable contributions. There are two funding streams: one for new construction/conversions, and one to preserve existing community housing projects.
- **Affordable Housing Innovation Fund:** Funding for unique ideas and innovative building techniques that revolutionize the affordable housing sector.
- **Rental Construction Financing:** Low-cost loans encouraging the construction of sustainable rental apartment projects across Canada.
- **The Family and Community Housing Development and Renewal Program:** Facilitates major renovation, replacement and extension projects to government-owned and/or supported affordable family and community housing. These housing units are operated under the Alberta Housing Act or through long term operating agreements where tenant rent is set based on the tenant's income

Programs to foster safe independent living

- **Senior's and Housing Direct to Tenant Rent Supplement Program:** A subsidy paid directly to an eligible tenant to assist with rental costs.

Programs to improve housing affordability

- **Community Housing Program:** A subsidy for rental housing to low-income families, senior citizens, and individuals with special needs who cannot afford private sector accommodation. Applicants whose income falls below local income limits are eligible to apply. A tenant's rent, which includes heat, water and sewer expenses, is based on 30 percent of a household's adjusted income.

¹ CMHC Seed Funding is available in the form of a non-repayable contribution of up to \$50,000. Additional funds may be made available in the form of a fully repayable, interest free loan of up to \$200,000.

- **Support For Renters:** Rent Support Programs provide assistance to households in need to obtain and maintain affordable and suitable rental accommodation. The programs provide rent subsidies in eligible rental projects.
- **Housing and Utility Support:** Emergency support that meets the following conditions:
 - The situation occurred due to unforeseeable circumstances beyond your control and,
 - Your situation presents a severe health risk and,
 - You cannot wait until the next benefit period or access other resources.

The allowance may cover emergency costs of:

- Food
- Damage Deposit
- Eviction
- Accommodation (such as a hotel)
- Clothing (such as replacement clothing after a fire)
- Child care
- Transportation
- Essential appliance repairs
- Essential home repairs
- Utility arrears if utilities are about to be disconnected

Individuals must provide proof of need.

5.5 Effective measures for Sylvan Lake

The Town of Sylvan Lake could potentially use a variety of measures to enhance the supply of affordable market and non-market housing in the community, including:

- Use Affordable Housing Fund (similar to the City of North Vancouver, BC), Affordable Homes Renovation Fund/ Employee Housing Service Charge Fund (Whistler Housing Authority, BC) to address some of the persistent housing issues in the community. Housing Reserve Funds have been successfully used by a number of other municipalities across the country to tackle housing issues similar to the Town.
- Execute housing agreements to ensure that affordable housing units remain affordable in the long-term (Cedar Valley Manor, Mission, BC)
- Promote tiny lots/micro-units. Examples:
 - Second Ave, Smithers, BC: Includes six houses on four lots facing a veranda instead of a six-plex and reducing parking requirements. The affordable rental units (540 sf.) rent for \$750 per month, lower than most of the surrounding area.
- Enhancing modular/manufactured/mobile homes supply. Examples:
 - Baker Gardens, Cranbrook, BC: It is one of the largest modular housing developments to be built in British Columbia for low-income seniors (55+ years) under Canada's Economic Action Plan (CEAP). It includes 36 one-storey, one-

bedroom homes, built in groups of four, with Federal and Provincial assistance of \$4.9 million.

- Utilize incentives: Density bonus, tax exemptions, fee exemptions, expedited approvals, DCC exemptions, etc.

The following tables display housing programs for market and non-market housing. These are best practice examples from communities from across Canada that face similar housing challenges as the Town of Sylvan Lake.

Program Name	Program #1 Loreen Place, Victoria, BC	Program #2 Whistler Housing Authority, Whistler, BC	Program #3 Attainable Home Ownership Program, Calgary, AB	Program #4 Clarence Gate, Ottawa, ON	Program #5 Cedar Valley Manor, Mission, BC	Program #6 Carey Place, Saanich BC
Target Group	Low and moderate families with annual income less than \$65,000	Resident employees and retirees	Moderate income households earning 80%-120% of area median income (\$80,400)	Low income households with annual income between \$31,000 and \$48,000	Seniors who want to downsize	Moderate- and low-income independent seniors aged 55 and older
Number & Type of Units	52 units (51 two-bed and 1 one-bed rental units)	1906 units (865 rental and 1,041 owner-occupied units)	48 units (11 one-bed, 110 two-bed and 37 three-bed units)	30 units (5 one-bed, 9 two-bed and 16 three-bed units with 11 market, 19 non-market)	42 units (with life leases)	55 one-bed units (27 of the total are for low-income seniors and the rest are rented at slightly lower than the market rate)
Key Municipal Tools Used	<ul style="list-style-type: none"> • Capital grants from affordable housing trust funds • Increased density • Housing agreements • Parking variance 	<ul style="list-style-type: none"> • Employee housing service charge • Municipal housing authority • Municipal housing reserve fund 	<ul style="list-style-type: none"> • Gifted down payment • City-owned non-profit • Shared appreciation structure • Transfer of City-owned land 	<ul style="list-style-type: none"> • Waived municipal development fees • Delayed payment of City-owned land 	<ul style="list-style-type: none"> • Waived municipal amenity contribution fees for rezoning • Donated land that allows residents to walk to a nearby park 	<ul style="list-style-type: none"> • Capital Regional District provided land on a long-term lease for \$1 a year and received ownership of six market units • Property tax exemption
Project Partners	Greater Victoria Housing Society Greater Victoria Rental Development Society District of Victoria CRD BC Housing CMHC	The Whistler Housing Authority CMHC Whistler employers	Province and the City	CAHDCO CCOC CMHC City of Ottawa Land owners Bank of Montreal	Mission Association for Seniors Housing (MASH) Terra Lumina Life Lease Housing (private sector)	Government of Canada (CMHC) Government of British Columbia (BC Housing) Capital Regional District of Saanich
Project details	Seed Funding and an interest-free Proposal Development Funding (PDF) loan from CMHC. Equity contributions of \$370,000 each from the Victoria Affordable Housing Fund and the Capital Regional District Housing Trust Fund.	Whistler uses the Employee Housing Service Charge Fund to fund affordable housing for the community's permanent tourism employees. The charge is levied on projects that increase the number of employees. It uses	Attainable Homes holds restrictive Covenant on title. Equity gains are tied to market and also based on years of ownership: Year 0-1, 0%; year 1-2, 25%; year 2-3, 50%; year 3+, 75% The program is designed to be self-funding and will not	Restrictive covenant on title and equity gains tied to Canadian Consumer Price Index.	When selling, the owner gets 95 per cent of the original value. If the unit's value has gone up, then the seller receives up to half of the difference—the exact amount depends on the length of ownership.	The affordable apartments were created with capital funding of more than \$4 million from the federal and provincial governments, including \$2 million in federal funding through Canada's Economic Action Plan.

Sylvan Lake: Sustainable Housing Initiative

	Mortgage financing of \$9.6 million facilitated by the Province through its Community Partnership Initiative.	a housing agreement with the right of first refusal and equity gains tied to Canadian CPI	require additional subsidy to develop additional 'attainable' units.		MASH re-markets the unit with a resale prices no more than half of the market index	
--	---	---	--	--	---	--

Table 24: Project examples: Housing for low to moderate income families and seniors

Program Name	Program #7 Chesterfield House, North Vancouver, BC	Program #8 HYAD Place, North Vancouver, BC	Program #9 Commercial Drive Apartments, Vancouver, BC	Program #10 The Cedars, Salt Spring Island, BC	Program #11 Timber Grove Apartments, Surrey, BC	Program #12 Willowbridge Transitional Housing, Kelowna, BC
Target Group	Mental health clients	Young adults with development disabilities	Adults living with mental health challenges	Low-income senior women and women affected by domestic violence	Mental health clients, homeless and those at risk of homelessness	People who are homeless or at risk of being homeless and people with health issues
Number & Type of Units	24 units (10 studio, 8 one-bed and 6 two-bed units)	16 units (one-bed units with 14 units for young adults with developmental disabilities and two for staff)	18 units (affordable rental apartments in a renovated 1960's walkup with a rent of \$375 per month)	Three bedrooms for senior women, eight transitional suites for women and children	52 units (studio apartments)	40 units (studio apartments)
Key Municipal Tools Used	<ul style="list-style-type: none"> Affordable housing reserve fund Increased density Preservation of existing rental units Infill development Reduced parking 	<ul style="list-style-type: none"> Donated land 	<ul style="list-style-type: none"> Housing Grant (\$150,000) 		<ul style="list-style-type: none"> Provincial-municipal MOU Long-term lease of District-owned land Waiver of development fees Property Tax Relief 	<ul style="list-style-type: none"> Donated land valued at over \$560,000
Project Partners	District of North Vancouver BC Housing Marine view Housing Society	Government of Canada (CMHC) Government of British Columbia (BC Housing) District of North Vancouver North Vancouver School District Terra Housing Consultants	Government of Canada (CMHC and HRSDC) Province of British Columbia (BC Housing) District of Vancouver	Salt Spring Island Abbeyfield Housing Society Island Women Against Violence Society CMHC BC Housing CRD Salt Spring Lions Club Salt Spring Island Foundation Private donors	District of Surrey BC Housing VANOC Fraser Health Coast Mental Health	Government of Canada (CMHC) BC Housing District of Kelowna Canadian Mental Health Association John Howard Society of Central and South Okanagan
Project details	Total capital cost of nearly \$4.34 million, with \$2.50 million for the purchase price of 16 units and land and \$1.8 million for upgrades and addition of 9 units. Of the total, District of North Vancouver Affordable Housing Reserve Fund provided \$1.625 million, BC Housing provided \$1.625 million and Marineview Housing Society provided \$1.050 million.	CMHC provided Seed Funding and BC Housing provided roughly \$5.3 million in provincial capital funding to the project, while HYAD Society provided \$166,000 in equity. The land valued at over \$1.1 million was obtained from the North Vancouver School District, with the assistance of the District of North Vancouver.	CMHC provided RRAP funding of \$800,000 for renovations, and Human Resources and Skills Development Canada (HRSDC) contributed \$500,000 through the Homelessness Strategy. The Province of BC provided over \$1 million in interim financing from its Community Partnerships	The \$1.35 million project received funding of \$280,000 from the federal and provincial governments. Further funding was provided by the Government of British Columbia, the Capital Region District, the Salt Spring Lions Club and the Salt Spring Island Foundation. The two non-profit organizations also provided cash	Total capital cost of \$13.2 million. District of Surrey provided land on long-term lease for \$10 (valued at \$2.3 million) and waived fees and taxes (\$306,506). Fraser health provided a \$10.5 million capital grant and BC Housing provided a \$22,835 landscaping grant.	Total capital cost of nearly \$8.4 million, from all three levels of government. CMHC and BC Housing gave matching contributions of \$2.97 million each under the Canada-British Columbia Affordable Housing Program. The Government of B.C. also provided a grant of \$4.8 million

Sylvan Lake: Sustainable Housing Initiative

			Initiative. Coast Mental Health provided roughly \$700,000 in equity	equity of more than \$300,000.		and annual operating funding of nearly \$490,000.
--	--	--	--	--------------------------------	--	---

Table 25: Project examples: Non-market housing for vulnerable populations

The Town has a total of 6,851 addresses spread out over 4,301 acres of land.

6 Land utilization

This section examines the detailed parcel level dataset provided by the Town. The dataset includes information on each of the property addresses including parcel size, acreage, zoning information, assessment class, assessed land and improvement value and actual use category. The dataset identifies 6,851 addresses in the Town, spread out over 4,301 acres of land.

Property Class	# of Parcels	Acres
Residential	5,823	957
Heavy Industry	35	66
Light Industry	94	298
Business	58	115
Recreational	178	340
Direct Control	601	118
Future Designation	61	2,402
Agriculture	1	4
Total	6,851	4,301

Table 26: Parcel level dataset
Source: Town of Sylvan Lake

6.1 Commercial Zones

The Town has the following commercial zones as per the Zoning Bylaw No. 1695/2015:

- CN Neighbourhood Convenience Commercial District: This zone identifies the convenience commercial and personal service uses that are intended to serve the day-to-day needs of resident within a residential community. It allows for small scale commercial use.
- CNS Neighbourhood Shopping Centre: This zone provides for a provision of services to the larger community with a range of small to medium scale commercial uses, located adjacent to collector or arterial roads. It allows for commercial use.
- CH Highway Commercial District: This zone provides for small to large scale commercial uses and compatible uses that are adjacent to a major thoroughfare and designed to serve the Town and surrounding area. It allows for residential use in conjunction with highway commercial uses.

6.2 Residential Zones

The Town has the following residential zones as per the Zoning Bylaw No. 1695/2015:

- R1 Large Lot Residential District: The purpose is to provide low density zoning for single-family detached dwelling housing on large serviced urban lots.
- R1A Medium Lot Residential District: The purpose is to provide low density zoning for single-family dwelling use similar to R1, but with smaller lots than R1.
- R2 Medium Density Residential District: The purpose is to provide a zone for detached dwellings, row housing and apartment buildings.
- R3 High Density Residential District: The purpose is to provide a for higher density multiple-family dwellings used for apartment buildings and rest homes.
- R4 Manufactured Home District: The purpose is to provide a zone for mobile home parks in locations with full urban services.
- R5 Narrow Lot General Residential District: The purpose is to provide a zone for low density residential development in the form of detached dwellings, secondary suites, and limited commercial uses on narrow lots.
- R5A Narrow Lot Duplex Residential District: The purpose is to provide a zone low density residential development in the form of duplexes and other compatible uses on small lots.
- RMB Marina Bay Residential District: To provide an area for residential development, comprehensively designed around the lakeshore and marina, in the form of detached dwellings and compatible uses.
- NRO Neighbourhood Redevelopment Overlay District: The purpose is to ensure new residential development is compatible with community character and streetscape, and the existing neighbourhood character is maintained; and, new residential development is of high-quality design and craftsmanship.

Sylvan Lake: Sustainable Housing Initiative

Zoning Categories		Min Lot Area (sqm)	Max Lot Coverage	Min Floor Space (sqm)*	Height (Principal Building)
R1	Detached dwelling	555 (interior parcel) 610 (corner parcel)	45%	92.5	10.5 m / 2 Storeys
R1A	Detached dwelling	460 (interior parcel) 520 (corner parcel)	45%	84	10.5 m / 2 Storeys
R2	Detached dwelling, row housing and multiple-family apartment	Detached: 461 (interior parcel) 520 (corner parcel) Duplexes: 325 (interior parcel) 370 (corner parcels) Row houses: 185 (interior parcel) 275 (corner parcels) Four-plexes: 180 (interior parcel) 185 (corner parcels) Stacked row houses and Apartments: 82 for each bachelor and one bedroom dwelling unit 102 for each dwelling unit with more than one bedroom	Detached dwellings, duplexes, row houses, triplexes, and four-plexes: 45% Apartments and stacked row houses: 60%	Detached dwellings: 78.75 Duplexes: 59.25	Stacked Row houses and Apartments: <i>Flat Roof</i> : 10.0 m; <i>Sloped Roof</i> : 12.5 m (maximum of three full storeys above grade) All others: 10.5 m
R3	Multiple-family apartment	Row houses: 185 (interior parcel) 275 (corner parcel) Triplexes/Four-plexes: 180 (interior parcel) 185 (corner parcel) Stacked row houses and Apartments: 82 for each bachelor and one bedroom dwelling unit 102 for each dwelling unit with more than one bedroom	Row houses and four-plexes: 50% Stacked row houses and Apartments: 60%	Not Applicable	Stacked row houses and Apartments: <i>Flat roof</i> : 15.0 m; <i>Sloped roof</i> : 18.75 m (maximum of four full storeys above ground) All Others: 10.5 m
R4	Manufactured/Mobile Home	Depends on lot coverage and minimum yard requirements	45%	65	5 m
R5	Low density detached dwellings, secondary suites and limited commercial uses on narrow lots	Detached dwelling (with some exceptions): 348 (interior parcel) 388 (corner parcel)	50%	78.75	10.5 m / 2 Storeys (with some exceptions)
R5A	Low density duplexes and other compatible uses on narrow lots	Duplexes 240 (interior parcel) 280 (corner parcel)	50%	58	10.5 m / 2 Storeys (with some exceptions)
RMB	Detached dwelling for lakeshore and marina	Detached dwelling (with some exceptions): 285 555 (interior parcel) 610 (corner parcel)	45%	78.75	11 m
NRO	New residential development (Overlay)	Detached dwellings: 348.4 (interior parcel) 418.1 (corner parcel)	10%	Not Applicable	Not Applicable

Table 27: Residential zones Bylaw specifications

Source: Urbanics Consultants and the Town of Sylvan Lake

6.3 Residential uses and products by zoning categories

The detailed parcel level dataset identifies 6,851 addresses in the Town spread out over 4,301 acres of land. Of the total addresses and land area, the residential uses represent 5,823 addresses and roughly 953 acres of land. Table 28 provides a detailed breakdown of the number of parcels and assessed value by zoning categories for the entire Town.

Zoning	# of Parcels	Area (acres)	2018 Assessed Value					
			Land	Land per acre	Land per parcel	Building	Total	Per Parcel
R1	2,186	389	\$ 307,242,400	\$ 788,914	\$ 140,550	\$ 493,974,060	\$ 801,216,460	\$ 366,522
R1A	432	71	\$ 59,321,440	\$ 833,909	\$ 137,318	\$ 96,596,330	\$ 155,917,770	\$ 360,920.76
R2	692	95	\$ 73,081,360	\$ 772,757	\$ 105,609	\$ 96,233,640	\$ 169,315,000	\$ 244,674.86
R3	591	87	\$ 45,401,730	\$ 523,769	\$ 76,822	\$ 90,614,430	\$ 136,016,160	\$ 230,145.79
R4	158	75	\$ 17,741,250	\$ 235,004	\$ 112,286	\$ 12,336,800	\$ 30,078,050	\$ 190,367.41
R5	1,558	219	\$ 189,739,320	\$ 867,276	\$ 121,784	\$ 258,230,640	\$ 447,969,960	\$ 287,528.86
R5A	111	10	\$ 8,021,060	\$ 774,982	\$ 72,262	\$ 9,617,360	\$ 17,638,420	\$ 158,904.68
RMB	95	11	\$ 43,263,120	\$ 3,881,263	\$ 455,401	\$ 24,384,450	\$ 67,647,570	\$ 712,079.68
CN	4	3	\$ 1,157,670	\$ 389,891	\$ 289,418	\$ 1,357,020	\$ 2,514,690	\$ 628,672.50
CNS	48	76	\$ 24,864,890	\$ 327,781	\$ 518,019	\$ 55,055,450	\$ 79,920,340	\$ 1,665,007.08
CH	6	36	\$ 5,202,180	\$ 146,053	\$ 867,030	\$ 7,194,350	\$ 12,396,530	\$ 2,066,088.33
I1	94	298	\$ 39,591,670	\$ 132,668	\$ 421,188	\$ 34,824,340	\$ 74,416,010	\$ 791,659.68
I2	35	66	\$ 13,411,470	\$ 203,919	\$ 383,185	\$ 6,890,090	\$ 20,301,560	\$ 580,044.57
EOS	2	3	\$ 1,041,000	\$ 326,244	\$ 520,500	\$ -	\$ 1,041,000	\$ 520,500.00
PF	49	191	\$ 28,883,120	\$ 150,889	\$ 589,451	\$ 48,389,970	\$ 77,273,090	\$ 1,577,001.84
RF	127	146	\$ 10,612,160	\$ 72,621	\$ 83,560	\$ 3,413,350	\$ 14,025,510	\$ 110,437.09
FD	61	2,402	\$ 20,644,198	\$ 8,594	\$ 338,429	\$ 7,453,560	\$ 28,097,758	\$ 460,618.98
L-DC	197	22	\$ 16,337,120	\$ 738,795	\$ 82,930	\$ 13,631,820	\$ 29,968,940	\$ 152,126.60
DC-1	14	11	\$ 2,716,620	\$ 241,171	\$ 194,044	\$ 3,194,430	\$ 5,911,050	\$ 422,217.86
DC-2	2	3	\$ 1,027,940	\$ 395,362	\$ 513,970	\$ 12,133,430	\$ 13,161,370	\$ 6,580,685.00
DC-50	80	24	\$ 13,178,880	\$ 558,977	\$ 164,736	\$ 16,863,230	\$ 30,042,110	\$ 375,526.38
W-DC	308	59	\$ 62,130,900	\$ 1,057,379	\$ 201,724	\$ 45,743,660	\$ 107,874,560	\$ 350,242.08
AG	1	4	\$ 235,600	\$ 60,791	\$ 235,600	\$ 289,270	\$ 524,870	\$ 524,870.00
Total	6,851	4,301	984,847,098			1,338,421,680	2,323,268,778	

Table 28: Zoning categories and 2018 assessed values

Source: Urbanics Consultants Ltd. and Town of Sylvan Lake

Residential zones account for 85 percent of the total parcels in the Town, a significant share of the total parcels. The distribution of residential zoned uses and their share of total parcels in the Town are provided below:

- R1 - 2,186 parcels or 32 percent of the total parcels in the Town.
- R1A - 432 parcels or 6 percent of the total parcels in the Town.
- R2 - 692 parcels or 10 percent of the total parcels in the Town.
- R3 - 591 parcels or 9 percent of the total parcels in the Town.
- R4 - 158 parcels or 2 percent of the total parcels in the Town.
- R5 - 1,558 parcels or 23 percent of the total parcels in the Town.
- R5A - 111 parcels or 2 percent of the total parcels in the Town.
- RMB - 95 parcels or 1 percent of the total parcels in the Town.

Apart from the above, 60 parcels or 1 percent of total parcels in the Town are zoned commercial and 129 parcels or 2 percent of all parcels are zoned industrial.

6.4 Land utilization analysis

The dataset does not include the built-up information on each of the parcels (under residential use) and is not suitable for a detailed land utilization analysis. However, to provide a rough measure of land utilization in the Town we have examined the assessed value of improvements in comparison to the assessed value of land and have identified parcels that are:

- Vacant (i.e. have no building values);
- Under-utilized parcels (with assessed value of buildings below 50 percent of the total assessed value); and,
- Adequately-utilized parcels (with assessed values of buildings greater than or equal to the 50% threshold).

Zoning	# of Parcels	Area (acres)	Land Utilization (acres)			Number of Parcels			Parcels with Unassessed Property Values	Acres with Unassessed Property Values
			Vacant	Under-Utilized	Adequately-Utilized	Vacant	Under-Utilized	Adequately-Utilized		
R1	2,186	389	33	31	325	103	144	1939	-	-
R1A	432	71	24	0	47	96	3	333	-	-
R2	692	95	14	14	67	82	87	520	3	-
R3	591	87	28	2	38	58	2	459	72	18
R4	158	75	44	24	7	7	93	58	-	-
R5	1,558	219	64	28	123	220	181	1117	34	4
R5A	111	10	2	2	4	30	1	50	30	2
RMB	95	11	0.3	11	0	2	93	0	-	-
CN	4	3	1	0.3	1	1	1	2	-	-
CNS	48	76	14	3	59	8	8	32	-	-
CH	6	36	13	0	4	4	0	2	-	18
I1	94	298	192	38	69	30	25	39	-	-
I2	35	66	18	24	7	10	11	6	8	17
EOS	2	3	3	0	0	2	0	0	-	-
PF	49	191	68	17	88	36	3	9	-	-
RF	127	146	87	27	0.1	6	119	1	-	-
FD	61	2,402	2,252	108	35	37	11	5	7	-
L-DC	197	22	1	19	2	4	12	181	-	-
DC-1	14	11	4	0.02	8	4	1	9	-	-
DC-2	2	3	0	0	3	0	0	2	-	-
DC-50	80	24	4	9	10	15	29	36	-	-
W-DC	308	59	11	31	17	47	179	82	-	-
AG	1	4	0	0	4	0	0	1	-	-
Total	6,851	4,301	2,877	389	918	802	1,003	4,883	154	59

Table 29: Land utilization analysis

Source: Urbanics Consultants Ltd. and Town of Sylvan Lake

The distribution of residential zoned uses and their share of vacant land in the Town are significantly low. The shares are provided below:

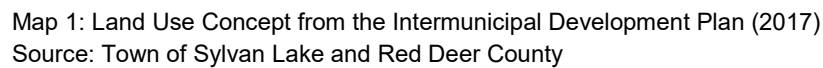
- R1 - 103 parcels or 5 percent of the total vacant parcels in the Town.

- R1A - 96 parcels or 22 percent of the total vacant parcels in the Town.
- R2 - 82 parcels or 12 percent of the total vacant parcels in the Town.
- R3 - 58 parcels or 10 percent of the total vacant parcels in the Town.
- R4 - 7 parcels or 4 percent of the total vacant parcels in the Town.
- R5 - 220 parcels or 14 percent of the total vacant parcels in the Town.
- R5A - 30 parcels or 27 percent of the total vacant parcels in the Town.
- RMB - 2 parcels or 2 percent of the total vacant parcels in the Town.

Vacant residential zoned parcels present opportunities for housing developments within the Town's boundaries prior to the annexations from the county. The existing infrastructure within the Town's previous boundaries is an opportunity to create density and increase the affordable housing supply while limiting the cost to developers and ultimately local government of extending and maintaining municipal infrastructure services to low-density suburban developments.

Future Designation zoned parcels represent a significant opportunity for augmenting the housing supply in the long-run. A total of 2,877 vacant acres are available for future development, most of which is designated to be zoned residential (see Map 1 below). The annexation increased the total acres of the Town from 3,845 to 5,595, which will significantly increase the Town's housing development options in the future.

The table also suggests that most of the R4 zoned lands are some of the least vacant lands and the Town may benefit by additional lands being zoned in these categories due to their ability to create affordable housing options. In addition, there are 58 vacant R3 zoned parcels which might provide opportunities for developing affordable multi-family dwellings for ownership or rental. This zoning category has witnessed significant development activity in recent past and has resulted in some of the most affordable housing units in the Town.



7 Housing needs projections

7.1 Housing needs as a result of growth in households

This section examines the future housing needs of the community based on the population and household growth projections. The population growth projections are based on the Census 2016 population counts for the Town of Sylvan Lake and the adjusted age cohort and gender-based population growth rates for Census 8 for the period 2011 - 2036 (Alberta Stats, March 2019). These population projections incorporate age-cohort and gender-based fertility and mortality data and mobility information for the geography to project the future population for the region.

Further, distribution of the households based on the age of the head of the household (2016 Census) have been used to estimate the total number of households over the projection period; assuming that household maintainer rates for each of the age-groups in the population stay constant over the study period.

The household projections show an increase of 592 households every five years or a total of 2,369 households during 2016 - 2036. The resulting estimates of households by age cohort for the Town are shown in the tables below.

Population	2011	2016	2021	2026	2031	2036
Under 15 years	2,980	3,455	3,737	3,963	4,153	4,344
15 to 24 years	1,800	1,913	2,013	2,329	2,598	2,788
25 to 34 years	2,275	2,681	2,669	2,693	2,877	3,252
35 to 44 years	1,920	2,403	2,723	3,701	3,701	3,252
45 to 54 years	1,780	1,843	1,848	2,026	2,340	3,750
55 to 64 years	1,140	1,759	1,567	1,465	1,483	1,378
65 to 74 years	510	791	976	1,196	1,240	1,169
75 years and over	355	495	599	762	996	1,247
Total	12,760	15,341	16,132	18,135	19,388	21,180

Household	2011	2016	2021	2026	2031	2036	Average
Under 25 years	231	260	278	305	327	345	
25 to 34 years	1,201	1,415	1,408	1,421	1,518	1,716	
35 to 44 years	1,058	1,325	1,501	2,041	2,041	1,793	
45 to 54 years	1,024	1,060	1,063	1,166	1,346	2,157	
55 to 64 years	561	865	771	720	729	678	
65 to 74 years	284	440	543	665	690	650	
75 years and over	186	260	315	400	523	655	
Total	4,545	5,625	5,879	6,717	7,173	7,993	
Housing needs							
5 year period			254	838	456	820	592
Annual			51	168	91	164	119

Table 30: Population and household projection

Source: Urbanics Consultants Ltd.

Assuming that tenure preference rates remain stable, demand for housing, by age cohort and tenure can be estimated as follows:

Owner-occupied	2011	2016	2021	2026	2031	2036	Average
Under 25 years	76	85	91	100	107	113	
25 to 34 years	738	870	866	874	933	1,055	
35 to 44 years	791	990	1,122	1,525	1,525	1,339	
45 to 54 years	763	790	792	869	1,003	1,608	
55 to 64 years	467	720	641	600	607	564	
65 to 74 years	232	360	444	544	564	532	
75 years and over	151	210	254	323	423	529	
Total	3,217	4,025	4,211	4,834	5,162	5,740	
Housing needs							
5 year period			186	623	328	579	429
Annual			37	125	66	116	86

Renter-occupied	2011	2016	2021	2026	2031	2036	Average
Under 25 years	156	175	187	205	220	232	
25 to 34 years	462	545	542	547	585	661	
35 to 44 years	268	334	380	516	516	453	
45 to 54 years	261	270	271	297	343	549	
55 to 64 years	94	145	129	121	122	114	
65 to 74 years	52	80	99	121	125	118	
75 years and over	36	50	61	77	101	126	
Total	1,328	1,599	1,669	1,884	2,012	2,254	
Housing needs							
5 year period			70	215	128	242	164
Annual			14	43	26	48	33

Table 31: Owner and renter household growth projections - 2011-2036

Source: Urbanics Consultants Ltd.

The owner and renter household growth projections suggest that the Town would add:

- 429 new owner-households every five years or a total of 1,715 owner-households during the period 2016 - 2036.
- 164 new renter-households every five years or a total of 655 renter-households during 2016 - 2036.

These estimates have been broken down further to estimate the number of households in core housing need by tenure, which is summarized on the next page.

Housing Needs	2011	2016	2021	2026	2031	2036	Average
Owner occupied	3,217	4,025	4,211	4,834	5,162	5,740	
Renter-occupied	1,328	1,595	1,669	1,884	2,012	2,254	
Total housing needs	4,545	5,620	5,879	6,717	7,173	7,994	
Net housing needs							
Owner occupied							
5 year period			186	623	328	579	429
Annual			37	125	66	116	86
Renter-occupied							
5 year period			74	215	128	242	165
Annual			15	43	26	48	33
Core Housing Needs	2011	2016	2021	2026	2031	2036	Average
Core housing needs							
Owner occupied	97	121	126	145	155	172	
Renter-occupied	120	144	150	170	181	203	
Net housing needs							
Owner occupied							
5 year period			5	19	10	17	13
Annual			1	4	2	3	3
Renter-occupied							
5 year period			6	20	11	22	15
Annual			1	4	2	4	3

Table 32: Households in core housing needs, 2011-2036

Source: Urbanics Consultants

Table 32 provides the number of households that are likely to experience core housing need. The projections suggest that 51 new owner-households and 59 new renter-households are likely to be in core housing needs during 2016 - 2036.

It is based on the assumption that 3 percent of all new owner-households and 9 percent of all new renter-households are likely to experience core housing needs over the study period. Thus, overall:

- Out of a total of housing needs for 1,715 owner-occupied units in the Town, 46 households are expected to be in core housing needs.
- Out of a total of housing needs for 659 renter-occupied units in the Town, 59 households are expected to be in core housing needs.

The new households in core housing needs can be expected to fail the suitability, adequacy and affordability thresholds in the Town. The Town will be well served by implementing programs and policies that address the needs of these households, especially by enhancing the supply of affordable rental housing units in the Town.

7.2 Development implications

The housing needs in a community are a reflection of the number of households in a community. However, development activity in a community is likely to be in excess of the actual growth in the number of households (permanent residents of the community). This is primarily because development activity in a community would typically include, in addition to new household growth, the following:

- Development activity for replacing of old housing stock, which includes any housing that has reached the end of its useful life and is unfit for human habitation. This typically represents roughly 5 percent of the total housing stock in similar communities. Further, assuming that roughly 4 percent of all housing in the Town is in need of major repairs, it is likely that at least a third of these homes (or 5 percent) needs replacement.
- Vacant dwelling units and dwellings used by temporary residents, which includes any structural vacancy in owner-occupied and renter-occupied homes as well as vacation homes and homes occupied by temporary residents (roughly 14 percent the total housing in 2016).

7.3 Non-market housing needs

The Town currently has an inventory of roughly 181 non-market units or 3 percent of the total occupied housing stock (5,630 in 2016).

There are roughly 95 units of seniors housing and 60 units of Supportive Living. There is a need for roughly 8 more Supportive Living units based on the current waitlist (as of April 5th, 2019). Although the senior housing locations do not have a current waitlist, a significant portion of the stakeholder interviews and survey data points to an unmet need for affordable units that are accessible, barrier-free senior housing. If the current rate of senior housing for the population continues (14 percent), then roughly 183 senior housing units will be needed by 2036. o If the current rate of Supportive Living for the population continues (10 percent), then roughly a total of 131 Supportive Living units will be needed by 2036.

According to the 2016 Census, about 5.8 percent of residents in Sylvan Lake are 65 years or older and low income; this equates to roughly 65 seniors that may be in need of affordable senior housing. This number is expected to grow as more residents age into the 65 years old and over age group. With roughly 95 senior housing units currently available in Town, there will likely be a future need for additional senior housing. If the senior population continues to have a rate of 5.8% of low income seniors, then by 2036 there will be a need for at least 76 senior households that may need low-income senior housing.

There is no emergency homeless shelters or transition housing for adults in the Town of Sylvan Lake. There is an unmet need for roughly 25 emergency homeless shelter units and at least 16 transition home units in the community (respectively 0.4 percent and 0.3 percent of the total

occupied housing). Thus, the Town is expected to have a need for roughly 32 emergency shelters and 24 transitional housing by 2036.

The current non-market housing need for the community is anticipated to be roughly 230 units (4 percent of the current total occupied housing). Further, assuming that the Town is able to maintain its future non-market housing at 2016 levels the housing needs of the community will be roughly 269 units (4 percent of 6,717) by 2026 and 320 units by 2036.

The Town might also require additional affordable rental housing for its low-income household, as roughly 38 percent of its renter-households are facing affordability issues as they pay over 30 percent of their income for shelter. At least 610 renter-households are expected to be facing affordability issues in 2016, which is likely to increase to roughly 716 households by 2026 and roughly 856 by 2036.

The reader should note that the rental housing needs estimated above are already included in the housing needs estimate for the Town. However, emergency, supportive and transitional housing is not included in the above estimation as these types of housing would typically be identified as collective dwellings (dwellings which are institutional, communal or commercial in nature) in the Census.

7.4 Potential new demand by the age of household maintainer

The Town is expected to display the following growth or decline in the number of households (by the age of the household maintainer), during the period 2016 – 2036:

Under 25 years	Total number of households in this group will increase by 85 net new households, with 28 owner-households and 57 renter-households
25 to 34 years	Total number of households in this group will increase by 301 net new households, with 185 owner-households and 116 renter-households
35 to 44 years	Total number of households in this group will increase by 468 net new households, with 349 owner-household and 119 renter-household
45 to 54 years	Total number of households in this group will increase by 1097 net new households, with 818 owner-household and 279 renter-household
55 to 64 years	Total number of households in this group will decrease by 187 households
65 to 74 years	Total number of households in this group will increase by 210 net new households, with 172 owner-households and 38 renter-households
75 years and over	Total number of households in this group will increase by 395 net new households, with 319 owner-households and 76 renter-households

Thus, the primary housing needs are expected to be in the following demographic groups:

Householders 45 - 54 years

This group represents middle-age households with maintainers in the 45 – 54 years age group. This household group is more inclined towards homeownership, especially a home where they

Focus areas:

- *Address market-rate housing needs*
- *Address non-market housing needs*
- *Enhance supply of rental housing*
- *Enhance housing affordability*
- *Facilitate development on vacant lands*
- *Prepare for anticipated growth in population aged 65 years and over*

can foresee can spending their retirement years. Typically, these householders have stable careers, are already married or re-married, and are witnessing their children leave or prepare to leave the home. This demographic segment would generally prefer more small single-family units and multi-family units with finer features and furnishings. This segment is expected to display a housing need for 818 owner-occupied housing units and 279 renter-occupied units.

Householders 65 + years

This demographic segment includes empty nesters, retirees and seniors and can include households with low income and net wealth (requiring social housing) as well as households that were well off and have sizeable wealth. This segment is expected to display a housing need for 491 owner-occupied housing units and 114 renter-occupied units. This demographic segment includes two distinct categories:

- independent elderly (singles and married couples in good health): Independent elderly exhibit market characteristics more similar to that of the primary market, but with certain adjustments (e.g. a preference for generally smaller, lower-maintenance units, with a preference for greater access to certain amenities and facilities such as health care and convenience retail, to name just a few).
- elderly in need of assistance (singles and couples with lower incomes and health concerns): These households require a wide variety of seniors housing and care options, including congregate care units and Supportive Living units.

8 Findings and recommendations

The Town of Sylvan Lake faces significant challenges in meeting its present and projected housing needs. Our findings from the analyses and the surveys suggest the following major themes:

8.1 Address market-rate housing needs

Findings

Overall the Town is expected to display an additional housing need for 1,716 owner-occupied and 658 renter-occupied housing units during the period 2016 – 2036. This housing need is likely to be distributed between two demographic segments, i.e. with household maintainers

in 45 – 54 years or middle-age households and households with maintainers in 65 years and over or senior households.

The study finds that middle-age households (with maintainers in 45 - 54 years) are expected to display a housing need for 2,398 owner-occupied housing units and 279 renter-occupied units. Also, senior households (with maintainers in 65 years or over) are expected to display a housing need for 490 owner-occupied housing units and 114 renter-occupied units. There will be a contraction in demand among households with maintainers in the 55 years to 64 years age-group.

These demographic segments are more likely to display demand for smaller owner-occupied housing and affordable rental housing.

Recommendations

The Town should periodically assess the residential supply and demand characteristics. The Town will be well served by using the findings from these studies to guide new housing developments within the Town. This will not only identify pressing housing issues in the community but also help in achieving a diversity of housing types and much of the suggested actions that follow will also aid in creating more affordable housing options.

8.1.1 Strategy 1: Enhance density in existing urban properties

Detail: There is an opportunity to allow the owners of existing urban properties to increase density, for example, by converting a garage or basement into a rentable suite, allowing secondary suites, adding a storey, or replacing single-family with multi-family housing. In addition, a significant amount of affordable housing can easily be added by promoting cheaper ground-oriented wood-frame construction multi-family (two- to five-storey) buildings. This strategy is expected to be the most cost effective overall, because it enhances density in existing neighbourhoods, provides additional income to residents, and provides more affordable housing options for residents. However, such development can create local impacts (construction noise and dust problems), which lead to neighbourhood resistance.

Suggested Actions:

- Continue to allow secondary suites and garden suites in existing single-family home zones, subject to neighbourhood context, parking and design considerations. The consultant recommends:
 - require detached housing to be “suite-ready”
 - set amnesty period for homeowners with non-complaint suites to disclose and upgrade
 - allow homeowners a grant up to 50 percent (maximum \$10,000) for renovation expenses related to secondary suites if committed to renting to Sylvan Lake resident for 5 years
- Consider the use of lock-off, secondary and micro-suites in multi-family developments as part of neighbourhood plan updates.

- Allow smaller parcel sizes and subdivisions as well as cooperative ownership structures.
- Promote tiny lots/micro-units. The sixplex facing a veranda is a proven model and could be utilized within R3.
- Reduce parking for detached housing (with no suite) from two spaces to one space.
- Flexibility in minimum lot sizes and setbacks, principally R5 and R5A.
- Encourage compact housing proposals from private developers, ex. Lot splitting, backyard infill, and freehold townhomes).
- Allow higher densities and building heights.

Success Measures: Number of dwelling units; number of housing completions; rent affordability; vacancy rates; assessments.

Strategic Partners: Dept. of Planning, developers and homeowners.

Priority: High

8.1.2 Strategy 2: Enhance the supply of entry-level housing and senior-appropriate housing

The Town will be well served by working with the homebuilders in reducing the costs and the risks associated with developing in the Town. This is especially important because the housing market displays some risks related to the development returns and fluctuating occupancies. Thus, the Town will be well-served by providing incentives to developers of affordable entry-level housing and seniors housing in the community to reduce their front-end costs as well as the anticipated risks in the development. This strategy is expected to be very effective in addressing the housing needs for senior households and younger or low-income households in the community. This would create dwelling types that are needed in the community and at an affordable price.

Suggested Actions:

- Use municipal entitlements and incentives to direct growth within appropriate locations in the Town.
- Potential incentives could include reducing fees and density bonuses
- Work with developers on reducing their front-end costs, especially in developments that are in line with market-rate affordable housing units.
- Use the zoning and permit approval process to guide home development.
- Monitor progress quarterly. Reassess this strategy at least every five years.
- Coordinate land use and transportation to achieve better-designed density

Success Measures: Number of market-rate entry-level housing units, seniors housing units; number of units, sales prices, rent affordability and vacancy rates.

Strategic Partners: Dept. of Planning and home builders.

Priority: High

8.2 Address non-market housing needs

Findings

The Town currently has roughly 181 non-market housing units (3 percent of the total occupied housing). The Town is expected to need up to 320 social housing units by 2036.

Due to the aging demographic of the Town's population, there will continue to be increasing demand for already limited affordable units that are appropriate for seniors or older adults that want to age-in-place. The expected increase in the share of the population aged 65 years and over in Sylvan Lake will likely increase the need for more seniors housing as well as Supportive Living.

The Town is expected to have a need for roughly 32 emergency shelters and transitional housing by 2036. These housing needs will also require support services related to homeless outreach and homelessness prevention, women and children at risk of violence or who have experienced violence, individuals with addiction and substance use problems, individuals with mental and physical health conditions and/or other challenges that puts them at higher risk of homelessness. The reader should note that government-sponsored and subsidized housing is important to serve people with special needs but can only address a small portion of the total affordable housing demands.

Recommendations

Detail: Non-market housing refers to a wide spectrum of housing types, including affordable seniors housing, subsidized social housing for people with special needs, homeless shelters and transition housing and various housing types that low- and middle-income households can rent and purchase.

8.2.1 Strategy 1: Work with other levels of government, community agencies, and the development community to address housing affordability issues

The Town will be well served by working with the non-profit sector and Provincial and Federal agencies to create and implement programs and policies to address that adequate number of affordable rental housing is available to support the increase in low-income singles, families and seniors going forward. In addition, the gap of housing services for mental health, substance abuse and homelessness issue in the community is also important to address.

Suggested Actions:

- Explore opportunities for innovative multi-agency cooperation with other levels of government, the development community and non-profit housing providers.
- Promote the creation of special needs housing projects that are managed by community agencies and non-profits, including seniors housing, shelters and housing for the homeless and people with mental health and addiction issues.

- Review the use of Town resources for housing affordability projects, in conjunction with Council's financial plan, business plan and capital funding processes.
- Advocate, in collaboration with others, for increased senior government support of local housing affordability initiatives.
- Enhance the supply of seniors housing through the Housing Reserve Fund, donating Town-owned land, grants-in-aid, and waiver of property taxes or development charges for non-profit housing projects to facilitate development of much needed seniors housing.
- Partner with non-profit agencies to enhance the support services for the homeless population.

Success Measures: Number of non-market-rate housing units, including shelters, transition homes, seniors housing, and rental rates offered.

Strategic Partners: Dept. of Planning, senior government (provincial and federal), CMHC, non-profits and homebuilders

Priority: High

8.3 Enhance housing affordability

Findings

The study finds that single-detached homes (median-priced) are \$337,750, and thus will not be affordable to 37 percent of the households in the community. Duplex other attached townhouse units will not be affordable to 25 percent of the total households. Apartments will not be affordable for 17 percent, and the most affordable product type is the mobile home, which is affordable to 13 percent of the households in the community.

The households who are unable to afford to buy their primary home are likely to rent and put additional pressure on the rental market for smaller, affordable units that are already in short supply, creating additional upward pressure on rental rates. This would create a domino effect on renter-households and more vulnerable populations, including seniors and low-income households, who are already frustrated by the lack of affordable units available on the market. These affordability issues are further exacerbated for the more vulnerable populations, including homeless and people with addictions and mental health issues.

Recommendations

The Town will be well served by working with developers to facilitate a diverse mix of affordable owner-occupied dwelling units going forward. In particular, reducing lot sizes has been shown to reduce the cost of residential products.

Affordable housing sites are recommended to be chosen based on specific criteria, such as:

- Proximity to amenities that significantly affect quality of life for income-constrained families and individuals (i.e., amenities such as transit, grocery stores, schools, daycare services, etc.);
- Research and context-sensitive understanding of owner and tenant preferences;
- Meaningful consultation with community stakeholders; and,
- The most up-to-date industry practices and standards.

Over a longer term, initiatives that enhance the local economy and attract a range of high-quality jobs and educational opportunities to the Town can help to improve ability to pay. However, over the next ten years (short-term) the Town will be well served by leveraging its regulatory capacity and encouraging innovation in the housing market. The Town can play a leadership role in facilitating affordable home ownership and rental housing solutions in the community by updating its land use policies, bylaws, zoning and development processes.

8.3.1 Strategy 1: Promote the sustainable development of more affordable housing units

Suggested Actions:

- Create higher housing densities through secondary suites
- Facilitate the development of duplexes, triplexes, fourplexes and low-rise multi-family wood-frame apartment buildings, which are more affordable as compared to other dwelling types.
- Enhance the supply of manufactured homes, i.e. the development of R4 zoned lands which is only 4 percent vacant parcels in the Town's total share of vacant parcels. This would be the most efficient way of enhancing the affordable housing supply in the community.
- Regulate short-term rentals (those less than 30 days). This could improve the availability of smaller units to local residents.
- Consider a land bank leveraging annexed county lands.
- Tax exemptions to include all new ownership units for Town residents at or below area median income; 75 percent for first 5 years, reducing to 50 percent for second 5 years.
- Rent bank for specific populations in need (in the case of Sylvan Lake, low income and senior populations face the most difficulty)
 - Encourage the development of smaller units in line with the projected increase in one-person and two-person households in the community. This is expected to create demand for studio, one- and two-bedroom units going forward. The Town could facilitate this by developing guidelines for purpose built smaller sized units as well as secondary suites, laneway homes and accessory apartments in ancillary structures within the large homes already in the housing supply.
- Apply affordable housing indicators to all neighborhoods (Municipal Sustainability Plan lists targets and indicators).
- Encourage factory-built policy if the economy of scale still produces saving for the final residential product.
- Assess Development Cost Charges from parcel size to gross floor area basis to incentivize smaller size units more compact developments.

- Regular housing assessments will enable more data-driven decision making and help determine the level of success for affordable housing strategies. The consultant recommends using the same indicators across each neighborhood to compare which neighborhoods are achieving the highest affordability. Many community members are likely collecting useful data, particularly the public health professionals located out of the community health centre.
- Set targets for affordable housing units (suggested targets: 257 for ownership by 2036 is 14 per year, 250 for tenants by 2036 is 13 per year).

Success Measures: Number of affordable housing units created, sales prices and number of mobile homes.

Strategic Partners: Dept. of Planning and developers.

Priority: High

8.3.2 Strategy 2: Examine the creation of an Affordable Housing Reserve Fund

Detail: The Town could potentially use a housing reserve fund to promote developments that produce more affordable housing products in the Town. In addition, the Town could use housing agreements to ensure that these units remain affordable even after resale. The Affordable Housing Reserve Fund could provide the much-needed seed-funding to initiate the development of affordable units in the Town, in partnership with Red Deer Housing Authority and Federal and Provincial governments.

Suggested Actions:

- Fund Affordable Housing Reserve Fund with the proceeds from the sale of Town owned lands and any other acceptable funding mechanism. These could include philanthropic contributions, contributions from large employers or density bonuses.
- Monitor the growth of the Affordable Housing Reserve Fund and reviews its use and performance in facilitating affordable housing every year.
- Attract development partners that will leverage the Affordable Housing Reserve Fund contributions to facilitate rental housing, seed funding to initiate developments and purchase land for affordable housing development.

Success Measures: Number of units funded and number of units created.

Strategic Partners: Dept. of Planning, non-profits and developers.

Priority: Medium

8.3.3 Strategy 3: Facilitate more discussion between private non-profits, developers, and landowners concerning new affordable housing developments

Detail: Cooperation and sharing of information between private non-profits that support affordable and/or social housing, developers, and landowners could create innovative solutions to increasing the supply of affordable housing in the Town of Sylvan Lake. Discussions with stakeholders demonstrated the desire from each of these groups to communicate more effectively on matters of creating and managing affordable housing and social care sites.

Suggested Actions:

- Continue to develop the Community Housing Committee and create subcommittees based on actionable items. The committee or subcommittees may also act as liaisons between private non-profits, developers, and landowners.
- Provide information to local non-profits on how to develop and manage social care sites with partners. Unused social care sites suggest gap in communication opportunity for collaboration.

Success Measures: Number of applications for social care sites, units funded and units created.

Strategic Partners: Community Housing Committee, Developers Advisory Board, landowners, non-profits that support affordable housing, developers.

Priority: High

8.4 Facilitate development on vacant and underutilized lands

Findings

The study finds that an average of 12 percent of the residential zoned parcels are vacant. More opportunity for development exists in the annexation of county lands. Most of the R1, R1A and R2 zoned lands are adequately utilized and the Town may benefit by augmenting these zoning categories into zones that allow for more diverse housing types and higher levels of density. However, there are 58 vacant R3 zoned parcels which might provide some opportunities for developing multi-family dwellings in the short-run. The Town will be well-served by creating a greater diversity of dwelling types on vacant and under-utilized lands.

Recommendations

8.4.1 Strategy 1: Facilitating new narrow-lot and multi-family development on vacant and underutilized parcels in the community

Detail: The Town will be well-served by facilitating new narrow-lot and multi-family development on vacant and underutilized parcels in the community. Survey findings suggest that newcomers as well as existing residents to the community face significant difficulty in finding appropriately priced housing in the community. Improved utilization of land with appropriate housing types will

increase the housing options available to the community and also increase the tax base of the community.

Suggested Actions:

- Use municipal entitlements and incentives to direct growth within appropriate locations in the Town.
- Work with developers on reducing their front-end costs, especially in developments that are in line with the recommendations in this report.
- Create capital funding options for achieving affordable housing (see opportunities for capital funding in section 5.3 Provincial government role.)
 - Advocate to other levels of government for specific measures to address funding gaps for low-to-moderate income housing (e.g., CMHC seed funding, capital funding, subsidies and tax incentives or other measures).
- Monitor progress quarterly. Reassess this strategy at least every five years.

Success Measures: Number of market-rate and non-market rate housing units created, sales prices and rental rates, affordability and vacancy rates.

Strategic Partners: Dept. of Planning, property owners and home builders

Priority: Medium

8.5 Prepare for anticipated growth in population aged 65 years and over

Findings

The Town is expected to display an increase of 1,1716 households on an annual basis or a net increase of 4,015 households during 2016 - 2036 (baseline-growth scenario). The distribution of this household growth by the age of primary household maintainer is provided below:

- Householders 45-54 years old: a net increase of 1,097 households, with 818 owner households and 279 renter households
- Householders 65 years old and over: a net increase of 1,474 households, with 491 owner households and 114 renter households

Recommendations

8.5.1 Strategy 1: Ensure adequate accessibility in housing for seniors

Detail: The Town will be well served by ensuring that senior-oriented housing provides adequate support for seniors with mobility issues or any other disabilities. Aging-in-place in one's current home is often ranked the first choice among seniors and soon-to-be seniors (i.e. empty-nesters, ages 45-64), the second choice often being to age-in-place within the seniors' community. In order to make this possible for Sylvan Lake residents, new housing stock should be held to a

standard of providing accessible features for barrier-free living. The retrofit of existing stock is also important for providing safe housing for older adults.

Suggested Actions:

- Incentivize universal design standards in newer residential products. The goal of the universal design movement is to make the indoor and outdoor home environment more accessible to people of all ages and abilities. There are numerous design features that universal design guidelines recommend, and the consultant suggests to initially focus on the five main features that make homes accessible to those with impaired mobility and who have difficulty grabbing and turning knobs:
 - no-step entries and single-floor living, which eliminate the need to navigate stairs;
 - switches and outlets reachable at any height;
 - extra-wide hallways and doors to accommodate those in wheelchairs; and,
 - lever-style door and faucet handles.
- Allow secondary suites, mother-in-law suites, etc. and a broader variety of dwelling types in existing neighbourhoods to allow residents to stay within their community throughout the life cycle. For example, housing types that accommodate the life cycle include housing appropriate for the single individual, to young family, to middle-age, to empty nesters, to retirees.
- Continue promoting medium-density, ground-oriented housing and set standards for accessible, barrier-free housing (suggested target: 447 by 2036, or 22 per year)
- Attract remodeling businesses to conduct business in the Town of Sylvan Lake. Many older adults will remain in the homes they currently occupy. Retrofitting older housing with accessibility features could be a growth market for the remodeling industry.

Success Measures: Number of homes with at least five main universal design features, rates of seniors aging-in-place

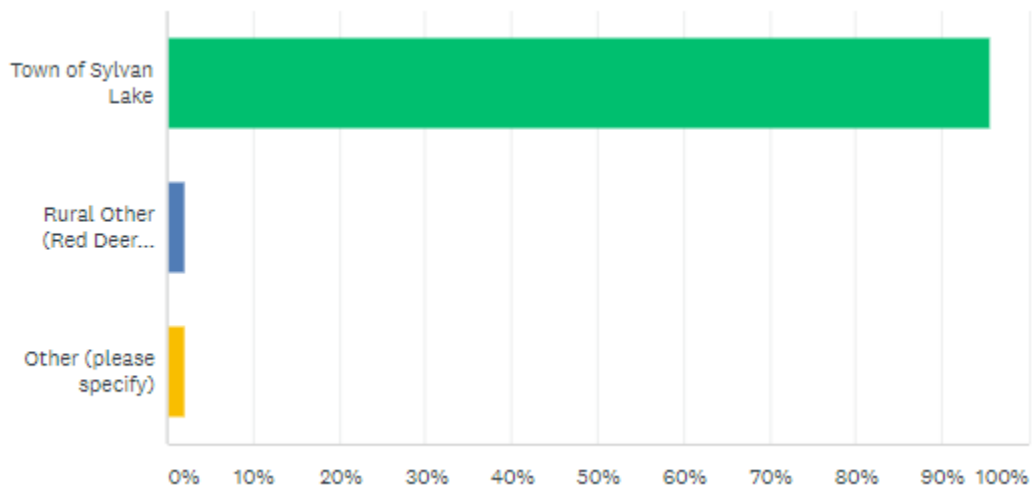
Strategic Partners: Dept. of Economic Development, Dept. of Planning, and remodeling businesses

Priority: Medium

9 Appendix A: Resident survey

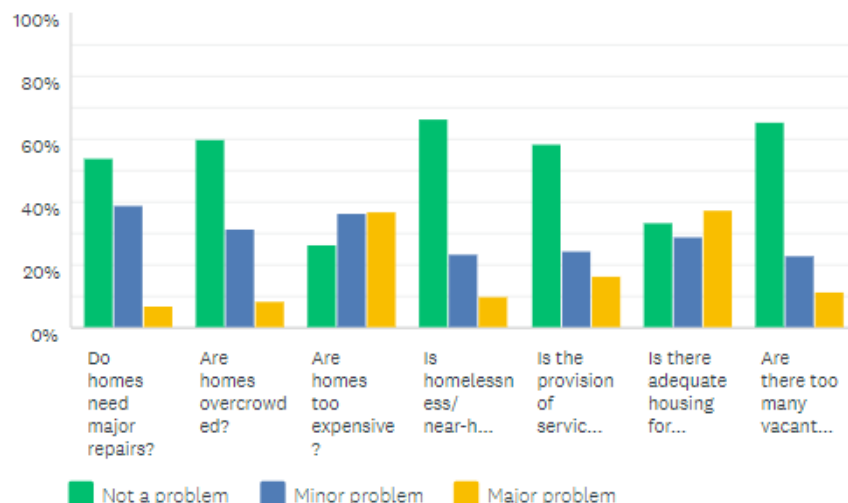
Urbanics conducted an online survey of the residents to gain additional insights related to housing needs in the Town of Sylvan Lake. The survey received a combined total of 371 responses out of a population of roughly 14,816 in the study area. This represents a statistically significant sample size with a confidence level of 95% and a margin of error of 6.75%. Thus, findings from the survey can be expected to be representative of the housing needs in the study area.

Q1: Where do you reside now? Please choose the answer that best fits your situation.



ANSWER CHOICES	RESPONSES
▼ Town of Sylvan Lake	95.69%
▼ Rural Other (Red Deer County)	2.16%
▼ Other (please specify)	Responses 2.16%

Q2: What are some of the pressing housing issues in your neighbourhood?



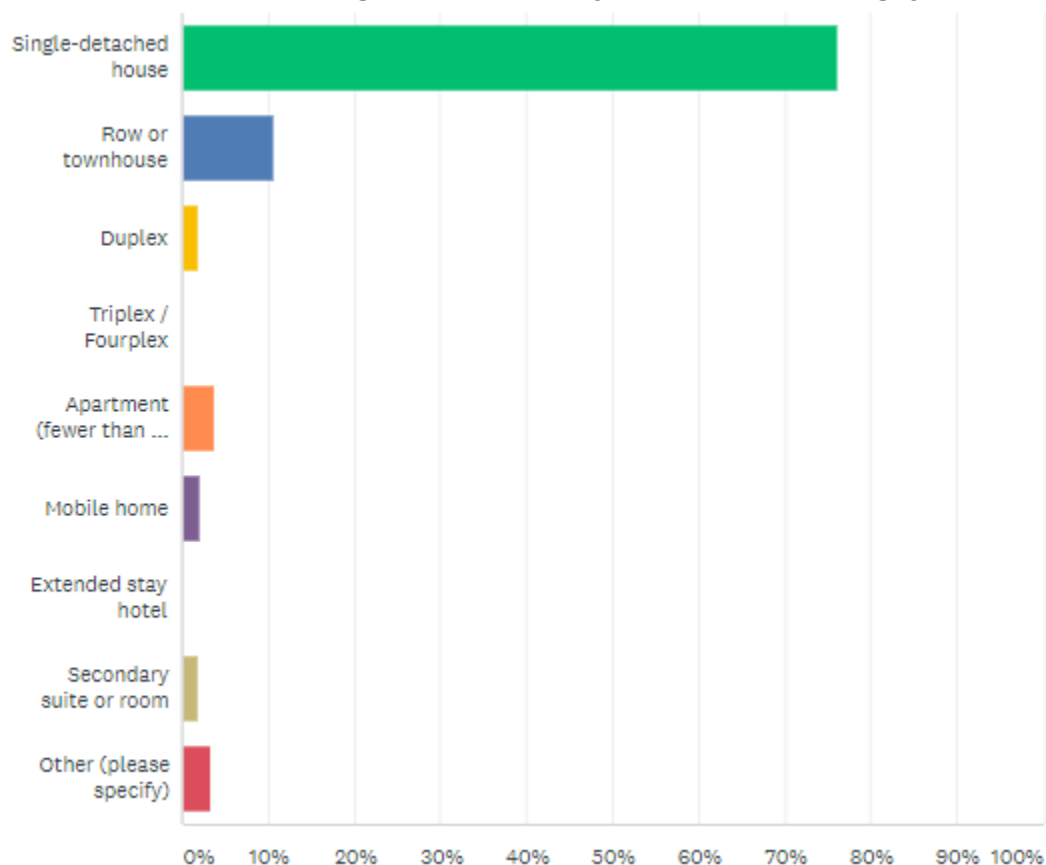
	NOT A PROBLEM	MINOR PROBLEM	MAJOR PROBLEM	TOTAL
Do homes need major repairs?	54.12% 197	39.01% 142	6.87% 25	364
Are homes overcrowded?	59.94% 217	31.49% 114	8.56% 31	362
Are homes too expensive?	26.65% 97	36.26% 132	37.09% 135	364
Is homelessness/near-homelessness a problem?	66.67% 244	23.50% 86	9.84% 36	366
Is the provision of services (roads, sewer, water and electricity) an issue?	58.63% 214	24.66% 90	16.71% 61	365
Is there adequate housing for single-people, youth and elders?	33.70% 123	28.77% 105	37.53% 137	365
Are there too many vacant lots in the neighbourhood?	65.56% 238	22.87% 83	11.57% 42	363

Some of the other comments related to this issue were:

- Summer season increases rents significantly.
- Not enough affordable pet friendly rentals.
- Need for group homes for senior citizens who cannot live at home alone.
- Shortage of low-income housing for seniors (especially pet friendly housing).

- Not enough accessible rentals for seniors and people with disabilities.
- The Town has an extreme shortage of affordable and low-income family housing.
- Housing prices and the cost of living is very high but the wages for many retail jobs are low
- Lack of rental housing for single people and single parent households.
- Parking is a challenge for several neighborhoods with medium density
- Too many concurrent development projects under construction
- Reports that there are too many rentals and others report there are not enough rentals

Q3: Which of the following best describes your current dwelling type?

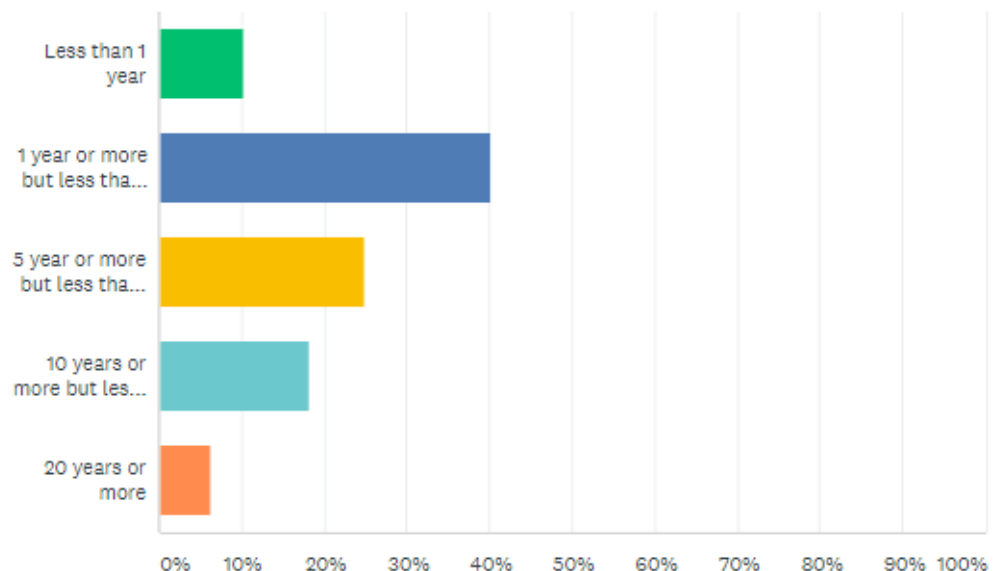


ANSWER CHOICES	RESPONSES
▼ Single-detached house	76.09%
▼ Row or townhouse	10.60%
▼ Duplex	1.90%
▼ Triplex / Fourplex	0.27%
▼ Apartment (fewer than 5 storeys)	3.80%
▼ Mobile home	2.17%
▼ Extended stay hotel	0.00%
▼ Secondary suite or room	1.90%
▼ Other (please specify) Responses	3.26%

Q4: How many people, including you, currently live in your household within the following age groups?

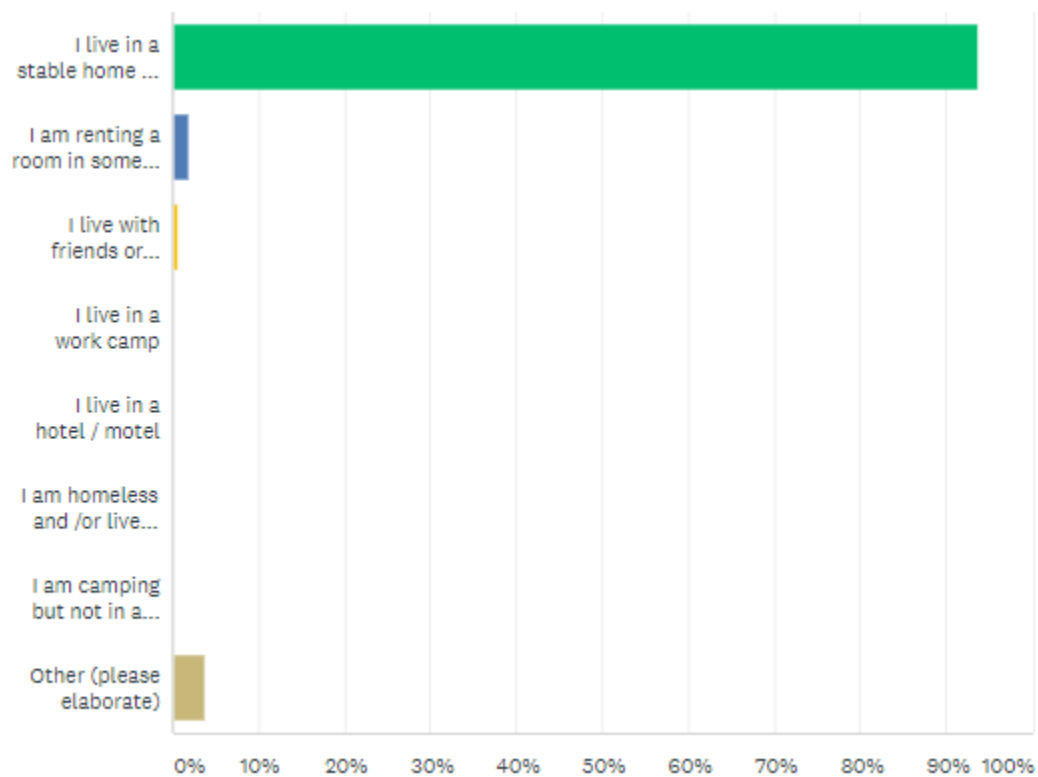
ANSWER CHOICES	RESPONSES
14 years or less Responses	53.26%
15 - 34 years Responses	57.34%
35 to 64 years Responses	71.74%
65 years and over Responses	17.66%

Q5: How many years have you lived in your current home?



ANSWER CHOICES	RESPONSES
▼ Less than 1 year	10.33%
▼ 1 year or more but less than 5 years	40.22%
▼ 5 year or more but less than 10 years	25.00%
▼ 10 years or more but less than 20 years	18.21%
▼ 20 years or more	6.25%
TOTAL	

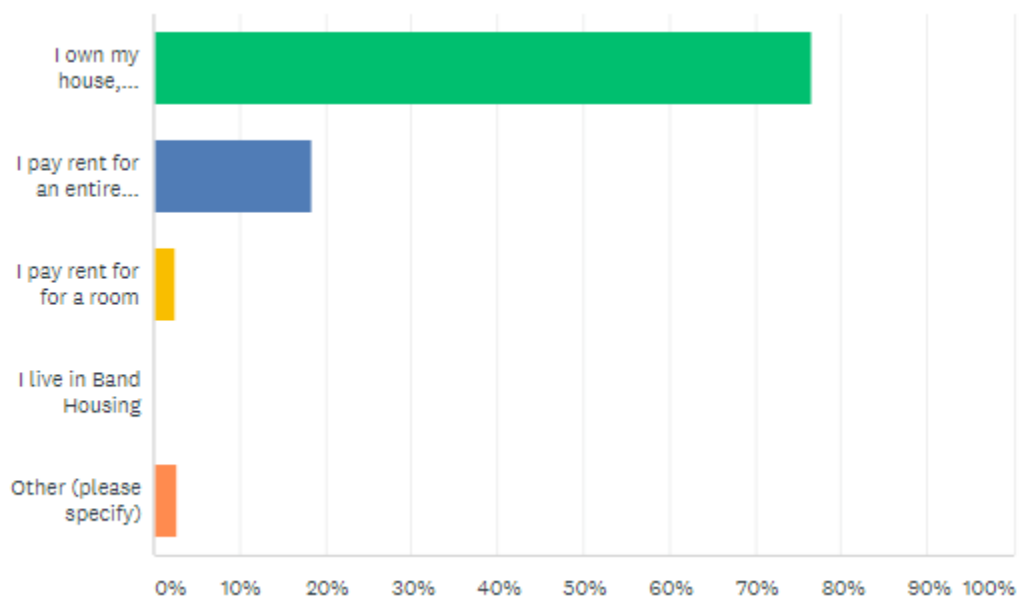
Q6: What is your current living arrangement?



Sylvan Lake: Sustainable Housing Initiative

ANSWER CHOICES	RESPONSES
▼ I live in a stable home (on my own or with family or with roommates)	93.77%
▼ I am renting a room in someone else's home	1.90%
▼ I live with friends or family on a temporary basis (couch-surfing etc.)	0.54%
▼ I live in a work camp	0.00%
▼ I live in a hotel / motel	0.00%
▼ I am homeless and /or live in a shelter	0.00%
▼ I am camping but not in a work-camp	0.00%
▼ Other (please elaborate)	Responses 3.79%
TOTAL	

Q7: Do you own or rent the place where you live?



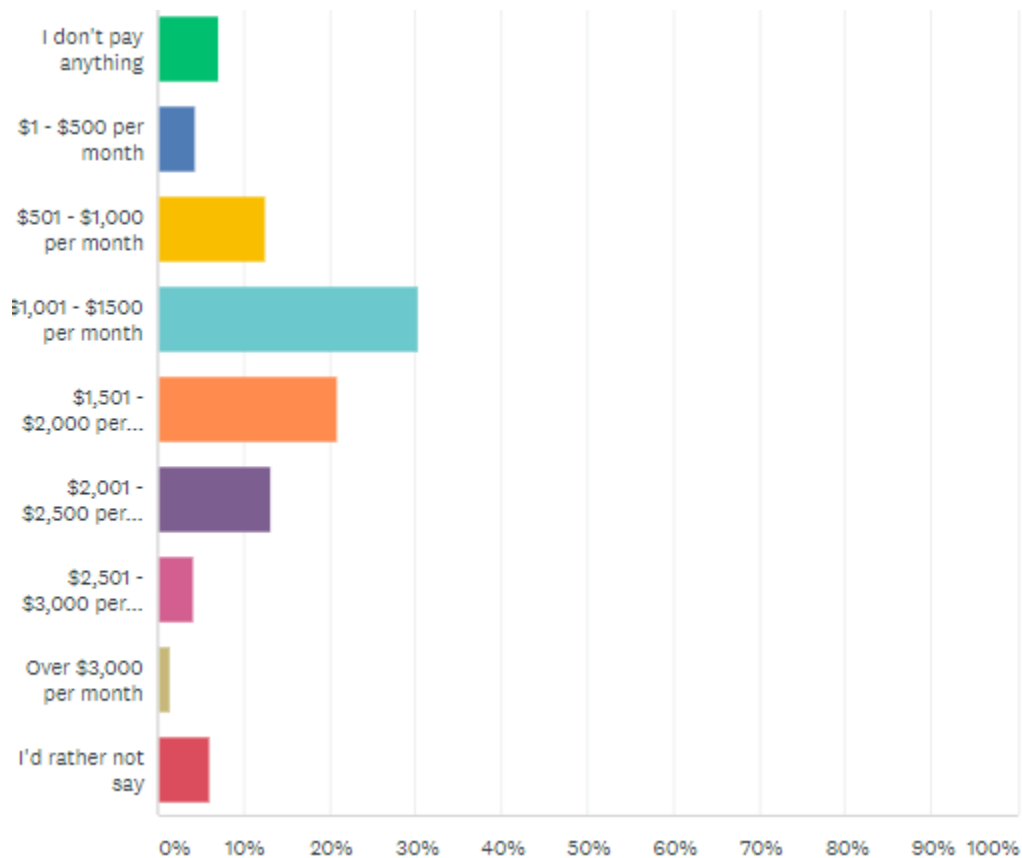
ANSWER CHOICES	RESPONSES
▼ I own my house, apartment or other dwelling	76.49%
▼ I pay rent for an entire house, apartment or other dwelling	18.38%
▼ I pay rent for for a room	2.43%
▼ I live in Band Housing	0.00%
▼ Other (please specify) Responses	2.70%
TOTAL	

Q8: What is the size of your home?

ANSWER CHOICES	AVERAGE NUMBER
Number of Bathrooms Responses	3
Number of Bedrooms Responses	4
Approximate square feet Responses	1,530

Q9: What do you pay for housing per month, excluding utilities?

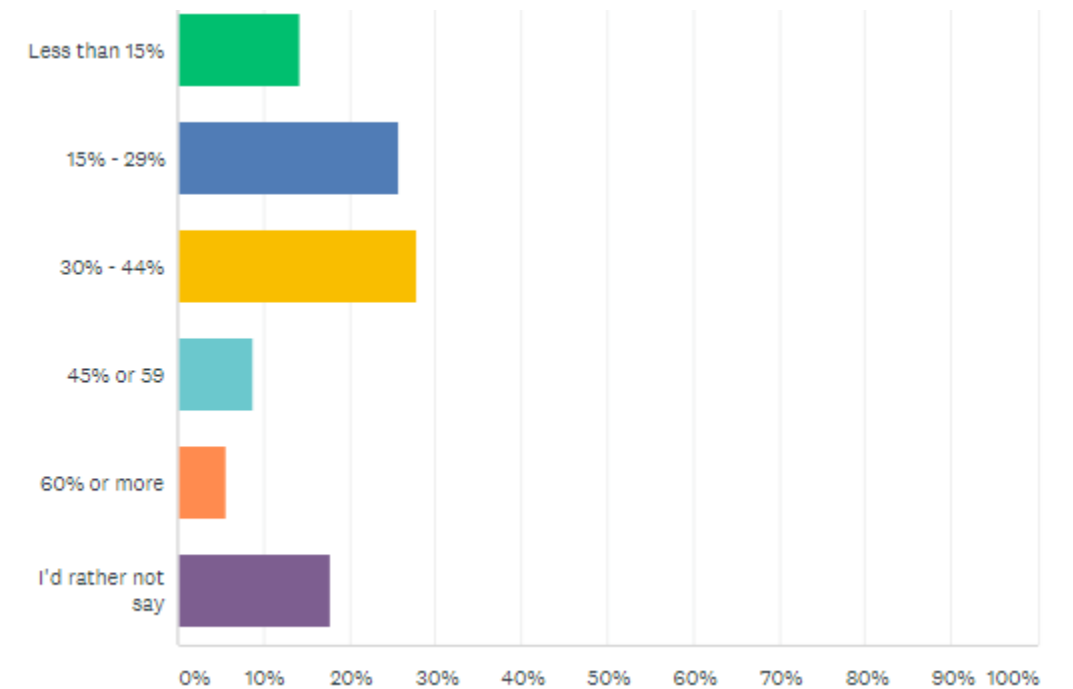
Sylvan Lake: Sustainable Housing Initiative



ANSWER CHOICES	RESPONSES
I don't pay anything	7.12%
\$1 - \$500 per month	4.38%
\$501 - \$1,000 per month	12.60%
\$1,001 - \$1500 per month	30.41%
\$1,501 - \$2,000 per month	20.82%
\$2,001 - \$2,500 per month	13.15%
\$2,501 - \$3,000 per month	4.11%
Over \$3,000 per month	1.37%
I'd rather not say	6.03%
TOTAL	

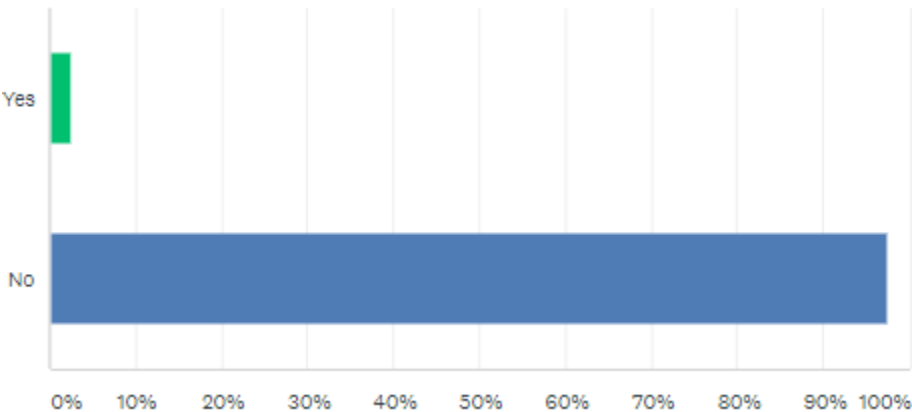
Q10: About what percentage of your before-tax income do you pay for your housing per month, excluding utilities?

Sylvan Lake: Sustainable Housing Initiative



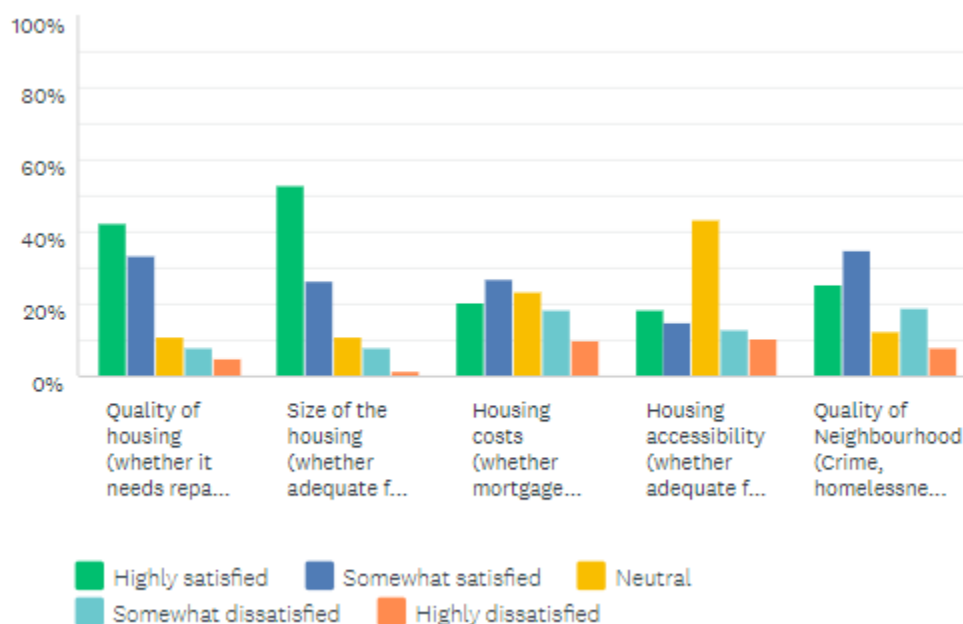
ANSWER CHOICES	RESPONSES
Less than 15%	14.21%
15% - 29%	25.68%
30% - 44%	27.87%
45% or 59	8.74%
60% or more	5.74%
I'd rather not say	17.76%

Q11: Is your rent or housing cost subsidized or reduced by a government or charitable organization?



ANSWER CHOICES	RESPONSES
Yes	2.45%
No	97.55%

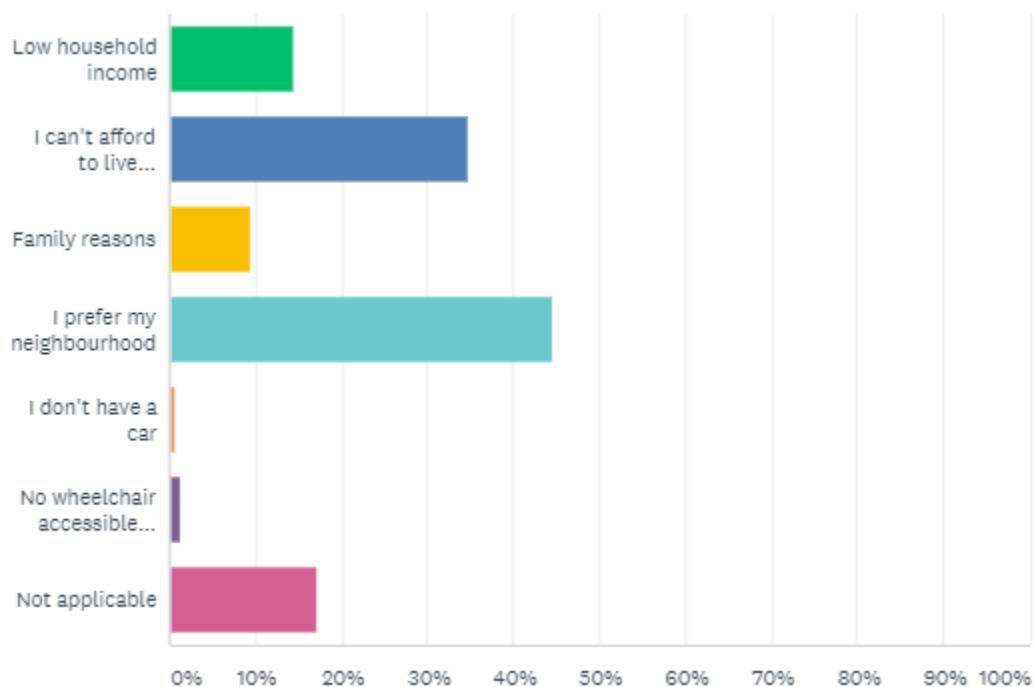
Q12: How satisfied are you with your current living conditions?



	HIGHLY SATISFIED	SOMEWHAT SATISFIED	NEUTRAL	SOMEWHAT DISSATISFIED	HIGHLY DISSATISFIED
Quality of housing (whether it needs repairs etc.)	42.55% 157	33.33% 123	11.11% 41	8.13% 30	4.88% 18
Size of the housing (whether adequate for household)	53.13% 195	26.43% 97	10.90% 40	8.17% 30	1.36% 5
Housing costs (whether mortgage payment / rental payment is affordable)	20.65% 76	27.17% 100	23.37% 86	18.75% 69	10.05% 37
Housing accessibility (whether adequate for disabled people)	18.36% 67	14.79% 54	43.29% 158	13.15% 48	10.41% 38
Quality of Neighbourhood (Crime, homelessness etc.)	25.34% 93	35.15% 129	12.26% 45	19.07% 70	8.17% 30

Q13: What are the barriers, if any, that keep you from moving to other neighbourhoods? (choose all that apply)

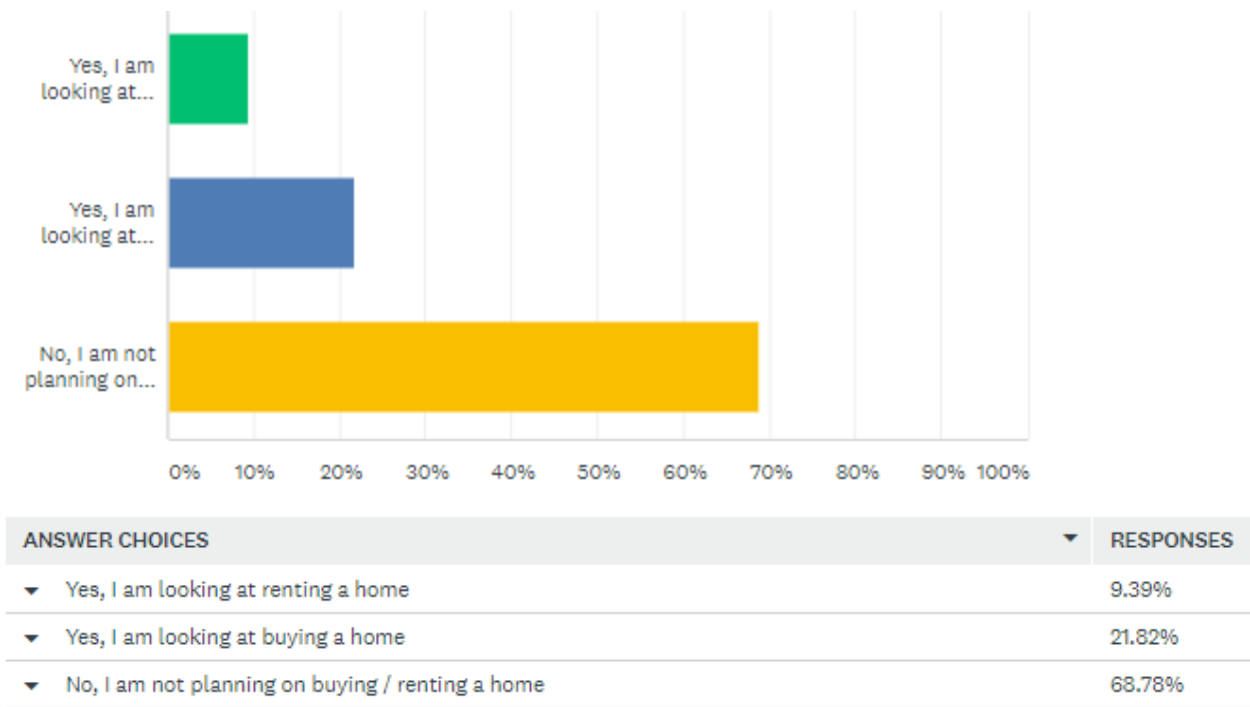
Sylvan Lake: Sustainable Housing Initiative



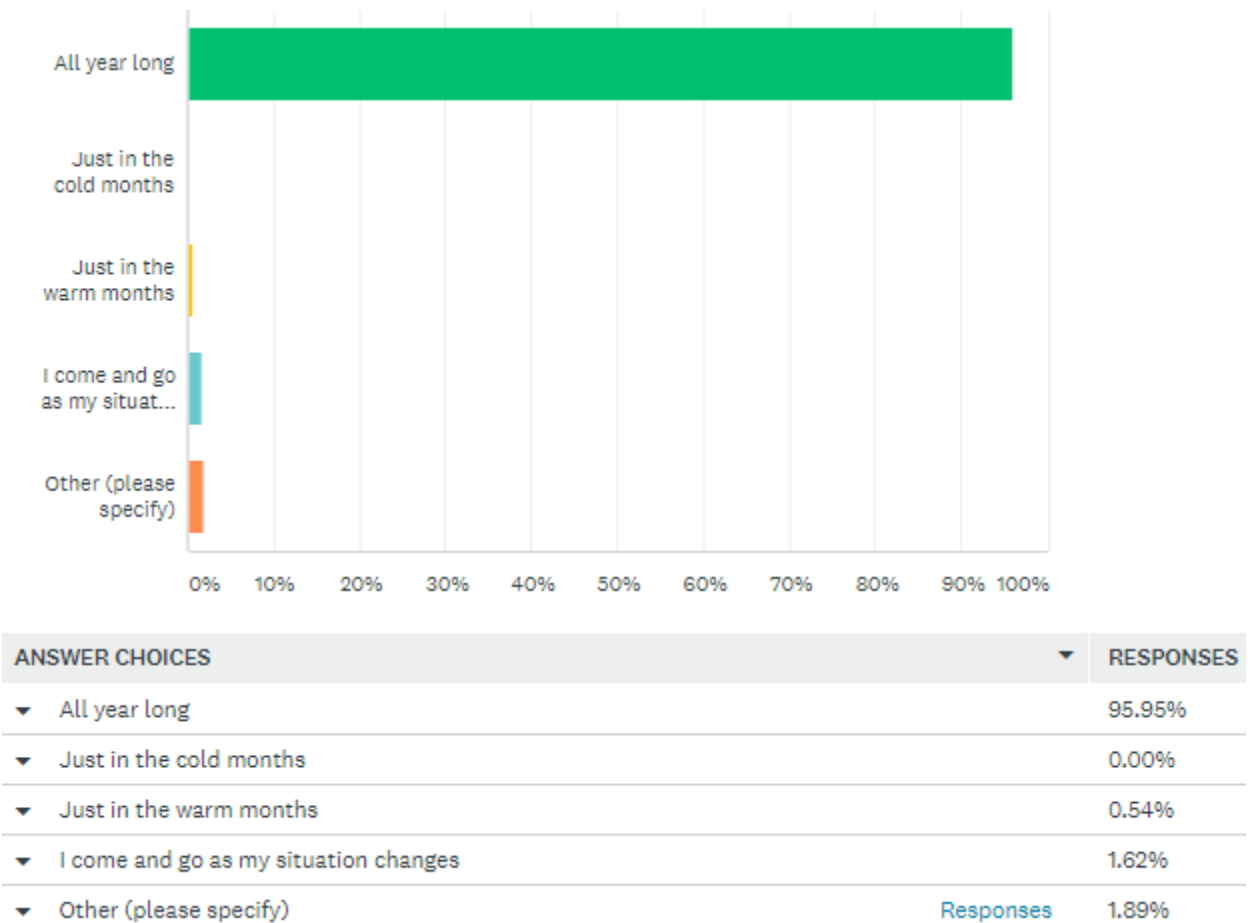
ANSWER CHOICES	RESPONSES
▼ Low household income	14.42%
▼ I can't afford to live anywhere else	34.66%
▼ Family reasons	9.51%
▼ I prefer my neighbourhood	44.48%
▼ I don't have a car	0.61%
▼ No wheelchair accessible housing available	1.23%
▼ Not applicable	17.18%

Q14: Are you looking to rent or buy a home in Sylvan Lake within the next two years?

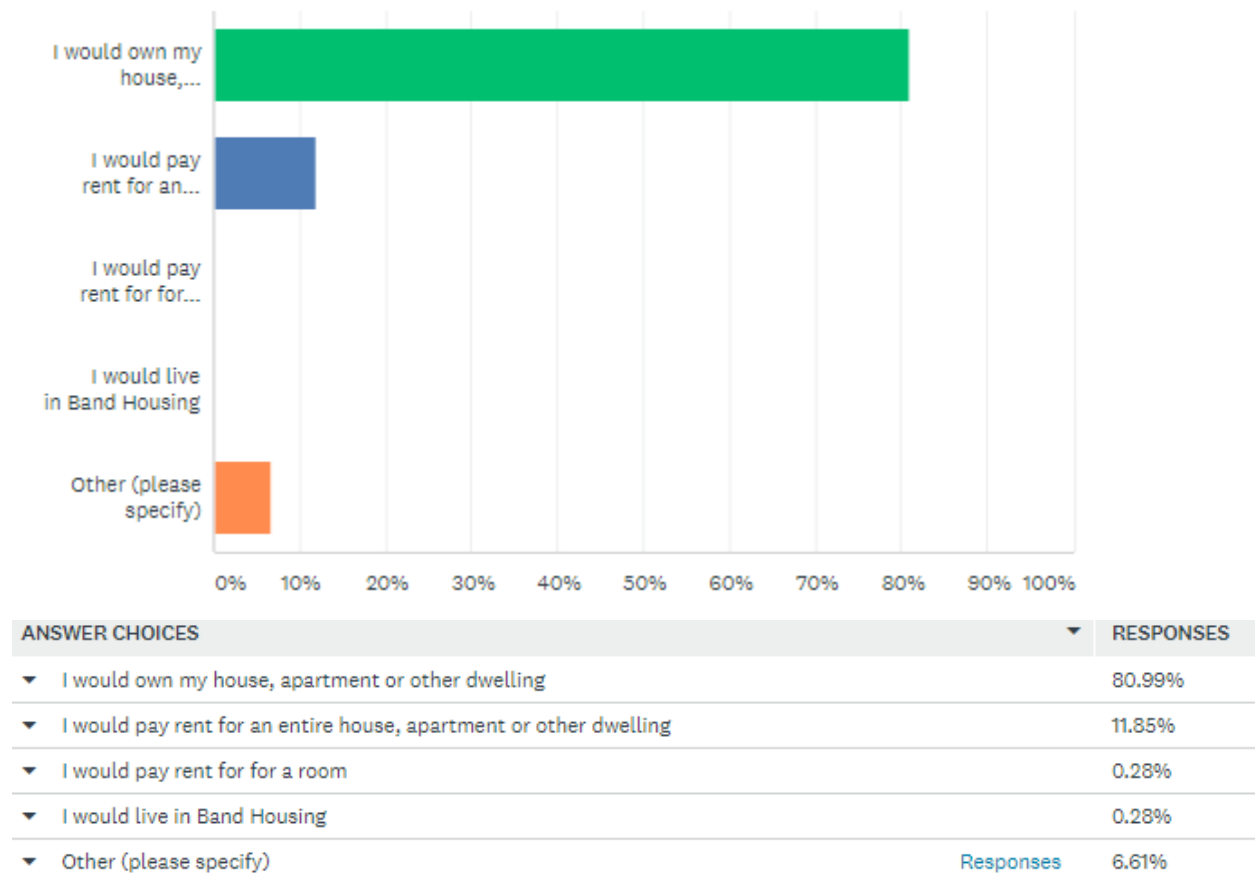
Sylvan Lake: Sustainable Housing Initiative



Q15: How much of the year do you live in Sylvan Lake?

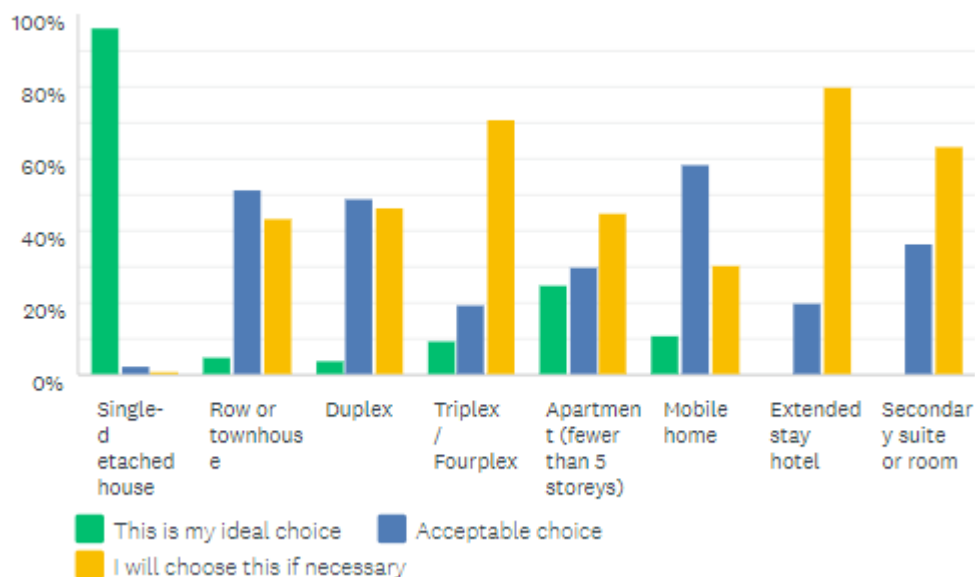


Q16: If you move, what would be your preferred living arrangement?



Q17: What dwelling type would you prefer to buy / rent? Please provide your top three choices.

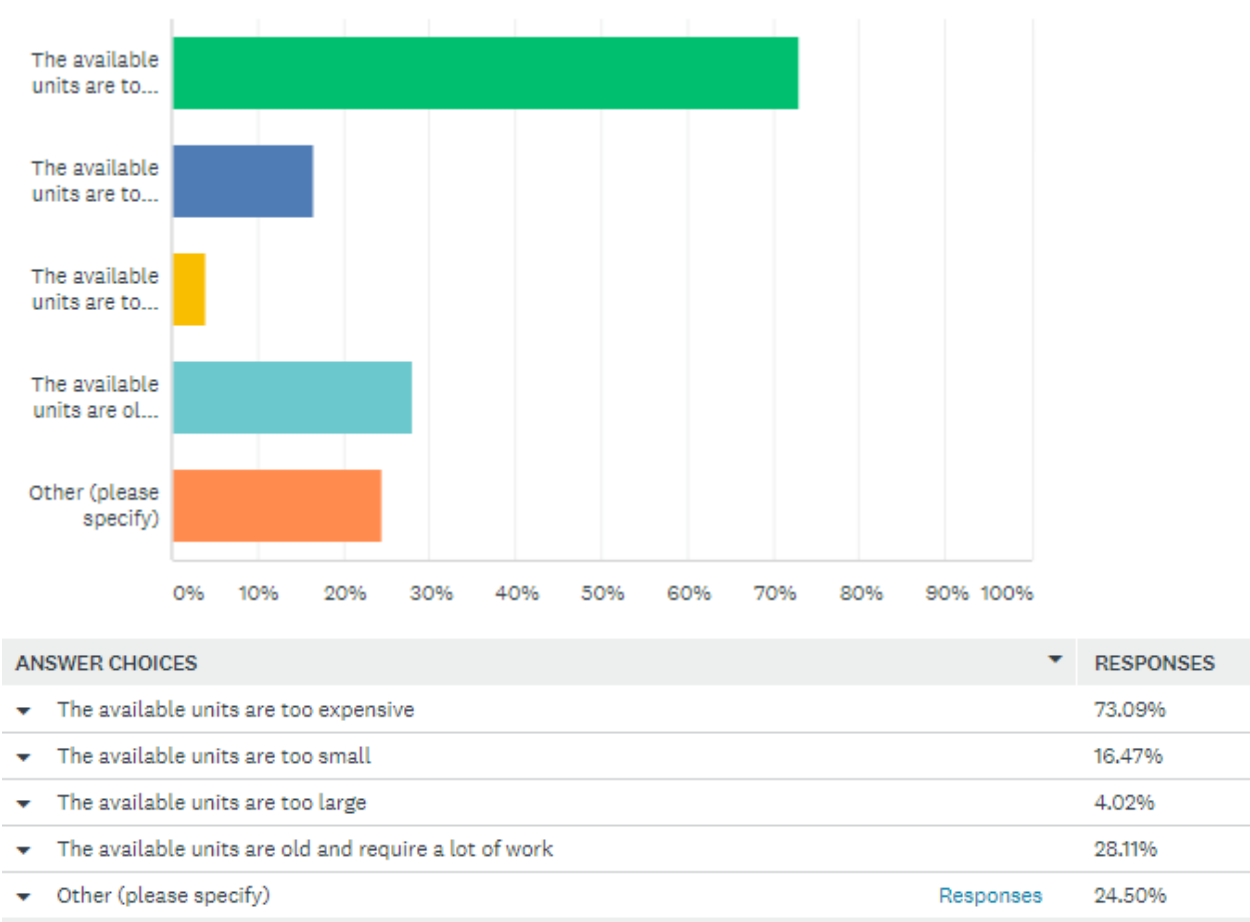
Sylvan Lake: Sustainable Housing Initiative



	THIS IS MY IDEAL CHOICE	ACCEPTABLE CHOICE	I WILL CHOOSE THIS IF NECESSARY
Single-detached house	96.33% 315	2.45% 8	1.22% 4
Row or townhouse	4.91% 8	51.53% 84	43.56% 71
Duplex	4.24% 7	49.09% 81	46.67% 77
Triplex / Fourplex	9.68% 3	19.35% 6	70.97% 22
Apartment (fewer than 5 storeys)	25.00% 10	30.00% 12	45.00% 18
Mobile home	10.87% 5	58.70% 27	30.43% 14
Extended stay hotel	0.00% 0	20.00% 1	80.00% 4
Secondary suite or room	0.00% 0	36.36% 4	63.64% 7

Q18: If you are presently in the market for a home in Sylvan Lake, what trends are you seeing? Please check all that apply.

Sylvan Lake: Sustainable Housing Initiative





The Alberta Real Estate Foundation invests in real estate policy, research, practices, and education that strengthen Alberta's communities. The Foundation's revenues come from the interest earned on public money deposited in real estate brokers' pooled trust accounts.

Learn more at www.aref.ab.ca.