



# Housing Needs Assessment and Gap Analysis



September 2024

Prepared by



# Table of Contents

<b>Acknowledgements.....</b>	<b>1</b>
<b>Executive Summary.....</b>	<b>2</b>
<b>1. Introduction and Purpose.....</b>	<b>6</b>
<b>2. Methodology and Approach.....</b>	<b>7</b>
1.1 The Challenge of Finding Relevant Data.....	8
1.2 Data and Information Sources.....	8
1.3 Data Limitations.....	9
1.4 Report Structure.....	10
<b>3. Vermilion Housing Overview .....</b>	<b>12</b>
3.1 Population Growth .....	12
3.2 Housing Stock Characteristics .....	13
3.3 Household Characteristics - Who lives Here? .....	14
3.4 Housing Need and Affordability .....	16
3.5 Homelessness .....	18
3.6 Lakeland College - Student and Staff Housing.....	19
3.7 Housing for People with Special Needs.....	19
3.8 Non-Market Portfolio in Vermilion.....	20
3.9 Housing Needs and Gaps Summary .....	21
<b>4. Stakeholder Engagement .....</b>	<b>22</b>
<b>5. Population, Household and Core Need Projections .....</b>	<b>24</b>
<b>6. Current &amp; Future Housing Requirements - Need &amp; Demand .....</b>	<b>26</b>
<b>7. Housing Needs, Gaps and Priorities .....</b>	<b>27</b>
7.1 Non-Market (Core Housing) Housing Need.....	27
7.2 Housing Market Supply and Demand Gaps.....	28
<b>8. Conclusions and Next Steps.....</b>	<b>30</b>
8.1 Next Steps.....	30
<b>9. Appendices.....</b>	<b>32</b>
Appendix 9.1 Glossary of Housing Terms.....	33
Appendix 9.2 VDHF Housing Portfolio.....	38
Appendix 9.3 Meeting Agenda and Stakeholder Fact Sheet.....	39
Appendix 9.4 Stakeholder Engagement Sessions Notes .....	44
Appendix 9.5 Sources .....	46

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# Executive Summary

The Town of Vermilion (The Town) retained Gordon & Associates Consultancy to prepare a housing needs assessment to *“identify current and future gaps along the housing continuum from social and affordable to market affordable rental housing”*. The assessment provides a survey of the housing market conditions and needs of residents in the Town of Vermilion with a focus on non-market housing.

Housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter. Households with incomes below a local income threshold that spend more than 30% of their income to access adequate and suitable shelter are deemed to be in core housing need<sup>1</sup>.

The role of government is to ensure there is an adequate level of affordable accommodation along the housing continuum (see the diagram on the housing continuum on page 7). Current and projected future supply gaps across the continuum are the focus for where policies and strategies need to be developed to mitigate the market and non-market gaps.

While the Vermilion Housing Needs Assessment addresses the entire housing continuum, the focus is on the affordability needs of families, seniors, and individuals. The assessment also includes an overview of the housing market and the households who occupy the dwellings and where any gaps in the housing stock exist. Future population growth and the associated housing requirements, both need and demand, are included in the assessment.

## Non-Market (Core Housing) Housing Needs

The table shows the part of the housing continuum related to long-term non-market housing. While there are some pockets of the housing stock in disrepair, housing problems are predominantly related to affordability and impact renters more frequently, reflecting lower incomes and thus a greater risk of affordability challenges. There are 105 households in core need which are evenly divided between owners and renters.

- Long-Term Supportive Housing Needs (Gaps)

Long-Term Non-Market Housing		
Long-Term Supportive Housing	Social Housing	Affordable Housing
<ul style="list-style-type: none"><li>• Housing First</li><li>• Special Needs Housing</li><li>• Seniors Lodge</li></ul>	<ul style="list-style-type: none"><li>• Seniors Self-Contained Housing</li><li>• Community Housing</li></ul>	<ul style="list-style-type: none"><li>• Affordable Housing Partnership Program (capital grant)</li><li>• Rental Assistance Benefit</li></ul>

<sup>1</sup> See Appendix 9.1 for a definition of Core Housing Need

- While there is no quantitative data on the number of households with special needs, there is sufficient qualitative data that more long-term supportive housing is needed in Vermilion.
- Social and Affordable Housing Needs (Gaps)
  - Households must be below the income limits to access both social and affordable housing. Households paying a greater portion of their income for housing require social housing (rent is based on 30% of income) whereas households paying less of their income on housing require housing that is below market, usually between 10 and 20%, but it does depend on the local conditions (e.g. household incomes, rental rates, etc.).

Households with the highest incidence and number in need include:

- **35 households in core need are families - mostly owners:**
  - **20 are lone parents under 65 years of age;**
- **75 households are non-family households - 67% are renters:**
  - **Mostly under 65 years old – about 25 are seniors under 80 years old.**
- **17 new households in core need by 2031**

Since single person and lone parent households have the highest incidence of need and high numbers of households in need, they are a high priority in terms of requiring assistance to meet their housing needs. However, given that 93% of the portfolio is restricted to seniors, new resources and efforts in the short term should be directed to helping single persons and families in order to rebalance the portfolio to match existing housing needs.

### Housing Market Supply Gaps

The table shows the part of the housing continuum related to market housing. The housing market in Vermilion consists of mostly single detached dwellings and mobile homes that are mostly owner occupied. The housing stock is in good condition and is affordable to over 80% of existing households. There are few renter households (23% of the total) and mostly family and senior led owner households.

The main gap in the overall housing market is the shortage or lack of smaller bachelor and one-bedroom rental units for single person (including seniors) households. There is a lack of smaller, affordable, higher density forms of market housing, especially purpose-built rental, but also smaller, more affordable ownership options in Vermilion.

Market Housing	
Market Affordable Housing	Market Housing
<ul style="list-style-type: none"> <li>• No direct subsidies</li> <li>• Reduced costs (e.g., regulations, standards &amp; const.)</li> </ul>	<ul style="list-style-type: none"> <li>• Rental and home ownership through the private market</li> </ul>

- **160 households not in core need paying 30-50% (mostly owners):**
  - **Most are under 65 years old.**
- **45 households not in core need paying 50-100% (mostly owners):**
  - **Most are under 65 years old.**
- **30 new households require market affordable homeownership by 2031**

Some potential policy and program responses to address the core housing needs and market housing gaps are included in the report. It should be noted that nearly all of the non-market housing funded by government is directed to renters in core need. While there are homeowner renovation programs and others to help first time homebuyers, there are no publicly funded programs available to help existing homeowners in core need.

### **Future Housing Requirements - Need & Demand**

Total housing requirements (need and demand) include both existing housing needs and future housing requirements resulting from population growth over the next 10 years. Existing core housing need (backlog) and future housing requirements (non-market need and market demand) are summarized in the table below.

**Existing and Future Housing Requirements for Vermilion - Need and Demand, 2021 -2031**

Existing Core Housing Need	Future Housing Requirements, 2021 - 2031		
	Household Growth	Non-Market Housing (Core) Need	Market Housing Demand
<b>105</b>	<b>270</b>	<b>17</b>	<b>253</b>

Given the higher number of households already in core need compared to the lower number of new households projected to be in core need over the next ten years, it becomes evident that the priorities should be based on the number and incidence of need among the existing households. At the same time, the Town of Vermilion must be cognizant of the fact that the number of households in need is declining for the under 65 age group and increasing for the 65 and over age group, especially those 80 and over.

The rental vacancy rate is near zero and adding the right mix of rental units – matching unit size and household size - could improve the performance of the housing market by minimizing housing costs and reducing the number of renters in core need. Producing the wrong type and size of unit can have a significant impact on the cost for the occupant (s) and even push some households into core need (e. g. single person having to rent an older 2- or 3-bedroom older house with high utility costs). The gaps in the housing market affect the lowest income households the most and leave renters the most vulnerable. Some new purpose built smaller affordable rental units would help rebalance the housing market.

Demand from seniors (local and regional homeowners) who want to downsize and young adults leaving home will continue to put pressure on the rental markets in Vermilion. Recent activity in the real estate market suggests that downsizing is a viable option for seniors (they can sell their home at a good price) if they can find a product in town that meets their needs.

The number of homeowners experiencing affordability problems suggest there is a gap in smaller, affordable market options for new and existing homeowners. This would enable some existing households to downsize to the right size unit (e.g. 1-bedroom condo for a single person or young couple) and thereby lower their housing costs. It would also enable more renters to become new homeowners.

## **Next Steps**

If the Town is serious about wanting to mitigate the gaps in market and non-market housing, there are a number of steps that can be taken. The first step should be to develop a housing strategy and action plan to address the identified needs and gaps. The strategy would include objectives and principles and outline clear roles and responsibilities for the 3 levels of government, the private sector and non-profit organizations. The action plan would include specific steps to be taken over a specified time-period. The plan would include initiatives to address non-market housing needs as well as actions the town can take to help address the gaps in market housing. Costs and funding sources for each to be identified in the plan. Detailed timelines with monitoring activities to assess progress should also be included in the plan to ensure success. Public awareness and reporting on progress should also be a key component of the housing strategy and action plan.



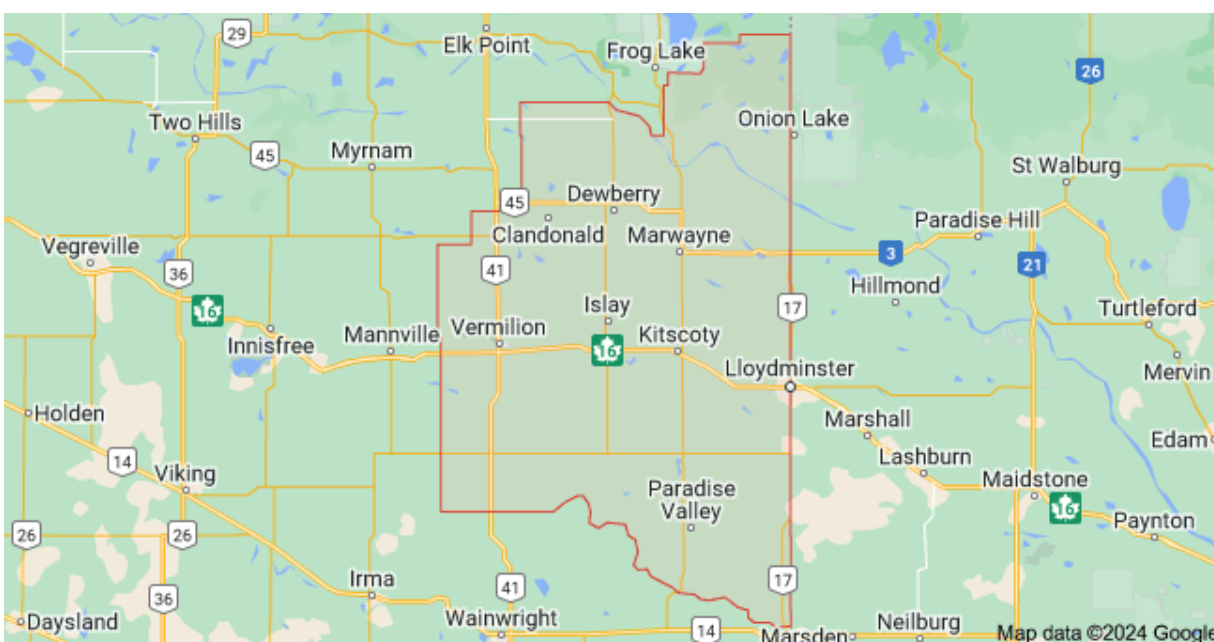
# 1. Introduction and Purpose

The Town of Vermilion (The Town) has retained Gordon & Associates Consultancy prepare a housing needs assessment. The Town has a business and growth friendly attitude and is prepared and ready to support responsible development and growth. The purpose of the assessment is to:

*“identifying current and future gaps along the housing continuum from social and affordable to market affordable rental housing”.*

This report provides a survey of the housing market conditions and needs of residents in the Town of Vermilion with a focus on non-market housing.

The map below shows the geographic location of the Town of Vermilion with the County of Vermilion River slightly shaded and surrounded by a red line.



Housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter. Households with incomes below a local income threshold that spend more than 30% of their income on shelter are deemed to be in core housing need<sup>2</sup>.

The housing needs assessment provides a ten-year forecast of housing requirements – both market (demand) and non-market (need) across the housing continuum. The assessment also reviews current (2021) and future (2021 - 2031) housing need and demand to identify gaps in housing supply.

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<sup>2</sup> See Appendix 9.1 for a definition of Core Housing Need

## 2. Methodology and Approach

Housing affordability is not a fixed line; it is a continuum based on household capacity and affordability ranging from emergency shelters aiding the homeless to market housing, as displayed in Figure 1 below. Success would supposedly have individuals and households moving from the left to the right or toward more independence and ownership. However, the housing ecosystem does not function in a way that supports this movement because the industry is made up of independent builders who respond to demand, which is their role in the housing field. Virtually all the non-market housing need is provided with some form of subsidy – either one-time and/or ongoing.

The role of government is to ensure there is an adequate level of accommodation along the continuum. Current and projected future supply gaps across the continuum are the focus for where policies and strategies need to be developed to mitigate the market and non-market gaps.

**Figure 2: Housing Continuum**

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

It is important to understand that all forms of housing tenure are “*vital components to creating and maintaining a healthy, sustainable, and adaptable housing system. No one level of housing is greater or more important than another.*”<sup>3</sup>

While the Vermilion Housing Needs Assessment addresses the housing continuum, the focus is on the affordability needs of families, seniors, and individuals, as illustrated by the red circle above. The assessment also includes an overview of the housing market and households who occupy the dwellings and where any gaps in the housing stock exist. Future population growth and the associated housing requirements, both need and demand, are included in the

<sup>3</sup> Regional District of Central Kootenay, Housing Needs Report, September 2020, page 12.

assessment. We use the headship method, which is described in Footnote 9 on page 21, to determine the number of units required to accommodate future population growth.

## 1.1 The Challenge of Finding Relevant Data

One of the challenges with quantifying housing requirements and need is finding relevant baseline data. Data from the 2021 Statistics Canada Census of Canada was used for the housing market and core needs analysis. The 2021 core housing need<sup>4</sup> data were used for the assessment, recognizing that it was significantly impacted by COVID 19 CERB payments made in 2020 at the height of the pandemic which temporarily skewed the 2021 data. This is discussed further at the end of this section.

A research data plan was developed containing the data elements required for the housing assessment. Relevant population, housing and household characteristics were identified and included:

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

A custom set of housing data from the 2021 census was used. It includes cross-tabulation of relevant housing data use for the assessment and it also includes core need by household type and age, which is not available for 2021 data without a custom order.

Population projections were developed for 2021 to 2031. The headship rate method<sup>5</sup> was used to convert population into housing requirements by type of dwelling and household type, and age group. The incidence of core need in 2021 was used and kept constant over the 10-year forecast to estimate the number of households in need.

## 1.2 Data and Information Sources

Most data used in this report came from the 2021 Federal Census unless referenced otherwise. A custom data run for the town was used and data was transferred from Statistics Canada using its Beyond 2020 application. As with any data, there was data rounding conventions, limitations with the accuracy, when it was collected, the variables collected and, how the data could be disaggregated. In addition to the Canada Censuses, other data sources used to develop this report included:

- Administrative data related to supportive and social housing inventories, provided by the Vermilion & District Housing Foundation, development permits provided by the Town, student/instructor residence data provided by Lakeland College, and special needs housing provided by Focus;

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<sup>4</sup> See Appendix 9.1 for a definition of Core Housing Need.

<sup>5</sup> See Footnote 9 on page 21 for a description of headship rates.

- Apartment rental and vacancy rates provided by the Housing Division of the Alberta Government;
- Real estate data on existing house prices provided by Shawn Jacula of Remax Realty in Vermilion, and;
- Population projections for Division 10 were provided by Alberta Treasury.

References for all data sources and other information used in the assessment are provided in Appendix One.

### 1.3 Data Limitations

There were challenges with the data that limited the ability to conduct meaningful analysis. Consultation with local stakeholders was always crucial to understanding the housing needs and priorities in each community.

#### ○ **Canada Census 2021 Data and Core Housing Need Estimates**

Access to comprehensive data (specifically income) required a sample size (community) of about 2,500 housing units/households. Some of the cross-tabulated data had gaps in the detail within the tables, making analysis challenging and difficult to make accurate conclusions.

#### ○ **Data and Rounding**

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

#### ○ **CMHC Core Housing Need Estimates**

The number of households in core housing need in Vermilion declined from 155 or 9% in 2016 to 105 or 6.3% in 2021. The incidence or percentage of households in core need did not vary much between census periods. The decline in core need happened to coincide with the timing of temporary income supports provided to help with the impacts of COVID-19, such as the Canada Emergency Response Benefit (CERB). Since total incomes among lower-income households were generally increased from these supports, the effect on core housing need was that fewer households spent 30 per cent or more of their incomes on shelter costs. Although shelter costs also increased during this time, the higher level of income support provided helped to offset these costs, particularly among the renter population. This trend showed that the affordable housing component of core housing need was more sensitive than its other two components and could be greatly impacted by changes in income support policy.

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

The concern among housing experts and others in Canada was that the decline was temporary and that housing need had already increased significantly as evidenced by the severe housing shortages and rising homeless populations in every city across the country. The results from this housing needs assessment were somewhat muted with the actual numbers of households in need being significantly higher than reported. See the footnote below on Understanding 2021 Core Housing Need Data from the UBC Housing Research Collaborative.<sup>6</sup>

- **Data challenges**

The focus on long-term and market housing in the assessment was due to data challenges. Limited data were available on the needs of the homeless and short-term housing needs. Households with special needs (e. g. permanent mental disability) may have been included in the core need numbers due to their low income or they may have gotten missed in the census in some cases. Information gathered during the engagement sessions was used to describe the needs of these individuals and households.

## **1.4 Report Structure**

The needs assessment includes a housing market overview, an assessment of current housing need, and an estimate of future housing requirements and needs. Housing needs and gaps, and implications are identified. Conclusions and next steps are also included.

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<sup>6</sup> The 2021 Census data was collected in May 2020 during the first phase of the Covid-19 pandemic, when the federal government was distributing the Canada Emergency Response Benefit (CERB). 35.2% of all Canadian workers who earned at least \$5,000 in 2019 received CERB payments in 2020, up to a maximum of \$14,000 from May to September 2020. Low-wage workers were the most likely to receive CERB payments. For the lowest-earning households in Canada, income between 2019 and 2020 increased by 529% temporarily. After CERB ended, some households went on EI (which paid \$100 less per week than CERB). The Canadian Centre for Policy Alternatives predicted that almost three-quarters of former CERB recipients would be worse off than before they received aid. The poorest households are in the greatest housing need in every community, and at the point in time that the census was collected, the incomes of these households were drastically improved. For almost every community in Canada, it is vital to remember that CERB likely resulted in artificially depressed Core Housing Need. Furthermore, the economic circumstances from 2021-2023 have also been far more volatile in many communities across Canada, so many communities have also seen a dramatic increase in home costs, rents, and expenses, which should be considered when evaluating this data. Even with all these considerations which would implicate a significant undercount of Core Housing Need, Canada still faces an existing deficit of over 1.4 million homes, 1.1 million of which must cost \$1,050 per month or less.

This housing needs assessment report is structured as follows:

- Vermilion housing overview
- Other housing needs and demand
- Engagement sessions
- Population, Household and Core Need Projections
- Current & Future Housing Requirements - Need & Demand
- Housing Needs, Gaps and Priorities
- Conclusions and next steps

Appendices are also included to locate relevant information used in or referenced in the report.

### 3. Vermilion Housing Overview

This section provides an overview of the findings regarding the housing market and core needs. It includes comparisons between the Town of Vermilion and Census Division 10 where appropriate. Specific details and highlights for Vermilion are subsequently presented. Current core need estimates, gaps and priorities are also discussed. Future housing requirements from 2021 to 2031 are developed and discussed.

As outlined in the approach and methodology, the housing need analysis examines two aspects of housing requirements: (1) market housing need (supply/demand), and (2) non-market or need for assistance (core housing need). This summary addresses each of these two aspects of housing separately.

In the case of non-market housing, need typically focuses on households unable to address their housing requirements in the housing market. For example, 6.3% of all households are deemed to be in core housing need in Vermilion. Put this way, the challenge is to reduce need. Another way to look at this is that 93.7% of households in town are appropriately housed, most without assistance and in market-based housing. The challenge is to extend the reach of the market (grow the 93.7% to 95%+) such that fewer households remain unserved, thereby minimizing the need for public assistance. It is for this reason that the assessment extends to include an assessment of the market conditions and performance. Understanding the local housing marketplace is also critical for developing effective policy and program responses to housing problems.

#### 3.1 Population Growth

Population change has a significant impact on the nature of housing demand. The magnitude and nature of past population growth is a main component in developing population and household projections.

The Town of Vermilion's population declined marginally by 3.3% from 4,084 in 2016 to 3,948 in 2021, a loss of 136 people (see Table 1). The age cohorts most affected are:

- The under 65 group accounted for all of the loss – 225 people
- The 65 and older group increase by 95, mostly between 65 and 84 years of age

**Table 1: Population Growth by Age Cohort, 2016 - 2021**

Age Groups	2016	2021	
	Number	Number	Difference
0 to 14 years	725	695	-30
15 to 64 years	2,590	2,395	-195
65 to 84 years	595	685	90
85 years and over	170	175	5
<b>Total</b>	<b>4,084</b>	<b>3,948</b>	<b>-136</b>

The population of Vermilion has been fairly stable, in accordance with the local and provincial economies, somewhat buffered by the presence of Lakeland College. Alberta Government estimates show the provincial population growing by 1.2% from 2021 to 2022 to over 4% during most of 2023.<sup>7</sup> Some of this growth has or is likely to come to Vermilion.

## 3.2 Housing Stock Characteristics

Housing stock characteristics include the mix of dwelling types (G1), tenure by dwelling type (G2), size (number of bedrooms) of the dwellings (G3), and the age and condition of dwellings. Housing stock form is a core indicator for the overall housing needs assessment. Future housing requirements and housing gaps are discussed in Sections 5.0 and 6.0.

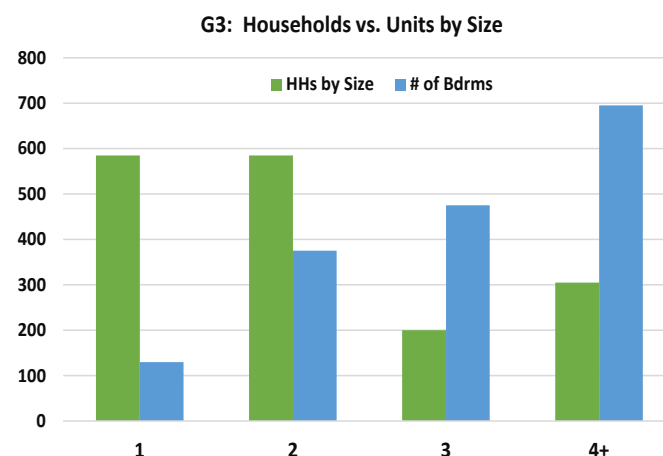
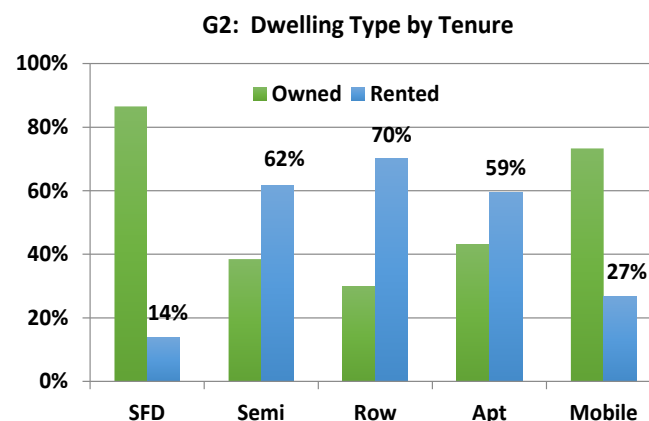
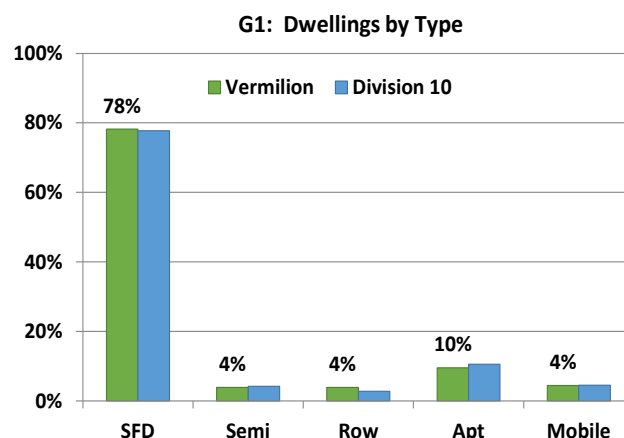
Most of the dwellings are single detached houses (78%) and mobile homes (4%). As a result, most are also owner-occupied (77%).

Most of the multi-unit housing stock is rented – 70% of row, 62% of semi-detached, and 59% of apartments. However, most renters (52% or 200 households) live in single detached houses and mobile units. There are 120 condominiums (most are 55+) and some of them are available for rent.

The majority (55%) of the housing stock was built before 1980 - 6.6% require major repairs (110 units) vs. 5.6% for Division 10.

In summary, Vermilion has a relatively homogenous housing stock with only 18% being multi-family dwellings. This can present problems for smaller households, especially single and elderly households, who may not be able to afford a 3-bedroom house or mobile unit.

There is a mismatch between households by size and the housing stock by number of bedrooms (G3). While 70% of the households are one and two persons, only 30% of the housing units have one and two bedrooms. While many smaller households choose to live in housing with more



<sup>7</sup> Census Subdivision (Municipal) Population Estimates, Alberta Government



bedrooms than they need (especially SFDs), many others (lower income households) are forced to pay for more housing than they require and as a result, are in need (paying more than 30% of their income for rent). Ensuring a more diverse mix of dwelling units helps mitigate this situation from occurring.

### 3.3 Household Characteristics - Who lives Here?

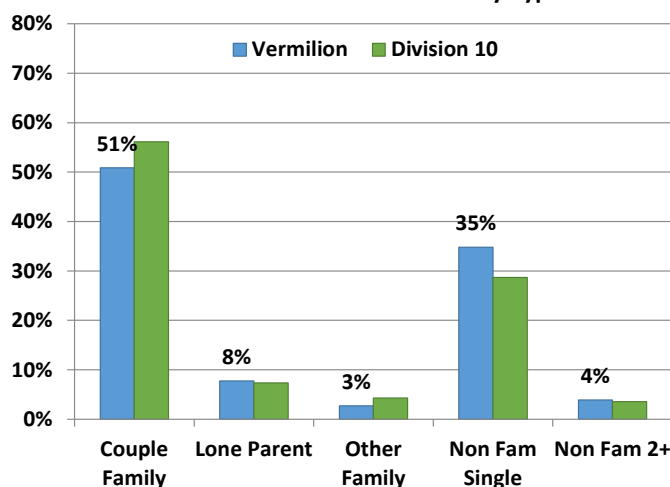
Household characteristics include the distribution of household by type, tenure and age, the type and age of households, the size of households and the distribution of households by income levels. Household characteristics are critical to understanding and addressing housing needs.

Comparing Vermilion to Division 10 (G4), about two-thirds of the households in the area are families, reflecting the predominance of single detached homes. While couple families represent 51% of all households in Vermilion, most (52%) are without children (many are 65 and older), reflected in the high number of 2 person households. Single person households are over-represented at 35%, compared to 29% in Division 10. Again, many are household maintainers 65 and older (Graph G5).

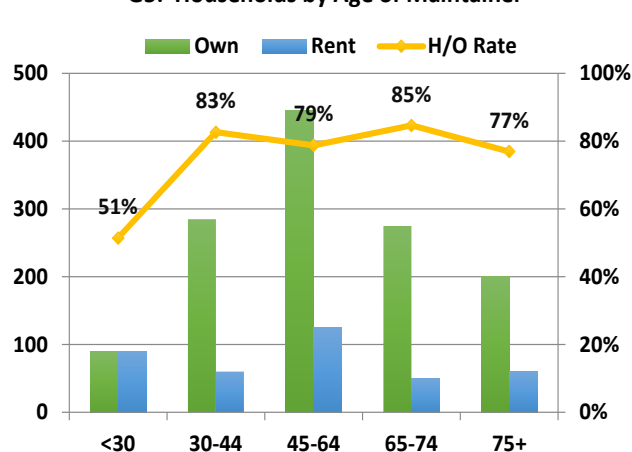
The homeownership rate is high - most households under 30 (51%) are homeowners. The rate jumps to 83% for 30 - 44 year old households and to 85% for maintainers 65 – 74 years old. It remains high at 77% for households 75 years and older. The relatively high percentage of homeownership is partially explained by the absence of an adequate supply of purpose-built rental housing.

When we examine the type of households by the age of the maintainer, we find the largest cohort is 65+ (35%) and mostly single persons, followed by 45 – 64 year olds (34%) and are mostly families (Graph G6). There is a high percentage of family households in the younger age groups,

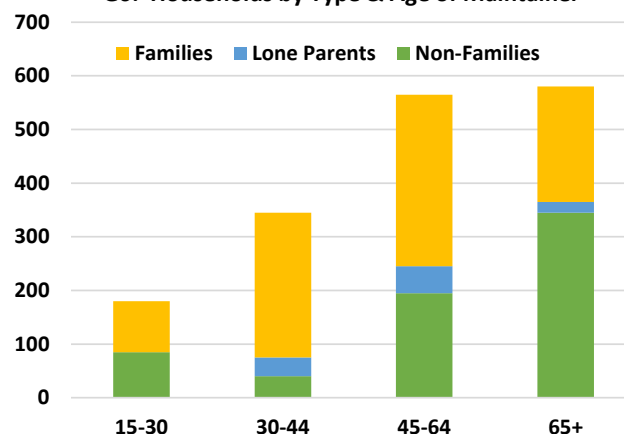
G4: Household Distribution by Type



G5: Households by Age of Maintainer



G6: Households by Type & Age of Maintainer



especially the 30 - families (Graph G6). There is a high percentage of family households in the younger age groups, especially the 30 - 44 age group, which partially explains the higher homeownership rate. The high percentage of family households under 65 years old reflects the housing typology.

Household income provides a base indicator to determine affordability and is used to determine a household's ability to find housing in their community at an affordable price.

Household income is skewed toward the lower end (as shown in graph G7):

- 14% earn less than \$30K and all of them are in core housing need;
- 27% earn \$30-\$60K and some are in core need;
- 31% earn \$60-\$100K and some have affordability problems (pay more than 30%) but are not in core housing need, and;
- 28% earn \$100K and more

The high concentration (41%) of household incomes below \$60K makes having the right mix of housing options, choices, costs and tenures critically important for achieving a healthy and balanced housing market. This requires some planning and oversight to ensure the right product is being developed.

The number of development permits for new housing has been small and mostly for single detached dwellings in recent years (Table 1). Many of the development permits include

**Table 1: Development Permits, Vermilion**

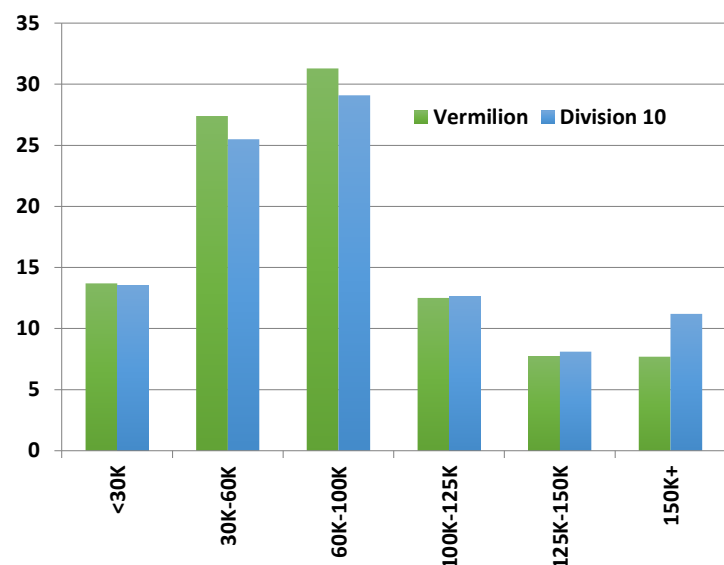
Dwelling Type	2021	2022	2023	2024 (ytd)
SFD	6	3	2	
Secondary Suite			1	
Mobile		1		
Total	6	4	3	

demolition permits for the removal of an existing dwelling, so the net increase in housing units is negligible. The development permits are intended for ownership, except for the secondary suite.

Apartment rental units are surveyed the Alberta Government every summer<sup>8</sup> Recent data show that 118 rental units were surveyed in 2023. The results indicate that:

- Rental rates are comparable to other similar sized communities;
- The vacancy rate was zero for bachelor and 1-bedroom units, but high for 2 and 3+ bedroom units. This could be a result of the survey being conducted during the summer when most of the students are not in college, and;

**G7: Distribution of Households by After-Tax Income**



<sup>8</sup> No surveys were undertaken in 2019 and 2020.

- Historically, rental rates have been stable, but increased in 2022-2023: rental rates for bachelor units increased 13.6% and 2-bedroom units increased by 10.3% year over year, which is one of the largest increases in recent history.

**Table 2: Apartment Vacancy and Rental Rates**

Unit Type	# of Units	Avg. Rent	Annual Increase	# of Vacancies	Vacancy Rate
Bachelor	12	\$625	13.60%	0	0%
1-bedroom	19	\$830	3.00%	0	0%
2-bedroom	60	\$976	10.30%	8	13.30%
3+ bedroom	27	\$1,053	5.20%	8	29.60%
<b>Total</b>	<b>118</b>			<b>16</b>	<b>13.60%</b>

Annual house sales were about 50 properties prior to the pandemic in 2020 (Table 3). House sales spiked by 75% in 2021 and another 16% in 2022. Overall, sales have slowed recently but are still strong in 2024 and should remain at pre-pandemic levels or higher. The median sales price has remained steady with some softness in the past year or two. The outlook for sales and prices of existing homes looks steady and should improve as mortgage rates continue to decline into 2025.

**Table 3: Number of Sales and Median Sales Prices by Type of Dwelling, Vermilion**

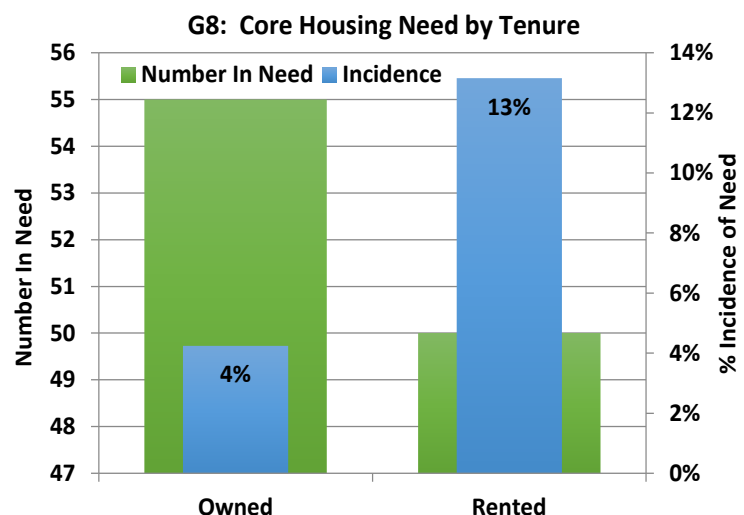
Type of Dwelling	2019	2020	2021	2022	2023	2024 YTD
Single Family Detached	\$ 255,900.00	\$ 243,500.00	\$ 230,500.00	\$ 251,000.00	\$ 260,000.00	\$ 251,500.00
Condo	\$ 185,000.00	\$ 140,500.00	\$ 138,000.00	\$ 150,000.00	\$ 133,500.00	\$ 140,450.00
Duplex	\$ -	\$ -	\$ 290,000.00	\$ 282,000.00	\$ 270,000.00	\$ -
Row	\$ -	\$ -	\$ 213,000.00	\$ 204,000.00	\$ 207,000.00	\$ -
Mobile	\$ 138,000.00	\$ 40,000.00	\$ 155,000.00	\$ 60,000.00	\$ 107,000.00	\$ 82,000.00
<b>Number of Sales</b>	<b>46</b>	<b>48</b>	<b>84</b>	<b>97</b>	<b>62</b>	<b>28</b>
<b>Median Sales Price</b>	<b>\$ 249,000.00</b>	<b>\$ 229,500.00</b>	<b>\$ 213,000.00</b>	<b>\$ 239,000.00</b>	<b>\$ 238,500.00</b>	<b>\$ 231,000.00</b>

### 3.4 Housing Need and Affordability

In this section, households in core need and those not in core need but also facing affordability problems are examined. In general, the difference is that to be in core need, a household income must be below the limit for the area. Households with income above the Household Income Limit (HIL) who are paying in excess of 30% for their housing are considered to have an affordability problem by choice.

#### 3.4.1 Core Housing Need

In total, there are 105 households in core need in 2021 - 55 owners and 50



renters, which equates to 6.3% of all households in core need (G8).

- In 2016, there were 155 households in core need or 9% of total households. This is a decrease of almost 50% when historically the percent of households in core need does not change dramatically every 5 years.
- The loss of income from CERB and rising housing and other costs mean that the number of households in core need in 2024 may have already exceeded 2016 numbers of 155 households.

The incidence or likelihood of being in core need is 13% for renters - 1 in every 8 renter households compared to 4% for owners (1 out of 25 households). Homeowners also have higher household incomes and are building equity in their homes.

The primary core need problem (over 80%) is affordability. Current core housing need is greatest in number among households led by single person households under 65 years old. The incidence of need for renter households is also highest among single people under 65 years old.

In terms of households in acute core need, households paying more than 50% of their income for housing are most at risk of losing their housing. The data show that most of the households in core need are paying between 30 - 50% of their income for housing. Data also show that 20 of the 50 renter households in core need are paying in excess of 50% of their income putting them in acute housing need. No owner households are recorded as paying more than 50% of their income. Again, the most vulnerable households are single people under 65 years old.

**Table 4: Core Housing Need by Age and Household Type**

	15-29	30-44	45-64	65-84	85+	Total
<b>Couple no children</b>	0	0	0	0	0	<b>0</b>
<b>Couple w/ children</b>	0	0	0	0	0	<b>0</b>
<b>Lone parent</b>	0	0	0	0	0	<b>20</b>
<b>Multiple family</b>	0	0	0	0	0	<b>0</b>
<b>1 person non-fam</b>	0	0	25	25	0	<b>75</b>
<b>2+ person non-fam</b>	0	0	0	0	0	<b>0</b>
<b>Total</b>	<b>0</b>	<b>20</b>	<b>50</b>	<b>25</b>	<b>0</b>	<b>105</b>

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

The core need data by household type and age are included in Table 4. In summary, the core need numbers are as follows:

- 35 households in core need are families (mostly owners):
  - 20 are lone parents under 65 years of age;
- 75 households are non-family households (2/3s are renters):
  - Mostly under 65 years old – about 25 are seniors under 80 years old.

There were no indigenous households in core housing need recorded for Vermilion during the 2021 Canada Census.

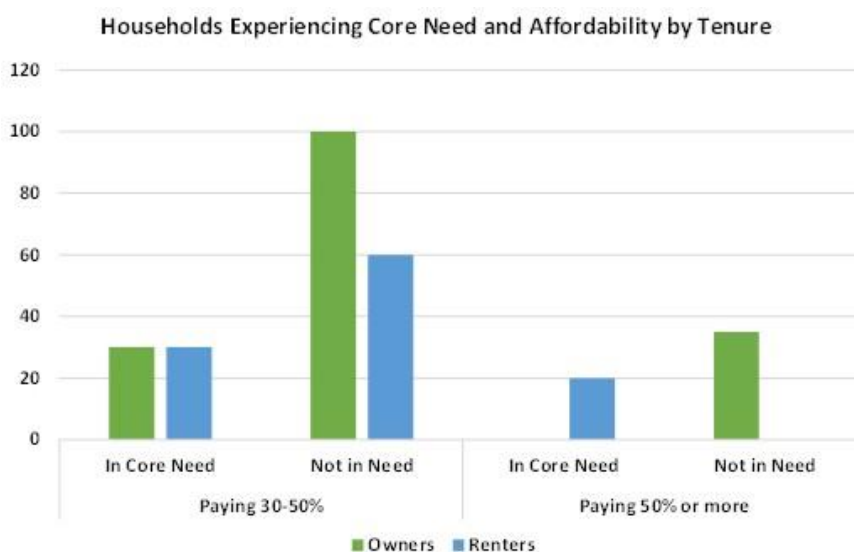
### 3.4.2 Housing Affordability

As previously mentioned, households with incomes above the Household Income Limit (HIL) who are paying in excess of 30% for their housing are considered to have an affordability problem by choice. Table 5 shows there are 100 owner and 60 renter households who are paying 30-50% but are above the HILs. There are another 45 households (mostly owners) who are paying in excess of 50% of their income for housing. Some 205 households are paying in excess of 30% of income, which is nearly double the 105 households in core need. While paying in excess of 30% of income, household income to own a home is unaffordable, it is somewhat of a choice, as long as other housing options are available. The data suggest that supply and demand are not aligned – there is an absence of smaller bachelor, one and two-bedroom rental and ownership options available to lower and modest income households. The results from the Table 5 are displayed in the graph below.

**Table 5: Core Housing Need and Affordability by Tenure**

	Paying 30-50%			Paying 50% or More		
	In Core Need	Not in Need	Total	In Core Need	Not in Need	Total
<b>Owners</b>	30	100	130	0	35	35
<b>Renters</b>	30	60	90	20	0	20
<b>Total</b>	55	160	215	35	45	80

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



## 3.5 Homelessness

Little information is available on homelessness in smaller urban and rural communities in Alberta. The Rural Development Network has developed a tool for measuring homelessness in rural communities, but it has not been used in Vermilion. During the engagement sessions, no one raised homelessness as a major housing issue in Vermilion. There was discussion about homelessness being more of an issue in Lloydminster.

Households in core need paying 50% and more for housing are at risk of homelessness (1 paycheck away). The 2021 census identified 35 households in core need paying 50% or more – the tenure for 20 households of the households was renter, but all 35 are likely renters. These households are experiencing the most acute affordability need in Vermilion and are at risk of becoming homeless.

### 3.6 Lakeland College - Student and Staff Housing

Vermilion is the home of Lakeland College and includes the administration for the Vermilion and Lloydminster campuses. There are currently about 1,300 full time equivalency students, although many attend short term courses (4-6 weeks).

Lakeland College has a large housing portfolio in Vermilion for students . There are currently 550 beds/units of student housing, consisting of dorms (shared rooms for singles) and townhouses (2 and 3-bedroom units for families). Some faculty members, including visiting teachers, also access the housing owned by the college.

Many of the students also rent/share accommodation in apartment units, secondary suites, and rooms in existing homes in town and the surrounding communities as far away as a ½ hour drive. Students often stay at the college residences in Lloydminster when the student residences in Vermilion are full. Other who are attending short-term courses often stay in hotels or dorm room when there is a vacant unit (e.g. summer).

To say that the college students and staff have an outsized impact on the housing market is an understatement. In many ways, the students drive the demand for rental accommodation for the entire region, even though they are temporary residents and usually leave when they have finished their course.

### 3.7 Housing for People with Special Needs

There is limited quantitative data available on the number of people with special needs who require supportive and affordable housing. Some of the people with special needs live in the non-market housing portfolio across Alberta. Most are living on a disability pension (i.e., AISH) and require subsidized housing to make their accommodation affordable in many instances. Some others also require adapted housing due to physical limitations.

One of the challenges with special needs households and housing is the services (staffing) that are usually required to support the individuals. Most of the housing agencies that provide housing for people with special needs are smaller organizations that focus on a specific clientele (e.g., PDD). A group home type concept is common for this clientele whereby one support staff is on site 24/7. This model is an effective solution in smaller communities, where demand can change over time and make a larger facility under-utilized.

*Focus Society for Support Services* is a non profit agency that provides several different types of services to people with disabilities. While housing is not one of its core services, it does own 2

houses in Vermilion – one with 4 beds and the other with 3 beds. *Focus* provides 24/7 supports for the residents.

There is a long wait list for special needs supportive housing in Vermilion. *Focus* would like to develop a new facility, ideally with 10 rooms to enable some economies of scale.

There is also a need for a home for people with complex needs. There is no supportive housing for this group in Vermilion at this time. Some other similar sized communities use older single detached houses to accommodate this type of clientele.

The federal and provincial housing strategies have placed a premium on making all financially assisted housing incorporate adapted housing features like universal design with a portion of the units being adapted for individuals with significant activity limitations<sup>9</sup>. All new assisted housing projects will be required to meet a minimum level of adaptability.

### 3.8 Non-Market Portfolio in Vermilion

The non-market housing in Vermilion is operated by the *Vermilion and District Housing Foundation (VDHF)*. The VDHF is a regional organization located in Vermilion and operates units in many of the communities surrounding Vermilion. For the purposes of the assessment, only the portfolio in Vermilion is being considered.

The current non-market housing portfolio consists of 210 units which include:

▪ Senior's Lodge (supportive living) units	86 (6 vacant units)
▪ Seniors Lodge Cottage units	8
▪ Seniors Lodge DSL3 units	40 (12 vacant units)
<b>Sub-total</b>	<b><u>134</u></b>
▪ Senior's independent apartments	62 (7 vacant units)
▪ Family Housing	12
▪ Rental Assistance Benefit	2
<b>Total</b>	<b><u>210</u></b>

The VDHF portfolio in Vermilion is heavily skewed to seniors - 93.5% of the units are designated for seniors and 6.5% of the units are for families; only 1 RAB subsidy has been designated for a non-elderly single person household.

The wait list for the VDHF portfolio is as follows:

▪ Senior's Lodge (supportive living) units	5
▪ Senior's independent apartments	2
▪ Family Housing	8

There is no wait list for non-elderly single persons, possibly because there are no units available for them in Vermilion.

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<sup>9</sup> Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.

The outcome is a very unbalanced portfolio that is focused on seniors only. For reasons of fairness, equitable treatment, and prioritizing those in greatest need, future non-market housing development should be directed to families (mostly lone parents) and single person households under 65 years old.

## 3.9 Housing Needs and Gaps Summary

### 3.9.1 Current Core Housing Need (Backlog) – 105 Households

There were 105 households in core need in 2021

- 35 family households - 20 are lone parents:
- 75 single person households - about 1/3 are 65 and older:

Most of the households in core need required significant reductions (up to 40%) in the market rental rates. Other may only required 10 – 20% reductions to make the housing affordable.

### 3.9.2 Current Market Housing Gaps

There were 200 households not in core need paying more than 30% in 2021

- 160 households not in core need paying 30-50% (mostly owners):
  - Most are under 65 years old.
- 45 households not in core need paying 50-100% (mostly owners):
  - Most are under 65 years old.

There is a shortage of smaller bachelor and one bedroom purposed-built market rental units for individuals and couples. There are many one and two person households who are forced to pay more because they do not have access to smaller rental units, putting some of them in core need due to a mismatch in supply and demand. There is also a shortage of 2 and 3-bedroom market purpose-built rental units for small families including lone parents.

Some of the owners in Vermilion were paying more than 30% of their income for their mortgage and property taxes in 2021. This is partially related to the absence of more affordable ownership options such as smaller dwellings (e. g. 1-bedroom condominiums, small row housing or duplex units, etc.)



## 4. Stakeholder Engagement

Key housing stakeholders in Vermilion were identified and invited to participate in an engagement session. A stakeholder engagement session was held on June 18 and was attended by 12 individuals including several local town councillors, municipal staff, realtors, homebuilders and others. A PowerPoint presentation was prepared to share the findings with the meeting attendees to gain their feedback on the validity and accuracy of the housing market overview and identified housing needs and market gaps.

Several face-to-face and virtual meetings were held during the middle two weeks of June with representatives from:

- Town
- Vermilion & District Housing Foundation
- Lakeland College
- FOCUS Society for Support Services

Fact Sheets were prepared for these meetings and used to share some of the data and findings to date and help facilitate the discussion. A series of questions were also attached to the Fact Sheet for the participants to ponder in advance of the meetings.

Key issues and priorities raised at the engagement sessions are listed below:

- Lack of housing options - many college students and staff rent accommodation in Vermilion or the surrounding area, increasing demand for the limited supply of purpose-built rental apartments;
- Home renovation program is needed – the existing rental stock is limited, and units tend to be older and need a lot of renovations and repairs;
- Limited rental housing stock impacts low-income households;
- Shortage of serviced land in town. There is a shortage of serviced land - only 12 lots remaining in Brennan.
- Supportive Living Level 4 and 4D are needed – seniors want to remain at home as long as possible and only move when they need SL4 and higher;
- Need more adapted/universal design housing;
- Temporary Foreign Workers (FTWs) need affordable rental housing;
- The number of real estate sales in 2024 are down from 2023 but prices are holding steady;
- There is a lack of serviced residential land in the Brennan subdivision. There should be a 5 – 20 years supply of serviced or serviceable land at any time to enable economic and residential development. There are some larger parcels of land available in town and opportunities for infill – the usual lot size in town is 50 X 120;
- Very few affordable housing units for families and non-elderly individuals are available compared to the current need in the town;
- Focus (services for people with disabilities) owns 2 houses – one with 4 beds and the other with 3 beds – with 24/7 support for the residents. It has a wait list for housing and would like to develop a new facility, ideally with 10 rooms to enable some economies of scale;

- There is also a need for a home for people with complex needs – not aware of anything in Vermilion now.

The June 18 meeting agenda and fact sheet used for the other stakeholder meetings are included in Appendix 9.3.

## 5. Population, Household and Core Need Projections

An estimate of future growth from 2021 – 2031 has been determined by drawing on population projections prepared by the Alberta Treasury Board. The growth rates by age cohort from the medium scenario for Census Division 10 was used to generate an estimate of household growth by age group, and then by applying the same growth rates to the population of Vermilion over the 2021 - 31 period. A methodology known as the headship rate method<sup>10</sup> was used to determine the number of households or rate of household formation by age cohort. The projections are broken down by 5 year intervals to correspond to Alberta Government housing program guidelines and requirements.

The projections shows that over the first five year period (2021 – 26) households led by the 19 - 29 and 65+ age groups increase – other age groups decline (Table 6).

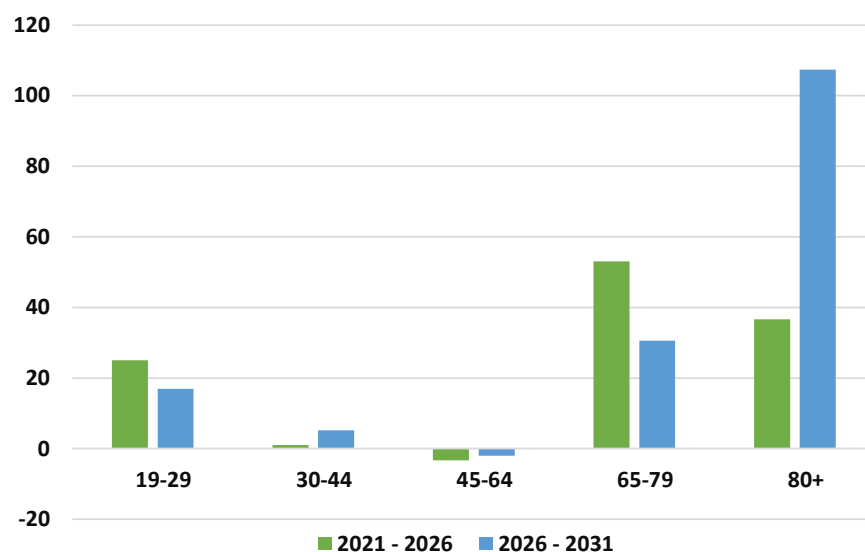
	19-29	30-44	45-64	65-79	80+	Total
<b>2021 - 2026</b>	25	1	-3	53	37	112
<b>2026 - 2031</b>	17	5	-2	31	107	158

The amount of growth during the 2026 - 2031 period increases by 41% and occurs mainly (68%) among households 80+ years old. The trends are more obvious by viewing Graph 10 to the right.

Once the number of future households are known, the 2021 incidence rates of core housing need are applied. Given the limited data available from the 2021

census by age of household maintainer, it makes sense to focus on the total number of households. The numbers in Table 7 on the following page show that 17 new households in core

**G10: Household Projections by Age Group, 2021 - 2031**



<sup>10</sup> The most common method used to project household formation is called the headship rate method which is defined as the ratio of the number of household heads or household maintainers to the population 15 years of age and older. Age-sex-specific headship rates are computed by dividing the number of household heads by the total number of persons of the same age and sex. Households in future years are projected by extrapolating the headship rates from previous years into the future.

need will be formed by 2031. This number is low due to the impact of CERB payments on suppressing core need. The actual number is likely higher by about 50%, which would increase the number to 25 new households in core need by 2031.

**Table 7: Projected Number of New Households in Core Housing Need**

	19-29	30-44	45-64	65-79	80+	Total
<b>2022-2026</b>	-	-	-	2	-	7
<b>2026-2031</b>	-	-	-	1	-	10

## 6. Current & Future Housing Requirements - Need & Demand

Total housing requirements (need and demand) include both existing housing needs and future housing requirements resulting from population growth over the next 10 years. Existing core housing need (backlog) and future housing requirements (non-market need and market demand) are summarized in Table 8 below.

**Table 8: Existing and Future Housing Requirements – Need and Demand, 2021 -2031**

Existing Core Housing Need	Future Housing Requirements, 2021 - 2031		
	Household Growth	Non-Market Housing (Core) Need	Market Housing Demand
105	270	17	253

Given the higher number of households already in core need compared to the low number of new core need households projected over the next ten years, it becomes evident that the priorities should be based on the number and incidence of need among the existing households. At the same time, the Town of Vermilion must be cognizant of the fact that the number of households in need is declining for the under 65 age group and increasing for the 65 and over age group, especially those 80 and over.

It is critically important that the right type and size of units are produced to ensure the needs of current and future households are effectively met. As mentioned earlier, producing the wrong type and size of unit can have a significant impact on the cost for the occupant (s) and even push some households into core need (e. g. single person having to rent an older 2- or 3-bedroom unit with high utility costs).

## 7. Housing Needs, Gaps and Priorities

This section consolidates insights and findings in the preceding analysis and identifies gaps and implications and some potential policy and program options. The intent is to use the results as a foundation upon which to build an action plan to address the needs and gaps identified through the assessment.

### 7.1 Non-Market (Core Housing) Housing Need

Table 9 shows the part of the housing continuum, related to long-term non-market housing. While there are some pockets of the housing stock in disrepair, housing problems are predominantly related to affordability and impact renters more frequently, reflecting lower incomes and thus a greater risk of affordability challenges. The 105 households in core need are evenly divided between owners and renters. Nearly all of the non-market housing funded by government is directed to renters in core need. While there are homeowner renovation programs and others to help first time homebuyers, there are no publicly funded programs available to help existing homeowners in core need.

Table 9: Long-Term Non-Market Housing		
Long-Term Supportive Housing	Social Housing	Affordable Housing
<ul style="list-style-type: none"><li>• Housing First</li><li>• Special Needs Housing</li><li>• Seniors Lodge</li></ul>	<ul style="list-style-type: none"><li>• Seniors self-contained housing</li><li>• Community housing</li></ul>	<ul style="list-style-type: none"><li>• Affordable Housing Partnership Program (capital grant)</li><li>• Rental Assistance Benefit</li></ul>

Households with the highest incidence and number in need include:

- **35 households in core need are families - mostly owners:**
  - **20 are lone parents under 65 years of age;**
- **75 households are non-family households - 67% are renters:**
  - **Mostly under 65 years old – about 25 are seniors under 80 years old.**
- **17 new households in core need by 2031**
- Long-term Supportive Housing Needs (Gaps)
  - While there is no quantitative data on the number of households with special needs, there is sufficient qualitative data that more long-term supportive housing is needed in Vermilion.
- Social and Affordable Housing Needs (Gaps)
  - Households must be below the income limits to access both social and affordable housing. Households paying a greater portion of their income for housing require social housing (rent is based on 30% of income) whereas households paying less of their income on housing require housing that is below market, usually between 10 and 20%, but it does depend on the local conditions (e.g. household incomes, rental rates, etc.).

The following table highlights the gaps, implications and some policy and program options to mitigate the number of households experiencing core housing affordability problems. Some potential policy and program responses to address the market housing gaps (table on next page) are also available to facilitate development of non-market housing.

GAPS	IMPLICATIONS	POLICY/PROGRAM OPTIONS
<ul style="list-style-type: none"> <li>The backlog of households in need includes single people, seniors, and lone-parent families. People with physical (need adapted housing) and mental (need housing and supports) disabilities, and recent immigrants also experience core need and their numbers are integrated within the 105 households in core need.</li> </ul>	<ul style="list-style-type: none"> <li>The limited availability of smaller apartment options as well as few lower-rent properties contribute to affordability (and to a smaller extent to suitability) problems by inflating rents.</li> <li>Single person households (including seniors) in need of non-market housing may be forced to leave the region to find housing they can afford.</li> </ul>	<ul style="list-style-type: none"> <li>Municipalities usually provide equity (e. g. land) to partner with government funding programs.</li> <li>The types of options available to municipalities includes: <ul style="list-style-type: none"> <li>Reduce/eliminate taxes for new non-market housing;</li> <li>Reduce/eliminate development charges;</li> <li>Provide free land ready for development</li> <li>Fast-track approval process;</li> <li>Provide rental assistance benefits for families and singles renting existing housing including single detached housing.</li> </ul> </li> <li>Federal and provincial governments partner with municipalities, non-profits and developers and provide capital grants, support service funding, mortgage loans and insurance.</li> </ul>

Since single person and lone parent households have the highest incidence of need and high numbers of households in need, they are a high priority in terms of requiring assistance to meet their housing needs. However, given that 93% of the portfolio is restricted to seniors, new resources and efforts in the short term should be directed to helping single persons and families in order to rebalance the portfolio to match existing housing needs.

## 7.2 Housing Market Supply Gaps

Table 10 shows the part of the housing continuum related to market housing. As discussed in Section 3, the housing market in Vermilion is made up of mostly single detached dwellings and mobile homes that are mostly owner occupied. The housing stock is in good condition and is affordable to over 80% of existing households. There are few renter households (23% of the total) and mostly family and senior led owner households.

The main gap in the overall housing market is the shortage or lack of smaller bachelor and one-bedroom rental units for single person (including seniors) households. There is a lack of smaller, affordable, higher density forms of market housing, especially purpose-built rental, but also smaller, more affordable ownership options in Vermilion.

Table 10: Market Housing	
Market Affordable Housing	Market Housing
<ul style="list-style-type: none"> <li>No direct subsidies</li> <li>Reduced costs (e.g., regulations, standards &amp; const.)</li> </ul>	<ul style="list-style-type: none"> <li>Rental and home ownership through the private market</li> </ul>

- **160 households not in core need paying 30-50% (mostly owners):**
  - **Most are under 65 years old.**
- **45 households not in core need paying 50-100% (mostly owners):**
  - **Most are under 65 years old.**
- **30 new households require market affordable homeownership by 2031**

The following table highlights the gaps, implications and some policy/ program options to mitigate the gaps in the housing market.

GAPS	IMPLICATIONS	POLICY/PROGRAM OPTIONS
<ul style="list-style-type: none"> <li>• Shortage of rental housing units consisting of: <ul style="list-style-type: none"> <li>◦ small bachelor and one-bedroom units for moderate income single person (including seniors) households, and;</li> <li>◦ smaller 2/3-bedroom units for moderate income families.</li> </ul> </li> <li>• Shortage of smaller affordable ownership options</li> </ul>	<ul style="list-style-type: none"> <li>• Young adults leaving home have few rental options they can afford;</li> <li>• Aging homeowners in and around Vermilion who want to sell and downsize have few options – they either move to Vermilion and increase demand for rental housing or move out of the area;</li> <li>• Students face challenges trying to find affordable accommodation in and around Vermilion, and;</li> <li>• The shortage of rental housing and demand from higher income earners inflates rental rates.</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce property taxes for new rental housing;</li> <li>• Reduce/reimburse development charges;</li> <li>• Allow/encourage secondary suites;</li> <li>• Encourage and support plans that conform to higher density developments;</li> <li>• Facilitate the development approval process;</li> <li>• Improve coordination between municipalities;</li> <li>• Integrate planning between municipal departments;</li> <li>• Educate the public about the benefits of higher density market affordable rental housing;</li> <li>• Encourage innovative designs to improve affordability;</li> <li>• Investigate homeowner renovation programs and Alberta Municipal Property Tax Deferral Program and make the public aware of the benefits.</li> </ul>

The rental vacancy rate is near zero and adding the right mix of rental units – matching unit size and household size - could improve the performance of the housing market by minimizing housing costs and reducing the number of renters in core need. Producing the wrong type and size of unit can have a significant impact on the cost for the occupant (s) and even push some households into core need (e. g. single person having to rent an older 2- or 3-bedroom older house with high utility costs). The gaps in the housing market affect the lowest income households the most and leave renters the most vulnerable. Some new purpose built smaller affordable rental units would help rebalance the housing market.

Demand from seniors (local and regional homeowners) who want to downsize and young adults leaving home will continue to put pressure on the rental markets in Vermilion. Recent activity in the real estate market suggests that downsizing is a viable option for seniors (they can sell their home at a good price) if they can find a product in town that meets their needs.

The number of homeowners experiencing affordability problems suggest there is a gap in smaller, affordable market options for new and existing homeowners. This would enable some existing households to downsize to the right size unit (e.g. 1-bedroom condo for a single person or young couple) and thereby lower their housing costs. It would also enable more renters to become new homeowners.



## 8. Conclusions and Next Steps

While there are homeowners in Vermilion today who are experiencing housing affordability challenges, the focus of government action on housing is to address the needs of renters since the incidence of need is many times greater for renters than owners. Homeowners have much higher incomes and also build equity that results in better financial outcomes.

Several potential policy and program options have been included for consideration by Vermilion to address the gaps in market housing and to mitigate the needs of lower income households in the region. As demonstrated by the population and household projections, there will be little growth in core need over the next 10 years. The main change that will occur is an aging of the population and household maintainers, as demonstrated in Sections 6 and 7. However, the numbers are relatively small compared to the considerable backlog of unmet housing needs across the region. It is these latter households that are the priority in terms of providing assistance and support going forward.

The projections show that Vermilion will grow by another 270 households between 2021 and 2031 or about 27 households annually. It is important for the Town to guide the nature of the new development (density, tenure, product size, etc.) as much as possible to ensure it meets the needs of the community over the short and long term.

### 8.1 Next Steps

The consultants were asked to identify potential next steps. If the Town is serious about wanting to mitigate the gaps in market and non-market housing, there are a number of steps or actions that can be taken.

1. Develop a housing strategy and action plan to address the identified needs and gaps. The strategy would include objectives and principles and outline clear roles and responsibilities for the 3 levels of government, the private sector and non-profit organizations. The action plan would include specific steps to be taken over a specified time-period. The plan would include initiatives for non-market as well as actions the town can take to help address the gaps in market housing. Costs and funding sources for each to be identified in the plan.

### Non-Market Housing Needs

- Identify options for new non-market development
- Identify land options for new non-market development
- Engage with regional partners (County, VDHF, College, social agencies, builders, etc.) to discuss unmet needs (gaps) and develop non-market housing options. A better understanding of the impact of the college on the housing market would help inform the action plan.

- Create a business case for any new non-market development (e.g. rental apartments). This could and should consider options such as mixed income, mixed use, and dual ownership projects that incorporate different rent levels and uses within the same building (favorably viewed by current governments).
- Work with CMHC and Alberta Seniors. Family and Social Services to gain an understanding of and access available housing program grants, financing and other financial tools required to create more non-market housing.
- Secure more Rental Assistance Benefit (RAB) allocations from Alberta Housing to reduce the rent for existing tenants in deep need. While the grants are temporary, they are very effective in addressing affordability problems immediately without have to relocate to another apartment.

### Market Housing Gaps

- Encourage and enable more purpose built and higher density rental housing through favorable land use policies, streamlined approval processes and incentives (reduced development fees, property tax moratorium, etc.).
  - Work with home builders and developers regarding opportunities to address the gaps in the market and potential options to create more market affordable housing (smaller units, modest amenities, etc.).
  - Promote the Residential Rehabilitation Assistance Program (RRAP) and property tax deferral program for senior homeowners.
2. Develop a communications plan to ensure residents are aware of the housing needs and gaps and the action plan to address them. This could involve:
- a. Engaging with the public at a high level to inform the public about the housing gaps and plan to mitigate them, and
  - b. Establishing a monitoring system and reporting back to the public on progress.

## 9. Appendices

## Appendix 9.1 Glossary of Housing Terms

### **Accessible**

The ability for families and individuals, including seniors, with low to moderate income, to obtain housing that is adequate, affordable and suitable.

### **Accessibility**

The manner in which housing is designed, constructed or modified to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make a home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or electronic devices that improve the overall ability to function in a home.

### **Affordable**

Housing that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that costs less than 30 per cent of before-tax (gross) household income (See also affordable housing).

### **Affordable Housing Partnership Program**

The Province of Alberta's Affordable Housing Partnership Program provides up to a one-third capital grant for the construction/acquisition of rental housing units. Grant recipients are required to provide rents that are below market. Units are targeted at households with incomes at or below HILs. There are no ongoing operating subsidies for these units.

### **Alberta Social Housing Corporation (ASHC)**

The provincial corporation established under the Alberta Housing Act that owns and administers the provincially owned portfolio of social housing assets and manages provincial debts and agreements associated with those assets.

### **Canada Mortgage and Housing Corporation (CMHC)**

The Canadian crown corporation that serves as the national housing agency of Canada. Core housing need – refers to a household when its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30 per cent or more of its before-tax income to access acceptable local housing.

### **Core Housing Need**

A household is considered to be in core housing need if it meets 2 criteria:

- *A household is below one or more of the adequacy, suitability and affordability standards.*
- *The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.*

Standards:

- Adequate housing - Housing is considered adequate when it isn't in need of major repairs. their home needs major repairs

- Suitable housing - Housing is considered suitable when there are enough bedrooms for the size and make-up of resident households.
- Affordable housing - Housing is considered to be affordable when housing costs less than 30% of before-tax household income.

A household is not in core housing need because while it is paying at least 30% of its income for housing, its income is sufficient to afford the rent for an alternative unit in the local housing market

### **Emergency Housing (Shelter)**

Facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people experiencing homelessness or those in crisis.

### **Environmental Efficiency**

Environmental efficiency in relation to the National Housing Strategy can be defined as the improvements in the measurement of energy efficiency combined with reductions in greenhouse gas emissions as a result of energy efficiency measures applied to the building.

### **Equity**

Assets owned by the applicant or assets that can be put up as collateral (e. g. Land).

### **Household Income Limits (HILs)**

The Alberta Government establishes local income limits each year. Households with annual incomes equal to or less than the HIL are said to have insufficient income to afford the on-going costs of suitable and adequate rental units in their area. Incomes below this level may be eligible for various rental subsidy programs. For example:

#### 2024 Household Income Limits (HILs)

- 0 bed = \$34,500
- 1 Bed = \$42,500
- 2 Bed = \$48,500
- 3 bed = \$49,500
- 4+ bed = \$66,500

### **Household**

Refers to a person or a group of persons (other than foreign residents) who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. It may consist of a family group (census family) with or without other persons, of two or more families sharing a dwelling, of a group of unrelated persons, or one person living alone. When age is cross tabulated with households, the implication is that household means household maintainer, whether stated or not.

### **Incidence of Need**

The frequency (or incidence) of need refers to the tendency that a particular household will experience housing need. For example, if 60 lone-parent households out of 100 lone-parent

households experience affordability problems, the incidence (or chance) of need among lone-parents is 60%. In the assessment, incidence refers to affordability need only.

### **Inclusive Communities**

Inclusive communities have a variety of housing, commerce, recreational, institutional, social, and public amenities within their boundary. Inclusive communities provide a physical and social environment where residents can live, learn, work, and play without having to travel beyond the community boundary.

### **Infill Development**

Development or redevelopment in existing developed areas, including building on vacant or underutilized lands, or re-development of a developed site to a higher density.

### **Intensification**

This is the development of a property, site or area at a higher density than currently exists. For example, this includes redevelopment (including the reuse of brownfield sites), development of vacant and/or underutilized lots, the conversion or expansion of existing buildings, and infill development, and may include greenfield sites with development densities higher than historical norms.

### **Major Repairs Needed**

This includes dwellings needing major repairs such as defective plumbing, electrical wiring, and structural repairs to walls, floors, or ceilings.

### **Market Housing**

Market Housing is defined as housing supplied by the private market, without direct government subsidies. Under Market Housing, one subcategory, Market Affordable Housing, has been further delineated:

### **Mixed-income housing**

This refers to housing developments or portfolio of developments that includes households with different income levels.

### **Mixed-use development**

This refers to any type of development (including rent and/or owned) that houses a range of services in addition to housing, such as commercial and retail spaces.

### **Mixed-tenure development**

This refers to a housing development or selection of developments that may include a portion of owner-occupiers and others for affordable and/or social housing.

## **Non-Market Housing**

Non-Market Housing is defined as housing that is operated and funded, or created, through direct government subsidies. It includes categories of housing based on the associated services needed by the clients. Non-Market Housing is further segmented into the categories of Affordable Housing and Subsidized Housing:

***Affordable Housing*** is rental or ownership housing that generally does not require on-going (operating) subsidies. It is both affordable and targeted for long-term occupancy to households with incomes between 100% and 80% of the median renter income for their household size.

***Social Housing*** is rental housing that requires on-going operating subsidies to make it affordable on a long-term basis to households with incomes between 80% and 60% or less of the median renter income for their household size<sup>11</sup>.

## **Other Non-profit**

These are non-profit organizations providing rental housing at rents below market rates that do not receive housing subsidies from government.

## **Social Housing**

This refers to regulated housing programs defined in the Social Housing Accommodation Regulation: Community Housing, Seniors Self-Contained Housing. Social housing regulated rents are set at 30 per cent of a household's income. Utilities (including heat, water and sewer expenses) are included; electricity, phone, television and any additional services (i.e., parking) are not included.

## **Rental Assistance Benefit (RAB)**

RAB helps to make rent with a private landlord more affordable. Recipient households live in private rental homes and receive a monthly benefit amount to help make their rent more affordable. This long-term benefit subsidizes rent for Albertans with low income. Eligible applicants are given priority based on need. Need is determined by a number of factors, including but not limited to income, assets, number of dependents and current housing condition.

## **Rent Supplement Program**

A subsidy is provided to reduce the market rent for a household with income below HILs. There are a variety of rent supplement programs, some providing subsidies directly to the property owner, others directly to the tenant. The subsidy can be a fixed rate or based on the income of the household. Typically, these subsidies are funded by the province and administered by a management body.

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<sup>11</sup> "Non-Market Housing" also includes "Emergency Shelters," "Transitional Housing" and "Supportive Housing" and requires deeper capital and operating subsidies provided under government programs to enable affordability to households with the lowest incomes.

### **Rent Geared to Income (RGI)**

Rent-geared-to-income is a type of housing assistance program that charges residents 30% of their income. It is broadly referred to in Alberta as social housing. Other forms of rental assistance program have below-market fixed rental rates which are not based on income.

### **Secondary Suites**

A secondary suite is a separate and subordinate dwelling unit contained within a detached dwelling. A secondary suite must have a separate entrance from the entrance to the principal dwelling and include a cooking facility, bathroom and bedroom(s) that are separate from those of the principal dwelling.

### **Specialized housing**

Refers to modest, adequate, and suitable rental housing provided to families, seniors, individuals, and targeted populations, such as Indigenous peoples and persons with disabilities, with low to moderate income, and supportive housing.

### **Supportive Housing**

Housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

### **Temporary Rental Assistance Benefit (TRAB)**

This short-term benefit provides a subsidy for working households with low income or those between jobs. Support should help eligible tenants afford their rent while they stabilize or improve their situation. Eligible applicants are prioritized on a first come, first served basis.

### **Transitional Housing**

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

### **Universal Design**

The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. The intent of universal design is to simplify life for everyone by making products, communications and the built environment more usable by as many people as possible at little or no extra cost.



## Appendix 9.2 VDHF Housing Portfolio

### Vermilion and District Housing Foundation - Housing Portfolio, June 2024

Housing Projects	Total Units	Vacant Units	Wait List
<b>Seniors Lodges</b>	<b>134 units</b>		
Vermilion Valley Lodge	86	6	4
Cottage Units	8	0	1
DSL3 Units	40	12	1
<b>Seniors One-bedroom Apartments</b>	<b>62 units</b>		
Valley View Manor	15	0	0
West End Manor	16	1	1
Parkway Manor	31	6	1
<b>Community (Family) Housing</b>	<b>10 units</b>	<b>0</b>	
Vermilion	10	0	8
<b>Rental Assistance Benefit (RAB) Program</b>	<b>2 units</b>		
	2 (single & couple)	0	

## Appendix 9.3 Meeting Agenda and Stakeholder Fact Sheet

The main engagement session with key housing stakeholders was held on June 18 at 1:30 pm. The agenda for the session is attached below. A PowerPoint presentation was prepared to inform the participants and included questions to help facilitate the discussion

A Fact Sheet (see next page) was produced to facilitate discussions with other stakeholders.



Housing Stakeholder Engagement  
June 18, 1:30 - 4:00 PM  
Vermilion Regional Centre - Rotary Room  
5702 College Drive

### Agenda

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1. Introductions
2. Presentation
  - Methodology
  - Key Findings
    - Housing Overview
    - Households in Need
    - Housing Gap Analysis
3. Group Discussion
  - Findings (Questions to facilitate discussion)
  - Other Housing Needs and Issues (e.g. lack of purpose-built rental housing options, college students, homelessness, people with disabilities, etc.)
  - Other Related Issues (e.g. transportation, medical services, etc.)
4. Closing Comments

# FACT SHEET

## Housing Needs Assessment - Town of Vermilion Initial Findings – For discussion only

### ***Population has been declining and aging***

- The population of Vermilion has declined by 3.3% over the past 5 years (2016 - 21) to 3,948.
- 65+ population is increasing due mainly to aging (baby boomers)
  - Almost 22% of the population is 65+ compared to 20% for CD 10 and 15% for Alberta. This is likely due to the seniors moving to Vermilion to downsize, access subsidized housing, lodge or supportive living, and other services.

### ***Housing stock mainly detached housing/limited rental; some units need major repairs***

- Vermilion has more of a mix of dwelling unit types compared to other similar sized communities
  - 78% are SFDs, 8% are semi detached or row, 10% are apartments, and 4% are mobile units.
- 23% of the dwellings are rented – 385 units in total
  - 385 units - 180 or 47% are SFDs, 140 apartments, 35 row units and 20 mobile units.
- Housing stock in need of some major repairs (110 units or 6.6% of stock)
  - 55% of the housing units were built before 1980
  - 6.6% of the units require major repairs compared to 5.6% for CD 10.

### ***Household characteristics reflect a mix of household types, tenures and incomes***

- 61% of households are families; the remaining 39% are almost all single person households (90%) which reflects a high seniors' population
- 77% of households own their home compared to 77.5% for CD 10 and 71% for Alberta
  - Even though most homeowners are under 65, the rate of homeownership increases with age until 75 or 80 then decreases marginally. Conversely, most renters (60%) tend to be younger (<65), although 16% of renters are 75 and older.
- Household income is skewed toward the lower end - 14% earn less than 30K for Vermilion and CD 10 and 49% earn less than \$60K compared to 39% for the CD.
- Broad range of household incomes below \$60K makes having the right mix of housing options, choices, costs and tenures more important for achieving a healthy and balanced housing market.

### ***Rental housing in demand – large secondary rental market***

- The apartment vacancy rate in 2023 (June - Aug) was zero for bachelor and 1-bedroom units, but 20% for 2 and 3-bedroom units (16 vacancies in total)
- Apartment rental rates (monthly) in the summer of 2023 were as follows (annual increase in brackets):
  - Bachelor - \$625 (13.6%)
  - 1-bedroom - \$830 (3%)
  - 2-bedrooms - \$976 (10.3%)
  - 3+ bedrooms - \$1,053 (5.2%)

- Many homeowners and others from Vermilion and surrounding area rent suites and rooms to students – the number is unclear, varies by year and season, and is substantial in size.

### ***House prices and sales (coming)***

- Annual house sales - about 50 properties prior to the pandemic in 2020. House sales spiked by 75% in 2021 and another 16% in 2022. Overall, sales have slowed recently but are still strong in 2024 and should remain at pre-pandemic levels or higher.
- Median sales price has remained steady with some softness in past year or two. The outlook for sales and looks steady and should improve as mortgage rates decline into 2025.

**Number of Sales and Median Sales Prices by Type of Dwelling, Vermilion**

Type of Dwelling	2019	2020	2021	2022	2023	2024 YTD
Single Family Detached	\$ 255,900.00	\$ 243,500.00	\$ 230,500.00	\$ 251,000.00	\$ 260,000.00	\$ 251,500.00
Condo	\$ 185,000.00	\$ 140,500.00	\$ 138,000.00	\$ 150,000.00	\$ 133,500.00	\$ 140,450.00
Duplex	\$ -	\$ -	\$ 290,000.00	\$ 282,000.00	\$ 270,000.00	\$ -
Row	\$ -	\$ -	\$ 213,000.00	\$ 204,000.00	\$ 207,000.00	\$ -
Mobile	\$ 138,000.00	\$ 40,000.00	\$ 155,000.00	\$ 60,000.00	\$ 107,000.00	\$ 82,000.00
<b>Number of Sales</b>	<b>46</b>	<b>48</b>	<b>84</b>	<b>97</b>	<b>62</b>	<b>28</b>
<b>Median Sales Price</b>	<b>\$ 249,000.00</b>	<b>\$ 229,500.00</b>	<b>\$ 213,000.00</b>	<b>\$ 239,000.00</b>	<b>\$ 238,500.00</b>	<b>\$ 231,000.00</b>

### ***VDHF housing portfolio in Vermilion – limited accommodation for families and singles <65***

- The current non-market housing portfolio consists of 208 units which includes:
  - Senior's Lodge (supportive living) units 86 (6 vacant units)
  - Seniors Lodge Cottage units 8
  - Seniors Lodge DSL3 units 40 (12 vacant units)
  - Sub-total 134**
  - Senior's independent apartments 62 (7 vacant units)
  - Family Housing 12
  - Rental Assistance Benefit 2
  - 210**
- 93.5% of the units are designated for seniors and 6.5% of the units are for families; there are no units designated for non-elderly single person households
- The wait list is as follows:
  - Senior's Lodge (supportive living) units 5
  - Senior's independent apartments 2
  - Family Housing 8

### ***Current Housing Needs and Market Gaps***

- The table provides a breakdown of the households who are paying 30 – 50% and 50%+ of their income for housing. Those households not in need exceed the income threshold for Vermilion. They are experiencing affordability problems that could be addressed by a more responsive housing supply (e.g. more purpose built rental)

	Paying 30-50%			Paying 50% or more		
	In Core Need	Not in Need	Total	In Core Need	Not in Need	Total
<b>Owners</b>	30	100	130	0	35	35
<b>Renters</b>	30	60	90	20	0	20
<b>Total</b>	55	160	215	35	45	80

- Households paying 30 – 50%
  - 130 owners – only 30 in core need
  - 90 renters – 30 are in core need
- Households paying 50% or more
  - 35 owners – none in core need
  - 20 renters – all in core need

### **Outlook (2021 - 2031)**

- The population of Vermilion is projected to grow by 0.9% annually – assumption it will mirror CD 10 in terms of growth rate (source: Alberta Treasury Board)
- The population will continue to age and drive the need and demand for seniors housing to 2031 and beyond.

Projected Number of New Households, 2021 - 2031						
	19-29	30-44	45-64	65-79	80+	Total
<b>2026</b>	25	1	-3	53	37	112
<b>2031</b>	17	5	-2	31	107	158

- The number of households in core need is projected to be 17 based on 2021 incidence rates (270 X 6.3%). However, since we know the CERB payments suppressed core need, the number of new households in core need is likely going to be 25+

**Questions to facilitate the discussion:**

1. After reviewing the housing data and household demographics in the Fact Sheet, do you think there are any gaps in the housing stock?
2. Do you think there are any gaps in the housing stock in Town (e.g. need more purpose-built rental housing)? More bachelor and 1 bedroom units?
3. Are there any vacant housing units not being used in town? In 2021, the federal census included 1,976 private dwellings and only 1,678 were identified as occupied by usual (permanent) residents. The usual residents could also be temporarily absent.
4. Is there anything about the housing situation that is somewhat unique to Vermilion (e.g. many homeowners rents rooms or basement suites to students from the College)?
5. Are seniors from the surrounding rural areas moving into Town to downsize? What do they want/need?
6. Which groups should be the highest priorities? Families, singles, seniors, indigenous, special needs, mental and addictions, etc.
7. Is there anything else you would like to bring to our attention that we have not covered (e.g. transportation, access to health care)?

## Appendix 9.4 Stakeholder Engagement Sessions Notes

### Vermilion & District Housing Foundation (VDHF) – June 7

- The non-market housing portfolio is nearly all seniors housing.
- Seniors entering the lodge has increasing medical issues – they wait too long before coming to the lodge. Most don't like the small rooms and prefer to stay in their own home, which homecare enables to some degree.
- The 3-bedroom family units are always full, with a long wait list. Rents are 30% of income so low income families can afford the rent.
- Vermilion is a college town. Students and college staff compete with low income families and seniors for rental housing.

### Town of Vermilion – June 18

- Population uncertainty: 4,100 (municipal census) versus 3,900 (federal census) residents
- Discrepancy of daytime versus sleeping population (commuters versus true residents) – good portion of the labor force lives elsewhere (acreages and other communities)
- Lack of townhouse units and larger lots for country style home and smaller acreages – big demand for acreages.
- Rental stock is limited, units tend to be older and need a lot of renovations and repairs
- Shortage of SL4 units, couples are often forced to live apart due to lack of larger units. Need aging in place starting with independent living though SL4.
- Some college students rent in town year round (lease) and many rent suites and rooms in the surrounding area; some live in Lloydminster and commute daily
- No major issues with homelessness in town but vehicle and property theft are common

### Stakeholder Engagement Notes – June 18

- High percentage of single households over 65 is related by the large number of farmers retiring in town
- Housing Stock: concern over lack of affordable seniors housing . Seniors do not want to move to the Lodge so they remain in their home as long as possible and then required SL4D (memory care) or long term care.
- There are 3 seniors' (55+) condominium projects (some are rentals) in town.
- Real estate sales in 2024 are down from 2023 but prices are holding steady
- There are some larger parcels of land available in town and opportunities for infill – usual lot size in town is 50 X 120.
- Generally there is lack of serviced residential land in the Brenan subdivision. There should be a 5 – 20 years supply of serviced or serviceable land at any time to enable economic and residential development.

- High number of interprovincial/international migrants is changing the household makeup of Vermilion (more visible minorities via the Temporary Foreign Worker (TFW))
- Very few affordable housing units are available compared to the current need in the town
- It would be helpful to include a Next Steps section in the report to advise how to proceed (where?)

### Lakeland College Meeting – June 10

- Vermilion is the home of Lakeland College and includes the administration for the Lloydminster campus. There are currently about 1,300 full time equivalency students, although many attend short term courses (4-6 weeks).
- There are currently 550 beds of student housing, consisting of dorms (shared rooms for singles) and 12 townhouse units (2 and 3-bedroom units for families). Some faculty members, including visiting teachers, also access the housing owned by the college.
- Many of the students also rent rooms in Vermilion and surrounding area (up ½ hour drive), share accommodation in town, and even stay in student housing at the Lloydminster campus. Other who are attending 2 – 6 week courses often stay in short term accommodation (dorms, hotels, etc.).

### Focus (Disabilities) Meeting – June 21

- Focus provides support services to people with disabilities.
- It also owns 2 houses – one with 4 beds and the other with 3 beds – with 24/7 supports for the residents.
- It has a wait list for housing and would like to develop a new facilities, ideally with 10 rooms to enable some economies of scale.
- There is also a need for a home for people with complex needs – not aware of anything in Vermilion at this time.



## Appendix 9.5 Sources

Affordable Housing Asset Management Framework: Managing Government Owned Real Estate Assets. <chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://open.alberta.ca/dataset/da3888d3-29ac-4637-87d7-5ebe49bddecdd/resource/9967b0d7-230f-4dea-8827-f2c231150d7b/download/sh-affordable-housing-asset-management-framework.pdf>

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Statistics Canada Rounding Policy. <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/help-aide/N2.cfm?Lang=E>

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Stronger Foundations: Alberta's 10-year strategy to improve and expand affordable housing. <https://www.alberta.ca/stronger-foundations-affordable-housing-strategy.aspx>