

DRUMHELLER VALLEY HOUSING STRATEGY



March 2023
FINAL



We would like to acknowledge that the Drumheller Valley is located on Treaty 7 Territory, the traditional meeting grounds, gathering space, and travel route of the Siksika (Blackfoot), Kainai (Blood), Piikani (Peigan), Stoney-Nakoda, and Tsuut'ina (Sarcee) peoples and the homeland of the Métis Nation of Alberta Region 3.



THANK YOU

The Drumheller Valley Housing Strategy was prepared in collaboration with community residents, stakeholders, and partners. We would like to thank all residents, community partners, housing and support service providers, developers, property and building managers, real estate and industry partners, local employers, Indigenous organizations, and all other stakeholders who took the time to participate and engage throughout the process.





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EXECUTIVE SUMMARY

Introduction

The **Drumheller Valley Housing Strategy** provides guidance on how the Town of Drumheller and community partners intend to move forward on addressing community housing needs to increase housing choice, supply, diversity, and affordability.

The Housing Strategy builds on existing provincial and municipal plans, strategies, and initiatives, and looks to continue and expand upon the work already underway. The **Housing Needs Assessment** (provided in **Appendix C**) provides a detailed overview of the key community housing needs, barriers, gaps, and opportunities. It highlights anticipated housing demand and played an important role in informing the development of the Housing Strategy. It is intended that the Housing Needs Assessment will continue to be updated as new data becomes available and the priorities of the Housing Strategy can shift to better meet emerging trends and directions.

Key findings from the Housing Needs Assessment that informed the development of the Housing Strategy are outlined below:

- The **population** of the Drumheller Valley is projected to **grow by approximately 670 to 860** residents by 2031.
- The **number of households** in the Drumheller Valley is anticipated to **grow by between 193 and 222** households **by 2026**, and **between 177 and 206** households **by 2031**.
- Between **367 and 426 additional homes are needed over the next ten years** to meet housing demand in the Drumheller Valley.

Implementation of the Housing Strategy

Four goals and 29 actions form the framework of the 10-year action plan and represent a comprehensive approach to improving housing choice for both current and future residents. The Housing Strategy also reflects recommendations provided from Town Council and Administration, as well as stakeholder and resident feedback.

A plan for implementation of the Housing Strategy is outlined in **Section 4** of this report, beginning on page 29. Actions, priorities, leads and partners, and key performance indicators have been identified over the short-, medium-, and long-term to support successful completion over the next ten years. Some actions span multiple time periods, indicating that they are being implemented on an ongoing basis. A summary of available funding program options for housing is provided in **Appendix B**.

Implementation of the Housing Strategy is dependent on funding, capacity, and prioritization of actions. It is also important to recognize that implementation of the actions is not meant to be the sole responsibility of the Town. A coordinated approach with other levels of government and all community partners including private developers, landlords and property managers, community services and organizations, housing providers, and residents play key roles and need to be engaged in the process to act on meeting the housing needs of residents of all ages, abilities, and income levels.



To ensure the Housing Strategy is executed by various levels of government and community partners as described within the Implementation Plan, the preparation of tracking mechanisms has been identified as an action item. Tracking indicators such as the provision of affordable housing, accessible housing, and rental units, and diversification of the housing stock can help the Town understand whether the key housing needs of the community are being addressed effectively. Specific tracking mechanisms and their data sources can be found on pages 27 and 28 of this report.

High Priority Actions to be Completed by 2025

The actions outlined below were identified as immediate priorities and are intended to be completed within the first three years of plan implementation. They are subject to changing priorities, capacity, resources, and funding availability.

| Actions | Steps Currently Underway or to be Completed by Town | Anticipated Timing |
|--|--|---|
| 1. Diversify housing stock (Goal 1 – Action 1) | <ul style="list-style-type: none"> Develop and update developer marketing package and developer contact list Town to secure Real Estate Services through request for Proposals Promotion of existing residential development incentives Outreach to minimum of 10 residential developers per quarter | <p>Q2 2023</p> <p>Q2 2023</p> <p>Q3 2023</p> <p>Ongoing</p> |
| 2. Regulate Short-Term Vacation Rentals (Goal 2 – Action 1) | <ul style="list-style-type: none"> Short-term vacation rental bylaw currently in development | Q3 2023 |
| 3. Prioritize Town-owned land for residential development (Goal 1 – Actions 3 and 7, Goal 2 – Action 3) | <ul style="list-style-type: none"> Compiling list of additional Town-owner land and other key locations Communication between Town and developers underway on Old Hospital site and Elgin Hill site | <p>Q2 2023</p> <p>Q3-Q4 2023</p> |
| 4. Secure housing in the near term for seasonal employees (Goal 2 – Actions 4 and 5) | <ul style="list-style-type: none"> Collaborate with employee partners Identify and secure potential sites Identify and price modular housing options Explore partnership with Happipad for homeshare options Work with partners to secure funding | Q2-Q3 2023 |
| 5. Promote secondary suites (Goal 2 – Action 2, Goal 4 – Action 1) | <ul style="list-style-type: none"> Promotion of secondary suites to residents Update Land Use Bylaw with definition for secondary suites and provide additional clarification | <p>Q2 2023</p> <p>By Q4 2024</p> |
| 6. Set-up tracking and monitoring process (Goal 4 – Action 5) | <ul style="list-style-type: none"> Confirm indicators and set-up tracking and monitoring process (reference pages 31 and 32 for example measures) | By Q4 2023 |



| Actions | Steps Currently Underway or to be Completed by Town | Anticipated Timing |
|---|---|---|
| 7. Convert underutilized and vacant buildings into supportive housing (Goal 3 – Action 5) | <ul style="list-style-type: none"> • Identify interested property and building owners • Identify community partners to provide services • Collaborate with partners apply for Reaching Home and/or Rapid Housing Initiative Funding (or other pools) | By Q2 2024 By Q4 2024 By Q4 2025 |

Goal Areas and Actions

The following goal areas and actions were developed to address the key housing needs that emerged. They are intended to act as a system where multiple tools work together to address the gaps and needs.



GOAL 1:

Encourage Diverse Mix of Housing Types

1. Encourage private developers to provide housing options in various forms and sizes, such as semi-detached, row houses, and condominiums and studio, 1-bedroom, and 2-bedroom units to increase the diversity of housing options available in the Drumheller Valley
2. Update the Municipal Development Plan to better enable the development of affordable housing
3. Facilitate the development of new affordable housing options
4. Encourage innovative housing forms such as co-op housing and co-housing
5. Continue to streamline the development application process for affordable and non-market housing development
6. Explore pilot programs, such as FABHomes, to support independent and supportive housing for residents to age-in-place
7. Prioritize the use of Town-owned lands or proceeds from sales of municipal lands for affordable housing, both ownership and rental, before considering the land/funds for other uses
8. Explore expanding the Drumheller Housing Administration’s (DHA) mandate to include the development and operation of non-market/below market/employee housing
9. Promote funding opportunities to support renovations and repairs to existing homes, including multi-unit buildings



GOAL 2:

Increase the Supply of and Maintain Existing Rental Housing

1. Regulate short-term vacation rentals (STRs) using tools such as business licenses and/or restricting to primary residences
2. Promote and encourage the development of secondary suites
3. Collaborate with community partners to pursue funding to support the development of new purpose-built rentals and maintain existing rental housing
4. Encourage home-sharing opportunities to diversify rental opportunities
5. Partner with local employers to explore the use of modular housing to provide housing for employees on a short-term and seasonal basis
6. Develop a formal strategy to bring employers together to address issues of employee housing
7. Consider developing a Rental Property Standards of Maintenance Bylaw to ensure rental stock is maintained properly
8. Continue to promote and advocate for increases to housing subsidies and rent supplement programs
9. Implement a 1-1 rental unit replacement approach



GOAL 3:

Facilitate Housing with Support Services

1. Establish a Coordinated Access System by working with service providers to determine protocols with agencies involved in prevention and diversion of people experiencing homelessness to formalize a systematic and standardized approach
2. Coordinate with community partners to secure emergency housing units, potentially through a scattered-site approach, to be used by residents in need on an interim and short-term basis
3. Develop landlord engagement strategy to build and maintain relationships with landlords and property managers
4. Continue to advocate for the Province to increase in-home supports and housing subsidies for seniors and people with disabilities
5. Explore funding opportunities through the Rapid Housing and Reaching Home Initiatives to convert vacant and underutilized buildings and sites into permanent housing with wraparound support services
6. Consider opportunities to co-locate new community facilities and affordable or non-market housing on the same site



GOAL 4:

Strengthen Partnerships and Community Capacity

1. Develop an online database/website (i.e., Housing Hub) to share information such as updates on the Housing Strategy implementation, incentive and grant programs, rental housing, tenant and landlord rights, and support service information, and links to other resources (e.g., Happipad)
2. Host an annual housing forum with all relevant community partners to identify annual community priorities, determine leads and champions, and maintain and build relationships
3. Continue to build relationships with private and non-profit developers to attract residential development in the Drumheller Valley
4. Develop an education campaign to promote Town initiatives related to residential development (e.g., tax incentive program, support for development of secondary suites, no minimum parking requirements)
5. Prepare tracking mechanisms to monitor implementation of the Strategy



SECTION 1 – INTRODUCTION

A diverse range of housing options, flexibility, choice in where one lives, and the availability of supporting services in a community are key in facilitating communities that are inclusive, welcoming, and attractive to current and future residents. The Town of Drumheller prepared a Housing Strategy to identify and prioritize actions that will enable the creation and maintenance of affordable, safe, and suitable housing options to accommodate a broad range of community needs in the Drumheller Valley for the next ten years.

What is a Housing Strategy?

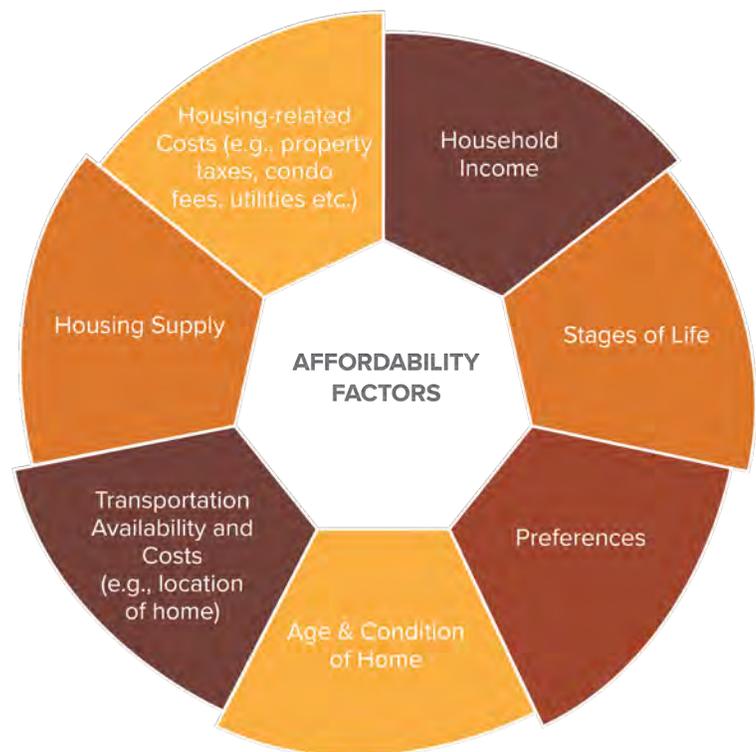
The Housing Strategy is a guiding document or roadmap that describes our community's approach to act on our housing goals. The purpose of the Housing Strategy is to guide and inform future decisions and priorities on land use, growth, and development in the Drumheller Valley. The Housing Strategy will help us take action to meet the housing needs of people of all ages, abilities, and income levels. A Glossary of Terms of common words used in housing policy is provided in **Appendix A**.

Affordable Housing in the Drumheller Valley

Communities often set their own definition of affordable housing to best reflect the local context.

In Drumheller, affordable housing means that residents do not spend more than 30% of their before-tax income on housing and housing related costs such as mortgage, rent, and utilities.

We recognize that there are many factors in our community that contribute to affordable housing, such as household income, stages of life, and housing supply.





Housing Continuum

As part of the development of the Housing Strategy, housing and services and programming needs for current and future residents were explored across the full housing continuum, including both market and non-market housing options. While the housing continuum is depicted in a linear fashion, the end goal for every household is not necessarily homeownership. Rather, personal circumstances, such as aging, young children or empty nests, changes in incomes and abilities, need for health or personal care support, can result in varying housing needs over time.



Figure 1.1: Traditional Housing Continuum

Source: Adapted from CMHC's housing continuum

How We Got Here





Roles and Responsibilities in the Housing System

Implementing the actions of the Housing Strategy is not the sole responsibility of the Town of Drumheller. Instead, it involves a multi-pronged approach with support and funding from all levels of government. Additionally, all community partners, including the Town, bring their own unique expertise and have varying roles and responsibilities as it relates to moving the actions forward.

Federal Government

The Government of Canada implements a variety of programs that provide capital and operational funding for non-market housing. The Canada Mortgage and Housing Corporation (CMHC) is Canada's National Housing Provider that provides mortgage insurance and sets the rules and requirements for government-backed mortgage insurance, collects data, completes research on the housing industry across Canada, and is responsible for providing funding to support the provision of affordable and supportive housing across Canada. The National Housing Strategy, Reaching Home: Canada's Homelessness Strategy, and the Rapid Housing Initiative are examples of key initiatives the Federal Government has implemented related to housing and homelessness.

Provincial Government

The Government of Alberta plays a major role in the provision of non-market housing in the province. The Alberta Housing Act defines the Province's role in housing and describes its powers in providing financial and advisory support, as well as supporting the development of non-market housing. The purpose of the Act is to "enable the efficient provision of a basic level of housing accommodation for persons who because of financial, social, or other circumstances require assistance to obtain or maintain housing accommodation". The Province also provides subsidies and rent supplement programs through partnerships with the Federal Government.

Town of Drumheller

The Town has several roles when it comes to the creation and provision of appropriate and adequate housing within the municipality, from shaping and guiding how the community grows and develops through municipal policy to being a leader in the community and advocating to other levels of government. Key roles the Town has in implementing the Housing Strategy actions are detailed below.

PLANNER

Through municipal plans, policies, and bylaws, the Town shapes land use patterns throughout the Drumheller Valley. The Town's Land Use Bylaw is its primary regulatory tool to influence housing development through land use regulations, such as the location and types of housing, as well as related regulations. In the Planner role, the Town implements policies and regulations, administers the development approvals process, and sets strategies that direct the use of municipal resources. As part of this role, the Town will work with both private and non-profit organizations through the development process and is clear on how land use decisions align with municipal priorities.

INVESTOR

In this role, the Town explores opportunities to support the development of affordable and supportive housing by providing staff resources, financial support, or implementing incentives and tools to reduce financial costs that exist for private developers and non-profit housing providers, which can impact their



ability to provide a range of affordable housing to meet the varying needs of the community. In addition, funding programs available from other levels of government often require a commitment from the local municipality, such as direct financial investments or use of municipal-owned land to access funds. For example, some funding programs available through the National Housing Strategy require financial investments from the local provincial or municipal government, and applications that demonstrate partnerships are prioritized.

ADVOCATE

The Town will continue to advocate to all levels of government and build and maintain positive relationships with other local governments, and Indigenous partners, to secure funding and support for existing and future housing programs, services, and development.

EDUCATOR

The Town will help facilitate the sharing and distribution of information about housing needs and affordable housing in the Town to the community. In this role, the Town is a partner in the sharing of information and resources both to and from housing providers, support services, private developers, residents, and other community partners. It is not intended that the Town is to be the expert and develop materials, but instead is a liaison between the community and the available resources and experts.

Non-Profit Sector

The non-profit sector plays a vital role in ensuring non-market housing is built, and appropriate supports are provided. They are responsible for managing and operating affordable and supportive housing units and providing additional supports and wraparound services, such as culturally appropriate supports, mental health supports, education, and jobs and life skills training. These organizations often seek funding from different levels of government and entities, such as those provided by the National Housing Strategy Initiative. The non-profit sector also builds and maintains partnerships and collaborates with community organizations, the private sector, and all levels of government.

Private Sector

The private sector includes real estate agents, developers, builders, property managers, and landlords. This sector develops, constructs, and manages a variety of housing forms, including both ownership and rental housing units. The private sector is primarily responsible for providing market housing; however, they can also play a key role in developing affordable housing with the support of all levels of government and in partnerships with community organizations and the non-profit sector.



Relationship to Other Plans and Policies

Alberta's Provincial Affordable Housing Strategy

A new provincial affordable housing strategy, Stronger Foundations: Alberta's 10-year strategy to improve and expand affordable housing, was developed in late 2021 following recommendations from the Province's Affordable Housing Review Panel. Its purpose is to support Albertans in having access to safe and affordable housing that meets their needs, facilitate innovative and sustainable solutions that are provided in partnership with other governments and organizations, and ensure housing systems meet both current and future needs. To achieve a target of assisting up to 25,000 additional households over the next 10 years, the Strategy focuses on the following five Key Action areas:

1. **Support Albertans most in need** – continue to protect the most vulnerable and ensure housing eligibility is fair, clear, and equitable.
2. **Improve access** – make it simpler for Albertans to access affordable housing supports, and easier for housing providers to deliver those supports.
3. **Increase capacity, planning, and governance** – enable more collaboration and local decision-making and provide more flexibility and capacity to meet local housing needs.
4. **Enhance sustainability and efficiency** – make the affordable housing system more sustainable by enabling innovative operating models.
5. **Enable growth and investment** – use innovative approaches for partnerships with the private and non-profit sectors to grow the support of affordable housing.

Municipal Development Plan

The Town's MDP provides an overarching vision and direction for future growth and development across the Drumheller Valley. It is used to inform decision-making related to development, infrastructure, and servicing. One of the core goals of the MDP is to "support the growth of complete, sustainable neighborhoods that enhance the diversity and livability of Drumheller." Objectives of the MDP encourage infill growth and support a diverse mix of housing, including secondary suites, ground-oriented and multi-unit housing, small flex units, seniors' housing, and other forms that are scaled to fit within the specific neighbourhood context. Additional emphasis could be placed on the importance of housing affordability and accessibility.

Land Use Bylaw

The Town's Land Use Bylaw (LUB) plays a key role in implementing the policies of the MDP by regulating land use within the Drumheller Valley. Land use districts such as Neighbourhood District and Employment District, are applied to each parcel of land, describe the uses allowed (i.e., residential, commercial, industrial), and include regulations related to minimum and maximum setbacks, building heights, number of dwelling units, parking requirements, and landscaping, among others. The Town's current LUB provides flexibility for the development of various forms of housing in many of the districts, including secondary suites, and does not have minimum parking requirements which can increase the cost of development.



SECTION 2 – COMMUNITY AND HOUSING PROFILE

Community and Housing Highlights

The following section provides a high level overview of the key findings of the Housing Needs Assessment. The purpose of the Housing Needs Assessment is to identify current and future housing gaps and needs in the community. The demographic and economic profile of a community shapes its housing needs. Population growth, age, stages of life, household size and type, income, and employment all play a role in informing the type of housing units, sizes, tenures, level of affordability, and support services required. Using demographic data and feedback from the community engagement process, priority groups in need of housing and associated housing gaps were identified. Identifying these priority groups and housing gaps have helped to inform and enhance the actions of the Housing Strategy so they best respond to the housing needs of the community. The full report is provided in **Appendix C**.



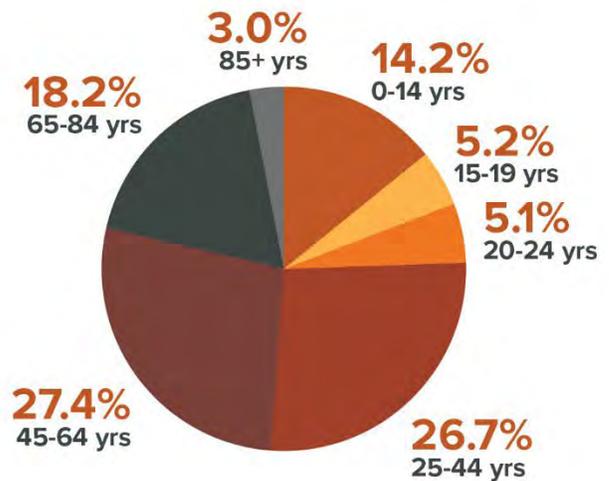
POPULATION



7,909
(2021)

8,846-9,032
(Projected 2031)

AGE BREAKDOWN





HOUSEHOLDS

SIZE



2.2

Average household size



36.5%

1-person



35.5%

2-person



161

renter households in subsidized housing



71%

own



TENURE

29%

rent

3,195

Households

INCOME



\$74,000

Median household income (2021)

Not keeping pace with inflation

CORE HOUSING NEED

households do not have acceptable housing **1 in 4**

1 in 5 households face affordability challenges

HOUSING



76.4%

Single detached



11.7%

Apartment in building with <5 storeys



4.7%

Semi-detached



4.7%

Movable dwelling

OTHER



1.9%

Row house



0.3%

Other single-attached house



0.2%

Apartment or flat in a duplex



0.2%

Apartment in building with >5 storeys

66%

of homes have 3 or more bedrooms

98

Short-Term Vacation Rental Units Listed (as of October 2022)

77%

of homes built in 1990 or earlier



Median Sales Price (as of September 2022)

- Single Detached - \$230,000
- Semi-Detached - \$436,200
- Apartment - \$227,500

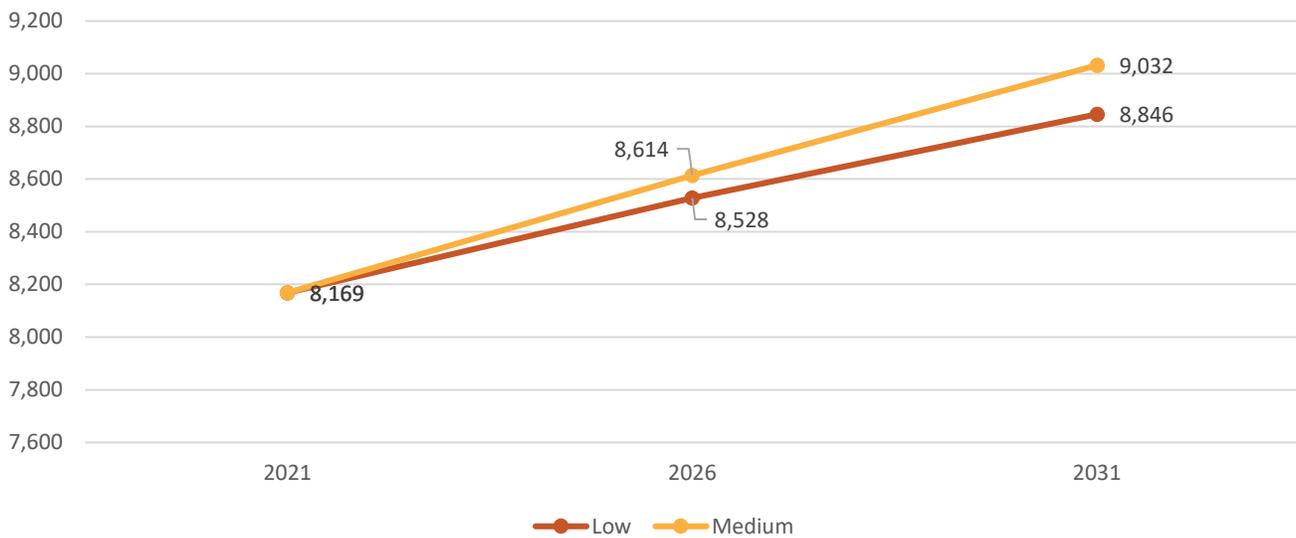


Average Rental Rates (as of October 2022)

- \$875 to \$1,400 (1- to 3-bedroom units)

While historic Census data is indicating that Drumheller’s population is declining, based on Government of Alberta population projections, Drumheller’s population is expected to increase by approximately 670 to 860 residents over the next 10 years.

Figure 2.1: Population Projections (2021 to 2031)



Source: Consultant calculations based on Government of Alberta population projections (July 2022)

Anticipated Housing Need by 2031

Current housing choice preferences, along with population projections are used to predict future housing need; however, it is important to acknowledge that local conditions, such as decisions on growth and density, direction from Town policies and bylaws, including the Municipal Development Plan and Land Use Bylaw, and market forces can impact the direction of growth in a community. Additionally, community aspirations and how the Town approaches future growth and development, including addressing housing needs, could result in outcomes that differ from historical trends.

The total demand for housing in the Drumheller Valley is anticipated to increase by **between 367 to 426 homes by 2031**. This means 191 to 222 units by 2026 and an additional 176 to 204 units by 2031 are needed.

Between 367 to 426 homes are needed over the next ten years to meet demand.



The following table is a high-level summary of anticipated future housing demand based on the current housing choices and preferences of renters and owners in 2021. As house prices/rents increase, households tend to shift their demands towards smaller units, if available. For example, as single-detached units become more limited and prices increase, demand will shift towards semi-detached, townhouse, and apartment units. So, the Town may see higher demand for row houses and apartment units than noted below. Additionally, the summary of approximate housing units provided below are not mutually exclusive. For example, one housing unit can address the need for several of the categories below. It is also important to recognize that some of the housing units needed could also be addressed through existing housing supply, including through inherent affordability as units age or housing subsidies and due to renovations or retrofitting.

| Area of Need | Homes Needed by 2026 | Homes Needed by 2031 |
|--|--|--|
| Ownership and Rental | ~70% need to be ownership units (136-158 homes) | ~69% need to be ownership (121-142 homes) |
| Size | Greatest need for 3- and 4-or-more- bedroom units (121-142 homes) | Greatest needed for 3- and 4-or-more- bedroom homes (112-133 homes) |
| Affordability¹ | Current (2021) need for 525 affordable homes and additional 96-112 affordable homes needed (both rental and ownership) | Additional 88-102 homes needed (both rental and ownership) |
| Seniors | Majority (~85%) required for senior-led households (163-165 homes) | Majority (~70-79%) needed for senior-led households (139-144 homes) |
| Families with Children | 29 to 42 homes needed | 33 to 43 homes needed |
| Indigenous | ~ 38 homes needed for Indigenous households | ~ 44 homes needed for Indigenous households |
| Supportive | Current need for 7 accessible units and 10-12 additional units needed | 7-8 more accessible homes needed |
| | Current need for housing with supports for 6 adults with activity limitations requiring personal care supports and additional need for ~1 more space | No additional spaces anticipated if previous needs met |
| | Current unmet need for housing with supports for 31 adults with intellectual disabilities in the community and additional 2 spaces needed | 1-2 more spaces anticipated to be needed |
| | Current unmet need for supportive housing for 49 adults with mental health issues and additional 3 spaces anticipated | 2-3 more spaces anticipated to be needed |
| Residents Experiencing Homelessness | Current need for housing with supports for 4 residents and 14 more spaces needed | No additional spaces anticipated to be needed if the need for 18 spaces has been addressed |

¹ Three categories of affordability are included within this key area of need: 1) affordable ownership with an affordable price of \$277,100, based on spending 30% of the median household income), 2) rental units affordable to households below 50% of the 2021 median household income (affordable rent of \$925 per month), and 3) rental units affordable to households between 50% and 80% of the 2021 median household income (affordable rent between \$925 and \$1,480 per month). See Section 4.3.1 of the Housing Needs Assessment for more information.



Barriers and Opportunities

Through the review of data, background information, existing policies and bylaws, and feedback from the community, key barriers the community is facing and opportunities to address were identified.

| Top Barriers | Top Emerging Opportunities |
|---|--|
| <ul style="list-style-type: none"> Rental rates are high and there is a low vacancy rate of which does not provide a lot of choice for residents to find a home that meets their needs. | <ul style="list-style-type: none"> With an aging population and desire for seniors to remain living in the community, more independent housing options are needed. |
| <ul style="list-style-type: none"> There is a lack of available affordable and high-quality rental units. It is estimated that less than 20% of rentals are purpose-built and there are approximately 100 homes being used for short-term vacation rentals. | <ul style="list-style-type: none"> There are several sites owned by the Town that are in great locations with access to commercial and community amenities, that can be re-purposed for residential development, including affordable housing development. The commitment of Town-owned land can also be used to support provincial and federal funding applications. |
| <ul style="list-style-type: none"> The existing housing stock is older and low quality with most homes more than 30 years old. While the sales prices may be lower and more affordable, residents cannot necessarily afford or want to complete needed renovations and repairs. | <ul style="list-style-type: none"> Increased diversity in housing options and range of price points would help increase the attractiveness of the community to future residents and employees who do not currently live in the Drumheller Valley. |
| <ul style="list-style-type: none"> There is a minimal range of existing housing options with most homes being single detached. Seniors are looking to downsize, but remain living independently; however, there are not a lot of options that meet their needs (e.g., single storey, two-bedroom, pet friendly). | <ul style="list-style-type: none"> There is a great sense of pride in the community and many formal organizations working together to deliver programs and services to meet the needs of residents. These relationships can continue to be explored to see where mandates can be broadened and what other resources can be accessed. |
| <ul style="list-style-type: none"> The shortage in a range of ownership and rental options and housing types makes it hard for businesses and employers to attract and retain staff. This is especially difficult for seasonal and short-term staff. | <ul style="list-style-type: none"> Residents expressed a desire to see a broader range of housing options such as row housing, secondary suites, co-housing, and tiny homes. |
| <ul style="list-style-type: none"> There is no emergency, short-term housing options available in the community and residents facing homelessness or at risk of homelessness who are in immediate need often must leave the community. | <ul style="list-style-type: none"> With updated understanding of residents' housing needs, developers will have a more complete picture of what types of homes are needed in the community. |
| <ul style="list-style-type: none"> New development can be challenging with the presence of bentonite clay, flood risks, and undermining in some areas. | <ul style="list-style-type: none"> Short-term vacation rentals could be regulated or monitored formally to have a better understanding of potential impacts on the long-term rental market. |
| <ul style="list-style-type: none"> Costs of living continue to be a concern, especially as the inflation rate continues to increase and median household income is not keeping pace. | <ul style="list-style-type: none"> Housing options, such as modular housing, can be explored to better address the shortage in housing for seasonal employees. |



SECTION 3 – HOUSING ACTION PLAN

Framework

The barriers, opportunities, and gaps that emerged through the Housing Needs Assessment process have informed the development of the key goals and actions of the Housing Strategy so that the actions are directly responding to the core areas of need identified in the Drumheller Valley. The Housing Strategy framework is guided by a Vision describing what the actions of the Housing Strategy is aiming to achieve. Four Goal Areas have been developed to directly respond to the key emerging needs identified in the community. Each Goal Area has targeted actions that provide a roadmap on how the vision will be achieved. Finally, outcomes have been identified to target over the next 10 years through implementation of the actions.

Vision

Ensure that the Drumheller Valley continues to be an attractive and welcoming place to call home by offering diverse, stable, and affordable housing choices to accommodate the current and future needs of residents through all life stages.

Housing Strategy Goal Areas



GOAL 1:

ENCOURAGE DIVERSE MIX OF HOUSING TYPES



GOAL 3:

FACILITATE HOUSING WITH SUPPORT SERVICES



GOAL 2:

INCREASE THE SUPPLY OF AND MAINTAIN EXISTING RENTAL HOUSING



GOAL 4:

STRENGTHEN PARTNERSHIPS AND COMMUNITY CAPACITY

Implementation Outcomes

There are three primary measures which will be used to evaluate the implementation of the Housing Strategy actions.

Over the next 10 years:

1. Increase the percentage of homes that are not single detached to account for more than 30% of the total housing stock
2. Reduce the number of households that have affordability issues by 25%
3. Aim for a minimum of 20 new residential homes built each year



GOAL 1:

Encourage Diverse Mix of Housing Types

Diverse housing choices in a community is key to addressing the broad range of housing and support needs of current and future residents. A variety of housing choices will also attract new residents such as young professionals, young families, and empty nesters, as well as better support and respond to an aging population and cultural preferences.

ACTIONS

1. **Encourage private developers to provide housing options in various forms and sizes, such as semi-detached, row houses, and condominiums and studio, 1-bedroom, and 2-bedroom units to increase the diversity of housing options available in the Drumheller Valley**
 - a) Create a developer information package to outline key community housing needs, funding opportunities, incentives, and Town procedures
 - b) Explore setting housing targets to facilitate housing diversity
 - c) Aim to have a minimum of 10 touchpoints per quarter between the Town's Economic Development Department and residential developers to promote and attract new development

Through the preparation of the Housing Needs Assessment and conversations with the community, a need to diversify the existing housing stock has emerged. Most existing homes are single detached (76%) and almost all homes available for sale each year historically have been single detached (~95%). Residents have expressed interest in seeing increased housing options, so more choice is available to meet their changing housing needs, including consideration for stages of life and affordability. Using highlights from the Housing Needs Assessment, and future updates, a developer information package could be developed that outlines key needs, including housing types, sizes, and price points, describes potential funding opportunities available for mixed income and purpose-built rentals, and identifies incentives included as part of the Residential Development Incentive Program to continue to attract local and regional developers to build in the community. Additionally, targets (e.g., setting % requirement for ground-oriented units or % of affordable or accessible homes in new development) could be considered to further facilitate housing diversity.

What Other Communities Are Doing

The City of Kamloops prepared an Affordable Housing Developers Package that outlines tools, policies, and bylaws within the City, describes provincial and federal funding opportunities, and identifies local non-profit housing and service providers in the community, recent affordable housing projects, and other relevant resources.



2. Update the Municipal Development Plan to better enable the development of affordable housing

- a) Add affordable housing definition so it is clear and known to the community what affordable housing means within the context of the Drumheller Valley
- b) Add reference to the use of Community Services Reserve lands for affordable housing as described in the *Municipal Government Act* (MGA)
- c) Add reference to encourage incorporation of adaptable/flexible design or accessible design features in new residential development to support aging-in-place

The Town's Municipal Development Plan (MDP) provides an overview on how the community will grow and develop in the future. While it went through a comprehensive re-write in 2020, there are a few areas where it can be updated to further support the development of affordable housing in the Drumheller Valley.

There are many interpretations for what the term 'affordable housing' means, and municipalities can have different definitions based on their specific needs. To measure and track the development of affordable housing over time and to ensure housing needs of residents are being met, it is important that there is an explicit definition of affordable housing. The current definition being used in the community says that housing is affordable when residents are not spending more than 30% of their before-tax income on housing and housing related costs such as mortgage, rent, and utilities, which is a definition commonly used in communities across Canada. Adding the definition of affordable housing within the MDP will create a consistent understanding of what affordable housing means within the context of the Drumheller Valley. The Town could continue to apply the current definition of affordable housing or explore whether a different definition, such as one that recognizes housing challenges for low and moderate income households, is more representative of the community context.

When a Municipal and School Reserve (MSR) site is deemed surplus, the *Municipal Government Act* (MGA) allows land that was intended for the building envelope of the school to be re-designated as Community Services Reserve (CSR). CSR can then be used for a broader range of uses that will benefit the community, which include non-profit seniors' facilities, non-profit special needs facilities, and affordable housing. Currently, the Town's MDP does not include reference of the CSR. Adding this reference to the MDP, will give support to the use of these reserve lands for non-profit and affordable housing opportunities, if appropriate.

Lastly, given that the Town's population is aging, supporting residents to remain living independently in their homes and neighbourhoods as long as possible, is becoming increasingly important. To facilitate this, versatility in home design is required so as residents' needs change, their home can be adapted to better accommodate the varying needs. Currently, the MDP does not acknowledge adaptability or accessibility in housing, beyond mention of support for small flex units. By adding an explicit reference to or requirements for adaptable and accessible design new residential development can be encouraged to consider these important design elements earlier stages when they are less expensive to implement compared to future renovation costs.

What Other Communities Are Doing

The District of Saanich has taken the concept of adaptable housing one step closer to implementation and addressed adaptable design in their Zoning Bylaw. In 2003, they amended their Bylaw to require newly-constructed apartment buildings and seniors congregate care facilities to be built to include basic adaptable design standards. They have also developed voluntary adaptable design guidelines for single detached and ground-oriented units (e.g., row housing).



3. Facilitate the development of new affordable housing options

- a) Work with community partners to secure funding (e.g., National Housing Co-Investment Fund, Green Municipal Fund)
- b) Explore the use of Town-owned land for the development of affordable housing
- c) Invite existing organizations to expand programs into Drumheller (e.g., Habitat for Humanity)

Based on the 2022 Housing Needs Assessment, there is a current unmet need of 525 affordable homes. Over the next ten years, an additional 184-214 affordable homes are anticipated to meet demand. This means that over the next ten years, to meet the current and anticipated future need, ~70 affordable homes will be needed each year. The Town, in partnership with private and not-for-profit organizations, should work together to identify opportunities to develop affordable housing. Federal and provincial funding opportunities should be leveraged to support projects through seed and/or operational financing. Depending on the financial stream, contributions from municipal and/or provincial funding may be required to access federal funding. The National Housing Co-Investment Fund is one funding example that provides financial support under two streams: one for new affordable housing construction and the second to repair and maintain existing community and affordable housing; however, contributions (e.g., financial, land, etc.) from other levels of government are required to access these funds. The Green Municipal Fund, a program offered by the Federation of Canadian Municipalities also offers multiple funding opportunities for brownfield redevelopment and retrofitting or new construction of affordable housing that considers energy efficiency measures and greenhouse gas reductions.

As part of securing funding, using Town-owned sites for the development of affordable housing should be explored. Sites that are situated in Downtown Drumheller with easy access to community amenities, commercial and retail services, and active modes (walking/biking) facilities should be prioritized. The provision of municipal land would demonstrate the necessary support from the Town of Drumheller which may be required to access funding streams. Additionally, the expansion of affordable housing programs and non-profit organizations, such as Habitat for Humanity, into the Drumheller Valley should be explored.

Community partners should collaborate to determine what resources (e.g., letters of support, staff time, financial, and/or land commitment, etc.) may be needed to secure funding for the development and operation of new affordable housing.

4. Encourage innovative housing forms such as co-op housing and co-housing

- a) Work with applicants interested in developing non-traditional housing developments

Non-traditional housing forms and tenures offer unique solutions to deliver more affordable and accessible housing options. Co-op housing and co-housing offer two different housing models that are designed around the expectations of residents actively participating in the larger community, but have different ownership, financial, and tenant structures. Co-housing communities are often self-funding by future residents. Beginning in the 1970s, co-op housing was largely funded through federal and provincial programs which have mostly disappeared; however, in the spring of 2022, the Federal Government announced a funding commitment to launch a new Co-operative Housing Development Program, including \$500 million in funding and \$1 billion in loans. The Town should continue to be open to work with, and support applicants interested in developing these models of ownership in the Drumheller Valley.



5. Continue to streamline the development application process for affordable and non-market housing development

- a) Work with applicants in advance and through development approvals process
- b) Prioritize reviews of multi-unit, affordable, or non-market housing development applications

As described in the MGA, residential development permit applications must be reviewed, and decisions rendered within a 40-day window unless extensions to this timeline are mutually agreed upon between the Town and applicant. Generally, the Town completes these reviews in a timely manner; however, multi-unit developments, especially those for affordable and non-market housing can sometimes be more complex and time consuming, especially if there is community opposition. These longer approval processes can lead to increased financing and development costs. The development process also involves working with multiple Town departments, agencies, and utility providers, as well as obtaining a range of permits and approvals, which can be challenging for applicants, such as non-profit organizations, who may not be as familiar with the development process. The Town should continue to work with applicants in advance of and through the formal submission to help the applicant navigate the process and prioritize and shorten the approval timelines process.

6. Explore pilot programs, such as FABHomes, to support independent and supportive housing for residents to age-in-place

- a) Review viability of FABHomes pilot program in Drumheller
- b) Explore funding opportunities to provide in-home supports to facilitate seniors aging-in-place

As outlined in the 2022 Housing Needs Assessment, Drumheller’s population has been aging in recent years and there is a lack of both independent and supportive housing for residents to age-in-place. By facilitating programs for aging-in-place, residents can sustain connections to their community and maintain control over their independence, quality of life, and dignity. FABHomes is a program that can be integrated into a community which includes individual or small village models of self-contained age-friendly modular homes that bridge the gap between traditional independent living in single detached homes and dependent living in an assisted care facility. These homes are adaptable to each resident as their supportive care needs change over time. FABHomes can also be implemented either as a new development or as an addition to an existing lodge, care facility, or hospital. The Town could explore the viability of deploying a program like FABHomes to create the opportunity for residents to age-in-place with their desired level of care.

What Other Communities Are Doing

The concept behind FABhomes emerged through graduate student work at the University of Calgary. FABhomes are compact, modular, self-contained living units with assisted independent supports to support seniors living independently. They include digital systems to help keep residents connected. The Town of Bassano is considering using the FABhome Village Square model to add seven self-contained units to the community, supporting aging-in-place.

In British Columbia, the Better at Home program, administered by the United Way and delivered through local not-for-profit organizations, support seniors with non-medical tasks so they can continue to live independently in their homes. Programs can include yard work, housekeeping, friendly check-ins, and transportation.



Additionally, to further support aging-in-place, the Town could explore and advocate for the provision of services that would facilitate residents remaining in their homes longer. Services could include meal prep, housecleaning, landscaping and minor home maintenance, grocery shopping and delivery, transportation to appointments, etc.

7. Prioritize the use of Town-owned lands or proceeds from sales of municipal lands for affordable housing, both ownership and rental, before considering the land/funds for other uses

- a) Develop land management policy/strategy for use of Town-owned lands for affordable housing

The availability of suitable land at a reasonable price can be a barrier to the development of affordable housing. A municipality can use its surplus lands to help reduce development costs by leasing and selling surplus lands at below market value to developers intending to provide affordable housing. Having access to municipal land at below-market value can also be leveraged to access provincial and federal housing related funding. Should the lands not be in a suitable location for developing housing, the Town can consider using the proceeds from the sale to direct towards affordable housing in the community. The Town should explore the development of a land management strategy to ensure that Town-owned lands or proceeds from the sales of Town-owned lands, are being allocated to support the response to residents' housing needs.

What Other Communities Are Doing

The City of Calgary has a Land Management Strategy in place that helps the City develop and manage City-owned lands in a way that supports the City's vision for the future. Some of the specific policies in this strategy speak to redirecting a portion of proceeds from the City's land sales to the *Public Housing Reserve* to support the provision of affordable housing.

8. Explore expanding the Drumheller Housing Administration's (DHA) mandate to include the development and operation of non-market/below market/employee housing

- a) Work with DHA to explore interest, resources, benefits to expand mandate
- b) Interview other comparable corporations to learn about their experiences

The Drumheller Housing Administration plays a key and necessary role in the management of community and affordable housing in the Drumheller Valley. While they currently manage 70 units, there are at least ten households on the waitlist as of August 2022. Additionally, the Housing Needs Assessment identified a current unmet need of 525 affordable homes and employers and residents have shared concerns about lack of housing for employees. Some communities who are experiencing challenges with housing affordability, lack of appropriate housing stock, and housing for employees have formed arms-length Municipal Housing Corporations to develop and maintain a variety of affordable rental and ownership housing options. Given the role the DHA already plays in the community and its authority as the Housing Management Body in the region, its mandate could be further explored to identify community appetite, benefits, and resources needed to expand into development and operation of additional housing options.



What Other Communities Are Doing

Wood Buffalo Housing was established by the Regional Municipality of Wood Buffalo (RMWB) Council to provide affordable housing (at least 10% below market) and related services to seniors, families, and individuals. It is a non-profit, arm's length Part 9 subsidiary of the RMWB. The Corporation constructs, owns, and manages housing and seeks out new funding and partnerships.

Whistler Housing Authority was formed and is owned by the Municipality. It is responsible for the development and management of affordable rental housing and works with homeowners to ensure units are re-sold at below-market rates to pre-qualified buyers on a waiting list. It is focused specifically on employee housing and they have a goal of housing at least 75% of employees locally within Whistler.

9. Promote funding opportunities to support renovations and repairs to existing homes, including multi-unit buildings

- a) Identify and share links on the Town's website to existing funding resources such as Canada Green Homes Loan and Renovation Co-Investment Fund

Much of the existing housing stock (77%) in the Drumheller Valley is more than 30 years old. Residents and stakeholders also shared that some homes and rental units are not in good condition and require repairs and renovations to improve the quality of the home. While these homes may be more affordable to purchase, the repairs and renovations required may be cost prohibitive. There are several funding opportunities available to renovate and repair homes, which are often targeted towards also improving energy efficiency to reduce costs and maintain the quality of the home over its life-cycle. For example, the Canada Green Homes Loan program supports retrofits to increase the home's energy efficiency, as recommended by an energy advisor. The National Housing Strategy Renovation Co-Investment Fund could also be considered for rental units that are community or affordable housing or mixed use market / affordable rental in need of renovations or repairs. The Town should promote and encourage residents, and the private and non-profit sectors to seek out funding for renovations and repairs, as appropriate, to improve the quality of existing homes.



GOAL 2:

Increase the Supply of and Maintain Existing Rental Housing

Rental housing provides opportunities for residents who may not want to or are able to afford to own a home. Recent trends also indicate that the growth of rental households is outpacing owner households². Approximately one third of households in the Drumheller Valley are rental households; however, only 20% of rental homes are purpose-built rentals and the vacancy rate is near zero. Protecting and increasing the rental supply in the community is necessary to ensure the Drumheller Valley remains an attractive and affordable place to call home.

ACTIONS

1. Regulate short-term vacation rentals (STRs) using tools such as business licenses and/or restricting to primary residences

- a) Work with stakeholders and Town departments to identify regulations appropriate for the Drumheller context
- b) Develop Bylaw and update Land Use Bylaw to reflect requirements
- c) Monitor implementation of Bylaw

One of the key housing issues of immediate concern that has been identified is the number of short-term vacation rentals (STRs) that are available in the Drumheller Valley and are taking potential units out of the long-term rental market. Council, Administration, stakeholders, including employers and employees, and residents have all expressed concerns about the number of STRs and lack of available, affordable, and appropriate rental housing in the community.

STRs can bring positive aspects to a community and individual homeowners, such as additional tourism and economic activity and supplemental household income; however, it is known that STRs also have negative impacts on housing supply and affordability. STRs remove potential units that could otherwise be available for long-term rental and can often be rented out at higher daily rates than what an average monthly rental rate would likely be, impacting affordability and making it more attractive for homeowners to transition to STRs instead of long-term rentals. Research³ has shown as well, the number of STRs in a neighbourhood has also resulted in increased rental rates and housing prices,

What Other Communities Are Doing

Given the increased pressure STRs are having on rental markets in other communities, many municipalities have implemented regulations to better monitor and mitigate potential impacts. The Town of Canmore restricts STRs to specific land use districts, namely mixed-used and commercial districts, and requires the applicant to get a development permit and license the STR as a business. The City of Fernie requires that the STR is licensed, is a primary residence, is restricted to specific districts, and does not allow secondary suites to be used for a STR.

² Statistics Canada (2022-09-21). To buy or rent: the housing market continues to be reshaped by several factors as Canadians search of an affordable place to call home. Retrieved from <https://www150.statcan.gc.ca/n1/daily-quotidien/220921/dq220921b-eng.htm> on November 17, 2022.

³ Barron, K., Kung, E., and Proserpio, D. (2017). The Sharing economy and housing affordability: Evidence from Airbnb. Retrieved from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3006832 on September 1, 2022.



impacting affordability. The Town should explore regulating STRs using tools such as business licenses, restricting the home to be the primary residence, prohibiting STRs in secondary suites, and/or implementing significant fines and penalties. Additional community engagement with residents, homeowners, current operators, and key stakeholders will be needed to further define appropriate regulatory approaches.

2. Promote and encourage the development of secondary suites

- a) Update LUB to include definition for Secondary Dwelling Unit and provide additional clarification on regulations for secondary suites
- b) Promote secondary suites as permitted uses
- c) Explore the development of incentive programs to encourage new or upgrade existing suites
- d) Encourage developers to rough in secondary suite units in new builds
- e) Create educational materials and share best practices

Secondary suites provide great opportunities to increase the number of rental units in a manner that is sensitive to the existing neighbourhood context and capitalizes on existing servicing and infrastructure. They can be used to facilitate multi-generational living, provide options for supplemental income for homeowners, and support aging in place. Secondary suites also provide a housing option for smaller 1-2 person households and seniors looking to downsize but remain living independently. Regulations around secondary suites are ambiguous in the Town's Land Use Bylaw (LUB). The term *Secondary Dwelling Unit* is not currently defined in the Definitions section of the LUB, and there are no land use-specific regulations for this use in any district. While this allows for greater flexibility in residential densification process, it can also be a source of uncertainty for residents. Additional promotion of the ability to develop secondary suites in many of the Town's districts is encouraged. This could be with a "Did You Know" educational campaign and by defining *Secondary Dwelling Unit* and outlining what districts they are permitted in in the LUB. To further encourage secondary suites, the Town could also explore the use of incentives for both residents and developers to build or rough in new secondary suites or upgrade existing ones.

What Other Communities Are Doing

The Town of Okotoks established a grant program that offers grants of up to \$5,000 or \$10,000 to provide financial assistance for residents interested in developing secondary suites.

The City of Edmonton also offered a secondary suite grant for residents to build new suites or upgrade existing suites to rent to low-income tenants.



3. Collaborate with community partners to pursue funding to support the development of new purpose-built rentals and maintain existing rental housing

- a) Promote the need for development of rental housing
- b) Work with private and non-profit organizations to pursue funding for developing of rental housing

In Alberta, housing providers can access funding through federal government programming to develop new purpose-built rentals or to maintain existing rental housing. For example, the Rental Construction Financing program provides funding to eligible borrowers for the development of low-cost rental apartments, while the Rapid Housing Initiative provides capital contributions to cover costs of new rental housing units, acquisition of land, and conversion/rehabilitation of existing buildings. Eligibility for these programs varies, but many will provide funding to municipalities, provincial governments, Indigenous organizations, non-profit organizations, and other community groups focused on the development of rental housing. Many of these funding programs require municipal support in some capacity if they are pursued by community organizations. The Town could collaborate with private developers and non-profit organizations to support their pursuit of federal funding.

4. Encourage home-sharing opportunities to diversify rental opportunities

- a) Consider partnering with an online platform, such as Happipad to support home-sharing for residents who are under- and over-housed, such as seniors, young professionals, and seasonal employees

HomeShares offer opportunities for older adults and young adults, such as students or seasonal employees to be housed in intergenerational living that is mutually beneficial to both parties. The renter has access to affordable housing, while the older adult receives supplementary income and assistance in the home, helping them to remain living independently. Happipad is a homesharing online platform that matches hosts and renters to help them secure a mutually beneficial living situation. The platform vets both renters and host, providing background checks, legal contracts, and compatibility matching to ensure that all parties are provided safe and appropriate housing. Happipad has a partnership program in which community organizations, such as the Drumheller District Seniors' Foundation or the Town could choose to either operate their own homeshare program using the Happipad platform or have Happipad implement a homeshare program in the Town.

What Other Communities Are Doing

Happipad received a \$250,000 grant from Canada Mortgage and Housing Corporation (CMHC) to further support Happipad's partnership program with 18 community organizations across Alberta and British Columbia, including Lethbridge Senior Citizens Organization. These partnerships will further support the launch of companion housing pilot programs that will benefit seniors, students, recent immigrants, and newcomers.



5. Partner with local employers to explore the use of modular housing to provide housing for employees on a short-term and seasonal basis

- a) Identify sites where modular housing could be located
- b) Work with suppliers to review benefits of modular housing
- c) Seek out partnerships and funding opportunities for construction and operation

One of the challenges in providing employee housing, particularly in a Town with a significant tourist economy, is housing employees on a short-term or seasonal basis. The seasonal nature of the Town's tourist attractions, such as the Royal Tyrell Museum and Badlands Amphitheater, combined with the proximity of the Drumheller Institution and Drumheller Health Centre, create a significant need for short-term employee housing. Modular housing provides an opportunity to house workers on a short-term or seasonal basis. These modular developments, exemplified in cities such as Osoyoos and Sooke, British Columbia, are significantly faster and more affordable to build compared to traditional housing construction methods.

The Town could partner with some of the larger local employers to explore the opportunity to provide employee housing through the development of modular homes. These partnerships could be in the form of land, capital, or reduced fees to facilitate the development of affordable housing for employees.

6. Develop a formal strategy to bring employers together to address issues of employee housing

- a) Bring together large employers to discuss solutions
- b) Formalize approach and partners' roles in employee housing

One of the barriers to providing adequate employee housing in the Town is a lack of clarity around how many people need housing, who is responsible for providing employee housing, and the supports available to aid in the development of housing. Creating a formal employee housing strategy would provide a clearer picture of what challenges around housing for employees are, what specific tools could be used to solve them, and where there may be opportunities for partnerships between employers, community organizations, and the Town. An employee housing strategy would detail out who is responsible for various 'roles' in the development of employee housing and could speak to strategic partnerships that could be formed by employers, the Town, and housing organizations to address the identified issues. This strategy could act as a guide for supporting employees find housing.



7. Consider developing a Rental Property Standards of Maintenance Bylaw to ensure rental stock is maintained properly

- a) Work with tenants, landlords, enforcement officers, and AHS to discuss approach
- b) Review Community Standards Bylaw and its success and challenges
- c) Identify current resources available (e.g., Residential Tenancy Act, AHS)

In addition to increasing the number of purpose-built rentals in Drumheller, maintaining the current supply of rentals is crucial. With a lack of available rentals within the Town and near zero vacancy rate, tenants have limited options to find homes that meet their needs, especially if their rental is in poor condition.

The Town could consider developing a Rental Property Standards of Maintenance Bylaw to ensure that landlords are held accountable for keeping their rental properties in a suitable condition. The Bylaw could outline standards that ensure the safety and well-being of tenants, which may include regulations around maintaining utilities, windows and ventilation, usable appliances, fire safety, pest control, etc. It is intended that the Bylaw would be in alignment with the Residential Tenancy Act and could act as a clear list of expectations for landlords and tenants.

What Other Communities Are Doing

The City of Victoria created a Rental Property Standards of Maintenance Bylaw that sets out minimum standards for rental housing to ensure the quality, safety, and livability of rental units. The bylaw applies to all residential rental properties including rental apartments, rented condo units, secondary suites, garden suites, and unauthorized suites.

8. Continue to promote and advocate for increases to housing subsidies and rent supplement programs

- a) Work with community organizations to identify gaps
- b) Prepare letters of support to advocate for increases

In Alberta, there are a variety of programs that low-income residents can access to receive additional financial support. The Community Housing/Rent Assistance program provides housing subsidies for families, seniors, and individuals on local income living in rental housing. The Temporary Rent Assistance Benefit is a short-term subsidy for working households with low income or those between jobs. It is important that advocacy for increases to housing subsidies and rent supplement funding continues to ensure the benefits are in alignment with Drumheller's residents' personal situation, increasing rate of inflation, and the local rental market. The Town can continue to advocate to the Province to increase subsidies to meet the needs of Drumheller residents by writing letters of support on their own or working with partners in the region to prepare joint letters of support.



9. Implement a 1-1 rental unit replacement approach

- a) Develop a formal policy to ensure no net loss of rental homes from redevelopment or demolition

Given the small percentage (less than 20%) of rental homes that are currently purpose-built and that 77% of the existing housing stock is more than 30 years old, it is important to not only develop new rental homes, but to also protect the existing supply of rental homes so there is no net loss from future renovations or redevelopment opportunities. The Town should limit the demolition of good quality existing rental units or strata conversion of existing rental units and encourage a minimum of a 1:1 replacement approach of existing rental units as part of the site redevelopment proposal.

What Other Communities Are Doing

The Official Community Plan for the City of Richmond encourages a 1:1 replacement when existing rental housing in multi-unit developers are converted to strata or when existing sites are rezoned for redevelopment.

The District of North Vancouver's Rental and Affordable Housing Framework has a similar approach and also allows for a lower ratio than 1:1 as long as the replacement units are affordable to low and moderate income households.



GOAL 3:

Facilitate Housing with Support Services

Meeting the housing needs of individuals and families in the Drumheller Valley through a Housing First approach, includes having a support system in place that can respond to individuals and families in crisis and in transition.

ACTIONS

1. **Establish a Coordinated Access System by working with service providers to determine protocols with agencies involved in prevention and diversion of people experiencing homelessness to formalize a systematic and standardized approach**
 - a) Create a collaborative working group
 - b) Develop standardized protocols and questions
 - c) Establish a formal process to provide supports to families and individuals

A Coordinated Access System is a community-wide system that streamlines the process for people experiencing homelessness to access housing and supports⁴. Coordinated access can improve access to services, increase opportunities to prevent homelessness, can increase a community's capacity to plan services and target resources according to community needs. Core components of an effective coordinated access system include a Housing First approach; real-time data on the supply of and demand for housing resources; a streamlined service delivery approach with access point(s) to service, a standardized assessment or protocols; prioritization; and vacancy matching and referral⁵. To establish this system, it is necessary that appropriate spaces in the community are secured to housing residents living in insecure housing. Action 2, described below, is a core component of establishing a Coordinated Access System in the community.

As an initial step in establishing a Coordinated Access System, it is recommended that the Town create and coordinate a collaborative working group which could include but is not limited to Colton's Place, Salvation Army, Drumheller RCMP, Big Country Primary Care Network, Accredited Supports to the Community, Drumheller Housing Administration, and Drumheller and Region Transition Society.

2. **Coordinate with community partners to secure emergency housing units, potentially through a scattered-site approach, to be used by residents in need on an interim and short-term basis**
 - a) Connect with housing providers, private landlords, and developers to identify potential housing units dedicated to being used on a short-term basis
 - b) Work with service and support providers to ensure appropriate supports are available as needed for individuals and families, including in home support services for seniors to support aging-in-place
 - c) Work closely with residents as part of the intake process when securing units on an as-needed basis to identify preferred locations

⁴ Canadian Alliance to End Homelessness. Retrieved on December 13, 2022 <https://caeh.ca/cas/>

⁵ Employment and Social Services Development Canada (2019). Reaching Home Coordinated Access Guide.



As part of the Coordinated Access System, diversion should be attempted with everyone who is experiencing homelessness or is at risk of homelessness to determine whether there are viable, safe, and appropriate alternatives to a more formal emergency accommodation (i.e., traditional crisis shelter)⁶. If more appropriate alternatives are available, these should be pursued first; however, evidence from communities that have implemented strong diversion programs suggests that not everyone can be safely diverted, and there is still a need for emergency accommodation for some individuals and families.^{7,8} Individuals and families who do not have safe alternatives will require more formal emergency accommodation. Any emergency accommodation spaces that are provided should be housing-focused and support people to become re-housed as quickly as possible after accessing emergency accommodation.

Given the context of the Drumheller Valley, including the estimated number of residents experiencing homelessness, and the broader shift away from traditional emergency accommodation within the homelessness service system, which is supported by research and considered best practice⁹, it is not recommended that a purpose-built traditional crisis shelter facility be created. It is, however, recommended that the community work towards allocating spaces that could accommodate residents on an emergency basis. The spaces that accommodate residents on an emergency basis that could be explored include host homes, arrangements with hotels, and/or arrangements with existing service providers or landlords. As part of the exploration of emergency accommodation options, policies should be developed to reduce barriers to access, such as transportation, ability to bring pets, ability to accommodate various household compositions, accessibility, safety, and cleanliness.

What Other Communities Are Doing

Aura Host Homes in Calgary works with youth between the ages of 14 to 24, identifying as LGBTQ2S+, gender nonbinary, and gender nonconforming, who are at risk or are currently experiencing homelessness to access housing using host homes and families. These youth often do not feel comfortable in other emergency housing options and the host homes are able to offer them a safe and supportive environment.

3. Develop landlord engagement strategy to build and maintain relationships with landlords and property managers

- a) Proactively reach out to developers, landlords, property managers to identify potential units to be used
- b) Develop strategy in collaboration with landlords and property managers

One of the key goals outlined in the Housing Strategy is to maintain Drumheller's existing rental properties, while ensuring the quality of rentals is upheld. Maintenance of quality short-term, long-term, and subsidized rental housing will require enhanced and ongoing outreach, education, and partnerships with landlords. This includes identifying and maintaining relationships with landlords who are willing to rent to participants of various housing and support programs. In support of securing rental units to meet residents' needs, including emergency accommodation spaces, the Town, in collaboration with

⁶ OrgCode Consulting (2019). Housing-Focused Shelter. Retrieved on July 12, 2021
<https://app.box.com/s/g3ldt4f6ywymeh94myfk9yt5ykh2hala>

⁷ Region of Waterloo, Family Shelter Diversion Pilot: Developing a New Approach to Serving Families in the Housing Stability System

⁸ Lethby, M. (2021). Two Years of Shelter Diversion: Learnings and Lessons. Niagara: Niagara Resource Service for Youth.

⁹ OrgCode Consulting (2019). Housing-Focused Shelter. Retrieved on July 12, 2021
<https://app.box.com/s/g3ldt4f6ywymeh94myfk9yt5ykh2hala>



neighbouring municipalities and housing and service providers, should engage landlords and property management associations to identify and recruit local landlords to learn about the needs and concerns of local landlords. This could include identifying what information and resources they would need and what supports and resources they may need from other community partners to further improve their relationships with existing and future tenants.

What Other Communities Are Doing

Homeward Trust in Edmonton is a non-profit organization involved in providing housing and support services for residents experiencing homelessness through a Housing First approach. They have established a Landlord Relations team to work with and provide support to landlords involved in providing housing to residents who access programs.

4. Continue to advocate for the Province to increase in-home supports and housing subsidies for seniors and people with disabilities

- a) Work with community organizations to identify gaps and needs
- b) Prepare letters of support to advocate for increases

Seniors can apply to the Special Needs Assistance Program for financial assistance for health and personal supports, and the Seniors Home Adaptation and Repair Program (SHARP) that provides low-interest home equity loans to cover a range of home adaptations and renovations to help seniors stay in their homes longer.

Additional financial assistance is available through the Alberta Seniors Benefit to help low-income seniors with monthly living expenses. Financial assistance is also available to people with disabilities through programs such as Assured Income for the Severely Handicapped (AISH); however, these subsidies are often not enough to fully support residents in need as the cost of living continues to increase. Likewise, the availability of existing in-home supports being delivered by community agencies to seniors and adults with disabilities is not enough to meet needs. It is important that advocacy for increases to housing subsidies and in-home supports funding continues. The Town can advocate to the Province to increase subsidies to meet the needs of Drumheller residents by writing letters of support on their own or working with community partners and/or neighbouring municipalities to prepare joint letters of support.

5. Explore funding opportunities through the Rapid Housing and Reaching Home Initiatives to convert vacant and underutilized buildings and sites into permanent housing with wraparound support services

- a) Work with property and building owners to identify potential sites and interest
- b) Identify community partners to support operation
- c) Collaborate on and support funding applications such as funding from the Rapid Housing Initiative

The Rapid Housing initiative includes project-based funding to build new housing and/or purchase existing buildings that could be rehabilitated or converted into permanent affordable housing. The application process for this program is currently open (December 12, 2022 to March 15, 2023). Reaching Home is Canada's Homelessness Strategy aimed at preventing and reducing homelessness across Canada. The program provides direct support and funding to Designated Communities (urban centres),



Indigenous communities, territorial communities, and rural and remote communities across Canada. The Town of Drumheller is not a designated community but could apply under the rural and remote funding stream. Town-owned sites could be used for new development while underutilized commercial (e.g., hotels) and office buildings could be rehabilitated or converted. Pursuing funding initiatives in collaboration with community partners, could create opportunities to address the need for new affordable and supportive housing options for residents of Drumheller.

6. Consider opportunities to co-locate new community facilities and affordable or non-market housing on the same site

- a) Explore the feasibility of incorporating residential component into development of new or expansion of community facilities

Mixed use development may include a range of land uses (including residential, retail, commercial) to be on a single site. Shared costs and the potential for higher density can reduce the costs of housing. It may also reduce transportation burdens, reduce environmental impacts, and create job opportunities near affordable housing. Co-locating community facilities and housing on the same sites would also further support MDP policies, including the development of complete and walkable communities that encourages a greater mix of non-residential uses within neighbourhoods for residents to access more services, amenities, recreation, and employment opportunities.

What Other Communities Are Doing

The City of Calgary, in partnership with the Province and LaCaille Group, developed a mixed use, multi-purpose building, Louise Station, that includes Fire/Emergency Medical Services (EMS) station, affordable and market housing, and office and commercial retail units.



GOAL 4:

Strengthen Partnerships and Community Capacity

In addition to having an important role in facilitating the provision of a diverse range of housing options, the Town can also play a meaningful role in educating community partners about local housing needs and gaps and facilitating a collaborative response in meeting local housing needs.

ACTIONS

1. Develop an online database/website (i.e., Housing Hub) to share information such as updates on the Housing Strategy implementation, incentive and grant programs, rental housing, tenant and landlord rights, and support service information, and links to other resources (e.g., Happipad)

- a) Transfer information over from current project website and continue to update with information about programs, funding opportunities, key terms, external resources, and status of implementation

In addition to the Town implementing various actions to increase the availability and diversity of housing options, it is important for residents, developers, landlords and property managers, and community organizations to have access to information on what housing supports and resources are currently available. Having an information hub to share resources for housing in Drumheller would be beneficial for current residents, newcomers, and community organizations in the Town. The Town could use the existing Housing Strategy project webpage as an information hub that connects residents and stakeholders to relevant resources, such as incentive and grant programs for developers, rental listings, quarterly market information, new developments, links to resources such as Happipad, the Residential Tenancy Act, social services and organizations in the community, etc., and updates on implementation of the actions of the Housing Strategy. It is intended that the Town, through the website, facilitate knowledge and information-sharing with the broader community.

2. Host an annual housing forum with all relevant community partners to identify annual community priorities, determine leads and champions, and maintain and build relationships

- a) Coordinate annual housing forum
- b) Provide access to Town facilities, where possible, to host in-person events
- c) Explore appetite and benefits of forming working group

To ensure that there is regular communication between relevant stakeholders and the Town and momentum is maintained with the implementation of the Housing Strategy, the Town could host an annual housing forum. The housing forum could focus on identifying changes in community priorities, highlighting innovative best practices, determining leads for specific actions, and strengthening community relationships. By

What Other Communities Are Doing

The Hope & Home Champions Table is a tri-regional partnership between stakeholders who support poverty and homelessness reduction in Stony Plain, Spruce Grove, and Parkland County. They collaborate on a regular basis to identify priority actions, build capacity, secure resources, and share information to the community.



gathering various community partners together, the community's needs can be prioritized, and actions can be implemented accordingly. In addition to an annual housing forum, an on-going working group could be formed to ensure any action items identified by community partners are actively moving forward.

3. Continue to build relationships with private and non-profit developers to attract residential development in the Drumheller Valley

- a) Introduce and share information between developers and non-profit housing providers

Depending on organizational capacity and resources, non-profit housing providers may not have the resources or knowledge to develop housing themselves but are extremely capable of managing and operating housing once built. They may also not be aware of local and regional developers who can support them in these efforts to provide non-market housing. Given that the Town is often aware of local developers' future plans and intentions through the development approval process, they are well positioned to act as a liaison between private developers and non-profit organizations to facilitate future partnerships and collaborations.

4. Develop an education campaign to promote Town initiatives related to residential development (e.g., tax incentive program, support for development of secondary suites, no minimum parking requirements)

- a) Identify focus areas and communication plan to promote Town initiatives (e.g., tax incentive program, support for development of secondary suites, no minimum parking requirements)

Once programs are created to incentivize and promote residential development, it is important for the Town to ensure that residents are aware of what opportunities are available to them. Without explicit messaging promoting it, many residents may not be aware of the various initiatives to increase development that have been written into Town documents or may have misperceptions of what is or is not allowed, or how complex the process might be, for example, development of a backyard or laneway secondary suite. Creating an education campaign to promote the Town's initiatives and flexibility and openness towards residential development could further increase the impact of these efforts. The Town could develop an educational campaign to promote their initiatives through social media, the Town website, or during Town events.



5. Prepare tracking mechanisms to monitor implementation of the Strategy

- a) Develop a database and tracking sheet to monitor key indicators on an annual basis or as new data is available
- b) Work with Province to review accuracy of Rental Vacancy Survey data
- c) Consider implementing municipal census in between federal census periods

To monitor the implementation of the actions of the Housing Strategy, and measure whether the goals are being achieved, it is important that tracking mechanisms are in place. Tracking the diversification of the housing stock, including the provision of affordable and accessible housing and multi-unit and rental units can help the Town understand whether the key housing needs of the community are being addressed, and if certain actions need to be prioritized. A variety of indicators can be used to monitor housing and development data and demographic and community trends. Much of the data reviewed to determine current housing needs was collected as part of the Statistics Canada Census which occurs every five years. Should the Town see value in collecting data on a more regular basis, the implementation of a municipal census in between the federal census years could be considered. The Province is currently developing a new Municipal Census Regulation which is anticipated to be in place for municipalities to complete the municipal census process in 2023.

What Other Communities Are Doing

The Housing Assessment Resource Tools (HART) project is an initiative out of the University of British Columbia that in 2023, will make available Census data for all municipalities which used to be only available through purchased custom tabulations. This data can be used to help track some of the Census indicators where data is not currently available for free.

| Indicators to be Tracked | Data Source(s) |
|--|---|
| • Number of new housing units (total) | • Statistics Canada Census • Development permits |
| • Number of new housing units by type (i.e., single detached, semi-detached, row house, etc.) | • Statistics Canada Census • Development permits |
| • Number of new detached and attached housing units and apartment units by size (i.e., number of bedrooms) | • Statistics Canada Census • Development permits |
| • Number of new units by tenure (i.e., rental and owner) | • Statistics Canada Census • Development permits |
| • Primary rental market (total) and net growth (units lost and gained) | • Statistics Canada Census • Development permits |
| • Number of secondary/additional housing units added to properties with an existing dwelling | • Development permits |
| • Number of new affordable units (both rental and ownership) | • Statistics Canada Census • Development permits |



| Indicators to be Tracked | Data Source(s) |
|---|---|
| <ul style="list-style-type: none"> Value of ownership houses, broken down by various income categories | <ul style="list-style-type: none"> Statistics Canada Census (Housing Assessment Resource Tools) |
| <ul style="list-style-type: none"> Amount of housing for sale that is affordable to various income categories | <ul style="list-style-type: none"> Local real estate data |
| <ul style="list-style-type: none"> Loss of affordable homes affordable to various income categories over past 5 years | <ul style="list-style-type: none"> Statistics Canada Census (Housing Assessment Resource Tools) |
| <ul style="list-style-type: none"> Number of new accessible units | <ul style="list-style-type: none"> Development/Building permits |
| <ul style="list-style-type: none"> Number of housing units/program spaces with supports for people who have experienced homelessness | <ul style="list-style-type: none"> Development/Building permits and survey of non-profit housing providers |
| <ul style="list-style-type: none"> Number of short-term vacation rentals | <ul style="list-style-type: none"> AirDNA search |
| <ul style="list-style-type: none"> Market trends, including vacancy rates, median rental rates, median sales prices, and inventory | <ul style="list-style-type: none"> Local real estate trends Local rental housing websites (e.g., www.rentd.ca) |
| <ul style="list-style-type: none"> Ratio of household heads over 15 to total population over 15 in comparison to other communities | <ul style="list-style-type: none"> Statistics Canada Census (Housing Assessment Resource Tools) |
| <ul style="list-style-type: none"> Number and percent of households in core housing need | <ul style="list-style-type: none"> Statistics Canada Census |
| <ul style="list-style-type: none"> Affordable and community housing vacancy and waitlists | <ul style="list-style-type: none"> DHA |
| <ul style="list-style-type: none"> Number of people experiencing homelessness | <ul style="list-style-type: none"> Rural Housing and Service Needs Estimation Estimate Study Point-in-Time homelessness count/period prevalence count or By-Name List |
| <ul style="list-style-type: none"> Value of land leased or donated by municipality to non-profit or affordable housing | <ul style="list-style-type: none"> Town administrative data |
| <ul style="list-style-type: none"> Number of units which received financial incentives by municipality | <ul style="list-style-type: none"> Town administrative data |
| <ul style="list-style-type: none"> Number of affordable/non-market housing developments which received expedited approvals | <ul style="list-style-type: none"> Town administrative data |
| <ul style="list-style-type: none"> Number of affordable/non-market housing developments which received federal or provincial funding | <ul style="list-style-type: none"> Town administrative data and senior government data request |



SECTION 4 – IMPLEMENTATION PLAN

Overview

To provide a roadmap for how the Housing Strategy should be implemented, an Implementation Plan was developed. Implementation of the Housing Strategy is dependent on funding, capacity, and prioritization of actions. Implementation of the actions is also not meant to be the sole responsibility of the Town. All community partners including private developers, landlords and property managers, community services and organizations, and housing providers must all play key roles.

Actions, priorities, leads and partners, and key performance indicators have been identified over the short-, medium-, and long-term to support successful completion over the next ten years. Some actions span multiple time periods, indicating that they are being implemented on an ongoing basis. Key performance indicators are provided for each action to monitor the progress of the Strategy and achieving the vision and four goals. The Strategy should be monitored on an annual basis to identify progress on the actions and determine any changes in priorities.

Summary of Priorities

Short-Term (Years 1-3)

- Goal 1 – 1** Encourage private developers to provide housing options in various forms and sizes, such as semi-detached, row houses, and condominiums and studio, 1-bedroom, and 2-bedroom units to increase the diversity of housing options available in the Drumheller Valley
- Goal 1 – 3** Facilitate the development of new affordable housing options
- Goal 1 – 7** Prioritize the use of Town-owned lands or proceeds from sales of municipal lands for affordable housing, both ownership and rental, before considering the land/funds for other uses
- Goal 2 – 1** Regulate short-term vacation rentals (STRs) using tools such as business licenses and/or restricting to primary residences
- Goal 2 – 3** Collaborate with community partners to pursue funding to support the development of new purpose-built rentals and maintain existing rental housing
- Goal 2 – 5** Partner with local employers to explore the use of modular housing to provide housing for employees on a short-term and seasonal basis
- Goal 3 – 5** Explore funding opportunities through the Rapid Housing and Reaching Home Initiatives to convert vacant and underutilized buildings and sites into permanent housing with wraparound support services
- Goal 4 – 1** Develop an online website (i.e., Housing Hub) to share information such as updates on the Housing Strategy implementation, available programs and initiatives, and links to other resources
- Goal 4 – 5** Prepare tracking mechanisms to monitor implementation of the Strategy



Medium-Term (Years 4-7)

- Goal 1 – 2** Update the Municipal Development Plan to better enable the development of affordable housing
- Goal 1 – 6** Explore pilot programs, such as FABHomes, to support independent and supportive housing for residents to age-in-place
- Goal 1 – 8** Explore expanding the Drumheller Housing Administration’s (DHA) mandate to include the development and operation of non-market/below market/employee housing
- Goal 1 – 9** Promote funding opportunities to support renovations and repairs to existing homes, including multi-unit buildings
- Goal 2 – 2** Promote and encourage the development of secondary suites
- Goal 2 – 4** Encourage home-sharing opportunities to diversify rental opportunities
- Goal 2 – 6** Develop a formal strategy to bring employers together to address issues of employee housing
- Goal 2 – 7** Consider developing a Rental Property Standards of Maintenance Bylaw to ensure rental stock is maintained properly
- Goal 2 – 9** Implement a 1:1 rental unit replacement approach
- Goal 3 – 2** Coordinate with community partners to secure emergency housing units, potentially through a scattered-site approach, to be used by residents in need on an interim and short-term basis
- Goal 3 – 3** Develop landlord engagement strategy to build and maintain relationships with landlords and property managers

Long-Term (Years 8-10)

- Goal 1 – 4** Encourage innovative housing forms such as co-op housing and co-housing
- Goal 3 – 1** Establish a Coordinated Access System by working with service providers to determine protocols with agencies involved in prevention and diversion of people experiencing homelessness to formalize a systematic and standardized approach
- Goal 3 – 6** Consider opportunities to co-locate new community facilities and affordable or non-market housing on the same site



On-Going

- Goal 1 – 5** Continue to streamline the development application process for affordable and non-market housing development
- Goal 2 – 8** Continue to promote and advocate for increases to housing subsidies and rent supplement programs
- Goal 3 – 4** Continue to advocate for the Province to increase in-home supports and housing subsidies for seniors and people with disabilities
- Goal 4 – 2** Host an annual housing forum with all relevant community partners to identify annual community priorities, determine leads and champions, and maintain and build relationships
- Goal 4 – 3** Continue to build relationships with private and non-profit developers to attract residential development in the Drumheller Valley
- Goal 4 – 4** Develop an education campaign to promote Town initiatives related to residential development



GOAL 1:

Encourage Diverse Mix of Housing Types

Diverse housing choices in a community is key to addressing the broad range of housing and support needs of current and future residents. A variety of housing choices will also attract new residents such as young professionals, young families, and empty nesters, as well as better support and respond to an aging population and cultural preferences.

| Goal 1: Encourage Diverse Mix of Housing Types | | | | | |
|---|---|-------------------------------|--|--------------------|---|
| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes |
| | | | Lead | Partner(s) | Key Performance Indicators |
| <p>1. Encourage private developers to provide housing options in various forms and sizes, such as semi-detached, row houses, and condominiums and studio, 1-bedroom, and 2-bedroom units to increase the diversity of housing options available in the Drumheller Valley</p> | <ul style="list-style-type: none"> • Prepare and maintain developer information package • Explore setting targets for % requirements for specific housing forms (e.g., % affordable housing) • Aim for a minimum of 10 touchpoints/quarter with residential developers | S | Town – Economic Development Planning | Private developers | <p># of new units by bedrooms and housing form distribution (i.e., core areas of need)</p> <p># of development permits/year</p> <p>Achieving targets (if established)</p> <p>% reduction in households in core housing need</p> <p>Increases in proportion of new ground-oriented homes</p> <p># of touchpoints with developers per quarter</p> |



Goal 1: Encourage Diverse Mix of Housing Types

| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes Key Performance Indicators |
|--|---|-------------------------------|---|---|---|
| | | | Lead | Partner(s) | |
| 2. Update the Municipal Development Plan to better enable the development of affordable housing | <ul style="list-style-type: none"> Add affordable housing definition Add reference to the use of Community Services Reserve lands for affordable housing as described in the Municipal Government Act (MGA) Add reference to encourage incorporation of adaptable/flexible design or accessible design features in new residential development to support aging-in-place | M | Town – Planning | Town - Communications | <p>Updates to MDP</p> <p># of new developments incorporating adaptive or flexible design elements</p> |
| 3. Facilitate the development of new affordable housing options | <ul style="list-style-type: none"> Work with community partners to secure funding (e.g., National Housing Co-Investment Fund, Green Municipal Fund) Explore the use of Town-owned land for the development of affordable housing Invite existing organizations to expand programs into Drumheller (e.g., Habitat for Humanity) | S | Private developers Non-profit housing providers Town – Economic Development | Town – Planning CDSP Non-profit housing providers DHA | <p># of affordable ownership and rental units developed</p> <p>% reduction in households (both owner and renter) spending more than 30% of income on housing</p> <p>Decreases in affordability gaps for renter and owner households</p> <p># of developments completed through partnerships</p> |
| 4. Encourage innovative housing forms such as co-op housing and co-housing | <ul style="list-style-type: none"> Work with applicants interested in developing non-traditional housing developments | L | Residents | Town – Planning | # of new units by housing type/tenure |
| 5. Continue to streamline the development application process for affordable and non-market housing development | <ul style="list-style-type: none"> Work with applicants in advance and through development approvals process Prioritize reviews of multi-unit, affordable, or non-market housing development applications | O | Town – Planning | Private developers Non-profit housing providers | <p>Average time to process applications</p> <p>Average time from design to units coming online</p> |



Goal 1: Encourage Diverse Mix of Housing Types

| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes Key Performance Indicators |
|--|--|-------------------------------|--|---|---|
| | | | Lead | Partner(s) | |
| 6. Explore pilot programs, such as FABHomes, to support independent and supportive housing for residents to age-in-place | <ul style="list-style-type: none"> Review viability of FABHomes pilot program in Drumheller Explore funding opportunities to provide in-home supports to facilitate seniors aging-in-place | M | Town – Economic Development Planning CDSP Drumheller District Seniors' Foundation | Private developers Non-profit housing providers Community service providers | # of units geared towards seniors independent living |
| 7. Prioritize the use of Town-owned lands or proceeds from sales of municipal lands for affordable housing, both ownership and rental, before considering the land/funds for other uses | <ul style="list-style-type: none"> Develop land management policy/strategy for use of Town-owned lands for affordable housing | S | Town – Economic Development Planning | Town – CDSP Private developers Non-profit housing providers | # of affordable/supportive housing units built on Town-owned land |
| 8. Explore expanding the Drumheller Housing Administration's (DHA) mandate to include the development and operation of non-market/below market/employee housing | <ul style="list-style-type: none"> Work with DHA to explore interest, resources, benefits to expand mandate Interview other comparable corporations to learn about their experiences | M | DHA | Town – Economic Development Planning CDSP Non-profit housing providers | # of units within DHA's purview |
| 9. Promote funding opportunities to support renovations and repairs to existing homes, including multi-unit buildings | <ul style="list-style-type: none"> Identify and share links on the Town's website to existing funding resources such as Canada Green Homes Loan and Renovation Co-Investment Fund | M | Town – Economic Development Communications | Residents Private landlords and property managers Non-profit housing providers DHA | \$ amount of funding secured % and # of households living in housing that is adequate Increases in # of homes that are accessible (identified through building permits) |



GOAL 2:

Increase the Supply of and Maintain Existing Rental Housing

Rental housing provides opportunities for residents who may not want to or are able to afford to own a home. Recent trends also indicate that the growth of rental households is outpacing owner households¹⁰. Approximately one third of households in the Drumheller Valley are rental households; however, only 20% of rental homes are purpose-built rentals and the vacancy rate is near zero. Protecting and increasing the rental supply in the community is necessary to ensure the Drumheller Valley remains an attractive and affordable place to call home.

| Goal 2: Increase the Supply of and Maintain Existing Rental Housing | | | | | |
|--|---|-------------------------------|-----------------|----------------------------|--|
| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes |
| | | | Lead | Partner(s) | Key Performance Indicators |
| 1. Regulate short-term vacation rentals (STRs) using tools such as business licenses and/or restricting to primary residences | <ul style="list-style-type: none"> Work with stakeholders to identify regulations appropriate for the Drumheller context Develop Bylaw and update Land Use Bylaw to reflect requirements Monitor implementation of Bylaw | S | Town – Planning | Residents STR operators | # of rental units in long-term rental market Reduction in # of complaints Increased vacancy rates (consistently above 3%) for long-term rentals \$ value of measures implemented (e.g., fees from licenses/fines) |

¹⁰ Statistics Canada (2022-09-21). To buy or rent: the housing market continues to be reshaped by several factors as Canadians search of an affordable place to call home. Retrieved from <https://www150.statcan.gc.ca/n1/daily-quotidien/220921/dq220921b-eng.htm> on November 17, 2022.



Goal 2: Increase the Supply of and Maintain Existing Rental Housing

| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes Key Performance Indicators |
|--|--|-------------------------------|---|--|---|
| | | | Lead | Partner(s) | |
| 2. Promote and encourage the development of secondary suites | <ul style="list-style-type: none"> Update LUB to include definition for <i>Secondary Dwelling Unit</i> and provide additional clarification on regulations for secondary suites Promote secondary suites as permitted uses Explore the development of incentive programs to encourage new or upgrade existing suites Encourage developers to rough in secondary suite units in new builds Create educational materials and share best practices | M | Town – Economic Development Planning Communications | Private developers Residents | # of building permits for secondary suites |
| 3. Collaborate with community partners to pursue funding to support the development of new purpose-built rentals and maintain existing rental housing | <ul style="list-style-type: none"> Promote the need for development of rental housing Work with private and non-profit organizations to pursue funding for developing of rental housing | S | Private developers Non-profit housing providers | Town – Economic Development Planning Drumheller District Seniors Foundation | # of new purpose-built rental units # of existing purpose-built rental units purchased by non-profit housing providers |
| 4. Encourage home-sharing opportunities to diversify rental opportunities | <ul style="list-style-type: none"> Explore the use of the Happipad platform to support homesharing opportunities in Drumheller | M | Drumheller District Seniors Foundation | Town – Economic Development Planning Residents | # of homes available for homesharing and vacancy rate |
| 5. Partner with local employers to explore the use of modular housing to provide housing for employees on a short-term and seasonal basis | <ul style="list-style-type: none"> Identify sites where modular housing could be located Work with suppliers to review benefits of modular housing Seek out partnerships and funding opportunities for construction and operation | S | Town – Economic Development Large employers | Private developers Non-profit housing providers DHA Employees | # of units provided for employee housing \$ amount of funding secured |



Goal 2: Increase the Supply of and Maintain Existing Rental Housing

| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes Key Performance Indicators |
|--|---|-------------------------------|--|---|---|
| | | | Lead | Partner(s) | |
| 6. Develop a formal strategy to bring employers together to address issues of employee housing | <ul style="list-style-type: none"> Bring together large employers to discuss solutions Formalize approach and partners' roles in employee housing | M | Town – Economic Development Large employers | Employees | <ul style="list-style-type: none"> # of units provided for employee housing Establishment of formal strategy |
| 7. Consider developing a Rental Property Standards of Maintenance Bylaw to ensure rental stock is maintained properly | <ul style="list-style-type: none"> Work with tenants, landlords, enforcement officers, and AHS to discuss approach Review Community Standards Bylaw and its success and challenges Identify current resources available (e.g., Residential Tenancy Act, AHS) | M | Town – Planning | Private landlords and property managers Tenants AHS | <ul style="list-style-type: none"> Reduction in the # of residents living in housing that is inadequate Reduction in # of complaints and/or enforcement calls |
| 8. Continue to promote and advocate for increases to housing subsidies and rent supplement programs | <ul style="list-style-type: none"> Work with community organizations to identify gaps Prepare letters of support to advocate for increases | O | Town – CDSP Town Council | DHA | Increases in \$ amount of subsidies |
| 9. Implement a 1:1 rental unit replacement approach | <ul style="list-style-type: none"> Develop a formal policy to ensure no net loss of rental homes from redevelopment or demolition | M | Town – Planning Economic Development | Private developers Non-profit housing providers DHA | # of net rental units lost through conversion or demolition |



GOAL 3:

Facilitate Housing with Support Services

Meeting the housing needs of individuals and families in the Drumheller Valley through a Housing First approach, includes having a support system in place that can respond to individuals and families in crisis and in transition.

| Goal 3: Facilitate Housing with Support Services | | | | | |
|---|--|-------------------------------|----------------|--|--|
| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes |
| | | | Lead | Partner(s) | Key Performance Indicators |
| 1. Establish a Coordinated Access System by working with service providers to determine protocols with agencies involved in prevention and diversion of people experiencing homelessness to formalize a systematic and standardized approach | <ul style="list-style-type: none"> Create a collaborative working group Develop standardized protocols and questions Establish a formal process to provide supports to families and individuals | L | Town – CDSP | Community service providers Non-profit housing providers DHA RCMP | Infrastructure and processes designed for system approach to addressing housing needs Coordinated access, assessment, prioritization, and referral processes implemented Common information management system implemented Reduction in # of residents experiencing homelessness |



Goal 3: Facilitate Housing with Support Services

| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes Key Performance Indicators |
|--|---|-------------------------------|--|--|---|
| | | | Lead | Partner(s) | |
| <p>2. Coordinate with community partners to secure emergency housing units, potentially through a scattered-site approach, to be used by residents in need on an interim and short-term basis</p> | <ul style="list-style-type: none"> Connect with housing providers, private landlords, and developers to identify potential housing units dedicated to being used on a short-term basis Work with service and support providers to ensure appropriate supports are available as needed for individuals and families, including in home support services for seniors to support aging-in-place Work closely with residents as part of the intake process when securing units on an as-needed basis to identify preferred locations | M | Town – CDSP | Community service providers Non-profit housing providers DHA Drumheller District Seniors Foundation Private developers, landlords, and property managers | # of units secured to be used on a short-term and emergency basis |
| <p>3. Develop landlord engagement strategy to build and maintain relationships with landlords and property managers</p> | <ul style="list-style-type: none"> Proactively reach out to developers, landlords, property managers to identify potential units to be used Develop strategy in collaboration with landlords and property managers | M | Town – CDSP DHA (if role extended beyond current) | Private developers, landlords, and property managers DHA | # of agreements established with landlords for housing units # of units provided |
| <p>4. Continue to advocate to the Province to increase in-home supports and housing subsidies for seniors and people with disabilities</p> | <ul style="list-style-type: none"> Work with community organizations to identify gaps Prepare letters of support to advocate for increases | O | Town – CDSP Town Council | DARTS Drumheller District Seniors Foundation | Increases in \$ amount of subsidies |



Goal 3: Facilitate Housing with Support Services

| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes |
|--|--|-------------------------------|---|---|---|
| | | | Lead | Partner(s) | Key Performance Indicators |
| <p>5. Explore funding opportunities through the Rapid Housing and Reaching Home Initiatives to convert vacant and underutilized buildings and sites into permanent housing with wraparound support services</p> | <ul style="list-style-type: none"> Work with property and building owners to identify potential sites and interest Identify community partners to support operation Collaborate on and support funding applications such as funding from the Rapid Housing Initiative | S | Town – CDSP Planning Economic Development | Private owners Salvation Army DHA Community service providers | \$ amount of funding secured # of units provided through conversion or rehabilitation Reduction in # of residents experiencing homelessness |
| <p>6. Consider opportunities to co-locate new community facilities and affordable or non-market housing on the same site</p> | <ul style="list-style-type: none"> At the time of redevelopment or development of community facilities, explore the feasibility of incorporating residential component into the development | L | Town – Economic Development Planning | Private developers Non-profit housing providers DHA Drumheller District Seniors Foundation | # and size of multi-purpose sites/buildings |



GOAL 4:

Strengthen Partnerships and Community Capacity

In addition to having an important role in facilitating the provision of a diverse range of housing options, the Town can also play a meaningful role in educating community partners about local housing needs and gaps and facilitating a collaborative response in meeting local housing needs.

| Goal 4: Strengthen Partnerships and Community Capacity | | | | | |
|--|---|-------------------------------|---|--|--|
| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes Key Performance Indicators |
| | | | Lead | Partner(s) | |
| 1. Develop an online website (i.e., Housing Hub) to share information such as updates on the Housing Strategy implementation, available programs and initiatives, and links to other resources | <ul style="list-style-type: none"> Transfer information over from current project website and continue to update with information about programs, funding opportunities, key terms, external resources, and status of implementation | S | Town – Economic Development Planning CDSPP Communications | | # of views of downloads of reference materials |
| 2. Host an annual housing forum with all relevant community partners to identify annual community priorities, determine leads and champions, and maintain and build relationships | <ul style="list-style-type: none"> Coordinate annual housing forum Provide access to Town facilities, where possible, to host in-person events Explore appetite and benefits of forming working group | O | Town – Economic Development Planning CDSPP Communications | Private developers Non-profit housing providers DHA Community service providers | # of events per year |
| 3. Continue to build relationships with private and non-profit developers to attract residential development in the Drumheller Valley | <ul style="list-style-type: none"> Introduce and share information between developers and non-profit housing providers | O | Town – Economic Development Planning | Private developers Non-profit housing providers DHA | # of developments completed through partnerships |



Goal 4: Strengthen Partnerships and Community Capacity

| Action | Steps | Timeframe S M L O | Implementation | | Measures of Outcomes Key Performance Indicators |
|--|---|-------------------------------|---|-----------------------|---|
| | | | Lead | Partner(s) | |
| 4. Develop an education campaign to promote Town initiatives related to residential development | <ul style="list-style-type: none"> Identify focus areas and communication plan to promote Town initiatives (e.g., tax incentive program, support for development of secondary suites, no minimum parking requirements) | O | Town – Economic Development Planning Communications | | Uptake on incentives offered (e.g., # of units developed with tax incentive and price points) Reach of communications (e.g., # of views) |
| 5. Prepare tracking mechanisms to monitor implementation of the Strategy | <ul style="list-style-type: none"> Develop a database and tracking sheet to monitor key indicators on an annual basis or as new data is available Work with Province to review accuracy of Rental Vacancy Survey data Consider implementing municipal census in between federal census periods | S | Town – Economic Development | DHA Local realtors | Development of tracking system Regular updates on status of actions with minimal effort |



Appendix A: Glossary of Terms

The following is a list of commonly used terms that are often referenced in housing policy.

Accessible: In reference to a type of housing unit, accessible refers to units that are designed to promote accessibility for individuals with disabilities. This sometimes includes physical elements such as low height cupboards or light switches, wide doorways, and adapted bathrooms.

Adequate Housing: Dwellings not requiring any major repairs, as reported by residents. (Canada Mortgage and Housing Corporation (CMHC))

Affordable Housing: Communities often set their own definition of affordable housing to best reflect the local context. In Drumheller, affordable housing means that residents do not spend more than 30% of their before-tax income on housing and housing related costs such as mortgage, rent, utilities, etc.

Assisted Living: A type of housing for seniors and people with disabilities that includes on-site hospitality and personal care support services. (BC Housing)

At Risk of Homelessness: Refers to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards. (Canadian Observatory on Homelessness)

Cohousing: private self-contained residences that are also centred around shared common spaces such as kitchens and dining areas.

Cooperative Housing: A co-op is a type of housing that residents own and operate as part of a membership. (BC Housing)

Coordinated Access: A coordinated access system is the process by which individuals and families who are experiencing homelessness or at-risk of homelessness are directed to community-level access points where trained workers use a common assessment tool to evaluate the individual or family's depth of need, prioritize them for housing support services and then help to match them to available housing focused interventions.

Chronic Homelessness: Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

Core Housing Need: A household is in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards.

- Adequate housing is reported by residents as not requiring any major repairs.
- Affordable dwellings costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

(CMHC)

Cultural Competency: The ability of systems to provide care to people with diverse values, beliefs and behaviours, including tailoring delivery to meet a person's social, cultural, and linguistic needs. (HomelessHub)



Emergency Housing: Immediate, short-stay housing for people who are homeless or at risk of becoming homeless.

Episodic Homelessness: Refers to individuals who are currently homeless and have experienced three or more episodes of homelessness in the past year (episodes are defined as periods when a person would be in a shelter or place not fit for human habitations, and after at least 30 days, would be back in the shelter or inhabitable location. (Built For Zero Canada)

Homelessness: Describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. (Canadian Observatory on Homelessness)

Housing First: Is a recovery-oriented approach to ending homelessness that centres on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. There are five core principles of Housing First:

1. Immediate access to permanent housing with no housing readiness requirements
2. Consumer choice and self-determination
3. Recovery orientation
4. Individuals and client-driven supports, and
5. Social and community integration

Housing Secure: Refers to security of tenure; not having to worry about being evicted for having your home or lands taken away. (National Women’s Association of Canada)

LGBTQ2S+: Lesbian, gay, bisexual, transgender, queer, two-spirited, and additional identities.

Market Housing: Market housing is housing which the private industry provides without requiring any subsidies or incentives.

Mixed Income Housing: Any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes. (National Housing Strategy)

Non-Market Housing: Non-market housing is housing that typically requires additional subsidies or supports from other organizations and government bodies.

On-Site Supports: Services offered to households in order to maintain their optimal level of health and well-being. These services may take a variety of forms and may vary in intensity based on people’s needs. A few examples of eligible support services could include case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, childcare, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed. (National Housing Strategy)

Prefabricated Homes: Factory built homes that are assembled on site.

Primary Rental Housing Units: Rental housing units that were built for the primary purpose of being rented.



Rent-Geared-to-Income: A type of subsidized housing where the housing provider matches your rent to how much you earn. (BC Housing)

Secondary Rental Housing Units: Housing units that were not purpose built for the rental market but have been added to the rental market by the owner, such as rental condominiums.

Social Housing: Social housing is subsidized housing that generally was developed under federal and provincial programs during the 1950s – 1990s, where ongoing subsidies enable rents to be paid by residents on a ‘rent-geared-to-income’ (RGI) basis (i.e., 30% of gross household income). Social housing is also called subsidized, RGI, community, or public housing.

Subsidized housing: A type of housing which government provides financial support or rent assistance.

Suitable Housing: Housing with enough bedrooms for the size and make-up of residential households. (CMHC)

Supportive Housing: A type of housing that provides on-site supports and services to residents who cannot live independently (e.g., mental health supports, lifeskills training). (BC Housing)

Tenure: Refers to whether a household owns or rents their home.

Tiny Homes: Self-contained units that are often less than 400 sq ft and can be built on a foundation.

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



Appendix B: Summary of Housing Funding Programs



Alberta

[Stronger Foundations](#) (2021) is Alberta’s 10-year strategy to improve and expand affordable housing. It outlines a direction to increase affordable housing for 25,000 households, an increase of more than 40%.

Affordable Housing Programs

Housing programs for Albertans with low income, including families, seniors, and individuals with special needs.

All programs require applicants to be a Canadian Citizen and meet local income limits. Income limits are determined by the market for that community. Income thresholds can be found [here](#).

| Program | Purpose | Rent/Subsidy |
|--|---|--|
| Community Housing / Rent Assistance | Housing subsidy for families, seniors and individuals on local income living in rental housing. | Based on 30% of a household total annual income. |
| Temporary Rent Assistance Benefit | Short-term subsidy for working households with low income or those between jobs. | Two-year limit, can reapply at the end of 2 years Amount calculated based on household size and location, reduced in the second year – see Temporary Rent Assistance Benefit rates Must be employed or have been employed in past 24 months, and not in receipt of social assistance |
| Seniors Housing | Apartment-style housing to seniors who can live independently. Seniors must be 65+ (some exceptions). | Based on 30% of a household total annual income |
| Lodge Housing | Provides rooms, meals, housekeeping services and recreational opportunities for independent seniors. Applicants must be 65+ (some exceptions). | Rate set by each housing provider; residents must be left with at least \$322 in monthly disposable income. |
| Special Needs Housing | Special needs housing for “people with developmental disabilities, physical challenges, victims of family violence, wards of the provincial government, hard-to-house, any other groups with special housing needs” | Not provided |



Funding for housing provider to plan or build affordable housing.

Housing providers can access funding through the Government of Alberta to create or maintain affordable housing units. Funding submissions are reviewed in the spring and fall of each year for the following programs:

1. Family and Community Housing Development and Renewal Program
2. Seniors Housing Development and Renewal Program
3. Affordable and Specialized Housing Program
4. Indigenous Housing Capital Program
5. Capital Maintenance and Renewal Program

| Program | Description | Eligibility |
|---|---|--|
| Family and Community Housing Development and Renewal Program | Facilitates major renovation, replacement, and extension projects to government-owned and/or supported affordable housing. Housing is operated through the Alberta Housing Act or through long-term operating agreements where tenant rent is based on tenant's income. | Housing management bodies or agencies Non-profit housing organizations with long-term operating agreement with the Government of Alberta |
| Seniors Housing Development and Renewal Program | Facilitates major renovation, replacement, and extension projects to government-owned and/or supported affordable independent and supportive seniors housing. Housing is operated through the Alberta Housing Act or through long-term operating agreements where tenant rent is based on tenant's income. | Housing management bodies or agencies Non-profit housing organizations with long-term operating agreement with the Government of Alberta |
| Affordable and Specialized Housing Program | Creates new affordable housing projects that provide supportive social or health services for Albertans. Projects are focused on reducing homelessness and making housing available for Albertans with specialized needs. | Housing management bodies or agencies Non-profit housing organizations with long-term operating agreement with the Government of Alberta Community-based organizations |



| Program | Description | Eligibility |
|--|--|---|
| Indigenous Housing Capital Program | <p>Increase the supply of affordable housing units for Indigenous peoples in need through construction (including additions/extensions), purchase and repurpose.</p> <p>Units may be used for rental or lease-to-purchase.</p> | <p>Indigenous governments or organizations</p> <p>Housing management bodies, municipalities, and not-for-profit organizations with formal partnerships with Indigenous governments or organizations</p> |
| Capital Maintenance and Renewal Program | <p>Facilitates major renovation, replacement, and redevelopment projects at:</p> <ul style="list-style-type: none"> • government owned or supported affordable seniors housing • family and community housing • independent and supportive seniors housing operated under the <i>Alberta Housing Act</i> • independent and supportive seniors housing operated through long term agreements where the resident's rent is set based on their income | <p>Housing management bodies, and not-for-profit organizations with formal partnerships with Indigenous governments or organizations</p> |



Canada

National Housing Strategy

Federal housing programs are part of the National Housing Strategy (NHS), a 10-year, \$55 billion dollar plan to help reduce homelessness and improve the affordability, availability, and quality of housing for Canadians in need. The NHS was launched in 2017.

Create New Supply and Modernizing Existing Housing

| Program | Purpose/Target | Eligibility |
|---|--|--|
| Investments in Affordable Housing (Community/Social Housing) | Federal funds cost-matched by provinces and territories to improve access to affordable housing. | Funding to provinces and territories to increase supply of affordable housing, improve and preserve the quality of affordable housing, improve housing affordability for vulnerable Canadians, and foster safe and independent living. |
| Co-Investment Fund | To provide low-cost loans and capital contribution for repairing/renewing and building new affordable housing, shelters, transitional and supportive housing. | For-profit developers, non-profit housing providers, and municipalities, with a prioritization of partnerships between these groups. |
| Rental Construction Financing | Low-cost rental construction funding to eligible borrowers for the development of rental apartments. The minimum loan is \$1,000,000 and a maximum of up to 100% of Loan to Cost (for residential loan component). | For-profit developers, non-profit housing developers, and municipalities. |
| Affordable Housing Innovation Fund | Aimed at encouraging new funding models and innovative building techniques in affordable housing, creating inclusive and accessible communities, and addressing homelessness. | Municipalities, private sector developers and builders, and non-profit housing providers. |
| Federal Lands Initiative | To support the transfer of surplus federal lands and buildings for affordable housing. | Community housing organizations, non-profit and for-profit organizations, municipal, provincial, and territorial governments, and Indigenous governments and organizations. |



| Program | Purpose/Target | Eligibility |
|---|--|--|
| Reaching Home | <p>Reaching Home is Canada’s Homelessness Strategy and was launched in April 2019 to support the goals of the National Housing Strategy.</p> <p>The goal of Reaching Home is to improve access to safe, stable, and affordable housing; and to reduce chronic homelessness by 50% by 2027-2028.</p> | <p>Four regional funding streams: urban communities, Indigenous homelessness (urban centres outside the territories), Territorial, Rural and Remote.</p> |
| Rapid Housing Initiative | <p>To address urgent housing needs of vulnerable Canadians by providing capital contributions to cover costs of new rental housing units, as well as acquisition of land, and conversion/rehabilitation of existing buildings.</p> | <p>Municipalities, provinces, territories, Indigenous governing bodies and organizations, and non-profit organizations.</p> |
| Distinctions-Based Indigenous Housing Strategies | <p>‘Distinctions-based’ (First Nations, Inuit, and Métis) housing strategy.</p> <p>The First Nations-led housing strategy primarily applies to housing on-reserve, but also includes some investments in housing for First Nations people living temporarily off-reserve, such as those needing emergency/short-term housing</p> <p>The Inuit-led housing plan is specific to the Inuit Nunangat region.</p> | <p>To be determined by national Indigenous organizations</p> |



(Other) Resources for Community Housing Providers

| Program | Purpose/Target | Eligibility |
|--|--|---|
| Preservation Funding | Aimed at supporting community housing providers to complete preservation activities related to the sustainability of existing community housing projects. | Community housing providers. |
| Community Based Tenant Initiative | Provides targeted grants and contributions to raise awareness of tenant issues, and to support the implementation of new and improved tenant engagement practices. | Organizations that work with tenants, tenant associations, community housing providers. |



Appendix B: Housing Needs Assessment

DRUMHELLER VALLEY HOUSING STRATEGY

Housing Needs Assessment



January 2023
FINAL





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EXECUTIVE SUMMARY

Introduction

A diverse range of housing options, including affordable and rental housing, is important to support inclusive and healthy communities. The Town of Drumheller is preparing a Housing Strategy to identify actions that will create and maintain affordable, safe, and suitable housing options in the Drumheller Valley.

To support the development of a Housing Strategy, the Town prepared a Housing Needs Assessment to identify current and future housing needs across the housing continuum. Current and future housing needs, gaps, and future priorities were explored across the full housing continuum, as shown below.

Traditional Housing Continuum



Source: Adapted from CMHC's housing continuum

This Housing Needs Assessment provides an overview of the demographic and economic make-up of the Drumheller Valley, identifies current housing and service gaps, and estimates anticipated housing needs over the next ten years. The Housing Needs Assessment will be used to inform the development of the Drumheller Valley Housing Strategy and is also intended to be used by the Town, developers, and community organizations to inform decisions related to the provision of housing and support services in the Drumheller Valley.

The process involved reviewing existing Town policies and strategies, collecting and analyzing data, and engagement with community stakeholders, including non-profit housing and support service providers, local developers, residents, and Administration and Council. The data and community input gathered was analyzed to better understand the demographic and economic profile of the Drumheller Valley, learn about current housing gaps, barriers, and needs in the community, and prepare population projections to identify anticipated housing needs in the next ten years.



Stakeholder and Community Engagement

Feedback from residents and community stakeholders was critical to inform the development of the Housing Needs Assessment. Community engagement provided important community perspectives on the existing housing supply, affordability challenges, and any potential opportunities to better meet the needs of residents of all ages and abilities in the Drumheller Valley.

Communications

To promote the project and advertise the engagement opportunities multiple communications channels were used.



Dedicated Project Website



Social Media Posts



Drumheller's "2 Minutes on the Town" radio segment



Drumheller Mail Article



Chamber Newsletter Article



Direct Emails

Engagement

As part of the engagement process for the Housing Needs Assessment, both in-person and online opportunities were provided. Key engagement activities included:



Council Workshop



Stakeholder Workshops (23 participants)



In-Person Community Drop-in Sessions (6 participants)



One-On-One Interviews (3 participants)



Online survey (78 responses)



Community and Housing Highlights

The demographic and economic profile of a community shapes its housing needs. Population growth, age, stages of life, household size and type, income, and employment all play a role in informing the type of housing units, sizes, tenures, level of affordability, and support services required. The following section provides a snapshot of the key population and housing context in the Drumheller Valley. More detail of each area is found within the main body of this report.

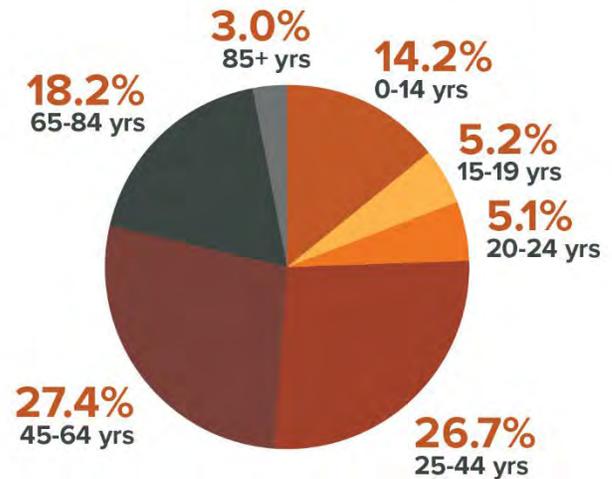
POPULATION



7,909
(2021)

8,846-9,032
(Projected 2031)

AGE BREAKDOWN



HOUSEHOLDS

SIZE



2.2

Average household size



36.5%
1-person



35.5%
2-person



161

renter households
in subsidized housing



71%
own



29%
rent

3,195 Households



INCOME



\$74,000

Median household income (2021)
Not keeping pace with inflation

CORE HOUSING NEED

households do not have acceptable housing **1 in 4**
1 in 5 households face affordability challenges

HOUSING



76.4%
Single detached



11.7%
Apartment in building with <5 storeys



4.7%
Semi-detached



4.7%
Movable dwelling

OTHER



1.9%
Row house



0.3%
Other single-attached house



0.2%
Apartment or flat in a duplex



0.2%
Apartment in building with >5 storeys

66%

of homes have 3 or more bedrooms

98

Short-Term Vacation Rental Units Listed (as of October 2022)

77%

of homes built in 1990 or earlier

Median Sales Price (as of September 2022)

- Single Detached - \$230,000
- Semi-Detached - \$436,200
- Apartment - \$227,500



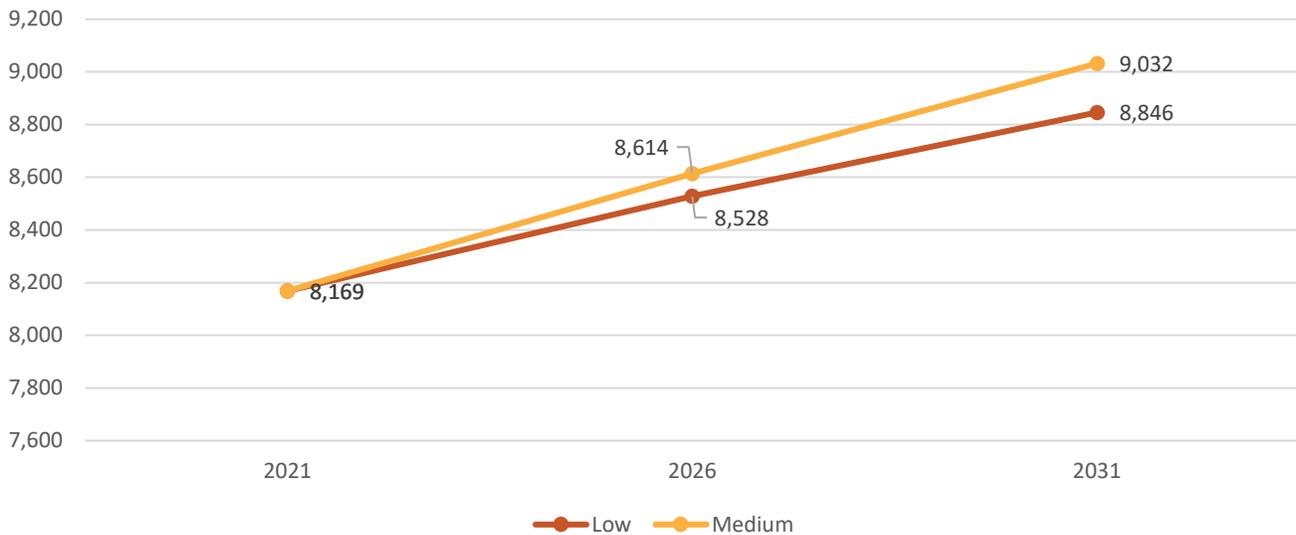
Average Rental Rates (as of October 2022)

- \$875 to \$1,400 (1- to 3-bedroom units)

While historic Census data is indicating that Drumheller's population is declining, based on Government of Alberta population projections, Drumheller's population is expected to increase by approximately 670 to 860 residents over the next 10 years.



Population Projections (2021 to 2031)



Source: Consultant calculations based on Government of Alberta population projections (July 2022)

Anticipated Housing Need by 2031

Current housing choice preferences, along with population projections are used to predict future housing need; however, it is important to acknowledge that local conditions, such as decisions on growth and density, direction from Town policies and bylaws, including the Municipal Development Plan and Land Use Bylaw, and market forces can impact the direction of growth in a community. Additionally, community aspirations and how the Town approaches future growth and development, including addressing housing needs, could result in outcomes that differ from historical trends.

The total demand for housing in the Drumheller Valley is anticipated to increase by **between 367 to 426 homes by 2031**. This means 191 to 222 units by 2026 and an additional 176 to 204 units by 2031 are needed.

Between 367 to 426 homes are needed over the next ten years to meet demand.

The following table is a high-level summary of anticipated future housing demand based on the current housing choices and preferences of renters and owners in 2021. As house prices/rents increase, households tend to shift their demands towards smaller units, if available. For example, as single-detached units become more limited and prices increase, demand will shift towards semi-detached, townhouse, and apartment units. So, the Town may see higher demand for row houses and apartment units than noted below.

Additionally, the summary of approximate housing units provided below are not mutually exclusive. For example, one housing unit can address the need for several of the categories below. It is also important to recognize that some of the housing units needed could also be addressed through existing housing supply, including through inherent affordability as units age or housing subsidies and due to renovations or retrofitting.



| Area of Need | Homes Needed by 2026 | Homes Needed by 2031 |
|--|--|--|
| Ownership and Rental | ~70% need to be ownership units (136-158 homes) | ~69% need to be ownership (121-142 homes) |
| Size | Greatest need for 3- and 4-or-more- bedroom units (121-142 homes) | Greatest needed for 3- and 4-or-more- bedroom homes (112-133 homes) |
| Affordability¹ | Current (2021) need for 525 affordable homes and additional 96-112 affordable homes needed (both rental and ownership) | Additional 88-102 homes needed (both rental and ownership) |
| Seniors | Majority (~85%) required for senior-led households (163-165 homes) | Majority (~70-79%) needed for senior-led households (139-144 homes) |
| Families with Children | 29 to 42 homes needed | 33 to 43 homes needed |
| Indigenous | ~ 38 homes needed for Indigenous households | ~ 44 homes needed for Indigenous households |
| Supportive | Current need for 7 accessible units and 10-12 additional units needed | 7-8 more accessible homes needed |
| | Current need for housing with supports for 6 adults with activity limitations requiring personal care supports and additional need for ~1 more space | No additional spaces anticipated if previous needs met |
| | Current unmet need for housing with supports for 31 adults with intellectual disabilities in the community and additional 2 spaces needed | 1-2 more spaces anticipated to be needed |
| | Current unmet need for supportive housing for 49 adults with mental health issues and additional 3 spaces anticipated | 2-3 more spaces anticipated to be needed |
| Residents Experiencing Homelessness | Current need for housing with supports for 4 residents and 14 more spaces needed | No additional spaces anticipated to be needed if the need for 18 spaces has been addressed |

¹ Three categories of affordability are included within this key area of need: 1) affordable ownership with an affordable price of \$277,100, based on spending 30% of the median household income), 2) rental units affordable to households below 50% of the 2021 median household income (affordable rent of \$925 per month), and 3) rental units affordable to households between 50% and 80% of the 2021 median household income (affordable rent between \$925 and \$1,480 per month). See Section 4.3.1 for more information.



Barriers and Opportunities

Through the review of data, background information, existing policies and bylaws, and feedback from the community, key barriers the community is facing and opportunities to address were identified.

| Top Barriers | Top Emerging Opportunities |
|---|---|
| <ul style="list-style-type: none"> Rental rates are high, ranging between \$600-\$1,500 and there is a low vacancy rate which does not provide a lot of choice for residents to find a home that meets their needs. | <ul style="list-style-type: none"> With an aging population and desire for seniors to remain living in the community, more independent, single storey housing options are needed. |
| <ul style="list-style-type: none"> There is a lack of available affordable and high-quality rental units. There is estimated to be less than 20% of private market rentals that are purpose-built and there are approximately 100 homes being used for short-term vacation rentals. | <ul style="list-style-type: none"> There are several sites owned by the Town that are in great locations with access to commercial and community amenities, that can be re-developed for residential development, including affordable housing development. The commitment of Town-owned land can also be used to support provincial and federal funding applications. |
| <ul style="list-style-type: none"> The existing housing stock is older and low quality with most homes more than 30 years old. While the sales prices may be lower and more affordable, residents cannot necessarily afford or want to complete needed renovations and repairs. | <ul style="list-style-type: none"> Increased diversity in housing options and range of price points would help increase the attractiveness of the community to future residents and employees who do not currently live in the Drumheller Valley. |
| <ul style="list-style-type: none"> There is a minimal range of existing housing options with most homes being single detached. Seniors are looking to downsize, but remain living independently; however, there are not a lot of options that meet their needs (e.g., single storey, two-bedroom, pet friendly). | <ul style="list-style-type: none"> There is a great sense of pride in the community and many formal organizations working together to deliver programs and services to meet the needs of residents. These relationships can continue to be explored to see where mandates can be broadened and what other resources can be accessed. |
| <ul style="list-style-type: none"> The shortage in a range of ownership and rental options and housing types makes it hard for businesses and employers to attract and retain staff. This is especially difficult for seasonal and short-term staff. | <ul style="list-style-type: none"> Residents expressed a desire to see a broader range of housing options such as row housing, secondary suites, co-housing, and tiny homes. |
| <ul style="list-style-type: none"> There is limited emergency, short-term housing options available in the community and residents facing homelessness or at risk of homelessness who are in immediate need often must leave the community. | <ul style="list-style-type: none"> With updated understanding of residents' housing needs, developers will have a more complete picture of what types of homes are needed in the community. |
| <ul style="list-style-type: none"> New development can be challenging with the presence of bentonite clay, flood risks, and undermining in some areas. | <ul style="list-style-type: none"> Short-term vacation rentals could be regulated or monitored formally to have a better understanding of potential impacts on the long-term rental market. |
| <ul style="list-style-type: none"> Costs of living continue to be a concern, especially as the inflation rate continues to increase and median household income is not keeping pace. | <ul style="list-style-type: none"> Housing options, such as modular housing, can be explored to better address the shortage in housing for seasonal employees |



Next Steps

The barriers, opportunities, and gaps that emerged through the Housing Needs Assessment process will inform the development of the key goals and actions of the Housing Strategy so that the actions are directly responding to the core areas of need identified in the Drumheller Valley.

Key housing needs to be addressed over the next ten years in the Housing Strategy include:

- Attracting developers to **increase new housing development** overall since 77% of the current housing stock is more than 30 years old, and while the total population has been declining, the number of households has been increasing and is anticipated to continue to increase
- **Identifying priority locations** for targeting new residential development, such as Town-owned land
- **Diversifying housing stock** as 76% of the current stock and 95% of the homes typically available for sale are single detached units
 - Additionally, 1-person households make up 38% of the total number of households, household size has been decreasing, and number of millennials has been increasing suggesting a continued demand for smaller size units (e.g., bachelor, 1- and 2-bedroom units)
- **Increasing the supply of affordable homes** as there is a current unmet need of 525 homes that are affordable to both residents looking to rent or own
 - Approximately 50% of residents could potentially afford a home with a sales price of \$230,000 and a minimum 10% down payment
 - Approximately 70% of Drumheller Valley households can afford a 1-2-bedroom rental unit with average rents ranging from \$875-\$915
- **Increasing availability and quality of rental units** given less than 20% of homes are estimated to be purpose-built rentals and there is a low rental vacancy rate and limited rental options
- Working with landlords to **address condition of existing rentals** given the older age of much of the housing stock in the Drumheller Valley
- **Providing more support services**, such as mental health supports, victim services, to support residents in maintaining their housing
- Increasing housing options and supports for residents to **reduce the number of residents living in insecure housing**
- **Securing housing for seasonal workers** given the tight rental market and concerns of lack of housing options expressed by both employees and employers
- **Regulating short-term vacation rentals** (e.g., business licensing) to further support maintaining homes in the long-term rental market
- **Providing smaller (e.g., two-bedrooms), independent living, single-storey homes** for seniors looking to downsize to support an aging population (by 2031, residents over the age of 65 are estimated to account for one quarter of the Town's population)
- **Identifying funding opportunities** such as the Rental Construction Financing Initiative, Rapid Housing Initiative, and the National Housing Co-Investment Funding to support the development of new rental and affordable housing, and opportunities for renovations and repairs



1.0 Introduction

1.1 Project Overview

A diverse range of housing options, including affordable and rental housing, is important to support inclusive and healthy communities. The Town of Drumheller is preparing a Housing Strategy to identify actions that will create and maintain affordable, safe, and suitable housing options in the Drumheller Valley.

To support the development of a Housing Strategy, the Town prepared a Housing Needs Assessment to identify current and future housing needs across the housing continuum. Current and future housing needs, gaps, and future priorities were explored across the full housing continuum as shown below.

Figure 1.1: Traditional Housing Continuum



Source: Adapted from CMHC's housing continuum

1.2 Process

Development of the Housing Needs Assessment involved a background review of existing Town policies and strategies, collection and review of data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), real estate boards, and local Town data, and direct input gathered from stakeholders including non-profit housing providers, housing and homelessness service providers, local developers, real estate agents, residents, Council, and Administration. The data and community input gathered was analyzed to create a demographic and economic profile of the Drumheller Valley, learn about current housing gaps, barriers, and needs in the community, and prepare population projections to understand anticipated housing needs in the next ten years.



Figure 1.2: Project Process



1.3 Stakeholder and Community Engagement

As a part of Phase 1, a workshop with Council was held on June 27, 2022 and two workshops with key stakeholders, including community support and service providers, developers, health providers, enforcement services, and other community representatives were held on July 20, 2022 (in-person) and July 21, 2022 (virtual) that included 23 attendees, plus the project team and municipal staff. An online community survey was also conducted from July 8 to August 14, 2022 receiving a total of 78 responses. Additionally, two community drop-in sessions were held on July 26, 2022 and July 27, 2022 to provide in-person opportunities for residents to learn more about the project and ask questions of the project team. Six residents in total attended the drop-in sessions. Lastly, individual interviews were facilitated with persons with lived experiences. 3 residents participated in one on one interviews.

These opportunities gathered information to determine housing needs in the Drumheller Valley, including a variety of questions on residents’ and stakeholders’ current housing situation, gaps in housing and services in the Drumheller Valley, what barriers residents might have or currently experience, and what opportunities there might be to help meet the housing needs for all residents in the future. Feedback received through the engagement opportunities helped to inform the development of the Housing Needs Assessment.

The Town advertised the engagement opportunities outlined above with a variety of promotional methods to engage as many stakeholders and residents as possible. Promotions included a segment on Drumheller’s “2 Minutes on the Town” radio, social media posts, an article in the Drumheller Mail, a segment in the Chamber newsletter, 43 email invites to relevant stakeholders, and a Housing Strategy page on the Town website.



The table below details a high-level summary of key themes that emerged from feedback provided through the Council workshop, stakeholder workshops, community survey, and community drop-in sessions.

| Key Themes | |
|------------------------------------|--|
| Affordability | <ul style="list-style-type: none"> • More affordable housing options are needed for low-income families and individuals, people experiencing homelessness, people with pets, young professionals, and seniors |
| Rental Availability/Quality | <ul style="list-style-type: none"> • More affordable, high-quality rentals are needed, along with increased accountability for landlords to provide on-going maintenance and repairs |
| Supports and Resources | <ul style="list-style-type: none"> • More services, such as mental health supports, emergency accommodations, etc. are needed |
| Worker's Housing | <ul style="list-style-type: none"> • Affordable, adequate housing for seasonal workers is needed |
| Short-term Rentals | <ul style="list-style-type: none"> • Short-term rentals need to be regulated and/or limited in some way to increase the availability of long-term rentals |
| Seniors | <ul style="list-style-type: none"> • More independent, affordable options for seniors are needed |
| Increased Development | <ul style="list-style-type: none"> • Increased housing development, specifically higher density housing, is needed |

1.4 Interpretation

Several data limitations and assumptions need to be considered when interpreting the findings of this Report.

- Much of the data used to prepare this Report was based on historic data or a point in time. Much of the data was collected from Statistics Canada Censuses (2011, 2016, 2021), Alberta Rental Vacancy Survey, Town data, provincial surveys, and local real estate information. Where possible, namely market rental and sales, data from the most current point in time is included for reference.
- Due to the smaller sample size, some data is not available or restricted because of privacy or data reliability concerns.
- The data included in this report comes from a variety of sources and therefore, similar data from different sources may not be identical or directly comparable.
- Some percentage distributions may not equal 100% due to rounding and some number categories may not calculate to the total amount due to rounding from the original data source.
- The long-term impacts from the COVID-19 pandemic are not known or understood yet and may not be completely reflected in quantitative data.
- Historical trends and assumptions are used to inform anticipated housing needs. While housing trends are shifting, they may not necessarily be reflected yet in the anticipated needs.



- Population and housing needs projections are by no means a target or an absolute prediction but are an estimation of future growth based on historic growth and previous housing choices.
- Local conditions, such as decisions on growth and density, direction from Town policies and bylaws, and market forces can impact the direction of growth in a community. Additionally, community aspirations and how the Town approaches future growth and development, including addressing housing needs, could result in outcomes that differ from historical trends.
- Inmates residing at the Drumheller Institution at the time of the 2021 Census are counted as part of Statistics Canada Census data included in the report when the total population is referenced (e.g., population, age, etc.); however, these residents are not included in the data from private households or private dwellings (e.g., household size, housing form, core housing need, etc.).
- Multiple terms are used to describe the data referenced in this Report. A Glossary of Terms is provided in Appendix A for the reader's reference.



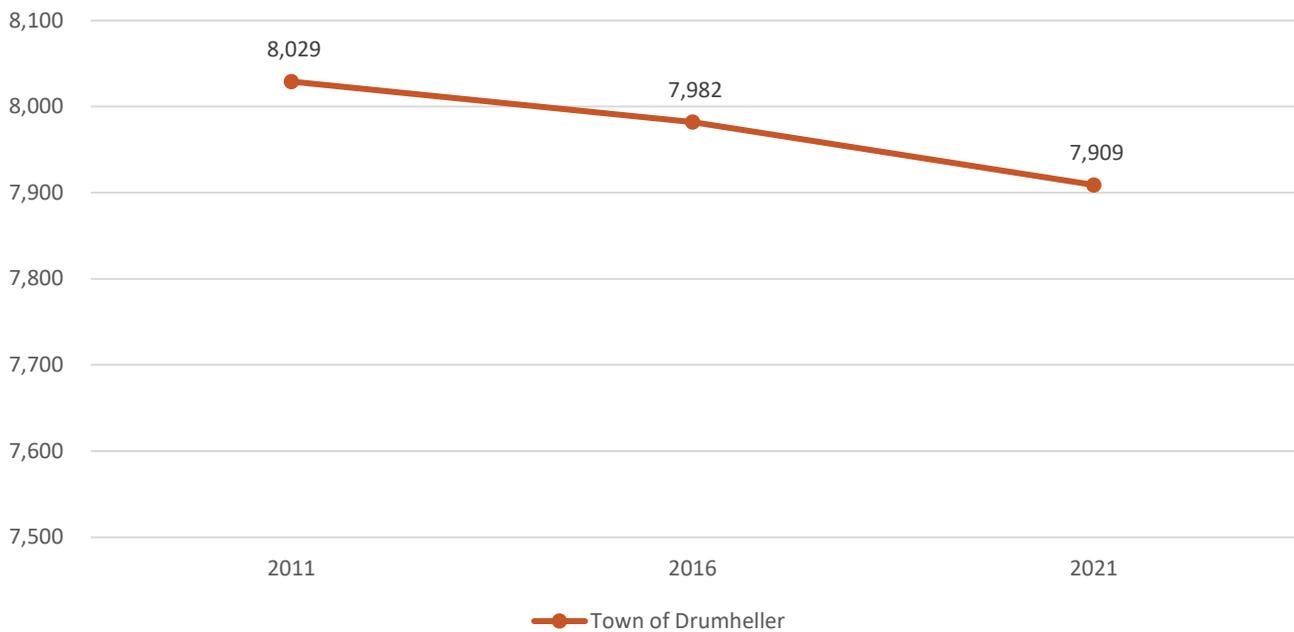
2.0 COMMUNITY PROFILE

2.1 Demographic Trends

2.1.1 Population

Since 2011, Drumheller’s population has stayed relatively stable, but has been decreasing marginally. In 2021, the population of Drumheller was 7,909, slightly smaller than the 2016 population of 7,982. Between 2011 and 2021, Drumheller’s population declined at an average annual rate of 0.15%.

Figure 2.1: Historic Population Growth (2011-2021)

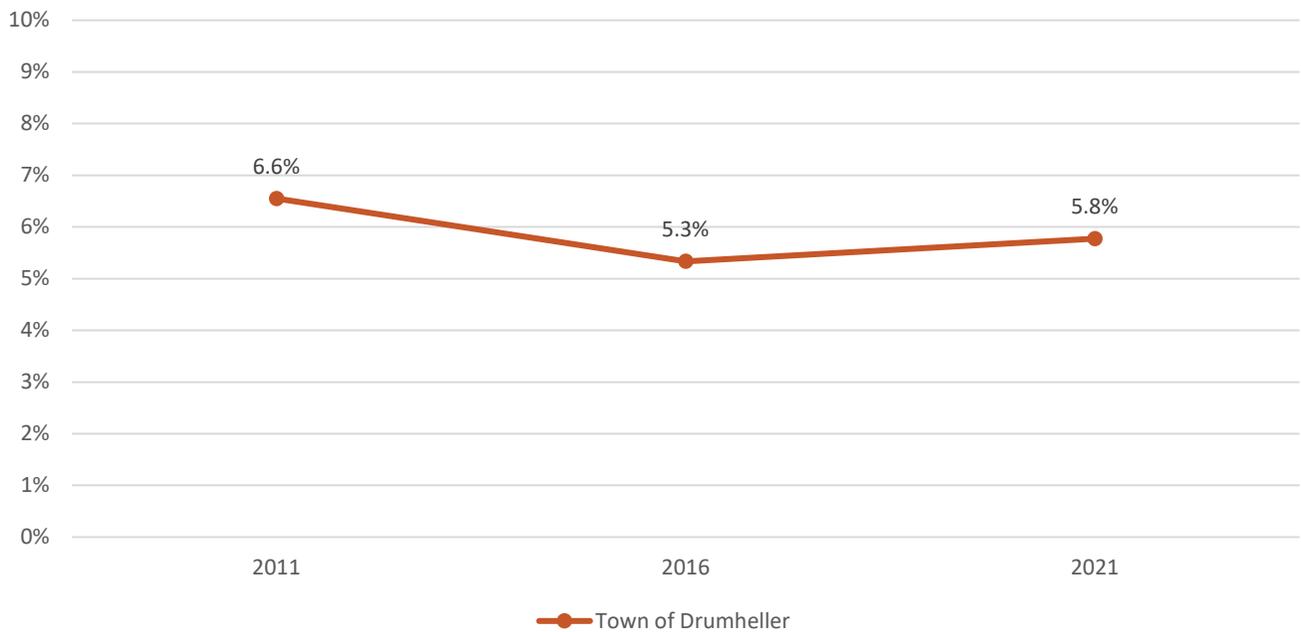


Source: Statistics Canada Census



The proportion of Drumheller Valley residents identifying as Indigenous has represented between 5-6% of the Town's population over the last 10 years. The provision and availability of Indigenous housing and culturally appropriate community services and organizations will be important to best meet the needs of residents identifying as Indigenous.

Figure 2.2: Percentage of Population Identifying as Indigenous (2011-2021)



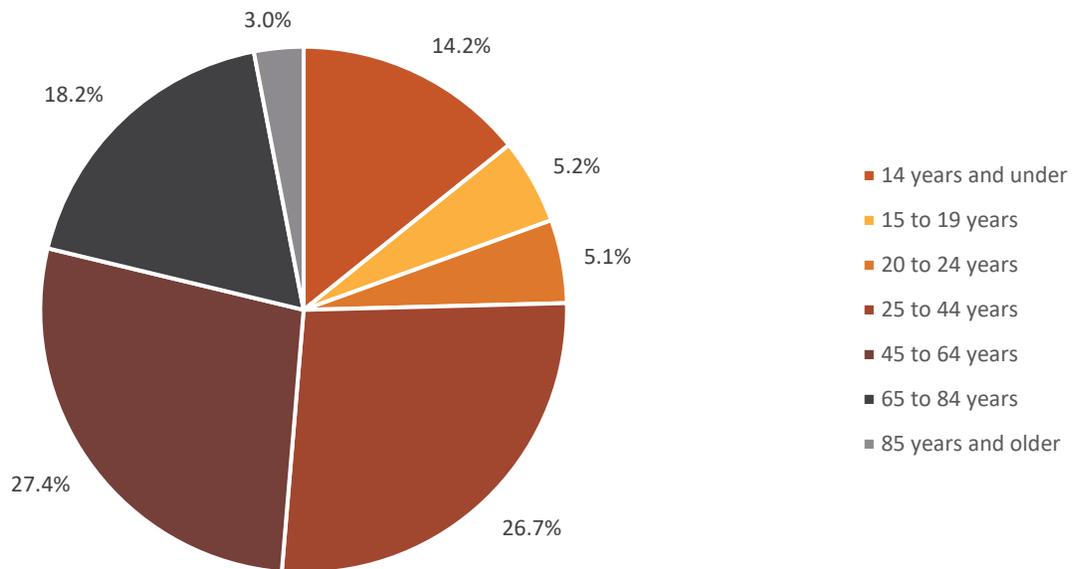
Source: Statistics Canada Census



2.1.2 Age and Gender

The median age of Drumheller residents in 2021 was 44, which is slightly older than the Provincial median age of 38.4. Between 2011 and 2021, the percentage of residents 65 years of age and older increased from 16.1% to 21.2%, indicating an aging population. The two largest age cohorts in 2021 are ages 25-44 and 45-64, as shown below in Figure 2.3.

Figure 2.3: Age Cohort Distribution (2021)

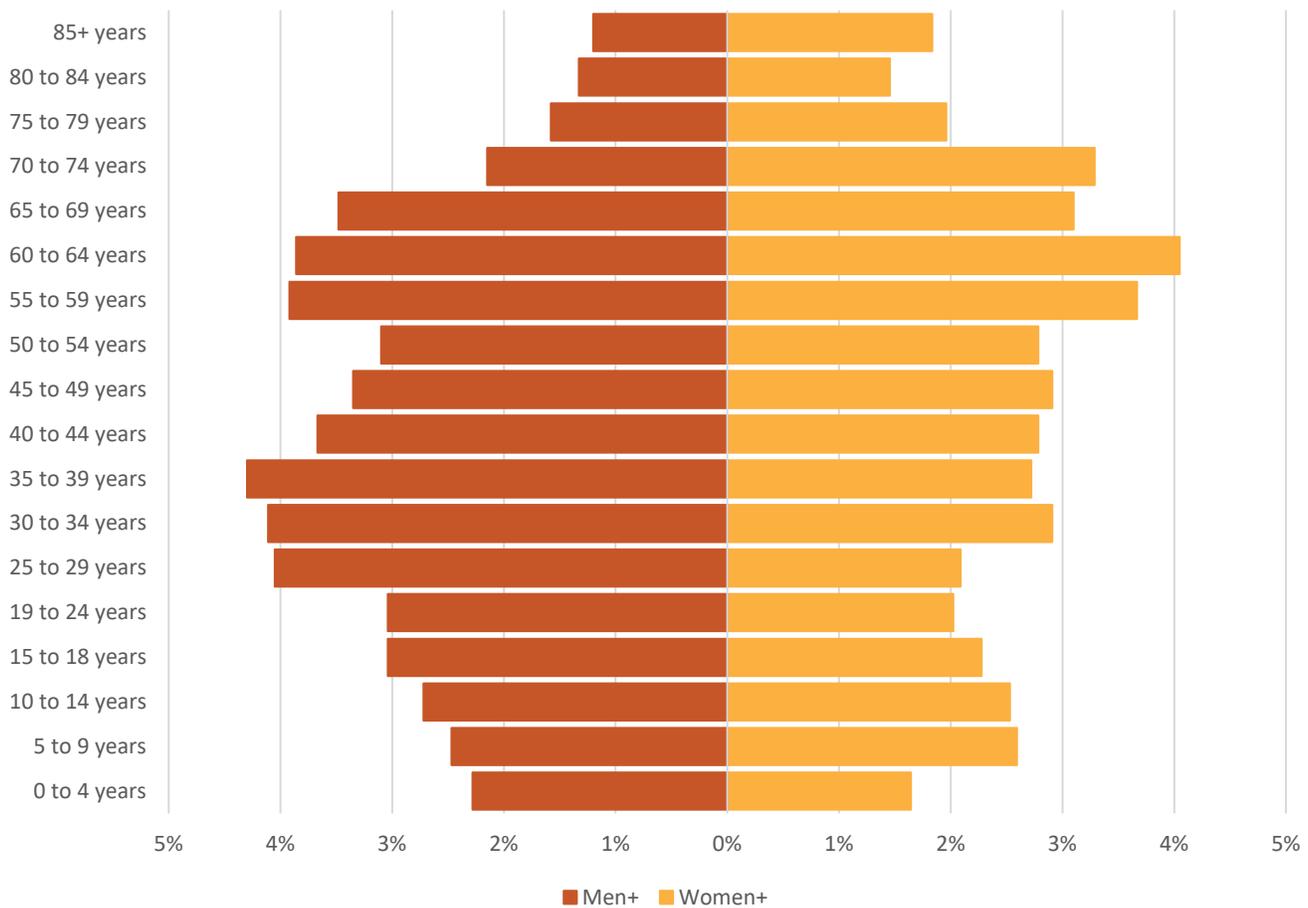


Source: Statistics Canada Census



In 2021, there were slightly more residents identifying as women (53.5%) than men (46.6%). Additionally, it is important to note that because the non-binary population is small, the data has been aggregated into a two-category gender variable to protect the confidentiality of responses provided. Those who identified as non-binary are distributed into the two categories and are denoted by the “+” symbol.

Figure 2.4: Age Cohort by Gender (2021)



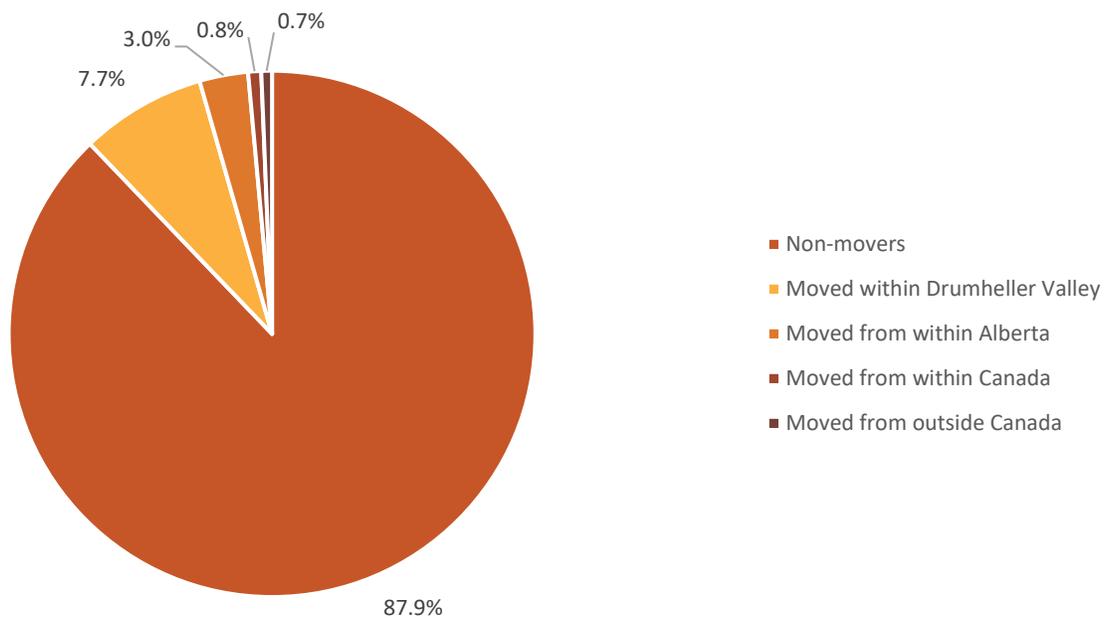
Source: Statistics Canada Census



2.1.3 Mobility Status² (Place of Residence)

As shown on the following figure, in 2021, 6,035 (87.9%) Drumheller Valley residents had not moved within the year prior. Of those 530 residents who had moved, 63.9% moved addresses within the Drumheller Valley, while 24.7% moved from other communities in Alberta, and 6.6% moved from elsewhere in Canada. 5.4% moved to the Drumheller Valley from outside Canada.

Figure 2.5: Mobility Status within Previous Year (2021)



Source: Statistics Canada Census

² Mobility status refers to where the person responding to the Census was residing one year prior. Non-movers are those who lived in the same residence.



2.1.4 Households³

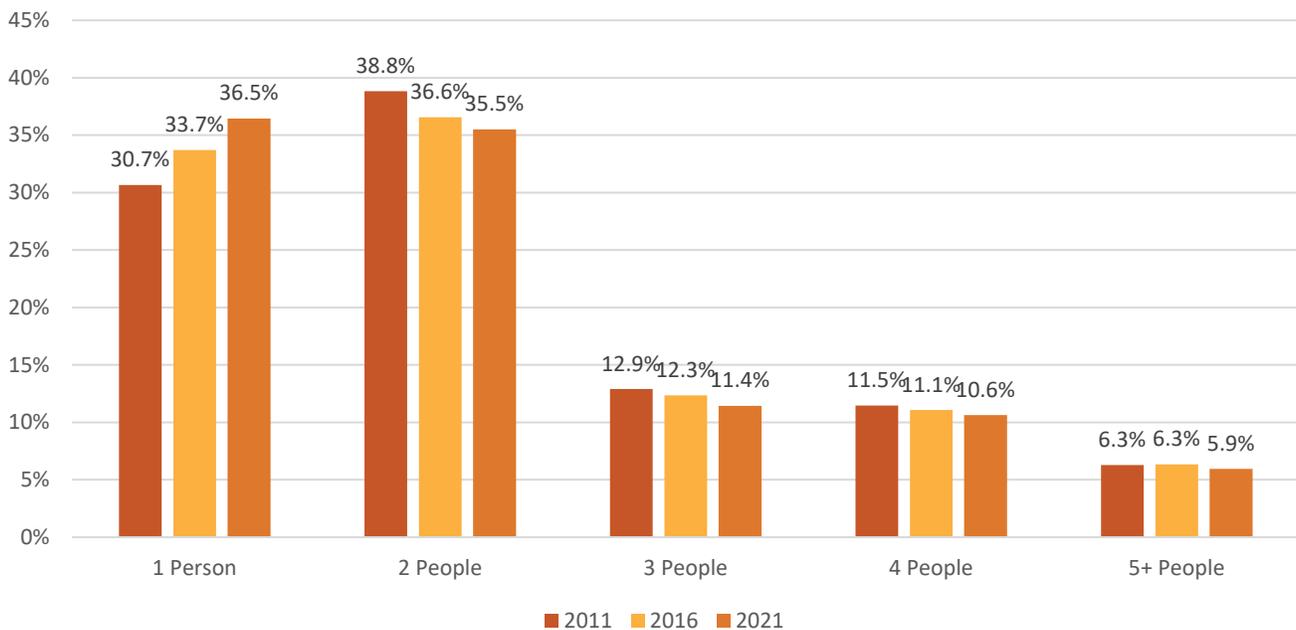
NUMBER OF HOUSEHOLDS

In 2021, there were 3,195 total households in Drumheller, which was an increase of 35 households from 2016.

HOUSEHOLD SIZE

The average household size in the Drumheller Valley decreased slightly from 2.3 in 2011 to 2.2 in 2016 and remained the same between 2016 and 2021. As shown in Figure 2.6 below, between 2011 and 2021, the number of 1 person households increased, the number of 2 person households decreased, and the number of 3+ person households have stayed relatively stable. A majority (72.0%) of households in 2021 were 1 or 2 person households.

Figure 2.6: Breakdown of Private Households by Size (2011-2021)



Source: Statistics Canada Census

A majority (72.0%) of households in the Drumheller Valley in 2021 were 1 or 2 person households.

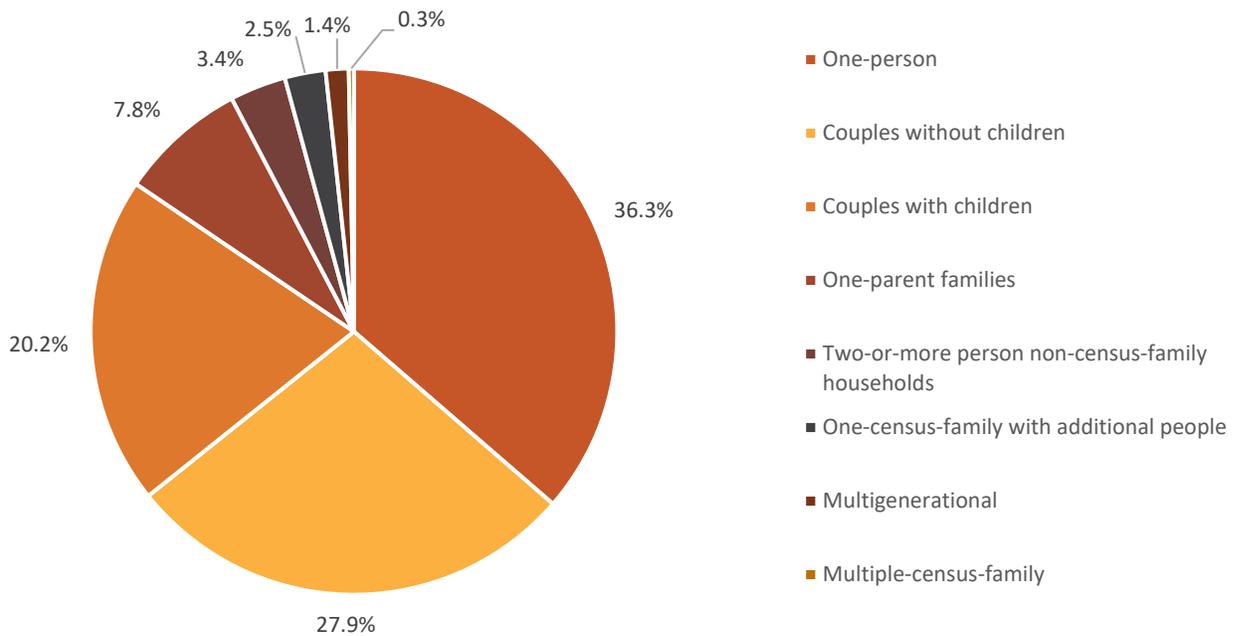
³ Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone.



HOUSEHOLD TYPE

The figure below describes the breakdown of households⁴ by type. The most common household type in Drumheller in 2021 was one-person households (36.3%), followed by couples without children (27.9%), and couples with children (20.2%). Additionally, 25.6% of young adults aged 20 to 34 years indicated they were living with at least one parent.

Figure 2.7: Breakdown of Households by Type (2021)



Source: Statistics Canada Census

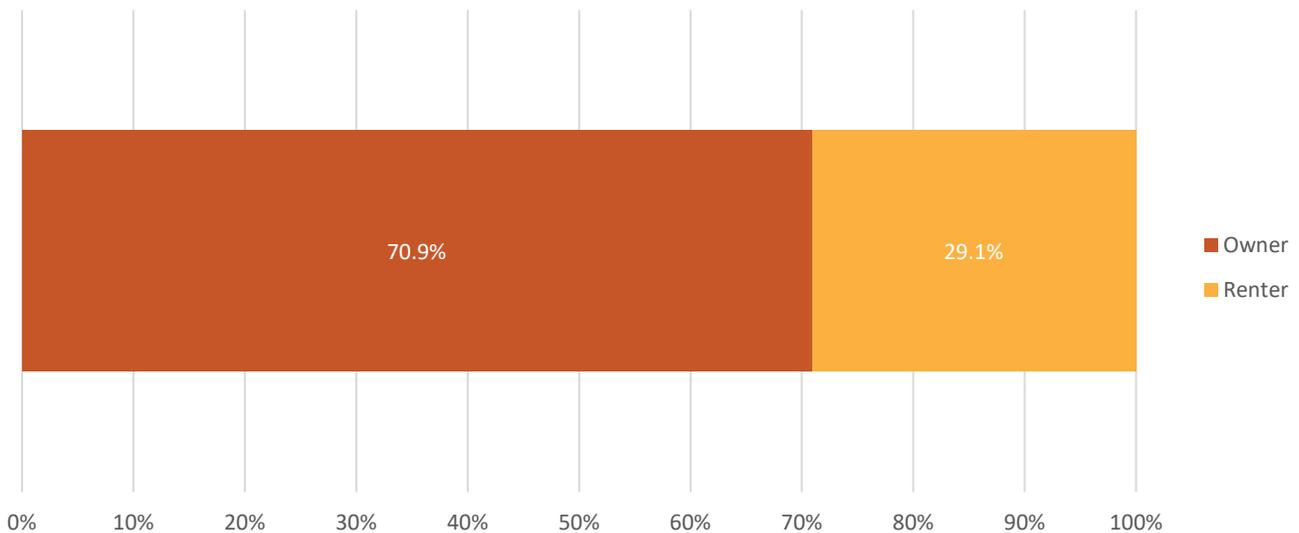
⁴ Census families are included as a household type. Statistics Canada defines census family as a married couple (with or without children of either and/or both spouses); a common-law couple (with or without children of either and/or both partners); or a lone parent of any marital status with at least one child living in the same dwelling. Grandparents living with grandchildren without parents present can also count as a census family. It differs from households in that multiple census families can live in the same dwelling. As a result, the household type described in Figure 2.7 is not directly comparable to Figure 2.6.



TENURE

In 2021, 70.9% (2,265) of households in the Drumheller Valley were made up of owner households while 29.1% (930) were renter households which is comparable to the provincial rate of 28.5% of households in Alberta renting their home while 70.9% own their home.

Figure 2.8: Breakdown of Households by Tenure (2021)



Source: Statistics Canada Census

RENTER HOUSEHOLDS IN SUBSIDIZED HOUSING

Based on self-reported data from the 2021 Census, 161 households in the Drumheller Valley were living in subsidized housing, representing 17.3% of all renter households living in private dwellings. This does not include households on social assistance who are not receiving subsidized rents or residents living in collective dwellings, such as seniors' lodges.

2.1.5 Core Housing Need

Core housing need is a method to identify households which are not able to find and maintain housing that meets their needs. It is an indicator that was developed by the Canada Mortgage and Housing Corporation (CMHC) and used nationally to collect information on housing needs as part of the Statistics Canada Census.

CMHC defines a household as **being in core housing need if its housing falls below at least one of the affordability suitability, or adequacy standards**, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that is acceptable (meets all three housing standards):

- **Affordable** dwellings cost less than 30% of total before-tax household income.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

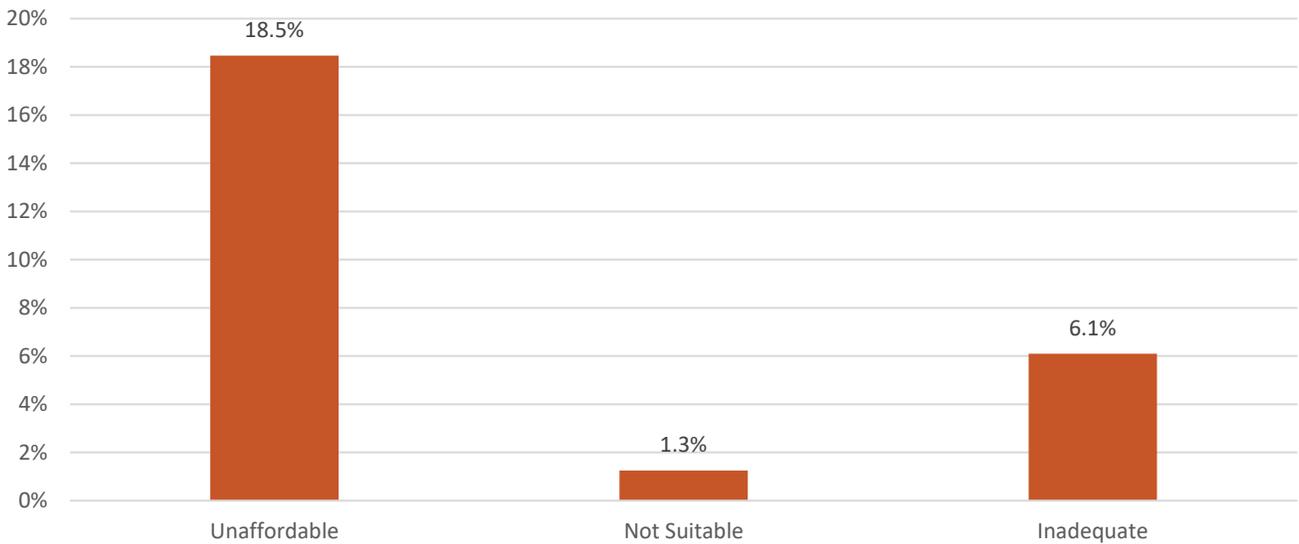


- **Adequate** housing is reported by their residents as not requiring any major repairs. A household is **not in core housing need** if its housing meets all the adequacy, suitability, and affordability standards; or if a household's housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards).

HOUSING INDICATORS

One in four households (25.8%) in the Drumheller Valley do not have acceptable housing. When comparing the three housing indicators of affordability, suitability, and adequacy, the biggest challenge facing households in the Drumheller Valley is affordability with 18.5% of total households spending 30% or more of their income in housing.

Figure 2.9: Percentage of Total Households Below the Affordability, Suitability, and Adequacy Indicators (2021)



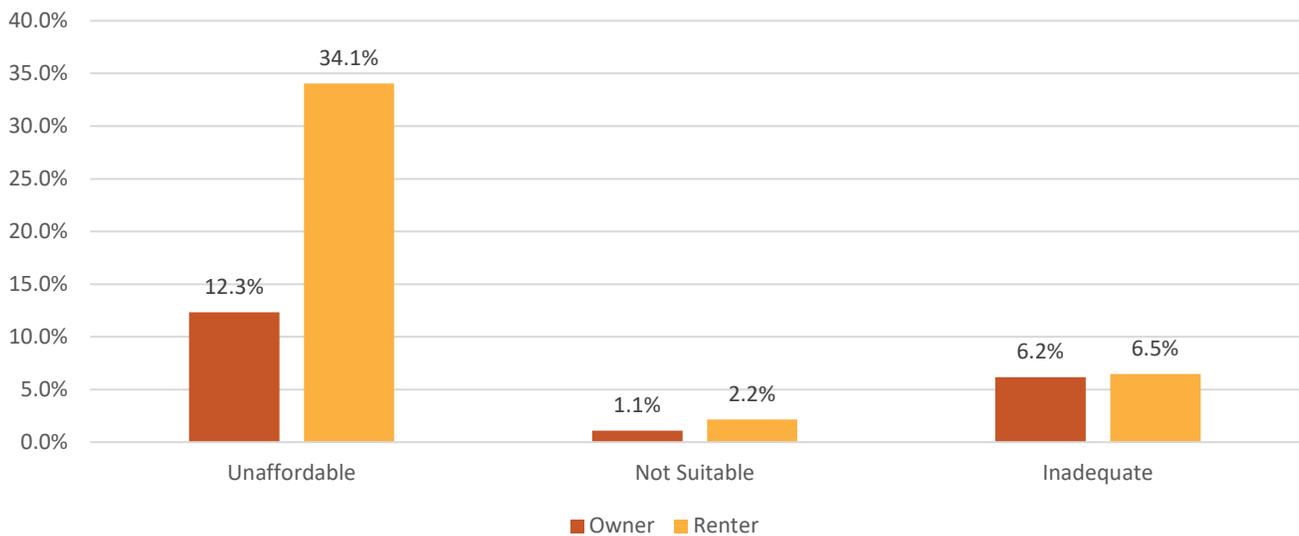
Source: Statistics Canada Census

In 2021, 1 in 4 households in the Drumheller Valley did not have acceptable housing and close to 1 in 5 households faced affordability challenges.



There are important differences between owner and renter households. In 2021, 2 in 5 (42.7%) renter households did not have acceptable housing as compared to 1 in 5 (19.6%) owner households. Furthermore, significantly more renter households (34.1%) experience affordability challenges as compared to owner households (12.3%). The percentage of owner and renter households experiencing suitability or adequacy challenges are more comparable as seen on the figure below.

Figure 2.10: Housing Indicators by Tenure (2021)



Source: Statistics Canada Census

1 in 5 owner households and 2 in 5 renter households do not have acceptable housing.

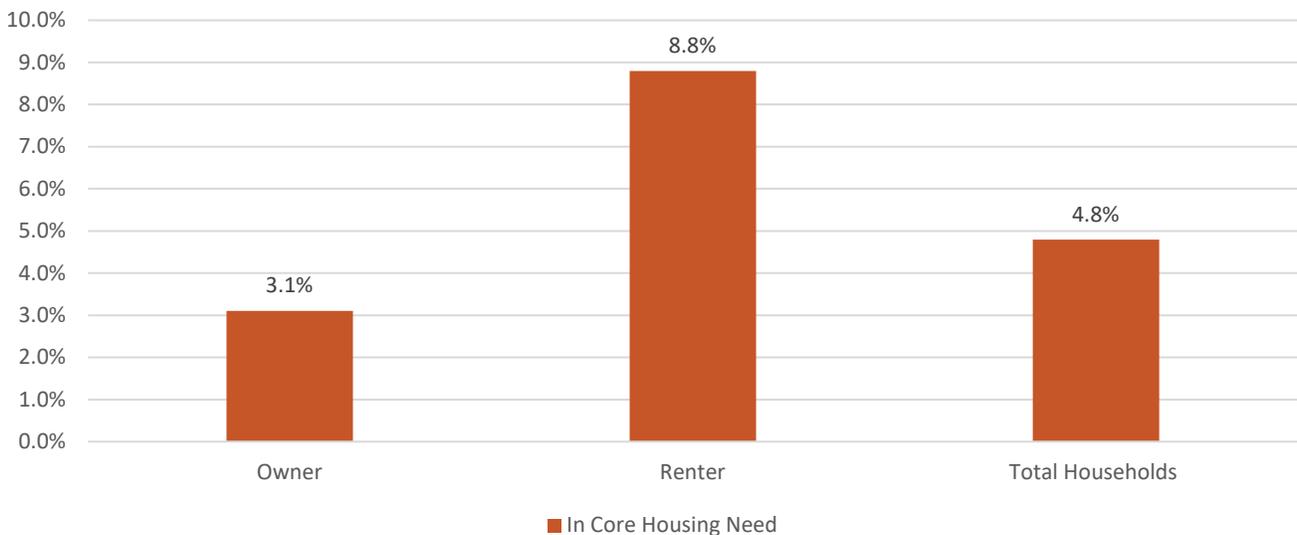


CORE HOUSING NEED

A household in core housing need is one that is living in housing that does not meet one or more of the housing indicators noted above and would have to spend 30% or more of their total before-tax household income to find alternative housing in the community that meets all three housing indicators.

In 2021, 150 or 4.8% of total households in the Drumheller Valley identified as being in core housing need. Of owner households, 3.1% (70) were in core housing need, while 8.8% (75) of renter households were in core housing need.

Figure 2.11: Core Housing Need by Tenure (2021)



Source: Statistics Canada Census

3.1% or 70 owner households and 8.8% or 81 renter households were in core housing need in the Drumheller Valley in 2021.

HOUSING INSECURE

In 2020, 36 residents were identified to have housing conditions that were insecure and/or absent (Rural Housing and Service Needs Estimation Report). This means experiencing homelessness or at risk of. The 36 individuals refer to those that were “objectively analyzed” to be housing insecure based on the total residents who were surveyed (97). The study references an additional 33 dependents who were reported to share housing insecure living conditions, along with 39 adults. This means a total of 108 residents were either living in insecure housing conditions or sharing these conditions with survey respondents.

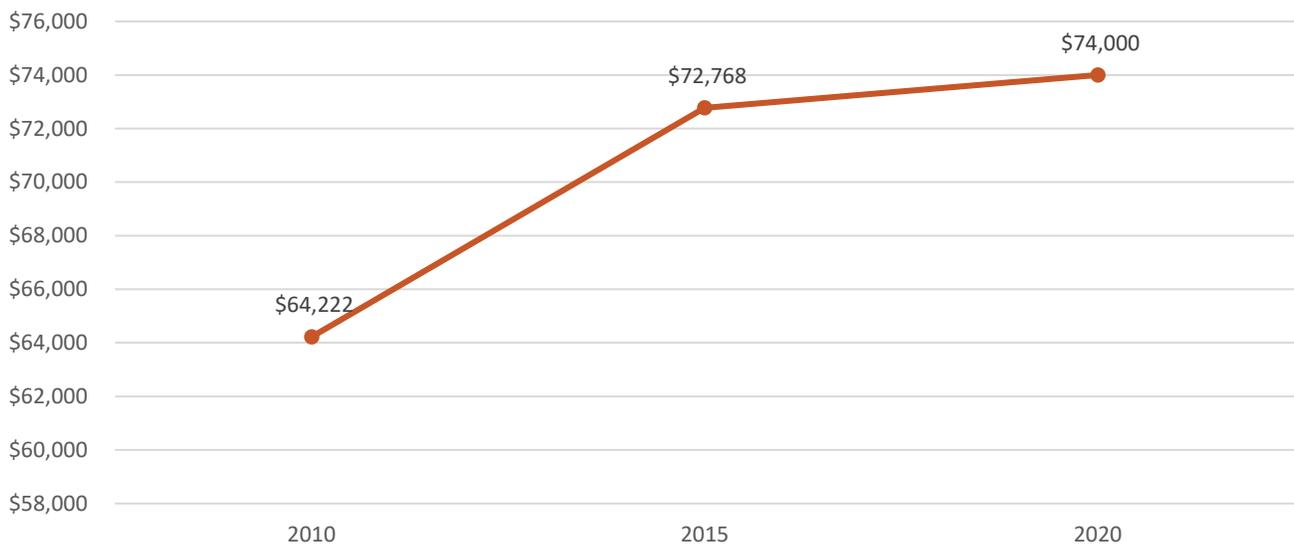


2.2 Economic Trends

2.2.1 Household Income⁵

The median household income for Drumheller residents has been steadily increasing from 2010 to 2020. Between 2010 and 2020, median household income grew by 15.2% from \$64,222 to \$74,000. The increase in median household income was lower than the rate of inflation, which increased by 17.6% over the period, which indicates that household income has not been keeping pace with the rate of inflation. It is also important to note that there was a significant increase of 6.3% in the rate of inflation between December 2021 and July 2022⁶ and inflation is continuing to increase.

Figure 2.12: Historic Median Household Income (2010-2020)



Source: Statistics Canada Census

In 2020, the median household income was \$74,000 which is a slight increase from 2015; however, household income is not keeping pace with the rate of inflation.

When looking at the individual income for Drumheller Valley (5,810 residents), the median individual income was \$41,200 in 2021. 1,415 or 1 in 4 Drumheller residents received COVID-19 emergency and recovery benefits in 2020.

In November 2022, the Alberta Living Wage Network announced that Drumheller's living wage is \$21.20 or approximately \$44,000 annually.

⁵ Household income collected as part of Census data refers to the household's previous year's income (i.e., income data collected as part of the 2021 Census represents the gross household income reported in 2020 in 2020 constant dollars).

⁶ According to Statistics Canada Consumer Price Index, monthly, and not seasonally adjusted.

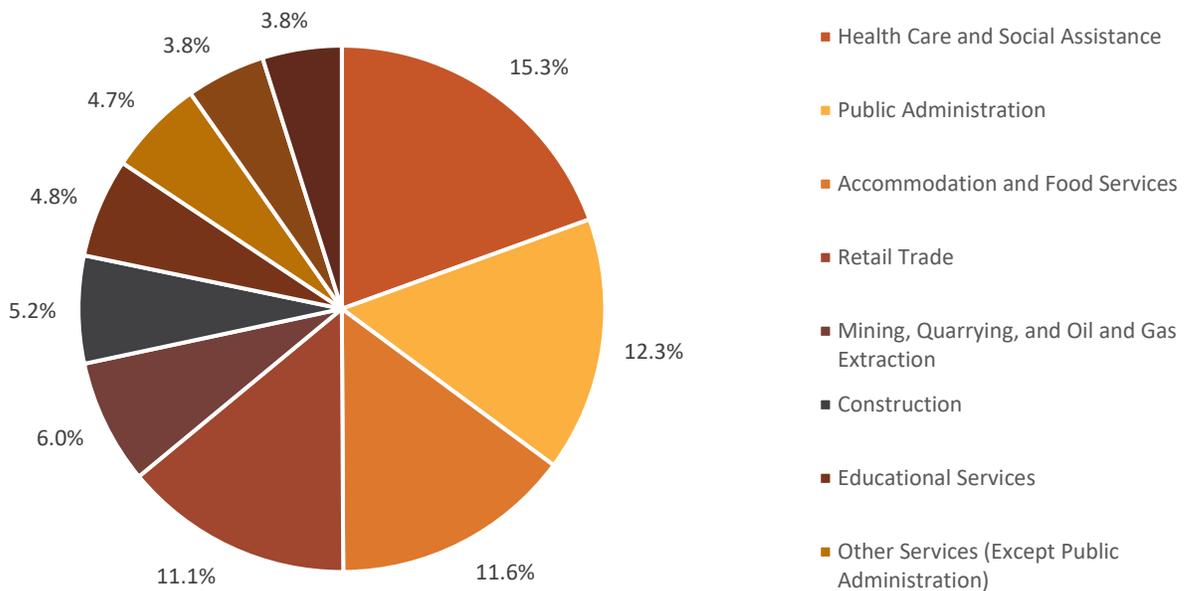


2.2.2 Employment and Economy

PRIMARY INDUSTRIES

In 2021, there were 3,710 workers in the Drumheller Valley, employed in a range of fields. The figure below shows the primary industry categories based on the North American Industry Classification System (NAICS). The largest industry in Drumheller in 2021 was Health Care and Social Assistance, which made up 15.3% of the working population. Second and third largest were Public Administration and Accommodation and Food Services, making up 12.3% and 11.6% of the working population in 2021, respectively.

Figure 2.13: Breakdown of Primary Industries (2021)



Source: Statistics Canada Census

LABOUR PARTICIPATION AND UNEMPLOYMENT RATES

The labour participation rate shows the number of workers in the Drumheller Valley as a percentage of the total population aged 15 years or older. In 2021, the labour participation rate in the Drumheller Valley was 63.9% which is slightly lower than the Alberta rate at 68%. In 2021, the unemployment rate in the Drumheller Valley was 8.8% which was lower than the provincial average of 11.5%.

EMPLOYEE RETENTION

In April 2022, the *Business Survey Results and Analysis* was completed, which is an analysis of Drumheller's local economy. While businesses were generally optimistic about their prospects and spoke to the strengths of the strong tourism sector, geographic location, and local people and small-town character, a few concerns were noted such as challenges with labour pool, seasonal nature of businesses, and lack of population growth. Survey respondents were asked why businesses may be limited in their growth potential, and approximately half of

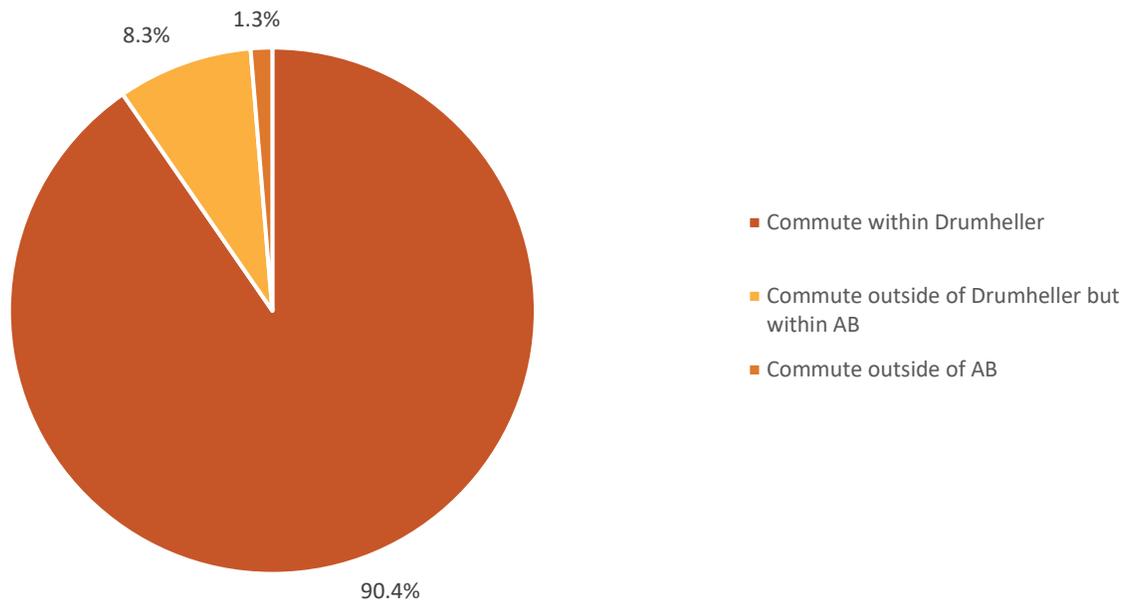


respondents (47.7%) pointed to “shortage of adequate labour/employee retention” as a key reason. To increase employee retention, respondents indicated “training support programs” and “daycare supports for staff” were the two supports most needed. Challenges related to the cost of living or housing supports, were also noted as an area of focus for increasing employee retention.

COMMUTING

Most residents (90.4%) work within the Drumheller Valley which is significantly higher compared to the provincial average of 71.6% of Albertans working within the community they live in. 8.3% of residents commute outside of Drumheller, but within Alberta. 1.3% of residents commute outside of Alberta.

Figure 2.14: Commuting Destination (2021)



Source: Statistics Canada Census



2.3 Community Profile Highlights

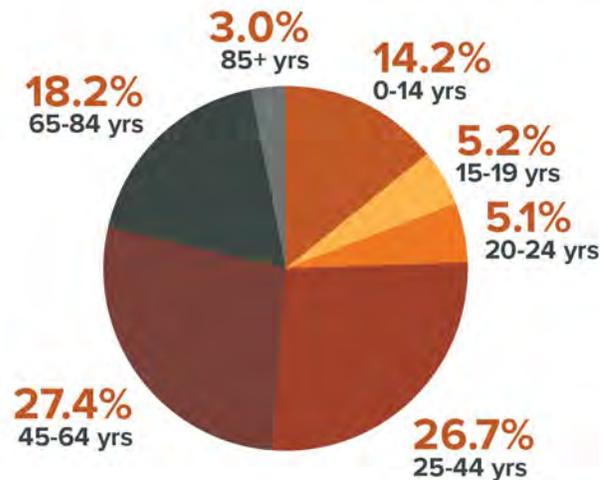
POPULATION



7,909
(2021)

8,846-9,032
(Projected 2031)

AGE BREAKDOWN



HOUSEHOLDS

SIZE



2.2
Average household size



161
renter households in subsidized housing



36.5%
1-person



35.5%
2-person

TENURE



71%
own



29%
rent

3,195 Households

INCOME



\$74,000

Median household income (2021)
Not keeping pace with inflation

CORE HOUSING NEED

households do not have acceptable housing **1 in 4**

1 in 5 households face affordability challenges



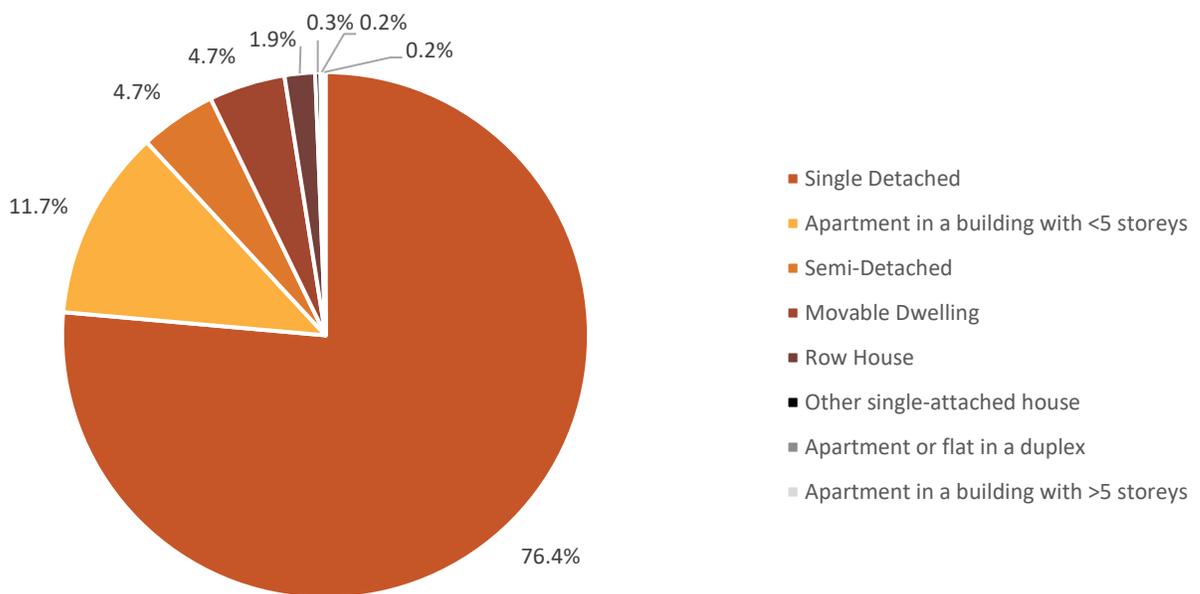
3.0 CURRENT HOUSING PROFILE

3.1 Existing Housing Units

3.1.1 Housing Form

In 2021, there were 3,557 dwellings units with 3,200 or 90% occupied on a regular basis. The most common housing form in Drumheller, at 76.4%, was single detached dwellings, followed by apartments in a building with less than 5 storeys, at 11.7%. The figure below shows the distribution of housing forms in the Drumheller Valley.

Figure 3.1: Housing Form Breakdown (2021)



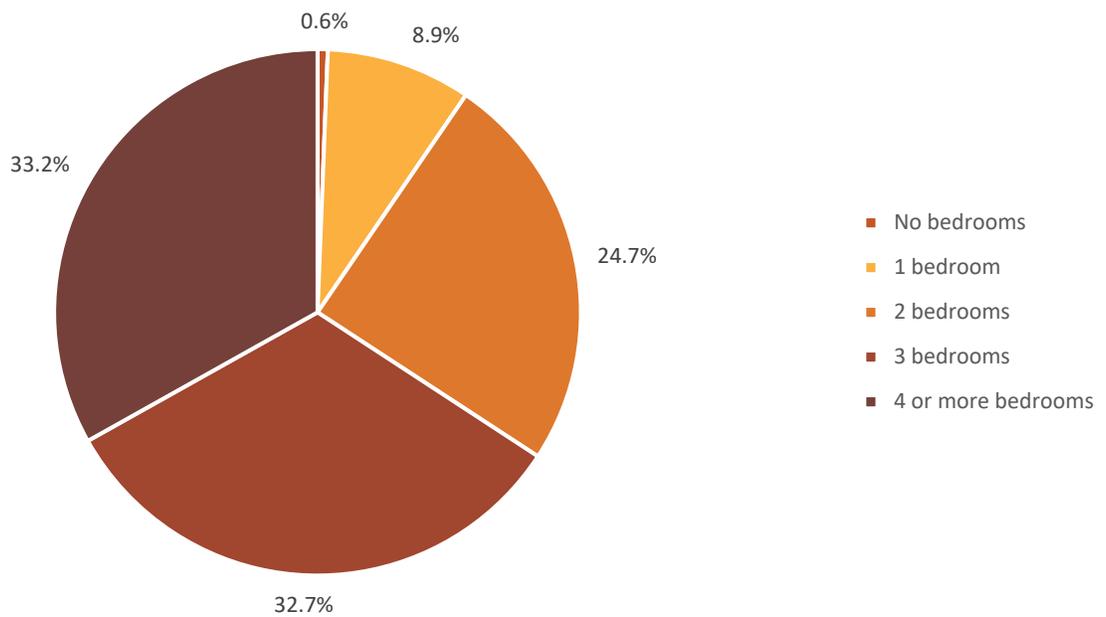
Source: Statistics Canada Census



3.1.2 Housing Units by Size

In 2021, 33.2% (1,060) of housing units in the Drumheller Valley had 4 or more bedrooms, followed by 32.7% (1,045) with 3 bedrooms, and 24.7% (790) with 2 bedrooms. Only 8.9% (285) of housing units had a single bedroom and 0.6% (20) had no bedrooms.

Figure 3.2: Housing Size Breakdown (2021)



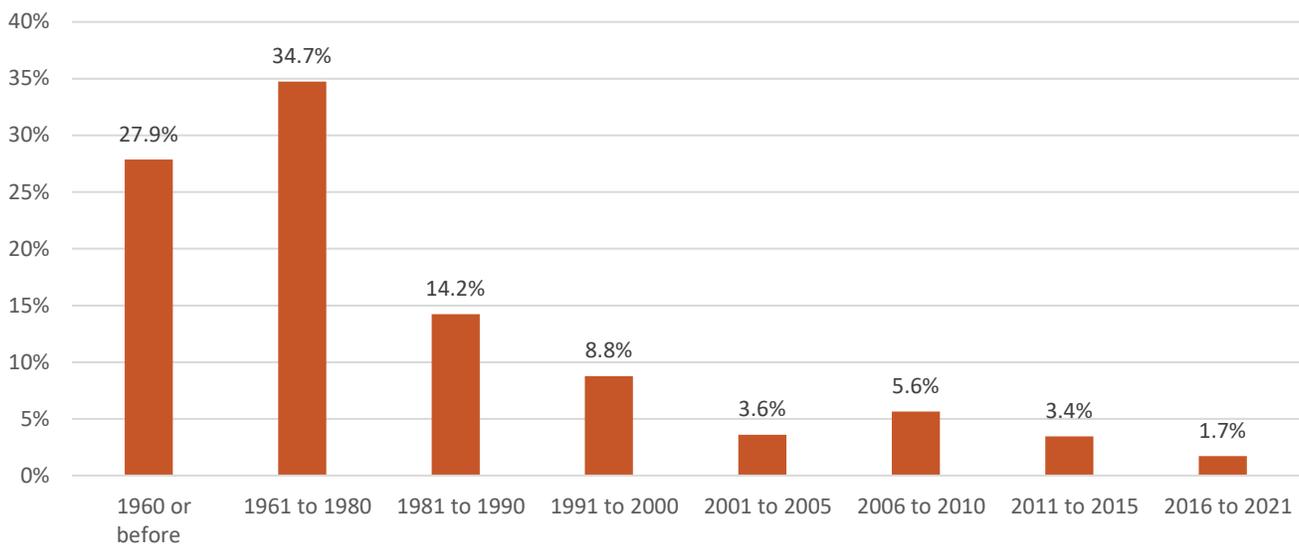
Source: Statistics Canada Census



3.1.3 Housing Units by Date Built

Homes in the Drumheller Valley are generally on the older side with 76.8% (2,455) of homes having been built in 1990 or earlier. Of the total housing stock, only 14.4% (460) units were built in the last 20 years (since 2001) and only 5.2% (165) in the last 10 years (since 2011). It is important to note that data for the year 2021 is inclusive up to May 11, 2021.

Figure 3.3: Homes by Date Built (2021)



Source: Statistics Canada Census

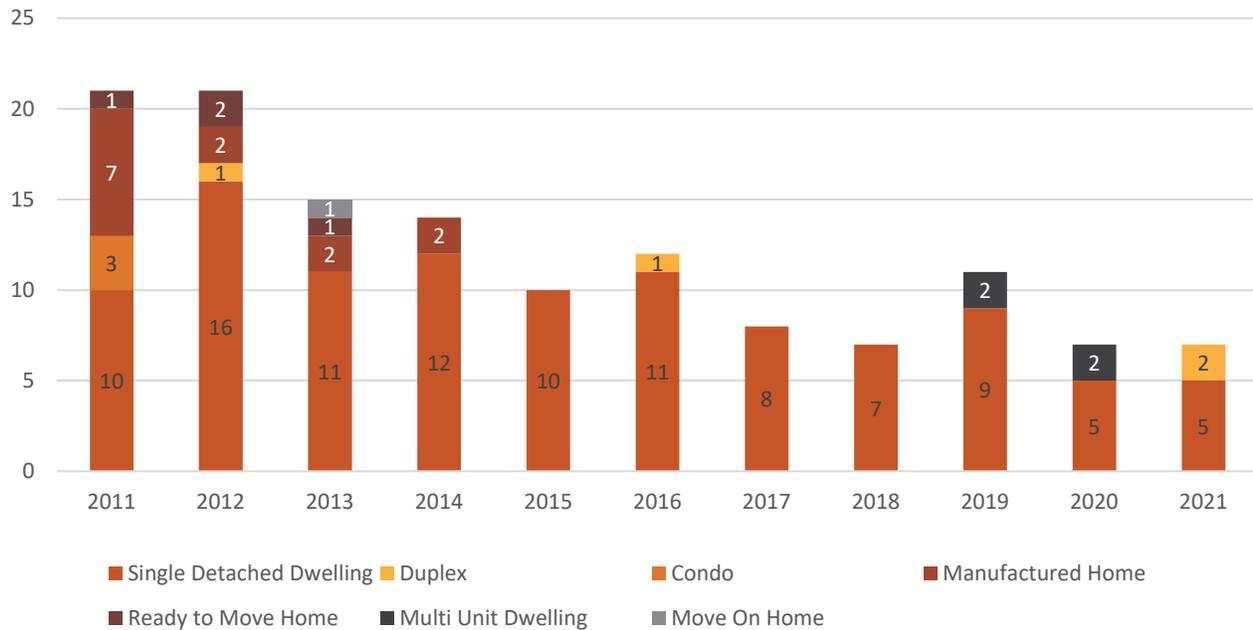
3.2 Changes in Housing Stock

3.2.1 New Homes Construction

The total number of residential building permits issued over the last ten years is shown below, separated by dwelling type. It is important to note that this information represents total number of residential building permits and not total number of residential units. The highest number of permits were issued in 2011 and 2012, with 21 issued each year. Between 2012 and 2021, the number of permits has decreased steadily, with only 7 in total issued in 2021. In the last 10 years, the majority (78.2%) of new homes constructed have been single detached dwellings, with the second most common dwelling type being manufactured homes (9.8%).



Figure 3.4: Residential Building Permits (2011-2021)



Source: Town of Drumheller Residential Building Permits

3.2.2 Land Development

From a policy perspective, the Town is very supportive of residential development, including diversification of the housing stock. The Town’s Municipal Development Plan (MDP) and Land Use Bylaw (LUB) are key guiding documents that provide the framework and support implementation for growth and development in the community. In 2020, The two documents underwent a comprehensive review and re-write, and the resulting bylaws support and provide flexibility for residential development, eliminating some of the regulatory barriers that can occur in residential development.

The MDP vision is the general framework that guides policy development and details what specific areas are prioritized in this process. Goals and objectives in the MDP emphasize sustainability and the development of complete communities as it relates to a mix of land uses and housing forms. Policies also support housing diversity, complete community design, secondary residences, and flex units.

The Town’s LUB uses a form-based approach to zoning where the emphasis is placed on the development standards (setbacks, height, parking, landscaping, etc.) rather than land uses. As such, the only defined residential land uses are Single Detached Dwelling and Dwelling Unit. The latter encompasses different forms of housing and residential development aside from single detached dwellings. The development standards in each district are ultimately the enabling factors of different housing types. Having a form-based approach to regulating residential development in every district, the LUB provides flexible opportunities for the development of a diversity of housing forms as identified and supported in the MDP. Minimum parking requirements have been removed from all districts, and there are regulations to ensure parking is provided in a pedestrian-friendly form. Minimum



parcel sizes and floor area ratios have been removed, although some districts still have a minimum parcel frontage. Development standards such as setbacks, height and parcel coverage are now driving building mass. In terms of residential development, this translates into more flexibility to accommodate a wider variety of housing types. As a result of the increased flexibility and removal of some requirements (e.g., parking requirements), there is also the potential for some cost reductions that are translated in sales prices and rental rates.

From a land development lens, there are some constraints related to the availability of land suitable for residential development. Flooding along the Red Deer River is a significant concern in the Drumheller Valley and the Town and provincial government have been working to protect communities in flood prone areas. Specific measures such as the construction of berms and dikes in high risk areas is underway to mitigate impacts from future flood events. The MDP sets out specific zones including a conveyance zone for the river, a protected zone for structural flood measures, and growth areas where flood risk is reduced. Additional flood mitigation requirements were implemented into the revised LUB. As a result of these multiple measures, some areas within the Drumheller Valley do not have the potential for residential development, while others may be able to be developed once appropriate mitigation measures are in place.

Additionally, several of the characteristics that make the Drumheller Valley unique and attractive can also make development more challenging. The prevailing bentonite clay and undermining that exist in the community also impacts the viability of development in some areas. Both the MDP and LUB have requirements and regulations, such as requiring a geo-technical study where undermining and bentonite clay are present to ensure the land is suitable for development; however, this adds time and costs to future development. While there are several development constraints, the Town's policy documents are reflective of those challenges and have included processes and requirements to address to support future development.

One of the key advantages in the Drumheller Valley that can facilitate future residential development is several Town-owned sites that are currently going through various stages of review to ready the lands for other purposes.

Downtown Area (Guided by the Downtown Area Redevelopment Plan)

- **Elgin Hill** – The Elgin Hill area is located along Elgin Hill Rd, just south of South of Railway Avenue. The area is guided by the Elgin Hill Area Structure Plan and is intended to support higher density residential. Given its proximity to existing residential development and the downtown area, it provides a great opportunity for the development of more diverse housing types such as row semi-detached, row housing, and low-rise apartments.
- **Old Hospital** – The former hospital site, located along Riverside Drive, is in the established neighbourhood of Riverside and near existing seniors housing complexes. It is located near existing parks and pathway systems and close to the downtown area making it very walkable and particularly suited for residents who may have limited mobility or do not have access to a personal vehicle. With Sunshine Lodge nearby, the site is also well suited for higher density residential such as low-rise apartments, row housing, fourplexes, and triplexes, including opportunities for affordable or mixed income housing. Flood mitigation measures will be important for this site.
- **Consortium** – The consortium site is located at the corner of 6 Avenue and 5 Street East. It is also within walking distance to the downtown core and commercial amenities of the Highway 9 corridor are nearby as well. The immediate area is primarily residential; however, the railway line borders the south side of the site. This site could be suitable for mixed use development, as well as higher density housing such as low-rise apartments, row housing, fourplexes, and triplexes.



Nacmine

- Former Nacmine Hotel – The former Nacmine Hotel is a smaller site located in the neighbourhood of Nacmine along Hunter Drive. Nacmine consists of primarily single-detached homes; however, given the location of this site to adjacent retail uses including a gas station and general store, this site provides a great opportunity to support additional housing types such as semi-detached, triplexes, or fourplexes, to provide residents with additional housing choices outside of Downtown Drumheller.

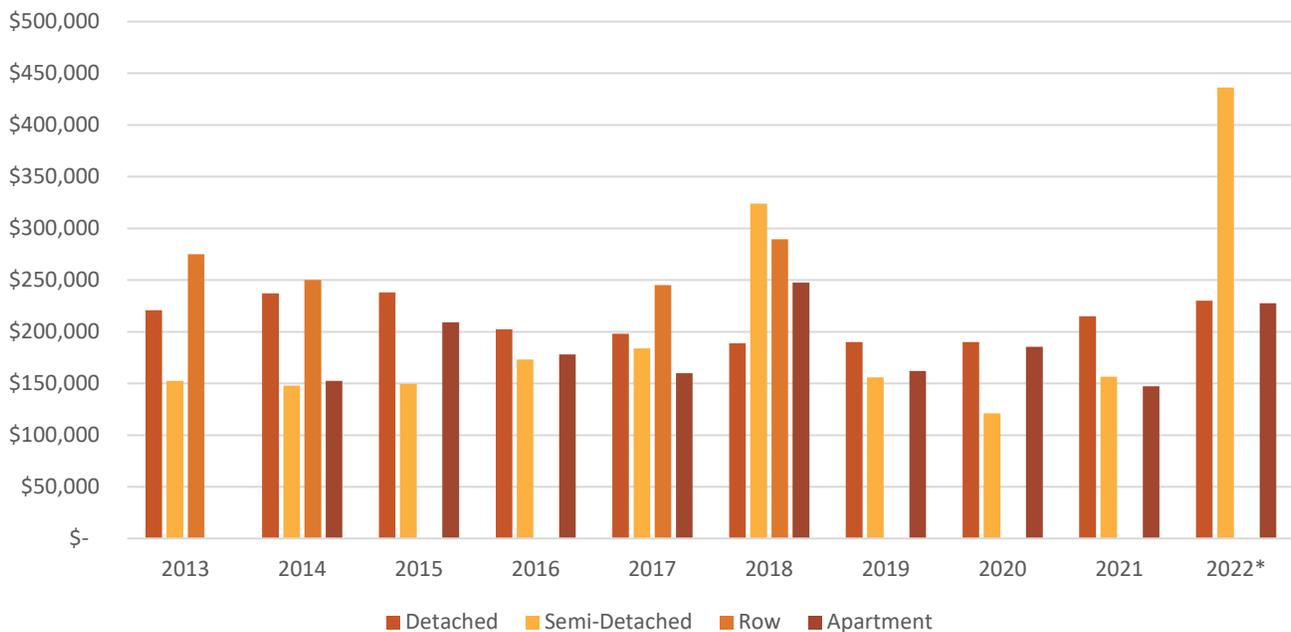
3.3 Homeownership

3.3.1 Sale Prices

As of September 2022, the median sale price was \$230,000 for single detached homes, \$436,200 for semi-detached homes, and \$227,500 for apartments. There have been no row homes sold in 2022 to date. A lot fewer semi-detached and apartment units are regularly available on the market and make up a small percentage of sales in the Drumheller Valley. It is important to note the limited stock and how that is reflected in sales when interpreting median sales prices.

The median price for single detached homes generally decreased from 2015-2020, then saw an increase in 2021 and 2022, which could indicate an increasing trend in sale prices. Additionally, the median sales price for semi-detached homes in 2022 increased significantly compared to previous years. It will be important to monitor prices over the next few years to better understand any changes in sale prices, inflation rates and potential impacts on affordability.

Figure 3.5: Drumheller Valley Median Residential Sales Prices (2013-2022)



Source: Alberta Real Estate Association

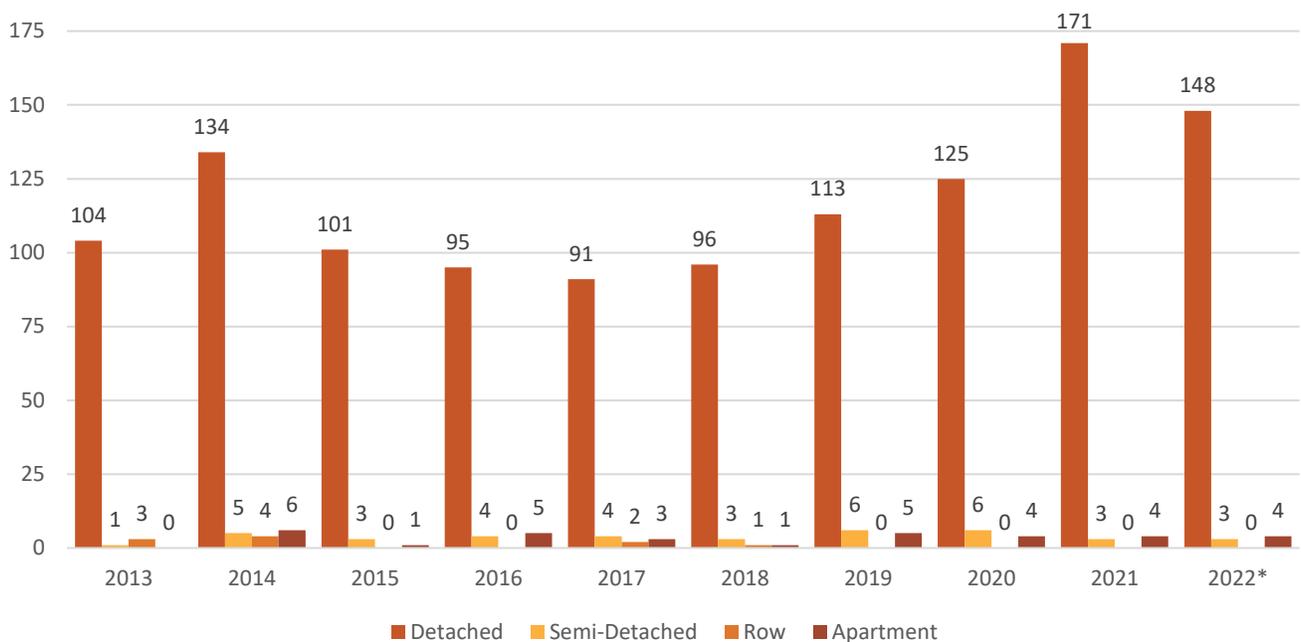
* Refers to year to date as of end of September 2022



Most sales over the years have been for single detached homes, accounting for approximately 90-96% of the number of housing sales between 2013-2022. This is expected as most of the homes in the Drumheller Valley are single detached (76.4% in 2021, as described in Section 3.1). Semi-detached home sales have represented approximately 1-5% of sales, rowhouses have accounted for approximately 0-3% of sales, and apartments have accounted for 0-5% of sales over the same time. The total number of homes sold have ranged from a low of 100 in 2017, to a high of 178 in 2021.

The total number of sales is shown of Figure 3.6 and the distribution of sales each year by housing type is shown on Figure 3.7.

Figure 3.6: Total Number of Real Estate Sales in the Drumheller Valley (2013-2022)

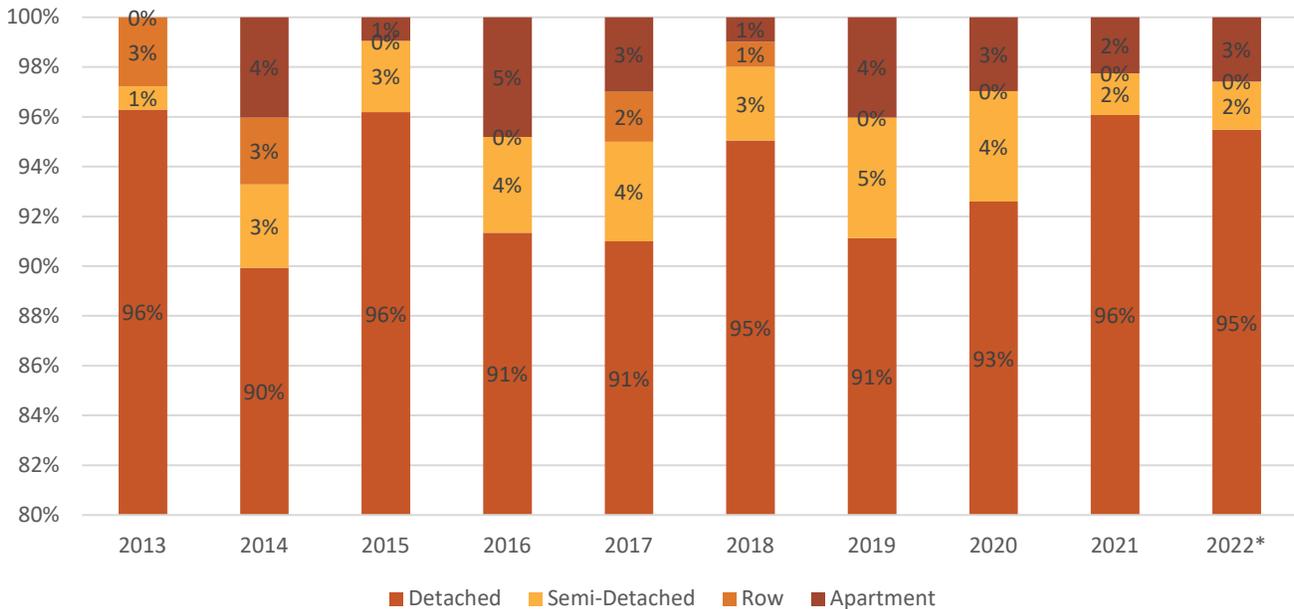


Source: Alberta Real Estate Association

* Refers to year to date as of end of September 2022



Figure 3.7: Percentage Distribution of Real Estate Sales in the Drumheller Valley (2013-2022)



Source: Alberta Real Estate Association

* Refers to year to date as of end of September 2022

3.3.2 Affordability

To better understand current affordability challenges related to homeownership, an affordability gap analysis was completed. A household income of \$74,000⁷ was used to calculate the affordable monthly housing costs assuming that the household should not be spending more than 30% of household income (pre-tax) on housing costs. The 2022 (year to date) median sale prices for single detached homes, semi-detached homes, row housing, and apartments were used to understand the current estimated cost of purchasing a home in the Drumheller Valley.

Monthly housing costs were calculated by using several assumptions⁸:

- Mortgage payments were based on three down payment scenarios (20%, 10%, and 5%) with a 5.14% interest rate⁹ and 25-year fixed term,
- A range of \$250-\$550¹⁰ depending on housing type to account for property taxes, insurance, condominium fees, and other housing costs where applicable, and
- A 4% insurance rate was also included for the down payment scenarios less than 20% to account for the mortgage insurance required.

⁷ The 2021 median household income of \$74,000 was chosen for illustrative purposes as it would represent what 50% of residents could potentially afford.

⁸ These scenarios do not consider the household's Gross Debt Service ratio and Total Debt Service ratio which are two ratios used to determine if a person can afford to buy a home.

⁹ Calculated based on 1% below posted 5-year mortgage rate of major chartered banks (5.14%).

¹⁰ The estimated monthly housing costs can vary quite significantly between households depending on individual circumstances and housing expenses.



The table below shows that with a 20% down payment, the median sales prices are affordable to a relatively large portion of households, except for semi-detached homes.

Table 3.1: Ownership Affordability Analysis of Median Sales Prices

| | Single Detached | Semi-Detached | Row Housing | Apartment |
|---|-----------------|---------------|------------------------|-----------|
| 2022 (Year to Date) Median Sales Price | \$230,000 | \$436,200 | \$280,000 [^] | \$227,500 |
| 20% Down Payment | | | | |
| Estimated Monthly Housing Costs* with 20% Down Payment | \$1,635 | \$2,407 | \$1,671 | \$1,323 |
| With 20% Down Payment, Affordable to Households with Approximate Incomes of: | \$66,000 | \$97,000 | \$67,000 | \$53,000 |
| 10% Down Payment | | | | |
| Estimated Monthly Housing Costs* with 10% Down Payment | \$1,808 | \$2,736 | \$1,882 | \$1,495 |
| With 10% Down Payment, Affordable to Households with Approximate Incomes of: | \$73,000 | \$110,000 | \$76,000 | \$60,000 |
| 5% Down Payment | | | | |
| Estimated Monthly Housing Costs* with 5% Down Payment | \$1,890 | \$2,891 | \$1,981 | \$1,575 |
| With 5% Down Payment, Affordable to Households with Approximate Incomes of: | \$76,000 | \$116,000 | \$80,000 | \$63,000 |

Source: Consultant Calculations

* Housing costs include an estimate of property taxes, insurance, and condo fees

[^] Row housing sales price is estimated based on sales prices from 2013-2018 as there has been no inventory on the market since 2019

The table below shows the estimated monthly costs for each housing type, the difference between the estimated monthly housing costs and whether the owner household would be able to afford the monthly costs with a household income of \$74,000. Negative numbers in the table indicates that the type of housing would be considered unaffordable as the household would be spending more than 30% of their income on housing costs.



Table 3.2: Ownership Gap Affordability Analysis with Income of \$74,000

| Owner Household Affordability Gap Analysis | | | | | | | | |
|--|-----------------|-------|---------------|--------|------------------------|--------|-----------|-------|
| Household Income: \$74,000 | | | | | | | | |
| Affordable Monthly Housing Cost (30% or less of Household Income): \$1,850 | | | | | | | | |
| | Single Detached | | Semi-Detached | | Row Housing | | Apartment | |
| 2022 Year to Date Median Sales Price ¹¹ | \$230,000 | | \$436,200 | | \$280,000 [^] | | \$227,500 | |
| Estimated Monthly Housing Costs* with 20% Down Payment | Costs | Gap | Costs | Gap | Costs | Gap | Costs | Gap |
| | \$1,635 | \$215 | \$1,323 | -\$557 | \$1,671 | \$179 | \$1,323 | \$527 |
| Estimated Monthly Housing Costs* with 10% Down Payment | Costs | Gap | Costs | Costs | Costs | Gap | Costs | Gap |
| | \$1,808 | \$42 | \$1,495 | -\$886 | \$1,882 | -\$32 | \$1,495 | \$355 |
| Estimated Monthly Housing Costs* with 5% Down Payment | Costs | Gap | Costs | Costs | Costs | Gap | Costs | Gap |
| | \$1,890 | -\$40 | \$1,575 | -1,041 | \$1,981 | -\$131 | \$1,575 | \$275 |

Source: Consultant Calculations

* Housing costs include an estimate of property taxes, insurance, and condo fees

[^] Row housing sales price is estimated based on sales prices from 2013-2018 as there has been no inventory on the market since 2019

Based on the affordability analysis, assuming a household income of \$74,000, households would not be able to afford a single detached dwelling unit if they were only able to provide a 5% down payment and even with a 10% down payment, there is little flexibility if other housing expenses are higher. At this time, given the limited availability of semi-detached homes and the current median sales price, most residents would not be able to afford a semi-detached home.

Households that are unable to contribute more than a 5% down payment may experience affordability challenges if they wish to purchase a single detached home. Apartments are more affordable options, but there is very limited stock available for purchase.

Homes other than single detached make up less than 25% of the housing stock overall in the Drumheller Valley and often less than 5% of the housing stock that is available on the market for sale each year. As of September 30, 2022, only 7 of these housing forms (semi-detached and apartments) were sold, as compared to 171 single detached homes that were sold. On average, there were only 2 semi-detached homes and 4 apartment units available for sale at any given time throughout 2022, as compared to an average of 48 single detached homes available for sale.

¹¹ As of September 30, 2022, there were only 4 new listings of semi-detached homes and 6 new listings of apartments that were available for sale in 2022, which skews the median sales price as compared to single detached homes. Additionally, given the limited inventory, there are few options beyond single detached homes for residents interested in homeownership.



3.4 Rental Housing¹²

3.4.1 Primary and Secondary Rental Market¹³

The primary rental market refers to units that are constructed purposely for the use of renting. The primary rental market is often defined as occupied rental units in privately initiated, purpose-built rental structures of three units or more which can be in apartments or row houses. The secondary rental market consists of all other rental-occupied housing units that are not considered part of the primary, purpose-built market. This includes rented single detached and semi-detached houses, rented condominium apartment units, apartments as part of a commercial structure, and rented units attached to another dwelling unit, such as a secondary suite.

Based on what is known in the community about what would be considered private market rental (non-subsidized) units in buildings with three or more units, it is estimated that less than 20% of the rental market in the Drumheller Valley is consider purpose-built rentals. This does not include affordable and community housing units operated by DHA as they are not rented at market prices or apartments in seniors lodges.

The Province of Alberta conducts an annual survey on primary, purpose-built rental units; however, stakeholders expressed concerns that the data does not truly reflect the context of the community. Further investigation into the Apartment Vacancy and Rental Cost Survey (AVS) methodology and data collection process in the Drumheller Valley is warranted and additional information from the Province on the survey approach is required.

While the distribution of primary vs secondary rental markets varies across communities, in larger urban areas, primary rental markets tend to account for at least one third of the rental market, while in smaller, more rural areas, there is often fewer primary, purpose-built market rentals.

3.4.2 Rental Vacancy Rates

Based on feedback from residents and stakeholders there are very few rental units available at any given time resulting in the rental vacancy rate being close to 0%, which is well below what is generally considered to be a “healthy” vacancy rate (3.0%). As of October 15, 2022, there were only three units advertised on Rent Drumheller (www.rentd.ca) as being available. These included a 1-, 2-, and 3-bedroom unit.

3.4.3 Average Rental Rates

When looking at the historical average rental rates by number of bedrooms collected as part of the AVS, there have been significant increases in average rent prices in just the past year. From 2021 to 2022, the average rent for 1-bedroom units increased by 11%, 2-bedrooms increased by 5%, and 3-bedroom units increased by 9%. Interestingly, historical average rents for 2-bedroom units have been higher than 3-or-more bedroom units since 2011.

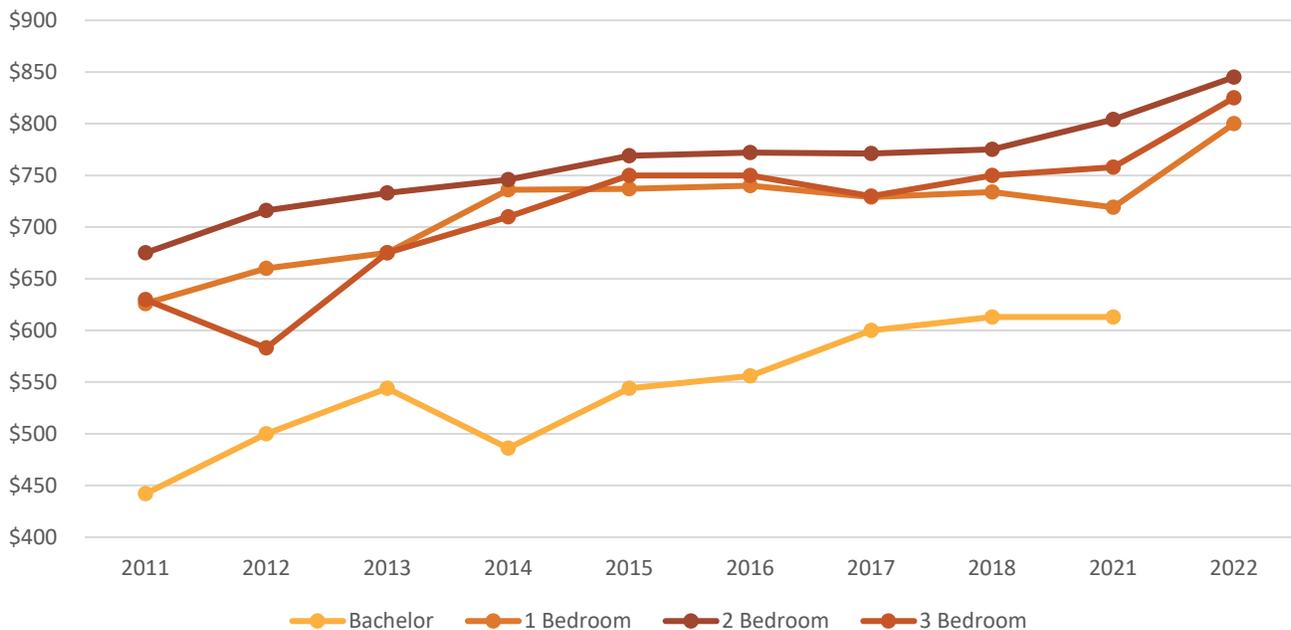
¹² The Province of Alberta conducts an annual survey, Apartment Vacancy and Rental Cost Survey (AVS), of rural communities, collecting data and information on market rental multi-unit dwellings (i.e., not subsidized or affordable). Eligibility to be included in this survey include communities that: have a population between 1,000 and 9,999, have 30 or more rental units, and are not included in CMHC’s bi-annual Rental Market Survey.

¹³ Reliable data is not available on the secondary rental market in the Drumheller Valley, so assumptions of vacancy rates and units must be applied to calculate the estimates of the number of units considered as part of the secondary rental market. As such, the inverse of what is known of the primary, purpose-built rental market cannot be used to define the secondary rental market.



In addition, the data from the AVS does not necessarily reflect current conditions since it is only accounting for a small portion of rental units in the community as rental units that are part of the secondary rental market, representing over 80% of the rental market in the Drumheller Valley, are not counted. Rental units that were posted on www.rentd.ca in October 2022 were advertised at higher rental rates, ranging from \$875 to \$1,400 which is approximately \$75-\$200+ higher than what was identified through AVS. In particular, the only 1-bedroom unit that was advertised as being available was a luxury unit with a rental rate of \$1,400.

Figure 3.8: Average Rents by Unit Size (2011-2022)



Source: Province of Alberta, Apartment Vacancy and Rental Cost Survey (AVS), 2022

3.4.4 Affordability

As noted above, the secondary rental market makes up much of the rental market with approximately one in five rental units in the Drumheller Valley being purpose-built rentals. Given that approximately 80% of rentals in the Drumheller Valley is part of the secondary rental market and to better reflect the most current rental rates for units, approximate rental averages of current vacancies (as of October 2022) were used to explore what affordability issues exist, if any, for current renter households in the Drumheller Valley.

A household income of \$50,000, was used to calculate the affordable monthly housing costs for renting. This represents approximately 70% of Drumheller households who had a 2021 median household income of at least \$50,000. The affordable monthly housing costs assume that households should be spending less than 30% of household income (pre-tax) on housing costs. Monthly housing costs were calculated using the average rent by number of bedrooms and an estimate of \$250-\$350 per month for utilities, insurance, and other housing costs. Like the homeownership affordability analyses, these estimated monthly housing costs are likely to vary between households depending on individual circumstances and housing expenses.



The following table shows the household incomes that would be required to afford the average 1-bedroom, 2-bedroom, and 3-or-more bedroom rental units.

Table 3.3: Household Affordability Analysis of Average Rents

| | 1-Bedroom | 2-Bedrooms | 3-or-more Bedrooms |
|--|-----------|------------|--------------------|
| 2022 Average Rent | \$875 | \$915 | \$1,425 |
| Estimated Monthly Housing Costs* | \$250 | \$300 | \$350 |
| Affordable to Households with Approximate Incomes of: | \$46,000 | \$49,000 | \$72,000 |

Source: Consultant Calculations

* Includes costs such as utilities and insurance

The table below shows the estimated monthly costs for a unit based on the number of bedrooms assuming a household income of \$50,000, and the difference between the estimated monthly housing costs and what would be considered affordable to a renter household (not spending more than 30% of income on housing).

Table 3.4: Rental Affordability Gap Analysis with Income of \$50,000

| Rental Affordability Gap Analysis | | | | | | |
|---|--------------|------------|--------------|------------|--------------------|------------|
| Household Income: \$50,000 | | | | | | |
| Affordable Monthly Housing Cost (30% or less of Household Income): \$1,250 | | | | | | |
| | 1-Bedroom | | 2-Bedrooms | | 3-or-more Bedrooms | |
| 2022 Average Rent | \$875 | | \$915 | | \$1,425 | |
| Estimated Monthly Housing Costs* | Costs | Gap | Costs | Gap | Costs | Gap |
| | \$1,125 | \$125 | \$1,215 | \$35 | \$1,775 | -\$525 |

Source: Consultant Calculations

* Includes costs such as utilities and insurance

Based on this analysis, with a median household income of \$50,000, approximately 70% of Drumheller households would be able to afford a 1- or 2-bedroom rental unit; however, there is little remaining for emergency situations with the estimated monthly costs for a 2-bedroom unit. In contrast, a 3-bedroom unit would only be considered affordable to households with a median income of at least \$72,000, which just over 50% of households could afford. This could be particularly challenging for single parents or larger families who need a home with more bedrooms. Additionally, the median household income for rental households tends to be significantly lower (approximately \$20,000 lower) than the total median for all households suggesting that the estimated costs for 3-or-more bedroom units is particularly concerning.

Approximately 70% of Drumheller Valley households can afford a 1-2-bedroom rental unit while just over 50% of households are able to afford a 3-or-more bedroom unit.



3.5 Short-Term Vacation Rentals

Over the last 10+ years, the availability and use of short-term vacation rentals has exploded, as visitors use these rentals as less expensive and more comfortable alternatives to traditional accommodations when travelling for business and leisure. This has resulted in an increased supply of travel accommodations, opening the appeal to visit smaller communities that previously would have had limited accommodation options.

While there are clear benefits for travelers, hosts, and the local community with the potential for increased local business activity, the influx of short-term vacation rentals has resulted in several issues. Property damage, noise and nuisance issues, safety concerns, etc., are often raised by neighbours and property managers where short-term vacation rental properties are located. The rental market as a whole and broader affordable housing supply in a community can also be significantly impacted as rental units are being removed from the long-term rental market because there is higher value and income to be earned from short-term vacation rental properties.

A search of units listed on Airbnb revealed that, as of October 2022, 98 units were available for short-term rental in Drumheller, compared to 12 units in Strathmore, 123 units in Airdrie, zero units in Irricana, and more than 1,000 units in Canmore. This number is relatively high for the size of the Town, due to the large amount of tourism opportunities and seasonal employment that occurs in Drumheller, mainly in the summer months. These short-term vacation rental units take away properties that could potentially be part of the long-term rental market, making it challenging for residents to secure adequate housing.

3.6 Affordable and Subsidized Housing

3.6.1 Drumheller Housing Administration (DHA)

Drumheller Housing Administration (DHA) provides subsidized housing options in Drumheller. These community and affordable housing units are managed by Century 21. **Community Housing** units (50 units) are rent-g geared-to-income (30% of applicant’s income), while **Affordable Housing** (20 units) are rented at 10% below market rent. A breakdown of subsidized housing by type and population is provided below. All of the Affordable Housing units are 1- or 2-bedroom units, four of which are accessible. Most Community Housing units are 2- or 3-bedroom units, none of which are accessible.

Table 3.5: DHA Subsidized Housing by Housing Type

| Housing Type | 1-bedroom | 2-bedroom | 3-bedroom | 4-bedroom | Accessible |
|-------------------|-----------|-----------|-----------|-----------|------------|
| Affordable | 6 | 14 | 0 | 0 | 4 |
| Community | 6 | 18 | 22 | 4 | 0 |



The current community served by subsidized housing provided by the DHA are mostly single parents with children, single adults, and couples with children.

Table 3.6: DHA Subsidized Housing by Population

| Population | One-bed | Two-bed | Three-bed | Four-bed |
|-----------------------|---------|---------|-----------|----------|
| Seniors | 1 | 3 | 0 | 0 |
| Single Adults | 9 | 9 | 0 | 0 |
| Single with Children | 0 | 15 | 12 | 4 |
| Couples no Children | 2 | 1 | 0 | 0 |
| Couples with Children | 0 | 4 | 10 | 0 |

WAIT LIST

There is only one wait list for all DHA subsidized rental programs and all applications are prioritized in accordance with Social Housing Accommodation Regulations (SHAR). Applications are assessed individually, and housing is based on availability, priority, and time on waitlist. Applications are prioritized based on need as determined by source and amount of income, assets, number of dependents, current housing conditions, and special circumstances. DHA first offers assistance to those who are considered the most in need, provided suitable accommodation is available.

Currently (as of August 2022), there were ten households on the waiting list for DHA housing; this includes five waiting for a one-bedroom unit, two waiting for a two-bedroom unit, and three waiting for a three-bedroom unit.

3.7 Supportive Housing

3.7.1 Drumheller and Region Transition Society (DARTS)

Drumheller and Region Transition Society (DARTS) provides a number of supports to help individuals live as independently as possible in the community. DARTS provides supportive housing to 28 individuals with special needs. DARTS owns five homes (one is divided into two units) and rents one home from a community landlord. All homes provide housing for up to four individuals and DARTS provides 24 staffing in all homes. Three of the homes are barrier free, one of which is fully wheelchair accessible. Currently, there is no wait list for DARTS housing, and the organization is exploring new creative options to meet community needs.

DARTS also supports 24 individuals to live in their own home and operates two dedicated respite beds.

3.7.2 Grace House

Grace House provides housing and support for men who are addicted to drugs and/or alcohol who are seeking help with their recovery. Grace House provides housing to 12 men (10 under COVID restrictions) aged 25 years and older. Incoming residents must have at least 7 days clean-time. Grace House also provides employment supports. New residents can apply directly to Grace House or receive a referral through another agency. There is no formal wait list, and at times they are at capacity and unable to offer space to new applicants.



In 2021, Grace House served 50 clients and have served 32 clients to date in 2022 (September). Staff of Grace House note that it is a challenge to provide sufficient support for men who have complex mental health challenges.

Finding affordable housing for graduates can be a challenge in Drumheller. There is one sober living home, Oxford House, in Drumheller which can house up to five men typically for 12-18 months.

3.7.3 Drumheller District Seniors' Foundation

Drumheller District Seniors Foundation operates several homes for seniors in Drumheller and surrounding area.

The following table provides a summary of the homes and units. Maple Ridge Manor 1 and 2 are both government subsidized housing properties, and Blooming Prairies is rent-gearred-to-income (RGI) housing.

Most properties are independent living homes with some supports such as maintenance and cleaning. Hillview Lodge provides 24/7 supports including personal supports, meals, and activities. Sunshine Lodge provides meals, cleaning, and recreation with 24-hour non-medical staffing.

Table 3.7: Seniors Housing

| Home | Number of Units | Unit Type | Number of Accessible Units |
|-----------------------------------|-----------------|-------------------------------------|----------------------------|
| Maple Ridge Manor 1 (Independent) | 29 | One-bed | 1 |
| Maple Ridge Manor 2 (Independent) | 20 | One-bed | 1 |
| Sunshine Lodge (SL-1 and SL-2) | 73 | 61 Bachelor 12 Cottage (one-bed) | |
| Riverview Villas (Independent) | 6 | One-bed | |
| Hillview Lodge (SL-3) | 36 | Bachelor | 36 |
| Blooming Prairie Lodge (Morrin) | 4 | One-bed | |
| Highland Dell (Delia) | 6 | One-bed | |

3.7.4 Big Country Primary Care Network

The Big Country Primary Care Network (PCN) is a network of family physicians within the communities of Castor, Consort, Coronation, Drumheller, Hanna, Stettler, Three Hills, and Trochu. It is estimated that the physicians within the area provide services to more than 36,000 patients. There are 44 physician members of the Big Country PCN practicing across 10 clinics¹⁴.

3.8 Emergency and Transitional Housing

There is currently no emergency housing within the Town of Drumheller. People experiencing homelessness will often reach out to Drumheller Valley FCSS, Salvation Army, Alberta Supports, and Drumheller Housing Association (DHA) for support. If there are no housing options within DHA people are referred outside the Drumheller Valley for emergency housing often to Calgary, Red Deer, Edmonton, or another community that has shelter space. As there is no public transit in Drumheller the only option is use a Taxi or the Valley Bus to get

¹⁴ Bigcountrynetwork.com



individuals and families to the shelter once a space is found. Feedback from stakeholders note that there is currently little or no funding available to pay for this transportation.

3.8.1 Salvation Army

The Salvation Army located within the Town, provides supports to people experiencing housing instability and/or homelessness. Services include a food bank and lunch café, meals, donations, and church services.

From January 2020 to September 2022, the Salvation Army served 319 unique households. Most clients served were single individuals or single parents (67%) while 26% were comprised of couple with or without kids. Overall, 26% of households served had children.

Most people served were currently living in private rental housing (49%), 15% were living in social housing, 10% of households owned their home, and 15% were homeless (living in an emergency shelter, couch surfing, or sleeping rough).

Looking at the income source of people served, most households were in receipt of some form of assistance including 20% ASIH, 17% Alberta income support, 20% on CPP/OAS, and 16% were in receipt of the Alberta Child and Family Benefit (ACFB). Just 12% were employed (6% full time and 6% part-time). A breakdown of monthly net household income is provided below.

- 22% had a net household income greater than \$2,500 per month
- 31% has a net household income between \$1,500 and \$2,499
- 11% has a net household income between \$1,000 and \$1,499
- 17% has a net household income between \$500 and \$999
- 16% has a net household income between \$0 and \$99

3.8.2 Colton's Place

Colton's Place is a temporary domestic violence family unit. Colton's Place provides short-term housing for individuals and their children on a short-term basis while working to secure shelter or safe, affordable permanent housing. Colton's Place Emergency Unit will also work at connecting individuals and their children to community resources for further support them move towards healing and independence.

Colton's Place is a collaborative effort between the Salvation Army, Big Country Anti-Violence Association, Town of Drumheller, Drumheller Housing Administration, and Drumheller RCMP. Colton's place has also been sponsored by the Drumheller Rotary.



3.9 Current Housing Highlights

HOUSING



76.4%
Single detached



11.7%
Apartment in building with <5 storeys



4.7%
Semi-detached



4.7%
Movable dwelling

OTHER



1.9%
Row house



0.3%
Other single-attached house



0.2%
Apartment or flat in a duplex



0.2%
Apartment in building with >5 storeys

66%

of homes have 3 or more bedrooms

98

Short-Term Vacation Rental Units Listed (as of October 2022)

77%

of homes built in 1990 or earlier

Median Sales Price (as of September 2022)

- Single Detached - \$230,000
- Semi-Detached - \$436,200
- Apartment - \$227,500



Average Rental Rates (as of October 2022)

- \$875 to \$1,400 (1- to 3-bedroom units)

Households that are unable to contribute more than a 5% down payment may experience affordability challenges if they wish to purchase a single detached home. Apartments are more affordable options, but there is very limited stock available for purchase.

Approximately 70% of Drumheller Valley households can afford a 1-2-bedroom rental unit while just over 50% of households are able to afford a 3-or-more bedroom unit.



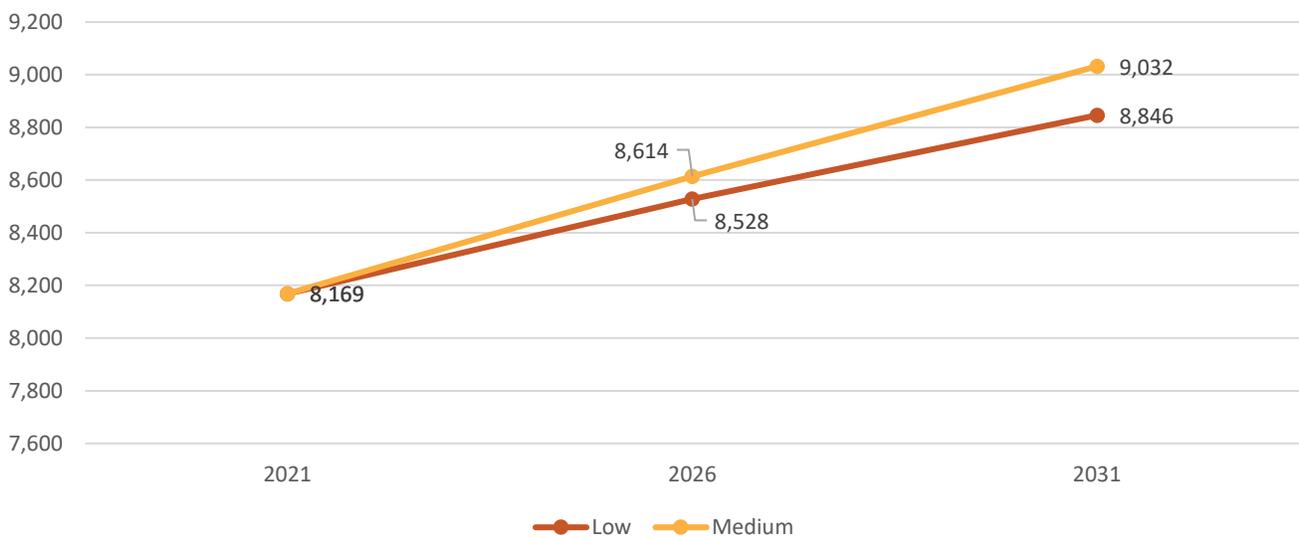
4.0 FUTURE HOUSING NEEDS

4.1 Community Growth

4.1.1 Anticipated Population

The Government of Alberta prepares population projections for each Census Division. The low and medium growth scenarios projections for Census Division 5 were used to prepare population projections for the Town of Drumheller using a ratio method. The share of population by 10-year age group residing in Drumheller was applied to the totals for Census Division 5. Based on these estimates, Drumheller's population is anticipated to increase by between 359 and 445 people between 2021 and 2026. The Town is anticipated to see an additional 318 to 418 residents between 2026 and 2031.

Figure 4.1: Population Projections (2021 to 2031)



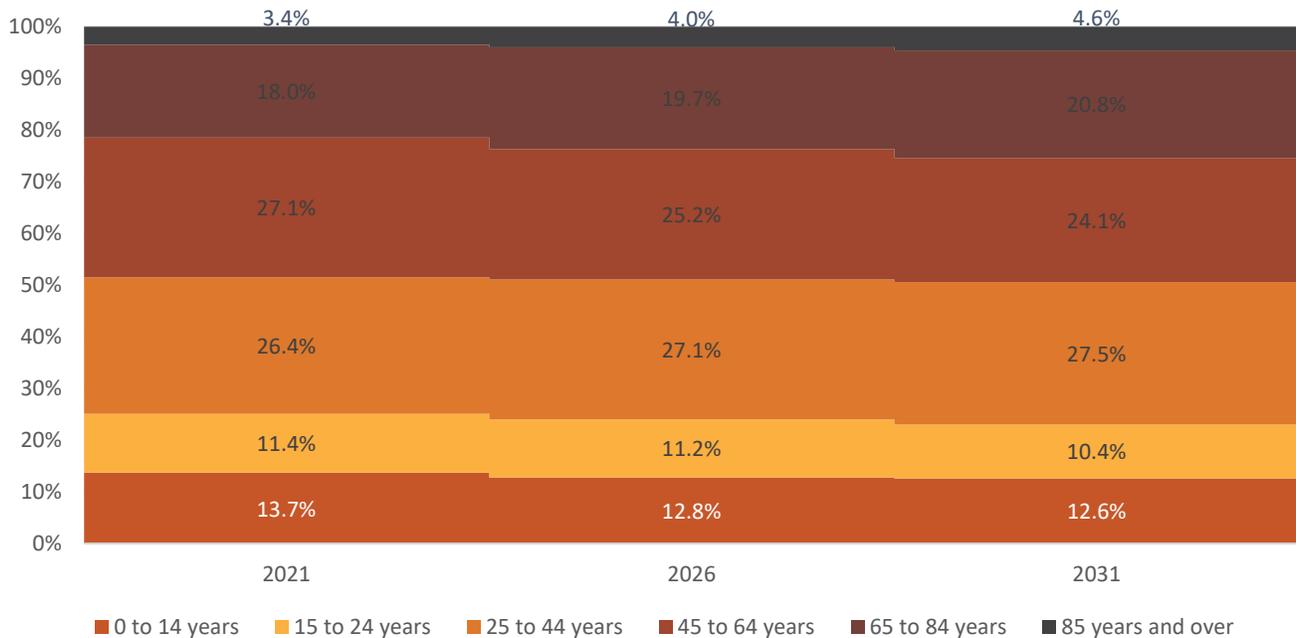
Source: Consultant calculations based on Government of Alberta population projections (July 2022)

4.1.2 Anticipated Age

Based on the population projections, the most significant growth in the Drumheller Valley is expected to occur among seniors aged 65 years and over. In the medium growth scenario, the number of residents aged 65 years and older is anticipated to increase by 288 between 2021 and 2026 and another 254 between 2026 and 2031. The following figure and table show the anticipated population by age group between 2021 and 2031 in the medium growth scenario.



Figure 4.2: Projected Distribution of Population by Age for Medium Growth Scenario (2021, 2026, 2031)



Source: Consultant calculations

From 2021 to 2031, residents aged 65+ (accounting for 25.4% of residents by 2031) and aged 24 to 44 (accounting for 27.5% of residents by 2031) will see the largest increase in the share of the total population.

Table 4.1: Population Projections by Age (2021, 2026, 2031)

| Age Range | 2,021 | 2026 | 2031 | 2021 | 2026 | 2031 |
|-------------------|--------------|--------------|--------------|---------------|---------------|---------------|
| 0 to 14 years | 1,120 | 1,105 | 1,142 | 13.7% | 12.8% | 12.6% |
| 15 to 24 years | 931 | 961 | 939 | 11.4% | 11.2% | 10.4% |
| 25 to 34 years | 1,038 | 1,116 | 1,253 | 12.7% | 13.0% | 13.9% |
| 35 to 44 years | 1,119 | 1,222 | 1,234 | 13.7% | 14.2% | 13.7% |
| 45 to 54 years | 991 | 985 | 1,033 | 12.1% | 11.4% | 11.4% |
| 55 to 64 years | 1,219 | 1,187 | 1,140 | 14.9% | 13.8% | 12.6% |
| 65 to 74 years | 946 | 1,047 | 1,098 | 11.6% | 12.2% | 12.2% |
| 75 to 84 years | 523 | 650 | 780 | 6.4% | 7.5% | 8.6% |
| 85 years and over | 282 | 342 | 414 | 3.4% | 4.0% | 4.6% |
| Total | 8,169 | 8,614 | 9,032 | 100.0% | 100.0% | 100.0% |

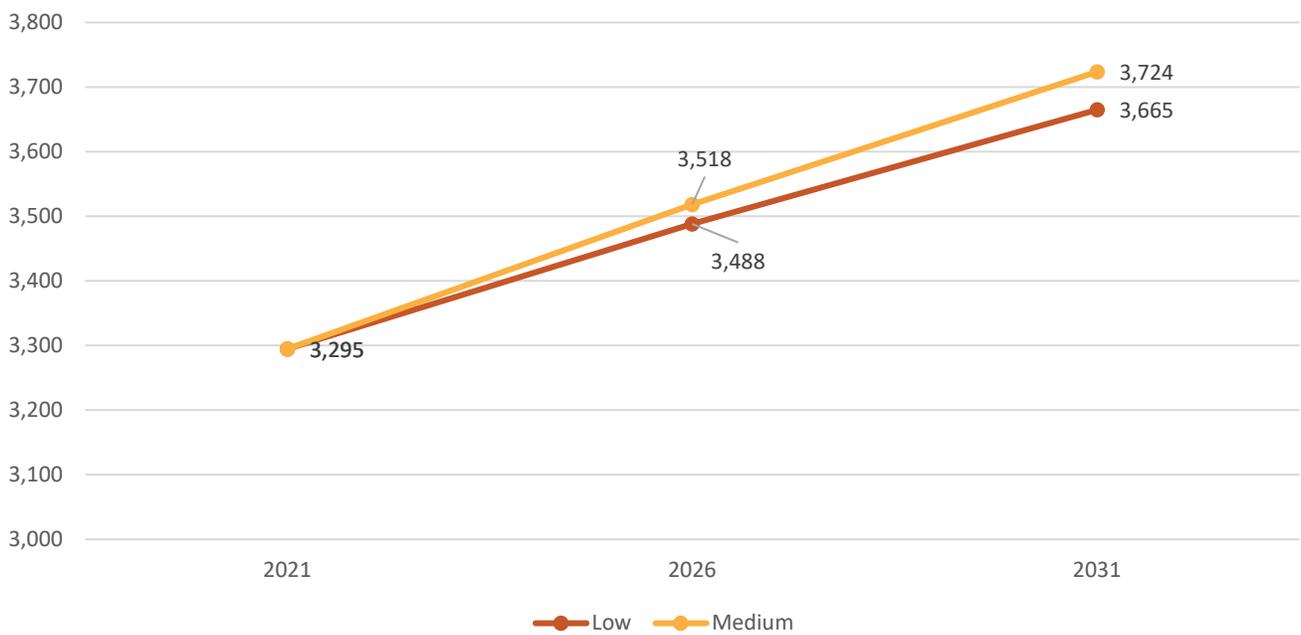
Source: Consultant calculations



4.1.3 Anticipated Households

Data on headship rates (i.e., percentage of people in each age range who are primary household maintainers) from the 2021 Census was applied to the population projections by age to develop household projections. Based on this data, the Drumheller Valley is anticipated to grow by between 193 (low growth scenario) and 222 (medium growth scenario) households by 2026, a 5.8% to 6.8% growth. A similar trend is anticipated between 2026 and 2031.

Figure 4.3: Household Projections, 2021, 2026, 2031



Source: Consultant calculations



4.2 Population Based Indicators of Housing Units Required

The total demand for housing in Drumheller is anticipated to increase by 191 to 222 units between 2021 and 2026. Demand is projected to increase by another 176 to 204 units between 2026 and 2031.

The following table provides a high-level summary of anticipated future housing demand based on the preferences/housing choices of renters and owners in each age cohort in 2021. As house prices/rents increase, households tend to shift their demands towards smaller units if available. For example, as single-detached units become more limited and prices increase, demand will shift towards semi-detached, townhouse, and apartment units. So, the Town may see higher demand for row houses and apartment units than noted below.

Table 4.2: Projected Number of Total Housing Units Required (2021, 2026, 2031)

| | | 2021 (Total) | 2026 (Total) | | 2031 (Total) | | Additional Units 2021- 2026 | | Additional Units 2026- 2031 | |
|---|--------------------------|-----------------|--------------|-------|--------------|-------|-----------------------------------|-----|-----------------------------------|-----|
| | | | Low | Med | Low | Med | Low | Med | Low | Med |
| Total number of units needed | | 3,289 | 3,480 | 3,511 | 3,656 | 3,715 | 192 | 222 | 176 | 204 |
| Breakdown of number of units needed by housing type | Single-detached | 2,946 | 3,114 | 3,143 | 3,273 | 3,326 | 168 | 197 | 159 | 184 |
| | Semi-detached | 180 | 188 | 190 | 196 | 199 | 9 | 10 | 7 | 9 |
| | Row house | 20 | 23 | 23 | 24 | 24 | 2 | 3 | 1 | 2 |
| | Apartment | 143 | 155 | 156 | 164 | 166 | 13 | 13 | 8 | 10 |
| Breakdown of number of units needed by bedroom count | Bachelor | 16 | 18 | 18 | 19 | 19 | 1 | 1 | 1 | 1 |
| | 1-bedroom | 281 | 301 | 303 | 319 | 323 | 20 | 21 | 18 | 20 |
| | 2-bedroom | 823 | 874 | 881 | 918 | 931 | 51 | 58 | 44 | 50 |
| | 3-bedroom | 1,070 | 1,139 | 1,148 | 1,201 | 1,220 | 69 | 78 | 62 | 72 |
| | 4 or more bedroom | 1,098 | 1,150 | 1,162 | 1,200 | 1,223 | 52 | 64 | 50 | 61 |
| Breakdown of number of units needed by tenure | Ownership | 2,331 | 2,467 | 2,489 | 2,588 | 2,631 | 136 | 158 | 121 | 142 |
| | Rental | 958 | 1,013 | 1,022 | 1,068 | 1,084 | 55 | 65 | 55 | 62 |

Source: Consultant Calculations



4.3 Anticipated Housing Demand for Key Areas of Need

4.3.1 Affordable Housing

Based on data on core housing need, affordability, and incomes of Drumheller's renters and owners, it is estimated that there is **currently an unmet need/demand** for:

- 310 affordable ownership housing units (affordable price of \$277,100¹⁵, based on spending 30% of the median household income),
- 80 rental units affordable to households below 50% of the 2021 median household income (affordable rent of \$925 per month) and
- 135 rental units affordable to households between 50% and 80% of the 2021 median household income (affordable rent between \$925 and \$1,480 per month).

Between **2021 and 2026, the additional need** is estimated to be:

- 59 to 68 affordable ownership units,
- 23 to 27 rental housing units affordable to households below 50% of the 2021 median household income, and
- 14 to 17 rental units affordable to households between 50% and 80% of the 2021 median household income.

Between **2026 and 2031, the additional need** is estimated to be:

- 52 to 61 affordable ownership units,
- 22 to 25 rental housing units affordable to households below 50% of the 2021 median household income, and
- 14 to 16 rental units affordable to households between 50% and 80% of the 2021 median household income.

4.3.2 Supportive Housing

People with disabilities live in various housing situations and their housing needs vary widely depending on the severity and type of disability as well as the individual's preferences. For the purposes of this report, housing needs have been grouped by the following categories:

- accessible units requiring one or more special features,
- housing with supports for adults with activity limitations requiring personal care supports,
- housing with supports for adults with intellectual disabilities, and
- supportive housing for people with mental health issues.

It should be noted that these needs are not mutually exclusive as some people with mobility issues may also have a cognitive disability and require both accessible housing and housing with supports.

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and in particular, a long-term mobility disability. Some studies have identified a strong association between requiring support with daily activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

¹⁵ Calculated based on spending 30% of median household income, at 1% below posted 5-year mortgage rate of major chartered banks (5.14%), 25 year amortization, 10% down payment, 1.5% property taxes, and 4% CMHC mortgage insurance



Indicators have been developed based on estimated gaps and prevalence rates for each of the categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities¹⁶
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over¹⁷
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with cognitive disabilities across Canada face a housing and supports gap¹⁸

It is estimated that the **current (2021) unmet demand for:**

- 7 units for accessible housing
- 6 units for housing with supports for adults with activity limitations in need of personal care supports,
- 31 units for housing with supports for adults with intellectual disabilities, and
- 49 units for supportive housing for people with mental health issues.

Between **2021 and 2026**, it is anticipated that:

- 10-12 additional accessible units will be required,
- 1 additional unit of housing with supports will be required for adults with activity limitations in need of personal care supports,
- 2 additional units of housing with supports will be required for adults with intellectual disabilities, and
- 3 additional supportive housing units will be required for people with mental health issues.

Between **2026 and 2031**, it is anticipated that:

- 7-8 additional accessible units will be required,
- 0 additional unit of housing with supports will be required for adults with activity limitations in need of personal care supports,
- 1-2 additional units of housing with supports will be required for adults with intellectual disabilities, and
- 2-3 additional supportive housing units will be required for people with mental health issues.

These estimates are based on population growth projections and national and provincial data on the proportion of people with these needs requiring housing with supports.

¹⁶ Statistics Canada, Canadian Survey on Disability, 2012, accessed at: <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm>

¹⁷ Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: <https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supportive-Housing-Estimating-the-Need.pdf>

¹⁸ Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: <https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf>



4.3.3 Residents Experiencing Chronic¹⁹ Homelessness

Most people who experience homelessness would be able to obtain and maintain housing if they had access to affordable housing. The housing needs of this group are included in the estimates of the need for affordable rental housing. Only a relatively small portion of people who experience homelessness require housing that is linked with supports²⁰.

One way we can estimate current need for housing with supports for people who have experienced homelessness is by estimating the number of people experiencing homelessness who have a high level of acuity or need for supports. For future need, we can use a population-based estimate of the number of people who will experience homelessness in the future and have a high level of acuity.

Based on these assumptions, it is estimated that the need for housing with supports for residents experiencing chronic homelessness is currently 4 units. Approximately 18 units with wraparound support services will be required over the next 5 years to respond to the needs of residents experiencing or at high risk of homelessness (including the 4 housing units with supports currently needed) and none are anticipated to be needed between 2026 and 2031 if those needs are addressed.

4.3.4 Seniors and Family Housing

It is estimated that the current demand for housing for senior led households is 981 units and the demand will grow by approximately 163 to 165 units between 2021 and 2026 and another 139 to 144 units between 2026 and 2031.

The current demand for housing units from families with children is 879 and is estimated to grow by 29 to 42 units between 2021 and 2026 and another 33 to 43 units between 2026 and 2031.

These estimates are based on overall household projections, household formation rates of people in each age group, and the propensity of households with household maintainers of various ages to live as family households with children.

4.3.5 Indigenous Housing

The growth rate of the population with an Indigenous identity in Canada is anticipated to be higher than the non-Indigenous population. The current demand for housing for Indigenous residents is 247 units and the demand from Indigenous households will grow by approximately 38 units between 2021 and 2026 and another 44 units between 2026 and 2031. This is based on the current number of Indigenous led households and the population growth rate identified in Statistics Canada's Indigenous population projections.

¹⁹ Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

²⁰ <https://www.cbpp.org/research/housing/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community>



4.3.6 Summary of Anticipated Housing Demand by Key Areas of Need

The following table provides a high-level summary of anticipated future housing needs in key areas of need described above, including affordable housing, special needs housing, and housing for seniors, families, and Indigenous residents. It is important to note that the summary of approximate housing units provided below are not mutually exclusive, but instead, describe the anticipated need based on the identified category. For example, one housing unit can address the need for several of the categories below. It is also important to recognize that some of the housing units needed could also be addressed through existing housing supply, including through inherent affordability as units age or housing subsidies and due to renovations or retrofitting.

Table 4.3: Housing Units Required in Key Areas of Need (2021, 2026, 2031)

| | | 2021 | Estimated Unmet Demand in 2021 | 2026 | | Additional Units 2021-2026 | | 2031 | | Additional Units 2026-2031 | |
|--|--|-------|--------------------------------|-------|-------|----------------------------|-----|-------|-------|----------------------------|-----|
| | | | | Low | Med | Low | Med | Low | Med | Low | Med |
| Number of affordable housing units needed by tenure | Affordable Ownership | 1,002 | 310 | 1,061 | 1,070 | 59 | 68 | 1,113 | 1,132 | 52 | 61 |
| | Affordable Rental to households below 50% of the median household income | 394 | 80 | 417 | 420 | 23 | 27 | 439 | 446 | 22 | 25 |
| | Affordable Rental to households between 50% and 80% of the 2016 regional median household income | 248 | 135 | 263 | 265 | 14 | 17 | 277 | 281 | 14 | 16 |
| Number of special needs housing units | Accessible units ²¹ | 180 | 7 | 190 | 192 | 10 | 12 | 197 | 199 | 7 | 8 |
| | Housing with supports for adults with activity limitations requiring personal care supports | 8 | 6 | 8 | 9 | 0 | 1 | 9 | 9 | 0 | 0 |
| | Housing with supports for adults with intellectual disabilities | 31 | 31 ²² | 33 | 33 | 2 | 2 | 34 | 35 | 1 | 2 |
| | Supportive housing for people with mental health issues | 49 | 49 ²³ | 52 | 53 | 3 | 3 | 54 | 55 | 2 | 3 |
| Housing with supports for people who have experienced chronic homelessness | | 4 | 4 | 18 | 18 | 14 | 14 | 18 | 18 | 0 | 0 |

²¹ Requiring one or more special features

²² Based on data collected on supportive housing in the community there does not appear to be any existing supportive housing for people with intellectual disabilities

²³ Based on data collected on supportive housing in the community there does not appear to be any existing supportive housing for people with mental health issues



| | 2021 | Estimated Unmet Demand in 2021 | 2026 | | Additional Units 2021-2026 | | 2031 | | Additional Units 2026-2031 | |
|---|------|--------------------------------|-------|-------|----------------------------|-----|-------|-------|----------------------------|-----|
| | | | Low | Med | Low | Med | Low | Med | Low | Med |
| Number of housing units needed for seniors | 981 | N/A | 1,146 | 1,146 | 163 | 165 | 1,283 | 1,291 | 139 | 144 |
| Number of housing units needed for families ²⁴ | 879 | N/A | 908 | 920 | 29 | 42 | 941 | 963 | 33 | 43 |
| Number of housing units needed for Indigenous people | 247 | N/A | 285 | 285 | 38 | 38 | 329 | 329 | 44 | 44 |

Source: Consultant calculations

4.4 Next Steps

The barriers, opportunities, and gaps that emerged through the collection and analysis of available data, conversations with residents and key stakeholders, and review of existing Town policies and bylaws will inform the development of the key goals and actions of the Housing Strategy so that the actions are directly responding to the core areas of need identified in the Drumheller Valley.

Key housing needs to be addressed over the next ten years in the Housing Strategy include:

- Attracting developers to **increase new housing development** overall since 77% of the current housing stock is more than 30 years old, and while the total population has been declining, the number of households has been increasing and is anticipated to continue to increase
- **Identifying priority locations** for targeting new residential development, such as Town-owned land (e.g., Elgin Hill, former hospital site)
- **Diversifying housing stock** as 76% of the current stock and 95% of the homes typically available for sale are single detached units
 - Additionally, 1-person households make up 38% of the total number of households, household size has been decreasing, and number of millennials has been increasing suggesting a continued demand for smaller size units (e.g., bachelor, 1- and 2-bedroom units)
- **Increasing the supply of affordable homes** as there is a current unmet need of 525 homes that are affordable to both residents looking to rent or own
 - Approximately 50% of residents could potentially afford a home with a sales price of \$230,000 and a minimum 10% down payment
 - Approximately 70% of Drumheller Valley households can afford a 1-2-bedroom rental unit with average rents ranging from \$875-\$915
- **Increasing availability and quality of rental units** given less than 20% of homes are estimated to be purpose-built rentals and there is a low rental vacancy rate and limited rental options
- Working with landlords to **address condition of existing rentals** given the older age of much of the housing stock in the Drumheller Valley
- **Providing more support services**, such as mental health supports, victim services, to support residents in maintaining their housing

²⁴ Families with children



- Increasing housing options and supports for residents to **reduce the number of residents living in insecure housing**
- **Securing housing for seasonal workers** given the tight rental market and concerns of lack of housing options expressed by both employees and employers
- **Regulating short-term vacation rentals** (e.g., business licensing) to further support maintaining homes in the long-term rental market
- **Providing smaller (e.g., two-bedrooms), independent living, single-storey homes** for seniors looking to downsize to support an aging population (by 2031, residents over the age of 65 are estimated to account for one quarter of the Town's population)
- **Identifying funding opportunities** such as the Rental Construction Financing Initiative, Rapid Housing Initiative, and the National Housing Co-Investment Funding to support the development of new rental and affordable housing, and opportunities for renovations and repairs



Appendix D: Municipal Comparisons



Strategy

| City of Grande Prairie | City of Beaumont | City of Lethbridge | Town of Cochrane | City of Nanaimo | Town of Canmore | Other Municipalities |
|--|---|---|---|--|--|---|
| Develop housing corporation/ authority | | | | | | |
| Create autonomous entity (dedicated team) to support development of non-market housing in City | | Lethbridge Municipal Housing Strategy Implementation Committee | Support long-term sustainability of Cochrane Society for Housing Options | Explore potential for creating municipal housing corporation | Canmore Community Housing Corporation | RMWB has Housing Corporation Whistler Housing Authority |
| Incentivize development of affordable housing units | | | | | | |
| Density bonusing and inclusionary zoning are currently available, but not used – City to review to develop better incentives based on local development context | Explore development of incentives for more secondary suites; Create a package of development incentives | Review LUB to ensure small suites in multi-residential buildings are permitted; Consider implementing an Affordable Housing Pilot Program with financial incentives for affordable / supportive housing; Lethbridge Affordable Housing Program; Explore feasibility of Investment Ready Program and Lethbridge Rent Bank; Explore feasibility of municipal tax incentives to landlords; Review municipal tax rates for single detached and multi to encourage medium and high-density housing | | Consider "pre-approved" coach house designs that could reduce length of approval process; develop land acquisition strategy for affordable housing developments; City has existing policy, considering reviewing and updating to include multiple tiers of density bonusing policy and/or including affordable housing as an amenity | Investigate opportunities for provision of social housing by considering all housing options including landlord incentive programs, construction of new developments and use of existing units. Source out suitable sites for these programs Develop and implement a policy which outlines possible incentives for the development of affordable housing units, including: Secondary Suites Incentives could include tax deferrals, tax breaks, assessment freezes, homeowner grants or a modification in parking standards; Employee Housing Units - Incentives could include tax deferrals, tax breaks or payment of cash-in-lieu options; PAH units - Incentives could include tax deferrals, tax breaks, or payment of cash-in-lieu options | |
| Reduce costs of development of affordable housing | | | | | | |
| Waive permit and development fees; provide municipal tax exemptions; guide organizations in development process and create development guidelines doc for non-market housing | | | | | | |
| Secondary suites | | | | | | |
| Recently implemented new standards; review to see what impacts they've had on development | Explore development of incentive program to encourage new secondary suites | Test feasibility of grant to upgrade existing suites if owner rents to eligible household | | Consider permitting secondary suites as part of construction of duplexes and townhouse developments | Incentivising development of secondary suites with tax deferrals, tax breaks, assessment freezes, homeowner grants, or a modification in parking standards. | Okotoks/Edmonton provide(d) grants to support development |
| Support non-market housing development | | | | | | |
| Create permanent affordable housing coordinator position; create housing corporation; engage with industry to consider financial incentives; reduce regulatory barriers | Prioritize affordable housing applications in the development approval process; recognize affordable housing as goal of City Land Management Strategy; Identify priority locations of non-market/supportive housing | Consider affordable housing for surplus City-owned land or buildings; Review LUB to ensure temporary and permanent modular homes permitted in appropriate areas, allow shared housing in all residential districts | Require affordable housing in all new subdivisions and redevelopment areas where appropriate; Acquire land and units from private sector where appropriate; Facilitate affordable housing partnerships among local stakeholders; Create Town full time affordable housing/social planning position and housing support worker | Produce step by step guide of non-market housing providers; dedicate staff person to support and act as liaison | Incentivise development of affordable housing units; CCHC to investigate alternative programming to meet any gaps where the existing PAH Programs are not currently meeting the need and/or demand for affordable housing or the transition through the housing continuum. | |



Strategy

| City of Grande Prairie | City of Beaumont | City of Lethbridge | Town of Cochrane | City of Nanaimo | Town of Canmore | Other Municipalities |
|--|---|---|------------------|--|--|--|
| Encourage development of family units (3-4-bedroom units) | | | | | | |
| Develop infill policies that support 'missing middle' housing; Review LUB for opportunities to facilitate 'missing middle' development | | MHS targets to fill the current gap: <i>Low-income households</i> - a total of 3,900 units, 85% (3,315) smaller and 15% (585) family-sized <i>Moderate income households</i> - a total of 100 units, 70% (70) smaller and 30% (30) family-sized | | AHS: Develop specific policy to encourage new multi-unit developments to include minimum percentage of 2-/3-bedroom units; parking requirements to reflect access to transit and amenities | | |
| Targets | | | | | | |
| | 15-20% of housing affordable to households earning 80% of regional median income; From 2022-28 annual increase of 60 new market rentals, minimum 25% one-bedroom; overall increase of 75 non-market units; Minimum 15% of new non-market units to be fully accessible, 15% provide social supports; Support 15 youth needing shelter annually | MHS: 15% of all new units be affordable to households with low incomes (30% of these units should be supportive and/or barrier-free); 5% of all new units be affordable to households with moderate incomes (40% of these units should be purpose-built rental units) | | AHS: more than 50% of new residential buildings intended for rental use. More than 70% new residential building permits/ starts in multi-unit dwellings; at least 20% of new starts in ground-oriented units; at least 50% of new starts in apartments; at least 20% of apartments in 2-/3- bedroom units. OCP: Policy - to establish targets for social housing. | | <i>Ucluelet</i> requires 15-20% of new multi family units in new development to be affordable <i>City of Burnaby</i> requires new development in CDs to supply 20% of single-level units as adaptable in new market, non-market, multi-family developments which have interior corridor or exterior passageways to access the units <i>Township of Langley</i> requires adaptable design features in at least 5% of all new single-family, rowhouse and townhouse units and 10% of all new apartment units |
| Short-Term Vacation Rentals | | | | | | |
| | | | | Restrict short-term rentals to dwelling units where the owner is currently residing on the property, either in the main dwelling or the secondary suite; require all short-term rental operators to obtain a business license & display it in all listings; support fair taxation for all types of short term accommodation; ensure that zoning regulations that apply to B&Bs are extended to short-term rentals; Assess the implications of requiring different business licenses for properties located in areas zoned residential vs. commercial; determine an appropriate fine for listing a short-term rental w/out a license; prepare an explanatory guide that outlines short-term rental operator requirements. | Requires business license and applies different tax scheme; specific districts where STRs can be located; requires development permit; no limits on length of stay | <i>Town of Okotoks</i> adopt a policy that addresses the impact of short-term rentals on the rental housing market. <i>City of Victoria</i> Review the Short-term rental policy and proactive enforcement efforts and consider opportunities for directing program revenue to affordable housing. |



Strategy

| City of Grande Prairie | City of Beaumont | City of Lethbridge | Town of Cochrane | City of Nanaimo | Town of Canmore | Other Municipalities |
|------------------------------|------------------|--|------------------|-----------------|--|---|
| Retrofits / repairs | | | | | | |
| | | Ensure proper implementation of the property standards bylaw to ensure rental units, including those in the primary and secondary rental market, meet all health and safety standards. | | | | <p><i>Fort St. John</i> will continue to advocate for and promote funding programs and initiatives to support repairs to affordable and social housing to maintain and increase the retention and quality of housing stock.</p> <p><i>Town of Stony Plain</i> work with community partners to explore and promote funding opportunities for repairs and maintenance of existing affordable housing.</p> |
| Purpose-built rentals | | | | | | |
| | | Examine feasibility of providing a low or no-interest loan to finance the costs for landlords to renovate existing purpose-built rental units to improve accessibility and energy efficiency; Review current municipal taxes and explore the feasibility of providing tax incentives to landlords of purpose-built rental units to upgrade of these rental units; Work with housing partners, including private developers, to identify land which would be suitable for purpose-built rental housing. | | | <p>The Town should work collaboratively with developers and builders that seek to create new market rental units, provided there is some reassurance that there would be some security of tenure. The provision of any financial incentives would trigger the need to consider occupancy restrictions of some sort.</p> <p>Review and consider options for an employee housing program. Could include a partnership between the Town and private employee housing providers.</p> | <p><i>City of Richmond</i> is undertaking a process aimed at increasing the supply of purpose-built market rental. OCP encourages a 1:1 replacement when existing rental housing in multi-unit developments are converted to strata or where existing sites are rezoned for redevelopment.</p> <p><i>Town of Okotoks</i> ensure no net loss of existing purpose-built rental housing through redevelopment by requiring 1:1 replacement of existing rental units through the redevelopment proposal on the subject site; prioritize and accelerate development approval processes for rental housing; reduce or waive application fees for purpose-built rental housing; reduce off-site levies and/or community amenity contributions for purpose built rental housing; Support and work with local agencies, developers, senior governments, and other partners to facilitate the provision of a range of purpose-built rental housing. All new purpose-built rentals shall include a caveat to ensure the units remain rental for a minimum of 25 years.</p> <p><i>City of Victoria</i> incentivizes development of rental housing and look for further opportunities to expedite and simplify development processes for affordable rental housing</p> |



Strategy

| City of Grande Prairie | City of Beaumont | City of Lethbridge | Town of Cochrane | City of Nanaimo | Town of Canmore | Other Municipalities |
|--|------------------|--------------------|------------------|-----------------|---|----------------------|
| Starter homes (e.g., smaller sq ft., low cost, 2-3-bedrooms) | | | | | | |
| Reduce minimum lot size to reduce the cost of properties and increase density. | | | | | <p>Canmore has a goal of creating an inventory of Perpetually Affordable Housing, defined as a range of housing types that shall be maintained as a Canmore resident's permanent primary residence, available to eligible persons at below market purchase prices and rental rates.</p> <p>PAH rental rates shall be established at a minimum of 10% less than the local market rate. PAH households should spend no more than 35% of their gross household income on their housing costs.</p> <p>Incentivize the development of PAH units through tax deferrals, tax breaks, or payment of cash-in-lieu options.</p> <p>Act as a resource for businesses to assist them in setting up their own employee housing assistance programs, which may include a down payment assistance program for potential employees.</p> | |



Strategy

| City of Grande Prairie | City of Beaumont | City of Lethbridge | Town of Cochrane | City of Nanaimo | Town of Canmore | Other Municipalities |
|----------------------------------|------------------|--------------------|------------------|-----------------|--|--|
| Seasonal Employee Housing | | | | | | |
| | | | | | <p>Many employers in Canmore offer staff accommodation. Additionally, a development of community amenity and employee housing was approved in May 2022 as part of an amendment to the Bow Valley Trail Area Redevelopment Plan as well as a smaller development approved in June 2022 for 12 employee housing units above light industrial space</p> | <p><i>Ucluelet</i> use Temporary Use Permits: Private property owners can apply for a fast tracked TEP to allow for an approved campsite for the temporary housing of seasonal workers</p> <p><i>District of Sooke, BC Housing, CMHC, and M'Akola Housing Society</i> partnered together to create modular housing units for both the Housing First Program and market rate units</p> <p><i>Pemberton</i> Suggest allowing new multi-family developments to incorporate lock-off units as accessory uses</p> <p><i>City of Fernie</i> and large employers partner to build housing for short term or seasonal residents - the City and partner would need to enter into a formal housing agreement registered on title.</p> <p>City of Fernie also hosts a web forum for available rental housing</p> <p><i>Salt Spring Island</i> - Local hospital took over a hotel and transformed it into housing. Hotel housed unhoused population, so they built modular homes to move them to.</p> <p><i>Osoyoos Employee Housing Society</i> is partnering with the Osoyoos Indian Band to create housing for seasonal workers – OIB is leasing the land for modular housing</p> |