Housing Assessment Resource Tools (HART)

HART Community Housing Report: Town of Sylvan Lake, Alberta

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Report prepared by the Housing Assessment Resource Tools (HART) at the Peter A. Allard School of Law, the University of British Columbia, 2023.

Executive Summary

The Town of Sylvan Lake had around 495 household in core housing need in 2021, representing 8% of all households examined for core housing need. This housing need is mostly related to unaffordability as around 93% of households (460, see Table 22 on page 33) are in core housing need because they are paying an unaffordable shelter cost relative to their income.

90% of households in housing need had a household income that is less than 50% of the median household income in the Town of Sylvan Lake, which was $93,000 in 2020. Based on their income, these households could afford a shelter cost of no more than $1163 per month in 2020.

Almost 50% of households in housing need are single person households (245, see Table 26 on page 37). These households are also far more likely to be in core housing need than larger-sized households: 16% of all single person households were in core housing need compared to 5% of households with 2-or-more people. In 2021, 47% of single person households in core housing need were seniors, up from 41% in 2016 (Table 29 on page 39), yet seniors living alone only represent 24% of all single person households.

Overall, senior-led households experienced a higher rate of core housing need than the community: 14% of senior-led households vs 8% for the community (Table 36 on page 48). Among those populations that are at higher risk of housing need, single-mother households are most in housing need in the Town of Sylvan Lake, with 18% of single-mother-led households were in housing need in 2021. Renter households were also far more likely to be in core housing need than owner households (15% vs 4% in 2021, Table 31 on page 41).

Single person households were also the fastest growing size of households between 2016 and 2021, growing by 36% compared to 8% for all households with 2-or-more people (Table 10 on page 21). In contrast, the existing housing stock is mostly comprised of larger homes, with only 26% of homes having 2 bedrooms or less (Table 6 on page 18). Most homes are single-detached dwellings (66%, Table 52 on page 60), and the vast majority (90%, Table 53 on page 61) of those single-detached homes have 3-or-more bedrooms.

HART projects that the Town of Sylvan Lake will grow around 28-30% between 2021 and 2031, adding an addition 1795-1925 households. Within this growth, single person households are projected to continue being the fastest growing household size, growing 37% between 2021 and 2031, though more 2-person households are projected to form over that time (705 2-person HHs vs 595 1-person HHs; Table 41 on page 53).

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Glossary of Terms

- **Core Housing Need (CHN)**: Defined by the Canada Mortgage and Housing Corp. (CMHC) as: "Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community."[1]
- **Households examined for Core Housing Need**: A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- **Total Households** or **Total Private Households**: This refers to the universe of households included in HART's data order. The full definition is: "Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings."
- **Vulnerable/Priority Populations**: Canada's National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- **Households (HHs)**: Household refers to 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.
- **Dwellings**: In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. (Full Census definition)
- **Headship rate**: A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when then are responsible for paying the majority of shelter costs associated with the dwelling
- **Census subdivision (CSD)**: A geographic area generally corresponding to a municipality.
- **Census division (CD)**: An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- **Subsidized housing**: In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- **Primary Household Maintainer (PHM)**: The person in the household who pays the shelter costs. (Full Census definition)
- **Area Median Household Income (AMHI)**: HART's custom data order grouped households into categories relative to the community's median household income:
    - **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
    - **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
    - **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
    - **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
    - **High Income:** More than 120% AMHI, approximately 40% of Canadian households.
- **Affordable shelter cost**: HART determines whether housing is affordable or not based on CMHC's benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

[1] https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need

Disclaimers

1. **Core Housing Need and its Limitations**

   HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

   For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

   Other groups that are excluded from measurement include:

   - Non-family HH with at least one HH maintainer aged 15 to 29 attending school.[2]
   - HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).[3]
   - Unsheltered households (in encampments or sleeping rough)
   - Those in emergency homelessness or domestic violence shelters
   - People in any form of congregate housing (long term care homes, rooming houses)
   - Those in illegal apartments

   Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

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[2] These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: Statistics Canada.

[3] For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

2. **Random rounding, suppression and totals**

   When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

3. Effect of CERB

   Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the Canada Emergency Response Benefit (CERB), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

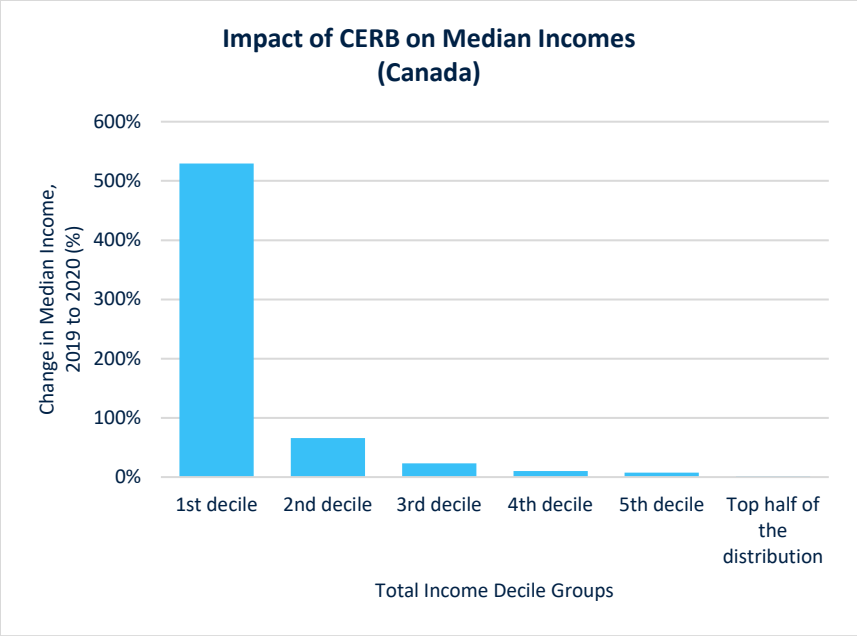

Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 - HART.

Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for Sylvan Lake T (CSD, AB).

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivisions (CSD) that fall within the service region of Innisfail T (CSD, AB), Penhold T (CSD, AB), Red Deer CY (CSD, AB), Sylvan Lake T (CSD, AB), Blackfalds T (CSD, AB), Lacombe CY (CSD, AB), Ponoka T (CSD, AB).

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by Division No.8 (CD, AB). This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations – particularly single-parents, indigenous households, and senior-led households.

Name of Census Geography	Census Geocode	Level of Geography
Division No.8 (CD, AB)	4808	CD
Innisfail T (CSD, AB)	4808008	CSD
Penhold T (CSD, AB)	4808009	CSD
Red Deer CY (CSD, AB)	4808011	CSD
Sylvan Lake T (CSD, AB)	4808012	CSD
Blackfalds T (CSD, AB)	4808029	CSD
Lacombe CY (CSD, AB)	4808031	CSD
Ponoka T (CSD, AB)	4808039	CSD

Table 2: List of geographic regions reviewed.

[maybe add map of relevant regions]

Part 1: Existing Demographics and Housing

Pressure has been slowly building on the housing system, with the problems seen today often linked back to the federal government transferring responsibility of affordable housing to the provinces and territories in 1992.[4] Although this report does not have the space to discuss the complex and interacting elements of the housing system, it would be an oversight to not include a discussion of recent population growth which has a clear and immediate effect on housing demand.

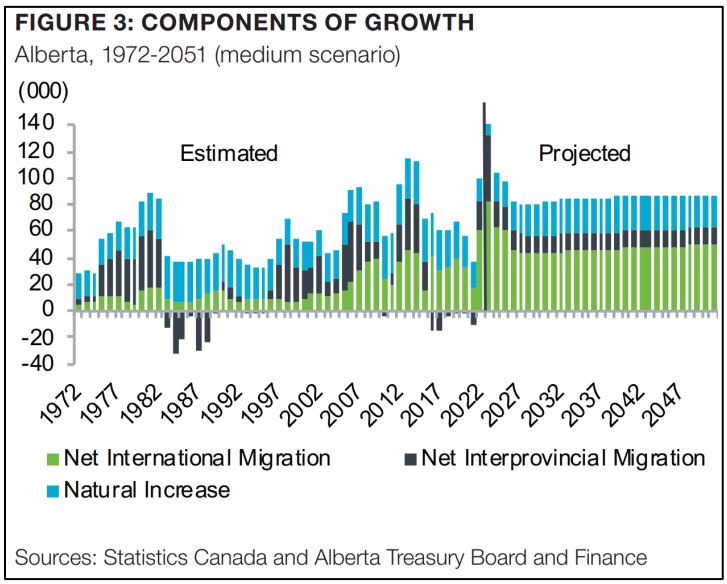

Table 3: Components of population change for Alberta, 1972 to 2051.[5]

According to Alberta's Office of Statistics and Information, Alberta's population grew by a record 4.3% between October 2022 and October 2023, representing about 194,000 people.[6] The year before that

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[4]Carolyn Whitzman and Alexandra Flynn: https://theconversation.com/housing-is-a-direct-federal-responsibility-contrary-to-what-trudeau-said-heres-how-his-government-can-do-better-211082; accessed February 29, 2024.

[5] Alberta population projections 2023-2051: https://open.alberta.ca/opendata/alberta-population-projections-2023-2051-alberta-and-census-divisions-data-tables.

[6] Office of Statistics and Information, Government of Alberta: https://www.alberta.ca/population-statistics; accessed February 29, 2024.

experienced a 2.5% increase. This compares to Canada's growth rate of 3.2% over the same period.[7] About 63% of that growth is from net international migration, 29% from net interprovincial migration, and 8% from natural growth (births minus deaths).

Alberta's population is projected to continue growing too. The Office of Statistics and Information projects an average annual growth rate of 1.5% between 2023 and 2051 (1.8% in census division No. 6), with 55% of net population growth due to international migration and 17% from interprovincial migration. They expect that this growth will be concentrated in the Edmonton-Calgary corridor.

Alongside this population growth is significant growth in the consumer price index (CPI) which tracks the change in prices across a number of goods and services. According to Statistics Canada, the CPI rose 3.9% on an annual average basis in 2023, following a 40-year high increase of 6.8% in 2022 and a 3.4% increase in 2021. Aside from 2022, the annual average increase in 2023 is the largest since 1991.[8]

[7] Statistics Canada. Table 17-10-0009-01 Population estimates, quarterly: https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000901.

[8] Statistics Canada, The Daily: "Consumer Price Index: Annual review, 2023" https://www150.statcan.gc.ca/n1/daily-quotidien/240116/dq240116b-eng.htm; accessed February 29, 2024.

Community Demographic Profile

	Sylvan Lake T (CSD, AB)			
Census Year	2006	2011	2016	2021
Median Age	31.2	31.8	33.1	36.0
Population	10,210	12,327	14,816	15,995
% of population aged 15+	76%	76%	77%	78%
% of population aged 65+	7%	6%	8%	11%

Table 4: Demographic profile – Sylvan Lake T (CSD, AB).

The Town of Sylvan Lake has grown significantly over the last 15 years, from around 10,000 in 2006 to around 16,000 in 2021 (Table 4). This representing an annual growth rate of almost 4% over that time period, though growth was faster between 2006 and 2016 than 2016 and 2021 which grew around 1.6% per year.

The median age has also risen over that time, which is the case in many parts of Canada. In 2021, 11% of the population were seniors, up from 7% in 2006. At the same time, children under age 15 have accounted for a relatively consistent share of the population – 14% in 2006 and 12% in 2021. Figure 2 helps to visualize the shifting demographics by plotting the number of people by age group for the last 4 census years. The corresponding table of population by age group is available in Appendix A (Table 49).

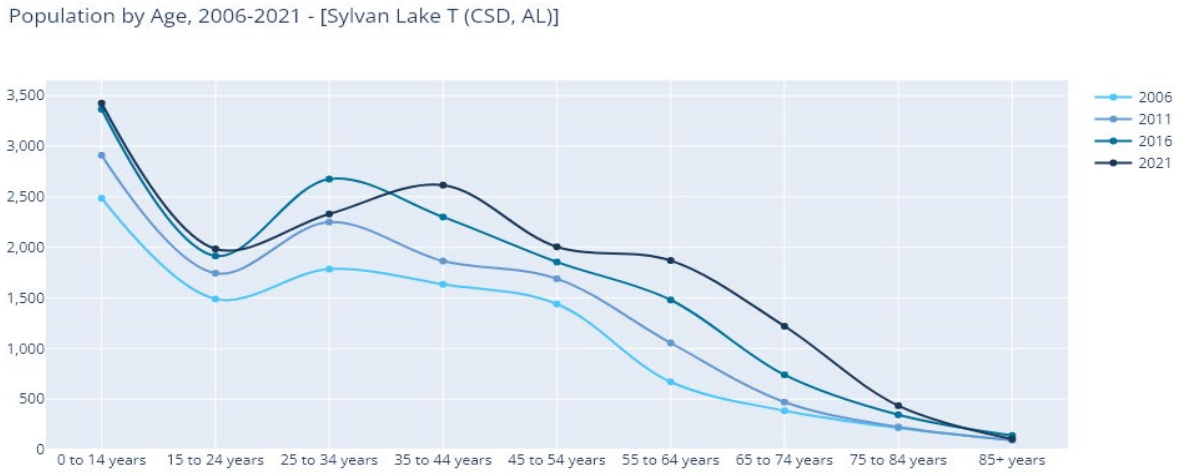

Figure 2: Population by age from 2006 to 2021 in Sylvan Lake T (CSD, AB)

The headship rate can be an interesting metric for connecting demographic changes with a community's housing needs as it represents the fraction of individuals who lead a household, named "Primary Household Maintainers" by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

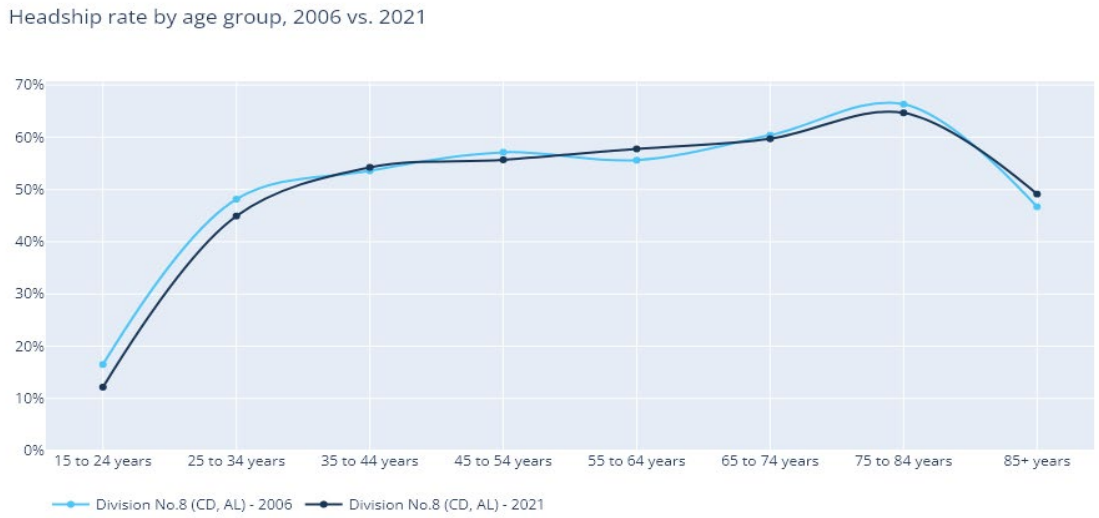

Figure 3: Headship rate by age groups - 2006 vs. 2021.

Figure 3 plots the headship rate by age in 2006 compared to 2021 for the region around, and including, the Town of Sylvan Lake as represented by the census division No. 8 (also see Table 50 in Appendix A for data on both the census division and the Town of Sylvan Lake census subdivision). Compared to 2006, 2021 has a lower headship rate among people under the age of 35. This shift suggests that household formation has been suppressed somewhat for younger people as fewer are the primary maintainer of their own household.

The differences in the older age groups appear less significant since the lower headship rate among 45-54 year-olds is roughly matched by an increase in the 55-64 year-old group between 2006 and 2021. Likewise, the headship rate decreased among 75-84 year-olds but increased among people age 85 or older.

This lower headship rate among young people could mean many things. All else equal, it could reflect the fact that housing has become less affordable for younger people who choose to live with their parents for longer, or are more likely to share accommodation with roommates, which is why it is included in this report. Yet it could also reflect changing cultural norms around living independently versus living in a multi-generational home. We cannot say for sure, but we can say that a growing share of the population in the Sylvan Lake census agglomeration lives in a single-person household while fewer people are living with roommates (Table 5) so the data suggests that living independently is still valued, which, in turn, supports the notion that household formation is being suppressed among younger people.

	Sylvan Lake (CA, AB)		
Census Year	2011	2016	2021
Population	12,650	15,140	16,430
Pop. living with roommates*	650	780	755
Pop. in a one-person HH	990	1,215	1,675
% of pop. living with roommates*	5.1%	5.2%	4.6%
% of pop. in a one-person HH	7.8%	8.0%	10.2%

*Table 5: Population living alone or with roommates (*i.e. a two-or-more person non-census family household) in Sylvan Lake census agglomeration (CA), 2011, 2016, and 2021. Source: Statistics Canada table 98-10-0134-01.*

Profile of Existing Housing Stock – Sylvan Lake T (CSD, AB)

Understanding the characteristics of the dwellings in the community is critical context when assessing housing need for that community. Below, we will look at the age of residential buildings, the building form (e.g. detached home, multi-unit apartment, etc.), and the number of bedrooms in those dwellings. We will look back at this information later when we look at housing need to see where there might be a mismatch between the existing dwellings and what households in need actually need.

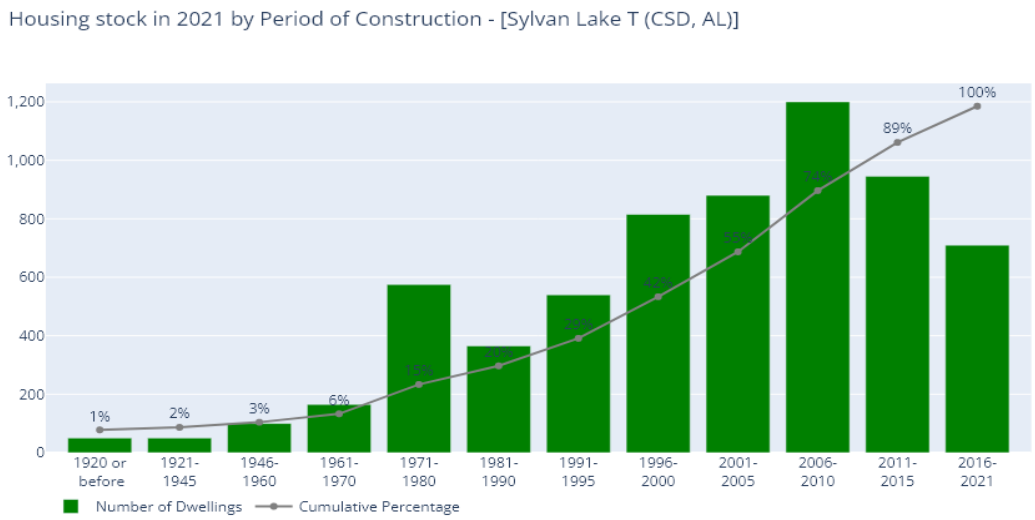

Figure 4: 2021 Housing stock by Period of Construction – Sylvan Lake T (CSD, AB).

When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.

The rate of residential home construction in the Town of Sylvan Lake exploded in the 1970's, adding one and a half dwellings in that decade for every dwelling that existed prior. Construction slowed during the 1980's but recovered during the 1990's and has stayed strong through the last decade. Peak construction took place during 2006-2010 when nearly a quarter of the current housing stock was built in that five year period.

Accordingly, only a small fraction of homes are at nearing their end of useful life. If we assume for simplicity that an average home can stand for 70 years without major repairs, then only around 3% of homes are at risk of dereliction over the next few years.

We can also investigate what types of dwellings were built in each time period. As seen in Figure 5 (and Table 52 in Appendix A) the majority of residential dwellings have consistently been single family detached houses. Yet there has also been consistent construction of so-called 'missing middle' housing: around 10-15% of dwellings have been duplexes or low-rise apartment buildings (<5 storeys), and an additional 10-20% have been row housing, semi-detached, or other forms of attached dwelling units. Rounding things out are some moveable dwellings as well as a few high-rise apartment buildings, the later of which added approximately 95 dwellings between 2016 and 2021.

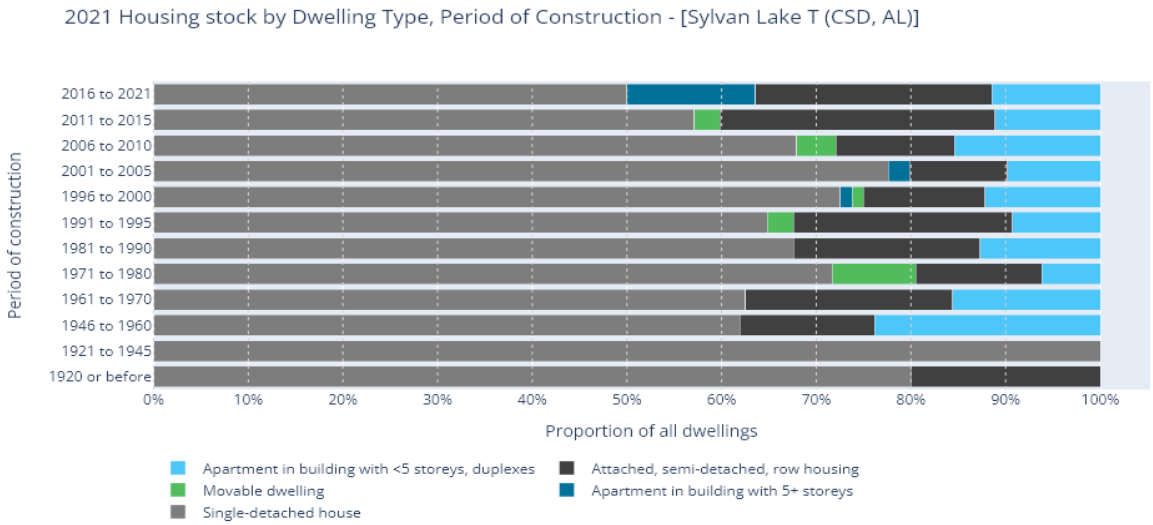

Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – Sylvan Lake T (CSD, AB).

Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Sylvan Lake T (CSD, AB). groups all current dwellings by their building form and number of bedrooms. It's immediately clear that the majority are single-detached dwellings, and that the vast majority (90%) of single-detached homes have 3-or-more bedrooms (see Table 53 in Appendix A for data). Accordingly, the current housing stock is mostly comprised of larger homes, with 33% having 3 bedrooms and 42% having 4-or-more bedrooms, which means only 26% of homes have 2 bedrooms or less (Table 6).

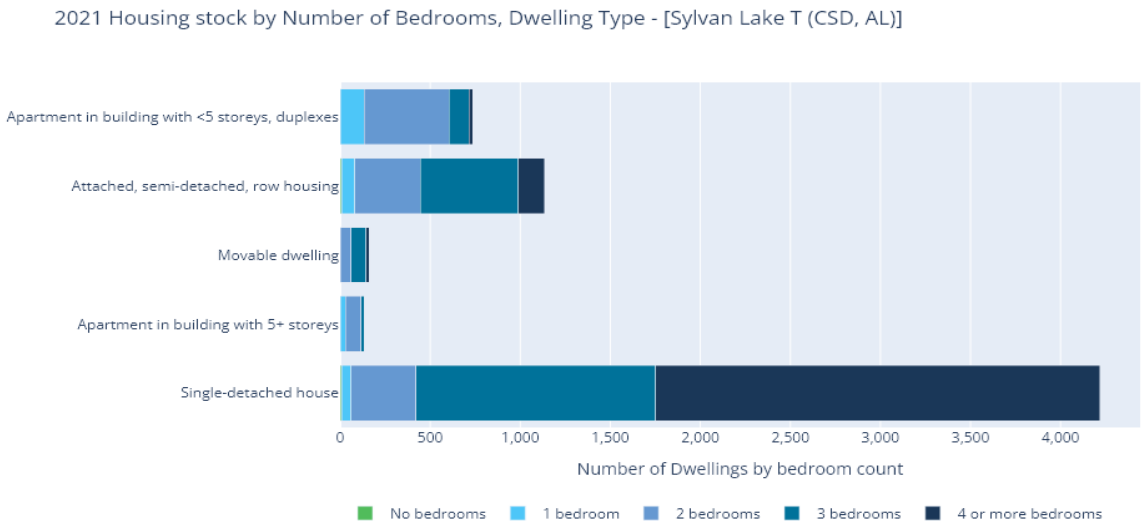

Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Sylvan Lake T (CSD, AB).

Current Housing Stock by Number of Bedrooms – Sylvan Lake T (CSD, AB)		
Dwelling Size	**# of Dwellings**	**% of Total**
No bedroom (studio)	20	0.3%
1 bedroom	285	4.5%
2 bedrooms	1,340	21.0%
3 bedrooms	2,090	32.7%
4+ bedrooms	2,650	41.5%
Total	6,385	100.0%

Table 6: Number of dwellings by number of bedrooms, 2021. Sylvan Lake T (CSD, AB).

Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).[9] Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

Households by Income – Sylvan Lake T (CSD, AB)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	$77,500 (2005$)	$99,000 (2015$)	$93,000 (2020$)		
Very Low	<20% of AMHI	210	225	175	7%	-22%
Low	21-50%	530	915	1,045	73%	14%
Moderate	51-80%	675	1,005	1,320	49%	31%
Median	81-120%	880	1,270	1,450	44%	14%
High	>120%	1,365	2,185	2,380	60%	9%
Total		3,655	5,605	6,375	53%	14%

Table 7: Change in number of households by income in 2006, 2016, and 2021 – Sylvan Lake T (CSD, AB).

The number of households living in the Town of Sylvan Lake increased dramatically between 2006 and 2016, growing over 50% (Table 7). Across this period, growth was strongest in the Low and High income groups at 73% and 60% respectively, though the more interest statistic is the much lower rate of growth in the Very Low income category – only 7%. All the more so because the median household income grew

[9] Read more about our income categories in our HNA Methodology document on our website: https://hart.ubc.ca/housing-needs-assessment-tool/

significantly over that period, increasing the upper limit of the Very Low income category from an annual income of $15,500 to almost $20,000.

The number of households continued to grow between 2016 and 2021, though at a slower pace than the previous 10 years. In this period, the number of Very Low income households decreased by nearly a quarter, although there is reason to believe that much of this shift can be attributed to government transfers in 2020, like CERB, that significantly, and temporarily, raised the income of the lowest income households that year (see the Disclaimers section, point 3, for more discussion on this). If we condense our income groups into above- and below-80% of median, we do see a higher nominal and proportional growth in lower income households from 2016 to 2021 (Table 8).

Households by Income	Sylvan Lake T (CSD, AB)			
Census Year	2016	2021	# Change (2021 less 2016)	% Change
Equal to & Under 80% AMHI	2,145	2,540	395	18%
Over 80% AMHI	3,455	3,830	375	11%
Total	5,605	6,375	770	14%

Table 8: Change in number of households by income (under/over 80% of AMHI) for 2016 and 2021 – Sylvan Lake T (CSD, AB)

The only income category to grow faster than the overall community was Moderate income households, growing by 31% compared to 14% for all households. Overall, the distribution of households by income in the Town of Sylvan Lake is similar to Alberta in 2021 with a slightly lower median household income (Table 9).

Distribution of Households by Income in 2021		
Income Categories	**Sylvan Lake T (CSD, AB)**	**Alberta**
AMHI	$93,000 (2020$)	$96,000 (2020$)
Very Low	3%	3%
Low	17%	16%
Moderate	19%	21%
Median	22%	23%
High	39%	37%
Total	100%	100%

Table 9: Distribution of households by income in 2021, Sylvan Lake T (CSD, AB) and the Province of Alberta.

Households by Household Size

Households by Household Size – Sylvan Lake T (CSD, AB)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 person	685	1,180	1,605	72%	36%
2 persons	1,170	1,945	2,195	66%	13%
3 persons	700	1,045	1,070	49%	2%
4 persons	700	950	975	36%	3%
5+ persons	395	485	530	23%	9%
Total	3,655	5,605	6,375	53%	14%

Table 10: Change in number of households by household size between 2006, 2016, and 2021 – Sylvan Lake T (CSD, AB).

Like many places in Canada, the Town of Sylvan Lake has seen 1 person-sized households grow decidedly faster than larger households. Between 2006 and 2016, the number of 1-person households grew by 72%, compared to 53% for the whole community. 2-person households also grew above the community average at 66%.

This trend continues between 2016 and 2021, with 1-person households growing by 36%, the only category growing faster than the community's average of 14%. As of 2021, 2-person households form the largest single category, as was the case in 2006 and 2016, representing 34% of all households. When combined with 1-person households, who represent a quarter of all households, households with only 1 or 2 people represent 60% of all households in the Town of Sylvan Lake – a notable contrast with the existing housing stock where 75% of homes have 3 or more bedrooms (see Table 6).

We can add a further disaggregation to this analysis by including the age of the primary household maintainer which, in 1-person households, gives us the age of the sole household member. Table 11 aims to provide a profile of new 1-person-sized households by looking at the change in the number of 1-person households between 2016 and 2021. It splits that change out by age of the household member and their income.

We see that about a third of net new 1-person households are seniors, with almost no change in the number of youth living alone. Seniors living alone accounted for almost a quarter of all single-person households in 2021 (Table 13), and based on the growth between 2016 and 2021 we would expect this to be higher at the next census. Those net new seniors living alone tend to have a Moderate (51%) or Low

(41%) income, though, among all seniors living alone in 2021 most have a Low income (57%, see Table 12) meaning they could afford a monthly shelter cost between $466 and $1163 in 2020 (see Table 62 for affordable shelter costs by income in 2021).

Change in number of 1-person HHs between 2016 and 2021 - Sylvan Lake T (CSD, AB)						
	Income					
Age of household member	Very Low	Low	Moderate	Median	High	**Total**
24 years old and under	0	5	0	0	0	**5**
25 to 64 years old	-25	150	120	25	-15	**275**
65 years old and older	10	60	75	15	0	**145**
Between 65 and 85	10	55	70	15	0	**130**
85 and older	0	5	0	0	0	**10**
Total	**-15**	**215**	**195**	**40**	**-15**	**425**

Table 11: Change in number of 1-person-sized households between 2016 and 2021, by age of household member and income - Sylvan Lake T (CSD, AB). Note that totals may not match the sum of categories due to random rounding applied to each data point.

We cannot identify the average age of the members of households, but we can identify the age of the primary household maintainer to attempt to better understand the growth of single person households. Table 13 compares the distribution of households by the age of the primary household maintainer, comparing single person households against all households. Indeed, we see that senior-led households represent 17% of all households, rather less than their share of single person households where they represent 24% of households.

1-person HHs in 2021 - Sylvan Lake T (CSD, AB)						
	Income					
Age of household member	Very Low	Low	Moderate	Median	High	**Total**
24 years old and under	0	40	0	0	0	65
25 to 64 years old	80	370	355	255	135	1160
65 years old and older	35	215	105	15	0	380
Between 65 and 85	35	185	100	15	0	335
85 and older	0	35	0	0	0	40
Total	115	625	460	270	135	1605

Table 12: Number of 1-person-sized households in 2021, by age of household member and income - Sylvan Lake T (CSD, AB). Note that totals may not match the sum of categories due to random rounding applied to each data point and suppression of values of 10 or less.

HHs by age of Primary HH Maintainer 2021 - Sylvan Lake T (CSD, AB)				
Age of household member	1-person HHs	% of Total	All HHs	% of Total
24 years old and under	65	4%	270	4%
25 to 64 years old	1160	72%	5035	79%
65 years old and older	380	24%	1070	17%
Between 65 and 85	335	21%	1005	16%
85 and older	40	2%	65	1%
Total	1605	100%	6375	100%

Table 13: Number of households by the age of the primary household maintainer – 1-person households and all households, 2021; Sylvan Lake T (CSD, AB).

Households by Tenure, Subsidized Housing

In 2021, about two-thirds of households in the Town of Sylvan Lake owned their dwelling with the other third renting. This is similar to the distribution across Canada, although it represents a significant change from how things were in the Town of Sylvan Lake. In 2006, only 23% of households rented their dwelling, but the number of renter households nearly doubled between 2006 and 2016, and has continued to grow through 2021.

	Sylvan Lake T (CSD, AB)		
Census Year	2006	2016	2021
Owner HHs	2,810	4,025	4,330
Renter HHs	850	1,580	2,045
% Owner	77%	72%	68%
% Renter	23%	28%	32%

Table 14: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Sylvan Lake T (CSD, AB)

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

There were only 45 households in subsidized housing in 2021, down from 55 in 2016. These 45 households represent only 2% of all renter households, and less than one percent of all households.

	Sylvan Lake T (CSD, AB)	
Census Year	2016	2021
Renter HHs in Subsidized Housing	55	45
Renter HHs not Subsidized	1,530	1,995
% Renters in Subsidized Housing	3%	2%

Table 15: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Sylvan Lake T (CSD, AB).

Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred. Table 16 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs").

We see that the total number of households increased between 2016 and 2021 by 14%, so that would be the benchmark by which to compare changes within each shelter cost category. The two categories that did not match that growth were dwellings affordable to Very Low incomes and those affordable to Moderate income households. The loss of dwellings affordable to Very Low income households is the more significant change of the two, representing a loss of around one-third of such homes. This is also significant in the sense that these homes were affordable to most households and may be viewed as the last option for households who would be unable to afford their shelter if such homes did not exist. As of 2021 there are still more homes affordable to Very Low income households than there are Very Low income households (420 and 175 households respectively), but this will be something to monitor, especially when data from the 2026 census becomes available.

Total HHs by Actual Shelter Cost – Sylvan Lake T (CSD, AB)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	**2016** (AMHI = $99,000)	**2021** (AMHI = $93,000)	**2016**	**2021**	**%Δ 2016-2021**
Very Low	< $495	< $465	635	420	-34%
Low	$496-$1,238	$466-$1,163	1,155	1,415	23%
Moderate	$1,239-$1,980	$1,164-$1,860	2,495	2,570	3%
Median	$1,981-$2,970	$1,861-$2,790	1,125	1,595	42%
High	> $2,970	> $2,790	195	375	92%
Total			**5,605**	**6,375**	**14%**

Table 16: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Sylvan Lake T (CSD, AB).

We can further explore how actual shelter costs and incomes differ between owner and renter households in 2021.

This data is only available for areas defined as census metropolitan areas (CMA) or a census agglomerations (CA) but luckily Sylvan Lake is large enough to form a CA. Do note that the geographic area of the Sylvan Lake CA covers multiple census subdivisions – specifically: Sylvan Lake T, Norglenwold SV, and Jarvis Bay SV – so there are a few more households in this data than just those in the Sylvan Lake T CSD.

We had seen in Table 7 above that the median income in the Town of Sylvan Lake was $93,000 per year in 2021. Table 17 below allows us to disaggregate that to see that owner HHs have a median income of $107,000 compared to a median of $66,000 for renter households. We can compare this median income against the median shelter cost paid by these groups of households, seeing that the median owner household paid a median shelter cost of $1760 per month while the median renter paid $1260 per month.

The data allows us to disaggregate owner and renter households one step more to identify owners with or without mortgages, and renters who are in subsidized housing or not. Again, we see a significant difference in median income and shelter cost for each group. Owners with a mortgage have a 63% higher median salary than those without a mortgage but also have shelter costs that are 314% greater.

Although it's not surprising that owners without a mortgage have lower shelter costs than those with, it is surprising that they have a lower median shelter cost than renters in subsidized housing ($650/m vs $830/m) who have a median income less than $25,000 per year – almost a third as much as owners without a mortgage.

Now what if we just looked at households who were paying more than 30% of their income on shelter?

The bottom half of Table 17 contains that information. There are around 1550 such households, out of a total of 6,620 private households in the Sylvan Lake CA. These households have a significantly lower median income - $42,400 compared to $93,000 – as well as a greater median shelter cost - $1700/m compared to $1590/m for all households.

It's intuitive that lower incomes would lead to a household having an unaffordable shelter cost, and certainly the income for a given household can fluctuate from year to year while their shelter cost is less likely to fluctuate significantly. We can safely assume that some of the 1550 households with an unaffordable shelter cost in 2021 had an unusually low income that year and were never really at risk of losing their home, but the median household that has an income of $42,400 per year would not be able

to afford it's $1700 per month shelter cost for long without some wealth. That median household can only afford $1060 per month, leaving a gap of $640 each month that amounts to $7,680 over 12 months.

Sylvan Lake (Census Agglomeration, AB) – 2021				
	# of HHs	Median Income ($/year)	Median Shelter Cost ($/month)	Affordable Shelter Cost based on income ($/month)
All HHs	6,620	$93,000	$1,590	$2,325
Owner HHs	4,550	$107,000	$1,760	$2,675
With mortgage	3,325	$119,000	$2,040	$2,975
Without mortgage	1,225	$73,500	$650	$1,837
Renter HHs	2,070	$66,000	$1,360	$1,650
In subsidized housing	55	$24,600	$830	$615
Not in subsidized housing	2,015	$67,500	$1,370	$1,687
All HHs spending 30% or more of income on shelter costs	1,550	$42,400	$1,700	$1,060
Owner HHs	825	$52,400	$2,000	$1,310
With mortgage	720	$54,800	$2,100	$1,370
Without mortgage	105	$16,600	$640	$415
Renter HHs	725	$36,400	$1,400	$910
In subsidized housing	30	-	-	-
Not in subsidized housing	695	$36,800	$1,410	$920

Table 17: Median household income and median shelter cost by tenure – Sylvan Lake CA, 2021. Affordable shelter cost calculated as 30% of median income divided by 12 months. Source: Statistics Canada Table: 98-10-0253-01.

This data helps to illustrate how quickly an unaffordable shelter cost can lead to homelessness depending on the household's wealth and access to affordable shelter. Statistics Canada estimates how many households are on a waiting list for social and affordable housing using data from the Canadian Housing Survey. The results are only available at the provincial level, not the regional or municipal, but it shows that about one-third of all households on a waiting list in Alberta have been waiting more than two years (Table 18). Unfortunately, we do not have data to assess what happens to households during that wait.

Households on a waiting list for social and affordable housing – Alberta – 2021			
	HHs on a waiting list	HHs on waiting list for less than two years	HHs on waiting list for more than two years
All HHs	10,200	6,700	3,500
Owner HHs	2,600	2,300	300
Renter HHs	7,600	4,400	3,200
In subsidized housing	6,400	3,800	2,600
Not in subsidized housing	1,200	600	600

Table 18: Households on a waiting list for social and affordable housing and length of time on waitlist – Alberta, 2021.

Source: Statistics Canada Table 46-10-0058-01.

Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.

Note on Private Households vs Households Examined for Core Housing Need

Nearly all of the households reported in Part 1 of this report are the "full universe" of private households included in HART's census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 19 below for example, the Town of Sylvan Lake had about 130 private households that were not examined for CHN in 2021.

	Sylvan Lake T (CSD, AB)	
Census Year	2016	2021
Total – Private HHs	5,605	6,375
HHs Examined for CHN	5,430	6,245
HHs in CHN	530	495
% of HHs in CHN	10%	8%

Table 19: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Sylvan Lake T (CSD, AB)

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in CHN regardless of their housing circumstances. Attending school is considered a transitional phase by CMHC and low incomes earned by student households are viewed as being a temporary condition.

Core Housing Need by Income/Affordability

In this section we will look at households in CHN, disaggregated by income. Housing need is often measured as housing affordability, such that households who are paying more than they can afford can be said to be in housing need. What is "affordable" for a given household theoretically depends on a few things, but the most common way to measure affordability is by looking at the share of a given household's income that is put towards paying for shelter. What percentage of income, and what definition of income, to use to determine affordability is different across the world, but there is a clear connection between a household's income and their ability or inability to pay for adequate shelter.

Canada's measure of Core Housing Need says that a household is unable to afford their shelter if that shelter cost consumed 30% or more of their pre-tax income. Some social and affordable housing programs in Canada use a "rent-geared-to-income" approach that sets rent for the household as a fixed percentage of their actual income to ensure that the rent is affordable to each household in the program. Accordingly, it is important for a community to understand how many households are earning a given income, and how income is connected with housing need, in order to effectively address this need.

Core Housing Need by Income/Affordability - Division No.8 (CD, AB)				
	2016		2021	
Income	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Very Low	915	79%	875	82%
Low	5,945	46%	5,005	36%
Moderate	685	5%	770	5%
Median	140	1%	115	1%
High	25	0%	0	0%
Total	7,710	10%	6,765	9%

Table 20: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Division No.8 (CD, AB).

Starting with the census division that include the Town of Sylvan Lake and the City of Red Deer, among others, Table 20 shows that the overall rate of CHN in 2021 was 9%. This is down from 10% in 2016. In both years there is a clear relationship between CHN and income that we also see in most of Canada:

first, that the majority of households in CHN have a Low income, and second, that Very Low income households are most likely to be in CHN.

In 2021, there were 6,765 households in CHN in the region, and 74% of those had a Low income, representing 36% of all Low income households who were assessed for CHN. There were also 875 Very Low income households in CHN, which represents 82% of households with such an income. The rate of CHN drops considerably once a household's income is over 50% of median (which represents the upper limit of the Low income category). Only 5% of Moderate income households, who earn between 51-80% of median, are in CHN, amounting to 770 households. The remaining 115 households in CHN have a Median income and form 1% of all Median income households.

The story was similar in 2016, with the major difference being a significantly higher rate of CHN among Low income households of 46% (compared to 36% in 2021) that led to there being 15% more households in CHN in 2016 than in 2021. Due to the effect that government transfers had on incomes used as part of the 2021 census, the higher rate of CHN among Low income households in 2016 is probably closer to reality than the 2021 rate due to the close connection between income and CHN.

The data on CHN by income at the municipal level is spread out over three tables below – the first looks at the Town of Sylvan Lake in 2016 and 2021. The next two look at 6 neighboring municipalities in 2016 and then in 2021. Specifically, Penhold, Innisfail, Blackfalds, and Ponoka, along with two cities: the nearby Red Deer, which represents the largest population centre in the region, and the City of Lacombe further to the north.

Core Housing Need by Income/Affordability – Sylvan Lake T (CSD, AB)				
	2016		2021	
Income	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Very Low	50	71%	75	88%
Low	480	54%	370	37%
Moderate	0	0%	45	3%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	530	10%	495	8%

Table 21: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Sylvan Lake T (CSD, AB).

Like the region, the Town of Sylvan Lake saw a decrease in CHN between 2016 and 2021 from 10% to 8%. This decrease was driven by Low income households where the rate of CHN fell from 54% to 37%, representing about 90 fewer households in CHN. This drop was offset somewhat by an increase in CHN among Very Low or Moderate income households, rising by around 25 and 45 households respectively.

The reader may recall from Table 7 that there were 175 Very Low income households in 2021, and wonder why 88% of Very Low income HH are in CHN when there are only 75? We mentioned above that there is a slight different between Private Households and Households Examined for CHN (Table 19) but this difference is actually much greater among Very Low income households. Table 22 looks at each different measure of household disaggregated by income to help clarify this apparent inconsistency.

2021 Households by Income - Sylvan Lake T (CSD, AB)					
Income	**Total HHs**	**HHs examined for CHN**	**HHs in CHN**	**HHs in CHN - for Affordability only**	**HHs in CHN - for Affordability and Adequacy***
Very Low	175	85	75	70	0
Low	1,045	1,010	370	320	25
Moderate	1,320	1,320	45	40	0
Median	1,450	1,450	0	0	0
High	2,380	2,380	0	0	0
Total	6,375	6,245	495	430	30

Table 22: Private households, households examined for core housing need, households in core housing need, and households in core housing need for affordability only, in 2021 – Sylvan Lake T (CSD, AB).

**Core Housing Need defines Adequacy as a dwelling in need of major repairs, like defective plumbing or wiring.*

Table 22 also adds another data point that can help us understand housing need in the Town of Sylvan Lake. We mentioned at the start of Part 2: Existing Housing Need in 2021 above that CHN measures dwellings for suitability, adequacy, and affordability. HART's data allows for us to see why a household is in CHN – whether is was for being unsuitable, inadequate, unaffordable, or for more than one. Above, Table 22 identifies how many households are in CHN due to affordability since we can see that this represents that vast majority (87%) of all households in CHN.

Comparing CHN in the Town of Sylvan Lake against some neighboring towns and cities (Table 23 &Table 24), we see many similar patterns: CHN was lower in 2021 than 2016 in most towns; most households in CHN have a Low income; and Very Low income households are most likely to be in CHN.

Blackfalds is unusual in that CHN was higher in 2021 than 2016, but it was also extremely low in 2016 (3%). Across the 6 neighboring municipalities, only Red Deer has Moderate income households in CHN. This is not unusual for a city the size of Red Deer (third largest in Alberta) and overall the rate of CHN in Red Deer is below the Canadian average (9% vs 10% for Canada).

You can see what the median incomes were in each community in Appendix A, along with the income ranges and affordable shelter cost for each income group (Table 54-Table 61).

2016 Core Housing Need by Income/Affordability – Neighboring Municipalities												
	Penhold T (CSD, AB)		Red Deer CY (CSD, AB)		Innisfail T (CSD, AB)		Blackfalds T (CSD, AB)		Lacombe CY (CSD, AB)		Ponoka T (CSD, AB)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	HHs in CHN	% in CHN	HHs in CHN
Very Low	0	0%	530	82%	30	100%	30	86%	50	100%	40	80%
Low	15	9%	3,735	54%	190	31%	70	19%	275	33%	190	33%
Moderate	0	0%	420	6%	0	0%	0	0%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	30	2%	4,680	12%	225	7%	105	3%	335	7%	235	8%

Table 23: Households in core housing need, and the rate of core housing need, by income in 2016 – Innisfail T (CSD, AB), Penhold T (CSD, AB), Red Deer CY (CSD, AB), Blackfalds T (CSD, AB), Lacombe CY (CSD, AB), Ponoka T (CSD, AB).

2021 Core Housing Need by Income/Affordability – Neighboring Municipalities												
	Penhold T (CSD, AB)		Red Deer CY (CSD, AB)		Innisfail T (CSD, AB)		Blackfalds T (CSD, AB)		Lacombe CY (CSD, AB)		Ponoka T (CSD, AB)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	HHs in CHN	% in CHN	HHs in CHN
Very Low	20	100%	420	82%	20	100%	15	50%	60	100%	30	100%
Low	25	11%	3,000	43%	95	16%	135	28%	290	35%	100	16%
Moderate	0	0%	325	4%	0	0%	0	0%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	45	3%	3,745	9%	115	3%	150	4%	355	7%	130	4%

Table 24: Households in core housing need, and the rate of core housing need, by income in 2021 – Innisfail T (CSD, AB), Penhold T (CSD, AB), Red Deer CY (CSD, AB), Blackfalds T (CSD, AB), Lacombe CY (CSD, AB), Ponoka T (CSD, AB).

Core Housing Need by Household Size

We saw in Part 1*: Existing Demographics and Housing* that 1-person households are the fastest growing size of household, although in the Town of Sylvan Lake 2-person households were more numerous in 2021. Still, the growth of 1-person households has some implications for housing need since we will see below that these households are significantly more likely to be in CHN than larger households.

Core Housing Need by Household Size - Division No.8 (CD, AB)				
	2016		2021	
HH Size	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
1 p.	3,705	21%	3,835	18%
2 p.	1,950	7%	1,505	5%
3 p.	1,020	9%	675	6%
4 p.	575	5%	435	4%
5+ p.	450	7%	315	5%
Total	7,710	10%	6,765	9%

Table 25: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Division No.8 (CD, AB).

In the region around the Town of Sylvan Lake, defined in the census as Division No. 8, the majority of households in CHN are single person households. In both 2016 and 2021, these households were twice as likely to be in CHN than the community average: 21% vs 10% in 2016, and 18% vs 9% in 2021. In 2021, the next highest rate of CHN was among 3 person-sized households, but only 6% of these households were in CHN.

These patterns were also apparent in the Town of Sylvan Lake: single person households were twice as likely to be in CHN than the community in both 2016 and 2021 (20% vs 10% in 2016, 16% vs 8% in 2021), and represent the around half of all households in CHN in 2021. By comparison, only 5% of 2-person households were in CHN in 2021, meaning single person households were more than three times as likely to be in CHN.

In 2016, 3-person households saw a rate of CHN of 13%, above the community average of 10%, but this fell to 7% in 2021 to be experiencing CHN at a rate similar to other households with more than one person.

Core Housing Need by Household Size – Sylvan Lake T (CSD, AB)				
	2016		2021	
HH Size	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
1 p.	220	20%	245	16%
2 p.	125	7%	100	5%
3 p.	135	13%	75	7%
4 p.	35	4%	45	5%
5+ p.	0	0%	35	7%
Total	530	10%	495	8%

Table 26: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Sylvan Lake T (CSD, AB).

Comparing the Town of Sylvan Lake to those neighboring municipalities, we see that single person households are the highest in CHN of any sized household by a wide margin in all municipalities we examined. In 2021, the rate of CHN in single person households was at least twice as high as the community average in each municipality. Outside of those 1-person households, there does not appear to be a clear relationship between household size and CHN. Although Red Deer is the only other municipality to have CHN among households with 5-or-more people, we expect that this is largely a reflection of the small number of 5+ person-sized households that have too few households in CHN to escape confidentiality suppression.

2016 Core Housing Need by HH Size – Neighboring Municipalities												
	Penhold T (CSD, AB)		Red Deer CY (CSD, AB)		Innisfail T (CSD, AB)		Blackfalds T (CSD, AB)		Lacombe CY (CSD, AB)		Ponoka T (CSD, AB)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	HHs in CHN	% in CHN	HHs in CHN
1 p.	0	0%	2,310	23%	135	16%	0	0%	185	18%	125	13%
2 p.	0	0%	1,135	8%	50	4%	20	2%	80	5%	55	5%
3 p.	0	0%	625	10%	30	7%	30	4%	25	3%	20	5%
4 p.	0	0%	325	6%	0	0%	25	4%	30	4%	25	7%
5+ p.	0	0%	285	9%	0	0%	0	0%	0	0%	0	0%
Total	30	2%	4,680	12%	225	7%	105	3%	335	7%	235	8%

Table 27: Households in core housing need, and the rate of core housing need, by household size in 2016 – Innisfail T (CSD, AB), Penhold T (CSD, AB), Red Deer CY (CSD, AB), Blackfalds T (CSD, AB), Lacombe CY (CSD, AB), Ponoka T (CSD, AB).

2021 Core Housing Need by HH Size – Neighboring Municipalities												
	Penhold T (CSD, AB)		Red Deer CY (CSD, AB)		Innisfail T (CSD, AB)		Blackfalds T (CSD, AB)		Lacombe CY (CSD, AB)		Ponoka T (CSD, AB)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	HHs in CHN	% in CHN	HHs in CHN
1 p.	25	9%	2,275	20%	65	7%	60	9%	220	18%	85	8%
2 p.	20	4%	720	5%	20	2%	35	3%	60	3%	35	3%
3 p.	0	0%	350	6%	0	0%	25	3%	45	6%	0	0%
4 p.	0	0%	235	4%	15	4%	20	3%	20	3%	0	0%
5+ p.	0	0%	155	5%	0	0%	0	0%	0	0%	0	0%
Total	45	3%	3,745	9%	115	3%	150	4%	355	7%	130	4%

Table 28: Households in core housing need, and the rate of core housing need, by household size in 2021 – Innisfail T (CSD, AB), Penhold T (CSD, AB), Red Deer CY (CSD, AB), Blackfalds T (CSD, AB), Lacombe CY (CSD, AB), Ponoka T (CSD, AB).

Focusing on those 1-person households in CHN, we can examine how the data looks when we take age into account (Table 29). Seniors living alone who were in CHN represent a disproportionately high share of 1-person households in CHN in 2021. 47% of single person households in CHN were seniors, though they represent only 24% of all 1-person households (Table 13). The number of youth's (under age 25) living alone in CHN dropped from 15 to zero between 2016 to 2021, although due to data suppression that zero just means there were 10 or fewer such households, so we can say that there were fewer youths living alone in CHN but cannot confidently say how many fewer.

1-person HHs in CHN – Sylvan Lake T (CSD, AB)					
	2016		2021		2016 to 2021 % Change
Age of household member	**HHs in CHN**	**% of Total**	**HHs in CHN**	**% of Total**	
24 years old and under	15	7%	0	0%	-100%
25 to 64 years old	115	52%	130	53%	13%
65 years old and older	90	41%	115	47%	28%
Between 65 and 85	80	36%	100	41%	25%
85 and older	0	0%	0	0%	-
Total	**220**	100%	**245**	100%	11%

Table 29: 1-person households in core housing need by age of household member: 2016 and 2021; Sylvan Lake T (CSD, AB).

Core Housing Need by Tenure

Across Canada, there is a clear and consistent gap in housing need between households who own their dwelling and those who rent: that renter households are far more in housing need than owners. Both the Town of Sylvan Lake and the surrounding region show this same trend (Table 30 & Table 31).

In the 2021 census, 15% of renters in the Town of Sylvan Lake were in CHN compared to 4% of owners. Both rates are a bit less than those in the region (18% and 5% respectively). For renters, this represents a marked decrease from 2016 when almost a quarter of all renter households were in CHN (24%), while the rate of CHN for owners was unchanged. We saw in Table 17 above that renter households have a lower median household income compared to owners, so it's very possible that the decrease in renter CHN in 2021 can be attributed to CERB and other temporary COVID-era income benefits.

Core Housing Need by Tenure - Division No.8 (CD, AB)				
	2016		2021	
Tenure	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Owner	2,920	5%	2,605	5%
With mortgage	1,930	5%	1,580	4%
Without mortgage	990	5%	1,020	5%
Renter	4,790	24%	4,165	18%
Subsidized	1,055	53%	720	39%
Not subsidized	3,735	21%	3,445	17%
Total	7,710	10%	6,765	9%

Table 30: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Division No.8 (CD, AB). Note, categories may not match totals due to random rounding in data.

We see only a slight difference in CHN between owners with and without mortgages in the region (4% and 5% respectively in 2021), but the Town of Sylvan Lake has a more significant gap. Surprisingly it is owners without a mortgage who were more likely to be in CHN at 8%, while only 3% of owners with a mortgage were in CHN.

We also see that renters in subsidized housing are more likely to be in CHN, which is often seen across Canada. This likely represents the fact that these households tend to have a lower income, which qualifies them for subsidized housing in the first place (Table 17 confirms these households have a median income of $24,600/yr).

Core Housing Need by Tenure – Sylvan Lake T (CSD, AB)				
	2016		2021	
Tenure	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Owner	175	4%	190	4%
With mortgage	125	4%	105	3%
Without mortgage	50	6%	85	8%
Renter	355	24%	305	15%
Subsidized	20	36%	25	56%
Not subsidized	335	23%	280	14%
Total	530	10%	495	8%

Table 31: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Sylvan Lake T (CSD, AB). Note, categories may not match totals due to random rounding in data.

Compared to neighboring municipalities, most show similar patterns to the Town of Sylvan Lake. Renter households are in each case far more likely to be in CHN than owners, although that rate of CHN ranges rom a low of 7% in Ponoka to a high of 20% in Red Deer. There are some other towns where owners without a mortgage experience more CHN than those with a mortgage, but in all cases, there are fewer than 100 such households so random rounding could be skewing the results unpredictably.

2016 Core Housing Need by Tenure – Neighboring Municipalities												
	Penhold T (CSD, AB)		Red Deer CY (CSD, AB)		Innisfail T (CSD, AB)		Blackfalds T (CSD, AB)		Lacombe CY (CSD, AB)		Ponoka T (CSD, AB)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	HHs in CHN	% in CHN	HHs in CHN
Owner	15	1%	1,305	5%	90	4%	55	2%	125	3%	90	4%
-> With mortgage	0	0%	890	5%	55	4%	55	2%	70	3%	60	5%
-> Without mortgage	0	0%	420	5%	40	4%	0	0%	55	4%	30	3%
Renter	0	0%	3,375	26%	130	17%	50	9%	210	20%	145	18%
-> Subsidized	0	-	770	56%	35	35%	0	0%	80	48%	55	44%
-> Not subsidized	0	0%	2,605	22%	95	14%	35	7%	125	14%	95	14%
Total	30	2%	4,680	12%	225	7%	105	3%	335	7%	235	8%

Table 32: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Innisfail T (CSD, AB), Penhold T (CSD, AB), Red Deer CY (CSD, AB), Blackfalds T (CSD, AB), Lacombe CY (CSD, AB), Ponoka T (CSD, AB).

2021 Core Housing Need by Tenure – Neighboring Municipalities												
	Penhold T (CSD, AB)		Red Deer CY (CSD, AB)		Innisfail T (CSD, AB)		Blackfalds T (CSD, AB)		Lacombe CY (CSD, AB)		Ponoka T (CSD, AB)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	HHs in CHN	% in CHN	HHs in CHN
Owner	20	2%	985	4%	35	1%	50	2%	135	4%	75	3%
-> With mortgage	0	0%	635	4%	20	2%	40	2%	60	3%	25	2%
-> Without mortgage	20	9%	350	4%	15	1%	0	0%	75	6%	55	6%
Renter	25	10%	2,760	20%	80	8%	100	12%	220	15%	55	7%
-> Subsidized	0	0%	500	40%	0	0%	0	0%	75	42%	20	16%
-> Not subsidized	25	11%	2,255	18%	70	8%	95	12%	145	12%	35	5%
Total	45	3%	3,745	9%	115	3%	150	4%	355	7%	130	4%

Table 33: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Innisfail T (CSD, AB), Penhold T (CSD, AB), Red Deer CY (CSD, AB), Blackfalds T (CSD, AB), Lacombe CY (CSD, AB), Ponoka T (CSD, AB).

Core Housing Need by Priority Populations

Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.

A description of each population is provided in Appendix D:

The groups included below are intended to align with CMHC's list of priority populations who are more likely to be in housing need due to systemic injustices or other vulnerabilities. Notably we are unable to assess housing need in the census for women and children fleeing domestic violence as well as veterans, and people experiencing homelessness. Also, the 2021 census was the first Canadian census to introduce the concept of gender and make a distinction between sex at birth and gender, though low response rates limit the value of this data at the moment (e.g. only 25 of 6,245 households in the Town of Sylvan Lake were reported to have a household member who identified as transgender or non-binary).

Single-mother-led households experienced the highest rate of CHN among those groups we were able to measure in census data. In the region, 21% of single-mother-led households were in CHN in 2021, down from 29% in 2016. This is also the case in the Town of Sylvan Lake where 18% of single-mother-led households were in CHN in 2021, down significantly from 32% in 2016. This is a result we often see across Canada single single-mothers are often the only person generating income in the household while also needing a dwelling with enough bedrooms for the children to meet the National Occupancy Standards used to assess housing suitability in the CHN calculation.

In the Town of Sylvan Lake, seniors over the age of 65 are also more likely to be in CHN in 2021 – 14% of senior households are in CHN compared to 8% of all households. Women-led households (which would include single-mothers) are also in higher CHN than the community at 12%, along with households where someone has a physical activity limitation (a broad proxy for people with physical disabilities) for which 10% are in CHN.

Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.

Core Housing Need by Priority Populations - Division No.8 (CD, AB)				
	2016		2021	
Priority Populations	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
HH with physical activity limitation	2,035	10%	1,510	7%
HH with cognitive, mental, or addictions activity limitation	1,180	11%	1,135	8%
Indigenous HH	695	13%	710	10%
Visible minority HH	690	10%	520	6%
Woman-led	4,450	17%	4,105	12%
Black-led HH	115	19%	80	9%
New migrant-led HH	180	10%	105	7%
Refugee claimant-led HH	155	19%	155	15%
Single mother-led HH	1,555	29%	1,360	21%
HH head under 24	535	17%	365	13%
HH head over 65	1,865	13%	1,970	10%
HH head over 85	275	20%	200	11%
Community (all HHs)	7,710	10%	6,765	9%

Table 34: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Division No.8 (CD, AB).

Core Housing Need by Priority Populations – Sylvan Lake T (CSD, AB)				
	2016		2021	
Priority Populations	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
HH with physical activity limitation	120	8%	110	10%
HH with cognitive, mental, or addictions activity limitation	95	11%	110	6%
Indigenous HH	25	6%	45	7%
Visible minority HH	30	10%	35	9%
Woman-led	325	17%	320	12%
Black-led HH	0	0%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	0	-	0	0%
Single mother-led HH	155	32%	115	18%
HH head under 24	40	16%	20	8%
HH head over 65	120	17%	145	14%
HH head over 85	0	0%	0	0%
Community (all HHs)	530	10%	495	8%

Table 35: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Sylvan Lake T(CSD, AB).

Part 3: Future Housing Need in 2031

Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we as the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C: Family type bedroom requirements for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type.

Performing this split on small communities may result in values being suppressed, and the estimate being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the Division No.8 (CD, AB) in terms both affordability and number of bedrooms. Then we will estimate future housing need for all other communities around the Division No.8 (CD, AB) by affordability as well as by household size, but not together.

Discussion of results

Overall, HART's methodology indicates that the number of households in the region will grow 15% between 2021 and 2031, or 1.5% annually (Table 37). In terms of what dwelling size these new households will need, we forecast that need will be greatest for 1-bedroom units, with need expected to grow by 18%. Need for 2-bedoom units is expected to grow 14% while need for units with 3-or-more bedrooms will be growing around 12%.

The 18% growth in need for 1-bedroom units translates to an addition 8,027 households (Table 36). This represents around two-thirds of the total number of net new households in the region of 12,806. Of these 8,027 new 1-bedroom units, we forecast that 2,535 will be need to be affordable to households with income under 50% of median (i.e. Very Low plus Low income households). There is reason to suspect that a number of Very Low income households were temporarily moved into Low income due to CERB in the 2021 census, and this may be the reason why Table 36 forecasts a disproportionately high number of Low income households, and a decrease in Very Low income – likely some of the Low income households will end up being Very Low income.

Most (80%) of the forecasted need for 3-or-more bedroom dwellings is among High income households, while the need for 2-bedroom dwellings a more-or-less balanced across incomes in proportion to their current distribution.

Results

The tables below are organized as follows:

a) Projected change in Number of Households between 2021 and 2031,
    - Equal to Table (c) minus Table (d)
b) Implied 10-year growth rate in Number of Households (2021 to 2031),
    - Equal to Table (c) divided by Table (d)
c) Projected Number of Households in 2031
d) Number of Households in 2021, and
e) Number of Households in CHN in 2021 (for comparison).

a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Division No.8 (CD, AB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	11	2,524	1,743	1,802	1,946	**8,027**
2	-53	341	406	501	956	**2,152**
3	-23	154	104	93	1,340	**1,670**
4	2	88	-38	119	604	**777**
5+	0	18	-11	26	143	**177**
Total	**-62**	**3,127**	**2,206**	**2,543**	**4,990**	**12,806**

Table 36: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - Division No.8 (CD, AB).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Division No.8 (CD, AB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	0%	21%	17%	19%	17%	**18%**
2	-30%	22%	13%	12%	14%	**14%**
3	-41%	24%	6%	3%	15%	**12%**
4	5%	43%	-6%	8%	14%	**12%**
5+	-	60%	-7%	12%	13%	**12%**
Total	**-3%**	**22%**	**14%**	**14%**	**15%**	**15%**

Table 37: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - Division No.8 (CD, AB).

c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Division No.8 (CD, AB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	1,691	14,114	11,443	11,242	13,011	**51,502**
2	122	1,866	3,321	4,381	7,426	**17,117**
3	32	789	1,749	3,028	9,915	**15,515**
4	42	288	542	1,529	4,819	**7,222**
5+	0	48	134	236	1,183	**1,602**
Total	**1,888**	**17,107**	**17,191**	**20,418**	**36,355**	**92,961**

Table 38: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) - Division No.8 (CD, AB).

d) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Division No.8 (CD, AB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	1,680	11,590	9,700	9,440	11,065	**43,475**
2	175	1,525	2,915	3,880	6,470	**14,965**
3	55	635	1,645	2,935	8,575	**13,845**
4	40	200	580	1,410	4,215	**6,445**
5+	0	30	145	210	1,040	**1,425**
Total	**1,950**	**13,980**	**14,985**	**17,875**	**31,365**	**80,155**

Table 39: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) - Division No.8 (CD, AB). Note that estimating the needs of households by unit size may result in a different grand total that actual households in 2021.

e) Existing Core Housing Need by need in terms of Unit Size & Affordability

2021 Households in CHN – Division No.8 (CD, AB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	795	3,425	160	40	0	**4,420**
2	40	910	100	0	0	**1,050**
3	0	435	205	30	0	**670**
4	0	170	200	15	0	**385**
5+	0	20	70	0	0	**90**
Total	**835**	**4,960**	**735**	**85**	**0**	**6,615**

Table 40: Actual number of households in core housing need in 2021, by income and number of bedrooms - Division No.8 (CD, AB).

Future Housing Need in the municipalities within Division No.8 (CD, AB)

These communities have too few total households to perform HART's unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

a) Projected change in Number of Households between 2021 and 2031,
    - Equal to Table (c) minus Table (d)

b) Implied 10-year growth rate in Number of Households (2021 to 2031),
    - Equal to Table (c) divided by Table (d)

c) Projected Number of Households in 2031, and

d) Number of Households in 2021.

Discussion of results

HART's methodology projects that the Town of Sylvan Lake will grow 30% between 2021 and 2031, or 3% annually (Table 42), amounting to an additional 1925 households (i.e. 192 per year). This is twice as fast as the region is forecast to grow by the same methodology. This is also faster than most of the neighboring municipalities, with the exception of Blackfalds (40%) and Penhold (36%).

This growth is forecast to be greatest among 1-person households (37%) with lower growth as household size increases. This contrasts with the Town of Blackfalds which is forecasting the highest growth among households with 5-or-more people (45%) and 4-person households (41%). The Town of Sylvan Lake had fewer 1-person households than 2-person households in 2021 so, despite the higher growth rate, more 2-person households are expected to form between 2021 and 2031 than 1-person households (705 vs 595 HHs respectively, see Table 41).

The number of net new households for the Town of Sylvan Lake is somewhat less when we forecast by income than by household size (1795 vs 1925 HHs) since this total equals the sum of the categories, and it is the categories that we apply the methodology to. Applying the methodology to the total number of households results in a projection of 1891 households. The value of HART's methodology is the ability to compare the change of households across income and household size rather than a rigorous estimate

of total growth, since we do not take into account recent changes to immigration targets, changes to birth and mortality rates, nor recent policies intended to increase the supply of dwellings. It is worth noting that Alberta's Office of Statistics and Information will be releasing household projections in July 2024 based on their more recent population projections that will serve as a valuable point of comparison.

In terms of household growth between income categories, we forecast that the distribution of households by income will stay consistent with the distribution in 2021, with more-or-less equal growth in Low, Moderate, and Median incomes, and twice as much in High (Table 45). The forecast change in Very Low income – a reduction of 5 households – is probably an underestimate skewed by CERB's impact on 2021 results.

Comparing with the neighboring municipalities, we see that Red Deer is forecast to add significantly more Low income households than Moderate or Median (1555 vs 1010 and 1260 HHs, see Table 45), and Blackfalds is expected to grow most in Median and High income households (445 and 495 respectively out of a total of 1495 HHs) which is consistent with their growth in larger households which generally have higher households incomes than smaller households.

By household size

a) Projected change in Number of Households between 2021 to 2031

HH Size	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
1p.	595	155	270	265	2,315	115	175
2p.	705	145	350	465	2,080	185	55
3p.	330	5	95	265	660	60	55
4p.	225	5	70	295	685	85	-40
5+ p.	90	25	100	195	605	25	-10
Total	1,925	330	915	1,525	6,350	480	245

Table 41: Projected change in number of households between 2021 and 2031, by household size - Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

HH Size	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
1p.	37%	14%	20%	39%	19%	43%	17%
2p.	32%	13%	18%	37%	14%	40%	4%
3p.	30%	1%	12%	36%	11%	24%	12%
4p.	23%	1%	9%	41%	12%	34%	-10%
5+ p.	16%	10%	18%	45%	17%	23%	-4%
Total	30%	10%	17%	40%	15%	36%	7%

Table 42: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

c) Projected Number of Households in 2031

HH Size	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
1p.	2,200	1,200	1,600	940	13,900	380	1,200
2p.	2,900	1,200	2,200	1,700	16,100	640	1,300
3p.	1,400	400	850	1,000	6,600	310	500
4p.	1,200	340	790	1,000	6,100	330	350
5+ p.	620	260	630	620	4,000	130	230
Total	8,300	3,400	6,100	5,300	46,700	1,800	3,600

Table 43: Projected number of households in 2031, by household size - Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

d) Number of Households in 2021

HH Size	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
1p.	1,605	1,045	1,330	675	11,585	265	1,025
2p.	2,195	1,055	1,850	1,235	14,020	455	1,245
3p.	1,070	395	755	735	5,940	250	445
4p.	975	335	720	705	5,415	245	390
5+ p.	530	235	530	425	3,395	105	240
Total	6,375	3,070	5,185	3,775	40,350	1,320	3,355

Table 44: Actual number of households in 2021, by household size - Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

By household income/affordability

a) Projected change in Number of Households between 2021 to 2031

Income	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
Very Low	-5	-5	0	0	-145	30	-20
Low	355	175	95	205	1,555	75	120
Moderate	380	0	240	350	1,010	70	55
Median	350	30	160	445	1,260	130	10
High	720	150	300	495	2,670	180	105
Total	1,795	350	795	1,495	6,360	490	265

Table 45: Projected change in number of households between 2021 and 2031, by income - Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Income	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
Very Low	-2%	-11%	0%	0%	-15%	100%	-50%
Low	33%	27%	11%	41%	22%	33%	19%
Moderate	28%	0%	22%	46%	13%	26%	8%
Median	24%	5%	14%	38%	13%	37%	1%
High	30%	12%	15%	37%	16%	39%	7%
Total	28%	11%	15%	39%	15%	37%	7%

Table 46: Implied 10-year growth rate in number of households between 2021 and 2031, by income - Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

c) Projected Number of Households in 2031

Income	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
Very Low	170	40	140	70	810	60	20
Low	1,400	810	940	700	8,600	300	730
Moderate	1,700	560	1,300	1,100	8,600	330	670
Median	1,800	610	1,300	1,600	10,300	480	700
High	3,100	1,400	2,300	1,800	18,400	640	1,500
Total	8,170	3,420	5,980	5,270	46,710	1,810	3,620

Table 47: Projected number of households in 2031, by income - Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

d) Number of Households in 2021

Income	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
Very Low	175	45	140	70	955	30	40
Low	1,045	635	845	495	7,045	225	610
Moderate	1,320	560	1,060	750	7,590	260	615
Median	1,450	580	1,140	1,155	9,040	350	690
High	2,380	1,250	2,000	1,305	15,730	460	1,395
Total	6,375	3,070	5,185	3,775	40,350	1,320	3,355

Table 48: Actual number of households in 2021, by income - Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	2,485	2,910	3,365	3,425
15 to 24 years	1,490	1,745	1,915	1,985
25 to 34 years	1,785	2,250	2,675	2,330
35 to 44 years	1,635	1,865	2,300	2,615
45 to 54 years	1,440	1,690	1,855	2,005
55 to 64 years	670	1,055	1,480	1,870
65 to 74 years	385	470	740	1,220
75 to 84 years	215	225	345	435
85+ years	95	95	140	105
Total	10,210	12,330	14,820	15,995

Table 49: Population by age group for census years 2006, 2011, 2016, and 2021. Sylvan Lake T (CSD, AB).

Headship rate by region (2006, 2021)

Year	2006						2021					
CD/CSD	Division No.8 (CD, AB)			Sylvan Lake T (CSD, AB)			Division No.8 (CD, AB)			Sylvan Lake T (CSD, AB)		
Count Type	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
15 to 24 years	4,605	27,905	16.5%	280	1,490	18.8%	3,005	24,700	12.2%	270	1,985	13.6%
25 to 34 years	11,725	24,350	48.2%	905	1,785	50.7%	12,410	27,625	44.9%	1,240	2,330	53.2%
35 to 44 years	13,665	25,505	53.6%	845	1,635	51.7%	16,700	30,790	54.2%	1,535	2,615	58.7%
45 to 54 years	15,435	27,020	57.1%	850	1,440	59.0%	14,520	26,075	55.7%	1,150	2,005	57.4%
55 to 64 years	9,210	16,560	55.6%	385	670	57.5%	16,760	29,010	57.8%	1,135	1,870	60.7%
65 to 74 years	6,110	10,115	60.4%	250	385	64.9%	12,550	21,015	59.7%	740	1,220	60.7%
75 to 84 years	4,345	6,550	66.3%	110	215	51.2%	6,190	9,570	64.7%	260	435	59.8%
85+ years	1,060	2,270	46.7%	35	85	41.2%	1,845	3,755	49.1%	60	105	57.1%
Total	66,160	175,335	37.7%	3,670	10,210	35.9%	83,985	213,470	39.3%	6,400	15,995	40.0%

Table 50: Households, population, and headship rate by age group, 2006 and 2021, for Division No. 8 (CD, AB) and Sylvan Lake T (CSD, AB).

Number of Constructions from 1920 to 2021

Sylvan Lake T (CSD, AB)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	50	50	100	165	575	365	540	815	880	1,200	945	710
Cumulative Percentage	1%	2%	3%	6%	15%	20%	29%	42%	55%	74%	89%	100%

Table 51: : Number of dwellings by period of construction, and cumulative percentage, as of 2021, for Division No. 8 (CD, AB) and Sylvan Lake T (CSD, AB).

Dwellings by structural type by year of construction

Sylvan Lake T (CSD, AB)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construction Period
Apartment in building with 5+ storeys	0	0	0	0	0	0	0	10	20	0	0	95	135
Movable dwelling	0	0	0	0	50	0	15	10	0	50	25	0	165
Other attached dwelling	15	0	40	65	120	110	170	205	175	340	375	260	1,880
Single-detached house	40	40	65	100	405	240	350	595	675	815	540	350	4,215
Attached, semi-detached, row housing	10	0	15	35	75	70	125	105	90	150	275	175	1,125
Apartment in building with <5 storeys, duplexes	0	0	25	25	35	45	50	100	85	185	105	80	750
Total by Structural Type	50	50	100	165	575	365	540	815	880	1,200	945	710	6,395

Table 52: Dwellings by period of construction and building type, as of 2021, for Sylvan Lake T (CSD, AB).

Dwellings by structural type and number of bedrooms

Sylvan Lake T (CSD, AB)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	10	50	360	1,330	2,470	4,220
Apartment in building with 5+ storeys	0	30	85	20	0	135
Movable dwelling	0	0	60	85	15	160
Attached, semi-detached, row housing	10	70	365	545	145	1,135
Apartment in building with <5 storeys, duplexes	0	135	470	110	20	735

Table 53: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".

Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)	
Community	Division No.8 (CD, AB)
AMHI	$88,000
Very Low	< $17,600
Low	$17,601-$44,000
Moderate	$44,001-$70,400
Median	$70,401-$105,600
High	> $105,600

Table 54: Annual household income ranges for HART income categories, 2016 – Division No.8 (CD, AB).

2016 – Income (table 2 of 2)							
Community	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
AMHI	$99,000	$75,000	$92,000	$110,000	$86,000	$96,000	$75,500
Very Low	< $19,800	< $15,000	< $18,400	< $22,000	< $17,200	< $19,200	< $15,100
Low	$19,801-$49,500	$15,001-$37,500	$18,401-$46,000	$22,001-$55,000	$17,201-$43,000	$19,201-$48,000	$15,101-$37,750
Moderate	$49,501-$79,200	$37,501-$60,000	$46,001-$73,600	$55,001-$88,000	$43,001-$68,800	$48,001-$76,800	$37,751-$60,400
Median	$79,201-$118,800	$60,001-$90,000	$73,601-$110,400	$88,001-$132,000	$68,801-$103,200	$76,801-$115,200	$60,401-$90,600
High	> $118,800	> $90,000	> $110,400	> $132,000	> $103,200	> $115,200	> $90,600

Table 55: Annual household income ranges for HART income categories, 2016 – Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.8 (CD, AB)
AMHI	$88,000
Very Low	< $440
Low	$441-$1,100
Moderate	$1,101-$1,760
Median	$1,761-$2,640
High	> $2,640

Table 56: Implied affordable monthly shelter costs for each HART income category, 2016 – Division No.8 (CD, AB).

2016 – Affordable monthly shelter cost by income (table 2 of 2)							
Community	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
AMHI	$99,000	$75,000	$92,000	$110,000	$86,000	$96,000	$75,500
Very Low	< $495	< $375	< $460	< $550	< $430	< $480	< $378
Low	$496-$1,238	$376-$938	$461-$1,150	$551-$1,375	$431-$1,075	$481-$1,200	$379-$944
Moderate	$1,239-$1,980	$939-$1,500	$1,151-$1,840	$1,376-$2,200	$1,076-$1,720	$1,201-$1,920	$945-$1,510
Median	$1,981-$2,970	$1,501-$2,250	$1,841-$2,760	$2,201-$3,300	$1,721-$2,580	$1,921-$2,880	$1,511-$2,265
High	> $2,970	> $2,250	> $2,760	> $3,300	> $2,580	> $2,880	> $2,265

Table 57: Implied affordable monthly shelter costs for each HART income category, 2016 – Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

2021 – Income (table 1 of 2)	
Community	Division No.8 (CD, AB)
AMHI	$87,000
Very Low	< $17,400
Low	$17,401-$43,500
Moderate	$43,501-$69,600
Median	$69,601-$104,400
High	> $104,400

Table 58: Annual household income ranges for HART income categories, 2021 – Division No.8 (CD, AB).

2021 – Income (table 2 of 2)							
Community	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
AMHI	$93,000	$77,000	$89,000	$103,000	$85,000	$99,000	$76,500
Very Low	< $18,600	< $15,400	< $17,800	< $20,600	< $17,000	< $19,800	< $15,300
Low	$18,601-$46,500	$15,401-$38,500	$17,801-$44,500	$20,601-$51,500	$17,001-$42,500	$19,801-$49,500	$15,301-$38,250
Moderate	$46,501-$74,400	$38,501-$61,600	$44,501-$71,200	$51,501-$82,400	$42,501-$68,000	$49,501-$79,200	$38,251-$61,200
Median	$74,401-$111,600	$61,601-$92,400	$71,201-$106,800	$82,401-$123,600	$68,001-$102,000	$79,201-$118,800	$61,201-$91,800
High	> $111,600	> $92,400	> $106,800	> $123,600	> $102,000	> $118,800	> $91,800

Table 59: Annual household income ranges for HART income categories, 2021 – Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.8 (CD, AB)
AMHI	$87,000
Very Low	< $435
Low	$436-$1,088
Moderate	$1,089-$1,740
Median	$1,741-$2,610
High	> $2,610

Table 60: Implied affordable monthly shelter costs for each HART income category, 2021 – Division No.8 (CD, AB).

2021 – Affordable monthly shelter cost by income (table 2 of 2)							
Community	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
AMHI	$93,000	$77,000	$89,000	$103,000	$85,000	$99,000	$76,500
Very Low	< $465	< $385	< $445	< $515	< $425	< $495	< $383
Low	$466-$1,163	$386-$963	$446-$1,113	$516-$1,288	$426-$1,063	$496-$1,238	$384-$956
Moderate	$1,164-$1,860	$964-$1,540	$1,114-$1,780	$1,289-$2,060	$1,064-$1,700	$1,239-$1,980	$957-$1,530
Median	$1,861-$2,790	$1,541-$2,310	$1,781-$2,670	$2,061-$3,090	$1,701-$2,550	$1,981-$2,970	$1,531-$2,295
High	> $2,790	> $2,310	> $2,670	> $3,090	> $2,550	> $2,970	> $2,295

Table 61: Implied affordable monthly shelter costs for each HART income category, 2021 – Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

Total households by household size (2006, 2016, 2021)

2006								
HH Size (persons)	Division No.8 (CD, AB)	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
1 p.	14,490	685	800	825	255	8,145	105	700
2 p.	22,960	1,170	915	1,350	590	11,605	235	1,100
3 p.	10,150	700	390	635	335	5,450	170	380
4 p.	9,565	700	340	660	315	4,710	125	435
5+ p.	5,900	395	210	435	155	2,670	70	260
Total	63,060	3,655	2,650	3,905	1,650	32,585	705	2,875

Table 62: Total households by household size, 2006 - Division No.8 (CD, AB), Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

2016								
HH Size (persons)	Division No.8 (CD, AB)	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
1 p.	18,880	1,180	990	1,035	505	10,525	225	845
2 p.	27,985	1,945	1,035	1,700	1,090	14,050	455	1,205
3 p.	11,970	1,045	390	740	670	6,305	240	445
4 p.	10,950	950	355	750	660	5,555	215	395
5+ p.	6,795	485	235	555	370	3,365	100	245
Total	76,580	5,605	3,000	4,775	3,295	39,800	1,235	3,145

Table 63: Total households by household size, 2016 - Division No.8 (CD, AB), Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

2021								
HH Size (persons)	Division No.8 (CD, AB)	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
1 p.	21,580	1,605	1,045	1,330	675	11,585	265	1,025
2 p.	29,185	2,195	1,055	1,850	1,235	14,020	455	1,245
3 p.	11,790	1,070	395	755	735	5,940	250	445
4 p.	10,740	975	335	720	705	5,415	245	390
5+ p.	7,020	530	235	530	425	3,395	105	240
Total	80,310	6,375	3,070	5,185	3,775	40,350	1,320	3,355

Table 64: Total households by household size, 2021 - Division No.8 (CD, AB), Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

Total households by income/affordability (2006, 2016, 2021)

2006								
Income	Division No.8 (CD, AB)	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
Very Low	2,680	210	75	115	95	1,510	0	85
Low	9,975	530	400	735	175	5,230	95	465
Moderate	11,430	675	530	660	300	6,020	150	490
Median	13,955	880	555	800	525	7,020	190	650
High	25,020	1,365	1,095	1,600	560	12,805	255	1,190
Total	63,060	3,655	2,650	3,905	1,650	32,585	705	2,875

Table 65: Total households by income group, 2006 - Division No.8 (CD, AB), Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

2016								
Income	Division No.8 (CD, AB)	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
Very Low	2,800	225	90	105	110	1,530	40	75
Low	13,315	915	585	845	370	7,060	165	605
Moderate	13,465	1,005	515	930	660	6,920	225	530
Median	16,440	1,270	600	990	1,050	8,295	330	640
High	30,565	2,185	1,200	1,900	1,110	15,995	475	1,300
Total	76,580	5,605	3,000	4,775	3,295	39,800	1,235	3,145

Table 66: Total households by income group, 2016 - Division No.8 (CD, AB), Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

2021								
Income	Division No.8 (CD, AB)	Sylvan Lake T (CSD, AB)	Ponoka T (CSD, AB)	Lacombe CY (CSD, AB)	Blackfalds T (CSD, AB)	Red Deer CY (CSD, AB)	Penhold T (CSD, AB)	Innisfail T (CSD, AB)
Very Low	2,005	175	45	140	70	955	30	40
Low	14,045	1,045	635	845	495	7,045	225	610
Moderate	15,015	1,320	560	1,060	750	7,590	260	615
Median	17,880	1,450	580	1,140	1,155	9,040	350	690
High	31,370	2,380	1,250	2,000	1,305	15,730	460	1,395
Total	80,310	6,375	3,070	5,185	3,775	40,350	1,320	3,355

Table 67: Total households by income group, 2021 – Division No.8 (CD, AB), Sylvan Lake T (CSD, AB), Ponoka T (CSD, AB), Lacombe CY (CSD, AB), Blackfalds T (CSD, AB), Red Deer CY (CSD, AB), Penhold T (CSD, AB), Innisfail T (CSD, AB).

Appendix B: Data Sources

1. Population, number of households
    a. 2006 Census Profile https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/
    b. 2011 Census Profile https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E
    c. 2016 Census Profile: https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E
    d. 2021 Census Profile: https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
    a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
    b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
    c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
    d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
    a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
    b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
    a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/QMNEON, Borealis, V1
    b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/8PUZQA, Borealis, V8

5. Households by vulnerable population
    a. 2016 Census: HART (see source 4 above)
    b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
    a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/KW09ZA, Borealis, V1
    b. 2016 Census: HART (see source 4 above)
    c. 2021 Census: HART (see source 4 above)

Appendix C: Family type bedroom requirements

We use the National Occupancy Standards[10] (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
    - One couple census family without other persons in the household
        - **Without children**
        - **With children**
    - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
    - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category "non-census-family households" was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

[10] https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHs	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.