

The Housing Paradigm in the Peace Country

Defining whether there is a housing shortage in the Peace Country or an affordability challenge

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Executive Summary

In 2025 PREDA members directed PREDA administration to complete a housing study of the region to determine the need for housing and identify possible solutions.

In February 2026 PREDA conducted a survey of PREDA member municipalities. Out of 23 municipalities 19 responded.

Q2. Does your municipality have a shortage of housing? Check all that apply:		
Answer Choices	Responses	
No	4.35%	1
Yes - Single family	52.17%	12
Yes - Affordable	86.96%	20
Yes - Multifamily	69.57%	16
Other (please specify)	21.74%	5

Respondents who replied other noted:

- lack of multi family development but no demand
- Rental
- Temporary Stay - Professional coming for specific events, crew, etc. Office spaces, etc.
- Seniors (Grande Spirit Foundation with 11 municipalities)

Of all the respondents only one community said no. Overwhelmingly almost ¾ of respondents said yes to affordable and multifamily and 52% highlighted single family homes.

This report includes extensive research into the housing situation in Canada and the Peace region and the outfall for PREDA region municipalities as well as looking at factors impacting the development of housing in the region.

Further the study looked at population trends, housing per thousand, rental properties, social housing, and the challenges in building in rural northern Alberta, specifically cost, lack of trades and lack of customer base.

The study highlights the steady decline of population in rural Canada and more specifically in the Peace region. Moreover, rural populations, as a percentage of urban vs rural, have been in a steady decline over the past 100 years. Rural Canada, as defined by Statistics Canada (and includes municipalities under 10,000 people), covers 95 per cent of the country. Rural populations made up 31 per cent of the population in 1960 and today makes up just 17 per cent of the population.

While the City and County of Grande Prairie saw considerable population growth, this was offset by losses in almost all other PREDA region municipalities. With the population decline, the region saw the dwellings per 1,000 population greatly improve.

If we isolate the PREDA region and minus both the City and County of Grande Prairie, the region saw a loss of 2706 people and the addition of 288 new homes. This shows that despite declining population new homes continue to be built, increasing the number of houses to population, based on national averages.

According to Statistics Canada the number of dwellings in Canada per capita has risen from 290 per thousand people in 1971 to 403 dwellings per thousand people in 2023.

The numbers are not that much different for the Peace Region. Based on 2024 data from Alberta Municipal Affairs, the City of Grande Prairie has 387 dwellings per thousand people, the Peace Region has 440 dwellings per thousand people and the entire region, including the City of Grande Prairie has 410 dwellings per thousand people, with the last two being better than the national average.

As highlighted in the survey almost 87% of respondents identified “affordable housing” as the prime challenge their community is facing. In 1994 the average home in Canada cost 4.9 times the median household income. In Edmonton that amount was 3.2 times. In 2024 the cost for Canada had jumped to 8.4 times while Edmonton came in at 4.3 times.

The reality is incomes are not keeping up with rising cost of housing. In recent years, the rise in the interest rates in Canada further exacerbate the problem.

Housing Foundations play a vital role in addressing housing issues, especially for seniors, but also for low-income households with caps maxing out at around \$64,500, depending on the size of the dwelling. It should be noted that according to CMHC the median household income in Alberta is \$96,000. According to the Alberta Living Wage Network, the living wage for Grande Prairie is \$21.80 per hour or \$45,344. per year based on a 40-hour work week. And the median household income to purchase a home in Edmonton is \$95,000. That means almost 50% of households fall under the necessary income.

The real challenge is then the families below the median income range who do not make enough to either purchase a home or make the mortgage payments, especially with the rising costs of everything else. However, they make more than social housing can assist with. So, they rent.

The Peace region has an approximate 3% vacancy rate on rental properties. In the Peace region a three-bedroom rental unit ranges from \$600 to \$3,000 per month. This compared to an average mortgage payment of \$1650 to purchase an average home.

Almost 70% of survey respondents stated multifamily housing was an issue. But building the average 12-unit apartment building runs upward of \$3 million dollars, a major investment. And whether you build an apartment building or a house, market demand is likely to push developers to larger municipalities that have a larger population and hence a greater potential for full occupancy and higher rental rates.

Finally, the report identifies other opportunities to bring housing into smaller rurales as well as incentives and government grants.

Now more than ever, municipalities need to be progressive to attract housing developments to their community. Many municipalities may stay clear of getting involved in development projects, however, to alter the steady decline of rural populations and the feasibility of rural municipalities, there are steps municipalities can take to level the playing field.

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Introduction

Housing in the Peace Region

This report provides regional information on the current housing status, including rental apartments, of all PREDA municipalities. Data collection was primarily third level focused using currently available local, provincial, and federal reports relevant to housing. First level data collection was also included via surveys and feedback from member municipalities. Additionally, data from municipalities in the PREDA region, but not a PREDA member, was also incorporated to address the whole region.

This report further identified any weaknesses in the housing situation, overall economic health of the region and reviewed potential incentives to encourage development if desired.

The Peace Region Economic Development Alliance (PREDA) encompasses 23 municipalities including eight towns, two villages and 13 rural municipalities. While all rural municipalities in the region are members, there are several towns and villages, within the boundaries that are not.

Non-members include the Town of Manning, the Town of Beaverlodge, the Town of Wembley, the Town of Fox Creek, the Town of Swan Hills and the Town of High Prairie. Villages that are not members include, the Village of Hines Creek, the Village of Rycroft, the Village of Girouxville, and the Village of Donnelly. It should be noted that the City of Grande Prairie is also within the boundaries of the PREDA region, however, has not been a member since 2012.

In addition to municipal members, it should be noted that PREDA membership also includes two post-secondary institutions; Northwest Polytech, and Northern Lakes College, two Community Futures; Peace River and Grande Prairie, several chambers of commerce, a regional economic development organization, Lac Cardinal Regional Economic Development, the Grande Prairie Regional Airport and other industry. These members are nonvoting members.

This report provides regional information on the current housing status of all PREDA municipalities. Non-member municipalities were not directly incorporated, however, some data from the non-members is included as the information may pertain to the neighboring municipality. Also, research and data is limited for some municipalities, in particular the smaller urbans such as villages and some towns. In these instances, additional research was done to locate specific information. Data collection was completed through a literature review, a municipal survey and one on one interviews. While we endeavored to gather as much information as possible some sources did not respond.

This report looks at housing challenges faced by member municipalities, looks at what housing needs they have, strategies used by municipalities to address these challenges and makes recommendations on steps municipalities can take to address their housing issues.

As with most things, housing is not an isolated issue. Workforce attraction, business retention and attraction, municipal infrastructure and financial issues, childcare, and numerous external forces, (interest rates, health care, access to builders, land availability, local services, rural population decline, reduction in services, public transit etc.) all impact the ability to attract industry and workers and develop housing. Sources of information, where relevant, is identified so municipalities can do further investigation of desired.

A) Overview of PREDA and the region

There are nine regional alliances in the Province of Alberta. They include (see map of alliances):

- Reginal Economic Development Alliance of Northwest Alberta (REDI)
- Peace Regional Economic Development Alliance (PREDA)
- Alberta Hub
- Growth Alberta Partnership (GAP)
- Battle River Alliance for Economic Development (BRAED)
- Central Alberta Economic Partnership (CAEP)
- Alberta Southwest Regional Alliance
- Palliser Economic Partnership (PEP)
- Southgrow Regional Initiative

Regional alliances were an initiative of the Government of Alberta starting in 2000. During that time alliances and government funding has evolved. Initially Alliances were managed by provincial employees with additional funding. This has evolved, whereas in the case of PREDA ,it has become self sufficient but continues to receive some government funds until March 2027, when the current contract expires and it is anticipated that a new one may be introduced.

Alliance boundaries are determined by the membership. PREDA covers the largest area of any alliance and contains 23 municipalities. Due to the large size of the alliance, the economies of our member municipalities are quite diverse, ranging from oil and gas to forestry and agricultural.

Common to the majority of the region, is that the City of Grande Prairie with a population of 70,385 (as per their municipal census) is the closest major urban center. Additionally, with the exception of the County of Grande Prairie, the M.D. of Opportunity, the Village of Nampa and the Village of Berwyn, all have declined in population in the last year.

Moreover, rural populations, as a percentage of urban vs rural, have been in a steady decline over the past 100 years. Rural Canada, as defined by Statistics Canada (and includes municipalities under 10,000 people), covers 95 per cent of the country. Rural populations made up 31 per cent of the population in 1960 and today makes up just 17 per cent of the population.

It should be noted that this trend is making a minor correction due to housing costs in large urban centers. In 2023, according to Statistics Canada, rural population in Canada increased by 2.35% or 167,333. Smaller metro urbans, such as the City of Grande Prairie, are seeing a sudden growth as people move from larger urban areas due to housing costs and employment opportunities. Grande Prairie saw a population increase of 6,244 people last year and with it, according to BILD Alberta, an increase in residential building starts of 89% in 2025.

While the City and County of Grande Prairie saw considerable population growth, this was offset by losses in almost all other PREDA region municipalities.

While the entire Peace region has seen an increase of 1922 people, it must be noted that this is only because of significant gains in a few municipalities, chiefly:

- County of Grande Prairie saw an increase of 4199. (Note the County absorbed the Village of Hythe with a 2021 population of 854. The County also includes the Hamlet of Clairmont which has experienced significant growth including a 72 Full-Service Unit Seniors Lodge.
- The City of Grande Prairie saw an increase of 1297.
- The M.D. of Opportunity saw an increase of 201.
- Saddle Hills County saw an increase of 133.
- The Village of Berwyn saw an increase of 39.
- The Village of Nampa saw an increase of 3.
- The Town of Grimshaw remained the same.

All other municipalities saw a decline with the largest declines seen in:

- The M.D. of Greenview saw a decline of 1031, (Grande Cache was amalgamated into the County in 2018 and they often have population fluctuations due to mining activity).
- The M.D. of Big Lakes saw a decline of 439.
- The Town of Peace River saw a decline of 223.
- The Town of Beaverlodge saw a decline of 194.
- The Town of Sexsmith saw a decline of 193.
- The Town of Valleyview saw a decline of 190.
- In fact, except for the Town of Grimshaw which remained the same, every town has lost population.

B) Housing Shortage: Fact or Myth

The Fraser Research Institute Bulletin, *Canada's Growing Housing Gap: Comparing Population Growth and Housing Completions in Canada, 1972 – 2022*, published in 2023 stated:

“The Canada Mortgage and Housing Corporation (CMHC, 2022a, 2023) further estimates the number of housing units required to restore 2003/2004 levels of affordability by 2030. It does so by projecting homebuilding, demographic, and income trends forward, and estimates that beyond the 2.3 million housing units projected to be built based on current homebuilding rates, an additional 3.5 million would be required to restore broad affordability by 2030.”

The total number of houses needed to be built by 2030 is then estimated to be 5.8 million.

The report further states:

“Alberta was one of only two provinces able to subsequently reach levels of homebuilding comparable to, albeit slightly lower than, its rate achieved in the 1970s.”

Numerous Peace region municipalities have expressed concerns with the availability of housing and the available choices in their community. This is a concern as attracting large commercial and industrial businesses may require additional housing for new employees brought into the area.

Gone are the days of “Company Towns” which emerged during the colonial period for the purpose of ensuring a reserve of skilled workers for family-based firms. It was also not uncommon for industry to build rental housing for their employees. Later this would become workcamps, to house individual workers, who choose to keep a family home elsewhere. This resulted in the boom of the shadow population, which helped to solve workforce attraction but did not help communities grow and put a strain on municipal infrastructure and finances.

So, is it that there is a shortage of housing, a shortage of selection, or a shortage of housing that matches incomes in the community? Perhaps the greatest pressure is on social or affordable housing, as the gap between wages and housing cost widens.

According to [policyalternatives.ca](https://www.policyalternatives.ca), the standard single-family home in Canada in 1979, was worth less than three years of income for a two-income household. By 2023 that number had increased to nearly seven years. According to [Ratehub.ca](https://www.ratehub.ca), in 1994 the average home in Canada cost 4.9 times the annual median household income whereas in 2024 the average house in Canada is 8.4 times the annual median income. In Vancouver that rate is 14.4 times the average annual median income. Wages have not kept up with the cost of living, and in particular housing prices.

As housing prices increase, so too does other costs of homeownership. The required down payment on a home valued at \$150,000 is substantially lower than one valued at \$450,000. Additionally, down payments lower than 20 % of the purchase price, trigger the need for CMHC.

CMHC insurance premiums range from 0.60% to 4.00% of the total mortgage amount, depending on the loan-to-value (LTV) ratio. These fees are mandatory in Canada for buyers with less than a 20% down payment (high-ratio mortgages) and are usually added to the mortgage. In addition to that, are higher property taxes, and higher home insurance premiums, which have been on a steady increase due to natural disasters.

According to [Ratehub.ca](https://www.ratehub.ca) residents in Edmonton estimated the cheapest average home insurance rate at \$1,712 annually, a decrease of 21.6% when compared to the 2023 average. Residents in Fort McMurray saw the highest average \$3,390 and the City of Grande Prairie averaged at \$1997 annually.

As Canada moves to net-zero housing development, home prices will go up with estimates by BILD Alberta as high as 25% (**see The Cost of Building/Buying a Home**)).

Which leads to the question, can municipalities address the housing situation in their communities, or is the cost of building preventing a viable solution? And, is there actually a “housing shortage” or is their an affordability crisis or a lack of selection?

This report looks into the various variables involved in determining:

- Is there a housing shortage?
- Is there an affordability problem?
- Is the cost of building the problem?
- Can social housing address this?

- Is there a solution?

C) The Municipal Matrix

According to Statistics Canada the number of dwellings in Canada per capita has risen from 290 per thousand people in 1971 to 403 dwellings per thousand people in 2023.

The numbers are not that much different for the Peace Region. Based on 2024 data from Alberta Municipal Affairs, the City of Grande Prairie has 387 dwellings per thousand people, the Peace Region has 440 dwellings per thousand people and the entire region, including the City of Grande Prairie has 410 dwellings per thousand people, with the last two being better than the national average.

In the Peace region there are only five municipalities with a percentage lower than the national average of 403/1000:

- The Town of Fox Creek 356/1000
- County of Grande Prairie 378/1000
- Clear Hills County 382/1000
- The City of Grande Prairie 387/1000
- MD of Opportunity 390/1000

The balance of the 33 municipalities in the Peace Region exceeds the average of 403/1000, while ten exceed 500/1000:

1. Town of Swan Hills	643/1000
2. Town of Manning	580/1000
3. Northern Sunrise County	535/1000
4. Town of Wembley	534/1000
5. Village of Rycroft	529/1000
6. MD Greenview	527/1000
7. Village of Girouxville	525/1000
8. Town of Fairview	521/1000
9. Saddle Hills County	505/1000
10. Village of Donnelly	502/1000

Municipal Comparison Matrix

On the following pages is a municipal comparison matrix which highlights key municipal indicators. The data for this matrix was collected from the Government of Alberta Municipal Affairs Municipal Profiles dashboard. The data includes:

- Population 2024
- Population 2020
- Loss or gain of population between 2020 and 2024
- Residential mil rate and placement from 1 (lowest) to 23 (highest) of PREDA members
- Median House Assessment 2024 and 2023 and placement from 1 (lowest) to 23 (highest) of PREDA members

- Number of Dwellings 2024, in brackets plus or minus as compared to 2020) and ratio of dwellings per capita in 2024.
- Equalized Assessment 2025, includes residential, non-residential, farmland, linear and M&E
- Equalized Assessment 2026
- Equalized Assessment placement among PREDA members
- Equalized Assessment among Peace region

Population comparison between 2020 and 2024 is intended to show if the municipality is showing growth. As the Peace region is largely resource dependant it is prone to peaks and valleys in population.

Residential mil rate is included as it is a factor to the development of new housing in a municipality.

Median House Assessment is included to provide a ballpark of the median house assessment in a municipality. Doing an actual house price comparison is difficult as the stock of available properties for sale is too diverse to do an accurate comparison.

Number of Dwellings 2024 and 2020 provides a window into whether the dwelling numbers are increasing. It should be noted that while more new building permits may have been issued, some dwellings may have also been demolished or have exceeded their lifespan to be considered habitable.

Equalized Assessment 2025 and 2026 is provided to assess whether a municipality is growing in assessment or declining. Many factors must be considered for either, including loss of industry, new linear assessment, incorporation of another municipality or new developments.

Municipality	Pop 2024	Pop 2020	Loss/ Gain	Residen tial Mil Rate	Median House Assessment 2024 (2023)	No. Dwellings 2024	No. Dwellings 2020	Equalized Assessment* 2025	Equalized Assessment* 2026	E/A Place ment	All region
Fairview	2817	2998	-181	9.8 (18)	\$166,000(19) (\$168,100)	1470 521/1000	1470	291,048,954	308,073,302	15	19
Falher	1001	1047	-46	14.2 (28)	\$148,020(23) (\$154,630)	471 470/1000	471	85,911,904	81,360,351	20	26
Grimshaw	2601	2601	-	9.4 (16)	\$163,550(20) (\$189,900)	1206(-5) 463/1000	1211	255,015,357	224,387,046	18	22
McLennan	695	791	-96	17.4 (30)	\$83,240(31) (\$73,630)	301(-3) 433/1000	304	42,686,522	44,914,894	21	29
Peace River	6619	6842	-223	10.5 (22)	\$266,780 (7) (\$258,200)	2902 438/1000	2902	901,914,027	912,949,772	9	10
Sexsmith	2427	2620	-193	8.2 (14)	\$304,265 (3) (\$297,355)	995(+3) 409/1000	992	326,694,121	335,115,828	13	15
Spirit River	992	995	-3	11.2 (25)	\$139,210(24) (\$136,370)	456 459/1000	456	85,142,266	83,959,601	19	25
Valleyview	1673	1863	-190	8.5 (15)	\$168,000(18) (\$166,000)	739 441/1000	739	231,698,682	236,417,781	17	21
Total Towns	18,825	19,757	-932			8,540(+5) 453/1000	8,535				
Village											
Berwyn	577	538	+39	15.9 (29)	\$78,350(32) (\$81,750)	257(-13) 445/1000	270	31,162,336	30,036,886	23	31
Nampa	367	364	+3	5.8 (9)	\$92,060(30) (\$96,250)	182 495/1000	182	43,875,853	42,821,898	22	20
Total Villages	944	902	+42			439(-13) 465/1000	452				

MD/County											
Big Lakes	3664	4103	-439	5.1 (7)	\$208,410(14) (\$204,680)	1615 440/1000	1615	1,968,281.01 1	2,249,153,760	5	6
Birch Hills	1516	1553	-37	12.0 (26)	\$105,070(27) (\$103,255)	665(+4) 438/1000	661	379,295,470	289,595,750	16	20
Clear Hills	3006	3025	-19	1.5 (1)	\$162,160(21) (\$156,970)	1150 382/1000	1150	1,229,438,08 3	1,272,889,716	8	9
Fairview	1580	1604	-24	7.6 (13)	\$251,110 (8) (\$229,100)	820(+1) 518/1000	819	366,309,922	385,410,621	11	12
Grande Prairie	26701	22502	+ 4199	4.2 (6)	\$471,465 (1) (\$448,680)	10096 (+1159) 378/1000	8937	10,899,230,0 04	12,181,093,31 8	2	2
Greenview	8584	9615	- 1031	2.5 (2)	\$281,070 (5) (\$262,740)	4525 (+236) 527/1000	4257	16,493,807,4 71	19,267,076,64 7	1	1
Northern Lights	3601	3656	-55	6.4 (11)	\$239,080(12) (\$228,425)	1700 472/1000	1700	1,553,847,16 0	1,640,696,816	7	8
Northern Sunrise	1711	1891	-180	3.0 (3)	\$240,300(11) (\$223,450)	917(-25) 535/1000	942	2,167,286,01 0	2,247,859,346	6	7
Opportunity	3382	3181	+201	3.5 (4)	\$147,390(24) (\$141,230)	1320 390/1000	1320	3,060,791,84 5	3,201,016,864	4	5
Peace	1581	1747	-160	6.2 (10)	\$300,390 (4) (\$273,200)	658(+8) 416/1000	650	322,945,619	351,015,599	12	13
Saddle Hills	2338	2225	+113	4.0 (5)	\$208,400(15) (\$155,070)	1182(+40) 505/1000	1142	3,432,701,93 2	4,149,350,255	3	4
Smoky River	1895	2023	-128	5.3 (8)	\$259,720 (6) (\$245,200)	921(-5) 486/1000	926	562,940,506	573,507,301	10	11
Spirit River	649	700	-51	7.2 (12)	\$241,925(10) (\$227,845)	318 489/1000	318	296,858,795	308,111,350	14	17
Rural totals	60,208 (+2383)	57,825	+ 2383			25,887 (+1450) 429/1000	24,437				

Data from Government of Alberta: Municipal Profiles

Totals	79,977 (3493)	76,484	- 3493			34,866 (+1432)	33,434				
OTHER											
City GP	70,385	69,088	1297	10.1 (21)	\$333,600 (2) (\$312,800)	27,239 (+193) 387/1000	27,046	10,362,639,5 67	10,992,432,58 3		3
Beaverlodge	2,271	2,465	-194	9.5 (17)	\$248,035 (9) (\$237,180)	1100(-66) 484/1000	1166	307,105,940	318,894,934		18
Manning	1126	1183	-57	12.6 (27)	\$158,600(22) (\$157,100)	655(+1) 580/1000	654	119,877,086	120,444,762		24
High Prairie	2380	2564	-184	10.1 (21)	\$189,000(17) (\$191,000)	1051(+4) 441/1000	1047	326,947,330	349,411,777		14
Fox Creek	2428	2589	-161	10.6 (23)	\$205,000(16) (\$230,000)	865(-3) 356/1000	868	329,205,521	321,903,037		16
Griouxville	278	289	-11	18.0 (31)	\$98,075(28) (\$93,455)	146 525/1000	146	16,003,106	17,386,236		34
Donnelly	338	342	-4	10.0	\$122,390(25) (\$121,920)	170 502/1000	170	22,447,368	22,433,605		33
Hines Creek	335	346	-11	17.1	\$64,160(33) (\$61,555)	179(-2) 534/1000	181	21,756,060	22,719,581		32
Wembley	1432	1516	-84	9.9 (19)	\$225,860(13) (\$228,750)	609 425/1000	609	190,156,884	203,371,171		23
Rycroft	550	612	-62	10.9 (24)	\$107,025(26) (\$99,560)	291 529/1000	291	58,370,633	60,158,119		28
Swan Hills	1201	1301	-100	19.2 (32)	\$96,500(29) (\$97,800)	773 643/1000	773	77,710,716	75,785,006		27
Total	82,724	82,295	429			33,078 (+127)	32,951				
Total All	162,701 (1922)	160,779	+ 1922			67,944 (+1559)	66,385				

*NOTE: This includes residential, non-residential, farmland, linear and M&E

- In Alberta, equalized assessment is standardized to allow the provincial government to compare property wealth across all municipalities to facilitate distribution of provincial education taxes and grants. The intent is to create a level playing field for calculating provincial requests and regional program contributions.
- Municipalities submit assessment data to Alberta Municipal Affairs where it is audited for compliance and standardized, according to the "Guide to Property Assessment and Taxation in Alberta." It includes total taxable assessments considering both market-value and regulated cost-based assessments for farmland and machinery.

While the entire Peace region has seen an increase of 1922 people, it must be noted that this is only because of significant gains in a few municipalities, chiefly:

- County of Grande Prairie saw an increase of 4199. (Note the County absorbed the Village of Hythe with a 2021 population of 854. The County also includes the Hamlet of Clairmont which has experienced significant growth.)
- The City of Grande Prairie saw an increase of 1297.
- The M.D. of Opportunity saw an increase of 201.
- Saddle Hills County saw an increase of 133.
- The Village of Berwyn saw an increase of 39
- The Village of Nampa saw an increase of 3
- The Town of Grimshaw remained the same.

All other municipalities saw a decline with the largest declines seen in:

- The M.D. of Greenview saw a decline of 1031
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- The Town of Beaverlodge saw a decline of 194
- The Town of Sexsmith saw a decline of 193
- The Town of Valleyview saw a decline of 190
- In fact, except for the Town of Grimshaw which remained the same, every town has lost population.

Housing per Capita

The number of dwellings from 2020 to 2024 in the Peace region has increased by 1559, while the population has increased by 1992. The municipalities with the largest increase in dwellings are:

- The County of Grande Prairie increased by 1159 dwellings (Note: The Village of Hythe dissolved into the County in 2021)
- The MD of Greenview increased by 236 dwellings

- The City of Grande Prairie increased by 193 dwellings
- Saddle Hills County increased by 40 dwellings

The municipalities with the largest decrease in dwellings are:

- The Town of Beaverlodge decreased by 66 dwellings
- Northern Sunrise County decreased by 25 dwellings (likely the establishment of the Lubicon Reserve)

It should be noted that in late November 2024 the Town of Peace River experienced two large apartment fires. The loss of those two structures does not appear to be included in the data. Further, most municipalities saw a minimum reduction in dwellings. Older dwellings are frequently disused or demolished and these losses can offset any new builds. So while more dwellings may be built the demolition of old ones may offset those numbers.

Overall, the region has seen a slight increase in housing per capita. In 2020 there was one dwelling for every 2.42 people, while in 2024 there is one dwelling for every 2.39 people.

D) So, again, is there a housing shortage or is there an affordability problem?

The Peace region has seen a steady decline in services in the region, accompanied by a decline in population due to job elimination. Many Government of Alberta offices have closed their rural offices and either eliminated the positions or moved the positions to Edmonton or the City of Grande Prairie. A survey sent out to all PREDA members asked the question: What Government services (Provincial and Federal) have you lost in your municipality?

Included in the long list were:

- Northwest Polytech Fairview Campus (announced in March 2026 that Northern lakes College will take over the college)
- Peace River Correctional Institute – (rumored)
- Peace Air/Northern Air
- Greyhound Bus all locations
- NADC reduced from 11 to 3 positions.
- AADAC Peace River office
- Economic development offices in Peace River, High Level and High Prairie – 5 jobs
- Agricultural Financial Services Corporation Peace River 5 positions
- Agricultural Financial Services Corporation Manning
- Agricultural Financial Services Corporation Spirit River down to one day a month
- Several schools including Spirit River, Elmworth, Ridgevalley, Valhalla, Valleyview, and attempts to close Dixonville and Berwyn.
- RCMP Grimshaw detachment closed now down to two days a month

- Alberta Government Home Economists – multiple locations
- Alberta Treasury Branch McLennan
- CIBC Grimshaw
- BMO Falher
- Royal Bank Peace River
- Royal Bank in Berwyn
- Rural Post Offices to be announced, 4000 potentially nation wide
- Oil Camp Closures – Peace River Airport, Shell (NSC)
- Multiple Emergency Room temporary closures
- Fixed wing medivac services (on pause)
- AHS, Transportation, Public Lands and Forests, Alberta Arts, Culture and Status of Women, and Court of Justice - Spirit River
- Fish and Wildlife Valleyview

These losses have accumulated over the past many years; as the saying goes “a death by a thousand cuts”.

With each closure came the loss of numerous well-paying jobs that enabled these employees to purchase a home, pay property taxes, insurance, groceries, housewares etc.... Often, if the lost position is the primary bread winner in the household, the family is forced to move, taking away a second employee and kids from the school system. Each move has an economic and social impact on the community.

Since the pandemic, multiple retail outlets and restaurants have ceased to operate as well, many declaring bankruptcy. According to Statistics Canada, bankruptcies filed by retail trade businesses in 2023 increased by 46.4% from 2022.

Around 7,000 Canadian restaurants closed in 2025, with another 4,000 predicted to close in 2026, driven by high debt and low profitability. Nearly 44% of restaurants are operating at a loss or breaking even, facing intense pressure from labor shortages and rising costs.

According to *Canada's Food Price Report (CFPR) 2026* overall food prices will increase by 4% to 6% in 2026.. The average family of four is expected to spend \$17,571.79 on food in 2026, an increase of up to \$994.63 from last year.

Food prices are 27% higher than they were five years ago. The price of beef soared in 2025, with a 19% increase in the first quarter alone. This stabilized in later seasons, but prices were still up 23% from the five-year average. These increases impact restaurant food purchases similarly to household purchases and make it difficult to sustain a food business. In smaller rural communities, lack of volume makes it more challenging to sustain a restaurant.

These closures have an additional impact, as people looking to relocate to rural northern Alberta, may perceive the community as one that is dying, and they may be hesitant to move or invest there.

According to the Alberta Treasury Branch (ATB), Alberta's resale housing market slowed in January 2026, as inventory increased, and Alberta saw a reduction in migration giving buyers more breathing room amid ongoing economic uncertainty.

E) The Housing Market

Alberta-wide house sales in January slipped by 3.4% compared to December and by 15.8% versus January 2025. ATB states “The cooldown in activity has been occurring for a while with year-over-year (y/y) sales falling consistently since February 2025.”

Decline in the two largest markets in the province saw Calgary’s annual activity down by 14.1% compared to a drop of 5.8% in Edmonton. However, Grande Prairie saw an increase in housing sales as did Fort MacMurray, reflective of the trend of people moving from large urbans to midsize urbans. .

The average price of a home in Alberta peaked in January 2025 at \$524,200. A year later in January 2026, it was down to \$507,900 (-3.1%). In Calgary, the average price of a home peaked at \$585,500 at the end of 2024 and has since fallen to \$565,400 (-3.4%). However, it should be noted that prices are still 10.3% higher than in 2023.

In Edmonton, the average house price was \$424,800 in March 2025 and fell to \$416,800 in 2026 (1.9%) but was still 13.6% higher than in January 2023.

Alberta accounted for 23% of all housing starts in Canada in the first quarter of 2025 despite having just 12% of the population. Alberta is now running on a trending basis ahead of the housing boom of 2006-07.

There were 246,332 new dwelling units created in Alberta between 2018 and 2024. Over the same period, 696,140 residents were added to the provincial population. That works out to an average of just over 2.8 new residents per new dwelling unit.

If we isolate the PREDA region and minus both the City and County of Grande Prairie, the region saw a loss of 2706 people and the addition of 288 new homes. This shows that despite declining population new homes continue to be built, increasing the number of houses to population, based on national averages.

As stated previously, the PREDA region is a resource-based region and its economic development is largely based on the health of the oil and gas, forestry and agricultural sectors. Due to ongoing tensions with the USA and tariff threats, our resource industry is slowing and with it, developments.

While there is discussion of a nuclear power plant for the region the targeted opening date is estimated at 2040. Actual construction, once all licensing approvals are complete is six to eight years, with construction starting in 2032. A large-scale nuclear plant would create approximately 16,000 construction jobs and between 500 and 800 permanent jobs once complete.

While this would be the most significant development in the region in decades, there continues to be opposition to the facility. This makes it challenging for municipal leaders as the MGA requires them to ensure economic prosperity, the electorate are skeptical. Without the development, the region will continue to decline in prosperity and population.

Projects of this magnitude would present housing challenges, however, once construction starts it is likely developers would need to start investing in the region of the development, to ensure housing for staff. The construction process may just be work camps, but long-term employees will need housing.

The real question is; can the region turn away projects that may resolve the declining population dilemma?

2. The Cost of Building/Buying a Home

It would seem that a housing shortage would be readily solved by simply building more housing. Unfortunately, what seems obvious doesn't always work. Such is the case with housing in the Peace country. While there are numerous challenges to building in small rural communities, none is perhaps greater than the actual cost of building a home.

The average cost of building a home in Edmonton or Calgary, according to the Altus Group, a real estate and data analytics company, is between \$175 and \$265 per square foot. These calculations assume that a level open site exists with no restrictions from adjoining properties, stable soil conditions prevail and average quality finishes, both interior and exterior, are used.

This estimate also does not include land purchase. These estimates assume Calgary or Edmonton locations, so rural properties will likely be higher due to transportation costs for materials and access to a more finite number of tradespeople. It should also be noted that depending on the distance from a major centre can also add costs due to delays and access to materials needed.

These estimates are based on hard costs only. Other cost factors to consider include:

- Land and related costs
- Legal fees
- Site services outside the property
- Municipal incentives
- Soil and environmental tests
- Architectural and engineering fees
- Permits and development charges
- Land surveys
- Purchaser upgrades
- Municipal taxes and levies
- Insurance and bond costs
- Appraisals
- Rezoning
- Servicing if an unserviced lot

	Standard Build			Custom Build	
Square feet	Low \$175	High \$265	Average \$220	\$476	\$1090
1200	210,000	318,000	264,000	571,200	1,308,000
1500	262,500	397,500	330,000	714,000	1,635,000
1800	315,000	477,000	396,000	856,800	1,962,000
2000	350,000	530,000	440,000	952,000	2,182,000
2400	420,000	636,000	528,000	1,142,400	2,616,000

These costs are estimates for an average home with average features. Custom built homes are estimated anywhere from \$476 to \$1,090 per square foot.

A) Why are Costs Rising

Multiple factors contribute to the increasing cost of building a home, including, material costs, land costs and labor. According to the National Association of Home Builders (NAHB) lumber prices have experienced significant volatility, with recent reports indicating a 7% increase in softwood lumber. Additionally mill closures including West Fraser in High Level and more than 20 mill closures since 2023 in British Columbia.

Statistics Canada reports the following:

Key Material Cost Trends & Drivers (2025-2026)

- **Lumber & Framing:** Prices remain volatile and significantly higher than pre-pandemic levels, often adding over \$20,000 to standard home builds.
- **Steel & Concrete:** Structural steel and concrete continue to see price increases, affected by import tariffs and supply chain demands.
- **Key Drivers:** Skilled labour shortages (30-60% of total budget) and supply chain issues are the primary drivers of cost increases.
- **Regional Variance:** Construction costs are higher in Western Canada compared to eastern provinces.

Cost Breakdown Components

- **Framing/Structural:** \$20,000 - \$50,000+ for lumber.
- **Foundation:** \$15,000 - \$25,000.
- **Plumbing/Electrical:** \$30,000 - \$75,000.
- **Finishes/Fixtures:** Highly variable based on quality and choices.

Statistics Canada further states that Canadian construction labor costs are rising, driven by chronic shortages of skilled trades, with labor costs up 3.63% annually as of late 2025. Despite stabilizing material prices, labor shortages and, in some regions, increased code requirements, are keeping overall construction costs elevated, with residential, institutional, industrial, and commercial sectors facing pressure.

In March of 2024 the National Multifamily Housing Council (NMHC) conducted a survey on the impact of building codes on rental housing development and affordability. Forty-one responses were received from multifamily builders, developers, and operators. While the survey is an American study, much of the response from developers is also relevant in Canada.

Developers' response when asked if ensuring compliance with codes and standards related to the following topics causes significant challenges for your business:

	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	N/A
Mechanical/Electrical codes	2%	12%	17%	32%	37%	0%
Energy Performance and Efficiency	2%	10%	22%	34%	32%	0%
Electrification/Net-zero Emissions	2%	7%	22%	24%	39%	5%
Fire protection	5%	12%	22%	34%	27%	0%
Sustainability/Green Building	2%	10%	34%	39%	15%	0%
Accessibility	2%	12%	34%	29%	22%	0%
Structural Codes	2%	22%	27%	37%	12%	0%
Existing Buildings	2%	7%	37%	27%	10%	17%
Resiliency	2%	7%	63%	10%	7%	10%

The respondents most cited (92%) variations, interpretations, and comprehension of the codes as a challenge. Ninety percent cited construction costs as a barrier to adhering to the codes and 50% workforce availability and training as a factor to compliance.

But things could get more expensive. The 2020 National Building and Energy Codes have introduced *Tiered Energy Codes* as a pathway leading to all new homes being built to net zero standards. The Building Industry and Land Development Association of Alberta (BILD) created the "Tiered Energy Code Roadmap (August 2022) which developed a detailed modelling and analysis of the impact on the cost of new builds in Alberta. A summary of the cost of each tier, on a new build, is as follows:

Tier	Increase to construction costs	Cost Impact for Homes	Barriers prior to Implementation	Timing
Tier 1	0% to 0.34%	\$0 - \$1,072	none	Mid 2023
Tier 2	0.35% to 1.05%	\$1,100 - \$3,300	Airtightness testing capacity, education	Mid 2025
Tier 3	1.05% to 1.40%	\$3,300 - \$4,400	Airtightness testing capacity, education	TBD
Tier 4	7.0%	\$20,000 - \$22,000	Affordability, Heat pump technology, Electric Infrastructure for	TBD

			electrified home heating	
Tier 5	25%	\$70,000 - \$77,000	Affordability, design for solar panels, Electric infrastructure for electrified home heating	TBD

Full report available at <https://bildalberta.ca/>

Despite these ominous statistics Build Alberta in their 2025 Housing and Rental Market Report Year in Review reported that 2025 was an excellent year for housing starts in Edmonton, Calgary and Grande Prairie.

- The Edmonton region broke its previous 2015 all-time record for housing starts
- The Calgary region broke its housing start record for the fourth consecutive year
- 2025 marked an historic high for rental housing with almost 20,000 starts, nearly triple the levels seen a decade ago
- Alberta rental starts increased by 37% from 2024
- Housing starts increased substantially for the following mid-sized municipalities compared to 2024, Grande Prairie (+89%), Medicine Hat (+64%) and Red Deer (+14%).

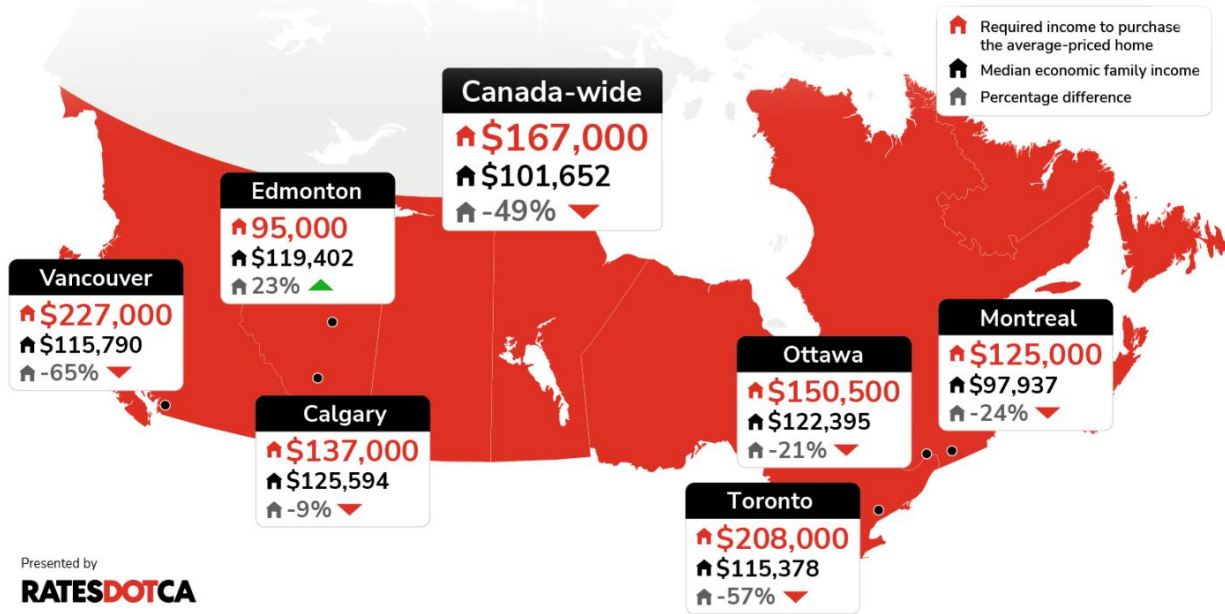
Developers of single and multi family housing will be attracted to locations experiencing population growth. It should be noted the municipalities that are seeing new housing starts are also seeing increasing migration.

- Edmonton had a population of 1.2 million in 2025, second in the province. The population of Edmonton increased 3.38% year-over-year, and increased 18.3% in the last five years.
- Calgary had a population of 1.6 million in 2025, first in the province. The population of Calgary increased 2.53% year-over-year, and increased 19.4% in the last five years.
- Red Deer had a population of 115,409 in 2025, third in the province. The population of Red Deer increased 2.00% year-over-year, and increased 9.95% in the last five years.
- Grande Prairie had a population of 71,160 in 2025, the 9th highest in the province. The population of Grande Prairie increased 2.28% year-over-year, and increased 4.16% in the last five years.
- Medicine Hat had a population of 68,714 in 2025, the 10th highest in the province. The population of Medicine Hat increased 0.86% year-over-year, and increased 5.08% in the last five years.

Naturally, the larger the population, the larger the customer base for housing products. With the cost of building a home, or even a rental property, skyrocketing, this is crucial. Are there enough residents in a small rural to make building a competitive market?

B) How Much Income Do You Need

How much more income do you need to make
to afford a home in your city?

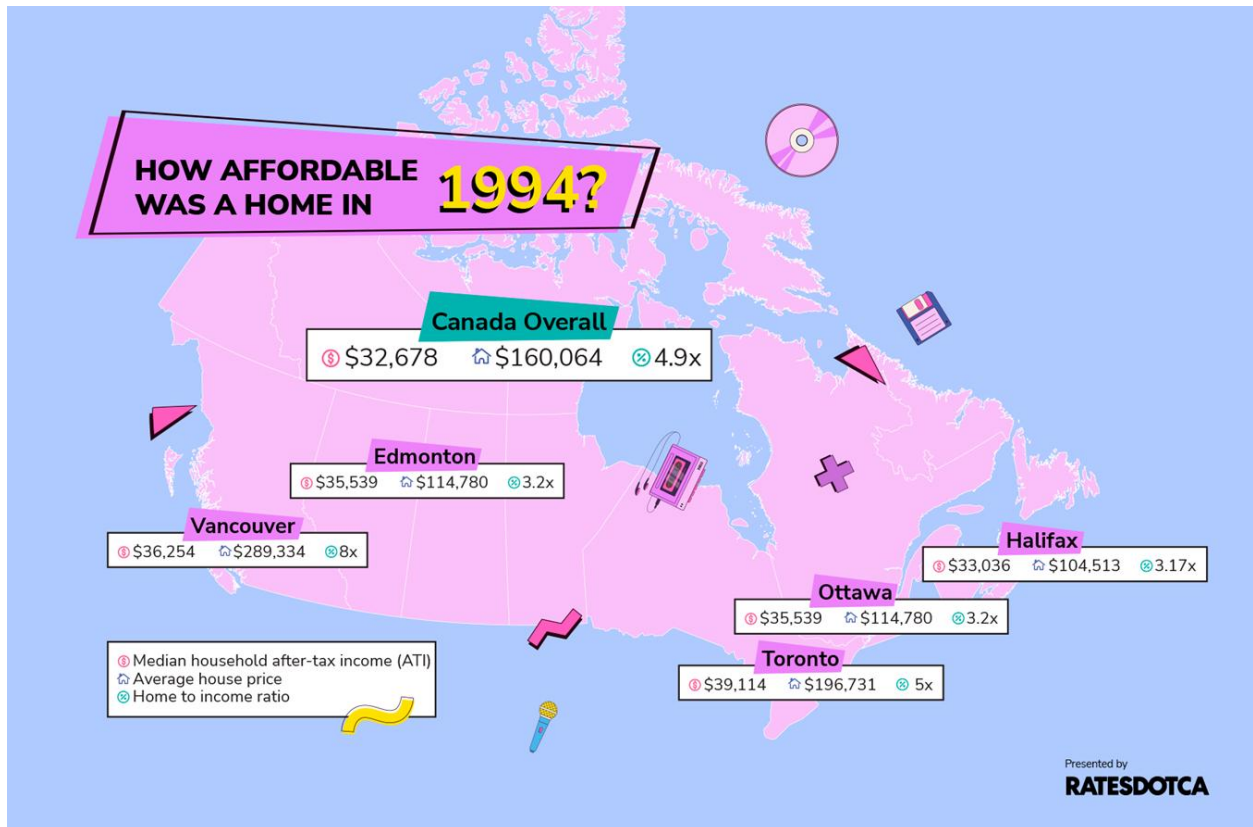


1994:

Median household after-tax income: \$32,678 (equivalent to \$60,548 in today's value)

Average house price: \$160,064 (equivalent to \$296,560 in today's value)

Mortgage interest rate: 9.53% (5-year conventional mortgage rate)



2024:

Median household after-tax income: \$82,432

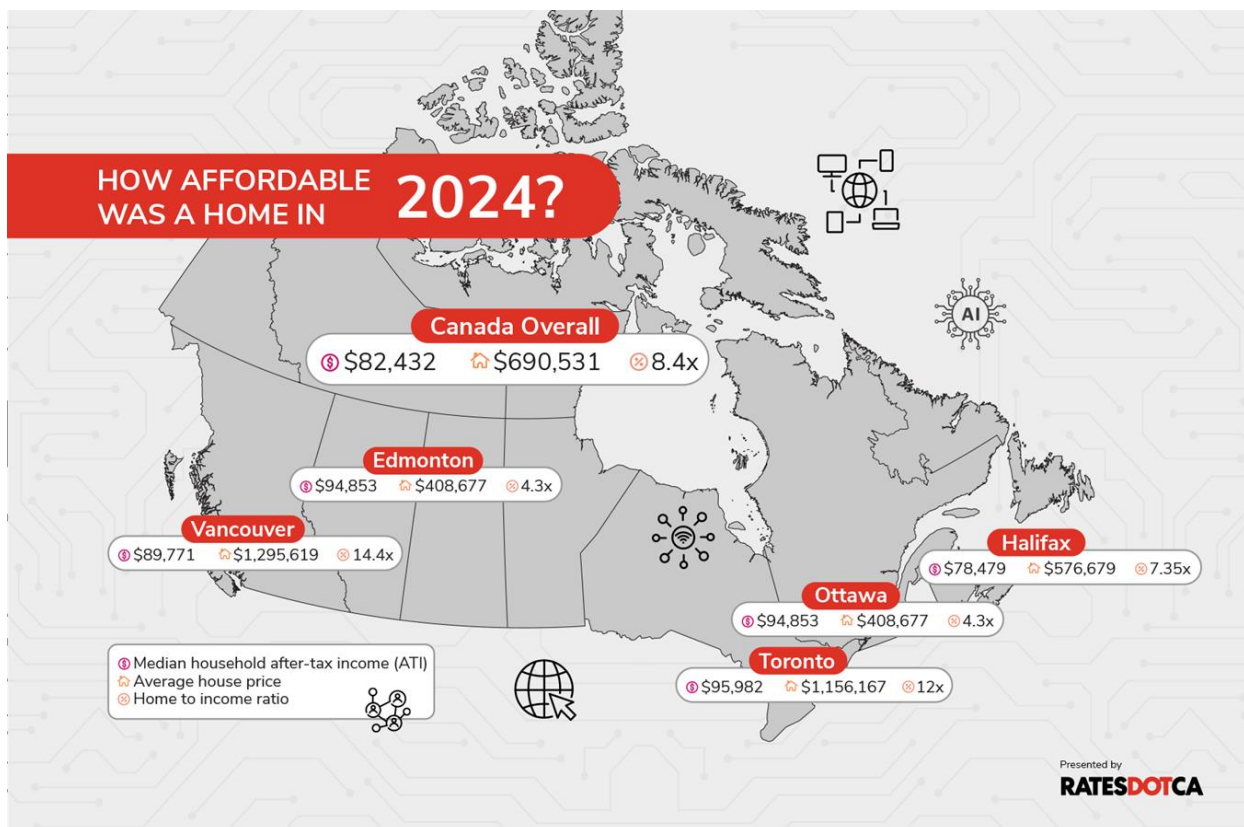
Average house price: \$690,531 (as of April 2024)

5-year conventional mortgage rate: 6.08% (as of April 2024)

Percentage increase from 1994 to 2024:

Median household after-tax income: 36%

Average house price: 132%



Edmonton

1994:

Median household after-tax income: \$35,538 (equivalent to \$65,847 in today's value)

Average house price: \$114,780 (equivalent to \$212,660 in today's value)

2024:

Median household after-tax income: \$94,853

Average house price: \$408,677

Percentage increase from 1994 to 2024:

Median household after-tax income: 44%

Average house price: 92%

C) Why Can't People Afford a Home

It has long been the standard that the monthly cost of owning a home (or renting) should not exceed between 30 and 33% of the gross household income. Further, expenses should generally not exceed **30% of gross household income** to be considered affordable, a standard known as the [shelter-cost-to-income ratio \(STIR\)](#). Lenders often use a stricter guideline of 32% to 40% for total debt service (TDS), which includes all debt payments. Of that, housing costs include mortgage principal and interest, property taxes, heating, and sometimes condo fees. While renters do not apply for a mortgage, the ratio is the same.

The National Bank of Canada in their Housing Affordability Monitor dated February 19, 2026 stated,

“Housing affordability improved again in the final quarter of 2025, marking an eighth consecutive quarterly gain, the longest streak on record. The mortgage payment as a percentage of income fell to 51.6%, its lowest level in almost four years. Even with the recent improvement, affordability remains well above the long-term average of 40.5% since 2000. The latest progress in affordability came despite a modest increase in national home prices, the first in three quarters. <https://www.nbc.ca/content/dam/bnc/taux-analyses/analyse-eco/logement/housing-affordability.pdf>”

This would lead one to believe the financial institutions have modified their shelter-cost-to-income-ratio to address the growing housing affordability gap. And while this may make home ownership more achievable, it doesn't address the inevitability of the affordability situation.

Their report also highlighted that the median house price in Calgary was \$662,536, monthly mortgage payment was \$3,530, mortgage payment as percentage of income as 39.3%, qualifying annual income as \$151,376 and the median income as \$107,899.

In Edmonton the median house price was \$488,886, monthly mortgage payment was \$2,605, mortgage payment as percentage of income as 30.0%, qualifying annual income as \$113,162 and the median income as \$104,231.

In both cases the median income is below the qualifying income.

The **Housing Affordability Monitor** shows that Edmonton is the most affordable of all large urban municipalities, while Vancouver with a median home price of \$1,222,118 price tag, a monthly mortgage payment of \$6511 and an 85% mortgage payment as percentage of income was the highest. The qualifying annual income was \$274,085 and the median annual income was \$91,917.

According to the CMHC 2021-2022 data, the average household income in Alberta is:

- **Average Household Income (Before Tax):** \$119,700 (2021).
- **Median Family Income:** \$110,350 (2022).
- **Median After-Tax Income:** \$83,000 (2020).
- **Regional Differences (Median Family Income 2022):**
 - **Calgary:** \$131,600
 - **Bonnyville:** \$130,400
 - **Grande Prairie:** \$123,000
 - **Brooks:** \$103,400

Lower incomes are estimated at:

- **\$70,000/year (Alberta):** \$48,200–\$53,700 net (\$4,000–\$4,400/month).
- **\$60,000/year (Alberta):** \$41,500 net (\$3,460/month).

Based on the above data, after tax income at \$83,000 the average monthly household net income is \$6,916. Based on the 30% shelter-cost-to-income-ratio, housing costs (mortgage, heat, property tax), the maximum mortgage payment amount should be \$2758.75 (based on gross income of \$110,350). In the scenario below the mortgage amount based on a \$330,000 home, is \$2,194.08, well within the limit.

- Purchasing a 1500 square foot house in the median range of \$330,000 with 10% down (33,000) add CMHC cost, **(10.00% – 14.99% down: 3.10% premium)** would add \$9,207 to the mortgage totaling \$306,207.
- A \$306,207 mortgage with a modest 4.2% rate for five years would be \$1644.08
- The Insurance Institute estimates average home insurance rates in Alberta at \$2,423 per year (\$202/month)
- RBC estimates the average monthly auto loan at **\$915 for a new vehicle** and **\$612 for a used vehicle**
- According to Farnese Insurance Brokers Fort Saskatchewan average car insurance rates in Alberta are \$1700 annually or \$141.66 per month
- **Food Costs:** A family of four generally spends \$1464.43, according to Canada's Food Price Report
- The Utilities Consumer Advocate Cost Comparison tool estimates for the Grande Prairie region both heating and electricity average \$200 a month each.

Average living costs in Alberta:

Median net income	\$6916.00
Mortgage	1644.08*
Hs Insurance	202.00
Property Tax	350.00*
Heating	200.00*
Electricity	200.00
Water	100.00
Car 1	915.00
Car 2	Paid off
Auto Insurance Car 1	141.66
Auto insurance Car 2	141.66
Food	1,464.31
Daycare x 2 (326.25)	652.50
Internet	100.00
Cell Phone x 2	200.00
TOTAL	6,166.55
Balance	\$749.45

So the “average” family with the **Median After-Tax Income**: \$83,000 or \$6916.66 per month has approximately \$749.45 after basic expenses for discretionary spending per month. However, this discretionary remainder includes any consumer debt, credit cards, lines of credit, car fuel, car maintenance, clothing, gifts, entertaining, dining out, school fees, extra curricular activities, pet supplies, holidays, home maintenance and all other spending.

- A household with just \$70,000/year (\$4,000 - \$4,400 per month) or \$60,000/year \$41,500 net (\$3,460/month) would be unable to afford an average home.

It should also be noted the average rent for a three-bedroom home would be challenging as well, with only two, three-bedroom units vacant in the PREDA region; in the Town of Peace River with rents as high as \$3,000 per month and one in Fairview listed at \$1250.

Community housing through one of the five Housing Foundations, may be an option, where low income for a three-bedroom unit is defined as \$61,000 for small northern communities and \$64,000 for the City of Grande Prairie. Rent is normally based at 30% of income, however, demand is high with **Grande Spirit** Foundation reporting a waiting list of 800.

As per the Government of Alberta:

The Community Housing program subsidizes rental housing for families, seniors and individuals with low income who cannot afford other housing options due to individual circumstances.

A tenant’s rent, which includes heat, water and sewer expenses, is based on 30% of a household total annual income (non-senior household).

Rent does not include electricity, phone, TV, and any additional services such as parking.

Income Thresholds:

Location	Bachelor	1 BDR	2 BDR	3BDR	4BDR
Grande Prairie	45,000	49,500	56,500	64,000	64,000
Small Northern	31,500	42,500	52,500	61,000	61,000

The community housing section of the report further explains the role of the housing foundations in the PREDA region.

The cost of building a home is also reflected in the cost of purchasing a home. Naturally as the cost of building a new home rise, existing stock also increases with buyer demand.

3) Apartment Vacancy and Rental rates

In addition to single family homes, there appears to be a lack of multifamily dwellings, and the stock that does exist tends to be more than 10 years of age. There is a hesitation on the part of property owners to upgrade their buildings as often new codes will be triggered, increasing, an already expensive, renovation.

Since 1973 (with some exceptions) the Government of Alberta (GOA) has collected rural apartment and rental fees of multi-family dwellings in rural Alberta. The criteria they use is:

- Rural communities with a population between 1,000 and 9,999
- 30+market rental units (though, there seems to be exceptions to this rule)
- Not included in CMHC's annual rental survey. (CMHC study focuses on large urbans)

The Alberta survey includes nonsubsidized rental buildings containing four or more market rental units including apartment buildings, townhomes, multi-plexes and store-top rental units. In 2025, 1215 buildings with 7,697 units across 62 rural communities were eligible of which 844 were surveyed. A total of 329 were not surveyed due to no contact information, no response, change of ownership or other. An additional 42 refused to participate. Total response rate was 69.5 percent. Across the province vacancy rates averaged 3.0% compared to 4.3% in 2024.

In 2025 average rental rates increased across all unit types with 4+ bedroom units seeing the largest increase.

For rental units to be included in the survey, the units must be occupied at market rates or available to rent at market rates. Subsidized units managed by Housing Foundations, were therefore not included. The survey did not include single detached, duplexes and semidetached houses, individually managed rental condominiums and secondary suites such as basement, attic or garage suites.

Province wide the average rental rates increased across the board. Four-bedroom suites, followed by bachelor suites saw the largest increases.

The survey found average rental rates across the province were:

- \$835 for bachelor units up 8.3 per cent
- \$974 for 1-bedroom units up 5.4 per cent
- \$1,145 for 2-bedroom units up 5.4 per cent
- \$1,325 for 3-bedroom units up 2.9 per cent
- \$1,545 for 4-bedroom units and up 11.2 per cent

The survey found average vacancy rates:

- 3.8 per cent for bachelor units down 11.2 per cent
- 3.8 per cent for 1-bedroom units down from 5.6 per cent
- 2.5 per cent for 2-bedroom units down from 3.7 per cent
- 3.3 per cent for 3-bedroom units no change
- 5.0 per cent for 4-bedroom units up from 0 per cent

Key points of interest in the PREDA region:

- The Town of Peace River had the highest 3-bedroom rental rates at \$3,000.
- Grande Cache had the highest 4-bedroom units at \$3,000.
- Beaverlodge had the lowest 3-bedroom units at \$600.
- In 2016 overall vacancy rates stood at 17.9 % compared to 3% in 2025.
- Overall distribution of rental units was:
 - 0.4% 4+ bedrooms
 - 2.5% bachelor
 - 14.4% three bedrooms
 - 24.5% one bedroom
 - 58.3% two bedrooms
- Of the units surveyed 90.6% were 10 years or older
- 6.8% were between 6 and 10 years old
- And the balance were five years or less
- Largest percentage of vacancy rates are in one bedroom followed by bachelor suites.

The data collected below is from the Government of Alberta 2025 Apartment vacancy and rental cost survey.

Municipality	# of units	Bachelor	1 BDR	2 BDR	3 BDR	4 BDR	Vacancy rate%
Beaverlodge	106		700 - 1000	800 - 1100	600 - 1200		0
Fairview*	69	800	709 - 900	814 - 2150	1250		3.1*
Falher	43	650 - 685	800 - 950	800 - 1250	800 - 1700		0
Fox Creek	83		800	1000 - 2150	1300 - 2000		4.8
Grande Cache*	270	700	700 - 950	825 - 1800	1000 - 2500	1300 - 2000	14.2*
Grimshaw*	47		700 - 1100	900 - 1130			2.1*
High Prairie*	149	650 - 850	625 - 1500	975 - 2000	1300 - 2015		24.4*
Peace River	492	575 - 1000	650 - 1550	700 - 1900	925 - 3000		0.6
Sexsmith	31		800 - 1000	975 - 1025	1200 - 2000		0
Swan Hills	103	635	600 - 975	700 - 1200	800 - 1300		8.1
Valleyview*	41	900	900 - 1150	1100 - 1400	1200		0.7*
Wembley	28	1025	1050 - 1100	1850			0

Whitecourt	445	550 - 900	775 - 1190	850 - 2150	1000 - 2250	1700	2.0
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*Vacancies increased in these communities from 2024

Note: Information was not collected by the GOA on the Village of Nampa, the Village of Berwyn, the Village of Hines Creek, the Village of Hythe, the Village of Rycroft, the Hamlet of Wabasca, the Hamlet of Red Earth, the Town of McLennan, the Town of Manning, and the Town of Spirit River. Further research was done to estimate these communities as per the chart below. Not all municipalities/ apartment owners/managers responded. The towns of Spirit River and McLennan is data collected by the survey in 2023. Numbers with * are the number of units.

Municipality	# of units	Bachelor	1 BDR	2 BDR	3 BDR	4 BDR	Vacancy
Berwyn	0						
Donnelly	12	n/a	n/a	n/a	n/a	n/a	n/a
Girouxville	0						
Nampa	0						
Hines Creek	16	n/a	(\$1483)	(\$1761)	n/a	n/a	n/a
McLennan	23		13* (\$816)	15* (\$842)			3.6%
Manning							
Red Earth							
Rycroft	11	n/a	\$1,000	\$1200			
Spirit River	12	n/a	5* (\$810)	7* (\$857)			20%
Wabasca**	30		8* (\$2,200)	10* (\$3,000)	12* (\$3,000)		0%
Grande Prairie***		\$1119	\$1304	\$1518	\$2155		1.2%

*Indicates number of units

** Wabasca units come furnished and include all utilities including Internet and Optik TV

***While the City of Grande Prairie is not in the PREDA membership, they are the main drawing center for the region and the largest municipality in the Peace. We therefore collected data for comparison. It should be noted that numerous Grande Prairie rentals are available at comparable prices to smaller rurales. CMHC reported that the City of Grande saw a 10.8% increase in rental prices last year.

The City has multiple newer buildings, as well as multiple housing options that increase the overall average rental fee. Older rentals are in the same price range as units in the smaller rurales. There are very few newer rentals in the Peace region small urbans. Recently, due to the loss of rentals due to fire, Peace River is seeing new construction.

While an effort was made to collect data from these municipalities, not all responded or only had basic information.

The chart below further breakdowns municipalities with available data into unit type and vacancy rates. Overall, there is a vacancy rate of approximately 5%.

Municipality	Bachelor No. Vac.	1 bedroom No. Vac.	2 Bedroom No. Vac.	3 Bedroom No. Vac.	4 Bedroom No. Vac.	Total No. Vac.
Beaverlodge	0	29 0	65 0	9 0	0	103 0
Fairview	1 0	26 1	35 0	2 1	0	64 2
Falher	1 0	16 0	17 0	7 0	0	43 0
Fox Creek	0	1 0	36 1	26 2	0	63 3
Grande Cache	6 0	64 1	89 15	86 18	1 1	246 35
Grimshaw	0	9 1	38 0	0	0	47 1
High Prairie	6 1	82 26	29 4	14 1	0	131 32
Peace River	2 0	124 0	305 2	58 1	0	489 3
Sexsmith	0	2 0	30 0	9 0	0	31 0
Valleyview	1 0	7 1	32 0	1 0	0	41 1
Wembley	0	6 0	21 0	1 0	0	28 0
Whitcourt	2 0	77 1	198 4	123 3	4 0	404 8
TOTAL	19 1	443 31	895 26	336 26	5 1	1696 85

These statistics are comparable to the results on a provincial and national level. According to Rentals.ca average rents in Canada fell 2% while Alberta fell 4.3%. The **average** unit size decreased to 857 sq. ft., down from 885 last year and 943 two years ago — a shift toward smaller units has helped bring overall rents down.

However, it should be noted that the City of Grande Prairie had the fastest growing rental market in the Country at 8%. This coincides with a national trend seeing people leave the major urban centers and relocating to midsize urbans like Grande Prairie, Red Deer and Lethbridge.

A) So, Why Does it Feel Like We Have a Shortage of Rentals?

Based on the above data our rental shortage varies from municipality to municipality. Some municipalities are facing industry or commercial closures that are resulting in a reduced population and hence greater vacancy rates and more properties for sale. Northwest Polytech Fairview Campus has been acquired by Northern Lakes College averting closure which would have resulted in substantial job losses as well as reduced business for subcontractors which could have resulted in an outflux of people. The hope is Northern Lakes College will rejuvenate the Fairview Campus to its former glory.

Similarly, the Town of High level is coping with the closure of the West Fraser Mill, a major employer in the community. And rumors of the closure of the Peace River Correctional Center would also result in major job losses and potential increases in vacancy rates and houses for sale, however, the closure is denied by the Government of Alberta. When a large employer closes, there is not enough tertiary industry to pick up the slack.

But municipalities argue without available rentals and housing supply, we cannot bring new people to the community. So, why don't we build more apartments and rental housing?

B) The Cost of Building New Apartments

Many rural and smaller urbans have attempted to attract new multifamily dwellings to their municipalities. This is not an easy task as costs of building are often higher than in larger urbans and smaller urbans present a greater risk to the developer of achieving full occupancy at a price needed to be profitable..

Additionally, most multi-family developers own more than one property in a municipality which lowers overall maintenance and management costs.

Building a new apartment building presents a value proposition analysis on behalf of the developer. The average cost of building a condominium or apartment building is expensive and normally more so than a single-family house.

Altus Group, a data and analytical firm, prepared the 2025 Canadian Cost Guide analyzing the building costs across Canada. According to their guide, using data for Edmonton and Calgary, they determined the average cost for building an apartment or condominium. While these estimates are for these two centers, it can be assumed rural costs will likely be higher. Amounts are in cost per square foot.

These estimates are based on hard costs only. Other cost factors to consider include:

- Land and related costs
- Legal fees
- Site services outside the property
- Municipal incentives
- Soil and environmental tests
- Architectural and engineering fees
- Permits and development charges
- Land surveys
- Purchaser upgrades
- Municipal taxes and levies
- Insurance and bond costs
- Appraisals
- Rezoning
- Servicing if an unserved lot
- Lift stations if required

Building Type	Edmonton	Edmonton	Calgary	Calgary
	Low	High	Low	High
Up to 6 stories	230	345	235	345
Up to 12 stories	295	350	295	350
Townhomes	180	240	185	246

Based on an average apartment size of 857 sq. ft (the new standard) and using 12 units and allowing 12% for common space the total square footage would be 11,518.08. Based on an average building cost of \$287.50 (the median number) per square foot, the building cost alone would be \$3,311,448. A

potential developer needs to ensure there is a real demand for units and that the market dictates a need for apartments at that potential rental price.

It should also be noted that these estimates do not take into consideration potential costs rising due to tariffs, building code revisions and labour agreement negotiations.

Unfortunately, many factors are leading to the high cost of building regardless of the building use.

Some of these factors include price of land, municipal development fees, building codes, environmental requirements, building material cost (tariffs, shipping costs, etc.) labor costs and labor demand, and property taxes.

According to the National Association of Home Builders (NAHB) lumber prices have experienced significant volatility, with recent reports indicating a 7% increase in softwood lumber. Additionally mill closures including West Fraser in High Level and more than 20 mill closures since 2023 in British Columbia, could lead to supply shortage and price volatility.

Statistics Canada reports the following:

Key Material Cost Trends & Drivers (2025-2026)

- **Lumber & Framing:** Prices remain volatile and significantly higher than pre-pandemic levels, often adding over \$20,000 to standard home builds.
- **Steel & Concrete:** Structural steel and concrete continue to see price increases, affected by import tariffs and supply chain demands.
- **Key Drivers:** Skilled labour shortages (30-60% of total budget) and supply chain issues are the primary drivers of cost increases.
- **Regional Variance:** Construction costs are higher in Western Canada compared to eastern provinces.

Cost Breakdown Components

- **Framing/Structural:** \$20,000 - \$50,000+ for lumber.
- **Foundation:** \$15,000 - \$25,000.
- **Plumbing/Electrical:** \$30,000 - \$75,000.
- **Finishes/Fixtures:** Highly variable based on quality and choices.

Statistics Canada further states that Canadian construction labor costs are continuing to rise, driven by chronic shortages of skilled trades and labor costs which have risen 3.63% annually as of late 2025. Despite stabilizing material prices, labor shortages and, in some regions, increased code requirements, are keeping overall construction costs elevated, with residential, institutional, and industrial, and commercial sectors facing pressure.

In March of 2024 the National Multifamily Housing Council (NMHC) conducted a survey on the impact of building codes on rental housing development and affordability. Forty-one responses were received from multifamily builders, developers, and operators. While the survey is an American study, much of the response from developers is relevant in Canada.

Developers' response when asked if ensuring compliance with codes and standards related to the following topics causes significant challenges for your business:

	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	N/A
Mechanical/Electrical codes	2%	12%	17%	32%	37%	0%
Energy Performance and Efficiency	2%	10%	22%	34%	32%	0%
Electrification/Net-zero Emissions	2%	7%	22%	24%	39%	5%
Fire protection	5%	12%	22%	34%	27%	0%
Sustainability/Green Building	2%	10%	34%	39%	15%	0%
Accessibility	2%	12%	34%	29%	22%	0%
Structural Codes	2%	22%	27%	37%	12%	0%
Existing Buildings	2%	7%	37%	27%	10%	17%
Resiliency	2%	7%	63%	10%	7%	10%

The respondents most cited (92%) variations, interpretations, and comprehension of the codes as a challenge. Ninety percent cited construction costs as a barrier to adhering to the codes and 50% workforce availability and training as a factor to compliance.

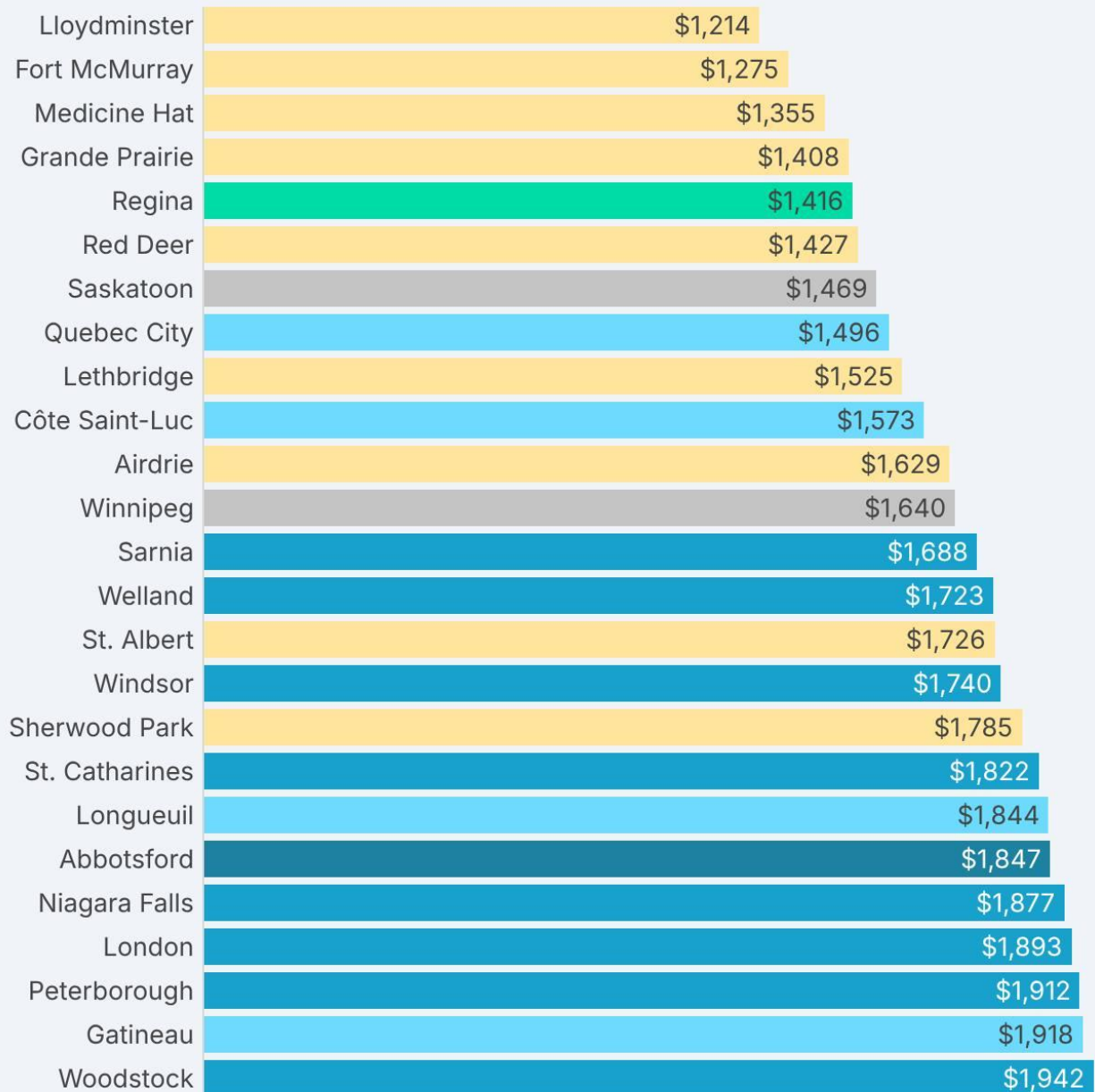
While all the data points to a challenge in building new rental units, both the Town of Fairview and the Town of Peace River are each seeing new developments. At the time of this writing, rental prices per unit were not available.

Municipalities need to look inward. Why would an outside developer build in your community if a local developer doesn't? Developers will question, if there is truly a market for new multifamily dwellings, why aren't local investors and developers building them?

Lowest Avg. Asking Rent for Purpose-built & Condo Rental Apts

Top 25 Markets (Outside of 6 Largest): December 2025

AB SK MB QC ON BC



*Markets with a minimum of 50 listings in both periods

Source: Rentals.ca Network, Urbanation Inc.



The increase in residential rental prices last month has highlighted Grande Prairie in the top five secondary markets for annual rental growth.

4) Municipal Rental Profiles

The municipal rental profiles provided in (see Appendix A) are taken directly from the Alberta Vacancy and Rental Cost Survey

DESCRIPTION

Represents the findings of an annual survey of multi-family dwellings in Alberta's rural communities, conducted by the Government of Alberta between the months of May and August each year. The survey identifies building type, unit type, number of units, rental rates and the number of vacancies in Alberta communities with populations between 1,000 and 9,999 that have at least 30 or more rental units. The survey report is recognized as the only official and unbiased rental housing cost and vacancy information for rural Alberta. It provides the provincial government, housing industry, municipalities, and various other entities with essential housing information on private market vacancy and rental rates in multi-family dwellings in rural Alberta.

UPDATED

January 23, 2026

5) Modular Homes vs Manufactured Homes

Modular Homes are built in sections off-site to local building codes and placed on permanent, foundations, including crawl spaces and full basements. In Canada Modular Homes are built to Z240 standard. In Alberta, modular homes are constructed to the same stringent provincial building codes as site-built homes (CSA A277). Modular homes often appreciate in value like traditional homes. Modular homes can feature multiple components, including second storey models and can also be designed as multiple story rental buildings or condominiums.

Manufactured homes are built in a factory to an A277 standard, usually on a steel chassis for transport, and are often more affordable. Modular homes offer higher customization, while manufactured homes offer faster, often cheaper, turn-key solutions. Manufactured homes are commonly placed on pilings.

The Town of Grimshaw has a three story, 12-unit modular condominium building. The building was delivered in components to the site and assembled within the course of a week. The building was setup as a condominium with a condominium board.

Key Comparisons:

- **Foundation & Mobility:** Modular homes are placed on permanent foundations (basements, crawlspaces). Manufactured homes are typically placed on a pier and beam foundation and often retain a steel chassis.
- **Appreciation:** Modular homes are generally treated as real property and appreciate in value similarly to site-built homes. Manufactured homes may appreciate, but often at a slower rate, especially if not on owned land.
- **Financing:** Financing for modular homes is similar to traditional site-built homes, while manufactured homes may require specialized lending.
- **Cost:** Manufactured homes are usually more budget-friendly. Modular homes cost more up-front but offer higher-end customization.

Municipalities address the difference in their Land Use Bylaw which often dictates where either of these models is permitted. Mobile homes (trailers and manufactured homes) became popular in the early and mid 1900's. They were seen as a viable option for people on a limited budget and looked similar to trailers or campers. They had an exposed coupler for a trailer and wheels. These features made it easy to hook up the mobile home to a vehicle and move it to a new location.

Manufactured home parks (trailer parks) offer an affordable housing alternative where residents own their homes but lease the land (pad) and pay monthly fees for maintenance and amenities. Common in areas like Grande Prairie, and Peace River, these communities often feature playgrounds or green spaces and, with modern manufacturing, provide spacious, high-quality, and energy-efficient housing options. Manufactured homes were also common in rural settings where the landowner lived in the manufactured home.

Modular homes are quite common in northern and rural communities due to the challenges in small rurals to attract developers and trades people. These homes can be located on individual lots depending

on the municipalities' Land-use Bylaws, or in a specific parcel of land designated for modular homes. Modular Homes are usually on owned lots.

A) The Meadows of Morinville

In the Town of Morinville, Alberta with a population of 10,385 located 442km southeast of Grande Prairie and 40km northwest of Edmonton, Jandel Homes has built a 154-lot modular home park featuring homes for purchase and rent. Meadows of Morinville (<https://www.meadowsofmorinville.com>) includes a central park area featuring a covered gazebo, equipped with a BBQ and picnic tables for all residents to use. There is a community association that coordinates community get togethers.



"Welcome to Meadows of Morinville, where community meets convenience! We're thrilled to announce that our final phase is now selling. With a total of 154 residential lots upon completion, we're building a community that feels like home. Nestled just 20 minutes north of Edmonton, we've got the perfect blend of city accessibility and small-town charm. Our community borders an incredible regional trail system and is within walking distance from schools, restaurants, and shops."

Despite the huge advances in modular home buildings, many may still associate them with their long rectangular predecessor. Modulares can fit well into existing neighborhoods. Both the Hamlet of Woking and the Village of Berwyn worked with Jandel Homes to address housing challenges with mixed results.

6) Additional Housing Options

In 2024, Habitat for Humanity Canada commissioned Leger to survey 1510 Canadians, 18+, between August 22 and September 2, 2024, using Leger's online panel, to complete their third annual Affordable Housing Survey.



Their survey data paints a troubling picture. Today, 59% of respondents — including 75% of renters — are sacrificing other basic needs such as food, clothing, living essentials, and education to afford rent or mortgage payments.

Two-thirds of renters feel their mental health and well-being are impacted by their rent costs and one-third of homeowners say the same is true for the cost of their mortgage.

And, almost one-third of Millennials surveyed would consider relocating to another country to find affordable housing, with almost half considering delaying starting a family because they can't afford a suitable home.



Further, of the respondents, 70% agree that owning a home has become impossible. Gen Z were the most concerned, with 73% saying they are worried about saving enough money for a down payment to buy a home.

The vast majority of respondents, 78%, believe the inability to own a home is contributing to the wealth gap. Another 82% say a lack of affordable housing is contributing to a shrinking middle class. And 74% believe communities are fracturing because of lack of appropriate housing for low and middle income people.

The results appear to show an affordability problem more so than an availability issue. Are there more affordable options out there? This section will look at a few unique options to determine if some may be suitable for northern communities.

A) Habitat for Humanity

Habitat for Humanity, founded in 1976, is a global (60 countries) non-profit housing organization that partners with families to build, repair, and finance housing, often featuring volunteer labor and no-interest mortgages. The organization heavily relies on volunteers to build houses and donors to support its efforts.

How it Works:

- **Application:** Families must demonstrate a need for housing and the ability to pay the affordable mortgage.
- **Construction:** Volunteers and future homeowners build the homes, which are designed to be simple, decent, and affordable.
- **Community Impact:** Beyond building, the organization advocates for better housing policies globally.

Do you qualify to become a Habitat homeowner?

Anyone can apply to become a Habitat homeowner. Applicants must be in need of more suitable housing: This could be due to poor housing conditions, over-priced rentals, or an overcrowded home that doesn't have enough space for the family. Habitat homeowners must commit to being active participants in building their homes and their futures and must complete at least 500 volunteer hours, attend homeowner education classes, and stay engaged the local Habitat community. Additionally, the homeowner must be able to make mortgage payments that don't exceed roughly 30% of their gross household income.

There is no down payment, and the mortgage will always be geared to the homeowner's income which will be reviewed each year to ensure payments remain affordable.

Volunteer hours with Habitat include helping to build homes, supporting local Habitat ReStores, and participating in homeowner education classes that cover budgeting, home maintenance, and financial literacy. The Habitat home must be the primary home and not a vacation home or rental property.

Habitat has the option to buy the home back from the homeowner if the owner decides to sell. This keeps the home within Habitat's supply for future partnerships with other families seeking affordable homeownership. A formula decides how any increase or decrease in the home's value is shared.

Habitat for Humanity Edmonton serves northern Alberta, with homes in communities including Grande Prairie, Cold Lake, St. Albert, and the Edmonton region. According to their website they have helped over 790 families across northern Alberta achieve homeownership. hfh.org

B) Cooperative Housing

Housing co-operatives provide not-for-profit housing for their members. Members do not own equity in their housing. If they move, their home is returned to the co-op, to be offered to another individual or family who needs an affordable home.

Some co-op households pay a reduced monthly rent (housing charge) geared to their income with government funding the difference between this payment and the co-op's full charge. Other households pay the full monthly charge based on cost.

Because co-ops charge their members only enough to cover costs, repairs, and reserves, they can offer housing that is much more affordable than average private sector rental costs. Co-op housing also offers security. Co-ops are controlled by their members who have a vote in decisions about their housing. There is no outside landlord.

There are a number of models for co-operative housing that exist across Canada:

- Continuing co-operatives, which are the majority of co-ops in Canada, operate on a non-profit basis and provide members with an alternative to renting and individual ownership.
- Equity co-ops use equity from members to operate, with a variety of models depending on how the co-op is incorporated and organized.

Continuing co-ops, and some equity co-op models, may require multi-stakeholders, including social organizations or government partners, to be financially viable. This type of partnership is harder to secure for new or small groups without a history of successfully managing and operating non-profit housing.

The Northern Alberta Cooperative Housing Association (NACHA) was incorporated in 1986 to serve the needs of housing co-operatives in and around the Edmonton area. NACHA provides on going support and educational services to its member housing co-operatives.

The Co-operative Housing Federation (CHF) is the nation-wide umbrella organization for co-op housing and Canada's link with co-op housing around the world. The majority of coops listed on their site are in Edmonton or the immediate surrounding area.

In northern Alberta, the St. Isidore Housing Coop offers 20 single family and duplex homes featuring two- and three-bedroom units. The Coop was started to attract Quebecois to the St. Isidore region. Today it supplies housing for local residents.

Coop housing ranges from single family homes, duplex's, row houses, apartments and even communal housing where residents share common areas.

Prices vary greatly, however, predominately the housing is well below market rates, subsidies are usually available and house payments are geared toward household income. Likewise, most coops may have household income caps.

Most coops have mandatory member participation to ensure:

- Lower-than-market housing charges

- Maintenance and fiscal health of the co-op
- Upkeep of common areas
- Community involvement
- Advocacy with the municipality and other agencies that provide funding for the co-op
- Communication between members

An example of rules, maximum income limits and application and eligibility requirements, Sundance Place (Senior's Apartment) in Edmonton states:

<https://sundancecoop.org/membershipinformation/>

Sundance Housing Cooperative has been providing affordable housing to its membership since 1978. Its 78 homes include 59 town homes, 10 duplex units and a 9 suite seniors apartment. Sundance is a mixed income community that serves households of all ages including both young and mature families, singles, and seniors. Nearly 40% of the members have lived in Sundance for more than 20 years. The Cooperative is self-managed and the members have contributed thousands of volunteer hours to the community.

Sundance is well managed and maintained, it has a long term plan and a replacement reserve that is funded based upon this long term plan. Because of the nature of the cooperative management model, as well as its non-profit operations, the Cooperative has managed to maintain average economic housing charges that are less than average market rental rates. Even without additional assistance Sundance offers housing that is affordable. Sundance's cooperative base has allowed it to provide housing to individuals who would otherwise have been institutionalized or homeless. Many studies in Canada, US and the UK have concluded that cooperatives provide a very effective and efficient way of providing affordable housing.

Future Proofing: the Building and the Community

Sundance Co-op is committed to reducing its carbon footprint and increasing the energy efficiency of its housing. When the town homes were built in 1978, the Cooperative used a much higher R-factor insulation than required by code at the time. It has undertaken other energy saving and environmentally friendly projects over the years. One example is the recycling shed that Sundance built an number of years ago. The money collected from recycled items have paid for low-flush toilets and a number of rain barrels to catch rain water for use on gardens.

The venture known as the **Deep Energy Retrofit (DER)** actually started in 2016 when Sundance made an application under a CMHC Reno/Retrofit Project. While Sundance did not receive funding under that program, it did decided to explore further options.

In June of 2017, the membership agreed to undertake a feasibility analysis with the intent of producing a comprehensive refinancing and revitalization plan for Sundance. As part of this process Sundance hired ReNu Engineering to assess its options. ReNu identified three options:

- Repairing and refurbishment of the building envelope

- Retrofit the buildings to bring them up to existing Building Code
- Undertaking a Deep Energy Retrofit (DER)

Based upon the analysis, of the three options Sundance decided to pursue a DER approach to the building renovations.

Our co-op contains 22 stacked townhouses. Units have either 2 or 3 bedrooms and all units include a fridge, stove, washer, and dryer.

- Lower units have a backyard and deck
- Upper units have a balcony
- All units have one parking stall, but additional stalls are available for a monthly fee
- No smoking inside units
- Member share is \$2000
- Pets allowed (maximum 2 pets)
- All units have 2 levels with stairs (please note, bathrooms are not on the main living floor)

2023 Housing charges are \$1135 / month for 3-bedroom units, \$1040 / month for 2-bedroom units. Utilities are not included.

*Members are also responsible for all utility costs for their unit and are required to hold tenant's insurance.

Sundance Place is our “Over 55” apartment building containing six 2 bedroom units and three 1 bedroom units. There is an **Income Threshold** for residents living in this building; which means that the annual household income cannot be higher than the highlighted amounts below. Please note: this threshold is applicable upon move-in, and you do not need to stay under that amount after move-in.

Please note, Sundance Main and Expansion do not have income thresholds.

HOUSEHOLD SIZE	MAXIMUM ANNUAL INCOME
One Person	\$47,600
Two People	\$67,500

Housing Subsidies can become available for applicants on restricted or low incomes applying to Sundance Main or Expansion ONLY.

Non-Smoking Policy states, in part, that there is no smoking in any Sundance buildings. Smoking is permitted outdoors only.

Dogs & Cats, The maximum number of dogs or cats allowed per household is two, except where dogs & cats live in the same household. Then the total number allowed is a maximum of three. In Sundance Place apartments members may own one dog per household.

External List The Membership Committee will offer suitable units to approved applicants from the External List in accordance with Sundance's needs as identified by Sundance.

Sundance Orientations The first step in the application process is to come to one of our Orientations. All applicants are required to attend a **Sundance Orientation** to learn more about our co-op. Application forms will be emailed to you at the end of each orientation meeting.

Insurance with minimum personal liability coverage of \$1,000,000 must be held by all members.

Vacancies We are committed to a one third split of members with high, middle and low incomes.

The CHFC and NACHA can both assist communities looking at starting a housing coop. A coop can be a new build or conversion of existing dwellings and all fall under the Cooperative Act.

C) Tiny Homes vs Park Models

Modular and site-built tiny homes are legal for permanent living in Alberta when they meet the Alberta Building Code and local municipal zoning. Most tiny homes are engineered for Alberta's extreme winters with R-40+ insulation and efficient heating, delivering comfortable living in cold snaps down to -40°C.

Tiny homes are typically $\leq 37 \text{ m}^2$ (400 ft²) under the Building Code. Build time for tiny homes varies however 5–8 weeks is common, with delivery taking 1–2 weeks, totaling 6–10 weeks until move-in ready. Timelines may vary based on your build start date and the number of projects in the manufactures queue, and customisation desired.

Most municipalities support secondary suites, so if the tiny home is used as a secondary suite they would be allowed on an existing lot. Municipalities need to check their municipal land use bylaws to ensure their suitability and required setbacks.

Many municipalities have minimum dwelling sizes, so again, the municipal land use bylaw would determine if a tiny home is acceptable as the sole and primary dwelling according to zoning.

In Alberta modular units often qualify for mortgages or loans through banks like the Royal Bank of Canada or Alberta credit unions at 4–7% rates; however, this may be a loan and not a mortgage.

Tiny Homes are however, not a substantially more affordable option. Base models often start at \$100,000 and go up to up to \$200,000+ for customizations, plus delivery which can run between \$5,000 to \$10,000, and site prep (\$5,000–\$15,000). With a base price of \$250 per square foot, they are comparable to a regular stick-built home, but due to the small size they come in cheaper. Also preowned tiny homes can come in at a lower price.

Some municipalities may want to explore designating an area of their community as a tiny home village. There are examples across British Columbia of tiny home communities including in Terrace, Okanagan, Kelowna and the Kootenays. These properties are run similar to a "trailer park" with a landowner who leases pads. In British Columbia, pads generally rent for roughly \$800–\$975+ per month, plus utilities.

Tiny homes differ from park model homes in that park models are typically built on a trailer chassis to RV standards, while tiny homes may be built on a custom trailer or on a foundation.

A park model home (or Park Model RV) is considered a vehicle and is a specialized, towable, recreational unit designed for seasonal or long-term, semi-permanent placement, typically under 400 square feet. They are built on a chassis with wheels and full-size amenities (kitchens/baths), and often placed in RV resorts, golf resorts, or on private land as vacation homes.

7) Community Housing – Housing Foundations

According to the Government of Alberta, community housing foundations are non-profit organizations, typically established under the *Alberta Housing Act* and authorized by the provincial government, designed to provide safe, affordable, and secure housing options for low-to-moderate-income families, seniors, and individuals with special needs.

Foundations operate as **Housing Management Bodies (HMBs)** that bridge the gap between private-sector accommodation and those who cannot afford market rates. They each have a board of Governors made up of members of the municipal councils they serve.

The core purposes of a community housing foundation in Alberta include:

1. Providing Affordable Housing Options

- **Subsidized Rental Housing (Community Housing):** Offering rental units to families and individuals with low income, often with rent geared to 30% of their total household income.
- **Seniors Lodges & Self-Contained Units:** Providing, managing, and operating lodges that offer meals, housekeeping, and recreation, as well as independent living apartments for seniors aged 65+.
- **Special Needs Housing:** Offering tailored housing for people with disabilities, victims of family violence, and those with specific support needs.

2. Managing Government-Owned Assets

- Foundations are responsible for the daily management and maintenance of housing projects owned by the Alberta Social Housing Corporation (ASHC).
- They act as local, community-focused entities that ensure residents have quality, well-maintained homes.

3. Implementing Provincial Rent Assistance

- Many foundations administer rent supplement programs on behalf of the Government of Alberta, such as the Rent Assistance Benefit (RAB) and Temporary Rent Assistance Benefit (TRAB) for households in private rental housing.

4. Fostering Community and Support Services

- **Aging in Place:** Creating environments that allow seniors to remain in their communities independently, with access to supports as their needs change.
- **Holistic Support:** Working with partners to provide on-site services, such as tenant support workers, to improve the quality of life for residents.

5. Creating Sustainable Housing Solutions

- **Future-Focused Planning:** Aligning with the "Stronger Foundations" 10-year strategy to increase the number of affordable units and improve the sustainability of the housing system.

- **Modernization:** Undertaking capital maintenance, renewal, and redevelopment projects to replace aged, inefficient social housing with modern, sustainable buildings.

<https://www.alberta.ca/stronger-foundations-affordable-housing-strategy>

In northwest Alberta, within the PREDA region, there are five community housing foundations. They are:

- North Peace Housing Foundation (NPHF)
 - Municipalities served include: Clear Hills County, County of Northern Lights, Northern Sunrise County, M.D. Peace, M.D. of Fairview, Town of Fairview, Town of Grimshaw, Town of Manning, Town of Peace River, Village of Berwyn, Village of Hines Creek and the Village of Nampa.
- Heart River Housing(HRH)
 - Municipalities served include: Donnelly, Enilda, Falher, Faust, Fox Creek, Girouxville, High Prairie, Kinuso, McLennan, Valleyview, Northern Sunrise County, M.D. Smoky River, M.D. Greenview, and Big Lakes County.
- Grande Spirit Housing Foundation (GSHF)
 - Municipalities served include: City of Grande Prairie, County of Grande Prairie, Birch Hills County, M.D. Spirit River, Saddle Hills County, Town of Beaverlodge, Town of Wembley, Town of Sexsmith, Town of Spirit River and the Village of Rycroft.
- Wabasca/Desmarais Housing Foundation
 - Municipalities served include: M.D. of Opportunity and the communities of Wabasca/Desmarais, Sandy lake, Red Earth and Calling Lake.
- Evergreens Foundation
 - Municipalities served include Grande Cache – MD of Greenview, Jasper, Hinton, Edson, Parkland County and Yellowhead County.

A) Heart River Housing

www.heartriverhousing.ca

Representing 11 municipalities, Heart River Housing provides a variety of housing types that are accessible to low or moderate income households. Their programs are delivered in a large, diverse geographical area in Northern Alberta. The 38,000 square kilometer region spans from Kinuso to Girouxville and from Fox Creek to Valleyview with the Central Office located in High Prairie. Heart River Housing assists over **900 individuals in 470 owned or operated units** and provides rental assistance through a provincial supplement program in another 135 privately owned units.

Heart River Housing manages 144 senior self-contained units in 11 communities. These units consist mainly of bachelor and one-bedroom units. A fridge, stove, heat, water and garbage removal are

included in the rent. There are additional fees for cable/satellite, telephone, electricity and parking. Laundry facilities are available on site. As per Social Housing Accommodation Regulation 244/1994, monthly rent is calculated at 30% of a tenant's gross monthly. Income and rental rates are reviewed annually.

Services, such as housekeeping, meal preparation, and help with medications are not provided. Tenants must be able to live independently or have their own support services in place.

Heart River Housing offers family housing across 10 communities. These units provide subsidized rates for low to moderate income families. Applicants are given priority based on need, as determined by income, assets, and current housing condition.

As per Social Housing Accommodation Regulation 244/1994, a tenant's rent, which includes heat, water and sewer, is based on 30% of a household's adjusted monthly income. The tenant is responsible for electricity, telephone and cable/satellite. Rates and eligibility are reviewed annually.

Lodges	# of units	
Pleasantview Lodge		High Prairie
Red Willow		Valleyview
Villa Beausejour		Falher
Self Contained		
Heritage Manor		High Prairie

B) North Peace Housing Foundation

nphf.ca

The North Peace Housing Foundation (NPHF), located in Peace River is a non-profit housing management body that provides affordable, safe, and supportive housing for seniors and low-income individuals. It serves the North Peace region, including towns like Peace River, Fairview, and Manning, by operating senior lodges, self-contained apartments, community housing, and rent assistance programs.

Facility/Program	# of Units	Community
Provincially owned lodges		
Del-Air Lodge	50 + 16 Continuing Care	Manning
Heritage Tower	82	Peace River
Homesteader Lodge	27	Hines Creek
Total	159 + 16 Continuing Care	
North Peace Housing Foundation owned lodges		
Harvest Lodge	66	Fairview
Senior Apartment Provincially owned self contained		
Autumn Villa	8	Berwyn
Garrison Manor	46	Fairview
Greene Valley Apartments	20	Peace River
Legion Court	16	Grimshaw

Legion Place	8	Grimshaw
Manning Seniors Apartments	16	Manning
Nampa Legion manor	12	Nampa
Pioneer Village	4	Worsley
Total	130	
Affordable Housing Program Provincially owned		
	32	Grimshaw
	79	Peace River
	23	Manning
	2	Berwyn
	8	Fairview
	2	Nampa
Total	146	
North Peace Housing Foundation owned		
Garden Court Apartments	63	Peace River
Sustainable remote housing program	5	Cadotte Lake/ NSC
Total	68	

C) Grande Spirit Foundation

www.grandespirit.org

The Grande Spirit Foundation, located in Clairmont, is a non-profit organization in the Grande Prairie region that provides affordable housing, lodging, and rent assistance for low-income seniors, families, and individuals. Representing 11 municipalities, it offers independent living, senior lodges, and rental subsidies to residents struggling to afford market-rate housing.

GSF has 54 single family homes across their region including:

Spirit River	2
Beaverlodge	4
Wembley	6
Grande Prairie	40
Clairmont	2

All are operated under social housing programming (meaning, tenants pay 30% of their income for rent) and they are all occupied except 1 in GP.

Senior Independent Living		
Aurora Court	30 suites	Grande Prairie
James Manor	21 Suites	Grande Prairie
Dieppe Manor	21 Suites	Grande Prairie
Bezanson Cottages	6 Suites	Bezanson

Amisk Court	60 Suites	Beaverlodge
Sunset Homes	18 Suites	Sexsmith
Sunshine Plaza	12 Suites	LaGlace
Martin Hein Court	8 Suites	Wembley
Dr Law Manor	8 Suites	Spirit River
Rose Haven Manor	12 Suites	Spirit River
Potter Villa	8 Suites	Rycroft
Poplar Ridge	8 Suites	Wanham
Somerset Manor	8 Suites	Eaglesham
Debolt	8 Suites	Debolt

Senior Independent Living with Grande Spirit Foundation offers bachelor and one-bedroom suites. Monthly rent is based on 30% of household income, up to an annually approved rent ceiling. Essential utilities such as heat, water, and sewer are included, along with in-unit appliances like a fridge and stove. Additional fees apply for electricity (\$50/month) and parking (\$25/month), subject to availability. Onsite laundry facilities are available at no charge to residents.

Residents in Grande Prairie and Spirit River have access to the GSF Bus Service, providing transportation at \$5 for in-town trips and \$10 for out-of-town trips.

Senior enhanced apartment and lodges

Amisk Court	?	Beaverlodge	
Lakeview Villas	78 units	Clairmont	One & two bedrooms
Wildrose Villas	41 units	Grande Prairie	One & two bedrooms
Pioneer Lodge	48 units	Grande Prairie	
Heritage Lodge	72 units	Grande Prairie	Single & couple suite
Wildrose manor	74 units	Grande Prairie	Single & couple suite
Lakeview Lodge	72 units	Grande prairie	Single & couple suite
Pleasant View Lodge	40 units	Spirit River	Single room
Pleasant View Lodge	52 type b and b secure	Spirit River	

Grande Spirit's Affordable Housing Program offers managed apartment units including bachelor to three-bedroom options, with 25 wheelchair-accessible units. Rent is set at least 10% below market rates.

Hearthstone Manor	Grande Prairie
Margaret Edgson Manor (Closed due to fire)	Grande Prairie

The [Rental Assistance Benefit \(RAB\)](#) and [Temporary Rental Assistance Benefit \(TRAB\)](#) programs are designed to provide financial support for families and individuals struggling to afford private rental housing. Both programs are available in Grande Prairie and surrounding areas.

What is the Rental Assistance Benefit?

The [Rental Assistance Benefit \(RAB\)](#) is a provincially funded program that helps families and individuals afford private rental housing. It calculates rent as 30% of the household income, with a maximum monthly subsidy of \$500 paid directly to tenants. This program is ideal for those who need ongoing financial support to secure stable housing. RAB ensures long-term affordability and is available in Grande Prairie and surrounding areas.

What is Temporary Rental Assistance Benefit?

The [Temporary Rental Assistance Benefit \(TRAB\)](#) provides short-term financial support for low-income working households or individuals in transitional periods, such as those between jobs. Unlike RAB, TRAB offers a flat-rate subsidy determined by the Government of Alberta, designed to stabilize housing situations during times of change. This program is available in Grande Prairie and nearby communities, offering a temporary safety net while recipients work toward improved financial stability.

Direct Rentals provide affordable housing options in publicly owned apartments, duplexes, and single-family homes. These units range from one to three bedrooms, with rent calculated as 30% of the household income. This program is designed to help individuals and families secure stable, high-quality housing while maintaining affordability.

Eligible Applicants must meet the following criteria:

- Unable to acquire or maintain adequate housing without spending more than 30% of their total income.
- Have an annual household income below the established [Household Income Limit \(HIL\)](#).
- Possess assets (including property, cash, and liquid assets) valued at \$25,000 or less. Excluded from this limit are essential items such as clothing, furnishings, and a primary vehicle.

Senior Independent Living with Grande Spirit Foundation offers bachelor and one-bedroom suites designed for comfort and convenience. Monthly rent is based on 30% of household income, up to an annually approved rent ceiling. Essential utilities such as heat, water, and sewer are included, along with in-unit appliances like a fridge and stove. Additional fees apply for electricity (\$50/month) and parking (\$25/month), subject to availability. Onsite laundry facilities are available at no charge to residents.

The Smith Apartment – P3 Project is an exciting development featuring 160 self-contained units with 30% of these units designated as affordable housing and the remaining units as market level rentals. The province defines a Private-Public-Partnership (P3) procurement model for constructing and operating major capital infrastructure as an alternative financing model to assist the project. The P3 approach encourages innovation, collaboration, and appropriate risk sharing with the private sector while leveraging the expertise and strengths of both the public and private sector to enhance the ability to deliver the project on time and on budget.

Located in the City of Grande Prairie, this project will include accessible units, underground parking, and in-suite laundry. With 65 years of property management experience, Grande Spirit Foundation is thrilled to guide this project and manage the property upon its completion.

Land for the project, valued at \$1.7 million, is provided by the City of Grande Prairie. The project has secured CMHC Seed Funding in October 2024 and received a development permit on November 14, 2024. Site construction is expected to start in November 2024, with the project slated for completion in 2026.

Clairmont Apartments will provide modern and comfortable living spaces designed to offer **quality**, affordable housing for residents in the region.

This new development in Clairmont, Alberta will help address local housing needs while creating a welcoming and supportive community environment.

D) Wabasca/Desmarais Housing Foundation

Facility/Program	# of Units	Community
Neewatim Lodge	12	Wabasca
Rural Emergency Housing Program	7	Wabasca
Rural Native Housing	5	Wabasca
Granny Flats	8	Wabasca
Senior Complex Rental	2	Sandy Lake
Granny Flats	18	Calling Lake
Remote Housing Rental Program	15	Wabasca
Remote Housing Rental Program	6	Calling Lake
Remote Housing Rental Program	1	Red Earth
Total	74	

E) Evergreens Foundation

theevergreensfoundation.com

The Evergreens Foundation offers subsidized housing in select communities, which helps make living affordable for Albertans regardless of their income. Subsidized housing is designed to ensure that families and individuals spend no more than 30% of their total household income on housing, including rent, heat, water, and sewer services.

They have a limited number of rental units in each community, which are rented based on the greatest need rather than on a first come, first serve basis. This means there may be a waitlist for new applicants.

Lodges			
Whispering Pines		Grande Cache	
Alpine Summit Lodge	One and two bedroom suites	Jasper	
Kikinow Elders Lodge		MD Greenview	Indigenous
Parkland Lodge	105 suites bachelor, one bedroom and two bedroom	Edson	

Pine Valley Lodge	bachelor, one bedroom and two bedroom	Hinton	
Sunshine Place Lodge	30 suites that are 400 sq. ft. each in size.	Evansburg	
Apartments			
Heatherwood Manor	One-bedroom suites with kitchen	Edson	
Heritage Court	One-bedroom suites	Edson	
Lion's Sunset Manor	One-bedroom suites	Hinton	
Pembina Pioneer Have 1 & 2	One-bedroom suites	Evansburg	
Pembina Pioneer Haven 3	One-bedroom suites	Evansburg	
Pine Grove Manor		Jasper	
Riverview manor		Entwhistle	
Rosewood Manor	One-bedroom suites	Wildwood	
Wildrose Manor	One-bedroom suites	Wildwood	

The 2025 Income thresholds in the PREDA region are as follows:

	Bachelor \$	1 Bedroom \$	2 Bedroom \$	3 bedroom \$	4 Bedroom \$
City of Grande Prairie	45,000	49,500	56,500	64,000	64,500
Small rural north	31,500	42,500	52,500	61,000	61,000

It should be noted that according to CMHC the median household income in Alberta is \$96,000.

According to the Alberta Living Wage Network, the living wage for Grande Prairie is \$21.80 per hour or \$45,344. Per year based on a 40-hour work week.

In addition to the above five housing foundations, other options for senior care, such as Stone Brook, a Not-For-Profit Health Care Facility for individuals requiring 24-hour support, located in Grimshaw, Alberta exist as well.

Community housing foundations play a vital role in addressing both senior care and social housing. What they don't address is the people whose household income exceeds their limits, but fall short of affording a home or paying the high cost of rental housing.

8) Why do Canadians move?

While it may seem obvious that people move because of their employment, there are many other factors that weigh into the decision process. Depending on the type of work, there may be opportunities in more than one municipality, i.e.: nursing. A nurse may have several opportunities on where to relocate for work. At this point the nurse looks at other factors in deciding where she will choose.

To better understand why people, choose to live where they do, and how these preferences differ between places and people, two YouGov surveys out of Britain were carried out – a national survey across Great Britain, and one across four case study cities, surveying residents from the city centres, suburbs and rural areas of Manchester, Brighton, Sheffield and Swindon. The main questions asked respondents for the three main reasons why they chose to live in their neighbourhood, and for their three least favourite aspects of the neighbourhood that they live in.

The cost of housing was the most selected reason for why residents chose to live in their neighbourhood in the national poll (28 per cent of respondents). Being close to friends and family was second (28 per cent), and the size and type of housing available was third (22 per cent).

Living too far away from friends and family was the most common response given when asked for the least favourite attribute of respondents' neighbourhoods (15 per cent), and similar numbers criticized the cost of housing available, availability of public transport and their neighbours.

According to [United Van Lines 47th annual 2023 National Movers Study](#), people are moving for more personal reasons than ever before. Factors like wellness, community and work-life balance are driving relocation decisions for a growing number of individuals and families.

The desire for cleaner air and water, access to quality healthcare and a slower pace of life are motivating moves to certain states. Case in point: Over 65% of moves to Vermont in 2023 were for health and lifestyle reasons. Simply put, the state's natural beauty, outdoor activities and healthcare options are appealing.

A study from the University of Iowa suggests that graduates are more likely to return to rural communities if they have a strong attachment to their school, with this attachment driven by their involvement in the school community or connections with individual teachers. The researchers found that the size of the school was also important, with people whose school had over 350 students much less likely to return than those for whom the school catered for less than 125 students.

The study also found returnees were more likely to return to towns with lower population densities perhaps because people feel that they can make a more significant impact in these towns.

A) Canadians on the move

<https://www.statcan.gc.ca/o1/en/plus/3333-canadians-move>

The data from Canada is not unlike Britain and the USA. Stats Canada research from March 2023, found that in the two years leading up to 2021, 2.1 million Canadian households moved. Among these households, renters (1.2 million) were more likely to be on the move than owners (870,000).

Most movers (70.6%) gave only one reason for their decision. Seeking bigger or better housing (28.0%) and seeking a more desirable neighbourhood (16.8%) were the most popular reasons given. However, as previously stated people are motivated by many factors, and what Canadians need or want depends on where they are in life.

Among young adult movers (15 to 24 years old) just over half (52.3%) said they moved to form their own household (21.1%), for school (18.2%) or for employment (12.3%).

The report found most young adults rent (82.1%) since they may not want to or are not able to own their homes, and renters and owners did not always offer the same reasons for their moves. For young movers who were owners, employment (29.9%) was reported more often as a reason for moving than school (2.4%), while for those who were renters, school (22.5%) was reported more often than employment (8.5%).

When Millennials (25 to 40 years old) were asked why they moved, 15.8% said they moved for employment, 10.4% moved to reduce commuting time, and 16.9% moved because of a change in household size.

At the same time, millennials moved for bigger or better housing (34.2%) most often when compared with other generations. And 56.2% of millennials owned their home. When looking at millennial owners who moved in the two years before 2021, 46.0% did so to become homeowners.

Members of Generation X (41 to 55 years old) reported moving for many of the same reasons as millennials. However, compared with millennials, more Gen Xers were already homeowners (72.9%). Among members of Generation X who moved, 31.4% did so to become homeowners.

While millennial (16.9%) and Generation X (15.5%) movers reported a change in household size at similar rates, this reason may mean different things for the two groups. Older Gen Xers may be downsizing with an empty nest, while millennials may be welcoming newborns to their home.

Older Canadian (56 years and older) who are closer to the end of their careers than the beginning, are focused on different things when making housing choices.

Reducing housing costs (27.3%) was the most common reason offered. Some retirees may be on fixed incomes and trying to manage a budget, while others may be looking to spend more of their money on leisure activities or travel than on housing. Being close to family (19.1%) was another common reason provided, while many also had their health (12.7%) in mind when moving.

The data suggests that the greatest opportunity to attract people to smaller urbans and rural, is attracting people and family with ties to the region. The small nature of Peace region municipalities means employment opportunities are limited. If an industry shuts down, it is unlikely an individual will be able to find another similar position in the community, forcing them to move. The speculative nature of real estate in these communities along with the volatility of resource industry may impact newcomers decision to purchase property as opposed to renting.

The City of Camrose has long marketed itself to the senior population. Located about one and a half drive southeast of Edmonton, Camrose has one of the largest senior populations in Alberta. According to the Government of Alberta, seniors accounted for 20.1% of the total population in the City and County, whereas seniors accounted for 15.9% and 13.0% of the population in the Central Zone. The City of

Camrose has about 30% of its population identified as seniors. The City has found a niche market and works on promoting its image as a safe and affordable community for seniors. Camrose is also home to the University of Alberta Augustana.

Numerous communities with post-secondary institutions market themselves as college towns, attempting to attract youth to their community. Municipalities such as Fairview, Olds, Lac La Biche and Vermilion are all college towns and need to build on that advantage.

Other towns are resource based and while resources can be volatile, they may be all these communities have to work with.

B) Listings on Realtor.ca per municipality

Municipality	Residential Listings (including bare lots)	Homes
Towns		
Fairview	31	21
Falher	14	3
Grimshaw	20	11
McLennan	10	4
Peace River	65	37
Sexsmith	11	7
Spirit River	6	4
Valleyview	10	8
Town Total	167	95
Villages		
Berwyn	7	6
Nampa	4	2
Villages Total	11	8
MDs/Counties		
Big Lakes	174	26
Birch Hills	8	2
Clear Hills	3	1
Fairview	14	1
Grande Prairie	234	72
Greenview	60	50
Northern Lights	12	15
Northern Sunrise	14	12
Opportunity	14	8
Peace	8	9
Saddle Hills	7	3
Smoky River	4	2
Spirit River	3	2
MD/Counties Total	555	213
Outside PREDA		
City of GP	295	200
Beaverlodge	15	8
Manning	14	8
High Prairie	48	22
Fox Creek	16	14
Girouxville	3	3
Donnelly	3	3
Hines Creek	2	0
Wembley	5	2
Rycroft	16	6
Swan Hills	11	3
Other Total	398	269
All Total	1131	585

9) Incentives

In the never-ending quest to survive municipalities have strived to attract people to move to their communities. The previous section looked at why people move to a community: a job, a family relation, quality of life and affordability all rank high. The only factors a municipality has true control over, to a small degree, is quality of life and affordability.

All municipalities say they are safe and friendly and by world standards they are. Most smaller municipalities cite low crime rates, neighborliness, smaller schools, that old time Mayberry RFD quality that appeals to most rural dwellers, but they don't necessarily outweigh the advantages of a larger urban. The sharp decline in rural population is testament to that.

The decline of large rural families is perhaps the biggest contributor to the declining population in rural Alberta. Today a family of two children is the norm. Gone are the days of seven or 16 or even 18 children.

Globalization has created a society where children often leave the area for an education or job, and they simply do not return. Post secondary education is centered around large urbans. Fewer and fewer farms are assumed by the next generation. Farming and farmland have simply gotten too expensive. According to the Farm Credit Canada (FCC) 2025 FCC Farmland Value Report, Peace region cultivated land went up 8.9% in value last year, while pastureland went up 17.2%. And the forecast is that will be repeated in 2026.

So, the farmland is rented off for awhile and then purchased by a neighboring farm. The landowner subdivides his 20-acre homestead and sells off the rest, or he moves to the closest city or perhaps a senior's housing facility.

According to the 2021 Census of Agriculture, the average age of a farm operator in Alberta is **56.5 years**. This is part of a steady upward trend in the average age of farmers, with approximately 62% of Alberta farmers being 55 years of age or older. When it comes to succession planning in Alberta, according to the Alberta treasury Branch (ATB), only 14% of Alberta farmers has a succession plan.

According to Statistics Canada Total Farm Area in Canada is 49.2 million acres (32% of Canada's total land mass). with the average farm size being 1,184 acres.

- 1,600+ Acres: 13.9% of farms.
- 1,120 – 1,599 Acres: 8.6% of farms.
- 400 – 1,119 Acres: 30.1% of farms.
- 130 – 399 Acres: 38.9% of farms.
- Under 130 Acres: 8.5% of farms.

As of 2021 Statistics Canada defines a “farm” as “any operation that will be reporting revenues or expenses to the Canadian Revenue Agency”. and includes tree farms, hobby farms, vineyards, and market farms. In the Peace country the majority of farms, produce commodities such as canola, wheat and oats that rely on volume and hence considerable land holdings.

Rural producers have tended to identify a small urban community as their hometown. Usually, the grain elevator was there along with a school, grocery store, government services, banks, a post office, seed cleaning plant, fertilizer depot, retail, hardware, farm implements and even a car dealership. Elevators are now often 60 or more kilometers apart. Car dealerships are usually only in the larger towns or a city. Retail is online, government services have moved to the cities and even healthcare has become sporadic.

Banks are closing and Canada Post has announced the closure of rural post offices.

Rural Alberta is facing a crisis of temporary emergency department closures due to acute physician and staff shortages, with over 38,000 hours of closures recorded in 2023 and more than 34,400 hours in 2024.

Family doctors are hard to find and gone are the days when you could have a child born in almost any rural hospital.

In the Peace region, that luxury is only available in the Towns of High Level and Peace River and the City of Grande Prairie. Specialists are in Grande Prairie or Edmonton. Mental health services are even harder to access.

Attracting young families also becomes challenging when birthing, access to physicians and even daycares is a challenge. Cities offer multiple walk-in clinics (even Walmart in Grande Prairie now has one), and one or more hospitals and daycares.

Additionally, cities often offer waterparks and indoor swimming pools, climbing walls, multiple after school sports options, theatre and cinemas, restaurant selections, malls, cultural and social clubs. For a young family, with no family in the region, cities can seem more attractive. Cities are also where most government services are located – they have abandoned rural Alberta.

With all the closures the viability of rural Alberta looks bleak. Increased responsibility is downloaded on to the municipalities. Several in the Peace region have built their own medical clinics or nurse practitioners offices to attract physicians and nurse practitioners. Municipalities maintain airports to ensure medivac services. Housing foundations have played a significant role in providing affordable housing, and long-term and senior care facilities in smaller urbans. Municipalities and FCSS's are providing bus services for seniors to larger centers, and some have taken provincial offices under their wing to secure those services in their community.

The reality is that even though many cities are also having challenges there are still far more services available in a city, and with that, job opportunities. Further, many northern retirees will head to a city for access to medical care or family or even warmer weather. And many retirees follow their children to be closer to the grandkids.

Once, housing prices were an attraction to smaller northern communities. But many of those communities have seen their prices rise as housing becomes a scarcity, or existing stock has outlived its usefulness and is abandoned or demolished, and building in a smaller community is seldom less expensive than in a city.

As stated previously, the two areas municipalities have control over is quality of life and affordability. The solution to reversing the declining trend then will need to focus on these two issues.

A) The Challenge

Developers often avoid small municipalities due to a combination of lower profit potential, higher infrastructure costs per unit, and significant regulatory or political hurdles. The business model of most developers relies on economies of scale that are difficult to achieve in smaller, less dense communities.

Here are some of the primary reasons developers (residential and commercial) steer away from smaller municipalities:

1. Lack of Economies of Scale

- **High Fixed Costs:** Large developers need to build high-volume projects to justify their overhead. Small towns and rurals often lack the demand for large-scale developments, making it hard to achieve necessary returns. The exception is large scale, commodity specific developments such as grain terminals or forestry and oil production which tend to build near the commodity.
- **Infrastructure Costs:** Developers are often responsible for expanding water, sewer, and road infrastructure. In small towns, (which often have utility infrastructure deficiencies) the cost to extend these services to a new, small development is often too high per unit, as compared to a larger urban development, where multiple dwellings will be built , reducing profitability.
- **Population:** Smaller populations means less customers for retail/commercial services and even housing.

2. Financial and Market Factors

- **Lower Property Values/Rents:** Smaller communities usually cannot support the high rents or purchase prices required to cover today's high costs of new codes and modern construction (materials, labor, financing).
- **Financing Hurdles:** Small projects can be seen as riskier by banks, making it harder and more expensive (higher interest fees) to secure financing in smaller, less densely populated areas.

3. Regulatory and Planning Barriers

- **Restrictive Zoning:** Many small municipalities have strict zoning laws that favor single-family homes (often stick built), making denser, more profitable developments unlikely.
- **Lack of Staff/Skill Set:** Small communities may lack the specialized and experienced municipal staff needed to quickly process development applications, potentially leading to long delays.
- **Parking Minimums:** Zoning codes can require excessive parking spaces for new buildings which can make projects financially unviable as additional land may be required for revenue-generating units, adding additional cost to the project.

4. Political and Local Opposition (Not in my backyard - NIMBY)

- **Resident Opposition:** Residents in smaller communities often fight against growth, fearing changes to the community's character, increased traffic, less desirable clients, or lower property values.

- **Lengthy Public Hearings:** Resident opposition can lead to public hearings which can be lengthy, and expensive, adding to project costs and delays, which discourages investment.

5. Shortage of Labor

- **Trades Shortage:** There is a significant skilled trades shortage in the Peace region. Construction companies often prioritize projects in major cities where they can manage multiple jobsites in close proximity, rather than operating in remote or small-town locations, which require travel and time to oversee. Additionally, once a project is complete finding management and caretaking staff is challenging.

6. Alternative Opportunities

- **High-Volume Urban Markets:** Developers focus on urban areas where demand is high, zoned land is available for high density development, and returns are more predictable.

While some developers are turning to small towns for specific opportunities, usually linked to a government build, commodity development, residential developers generally find the risk-to-reward ratio unfavorable compared to that of larger centers.

B) Incentives in action

Many municipalities have turned to incentives to attract newcomers and spur development in their communities. Incentives can come in a variety of forms from tax breaks to free land, discounted service connections and even cash. One often overlooked incentive is land use bylaws that simplify the development process. These can include such things as what an area is zoned as, to modular/manufactured home support policies, green space requirement reductions, parking requirement reductions, roadway, sidewalk, and stormwater infrastructure standard reductions, secondary dwelling unit support policies, and setbacks, lot size, and lot shape requirement reductions.

Land Use Bylaws (LUB)

Land use bylaws are municipal, legally enforceable regulations that dictate how land and buildings are developed and used within a specific area. They divide regions into zones, defining "permitted" or "discretionary" uses, building sizes, heights, and set regulations for parking and signage.

The main functions of Land Use Bylaws are:

- **Zoning & Regulation:** Establish land-use districts (e.g., residential, commercial, agricultural) and define what can be built, and regulating type of housing, fence heights, deck sizes, or secondary suites.
- **Permit Issuance:** Governs the process for applying for, reviewing, and issuing development permits and ensuring they comply with local planning standards.
- **Permitted vs. Discretionary Uses:** Dictates what is immediately permitted and what requires a discretionary approval process from the municipality.
- **Growth Management:** Provides orderly, efficient, and sustainable development while enforcing compliance with provincial acts (like the Alberta Municipal Government Act).

- **Compatibility:** Ensures a new building's design (including secondary buildings, signage, and fences), use, and location do not negatively affect neighbouring property owners.

These documents are essential to ensuring that development is organized, safe, and aligned with community goals. Land Use Bylaws can regulate minimum parking standards, types of businesses permitted in a zone or number of dwellings per lot. They can also regulate minimum lot sizes and type of dwelling.

Common Types of Land Use Bylaw Zones

- **Residential and Country Residential:** Includes single-detached (e.g., hamlet residential), multi-family, and manufactured/modular home districts. This zone can have multiple categories.
- **Crown land:** This district is to provide for a variety of land uses on Crown Lands.
- **Commercial:** Areas designated for retail, services, offices, or mixed-use developments.
- **Highway Commercial/Industrial:** Includes developments along a highway corridor.
- **Industrial:** Zones for light or heavy industrial activity, manufacturing, and business parks.
- **Agricultural:** Areas reserved for farming, ranching, and agricultural-related development.
- **Public/Institutional:** Lands for schools, parks, churches, and government buildings.
- **Recreational:** This district is to provide for the development of recreational facilities and uses while recognizing the need to preserve environmentally sensitive lands and natural areas.
- **Direct Control District:** Provide Council with direct control over a specific zone.

Key Components of Zoning

- **Permitted uses:** Uses allowed automatically if the development meets all bylaw requirements (e.g., a single-detached home in a residential zone meeting all setbacks).
- **Discretionary uses:** Uses that may be allowed but require approval from the development authority, often requiring a public hearing (e.g., a home-based business, or a specific commercial development in a specified zone).
- **Zoning map:** A map outlining the specific zone or district assigned to every parcel of land within the municipality.

If a property owner wants to use land for a purpose not allowed under the current zoning, they must apply for a land use bylaw amendment (rezoning) or a variance. Municipalities and planning commissions have variance powers.

While this is an essential process in ensuring stable and compatible development, it can also be restrictive and delay development processes and at times deter developers from a community. Small rural municipalities do not offer the same attraction opportunities many developers find in larger municipalities, meaning there are fewer developers and industry knocking at the door. Municipalities must therefore be proactive in ensuring their LUBs are written to easily accommodate new developments in a timely manner.

In larger centers development fees charged by the municipality can be a deterrent. As an example, in Wellington County, Ontario development fees for a single family detached house are of \$48,028, while in the County of Grande Prairie that fee is \$100+. The City of Toronto charges \$137,846 in development fees for a single-family home while the City of Grande Prairie charges \$150+. In addition to the base fee municipalities in the Peace region usually charge a rate per \$1,000 worth of development however, the majority of residential developments are well below \$3,000 inclusive. While the fees vary, none are a deterrent.

What can be a deterrent is the actual zoning and land use category. Many downtown zones have restrictions on what businesses can go there and whether residential development can be incorporated. Likewise, residential areas may restrict modular homes due to concerns about the esthetics. It is also not uncommon that municipalities have to weigh existing developments concern about competition. Municipalities can defend these decisions, often due to existing landowner concerns, but these decisions should be weighed with the financial viability of the municipality if they turn such developments away.

As this report shows, every single Peace region municipality, except for the Town of Grimshaw, is losing population. Municipalities must ask how many people must leave before they look at amending their bylaws? Rural municipalities no longer have the luxury of assuming their municipality will grow generically. It won't. The statistics show people are not moving to small rural towns.

This is exacerbated by the ability and desire of small-town residents going to larger centers such as Grande Prairie, to shop for groceries, hardware supplies and homewares and the ease the consumer now has to use online shopping. Schools are amalgamating and closing due to a shrinking student population, businesses are closing due to a lack of customers, and developers are vanishing for all the reasons mentioned.

The majority of a municipalities' tax revenue comes from Industrial and commercial (and linear) assessment. If a municipality is losing businesses, they are forced to turn to residential property taxes to make up operational expenses or cut back services. Higher property tax and a lower level of services means less interest in developing residential properties.

Municipalities need to review their LUBs and ensure they align with demand. LUBs allow a municipality to dictate the type of housing, landscape requirements, dwellings per parcel and property setbacks. Addressing these specifics prior to being approached by a developer can expedite a development. If a developer feels a municipality is too restrictive, they will find another municipality that is not.

Tax incentives

There are five attributes that are crucial for incentives to be effective.

First, incentives should be simple and uncomplicated. Bureaucratic red tape should be kept to a minimum.

Second, incentives should be impartial and unbiased thereby provided equally to all developers.

Third, incentives must provide adequate cost motivations, reducing risk, lot prices, servicing costs and cost-cutting measures in order to attract developers.

Fourth, incentives must remain in place for a specific period of time. This can be achieved by having clear incentive goals (ten homes in the next three years), consistent policies, identifying possible difficulties and tackling them before incentives are introduced.

Fifth incentives must be clearly defined to ensure no misunderstandings of the incentive.

And perhaps sixth, advertising and promoting your municipal tax incentives to developers, builders and property owners is crucial to the success of any initiative. Incentives should not be a municipality's best kept secret. Numerous municipalities offer incentives, but nobody knows about them.

In 2024 the federal government announced the Housing Accelerator Fund recipients. The Housing Accelerator Fund (HAF) provides incentive funding to local governments to remove barriers to development and accelerate the growth of housing supply. In Alberta, the Towns of Banff, Sylvan Lake, Bow Island, Westlock, Smoky Lake and the Village of Duchess had reached agreements to fast track a combined total of over 400 homes over the next three years.

Following are several municipalities offering various residential incentives.

C) Incentive Examples

Town of Moosomin Saskatchewan

Moosomin is a town in southern Saskatchewan founded in 1882. It is 20 kilometres west of the provincial boundary between Saskatchewan and Manitoba and approximately 230 km east of Regina along the Trans-Canada Hwy. Moosomin is surrounded by rich farmland and the oil, gas, and potash mining industries. Year-round cultural and sporting facilities include the Moosomin Communiplex and Convention Centre. Several tourist attractions including Heritage Walking Tours and Pipestone Hills Golf Club are located in and around the community.

In the 2021 Census of Population conducted by Statistics Canada, Moosomin had a population of 2,657 living in 1,102 of its 1,207 total private dwellings, a change of -3.1% from its 2016 population of 2,743.

The Town of Moosomin was approved for \$992,000 in funding from the Federal Government's Housing Accelerator Fund in February of 2024 to build more homes and apartments in Moosomin. The program has resulted in a flurry of construction, including two 12-unit apartment complexes and a six-unit building. Building permits have also been issued for two houses and a basement suite.

Below are the details on the initiative from the town's website.

Housing Incentive Program - In Progress

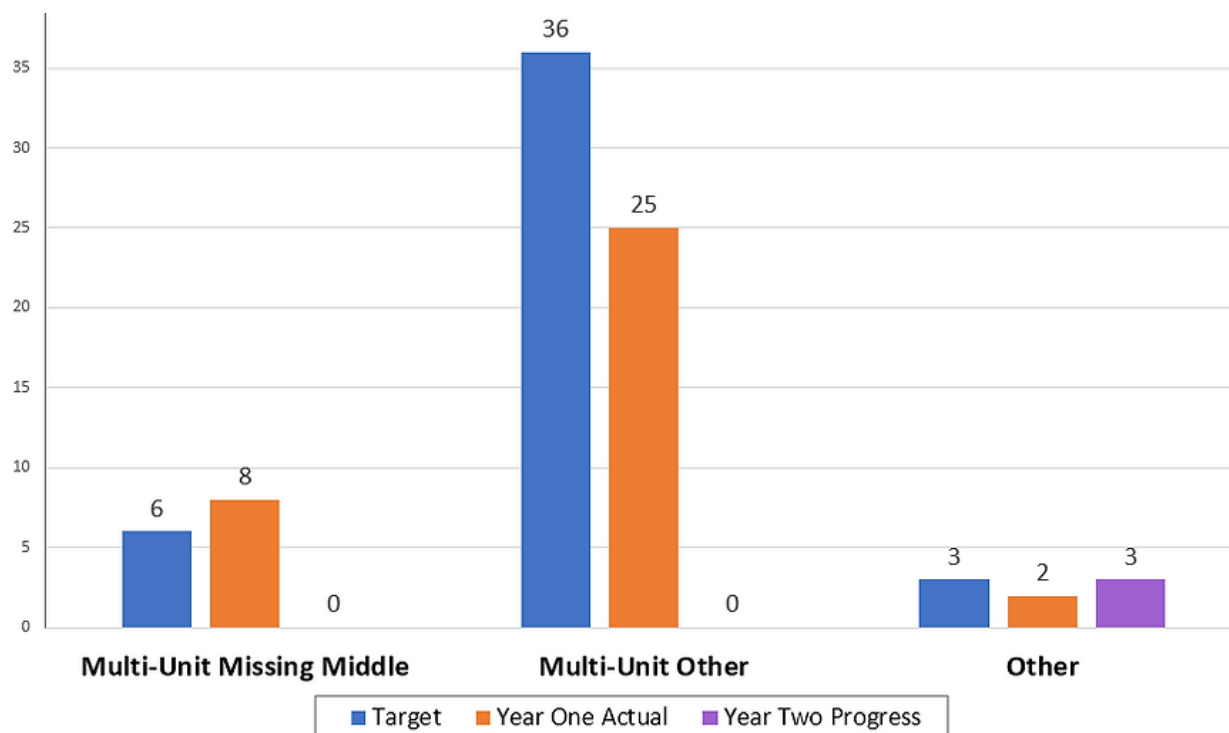
- \$30,000 for the first new unit, plus \$8,000 per additional unit for multi-unit housing on the same property. *"On the same property" is to be determined by the tax assessment (if the building/buildings all share the same address and tax assessment they are "on the same property". If multiple buildings are present and they sit on independent subdivided lots with independent addresses and tax assessments, they are not on the same property).*
- This includes single family homes, new RTMs (ready-to-move), new modular homes, new mobile homes, tiny homes, apartments, condos, and townhomes. Garage suites, basement suites, and backyard suites qualify for the \$8,000 additional unit incentive.

NOTE: All of the above must first obtain a "Development Permit" and a "Building Permit" from the Municipal Office.

What is required for a basement suite to qualify under this program?

- In order for a basement suite to qualify, it must be a **legal** basement suite and a permit will need to be obtained from the Town of Moosomin Office.
- Legal basement suites qualify for an \$8,000 grant from the Town of Moosomin.

Housing Units Completed or In Progress



<https://www.moosomin.com/incentives>

Village of Rocanville Residential Housing Incentives

Rocanville is a community located in Southeast Saskatchewan on the #8 Highway five minutes from the Nutrien Rocanville Potash mine, one of the largest potash mines in the world. Rocanville, according to the Statistics Canada 2021 census, has a population of 889 living in 398 of its 471 total private dwellings, a change of 3% from its 2016 population of 863.

Rocanville offers a range of amenities including an indoor aquatic center, the newly constructed Nutrien Community Hall and groomed cross country ski trails.

To encourage new residential development, the Town of Rocanville offers a tax incentive program for newly built or moved-in homes. According to their website the incentive applies to both municipal and

school property taxes and includes new builds, ready-to-move homes, and—subject to Council approval—used homes relocated into the village.

Renovations or additions to existing homes, such as garages or decks, are not eligible. Eligible homeowners can receive the following tax abatements:

- Year 1: 100% abatement (the year construction begins)
- Years 2 & 3: 50% abatement
- Years 4 & 5: 25% abatement

The incentive applies only to the annual property tax levy (excluding local improvements). It won't be applied to the tax roll until all non-eligible taxes are paid. If taxes are not paid by December 31, the incentive for that year will be lost. Owners must apply in writing before construction begins, and the incentive remains valid whether or not the property is occupied. If the property is sold during the program period, the concession may transfer to the new owner.

This program is designed to make building or relocating your home in Rocanville more affordable and appealing. <https://www.rocanville.ca>

Town of Fort Smith Northwest Territories

Fort Smith is in the southeastern portion of the Northwest Territories, on the Slave River and adjacent to the Alberta border along the 60th parallel north. Fort Smith was incorporated as a village in 1964; two years later, in October 1966, with a population of 2,130, the village became a town. The all-weather road to Hay River was officially completed in 1966, permanently linking Fort Smith to the south.

Fort Smith was kept as the administrative centre of the government of the Northwest Territories. It has a population of 2248 as of the 2021 census.

In March 2025, the Town of Fort Smith was [awarded 2.6 million](#) to address housing supply issues as identified in their [Housing Needs Assessment](#).

The funding for the following initiatives is from the Housing Accelerator Fund (HAF).

According to their Town homepage the Town of Fort Smith is facilitating four initiatives to support the development of multi-family housing, accessory suites & single-detached homes.

Housing Construction Incentives include:

1. Multi-Family Housing Grant
2. Single Detached Home Grant
3. Three Year Property Tax Exemption
4. Development Permit Fee Exemption

The Town of Fort Smith has launched the Single Detached Home Incentive Program to increase the supply and diversity of housing. This program offers multiple streams of financial incentives for new construction.

Base Grant: - \$20,000 per qualifying new single detached home. Energy Efficiency Bonus: - \$5,000 for homes certified to an energy-efficient standard. - (e.g.) EnerGuide, Net Zero Ready, etc. Early Completion Bonus: - \$5,000 if occupancy is achieved by December 31, 2027.

Total available budget: \$500,000.00

The Single Detached Home Incentive Program is fully funded by the Canadian Mortgage and Housing Corporation / Housing Accelerator Fund provided through the Government of Canada. The submission of an application does not guarantee funding under the Single Detached Home Incentive Program. Council may prioritize applications based on affordability, housing type and alignment with the Housing Accelerator Fund's goals.

Multifamily Housing Construction Incentive Program is designed to increase the supply and diversity of housing. This program offers various streams of financial incentives for new construction and intensification.

Stream 1: New Construction Grant (NCG) - \$35,000.00 for the first new principal dwelling unit. - \$25,000.00 for each additional unit, up to a maximum of four (4) total units per property. - Maximum Grant per property — \$110,000.00 Eligible development under NCG: Duplexes, Triplexes, Fourplexes, Townhomes, Stack Row Housing & Apartment - Style Buildings.

Stream 2: Retrofit Grant (RG) - \$35,000.00 per unit. Eligible Development under RG: Retrofit or renovation projects that result in the creation of new multi-family residential units (e.g., converting non-residential space or large homes into multiple dwellings). Must result in a net increase in dwelling units on the property.

Stream 3: Secondary Suite Grant (SSG) - \$20,000.00 per unit. Eligible Development under SSG: New basement suites, garage suites or garden suites. Intended for long-term occupants (short-term rentals are ineligible). Suites must be self-contained and compliant with building and fire codes.

Total available budget: \$1,000,000.00

The Multifamily Housing Construction Incentive Program is fully funded by the Canadian Mortgage and Housing Corporation / Housing Accelerator Fund provided through the Government of Canada. The submission of an application does not guarantee funding under the Multifamily Housing Construction Incentive Program. Council may prioritize applications based on affordability, housing type and alignment with the Housing Accelerator Fund's goals.

<https://www.fortsmith.ca>

Town of Fairview

Fairview is located 82 km (51 mi) southwest of Peace River and 115 km (71 mi) north of Grande Prairie at the intersection of Highway 2 and Highway 64A. In the 2021 Census conducted by Statistics Canada,

the Town of Fairview had a population of 2,817 living in 1,201 of its 1,376 total private dwellings, a change of -6% from its 2016 population of 2,998.

Tax Rebate Residential Conditions as per the town website:

- The owner must make an application for an incentive prior to the start of construction.
- Residential properties that are new and/or increased by a minimum of 50% of the preimprovement tax assessment value will qualify for a residential development incentive tax rebate on the assessment portion above the pre-improvement assessed value.
- The rebate only applies to the increased assessment due to new construction. The rebate for improvements to a residential property shall be applied as follows:
 - 100% rebate in year one
 - 75% rebate in year two
 - 50% rebate in year three

The rebates are applied once the expansion (additions/improvements) or new construction is assessable. The rebate will be paid to the current owner at the time of tax notice. The rebate does not apply to the assessment of any land.

Incentive for Removal of Derelict Residential Buildings

A cash incentive will be given to property owners to cover some of the landfill costs incurred in the demolition of a dwelling under the following conditions:

1. The owner must make an application for the incentive prior to the start of demolition.
2. A new dwelling will be built within 1 year of demolition.
3. The demolition was in an R-1, R-2 or R-3 district.
4. The owner retains all landfill receipts.
5. Will be paid at the start of a new dwelling.
6. Will be paid to the owner of the property at the time that demolition occurred.
7. The incentive will be a maximum of \$2,500.
8. The Town will replace service connections to the property line.

Town of Fairview – Development Incentive Policy 3 of 3 4. Substantial Development Considerations Council may consider multi-million-dollar developments on a case-by-case evaluation basis for a customized rebate framework or cancellation of municipal taxes on the increased assessment and for a duration longer than the previously listed rebate structures. <https://www.fairview.ca>

City of Airdrie

Airdrie is a city within the Calgary metropolitan census area and has a population of around 86,000 people, making it the 5th largest city in Alberta. According to Statistics Canada, between April 2019 and

the end of March 2023, 2,534 new homes were added in Airdrie, an increase of 9.67 per cent for a total of 28,744 dwellings.

Airdrie's Affordable Housing Incentive Policy, approved in late 2023, encourages affordable housing development by exempting municipal development and building permit fees for eligible projects, excluding secondary suites. The policy targets developers with existing assets, requiring a 15-year commitment to affordable housing, backed by a \$750,000 Affordable Housing Reserve.

Key Aspects of the Policy:

- **Incentives:** The primary incentive is the waiver of development and building permit fees to reduce upfront construction costs.
- **Eligibility:** Applies to affordable housing projects but excludes individual secondary suites. Providers must have existing land or building assets to qualify.
- **Commitment:** Successful applicants must enter a legal agreement to maintain affordable rents for at least 15 years.
- **Funding Support:** The city created an Affordable Housing Reserve, allocating \$750,000 from the 2023 surplus to support these projects.
- **Context:** This initiative is part of a broader strategy, including the "Enabling House Choice" project, to address housing insecurity and encourage diverse, smaller-scale housing options.

www.airdrie.ca

Town of Westlock

Westlock is located approximately 85 km (53 mi) north of Edmonton, with a population of 4,921 residents living in 2,151 of its 2,385 total private dwellings, a change of -3.5% from its 2016 population of 5,101. Westlock had 2,060 private occupied dwellings in 2006. 74.8% of the occupied housing in the town was single detached (the average in Alberta was 63.4%), while 17.7% were apartments in buildings with fewer than five storeys (14.7% in Alberta as a whole).

Of the total private dwellings, there were 1,410 housing units (houses or apartments) which were owned, and 650 which were rented. The majority of the housing stock (1,630) was constructed before 1986, while 430 units were built between 1986 and 2006.

The New Home Incentive (Westlock.ca)

The Town of Westlock offers a \$15,000 grant per unit (up to 4 units per property) for new residential construction. On top of that, you may qualify for a one-time property tax cancellation of up to \$5,000 per unit in the year following occupancy.

To make it easier to get started, [pre-approved construction plans](#) are available for licensing with a one-time fee—saving time and costs on design and permitting.

The 2025 application window is now closed. The next round opens in early 2026. Contact us now to prepare your application in advance.

Funding is limited, is awarded on a first-come-first-service basis and will be available annually with the next round of funding opening in early 2026. Contact Planning & Development for assistance in preparing your application and questions regarding the application process.

[View or download the Residential Development Incentive Program Brochure.](#)

The Rental Suite Incentive

Homeowners can access a \$10,000 grant for the addition of a legal basement, garage, or garden suite. One suite is eligible per property, and licensed [pre-approved plans](#) are available for garage and garden suite designs. You can also utilize the incentive to make an existing non-permitted suite legal and safe to occupy.

The 2025 application window is now closed. The next round opens in early 2026. Contact us now to prepare your application in advance.

Whether you're adding a rental option for extra income or supporting multi-generational living, this program helps you expand your housing options with confidence.

Funding is limited, is awarded on a first-come-first-service basis and will be available annually with the next round of funding opening in early 2026. Contact Planning & Development for assistance in preparing your application and questions regarding the application process.

[View or download the Rental Suite Incentive Program Brochure.](#)

MD Opportunity (www.mdopportunity.ab.ca)

[Subsidized Subdivision Grant Program](#) (Land Policy L.2)

The Subsidized Subdivision Grant program is available for residential properties only. Under a subdivision grant agreement, the proponent will contribute \$5,000 which will be refunded to them subject to a second residence being placed, with a minimum assessed value of \$50,000 (including a permanent foundation), on the newly created parcel within two (2) years of its registration. In essence, the subdivision related services shown below will be done for free:

- Road Access / Approach (Value – \$2,500)
- Water / Sewer Tank Services (Value – \$15,000)
- Water / Sewer Tie in Services (Value – \$8,000)
- Subdivision Applications Fees
- Endorsement Fees
- Legal Survey Costs
- Utility Services Right of Way Easements (if required)

Eligibility / Selection Process

Applicants will be received Jan 1 – April 30 of each year, on a first-come, first-served basis. Applications received after the deadline may be considered based on budget. Priority shall be given to one split only and, subject to budget availability, multiple lot splits. The existing building standards and the minimum size of the pre-subdivided lot must meet the Land Use Bylaw 2013-14 requirements.

If the parcel is vacant, a two-lot split is eligible subject to both lots being developed, with the newly created parcel developed within the allotted time period. The MD will supply two sets of services for one \$5,000 deposit.

A Development Agreement is required once the application is approved, which will set out the owner's initial contribution of \$5,000, which must be paid with the application.

The [Municipal District \(MD\) of Opportunity](#) offers a Senior Citizen Municipal Property Tax Rebate of up to \$500 for eligible homeowners aged 65 or older. To qualify, applicants must own and reside on the property as their primary residence. The MD also provides a senior citizen utility exemption grant.

Key Details of the MD of Opportunity Senior Property Tax Rebate:

- **Rebate Amount:** Up to a maximum of \$500.
- **Eligibility:**
 - Must be 65 years of age or older.
 - Must be the titled owner of the property.
 - Must reside on the property (primary residence).
- **Limitations:** Only one rebate is granted per residential property.
- **Application:** Applicants must download the application form from the MD of Opportunity website.

For more information, you can review the [Bylaw 2025-04](#) regarding the rebate.

Town of Bonnyville (town.bonnyville.ab.ca)

The Town of Bonnyville is located two hours northeast of Edmonton on Highway 28 approximately 30 minutes from the Saskatchewan border and 416km from Fort McMurray.

In the 2021 Statistics Canada census the Town of Bonnyville had a population of 6,404 living in 2,537 of its 2,986 total private dwellings, a change of 7.2% from its 2016 population of 5,975.

The Housing Incentives focus on three specific targets:

1. Single Family Home Builders,
 - a. Single-family home builders will receive \$25,000 for each new home they construct.
2. Single Family New Homeowners,
 - a. New homeowners building a single-family home will benefit from municipal property tax reductions—100% in the first three years, 75% in year four, and 50% in year five.

3. Multi-Family Dwelling Buildings.

- a. Builders of multi-family dwellings will also receive \$10,000 per unit built.

Bonnyville's recent growth, roughly 14 per cent since 2020, has significantly reduced the availability of rental properties. Home sales within the past 12 months were at their highest since 2014.

The Housing Incentive Program has a maximum budget of \$500,000. It is done on a first come, first-serve basis. Council will look at the program each Budget Season.

City of Grande Prairie (cityofgp.com)

Grande Prairie, according to Statistics Canada was the seventh largest city in Alberta in 2016, with a population of 63,166, and was one of Canada's fastest growing cities between 2001 and 2006, and Canada's northernmost city with more than 50,000 people. The population grew to 70,385 in the 2024 municipal census. Grande Prairie is located just north of the 55th parallel north and is 465 km (289 mi) northwest of Edmonton,

The Urban Residential Development Grant is intended to encourage residential and Mixed-Use development in the Downtown. Infill development and redevelopment within the program area is eligible for incentive grants of \$10,000 per Dwelling Unit for apartment buildings and \$15,000 per Dwelling Unit for Mixed-Use Apartment Buildings located within the Downtown Incentives Program Boundary. Minimum Dwelling units are required as per Land Use Bylaw C-1260.

In addition to the per unit grant, residential projects are eligible for two other funding opportunities. Applicable projects may qualify for a three-year tax deferral. The tax deferral applies to the municipal portion of the Incremental Assessment Value and needs to be approved each year by Council. Projects may also receive a grant to cover half of the cost of upsizing water and wastewater connections to a maximum of \$50,000.

The Town of High Level (www.highlevel.ca)

High Level is a town in northern Alberta located at the intersection of the Mackenzie Highway (Highway 35) and Highway 38 approximately 733 kilometres (455 mi) north of Edmonton and 725 km (450 mi) south of Yellowknife, Northwest territories.

In the 2021 census conducted by Statistics Canada the Town of High Level had a population of 3,922 living in 1,313 of its 1,467 total private dwellings, a change of 24.2% from its 2016 population of 3,159.

The *Residential Development Incentive Program*, supported by the Housing Accelerator Fund, provides financial support to homeowners, builders, and developers who are creating or upgrading residential housing. This includes new backyard units, secondary suites, and multi-family housing.

Funding Available

Backyard Units + Suites

- \$10,000 per new backyard or secondary suite + \$5,000 bonus for suites built with a new principal dwelling.

OR

- Up to \$10,000 for upgrades to bring existing (pre-2024) suites into code compliance.

Projects with 3+ Units (apartments, townhouses, fourplexes, etc.)

- \$15,000 per unit

Program Requirements

- Projects must be located within the Town of High Level
- Contractors and developers must hold a valid Town business license.
- Max grant per project: \$50,000 (unless otherwise approved by Council)
- Max total annual program funding: \$125,000
- Projects must focus on new builds or code compliance (not general maintenance)
- Preference may be given to affordable housing projects and those projects using locally sourced materials.

Towns Offering Building Incentives (resourced from their websites and google search)

- **Belleville, Kansas:** Offers grants up to \$35,000 for building a new home. This includes a \$25,000 base grant, with a \$10,000 bonus for the first five homes built.
- **Harmony, Minnesota:** Offers a cash rebate program of up to \$12,000 to anyone who builds a new home in the town.
- **Jackson, Michigan:** As part of its *100 Home Program*, the city is building new homes priced around \$178,000 and offering qualified buyers up to \$25,000 in down payment assistance, with potential for an additional \$10,000 from the state (totaling nearly 20% of the home's value).

Jackson, MI, is positioning itself as a true “destination down payment” city by pairing new construction with incentives large enough to meaningfully lower the barrier to homeownership.

For starters, the city is building 100 brand-new homes and opening the program to both local buyers and remote workers willing to relocate. While the median home price in Jackson sits at \$186,413, these newly constructed three-bedroom, 1.5-bath homes—each measuring 1,232 square feet—are priced lower at \$178,000 before any assistance is applied.

Qualified buyers can receive \$25,000 in down payment assistance directly from the city, an amount equal to roughly 14% of the purchase price. On top of that, buyers are encouraged to apply for an additional \$10,000 through the Michigan State Housing Development Authority, bringing total potential assistance to \$35,000—nearly 20% of the home’s value. For many buyers, that level of incentive can eliminate the need for a traditional down payment altogether and significantly reduce monthly payments.

To qualify, the home must be used as a primary residence, and household income cannot exceed 120% of the area median income—roughly \$80,950 for a two-person

household or \$101,150 for a family of four. Buyers must also have a minimum credit score of 640, submit a mortgage pre-approval, and select both a home and any desired upgrades as part of the purchase process.

- **Manilla, Iowa:** Offers free plots of land to individuals willing to build a single-family home, along with a five-year property tax abatement.
- **Mankato, Kansas:** Provides free lots in its Johnson Addition neighborhood for families willing to build a new single-family home. The lots have paved streets and access to utilities.
- **Newton, Iowa:** Offers \$10,000 in cash to buyers of new construction homes valued at \$240,000 or more, plus a five-year tax abatement for homes below that value.

Newton, IA's approach to boosting its housing market is linking new construction directly to buyer incentives. The Newton Housing Initiative offers \$10,000 to anyone purchasing a newly built home priced at \$240,000 or more, an amount equal to roughly 4.2% of the home's price.

Paid at closing, this incentive can be applied straight to a down payment, making homeownership more attainable while simultaneously encouraging the development of modern, high-quality homes in the community.

To participate, buyers must purchase a new-construction home of at least \$240,000 and use it as their primary residence. Additionally, they are required to provide a certificate of occupancy for the home to receive the incentive.

- **Rochester, New York:** Offers remote workers \$10,000 in grants, plus an additional \$9,000 for home buying expenses.
- **Topeka, Kansas:** Through the *Choose Topeka* program, participants can receive up to \$15,000 if they secure local employment and purchase a home, or up to \$10,000 for home purchase assistance if working remotely.

Topeka, KS, takes a different approach to its relocation incentives by tying financial assistance directly to local employment.

Through the *Choose Topeka* program, the city partners with area employers to offer up to \$15,000 in incentives that can be applied toward the purchase of a home. It is designed to attract buyers who are ready to put down roots and integrate into the local workforce.

To qualify, participants must secure full-time employment with a Shawnee County–area employer that participates in the *Choose Topeka* relocation program. Buyers are required to relocate and purchase a home in Shawnee County within one year of starting their new job.

After one year, participants must complete a follow-up survey and take part in a *Choose Topeka* immersion program, which is designed to help new residents build community connections and long-term ties to the area.

- **West Memphis, AR: 8.2% of home price**

[West Memphis, AR](#), is leveraging its proximity to [Memphis, TN](#), to attract new residents with a straightforward mover incentive.

Located just across the Mississippi River, the city offers buyers access to a lower-cost housing market while keeping them within minutes of one of the most influential music cities in the country. To sweeten the move, the city offers a \$10,000 incentive—roughly 8.2% of the area’s typical home price—that can be used to help bridge the gap to ownership.

The program is designed specifically for remote workers who can bring income into the local economy while relocating from elsewhere. To qualify, applicants must earn at least \$75,000 per year, live outside West Memphis at the time of application, and complete a home purchase within six months.

- **St. Joseph, MI: 5% of home price**

The state is banking on the lure of tight-knit coastal communities along Lake Michigan that sit just 90 miles from Chicago like St. Joseph, which offers access to big-city amenities at a significantly lower cost of living.

With that in mind, the [Move to Michigan program](#) is designed to attract new homeowners to Southwest Michigan by combining cash incentives with lifestyle-focused perks that appeal to remote workers and families alike. **Buyers can receive \$10,000 toward the purchase of a home, or up to \$15,000 if they enroll children in local public schools, effectively turning relocation into a down payment advantage.** In addition to the cash assistance, participants can select two bonuses from a menu of extras, including a year of coworking space, car service to nearby airports, or an annual rail pass.

Eligibility is limited to buyers purchasing a home priced at \$200,000 or more within specific communities, including St. Joseph, but also Benton Harbor, Stevensville, and several surrounding townships. Applicants must currently live outside Michigan and work remotely, and they must commit to becoming full-time Michigan residents after the move.

- **Tulsa, OK: 4.6% of home price**

[Tulsa Remote](#) is one of the most well-known relocation incentive programs in the country, built to attract young professionals and remote workers to Oklahoma’s second-largest city. The program offers a financial grant to help offset moving and housing costs, positioning Tulsa as an affordable alternative to higher-cost metros. Applicants move through a structured process that includes submitting an application, completing an interview, receiving a decision, and then relocating to Tulsa to begin receiving the grant. Beyond the money, the program emphasizes community-building, networking opportunities, and access to coworking spaces, all aimed at helping newcomers establish roots quickly.

To qualify, applicants must be at least 18 years old and authorized to work in the United States. They must currently hold a full-time remote job based outside Oklahoma and have lived outside the state for at least one year before applying. Approved participants are required to relocate within 12 months of acceptance, making the program especially appealing to remote workers who are flexible about timing but ready to make a long-term move.

- **Morgantown, WV: 4.3% of home price**

The [Ascend West Virginia program](#) offers a unique combination of financial incentives and lifestyle perks to attract new residents to the state's scenic mountain communities, like [Morgantown](#). Participants receive \$12,000 paid out in 24 monthly installments after relocating, though those who provide proof of an upcoming home purchase can receive the full amount as a lump sum to apply directly toward their down payment. Beyond the cash, the program caters to outdoor enthusiasts with \$2,500 in free gear rentals, encouraging newcomers to explore hiking, skiing, and other recreational activities that define West Virginias.

To qualify, participants must relocate and establish their primary residency in West [Virginia](#) and remain full-time residents for the 24-month program term. Applicants must sign and abide by the Ascend WV Program Contract, follow the program's Code of Conduct and anti-harassment policies, and are responsible for taxes on the \$12,000 payment.

- **Mattoon, IL: 4.1% of home price**

[Mattoon, IL](#) is attracting remote workers with a relocation package designed to make moving both affordable and convenient. The [Move to Mattoon program](#) offers a \$5,000 cash incentive—about 4.1% of the average home price—plus an additional \$3,000 in local services and a year of free coworking space.

To qualify, applicants must currently live more than 100 miles from Mattoon and commit to residing within city limits for at least two years. Eligible participants must also be remote workers earning a minimum of \$45,000 annually and must apply and be pre-approved for the program before moving.

D) The Stars

All of the above incentive examples offer financial benefits to moving to their community. However, some stand out more than others because in addition to tackling the affordability issue, they also address quality of life issues. A number of these municipalities have taken into consideration other things than just affordability, while at the same time addressing incorporating newcomers to the community. Things like recreational opportunities, schools, work environment and proximity to extracurricular activities.

Morgantown, West Virginia looked beyond the cash, and caters to outdoor enthusiasts with \$2,500 in free gear rentals, encouraging newcomers to explore hiking, skiing, and other recreational activities that define West Virginias.

St. Joseph, Michigan offers buyers, in addition to \$10,000 toward the purchase of a home, an additional \$5,000 if they enroll children in local public schools, effectively attracting young families and increasing school enrollment.

Mattoon, Illinois, through their [Move to Mattoon program](#) offers a \$5,000 cash incentive—about 4.1% of the average home price—plus an additional \$3,000 in local services and a year of free coworking space, something that may attract remote workers.

Topeka, Kansas, through the *Choose Topeka* program, partners with area employers to offer up to \$15,000 in incentives that can be applied toward the purchase of a home. It is designed to attract buyers who are ready to put down roots and integrate into the local workforce.

To qualify, participants must secure full-time employment with a Shawnee County–area employer that participates in the *Choose Topeka* relocation program. Buyers are required to relocate and purchase a home in Shawnee County within one year of starting their new job.

After one year, participants must complete a follow-up survey and take part in a *Choose Topeka* immersion program, which is designed to help new residents build community connections and long-term ties to the area. This requirement ensures new residents integrate in the community.

Westlock, Alberta in addition to a \$15,000 grant per unit (up to 4 units per property) for new residential construction, developers may qualify for a one-time property tax cancellation of up to \$5,000 per unit in the year following occupancy. And to make it easier to get started, [pre-approved construction plans](#) (on their website) are available for licensing with a one-time fee—saving time and costs on design and permitting.

Each of these municipalities have framed their initiatives to appeal to the people they wish to attract and have simplified the development process. Multiple municipalities offer free building lots or three-to-five-year tax holidays, but these specific examples have turned incentives into a game plan.

Northern Alberta towns need to realize they have something to sell, but they have plenty of competition. The old rules do not apply, and municipalities need to clearly define what their end goal is and develop incentives that will help them achieve that. Additionally, they need to market their communities and their incentives.

10) Grants

Federal housing grants for Canadian municipalities housing foundations focus on increasing housing supply, enhancing infrastructure, and supporting sustainability, largely managed through (CMHC) Canadian Mortgage and Housing (CMHC) and the Green Municipal Fund and can be found at housing-infrastructure.canada.ca.

Key Federal Housing Funding for Municipalities and Housing Foundations include:

- **Housing Accelerator Fund (HAF):**
 - Provides incentive funding to local governments to remove barriers to development and accelerate the growth of housing supply.
 - The Towns of Banff, Sylvan Lake, Bow Island, Westlock, Smoky Lake and the Village of Duchess announced that they reached agreements to fast track a combined total of over 400 homes over the next three years.
- **Canada Housing Infrastructure Fund (CHIF):**
 - Provides up to \$1 billion over eight years to support municipal water, wastewater, and other infrastructure needed to enable housing.
- **Canada Community-Building Fund (CCBF):**
 - A permanent source of funding for, among other things, upgrading infrastructure to support new housing developments.
- **Green Municipal Fund:**
 - Offers grants and loans for sustainable affordable housing projects, including energy-efficient retrofits and new construction.
- **Rapid Housing Initiative (RHI):**
 - Focuses on creating new, affordable units quickly for people and populations experiencing severe housing need.
- **Federal Lands Initiative (FLI):**
 - Provides funding to support the transfer or leasing of surplus federal lands for development into affordable, sustainable housing.
- **Short-Term Rental Enforcement Fund (STREF):**
 - A one-time grant to support municipalities with the costs of enforcing short-term rental restrictions.

Eligibility and Requirements

- **Housing Needs Assessments (HNA):**

- Communities with a population of 30,000 or greater must complete an HNA to be eligible for federal infrastructure funding.
- **Partnerships:** Many programs (e.g., Affordable Housing Fund) require partnerships between municipalities and other developers or governments.
- **Focus Areas:** Funding prioritizes projects that improve energy efficiency, enhance accessibility, and cater to underserved communities.

Municipalities can find these and other opportunities through the [CMHC website](#) and the [Green Municipal Fund](#).

Alberta provides several grants and funding programs for municipalities, many in partnership with federal programs, to develop affordable housing and necessary infrastructure. Key initiatives include the **Affordable Housing Partnership Program (AHPP)**, covering up to 1/3 of project costs, the **Canada Community-Building Fund (CCBF)** for infrastructure and housing, and the **Local Growth and Sustainability Grant**.

Key Alberta Housing Grants & Funding for Municipalities

- **Affordable Housing Partnership Program (AHPP):**
 - Provides capital grants for new construction, renovations, or redevelopments, partnering with non-profits and private sectors and covering up to 1/3 of project costs,
- **Indigenous Housing Capital Program (IHCP):**
 - Provides grants for Indigenous-owned housing projects.
- **Canada Community-Building Fund (CCBF):**
 - A federal-provincial program offering long-term funding for infrastructure, with a new focus on improving housing supply.
- **Local Government Fiscal Framework (LGFF):**
 - Capital funding mechanism for local infrastructure, including housing-related infrastructure.
- **Community Facility Enhancement Program (CFEP):**
 - Supports upgrading or building community facilities.
- **Alberta Community Partnership (ACP):**
 - Supports regional collaboration, including housing capacity building.

Other Resources & Support

- **Rent Supplement Program:**
 - Subsidizes tenants to make private housing more affordable.
- **Affordable Housing Needs Assessment:**

- Municipalities can get support to conduct assessments on local housing needs.
- **Seed Funding Program (CMHC):**
 - Offers up to \$350,000 in loans and \$150,000 in contributions for early-stage project planning.

Municipalities can monitor the [Alberta.ca grants page](#) for specific application intakes, as some, like the AHPP, operate on a per-intake basis.

A final note

In the late 1800s, and early 1900s employers would on occasion build company towns in remote locations such as railroad construction sites, lumber camps, or coal mines, where jobs often existed far from established towns. As a pragmatic and necessary solution, the employer sometimes developed a company town, where an individual company owned all the buildings and businesses, from the saloon to the church.

This was more common in the United States, but similar practices have occurred in northern Alberta. DMI built townhomes to accommodate staff in Peace River and both Grande Cache and Tumbler Ridge saw the building of company homes. To accommodate mine workers.

Today's solution is work camps and accommodation stipends where crew members live in motels or even campgrounds. Their families stay in St. Johns, or Calgary or Vancouver.

But in Bloomington Indiana there is a multinational company that is trying a new approach.

Cook Medical

Cook Medical is a family-owned medical device company in Bloomington, Indiana that works with physicians to develop devices that are less invasive for patients. They employ approximately 12,000 employees globally and about 750 in their Bloomington facility.

According to their website, Cook Medical announced an initiative to build 300 homes across south-central Indiana to address the critical need for workforce housing. To begin the project, Cook purchased 62 acres of land in Texas Pike in Owen County, across the street from the Cook Spencer facility.

“Addressing the shortage of workforce housing within our region will be a multi-year effort. Our first step is to build approximately 90 houses in Owen County with the goal of providing Cook employees with the first option to purchase the new, single-family homes,” said Steve Ferguson, chairman of the board for Cook Group. “We believe in making our communities stronger and investing in workforce housing is one way we will continue to help our employees and communities reach their full potential, including a dream of home ownership.”

Pike Place (the name of the subdivision) is taking shape in what used to be a wheat field. Two rows of clapboard ranch houses will line a dirt road. The new homes are between 1,300 to 1,500 square feet. Originally, they planned for the homes to be priced under \$200,000 and keep monthly mortgage payments to no more than \$1,000, but then inflation spiked, along with construction costs. So, the houses are priced between \$188,000 and \$212,000.

To keep prices that low, Cook Medical worked with the builder to ensure no risk since there's a guaranteed buyer — and there are no real estate agent fees. Cook Medical provides employees with access to educational programs and resources to guide them through the homebuying process and prepare them for homeownership. They also held homebuying workshops to help interested employees prepare and connected them with local banks that could finance a mortgage. People who still need help paying, can get it from a federal loan program for rural buyers.

Local officials helped extend sewer lines, water lines and roads to the new homes, and one key advantage was the expedited zoning and development process.

Buyers must live in the home and not rent it out. For the first four years homeowners will be able to sell at market price but Cook Medical retains the option to buy the home back at the price sold.

www.cookmedical.com

Conclusion

Jacques Yves Cousteau once said, "If we were logical, the future would be bleak, indeed. But we are more than logical...." and so, it is for the municipalities of the Peace Country. Northerners are logical, but they are also fighters and they do not give up easy.

The statistics do not bode well for northern rural municipalities. Rural population is declining. Families are having less children. Children are not returning after they move away. Employment opportunities are limited.

A household income that once qualified for an average family home, barely qualifies for a small condominium. Property prices have gone up. The cost of building has gone up. The cost of ownership and rental housing has gone up. And all the costs of living, have gone up. Add to that the decline in government services, the closure of numerous retail and service industry businesses and the attack on our northern resource sector add up to the eventual collapse of rural, and in particular northern communities.

This report details the challenges of buying a home and building a home. It details the challenge municipalities are facing on the rental market and social housing. But it also highlights examples of communities that are looking beyond the norm to address the problem.

There are three areas municipalities can focus on to stall or even reverse the decline process:

- **Preparedness**
Municipalities need to review their strategic plans to ensure they align with a future that allows growth in an organized and methodical pattern that also incorporates simplification of the process.
 - Identify what growth you wish to see in your municipality with a focus on your community's real strengths.
 - Ensure your Land Use Bylaw and application processes allow a quick and simple development process.
 - Identify specific areas for specific developments and ensure they are zoned accordingly.
 - Remove any barriers or processes that slow or delay an incoming development process.
 - Respect ratepayers wishes, however, balance them with the need for growth. The MGA states under municipal purposes, "to foster the economic development of the municipality," and "to develop and maintain safe and VIABLE communities."
 - Ensure staff are adequately trained to present a professional and trusting process to expedite developments.
- **Incentives**
Once you have established your growth or strategic plan, review your incentives to ensure they align.
 - If your municipality offers incentives, review them, now. Do they align with your strategic/growth plan? The Town of Fairview has an incentive to

encourage demolition of derelict buildings, while at the same time encourage new development on derelict sites. St. Joseph, Michigan has a \$5,000 grant if the new family enrolls children in the local school. And the Town Westlock has developed preapproved home plans to expedite development.

- Ensure your incentive has a real value to a potential developer. Free land and three-to-five-year tax abatement is the new norm. Ask what makes your municipality stand out? There is plenty of competition: why would a developer pick your community?
- As previously stated, a municipality's incentives should not be the best kept secret. The Town of Westlock has a brilliant website and brochures that promote their incentives. Moosomin, Saskatchewan has done similar. Ensure your municipality engages with potential developers and even those that are not. If a developer does not know of your initiative, how will they know to connect with your municipality?
- Gather your data. When a developer approaches your municipality ensure you can get necessary data to them in a timely (we are talking within hours) manner.
- While your incentives should be consistent have council discussions prior to being approached on topics such 3P partnerships, waiving of utility connections or development of infrastructure. Waiting until you have been approached will delay the whole process and potentially deter a developer.

Advocacy

There are three major areas northern rural municipalities are facing that they can take a collective advocacy position.

- Decline of Government Services
 - Northern rural municipalities have lost and are continuing to lose multiple government services. AADAC, NADC, AFSC, Fish and Wildlife, Forestry, Agriculture, and the list goes on. While the government closes these offices, predominately in rural communities, the region loses well paid employment opportunities. Municipalities must collectively advocate against any government closures. Advocacy can take the form of letter writing, meetings with ministers at AM and RMA as well as separately and public awareness. Fairview's advocacy is an example of collective advocacy that resulted in the Fairview campus remaining open.
 - A northern rural housing incentive that matches municipal grants to encourage new builds and relocation. A number of the highlighted incentives offer cash incentives (often sufficient to pay a down payment on a house) that are matched by their state. The government may point to programs such as the Housing Accelerator Fund, however only six Alberta municipalities received funds out of 344 Alberta municipalities, and the furthest north is the Town of Westlock.
 - Housing Foundations role as a housing provider for low-income housing is stretched to the limit. Advocating the Government for higher threshold limits is necessary, however

with that must come greater funding from the Government to housing foundations. More funds are needed to address updates to existing housing but also to increase the thresholds for household income. This must come with dollars attached. Most housing foundations already have substantial waiting lists. Increasing thresholds will add to that list, so the increase must come with additional funds.

The future does not need to be bleak. Municipalities must make development and their processes a priority. Also, it will take a concerted effort on behalf of the Peace region municipalities to work together to advocate jointly for government changes. Independently, the impact will be limited. Staying silent will just expedite the decline. Together, change can be realized.

Appendix A

Municipal Rental Profiles

Beaverlodge**2025**

Number of Rental Units Identified 106

Number of Units Accounted for by Survey 103

Representation Rate (%) 97.2%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	0	836	935	1,011	0
Range	0 - 0	700 - 1,000	800 - 1,100	600 - 1,200	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	0	103	103
Vacancies	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	21	65	6	0	0	11	103
Vacancies	0	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	0	29	65	9	0	103
Vacancies	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Fairview**2025**

Number of Rental Units Identified 69

Number of Units Accounted for by Survey 64

Representation Rate (%) 92.8%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	800	798	1,027	1,250	0
Range	800 - 800	709 - 900	814 - 2,150	1,250 - 1,250	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	3	0	0	61	64
Vacancies	0	0	0	0	2	2
Percentage	0.0%	0.0%	0.0%	0.0%	3.3%	3.1%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	11	47	6	0	0	0	64
Vacancies	1	1	0	0	0	0	2
Percentage	9.1%	2.1%	0.0%	0.0%	0.0%	0.0%	3.1%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	1	26	35	2	0	64
Vacancies	0	1	0	1	0	2
Percentage	0.0%	3.8%	0.0%	50.0%	0.0%	3.1%

Number of Rental Units Identified 43

Number of Units Accounted for by Survey 43

Representation Rate (%) 100.0%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	662	877	935	979	0
Range	650 - 685	800 - 950	800 - 1,250	800 - 1,700	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	0	43	43
Vacancies	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	4	34	0	0	0	5	43
Vacancies	0	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	3	16	17	7	0	43
Vacancies	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Fox Creek**2025**

Number of Rental Units Identified 83

Number of Units Accounted for by Survey 63

Representation Rate (%) 75.9%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	0	800	1,460	1,667	0
Range	0 - 0	800 - 800	1,000 - 2,150	1,300 - 2,000	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	8	55	63
Vacancies	0	0	0	0	3	3
Percentage	0.0%	0.0%	0.0%	0.0%	5.5%	4.8%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	32	23	0	0	0	8	63
Vacancies	3	0	0	0	0	0	3
Percentage	9.4%	0.0%	0.0%	0.0%	0.0%	0.0%	4.8%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	0	1	36	26	0	63
Vacancies	0	0	1	2	0	3
Percentage	0.0%	0.0%	2.8%	7.7%	0.0%	4.8%

Grande Cache**2025**

Number of Rental Units Identified 270

Number of Units Accounted for by Survey 246

Representation Rate (%) 91.1%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	700	796	1,133	1,326	3,000
Range	700 - 700	700 - 950	825 - 1,800	1,000 - 2,500	3,000 - 3,000

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	0	246	246
Vacancies	0	0	0	0	35	35
Percentage	0.0%	0.0%	0.0%	0.0%	14.2%	14.2%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	15	137	70	24	0	0	246
Vacancies	2	7	16	10	0	0	35
Percentage	13.3%	5.1%	22.9%	41.7%	0.0%	0.0%	14.2%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	6	64	89	86	1	246
Vacancies	0	1	15	18	1	35
Percentage	0.0%	1.6%	16.9%	20.9%	100.0%	14.2%

Number of Rental Units Identified 47

Number of Units Accounted for by Survey 47

Representation Rate (%) 100.0%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	0	931	1,073	0	0
Range	0 - 0	700 - 1,100	900 - 1,150	0 - 0	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	0	47	47
Vacancies	0	0	0	0	1	1
Percentage	0.0%	0.0%	0.0%	0.0%	2.1%	2.1%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	12	24	0	0	0	11	47
Vacancies	1	0	0	0	0	0	1
Percentage	8.3%	0.0%	0.0%	0.0%	0.0%	0.0%	2.1%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	0	9	38	0	0	47
Vacancies	0	1	0	0	0	1
Percentage	0.0%	11.1%	0.0%	0.0%	0.0%	2.1%

High Prairie**2025**

Number of Rental Units Identified 149

Number of Units Accounted for by Survey 131

Representation Rate (%) 87.9%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	741	910	1,251	1,521	0
Range	650 - 850	625 - 1,500	975 - 2,000	1,300 - 2,500	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	0	131	131
Vacancies	0	0	0	0	32	32
Percentage	0.0%	0.0%	0.0%	0.0%	24.4%	24.4%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	12	78	14	0	5	22	131
Vacancies	1	31	0	0	0	0	32
Percentage	8.3%	39.7%	0.0%	0.0%	0.0%	0.0%	24.4%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	6	82	29	14	0	131
Vacancies	1	26	4	1	0	32
Percentage	16.7%	31.7%	13.8%	7.1%	0.0%	24.4%

Peace River**2025**

Number of Rental Units Identified 492

Number of Units Accounted for by Survey 489

Representation Rate (%) 99.4%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	788	972	1,194	1,233	0
Range	575 - 1,000	650 - 1,550	700 - 1,900	925 - 3,000	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	71	418	489
Vacancies	0	0	0	1	2	3
Percentage	0.0%	0.0%	0.0%	1.4%	0.5%	0.6%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	50	310	29	68	0	32	489
Vacancies	1	2	0	0	0	0	3
Percentage	2.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.6%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	2	124	305	58	0	489
Vacancies	0	0	2	1	0	3
Percentage	0.0%	0.0%	0.7%	1.7%	0.0%	0.6%

Sexsmith**2025**

Number of Rental Units Identified 31

Number of Units Accounted for by Survey 31

Representation Rate (%) 100.0%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	0	900	1,010	1,550	0
Range	0 - 0	800 - 1,000	975 - 1,025	1,200 - 2,000	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	4	27	31
Vacancies	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	8	23	0	0	0	0	31
Vacancies	0	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	0	2	20	9	0	31
Vacancies	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Swan Hills**2025**

Number of Rental Units Identified 126

Number of Units Accounted for by Survey 103

Representation Rate (%) 81.7%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	635	769	943	972	0
Range	635 - 635	600 - 975	700 - 1,200	800 - 1,300	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	0	92	92
Vacancies	0	0	0	0	9	9
Percentage	0.0%	0.0%	0.0%	0.0%	9.8%	9.8%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	8	57	32	0	0	6	103
Vacancies	0	8	1	0	0	0	9
Percentage	0.0%	14.0%	3.1%	0.0%	0.0%	0.0%	8.7%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	6	33	39	25	0	103
Vacancies	0	5	3	1	0	9
Percentage	0.0%	15.2%	7.7%	4.0%	0.0%	8.7%

Valleyview**2025**

Number of Rental Units Identified 41

Number of Units Accounted for by Survey 41

Representation Rate (%) 100.0%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	900	1,057	1,342	1,200	0
Range	900 - 900	900 - 1,150	1,100 - 1,400	1,200 - 1,200	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	4	0	24	13	41
Vacancies	0	0	0	0	1	1
Percentage	0.0%	0.0%	0.0%	0.0%	7.7%	2.4%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	0	28	0	0	0	13	41
Vacancies	0	0	0	0	0	1	1
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	7.7%	2.4%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	1	7	32	1	0	41
Vacancies	0	1	0	0	0	1
Percentage	0.0%	14.3%	0.0%	0.0%	0.0%	2.4%

Wembley**2025**

Number of Rental Units Identified 28

Number of Units Accounted for by Survey 28

Representation Rate (%) 100.0%

Weighted Average and Rental Range by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom
Average	0	1,025	1,068	1,850	0
Range	0 - 0	1,025 - 1,025	1,050 - 1,100	1,850 - 1,850	0 - 0

Number and Percentage of Vacancies by Age of Building

	< 1 Year	1 - 2 Years	3 - 5 Years	6 - 10 Years	10+ Years	Total
Number of Units	0	0	0	1	27	28
Vacancies	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Number and Percentage of Vacancies by Type of Building

	Four-Plex	Walk-Up	Row-House	High-Rise	Store-Top	Other	Total
Number of Units	4	0	0	23	1	0	28
Vacancies	0	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Number and Percentage of Vacancies by Type of Unit

	Bachelor	1 - Bedroom	2 - Bedroom	3 - Bedroom	4+ Bedroom	Total
Number of Units	0	6	21	1	0	28
Vacancies	0	0	0	0	0	0
Percentage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Appendix B

Survey Results

Housing In the PREDA Region

Survey of Municipalities

February 2026

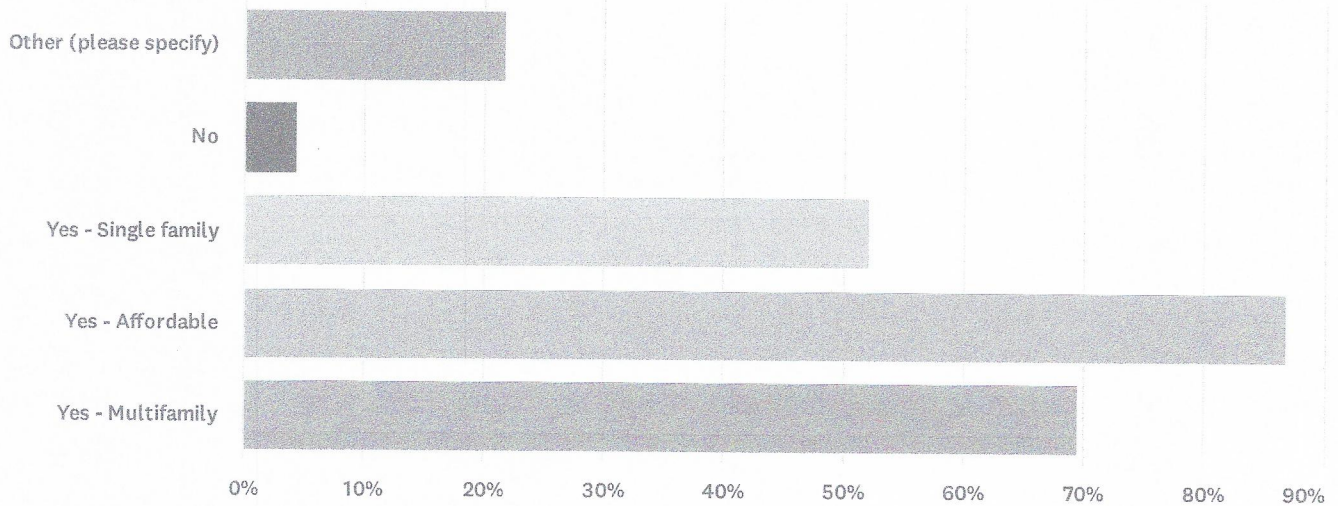
Powered by  SurveyMonkey

Survey Respondents	
Gilles Roy - Deputy Reeve	MD of Smoky River
Terry Ungariant - Reeve	County of Northern Lights
Brian Carreau - Deputy Mayor	Village of Berwyn
John Przybylski - Deputy Reeve	MD of Fairview
Tom Burton - Deputy Reeve	MD of Greenview
Stacey Wabick - CAO	MD of Greenview
Fran Haughian - Economic Development Officer	Saddle Hills County
Margaret Jacob - Councillor	Town of McLennan
Steve Madden - CEO	Grande Spirit Housing Foundation
Nick Lapp - Director of Public Works	County of Grande Prairie
Sandra Eastman - Deputy Reeve	MD of Peace
Colleen Sklapsky - Deputy Mayor	Town of Grimshaw
Misty Velichka - Economic Development Officer	Lac Cardinal Regional Econ. Dev. Board
Ken Wittig - Councillor	Town of Valleyview
Shelley Rozecki - Councillor	MD #133 - Spirit River
Shelly Shannon - Mayor	Town of Peace River
Daryl Greenhill - CAO	Town of Fairview
Kathleen Connelly - Economic Development Officer	Town of Sexsmith
Larry Davidson - CAO	Birch Hills County
Monty Bremont - Economic Development Officer	MD of Spirit River
Jenna Armstrong - Economic Development Officer	Town of Fairview
Jason Javos - Reeve	Northern Sunrise County
Ryan Funk - Councillor	Town of Spirit River

Housing In the PREDA Region

Q2 23 responses

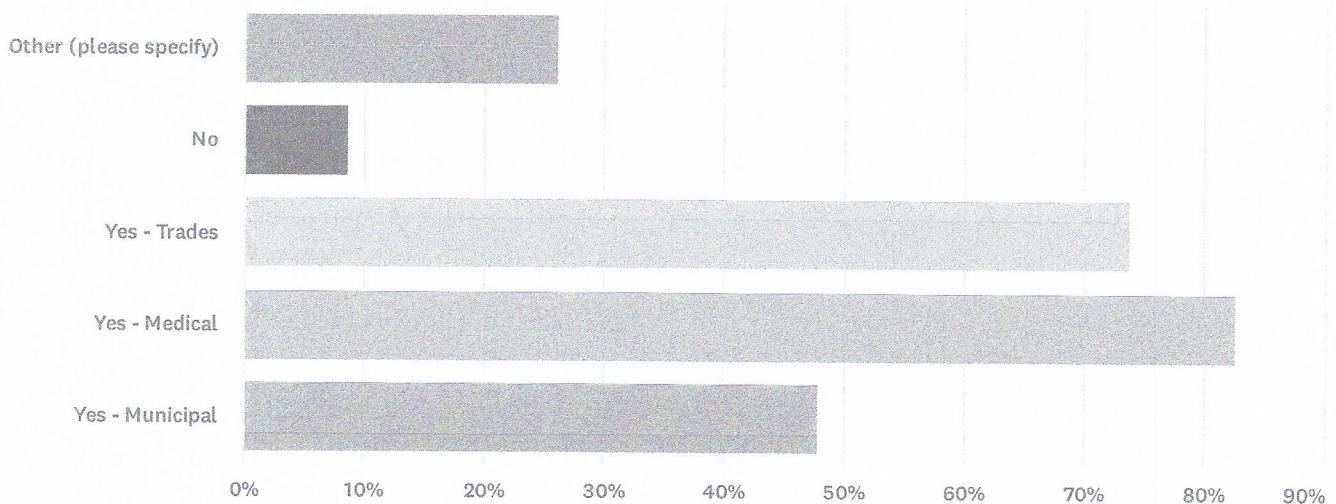
Does your municipality have a shortage of housing? Check all that apply:



#	OTHER (PLEASE SPECIFY)	DATE
1	lack of multi family development but no demand	2/27/2026 11:42 AM
2	Rental	2/27/2026 11:39 AM
3	Temporary Stay - Professional coming for specific events, crew, etc. Office space.s, etc.	2/27/2026 11:02 AM
4	Note - not a municipality - Grande Spirit Foundation with 11 municipalities	2/27/2026 11:01 AM
5	Seniors	2/27/2026 10:58 AM

Q3 23 responses

Does your municipality have challenges attracting people? Check all that apply:



Housing In the PREDA Region

#	OTHER (PLEASE SPECIFY)	DATE
1	Individuals with low job training skills	2/27/2026 11:39 AM
2	Services and retail	2/27/2026 11:33 AM
3	Professionals - Lawerys, Accountants, Consultants, etc.	2/27/2026 11:02 AM
4	We do housing - have a wait list of over 900 for affordable/social housing requested	2/27/2026 11:01 AM
5	teachers	2/27/2026 10:58 AM
6	Teachers	2/27/2026 10:50 AM

Q4 Which type of dwelling is your municipal priority?

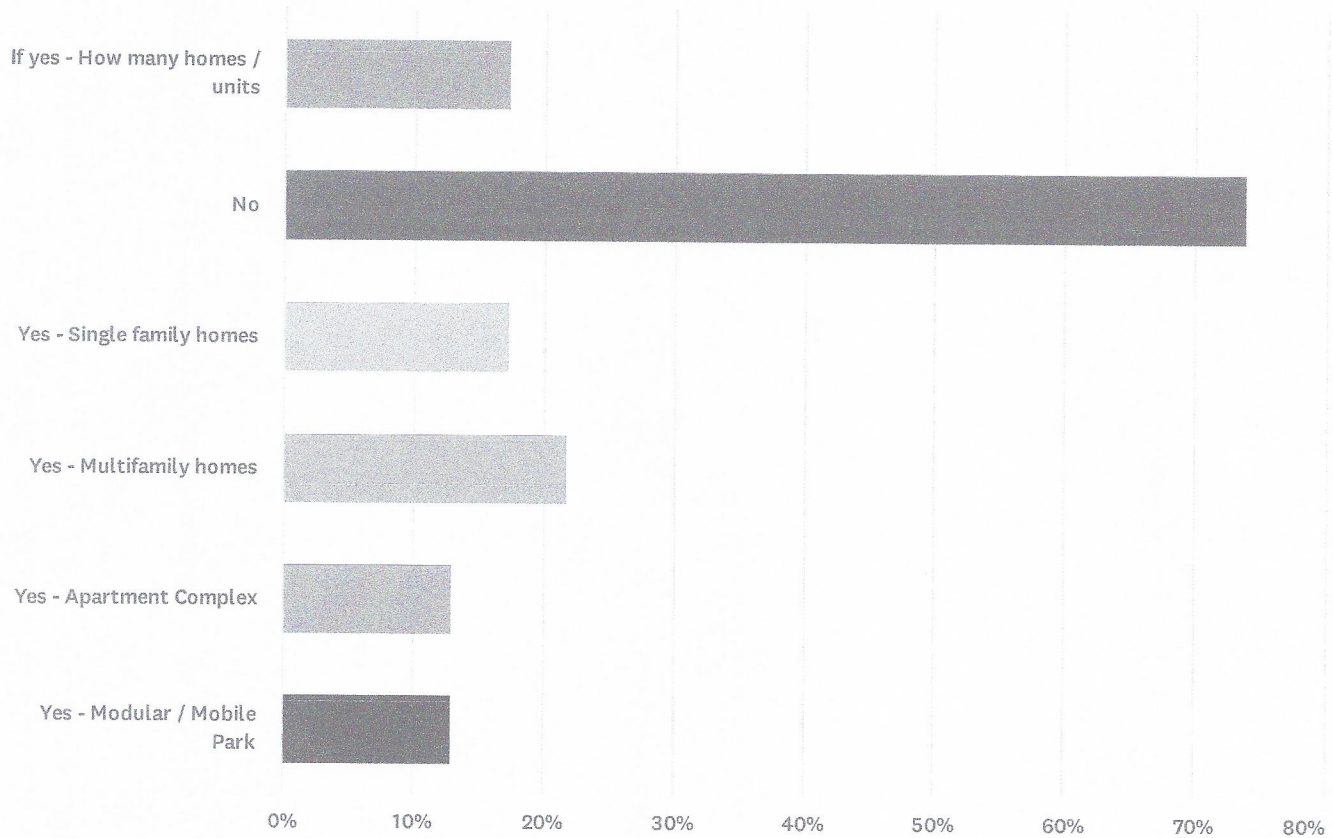
Answered: 22 Skipped: 1

#	RESPONSES	DATE
1	Family	2/27/2026 11:44 AM
2	single family dwelling	2/27/2026 11:42 AM
3	affordable and workforce housing	2/27/2026 11:39 AM
4	Single Family	2/27/2026 11:36 AM
5	affordable	2/27/2026 11:34 AM
6	Both single and multi family units	2/27/2026 11:33 AM
7	Single Home	2/27/2026 11:32 AM
8	Residential - any form	2/27/2026 11:02 AM
9	Multifamily	2/27/2026 11:01 AM
10	Historically single family. That is likely to continue but there is a significant need for affordable housing and affordable seniors housing	2/27/2026 11:00 AM
11	Affordable	2/27/2026 10:59 AM
12	Multi family - seniors	2/27/2026 10:58 AM
13	Single Detached as well as manufactured	2/27/2026 10:56 AM
14	Seniors	2/27/2026 10:55 AM
15	?	2/27/2026 10:54 AM
16	Multi famiky	2/27/2026 10:53 AM
17	Multi family	2/27/2026 10:52 AM
18	Single family	2/27/2026 10:51 AM
19	Single family homes	2/27/2026 10:50 AM
20	There is a need for all, single, multi, affordable. We are focused on having affordable housing for healthcare professionals working at the hospital and senior's lodge. We also need housing for young families to attract them to the area. Higher density as well for industry and shift workers.	2/27/2026 10:49 AM
21	Multifamily or Secondary Suites	2/27/2026 10:46 AM
22	Entry level housing	2/27/2026 10:44 AM

Housing In the PREDA Region

Q5 23 responses

Is your municipality presently in the process of developing: Check all that apply:

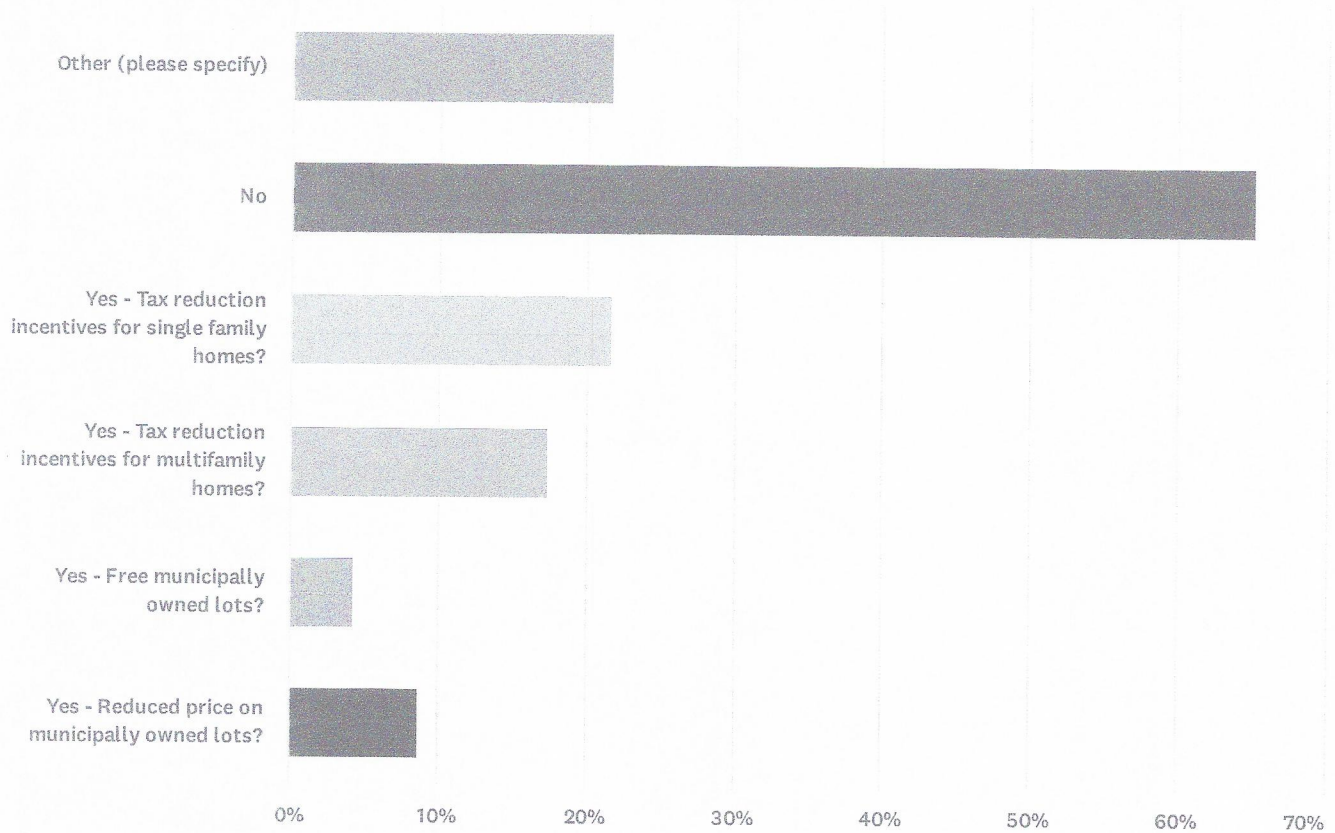


#	IF YES - HOW MANY HOMES / UNITS	DATE
1	160 in city of GP under construction and 400 in planning stages for Clairmont in CountyGP	2/27/2026 11:01 AM
2	We are averaging about 100 housing starts per year right now. we have seen an increase in starts year over year in 2025	2/27/2026 11:00 AM
3	Land has been purchased for a subdivision - not developed	2/27/2026 10:54 AM
4	We are currently drafting an ASP to address housing, by creating 26 lots for development of any housing needs of the community.	2/27/2026 10:49 AM

Q6 23 responses

Does your municipality offer residential building incentives? Check all that apply:

Housing In the PREDA Region

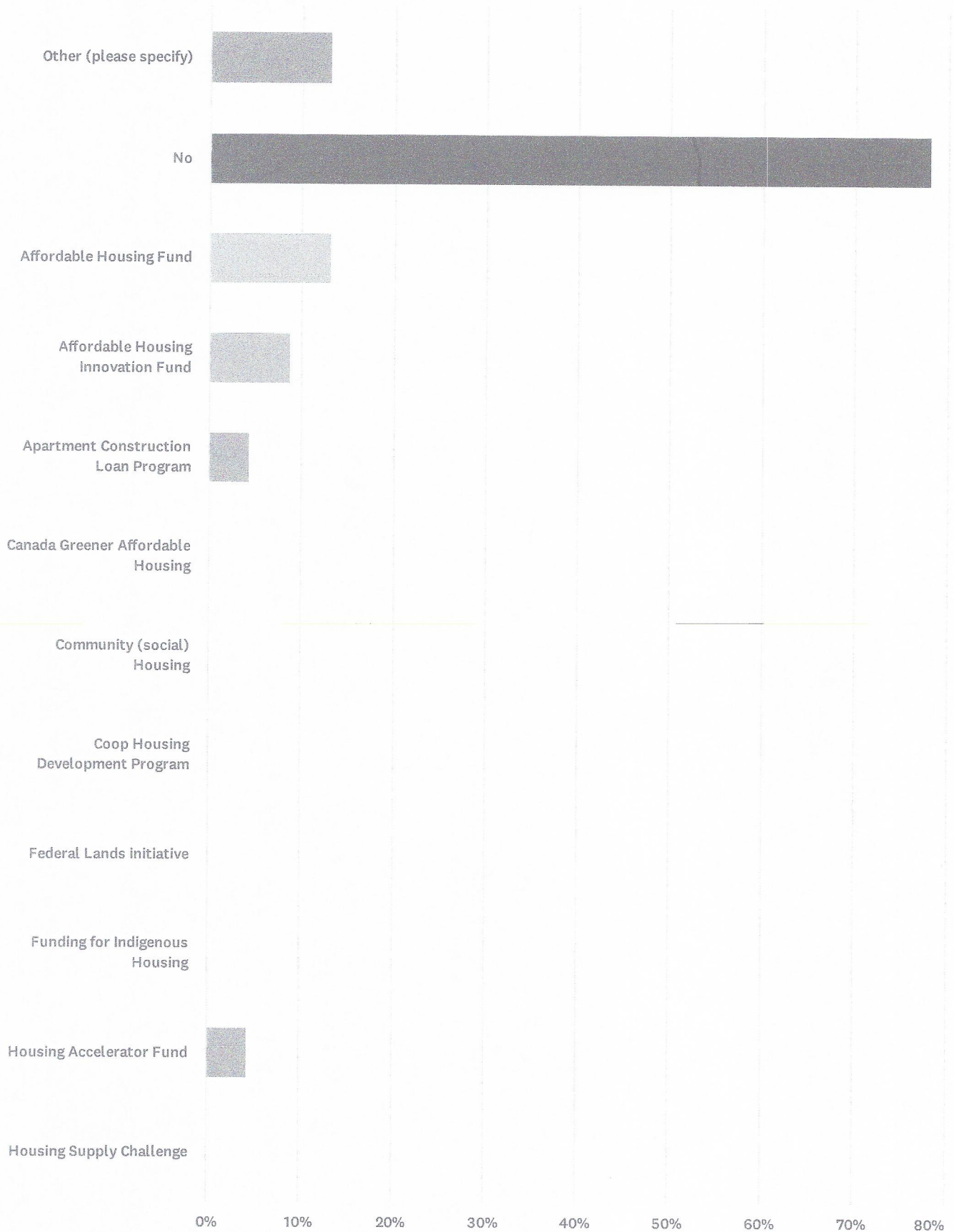


#	OTHER (PLEASE SPECIFY)	DATE
1	Renovation program; no taxes for the first year on new residents	2/27/2026 11:39 AM
2	No property tax on social housing units. GOA requires municipality to provide waiver for property taxes for affordable units that have agreements in place with province.	2/27/2026 11:01 AM
3	For Taxes is case by case	2/27/2026 10:55 AM
4	Nothing yet as lots have not been sold.	2/27/2026 10:54 AM
5	Not currently as but it is something to look at in the near future for resident and business attraction.	2/27/2026 10:49 AM

Q7 23 responses

Has your municipality applied for government grants/loans to partner in the development of a multifamily development? Check all that apply:

Housing In the PREDA Region

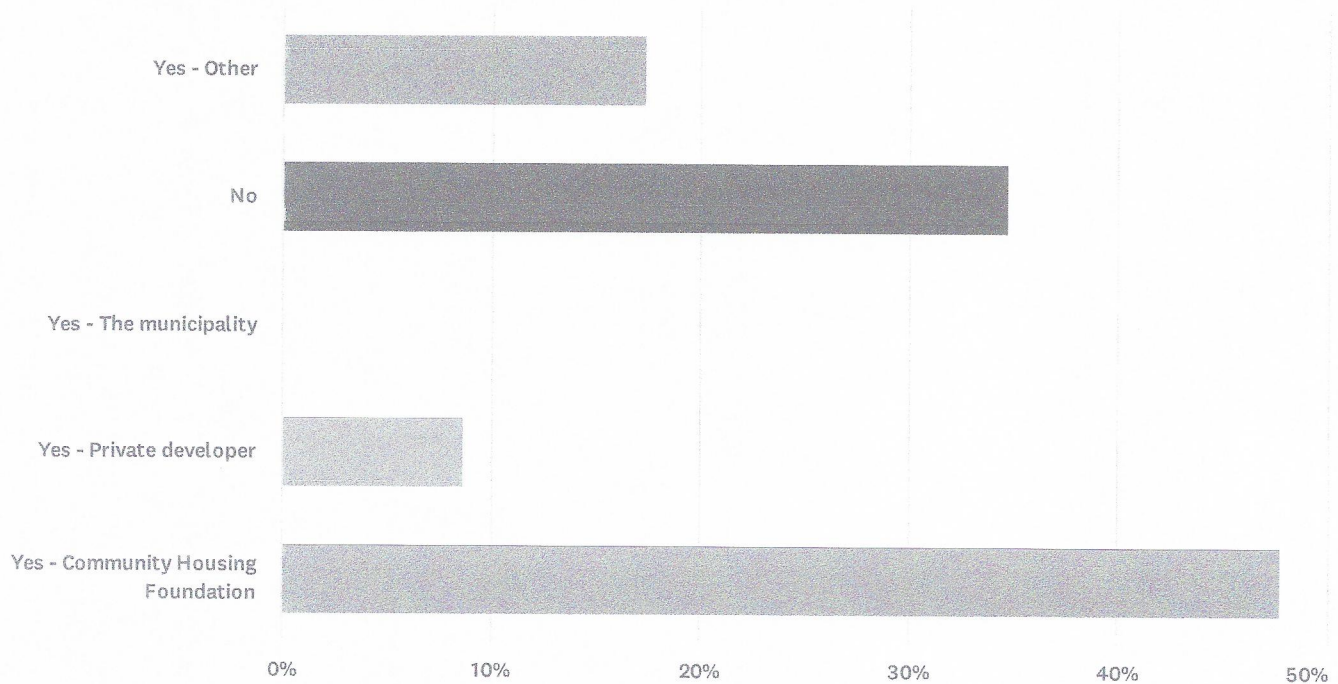


Housing In the PREDA Region

#	OTHER (PLEASE SPECIFY)	DATE
1	currently looking into Invest Alberta	2/27/2026 11:39 AM
2	We are currently partnering with Grande Spirit on an affordable housing initiative and seeking various funding sources through CMHC and the Province of Alberta	2/27/2026 11:00 AM
3	Previously applied for Affordable Housing Fund to retrofit the Old Pleasantview Lodge into apartment suites, this did not come to fruition due to lack of partnerships.	2/27/2026 10:49 AM

Q8 23 responses

Does your municipality have low-income or affordable housing? if yes, please select the management type (s) Check all the apply:

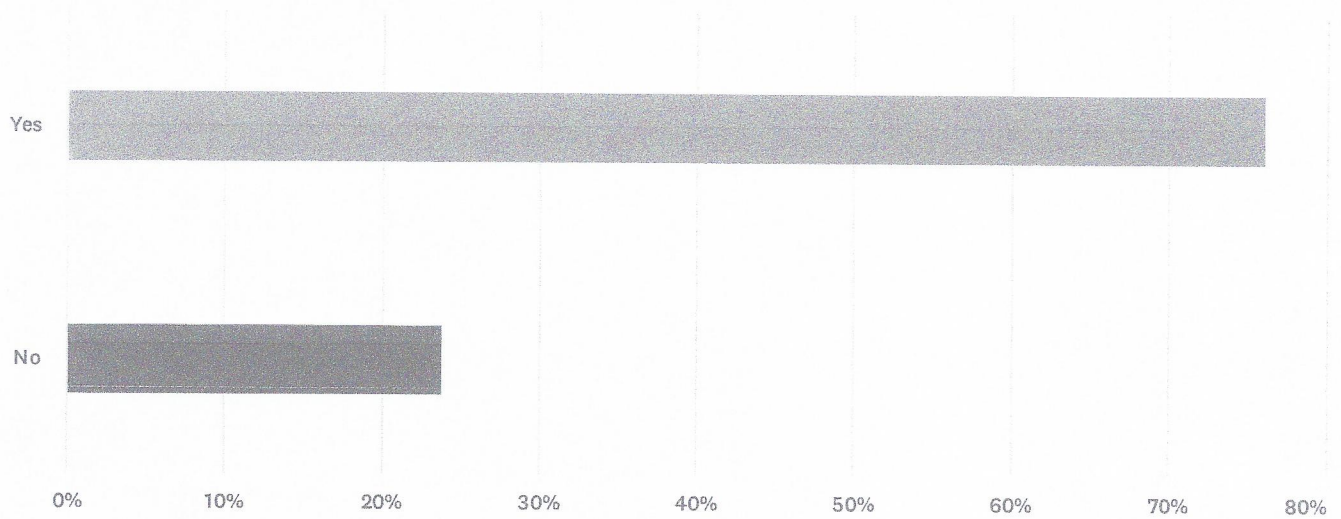


#	YES - OTHER	DATE
1	(Working with NPHF	2/27/2026 11:39 AM
2	Our family housing units are located in different muni's - see email to Dan D.	2/27/2026 11:01 AM
3	Heart River Housing	2/27/2026 10:55 AM
4	Metis Housing	2/27/2026 10:53 AM

Q9 21 responses

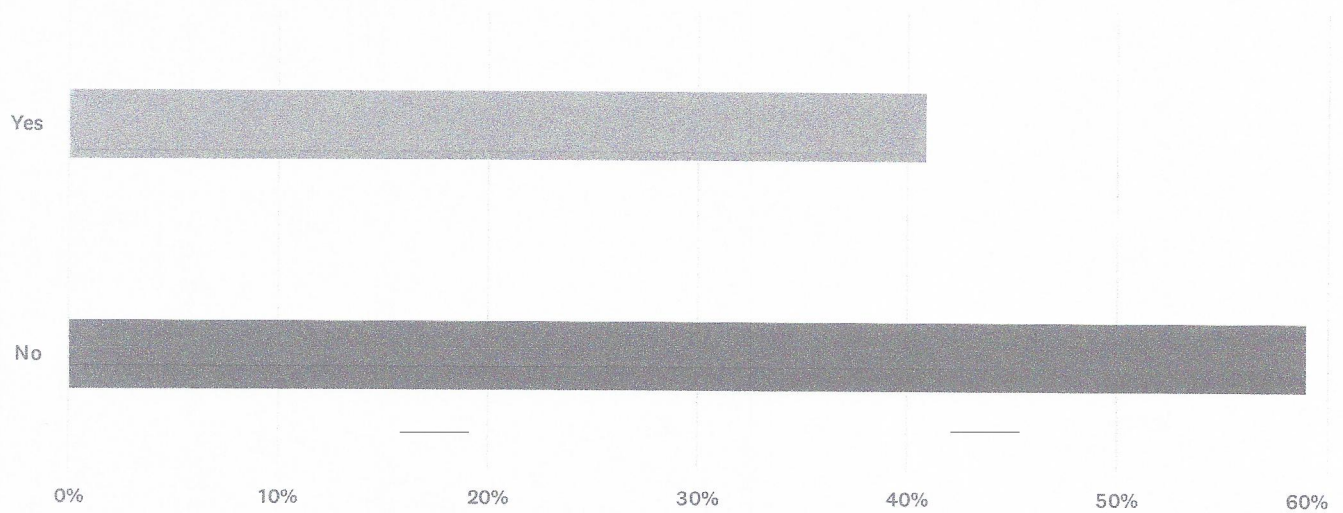
Does your municipality permit secondary/grandmother suites?

Housing In the PREDA Region



Q10 22 responses

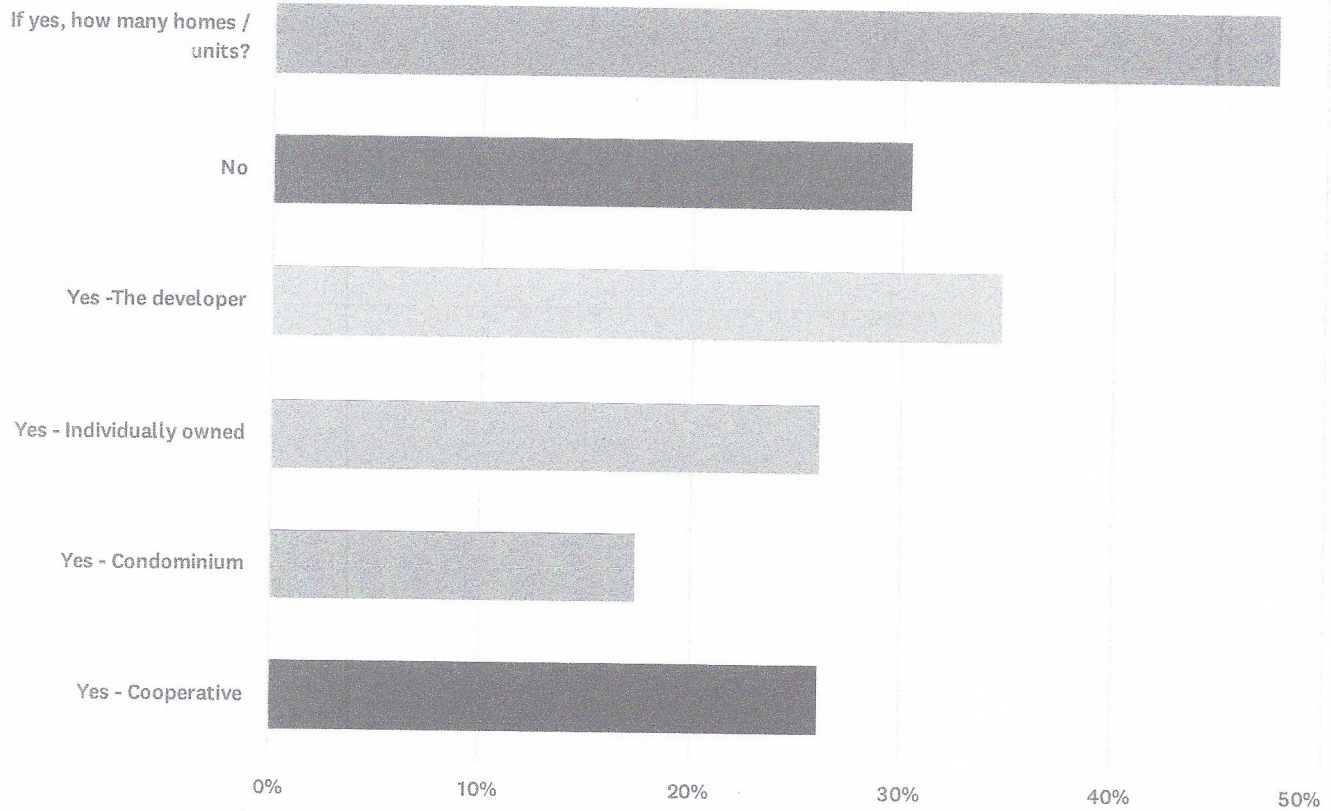
Does your municipality allow more than one dwelling per lot?



Q11 23 responses

Does your municipality have 55-plus housing? If yes, please select mangement type. Check all that apply:

Housing In the PREDA Region



#	IF YES, HOW MANY HOMES / UNITS?	DATE
1	NPHF, 6 units	2/27/2026 11:39 AM
2	60	2/27/2026 11:02 AM
3	Not GSF owned, they are in CityGP, Town of Spirit River, Town of Sexsmith, Town of Beaverlodge	2/27/2026 11:01 AM
4	25 or so	2/27/2026 11:00 AM
5	15+	2/27/2026 10:58 AM
6	30	2/27/2026 10:56 AM
7	With Heart River they manage it all	2/27/2026 10:55 AM
8	There are 26 units in the town of Spirit River - Grand Spirit Foundation owned	2/27/2026 10:54 AM
9	50	2/27/2026 10:53 AM
10	Approximately 12 units	2/27/2026 10:50 AM
11	Approx 30 units between 3 buildings	2/27/2026 10:46 AM

Q12 21 responses

Does your municipality have a modular home park?

Housing In the PREDA Region

If yes, how many modular homes?

Yes

No

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

IF YES, HOW MANY MODULAR HOMES?

DATE

There are no responses.

Q13 22 responses

Does your municipality have a trailer park?

If yes, how many mobile homes?

Yes

No

0% 10% 20% 30% 40% 50%

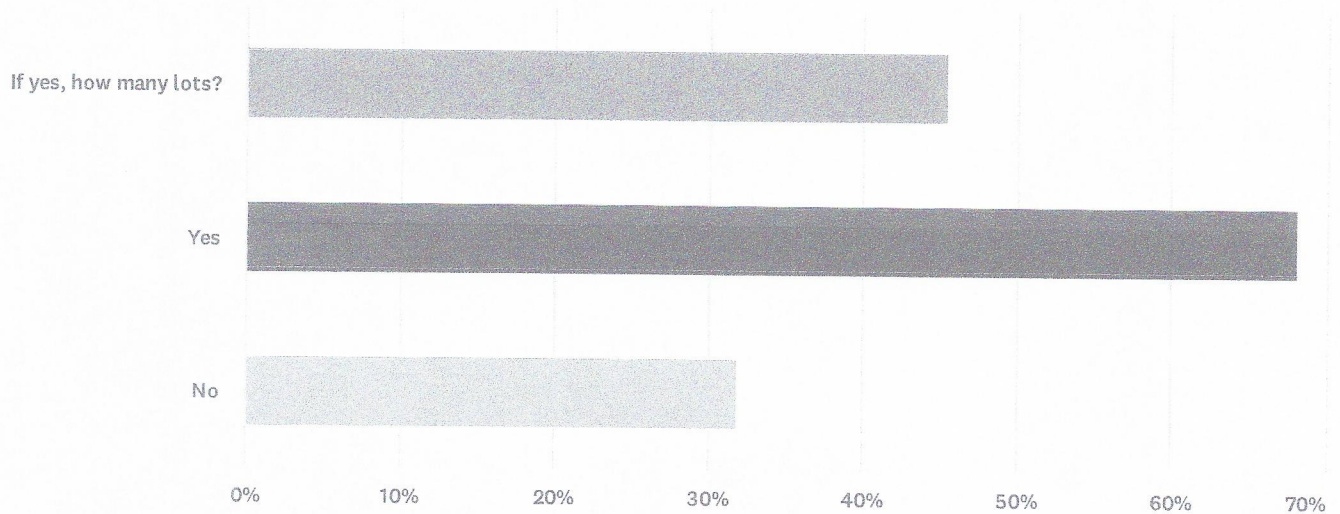
#	IF YES, HOW MANY MOBILE HOMES?	DATE
1	3 units	2/27/2026 11:39 AM
2	a couple hundred	2/27/2026 11:00 AM
3	20+	2/27/2026 10:58 AM
4	77	2/27/2026 10:56 AM
5	Around 30	2/27/2026 10:55 AM

Housing In the PREDA Region

6	There is a mobile home area in the town of Spirit River	2/27/2026 10:54 AM
7	60	2/27/2026 10:53 AM

Q14 22 responses

Does your municipality have municipally owned lots for sale?

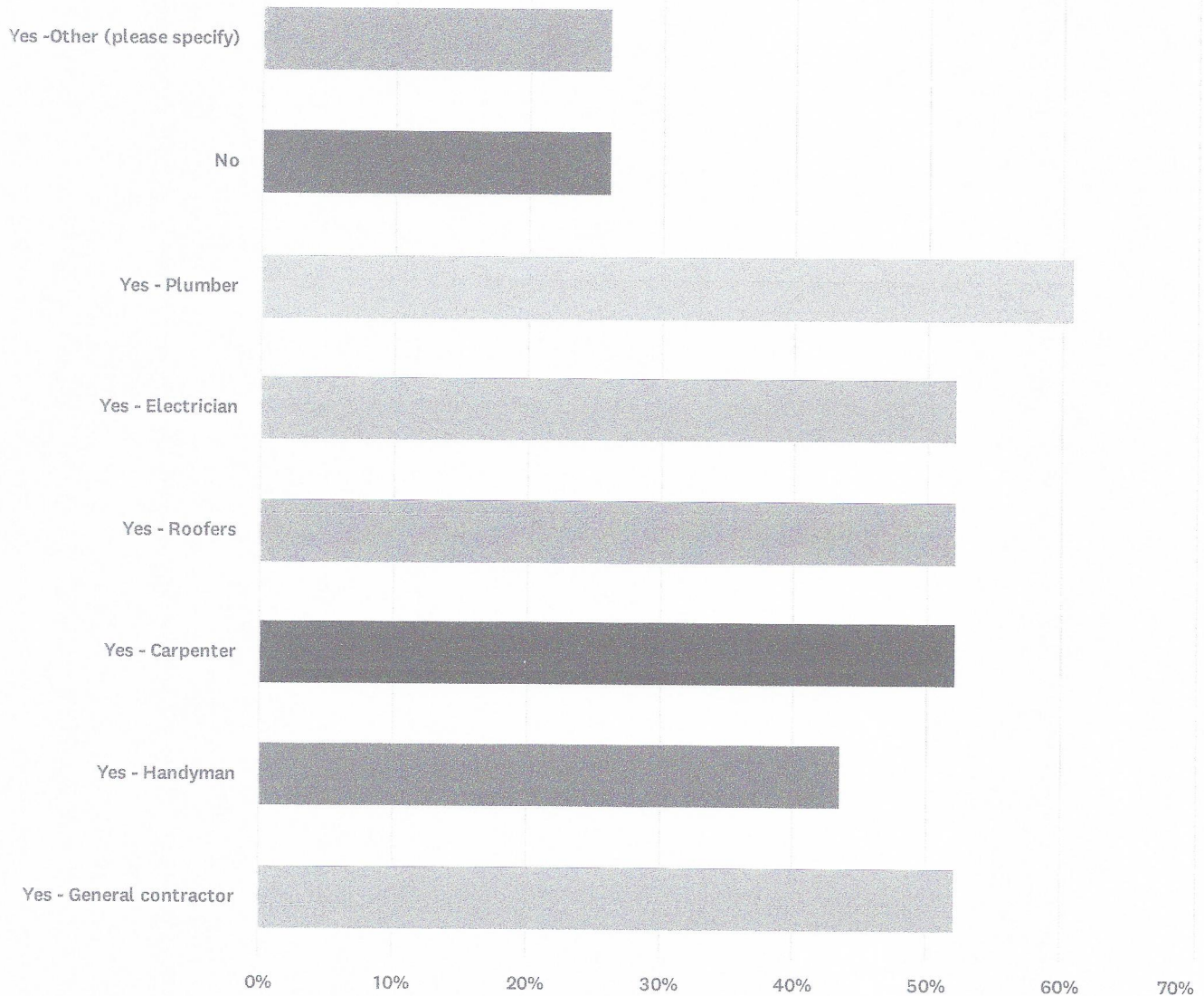


#	IF YES, HOW MANY LOTS?	DATE
1	3	2/27/2026 11:39 AM
2	8	2/27/2026 11:36 AM
3	A whole bunch	2/27/2026 11:02 AM
4	12 but it varies over time	2/27/2026 11:00 AM
5	4	2/27/2026 10:58 AM
6	Around 4. Most commercial	2/27/2026 10:55 AM
7	Acre lots (26) are for sale on adjacent to town of Spirit River	2/27/2026 10:54 AM
8	4	2/27/2026 10:53 AM
9	Approximately 7-10	2/27/2026 10:50 AM
10	Not currently but it is proposed. 26 lots for residential development adjacent to the Town of Spirit River.	2/27/2026 10:49 AM

Q15 23 responses

Does, or has your municipality been challenged with accessing trades people to build or service homes? Check all that apply:

Housing In the PREDA Region

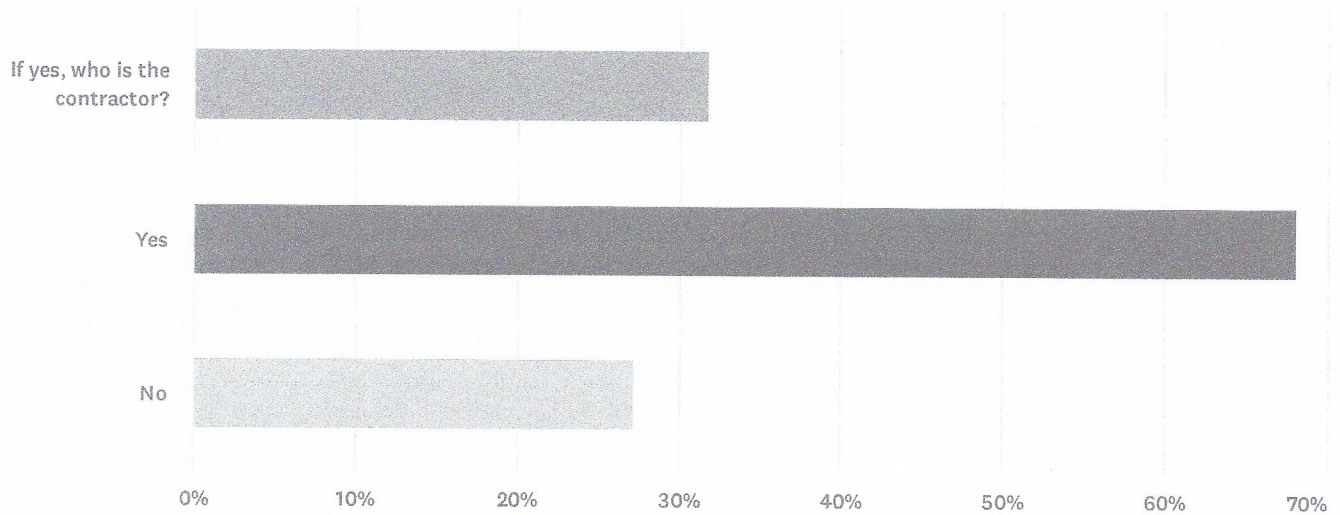


#	YES -OTHER (PLEASE SPECIFY)	DATE
1	Drywallers, painters	2/27/2026 11:39 AM
2	Mechanics, Water treatment, all trades	2/27/2026 11:02 AM
3	Drywall supply	2/27/2026 11:01 AM
4	Trades people typically are hired from Grande Prairie	2/27/2026 10:54 AM
5	not sure	2/27/2026 10:52 AM
6	We have local tradespeople for most things but it can be hard to secure them for projects when they are few and far between, i.e. if we only have one local company for that trade they can be quite busy serving a large area. We often see companies coming out of GP	2/27/2026 10:49 AM

Q16 22 responses

Does your municipality have a local building contractor?

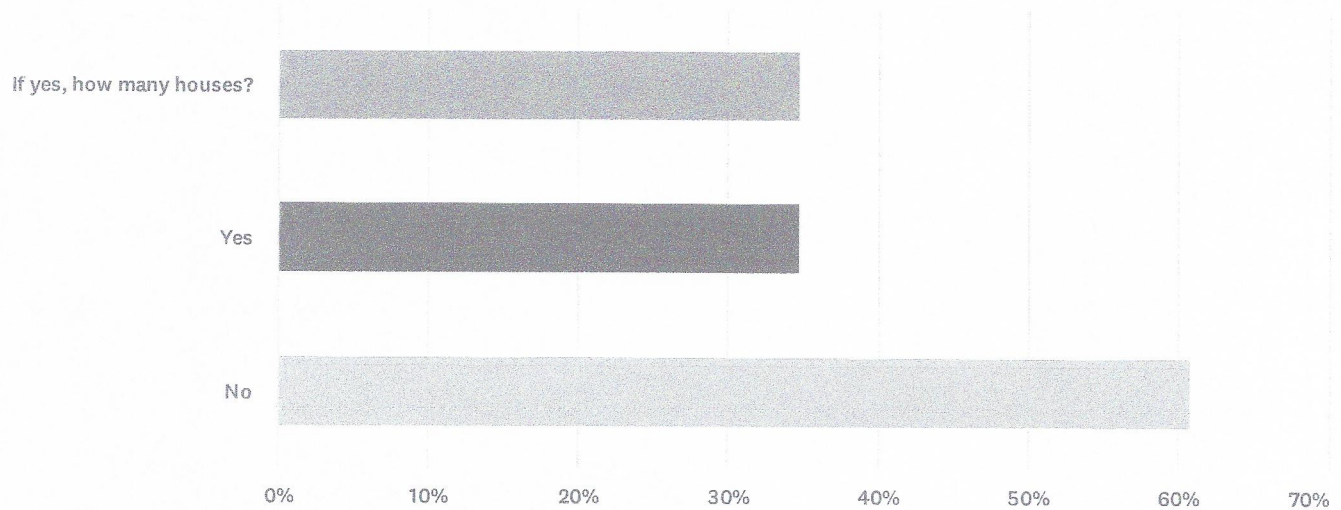
Housing In the PREDA Region



#	IF YES, WHO IS THE CONTRACTOR?	DATE
1	Turcotte construction	2/27/2026 11:44 AM
2	Mike Kramer	2/27/2026 11:36 AM
3	There are a couple - not all credible	2/27/2026 11:02 AM
4	we have many contractors active in the region	2/27/2026 11:00 AM
5	Eagle Builders	2/27/2026 10:55 AM
6	K & M Builders (Spirit River), Diamond B Builders (Gordondale)	2/27/2026 10:49 AM
7	Nathan Wegreen, Mike Kramer, Aaron Shultz and more	2/27/2026 10:46 AM

Q17 23 responses

Does your municipality own one or more houses?

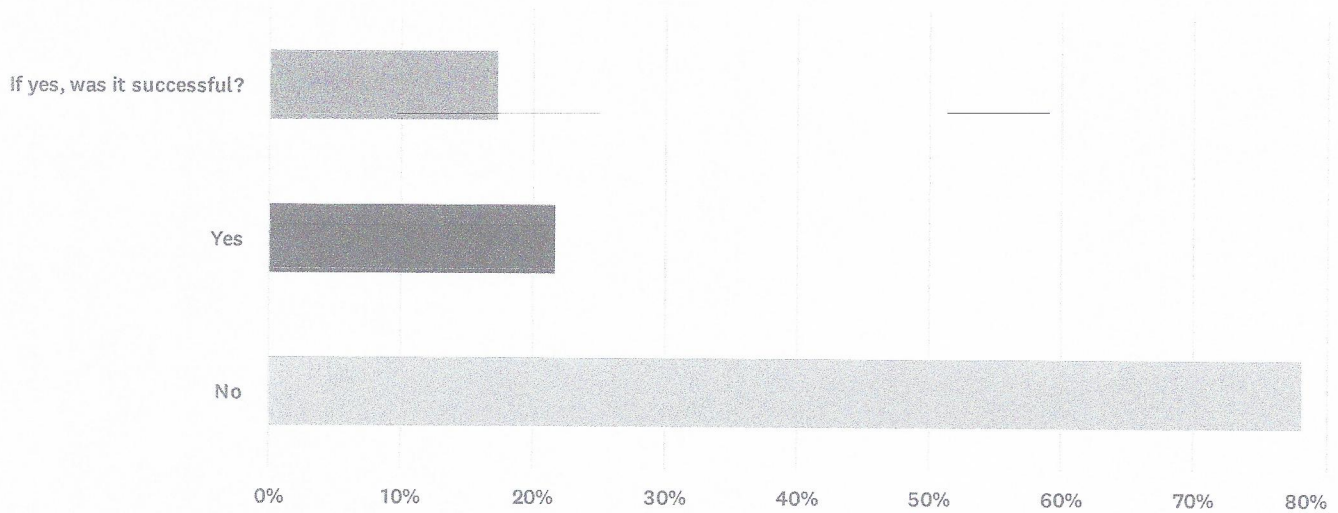


Housing In the PREDA Region

#	IF YES, HOW MANY HOUSES?	DATE
1	one in neighboring urban municipality for medical workers	2/27/2026 11:42 AM
2	1	2/27/2026 11:32 AM
3	1 for resident doctor	2/27/2026 11:02 AM
4	See email to Dan D.	2/27/2026 11:01 AM
5	10	2/27/2026 11:00 AM
6	One house owned for the CAO use	2/27/2026 10:54 AM
7	1 for the CAO	2/27/2026 10:50 AM
8	1, usually for housing the CAO. Adjacent to the municipal office.	2/27/2026 10:49 AM

Q18 23 responses

Has your municipality been working with a housing developer?

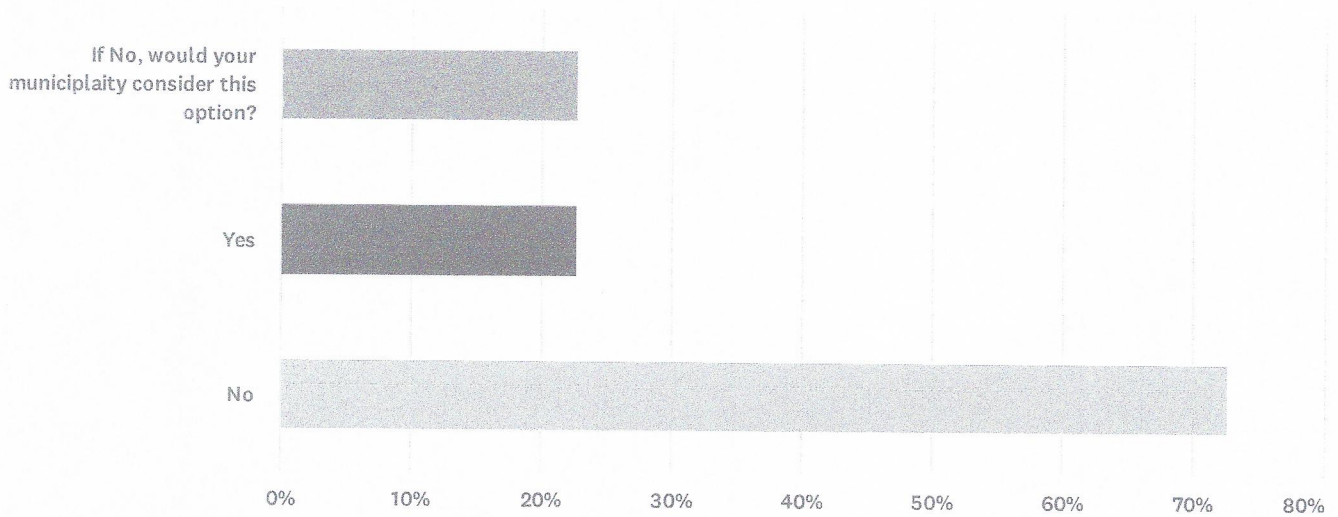


#	IF YES, WAS IT SUCCESSFUL?	DATE
1	No, we are still trying but the costs to build are higher than market value which deters builders	2/27/2026 11:33 AM
2	Yes, working within P3 structure to develop affordable multi family units.	2/27/2026 11:01 AM
3	Too soon to tell	2/27/2026 10:53 AM
4	Explores some options	2/27/2026 10:50 AM

Q19 22 responses

Has your municipality debated building spec housing?

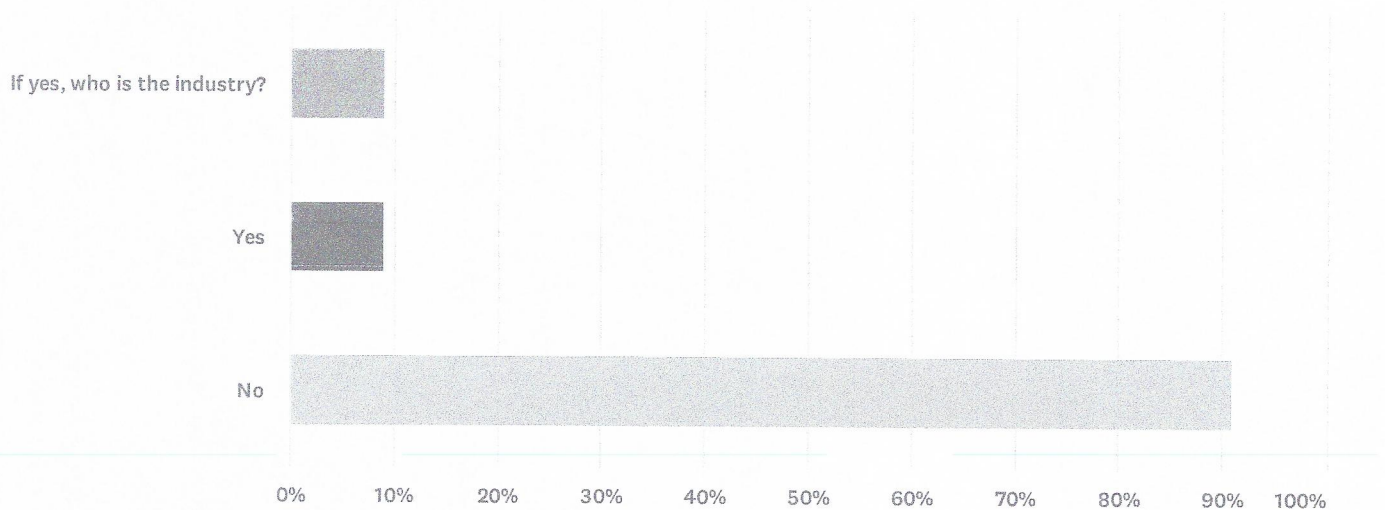
Housing In the PREDA Region



#	IF NO, WOULD YOUR MUNICIPLAITY CONSIDER THIS OPTION?	DATE
1	We have in the past. This created more problems than it was worth.	2/27/2026 11:02 AM
2	unlikely. we are well serviced with home builders in the region	2/27/2026 11:00 AM
3	yes	2/27/2026 10:56 AM
4	unsure	2/27/2026 10:51 AM
5	CAO does not want to get into providing housing	2/27/2026 10:46 AM

Q20 22 responses

Does your municipality have housing built or purchased by a local industry to house their workers?



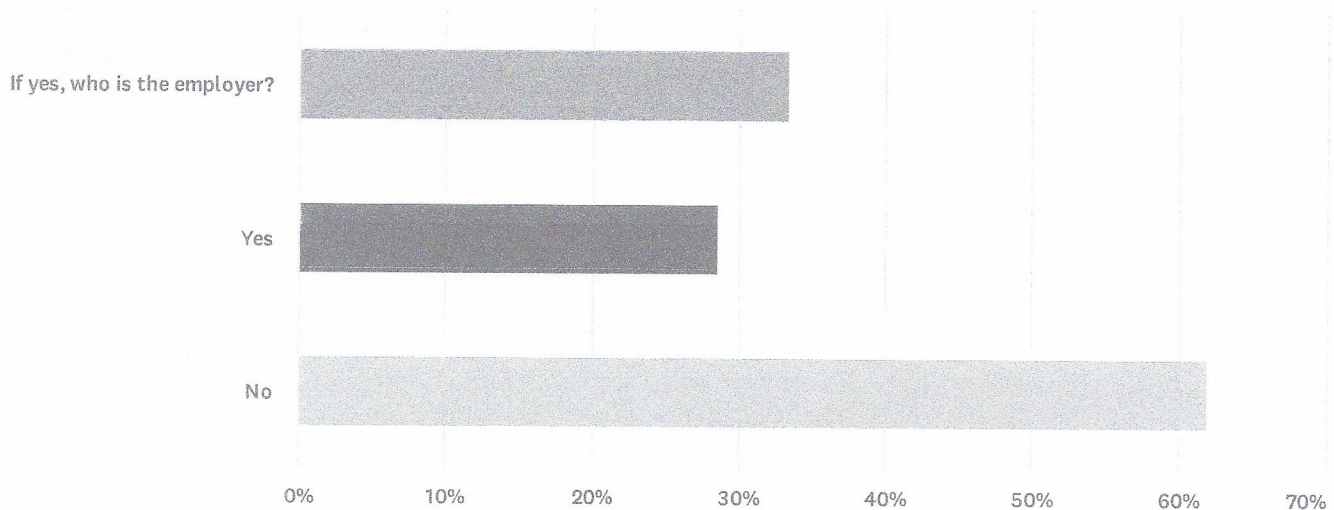
#	IF YES, WHO IS THE INDUSTRY?	DATE
---	------------------------------	------

Housing In the PREDA Region

1	industrial camps for oilfield, forestry, and agriculture	2/27/2026 11:42 AM
2	Primarily Oil and Gas. Some trucking	2/27/2026 11:00 AM

Q21 21 responses

Does your municipality have housing provided by a local employer to house and attract staff?

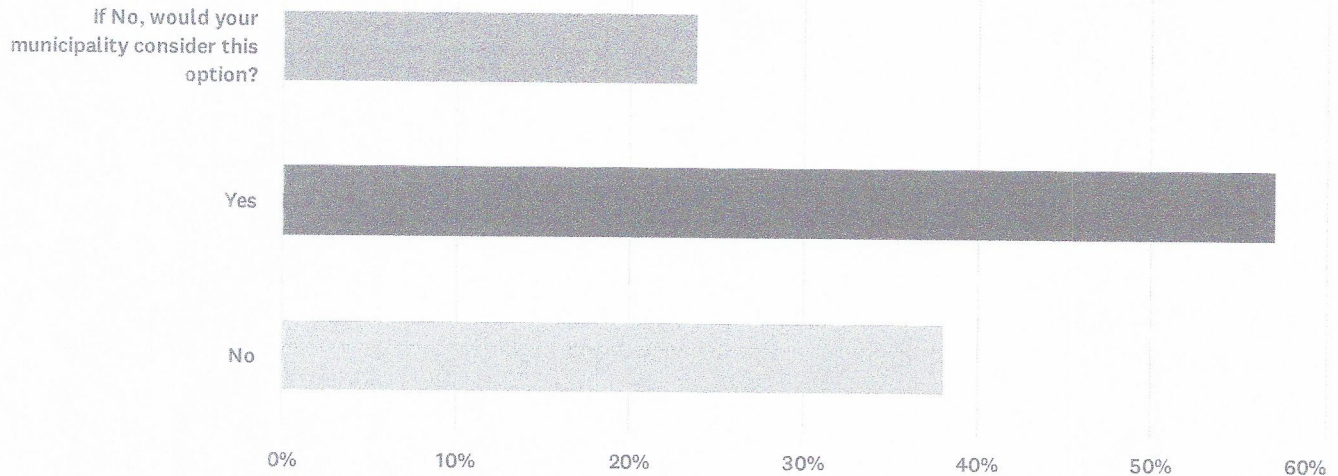


#	IF YES, WHO IS THE EMPLOYER?	DATE
1	various industrial camps shared spaces	2/27/2026 11:42 AM
2	Alberta Health	2/27/2026 11:02 AM
3	same as above	2/27/2026 11:00 AM
4	Avenge Energy	2/27/2026 10:58 AM
5	Avenge	2/27/2026 10:56 AM
6	Several companies in town	2/27/2026 10:55 AM
7	Usually large farmers	2/27/2026 10:50 AM

Q22 21 responses

Does your municipal land-use-bylaw allow residential development on commercial lots? EG. Storefront with residential adjoined?•

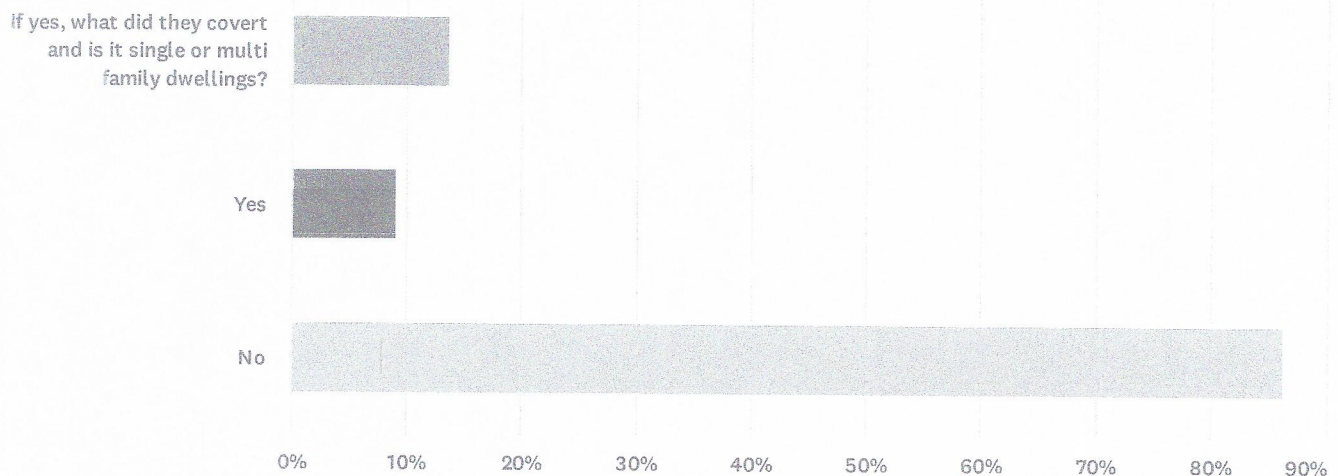
Housing In the PREDA Region



#	IF NO, WOULD YOUR MUNICIPALITY CONSIDER THIS OPTION?	DATE
1	We don't own lots	2/27/2026 11:44 AM
2	Yes	2/27/2026 11:39 AM
3	Possibly	2/27/2026 11:02 AM
4	This is not something that has not been discussed since I joined council	2/27/2026 10:54 AM
5	As a home occupation	2/27/2026 10:50 AM

Q23 22 responses

Has the municipality or a third-party developer converted an existing commercial/industrial building into residential housing? E.G. senior's home to multifamily, a storefront (ie: bank) into single family, etc ..



Housing In the PREDA Region

#	IF YES, WHAT DID THEY COVERT AND IS IT SINGLE OR MULTI FAMILY DWELLINGS?	DATE
1	former bank into single family home	2/27/2026 11:39 AM
2	Daycare to single family home / we have the other way also where homes have become businesses	2/27/2026 10:58 AM
3	New build commercial building	2/27/2026 10:51 AM

Q24 What government services (provincial and federal) have physical locations in your municipality?

Answered: 17 Skipped: 6

#	RESPONSES	DATE
1	forestry alberta parks	2/27/2026 11:42 AM
2	village office, library, MMSA	2/27/2026 11:39 AM
3	Post Secondary Institution, Farm Credit, Fish and Wildlife,	2/27/2026 11:36 AM
4	AHS	2/27/2026 11:33 AM
5	Alberta Social Services, Hospital (under utilized), Elementary School (which we may lose this year), RCMP Detachment, College (under utilized). The Provincial Building, the college and a closed nursing home have lots of vacant space which could be used for commercial and/or residential purposes but the landlords have made them either economically prohibitive or not available.	2/27/2026 11:02 AM
6	Some postal outlets but otherwise most are adjacent in the City of GP	2/27/2026 11:00 AM
7	Correctional Center	2/27/2026 10:59 AM
8	none	2/27/2026 10:58 AM
9	Post Office-Berwyn & Grimshaw Peace River Correctional Centre	2/27/2026 10:56 AM
10	Md Greenview head office MLA Todd Lowen RCMP Fish and wildlife	2/27/2026 10:55 AM
11	Health complex - houses four doctors soon to be five. Two dentists, three massage therapists, two part time physio therapists.	2/27/2026 10:54 AM
12	3 Schools, RCMP, Provincial Building with various services and court house. Post Secondary campus,	2/27/2026 10:52 AM
13	Driver & Vehicle Services : Licensing & registration Fire Department Station FCSS Services	2/27/2026 10:51 AM
14	Post offices in Eaglesham, Wanham and Tangent	2/27/2026 10:50 AM
15	Fish & Wildlife is housed in the Brownlee Building behind the MD admin building, as well as AFSC operates a couple days of the month in the admin building's basement. The MD fought hard to keep these services in the community and stepped up to save them from closing their locations here.	2/27/2026 10:49 AM
16	AHS, Transportation, Public Lands and Forests, Alberta Arts, Culture and Status of Women, Court of Justice-that's all I can think of at the moment	2/27/2026 10:46 AM
17	Na	2/27/2026 10:44 AM

Q25 What government services (federal and provincial) have you lost in your municipality?

Answered: 14 Skipped: 9

Housing In the PREDA Region

#	RESPONSES	DATE
1	na	2/27/2026 11:42 AM
2	Veterinary Lab	2/27/2026 11:36 AM
3	Provincial building, justice services	2/27/2026 11:33 AM
4	Full use of the hospital (we must send our pregnant mother to Peace River, Grande Prairie or points beyond to deliver their babies). The college no longer has a resident instructor (all courses are on line with a supervisor for exams). I am not sure as to other services we may have lost, but there are lots of vacant offices in our Provincial Building.	2/27/2026 11:02 AM
5	Some post offices have closed over the years	2/27/2026 11:00 AM
6	Alberta Environment had a building in the MD	2/27/2026 10:59 AM
7	none	2/27/2026 10:58 AM
8	HOSPITAL- We now have just a health center	2/27/2026 10:56 AM
9	None that I'm aware	2/27/2026 10:55 AM
10	Enforcement officer within municipal	2/27/2026 10:51 AM
11	Potentially losing a post office in Tangent	2/27/2026 10:50 AM
12	As mentioned previously, if the MD did not intervene both Fish & Wildlife and AFSC services would have been shut down. In the past, there used to be forestry as well as agriculture, located in the provincial building in the Town of Spirit River, which also previously housed F&W and AFSC. Forestry and AG moved their office out a number of years ago. The provincial building now sits empty.	2/27/2026 10:49 AM
13	I'm not sure	2/27/2026 10:46 AM
14	Na	2/27/2026 10:44 AM

Q26 Please feel free to add any more comments or feedback.

Answered: 8 Skipped: 15

#	RESPONSES	DATE
1	Ongoing challenges to trades, related to housing affordability, We are open to exploring partnerships to grow the village.	2/27/2026 11:39 AM
2	The community is currently trying to stop the closure of the Fairview College Campus. This will have serious consequences for our community and will lessen the opportunities for post secondary training for the entire region. The Alberta Government needs to support rural communities in favour of large urban centres.	2/27/2026 11:36 AM
3	This survey should have been sent to the Economic Development of the municipality, especially a large rural one, not to the elected officials. Some of these questions i don't know the answers to, and it says not to forward the link.	2/27/2026 11:34 AM
4	In many cases the Town Council is not prepared to act proactively to impact a positive change relative to the decencies mentioned above	2/27/2026 11:02 AM
5	Grimshaw -as part of the Lac Cardinal EDO Board - are part of the Enable Housing Choices program - we have see lots of value in this endeavor.	2/27/2026 10:58 AM
6	We have a new seniors lodge and 26 seniors apartments. A new fire commission hall is in the process of being contracted for build. MD #133 is currently working on the potential of building	2/27/2026 10:54 AM

Housing In the PREDA Region

a day care. The MD staff and council are actively working towards creating a welcoming and thriving community.

7	If it wasn't the cost factor the Enforcement Officer will be beneficial	2/27/2026 10:51 AM
8	Thanks to PREDA for researching this important and increasingly crucial topic, as it can be a major barrier to economic growth in the region, particularly for rurals and small urbans.	2/27/2026 10:49 AM