

Housing NEEDS ASSESSMENT AND STRATEGY 2024

Technical Report
(Part C)



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Using the *Housing Needs Assessment and Strategy*

The Lloydminster *Housing Needs Assessment and Strategy* is designed to reflect three significant areas of focus that emerged through community engagement – 1) housing options, 2) housing supports and services, and 3) the community approach necessary to advance housing and homelessness as a community priority. Within each of these areas of focus, the document has been designed to present data and community insights to reflect the current situation, provide context from literature and practices elsewhere, and to offer recommendations to affect change.

- 1. **Housing options** – the various choices and types of housing accommodations that individuals or families can consider or pursue based on their preferences, needs, and financial capabilities. Housing options generally refer to the physical infrastructure consistent with the Canadian Mortgage and Housing Corporation’s (CMHC) (2022) continuum used as a framing tool for the *Housing Needs Assessment and Strategy*.

Figure 1. The Housing Continuum



The Housing Continuum provides the organizational framework for the Housing Needs Assessment and Strategy and describes the broad range of housing options available to guide housing development (Canada Mortgage and Housing Corporation, 2022).

- 2. **Housing Supports and Services** – refer to a range of assistance and resources provided to individuals or households to help them secure and maintain stable and suitable housing. These services are often designed to address various needs, including financial, social, and health-related challenges that people may face in obtaining or sustaining housing. The goal is to promote housing stability and improve overall well-being.
- 3. **Community Approach** – describes the leadership style required to identify opportunities and resources, assess current needs and resources, assign responsibilities, and establish collaborative relationships to build and maintain forward momentum on housing and homelessness initiatives in Lloydminster.

The three areas of focus are highly integrated and interrelated and should not be viewed as being mutually exclusive of one another. Successfully housing people that are unhoused, securing and maintaining affordable or market rental housing, or owning their own home depends on the right mix of housing options, supports necessary to be successful, and a community that is working together to create and sustain livable neighbourhoods.

Alignment with Lloydminster Social Policy Framework (SPF)

The Lloydminster Social Policy Framework was adopted in 2022 to provide the City and community with a roadmap to help navigate the very real and complex nature of social development. Housing and homelessness were identified as one of seven interrelated priorities – perhaps one of the most critical priorities given its significant relevance to income inequality, transportation, safety and security, mental health, and access to other health and social services.

An underlying challenge facing the community of Lloydminster is the reality of navigating two provincial jurisdictions, especially related to housing and homelessness. The Social Policy Framework (SPF) outlines several roles and opportunities for the municipality, community organizations, and other levels of government. While the Government of Canada plays a significant role in housing and homelessness through various programs, funding initiatives, and policies, provincial governments also set housing policies and regulations that influence how municipalities manage land use, support development, and deliver human services. The Alberta and Saskatchewan provincial governments structure and deliver their housing and homelessness supports very differently, elevating the challenge for Lloydminster service delivery organizations to consistently meet the demands and expectations of residents experiencing homelessness or housing insecurity.

The *Lloydminster Housing Needs Assessment and Strategy* seeks to provide a roadmap for housing development and support service delivery in the community according to the values, principles, and strategies contained within the Lloydminster Social Policy Framework.

Equity is a value that is inherently embedded in the topic of housing and homelessness as it relates to access and quality. People face significant barriers related to housing and, as a strategy document, the work ahead relates to the elimination of barriers to ensure that all residents have access to housing. Quality is the ability to provide the right services, in the right place, and to the right people. Ending homelessness and ensuring that all members of the community can secure safe and appropriate housing with support must be valued above all.

We know that housing and homelessness is highly **interdependent** with other social challenges in the community. The relationship between income inequity, safety, security, mental health, addictions, family wellbeing, and access to housing is inextricably linked. In most cases, addressing housing insecurity can be a significant catalyst to improve health and social outcomes.

Lloydminster's unique location straddling two provincial jurisdictions will require **innovative** solutions, policies, agreements, and partnerships to effectively address housing and homelessness in the community. Innovative mindsets will be necessary when coordinating provincial government collaboration and local systems to help minimize the impact of addresses East or West of 50th Avenue (Highway 17).

The Social Policy Framework identifies six principles that serve as pillars used to explore and frame social issues. The development of Lloydminster's *Housing Needs Assessment and Strategy* has endeavored to incorporate each of the principles.

1. **Evidence-based** – qualitative and quantitative data has been gathered and analyzed to provide a clear account of the current housing and homelessness situation in

Lloydminster. An evidence-based approach implies that due diligence has been exercised and that data reveals a true foundation upon which future decisions and actions can be taken.

2. **Inclusive** – the development of Lloydminster’s *Housing Needs Assessment and Strategy* involved many different voices including people with lived and living experience of homelessness, developers, real estate agents, business people, community agencies, seniors, youth, municipal employees and elected officials. As no single voice represents a population or collection of people, many voices are critical to better understand trends and shared experiences.
3. **Collaborative** – people and organizations in Lloydminster are open to working with one another. Strategy, guidance, and leadership will be critical components required to support collaborative action and coordinated activities.
4. **Resident-centric** – people in Lloydminster have a variety of needs relative to housing and homelessness, and as an interrelated system, adjusting for the needs of one population can create barriers and opportunities for people experiencing other facets of the topic.
5. **Accessible** – within the context of housing and homelessness, accessibility is a significant principle. In the physical environment, accessibility can relate to design factors including door widths, ramps, use of stairs, and exterior elevations, for example. Economically, access is generally defined by affordability or, in the case of Lloydminster, location and home address. Other accessibility considerations relative to housing and homelessness include readiness, transportation, or the existence of support services.
6. **Intersectional** – no two people in Lloydminster are experiencing housing or homelessness in the same way. As each community member has different identities and experiences that intersect differently, there are no simple solutions. Housing options and support services must be adaptable based on understanding and valuing unique and individual needs.

A multi-sectoral Priority Working Group, or multiple Priority Working Groups may be necessary to advance the strategies contained in Lloydminster’s *Housing Needs Assessment and Strategy*. As housing and homelessness is so highly interconnected with the other SPF priorities, the SPF Leadership Table has an important role related to mutually reinforcing activities, continuous communication, evaluation, monitoring, and reporting to the community. Finally, the significant jurisdictional issues related to housing and homelessness will require targeted support from the Policy Task Force to coordinate provincial policies and resources.

The *Housing Needs Assessment and Strategy* has a direct connection to Lloydminster’s Social Policy Framework. While specific strategies and working groups will be necessary to advance the development of a systems framework to end homelessness and initiate new affordable housing options, the SPF provides a solid foundation to achieve a coordinated approach.

Understanding the Housing Continuum

The Canadian Mortgage and Housing Corporation (CMHC) (2022), has adopted a widely accepted continuum of housing to describe different forms and types of accommodations for Canadians, ranging from homelessness on the left side of the continuum to market housing on the right. The seven different categories are grounded in the common theme of affordability.

In the diagram below, the first four categories (i.e. homelessness, emergency shelter, transitional housing, and supportive housing) have a significant reliance on supports and services delivered to tenants for long-term housing success. On the right-hand side of the continuum, the housing categories (i.e. community housing, affordable housing, and market housing) indicate a higher level of tenant or owner self-sufficiency.

Figure 2. The Housing Continuum



In some iterations of the CMHC Housing Continuum, affordable housing is broken into two sub-categories: affordable rental housing and affordable home ownership. As well, the market housing category can include both rental and ownership sub-categories.

Each of the categories appearing in the CMHC Housing Continuum indicate distinct housing forms and levels of support as follows:

Homelessness

Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioral or physical challenges, and/or racism and discrimination.

Emergency Shelter

Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing, or counselling. Emergency housing is short-term accommodation for people who are homeless or in crisis.

Transitional Housing

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

Supportive Housing

Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping, and social and recreational activities, to maximize residents' independence, privacy, and dignity. Supportive housing is a long-term housing solution for those with ongoing barriers to full independence.

Community Housing

Community housing is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial, or municipal governments. Community housing is provided to tenants at affordable rates based on their income levels to ensure long-term affordability.

Affordable Housing

In Canada, housing is considered “affordable” if it costs less than 30% of a household's before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. It is a broad term that can include housing provided by the private, public, and non-profit sectors. It also includes all forms of housing tenure: rental, ownership, and co-operative ownership, as well as temporary and permanent housing.

Market Housing

Market housing refers to residential properties that are bought, sold, or rented within the open market, where prices are determined by the forces of supply and demand. Unlike affordable housing or subsidized housing, which may be subject to income restrictions or government assistance programs, market housing is typically available to anyone who can afford to purchase or rent a property at the prevailing market rates.

(Canada Mortgage and Housing Corporation, 2022)

Housing and Homelessness in Lloydminster: Current State

"You can't really know where you're going until you know where you have been."

-- Maya Angelou

Setting direction and developing strategies to address housing and homelessness in Lloydminster is highly dependent on knowing what has transpired to date. In this section, demographic and socio-economic trends are analyzed to develop a baseline upon which future trends and projections can be made. Creating a comprehensive awareness of the current situation empowers policymakers, businesses, and community organizations to take proactive approaches to addressing challenges and leveraging opportunities.

Housing Demand

Housing demand refers to the desire, need, or inclination of individuals or households to acquire residential properties within a specific market or geographic area. It represents the quantitative and qualitative aspects of the desire for housing, considering various factors such as population growth, demographic trends, economic conditions, and cultural preferences.

The level of housing demand can influence the real estate market, affecting property prices, construction activities, and the overall availability of housing options. This section analyzes the factors that drive individuals or families to seek housing, whether for homeownership or rental purposes, and how these factors interact with broader societal and economic trends.

Demographic and Socio-economic Trends

Demand for housing is influenced by several factors including population, immigration, aging, household growth, living arrangements, household income and interest rates. These demographic and socioeconomic trends are widely acknowledged as an important element or determinant of housing needs. Aggregate changes in population size and growth, families, households, marital status, and living arrangements in recent years have underlined the changing housing needs of the population. Understanding demographic and socio-economic trends cannot be overstated as the foundation for comprehending dynamic and interconnected patterns of community populations and economic conditions affecting well-being. In Lloydminster, population growth, age distributions, cultural diversity, and economic stability serve as a guide to anticipate societal needs, planning and resource allocations, and policy development.

Population Overview

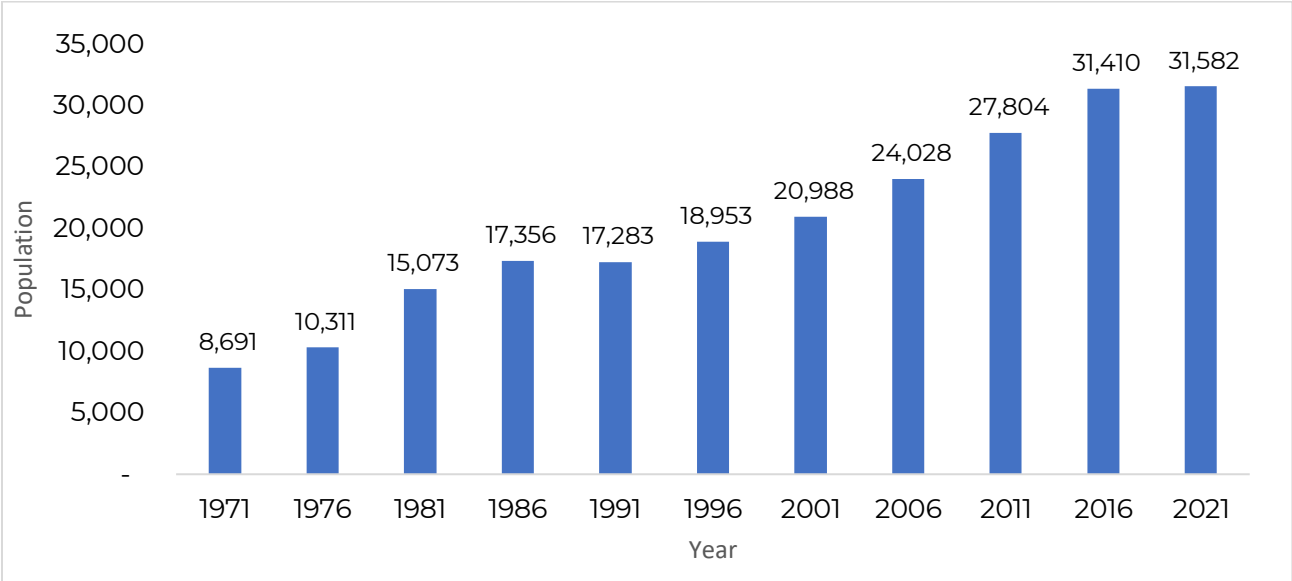
Population demographics create a foundation for understanding community dynamics. By examining factors such as age, gender, ethnicity, migration patterns, and socio-economic status, the statistics form a basis to better interpret human behaviours, policy decisions, and make future projections. Wherever possible, population and demographic information has

been reflected to show the bi-provincial nature of Lloydminster. In some cases, the provincial boundary serves as a reminder that social and economic policies have an impact on individuals, families, and households – especially in the housing sector. On a day-to-day basis, Lloydminster functions as a whole community and the demographic and socio-economic analysis should not undermine the community experience.

Population growth, and particularly a growth in the number of households, leads to a growth in housing demand. Housing demand will continue to be driven by the rate of household formation in the long run. Household formation, in turn, is affected by demographic trends such as migration, population ageing, and a rising number of smaller, non-traditional households.

Since the 1971 census (8,691) the population of Lloydminster has grown in absolute terms by nearly 22,891 individuals, equaling a total population of 31,582 in 2021. From 1971 to 2021 the average growth rate of Lloydminster's population was around 15% in each five-year intercensal period. The intercensal increments in the size of the population and the pace of growth in terms of absolute numbers show an average increase of around 2000 people every five years.

Figure 3. Total Population (1971 – 2021)

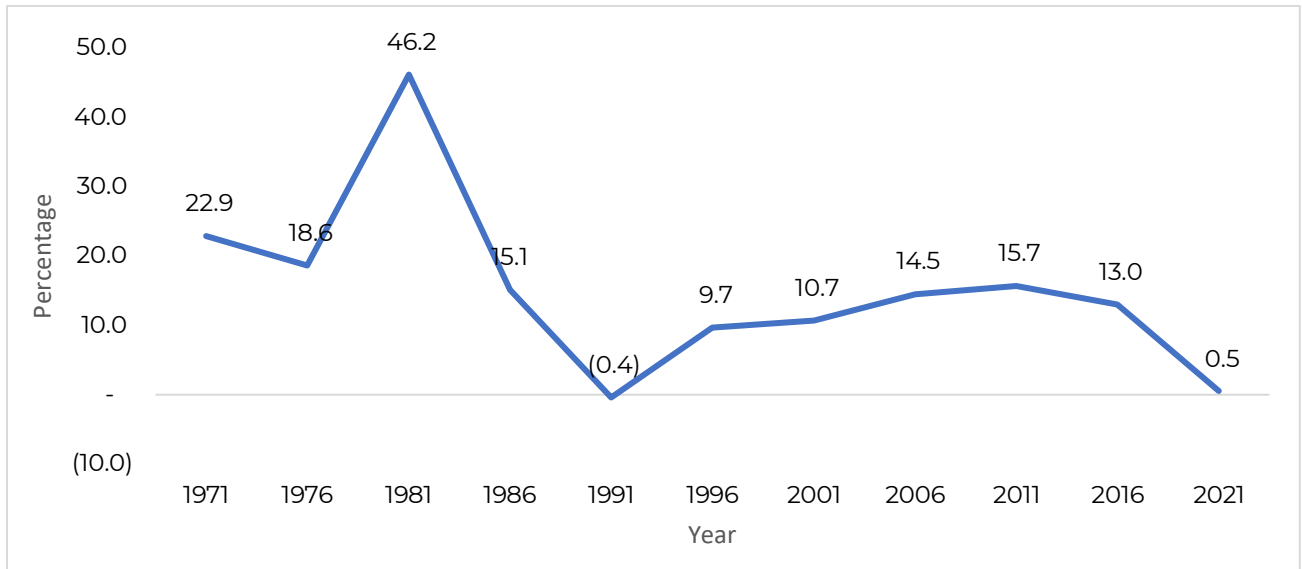


Source: Statistics Canada, 1971 to 2021 census of population

Population Change

Population growth refers to the change in the population over time, and is affected by factors such as fertility, mortality, and migration. Figure 3. Indicates population growth for Lloydminster has varied considerably over time. The trends in the variation of the growth rate between intercensal periods also indicate some measure of unpredictability. For instance, the percentage growth rates showed a rapid increase of 46.2% between 1976 and 1981. However, a lower growth rate of 0.5% between 2016 and 2021.

Figure 4. Population Change for Lloydminster

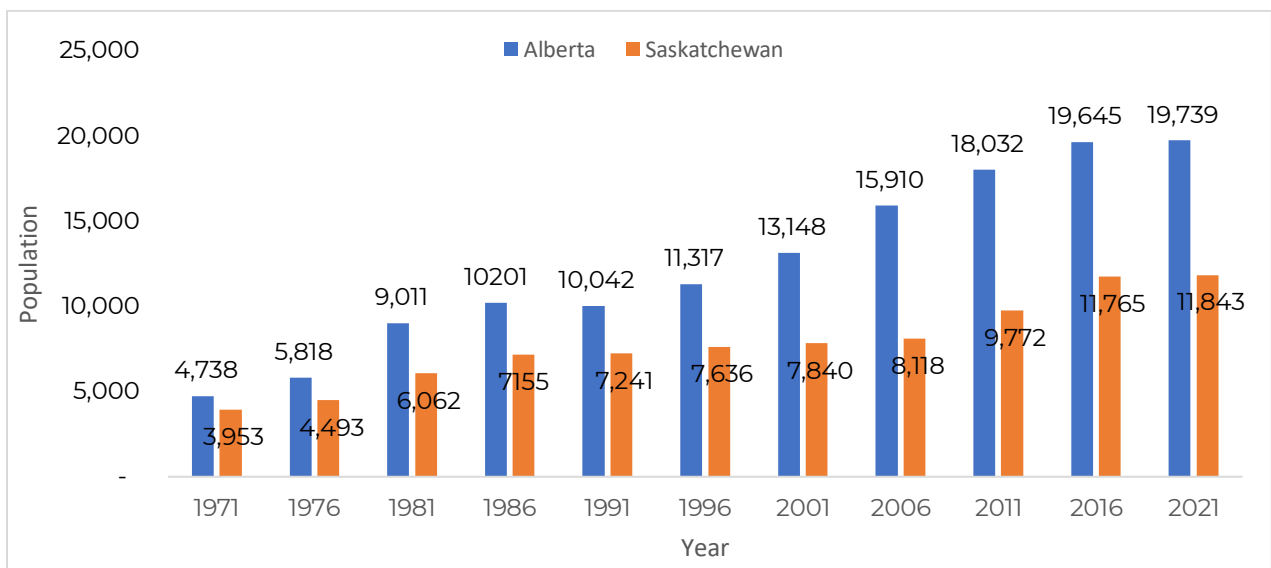


Source: Statistics Canada, 1971 to 2021 census of population

Population by Jurisdiction

In 2021, the population of Lloydminster (Alberta) was 19,739, which represents a change of 0.5% from 2016. The population of Lloydminster (Saskatchewan) was 11,843, which represents a change of 0.7% from 2016.

Figure 5. Population by Jurisdiction 1971 and 2021

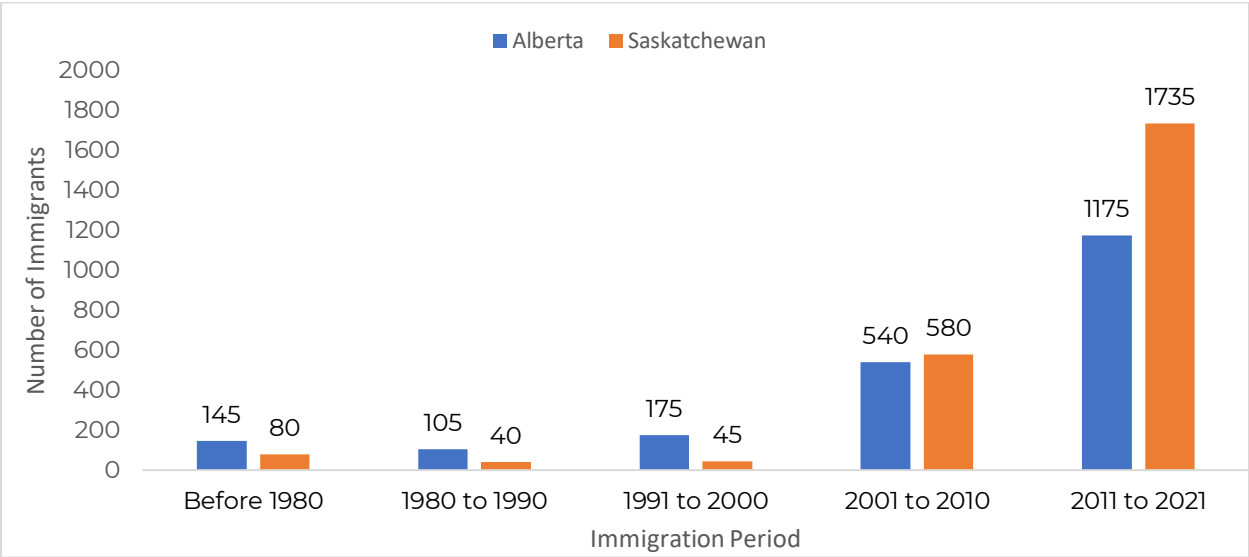


Source: Statistics Canada, 1971 to 2021 census of population

Immigrant Status and Period of Immigration

Population growth is fueled by increasing net natural increase (e.g., birthrates) and net migration. More recently it has been driven by a net international migration increase of 1,175 on the Alberta side and 1,735 on the Saskatchewan side. Period of immigration refers to the period in which the immigrant first obtained their landed immigrant/permanent resident status. On the Alberta side, according to the 2021 Census, 2,135 people, that is, 11.1% of the population, were foreign-born (immigrants), 16,910 (87.9%) were Canadian-born (non-immigrants) and 180 (0.9%) were non-permanent-residents. Among immigrants in 2021, 545 came between 2016 and 2021. These recent immigrants made up 25.5% of the immigrant population on the Saskatchewan side.

Figure 6. Immigrant Status and Period of Immigration



Source: Statistics Canada, 1971 to 2021 census of population

In the 2021 Census, 2,395 people, that is, 20.4% of the population, were foreign-born (immigrants), 9,265 (78.8%) were Canadian born (non-immigrants) and 90 (0.8%) were non-permanent residents on the Saskatchewan side. Among immigrants in 2021, 645 came between 2016 and 2021. These recent immigrants made up 26.9% of the immigrant population in the Saskatchewan side.

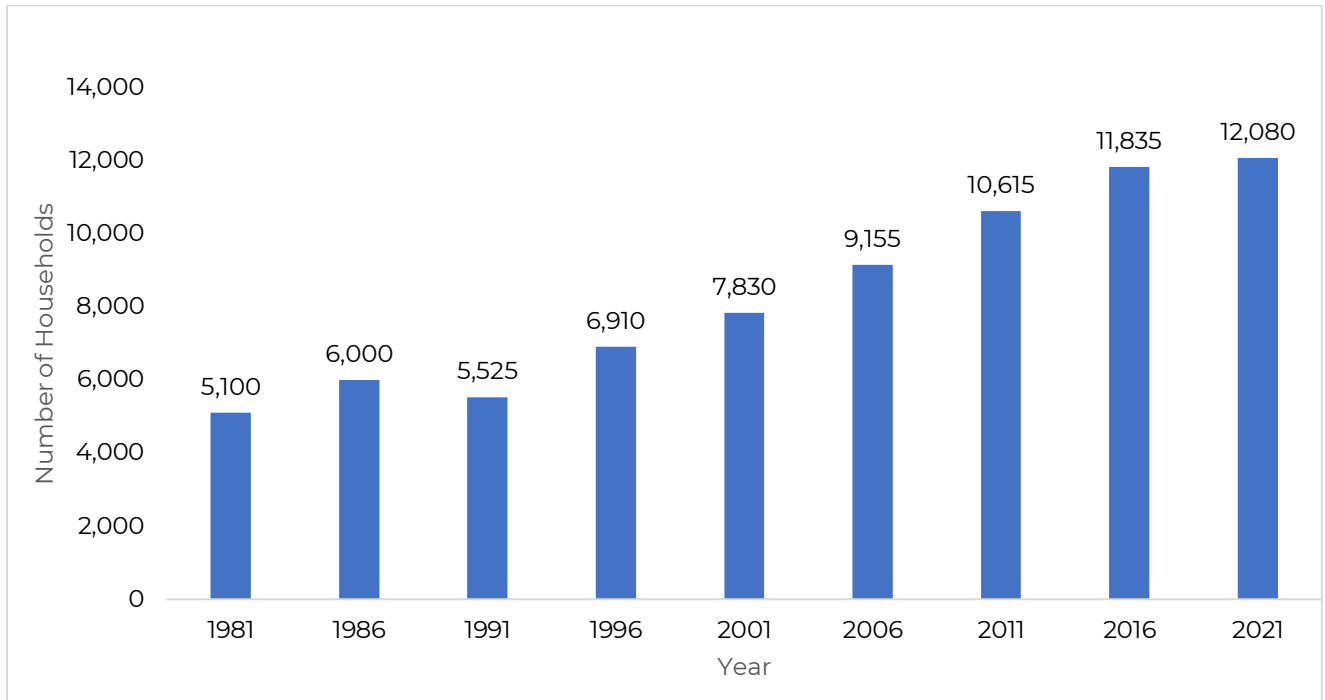
Households in Lloydminster

The pace of residential construction activity is driven by household formation. New home construction tends to be driven by changes in household formation. Household formation, in turn, is affected by demographic trends such as migration, population ageing, and a rising number of smaller, non-traditional households.

Number of Private Households by Jurisdiction

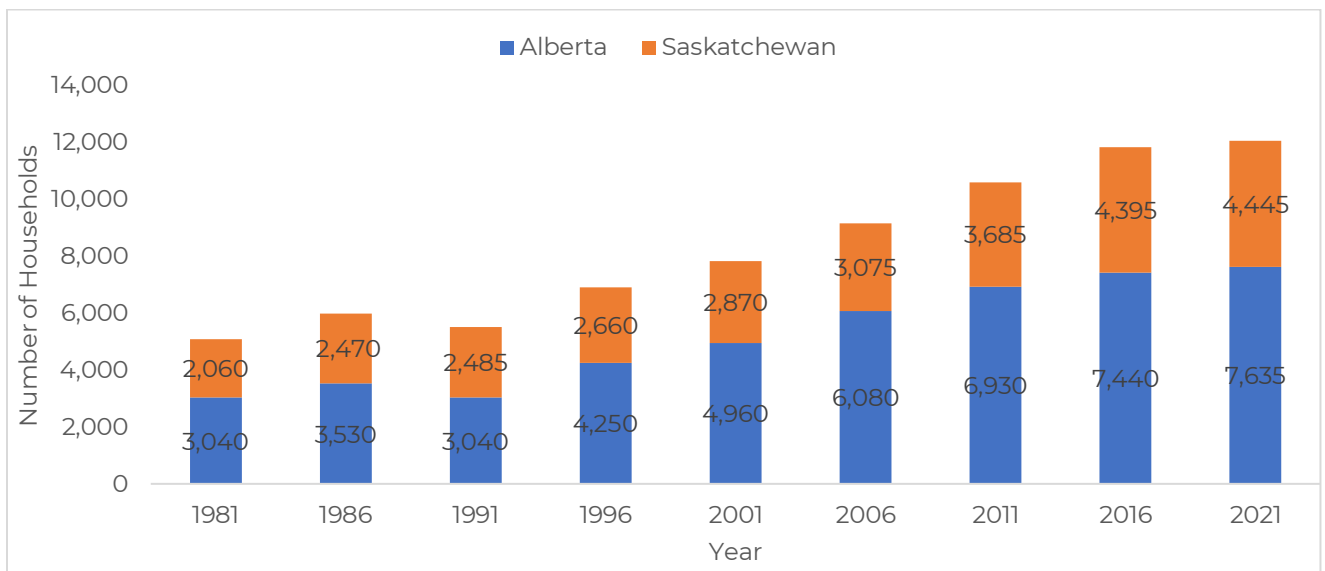
In 1981 there were 5,300 households, which has more than doubled by 2021 to 12080. In 2021, there were 7,636 private dwellings occupied on the Alberta side of Lloydminster which represents a change of 2.6% from 2016. In 2021, there were 4,443 private dwellings occupied in Lloydminster on the Saskatchewan side, which represents a change of 1.2% from 2016.

Figure 7. Total Number of Private Households



Source: Statistics Canada, 1971 to 2021 census of population

Figure 8. Household by Jurisdiction

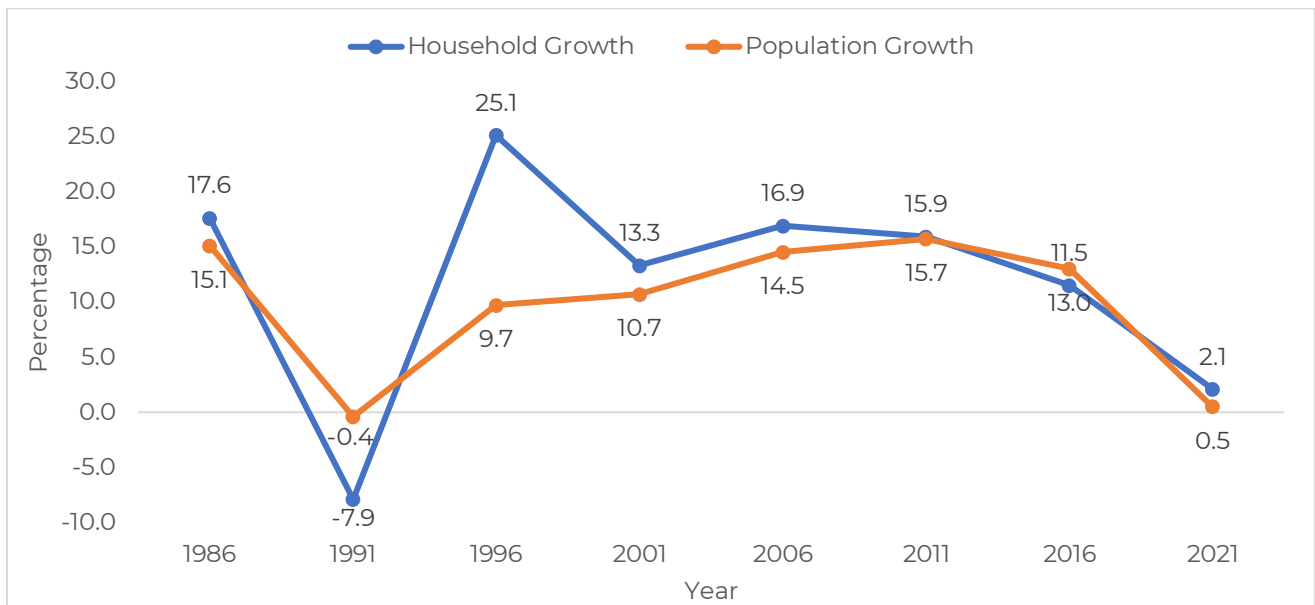


Source: Statistics Canada, 1971 to 2021 census of population

Population and Household Growth

The rate of household growth has far exceeded population growth for several decades; the period between 1986 and 2021 was no exception for the community. The percentage growth in total population was 15.1% between 1981 and 1986, at the same time the growth rate for households was 17.6%. When population growth dramatically dropped between 1991 and 1996 to 0.4% the growth of households also fell to 4-7%, however, it was still much higher than population growth. In 2021 when the population growth was 0.5% household growth was 2.1%.

Figure 9. Population and Household Growth



Source: Statistics Canada, 1971 to 2021 census of population

Living Arrangements

One of the direct influences of changing family dynamics and household composition is the diversity of living arrangements which also impact demand for housing. This is reflected in households that have been getting smaller for decades. The average household size for Lloydminster was 3 persons in 2021.

Trends in living arrangements reflect and influence housing demand. Even a relatively small decline in average household size has a big impact on the number of new housing units required to shelter Canadians. In 2021, 14.0% of adults aged 15 and over living in private households lived alone, compared to 12.1% in 2016 on the Alberta side. Similarly, in 2021, 13.6% of adults aged 15 and over living in private households lived alone, compared to 12.4% in 2016. The number of people living alone with increasing household formation increases the demand for housing the community.

Table 1. Living Arrangements within Jurisdictions

Living Arrangements	Alberta		Saskatchewan	
	Number	Percentage	Number	Percentage
Total - Census families in private households by family size	5,320	100	3,070	100
2 persons	2,440	45.9	1,285	41.9
3 persons	1,115	21.0	700	22.8
4 persons	1,150	21.6	635	20.7
5 or more persons	610	11.5	445	14.5
Average size of census families	3		3.1	

Source: Statistics Canada, 2021

Housing Supply

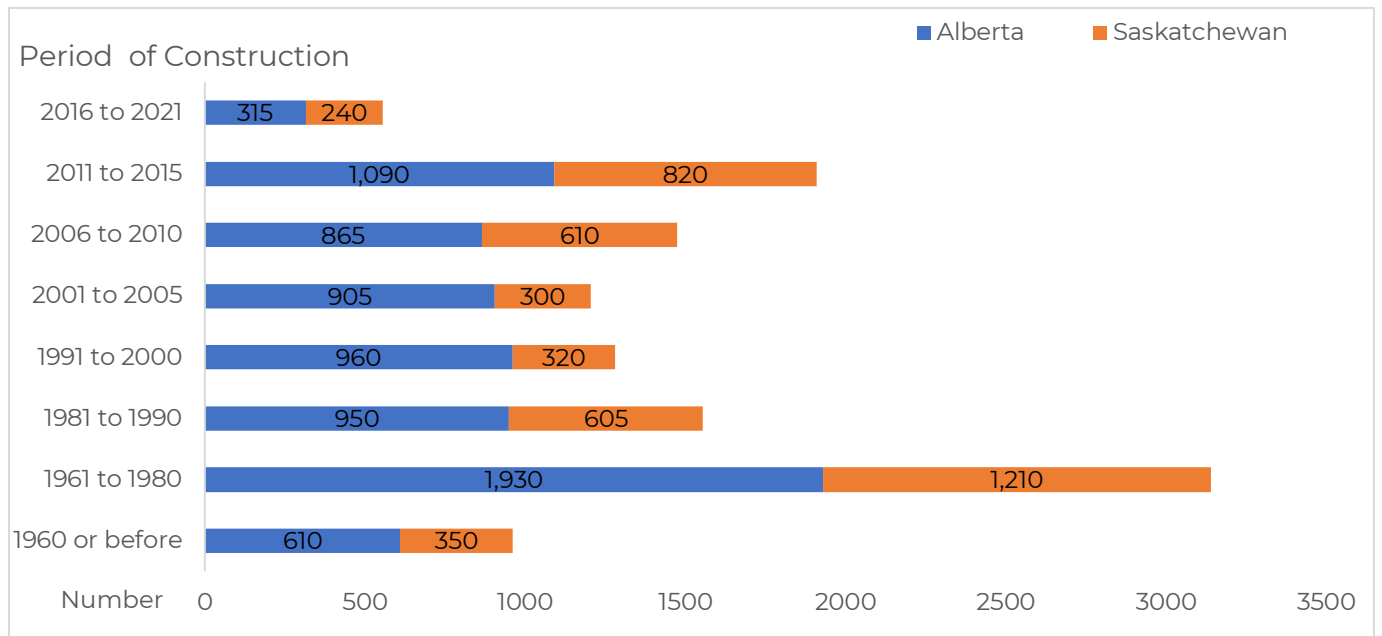
Housing supply refers to the quantity and availability of residential properties within a specific market or geographic area. It represents the aggregate of homes, apartments, and other housing units that are either for sale or for rent.

The level of housing supply is influenced by factors such as construction activity, real estate development, and property turnover. It is a critical component in understanding the dynamics of the housing market, as the interplay between housing supply and demand plays a crucial role in determining property prices and overall market conditions. Policymakers, developers, and real estate professionals closely monitor housing supply to assess the adequacy of available housing stock and to make informed decisions regarding urban planning, zoning regulations, and other factors that impact the residential real estate market.

Dwelling Development and Period of Construction

Increasing household growth with declining household sizes and diversity of living arrangements have resulted in the demand for housing through new dwelling units. Other factors that reinforce the need to provide new housing stock for the growing number of households are the need to replace units lost from the housing stock and to allow for a normal number of vacant units.

Figure 10. Dwelling and Period of Construction



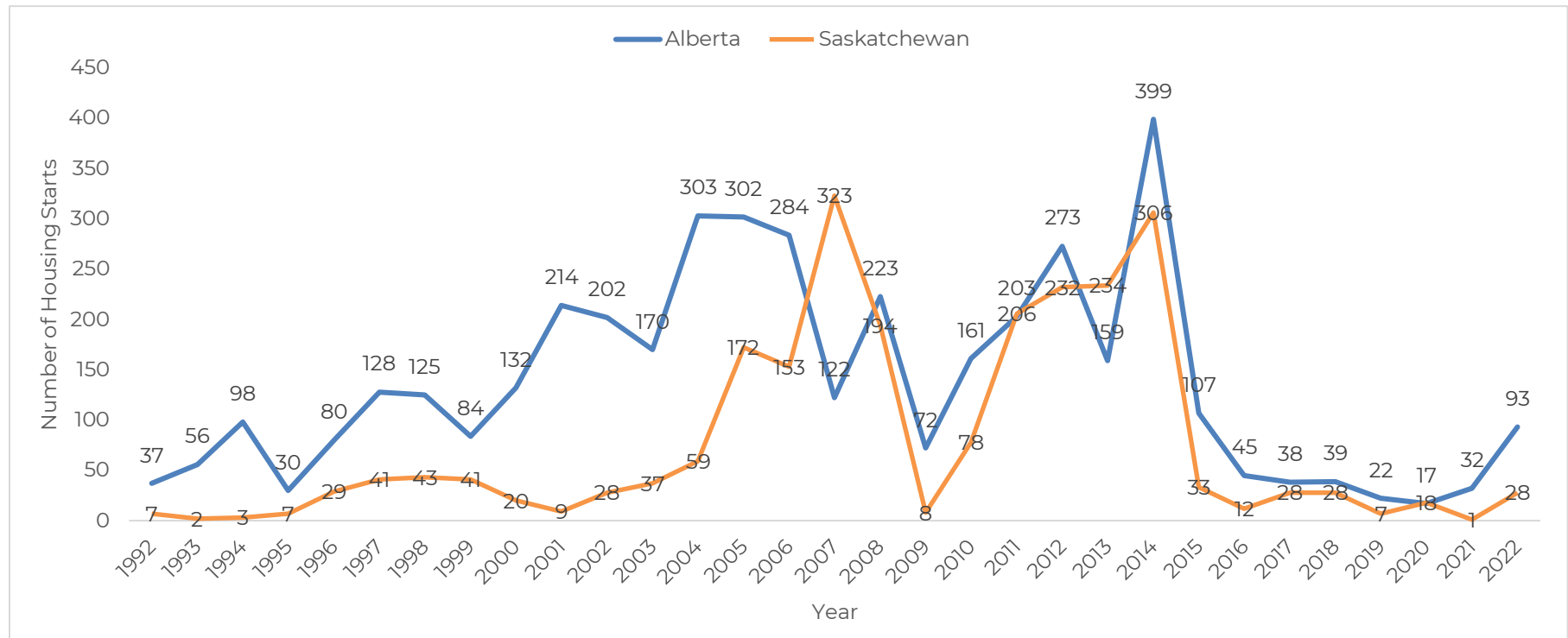
Source: Statistics Canada, 1971 to 2021 census of population

The large majority (57.4%) of current housing stock was constructed over 20 years ago, meaning that the need for repairs and maintenance is growing. Increased population and household growth with declining household size and diversity of living arrangements will result in more dwellings *per 1000* needed for the population.

Housing Starts

Evidence from the housing starts for the community indicates that new housing starts have been unable to keep pace. When the rate of housing starts cannot keep up with demand, the resulting housing shortage further decreases housing affordability. In 1990, 46 homes were constructed, reaching a peak of 705 in 2014. However, it reduced further to 33 in 2021 and picked up again to 121 in 2022.

Figure 11: Housing Starts in Jurisdictions



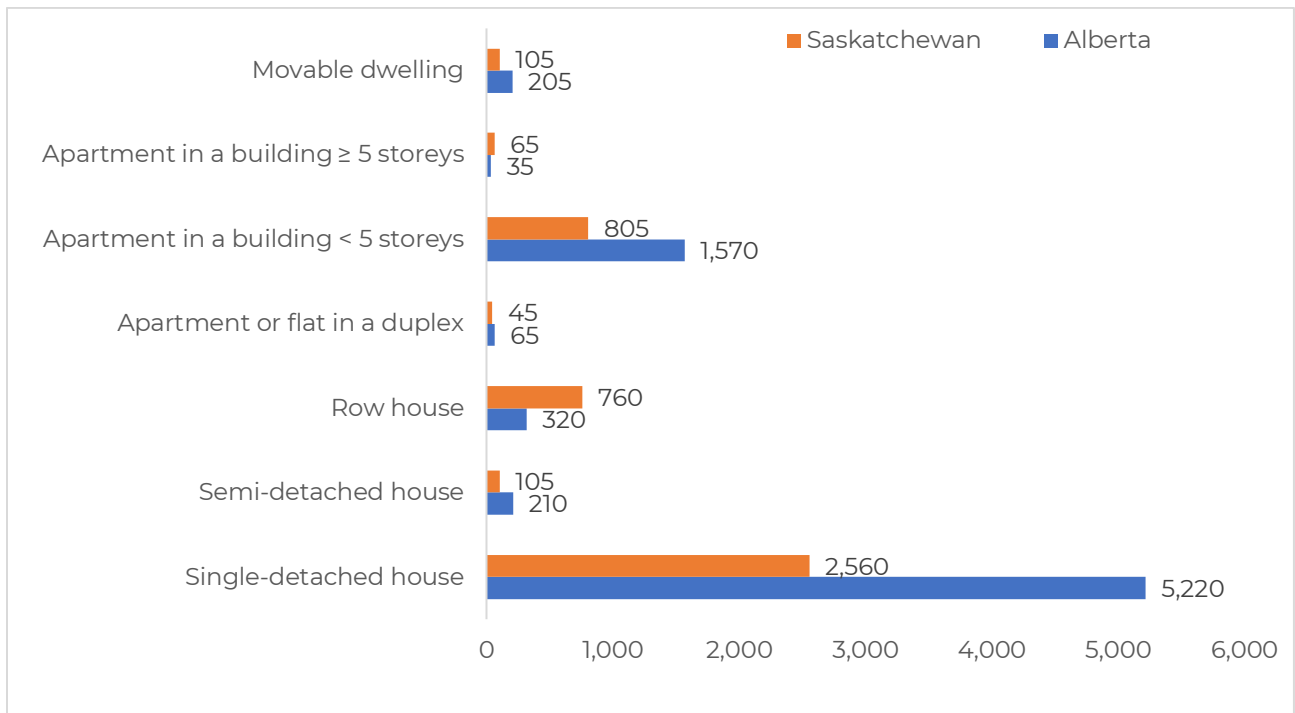
Source: Canada Mortgage and Housing Corporation, 1992-2022

Occupied Private Dwellings by Structural Type

The structural type of dwelling refers to the structural characteristics and/or dwelling configuration. That is, whether the dwelling is a single-detached house, an apartment in a high-rise building, a row house, or a mobile home. *Single detached dwellings* are the predominant type of dwelling in Lloydminster. It accounts for just over half of all the housing stock in the city.

Residential construction has been concentrated on this type of dwelling over the years resulting in this trend. However, this approach limits housing options and the need to look beyond the “traditional” single-family dwelling and create more options such as condominiums, entry-level houses, retirement villas, or community housing with support for the most vulnerable.

Figure 11. Occupied Private Dwellings by Structural Type, 2021



Source: Statistics Canada, 2021

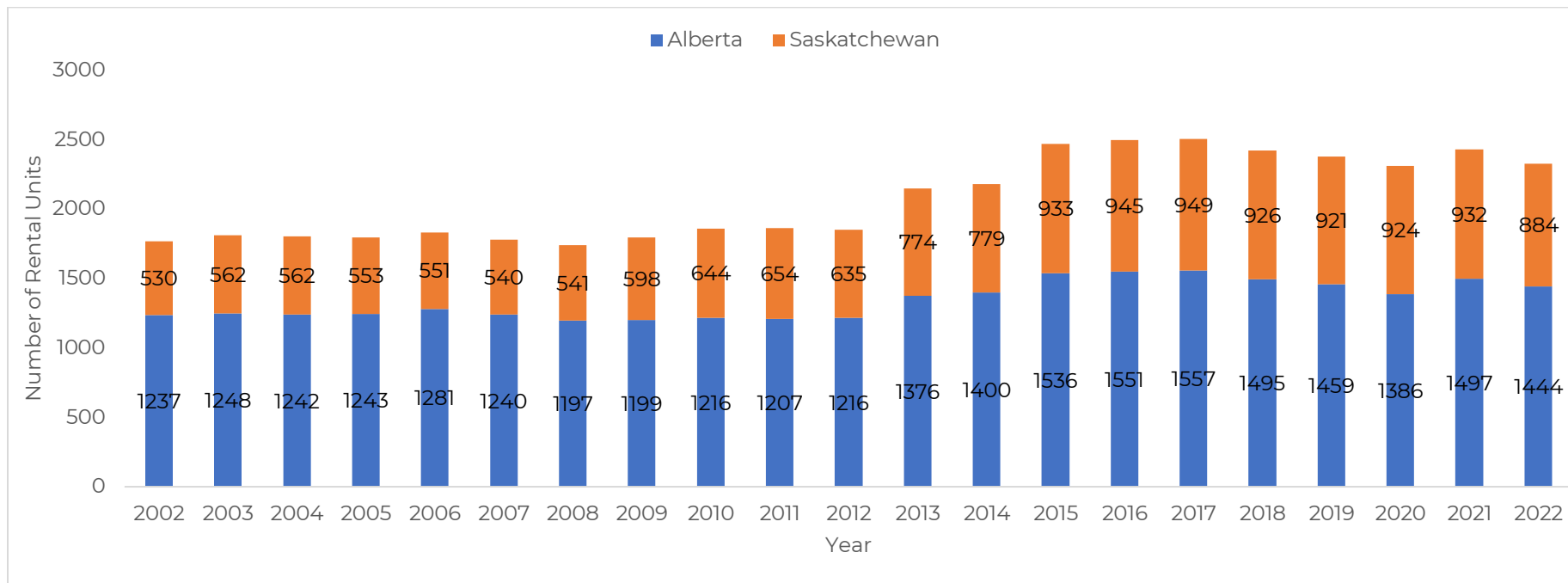
Rental Market

Rental market refers to housing products that are for rent, rather than ownership. A strong housing market provides a wide range of rental options across the spectrum including single-detached housing, apartments, basement suites, and row houses, among others. Additionally, rental options need to exist across the affordability spectrum from subsidized or community housing to market-rate rentals.

Historical Universe for Rental Market

In 2002 the Saskatchewan side had a total of 530 rental units in the universe and 1237 units on the Alberta side. It has remained relatively stable to 2012 on the Alberta side with slight increases on the Saskatchewan side. It peaked on both sides in 2017 and has since declined. As mortgage costs rise in 2023, more households might lean towards rentals, further driving up demand and reducing vacancy rates. This would increase average rents, making affordability a prime concern for many.

Figure 12. Number of Lloydminster Rental Units by Provincial Boundary, 2002 - 2022

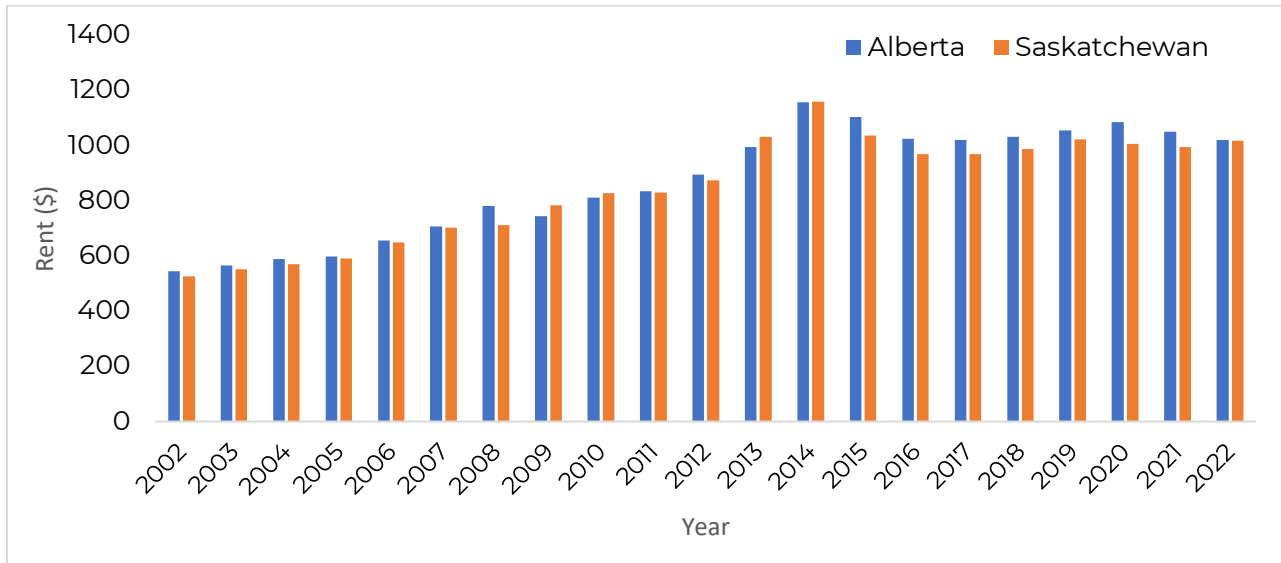


Source: Canada Mortgage and Housing Corporation, 2002-2022

Historical Average Rents for all Bedroom Types

The Lloydminster rental market landscape indicates that rental stock has declined, vacancy rates have remained relatively low, creating a demand that has driven up the average cost of rent across both sides of the community.

Figure 13. Historical Average Rents for all Bedroom Types 2002 - 2022

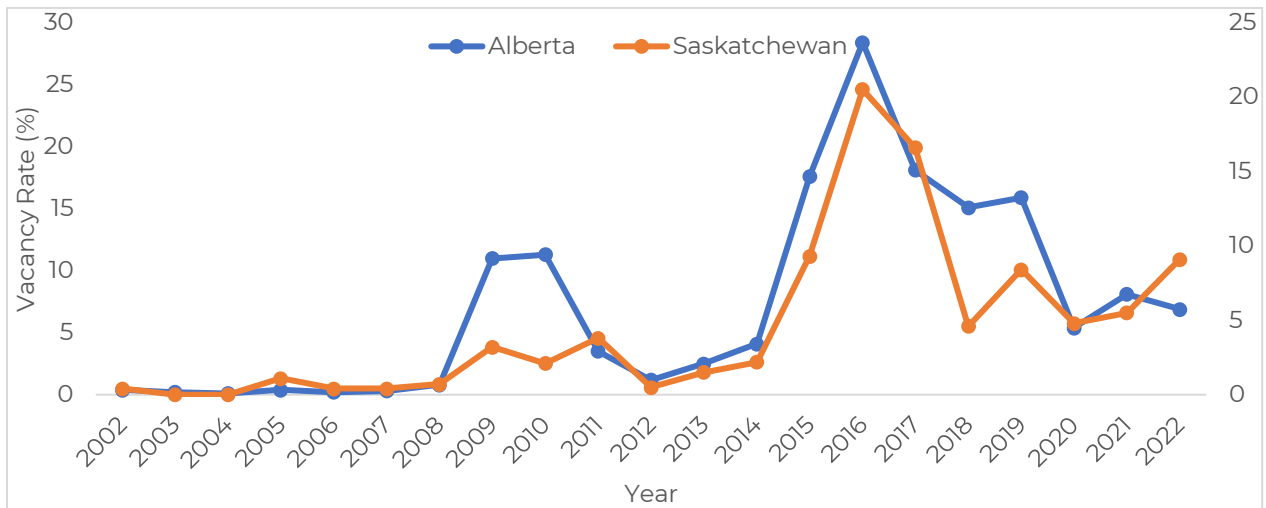


Source: Canada Mortgage and Housing Corporation, 2002-2022

Vacancy Rates

Vacancy rates refer to the percentage of unoccupied or available units within a specific category of real estate, often used in the context of rental properties or housing markets. Vacancy rates provide valuable insights into the health and dynamics of a real estate market. High vacancy rates may indicate an oversupply of housing, economic downturn, or other factors that affect demand. On the other hand, low vacancy rates suggest a tight market with high demand relative to supply.

Figure 14. Historical Average Rental Vacancy Rates 2002 - 2022



Source: Canada Mortgage and Housing Corporation, 2002-2022

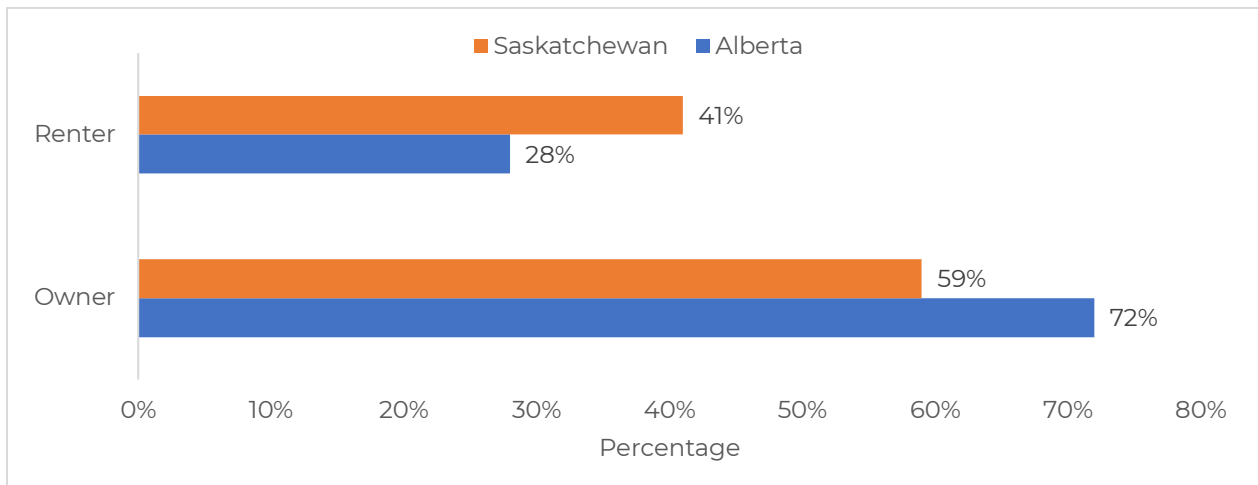
Housing Tenure

Housing tenure refers to the legal arrangement by which individuals or households hold the right to occupy and use a dwelling. It describes the nature of the occupancy or the terms under which people have access to housing. Housing tenure is broken into two broad categories – rental and ownership. Housing tenure can be an indicator of security and stability though factors like utility rates and mortgage interest rates are currently contributing to financial concerns within the market sector. *Housing tenure* also refers to whether some member of the household owns or rents the dwelling, or whether the dwelling is Band housing (on an Indian reserve or settlement).

In 2021, the percentage of residents of Lloydminster living in dwellings where someone in the household was the owner was 72% on the Alberta side and 59% on the Saskatchewan side. On the reverse, only 28% rented their dwellings on the Alberta side while a more significant percentage (41%) are renters on the Saskatchewan side. This trend in housing tenure with predominantly home ownership primarily reflects improved economic conditions in terms of higher incomes and earnings on each side of the community.

MacKay *et al.* (2008) observe that household income is one of the factors, if not *the* factor, with the greatest impact on the probability of owning a home. The level of immigration has also been a critical source of tenure shifts. MacKay *et al.* (2008) noted that new immigrants are more likely to rent than own a home. A household in which the main wage-earner is an immigrant is much less likely to own a home than one whose main wage-earner is Canadian born.

Figure 15. Lloydminster Housing Tenure by Provincial Boundaries, 2021



Source: Statistics Canada, 2021

Housing Affordability

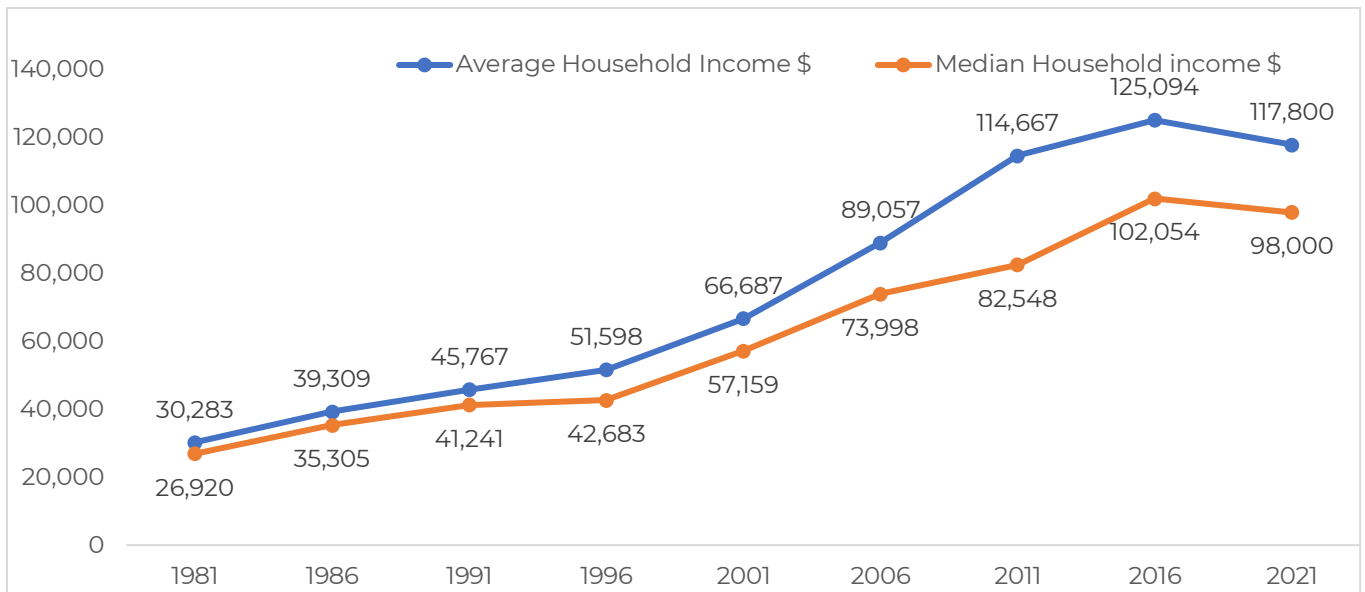
In Canada, when housing costs less than 30% of a household's before-tax income it is deemed to be affordable – a term that refers to rental housing that is subsidized by the government, rental housing provided by the private, public and non-profit sectors, all forms of housing tenure including rental, ownership and co-operative ownership, as well as temporary and permanent housing.

The following section examines several factors used to explore and assess housing affordability. Where possible, Alberta and Saskatchewan numbers have been used to determine differences in affordability depending on the provincial jurisdiction of residents and properties. Household income is the total income of a household; that is, the sum of all pre-tax incomes of all members of that household over the age of 15 over a single year combined. This income includes earnings from employment, investments and private pensions and government transfers.

Average and Median Incomes

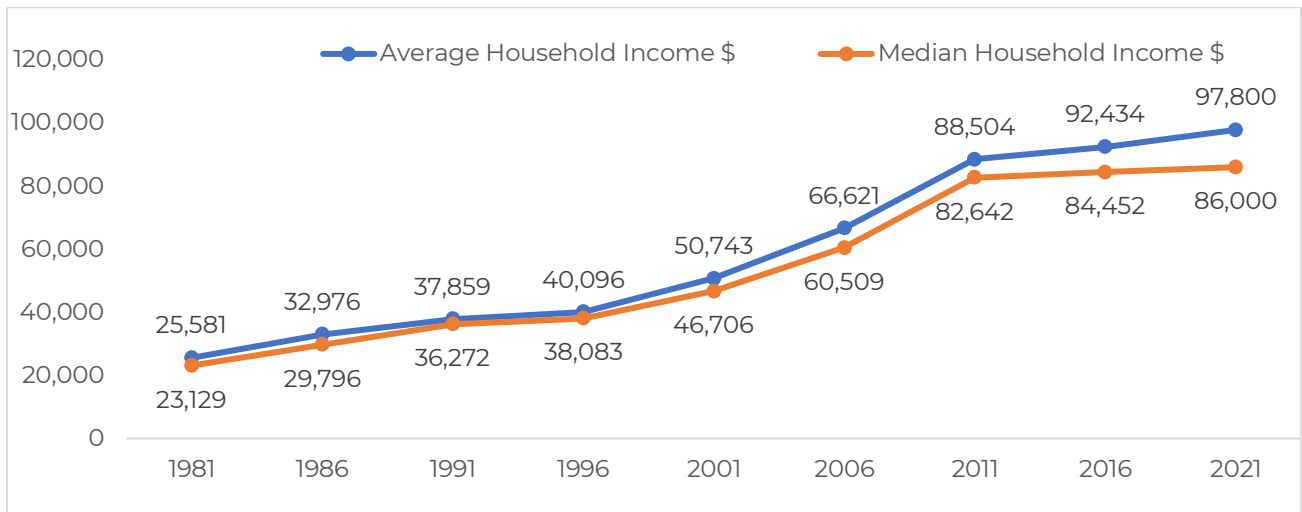
Average income is the total of all incomes divided by the number of incomes, which can vary due to very high or low amounts, whereas the median income is the middle value of all incomes, offering a more typical view of income unaffected by extremes. For readability the average and median incomes on both the Alberta and Saskatchewan side have been separated.

Figure 16. Average and Median Incomes – Lloydminster, Alberta side



Source: Statistics Canada, census of population 1981-2021

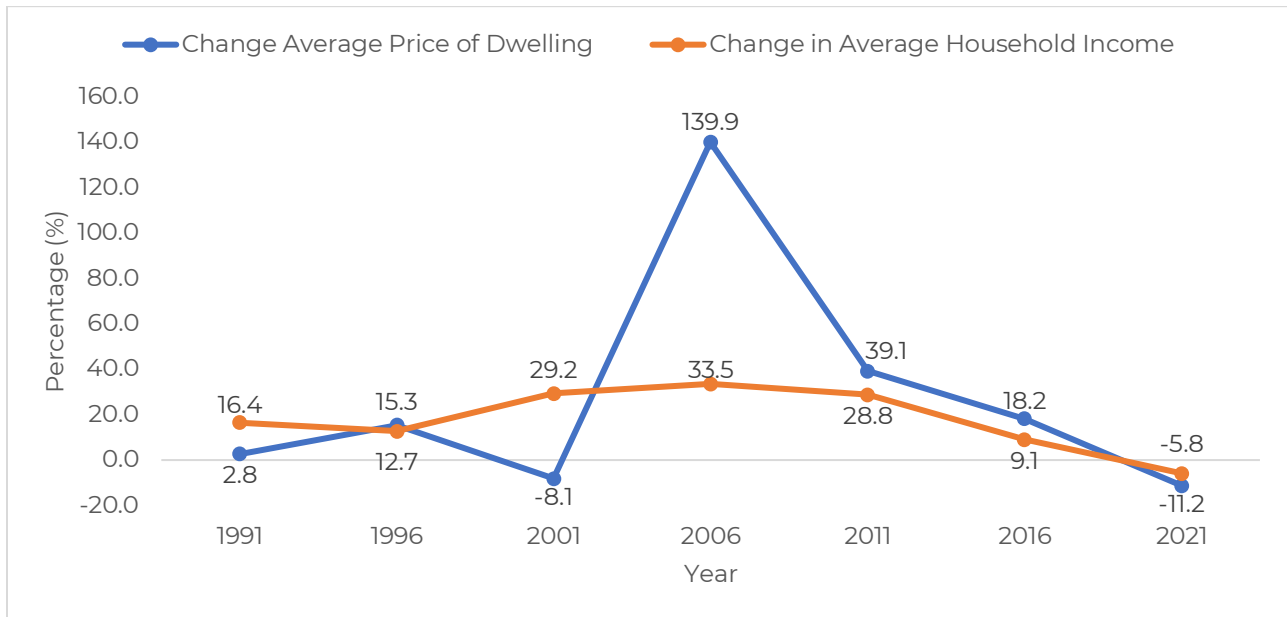
Figure 17. Lloydminster Average and Median Incomes – Lloydminster, Saskatchewan side



Source: Statistics Canada, census of population 1981-2021

On average, residents in Alberta have had higher median and average incomes than those on the Saskatchewan side, which may influence the existing patterns of home ownership and rental. However, it can be observed that incomes have had fewer extreme increases or contractions on the Saskatchewan side, indicating increased stability less influenced by resource extraction highs and lows.

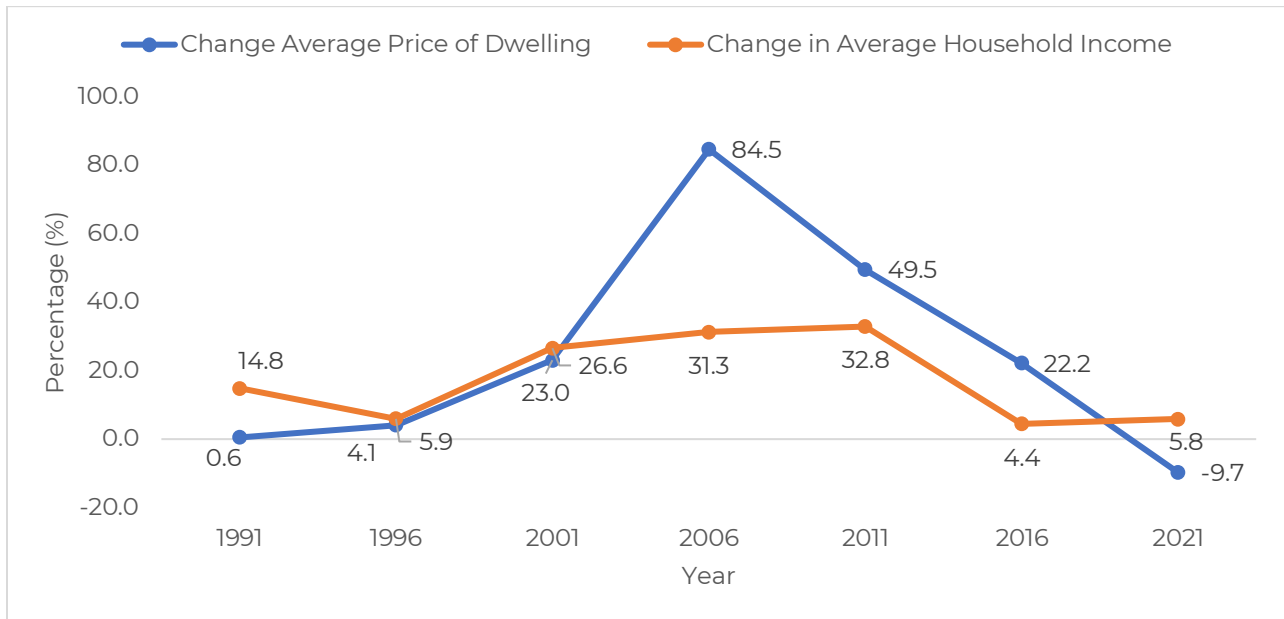
Figure 18. Percentage Change in Average Price of Dwelling and Average Household Income – Lloydminster, Alberta side



As can be observed, the average price of dwellings in Alberta tends to loosely follow the changes in average household income. However, a large spike can be observed between 2001 and 2006 in the average price of dwellings. This significantly increased the costs of housing, which has not seen a contraction until 2021 where the costs of dwellings decreased by 11.2%.

Trends are similar in Saskatchewan with the average cost of dwellings largely outpacing income until 2021 where there cost of dwellings decreased as average incomes increased.

Figure 19. Percentage Change in Average Price of Dwelling and Average Household Income - Lloydminster, Saskatchewan Side

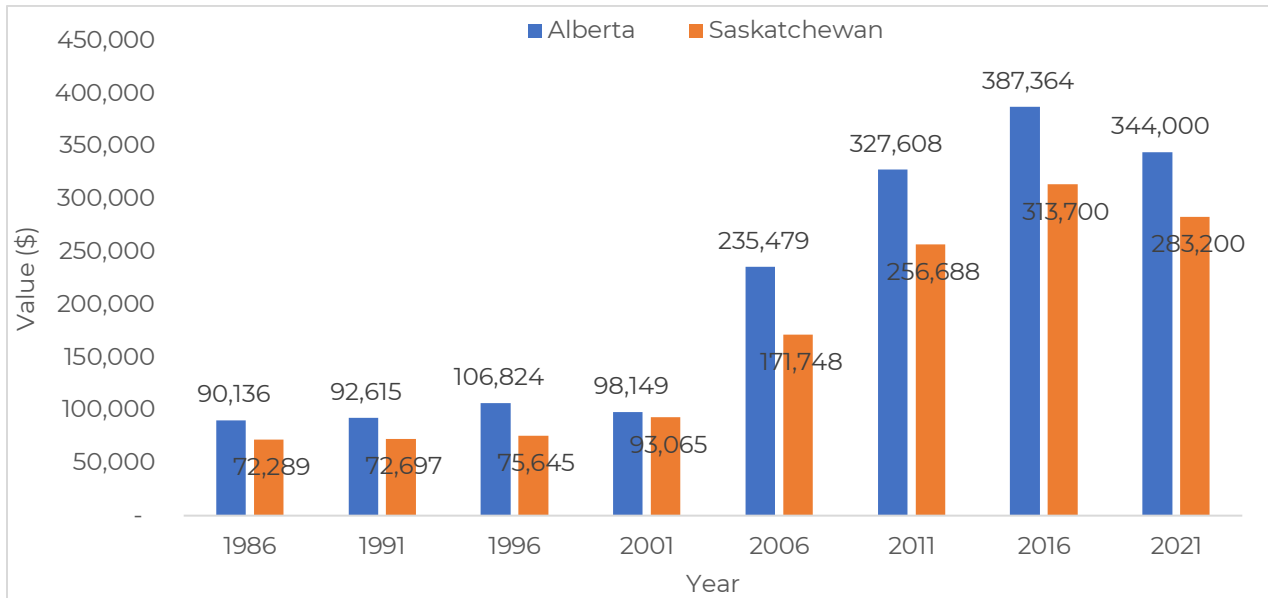


Source: Statistics Canada, census of population, 1991-2021

Average Value of Dwellings

For those who owned their dwellings, the housing market is reflected in the average value of a dwelling. Value (owner estimated) refers to the dollar amount expected by the owner if the asset were to be sold. In the context of dwelling, it refers to the value of the entire dwelling, including the value of the land it is on and of any other structure, such as a garage, which is on the property. The average value of a dwelling has been rising steeply since 1986. At the same time the average and median income has not kept pace with the rising cost of housing.

Figure 20. Average Value of Dwellings, 1986 - 2021

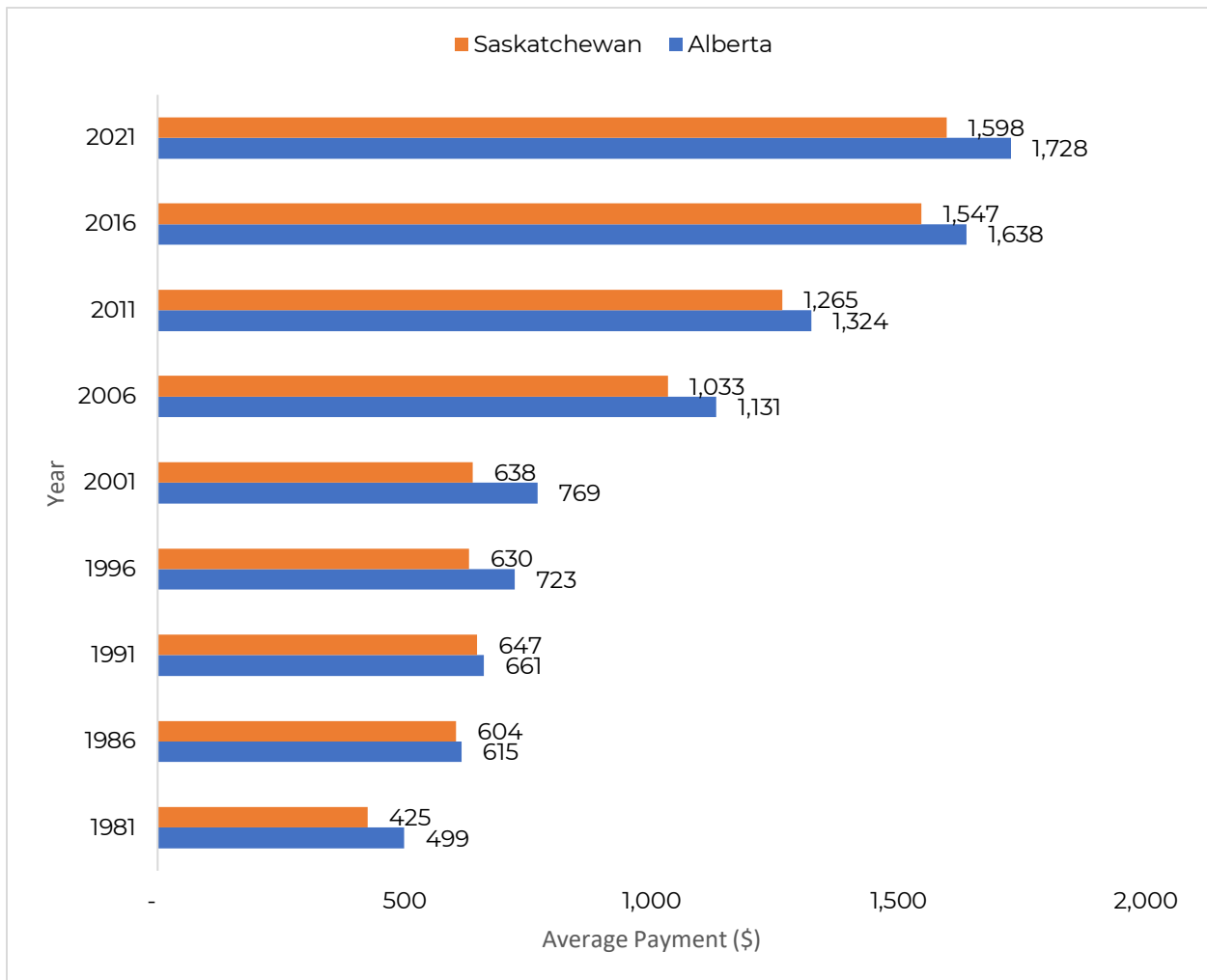


Source: Statistics Canada, census of population, 1986-2021

Average Major Payments for Owners

Owner's major payments followed the same pattern as gross rent. Owners spent an average of \$425 for shelter in 1981, on the Saskatchewan side and \$499 on the Alberta side.. This figure increased to \$647 (SK) and \$661(AB) in 1991. Owner's major payments declined in 1996 to \$630. However, payments have since more than doubled in 2021 to \$1598 (SK) and \$1728 (AB).

Figure 21. Average Major Payments for Owners, 1981 - 2021



Source: Statistics Canada, census of population, 1981 to 2021

Shelter Costs

Shelter cost is the gross household expenditure on shelter. For households that own their dwellings, shelter costs include mortgage payments, property taxes, condominium fees and utilities. Mortgage payments include both principal and interest.

For households that rent their dwellings, shelter costs include rental payments and utilities.

Shelter cost is classified into two major categories based on tenure of each particular household.

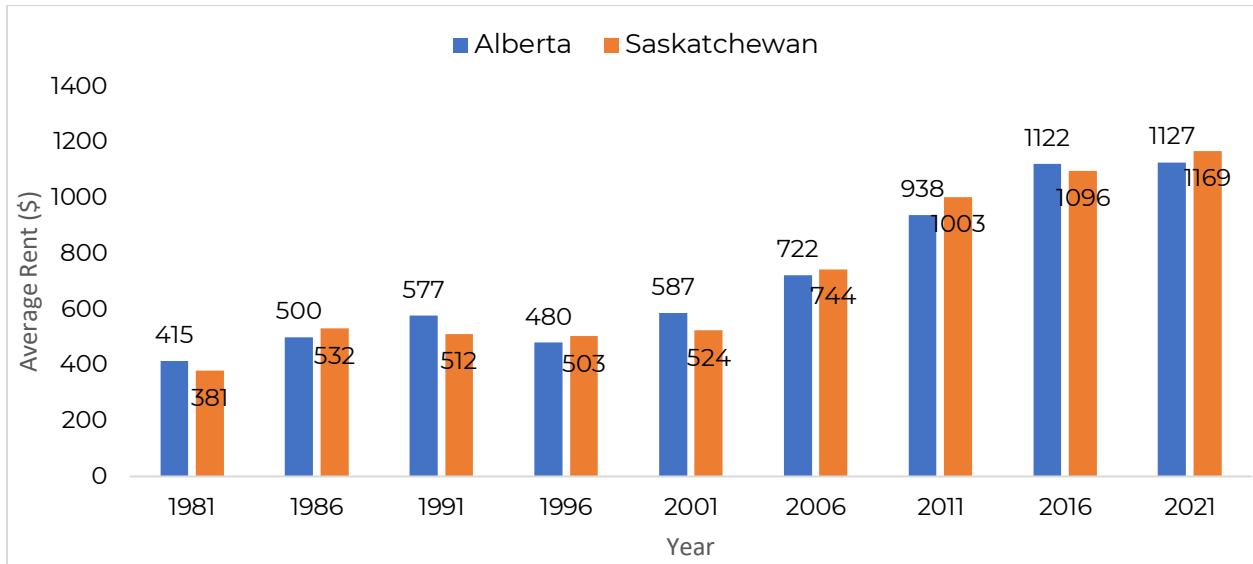
- ◁ *Gross rent* is the total average monthly payments paid by tenant households to secure housing.
- ◁ *Average owner major payments* total average monthly payments made by owner households to secure housing.

Average Gross Rent

The average gross rent was \$415 in 1981 for Alberta, it rose to \$577 in 1991 a decade later. The average gross rent increased to \$587 in 2001 and dramatically increased to \$1127 in 2021.

It is a similar pattern on the Saskatchewan side. However, the average rents seemed to be much higher given the average cost of dwelling. This may correlated to the higher percentage of rentals as part of housing stock on the Saskatchewan side.

Figure 22. Average Gross Rent



Source: Statistics Canada, census of population, 1981 to 2021

Median Price-to-Income Ratio

The average cost of a dwelling and median income provides a benchmark for the **Price-to-Income Ratio** and affordability. **Price-to-income ratio** refers to the ratio between the sale price of the property and the income of its buyers, reported at the property level. That is, the income of buyers is measured as the sum of the individual income of all buyers on the title of the property purchased.

Table 2. Median Home Price-to-Income Ratio – Lloydminster, Alberta side

Year	1986	1991	1996	2001	2006	2011	2016	2021
Average Home Price	\$90,136	\$92,615	\$106,824	\$98,149	\$235,479	\$327,608	\$387,364	\$344,000
Median Household Income	\$35,305	\$41,241	\$42,683	\$57,159	\$73,998	\$82,548	\$102,054	\$98,000
Price-to-income ratio (PIR)	2.6	2.2	2.5	1.7	3.2	4.0	3.8	3.5

Source: Statistics Canada, census of population, 1986 to 2021

Table 3. Median Home Price-to-Income Ratio – Lloydminster, Saskatchewan side

Year	1986	1991	1996	2001	2006	2011	2016	2021
Average Home Price	\$72,289	\$72,697	\$75,645	\$93,065	\$171,748	\$256,688	\$313,700	\$283,200
Median Household Income	\$29,796	\$36,272	\$38,083	\$46,706	\$60,509	\$82,642	\$84,452	\$86,000
Price-to-income ratio (PIR)	2.4	2.0	2.0	2.0	2.8	3.1	3.7	3.3

Source: Statistics Canada, census of population, 1986 to 2021

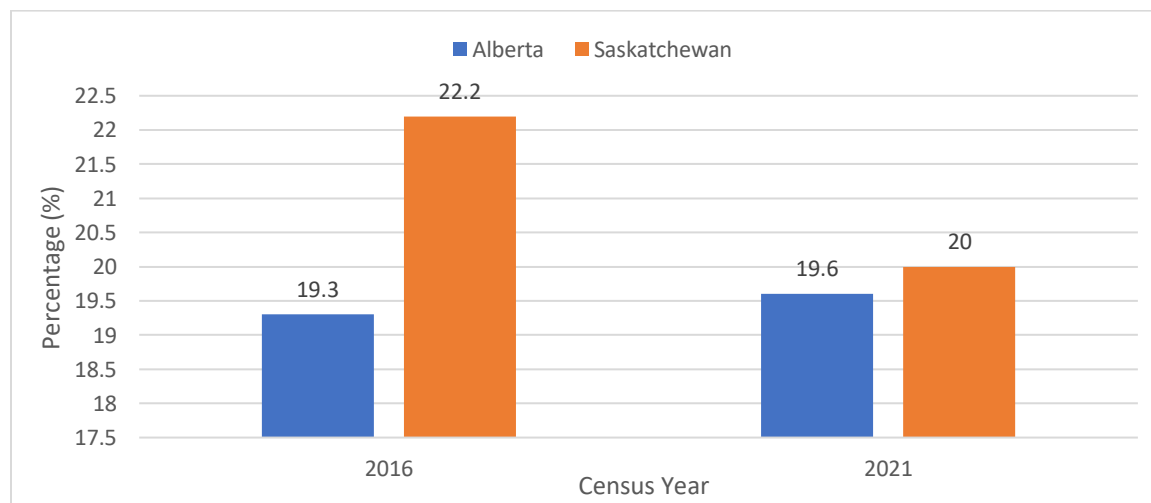
For example, in 1986 the average price of a dwelling (Alberta side) was \$90,136 and the median pre-tax household income was \$35,305 indicating a Price-to-Income Ratio of 2.6. Comparatively, in 2011 the average price of a dwelling was \$327,608, and the median pre-tax household income \$82,548 for a price-to-income ratio of 4.0. This points to housing affordability differences over the past years. This situation is also reflected on the Saskatchewan side as well.

By linking the price of the property sold to the income of its buyer, the PIR provides an indication of the financial burden faced by home buyers when purchasing residential real estate. A higher PIR indicates a larger financial burden, requiring buyers to be more indebted or to rely on additional capital for their purchase.

Households that spend 30% or more of income on shelter

In Canada, housing affordability has been historically measured by the shelter-cost-to-income ratio (STIR). The STIR is the average share of before-tax household income spent on shelter costs and has a threshold of 30%, meaning that housing is considered as unaffordable when households spend more than 30% of their income on shelter costs (Statistics Canada, 2019).

Figure 23. Households Spending 30% or more of income on shelter costs



Source: Statistics Canada, census of population, 2016 and 2021

In 2021, 19.6% of households on the Alberta side spent more than 30% or more of their income on shelter costs while about 20% did the same on the Saskatchewan side. The situation is more pronounced for renter households as observed below. In Alberta, 32% of renter households were spending more than 30% of their income on housing, while 27% of renter households in Saskatchewan were doing the same.

Housing Affordability

Table 4. Housing Affordability (%)

Housing Affordability	Alberta	Saskatchewan
Owner households spending 30% or more of their income on shelter.	14.3%	15.2%
Tenant households spending 30% or more of income on shelter.	32.70%	27.30%

Source: Statistics Canada, 2021

Income Categories and Affordable Shelter Costs

The following table presents income categories and affordable shelter costs in 2021. This shows the households most in need based on annual income and affordable shelter cost.

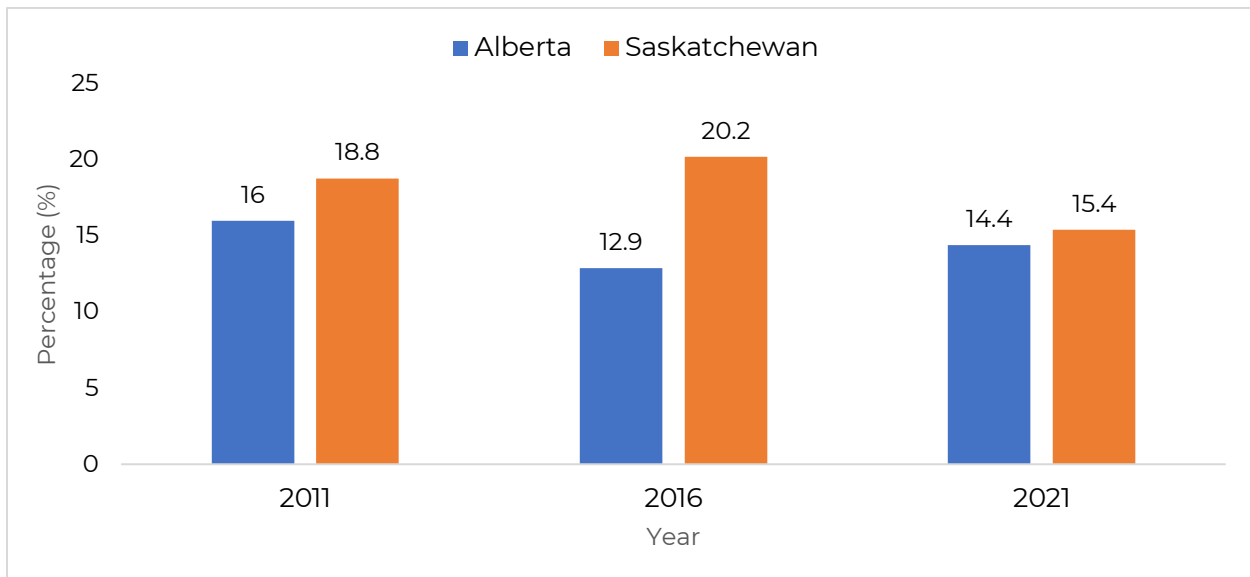
Table 5. Income Categories and Affordable Shelter Costs

Area	Lloydminster (CSD, AL)	Lloydminster (CSD, AL)	Lloydminster (CSD, AL)	Lloydminster (CSD, SK)	Lloydminster (CSD, SK)	Lloydminster (CSD, SK)
Income Category	% of Total Households	Annual Household Income	Affordable Shelter Cost (2020 CAD\$)	% of Total Households	Annual Household Income	Affordable Shelter Cost
Area Median Household Income (AMHI)		\$98,000	\$2,450		\$86,000	\$2,150
Very Low Income (20% or under of AMHI)	1.67%	<= \$19,600	<= \$490	1.95%	<= \$17,200	<= \$430
Low Income (21% to 50% of AMHI)	18.96%	\$19,600 - \$49,000	\$490 - \$1,225	14.37%	\$17,200 - \$43,000	\$430 - \$1,075
Moderate Income (51% to 80% of AMHI)	18.29%	\$49,000 - \$78,400	\$1,225 - \$1,960	21.26%	\$43,000 - \$68,800	\$1,075 - \$1,720
Median Income (81% to 120% of AMHI)	20.23%	\$78,400 - \$117,600	\$1,960 - \$2,940	22.53%	\$68,800 - \$103,200	\$1,720 - \$2,580
High Income (121% and more of AMHI)	40.86%	>= \$117,601	>= \$2,941	39.89%	>= \$103,201	>= \$2,581

Renters in Subsidized Housing

Subsidized housing refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

Figure 24. Percentage of Renters in Subsidized Housing



The data revealed that in 2011 the Saskatchewan side had 18.9% tenants in subsidized housing compared to 16% in Alberta. The percentage dropped precipitously for Alberta in 2016 to just 12.9%. However, there was a slight increase on the Saskatchewan side to 20.2%. As of 2021, the difference is just a percentage point with a decline in the proportion households in rental housing in Saskatchewan.

Core Housing Need

A household is deemed to be in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent (including utility costs) of alternative local market housing that meets all three standards:

- ◁ Acceptable housing – that is adequate in condition, suitable in size, and affordable.
- ◁ Adequate housing – not requiring any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.
- ◁ Suitability – having enough bedroom for the size and make up of resident households, according to guidelines outlined in National Occupancy Standard (NOS). For example, enough bedrooms based on NOS means one bedroom for each cohabiting adult couple, one for unattached household member 18 years of age and over and one for each same-sex pair of children under age 18. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

The condition of rental properties (i.e. adequacy) was identified as a concern for people participating in the engagement sessions – one of the factors affecting core housing need.

Table 6. Households in Core Housing Need (%)

Core Housing Need	Alberta	Saskatchewan
Owner households in core housing need	3.6%	3.5%
Tenant households in core housing need	22.4%	16.9%

Source: Statistics Canada, 2021

The data reveals that there are more tenant households in core housing need than owners, with a much larger proportion of households on the Alberta side than the Saskatchewan side.

Shelters and Community Housing Options

Lloydminster is served by several shelter and transitional housing options - facilities providing temporary, short-term accommodation for homeless individuals and families, and those fleeing domestic and relationships violence.

Emergency Shelters and Transitional Housing

Individuals who are experiencing homelessness or a housing crisis will often look towards emergency shelter to find a safe and short-term place to stay. After sheltering, individuals will often look towards second-stage or transitional housing to begin rebuilding their lives. These housing units are both temporary in nature and are highly complementary to each other.

Table 7. Emergency Shelters and Transitional Housing - Current Spaces

Programs	Total Capacity	Target Population Served
Emergency Shelters		
Men's Shelter	26 Beds	Men experiencing homelessness
Interval Home Women's Shelter	33 Beds (12 Family Units)	Women and children needing emergency sheltering
Jordan's Principles	25 Beds	Women and Children
Transitional Housing		
Residents in Recovery	32 Units	Families with Children
Libby Young Centre Inc.	20 Units	Individuals
Dol-Mar Manor	5 Units	Women and Children

Community Housing Programs

Community housing is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial, or municipal governments. Community housing is provided to tenants at affordable rates based on their income levels to ensure long-term affordability.

In Lloydminster, there are a variety of community housing options available between both Alberta and Saskatchewan. Some are available primarily for seniors, while other units are available for single individuals and families who qualify.

Table 8. Lloydminster Community Housing by Number of Total Units

Housing Provider	Total Number of Units	Average Waiting List	Average Vacancy Rate
Lloydminster Housing Authority (SK)	190	30	10%
Lloydminster Region Housing Group (AB)	382 ¹	100+	3%
Lloydminster Métis Housing Group Inc.	136	52	3%
Carlton Housing	63	Unknown	Unknown
Gibney House	8	Unknown	Unknown

Source: Locally provided data from individual service providers (2024)

Table 9. Lloydminster Rental Assistance Program by Usage

Rental Assistance Program	Maximum Number of Households	Waitlist
Lloydminster Housing Authority (SK)	36	
Lloydminster Region Housing Group (AB)	185	30 or more

Source: Locally provided data from service providers (2024)

¹ Number includes 176 units of Subsidized Seniors Supported Living.

Point in Time (PiT) Count

Point in Time (PiT) Counts are an enumeration designed to count the minimum number of people staying in emergency shelters, provisional accommodations (i.e. transitional housing, couch surfing, public systems, etc.), or who are unsheltered. The Lloydminster PiT Count was conducted on Wednesday, October 18, 2023.

The enumeration used two key methods to estimate the count of people experiencing homelessness:

1. Administrative data – staff from participating homeless shelters, transitional housing facilities, and institutional settings (i.e. health and treatment facilities) fill out enumeration forms providing the number of individuals, including children.
2. Survey data – individuals staying in unsheltered locations (i.e. outdoors, in vehicles, etc.) not captured in the administrative data were reached by specialized teams conducting surveys on the night of the count are included in the enumeration.

On the night of October 18, 2023, **at least 193 people** were experiencing homelessness in Lloydminster. This number includes 15 observed people in the unsheltered population.

Figure 25. Lloydminster Point-in-Time Count Key Findings

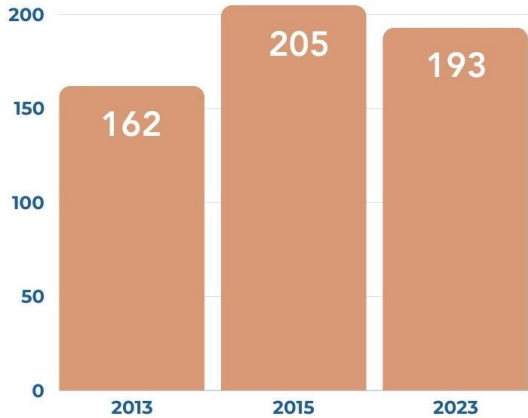
CURRENT STATE: KEY FINDINGS FROM THE DATA

POINT IN TIME (PiT) COUNT

On the night of October 18, 2023 at least 193 people were experiencing homelessness

	Unsheltered	49
	Emergency Shelters	64
	Couch Surfing	10
	Public Systems	3
	Transitional Housing	67

COMPARED TO PREVIOUS COUNTS



Notes:

- The total number of people counted to be couch surfing is an undercount as it solely relies on the survey outreach methodology. There are likely many couch-surfing individuals not accessing services who did not know about the PiT Count.
- 115 individuals participated in the homeless needs survey, representing over half of those enumerated.

By comparison to other Point in Time Counts, the 2023 numbers are lower than 2015 (205) and higher than 2013 (162). The largest age cohorts for people experiencing homelessness in

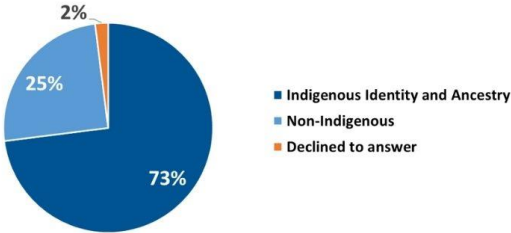
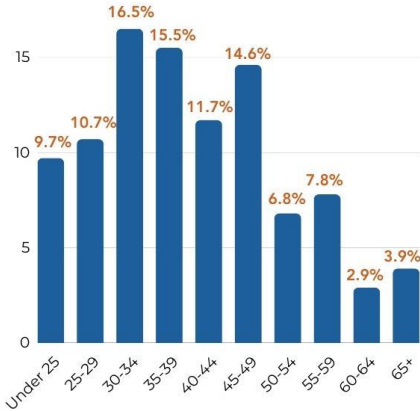
Lloydminster on October 18, 2023 are 30-34 (16.5%), 35-39 (15.5), and 45-49 (14.6%). Almost 60% (58.3%) of people experiencing homelessness are between the ages 30-49.

Figure 26. Lloydminster PiT Count Findings Continued

CURRENT STATE: KEY FINDINGS FROM THE DATA

POINT IN TIME (PiT) COUNT

AGE DISTRIBUTION OF POPULATION SURVEYED



56.3% identify as male/man while 40.8% identify as female/woman. 1.9% identify as other gender and 1.0% declined to answer. Racial identities among people experiencing homelessness in Lloydminster include those that identify as Indigenous only (73%), and other (i.e. European, French, Ukranian, etc.) at 25% (2% declined to answer).

The PiT Count is helpful for understanding patterns of homelessness. In Lloydminster, 74.5% of those experiencing homelessness meet the definition of chronic homelessness – referring to individuals who are currently experiencing homelessness AND who meet at least one of the following criteria:

- < They have a total of at least six months (180 days) of homelessness over the past year, or
- < They have recurrent experiences of homelessness over the past three years, with a cumulative duration of at least 18 months.

Figure 27. Patterns of Homelessness in Lloydminster



18.4% identify as experiencing episodic homelessness, referring to individuals who are currently homeless but have only been homeless for less than a year and have experienced fewer than four episodes of homelessness in the past year. The balance (7.1%) identify as experiencing transitional homelessness – without housing short-term, usually less than a month, and not on a recurring basis as with episodic homelessness.

Health challenges are common among people experiencing homelessness. In Lloydminster, the PiT Count revealed that 74.2% have substance use issues (e.g. alcohol, cocaine, opiates, etc.), 48.0% are facing mental health issues, 37.4% have illnesses or medical conditions (i.e. arthritis, diabetes, HIV, TB, etc.), and 35.1% have physical limitations (i.e. challenges with mobility, dexterity, physical abilities, etc.).

While 32.4% of the people experiencing homelessness in Lloydminster are reporting no income, 37.3% are receiving some form of welfare or social assistance. Other sources of income reported include:

- < GST or HST refund (14.7%)
- < Other (10.8%)
- < Disability benefits (7.8%), and
- < Informal income sources (6.9%)

Community Insights and Perceptions

Over the course of the Lloydminster *Housing Needs Assessment and Strategy* development, several public engagement sessions were hosted by the City with support from *bassa* Social Innovations Inc. Consistent with the Social Policy Framework principles of being *inclusive, collaborative, and resident-centric*, this project provided many opportunities for public engagement and feedback, learning from the collective wisdom of the community in the process.

Public engagement activities consisted of:

1. Early-stage key informant interviews with participants from City Council, housing authorities, administration, community organizations, and the business community,
2. 10 Focus Groups with community stakeholders, individuals with lived and living experiences, vulnerable populations, City administration, youth, housing developers, the business community, and housing working groups,
3. Four Housing Design Labs,
4. Community Housing Conference.

Community consultation for this project used a scaffolding approach where early community responses helped to inform each of the next phases ensuring the final product is community informed and representative of Lloydminster's identity.

Community feedback has been summarized and referenced within the report to provide context, input on strategy, and highlight key priorities for the community of Lloydminster. The data has been themed using common thematic analysis standards consistent with approaches in community consultation.

Community insights throughout the project have consistently identified the following themes:

- 1. Lloydminster is a great place where people want to live.**
- 2. More housing is needed across the spectrum.**
- 3. Strategic collaboration is vital to long-term housing success.**
- 4. The community has a strong desire to prevent homelessness.**
- 5. A strategic approach to housing by the municipality is encouraged.**

Lloydminster is a great place where people want to live.

Engagement participants were not shy about sharing their passion for living in Lloydminster and describing what contributes to their quality of life in the community. Lloydminster is a connected community with many opportunities for residents, high quality services, great access and proximity, making it an attractive community for new residents.

Being a connected community, "people say hi to one another in the grocery store" and value a small-town atmosphere where everyone knows each other. Participants comment that Lloydminster is a "community of loyal residents, wanting to stay" for a wide range of reasons including "it's [Lloydminster] safe for families, affordable, and there are job opportunities".

Participants also agreed that Lloydminster is a growing community with emerging economic opportunities. "People come for employment, then look to what else the city has

to offer”, and “the city provides a balance between being a small town with big city opportunity”.

Service delivery was another point of pride for residents as they suggested there are “amazing social housing groups” and an even wider range of great services to support those in need including food security, emergency housing and support, and systems navigation. Although participants recognize the need for additional support and services, they know the current service providers are doing the best they can to provide high quality services.

Additionally, feedback suggests that people appreciate Lloydminster’s proximity to large centres such as Saskatoon and Edmonton, especially for medical services and shopping.

Public input provides an important qualitative window into understanding the intangible assets within Lloydminster that drive community well-being and influence growth. The connections shared between the community, the small-town feel, excellent service providers, shared opportunities, and proximity to large communities drives a sense of pride, wellbeing, and contributes to community growth.

More housing is needed across the spectrum

Directly related to housing, participants across all engagement opportunities highlighted there are historical and emerging housing needs across the spectrum they feel are going unmet for residents of Lloydminster.

Residents and stakeholders who participated identified the following strengths, opportunities, aspirations (hopes), and anticipated results (SOAR), for both sides of the Housing Continuum. These results are summarized below.

Housing Continuum (Left Side)

Figure 28. CMHC Housing Continuum, Left Side



Table 10. Housing Continuum, Left-Side - SOAR Analysis

Strengths	Opportunities
<ul style="list-style-type: none"> ◁ Emergency housing is available for men and for women fleeing violence ◁ Growing openness to working collaboratively ◁ Trust and faith in municipal government ◁ 10-room rooming house operated by shelter ◁ Positive perceptions of existing housing providers (e.g., Libbey Young, Bea Fisher, Metis Housing, LRHG, LHA, Interval Homes) 	<ul style="list-style-type: none"> ◁ Improved safety within non-market and market rental housing ◁ Seamless homelessness system that operates bi-provincially and includes a framework with some of these basic components: <ul style="list-style-type: none"> ○ Coordinated entry and data coordination. ○ Shelter services (including shelter supports for youth and women experiencing homelessness) ○ Rapid rehousing and permanent supportive housing options ○ Intensive case management ◁ Recovery and addictions support ◁ Private sector and public partnerships
Aspirations	Results
<ul style="list-style-type: none"> ◁ That housing means more than a home, that it refers to having safe shelter, access to basic necessities, availability of a great community, and that housing results in health, a sense of belonging, security, and well-being. ◁ Accurate housing needs and projections ◁ Community housing strategy adopted by all sectors ◁ Improved understanding by community members about homelessness, addictions, and poverty ◁ Collaboration, collaboration, collaboration 	<ul style="list-style-type: none"> ◁ People achieve greater health outcomes ◁ Community experiences decreased levels of crime and 'discomfort' associated with perceptions of homelessness ◁ Community support for Housing First ²increases; including access to financial resources ◁ Greater access to data and information needed for evidence-informed decision making ◁ Community definition of affordability/glossary of terms (bi-provincial)

Table 1. SOAR Summary for more housing is needed across the spectrum (left-hand side)

On the left side of the housing continuum,, participants expressed the need for increased emergency housing space for men, women, families, and youth. Participants often highlighted a need for emergency housing for youth as there are currently limited options for any youth experiencing homelessness resulting in the lack of safe places to stay. Participants also indicated a need for increased temporary and permanent housing as they suggest current available options are often full, unavailable, and/or not the best fit for the individual.

Housing Continuum (Right Side)

Participants recognize there is current availability of market rate housing, especially for those who can afford the rental or ownership costs. Participants did, however, suggest the rental market may have some deficiencies in quality or condition, leading to some rentals being unavailable, or in un-rentable condition. Additionally, participants shared their desire for improved availability of lower-cost market rate housing including semi-detached, multi-family, and even tiny homes.

² Housing First – Refers to policy that focuses on providing unconditional access to housing for those experiencing homelessness, prior to providing intervention services.

Figure 29. CMHC Housing Continuum, Right Side



Table 11. Housing Continuum, Right Side - SOAR Analysis

Strengths	Opportunities
<ul style="list-style-type: none"> ◁ Those with means are able to access stable housing ◁ There is a good mix of housing options ◁ New market multi-family and seniors housing developments underway ◁ Robust rental market; product moves quickly ◁ Market is strong in the price points below \$300K ◁ Vibrant construction industry 	<ul style="list-style-type: none"> ◁ Partnerships between private and public sectors ◁ Downtown revitalization – greater housing options to help populate community (e.g., seniors, young professionals, students) ◁ Improved maintenance/condition of existing rental stock ◁ Review municipal policies (e.g., LUB) relative to housing and community supports ◁ Improved housing options to support workforce attraction and retention ◁ Review current land inventory (all land including municipal, public, crown, and private) ◁ Improved zoning and land use policies and processes to speed up development and reduce carrying costs ◁ Collaborative safety strategy for market rental landlords (effective and affordable)
Aspirations	Results
<ul style="list-style-type: none"> ◁ Accurate housing needs and projections ◁ Community housing strategy adopted by all sectors ◁ A supportive community without NIMBY³ and racism ◁ Neighbourhood walkability and access to basic needs (e.g., groceries) 	<ul style="list-style-type: none"> ◁ Improved selection of market housing options for rent and ownership (e.g., tiny homes, semi-detached, multi-family, detached)

Engagement participants suggested there are opportunities to broaden housing options across the spectrum of housing for the current and future needs of residents. This includes improvements to emergency, transitional, and supportive housing along with increased market and below-market rental housing through a combination of new development and improvements to existing stock.

³ NIMBY – A shortened term for “not in by backyard”, a social phenomenon of resistance to certain types of developments nearby where one lives.

Strategic collaboration is vital to long-term housing success

Lloydminster has a unique jurisdictional framework due to the cross-border nature of the community which requires strategic collaboration between the municipality, provincial departments, organizations, developers, and landlords. Throughout the engagement process there was a focus on the need to find new and innovative ways to collaborate across jurisdictions and between organizations, especially where coordinated services for housing are concerned.

Engagement participants indicated the need for wrap-around supports to ensure successful tenancy, particularly for those with substance use issues, those fleeing domestic violence, and those with accessibility concerns. This was echoed by people experiencing homelessness themselves who run into jurisdictional challenges due to shelter locations, residency requirements for government services, and finding appropriate below-market rental options.

Participants indicated that strengthening connections to better serve clients, interdisciplinary collaboration, and public-private partnership (PPP) projects within housing are seen as opportunities. There is also an observed potential for increased collaboration between the business community and social organizations.

The community desires a strategic approach to housing that observes the “intersections of jurisdictional responsibilities, assumed responsibilities, and true accountability” as the current state tends to pose challenges, as do “border and jurisdictional challenges - differences in policy and access requirements.” There are also “cross-border challenges of men’s shelter location” and “transition of seniors across border⁴ - navigating residency, funding, requirements, housing, etc”.

Participants indicated that existing community relationships can play an important role in co-creating the desired future. For example, one participant stated that “Municipal and Indigenous community relationships are improving. There is a shared acknowledgement to work together in a good way”. Additionally, there was a high level of participation from the housing support and service community, indicating a strength in desire and willingness to collaborate through a shared strategic framework that is centered on ensuring everyone has adequate housing options, along with the supports to ensure it is successful in the long-term.

In short, collaboration emerged as a primary theme, with a focus on engaging various stakeholders, including builders, developers, social agencies, and community members. The idea of a Community of Practice and interagency collaboration was highlighted to address housing challenges collectively. Participants discussed the importance of creating a coordinated system for service delivery, involving a central organization for navigation, common practices for intake services, and an interagency hub to share resources and information. Concerns and discussions around data, information sharing agreements, and the safe storage of information emerged as a secondary theme. The need for common understanding, definitions, and a secure way to share information was evident.

⁴ Lloydminster’s dual jurisdiction location results in challenges of seniors moving from Alberta to Saskatchewan, or Saskatchewan to Alberta, as levels of support, and access to services differ between provinces.

The community has a desire to prevent homelessness.

Consistently, there is a desire to focus community efforts on the prevention of homelessness and provide support for poverty and housing needs alleviation. In other words, a housing first approach to ensure the most vulnerable and hard-to-house individuals can access housing, and the supports necessary to ensure a successful tenancy is desired.

Participants recognized that a “wrap-around” approach to preventing homelessness would require changes to the current system (as homelessness is a complex challenge). Participants shared the “intersection between the experience of vulnerabilities and complexity. People with multiple health or situational challenges can limit their ability to maintain housing.” Also, “not everybody wants to be housed. Individuals with addictions and mental illness may not desire full-time or permanent housing at this point in their life”. This was echoed by some individuals with lived and living experience of homelessness who indicated a desire for housing without conditions, but with the support system to help them stay housed.

Housing labs provided a window into this desire as the innovation groups focused their efforts on a tenant support project that provides tenants with the necessary wrap-around services for long-term tenancy success, and possible ways to increase collaboration to ensure individuals can remain housed. A shared challenge between participants was ongoing tenant-landlord relationships, especially for those with a reputation as being “hard-to-house”. This was also validated by those with living and lived experience who shared stories of having an unsuccessful tenancy and then experiencing challenges finding alternative living arrangements due to a perceived reputation.

A strategic approach to housing by the municipality is encouraged.

Another common theme is a desire from the community and from those engaged within the municipality to take a strategic approach to housing leadership in Lloydminster. Comments and feedback were focused on the municipal role within jurisdictional challenges, development support and policy, and housing supports and services.

Related to the jurisdictional challenges, participants highlighted that the “intersections of jurisdictional responsibilities, assumed responsibilities, and true accountability” pose challenges, as do “border and jurisdictional challenges - differences in policy and access requirements.” There are also “cross-border challenges of the men’s shelter location” and “transition of seniors across border - navigating residency, funding, requirements, housing, etc”. Significant to housing were comments related to the provincial policies that define the slate of housing related supports and services available across the border and the impact they have on individuals seeking housing. Participants acknowledge that the cross-border nature of Lloydminster presents challenges that are not insurmountable and are looking to the municipality for guidance and leadership, especially with advocacy and vision.

The municipal role in land-use planning and development, including policy, was often brought forward by a variety of stakeholders as an area of challenge and opportunity. Participants highlighted tensions regarding perceived or real bureaucratic delays in the municipal government, from permits to inspections. Additionally, there was a desire to reduce red tape where possible, streamline the permitting process, and foster a more responsive approach to housing initiatives. Related to the response to housing initiatives, there were stakeholders who suggested they perceive a reluctance by the municipality around innovative housing approaches as they felt the municipality prefers proven

approaches. Additional stakeholder comments identified opportunities to find incentives for development of social or below market housing such as zoning approaches, tax incentives, or other investments.

Concerning housing supports and services, stakeholders identified opportunities for leadership from the municipality in the areas of collaboration, advocacy, resourcing, systems development, and navigation. Participants identified the need for greater collaboration across the spectrum of housing services from emergency housing to tenant support and suggested the municipality could play an important role in convening stakeholders, advocating for policy at the provincial level, and using municipal policy levers where appropriate. Additionally, stakeholders suggested an important role for the municipality to provide vision and high-level leadership to the development of integrated housing support systems, especially concerning the cross-border jurisdictional challenges of the housing sector. This includes the opportunity for the municipality to communicate and educate residents around housing related issues to help build community support and momentum.

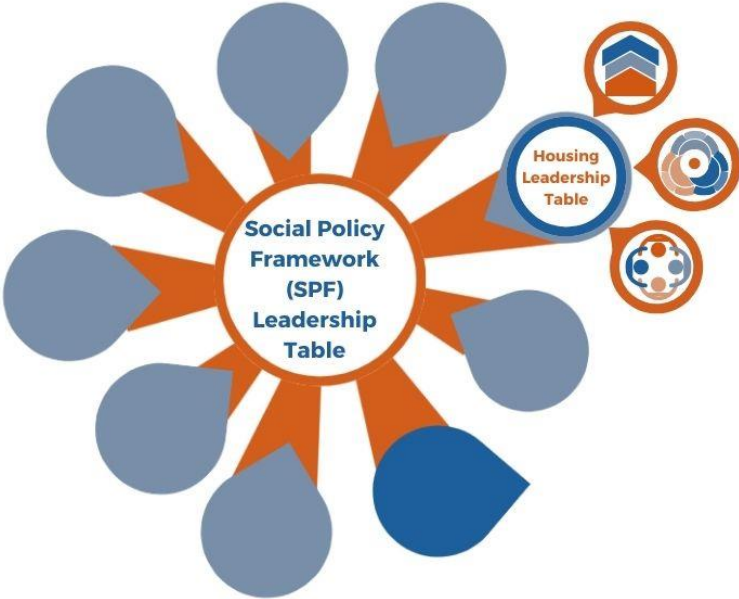
Housing and Homelessness in Lloydminster: Future State

While the City of Lloydminster has played a significant role in the coordination of a *Housing Needs Assessment and Strategy*, the proposed mechanism to advance the collective community efforts for housing and homelessness rest with the Housing Leadership Table within the Social Policy Framework (SPF) collective impact model.

During the Community Housing Conference on January 30, 2024, participants helped to identify over 100 community members with leadership competencies in the areas of empathic leadership, knowledge and understanding, innovation, collaboration, power, and authority. An early task of the SPF Leadership Table, with support from the City of Lloydminster, will be to approach and invite community leaders to step into roles and functions to advance the recommendations within this report.

The following model represents the relationship between the Housing Leadership Table and the overall Social Policy Framework. In this model, the Housing Leadership Table represents one of multiple community priorities identified through the Community Social Needs Assessment (2022).

Figure 30. Lloydminster Housing Leadership Table as part of the SPF Framework



Connected to the Housing Leadership Table are three functional working groups in the areas of:

- < Housing Options
- < Housing Supports and Services, and
- < Governance and Leadership

The balance of this technical report is dedicated to each of the functional working groups.

Housing Options

Housing options represent the physical infrastructure required to meet Lloydminster's housing demands. The SPF housing priority graphic for housing options is broken into three distinct categories consistent with the CMHC Housing Continuum.

Figure 31. Lloydminster Housing Options



The balance of this section will examine current housing options available within the community in each of the broad categories, and provide projections based on the analysis of demographic and socio-economic trends, housing demands, housing supply, and affordability.

The housing options analysis also provides insights into the different unit types, spaces for emergency and transitional housing, and population segmentation (ie. seniors, families, individuals, etc.).

It is important to acknowledge that data analysis is an ongoing process. The Housing Options working group must always keep in mind the importance of following data sources and monitoring development.

There are numerous choices and types of housing accommodations that individuals or families can consider or pursue based on their preferences, needs, and financial capabilities. Housing options generally refer to the physical infrastructure consistent with the CMHC continuum. Some typical housing options referred to in the *Housing Needs Assessment and Strategy* include:

- ◁ **Single-family homes** – detached houses designed to accommodate a single family. They offer privacy and often include a yard or outdoor space.
- ◁ **Apartments** – Multi-unit buildings with separate living spaces for different households. Apartments can vary in size and may be part of high-rise buildings or low-rise complexes.
- ◁ **Condominiums (Condos)** – Privately owned units within a larger building or community. Condo owners typically share common areas and may pay fees for shared maintenance and amenities.
- ◁ **Townhouses** – Attached houses in a row or a block, each with its own entrance. Townhouses often share walls with neighboring units but have their own yards or outdoor spaces.
- ◁ **Cooperative Housing** – residents collectively own and manage a housing complex, sharing responsibilities and decision-making. Cooperative housing often involves a democratic structure where members have a say in the community's operation.
- ◁ **Mobile Homes** – Factory-build homes that can be transported to a chosen location. They can be situated in mobile home parts or on private land.

- ◁ **Senior Housing** – Housing options specifically designed for older adults, such as retirement communities, assisted living facilities, or nursing homes.
- ◁ **Student Housing** – Accommodations tailored for students, including dormitories, student apartments, or shared housing near educational institutions.
- ◁ **Transitional Housing** – Temporary housing solutions designed to assist individuals or families in transition, such as those moving from homelessness to permanent housing.
- ◁ **Affordable Housing** – Housing options that are priced below the market rate to make them more accessible to individuals or families with lower incomes.
- ◁ **Shelters** – Temporary accommodations for individuals experiencing homelessness, domestic relationship violence, or unsafe living conditions, providing a safe and secure place to sleep, eat, and access basic amenities.
- ◁ **Emergency Housing** – Immediate and short-term housing solutions for individuals facing urgent situations, such as those affected by disasters or sudden displacement.

Projected Housing Need

Housing affordability and affordable housing challenges may impact a household's budget, leaving less to pay for food, utilities, transportation to work, and childcare expenditures and reducing savings for emergencies, retirement, and other opportunities, such as pursuing higher education or starting a small business (Anacker, 2019). The housing sector itself is becoming less affordable at every income level. Increasingly, stress fractures in each segment of the housing sector — from emergency shelters to subsidized housing through market rentals — compromise the broader system across the housing continuum (Federation of Canadian Municipalities, 2016).

This section outlines estimated housing options for the community based on:

- ◁ demographic and socioeconomic trends,
- ◁ market housing and rental market information,
- ◁ current capacity of housing programs in the community,
- ◁ number of shelter users, households waiting for subsidized housing, and households in Core Housing Need,
- ◁ 2023 Point in Time Counts for Lloydminster
- ◁ It also modified and adapted the methodology provided by the Housing Assessment Resource Tools developed by the University of British Columbia. A census-based tool that measures core housing need and affordable shelter costs by income category, household size, and priority populations.

Having access to affordable housing is important for everyone in Lloydminster. But, to reach an adequate level of affordability, there is a need to increase housing supply and options. These projects are based on all income types to reflect both the market and non-market side of the housing spectrum.

Market and Affordable Housing

Table 12. Projected Housing Needs (2031) by Income Level

Areas	Lloydminster (CSD, AL)	Lloydminster (CSD, AL)	Lloydminster (CSD, AL)	Lloydminster (CSD, SK)	Lloydminster (CSD, SK)	Lloydminster (CSD, SK)
HH Income Category	2021 Households	Projected Gain/Loss of Households by 2031	Total	2021 Households	Projected Gain/Loss of Households by 2031	Total
Very Low Income	125	21	146	85	94	179
Low Income	1415	163	1578	625	36	661
Moderate Income	1365	347	1712	925	263	1188
Median Income	1510	113	1623	980	309	1289
High Income	3050	529	3579	1735	427	2162
Total	7465	1173	8638	4350	1129	5479

The need for additional market and affordable housing is growing in Lloydminster. Based on projections, Lloydminster will require 2302 additional housing units by the year 2031. These units are split between all income levels; however, most units (1378 or 60%) are shared between those with high- and median-income levels. This suggests there will be ongoing needs for single-detached housing as well as semi-detached housing products to meet the needs of buyers in those income categories.

Additionally, there will be an ongoing need to meet those with moderate, low, and very low-income levels. Together, these represent a need of 924 units that may be shared between lower cost housing products such as row housing, apartments, or other affordable housing products. Detailed projections for subsidized and other housing options are provided below.

Key Assumptions for Modelling Capacity

- ◁ Subsidized housing availability remains 14.4% for Alberta and 15.4% for Saskatchewan, with a previous housing deficit in this area.
- ◁ The number of people in core housing needs and the risk of homelessness is 660 households for the Alberta side and 390 for the Saskatchewan side, for a total of 1050 households based on the 2021 Census. For lower-income households, the pressure of high housing costs due to the cost-of-living crisis is unlikely to relent. The surge in the prices of gas, food, and other necessities has made matters worse, with rising interest rates and the fact that many of the relief measures under COVID-19 have ended.
- ◁ The Point in Time indicates that under the Federal Government definition, 75 % of people from the Pit Count are in chronic homelessness. However, the PIT Counts do not adequately account for hidden homelessness
- ◁ Emergency Shelters will include additional beds for Winter and Youth shelters with 95% occupancy.
- ◁ Housing and support programs will have an occupancy target of 95 percent with a turnover rate of 15% to half the current waitlist and wait times.

2021 Affordable Housing Deficit

The following table shows the total number of households in Core Housing Need by household size and income category, which may be considered as representing the community's existing need and deficit of housing options within community or subsidized housing.

The focus of the deficit reflects low-income subsidized housing for various household types. This is what the above table projects to meet the needs of these households.

Table 13. Households in Core Housing Need by Income - Lloydminster, Alberta side

Area	Lloydminster, Alberta side					
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$490)	90	0	0	0	0	90
Low Income (\$1225)	290	130	70	30	0	520
Moderate Income (\$1960)	0	0	0	0	0	0
Median Income (\$2940)	0	0	0	0	0	0
High Income (>\$2940)	0	0	0	0	0	0
Total	380	130	70	30	0	610

Table 14. Households in Core Housing Need by Income - Lloydminster, Saskatchewan side

Area	Lloydminster, Saskatchewan side					
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$430)	80	0	0	0	0	80
Low Income (\$1075)	115	85	25	20	0	245
Moderate Income (\$1720)	0	0	20	0	0	20
Median Income (\$2580)	0	0	0	0	0	0
High Income (>\$2580)	0	0	0	0	0	0
Total	195	85	45	20	0	345

Housing and Homelessness Program Needs

The housing and homelessness programs are based on a housing-first philosophy. 'Housing First' is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and providing additional support and services as needed (Homelessness Hub, 2024). **Housing supports** are defined as the initial intervention of Housing First to help people obtain and maintain their housing in a way that takes into account client preferences and needs and addresses housing suitability. Key housing supports include finding appropriate housing, supporting relations with landlords, applying for and managing rent subsidies, and assisting in setting up apartments. **Clinical** supports include a range of supports designed to enhance the client's health, mental health and social care (Homelessness Hub, 2024). For most chronic individuals, permanent supportive housing is often the most effective choice.

Permanent Supportive (or Supported) Housing (PSH) combines rental or housing assistance with individualized, flexible, and voluntary support services for people with high needs related to physical or mental health, developmental disabilities or substance use. Permanent supportive housing is a proven solution to homelessness for the most vulnerable, chronically homeless people. It pairs housing with case management and supportive services. Permanent supportive housing is a cost-effective solution that lowers public costs associated with using crisis services such as shelters, hospitals, jails and prisons. Usually, PSH units are located in one building ((Homelessness Hub, 2024)

Table 15. Projected Need Supportive Housing & Specialized housing

Supportive Housing/Specialized Housing	Projected Needs
Permanent Support Housing	25-50 units with an annual turnover of 10%
Intensive Case Management/Non-Indigenous and Indigenous	40-60 with 18 months term
Rapid Rehousing	40-65 6 months to 1 Year
Youth Programming	20-25 Clients per year
Prevention Programs	45-60 Clients up to 6 months per term

Emergency Shelters and Transitional Housing

Providing individuals with long-term housing options provides the most effective way to deal with housing and homelessness in any community. However, there are no adequate permanent housing options to meet current needs. Also, for some individuals, it is transitional homeless, which means an emergency shelter and short-term transitional housing options would be the most effective way to prevent them from becoming chronically homeless and triage them from the system through accessing mainstream support.

Table 16. Projected Need Emergency and Transitional Housing

Program Type	New/Expected Spaces
Emergency/Winter Shelter	Additional 20-30 beds for seasonal, including winter (depending on flow from surrounding communities)
Women and Family Shelter	Additional 5-10 more spaces with increased space in second stage housing
Transitional Housing	Additional 20-30 beds, assuming a year's term
Youth Shelter	10 to 15 Beds for Youth Shelter

Housing Supports and Services

Housing supports and services are necessary to help people succeed in finding and maintaining adequate and appropriate housing. Related to the CMHC Housing Continuum, housing supports and services can be found in all segments of the continuum, from grants

Figure 32. Housing Supports and Services



for homeowners to improve efficiency, and first-time homebuyer’s tax credits, to rent supplements and tenant support programs to help people maintain their housing.

Visually, the Housing and Supports Services working group could be represented by a modified Venn diagram grounded in the core initiatives of

- ◁ Physical infrastructure (in cooperation with the Housing Options working group
- ◁ Systems and supports, and
- ◁ Prevention/Diversion

Each of these core initiatives, when coordinated using a mutually reinforcing activities approach, help to provide people with greater stability in their housing.

Addressing Affordability

There is a wide range of supports across the spectrum of housing, including ownership of market housing. The access to these supports may vary depending on provincial jurisdiction, however they provide significant opportunities for new and existing homeowners and renters to increase affordability and access to housing.

The municipality, and by extension, the housing leadership table, can lead the promotion of these supports including:

Table 17. Examples of Home Buyer and Rental Affordability Incentives

Program Name	Program Details
Federal Level	
Home Accessibility Tax Credit	Tax credit for eligible home renovations or alterations that allow an individual to increase their mobility or function within their dwelling.
Multigenerational Home Renovation Tax Credit	Tax credit to assist with the cost of renovating a residence to establish a secondary unit for family.
GST/HST new housing rebate	Recover part of the GST/HST paid for a new or renovated home.
Provincial Level	

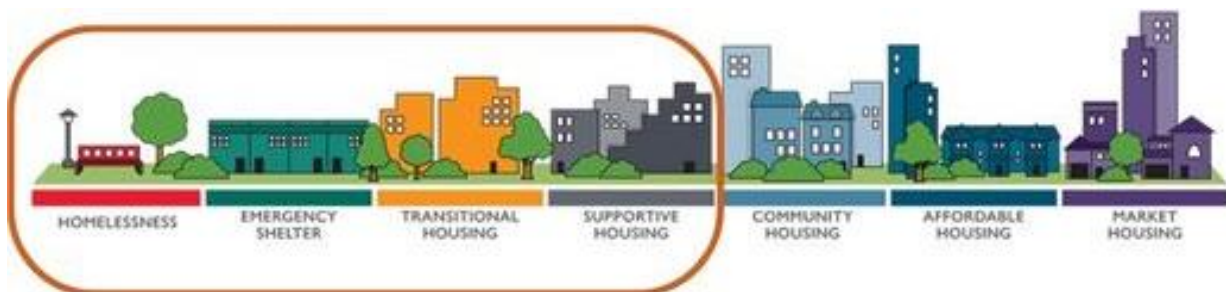
Saskatchewan First Time Home Buyer's Tax Credit	New home buyers can access a non-refundable tax credit on their first home purchase.
Saskatchewan Renovation Tax Credit	Tax credit available for qualifying home renovations.
Saskatchewan Secondary Suite Grant Incentive Program	Grants available to support the construction of a new secondary suite.
Alberta PEAK Program	Down payment assistance program to support new buyers entering the housing market.
Alberta Seniors Home Adaptation and Repair Program (SHARP)	Supportive program for senior homeowners with low income to help with certain home repairs.
Alberta and Saskatchewan Rent Supplement Program	Rent assistance for qualifying tenants requiring support.

This list is not exhaustive; however, it provides a point-in-time overview of the wide range of incentives and supports for new and existing homeowners and renters. Lists such as these could be updated regularly and communicated to new and existing Lloydminster residents to support access to these programs.

Housing Continuum

Development of a systems framework⁵ to end homelessness focuses primarily on the left-hand side of the housing continuum. A coordinated approach to address homelessness focuses on individuals who are living unsheltered, individuals in shelters, individuals that are provisionally housed, and individuals that are at an elevated risk of experiencing homelessness.

Figure 33. CMHC Housing Continuum



A Systems Framework to End Homelessness

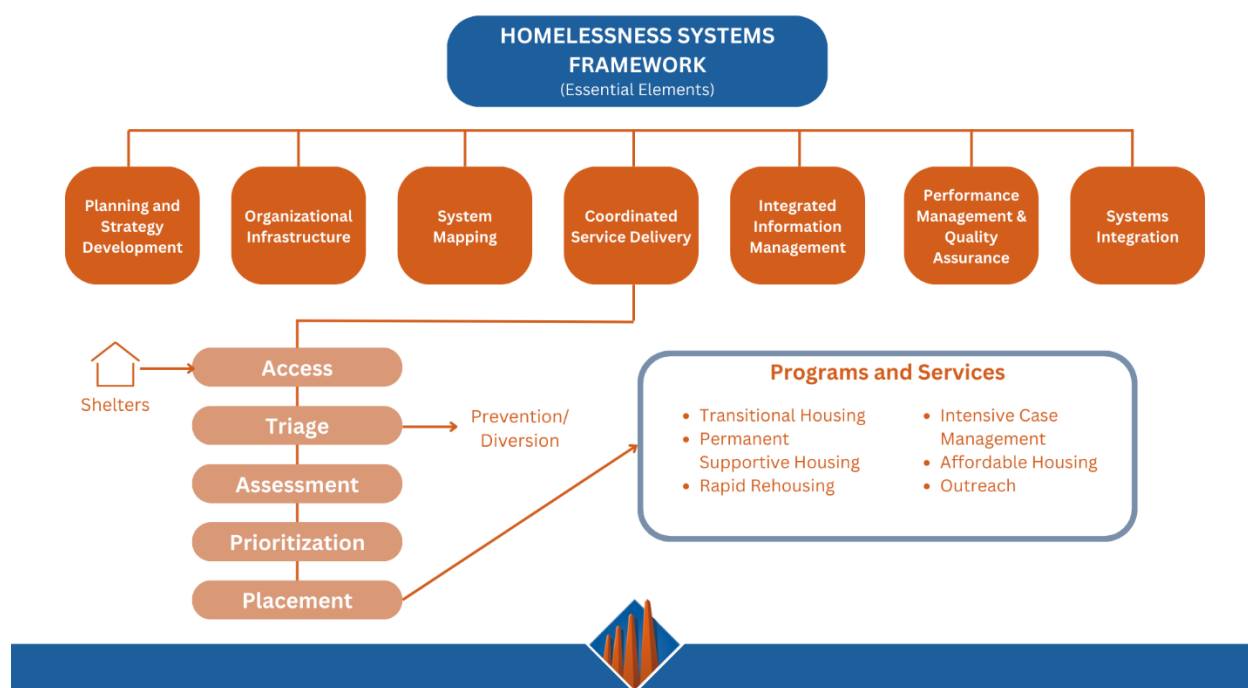
A central focus of this Housing Needs Assessment has been ensuring that every resident of Lloydminster has a suitable place to call home. For those experiencing homelessness, the journey from having nowhere to go to stable, long-term residence can be long and complex.

⁵ A homelessness prevention framework is rooted in a human rights perspective that argues that all people have the right to housing that is safe, appropriate, affordable, and sustainable, and that allowing people to fall into, and remain, homeless because of structural, systemic, and/or individual factors is not acceptable.

Lloydminster has a range of housing products and supportive services to assist those at risk of homelessness and for those experiencing homelessness. Those providing services and housing are working tirelessly to support as many individuals as possible, however with multiple organizations across multiple jurisdictions, it can be a challenge to coordinate the supports that such an individual will need.

To enhance current services, improve rehousing speed, and create new efficiencies, a systems framework for housing and homelessness can ensure coordinated and effective support for each individual in the system.

Figure 34. Homelessness Systems Framework Overview



Purpose and Use of a Systems Framework

As part of the Lloydminster *Housing Needs Assessment and Strategy*, a systems framework is valuable to achieve the following:

- ◁ Guide the community’s efforts by defining a common vision and pathway to end homelessness,
- ◁ Support the on-boarding of new champions, leaders, staff, and volunteers performing work with initiatives that support shared goals and objectives,
- ◁ Support advocacy and funding requests to different orders of government,
- ◁ Increase transparency by openly sharing the community’s plan,
- ◁ Form a foundation from which to evaluate community homelessness-related initiatives and actions moving forward,
- ◁ Support enhanced collaboration and opportunities for community partners to work on mutually reinforcing activities that best support individuals at risk of and experiencing homelessness, and

- ◁ Support Lloydminster sharing its efforts with other communities in Alberta, Saskatchewan, and the rest of Canada that have similar frameworks.

A systems framework designed to end homelessness could be referenced by the entire community. While the *Lloydminster Housing Needs Assessment and Strategy* focuses broadly on the municipality's roles and responsibilities, it is also intended to resonate with multiple community leaders and partners. Similarly, many organizations and programs should see themselves in a systems framework to end homelessness.

Background about the Framework

There are five main areas of work around homelessness for the community to focus on to best support community health and safety through housing. These include:

- ◁ Strengthening the connections between the organizations and programs in the community,
- ◁ Ensuring there is a coordinated system available for individuals in the community – starting with coordinated access,
- ◁ Providing a strong prevention focus to decrease the risk of individuals from experiencing homelessness in the first place,
- ◁ Coordinating the housing resources that are already available and working together to add new housing resources, and
- ◁ Providing the services to support individuals in maintaining their housing and to achieve their personal goals.

Table 17 provides a summary of the recommended approach for Lloydminster. It outlines the areas of work above, and shares a snapshot of:

- ◁ What was heard during the development of the plan related to these areas,
- ◁ Examples of existing assets and strengths in the community,
- ◁ Some of the innovative initiatives and services necessary in the community to move the areas of work forward based on the results of the Point in Time Homeless Count, engagement, research of what other communities are doing, and a review of the literature,
- ◁ The outcome(s) of the area of work,
- ◁ Possible shared measurements for the area of work,
- ◁ Key connections between the area of work and public systems (e.g., Alberta Health Services, Saskatchewan Health),
- ◁ Role of the City of Lloydminster related to the area of work, and
- ◁ Reinforcing activities that need to take place across all the pillars to move the work forward in a meaningful and good way.

A further description of each section is provided below the table. These sections focus on some of the bigger actions for the municipality – there may be additional initiatives that fit into the framework that emerge over the coming years that should be considered if they strongly and authentically align with the framework.

Table 18. Systems Framework Overview Summary of Recommendations

	Connection	Coordinated System	Prevention	Housing	Supports
Description	Strengthening connections between organizations to support innovation and new ways of doing things	Coordinated entry system: All resources in the community coordinate access, support, and transitions.	Homelessness prevention and diversion processes: The community's goal is to prevent an individual from experiencing homelessness.	Coordinated access process connects to all housing programs in Lloydminster	Wrap-around supports – counselling, financial supports are ready and available
What We Heard	A desire to work more closely together as a community	Approaches that shift away from multiple and overlapping intake processes that result in clients re-telling stories	Individuals are experiencing recidivism and must 'look like they are homeless' to get help due to a lack of specific and targeted prevention and diversion processes	There are accessible, collaborative and client-centric pathways for individuals to be connected to the right fit in terms of housing in the community	There are wrap-around supports that are ready and available to provide immediate supports to individuals when they are connected to housing resources in the community
Existing Assets and Strengths	Monthly interagency connections; community supported 2023 Point in Time Homeless Count			Shelters, transitional housing, public housing	Prairie North Plaza's public health services
Innovative Initiatives	Creation of the housing working table as part of SPF implementation; bi-annual system-wide gatherings;	Coordinated entry across all programs providing supports in the community	Homelessness Prevention Program Homelessness Diversion Program	1) Rapid Rehousing 2) Supportive Housing 3) Emergency housing	1) Notification system 2) Physical space to provide services 3) Community-wide consent and confidentiality process 4) Identification 5) Counselling 6) Financial and employment supports
Focus	The community operates as a single, coordinated system	There is a principle-based and evidence-informed coordinated access system that meets federal recommendations	There is a strong and clear prevention focus in the community	There are housing resources that match the fit and context of each individual in the community.	Individuals remain stably housed and achieve their personal goals.
Goals	100% of relevant services and	By 2025, 100% of community programs are	Decrease recidivism by 50% by 2026;	Decrease homelessness by 10% by 2026	Decrease homelessness by 10% by 2026

	programs are connected to the working group by 2025	signed on to the coordinated entry system	decrease homelessness by 10% by 2026		
Shared Measurements and Learning	Feelings of connectedness; satisfaction with the shared aspirations and plan;	Number of individuals on the coordinated access list; adherence to coordinated access principles; number of positive housing connections; number of initiatives signed on to coordinated entry	The number of individuals that access prevention and diversion initiatives; reduce the number of individuals receiving Provincial supports with no fixed address; reduce the number of individuals experiencing homelessness for the first time	Number of positive exits; number of negative exits; reduced number of individuals living in unsheltered circumstances; increasing Indigenous options; number of new program spaces	Wait time for supports; number of individuals that receive supports;
Connections to public systems	Alberta Health Services (AHS), Saskatchewan Health, both provincial ministries of justice, and both provincial ministries responsible for housing are connected to the working group	Decision makers and front line staff at public systems understand the entry processes for the community system and use the appropriate processes	Resident-centric, equitable, collaborative, and evidence-informed discharge processes from public systems to prevent an individual from being discharged into community homelessness	Public housing is readily and easily accessible for community partners and clients	Public service providers have processes in place to provide immediate supports to clients
Role of the City¹	Convene and coordinate the working group and gatherings	Capacity building and coordinate coordinated access	Advocacy for new funding, coordinate applications for Reaching Home funding	Regulations allow for new housing resources to be built in Lloydminster; evaluation and monitoring	Advocacy for new supports in the community; evaluation and monitoring
Examples		Grande Prairie's Community Compass; Government of Canada's Coordinated Access standards			
Reinforcing activities	<p>Early child and youth experience in Lloydminster</p> <p>Economic development</p> <p>Homeless Individuals and Families Information System (HIFIS)</p> <p>Housing development and construction</p> <p>Integration of lived and living experiences</p> <p>Research and continual learning</p> <p>Social Policy Framework implementation</p> <p>Truth and reconciliation</p>				

¹ This is expanded upon in the next chapter of the plan. This is here for a summary only.

Element 1: A Connected System

Aspiration

The purpose of a connected system is to continue to strengthen connections between organizations to support innovation and new ways of doing things to best support individuals in Lloydminster at risk of or experiencing homelessness. All organizations that work in and support individuals at risk of or experiencing homelessness have co-ownership and responsibility for the Lloydminster homelessness system. During engagement activities, participants shared the many strengths that exist in terms of relationships between organizations in Lloydminster that support individuals experiencing homelessness. This is an opportunity to build on existing strengths.

Innovative Initiatives

There are five coordinated actions being recommended for the City of Lloydminster to support the community's aspirations. These recommendations are based on the results of engagement, the Point in Time Homeless Count, and proven practices across Canada.

1. Establishing the Housing Leadership Table that is a part of the Social Policy Framework leadership structure. The City's main responsibilities would be to convene and coordinate this table to work towards the goals identified in this strategic plan. This is expanded upon in the next chapter of this report.
2. Bi-annual gatherings of the key groups, organizations, and businesses involved with housing and homelessness to review successes to date, challenges to-date, review coordinated access guidelines (expanded upon in the next section), priorities for the sector for the next six months, and to collectively learn what is happening outside Lloydminster (e.g., guest speaker, speaker from another community).
3. Building relationships with both decision makers and front-line staff who work in public systems (e.g., Alberta Health Services, Saskatchewan Health) in both Provinces and inviting them to continue to connect with community partners and support the community's aspirations and plan.
4. Several community members submit a request to the Canadian Alliance to End Homelessness to allow several community members to observe Built for Zero gatherings and connections.
5. Continue to build relationships with Indigenous governments and organizations to identify opportunities to strengthen relationships and collaborate on initiatives and implement actions from the Truth and Reconciliation Commission of Canada's Calls to Action and United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP).

Element 2: A Coordinated System

Aspiration

Establish a coordinated entry system wherein all resources in the community coordinate access, support, and transitions to simplify and improve efficiency for people seeking assistance.

What We Heard, and Existing Strengths and Assets

Approaches that shift away from multiple and overlapping intake processes that result in clients re-telling stories and begin to get the community of Lloydminster ready for the federal government to invest Reaching Home dollars into the community.

Innovative Initiatives

The recommendation related to this element is for the community to align with the Government of Canada’s Coordinated Access standards for communities. The federal government has [public guides](#) available for communities to use when implementing Coordinated Access. Coordinated Access supports individuals experiencing homelessness or at risk of homelessness with community-level processes to prioritize individuals’ connections to appropriate and timely housing and support. To support the community moving forward, there are several recommendations for consideration:

Table 19. Federal Recommendations for Coordinated Access

Federal Recommendation	Local Implementation	Municipal Role	Notes
All programs (shelters, transitional housing, outreach teams, supportive housing) participate in coordinated access	All programs voluntarily sign on to coordinated access by 2025	Convene conversations with community programs, draft MOU for all programs to review, agree to, and sign on to	MOU would include elements like commitment to coordinated access, principles, and privacy and trauma-informed practices
Lead organization	The City of Lloydminster be the day-to-day lead of coordinated access	The City provide coordinated access as a service to the community partners	The City is not providing direct services to individuals experiencing homelessness; the service is coordinated access processes
Local governance	The bi-annual gatherings (see Element 1) act as a formal check-in to coordinated access policies and practices.	City to convene and coordinate bi-annual check-in	
Develop public policies and procedures	A small working group should be created for 2024 to focus specifically on developing policies and procedures (see next recommendation) and bring these to the bi-annual gatherings	City to convene and coordinate the development of the policies and procedures	Communities across Canada have publicly shared their procedures that can be used as a starting point (e.g., Red Deer)
Equitable processes	Equity be defined at the bi-annual gathering and guide the small working group’s recommendations	City to convene and coordinate bi-annual check-in	
Homelessness Management Information System (HMIS)	The community request access to the Government of Canada’s HMIS system (Homeless Individuals and Families Information System/HIFIS)	Advocacy: The City request that the Alberta and Saskatchewan Provincial governments equally fund a three-year HIFIS pilot project in Lloydminster Coordinate: The City hire a Coordinator to support both Coordinated Access and HMIS (1.0 FTE)	There are other HMIS software available in Canada – all with pros and cons. Using HIFIS would enhance the community’s readiness for federal funding through Reaching Home

Coordinated Access Scorecard 3.0*	The Scorecard is reviewed during the bi-annual gatherings	City to convene and coordinate bi-annual check-in	The Scorecard is available publicly from the Canadian Alliance to End Homelessness
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*This is not a formal recommendation from the Government of Canada; however the Canadian Alliance to End Homelessness – through its movement Built for Zero – has a scorecard available for communities to use to monitor their progress toward implementing an evidence-based, equitable, and high-quality coordinated access process in their community.

Element 3: A Prevention System

Aspiration

Homelessness prevention and diversion processes: The community’s goal is to prevent an individual from experiencing homelessness.

What We Heard, and Existing Strengths and Assets

Individuals are experiencing recidivism and must ‘look like they are homeless’ to get help due to a lack of specific and targeted prevention and diversion processes.

Innovative Initiatives

This element focuses on initiatives specifically directed at preventing an individual from experiencing homelessness (secondary and tertiary prevention). There is also additional work that needs to happen to address the community- and provincial-level factors that result in an individual experiencing homelessness (primary prevention). These include using the tools and structures in the Lloydminster Social Policy Framework to invest in a continued focus on the early experience of youth and children in Lloydminster, decreasing the number of individuals that are working and still experiencing poverty, and addressing colonialism through truth and reconciliation. These primary prevention efforts are important, impactful, and must take place; however, as the City has additional work taking place on these matters, to decrease the likelihood of mudding this other work, this plan focuses on secondary and tertiary prevention.

The priority is to prevent individuals from experiencing homelessness in the first place or from re-experiencing it multiple times. As identified in Table 19, there are a variety of recommendations that the community can focus on to help increase the prevention resources in Lloydminster to decrease individuals from experiencing homelessness.

Table 20. Summary of Recommendations - A Prevention System

Recommendation	Why recommended	Timelines & Resources	Examples
Develop a homelessness prevention program	In the PiT Count, there are individuals that are from Lloydminster who have experienced homelessness for the first time. Prevent their homelessness prior to their first experience.	Implemented by 2026 \$250,000 per year	Program to Assist the Homeless (PATH) by Bredin Centre
Create a homelessness diversion role	The PiT Count illustrated individuals experiencing homelessness are in public systems and this is a known source of homelessness. Individuals should be diverted away from homelessness to appropriate supports and public systems.		A report from Kings County about its family diversion program

Advocate for increased rent supplements from both Provincial governments	In the PiT Count, there are individuals that are from Lloydminster who have experienced homelessness for the first time.	Implemented by 2027 Increase of \$1M in the community for rent supplements	These can be administered through Lloydminster's two housing management bodies
Connect diversion and prevention programs to coordinated access process for tracking and community coordination	Aligns with Elements 1 and 2	On-going	n/a
Tenant education	Emerged as a priority from public engagement	Implemented by Q3 2024 \$15,000 per year	Canadian Centre for Housing Rights

Element 4: A Housing System

Aspiration

There are accessible, collaborative, and client-centric pathways for individuals to be connected to the right fit in terms of housing in the community.

What We Heard, and Existing Strengths and Assets

Lloydminster needs new investments in housing built specifically for individuals experiencing more complex homelessness. From the Point in Time Homeless Count, there are a mix of experiences of homelessness (transitional, episodic, and chronic) that require specific program types to match to these experiences.

Innovative Initiatives

There are four big actions being recommended for the City of Lloydminster to support the community's aspirations.

1. Advocate and get the community ready for investments for (in order of priority):
 - a. New rapid rehousing programs spaces – this is a specific program for individuals that have recently lost their housing or have a lower level of acuity and need only some support to get re-connected to housing. This can be in a distributed model (e.g., market rentals) and does not require purpose-built housing.
 - b. New supportive housing spaces – this is housing specifically designed for individuals that require ongoing and intensive support to remain stably housed.
 - c. Emergency housing

2. Make changes to the land use bylaw to allow for community services to be permitted use in all residential zones.

3. Provide municipal land for a purpose-built supportive housing program to kick-start new capital assets to support this plan.

4. The City should coordinate an annual Point in Time Homeless Count with community partners for 5 years as the community builds its coordinated system (see Element 2). The Point in Time Homeless Count appendix in this strategy has sample planning documents in it to support planning. Planning should begin a minimum of eight months prior to the planned Count and should align with federal standards. In time, coordinated access will replace the need for PiT Counts as homelessness data becomes consistently updated and available.

Element 5: A Supports System

Aspiration

Wrap-around supports – counselling, financial supports are ready and available.

What We Heard, and Existing Strengths and Assets

There are wrap-around supports that are ready and available to provide immediate support to individuals when they are connected to housing resources in the community. Based on the results of the Point in Time Homeless Count, there is a continued need for the community to identify additional investments in support for individuals to be more stable in their housing.

Innovative Initiatives

There are four recommendations for the City of Lloydminster to support the community's aspirations.

1. Work with the provincial governments on a built-for-Lloydminster identification process. For example, individuals that use the shelter as their mailing address (located in Saskatchewan) cannot typically access Alberta supports even if they are from and typically live in Alberta. The City should advocate to both provincial governments for changes to the Lloydminster Charter that mandates all Ministries to consider the unique circumstances of vulnerable individuals that may use services in another province than in which they typically live.
2. Advocate to both Provincial governments for a police and crisis response team-type program (e.g., a team of police and a professional such as a nurse or social worker). There should be funding provided so the professional (e.g., a nurse) can be registered and certified in both provinces so they can practice in both sides of Lloydminster and can refer to services in both Alberta and Saskatchewan.
3. Advocate to both Provincial governments for an integrated Housing and Health Supports Team. This team would not have its own caseload. Its role would be to provide support to all housing programs' clients to support their health and social needs (e.g., mental health, substance use, connections to community services, referrals to public services such as the health care system). This team's goal would be to provide and facilitate the services necessary to support each client's housing stability.
4. Develop a case conferencing process and introduce a Whatever It Takes fund. A "Whatever it Takes" fund is an emerging concept that draws together unrestricted

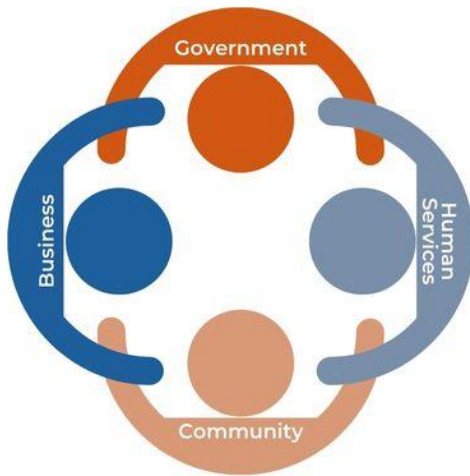
funds from private or other donors that can be used to support residents to remain housed in times of personal crisis. Determinations of the use of the fund are made by a coordinated group, such as a housing case conferencing group, to ensure funds are distributed appropriately.

Municipal and Community Leadership

Governance and Leadership

A Governance and Leadership working group is proposed to round out the three subcommittees of the Housing Leadership Table within the Social Policy Framework. Given Lloydminster's duality with the Provinces of Alberta and Saskatchewan, there is considerable work needed to align provincial mandates, directions, and commitment to work collaboratively.

Figure 35. Governance and Leadership Model



The Governance and Leadership working group requires representation and perspectives from government, business, human services organizations (i.e. service providers), and community members, including people with lived or living experience.

The purpose of this group is to support coordination and cooperation between systems, and to advocate for Lloydminster's unique jurisdictional challenges. The process of coordinating the Community Housing Conference on January 30, 2024 confirmed both provincial government's interest in addressing the community's unique opportunities – a great start for the ongoing work of a Governance and Leadership working group.

Municipal Priorities

In addition to Part B (Action Plan and Strategy) of the *Housing Needs Assessment and Strategy* – the following initiatives provide greater detail relative to municipal roles and responsibilities.

Maintain and support the Social Policy Framework (SPF) leadership model with backbone activities.

There are six key functions associated with the provision of backbone support to a collective impact approach to community development – guiding vision and strategy, supporting aligned activities, establishing shared measurement practices, building public will, advancing policy, and mobilization of funding. Within the context of housing and homelessness in Lloydminster, the City of Lloydminster is ideally positioned, and arguably best resourced, to support action on this priority area.

The City of Lloydminster has significant convening power to bring key players to the table, including businesses, developers, human service organizations, and government. Further, the skills, knowledge, and systems required to advance the housing agent are already

established within the City's administrative realm, including data and financial management, research, administrative support, and political acumen.

It is important to acknowledge that assumption of backbone supports is not synonymous with the assumption of overall control and responsibility – for that, the community still has to play its part.

Assume leadership roles on housing priority working group and subcommittees.

Housing and homelessness is a multi-faceted and complex social issue requiring active participation from multiple sectors, including government, private sector, and the community sectors. The Social Policy Framework (SPF) describes a **shared** level of responsibility as one where *the City is one of a few or many responsible stakeholders*. Coordination and facilitation may be among the most significant functions for the City of Lloydminster to perform as a mechanism to support **shared responsibility** for housing and homelessness in the community – in addition to the overall leadership assigned to the Social Policy Framework implementation.

An addendum to the SPF Leadership Model to include the Housing Priority Working Group may appear as follows:

One of the five conditions required for the Collective Impact approach to be successful is *mutually reinforcing activities*. Across the housing spectrum and within the *Housing Needs Assessment and Strategy* are three main areas of focus – housing options, housing supports, and governance/leadership.

The Housing Leadership Table will be primarily responsible to ensure local strategies are mutually reinforcing of one another while the housing options table will focus on developing a broad range of housing options, the housing supports group will focus on developing and maintaining a systems framework to end homelessness, and the government relations table will focus on housing policy alignment between the municipality, both provincial governments, and the federal government.

Prioritize facilitation and engagement, data management and research, and policy coordination as municipal actions to support housing priority working group in the immediate term.

The City of Lloydminster is to be commended for its commitment to housing and homelessness by commissioning the development of this *Housing Needs Assessment and Strategy* as a first logical step in determining current needs and coordinating a strategic direction for the community. There are many businesses and community groups working hard to improve the housing situation in the community and three roles are imminently important for the City of Lloydminster to support in the immediate term:

- < facilitation and ongoing engagement
- < data management and research, and
- < policy coordination.

Coordinated action on housing and homelessness needs committed leadership and energy from the City of Lloydminster to help maintain momentum. This requires that the municipality continue to “hold space” for interested groups and organizations to continue meeting and deepening strategic actions. According to the SPF, this may come in the form

of facilitation to “build capacity, knowledge, and depth of commitment among participants” (SPF, p.26).

An early step in the creation of a systems framework to end homelessness is the establishment of an agreed upon data management system and commitment to be evidence-based in setting priorities and supporting coordinated entry and access to programs and services. The City of Lloydminster is in an appropriate position to support this work as it is not competing in the direct service delivery system and can therefore effectively manage data and support community research.

Policy coordination is especially relevant to the Lloydminster context as housing is largely a provincial responsibility and alignment between Alberta and Saskatchewan policies are critical to successful implementation. The proposed Governance and Leadership working group should include policy-level administration from both provincial governments and the City of Lloydminster with a preliminary mandate to build relationships and understanding between members.

Engage in meaningful dialogue with neighbouring First Nations and other communities to support prevention and diversion efforts.

The City of Lloydminster is an active member of the *Heart of Treaty 6* – a group of individuals, community-based organizations, governments, and businesses from Onion Lake Cree Nation, Frog Lake First Nation, and Poundmaker Cree Nation. By working together, the group meets to discuss Reconciliation and how the Calls to Action can be addressed in North West Saskatchewan.

A priority for discussions at the *Heart of Treaty 6* table should be the significant overrepresentation of people experiencing homelessness in Lloydminster that identify with their Indigenous ancestry. According to *Reaching Home*⁶, Indigenous homelessness refers to “Indigenous Peoples who are in the state of having no home due to colonization, trauma and/or whose social, cultural, economic, and political conditions place them in poverty” (<https://www.infrastructure.gc.ca/homelessness-sans-abri/directives-eng.html>).

As Indigenous Peoples have the right to be actively involved in developing and determining health, housing and other economic and social programs affecting them, the *Heart of Treaty 6* is an appropriate and existing mechanism to initiate discussions about how to ensure new strategies to address homelessness in Lloydminster will include provisions to deliver culturally competent homelessness programming.

By endeavoring to be a designated *Reaching Home* community, Lloydminster can work collaboratively with members of the *Heart of Treaty 6* to access additional federal resources identified to address Indigenous Homelessness. A collaborative and strategic approach will generate maximum benefit for people experiencing homelessness in the community.

Policy Development

Policy development is an important mechanism to help guide future housing decisions and actions. Effective housing policies can set the direction for community groups and

⁶ Reaching Home is Canada’s community-based homelessness strategy funded by the Government of Canada

organizations to work together toward a shared vision. Four policy areas emerged through community engagement and are reinforced by best practices within Canadian housing policy.

Adopt a *Housing First* policy to help guide decision-making and future policy direction.

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

- ◁ Immediate access to permanent housing with no housing readiness requirements
- ◁ Consumer choice and self-determination
- ◁ Recovery orientation
- ◁ Individualized and client-driven supports
- ◁ Social and community integration

The decision to adopt a *Housing First* policy does not have to happen prior to priority action being taken, but simply reinforces the directions proposed in the *Lloydminster Housing Needs Assessment and Strategy* and provides policy direction to the SPF Housing Leadership Table.

Adopt Gender-Based Assessment (GBA+) or Intersectionality Based Assessment (IBPA) tools in planning, implementation, and evaluation of housing and homelessness related strategies and initiatives.

People do not experience housing and homelessness in the same way depending on their life experiences and attributes.

For example, an immigrant woman with three children will not follow the same housing journey as a young, single, Indigenous male. Programs and services must be designed for flexibility and adaptability to avoid silos.

Human experiences are not a result of singular social characteristics (such as class, gender, sexuality, race/ethnicity, immigration status, Indigeneity, geographical location, age, ability, and religion). Intersectionality-based policy analysis is interested in revealing how intersections between these social characteristics (referred to as social locations) organize unique experiences.

Gender Based Assessment (GBA+) and Intersectionality Based Assessment (IBPA) are analytical process tools that can be used to assess how different genders, cultural groups, and individuals may experience the impact of policy, programs, and initiatives. The Government of Canada has implemented GBA+ within the National Housing Strategy and thus supports projects that utilize this approach.

To broaden the use of GBA+ within Lloydminster's Housing Ecosystem:

- a. Provide training and education to all within the housing ecosystem within Lloydminster, including at the leadership and policy level. The Government of Canada provides a wide range of options to prepare organizations and municipalities for using GBA+ as part of housing.

- b. Utilize the principles of GBA+ as inputs into data gathering, analysis, program design, implementation, and program evaluation to ensure a gender and intersectional understanding of impacts and benefits.

Promote rental housing development as a permitted use within the Downtown Façade and Building Improvement Grant Program

Increasing rental housing options within existing downtown buildings (i.e. second story apartments, etc.) will increase downtown vibrancy and promote economic sustainability while taking advantage of existing buildings in the community. By amending the guidelines within a current grant program, the City can have an immediate influence on affordable rental housing options – especially for people working in the downtown core.

Further, the addition of permanent residents in the downtown neighbourhood may be considered a mutually reinforcing activity to the Community Safety Strategy. Residents provide natural surveillance by increasing visibility of the area and provides additional opportunities for people to observe spaces and activities around them.

Apply a housing diversity lens to the current Land-Use Bylaw (LUB) Review

While the *Housing Needs Assessment and Strategy* was being developed, the City of Lloydminster was simultaneously reviewing its Land Use Bylaw (LUB). Following are recommendations the City might consider while reviewing the Land Use Bylaw based on what was heard and learned during the development of the *Housing Needs Assessment and Strategy*.

Table 21. Recommendations for Land-Use Bylaw Review

Consideration	Details
Municipal Development Plan	Ensure all elements of the updated Land Use Bylaw closely align with the Municipal Development Plan, Social Policy Framework, Housing Needs Assessment and Strategy, and other strategic plans and initiatives.
Continue to Work with the Community	The community of Lloydminster has a strong interest in housing in their community. As the LUB is updated, it is recommended that the community continue to be provided with opportunities to participate, provide input and feedback, and be updated about the recommended changes to the LUB.
Permit secondary units on residential lands	This could include legal basement suites, laneway homes, carriage homes, and other creative and innovative secondary units.
Permit mixed use designation	Permit mixed use designation in all zones and areas of the community designated commercial or residential, and then restrict certain strategic areas (e.g., infrastructure constraints)

Parking	As Lloydminster builds innovative housing options (e.g., micro suites), parking requirements should align with the specific building use (e.g., micro suites have parking for alternative forms of transportation)
Zoning for housing options in the Housing Needs Assessment and Strategy	Ensure that there are properties with land use designations that will allow for housing options in the <i>Housing Needs Assessment and Strategy</i> to be readily and quickly constructed (e.g., different non-market housing options).
Density	As Lloydminster grows and diversifies its economy, consider allowing additional density in strategic areas to support different modes of transportation, and closer access to key community amenities (e.g., major parks, recreation facilities, arts and cultural sites, neighbourhood parks, schools).
Incentivize	Provide incentives (e.g., increased density, variances, parking relaxations) for developments that provide affordable housing options, use alternative energy forms, purpose built rentals, all ages and abilities housing, and/or other innovations.
City Owned Land	As Lloydminster grows, consider permitting all residential uses on City owned land to increase the investment readiness of lands in Lloydminster to receive funding from other orders of government for housing construction
Supporting Guidelines	Have supporting guidelines that establish minimum annual housing construction starts, minimum application processing timeframes, strategic growth areas, and other guidelines that will encourage and support new housing development
Supporting Processes	Ensure that as the Land Use Bylaw is updated, that other City departments are engaged to ensure that there is the supporting municipal infrastructure available to support new housing developments/redevelopments (e.g., roads, sidewalks, water, wastewater, parks, amenities, services), and that other municipal documents are updated.

Be Investment Ready

The Federal and Provincial funding ecosystem for affordable housing and homelessness initiatives across Canada is rapidly evolving to increase positive outcomes for Canadians experiencing homelessness or in core housing need. These rapid shifts require municipalities to be ready at a moment's notice to access funding and resources, as evidenced by the Federal Housing Accelerator Fund which was announced in March 2023 and began signing agreements 6 months later, in September 2023.

Lloydminster can become "investment ready" as a community which would enable it to quickly access funding from Provincial (Alberta and Saskatchewan) and Federal sources as new initiatives become available. Becoming "investment ready" is a proactive commitment by the municipality and community to begin reflecting the best practices and core principles outlined in Federal and Provincial strategies. This will place the community in the best position to access and implement new funding opportunities that emerge.

The community of Lloydminster can move towards an investment ready state by:

1. Enhancing the use of evidence-informed practices.
2. Enhancing community housing collaboratives through collective impact strategies.
3. Have an "in-place" approach to housing development, specifically on the left-side of the spectrum.

Enhancing the use of evidenced-informed practices.

The Governments of Canada, Alberta, and Saskatchewan all refer in their strategies to evidence-based approaches and principles. Importantly, this is a principle in the Lloydminster Social Policy Framework, indicating that Lloydminster values the use of data and accurate information to inform decision making. Enhancing this area related to housing will be an asset to increase the community readiness to access funding.

To enhance the use of evidence in housing decision-making:

- a. The City of Lloydminster should invest in a comprehensive evaluation of all housing related initiatives and actions originating from this strategy, including the continued collection of housing and homelessness data.
- b. The Housing Leadership Table should develop a data and evaluation collection committee with responsibility for the collection and ongoing analysis of housing related data from stakeholders.

The Federal and Provincial Governments of Alberta and Saskatchewan all recognize the importance of engaging in partnership with Indigenous populations based on principles of self-determination, reconciliation, respect, and cooperation. Distinction-based approaches acknowledge the rights, interests, priorities, and concerns of Indigenous peoples and engage in true equal partnerships where solutions are co-created, and cultural traditions are honored.

The *Heart of Treaty 6* is an example of distinction-based approaches to policy and strategy development that can be harmonized with housing by:

- a. Supporting the development of an indigenous-led housing collaborative to work in harmony with the housing leadership table.

- b. Build an awareness to and knowledge of distinction-based approaches within the Lloydminster housing ecosystem by investing in education and training opportunities.
- c. Invest in Indigenous and cross-cultural awareness training within all housing related services within Lloydminster.

Enhancing community housing collaboratives through collective impact strategies.

Consistent with Federal best practices as it relates to *Reaching Home* and other funding opportunities is a Single-Entity Contribution Agreement model. This type of model provides Federal funding to a single community entity, also known as a fiscal agent, who is responsible for the management, distribution, and reporting on all Federal funding.

Lloydminster’s Social Policy Framework provides a governance structure for the housing ecosystem to meet the requirements of this Federal framework through the Housing Leadership Table.

To continue building towards being investment ready:

- a. Formalize the Terms of Reference of the Housing Leadership Table by providing clear governance and voting policy for members, including how members are elected or chosen, and term length.
- b. Identify and nominate a single-entity or fiscal agent for future federal funding opportunities.

Have an “in-place” approach to housing development, specifically on the left-side of the spectrum.

Federal and provincial housing funding can arrive quickly with short deadlines for applications. Being investment ready means having an “in-place” approach to being prepared and having the appropriate:

- a. Land in-place
- b. Designs in-place
- c. Developers in-place
- d. Providers in-place

Land in-place – Land in-place refers having a continuous approach to maintaining “development ready” land that is either owned by the City, or held by another entity, that is available for development for housing across the spectrum, especially along the left-side.

Designs in-place – Housing on the left-side of the continuum requires appropriate design that meets the localized needs to ensure appropriate and safe housing options are available. Investing early in the design process can provide the City and other stakeholders with the necessary designs ready for investment and development.

Developers in-place – Lloydminster has a range of developers that are engaged and passionate about the City. Continuous engagement with developers can support having strong partnerships that can lead to rapid development when investment strikes.

Providers in-place – Lloydminster’s dual jurisdiction system creates unique opportunities, such as having multiple housing providers with a range of services and housing options. Bringing providers and stakeholders into the collective impact model described in the Social Policy Framework can result in the ideal single-entity funding model that is desired by Federal and Provincial governments. This early investment into the structure can help increase the investment readiness of Lloydminster.

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