

The background of the slide is a photograph of a building's steel framework under construction. The structure is composed of numerous dark steel beams and columns, creating a complex grid of lines. The scene is bathed in a warm, golden light, likely from a setting or rising sun, which creates a strong lens flare effect on the right side of the image. The sky is a pale, hazy yellow. A solid green horizontal band is overlaid across the middle of the image, containing the title text in white.

PRINCE ALBERT HOUSING NEEDS ASSESSMENT 2024

Highlights: 2024 Housing Needs Assessment

Where does the greatest housing need exist in Prince Albert?

- Core Housing Need: The 2021 census recorded 2,645 households spending more than 30% of their income on housing, with 1,365 households in core housing need.
- Affordable Housing Gap: The estimated gap is 1,470 units, with 81.4% of the demand being rental units and most needing to be priced below \$938/month.
- Rental Market Issues: Vacancy rates are misleading and many available rental units have serious quality issues. Older, substandard housing dominates the market, and instability arises from high rates of turnover as people leave poor quality housing or are evicted. Only 42% of all housing rented in Prince Albert is purpose-built and regulated as a rental property, leaving 3,395 households in secondary rental market housing.
- Homelessness Crisis: The 2024 Point-in-Time (PiT) count identified 230 individuals experiencing homelessness, with a large portion being unsheltered.
- Indigenous Housing Needs: 60% of the affordable housing gap is demanded by Indigenous households in core housing need (875 households) while more than half (58.6%) of Indigenous households could afford housing above median rents if suitable options were available.

How can Prince Albert set meaningful housing targets and measure progress to support the right kind of housing for all?

- Housing Targets (2025-2030)
 - Transitional/Supportive Housing: Increase by 20 units per year.
 - Affordable Housing: 60 new affordable housing units per year to address a projected need of 1,470 units plus 426 additional demand.
 - Independent Housing for 55+ Households: 25 new units per year to prevent the out-migration of seniors.
 - Entry-Level Market Housing: 55 new units per year to counteract the loss of 500 market-based households by 2036.

The City of Prince Albert can support housing needs by preparing annual housing progress reports tracking new units added across different affordability levels. It can also update the non-market housing inventory annually to ensure accurate data on transitional and affordable housing and improve zoning regulations to encourage mixed housing types and density.

How much housing, which size and at what price point does Prince Albert need to ensure that all current and future households can live in suitable, adequate and affordable housing?

- Total Units Needed: Prince Albert needs to address the current affordable housing gap of 1,470 units and plan for at least 1,097 more new housing units by 2036, including 426 affordable units and 671 market-rate units. More purpose-built rental units are required to stabilize the rental market and reduce reliance on unregulated secondary rental units. One- and two-bedroom units are in high demand (61.7% of households). A focus on the needs of young, early career households and age-friendly housing for seniors (single-level units, co-housing, senior apartments) is important for maintaining the vitality of Prince Albert into the future and developing a more balanced housing market.
- Price Points:
 - Rental Market: 2,039 households require rental units priced below \$938/month today and there is significant future demand for affordable, non-market units. There is also financial capacity among many current renters to pay above \$1,500/month (1,279 households) and \$2,250/month (1,099 households).
 - Home Ownership: Entry-level market homes need to be priced around \$240,000 to remain affordable for young families. To create more vitality in the housing market and improve the likelihood for working age households to stay in Prince Albert, more housing options priced between \$360,000 and \$440,000 would serve an existing market of 1,826 households.

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Land Acknowledgement

We recognize that Prince Albert is located on Treaty #6 Territory and is homeland of the Métis and Dakota Nations. We extend our respect to all Indigenous people for their valuable past and present contributions and recognize and respect the cultural diversity within the City of Prince Albert..

Purpose of this report

The City of Prince Albert leverages its financial capacity with federal funding programs. The Government of Canada has introduced a new requirement to complete and renew Housing Needs Assessments every three years before receiving funding through the Canada Community-Building Fund, permanent transit funding or federal infrastructure funding.

While this new requirement was the catalyst for this report, the City of Prince Albert has long recognized the importance of housing to quality of life and economic development in the community. This report builds upon past work to understand and respond to housing needs in Prince Albert, including the 2017 Housing Action Plan, Community Homelessness Plans, and updates to the Official Community Plan.

Executive Summary

Key Findings

Prince Albert faces significant housing challenges, including a 1,470-unit affordable housing gap, increasing homelessness, and a mismatch between housing supply and demand. The 2024 Point-in-Time (PiT) Count identified 230 homeless individuals, highlighting the growing need for transitional and supportive housing. Additionally, rental market instability persists due to aging, low-quality housing stock and high rates of turnover. The secondary rental market, which includes informal rental units such as basement suites and rented single-family homes, accounts for 139% more units (3,395) than the formal rental market (2,435) but remains largely unregulated, leading to concerns about housing quality, tenant security, and affordability. To meet projected demand, Prince Albert must set housing targets and participate by setting the stage to increase housing construction from 87 to 160 units per year.

Profile of Prince Albert's Households

Prince Albert's population grew by 5.1% from 2016 to 2021. With a median age of 35.1 years that is younger than the provincial and national averages, the city is projected to continue to grow to 2036. Prince Albert has a high percentage of one- and two-person households (61.7%), but most housing stock consists of larger units, forcing residents to spend more time and money than they may wish to on housing that does not meet their needs. Tenant incomes are 51.8% of homeowner incomes, creating need for affordable rental housing options. Indigenous households comprise 42.7% of the population, and 875 Indigenous households are in core housing need. Prince Albert has a high rate of transience and economic instability, particularly among young adults and low-income families. This instability is affecting the economy as the labour participation rate shrinks despite increases in the working age population.

Housing in Prince Albert

Prince Albert's housing stock is aging, with 61.3% of homes built before 1981. Rental housing availability is inadequate, with only 702 bachelor and one-bedroom units, despite rising demand. New housing construction persistently lagged behind the provincial average over the last 20 years, with only 13.5% of Prince Albert's housing stock built between 2001 and 2021, compared to 24.3% for Saskatchewan. This lack of new development compounds housing shortages in a growing community, particularly for renters and lower-income households. While homeownership costs have remained relatively stable since 2021 at \$240,000 in 2024, rental costs have increased significantly, rising 10.2% to a median rent of \$1,037. Many low-income households cannot afford market rates, and the informal secondary rental market is a key housing provider but lacks oversight, creating challenges in ensuring safe and stable housing for tenants. Despite high demand for smaller housing units, 33.4% of all homes have four or more bedrooms, leading to underutilization and inefficient housing stock distribution. This mismatch forces many single and two-person households into units too large for their needs, while others struggle to find appropriately sized housing.

Existing Need and Future Housing Demand in Prince Albert

Prince Albert must address its current affordable housing gap of 1,470 units and will need at least 1,097 additional new housing units by 2036, including 426 affordable units and 671 market-rate units. To address affordability, 60 new affordable housing units per year are required, alongside 20 new supportive housing units, 25 senior-friendly units, and 55 entry-level market homes annually. The City must prioritize increasing housing diversity, particularly for smaller households, young professionals, and seniors, while also addressing homelessness and rental instability. Employment and economic development trends directly impact housing demand, as job growth in key sectors such as healthcare and public administration will require workforce housing solutions. Additionally, lack of housing choice has led to out-migration of middle-income earners and homebuyers to surrounding areas. This trend is projected to continue unless the city's housing supply increases in number and diversity. The 55+ population is projected to grow significantly by 2036, yet there is a lack of age-friendly housing in Prince Albert. Many older adults are predicted to move out of the city due to limited independent living options, further straining the housing market. Expanding public-private partnerships and funding incentives will be critical for meeting the city's housing needs.

Creating the Housing Needs Assessment

Methodology

This Housing Needs Assessment was completed by Wallace Insights. Data and conclusions were drawn from a variety of quantitative and qualitative data sources. Knowledge sharing by local organizations in Prince Albert also played a significant role.

Sources of Data

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)
- [Labour Market Information Council](#) and [Canadian Industry Statistics](#)

Information internal to the City of Prince Albert (non-public facing, non-confidential data) accessed for this report included building and demolition permits. Data from the Saskatchewan Realtors Association was also accessed.

Completing this Housing Needs Assessment also involved combining data from a variety of recent studies and plan updates. These include:

- Prince Albert Official Community Plan (OCP) and Zoning Bylaw
- Prince Albert Community Action Plan on Homelessness and Housing (2007); Prince Albert’s Community Homelessness Plan (2019–2024); and Housing Plan Action Strategy (2017)
- Prince Albert Strategic Plan (2023–2025)
- Prince Albert Everyone Counts (2022) and Point-in-Time (PIT) Data (2024)

Engagement with Priority Groups

The 2022 and 2024 Point in Time counts provided crucial insight into the extent of housing instability among priority groups in Prince Albert. Demographic data and lived experience narratives gathered through these counts informed this Assessment.

Engagement with Local Organizations

A vital component of this assessment involved engaging key stakeholders to capture on-the-ground perspectives. Engagement activities included interviews, focus groups, and consultation meetings with:

- Non-profit housing providers and service providers
- Home builders
- Community well-being and safety representatives
- Bylaw enforcement representatives
- Policing representatives
- Fire services representatives
- Safer communities program representatives
- Metis Nation-Saskatchewan

Stakeholder engagement provided valuable insights into housing needs and service gaps. Feedback was used to:

- Identify pressing housing challenges, including affordability, availability, and accessibility.
- Highlight service gaps for vulnerable populations, such as individuals experiencing homelessness and those requiring supportive housing.
- Enhance the understanding of housing-related safety concerns and inform community well-being initiatives.

This engagement provided critical qualitative insights into Prince Albert’s housing challenges, reinforcing findings from policy reviews, strategy documents, and other qualitative research. By incorporating lived experiences, service provider expertise, and local economic realities, this engagement helped form a more comprehensive understanding of housing needs, justifying further investment in housing solutions and policy responses. Where gaps existed, or where updated information was needed beyond the sources identified above, community stakeholders were engaged directly for additional information in January 2025. This primarily included telephone outreach and email correspondence to housing and community service providers in the community.

In addition to gaining important perspectives from relevant community members about the housing context in Prince Albert, the inventory of non-market housing was wholly dependent on direct engagement with housing providers as described above.

Community Profile and Trends

Policy and Regulatory Context

Prince Albert has developed a comprehensive framework to address housing needs through various policies, strategies, and action plans. These initiatives are designed to increase affordable housing, enhance support services, and ensure sustainable growth. While these documents highlight an acknowledgement of housing need, and a focus on tools and methods within the City's purview to move the needle on, funding and capacity restraints highlight a disconnect between knowledge of need and ability to act and implement solutions.

Official Community Plan (OCP)

Prince Albert's Official Community Plan (OCP) includes several key policies and strategies to address housing needs. It emphasizes neighbourhood planning, considering housing options, sustainability, and efficient use of infrastructure. The land use goals focus on promoting a compact, adaptable urban form with a range of housing choices, encouraging infill developments, and master planning for key areas like Downtown, the riverfront, and neighbourhood nodes. OCP policies promote affordable non-market housing development and secondary residential suites. Examples include:

- Density bonuses for developments that meet specific criteria.
- Encouraging partnerships between public, non-profit, and private sector organizations.
- Promoting rental suites within single-unit dwellings as cost-effective housing options.
- Highlighting care homes, senior housing, and shelters for special attention.
- Allowing the conversion of underutilized commercial and institutional space.
- Considering development tax incentives and fee reductions.

Section Fifteen of the Implementation Strategies outlines how Finance coordinates capital planning between departments and Council to formulate consistent tax incentive policies for various types of development, including affordable housing, downtown, and the riverfront. It also facilitates the formation of consistent policies for the allocation and disbursement of funds for affordable housing, development levies, parks, and lands (15.5).

Policies within Section Fifteen that directly address housing need include:

- Encouraging consultation for supportive housing to help integrate it into communities.
- Actively participating in social housing projects through funding, tax exemptions, and partnerships.
- Encouraging a range of housing types to support a diverse social composition and affordability.
- Facilitating housing initiatives with other governments and organizations to create more affordable housing programs.
- Supporting student housing initiatives to prevent rental price increases.
- Encouraging an adequate supply of rental accommodation to promote affordability.
- Encouraging legal secondary suites to add lower-cost rental options within existing neighbourhoods.

It is important to note that while the OCP highlights the intentions of the City to tackle housing issues for its residents, limitations due to budgetary constraints have made implementation and movement on these policy points difficult. Due to these financial constraints, partnerships between the public, non-profit, and private sectors are essential for providing more meaningful housing options.

Community Profile and Trends

Policy and Regulatory Context

Zoning Bylaw

Prince Albert's Zoning Bylaw supports diverse housing needs through various residential zoning districts. Residential Zoning Districts encourage infill development by promoting compact housing forms and utilizing smaller lots to enhance housing supply in established neighbourhoods (6.1.4 Infill Lot).

The bylaw permits accessory dwelling units, such as secondary suites (6.1.9) or garage suites (6.1.10), on sites with one-unit dwellings, providing affordable and flexible housing options, particularly for renters, extended families, and multi-generational households.

The bylaw also allows for income opportunities through bed and breakfast (6.1.11) and childcare operations (6.1.13 and 6.1.14), offering economic benefits for homeowners while maintaining residential integrity. Additionally, the bylaw includes provisions for specialized housing needs, such as care homes and facilities to support vulnerable populations (6.1.12).

Three residential districts support housing needs, affordable housing, and housing variety in several ways:

R2 (Small Lots) allow one-unit, two-unit, and multi-unit dwellings, catering to various family sizes and income levels. It permits secondary suites, providing affordable housing options and rental income opportunities. Complementary uses like childcare homes and home-based businesses enhance community livability. Smaller lot sizes and flexible building regulations maximize land use and reduce development costs.

R3 (Medium Density) promotes diverse housing options, including two-unit dwellings, boarding houses, and multi-unit dwellings. It supports higher density development and includes secondary suites for additional affordable housing. Supportive uses such as day care homes and residential care facilities enhance community livability.

R4 (High Density) accommodates high-density development, including multi-unit high-rise dwellings and townhouses. It allows flexible development with no maximum density and includes complementary uses like home-based businesses and community gardens.

The R4 district's location near transportation and services enhances accessibility and supports affordable housing through a mix of housing types and secondary suites.

Despite these measures, the demand for affordable housing continues to outpace supply, necessitating additional funding and support.

Prince Albert Community Action Plan on Homelessness and Housing

The 2007 Community Action Plan focuses on increasing the supply of affordable and subsidized housing, particularly for youth and single parents. The plan sets a target to create 30 additional transitional housing units. It also aims to enhance support services by integrating housing supports into the existing social safety net, establishing linkages between emergency shelters and 20 support services. Additionally, the plan includes the development of a Housing Information System (HIFIS) to track housing supply and demand, and an increase in emergency shelter capacity, with specific targets to expand women's shelter space by 12 beds and stabilize the 18-bed Men's Shelter. The plan also emphasizes the need for collaboration among key stakeholders to enhance coordination of services.

Prince Albert's Community Homelessness Plan (2019–2024)

The Plan, known as "Reaching Home," focuses on placing individuals and families into stable housing as quickly as possible. It includes measures to prevent homelessness and divert individuals from shelters by providing alternative housing solutions. The plan also offers comprehensive support services, such as mental health services, addiction support, and employment assistance, to help individuals maintain their housing. Investment in the development and maintenance of affordable housing units is a key component, along with enhancing coordination among local agencies to streamline services and improve data collection for better decision-making. Unfortunately, funding to make meaningful movement on this plan has not been sufficient to fully implement.

Community Profile and Trends

Policy and Regulatory Context

Prince Albert's Community Homelessness Plan (2019–2024) (cont'd)

Currently, the plan is funded through federal contributions from the Reaching Home program and local agencies. The city's 2025 budget allocates \$398,545 to the Community Safety and Well-Being division, addressing homelessness and social issues. Although the Housing Reserve balance is currently at \$0 due to its use for housing authority subsidies, the 2025 budget proposes replenishing the reserve with 4% of the 2024 Municipal Residential Land Sales. Additionally, a housing needs assessment will be conducted to inform future reviews of the city's housing programs, with results provided to the Executive Committee for the 2026 budget year. Prince Albert also manages several housing programs, including the Affordable Housing Program, Vacant Residential Lot Program, and Derelict Property Demolition Incentive Program, to support affordable housing and community development.

Notwithstanding the plan to replenish some of the housing reserve, the current funding levels are insufficient to fully implement these initiatives, underscoring the need for additional financial support.

Prince Albert Strategic Plan (2023–2025)

The 2023–2025 Strategic Plan outlines the city's commitment to creating a wide range of property and housing options to accommodate new residents. One of the strategic priorities is to review the Homelessness Action Initiative report in detail and develop a strategy to implement the recommended solutions. This plan aims to ensure that Prince Albert remains an innovative, welcoming, and diverse community by enhancing the quality of life for residents and creating opportunities for community and business growth. Despite these ambitions, the city faces significant financial constraints that hinder the full realization of these goals.

Housing Plan Action Strategy (2017)

The 2017 Housing Plan Action Strategy aims to increase the supply and diversity of housing. It supports affordable housing by encouraging higher densities, modular homes, narrow lots, secondary suites, and innovative options like tiny houses. The strategy also focuses on expanding low-income and seniors' housing by utilizing city-owned lands and providing developer incentives. It sets density targets to ensure efficient land use and supports public services and incentivizes affordable housing in new developments.

Housing Plan Action Strategy (2017)

Community engagement has highlighted several key needs and preferences, including the demand for smaller units (under 400 sq. ft.), building up rather than out, and providing more public housing. Residents have expressed a preference for affordable housing to be located near essential services such as transit, shopping, schools, and places of worship. There is also strong interest in developing rental units if incentives are provided, emphasizing that affordable housing should be a priority for the city.

Prince Albert Everyone Counts (2022)

The 2022 Prince Albert Point-in-Time Count identified at least 120 individuals experiencing homelessness, with a notable increase in unsheltered individuals compared to the previous year. The data collected highlights the necessity for targeted resource allocation, policy development, and program creation to address rising homelessness, particularly among vulnerable populations.

Point-in-Time (PIT) Count (2024)

The 2024 PIT Count identified 230 homeless individuals in Prince Albert, with a significant number being unsheltered. The data highlights the critical need for targeted resource allocation and program creation to address rising homelessness, particularly among vulnerable populations.

Despite Prince Albert's comprehensive efforts to address housing needs, the demand for affordable housing and support services continues to exceed supply. The findings from community engagement and the 2024 PIT Count underscore the urgent need for additional funding to support the city's housing initiatives and address the gaps in the current strategy. Increased financial support is crucial to effectively implement these plans and ensure that all residents have access to safe and affordable housing.

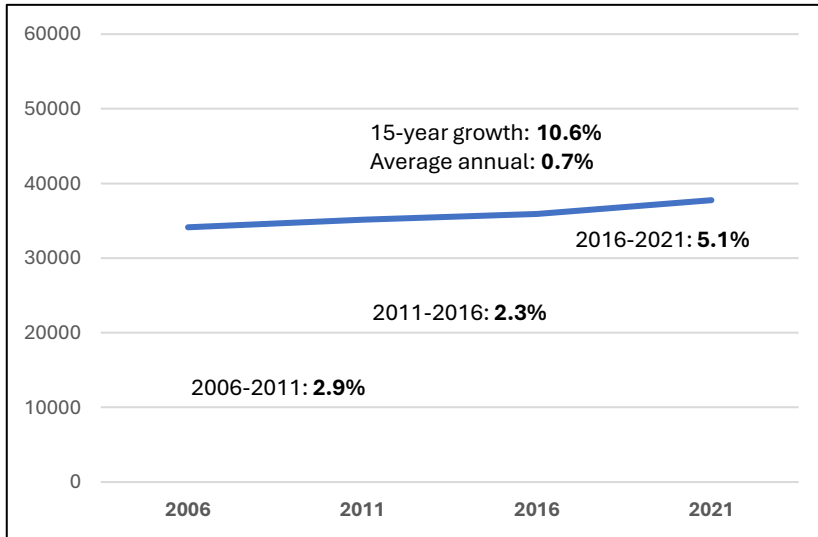
Community Profile and Trends

Population Profile

Total population

The last census (2021) counted 37,756 residents in the city of Prince Albert. The following shows population changes over the last 20 years.

Figure 1



Population growth

Between 2016 and 2021, Prince Albert experienced notable changes in its housing market, influenced by demographic shifts and economic factors. The population growth in Prince Albert, from 35,926 in 2016 to 37,756 in 2021, represents an increase of 1,830 people or 5.1%. This growth rate aligns closely with the national average of 5.2% but significantly outpaces Saskatchewan's overall growth rate of 3.1% during the same period. This suggests that the community is experiencing housing market pressures similar to national trends while surpassing the provincial average.

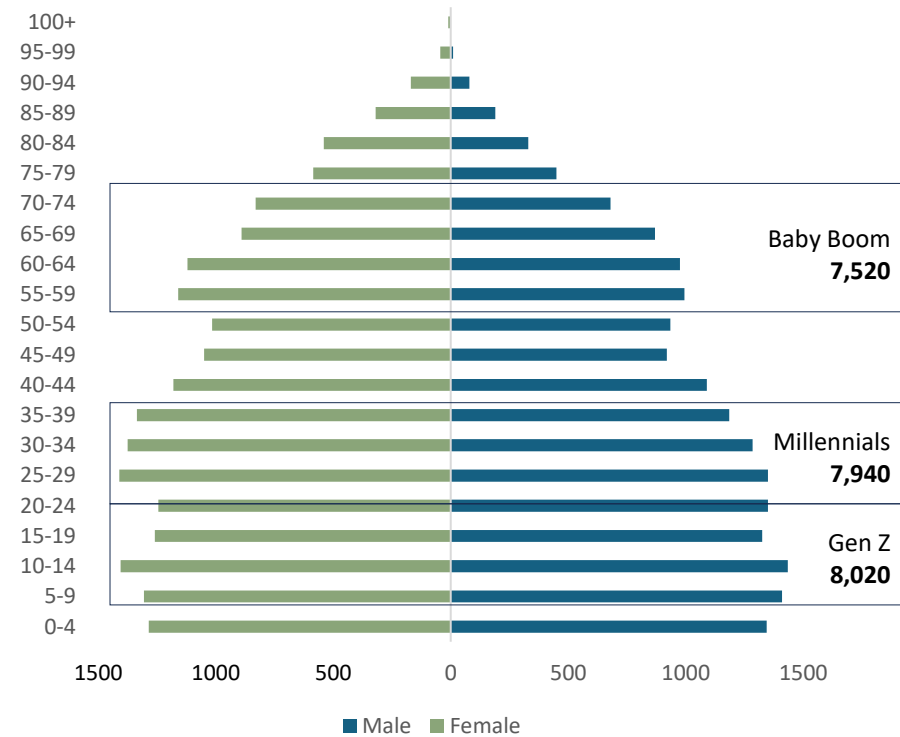
Demographic Information

Age and gender

The age and gender of Prince Albert residents are shown below. Three distinct generations are evident – the ‘Baby Boom’ (residents born between 1946 and 1965), ‘Millennials’ (1981 to 1996), and ‘Gen Z’ (1997 to 2012).

Figure 2

Age and Gender 2021



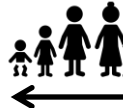
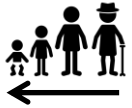
Community Profile and Trends

Population Profile

Age and gender (cont'd)

The stable population growth pattern in Prince Albert is expected to continue. The effect of a growing population can be seen by looking at changes in the median age (lowering) in Prince Albert over time.

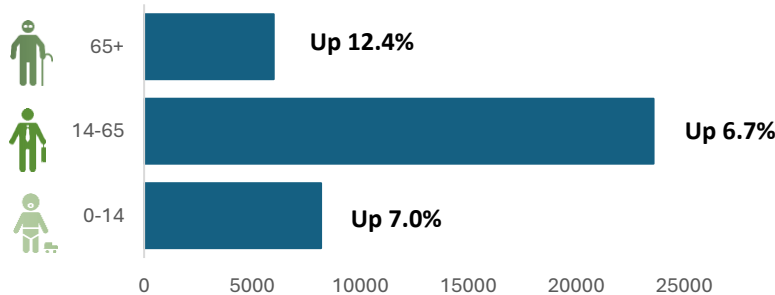
2006	2011	2016	2021
36.5	35.9	35.2	35.1



At 35.1 years of age, the median age for the community is significantly lower than Saskatchewan (38.8) and Canada (41.6).

Between 2016 and 2021, growth extended across all major age categories as shown in Figure 3 below.

Figure 3



With greater growth among those of pre-working (0-14) and post-working (65+) age, the dependency ratio has risen from 58.8 to 60.2. This ratio indicates the number of people relying on every 100 working age people (15-64) to pay income tax. While the implications of higher dependency ratios is felt more at provincial and national levels, infrastructure and service demands at the local level are also impacted. Lower ratios provide more economic flexibility to communities as the population has more employment income to spend.

Mobility

Mobility rates are determined through the Statistics Canada census by tracking how many households have moved within the last year and last five years. Some mobility is desirable as it demonstrates an active employment and housing market. Healthy benchmarks for mobility might be 10-15% of households identifying as movers within one year and 30-45% within five years. Rates lower than these suggest the economy and housing market might be sluggish while higher rates suggest an unstable market and high levels of transience. In Prince Albert, resident mobility is above the benchmarks, suggesting some housing market instability.

	Moved within one year	Moved in last five years
Prince Albert	22.2%	52.1%
Moose Jaw	15.8%	44.2%
Regina	17.3%	46.5%
Saskatoon	18.7%	49.6%

Not all movers are leaving Prince Albert. An analysis of households indicates that 52% of all movers (including those who moved within one and five years) stayed in the city. Engagement with local organizations identified evictions as a potential cause for high mobility. This, along with nonprofit service provider observations that many households report ‘moving away from poor quality housing’, suggests rental housing issues are a key driver of high mobility rates. High internal mobility has impacts on education attainment, employment, and other life success factors.

Migration to and from northern communities also plays a role in the level of mobility recorded in Prince Albert. Further insight into this pattern of movement may be found in a research study conducted by the University of Saskatchewan¹ despite being specific to the community of La Ronge.

¹ University of Saskatchewan Centre for the Study of Co-operatives. (2011). The social economy in La Ronge. University of Saskatchewan. <https://usaskstudies.coop/documents/social-economy-reports-and-newsletters/social-economy-in-la-ronge.pdf>

Community Profile and Trends

Population Profile

Immigration

The housing market is further impacted by migration patterns. With 1,915 migrants, including 870 interprovincial movers and 1,240 recent immigrants, the community has been experiencing a steady influx of newcomers who may require diverse housing options such as rental units and entry-level homes that meet their needs as they establish themselves.

Prince Albert experienced a significant rise in the level of immigration between 2016 and 2021.

	2016	2021	% change
Total number of immigrants	2,675	3,475	+29.9%
Immigrants as percentage of population	7.4%	9.2%	+1.8%
Number of recent immigrants (arrived within 5 years)	1,450	1,240	-14.5%
Number of interprovincial migrants (within last 5 years)	1,230	870	-29.3%

Notably, 3,475 people migrated or immigrated to Prince Albert between 2016 and 2021, yet the ability for Prince Albert to retain these newcomers is a weakness with losses of 14.5% among immigrants and 29.3% among interprovincial migrants.

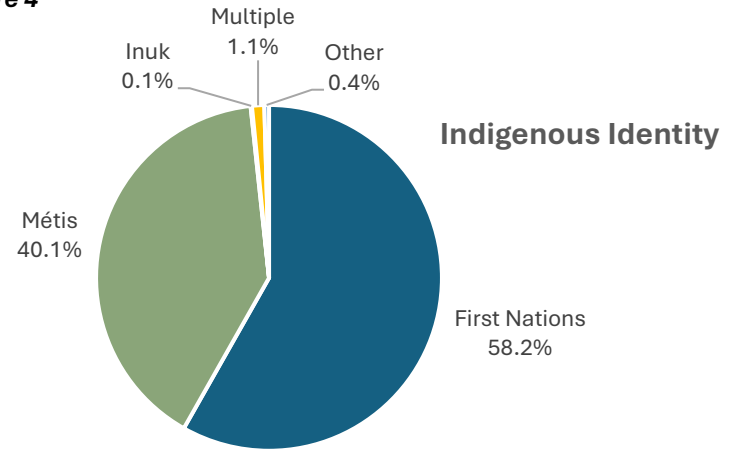
Recent immigrants comprise 3.3% of the Prince Albert population. This is below the rate for Saskatchewan, which is 3.8%.

Overall, population growth, age distribution, and migration trends indicate a need for a variety of housing types, including family homes, affordable housing, and rental properties, to accommodate a growing and dynamic community.

Indigenous identity

The reported Indigenous population in Prince Albert in 2021 was 16,120 people, comprising 42.7% of the total population. This is a gain of 1,290 people and 2.2% share of total population (up from 40.5% in 2016). The graph below highlights how this 7% of the population declared their Indigenous identity.

Figure 4



While people identifying as Indigenous rose between the two census periods, the growth rate (2.2%) is half that for the overall population (which grew at 5.1%).

Knowledge of an Indigenous language was reported by 1,370 people in the 2021 Census with 1,025 regularly speaking an Indigenous language at home. The predominant language groups were Cree (1,040) and Dene (305). Ten people reported as Michif speakers. Indigenous community members have identified the importance of resurrecting Indigenous language for Reconciliation.

Local organizations identified they believe the 2021 census figures are not accurate with respect to Indigenous community members and provide little detail about the population. Some communities complete their own surveys, however these can be resource-intensive.

Community Profile and Trends

Trends Impacting the Housing Market

Engagement with local organizations included discussions of many aspects of this Housing Needs Assessment. Themes relating trends to the Prince Albert housing market emerged from community conversations with housing providers, members of the building and real estate sector and education and social service providers.

Market Failures and Their Causes

Prince Albert's housing market is facing several structural failures, leading to affordability and availability crises. Key market failures include:

- **Limited Housing Supply:** Housing construction has lagged behind demand, with only 3% of housing stock built between 2016-2021, compared to 5.8% across Saskatchewan. This has been a persistent issue over the last 20 years, with only 13.5% of Prince Albert's housing stock built since 2001 while 24.3% was constructed across Saskatchewan. Household affordability challenges and uncertain demand have thwarted builders' efforts to speculate on viable construction projects. Instead, builders focus on custom, high-end housing or serving nonprofit funded affordable housing projects. Builders are also challenged to compete with the resource-industry that offers wages to attract workers from across Canada to large-scale projects.
- **Mismatch Between Housing Stock and Need:** While 61.7% of households are one- or two-person, over 33.4% of homes have four or more bedrooms. This results in underutilized homes and a shortage of smaller, more affordable units.
- **Rental Market Instability:** Frequent tenant movement indicates a lack of stable, affordable housing. High internal mobility rates (22.2% within one year, 52.1% within five years) suggest that many renters relocate due to poor housing conditions or financial strain. Local bylaw enforcement activities are numerous and a significant number of demolitions have occurred based on poor housing quality.
- **Secondary Rental Market Dependence:** The unregulated secondary rental market (3,395 units) accounts for 58% of all rentals and is 139% of the primary rental market (2,435 units). While it provides crucial housing options, it also leads to tenant insecurity, inconsistent maintenance, and quality issues.

Planning and Policy Challenges

Several regulatory and economic factors exacerbate housing market challenges:

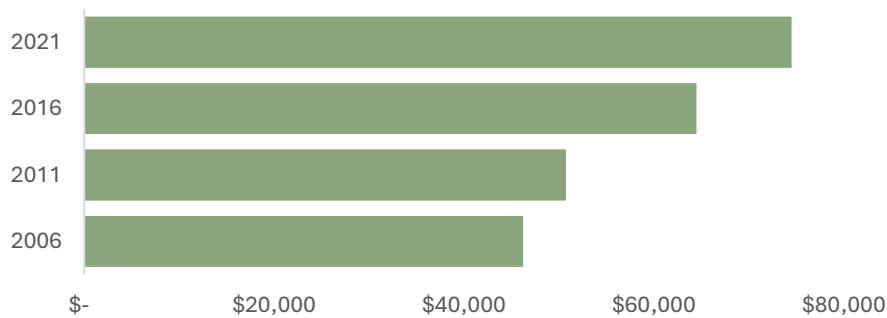
- **Limited Infill and Mixed-Use Development:** Opportunities exist for infill, particularly narrow lot development near schools and mixed-use commercial-residential projects. However, citizen attitudes (NIMBY – Not In My BackYard), zoning restrictions and parking requirements create barriers to these solutions.
- **Lack of Affordable Housing Incentives:** Developers prioritize market certainty (currently in custom, high-end homes) due to the absence of significant tax abatements or direct grants for entry-level and affordable housing projects.
- **Aging Housing Stock and Low Reinvestment:** 61.3% of homes were built before 1981, and many are in flood-prone areas. Property owners are challenged to maintain and reinvest in properties due to suppressed rental rates driven by affordability issues. Other investors show limited interest in maintaining or upgrading existing housing due to high rates of turnover and market uncertainty, contributing to declining living conditions.
- **Non-Local Property Ownership:** A significant portion of rental housing is owned by non-local investors, leading to poor property management, rent inflation, and limited tenant protections.
- **Economic Development:** Prince Albert has a very low rate of entrepreneurship (9.6% compared to 16.2% for Saskatchewan and 14.1% across Canada). Diversity across employment domains is also polarized in public sector and service industries rather than forming a continuum of options. The labour participation rate is falling despite employment and population growth.
- **Fragmented Governance:** There has been a centralization of government services in larger cities. Resolving the complex issues underneath this housing needs assessment requires engagement of all levels of government and all facets of the community.

Household Profiles and Economic Characteristics

Household Incomes

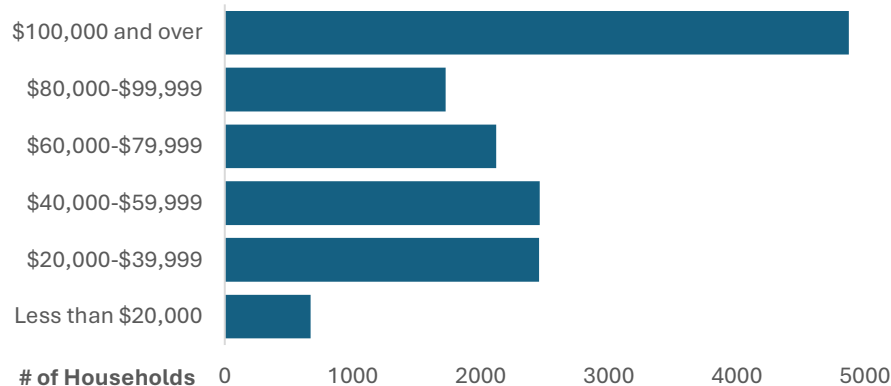
Median household incomes in Prince Albert have been climbing steadily over the last twenty years, nearly doubling from \$6,212 in 2006 to \$74,500 in 2021. Median incomes, measuring the centre point for all income categories (shown below), rose 15.5% between 2016 and 2021. Average incomes also rose by 9.1% from \$83,990 to \$91,600.

Figure 5 Median Income Change



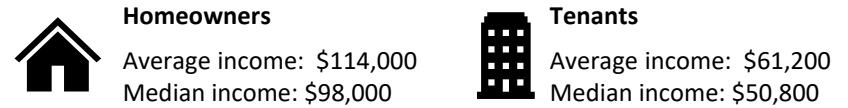
The significant improvement in incomes has seen an increase of 3.6% in the number of households earning >\$100,000 and a 6.3% reduction in households earning below \$60,000 (an income threshold for most affordable housing programs in Saskatchewan).

Figure 6 Household income in 2021



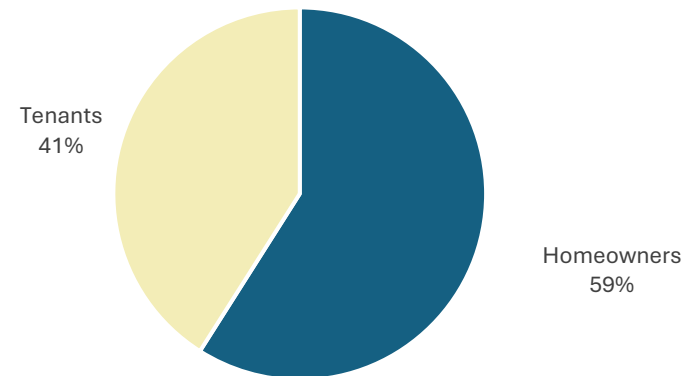
Measures of ‘median’ and ‘average’ hide the circumstances of individual households and not all have benefited from rising incomes. The 2021 census measured differences in incomes between tenant and homeowner households. These differences are significant. Median tenant incomes are 51.8% of homeowner incomes.

Figure 7



The split between owner and tenant households aligns with a young, growing population and is similar to what is found in larger urban centres. This tenant-owner split is more equal than the provincial average (26.4% tenant; 70.7% owner). High tenancy, however, can contribute to transience if the community does not have good housing options supporting households to invest in the community longer-term. The disparity between owner and tenant incomes suggests that rental housing prices must remain lower to accommodate tenant needs and entry-level homeownership opportunities must also be available.

Figure 8



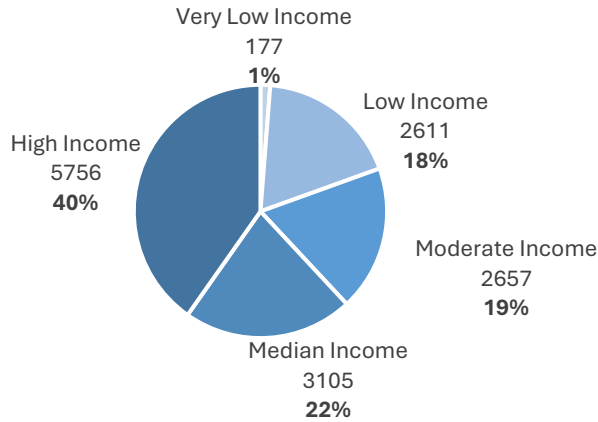
The recent census counted 14,308 households in Prince Albert. Overall, there were 461 more households in 2021 than 2016. Two-thirds of this growth came from renters (+305).

Household Profiles and Economic Characteristics

Household Incomes

Approximately 22% of household in Prince Albert earn incomes near the median income of \$75,500. Figure 9 illustrates the profile of household income within the community based on the median so that incomes can be analyzed for affordability against shelter costs specific to Prince Albert and comparatively across Saskatchewan and Canada. While the median income for Canada is higher (\$84,000), the household income profile is similar.



Figure 9 Household Incomes a Percentage of Area Median Household Income (AMHI)



The census provides an opportunity to compare incomes to the Area Median Household Income (AMHI). An AMHI provides a measure of household incomes in a format comparable across communities. AMHI is used to understand the economic health and income inequality within a community. It is also used to determine housing affordability.

Income Category	Annual HH Income	Affordable Shelter Cost
Area Median Household Income	\$75,000	\$1,875
Very Low Income (20% or under of AMHI)	<= \$15,000	< \$375
Low Income (21% to 50% of AMHI)	\$15,000 - \$37,500	< \$938
Moderate Income (51% to 80% of AMHI)	\$37,500 - \$60,000	< \$1,500
Median Income (81% to 120% of AMHI)	\$60,000 - \$90,000	< \$2,250
High Income (121% and more of AMHI)	>= \$90,001	> \$2,250

Based on median incomes alone, it would appear that Prince Albert residents have the financial capacity to pay more for housing than current median rents and ownership costs (shown below). The income profile in Figure 9 demonstrates that 38.8% of households have much lower financial capacity, creating affordability pressures that keep housing costs suppressed in the marketplace.

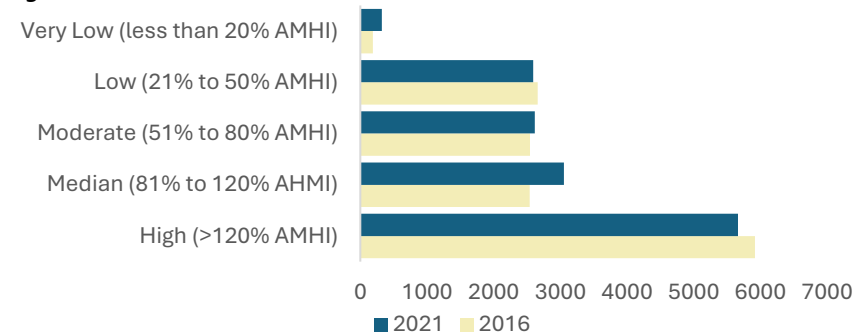
	Homeowners		Tenants
	Median affordability: \$2,450		Median affordability: \$1,270
	Median shelter costs: \$1,130		Median rents: \$950

Within the household income profile shown in Figure 9, there are differences between tenants and owners. While 9% of owners (767 households) have Low or Very Low incomes, the incidence rate for renters is 35% meaning rents above \$938 are unaffordable for 2,039 households.

The number of tenant households in Prince Albert has grown from 5,530 in 2016 to 5,835 in 2021, generating demand for 305 additional purpose-built rental housing units during that period. The incomes of these new households are generally improving with 2,038 having financial capacity for rents above \$1,500/month and the proportion with incomes below \$60,000 down to 59.2% from 66.4% in 2016.

Among owner households, there has been some erosion of affordability, however. Fewer households (5%) now qualify as High income and there is new demand for a greater variety of housing to meet affordability needs and changes in life stage as shown in Figure 3 (page 10).

Figure 10



Household Profiles and Economic Characteristics

Household Characteristics

Household housing affordability

With an increase in Very Low income households of 135 and decrease of 252 in High income household, a high percentage of households require ‘non-market’ housing solutions. The household income maximums for affordable housing programs in Saskatchewan is shown below.

	No Disability	With Disability	Single Senior	Senior Couple
One Bedroom income limit	\$43,500	\$50,000	\$50,000	\$62,700
Monthly rent @ 30%	\$1,087.50	\$1,250.00	\$1,250.00	\$1,567.50
Two Bedroom income limit	\$54,500	\$62,700		
Monthly rent @ 30%	\$1,362.50	\$1,567.50		
Three Bedroom income limit	\$63,500	\$73,000		
Monthly rent @ 30%	\$1,587.50	\$1,825.00		
Four Bedroom+ income limit	\$83,500	\$96,000		
Monthly rent @ 30%	\$2,087.50	\$2,400.00		

These changes to the household income profile result in affordability pressures for a growing number of residents and, as a result, the median monthly costs for housing have stagnated. While total inflation in Canada between 2016 and 2021 was 18%, median rents rose 3.5% and ownership costs rose 9.1% over the five-year period.

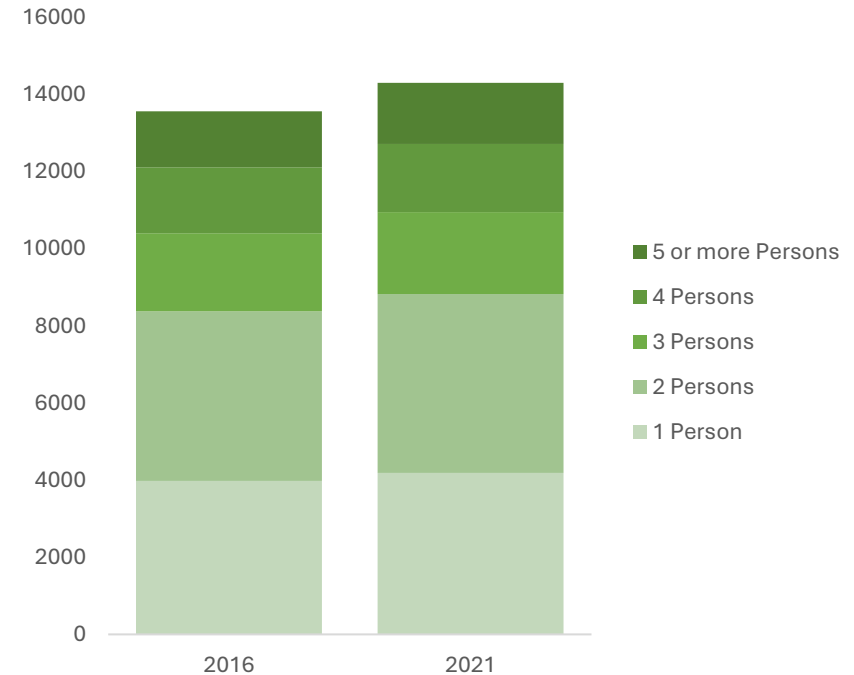
	2016		2021	
	owned	rented	owned	rented
Median monthly cost	\$1,036	\$918	\$1,130	\$950
Average monthly cost	\$1,159	\$948	\$1,257	\$1,010

Since 2021, rents have started to rise, adding to affordability pressures. The median rent recorded by CMHC in their October 2024 Rental Market Survey was \$1,037, a rise of 10.2%. Meanwhile, according to the Saskatchewan REALTORS Association, median prices for owned home fell from \$240,000 in 2021 to \$229,900 in 2023, rising again back to \$240,000 in 2024. Rises in interest rates mean the monthly cost for the median owned home is now \$1,267.

Household composition

The composition of households in Prince Albert, and how these have changed since 2016, are shown in the graph below. The predominance of one and two person households is also clear, comprising 69.3% of all households in 2021. The most significant growth has occurred among one and two-person households, accounting for 61.7% of all new households (adding 170 and 140 respectively). There has also been significant growth among large households with 95 added among those having five or more people.

Figure 11 Households by Type



A modest increase in three person households of 45 occurred between 2016 and 2021 while the number of four person households remained unchanged.

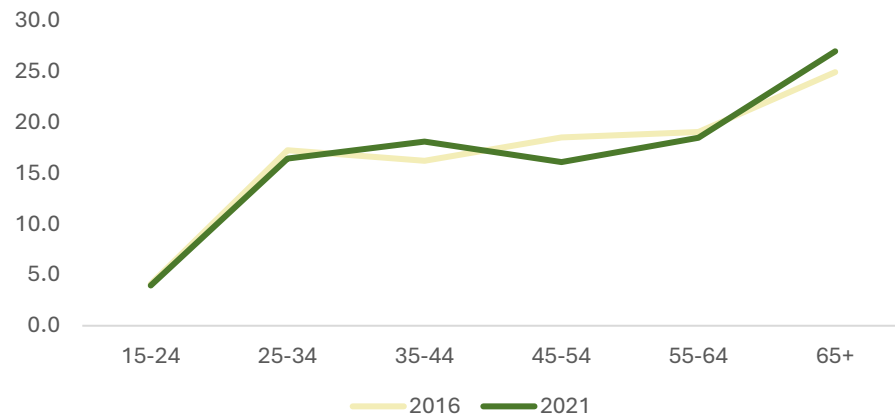
Household Profiles and Economic Characteristics

The Future of Household Formation

Age of household maintainer

Primary household maintainers are those people within the household contributing the greatest share towards costs for housing, property taxes, utility bills or other housing-related expenses. Figure 12 below highlights shifts in the age of primary maintainers between 2016 and 2021. Notable changes include increases among maintainers aged 65+ which rose to 27% of all households. While this is consistent with rates for Saskatchewan and Canada, it reflects a lack of housing options for aging adults.

Figure 12 Age of Household Maintainer



Also notable are decreases (3%) among late-career maintainers. A review of broader provincial demographics and conversations with local homebuilders confirm that this age group, generally having more financial means, are choosing to live outside Prince Albert in acreage and resort community settings. To stabilize the housing market and maintain community economic vitality, keeping this age group within the city is important.

With older adults remaining in their homes longer, less of the housing stock is turned over to younger households. Prince Albert also has issues encouraging young people to stay in the community in the early stages of household formation. There has been a loss of 0.9% among maintainers younger than 35 despite growth of 7.4% for those aged 15 to 34.

Suppression of household formation

The profile for household formation is similar across Saskatchewan. Residents under age 35 are more likely to maintain their own household in Prince Albert (20.4% of all maintainers) than elsewhere in Saskatchewan (19.2%) or Canada (16.7%). Delays in household formation are showing small increases – a 0.1% reduction in Prince Albert and 0.3% shift across the province – but do not generally point to suppression of household formation.

Prince Albert’s Households in Context

The increase of 461 households from 2016 to 2021 (from 13,847 to 14,308) has been coupled with overall population growth (from 35,926 to 37,756), causing Prince Albert’s average household size to remain at 2.5 people (consistent with the provincial average)

Prince Albert has both a higher percentage of one person households (29.3%) than the provincial average (28.9%), and higher percentage of large households with 5+ people (11.1% vs. 9.5% for Saskatchewan).

One parent families (30.4%) is above the national (29.3%) and provincial (28.9%) averages. The number of one parent families has risen by 335 households in Prince Albert from 2,610 (2016) to 2,945 (2021). Of these families, 2,315 are led by a female (up 205 households) and 630 by a male (up 130 households).

Compared to Saskatchewan as a whole, Prince Albert has a higher proportion of households requiring below-market housing prices with 38.8% having incomes below 80% of the median income versus 38.3% for the province. Based on the 2021 census, affordable rents must be below \$938 in Prince Albert (up from \$838 in 2016) whereas affordable rents across Saskatchewan could be as high as \$1,050 (up from \$963 in 2016).

The depth of affordability required to serve Low and Very Low income renters is significant in Prince Albert. However the incidence of need is below that for the province and is decreasing.

	2016	2021
Prince Albert	38.3%	34.9%
Saskatchewan	40.4%	36.3%

Household Profiles and Economic Characteristics

Employment

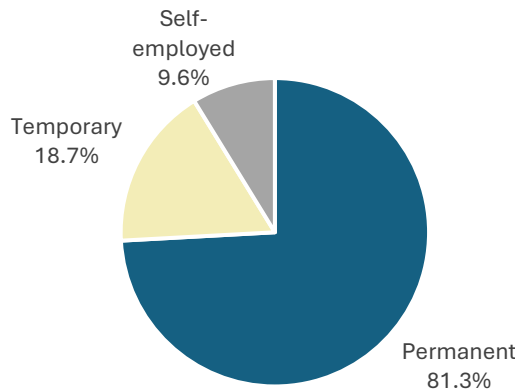
Unemployment and participation rates

Prince Albert's labour force included 17,205 people in 2021, a decline from 2016 when there were 17,670 people in the labour force. In 2021, the unemployment rate had risen 12.5% (to 11.5% from a rate of 10.2% in 2016) which lagged the provincial economy (8.4% unemployment). With a growing working age population (highlighted in Figure 3 on page 10), this loss in the size of the labour force is explained by a drop in labour participation. Prince Albert's labour participate rate of 61.5 was below the 2016 rate of 64.8 and the provincial average in 2021 (65.4). This means working age people abandoned looking for work. This is often a signal that barriers (such as skills or housing stability) are an issue in the community.

Employment characteristics

With a lower labour participation rate, the overall number of workers dropped 3.6% from 17,195 (2016) to 16,580. The number of permanent positions in 2021 was 12,295 (81.3%), a 46.7% increase over 2016. This incidence rate for permanent positions is significantly higher than for Saskatchewan (66.5%) and Canada (69.6%). Self-employed workers comprised 9.6% of all jobs (1,455). While this is a lower proportion than Saskatchewan (16.2%) and Canada (14.1%), it is a 17.3% increase over 2016. Temporary positions (2,835) comprised 18.7% of all jobs, with 74.3% of these of a casual, seasonal or short-term (less than one year) nature. These incidence rates of temporary work are higher than Saskatchewan (15.3%) and Canada (where 13.8% of jobs are temporary).

Figure 13



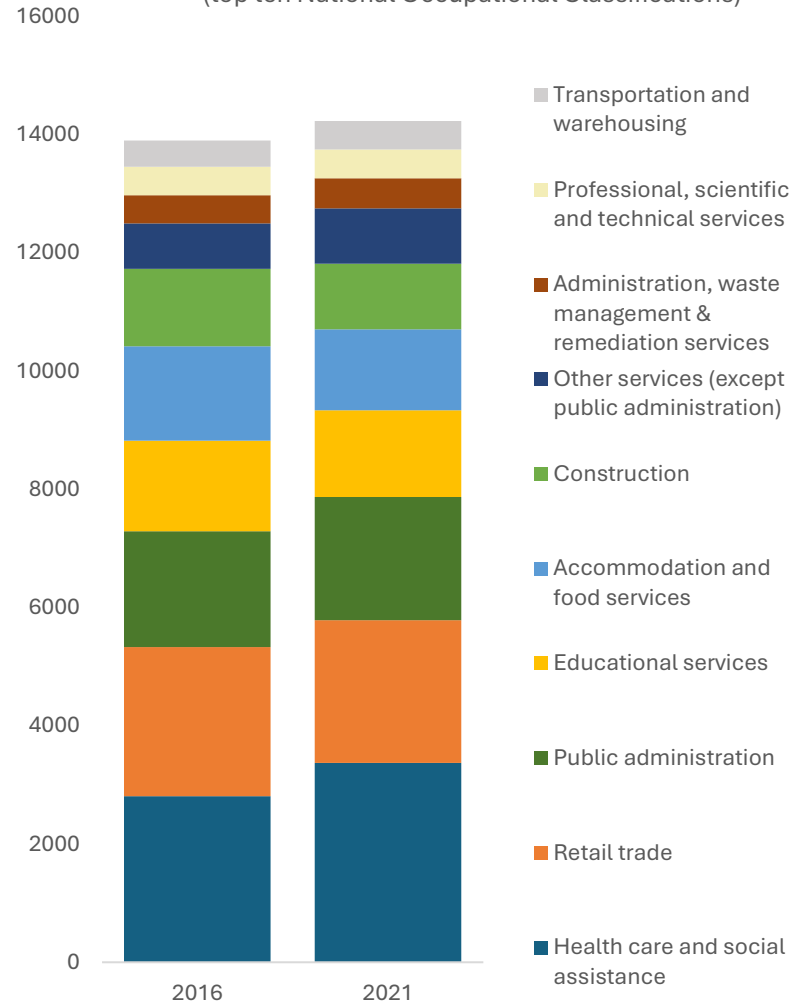
Employment by industry classifications

While the size of the labour force shrank, there was growth and shifts in employment industries in Prince Albert as shown in Figure 14 below.

Figure 14

Employment Industries

(top ten National Occupational Classifications)



Household Profiles and Economic Characteristics

Employment

Employment by industry classifications

Changes within the top ten employment industries created a net increase of 115 jobs. The job profile for Prince Albert reveals a polarized labour market with 6,920 stable, well-paid permanent positions available in health, government (e.g. corrections), and education. Outside these agencies, the labour market is dominated by more precarious and lower paid positions such as retail, hospitality and transportation (accounting for 4,265 jobs).

	2016	2021	Job gains / losses	% change
Total	17,090	17,205	+115	+0.7%
Health care and social assistance	2,810	3,370	+560	+19.9%
Retail trade	2,520	2,415	-105	-4.2%
Public administration	1,960	2,085	+125	+6.4%
Educational services	1,535	1,465	-70	-4.6%
Accommodation and food services	1,595	1,370	-225	-14.1%
Construction	1,310	1,110	-200	-15.3%
Other services (except public administration)	770	940	+170	+22.1%
Administrative and support, waste management and remediation services	475	505	+30	+6.3%
Professional, scientific and technical services	480	490	+10	+2.1%
Transportation and warehousing	445	480	+35	+7.9%

Conversations with local organizations confirmed that there is not a complete spectrum of employment options in Prince Albert. The polarized nature of employment and incomes erodes the housing market by creating distinct demands at the ends of the housing continuum and very little to support stages in between.

Commuting

An increasing proportion of Prince Albert workers are commuting outside the community for their employment. Coupled with a trend for moving to acreage and resort locations, workers who regularly travel outside the community are at risk of moving away permanently. Based on the census statistics shown below, there is a potential to lose 1,685 households, particularly among those aged 35-54.

	2016	2021	% change
Within census subdivision	11,315	9,945	-12.1%
To different census subdivision	860	1,035	+20.4%
To different census division	705	765	+8.5%
To another province/territory	125	205	+64.0%

Labour Conditions Impacting the Housing Market

Construction has commenced on a new multi-story acute care tower at Victoria Hospital, aiming to increase inpatient capacity by approximately 40%, from 173 to 242 beds, with potential for an additional 40 beds. The project is anticipated to generate numerous construction-related jobs and, upon completion, will require additional healthcare staff, including nurses, physicians, and support personnel.

Job postings in Prince Albert are significantly higher across the community’s leading employment sectors, growing the labour market further since the 2021 census. At the time this report was produced, details on listings by sector was unavailable from the Canadian Job Trends Dashboard maintained by the Labour Market Information Council and will therefore be provided as an appendix when available.

Overall, the mix of industries, the significant share of temporary employment, and commuting patterns suggest a need for diverse housing options. These include affordable rentals for temporary workers, stable family housing for permanent employees, and accessible housing near key employment centres and transit routes. With the expansion of Victoria Hospital, the housing needs in Prince Albert will need to shift to accommodate the influx of healthcare professionals and support staff.

Priority Groups

Households in Core Housing Need

The 2021 census recorded 2,645 households that were paying more than 30% of their income for housing, putting them at risk of having ‘Core Housing Need’. A household is considered to be in core housing need if it meets two criteria:

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

The total number of households recorded as having core housing need in 2021 was 1,365. The incidence of core housing need among tenant households was 8% and 1.7% among homeowners. Figure 15 shows all households facing aspects of core housing need, separating tenants and owners.

Affordability

Housing is considered to be affordable when it costs less than 30% of before-tax household income. A total of 2,275 households (15.9%) were spending more than 30% of their income on housing in 2021. These recorded numbers are low compared to the incidence rate for Saskatchewan (17.2%) and Canada (20.9%). Local organizations confirmed that census figures often under-report population and statistics.

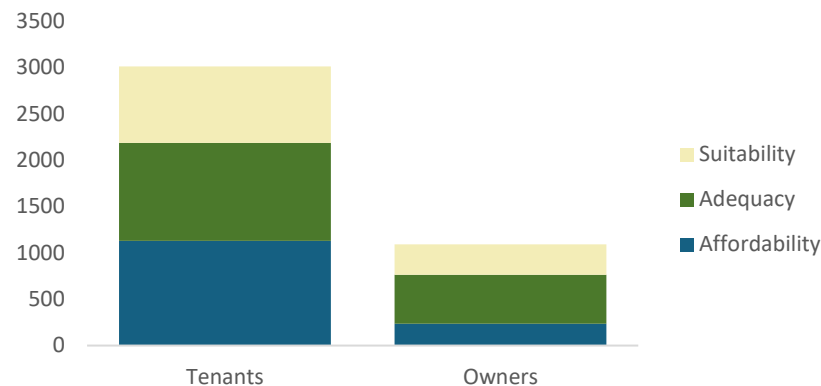
Suitability

Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. A total of 1150 households (8.2%) were in unsuitable housing in 2021.

Adequacy

Housing is considered to be adequate when it is not in need of major repairs. A total of 1,055 households (7.5%) were in inadequate accommodation in 2021.

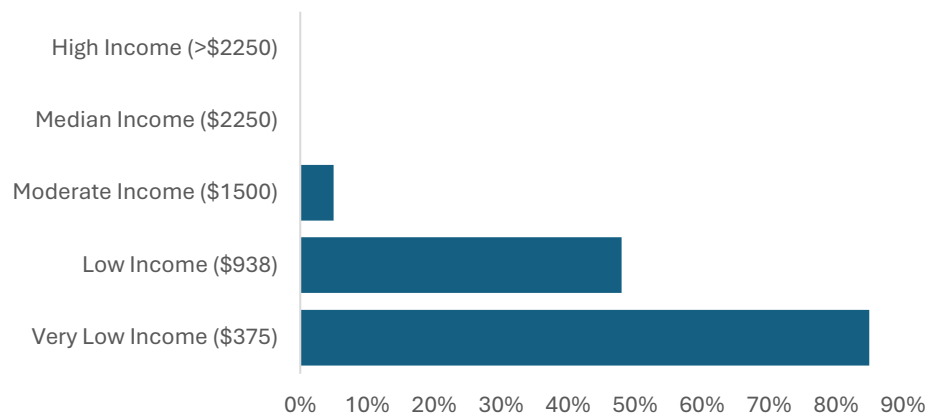
Figure 15



Housing Assessment Resource Tool (HART)

The University of British Columbia produced an online census-based tool to help communities measure core housing need and affordable shelter costs by income category, household size and priority populations. The following series of figures are drawn from the HART tool to provide deeper insights into the issue of core housing need in Prince Albert based on the 2021 census.

Figure 16 Households in Core Housing Need by Income Category - 2021



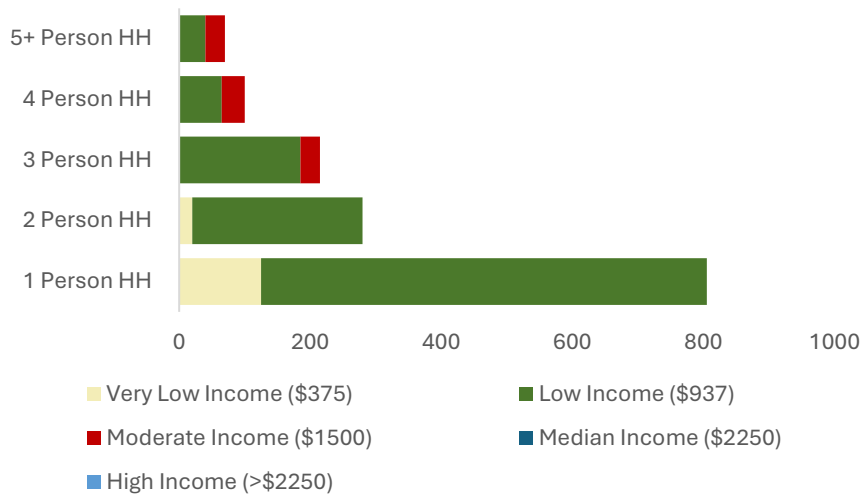
Priority Groups

Housing Assessment Resource Tool (HART)

The HART tool pulls information on core housing need from the census to calculate an affordable housing gap for cities in Canada. In 2021, the gap in affordable housing was determined to be 1,470 units.

A significant portion of this gap (805 units) is demanded by one-person households (accounting for 54.8% of the gap). Another 19% is demanded by two-person households, and the balance by three (14.6%), four-person (6.8%), and five+ person households (4.8%). Figure 17 shows the composition of demand by household size and income in 2021.

Figure 17 Core Housing Need Characteristics



From Figure 17 it is interesting to note that demand across larger households (3+ persons) includes residents with Moderate incomes. This suggests the available supply of housing is insufficient and/or the quality and suitability are poor. For one and two-person households, core housing need is first and foremost an issue of financial capacity. This means that at least 1,085 households would benefit from the immediate addition of more non-market, affordable housing. An inventory of what is currently available is provided on page 24.

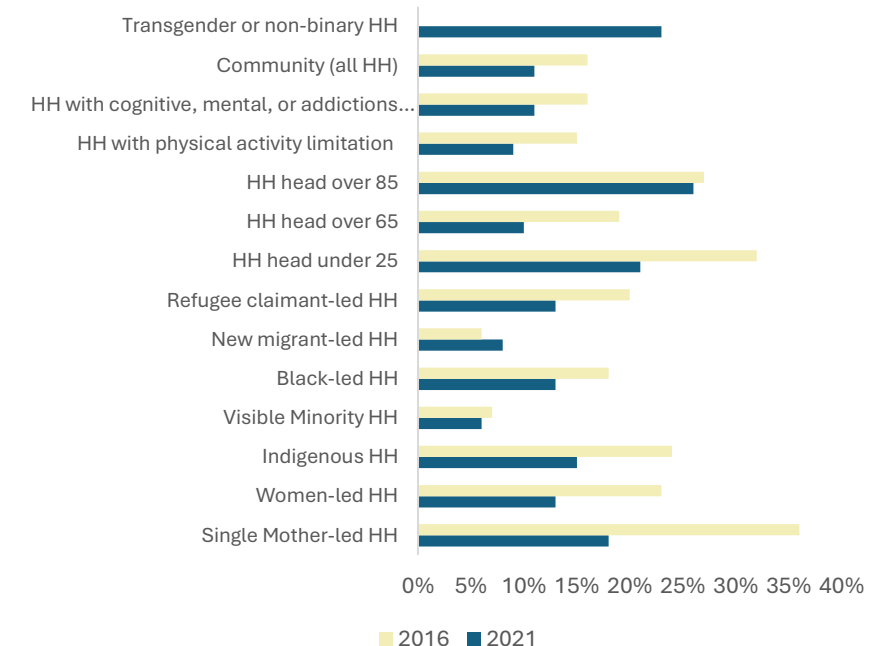
Equity-Seeking Populations

The community is aware that the 2021 census under-reports housing issues in Prince Albert, particularly for equity-seeking populations. Based on Saskatchewan Health records, the size of the gap is estimated to be as high as 8,000 people. Some of the gap may be attributable to seasonal population shifts to Northern communities and to high rates of mobility across the entire population.

Housing Assessment Resource Tool (HART)

Drawing information from HART noticeable reductions in core housing need across equity-seeking populations are evident between 2016 and 2021 in Figure 18. Local organizations have suggested reductions are the result of people moving to other centres rather than an improvement in circumstances within Prince Albert. This is supported by observations (e.g. Point-in-Time counts) in other centres. It is also notable that there is an increase in the incidence of core housing need among new migrants.

Figure 18 Equity-Seeking Populations



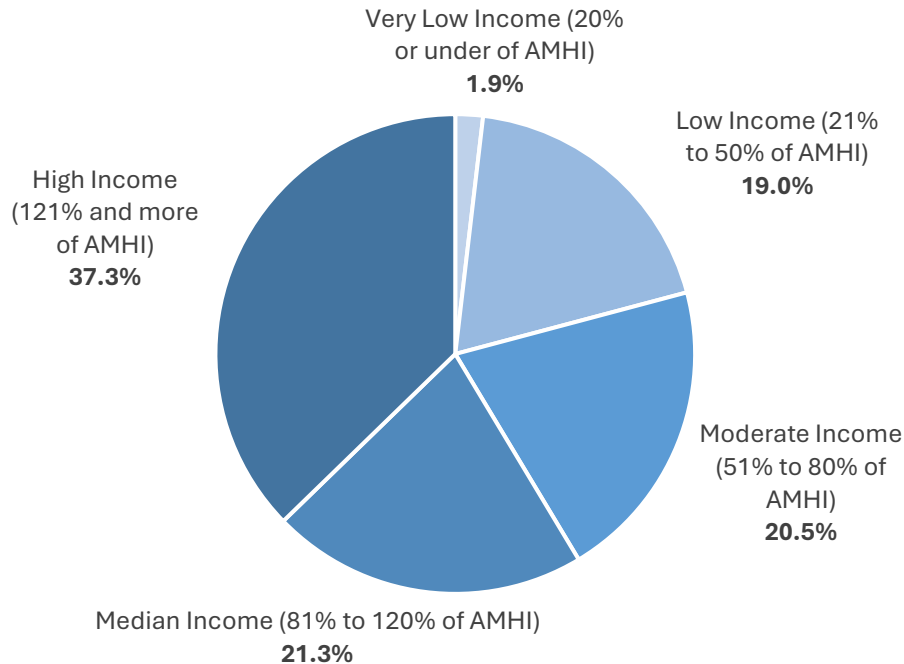
Priority Groups

Equity-Seeking Populations

Housing Assessment Resource Tool (HART)

Income is not necessarily responsible for core housing need among the 875 Indigenous households encountering such challenges in 2021. Figure 19 profiles the incomes of these Indigenous households. More than half (58.6%) of Indigenous households can afford housing above the median rates in Prince Albert (more than \$1,500/month).

Figure 19 Indigenous Household Incomes



NOTE: AMHI is Area Median Household Income. An AMHI provides a measure of household incomes in a format comparable across communities and regions as it identifies the middle point in a range of incomes from low to high.

Figure 20 Indigenous Households in Core Housing Need By Household Size

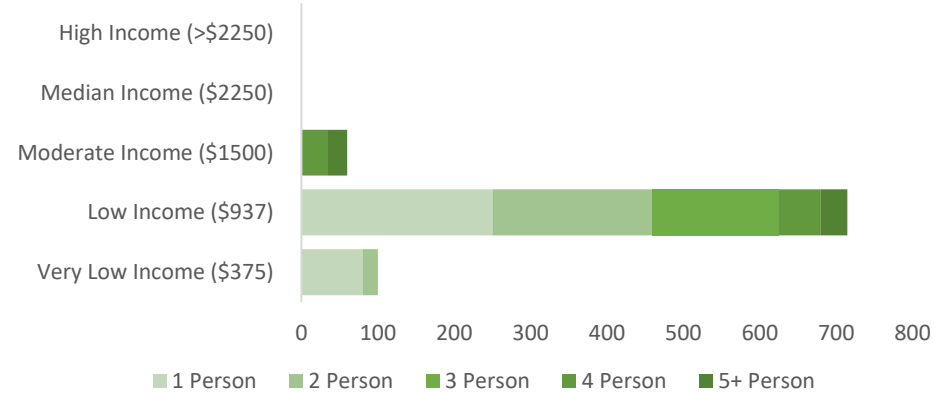


Figure 20 above highlights the household size characteristics for the 875 Indigenous households in core housing need. Comparable with the overall Prince Albert population in core need, 64% of housing demand comes from one and two-person households. The table below characterizes the affordable housing gap.

	1 Person	2 Person	3 Person	4 Person	5+ Person	Total	%
Very Low Income (<\$375)	125	20	0	0	0	145	9.9%
Low Income (<\$938)	680	260	185	65	40	1,230	83.7%
Moderate Income (<\$1500)	0	0	30	35	30	95	6.5%
Median Income (<\$2250)	0	0	0	0	0	0	0.0%
High Income (>\$2250)	0	0	0	0	0	0	0.0%
Total	805	280	215	100	70	1,470	
Indigenous HHs	330	230	165	90	60	875	
% Indigenous	41.0%	82.1%	76.7%	90.0%	85.7%	59.5%	

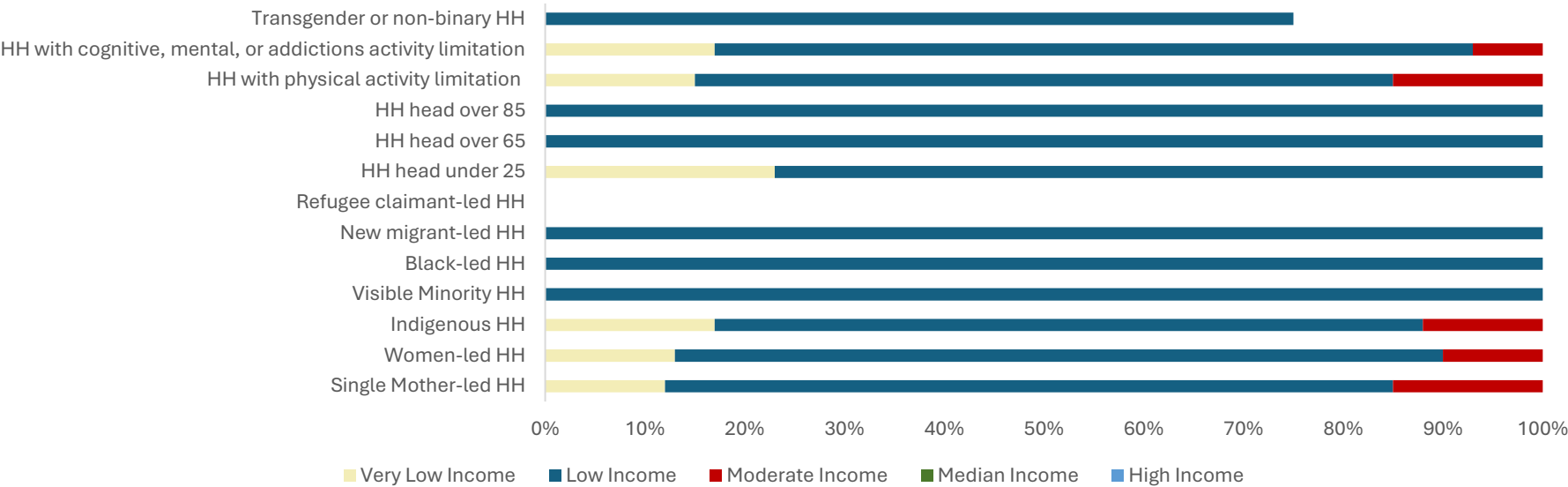
Priority Groups

Equity-Seeking Populations

Housing Assessment Resource Tool (HART)

Moderate income Indigenous households are not the only equity-seeking population in Prince Albert who find themselves in core housing need. Access to appropriate housing priced up to \$1,500/month is an issue for female-led households and households where accommodation for physical or cognitive difference is required or supports for mental health and/or addictions.

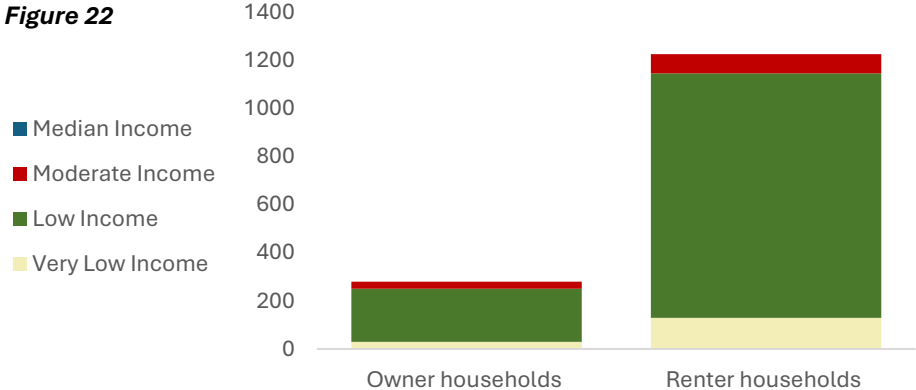
Figure 21 Equity-Seeking Populations - Core Housing Need by Income



Estimated Affordable Housing Gap

The HART model identifies an overall affordable housing gap of 1,470 units. Renters demand 81.4% of these units and 92.7% of these units must be offered at rents below \$938/month.

Figure 22

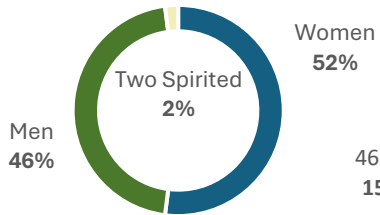


Priority Groups

Homelessness

Between October 22-24, 2024, volunteers identified 230 homeless individuals in Prince Albert as part of a Point-in-Time (PiT) Count. Of these, 195 consented to a PiT Count interview, and 106 identified themselves as unsheltered (not couch-surfing, using a shelter, transitional center, or in jail). The following charts illustrate the findings from PiT interviews.

Figure 23 Gender



Homelessness affects all ages and does not discriminate on the basis of gender. Young adults under age 30 comprise 34% of unsheltered individuals.

Figure 24 Ages

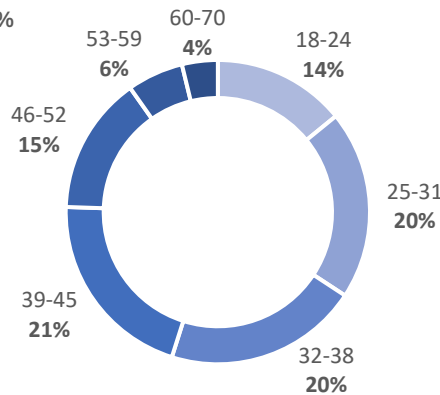
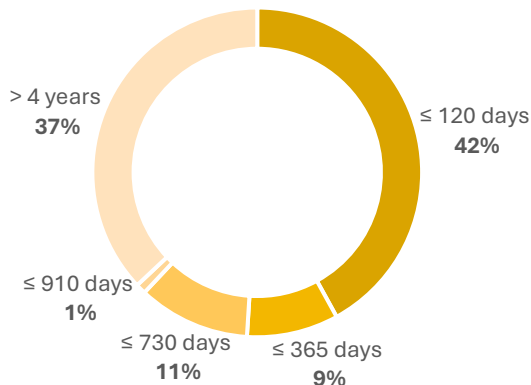


Figure 25 Length of Time in Community



Among the unsheltered, a significant percentage are new to the community. This aligns to census reports for core housing need among new migrants. However almost as many people have lived in Prince Albert more than four years.

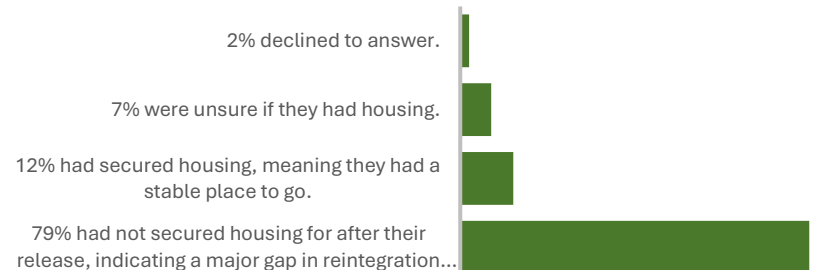
Factors Contributing to Homelessness

As a community with a number of correctional facilities, the relationship between homelessness and the justice system were probed in the PiT count revealing significant correlations. Local organizations identified opportunities to improve coordination within Prince Albert by encouraging engagement by all levels of government with local housing and service providers. In addition to interviews with people observed homeless within the community, the PiT Count included people currently incarcerated. Of those interviewed who were within two weeks of their release, no housing plans had begun to be prepared for 46% of individuals.

Figure 26 Housing Status Prior to Incarceration



Figure 27 Housing Plans Upon Release



Priority Groups

Community Resources

A variety of housing and service providers in Prince Albert work collaboratively to provide housing options along the housing spectrum. A preliminary inventory of non-market housing providers has been developed. The results are described based on the CMHC housing continuum below.



<p><u>Eagles Nest Youth Ranch</u>– Therapeutic and educational services for youth.</p> <p><u>YWCA</u> – The organization offers shelter beds at 2 locations as well as transitional and supportive housing at 7 properties. Services support youth, young mothers, and women.</p> <p><u>John Howard Society</u> – The organization provides justice transitions and supports to prevent homelessness.</p> <p><u>Prince Albert Group Homes Society</u> – The organization provides homes and services for people with diversabilities at 12 locations.</p> <p><u>Prince Albert Community Housing Society Inc.</u> – The organization provides transitional housing and services to Metis women and 2SLGBTQQIA+ people and their children experiencing interpersonal violence and abuse.</p>	<p><u>Prince Albert Housing Authority</u> – The organization manages 769 housing units, including seven properties for seniors and six properties for families. Tenants pay rents based on their income.</p> <p><u>River Bank Development Corporation</u> – The organization manages the Homelessness Strategy for the community and also provides 111 units of affordable housing.</p> <p><u>Assisted and Seniors’ Living</u> – Abbeyfield House Prince Albert, Caleb Village, Columbian Centre, Green Hill Lodges and Suites, Points West Living, River Breeze, and Saskatchewan Elks Senior Citizens Homes.</p> <p><u>Prince Albert Community Housing Society Inc.</u> – The organization provides 454 affordable housing units for Indigenous & Metis peoples.</p> <p><u>Northern Spruce Housing Corporation</u> – The organization manages 206 housing units to support Indigenous families.</p>
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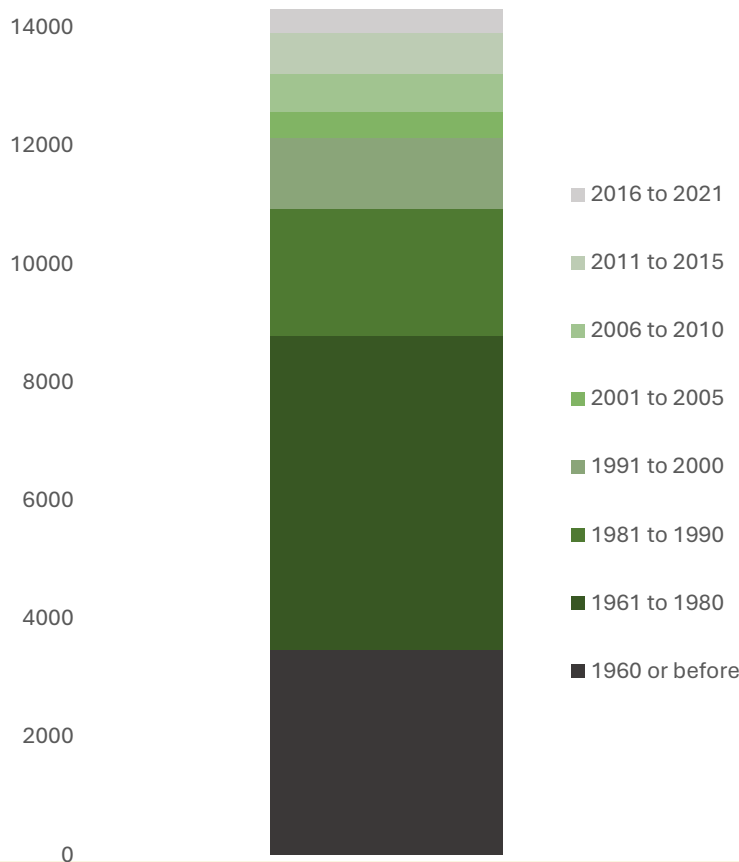
Saskatchewan 211 provides a list of community, health and government services including residential services. A list of community services, including a housing registry and referral services for priority populations has been developed by River Bank Development Corporation.

Housing Profiles

The History of Housing in Prince Albert

The housing stock in Prince Albert is ageing and a greater range of housing options will need to be provided if economic opportunities are to be realized and growth is to be sustained. Homes in Prince Albert are predominantly constructed before 1981 (61.3%). New home construction also lags communities across the province and at least 7.5% of dwellings are in need of major repairs.

Figure 28 Age of Housing Inventory

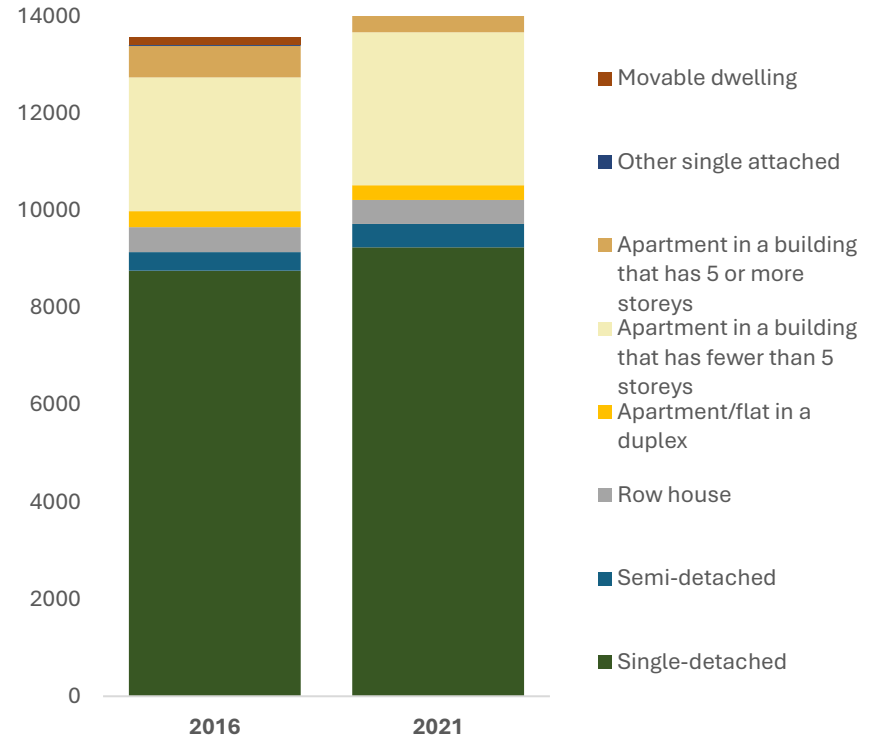


Inventory of Housing Assets Today

Residential construction has lagged in Prince Albert when compared to provincial averages. Only 3% of Prince Albert’s housing assets were constructed between 2016 and 2021, compared to 5.8% for Saskatchewan. Since 2001, 13.5% of all housing units in Prince Albert were constructed; far short of the 24.3% constructed provincially.

Diversity of housing is another issue in Prince Albert. Prince Albert is comprised mainly of single unit dwellings (64.6%). Primary rental housing units are predominantly found in apartment complexes. The small proportion of units forming part of the ‘missing middle’ housing such as street-oriented townhomes, legal suites and multiplexes shrank between census periods – largely due to demolition.

Figure 29 Universe of Dwellings by Type

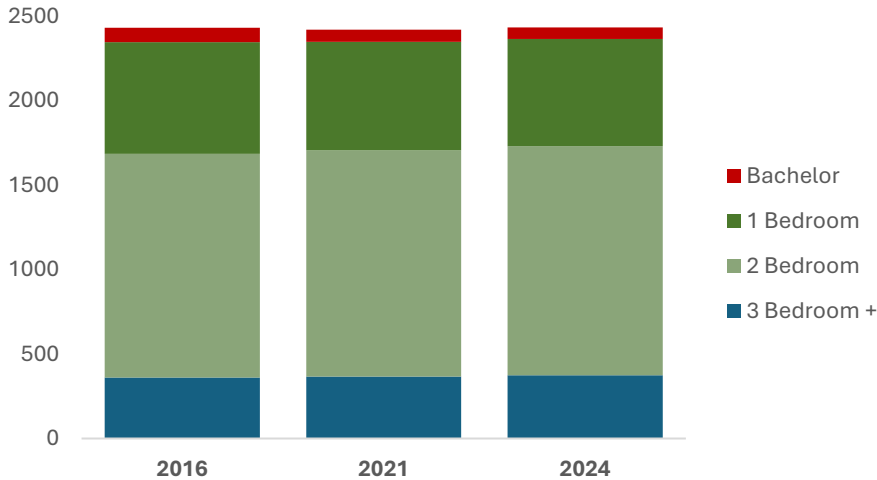


Housing Profiles

Inventory of Housing Assets Today

The implications of lagging construction has a particularly high impact on renters. Between 2016 and 2021, 305 new renter households were formed in Prince Albert. Since 2016, a net of 2 units of rental accommodation have been added as poor quality units are removed from the market as quickly as new ones are added as shown in Figure 30 below.

Figure 30 Universe of Primary Rental Accommodation

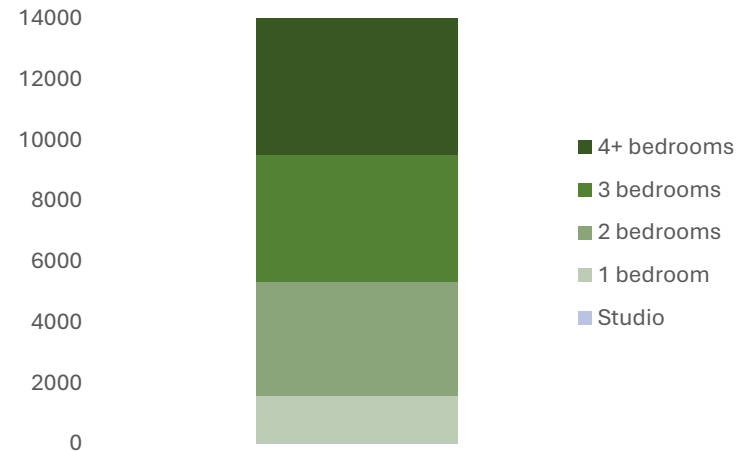


Using CMHC’s annual market survey, the characteristics of the inventory of rental assets as documented in October 2024 are provided.

	Number of Units	Vacancy Rate	Oct 2024 Rent	Affordable Incomes
Bachelor	67		\$732	\$29,280
One Bedroom	635	6.3%	\$959	\$38,360
Two Bedroom	1,358	4.3%	\$1,096	\$43,840
Three Bedroom	375	7.5%	\$1,238	\$49,520

The predominance of one and two person households was described on page 15, comprising 61.7% of all households in 2021. A mismatch between household characteristics and housing assets exists in Prince Albert. One-third (33.4%) of all homes have four or more bedrooms and another 29.4% have three bedrooms. Based on actual housing need, 8,830 households are competing for 5,345 homes with two or fewer bedrooms. This housing asset mismatch also exists in the primary rental market where only 702 bachelor and one-bedroom units exist.

Figure 31 Home Size



Structure type	Number of permits	Percentage
Single-detached	72	20.6%
Multiplex, Townhouse	81	23.2%
Apartment (under 5 storeys)	189	54.2%
Total units added since 2021	349	
Demolitions	-88	-25.2%
Net Units Added	261	

Housing Profiles

Affordable Housing

Secondary rental units

The secondary rental market includes all forms of housing that are outside the primary market measured by CMHC. The primary rental market includes housing units that are purpose-built for long-term renting and subject to applicable regulations that uphold health, safety and land use standards. Secondary rental units, being outside formal regulation, require estimates.

Estimating the number of secondary rental units (e.g. basement suites, flats within existing dwellings or commercial buildings, garage/granny suites, whole homes rented out, etc.) can be challenging. Guidance on methodology for estimating has been taken from research by Canada Mortgage and Housing Corporation². The number of primary rental market units reported in the CMHC Rental Market Survey (2,435 units) was subtracted from the total number of tenant households (5,830 households) reported by the 2021 census to derive a secondary rental market of 3,395 secondary units. This means there are 139% more secondary suites than formal rental units. Only 305 of these units were reported in the 2021 census, suggesting the remaining units may not follow rules established in planning, building and fire codes.

Non-market housing inventory

An inventory of non-market housing comprised of the community organizations shown on page 24 provide a total of 1,573 units. Very few of these housing units are accessible to people with mobility challenges.

Local housing providers and support service agencies partner regularly to fill the continuum of needs within Prince Albert. Creative partnerships involving various levels of government, multiple nonprofit organizations, and the private sector have been implemented.

² Canada Mortgage and Housing Corporation. (2016). 2011 Census/National Household Survey Housing Series: Issue 11 — The Secondary Rental Market in Canada: Estimated Size and Composition. Retrieved from <https://assets.cmhc-schl.gc.ca/sf/project/cmhc/pubsandreports/pdf/68565.pdf>

Affordable Housing

Community capacity for affordable housing

There has been a 5% drop in the proportion of tenants accessing emergency, supportive or rent-geared to income housing between 2021 and 2016 (when 27.6% were accommodated).

No community-wide waiting list tracking occurs currently, however all housing providers indicated they operate at near full occupancy and have organization-level lists. In some cases, the lists range from 50% of unit capacity to more than 100%.

Stakeholders identified that capacity to provide additional affordable housing is extremely low. Many stakeholders noted a decrease in the level of activity resulting from fewer provincial funding programs.

Housing Prices and Vacancy Rates

Sale prices

Statistics Canada census data provides information about home sales which are further complemented by the Saskatchewan REALTORS Association who provide detailed annual sales figures.

Characteristic	Data	Value
Sale prices	Average	\$262,847
	Median	\$240,000
Average sale prices by unit size	Average	\$250,354
	Bachelor	N/A
	1 bedroom	\$184,598
	2 bedrooms	\$144,412
	3 bedrooms+	\$278,158
Median sale prices by unit size	Median	\$235,750
	Bachelor	N/A
	1 bedrooms	\$145,000
	2 bedrooms	\$128,950
	3 bedrooms+	\$270,000

Housing Profiles

Housing Prices and Vacancy Rates

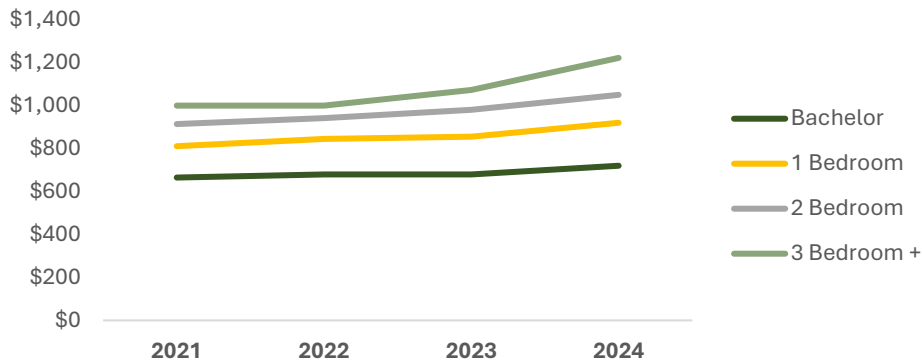
Rents

Median rents are tracked in an annual CMHC Rental Market Survey each October and every five years in the census. The level of confidence applied by CMHC statistics is lower for many measures in Prince Albert. This lower level of confidence has some impact on measures of rents and local organizations identified a particular discrepancy related to vacancy rates.

Rents rose gradually between 2021 and 2023 and then more sharply in 2024. At the same time, vacancy rates have remained stable. The table below highlights rent price increases since the last census. Using the universe of rental housing types and vacancy rates, unit availability is shown as of October 2024. Given the low confidence for CMHC vacancy rate records, these availability numbers are likely illustrative only.

	Increase in rent 2021 to 2024	Units available in 2024
Bachelor	\$55 8.3%	0
1 Bedroom	\$109 13.4%	40
2 Bedroom	\$136 14.9%	58
3 Bedroom +	\$222 22.2%	28

Figure 32 Median Rents



Projected Housing Needs

Projection Methodology

Two growth scenarios for Prince Albert have been developed:

- one based on census figures which have recorded growth of 10.6% over the last 15 years (2006 to 2021) and 5.1% in the last five years (2016 to 2021);
- One using Saskatchewan health registrations to capture under-reported census population (which was 26.8% in 2016) and records a growth rate half that of the census and actual population declines between 2021 and 2024.

Linear extrapolation of the growth trends capture the positive and negative patterns of growth for each scenario. A cohort-component projection method was also produced to triangulate results. Below are variables considered.

- Saskatchewan fertility rates (live births / 1000 females):

Age-specific fertility rate, females 15 to 19 years:	13.3
Age-specific fertility rate, females 20 to 24 years:	46.4
Age-specific fertility rate, females 25 to 29 years:	99.8
Age-specific fertility rate, females 30 to 34 years:	106.5
Age-specific fertility rate, females 35 to 39 years:	49.7
Age-specific fertility rate, females 40 to 44 years:	10.3
Age-specific fertility rate, females 45 to 49 years:	0.6
- Saskatchewan life expectancy (remaining years of life):

0 to 4 years:	77.05	45 to 49 years:	34.206
5 to 9 years:	71.23	50 to 54 years:	29.884
10 to 14 years:	66.27	55 to 59 years:	25.674
15 to 19 years:	61.418	60 to 64 years:	21.61
20 to 24 years:	56.746	65 to 69 years:	17.744
25 to 29 years:	52.19	70 to 74 years:	14.132
30 to 34 years:	47.686	75 to 79 years:	10.844
35 to 39 years:	43.14	80 to 84 years:	7.95
40 to 44 years:	38.626	85 years and over :	5.546
- Net migration was +5,805 over five-years having age profile as follows:

Under 5 years:	10.2%	5 to 14 years:	20.8%
15 to 24 years:	10.3%	25 to 44 years:	49.7%
45 years and over:	8.8%		

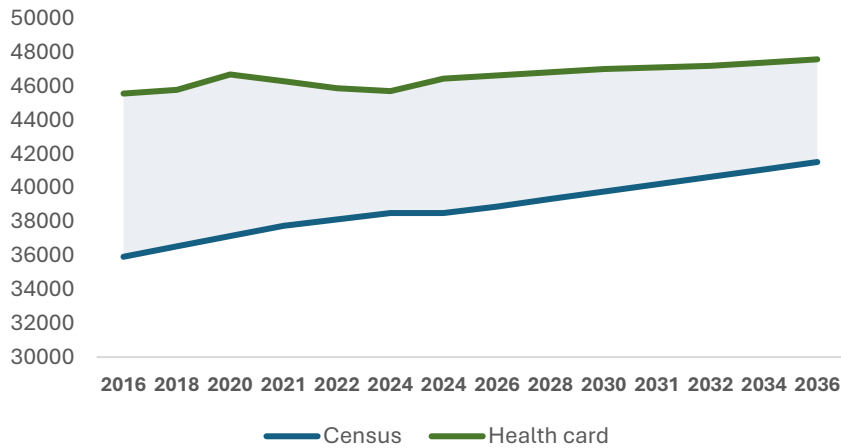
Significant changes to migration are anticipated in the near term and therefore a lesser figure of +500 was used.

Projected Housing Needs

Population Projection

The population projections based on trends both project growth to 2036. Based on census figures, population will rise to 41,524; whereas the population based on Saskatchewan health registrations will reach 47,591. Notably, the census-based projection aligns to an analysis completed for the City of Prince Albert in 2009 which projected a population of 42,000 by 2034.

Figure 32 Two Distinct Scenarios

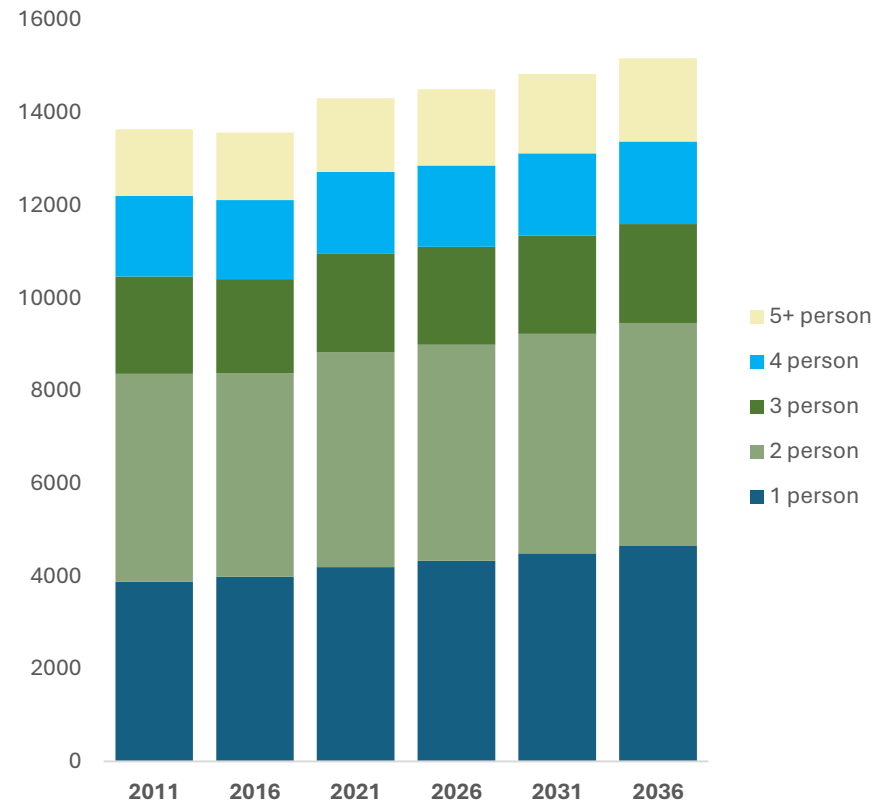


Projected Households in 2026, 2031 & 2036

Using the census-based population growth depicted in Figure 32, housing will be required for an additional 1,097 households to capture natural increases. Based on current income distributions, it could be expected that an additional 426 units of affordable housing will be added to the current gap of 1,470. Additionally, 671 market units will be required.

Household Incomes as Percentage of Area Median Household Income (AMHI)	Number of units demanded in 2036
Very Low (less than 20% AMHI)	25
Low (21% to 50% AMHI)	200
Moderate (51 to 80% AMHI)	201
Median (81% to 120% AMHI)	235
High (>120% AMHI)	436

Figure 33 25 Year Household Composition



Changing household composition will likely continue to add demand toward diverse housing options as both smaller and large households will drive demand. One-person households are expected to require an additional 457 units (10.9% growth) while 5+ person households will demand an additional 207 units (13.0% growth). Household sizes are generally projected to continue to decline over the next decade, adding to the current challenge of mis-matched supply (5,345 units) and demand (8,830 small households). Planning for density and flexibility in design to accommodate smaller unit sizes, shared spaces and adaptable layouts are important success factors for the future housing market.

Projected Housing Needs

Future Housing Demand

There is significant potential to lose households in the 15-24, 35-55 and 55-64 age cohorts based on current trends. To reverse these trends, increased housing choices for older adults and affordable, lifestyle-supporting homes for young and mid-career adults will be required.

Growth in Prince Albert is largely anticipated to occur within the 25-34 and 45-54 age cohorts.

Age	2021	2026	2031	2036	gains / losses	% change
15-24	675	595	534	472	-203	-30.1%
25-34	2805	3094	3287	3479	674	24.0%
35-44	3085	2820	2804	2788	-297	-9.6%
45-54	2745	3217	3230	3242	497	18.1%
55-64	3150	2833	2822	2811	-339	-10.8%

Responding to Future Housing Demand

The age profile for Prince Albert in 2036 is shown by the blue bars in Figure 34. It highlights continuing strong growth in younger age categories, meaning household formation will be robust and the community will be challenged to provide both appropriate housing to meet the needs of this youth population as well as a range of employment and community amenities to encourage them to stay in Prince Albert.

An additional growth pattern emerges among adults aged 55+. This suggests that a significant portion of the future population will be older adults, increasing demand for:

- Age-friendly housing (accessible design, single-level units, co-housing, senior apartments, and assisted living).
- Health and social services close to residential areas.
- Public transportation options that reduce reliance on personal vehicles.

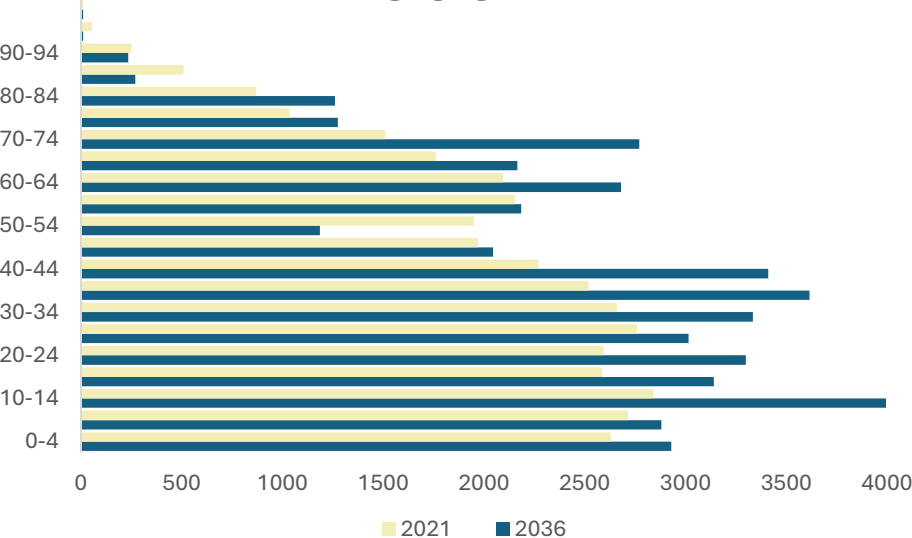
The projection scenario identifies vulnerabilities and the potential loss of a variety of households within important age categories without significant intervention in both the housing market (to correct imbalances) and economic development (to enhance employment options and wages). Workforce retention is projected to continue as an issue in Prince Albert, demanding policies to attract young professionals and families, such as affordable housing, labour-force participation initiatives, diversity in career opportunities, and quality-of-life enhancements.

Resolving Current Challenges

Future demand for housing adds pressure to a housing market already challenged to meet current needs. Current housing assets are aging, lagging in investment, and mis-matched in form to current households. Quality issues generate high rates of mobility and much of the rental housing market is outside formal regulation.

To fill the existing affordable housing gap of 1,470 units and end the flight of youth and mid-career workers, the pace of construction in Prince Albert must increase to at least match that across the province. This means the current five-year pace of 87 units/year must be accelerated to at least 132 units/year.

Figure 34 Changing Age Profile



Housing Needs Assessment in Long Term Planning

Setting the Stage for Housing

Housing Targets

Setting clear housing targets is essential for guiding development and ensuring Prince Albert meets the diverse housing needs of its residents over the next five years. The targets focus on key categories along the housing continuum with half of them addressing needs associated with the affordable housing gap and half responding to future housing demand and the needs highlighted in this report.

- **Transitional/Supportive Housing:** These units serve individuals requiring stability and services before moving into permanent housing. To meet rising demand, an **increase of 20 units per year for the next five years** is proposed.
- **Affordable Housing:** There are currently 1,570 affordable housing units, but the Housing Affordability and Rental Trends (HART) assessment identified a gap of 1,470 units and city growth is expected to add additional demand of 426 units. To address this shortage, a target of **60 new affordable housing units per year over five years** is set, ensuring that lower-income individuals and families have access to secure and reasonably priced housing.
- **Independent Housing for 55+ Households:** Projections indicate that up to 900 households in this age group will leave Prince Albert by 2036 to housing that supports their needs. To keep pace with the demands of this demographic group, a target of **25 new units per year over five years** is set to accommodate aging residents who seek independent living options.
- **New Entry-Level Market Housing:** To support workforce housing and entry-level homeownership, investment is necessary to prevent the loss of 500 market-based households by 2036. A goal of **55 new entry-level housing units per year over five years** is set to sustain balanced market growth.

These targets require an increase in residential construction activity from the current pace of approximately 87 dwellings per year to 160.

Measure Progress

Maintaining comprehensive and up-to-date housing data is crucial for tracking progress toward these targets and refining strategies as conditions evolve. To do so, Prince Albert will:

- Update and add more detail to the non-market housing inventory regularly to ensure accurate data on shelter, transitional, and affordable housing needs.
- Monitor housing target progress to determine if adjustments are required to meet goals effectively.
- Enhance data management capabilities to gain a clearer picture of housing market changes, including overall gains and losses across different housing types and tenures.
- Create an annual report card to evaluate progress and communicate findings to stakeholders.

Economic Development

Prince Albert has significant potential for residential growth based on existing household financial capacity, and proactive economic development efforts will be essential to capitalizing on this opportunity. Actions could include:

- Marketing Prince Albert's advantages as a desirable location for new housing investments, particularly highlighting residential growth areas such as West Hill, Crescent Acres, and infill areas such as City-owned lands near downtown and Saskatchewan Polytech.
- Engaging with developers to incentivize construction and encourage diverse housing supply.

Development Readiness

City Hall has an opportunity to promote existing efforts in transparency, efficiency, and clarity in planning approvals. This includes proactively promoting the availability and quality of infrastructure—such as water, sewer, and drainage—already in place (or planned). Servicing capacity is a major determinant of housing development feasibility. In addition to housing targets, areas of strategic residential infill to support existing services and commercial areas, may also be identified.

Housing Needs Assessment in Long Term Planning

Setting the Stage for Housing

Official Community Plan and Zoning Bylaw

To promote housing diversity and ensure regulatory clarity, Prince Albert could:

- Adopt new planning and zoning policies that support a greater mix of housing types.
- Incorporate a policy allowing four units as-of-right in the zoning bylaw, using development standards associated with building heights, maximum site coverage, setbacks and minimum frontages to ensure new developments are sensitive to their context.
- Encouraging purpose-built accessory suites to increase the diversity of housing available.

Update Housing Needs Assessments

To maintain relevance and adaptability, this Housing Needs Assessment must be updated within five years. There is an opportunity to update the 2017 Housing Action Plan and develop a funding strategy for the recommendations identified in this report.

Housing Needs Assessments provide an essential reference for understanding housing opportunities and shaping Council's priorities. Maintaining an up-to-date Assessment and using the information to inform future Council Strategic Plans and other long-term plans of the City ensures civic initiatives serve the needs of present and future residents of Prince Albert.

Strategic Actions to Support Housing Growth

Fund Meaningful Incentives

To attract and support housing development, the City will evaluate the effectiveness of existing tax abatements and consider converting them into direct grants. Developers often prefer grants over long-term tax incentives, as they provide immediate financial support for construction. Additionally, the City could:

- Use its Housing Reserve as a nest egg for a pilot incentive program.
- If successful, transition the pilot into a self-financing incentive model.
- Establish as part of the incentive framework.
- Consider modeling incentives after the Saskatoon Enterprise Zone program.

Direct Intervention/Involvement

To take a more active role in housing development, Prince Albert could:

- Investigate preparing development sites within strategic priority areas to 'shovel-ready' status and issue Requests for Proposals (RFPs) to competitively allocate City-owned land for housing.
- Address NIMBY (Not In My Backyard) concerns through public education on the benefits of housing diversity.
- Continue land banking efforts to create an inventory of City-owned sites suitable for development, with incentives and additional supports.
- Offer discounted City-owned sites for developers committed to building diverse and affordable housing.
- Develop housing-specific relationships with other levels of government, nonprofit organizations and members of the private housing industry. Creative models for partnership exist (led by the YWCA) and others can be explored.
- Encourage mixed-income housing developments through incentives and sharing of successful models from other communities.
- Support the expansion of emergency housing. An 80-bed shelter development is in progress, but with only 45 existing shelter beds, additional investment is needed to prevent homelessness.

FOR FURTHER INFORMATION

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