

# HOUSING NEEDS ASSESSMENT

SEPTEMBER 2023

PREPARED BY

McElhanney Ltd.

The Housing needs Assessment (HNA) for the Town of Olds, aims to address the identified need for a greater diversity of housing types, including multi-family housing such as duplexes, townhouses, apartments and condos. 75% of surveyed residents believe affordable housing is needed. The study area covered by the Housing Needs Assessment is the municipal boundary of the Town of Olds, which is home to approximately 9,200 residents.

#### HOUSING NEEDS

Key housing indicators include population and statistics, demographic profiles, household statistics, income and labour force and dwelling characteristics. population has been steadily increasing, with a projected upward trajectory, indicating a need for additional housing options, including an additional 180 rental units by 2025. The town's population is aging, with an increasing percentage of residents aged 65 and older, highlighting the need for suitable seniors' housing options. Current housing options for the Town are predominantly single-detached homes, and quality of housing is declining. Average home prices are relatively high compared to similar municipalities in Alberta, suggesting a need for more affordable housing options.

#### HOUSING PRIORITIES

- 1 DIVERSITY OF HOUSING FORM
- 2 SENIORS HOUSING
- 3 INCREASED AVAILABILITY OF RENTAL UNITS









#### RECOMMENDATIONS

Based on the current analysis of available information, the following policy recommendations are suggested for the Town of Olds Municipal Development Plan and the Land Use Bylaw:

#### MDP RECOMMENDATIONS:

- 1. Establish Development Incentives
- 2. Streamline Approvals
- 3. Strategic Infrastructure Investment
- 4. Promote Mixed-Use Development
- 5. Encourage Human Scale Development
- 6. Create Vibrant Places
- 7. Design Walkable Neighbourhoods
- 8. Promote Inclusive Spaces

#### LUB RECOMMENDATIONS:

- 1. Consolidate Residential Uses
- 2. Expedite Medium Density Applications
- 3. Rezone strategic corridors to allow for Mixed-Used Development
- 4. Allow Accessory Dwelling Units
- 5. Eliminate Development Permit requirement for select developments

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The Housing needs Assessment (HNA) for the Town of Olds was a collaboration between Invest Olds, and McElhanney Ltd. who was retained by the Town of Olds to complete the Housing Needs Assessment report.







## WHERE WE ARE NOW

Project Overview, Current Housing State and Statistical Analysis

#### PROJECT OVERVIEW

The Town of Olds is a municipality with approximately 9,200 residents, located 100km north of Calgary and 200km south of Edmonton in the province of Alberta. Through a community engagement process conducted in the spring of 2023, the Town of Olds has identified a need for a greater diversity of housing types, specifically multi-family housing such as duplexes, townhouses, apartments, and condos. achieve this goal, the Town of Olds has completed the following Housing Assessment (HNA), intended to examine and present housing needs within the municipality.

The Housing Needs Assessment integrates qualitative and quantitative data to inform an analysis of the current housing environment in the Town of Olds, supported by information derived from statistical research, community engagement, and mapping. This analysis ultimately illustrates the need for a greater diversity of housing types in the Town of Olds.

The study area covered by the HNA is limited to the municipal boundary of the Town of Olds, encompassing 14.92km of land. Town of Olds is home to a population of 9,209 people as of the 2021 Canada Census data collection.



#### COMMUNITY ENGAGEMENT & DATA COLLECTION

The Housing Needs Assessment is supported by information obtained from Statistics Canada, municipal policies and bylaws, Alberta Health Services, the Canadian Mortgage and Housing Corporation, Government of Alberta and the Alberta Seniors Housing Directory.

The Town of Olds designed and implemented a public engagement process based on a survey that was available to the public from February 24, 2023 – March 16, 2023. The residents were notified of the survey via social media and paper copies were made available at the community aquatic center and library. The engagement sought to determine the current state of housing in the Town of Olds and to Prioritize Community Housing needs. Based on statistical review of current state of housing in the Town of Olds, the project team developed specific recommendations for Town Administration.

Source: Pillar 9

# ALBERTA HOUSING OVERVIEW COMPARABLE MUNICIPALITIES

Municipality	Population	Majority Housing Type	Median House Price (2022)	Median House Price (2023)	Median Age
Olds	9,209	Single Detached (61.2%)	\$337,500	\$342,500	43.6
Red Deer	100,844	Single Detached (37.2%)	\$320,000	\$325,000	38.8
Sundre	2,729	Single Detached (41.8%)	\$249,900	\$290,000	47.6
Didsbury	5,024	Single Detached (58.4%)	\$312,250	\$336,000	45.2
Carstairs	3,660	Single Detached (70.1%)	\$456,750	\$527,500	38.4
Penhold	3,484	Single Detached (55.4%)	\$285,000	\$332,500	34.4
Innisfail	7,672	Single Detached (46.2)	\$299,900	\$284,900	41.0
Edson	7,903	Single Detached (48.4%)	\$319,450	\$314,250	35.9
Coaldale	9,121	Single Detached (68.4%)	\$328,056	\$339,950	38.0

Table 1: Median House Prices for surrounding municipalities

#### LIMITATIONS

Due to the low population size in the Town of Olds, the Canadian Mortgage and Housing Corporation (CMHC) only provided vacancy rates for the greater Mountain View County region, as opposed to specifically for the Town of Olds. This limits the accuracy of the vacancy rates provided by this report. In addition, a lack of data was available for median rent by dwelling size, median income of renters, home owners, and seniors, and number of units per level of seniors care.

## **OUR CURRENT STATE**

Population, majority housing type, median house price, and median age statistics have been analyzed for the Town of Olds and surrounding, comparable municipalities to evaluate the current state of housing within the Town of Olds.

#### **KEY INDICATORS**

Key indicators of the housing situation in the Town of Olds include population and growth statistics, demographic profiles, household statistics, and income and labour force data. The following section provides an overview of the current housing profile in the Town of Olds, which will inform areas of need.



#### HOUSING PROFILE

The Town of Olds had a total population of 5,005 in 1986 with growth to 9209 by 2021, representing 1.76% compounded annual growth. The projected population by 2027 based on this growth rate is 10,048 people, resulting in an upward population trajectory (Figure 1).

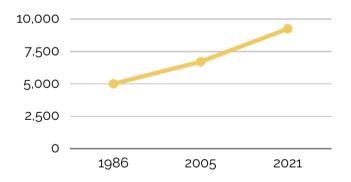


Figure 1: Population Growth

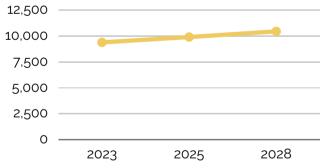


Figure 1a: Projected Population Growth

The Housing Needs Assessment integrates qualitative and quantitative data to inform an analysis of the current housing environment in the Town of Olds, supported by information derived from statistical research, community engagement, and mapping. This analysis ultimately illustrates the need for a greater diversity of housing types in the Town of Olds.

#### POPULATION STATISTICS

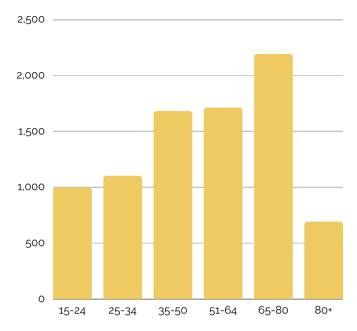


Figure 2: Age Distribution

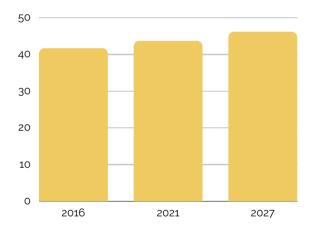


Figure 3: Median Age Projections

At 59.5%, the majority of residents in the Town of Olds are currently of working age (Figure 2: Age Distribution); however, the population is aging. According to Census Canada statistics, the median age in 2016 was 41.6, increasing to 43.6 in 2021, and projected to increase to 46.1 in 2027 (Figure 3: Median Age Projections). In 2016, 21.60% of the population was over the age of 65, increasing to 23.80% in 2021, and projected to increase to 26.70% by 2027 (Figure 4: Percentage of Population over 65 years of age). The percentage of the population over 65 years in age is an important indicator for housing because it informs projected seniors housing needs, such as levels of care, dwelling design, and dwelling size

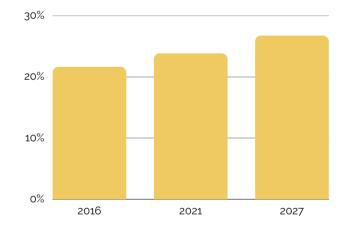


Figure 4: Percentage of Population over 65

#### HOUSEHOLD PROFILE

The average size of households in the Town of Olds in 2016 was 2.4 people per household, while in 2021 the average size of household had decreased to 2.3 people per household. Based on this rate of decline, it is projected that there will be an average of 2.2 people per household by 2027 (Figure 5: Household Size). Based on the latest Canada Statistics data from 2021, the majority of households in the Town of Olds are two-person households at 56.5%. One-person households are the second largest category, representing 43.3% of total households. Households with five or more people represent the least number of households at 9.2% (Figure 6: Household Type). The number of people per household informs the housing types that the Town of Olds should focus on developing. As of the 2021 census, there were a total of 3,810 private households.

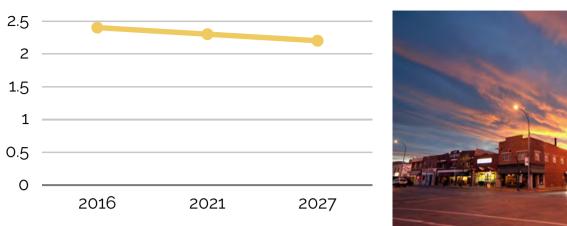


Figure 5: Persons per Household

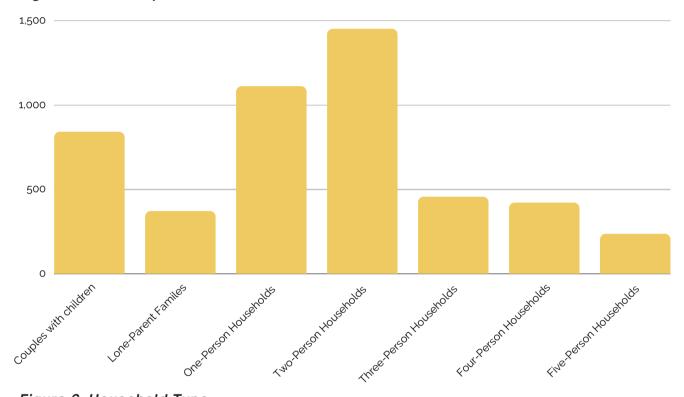


Figure 6: Household Type

#### **DWELLING CHARACTERISTICS**

Single-Detached Housing represents the majority of dwelling types in the Town of Olds at 61.2%, with the next most prominent type being Apartments in Buildings Less than 5 Storeys at 13.8%. These statistics clearly illustrate a lack of diversity in housing options. Single-Detached Houses are the most expensive and least efficient use of land, the high percentage of single family homes in Olds results in a lack of affordable housing options. Figure 6: Household Type, demonstrates a variety of needs, with the highest being the need to house One & Two Person Households. Figure 7: Household Size demonstrates the variety of household sizes within the Town of Olds. Within the municipal boundary, 29.3% of households are home to one person, 38.1% are home to two persons, 13.4% are home to three persons, 11.8% are home to four persons, and 7.6% are home to 5 or more persons. It is notable that the greatest proportion of households are home to two persons, followed by one person households. Smaller households may be suitable to multi-family housing types that are smaller in size and more affordable relative to Single-Detached homes.

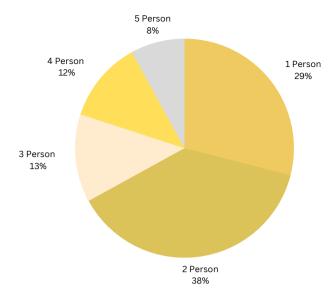


Figure 7: Household Size

The age of dwellings is an important indicator of housing suitability. Buildings have a lifecycle to them, and the age of the building may determine the suitability of the building as a housing option. Dwelling age is also an indicator of growth. Higher percentages of new housing indicates that housing supply is growing to meet population growth when needed. Lower percentages of new dwellings, indicate housing supply is stagnant or decreasing, in proportion to population growth. This difference between supply and demand (based on population growth) exacerbates affordable housing options. Housing age for the Town of Olds is demonstrated by Figure 8: Year of Construction. This data indicates that housing quality may be declining in the Town of Olds and in addition there may be an insufficient number of dwellings being constructed to meet the needs of a growing population.

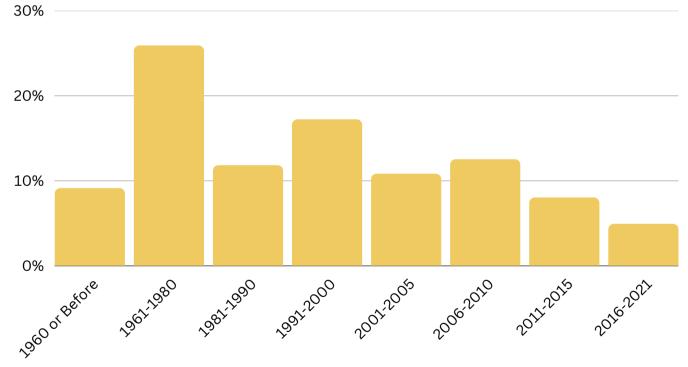


Figure 8: Year of Construction

Understanding population and demographics is crucial for effective housing policy. It informs resource allocation, housing design and affordability strategies, ensuring sustainable and inclusive communities for all These statistics shape the demand for housing, influencing market dynamics and social needs. accurate data helps policymakers and developers tailor solutions addressing housing shortages and fostering equitable living conditions.

#### INCOME AND LABOUR FORCE

Although the median household income in the Town of Olds is \$82,900, the most prominent household income is much lower at \$20,000-\$29,000. Given the high student and senior population, this number does not reflect the overall economic earning capacity of the Town, as neither group fully participates in the labour market and relies primarily on other income streams. Figure 9 provides household incomes in the Town of Olds and demonstrates a high proportion of lower income households. The median household income of \$82,900 appears to be influenced by a small number of households earning over that threshold each year. A number of people also commute to the Town of Olds from other towns or surrounding areas for employment, which may not be accounted for in overall income statistics. As of 2021, the Town of Olds had an employment rate of 57.5% and unemployment rate of 9.85, with a labour participation of 63.6%. Unfortunately workforce data for those who commute to Olds is not tracked by the census. However, this data may also indicate that Olds is a location sought as a quality place of residence. The median household income for the Town of Olds is \$82,900 annually and \$85,300 for the surrounding region.

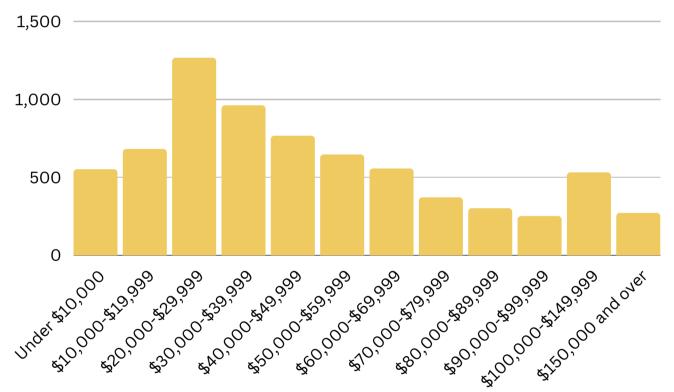


Figure 9: Households by income





The majority of the workforce residing in the Town of Olds commute to jobs outside of the municipal boundary. A total of 79% commute to a census subdivision outside of the Town of Olds but within the region, an additional 8% commute to a job in a different region, while only 13% commute to a job within the Town of Olds. The top employers in the Town of Olds according to municipal data include:

- · Olds College
- Olds Hospital
- Chinook's Edge School Division
- Sundial Growers Inc.
- Richardson Bros. (Olds) Ltd.
- ProAll International
- Shurgain Feeds
- Olds SoftGels Inc.
- Premier Tech Horticulture Inc.
- Spearhead Manufacturing Inc.

- · Cervus Equipment
- Future Ag Inc.
- Noble Equipment Ltd.
- Olds Home Hardware
- Stanley Technical Services
- Walmart Supercentre
- Canadian Tire Corp.
- Westview Co-op
- Patryk's No Frills
- · Sobeys Inc.

The Sales and Service industry is the most prominent within the Town of Olds, followed by Trades, Transport & Equipment Operators. Notably, the least prevalent industry is Legislative & Senior Management, which has the potential to provide higher income positions. The Town of Olds presents unique characteristics that impact affordable housing demand, and consequently, the need for more diverse housing types such as townhouses, duplexes, apartments, and condos. The largest income category in the Town of Olds is \$20,000-\$29,000 annually. This could be a result of the high student population at Olds College, which is home to 3800 remote and in person students. The population in the Town of Olds is also aging, which results in an increased number of people living on a pension. Further, almost 20% of the Town of Olds population is under 14 years of age and therefore not earning an income. Due to these unique characteristics, the Town of Olds has a need for more diverse, affordable housing types.

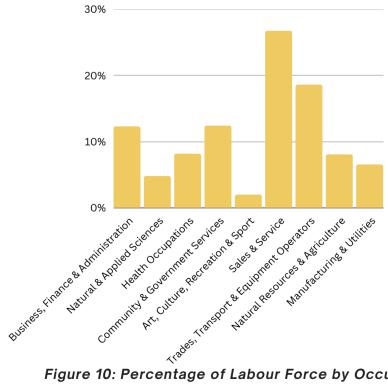




Figure 10: Percentage of Labour Force by Occupation

In 2016, 25% of households were occupied by renters, increasing to 26% in 2021 and projected to increase to 30% by 2027 (Figure 11). The average median monthly shelter cost for rented dwellings in the Town of Olds is \$1210. The rental vacancy rate for the Mountain View County region according to CMHC is 2.6%. In 2016, 69% of dwellings were owner occupied, decreasing to 67% in 2021, and projected to decrease to 66%. by 2027. This decline in home ownership between 2016 and 2027 could indicate a lack of affordability, pushing residents towards rental options. This increased demand in rental units, may tighten supply on the rental market, and increase cost for potential renters.

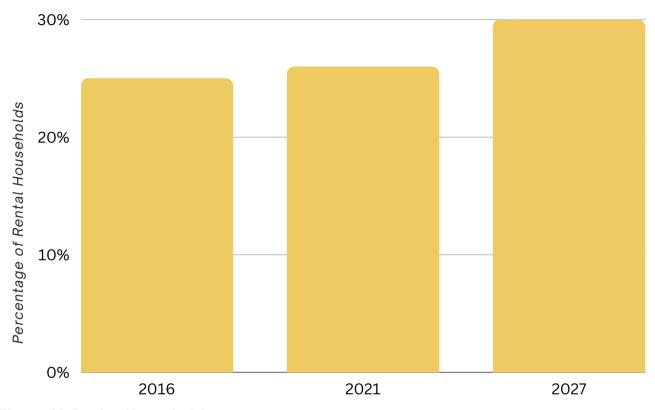


Figure 11: Renter Households





This section provides an overview of current municipal housing policies, bylaws, and key initiatives that enable more multi-family housing options. Multi-family housing types improve affordability, decrease greenhouse gas emissions, and provide an increased housing supply for residents.

#### STREAMLINED REGULATION AND INVESTMENT PROCESSES

Invest Olds is a new investment attraction service dedicated to positioning the Town of Olds as and attractive community for local and global investors. It aims to bolster the town's reputation as "investment ready" to foster a robust economic environment and facilitate the transformation of opportunities into real investments in the region. The team operates cohesively, offering a personalized concierge servce to investors, connecting them with fifteen technical specialists who expedite the evaluation and progression of viable investments

#### RESIDENTIAL DEVELOPMENT INCENTIVE PROGRAM

The Residential Development Incentive Program was introduced by the Town of Olds the role that residential to recognize growth developers play in the sustainability of the community and helps to facilitate a competitive and cost-effective business environment for developers to operate within. The purpose of the policy is to provide financial incentives for residential developers in the Town of Olds to promote the development of new residential lands.





#### AREA STRUCTURE PLANS

The Town of Olds has adopted Area Structure Plans (ASP) for ten areas within the municipal boundary to guide future development. Of these ten ASPs, nine permit residential development and seven allow for some level of multi-family development. Despite the ASPs promoting multi-family development, many of them still designate most of the residential lands for single-detached housing.

#### MUNICIPAL DEVELOPMENT PLAN

The Town of Olds Municipal Development Plan (MDP) provides a Future Land Use Concept plan that will shape future development in the municipality. The Future Land Use Concept Plan concentrates commercial and mixed-use development nearby Highway 27 and Highway 2A to create employment areas and meet the needs of the growing population. Residential land uses expand to the north and south of the commercial lands. Policies in the MDP encourage the creation of a wide variety of housing types in all residential neighbourhoods and discourages concentrations of single-family housing. Duplexes and multi-family residential units are to make up a minimum of 30% of housing in residential areas unless otherwise specified by an Area Structure Plan (ASP).

#### TOWN OF OLDS DISTRICT BYLAW

As demonstrated by Table 2, the Town of Olds provides seven residential districts, three of which permit detached dwellings only. As reflected in the MDP, the majority of residential land in the Town of Olds only permits development of single-detached dwellings under the R1 district.

District	Associated Land Use	
Low Density Residential District (R1)	Detached dwellings	
General Residential district (R2)	Detached dwellings, duplexes	
General Residential Narrow Lot District (R2N)	Detached dwellings, duplexes	
Medium Denisty Residential District (R3)	Apartments, multi-plexes, row housing	
Manufactured Home District (R4)	Manufactured Homes	
Country Residential District (r5)	Detached Dwellings	
country Residential District A (R5A)	Detached Dwellings	

Table 2: District Bylaw Residential District and Land Use

This section provides an overview of current housing supply and demand, including details around Olds College, Continuing Care and Affordably housing demand requirements. Housing needs projections are explored with an aim of understanding how the population will increase for future planning and growth opportunitites.

#### OLDS COLLEGE OF AGRICULTURE AND TECHNOLOGY

Olds College is one of Canada's Top 10 Research Colleges with 3,600 acres for applied research activities and work-integrated learning opportunities for students. The college serves approximately 2,000 students annually and is a globally renowned leader in research and innovation generating revenues of over \$85 million to date. Affordable housing is essential to future growth of the college and it is anticipated that an additional 180 units of housing will be needed by 2025-2026

#### **CONTINUTING CARE NEEDS**

The Town of Olds has three senior's housing facilities including Seasons Olds, Seasons Olds Encore, and Mountain View Lodge. Seasons Olds offers seniors apartments/lodges for those 65 years and older and supportive housing levels 2 and 3. Seasons Olds has 107 units of which 0 are currently vacant. Seasons Olds Encore provides senior's apartments/lodges and supportive living levels 2, 3, 4, and 4D. Seasons Olds Encore also has 107 units of which 0 are vacant. Mountain View Seniors Housing provides community housing and seniors lodges/apartments. Mountain View Seniors Housing provides 76 units and currently has 10 vacant at the time of this report. (See Appendix B for senior's living definitions).

#### AFFORDABLE HOUSING

In 2021, 5.4% of renter households in the Town of Olds were in Core Housing Need, while 35.9% of renter households were spending more than 30% of income on shelter costs (See Appendix B for definitions). Relative to renter households, there were 1.8% of owner-occupied units in Core Housing Need in 2021 and 12.5% of owner-occupied units spending 20% or more of income on shelter costs. Overall, in 2021, 7.2% of households were in Core Housing Need and 48.4% were spending more than 30% of income on shelter cost.

#### **CORE HOUSING**

Core Housing Need is an indicator used to assess adequacy of housing conditions for individuals or households. A household is considered 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 percent or more of its before tax income to access acceptable local housing. (Refer to Appendix B for definitions of adequacy, suitability and affordability).

In a time where housing affordability and sustainability are pressing concerns, an analysis of housing supply and demand provides essential insights needed to create thriving, inclusive communities and ensure access to safe and comfortable housing for all.

In 2021, 5.4% of renter households in the Town of Olds were in Core Housing Need, while 35.9% of renter households were spending more than 30% of income on shelter costs. Overall, in 2021, 7.2% of households were in Core Housing Need and 48.4% were spending more than 30% of income on shelter cost. Compounded with increased population projections demonstrated in Table 3, the Town of Olds is becoming increasingly unaffordable, with a lack of supply of adequate housing.

Year	Population	Households
1986	5,005	1,830
2016	9,184	3,942
2021	9,209	4,096
2027	10,048	4,469
2050	15,449	6,871

**Table 3: Population Projections** 

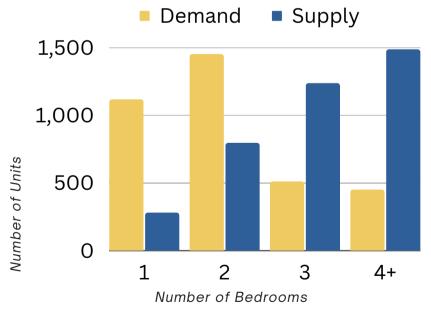


Figure 12 provides a comparative analysis between current housing supply and demand. Based on the data in Figure 12, the demand for one- and two-bedroom dwelling units far exceeds the supply. This understanding of housing supply and demand for the Town of Olds is key in Town's ability to provide strategic housing policies that will reduce cost and stabilize the housing market for generations to come.

Figure 12: Current Housing Supply & Demand

The outlined housing need projections based on population projections to 2050 and the current discrepancy in supply and demand, indicate the Town of Olds is currently facing a housing shortage that will only be exacerbated further as more residents relocate to the Town.

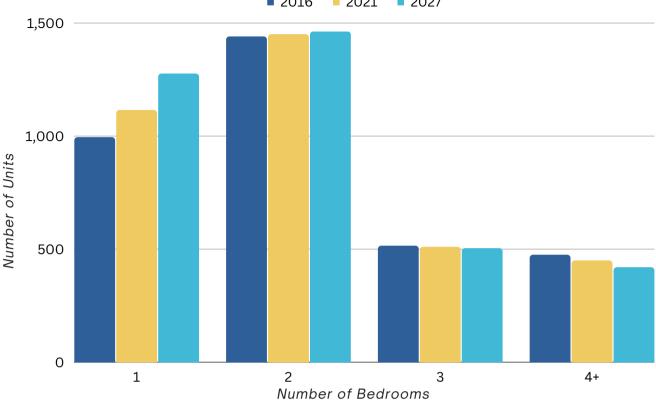
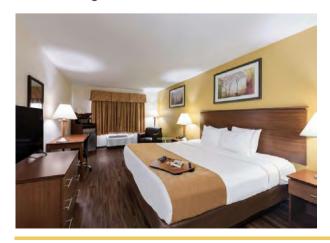


Figure 13: Housing Needs Projection

Figure 13 demonstrates an increased need for 1 and 2 bedroom dwellings in the coming years. Due to the high student population attending Olds College, we see a lack of housing availability in the 1 and 2 bedroom housing types, which is forcing residents to seek alternative housing solutions. Dorms at Olds College are full, with zero vacancy, making it difficult for students to find adequate housing. Hotels and Motels in the Town of Olds receive inquiries for long term rentals. The housing shortage is an issue not only for students but for workers of the Pomeroy Hotel, especially during the winter months when the College is in session. Many students use hotels and motels as temporary housing while looking to secure more permanent housing for the school year. Based on a qualitative survey of six hotels/motels in the Town of Olds the average stay at the hotel/motels can range from 3-4 weeks in length to several months. Many of the hotels are aware of this occurrence, however they do not track these numbers explicitly, making it difficult to quantify how much demand exists during the winter months.





An analysis of vacancy rates over the last five years demonstrates a clear trend and need for rental housing in the Town of Olds. Figure 14 demonstrates low vacancy for the Town of Olds and Innisfail, indicating a lack of availability as compared to comparable municipalities in the province.

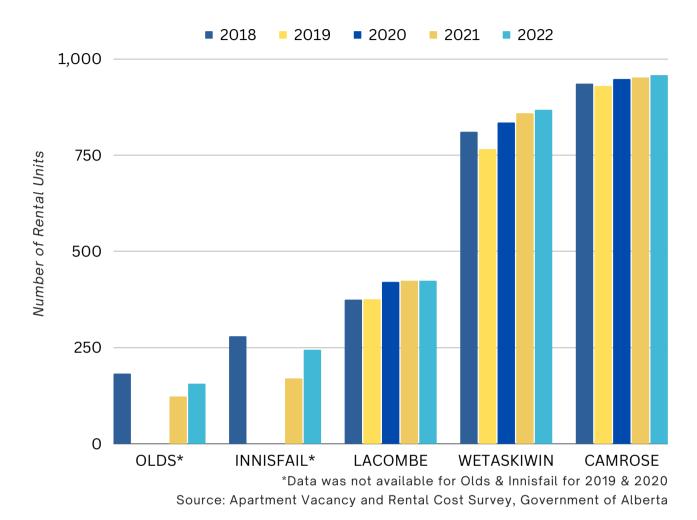


Figure 14: No. of Rental Units by year





#### **CONSULTATION PROCESS**

To verify the data collected from Canada Census, the Town of Olds also conducted a public engagement survey from February 24, 2023 – March 16, 2023. The survey was posted on social media and paper copies were made available in the community aquatic center and library. There were 63 respondents to the survey. The following sections provide a high-level overview of the survey results, with complete results provided in Appendix C

#### SURVEY PARTICIPANT HOUSING PROFILE

Most of the respondents to the survey were of working age, with the largest proportion between 45-54 years of age, closely followed by the 35-44 age group. The 65-74 age group was also prominent in the response group. These age groups are likely able to comment on affordability, quality, and available services for families, couples, and seniors. 55% of respondents lived in Townhouses or Apartments, 38% in single detached homes, while 7% lived in manufactured homes.

#### IDENTIFICATION OF HOUSING ISSUES

The majority (53%) of survey respondents perceive housing into their community as affordable, while 47% perceive housing as unaffordable. This perceived unaffordability could be related to the high proportion of single detached dwelling units in the Town of Olds, which are typically more expensive than multi-family housing types. Housing affordability is only one of many potential housing concerns. Survey respondents were asked to indicate all concerns that they feel apply to housing in the Town of Olds. A lack of housing options was a concern for 67.24% of respondents, while 70.69% considered home ownership to be too expensive, and 67.24% considered renting to be too expensive. A lack of housing options and housing affordability are closely linked concerns, as multi-family housing types can help to improve housing affordability by presenting residents with more affordable forms of dwellings.

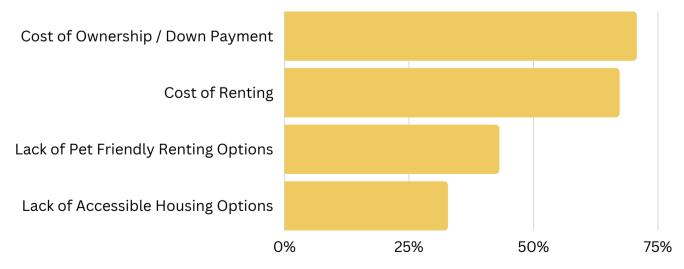


Figure 15: Housing Concerns

Figure 16 demonstrates number of persons per household, further supports the conclusion that more multi-family housing options are needed in the Town of Olds. Most households in the Town of Olds have one or two people living in them, which shows a discrepancy between the housing being provided in the community and resident's needs. The Town of Olds has a large proportion of small household sizes, and yet detached single family housing is the most prominent housing type. Providing smaller dwelling options would be suitable for these household sizes and improve affordability.

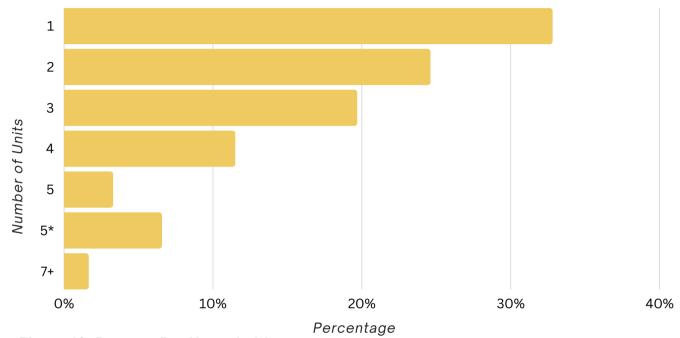


Figure 16: Persons Per Household

The Town of Olds survey also asked residents which housing types were most desired (Figure 14). According to the survey results, 60% desire more townhouses, apartments, and duplexes, 20% desire more single detached homes, 14% desire more rental townhouses, apartments, and duplexes, and 6%

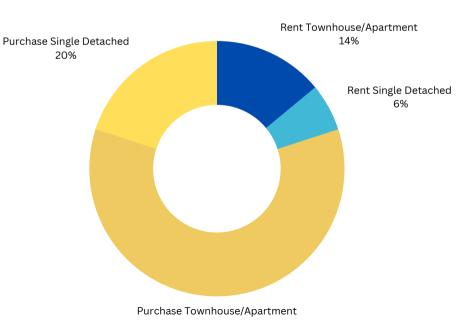


Figure 17: Desired Housing Types

desire more rental single detached homes. The findings in Figure 17 are expanded in Figure 18, demonstrating types of housing that the Town of Olds residents identified as needing. Affordable housing options was identified as the area of greatest need, with approximately 75% identifying this need. Rental townhouses/duplexes,

apartments/condos and townhouses/duplexes were also identified by many respondents.



50%

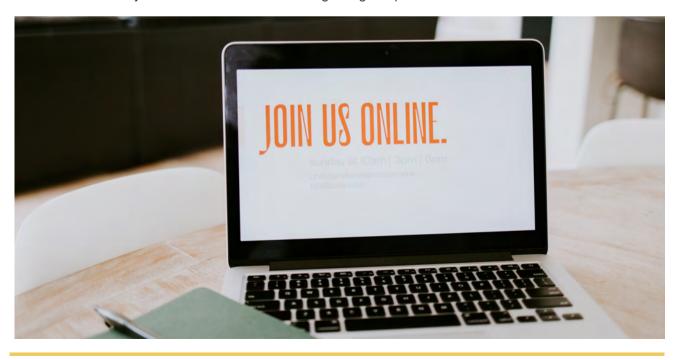
75%

Figure 18: Types of Housing Needed in the Town of Olds

#### ADDITIONAL SURVEY FEEDBACK

The survey also provided opportunity for respondents to provide additional feedback. The additional feedback received has been summarized as follows with full survey results provided in Appendix C.

- More affordable housing is needed, including rentals
- Increased supportive living and long-term care for the aging population
- · More high-quality multi-family housing options are needed for affordability and housing options
- The Town of Olds development department should facilitate easy processes for increased legal suits and development of multi-family housing
- Mobile homes and tiny homes should be provided for more affordable home ownership options
- More rancher style homes for seniors wanting to age in place



This section draws from the quantitative and qualitative data presented by this report to identify current and future housing needs and gaps in the Town of Olds. Data has been provided primarily by the Canadian Census and the Town of Olds housing survey.

#### NUMBER OF DWELLING UNITS

The number of people and the number of households in the Town of Olds has been increasing since 2016. If current growth rates continue, the population and number of households will continue to increase year over year. Despite these trends, the number of dwellings constructed between 2016 and 2021 was only 4.9%, compared to 25.90% in 1961-1980. This represents the potential for a lack of dwelling units for the growing number of households and may also lead to housing quality issues.

#### **DWELLING SIZE AND TYPES**

The majority of housing types in the Town of Olds are single detached at 61% of all dwelling units. The number of people per household has been decreasing, suggesting a need to shift to smaller, multi-family housing types such as apartments, townhouses, and duplexes. Currently, 29% of households in the Town of Olds consist of one-person, and 38% consist of two people. Relative to the number of single-detached dwelling types, there is a lack of appropriately sized dwelling units available for smaller households.

To further support this conclusion, the supply and demand analysis in Figure 18 demonstrates that the current supply of larger dwelling units (three- and four-bedrooms) exceeds demand. Given these statistics, it is evident that the Town of Olds has an excess of larger, single-detached homes and a lack of smaller, multi-family housing options. The survey conducted by the Town of Olds also concluded that a major housing concern in the community was a lack of housing options. In the survey, 74% indicated a desire for more apartments, townhouses, and duplexes while only 26% desire more single-detached homes.

#### SENIORS HOUSING

The percentage of the population over the age of 65 is projected to continue to increase. The median age in the Town of Olds is increasing by approximately 2 years every 6 years, with the population over 65 projected at 26.7% by 2027. An aging population requires specific housing types such as rancher-style homes, more affordable apartments, and care with a variety of support levels. The Town of Olds currently has a lack of senior's care options, with only 290 total senior's care units and 2190 people over the age of 65. The survey conducted supported these findings, identifying a lack of accessible housing options as a major housing concern in the community.

#### LACK OF RENTAL HOUSING

Canada Census data has shown that the number of renter and owner occupied households in the Town of Olds is decreasing. The survey conducted supported the statistical data, with 20% of respondents indicating that more rental housing is desired. The qualitative data collected from a survey of hotel staff in the area, indicates that the lack of rental housing is so dire that residents are seeking short term accommodation at hotels and motels in the area.

It is recommended that the Town of Olds update the Municpal Development Plan to include policy tools that will incentivze growth and encourage developers to establish in the Town of Olds. Based on the Population Statistics and Growth Projections explored in this report, the Town of Olds is forecasted to increase and the need for a variety of housing types will be necessary.

#### **GROWTH MANAGEMENT**

## 1. Establish development incentives

Establish a comprehensive system of development incentives to encourage investment and stimulate the development in target areas, such as designated growth nodes, brownfield sites or underutilized areas.

## 2. Streamline Approvals

Continue to evaluate and implement efficient and streamlined development approvals processes to reduce unnecessary bureaucracy, minimize delays and provide a predictable, consistent timeline for developers.

## 3. Strategic Infrastructure Investment

Prioritize infrastructure investment in areas of anticipated development including transportation networks, water and sewer systems, utilities, parks and public amenities.

## 4. Promote Mixed-Use Development

Actively promote mixed-use development, encouraging a combination of residential, commercial and recreational uses within appropriate nodes and corridors.



#### **URBAN FORM**

## 5. Encourage Human Scale Development

Development projects should prioritize human-scale design principles, creating a sense of intimacy and comfort within the urban environment. Considerations around building setbacks, building heights, façade articulation and street-level activation should contribute to a pleasant and walkable streetscape.

#### 6. Create Vibrant Places

To encourage development, the Town of Olds should support placemaking initiatives that create vibrant public spaces and foster a sense of community identity. The "small town advantage" is attractive for developers to market their developments encouraging buyers to relocate to a family friendly community with a sense on place. Focus on Public art, street furniture, wayfinding and other elements reflect the unique character and history of differing neighborhoods.

#### HOUSING & NEIGHBOURHOOD DESIGN

## 7. Design Walkable & Transit Focused Neighbourhoods

The Town of Olds should prioritize development of walkable neighborhoods that promote active transportation and connectivity, and invest in transportation infrastructure. Especially in neighbourhoods that have high numbers of students who attend Olds College. Streets should be designed to encourage pedestrian friendly movement, bike lanes and accessible public transportation to reduce dependency on private vehicles.

## 8. Promote Inclusive Spaces

Promote universal design principles to ensure that housing and neighbourhoods are accessible and inclusive for residents of all ages, abilities and mobility levels. Housing need projections indicate the Town of Olds has an ageing population that may see a shift in housing design requirements, so residents are able to age in place, or downsize to more appropriate housing situations















Based on the findings in this report, the following three priorities have been identified to address housing issues in the Town of Olds. All three priorities are focused on the goal of achieving more multi-family housing. Multi-family housing addresses many of the housing gaps identified in this report, including diversity of housing types, smaller dwelling sizes, and senior's appropriate dwellings. Providing more multi-family housing needs to begin at the policy level to attract and facilitate the development of these housing types.

### 1. Consolidate Residential Land Uses R1, R2, R2N & R3

It is recommended that the Town of Olds Land Use Bylaw be revised to reduce the number of residential land use types. Provide density ranges within the consolidated land use to allow for a variety of housing forms throughout zones that are zoned for residential. Currently the Land Use Bylaw provides seven residential districts. By consolidating residential land uses, the Town of Olds provides more flexibility for developers to build multi-family housing in a variety of neighbourhoods. Multifamily housing including duplexes, rowhouses and apartments do not need to be segregated.

## 2. Consolidate Country Residential Land Uses R5 & R5A

It is recommended that the Town of Olds Land Use Bylaw be revised to reduce the number of residential land use types. Consolidating country Residential Districts reduces the number of zoning districts the Town needs to manage.

## 3. Expedite Applications for Medium Density Development

To incentivize higher density development, the Town of Olds should implement a streamlined approach for development permit applications. This would involve establishing clear and efficient procedures specifically tailored to medium density projects, such as townhouses or low-rise apartment buildings. Streamlining these applications may include a dedicated staff or team assigned to multifamily files, pre-application meetings to provide guidance prior to applying, clear and concise application requirements and expedited review timeline for multi-family applications.

## 4. Introduce Mixed-Use Zoning along Strategic Corridors

To promote vibrant and sustainable development, the Town of Olds should introduce mixed-use zoning along strategic corridors within specific neighbourhoods. By allowing a mix of compatible land uses such as residential, commercial, office and recreation activities, the Town of Olds can create dynamic and accessible corridors that cater to the needs of residents and business alike. Mixed-use zoning encourages walkability, reduces the need for vehicle travel and supports a more efficient use of land and infrastructure.

## 5. Allow Accessory Dwelling Units

Update residential zoning regulations to permit and regulate construction of Accessory Dwelling Units on single-family residential properties. Additional housing options, such as basement apartments, garage suites or separate unites within existing homes helps increase the supply of housing. Section 2.2.5 describes the Housing Tenure as 25% rental units. Allowing for more Accessory Dwelling Units to residential development allows for more rental units throughout various neighbourhoods within the Town of Olds.

#### 6. Allow Various Residential Uses to Proceed without DP

To allow for ease of development related to certain residential uses, the Town of Olds may want to explore allowing housing types such as single detached, semi-detached, and multi-family (up to 4) dwelling units to proceed without the requirement for a development permit. This change would allow for streamlined development to occur for relatively low-risk development, while also attempting to expand housing types in the community. Note: These development types would still require a building permit as required by the Alberta Building Code.



## REFERENCES

Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released March 29, 2023. https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E

Alberta Seniors Housing Directory. Mount View Lodge. https://housingdirectory.ascha.com/directory/mount-view-lodge/

Olds College. https://www.oldscollege.ca/

Town of Olds. Municipal Development Plan. https://www.olds.ca/node/2304

Alberta Health Services. Levels of Care. https://www.albertahealthservices.ca/cc/Page17907.aspx

CMHC. Housing markets, data and research. https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research

CMHC. Housing Market Information Portal. https://www03cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada



# APPENDIX A

STATEMENT OF LIMITATIONS

### STATEMENT OF LIMITATIONS

Use of this Report. This report was prepared by McElhanney Ltd. ("McElhanney") for the particular site, design objective, development and purpose (the "Project") described in this report and for the exclusive use of the client identified in this report (the "Client"). The data, interpretations and recommendations pertain to the Project and are not applicable to any other project or site location and this report may not be reproduced, used or relied upon, in whole or in part, by a party other than the Client, without the prior written consent of McElhanney. The Client may provide copies of this report to its affiliates, contractors, subcontractors and regulatory authorities for use in relation to and in connection with the Project provided that any reliance, unauthorized use, and/or decisions made based on the information contained within this report are at the sole risk of such parties. McElhanney will not be responsible for the use of this report on projects other than the Project, where this report or the contents hereof have been modified without McElhanney's consent, to the extent that the content is in the nature of an opinion, and if the report is preliminary or draft. This is a technical report and is not a legal representation or interpretation of laws, rules, regulations, or policies of governmental agencies.

Standard of Care and Disclaimer of Warranties. This report was prepared with the degree of care, skill, and diligence as would reasonably be expected from a qualified member of the same profession, providing a similar report for similar projects, and under similar circumstances, and in accordance with generally accepted engineering/planning/etc and scientific judgments, principles and practices. McElhanney expressly disclaims any and all warranties in connection with this report. Information from Client and Third Parties. McElhanney has relied in good faith on information provided by the Client and third parties noted in this report and has assumed such information to be accurate, complete, reliable, non-fringing, and fit for the intended purpose without independent verification. McElhanney accepts no responsibility for any deficiency, misstatements or inaccuracy contained in this report as a result of omissions or errors in information provided by third parties or for omissions, misstatements or fraudulent acts of persons interviewed.

Effect of Changes. All evaluations and conclusions stated in this report are based on facts, observations, site-specific details, legislation and regulations as they existed at the time of the site assessment/report preparation. Some conditions are subject to change over time and the Client recognizes that the passage of time, natural occurrences, and direct or indirect human intervention at or near the site may substantially alter such evaluations and conclusions. Construction activities can significantly alter soil, rock and other geologic conditions on the site. McElhanney should be requested to re-evaluate the conclusions of this report and to provide amendments as required prior to any reliance upon the information presented herein upon any of the following events: a) any changes (or possible changes) as to the site, purpose, or development plans upon which this report was based, b) any changes to applicable laws subsequent to the issuance of the report, c) new information is discovered in the future during site excavations, construction, building demolition or other activities, or d) additional subsurface assessments or testing conducted by others.

**Independent Judgments**. McElhanney will not be responsible for the independent conclusions, interpretations, interpolations and/or decisions of the Client, or others, who may come into possession of this report, or any part thereof. This restriction of liability includes decisions made to purchase, finance or sell land or with respect to public offerings for the sale of securities.



# APPENDIX B

KEY TERMS & DEFINITIONS

### **KEY TERMS & DEFINITIONS**

Accessible Housing: Refers to the manner in which housing is designed, constructed or modified (such as through repair/renovation/renewal or modification of a home), to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make a home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or electronic devices that improve the overall ability to function in a home.

Adequacy (Housing): Housing adequacy refers to the physical condition of the dwelling, where housing is considered inadequate if major repairs or modernization improvements are required. Affordability: The household has the financial ability or means to effectively enter or access the housing market, without spending more than 30 percent of its before-tax (gross) household income on shelter costs.

Collaboration: Two or more people/organizations working together toward shared goals.

Community Housing: Government-supported subsidized rental housing administered by housing management bodies for families, seniors, and individuals with low income who cannot afford other housing options in the community, due to circumstances. A tenant's rent, which includes heat, water, electricity, and sewer expenses, is based on 30 percent of the household's total annual income. Regulated under the Alberta Housing Act

Core Housing Need: A household is considered 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 percent or more of its before-tax income to access acceptable local housing. Acceptable housing is adequate in condition, suitable in size, and affordable. Adequate housing does not require any major repairs, according to residents. Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements. Affordable housing costs 30 percent or less of before-tax (gross) household income.

**Homelessness:** A term that describes those who are sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in an emergency homeless shelter.

Household: A social unit composed of those living together in the same dwelling.

**Mixed-Use Development:** The development of land or a building with two or more different uses, such as residential, office, and retail. Mixed-use can occur across units in a building or spread out across units in a project or portfolio with multiple buildings.

**Non-Market Affordable Housing:** Non-market housing is housing rented at lower than market price due to investment by third party entities (e.g., a level of government, private business, or non-profit organization).

**Seniors Housing:** Other rooms/units designated for seniors that are not covered under Seniors' Lodge or Seniors' Self-Contained.

### **KEY TERMS & DEFINITIONS**

**Seniors Lodge:** Supportive living units designated for senior households in a communal setting with meals, housekeeping, and recreational activities. Regulated under the Alberta Housing Act.

**Shelter Cost:** Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, rent and costs of electricity, heat, water and other municipal services.

**Suitability**: Housing suitability refers to how appropriate the size of the dwelling is for the household who resides in it (i.e., number of bedrooms). Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements.

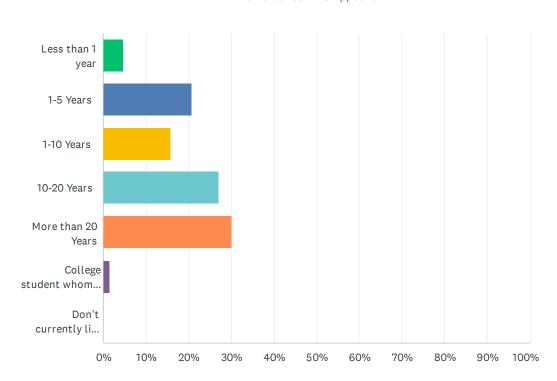


# APPENDIX C

PUBLIC ENGAGEMENT RESULTS

## Q1 How long have you lived in Olds?

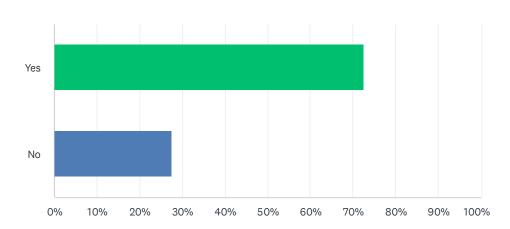
Answered: 63 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	4.76%	3
1-5 Years	20.63%	13
1-10 Years	15.87%	10
10-20 Years	26.98%	17
More than 20 Years	30.16%	19
College student whom is only here during semester	1.59%	1
Don't currently live in Olds, but I am looking.	0.00%	0
TOTAL		63

## Q2 Do you work in Olds?

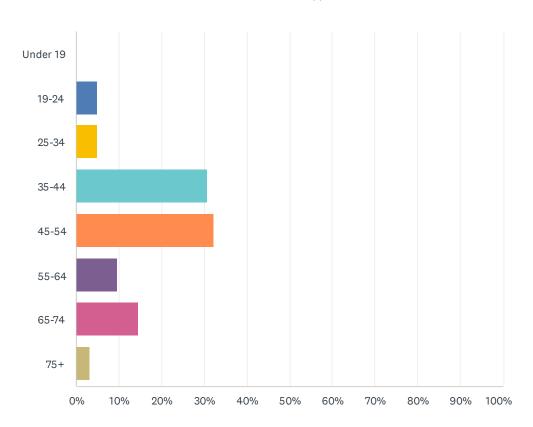
Answered: 62 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	72.58%	45
No	27.42%	17
TOTAL		62

### Q3 Please identify your age group

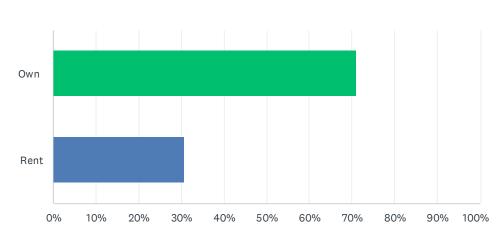
Answered: 62 Skipped: 1



ANSWER CHOICES	RESPONSES	
Under 19	0.00%	0
19-24	4.84%	3
25-34	4.84%	3
35-44	30.65%	19
45-54	32.26%	20
55-64	9.68%	6
65-74	14.52%	9
75+	3.23%	2
TOTAL		62

### Q4 Do you own your home or rent?

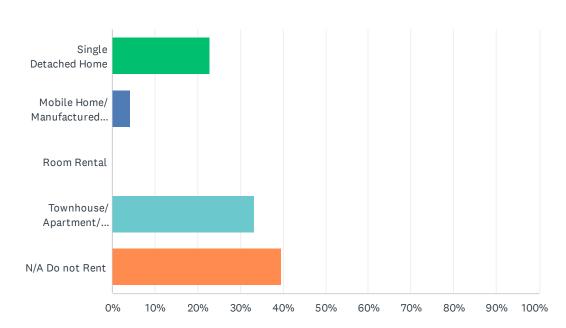
Answered: 62 Skipped: 1



ANSWER CHOICES	RESPONSES	
Own	70.97%	44
Rent	30.65%	19
Total Respondents: 62		

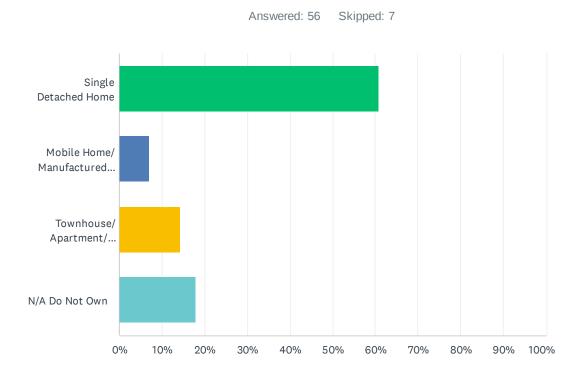
#### Q5 If you rent your home, what type of dwelling do you live in?





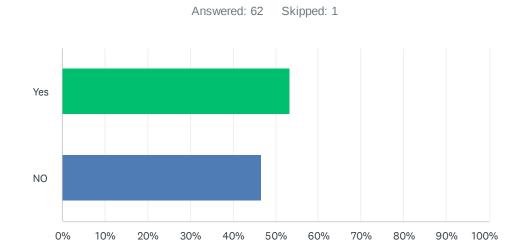
ANSWER CHOICES	RESPONSES	
Single Detached Home	22.92%	11
Mobile Home/ Manufactured Home	4.17%	2
Room Rental	0.00%	0
Townhouse/ Apartment/ Condo/Duplex	33.33%	16
N/A Do not Rent	39.58%	19
TOTAL		48

#### Q6 If you own your home, what type of dwelling do you live in?



ANSWER CHOICES	RESPONSES	
Single Detached Home	60.71%	34
Mobile Home/ Manufactured Home	7.14%	4
Townhouse/ Apartment/ Condo/Duplex	14.29%	8
N/A Do Not Own	17.86%	10
TOTAL		56

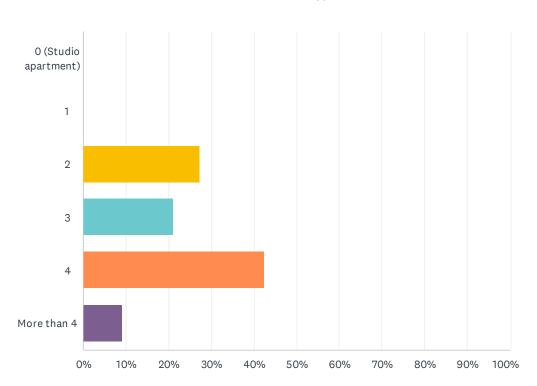
### Q7 Do you feel your current housing is affordable?



ANSWER CHOICES	RESPONSES	
Yes	53.23%	33
NO	46.77%	29
TOTAL		62

### Q8 How many bedrooms does your home have?

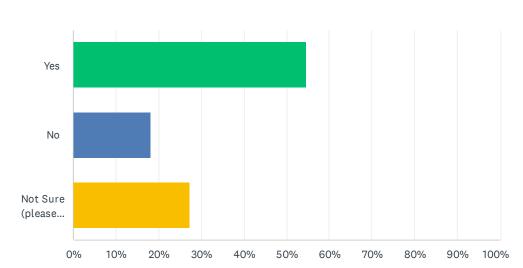




ANSWER CHOICES	RESPONSES	
0 (Studio apartment)	0.00%	0
1	0.00%	0
2	27.27%	9
3	21.21%	7
4	42.42%	14
More than 4	9.09%	3
TOTAL		33

### Q9 Will you want to move in the next 5-10 years?

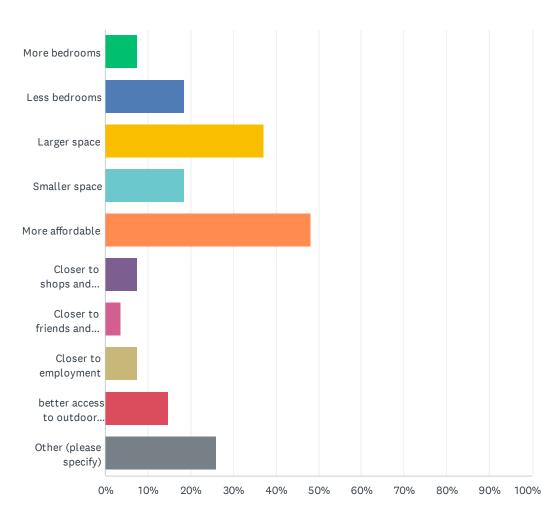




ANSWER CHOICES	RESPONSES	
Yes	54.55%	18
No	18.18%	6
Not Sure (please specify)	27.27%	9
TOTAL		33

### Q10 If you answered yes to question 9, what will you be looking for when you move? (Select all that apply)

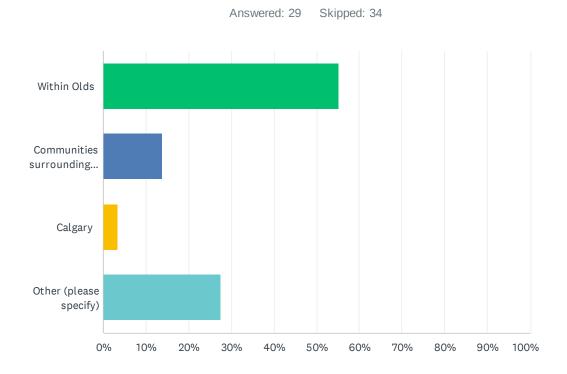




#### Town of Olds Housing Needs Assessment

ANSWER CHOICES	RESPONSES	
More bedrooms	7.41%	2
Less bedrooms	18.52%	5
Larger space	37.04%	10
Smaller space	18.52%	5
More affordable	48.15%	13
Closer to shops and services	7.41%	2
Closer to friends and family	3.70%	1
Closer to employment	7.41%	2
better access to outdoor amenities	14.81%	4
Other (please specify)	25.93%	7
Total Respondents: 27		

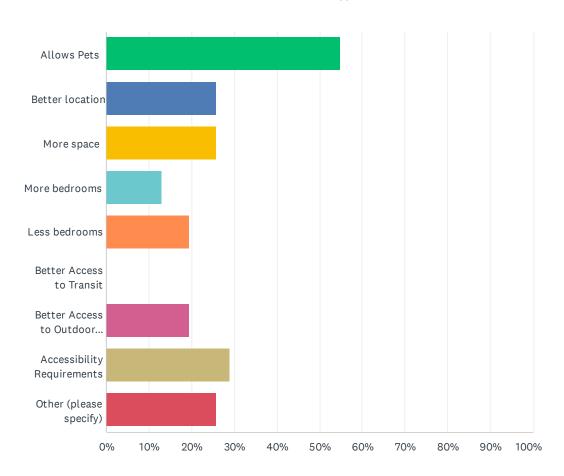
### Q11 If you plan to move in the next 5 to 10 years, where do you anticipate moving?



ANSWER CHOICES	RESPONSES	
Within Olds	55.17%	16
Communities surrounding Olds	13.79%	4
Calgary	3.45%	1
Other (please specify)	27.59%	8
TOTAL		29

## Q12 What characteristics are you looking for in housing? (Select all that apply)

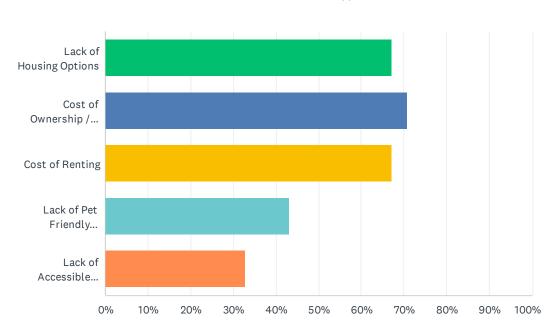




ANSWER CHOICES	RESPONSES	
Allows Pets	54.84%	17
Better location	25.81%	8
More space	25.81%	8
More bedrooms	12.90%	4
Less bedrooms	19.35%	6
Better Access to Transit	0.00%	0
Better Access to Outdoor Amenities	19.35%	6
Accessibility Requirements	29.03%	9
Other (please specify)	25.81%	8
Total Respondents: 31		

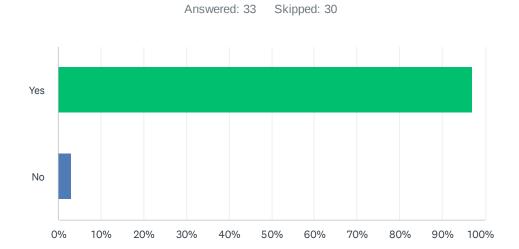
#### Q13 What housing issues are a concern to you? Check all that apply.





ANSWER CHOICES	RESPONSES	
Lack of Housing Options	67.24%	39
Cost of Ownership / Down Payment	70.69%	41
Cost of Renting	67.24%	39
Lack of Pet Friendly Renting Options	43.10%	25
Lack of Accessible Housing Options	32.76%	19
Total Respondents: 58		

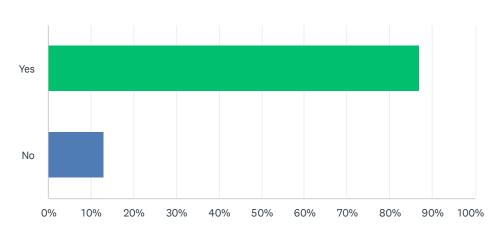
# Q14 Does your current living situation have enough bedrooms for everyone living in your home?



ANSWER CHOICES	RESPONSES	
Yes	96.97%	32
No	3.03%	1
TOTAL		33

### Q15 Does your current unit meet your accessibility needs

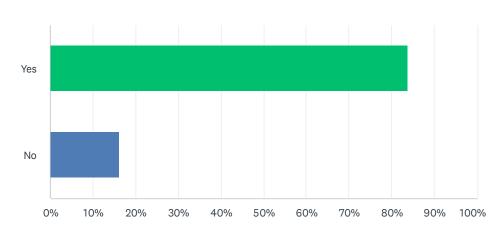




ANSWER CHOICES	RESPONSES	
Yes	87.10%	27
No	12.90%	4
TOTAL		31

### Q16 Is your current Housing well maintained (I.e in a good state of repair)

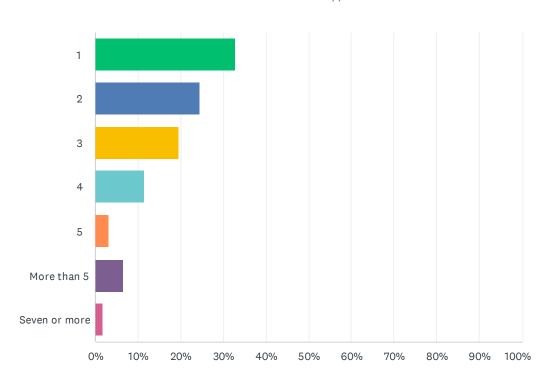




ANSWER CHOICES	RESPONSES	
Yes	83.87%	26
No	16.13%	5
TOTAL		31

#### Q17 How many people, including you, live in your household?

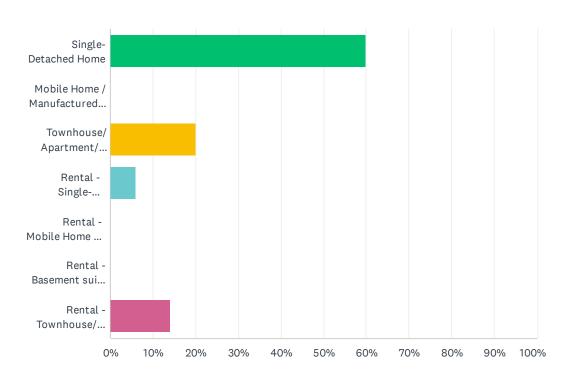




ANSWER CHOICES	RESPONSES	
1	32.79%	20
2	24.59%	15
3	19.67%	12
4	11.48%	7
5	3.28%	2
More than 5	6.56%	4
Seven or more	1.64%	1
TOTAL		61

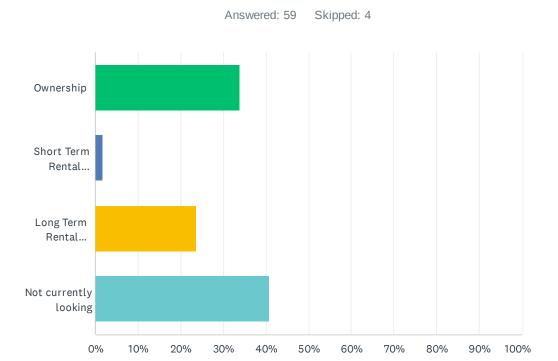
### Q18 If you are looking for housing, which category of home are you looking for?





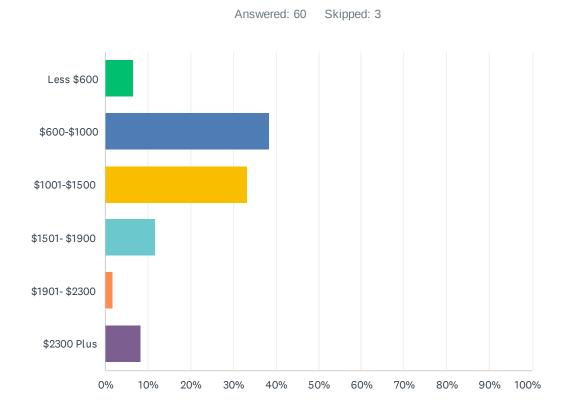
ANSWER CHOICES	RESPONSES	
Single- Detached Home	60.00%	30
Mobile Home / Manufactured Home	0.00%	0
Townhouse/ Apartment/ Condo/Duplex	20.00%	10
Rental - Single- Detached Home	6.00%	3
Rental - Mobile Home / Manufactured Home	0.00%	0
Rental - Basement suite/ room	0.00%	0
Rental - Townhouse/ Apartment/ Condo /Duplex	14.00%	7
TOTAL		50

#### Q19 If you are looking for housing in Olds, what type are you looking for?



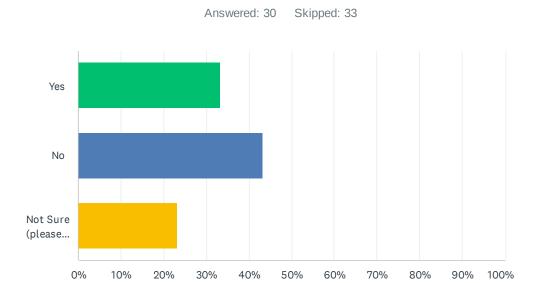
ANSWER CHOICES	RESPONSES	
Ownership	33.90%	20
Short Term Rental (seasonal or temporary)	1.69%	1
Long Term Rental (permanent)	23.73%	14
Not currently looking	40.68%	24
TOTAL		59

## Q20 How much does your monthly budget allow for rent or mortgage payments? (Not including utilities)



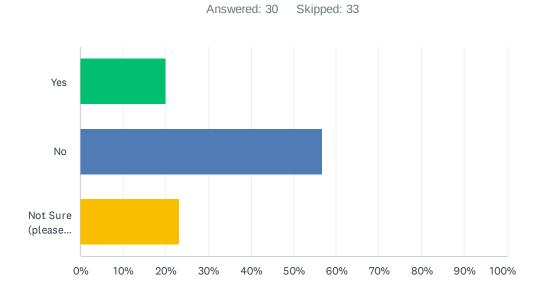
ANSWER CHOICES	RESPONSES	
Less \$600	6.67%	4
\$600-\$1000	38.33%	23
\$1001-\$1500	33.33%	20
\$1501- \$1900	11.67%	7
\$1901- \$2300	1.67%	1
\$2300 Plus	8.33%	5
TOTAL		60

## Q21 Are you spending more than 30% of your before tax income on rent annually?



ANSWER CHOICES	RESPONSES	
Yes	33.33%	10
No	43.33%	13
Not Sure (please specify)	23.33%	7
TOTAL		30

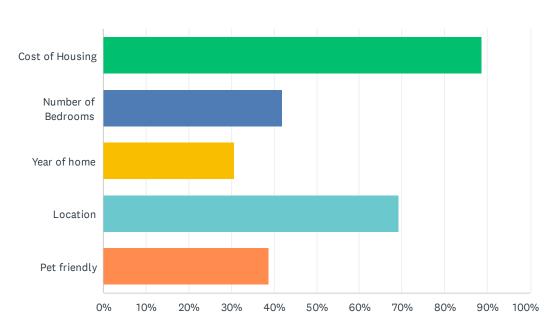
## Q22 Are you spending more than 50% of your before tax income on rent annually?



ANSWER CHOICES	RESPONSES	
Yes	20.00%	6
No	56.67%	17
Not Sure (please specify)	23.33%	7
TOTAL		30

### Q23 What are the most important items for you when choosing a home to rent or buy?

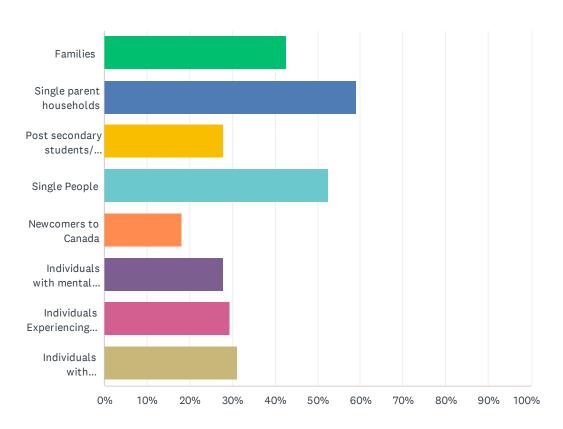




ANSWER CHOICES	RESPONSES	
Cost of Housing	88.71%	55
Number of Bedrooms	41.94%	26
Year of home	30.65%	19
Location	69.35%	43
Pet friendly	38.71%	24
Total Respondents: 62		

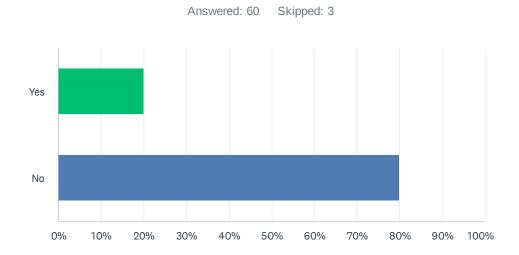
### Q24 In the Town of Olds who do you think faces the greatest challenges finding housing?





ANSWER CHOICES	RESPONSES	
Families	42.62%	26
Single parent households	59.02%	36
Post secondary students/ Seasonal Workers	27.87%	17
Single People	52.46%	32
Newcomers to Canada	18.03%	11
Individuals with mental health/ addiction problems	27.87%	17
Individuals Experiencing Homelessness	29.51%	18
Individuals with disabilities.	31.15%	19
Total Respondents: 61		

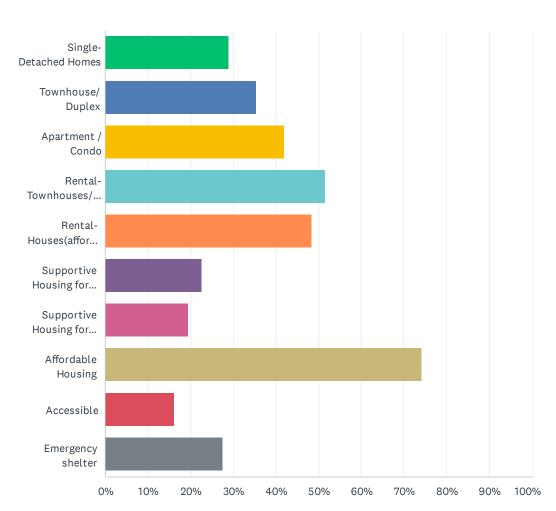
### Q25 Do you believe Olds has suitable rentals?



ANSWER CHOICES	RESPONSES	
Yes	20.00%	12
No	80.00%	48
TOTAL		60

## Q26 What type of housing do you think the Town of Olds requires more of? Check all that apply.





#### Town of Olds Housing Needs Assessment

ANSWER CHOICES	RESPONSES	
Single- Detached Homes	29.03%	18
Townhouse/ Duplex	35.48%	22
Apartment / Condo	41.94%	26
Rental- Townhouses/ Apartment/ Condo/ Duplex	51.61%	32
Rental- Houses(affordable: example entire houses not just rooms)	48.39%	30
Supportive Housing for people with Disabilities	22.58%	14
Supportive Housing for people with Mental Health Issues/ substance abuse	19.35%	12
Affordable Housing	74.19%	46
Accessible	16.13%	10
Emergency shelter	27.42%	17
Total Respondents: 62		

### Q27 Any other comments you have about Housing in Olds

Answered: 32 Skipped: 31

#### Q27 Any other comments you have about Housing in Olds

Answered: 32 Skipped: 31

#	RESPONSES	DATE
1	Please make more affordable duplexes and townhouse with garages.	3/11/2023 9:19 PM
2	This is the time to facilitate low interest loans to homeowners and landlords to support energy efficient renovations. Also it should be easier to create legal suites and multi-unit dwellings and renovate these with a low interest loan for energy efficient upgrades. There are many beautiful old homes in great neighbourhoods, which are in need of significant improvement, the costs exceed new built costs. Examples for programs can be found in Banff/Canmore. ALSO, OLDS NEEDS TO BE CONNECTED TO PUBLIC TRANSPORTATION ALONG HWY 2 AND OPTIMALLY ALSO HWY 22.	3/11/2023 11:30 AM
3	For a long time, we have been in desperate need of affordable housing options for younger adults. I recognize the need for senior housing, but if the workforce has no place to live, who is going to service that demographic?	3/10/2023 4:35 PM
4	Affordable does NOT mean \$300,000+ . Affordable means a decent home for definitely under \$200,000	3/10/2023 3:43 PM
5	Increased supportive living and long term care beds for the aging population that is currently acutely ill. Rentals that are more affordable.	3/10/2023 12:20 PM
6	Mixed-use development would be ideal; low-rise construction with commercial space on the ground floor.	3/10/2023 11:30 AM
7	Right now no we're to go	3/9/2023 3:14 PM
3	Secure, affordable housing is one of the largest issues facing our community at present.	3/9/2023 11:50 AM
9	There seem to be quite a number of unseen homeless people in our community - couch surfers and the like. There needs to be MORE affordable housing for individuals who are on some sort of income assistance.	3/9/2023 10:49 AM
10	Your quality of decent apartments leaves much to be desired! Selection very poor. Cannot afford to buy a condo as they are as much as buying a house, plus they want condo fees on top of that! We need decent apartment complexes that are up to date, wheelchair accessible and close to shopping centre. Your condo's should be available for rent instead of owning. I've watched the availability of your condos for 8 years now,here in Olds and they basically never sell and need many renovations and updates! Our fear is if we were to buy a condo and then at some point have to go to a care home, the condo doesn't sell for a decent price or doesn't sell at all, what happens to the one that ends up in the care home and the one left behind? There is one less pension coming in, can't pay condo fees or even worse as we witnessed ourselves. One couple who we've known all our lives were renting an apartment! He got sick and had to be placed in a private care home, not covered by government funding, did not fall under assessment to qualify for a government funded institution but could not remain in his wife's care due to his cancer and disability! She could not afford to remain in their apartment and pay for his private nursing home, he knew this and so he deliberately quit taking his medication ( unknown to staff he was not swallowing these pills) he deteriorated fast and after he passed they found the pills he hadn't taken! We don't want to end up the same way! Build some decent affordable apartments or condos for rent for those of us who can't afford to buy!	3/8/2023 3:32 PM
11	Work towards getting developers who build in quality affordable housing market	3/7/2023 9:55 AM
12	Higher density housing is needed. Apartments, condos, primary rental units are a must	3/5/2023 8:48 PM
13	Hard for people to find affordable housing near affordable services	3/3/2023 8:37 PM
14	Mobile home parks are a great option if properly managed. Your planning/development department has so much influence on builders coming to town. Work with them to make it easier to build and not more difficult. Your planning/development dept has been a disaster in	3/3/2023 7:29 PM

#### Town of Olds Housing Needs Assessment

	past years. I think you have a much better crew now. Don't fight your local builders work with them.	
15	There are many illegal suites in Olds, which are putting tenants' safety at risk. But renters are desperate and are willing to take anything they can find. Landlords are taking advantage of the housing situation in Olds, charging far too much for far too little.	3/1/2023 7:57 PM
16	It's really unaffordable in Olds because people from BC and Ontario come here with big money and drive the price up making it impossible for people who been here for over 20 years ever be able to afford a home.	3/1/2023 3:53 PM
17	This survey is so poorly organized in terms of questioning, who wrote this?	3/1/2023 2:47 PM
18	No	3/1/2023 12:24 PM
19	Need more pet friendly rentals	3/1/2023 12:22 PM
20	Lower rent and have more parking	3/1/2023 10:07 AM
21	Need more senior apartments or housing	3/1/2023 9:17 AM
22	It's outrageously expensive for what you get. I sold a beautifully renovated, newer and larger 5 bedroom up north for 3x less than what my current home in Olds cost to purchase. Also, there aren't many homes with 3 bedrooms on the main floor for sale at any given time. There are so many housing options for seniors and adults 45+, but what about families?	3/1/2023 7:53 AM
23	Rentals need a cap.	3/1/2023 6:13 AM
24	Olds is very much in need of affordable housing. We need apartments. Or housing funded by the government. There r very few apartments in town and a lot of condos. Condos are expensive and not entirely accessible to low income families. Townhouses would also be nice affordable rentals but sometimes people make them unaffordable for those in need.	2/28/2023 9:50 PM
25	A tiny home development for single people would be a great option. Don't need a huge home but would love to still own a home	2/28/2023 9:19 PM
26	My daughter was trying to find a condo to buy our rent and there was nothing for the under 30 age group.	2/28/2023 9:11 PM
27	There are no houses that are all on one level that are being built. This is the kind of home older people need.	2/28/2023 6:35 PM
28	Buying a home is expensive! But the taxes make it almost impossible. Our taxes are double then we paid before moving here. When calling we had to speak to someone that sets our taxes and has NEVER even been to Olds. We pay so much because we live 15 mins from Walmart. Making taxes more affordable, people would be able to purchase home. The town needs to find a better company to assess	2/28/2023 5:52 PM
29	Expensive water. High priced homes	2/28/2023 5:26 PM
30	No	2/28/2023 5:17 PM
31	The biggest problem with home ownership is paying the bills. Not something town council can help with it is the currant government. TAX TAX TAX.	2/28/2023 4:42 PM
32	We are in desperate need of low cost housing for individuals on AISH. I am unable to afford to live anywhere decent with such a low income. All rent is 75% of my income. We need to be able to pay rent on a sliding scale.	2/28/2023 4:31 PM



### APPENDIX D

LAND USE MAPS

