

Housing Needs Assessment

The Town of Rocky Mountain House

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Land Acknowledgment

The Town of Rocky Mountain House wishes to acknowledge that the land on which we gather is Treaty 6 Territory and a traditional meeting ground and home for many Indigenous Peoples, including the Blackfoot, Cree, Saulteaux, Stoney and Metis.

Acknowledgements

This Report reflects the input, expertise, and lived experience of the people who call Rocky Mountain House home. Through the community engagement program, called Opening Doors, Town residents, organizations, councillors, and key contributors all participated through filling out the community survey, attending an in-person engagement event, or participating in key contributor interviews. A plan of this nature is only as strong as the voices that shape it, and this Report is built on that foundation.

The Town extends its appreciation to the residents, renters, families, first-time buyers, newcomers, and seniors who took the time to share what housing in Rocky Mountain House means to them, from the cost of keeping a home to the search for a place that fits at every stage of life. Your candour gave this work its direction.

The Town also acknowledges the local organizations whose front-line insight grounded this Report in reality, the developers, builders, community organizations, and service providers who shared their perspective. This Report was prepared by V3 Companies of Canada in collaboration with the Town of Rocky Mountain House.

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Executive Summary

Rocky Mountain House is a growing community experiencing increasing pressure across its housing system. Between 2021 and 2025, the community's population increased from approximately 6,993 residents to 8,144 residents, representing growth of more than 16% over four years. This growth has increased demand for housing across all tenures, price points, and household types while contributing to declining vacancy rates, rising affordability pressures, and evidence of household suppression.

Based on population estimates from 2021 to 2025, Rocky Mountain House is projected to grow to approximately 9,075 residents by 2031 and 9,820 by 2036. Accommodating this growth, addressing suppressed household formation, and restoring a healthy 3% vacancy rate points to a need for approximately **525 additional housing units by 2031 and 830 additional units by 2036**. If the faster growth seen since 2021 continues, need could reach approximately 765 units by 2031 and 1,330 by 2036.

The Report identifies a housing system under pressure across the entire housing system. Housing shortages are not limited to a single housing type or demographic group. The strongest areas of need include attainable rental housing, entry-level ownership opportunities, missing-middle housing forms, seniors housing, supportive housing, accessible housing, and larger family-oriented housing. Community engagement outcomes support these findings through consistently identifying challenges in finding housing that is both available and attainable, regardless of whether households were renting, purchasing, downsizing, or seeking housing supports.

Affordability emerged as one of the most significant housing issues within the community. While lower-income households continue to experience housing challenges, the findings indicate that affordability pressures increasingly affect working households, young adults, moderate-income earners, first-time homebuyers, and seniors living on fixed incomes. Additionally, many households earn too much to qualify for traditional affordable housing programs but struggle to access housing within the private market, placing further emphasis on the shortage of affordable housing in the town. This gap between non-market housing and conventional market housing represents one of the most significant housing challenges facing Rocky Mountain House.

The rental market is experiencing particularly significant pressure. Vacancy rates declined substantially between 2021 and 2025, while residents, employers, housing providers, and service organizations consistently reported difficulties finding available housing. Limited rental availability affects not only lower-income households but also workers, newcomers, young adults, and households transitioning into homeownership. As a result, expanding attainable rental housing emerged as one of the clearest housing priorities identified through this Report.

The aging population is also creating increasing demand for seniors-oriented housing. Additional independent living opportunities, downsizing options, accessible housing, and supportive living accommodations are required to support older residents as their housing needs change. Expanding seniors housing would also improve mobility throughout the broader housing market by creating opportunities for larger homes to transition to younger households.

Housing availability is increasingly affecting economic development. Stakeholders consistently identified housing as a barrier to workforce attraction and retention, particularly within healthcare, retail, hospitality, tourism, construction, and resource-related industries. Limited housing availability restricts the community's ability to attract workers, support business growth, and accommodate future economic opportunities.

The findings of this Report demonstrate that Rocky Mountain House's housing challenge is not a shortage of a single housing type. Rather, it is a shortage of housing opportunities across the housing system. Responding to this challenge will require increasing housing supply while also improving housing diversity, affordability, accessibility, and housing mobility. The strategic directions identified within this Report focus on expanding housing supply through innovative development approaches, closing the attainable housing gap, supporting seniors housing and aging in place, strengthening supportive and community housing, and recognizing housing as essential economic infrastructure. Together, these directions provide a framework for creating a more resilient housing system capable of supporting the community's future growth, economic prosperity, and quality of life.

Introduction

Housing touches every part of life in the Town of Rocky Mountain House. It shapes who can put down roots here, whether young families can find their first home, whether workers drawn to the region's oil and gas, forestry, and emerging mining sectors can live in the community they work in, and whether seniors can age close to the people and services they rely on. As the region's economy evolves and its population grows, the Town is facing real questions about whether the right kind of housing exists today, and whether enough of it will exist in the future.

This Report responds to those questions. It brings together demographic, economic, and housing market data with the lived experiences of residents, housing providers, and community organizations to create a clear, evidence-based picture of housing needs in Rocky Mountain House. The Report looks at the full range of housing, from emergency and supportive housing through to rental and ownership and considers how well the current supply is meeting the needs of the people who live here.

Rocky Mountain House does not exist in isolation, understanding its regional context is important in defining its housing need. The town's housing market is closely tied to Clearwater County and the surrounding region, and its demand is shaped by forces that standard projections often miss such as seasonal and resource sector workforce cycles, tourism, in and out migration, and the housing realities of Indigenous residents and other priority populations. This Report works to capture those local factors so that the findings reflect the community's true trajectory, not regional averages alone.

Purpose

Housing Needs Assessments (HNA) have become the common language through which communities, provinces, and the federal government talk about housing. They are increasingly the starting point for funding decisions, and they are the evidence base on which local policy is built. Rocky Mountain House undertook this work for two reasons: to understand its own housing situation clearly, and to be ready when opportunities to act arise.

This Report intends to do four things:

First, it seeks to establish a shared evidence base. Housing conversations often stall because people are working from different assumptions about what the problem is. This Report brings the available data together in one place so that Council, administration, developers, community organizations, and residents are all reading from the same page.

Second, this Report answers specific questions that drive housing decisions such as:

- Where does the greatest housing need exist in Rocky Mountain House, and who is experiencing it?
- How much housing is needed over the next ten years of what size, in what form, and at what price point?
- What targets can the Town set, and how will it know whether it is making progress?
- Which parts of the housing system are working, and which are not?

Third, the Report supports funding applications. The federal *Housing Needs Assessment Framework* developed by Housing, Infrastructure and Communities Canada to be used by communities with populations under 30,000. Housing, Infrastructure and Communities Canada have signalled their intent to use HNAs as a central, evidence-based tool for directing housing and infrastructure investment. As such, completed assessments are increasingly a requirement to access funding. By grounding this Report in that framework, and aligning it with provincial requirements and the Canada Mortgage and Housing Corporation (CMHC) Housing Continuum, the Town positions itself to pursue a range of housing and infrastructure funding opportunities

Fourth, it informs long-term planning. Beyond funding, the purpose of this Report is to serve as a foundation for long-term planning. The findings are intended to inform the Town's statutory documents, housing policies, and future actions, helping to direct what kind of housing should be built, and to anticipate the enabling infrastructure that growth will require. In short, this Report is meant to move housing conversations from data to direction, giving the Town a credible basis for decisions that will shape the community for years to come.

A NOTE ON WHAT THIS REPORT IS NOT

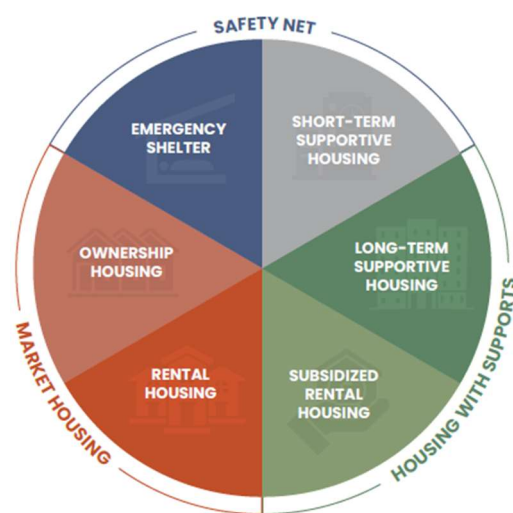
This Report is **not** a housing strategy, and it does not commit the Town to any particular project, expenditure, or land use decision, rather, it identifies needs and points toward action. The decisions about which actions to take, in what order, and with what resources belong to Council. As such, the Report should be reviewed and updated on a regular cycle, ideally every five years to align with the census, with interim updates to market and inventory data as conditions warrant.

Defining the Housing Continuum

The housing continuum sets out the full range of housing a community needs to serve its residents, from emergency shelter to ownership. It has traditionally been drawn as a straight line, with households starting at one end and progressing step by step toward home ownership as their situation improves. That linear picture is easy to follow, but it does not reflect how people actually live. It implies housing need moves in one direction, that ownership is the goal for everyone, and that each household occupies a single fixed point.

Because of the nuances that exist in housing, the continuum is better represented as a wheel. The wheel holds the same range of market and non-market options, but it does not assume a starting point or an end point. Circumstances change, through job loss or a gain, illness, separation, a new child, or simply getting older, and households move between housing types as they do. Someone who owns a home at 50 may need supportive housing at 80. Someone in subsidized rental may move into ownership within a few years. The wheel makes room for movement in any direction rather than assuming that housing progresses along a particular pathway and that no single housing type fits every stage of life.

Figure 1: Housing Wheel



A healthy housing system has enough options in every segment that people can move when their circumstances change. When a segment is missing or too small, households get stuck in housing that does not suit them, and the pressure shows up somewhere else on the wheel. Seniors stay in family-sized homes because nothing smaller is available, which keeps those homes off the market for growing families. Households that should be in subsidized rental compete for market rental, which pushes rents up. A gap in one place is rarely contained to that place. This Report uses both qualitative and quantitative data to understand housing needs and gaps across every segment of the wheel in Rocky Mountain House.

Common terms in the Housing Wheel include:

- **Emergency Shelter**
Temporary housing provided by non-profit organizations that typically includes shelter, food, and basic supportive services on a night-to-night basis for individuals experiencing homelessness or crisis.
- **Short-Term Supportive Housing**
Transitional housing that offers residents temporary shelter (usually two to three years) along with access to on-site support services to help stabilize their housing and move toward independence.
- **Long-Term Supportive Housing**
Housing providers offer long-term accommodations with ongoing supports tailored to individual needs. The level of support varies along a system, ranging from supportive housing (low support) to assisted living (moderate support), to residential care (full support for daily living activities).
- **Subsidized Rental Housing**
Housing where rents are reduced through government or non-profit support, typically targeted at low- to moderate-income households to ensure affordability relative to income.
- **Rental Housing**
Primary rental market: purpose-built rental buildings with five or more units, typically in the form of apartments or townhomes. Secondary rental market: private housing that is rented out, such as apartments, townhomes, secondary suites, carriage homes, and single-family dwellings, and plays a significant role in meeting local rental demand.
- **Ownership Housing**
Home ownership can take various forms, including fee simple, condominium ownership, or shared equity arrangements such as cooperative housing or mobile home parks. It encompasses a range of housing types, including both multi-unit dwellings and single detached homes, where the property is owned by the occupant.

How to Use This Report

This Report is organized into three parts, each serving a different purpose and a different reader. You do not need to read it cover to cover: the structure is designed so that you can go directly to the part of the Report most applicable to you. The three parts are:

- **Part A: How We Plan for Housing**

This part serves as a summary and roadmap. It pulls together the overall outcomes of the Report: our methodology, the housing need projections and key findings, and the recommendations, funding opportunities, and partnerships that follow. To understand what the Report concluded and what to do next, start here.

- **Part B: Rocky Mountain House**

This part of the Report elaborates on the evidence base. It holds the full data and analysis from our research and engagement, covering the community profile, households and income, economic conditions, core housing need, priority populations, and the current housing supply. Turn here for the detail behind Part A.

- **Part C: Data and Findings**

The final part of the Report contains the source material, including the What We Heard Report, background context, and the underlying Statistics Canada and CMHC data. Use this to check a figure or review the raw findings.

Definitions

The definitions below explain key terms used throughout this Report. They align with provincial guidelines and support a consistent understanding of housing conditions, needs, and data sources.

Symbols indicate the source of each definition. Terms without a symbol were developed specifically for this Report:

- * = Housing Assessment Resource Tool (HART) Housing Glossary
- ** = The National Housing Strategy Glossary of Common Terms

Term	Definition
Adequate housing*	According to the International Covenant on Economic, Social and Cultural Rights, there are seven elements to adequate housing: (1) security of tenure; (2) access to basic services; (3) affordability; (4) habitability; (5) accessibility; (6) location; (7) cultural adequacy. While the definition of core housing need acknowledges two of these concerns (affordability and habitability), Statistics Canada and CMHC have not yet created definitions or measurements for adequate housing in Canada.
Affordable housing*	Housing where all shelter costs (e.g. rent, utilities, property taxes) make up a maximum of 30% of before-tax household income. Some think the term “affordable housing” refers only to rental housing that is subsidized by the government, but it’s a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.
Area Median Household Income (AMHI)*	This is the median income of all households within a given area. Statistics Canada calculates this as part of HART’s custom data order in order to categorize households into HART’s

	specified income categories, which are based on this AMHI for each area. AMHI is calculated for each area within each geographic level of data, which includes Canada as a whole, provinces and territories, census divisions, and census subdivisions. Each of these areas has its own AMHI.
At risk of homelessness	Individuals or households whose current housing situation is unstable or unsustainable, putting them in danger of losing their housing and becoming homeless. This may include people living in unaffordable, overcrowded, or unsafe conditions, those facing eviction or financial hardship, and individuals with limited social support or facing barriers such as mental health issues, substance use, or discrimination. While not currently homeless, they lack the security, resources, or support systems needed to maintain stable, long-term housing.
Attainable housing	Housing that is provided slightly below market value based on partnering of resources between public and private agencies.
Co-operative housing*	A type of residential housing option whereby the owners do not own their units outright; each resident is a shareholder in the corporation. Co-op housing is often far less expensive than market rent, and there is shared responsibility and decision-making. While co-ops can have a variety of governance structures, most Canadian models use a rental-type format that requires residents to pay housing charges each month, and there is no equity purchase.
Core housing need*	A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median shelter costs (including utility and municipal costs) of alternative local market housing (i.e. they are in unsuitable, inadequate, or unaffordable housing and they could not afford another home in the community). Adequate – Does not require any major repairs, according to residents. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings. Suitable – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS). Affordable – All shelter costs total less than 30% of a household's before-tax income.
Couple families	Households consist of two partners, either married or in a common-law relationship, living together in the same dwelling, with or without children. This family structure includes both opposite-sex and same-sex couples and is one of the primary household types used in demographic and housing analyses.
Extreme core housing need*	Extreme core housing need has the same meaning as core housing need except that is often used to describe households

	that spend 50% or more of their before-tax income on shelter costs, indicating a more severe level of housing affordability challenge.
Factory-built Housing Policy	Factory-built housing is the umbrella term used to describe homes that are substantially constructed in a factory and are often referred to as off-site construction in contrast to homes constructed on-site. These homes are of high quality and are built to last as long as other forms of ground-oriented housing. It was recommended in the Affordable Housing Strategy (2017) that a Factory-build Housing Policy be introduced into the OCP to encourage factory-built housing in all low-density residential areas.
High-density apartment	Multi-unit residential buildings typically consisting of five or more stores and designed to accommodate a large number of households within a compact footprint. These developments are usually located in urban or transit-oriented areas and are intended to maximize land use efficiency, support walkability, and provide a range of housing options in proximity to services and amenities. High-density apartments often include rental or strata units and may be part of mixed-use developments with commercial or community space.
Homelessness*	The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.
Household maintainers*	A census term meaning the person in a household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer. Generally, an adult is listed first followed, if applicable, by that person's spouse or common-law partner and by their children. The order does not necessarily correspond to the proportion of household payments made by the person.
Income categories*	Very Low Income: Households earning 20% or less of the Area Median Household Income (AMHI), often facing the most severe housing affordability challenges. Low Income: Households earning 21% to 50% of AMHI, typically with limited access to market-rate housing without assistance.

	Moderate Income: Households earning 51% to 80% of AMHI, often able to afford some market options but still vulnerable to rising housing costs. Median Income: Households earning 81% to 120% of AMHI, generally able to access average-priced housing in the community. High Income: Households earning 121% or more of AMHI, with the greatest ability to afford a range of housing options, including homeownership.
Indigenous peoples**	'Indigenous Peoples' is a collective name for the original peoples of North America and their descendants. The Canadian Constitution recognizes three groups of Indigenous peoples (sometimes, still named 'Aboriginal peoples'): First Nations, Inuit and Métis. These are three distinct peoples with unique histories, languages, cultural practices and spiritual beliefs. 'First Nations people' include Status and non-Status Indians.
Lock-off units	Self-contained living spaces within a larger dwelling that have a separate entrance, bathroom, and often a kitchenette, allowing them to function independently from the main unit. Commonly found in condominiums, suites, or vacation properties, lock-off units can be rented out separately or used for extended family or guests, providing flexible living and income-generating options within the same property.
Market housing*	Also known as for-profit housing; housing that is privately owned by an individual (or a company) who generally does not receive direct subsidies to purchase or maintain it. Prices are set by the private market. About 95% of households in Canada live in market housing, either rental market housing or home ownership.
Missing middle housing*	Housing that accommodates more people than a single family home but does not come in the form of a large apartment building. Typically it means anything from a duplex to a small apartment building but, significantly, it is housing that would blend in in a residential neighborhood dominated by single-family homes. It's called "missing" middle because many communities do not have very much of this sort of mid-range housing.
Non-market rentals	Housing units that are rented at below-market rates and are typically provided by government agencies, non-profit organizations, or housing cooperatives. These units are intended to serve low- to moderate-income individuals and families and are often subsidized to ensure affordability. Non-market rentals prioritize housing stability and equity, and access is usually based on income eligibility or specific housing needs.
One-census-family households	Households that contain a single census family, which consists of a married or common-law couple (with or without children),

	or a lone parent living with one or more of their children. These households may also include additional individuals who are not part of the census family, such as roommates or extended family members, but only one primary family unit is present within the dwelling.
Over-housed situations	Households living in dwellings that are larger than needed for their household size, often with more bedrooms or space than required. This can occur when household members move out (e.g., adult children) or when individuals or couples remain in family-sized homes after downsizing in life stage. While not inherently negative, over-housing can contribute to inefficient use of housing stock, higher living costs, and reduced availability of appropriately sized homes for larger households in need.
People with disabilities**	People can have developmental disabilities and/or physical disabilities. A developmental disability (also called intellectual disability) is characterized as people with significant limitations in both intellectual capacity and adaptive skills (e.g., Down syndrome, fetal alcohol syndrome and autism). Physical disability is the existence of a long-lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. This includes sensory disability conditions such as blindness, deafness, or a severe vision or hearing impairment that noticeably affects activities of daily living.
Secondary residence	An accessory self-contained dwelling unit within the same building or on the same parcel as the principal dwelling, and which is occupied on a permanent basis. Typical examples includes basement suites, garage suites, garden suites, coach houses, and in-law suites.
Suppressed household formation*	New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.
Under-housed situations	Households living in dwellings that are smaller than what is needed for their household size, often with less bedrooms or space than required. This can occur when household members are unable to move out (e.g., adult children) or when families choose to live multigenerational.

Part A | How We Plan for Housing

1 Our Approach

This Report was developed in alignment with the Government of Alberta's *Housing Needs Assessment Guidebook for Communities Under 30,000* and aligns with the federal *Housing Needs Assessment Framework* developed by Housing, Infrastructure and Communities Canada. Together, these frameworks provide a consistent foundation for future housing planning, policy development, funding applications, and decision-making within the Town of Rocky Mountain House.

Rather than relying solely on either statistics or community engagement, neither of which tell the full story of housing on their own, this Report combines both quantitative and qualitative sources of information. Census and administrative data help identify long-term demographic, economic, and housing trends but are often several years old by the time they become available. Community engagement, on the other hand, provides current and localized insight into housing conditions and lived experiences but does not always capture the scale or distribution of housing challenges across an entire community. By combining both approaches, this Report provides a more complete understanding of housing need in Rocky Mountain House.

Research undertaken for this Report includes analysis of Statistics Canada Census data, CMHC housing and affordability data, demographic, economic, labour force, and housing market trends, and a review of local plans, policies, strategies, and background studies. The Report was further informed through extensive community engagement, including community-wide engagement activities, a public survey completed by 588 respondents, and targeted interviews with housing providers, developers, builders, real estate professionals, Indigenous organizations, community agencies, business representatives, and municipal staff.

The most recent census data was collected in 2021 and is approximately five years old at the writing of this Report. This age gap presents a shortcoming of using the census data. Because of this, additional data was analyzed from the Province of Alberta Regional Dashboard for Rocky Mountain House, and the 2025 Community Profile published by the Town's Economic Development department. These data sources provide current statistics on demographics, population, and housing and were used in conjunction with census data to provide a more current perspective on the community.

Rather than relying on a single dataset, indicator, or perspective, findings were validated across multiple sources wherever possible. Demographic and housing trends identified through statistical analysis were compared against community engagement results and the experiences of local organizations, housing providers, employers, and residents. Themes that emerged consistently across these sources are given particular weight when identifying housing needs, challenges, and priorities.

The result is a Report that identifies not only where housing pressures exist today, but also the factors contributing to those pressures and the types of housing that may be needed to support a healthy, complete, and sustainable community in the future.

1.1 Research Approach and Assumptions

This Report uses a blended methods approach that combines quantitative data analysis with qualitative findings identified through engagement with the community.

QUANTITATIVE DATA

Quantitative data establishes the measurable characteristics of the housing system, including population growth, household composition, income levels, housing tenure, dwelling types, housing affordability, and core housing need. These datasets provide a consistent baseline for evaluating current conditions and projecting future housing demand and were validated through community engagement to confirm whether the data reflected current conditions of the community.

The data used from the 2021 Federal Census Profile for Rocky Mountain House is based on the short-form census, which collects information from the population and provides reliable, foundational data on household counts, population, age distribution, and dwelling characteristics. This dataset is ideal for establishing a broad demographic and housing context, as it reflects the total population rather than a sample. When using this data, it is assumed that it captures the number of households, basic housing occupancy trends, and population growth or decline as accurately as possible. However, it does not include more detailed variables and additional datasets, such as those from the longform census or custom tabulations. The short-form data is treated as a consistent and comprehensive baseline, but users should recognize its limitations when analyzing more complex housing issues that depend on socioeconomic characteristics. The census uses rounding to maintain confidentiality; some totals may not sum correctly, and some percentages may not reach 100.0%. It is also important to acknowledge that this data is now five years old and reflects a snapshot captured during the height of the COVID-19 pandemic. As such, it may not fully account for the economic shifts, migration patterns, or changes in housing demand that occurred during and after the pandemic. While it was attempted to mitigate these factors through the analysis of secondary data sources, they should still be considered when interpreting the data and applying it to current planning decisions. The Government of Alberta Rocky Mountain House Regional Dashboard that was most recently updated in January 2026, was utilized to provide accurate current estimates that were utilized to supplement and extrapolate Census data beyond the 2021 timeframe and into the future.

The statistics also do not fully capture the impacts of seasonal migration. Rocky Mountain House experiences population fluctuations throughout the year, due to an influx of temporary and seasonal workers. These residents are often not included in permanent population counts or household data, which means the true demand for housing, especially rentals and worker accommodations may be underestimated. As such, housing needs related to seasonal migration should be considered alongside the available data so that the Town can pursue an accurate and responsive approach to planning.

In addition to census and provincial data, this Report draws on the Housing Assessment Resource Tools (HART) developed by the University of British Columbia's Housing Research Collaborative. HART provides a standardized, equity-focused framework for assessing housing needs at the local level. The tool uses a combination of census data, CMHC information, and provincial benchmarks to identify core and extreme housing need across income categories and priority populations. It

estimates affordable shelter costs based on income categories and assesses the gap between what households can afford and what is available on the market. HART also provides household projections by income category and household size to 2031 and estimates of suppressed household formation. By integrating HART data, this Report benefits from a more comprehensive and forward-looking picture of housing need in the community, with particular attention to affordability, equity, and population-specific vulnerabilities.

Population and household projections are based on the 2021 Rocky Mountain House Census data and data estimates taken from the Government of Alberta Rocky Mountain House Regional Dashboard. Pairing these different data sources provide a strong perspective on both the recent history and current trends. Due to the 2021 Census data being nearly five years old at the time of this Report, the Regional Dashboard estimates were utilized to determine current estimates and growth rates since the 2021 Census and inform accurate estimations of future growth over the next five to 10 years.

All figures referencing housing units in this Report are rounded to the nearest whole number, as it is not logical to represent a fraction of a physical dwelling (e.g., 0.3 of a unit). While some underlying data sources may contain decimal values for modeling or projection purposes, final figures are presented as whole units for practical and communicative purposes.

QUALITATIVE DATA

Qualitative engagement provides context that is not captured through statistics alone. Community organizations, housing providers, employers, developers, Indigenous organizations, and residents provided insight into the lived experience of housing in Rocky Mountain House. These conversations helped identify barriers, emerging trends, and housing needs that may not be visible in quantitative data. Collected data was considered in conjunction with collected quantitative data to identify consistent themes across all the completed research. More on the engagement process is included in *Parts 1.2 and 1.3* of this Report.

Together, these qualitative and quantitative methods are grounded in an equity-focused approach and a comprehensive understanding of current and emerging housing needs in Rocky Mountain House.

1.2 Engaging the Community

Public engagement forms a central component of this Report. While demographic and housing market data provide valuable insight into long-term trends, engagement with residents provided an opportunity to better understand local experiences, perspectives, and priorities related to housing within Rocky Mountain House. Public engagement also provide context to the statistical analysis and offers local knowledge and lived experiences to the findings.

The engagement program included public open houses, seniors-focused engagement activities, and a community-wide survey. Participants were invited to share their experiences with housing, identify challenges and opportunities, discuss future needs, and provide feedback on preliminary findings.

A total of 588 survey responses were received during the engagement process. 342 of these respondents indicated either living, or wanting to live, in Rocky Mountain House and were given Rocky Mountain House specific questions. The remaining responses were from individuals living in Clearwater County or with a desire to live in Clearwater County and were given area specific questions. The survey included both quantitative and qualitative questions, allowing participants to share detailed feedback regarding their housing experiences and priorities.

Information gathered through public engagement was used alongside demographic, economic, and housing market data to help validate trends, provide local context, and support the findings presented throughout this Report. The detailed results of the engagement program are summarized in *Part 7: What We Heard Report*.

1.3 Engaging Key Housing Contributors

Input from key housing contributors further inform the findings of this Report. While demographic and housing market data provide an understanding of long-term trends, engagement with key contributors helped identify housing challenges, opportunities, and local conditions that are not always visible through statistical analysis alone. Through interviews and discussions with organizations, businesses, service providers, and community leaders working directly within the community, the project team gained a deeper understanding of how housing pressures are affecting residents today.

Engagement was undertaken with a broad range of key contributors, including housing providers, social service organizations, Indigenous organizations, seniors organizations, developers, builders, real estate professionals, economic development representatives, business leaders, municipal administration, and elected officials. These discussions provided important insight into both current housing conditions and emerging housing needs across Rocky Mountain House and the surrounding region.

Engaging with key contributors helped validate many of the trends identified through the quantitative analysis. In several cases, the experiences shared by key contributors aligned closely with the results of the community survey and Census data, strengthening confidence in the Report findings. Where perspectives differed from available data, those differences provided valuable context and highlighted areas requiring further consideration. Together, the statistical analysis and contributions from local organizations and community leaders provide a more complete understanding of housing needs in Rocky Mountain House and help ensure that the Report reflects both the measurable and lived realities of housing within the community.

1.4 Engaging Priority Population Groups

Not all residents experience housing need in the same way. To better understand the housing challenges faced by groups that are often underrepresented in conventional housing datasets, targeted engagement was undertaken with organizations and key contributors that work directly with priority populations.

These conversations included perspectives from Indigenous and Métis organizations, seniors-serving organizations, housing providers, disability support organizations, and community agencies

that support individuals experiencing homelessness, domestic violence, mental health challenges, addictions, and poverty.

The engagement highlights housing pressures affecting a range of priority populations, including seniors, Indigenous and Métis residents, people with disabilities, lower-income households, young adults, and individuals experiencing housing instability. The findings gathered through this engagement provide important context for the statistical analysis and help identify housing needs that may not be fully reflected in Census and market data alone. These insights are explored in greater detail in *Section 5: Our Priority Groups*.

2 Our Housing Need

This section estimates how many homes Rocky Mountain House will need over the next 5 and 10 years, and what kind. It explains the federal guidance behind the projections, how that guidance was applied to the Town, and what the results show about future population, households and housing need. The projections describe what is likely to happen if current trends continue. They are not targets or forecasts the Town is committed to. They are evidence for planning, policy and funding decisions.

2.1 Projection Methodology Guidelines

Projecting future housing need requires more than estimating future population growth. While population growth remains an important driver of housing demand, the number of homes required within a community is ultimately determined by households rather than people. Changes in household size, housing affordability, migration patterns, and the availability of housing can all influence future housing demand independent of population growth alone.

The Government of Alberta's *Housing Needs Assessment Guidebook for Communities Under 30,000* recommends that housing projections consider both quantitative and qualitative information. Quantitative data helps establish population and household growth trends, while qualitative information provides insight into local factors that may influence future housing demand. Together, these inputs help develop projections that are grounded in both data and local context.

THE HART METHOD

For this Report, future housing need is projected using a "business-as-usual" approach. It assumes that current demographic, migration, economic and housing trends generally continue. Housing need is assessed through a combination of projected population growth, household formation, existing household suppression and housing market conditions.

This approach is built on the Housing Assessment Resource Tools (HART) method, which is the standard starting point for housing needs assessments in Canada. HART projects business-as-usual household growth for each combination of income category and household size, which shows how many households there will be, how big they will be and what they will earn. It does this by fitting a straight-line trend through private household counts from the 2006, 2016 and 2021 Censuses and extending that trend forward. HART estimates growth at both the municipal (Census

Subdivision) and regional (Census Division) levels, so that a community's expected growth can be compared with its surrounding area.

HART's own guidance points out a limitation. Its trend reflects conditions before 2021, so it is likely to underestimate growth since the 2021 Census. HART encourages communities to refine its results with local population projections and newer data on births, deaths and migration.

HART also notes that its projections are simple guides to how a community might grow if past trends continue, rather than definitive assessments on which housing targets should be based.

FEDERAL GUIDANCE

Housing, Infrastructure and Communities Canada (HICC) sets out guidance for completing the federal housing needs assessment template. It recommends:

- Post-census population estimates as the base, because they correct for people the Census missed
- A cohort-component projection, which tracks the population by age and sex as it ages, has children, dies and moves
- Average historical rates for migration and household formation
- No low growth scenario, so that housing need is not undercounted

The guidance also allows a historically high migration scenario to show a reasonable upper range.

HOW THE GUIDANCE WAS APPLIED

This assessment follows both sets of guidance. The HART baseline was reproduced for the Town and extended to 2036 for comparison. A separate cohort-component projection was prepared following the HICC guidance. The results are reported as a Baseline scenario, with a High scenario and the HART baseline shown alongside for comparison.

2.2 Our Projection Methodology

This Report uses a blended projection methodology combining data from the 2021 Statistics Canada Census, the Town of Rocky Mountain House 2025 Community Profile, and the Alberta Regional Dashboard. Together, these sources provide both a reliable historical baseline and a more current understanding of local demographic conditions.

Future housing need is projected by first estimating population growth under a business-as-usual scenario. The projected population is then converted into households using headship rates, which are the share of residents in each age group who lead a household. Because housing demand is created by households rather than individuals, household growth forms the basis of the housing need calculation.

WHY A LOCAL PROJECTION WAS NEEDED

The 2021 Census counted 6,765 residents in 2,695 private households. Statistics Canada's annual estimates, published on the Alberta Regional Dashboard, put the Town at 6,993 in 2021 and 8,144 in 2025. That is growth of about 16.5% in four years, or 3.9% per year.

This growth is a clear break from the past. The Town's population declined gradually between 2015 and 2020, and its household count was nearly flat from 2006 to 2021. As a result, the HART trend projects about 2,680 households in 2031, slightly fewer than in 2021. Relying on HART alone would understate the housing the Town needs to plan for.

STARTING POINT

The projection uses Statistics Canada's population estimates by single year of age and sex. The published estimates are used as-is for 2021 to 2025, and the projection starts from the 2025 estimate. All projected population figures are on this estimate basis.

PROJECTING POPULATION

Population is projected one year at a time from 2025 to 2036. Each year, everyone moves up one year of age, survival rates are applied, births are added and net migrants are added by age and sex.

- **Births:** A fertility rate of 54.2 births per 1,000 women aged 15 to 49 comes from the 2021 Census. Births are split 51.2% male and 48.8% female. The annual estimates show more infants than this rate produces. Those counts vary a lot from year to year and include young children who moved to the Town with their families, so the Census-based rate was kept and the difference is counted as migration.
- **Survival:** Survival rates by age and sex come from the Statistics Canada life table for Alberta, 2021 to 2023.
- **Migration:** Net migration was very low between 2016 and 2021, about +4 people per year. Between 2021 and 2025 it rose to an average of about +259 people per year, measured directly from the annual estimates. About 30% of recent net migrants were children under five and 21% were adults aged 20 to 39. This age pattern is used to distribute future migrants.

GROWTH SCENARIOS

Two scenarios carry migration forward from 2025:

Growth Scenarios			
Scenario	Annual net migration	Basis	Population growth, 2025 to 2031
Baseline	About +117	Average over 2016 to 2025	About 1.8% per year
High	About +259	2021 to 2025 pace continues	About 3.4% per year

The Baseline is the main scenario used in this assessment. It sits below the recent pace because that growth happened during a period of record in-migration to Alberta, and federal immigration

targets have since been reduced. Data on where migrants come from (international, interprovincial or within Alberta) are not published for the Town, so migration is projected as one total.

PROJECTING HOUSEHOLDS

Households are estimated from the projected population using household maintainer rates (headship rates). These are the share of people in each age group who lead a household.

- **Headship rates:** Rates from 2016 and 2021 did not show a consistent trend, so the average of the two is used, as the HICC guidance recommends. Averaging also softens the drop in headship among residents aged 15 to 24, from 17.0% to 11.9%. That drop may reflect young adults who were unable to form their own households.
- **Family and non-family households:** Split using HART's 2021 family type ratios for the Town, calibrated to the 2021 Census count of 1,740 family and 950 non-family households.
- **Household size and income:** HART's trend sets the future mix of household sizes. The 2021 income mix within each size is held constant. Income was not trended directly because several income and size groups contain fewer than 50 households, which makes the trend unreliable. Income categories are based on the 2020 area median household income (AMHI) of \$82,000, in 2020 dollars.
- **Tenure:** HART's 2021 ownership rates by income category are applied. These range from 56.7% for low income to 86.5% for high income households. Very low income households are treated as renters.
- **Dwelling type:** The 2021 mix of dwelling types is held constant. This shows what continuing today's housing mix would look like, not a recommended mix.
- **Bedrooms:** Bedroom needs follow the National Occupancy Standard, as applied in HART. This gives the minimum number of bedrooms a household needs, not the size of home it prefers or currently lives in.

Where the HICC guidance recommends more detailed inputs that are not published for the Town, such as ownership or dwelling choice by age and family type, the closest available Town data were used instead.

The breakdowns of projected households by tenure, household type, dwelling type and bedrooms are built in different ways and should be read differently.

The bedroom projections do not extend past construction patterns or the current mix of unit sizes. They are based on the size and makeup of future households. Each household is assigned the minimum number of bedrooms it needs under the National Occupancy Standard. A person living alone or a couple without children needs one bedroom. Each child is assumed to need their own bedroom. As a result, bedroom need changes as the mix of households changes. The gap between need and the current housing stock is large. In 2021, the Town had about 1,935 homes with three or more bedrooms, while about 720 households needed that many bedrooms. Bedroom need is a minimum and does not reflect the size of home households may prefer or be able to afford.

Tenure, household type and dwelling type rely more heavily on past patterns. Ownership rates by income, the mix of family types within each household size and income group, and the share of each dwelling type are all held at their 2021 levels. The dwelling type projection in particular shows

what would happen if new housing continued to match the 2021 mix, which is mostly single detached homes. It reflects past supply and choices rather than future need and should not be read as a recommended housing mix.

Where the bedroom and dwelling type projections point in different directions, the bedroom, household size and income projections are the better guide to what needs to be built. They point to a greater need for smaller and more affordable homes, alongside a smaller but continuing need for larger family homes. These results should be read together with the community engagement findings, which provide local insight into housing gaps that past trends may not capture.

ESTIMATING HOUSING NEED

Total housing need over 5 and 10 years, measured from 2026, is made up of four parts:

- **Household growth:** The projected increase in households under the Baseline scenario.
- **Suppressed households:** Suppressed households are households that would otherwise have formed but have not, because of affordability pressures, limited housing availability or other market constraints. Including them recognizes that part of the Town's housing need exists today and is not only a future requirement. About 160 suppressed households are included, from HART's data for the federal template. Most are residents aged 15 to 24 (65) and 75 and over (58).
- **Vacancy allowance:** A healthy housing system needs some available homes so residents can move between housing types as their needs change. The allowance moves the vacancy rate from the current 1.97% to 3%, which accounts for the housing needed for market stability as well as for growth.
- **Replacement allowance:** Homes lost to demolition or conversion are replaced at 0.1% of the housing stock per year, or about 3 units a year.

Projected household growth is then broken down by income, tenure, household type, household size and bedrooms needed. This shows which households the new housing needs to serve, including the levels of affordability required.

Households already in core housing need in 2021 are reported separately and are not added to the total, because they already have a home but need one that is more affordable, suitable or adequate.

Together, these components give a more complete estimate of future housing need than population growth alone. They reflect both future growth and the unmet housing demand that already exists in Rocky Mountain House.

ASSUMPTIONS AND LIMITATIONS

- Population estimates for small communities are less certain than Census counts. The projections should be updated once 2026 Census results become available, which is expected to begin in 2027.
- The replacement rate is an assumption and should be replaced with Town demolition permit data where available.

- Projected values are rounded to the nearest 5, so totals may not equal the sum of their parts.
- Household size, family type, tenure and dwelling type are based on past patterns and do not account for future changes in housing preferences, prices, supply or policy. Any target housing mix the Town adopts should be treated as a policy decision informed by these projections, not as a projection result.
- The future mix of household sizes follows HART's 2006 to 2021 trend, which predates the recent growth in young families moving to the Town. The need for three- and four-bedroom homes may therefore be somewhat understated. Census data on household size by age of maintainer were not available for the Town to test this.

2.3 Population and Household Projections

POPULATION PROJECTIONS

Table 1 sets out the assumptions used to project the Town's population: births, survival and migration. Each year of the projection, these factors are applied to the population by age and sex.

Births are projected by applying a fertility rate of 54.2 births per 1,000 women aged 15 to 49, based on the 2021 Census, to the projected number of women in that age range. The rate is held constant, so births change only as the number of women of childbearing age changes. Births rise modestly, from about 90 per year between 2021 and 2025 to just over 100 per year after 2025. Children born during the projection period will not be forming their own households before 2036. Births therefore matter more for school and childcare planning than for housing need over this period.

Survival rates come from the Statistics Canada life table for Alberta and are held constant throughout the projection. They have little effect on the overall results.

Migration is the main driver of the Town's growth. Net migration was about +4 people per year between 2016 and 2021, then rose sharply to about +259 per year between 2021 and 2025. The Baseline scenario assumes migration slows to about +117 per year after 2025, which is the average over 2016 to 2025. This is well below the recent pace but still far above the Town's pre-2021 trend. Because growth depends so heavily on migration, the Town's future housing need depends largely on whether recent in-migration continues.

Future migrants are distributed using the age pattern observed between 2021 and 2025, when about 30% of net migrants were children under five and 21% were adults aged 20 to 39.

Under the Baseline scenario, the Town's female population is projected to grow from about 3,460 in 2021 to 4,575 by 2031 and 4,935 by 2036. Growth is concentrated at both ends of the age range. Women aged 20 to 24 nearly double, reflecting young adults moving to the Town. Women aged 65 to 84 grow by about half, mostly as existing residents age. Both groups tend to need smaller, more affordable and lower-maintenance housing, such as rental units, apartments and row housing. That differs from the single-detached homes that make up most of the Town's current stock. Young adults and older seniors also already make up most of the Town's suppressed households, so new growth adds to an existing shortage rather than starting from a balanced market. Girls aged 0 to 14

also increase as families with young children move to the Town, which supports continued demand for family housing.

Table 1. Projections for Population Growth

Projections for Population Growth				
Characteristic	Data/Formula	Base (2021 Census; flows 2021-25)	2031 (flows 2025-31)	2036 (flows 2031-36)
Women by age distribution (# and %)	0-14 years	675 (19.5%)	925 (20.2%)	1,020 (20.7%)
	15-19 years	215 (6.2%)	280 (6.1%)	275 (5.6%)
	20-24 years	150 (4.3%)	290 (6.3%)	290 (5.8%)
	25-64 years	1,760 (50.9%)	2,155 (47.2%)	2,350 (47.6%)
	65-84 years	535 (15.5%)	805 (17.6%)	865 (17.5%)
	85+ years	125 (3.6%)	120 (2.6%)	135 (2.8%)
Male Births	Births x Estimated Proportion of Male Births	185 (46/yr)	310 (52/yr)	270 (54/yr)
Female Births	Total births – Male Births	175 (44/yr)	295 (49/yr)	260 (52/yr)
Survival Rate	Survival rate for those not yet born at the beginning of the census year	0.995 (M 0.9953, F 0.9958)	0.995 (M 0.9953, F 0.9958)	0.995 (M 0.9953, F 0.9958)
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	+309	+210	+175
Net Migration, All Ages (added)	Net migration of all ages over the period (2021-25 measured from StatCan estimates; Baseline scenario after 2025)	+1,035 (+259/yr)	+703 (+117/yr)	+586 (+117/yr)

ANTICIPATED POPULATION GROWTH

Applying these assumptions, the population of Rocky Mountain House is projected to reach about 9,075 by 2031 and 9,820 by 2036. That is an increase of about 30% and 40% from the 2021 estimate of 6,993. A large share of this growth has already happened. Between 2021 and 2025, the Town grew by more than 1,150 residents to 8,144, which is more than half of the growth projected to 2031. This was a sharp change from the 0.4% annual growth recorded between 2016 and 2021. Growth is projected to continue at a more moderate pace of about 1.6% to 1.8% per year, which is still well above the Town's historical trend. The Town's household count in 2025 already exceeded the number of dwellings counted in 2023, so recent growth has outpaced new housing supply. As a result, the Town needs to catch up on growth that has already happened as well as plan for future growth.

Despite this growth, the Town's age profile stays stable. The median age holds at about 39 through 2036, and the average age dips slightly before returning to 2021 levels. Many rural communities would age noticeably over a 15-year period, but young families and young adults moving to the Town offset the ageing of current residents. Growth is therefore spread across the age range rather than concentrated in one group. By 2036, children aged 0 to 14 increase by about 820, young adults aged 20 to 24 by about 265, and residents aged 65 to 84 by about 620. This means the Town's housing will need to serve young families, young adults and seniors at the same time.

The working-age population (25 to 64) grows by about 1,240 residents, the largest increase of any age group, but its share of the population falls from 50.8% to 47.7%. A smaller share of working-age residents may affect the availability of local workers, including the care and service workers that seniors' housing depends on.

The number of residents aged 85 and over is projected to dip to about 155 by 2031 before returning to about 185 by 2036. This carries forward a decline in Statistics Canada's 2021 to 2025 estimates, and estimates for a group this small are less certain. The dip should not be read as falling demand for care. The large group of residents now aged 65 to 84 will begin entering this age group after 2036, so demand for higher-care housing is expected to grow over the longer term.

Stakeholders interviewed for this Assessment noted that Rocky Mountain House is attracting older adults who are choosing to retire in the community. This trend is not reflected in the projections, which are based on the age pattern of recent migration observed in Statistics Canada estimates. Those estimates show most recent migrants were children and adults aged 20 to 39, and a decline in residents aged 85 and over. If retirement in-migration continues as stakeholders describe, the projected growth in seniors should be viewed as a minimum, and demand for seniors' housing may be higher than shown.

Anticipated Population by 2031 and 2036				
Characteristic	Data	2021 Census	2031	2036
Anticipated population	Total	6,765 (Census); 6,993 (estimate)	9,075	9,820
Anticipated population growth	Total	+130 (2016-21 Census)	+2,080 (from 2021 estimate)	+2,825 (from 2021 estimate)
	Percentage	+2.0% (0.4%/yr)	+29.8% (2.6%/yr)	+40.4% (2.3%/yr)
Anticipated age	Average	39.5	38.7	39.2
	Median	38.8	38.8	38.9
Anticipated age distribution (# and %)	0-14 years	1,390 (20.5%)	1,990 (21.9%)	2,210 (22.5%)
	15-19 years	455 (6.7%)	590 (6.5%)	570 (5.8%)
	20-24 years	340 (5.0%)	575 (6.3%)	605 (6.2%)
	25-64 years	3,440 (50.8%)	4,320 (47.6%)	4,680 (47.7%)
	65-84 years	950 (14.0%)	1,445 (15.9%)	1,570 (16.0%)
	85+ years	195 (2.9%)	155 (1.7%)	185 (1.9%)

HOUSEHOLD PROJECTIONS

Households are projected by applying headship rates to the projected population. A headship rate is the share of residents in each age group who lead a household. The rates are the average of 2016 and 2021 levels and are held constant, so changes in the number and type of households come from population growth and changes in the age structure, not from changes in how people live. Holding the rates constant also carries forward existing barriers to forming a household. For example, headship among residents aged 15 to 24 fell from 17.0% to 11.9% between 2016 and 2021, which may reflect young adults who were unable to form their own households. Suppressed households are therefore added separately when calculating total housing need.

Household growth was strongest between 2021 and 2025, when the Town added an estimated 455 households, or about 114 per year. Under the Baseline scenario, growth slows to about 55 to 60

households per year after 2025. This reflects the assumption that migration moderates, not a decline in demand. If recent migration continues, household growth would be nearly twice as high.

The type of household being formed is changing. Family households are projected to grow from 1,740 in 2021 to 2,335 by 2036, and non-family households from 950 to 1,445. Families remain the majority, but the balance of new growth shifts. Between 2021 and 2025, about two-thirds of new households were families. After 2025, just over half of new households are projected to be non-family households, most of them people living alone. This reflects growth among young adults and seniors, who are more likely to live alone or with non-relatives. The total headship rate stays at about 0.50, but the family share falls and the non-family share rises over the period.

Projected households are divided into owners and renters using the Town's 2021 ownership rates by income. They are assigned to dwelling types using the Town's 2021 mix of housing. Neither assumption reflects how the growing groups of young adults and one-person households tend to live, so these rows show a continuation of current patterns rather than projected demand.

Table 2. Projections for Household Growth

Projections for Household Growth				
Characteristic	Data/Formula	Base (2021 Census; flows 2021-25)	2031 (flows 2025-31)	2036 (flows 2031-36)
Projected Family Households	Age-group population x projected age-specific family headship rate	1,740 (Census)	2,200	2,335
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	950 (Census)	1,300	1,445
Total Projected Headship Rate	Family headship rates + non-family headship rates	0.500 (0.324 + 0.177)	0.494 (0.311 + 0.184)	0.497 (0.307 + 0.190)
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	+455 (fam +295; non-fam +165)	+355 (fam +170; non-fam +185)	+280 (fam +135; non-fam +145)
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	1,905 (70.7%)	2,470 (70.6%)	2,660 (70.4%)

Projections for Household Growth				
Characteristic	Data/Formula	Base (2021 Census; flows 2021-25)	2031 (flows 2025-31)	2036 (flows 2031-36)
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	785 (29.1%)	1,030 (29.4%)	1,120 (29.6%)
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single 1,625 Semi 315 Row 85 Apartment 400 Movable 270	Single 2,110 Semi 410 Row 110 Apartment 520 Movable 350	Single 2,280 Semi 440 Row 120 Apartment 560 Movable 380

ANTICIPATED HOUSEHOLDS

The 2025 population estimates imply about 3,150 households in the Town in 2025. This is an estimate rather than a count, but it is already more than the 3,103 dwelling units the Province counted in 2023. This suggests that recent growth absorbed the Town's spare housing and that some households are doubling up, or that the population estimates overstate recent growth. Under the Baseline scenario, the number of households is projected to reach about 3,505 by 2031 and 3,785 by 2036. That is an increase of about 1,090 from the 2021 Census. Because the Town has little spare housing, future household growth will need to be met mostly with new construction.

The average age of household maintainers rises slightly, from 51.5 in 2021 to 52.3 by 2036, and the median rises from 51.1 to 52.2. The population's median age holds at about 39, but households are led by adults, and the growing number of older residents keeps maintainer age rising. A larger share of households will be led by people approaching or in retirement, which will increase demand for accessible, lower-maintenance homes and options to downsize within the community.

Average household size holds at about 2.5 persons throughout the projection. The apparent increase from 2.42 in 2021 comes from comparing the Census count with the higher population estimate used for later years. On a consistent basis, household size is stable. Size stays stable even though one-person households are growing, because families with children are also moving to the Town.

Renter households are projected to grow from 785 in 2021 to about 1,120 by 2036, an increase of over 40%. Owner households grow from 1,905 to about 2,660. The split stays at about 70% owners and 30% renters, because tenure is based on 2021 ownership rates by income, and the income mix stays similar. This method doesn't capture the growing share of young adults and one-person households, who are more likely to rent. Renter demand should therefore be viewed as a minimum.

Bedroom needs are based on the National Occupancy Standard and show the minimum number of bedrooms each household needs, not the size of home it prefers or currently occupies. Most households in the Town need only one bedroom: about 1,515 in 2021, rising to about 2,255 by 2036. That's about two-thirds of all projected household growth. In contrast, the Town had about 1,935 homes with three or more bedrooms in 2021, while only about 720 households needed that many. Many households may still prefer a spare bedroom, but the gap shows that the Town's housing stock is much larger than what most of its households need. This affects affordability, because households that need only a small unit often have little choice but to rent or buy a larger, more expensive home.

If new housing continues to follow the Town's 2021 mix, about 60% of new homes would be single-detached. Apartments and row housing would add only about 195 units by 2036. This is a reference point, not a recommendation. Over the same period, about 740 more households will need only one bedroom. Continuing current building patterns would add mostly large homes for households that need smaller ones, which points to a greater role for apartments, row housing and other multi-unit forms. Movable dwellings make up about 10% of the Town's housing and remain an important lower-cost ownership option.

In 2020, the area median household income was \$82,000, while the average was \$107,800. The gap reflects a group of high-earning households that pulls the average up. The share of households in each income category stays largely stable, because the 2021 income distribution within each household size is held constant. About 40% of households earn below 80% of the median, and this group adds about 475 households by 2036. That's about 44% of all household growth. These households can afford up to about \$1,640 per month in shelter costs, and low income households up to about \$1,025 (in 2020 dollars). A large share of future need will therefore have to be met with housing priced below what the market typically provides for new construction. The slight decrease in very low income households is a rounding effect and does not mean this need is going away.

Table 3. Anticipated Households by 2031 and 2036

Anticipated Households by 2031 and 2036				
Characteristic	Data	2021 Census	2031	2036
Current number of households	Total	2,695	3,150 (2025 estimate)	
Anticipated number of households	Total	2,695	3,505	3,785
Anticipated Household Age	Average	51.5	51.9	52.3
	Median	51.1	51.4	52.2
	Renter	785 (29.1%)	1,030 (29.4%)	1,120 (29.6%)

Anticipated Households by 2031 and 2036				
Characteristic	Data	2021 Census	2031	2036
Anticipated Households by Tenure	Owner	1,905 (70.7%)	2,470 (70.6%)	2,660 (70.4%)
Anticipated Units by Type	Total	2,690	3,505	3,785
	Single	1,625	2,110	2,280
	Semi-detached	315	410	440
	Row	85	110	120
	Apartment	400	520	560
	Movable dwelling and other (added)	270	350	380
Anticipated Units by Number of Bedrooms	1 bedroom	1,515	2,045	2,255
	2 bedrooms	460	575	605
	3 bedrooms	425	505	515
	4 bedrooms	295	380	410
	5+ bedrooms	0	0	0
Anticipated Households by Income	Average	AMHI \$82,000; average \$107,800	Same, in 2020 dollars	Same, in 2020 dollars
	Very Low (20% or less of AMHI)	35 (1.3%)	30 (0.8%)	30 (0.8%)
	Low (21-50%)	525 (19.6%)	695 (19.9%)	770 (20.4%)
	Moderate (51-80%)	505 (18.8%)	675 (19.2%)	735 (19.4%)
	Median (81-120%)	540 (20.1%)	720 (20.5%)	775 (20.5%)
	High (121% or more)	1,075 (40.1%)	1,385 (39.6%)	1,470 (38.9%)
Anticipated average household size	Total	2.42	2.50	2.50

Anticipated Households by 2031 and 2036				
Characteristic	Data	2021 Census	2031	2036
Draft approved lots by planned housing type	Total	Town data required (planning and development records)		
Draft approved lots by tenure	Tenant	Town data required (planning and development records)		
	Owner	Town data required (planning and development records)		

COMPARING SCENARIOS

Table 4 compares the Baseline scenario with the HART baseline and a High scenario. The HART baseline extends the Town's 2006 to 2021 trend, when the number of households was nearly flat. It projects about 2,680 households in 2031 and 2,695 in 2036, essentially no change from 2021. Recent estimates suggest the Town has already moved past these figures. Alberta Regional Dashboard estimates the Town's 2025 population at 8,144, and this implies about 3,150 households, both above what HART projects for 2036. As HART's guidance anticipates, its trend does not capture growth since 2021 and would understate the housing the Town needs to plan for.

The Baseline and High scenarios use the same assumptions for births, survival and household formation and differ only in migration. The Baseline assumes migration moderates to the 2016 to 2025 average of about 117 people per year, adding about 635 households between 2025 and 2036. The High scenario assumes the 2021 to 2025 pace of about 259 people per year continues, adding about 1,160 households. Household growth rises by less than migration, because a large share of recent migrants were young children who do not form households.

The High scenario reflects what has happened in the Town since 2021 and is a realistic possibility, not an extreme case. The Baseline is used as the main planning scenario because recent growth occurred during a period of record in-migration to Alberta that may not continue. Together, the two scenarios give the Town a planning range. Annual population estimates, building permit activity and the 2026 Census should be monitored to determine which path growth is following, and the projections should be updated as new data become available.

Table 4. Projection Scenarios and HART Baseline Comparison

Projection Scenarios and HART Baseline Comparison				
Characteristic	Scenario	2021	2031	2036
Population	HART baseline (implied, Census basis)	6,765	6,585	6,540

Projection Scenarios and HART Baseline Comparison				
Characteristic	Scenario	2021	2031	2036
	Baseline (2016-25 average migration)	6,993	9,075	9,820
	High (2021-25 migration continues)	6,993	9,965	11,495
Private households	HART baseline (2006-21 trend)	2,695	2,680	2,695
	Baseline (2016-25 average migration)	2,695	3,505	3,785
	High (2021-25 migration continues)	2,695	3,780	4,310
Net new households from 2025	Baseline (2016-25 average migration)		+355	+635
	High (2021-25 migration continues)		+630	+1,160
Average annual net migration	Baseline (2016-25 average migration)	+4 (2016-21)	+117	+117
	High (2021-25 migration continues)	+4 (2016-21)	+259	+259

PROJECTED HOUSING NEED

Table 5 converts the Baseline projection into the number and type of homes the Town will need over the next 5 and 10 years, measured from a projected base of about 3,205 households in 2026. Under the Baseline scenario, the Town needs about 525 additional homes by 2031 and 830 by 2036, or roughly 105 homes per year over the first five years and 83 per year over ten. If the recent pace of migration continues, as reflected in the High scenario, need rises to about 765 homes by 2031 and 1,330 by 2036. Together, the two scenarios give a planning range.

Components of need

Household growth accounts for about 300 homes by 2031 and 580 by 2036. The remainder reflects needs that already exist. About 160 homes are needed for suppressed households, which would have formed if housing were more affordable. These are mostly young adults aged 15 to 24 and seniors aged 75 and over, the same groups driving population growth. A vacancy allowance of about 50 to 60 homes would move the Town's vacancy rate from 1.97% to a healthier 3%, giving residents room to move as their needs change. A replacement allowance of about 15 to 35 homes covers housing lost to demolition or conversion. Because suppressed households, vacancy and replacement reflect current conditions, more than 40% of the need to 2031 exists today rather than

arising from future growth. As a cross-check, housing the projected 2031 households at a 3% vacancy rate would require about 510 more homes than the Town's 2023 dwelling count, consistent with this estimate.

Tenure

Of the household growth, about two-thirds is projected to be owners and one-third renters, adding about 395 owner and 185 renter households by 2036. This split carries forward the Town's 2021 ownership rates. Because the fastest-growing households, people living alone and young adults, are more likely to rent, and because suppressed households are likely to be renters, rental need should be viewed as a minimum.

Income and affordability

Nearly half of household growth by 2036, about 280 households, will earn below 80% of the area median income and can afford no more than about \$1,640 per month in shelter costs, in 2020 dollars. About 150 of these are low income households who can afford \$1,025 per month or less, which is typically below what new market housing can provide. Suppressed households are not broken down by income but, by definition, face affordability barriers, so the total need for affordable housing is likely higher than these figures show. About 180 new high income households can afford market housing, and building for them may free up existing homes for others, but only if new homes match what they want to move into.

Household type and size

Future need is driven by smaller households. People living alone account for about 45% of household growth and couples without children for about 29%, reflecting both young adults and an ageing population. Together, one- and two-person households make up more than 80% of growth. Couples with children grow by about 70 households, a smaller share than they hold today, while lone-parent families add about 40 households who will typically need affordable homes with more than one bedroom. Households of five or more people grow by about 60, maintaining a smaller but continuing need for large family homes.

Unit size

Based on the National Occupancy Standard, about 73% of household growth, or 425 households by 2036, needs only one bedroom. This is a minimum, and many of these households will want a second bedroom, so the need is best understood as a need for one- and two-bedroom homes. About 60 households will need four bedrooms, reflecting growth in large households.

Dwelling type

If new housing continued to follow the Town's 2021 mix, about 60% of new homes, or 350 by 2036, would be single-detached, while apartments and row housing would add only about 105 units. This compares with about 425 households needing only one bedroom. Continuing current building patterns would not match the needs of the Town's future households and points to a greater role for apartments, row housing and other multi-unit forms. Movable dwellings, which make up about 10% of the Town's housing, remain an important lower-cost ownership option.

Existing need

In addition to new homes, some households already in the Town need a different home. In 2021, about 315 households were in core housing need: about 205 renters and 105 owners. This represents roughly one in four renter households, compared with about one in twenty owners. Most of this need is among low income households and people living alone, and most of these households need only one bedroom. These households already have a home and are not added to the total, but they need housing that is affordable, suitable or adequate, which may be met through measures such as rent supplements or non-market housing. Their needs closely match the profile of future growth, so affordable small units built for new households would also help address existing need.

Table 5. Projected Housing Need, 5 Years (2031) and 10 Years (2036)

Projected Housing Need, 5 Years (2031) and 10 Years (2036)				
Characteristic	Category	2026 households (base)	Need by 2031 (5 years)	Need by 2036 (10 years)
Total units needed	Household growth		+300	+580
	Suppressed households (HART, BC HNR method)		+160	+160
	Vacancy allowance to reach 3%		+50	+60
	Replacement of demolished or converted units (0.1% of stock per year)		+15	+35
	Total, Baseline scenario	3,205	+525	+830
	Total, High scenario	3,250	+765	+1,330
Household growth by tenure (adds to household growth)	Owner	2,270	+205	+395
	Renter	935	+95	+185
Household growth by income, affordable monthly shelter cost in 2020 \$ (adds to household growth)	Very low income (up to \$410/month)	25	+5	+5
	Low income (\$410 to \$1,025)	620	+75	+150
	Moderate income (\$1,025 to \$1,640)	610	+65	+125

Projected Housing Need, 5 Years (2031) and 10 Years (2036)				
Characteristic	Category	2026 households (base)	Need by 2031 (5 years)	Need by 2036 (10 years)
	Median income (\$1,640 to \$2,460)	660	+60	+115
	High income (\$2,460 or more)	1,290	+95	+180
Household growth by family type (adds to household growth)	Couple without children	855	+85	+165
	Couple with children	805	+40	+70
	Lone-parent family	370	+25	+40
	Family with other persons or multiple families	90	+10	+20
	One person living alone	975	+130	+260
	Two or more unrelated persons	110	+10	+20
Household growth by household size (adds to household growth)	1 person	975	+130	+260
	2 persons	1,120	+110	+220
	3 persons	410	+15	+20
	4 persons	395	+15	+20
	5 or more persons	305	+30	+60
Unit size needed, bedrooms (adds to household growth)	1 bedroom	1,830	+215	+425
	2 bedrooms	540	+35	+65
	3 bedrooms	485	+20	+30
	4 bedrooms	350	+30	+60
	5+ bedrooms	0	0	0
Dwelling type if the 2021 mix continues	Single-detached	1,930	+180	+350
	Semi-detached	375	+35	+70

Projected Housing Need, 5 Years (2031) and 10 Years (2036)				
Characteristic	Category	2026 households (base)	Need by 2031 (5 years)	Need by 2036 (10 years)
(adds to household growth)	Row	100	+10	+20
	Apartment	475	+45	+85
	Movable and other	320	+30	+60
Existing need, 2021 (HART, memo; not added to totals)	Households in core housing need (renter 205; owner 105)	315	Already housed; these households need an affordable or suitable unit	
	Affordable housing deficit by income: very low / low / moderate	20 / 220 / 25		
	Affordable housing deficit by household size: 1 / 2 / 5+ persons	185 / 55 / 25		
	Affordable housing deficit by bedrooms needed: 1 / 2	205 / 25		

3 Building Housing for Tomorrow

Housing in Rocky Mountain House is under increasing pressure. Strong population growth, declining vacancy rates, increasing household formation, affordability pressures, and evidence of household suppression all point toward a housing system that is becoming increasingly constrained. At the same time, the analysis indicates that these pressures are not concentrated within a single segment of the market. Instead, demand is occurring across the housing system, affecting renters, homeowners, seniors, families, workers, newcomers, and residents requiring supportive housing.

The challenge facing Rocky Mountain House is therefore not simply one of quantity. While an estimated additional **525** housing units are needed by 2031 and **830** housing units are needed by 2036, the community must also address housing diversity, affordability, accessibility, and mobility throughout the housing system. Future housing solutions must ensure that residents can move between housing types as their needs change and that appropriate housing opportunities exist at all stages of life.

While this Report is not a housing strategy and does not commit the Town to any specific project, policy direction, or expenditure, it establishes a framework for future action. The strategic

directions outlined below are intended to guide future planning, partnership development, funding applications, infrastructure investment, and housing-related decision-making.

3.1 From Findings to Action

The housing challenges facing Rocky Mountain House are not isolated to a single housing type, demographic group, or affordability level. The pressures creating these challenges can generally be organized into four key areas of pressure:

Table 6: Housing Pressures

Rocky Mountain House Housing Pressures		
1	Housing Supply Has Not Kept Pace with Growth	Significant population growth since 2021 has significantly outpaced housing availability, resulting in declining vacancy rates and increasing competition for housing. This reality underlies strained housing system by reducing mobility across the system and increasing demand.
2	The Community Lacks Attainable Housing Options	The housing supplies inability to keep pace with the growing population has resulted in increasing rental and purchasing costs that have limited the amount of attainable options in the community. As housing prices continue to rise with no new stock introduced into the market, pressure on first-time homebuyers and renters is increased as they are unable to enter the market.
3	An Aging Population Is Increasing Housing Pressure	Growing numbers of older adults are creating demand for downsizing opportunities, accessible housing, independent seniors housing, and aging-in-place supports. The limited supply of this type of housing strains the market across the system by limiting seniors ability to downsize resulting in them staying in single-detached homes longer than they would like and keeping those homes off the market while increasing competition for the limited supply of attainable housing in the community.
4	Housing Has Become an Economic Development Issue	Housing is interconnected with the entire socioeconomic system in Rocky Mountain House. Limited housing availability is increasingly affecting workforce attraction, labour force retention, and the community's ability to accommodate future growth.

Rocky Mountain House is experiencing housing pressure across the entire housing system, affecting households at all stages of life and across all income levels. Because of this reality, future success will depend on building a housing system that is more flexible, more diverse, and more responsive to changing community needs than conventional housing development or incremental increases in supply. This means expanding housing choice, improving affordability, creating opportunities for residents to move through the housing system as their needs change, and

embracing innovative approaches to housing delivery that move beyond traditional development patterns.

The challenge facing Rocky Mountain House is not simply one of housing quantity, but one of housing diversity and accessibility. Additional housing units are needed; however, equal attention must be given to providing the right mix of housing forms, tenure options, affordability levels, and support services. Achieving this outcome will require a coordinated effort between the Town, developers, housing providers, community organizations, employers, and senior levels of government.

To respond to these challenges and position Rocky Mountain House for long-term growth and success, this Report identifies five Strategic Housing Directions:

1. **Build More Homes in New and Creative Ways**
2. **Increase Lower-cost and Entry-level Housing Options**
3. **Help Seniors Find the Right Home**
4. **Provide Housing for Different Levels of Need**
5. **Connect Housing With Economic Growth**

Together, these Strategic Housing Directions provide a framework for responding to current housing pressures while creating a stronger, more resilient housing system capable of supporting future growth. Each direction addresses a critical housing challenge identified throughout this Report and recognizes that housing plays a central role in community well-being, economic development, workforce attraction, and quality of life. By advancing these directions in a coordinated manner, Rocky Mountain House can move beyond reacting to housing challenges and begin proactively shaping a housing system that supports residents throughout all stages of life.

3.2 Strategic Housing Directions & Initiatives

Together, the five Strategic Housing Directions provide a coordinated response to the housing needs identified throughout this Report. No single housing project will address current housing pressures. Instead, Rocky Mountain House must strengthen all parts of the housing system simultaneously.

The following strategic directions recognize that increasing housing supply, improving affordability, supporting seniors, strengthening supportive housing, and enabling economic growth are interconnected components of the same housing system. The initiatives discussed under each Strategic Direction offer recommended actions that can be taken to implement each Strategic Direction. While the initiatives are tied to a specific Strategic Direction, there is significant overlap between the initiatives. Just as housing is an interconnected system, the recommended initiatives spill into different aspects of each Strategic Direction to complement and support one another.

STRATEGIC DIRECTION 1: BUILD MORE HOMES IN NEW AND CREATIVE WAYS

The most immediate challenge facing Rocky Mountain House is the need to increase housing supply. Population growth and declining vacancy rates indicate that additional housing opportunities are required simply to accommodate anticipated growth but future growth cannot rely exclusively on traditional single-detached residential development.

New housing will need to be delivered through a wider range of housing forms and development models than have historically been common within the community. Missing-middle housing, mixed-use residential development, secondary suites, modular housing, gentle density initiatives, and innovative redevelopment projects all represent opportunities to increase housing supply while making more efficient use of infrastructure and serviced land. Because of this, future growth should focus on increasing housing choice rather than simply increasing unit counts.

STRATEGIC DIRECTION 2: INCREASE LOWER-COST AND ENTRY-LEVEL HOUSING OPTIONS

While demand exists for traditional market ownership housing across the system, a shortage of housing that is attainable for low- and moderate-income households is a significant gap. The greatest pressure appears to exist between non-market affordable housing and conventional market housing.

Many households fall within a segment of the population that earns too much to qualify for affordable housing programs but remains unable to comfortably access ownership housing or higher-priced market rentals. This challenge affects moderate-income workers, young adults, first-time homebuyers, young families, and many seniors living on fixed incomes.

This gap affects first-time homebuyers, young adults, lower- and moderate-income workers, seniors on fixed incomes, and households seeking to transition from rental housing into ownership. Expanding the supply of attainable housing represents one of the most significant opportunities available to the Town. Future housing efforts should prioritize the creation of attainable housing opportunities that bridge the gap between traditional affordable housing and conventional market housing.

STRATEGIC DIRECTION 3: HELP SENIORS FIND THE RIGHT HOME

Additional seniors housing represents one of the most effective housing investments available to the community to contribute to the overall health of the housing system in Rocky Mountain House. While seniors housing is often viewed as a specialized housing type, it also plays a critical role in the overall housing market. When seniors cannot find appropriate housing options, they often remain in larger homes that no longer meet their needs. This limits housing turnover and reduces opportunities for younger households to enter the ownership market.

Additional independent seniors housing, accessible housing, downsizing opportunities, and service-enriched housing can improve mobility throughout the housing system while supporting residents as they age.

STRATEGIC DIRECTION 4: PROVIDE HOUSING FOR DIFFERENT LEVELS OF NEED

The housing system functions effectively only when residents can move between housing types as their needs change. In Rocky Mountain House these opportunities are limited as significant gaps exist within portions of the system. Particularly supportive housing, transitional housing, accessible housing, and community housing. Missing segments of the housing system increase pressure on all other housing forms and contribute to housing instability, homelessness, and longer stays within

housing programs. Future housing initiatives should focus on creating a more complete and connected housing system capable of serving residents with a variety of housing and support needs.

STRATEGIC DIRECTION 5: TREAT HOUSING AS ESSENTIAL INFRASTRUCTURE

Housing shortages are increasingly limiting Rocky Mountain House's ability to attract workers, retain residents, support business expansion, and accommodate future investment. Housing availability now plays a direct role in shaping the community's economic competitiveness. Because of housing's interconnected nature with the Town's economic framework, it should be considered core economic infrastructure.

Future economic development initiatives should therefore be integrated with housing planning from the outset. Housing considerations should be treated in the same manner as transportation, utilities, and servicing capacity when evaluating future growth opportunities.

3.3 Action Plan

The following actions translate the five Strategic Housing Directions into steps the Town can take over four phases: foundational, short-term, medium-term, and aspirational. Many actions advance more than one Strategic Direction, reflecting the interconnected nature of the housing system.

The foundational phase sets the groundwork, clearing the way for new housing and giving the Town the tools to lead. The short-term phase builds momentum by making it easier, faster, and more attractive to build the right housing in the right places. The medium-term phase turns that groundwork into homes on the ground, with the Town working alongside partners to test new ideas and grow local capacity. The aspirational phase describes the community the Town is working toward: a complete and resilient housing system where residents can find a home that fits at every stage of life.

Table 7. Foundational (0-2 Years)

Foundational (0-2 Years)	
Strategic Direction	Actions
• Build More Homes in New and Creative Ways • Increase Lower-Cost and Entry-Level Housing Options	Amend the Land Use Bylaw to allow up to four dwelling units as of right in the Low Density Residential (RL), Flexible Residential (RF), and Medium Density Residential (RM) districts, enabling duplexes, triplexes, fourplexes, and suites on existing serviced lots without a discretionary approval.
• Build More Homes in New and Creative Ways • Help Seniors Find the Right Home	Amend the Land Use Bylaw to make Secondary Residence – Class 2 a permitted use in all residential districts, supporting garden suites and intergenerational arrangements that allow adult children and aging parents to live on the same property while keeping separate homes.

Foundational (0-2 Years)	
Strategic Direction	Actions
• Build More Homes in New and Creative Ways • Increase Lower-Cost and Entry-Level Housing Options	Update the Land Use Bylaw use definitions to accommodate tiny homes, modular and ready-to-move homes, and cottage or cluster housing, and confirm that co-operative and shared-equity housing projects can proceed under existing dwelling uses.
• Help Seniors Find the Right Home • Provide Housing for Different Levels of Need	Amend the Land Use Bylaw to make Adult Care Housing a permitted use in residential and commercial districts and Community Support Services a permitted use in appropriate districts. Permitted use status gives seniors and supportive housing providers greater certainty and reduces exposure to lengthy appeals, such as the appeal that has delayed a permanent site for the winter warming program.
• Build More Homes in New and Creative Ways • Increase Lower-Cost and Entry-Level Housing Options • Help Seniors Find the Right Home • Provide Housing for Different Levels of Need	Review parking requirements for multi-unit housing, secondary residences, seniors housing, and supportive housing, and reduce them where lower vehicle ownership is expected, lowering development costs for the housing forms the community needs most.
• Treat Housing as Essential Infrastructure	Bring on a staff member within the economic development team directly responsible for housing, including grant applications, monitoring workforce housing needs, coordinating housing partners, and acting as a single point of contact for builders, developers, and non-profit housing providers.
• Provide Housing for Different Levels of Need	Identify and pre-screen sites suitable for emergency shelter, supportive housing, and transitional housing, and work with Clearwater County and the Clearwater Regional Housing Foundation to secure a stable location for the winter warming program.
• Treat Housing as Essential Infrastructure	Adopt housing targets based on this Report and publish an annual housing monitoring report that tracks units approved and completed by type and tenure, progress toward the projected need of 525 units by 2031 and 830 units by 2036, the vacancy rate, non-market units added, and emergency shelter use.
• Treat Housing as Essential Infrastructure	Update this Report following the release of 2026 Census data to confirm population, household, and income projections, refresh housing targets, and reflect the status of the proposed mine.

Foundational (0-2 Years)	
Strategic Direction	Actions
• Provide Housing for Different Levels of Need • Treat Housing as Essential Infrastructure	Engage the proponent of the proposed steelmaking coal mine early to confirm how the construction workforce will be accommodated, so that 200 to 300 temporary workers do not absorb the limited local rental supply. Prepare a housing readiness plan with actions tied to project milestones.
• Increase Lower-Cost and Entry-Level Housing Options • Help Seniors Find the Right Home • Provide Housing for Different Levels of Need	Pursue provincial and federal housing funding and advocate for programs and stable operating funding that reflect rural realities, including seasonal workforces, hidden homelessness, and the role of the Town as a regional service centre.
• Build More Homes in New and Creative Ways • Help Seniors Find the Right Home • Increase Lower-Cost and Entry-Level Housing Options • Provide Housing for Different Levels of Need • Treat Housing as Essential Infrastructure	Use Housing Action Plan Tracker to complete annual implementation reports detailing access and actions throughout the period.

Table 8. Short-Term (3-5 Years)

Short-Term (3-5 Years)	
Strategic Direction	Actions
• Increase Lower-Cost and Entry-Level Housing Options • Provide Housing for Different Levels of Need • Treat Housing as Essential Infrastructure	Complete an inventory of Town-owned and underused public land suitable for housing, and adopt a policy that prioritizes surplus Town land for non-market, attainable, and seniors housing before it is sold or transferred.

Short-Term (3-5 Years)	
Strategic Direction	Actions
• Build More Homes in New and Creative Ways • Increase Lower-Cost and Entry-Level Housing Options • Treat Housing as Essential Infrastructure	Encourage housing in the Downtown and in the Core Commercial Mixed Use (C) and Local Commercial (LC) districts, including residential units above commercial space and the conversion of underused commercial buildings and motels into housing, consistent with the Municipal Development Plan's identification of Downtown as a key growth area.
• Build More Homes in New and Creative Ways • Treat Housing as Essential Infrastructure	Complete an end-to-end review of the Town's development approval process, from pre-application meetings through to occupancy, to identify steps that can be removed, combined, or delegated. Use the findings to set published approval timelines and priority processing for non-market, attainable, seniors, and rental housing, consistent with the Economic Impact Analysis recommendation to fast-track housing approvals.
• Build More Homes in New and Creative Ways • Treat Housing as Essential Infrastructure	Prepare a housing investment prospectus that packages the findings of this Report, including the 1.97% vacancy rate and the projected need for 525 units by 2031 and 830 units by 2036, together with investment-ready sites and available incentives. Use it to actively market Rocky Mountain House to regional builders, purpose-built rental developers, and modular manufacturers, responding to the shortage of local home builders.
• Increase Lower-Cost and Entry-Level Housing Options • Treat Housing as Essential Infrastructure	Introduce a residential development incentive for projects that increase housing density or provide larger family-sized units. Eligibility could require a minimum of four dwelling units per site or the inclusion of three-bedroom units within a multi-unit development, excluding conventional single-detached housing. Confirm whether the incentive should be delivered through a tax cancellation, grant, or similar program.
• Increase Lower-Cost and Entry-Level Housing Options • Provide Housing for Different Levels of Need	Review off-site levies, permit fees, and other development charges, and consider waiving, reducing, or deferring them for non-market, attainable, and seniors housing projects.
• Build More Homes in New and Creative Ways	Develop infill design guidelines that help new missing-middle housing fit within established neighbourhoods and support the renewal of the Town's aging housing stock, 76% of which was built between 1960 and 2000.
• Help Seniors Find the Right Home • Provide Housing for Different Levels of Need	Adopt accessible and adaptable design guidelines covering features such as no-step entrances, wider doorways, and main-floor bedrooms and laundry, and require a share of accessible units in projects on Town land or receiving Town incentives.

Short-Term (3-5 Years)	
Strategic Direction	Actions
• Treat Housing as Essential Infrastructure	Align the Town's capital plan with housing targets by confirming water, wastewater, and transportation capacity for infill and planned growth areas, and advance the Area Structure Plans and Outline Plans required under the Intermunicipal Development Plan.
• Build More Homes in New and Creative Ways • Increase Lower-Cost and Entry-Level Housing Options • Help Seniors Find the Right Home • Treat Housing as Essential Infrastructure	Launch a housing innovation land competition on a Town-owned site, inviting builders, designers, and non-profit providers to propose attainable housing that tests new forms and delivery models, such as tiny home communities, modular construction, co-housing, or seniors cottage clusters. Offer the land at reduced cost or through a long-term lease, with relaxed standards set out in advance, in exchange for meeting defined affordability and innovation criteria.
• Increase Lower-Cost and Entry-Level Housing Options • Help Seniors Find the Right Home • Provide Housing for Different Levels of Need	Continue to pursue provincial and federal housing funding and advocate for programs and stable operating funding that reflect rural realities, including seasonal workforces, hidden homelessness, and the role of the Town as a regional service centre.
• Build More Homes in New and Creative Ways • Increase Lower-Cost and Entry-Level Housing Options • Help Seniors Find the Right Home • Treat Housing as Essential Infrastructure • Provide Housing for Different Levels of Need	Update the Housing Needs Assessment to respond to community changes and adapt to completed actions.

Table 9. Medium-Term (6-10 Years)

Medium-Term (6-10 Years)	
Strategic Direction	Actions
• Build More Homes in New and Creative Ways • Increase Lower-Cost and Entry-Level Housing Options, Help Seniors Find the Right Home • Provide Housing for Different Levels of Need	Create a housing innovation pilot framework, such as a pilot overlay approach, that allows the Town to approve demonstration projects that do not fit current regulations. Set clear evaluation criteria so that successful pilots can be made permanent through future Land Use Bylaw amendments.
• Build More Homes in New and Creative Ways • Increase Lower-Cost and Entry-Level Housing Options	Partner with non-profit housing providers and private builders to develop attainable and non-market housing on Town-owned sites identified through the land inventory. Use land contributions, Town incentives, and provincial and federal funding to make projects viable.
• Treat Housing as Essential Infrastructure	Implement online development and building permit applications with real-time tracking, giving applicants a clear view of where their application sits and reducing administrative time for both the Town and the development community.
• Build More Homes in New and Creative Ways • Treat Housing as Essential Infrastructure	Grow local building capacity by attracting home builders and trades, supporting training partnerships with schools and employers, and encouraging modular and prefabricated construction.
• Increase Lower-Cost and Entry-Level Housing Options • Treat Housing as Essential Infrastructure	Establish an employer housing partnership program led by the Town's housing staff. Bring major employers together to identify their workforce housing needs, and help them take part in housing projects by master leasing units in new rental buildings, co-investing in rental developments, or contributing to projects on Town-owned sites. Connect participating employers with builders reached through the housing investment prospectus, and make employer-supported projects eligible for Town incentives.
• Increase Lower-Cost and Entry-Level Housing Options • Help Seniors Find the Right Home • Provide Housing for Different Levels of Need	Continue to pursue provincial and federal housing funding and advocate for programs and stable operating funding that reflect rural realities, including seasonal workforces, hidden homelessness, and the role of the Town as a regional service centre.

Table 10. Aspirational (10+ Years)

Aspirational (10+ Years)	
Strategic Direction	Actions
• Build More Homes in New and Creative Ways • Increase Lower-Cost and Entry-Level Housing Options • Treat Housing as Essential Infrastructure	Review the vacancy rate through the annual housing monitoring report against a target range of 3% to 5%. If the rate stays below 3%, revisit the Town's rental housing incentives, land, and approval priorities to support more purpose-built rental, so residents can move through the housing system as their needs change.
• Help Seniors Find the Right Home	Review progress toward a full range of seniors housing in the Town, from accessible smaller homes to supportive living, by tracking accessible units, seniors units, and supportive living spaces added. Where gaps remain, work with Clearwater County and the Clearwater Regional Housing Foundation to adjust priorities, so residents can age in place without leaving Rocky Mountain House or Clearwater County.
• Provide Housing for Different Levels of Need	Review progress toward completing the housing wheel locally by tracking which segments are available in Rocky Mountain House, including a year-round emergency shelter open to all residents, transitional and third-stage housing, supportive housing, and community housing. Use emergency shelter use and non-market units added to identify the remaining gaps, and adjust priorities and partnerships to address them.
• Provide Housing for Different Levels of Need • Treat Housing as Essential Infrastructure	Partner with Indigenous and Métis organizations to deliver an Indigenous-led housing project in Rocky Mountain House, such as an Elders' or intergenerational housing development with space for cultural and community programming. Contribute Town land, incentives, and help through approvals, and support partners' applications for provincial and federal Indigenous housing funding. The project's form, location, and operation should be determined by the Indigenous partners, so that housing is developed with Indigenous and Métis communities rather than for them.
• Treat Housing as Essential Infrastructure	Require a housing impact section in Council reports on major economic development decisions, capital budgets, annexations, and growth plans, the same way transportation, utilities, and servicing are assessed. Set up a joint Town and County housing committee under the Intermunicipal Development Plan to share housing data and coordinate planning across the regional housing market.

Aspirational (10+ Years)	
Strategic Direction	Actions
• Increase Lower-Cost and Entry-Level Housing Options • Help Seniors Find the Right Home • Provide Housing for Different Levels of Need	Continue to pursue provincial and federal housing funding and advocate for programs and stable operating funding that reflect rural realities, including seasonal workforces, hidden homelessness, and the role of the Town as a regional service centre.

3.4 Moving Forward

The projected need for approximately 830 additional housing opportunities by 2036 demonstrates that Rocky Mountain House can no longer rely on historical development patterns to meet future demand. Population growth, declining vacancy rates, household suppression, affordability pressures, and changing demographics all indicate that housing availability will play an increasingly important role in shaping the community's economic growth, quality of life, and long-term prosperity.

The impacts of housing shortages extend beyond the housing market itself. Limited housing availability can constrain workforce attraction and retention, increase affordability pressures, reduce housing choice, and make it more difficult for residents to remain in the community as their needs change. Conversely, creating a more diverse and flexible housing system presents an opportunity to improve affordability, support local businesses, attract investment, and strengthen movement throughout the housing system.

Success should not be measured solely by the number of housing units constructed, but by the community's ability to provide housing opportunities that are attainable, accessible, and responsive to the needs of residents at all stages of life. Achieving this outcome will require leadership from the Town, collaboration with housing providers and developers, support from community organizations, and partnerships with provincial and federal agencies.

Rocky Mountain House has an opportunity to proactively respond to emerging housing pressures before they become more severe. By expanding housing opportunities across the system and embracing innovative approaches to housing delivery, the community can better accommodate future growth, support economic development, and remain a vibrant, welcoming place to live for generations to come.

3.5 Funding and Grant Opportunities

Implementation of future housing initiatives will require partnerships and investment from multiple sources. While funding programs evolve over time, the completion of this Report provides the evidence base often required to pursue provincial and federal housing funding opportunities. Housing and infrastructure funding opportunities generally fall within the following categories:

- Affordable and community housing programs
- Seniors housing initiatives
- Supportive and transitional housing programs
- Housing-enabling infrastructure funding
- Accessibility and aging-in-place funding opportunities
- Indigenous housing initiatives
- Economic development and workforce housing programs.

Future opportunities should be evaluated based on alignment with community priorities, local capacity, and the housing needs identified throughout this Report.

The Funding Roadmap included as an appendix to this Report provides more detailed discussion on the various types of funding available to the community and how they can be pursued.

3.6 Partnership Opportunities

Housing challenges of the scale identified in this Report cannot be addressed by any single organization acting alone. Community engagement consistently highlighted the importance of collaboration among local governments, housing providers, developers, community organizations, Indigenous organizations, and senior levels of government.

Potential implementation partners include:

- The Town of Rocky Mountain House
- Clearwater County
- Local housing providers and non-profit organizations
- Social service agencies
- Indigenous and Métis organizations
- Seniors-serving organizations
- Private developers and builders
- Economic development organizations
- Provincial and federal government partners

Building and maintaining partnerships will be essential to increasing housing supply, improving affordability, securing funding opportunities, and delivering housing solutions that reflect the diverse needs identified throughout this Report.

Ultimately, the findings of this Report suggest that future success will depend on a coordinated approach that combines housing development, infrastructure investment, support services, economic development, and community partnerships. Through collaboration and long-term planning, Rocky Mountain House can strengthen its housing system and better position itself to accommodate future growth while supporting residents at all stages of life.

Part B | Rocky Mountain House

4 Our Community Today

Understanding housing need starts with understanding the community itself. Who lives in Rocky Mountain House, how households are formed, what residents earn, and how they make a living all shape the kind of housing the community needs and whether that housing is within reach. Together, these pieces help establish the baseline for the analysis that follows and ground the projections and recommendations in Part A in the realities of the community as it exists today.

4.1 How We Are Governed

The following is an overview of existing policies, plans, and strategies relevant to housing.

ROCKY-CLEARWATER INTERMUNICIPAL DEVELOPMENT PLAN (2025)

The Rocky-Clearwater Intermunicipal Development Plan (IDP) is a long-range, joint policy document adopted by the Town of Rocky Mountain House and Clearwater County under the Municipal Government Act. It applies to all lands within the Town boundary and an area of the County considered to be of mutual interest, and is intended to coordinate land use, servicing, transportation, and future growth between the two municipalities over 50 to 75 years.

The Plan supports major population and housing growth, with the Plan Area projected to grow from roughly 7,000 to more than 35,000 residents and the Long-Term Town Boundary planned to accommodate a future Town population of approximately 30,000. This growth is directed toward existing and future neighbourhoods on the Future Land Uses map, with detached and multi-attached dwellings as the main residential forms.

Residential areas are intended to function as complete communities that may also include schools, places of worship, neighbourhood commercial uses, parks, trails, and community facilities. Residential subdivision and development in the Residential Area or Rural Policy Area must be preceded by an approved Area Structure Plan or Outline Plan, supported by servicing studies where necessary, so major housing growth follows orderly, contiguous, and serviced expansion.

Both municipalities commit to protecting lands within the Long-Term Town Boundary from development that could interfere with future urbanization. Residential development on these lands is limited to second-title subdivisions prior to annexation, linking the timing of future housing supply to annexation planning.

All development must have appropriate servicing, Town water and sewer are generally not extended beyond Town boundaries, and future growth depends on available infrastructure capacity, making servicing a major factor in where and when housing can be built.

Overall, the IDP supports substantial future housing growth but emphasizes orderly, serviced, and compact development over dispersed rural expansion, with housing supply influenced by

annexation timing, servicing capacity, environmental constraints, and the completion of detailed planning processes.

TOWN OF ROCKY MOUNTAIN HOUSE MUNICIPAL DEVELOPMENT PLAN (2020)

The Municipal Development Plan (MDP) is the Town's high-level statutory plan, guiding land use, servicing, and development over a 20-year horizon. It sits below the IDP and directs all other Town plans and bylaws, making it the central policy document for how and where housing is built.

The MDP explicitly supports affordable, attainable, barrier-free, multi-family, seniors-oriented, and family-oriented housing, and commits the Town to work with governments, non-profits, and private partners to meet community housing needs. This is one of its strongest and most direct housing directions. Policies generally support seniors housing, aging-in-place facilities, accessible housing, and locating seniors housing near services and amenities.

Further, the MDP supports greater diversity through infill, secondary suites, multi-family housing, and higher-density development in serviced areas, with Downtown identified as a key growth area for higher-density, mixed-use, and multi-family housing.

Growth policies prioritize contiguous, serviced infill before expansion, and the Town has a sufficient 20-year residential land supply, so housing is not currently constrained by available land.

Residential areas are also intended to function as complete communities, pairing housing with schools, parks, pathways, and local services. The MDP projects growth to roughly 8,080 residents by 2039 and an estimated need for about 600 additional housing units, which help inform future housing need analysis.

Overall, The MDP provides strong, direct support for housing diversity, affordability, and seniors housing, prioritizing infill and compact growth on a land base the Town considers sufficient for the next 20 years.

TOWN OF ROCKY MOUNTAIN HOUSE LAND USE BYLAW (BYLAW 2020/19)

The Land Use Bylaw (LUB) is the Town's primary regulatory tool for implementing the Municipal Development Plan, controlling the use and development of land through zoning districts and development standards. It is the document that determines what forms of housing can be built where, and under what conditions.

The LUB currently establishes five residential districts supporting different housing forms: Rural Residential (RR), Low Density Residential (RL), Flexible Residential (RF), Medium Density Residential (RM), and Manufactured Home (MH). Together these permit everything from detached dwellings and duplexes to row houses, fourplexes, apartments, and manufactured homes. The Flexible Residential (RF) and Medium Density Residential (RM) districts allow greater housing diversity, including row houses, fourplexes, and apartments, creating opportunities for incremental density and a wider range of housing options.

Secondary residences are supported across residential districts as both attached and detached units, subject to size, parking, setback, and design requirements. Manufactured homes are permitted in several districts and supported through a dedicated Manufactured Home District, including provisions for manufactured home parks.

The Core Commercial Mixed Use (C) and Local Commercial (LC) districts allow dwelling units and residential uses within commercial areas, supporting opportunities for mixed-use and downtown housing, with the LC district specifically encouraging residential uses above commercial in buildings up to four storeys.

Specialized and supportive housing forms are permitted as discretionary uses in residential districts, including Adult Care Housing, Social Care Housing, Group Homes, and After Life Care facilities. Residential development standards regulate parcel sizes, setbacks, coverage, building heights, parking, and landscaping, shaping overall housing form and neighbourhood character.

The LUB translates the MDP's housing direction into enforceable rules, so the Report can point to it as evidence that the regulatory framework already permits the diverse and affordable housing forms needed.

COMMUNITY PROFILE (2025)

The 2025 Community Profile is a research document prepared by the Town's economic development office, compiling demographic, economic, housing, and labour force data from Statistics Canada and Manifold SuperDemographics. It provides the current baseline data and trends that inform this Report's understanding of who lives in Rocky Mountain House and how the community is changing.

The Town's population declined after 2011, dropping most sharply between 2011 and 2016, but has climbed steadily since and surpassed 2011 levels by 2025. Both Rocky Mountain House and Clearwater County are projected to grow over the next 10 years, and continued growth will translate into rising housing need and demand.

Most residents fall below the 65+ range, with the largest concentration between ages 30 and 64, giving the Town a predominantly working-age population. The share of the population made up by youth is higher than the Alberta average, signalling potential future housing need if those residents are retained into adulthood.

Housing is dominated by single detached homes (roughly 66%), followed by apartments and detached duplexes (24%), semi-detached (13%), movable dwellings (4%), and row houses (3%). While the Profile frames this as an "envious" distribution, it points to a limited supply of missing middle housing whose fit with community need warrants closer examination. Tenure sits at 71% owned and 29% rented, aligning with the provincial average, though the data alone does not confirm whether purpose-built rental supply is meeting local need.

The average dwelling value of \$283,082 sits well below the provincial average of \$511,618, and 17% of homeowners spend 30% or more of income on shelter, below Alberta's 21%. This suggests an affordability advantage over larger municipalities, though the data does not capture housing quality or over housing. Housing construction has also slowed dramatically, from 504 units built between 2006 and 2015 to just 33 since 2016, which will need to reverse to sustain affordability as the population grows.

The majority of the resident workforce works within the Town, with only about 2% commuting to Red Deer, and the community places strong emphasis on quality-of-life assets like outdoor amenities

and community facilities as a draw for residents. Roughly 12.1% of residents speak a non-official language, the largest share being Tagalog, pointing to a strong Filipino and immigrant community whose distinct housing needs are considered in the Report.

Overall, the Community Profile shows a community moving from population decline back into growth. A young workforce, an affordability advantage over larger centres, and a slowing pace of construction is combined with limited middle housing and a growing immigrant population; pointing to emerging and increasing housing pressures.

ECONOMIC IMPACT ANALYSIS (2025)

The Economic Impact Analysis is a research document prepared to assess the potential impacts of a new steelmaking (metallurgical) coal mine near Rocky Mountain House. It models how the project's construction and operation could reshape the community's economy, population, and housing demand, making it a central input for understanding future housing pressures.

The Economic Impact Analysis informs housing need in a number of ways:

- The construction phase is expected to last 18 months to two years and create 200 to 300 jobs, placing significant temporary strain on the housing market. Because workers coming to work these temporary jobs are only in the community for a limited time, the existing rental market is likely to become scarce. The construction phase of the mine project is likely to introduce real risks to the current housing supply and infrastructure.
- The employment spike could bring an estimated 3,800 to 8,050 new residents. This influx would likely include many single workers alongside a wave of families, driving demand across all housing types as well as community facilities for youth and children.
- To respond to the expected surge in demand, the analysis recommends seeking ways to fast-track housing approvals and construction so that supply can keep pace with the incoming population.
- Beyond housing itself, the population boom will require improvements to infrastructure capacity to support new development. One strategy to reduce the need for costly upgrades is the redevelopment and intensification of existing areas that may be reaching end of life, taking advantage of infrastructure already in place.
- A population influx of this scale will also require new schools, park spaces, childcare, and other community services to maintain quality of life for both new and existing residents.

The analysis shows that while the mine represents a significant economic opportunity, it carries substantial housing and infrastructure risks, particularly a short-term rental squeeze during construction and a longer-term need for rapid, well-planned housing and service growth to absorb thousands of new residents.

4.2 Who We Are

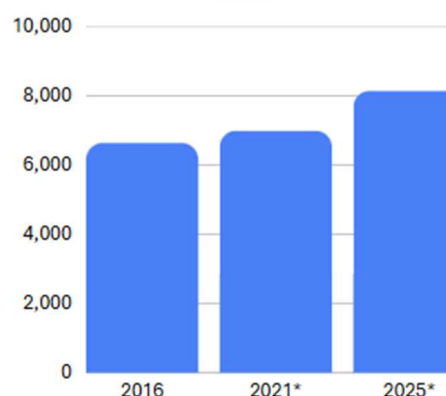
Understanding housing need starts with understanding the people who make up Rocky Mountain House. Who lives here, how old they are, where they come from, and how the community is changing all shape the kind of housing that is needed and whether it is within reach.

The analysis throughout this section draws on Statistics Canada Census data, 2025 Manifold estimates, the 2025 Community Profile, and the Provincial Regional Dashboard for Rocky Mountain House. These data sources are considered alongside the community engagement carried out in 2026, pairing the longer-term data trends with a current view of conditions on the ground, with the currency of specific figures flagged where it matters.

POPULATION PROFILE

Rocky Mountain House's population growth over the last Census period was slow. The gain of 130 residents between 2016 and 2021 represents 2.0% growth over five years, or roughly 0.4% annually, below Alberta's growth over the same period. For a community that had lost population between 2011 and 2016, this signals a return to stability more than expansion. Looking beyond the data captured in the 2021 Census indicates a community experiencing rapid growth following 2021. The 2025 Community Profile estimates a 2025 population of 7,373 while the Regional Dashboard updated in January 2026 estimates a 2025 population of 8,144. Both of these growth numbers indicate a steadily growing population significant increase from the 2016 to 2021.

Figure 2: 2016 - 2025 Population Growth



With 1,297 residents aged 65 and older against 1,784 children under 15, the senior population is approaching the size of the youth population, a sign of an aging community where the two groups will soon be balanced. The gap between the average age (38.5) and the slightly lower median (38.4) is practically nonexistent and confirms the suggestion of the population numbers, indicating a population balanced between seniors and youth. Meanwhile, the 5,063 residents of working age make up close to two-thirds of the population, a strong labour-force base, but one that depends on retaining younger workers as older residents move toward retirement. The balanced nature of the population distribution point to a need for housing across the system to support continued growth on both sides of the age distribution.

Table 11. Population Distribution (2021 Census of Population, Statistics Canada and 2026 Rocky Mountain House Provincial Regional Dashboard, Province of Alberta)

Population			
Characteristic	Year/Period	Data	Value
Total population	2016	Total	6,635

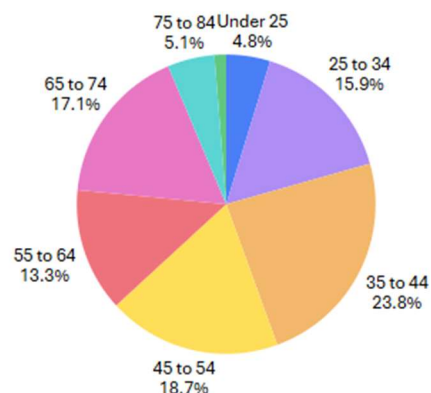
Population			
Characteristic	Year/Period	Data	Value
	2021*	Total	6,993
	2025*	Total	8,144
Population growth	2016-2021*	Total Change	+358
		Percentage	5.4%
	2021-2025*	Total Change	+1,151
		Percentage	16.4%
Age	2021	Average (years)	39.5
		Median (years)	38.8
	2025*	Average (years)	38.5
		Median (years)	38.4
Age groups of the population (total)	2021	0 - 14 years	1,390
		15 - 64 years	4,235
		65+ years	1,145
	2025*	0 - 14 years	1,784
		15 - 64 years	5,063
		65+ years	1,297
Mobility status 1 year ago (total)	2021	Non-movers	5,625
		Non-migrants	500
		Migrants	320
Data marked with a * indicates current data estimates from the 2026 Rocky Mountain House Regional Dashboard. Unmarked statistics are taken from 2021 Statistics Canada Census.			

While the data collected offers general insight into the community as a whole, the completed community engagement provides additional nuanced and housing specific insights into the

community. The data collected from the community engagement cannot be expected to perfectly represent the entire community, but it does offer a perspective from the context of the groups that were heard. Understanding the context of the groups involved in community engagement can further inform specific components of this Report and when paired with the broad data available can offer a more comprehensive perspective on Rocky Mountain House.

The community survey received 588 responses with 326 of the responses being from residents of Rocky Mountain House. Of the 326 respondents living in the town, 315 responded to the question

Figure 3: Survey Respondents by Age



inquiring about how long they had lived in the community. 217 (69%) indicated that they had lived in the town for more than 10 years signaling that the primary response rate on the survey was from established community members.¹ In addition to being established community members, the survey respondents also skewed towards working age and older adults with 50 respondents aged 25 to 34, 75 aged 35 to 44, 59 aged 45 to 54, 42 aged 55 to 64, and 54 aged 65 to 74.²

When comparing the demographics of residents who participated in the community survey with the demographic data collected through Statistics Canada, Manifold, and the Regional Dashboard, the survey responses indicate a perspective representative of the community demographics with slight skewing towards older adults and established community members. As such, its sample size and alignment with the overall demographics of the community allow it to be considered as relatively accurate insights into housing in Rocky Mountain House

Table 12: Survey Respondent Demographics

Survey Respondent Demographics		
Question: <i>What is your age group?</i>		
Response Options	Responses	Percentage
Under 25	15	5%
25 to 34	50	16%
35 to 44	75	24%
45 to 54	59	19%
55 to 64	42	13%

¹ Table 2: Survey Respondent Demographics

² Table 2: Survey Respondent Demographics

Survey Respondent Demographics		
65 to 74	54	17%
75 to 84	16	5%
85 or Older	4	1%
Question: <i>How long have you lived in the Town of Rocky Mountain House</i>		
Response Options	Responses	Percentage
Less than 1 year	5	2%
1 to 5 years	54	17%
6 to 10 years	32	10%
More than 10 years	217	69%
N/A	7	2%

MOBILITY & MIGRATION

The mobility and migration data reveals that growth in the community is driven almost entirely by people moving in, not by natural increase or local churn. In a single year, 320 residents moved to Rocky Mountain House from outside the community, roughly two-thirds as many as those who simply relocated within it. Layered against a largely settled base of 5,625 non-movers, this steady external inflow is the community's real engine of change, and it means the housing market is shaped less by the size of the population than by the characteristics of who is arriving. Finally, the 750 residents who identify as Indigenous represent a significant share of the community, close to one in nine residents, a population whose housing needs warrant distinct attention later in this Report.

Table 13. Demographic Information (2021 Census of Population, Statistics Canada)

2021 Census Demographic Information			
Characteristic	Year/Period	Data	Value
Immigrants	2021	Total	595
Non-Immigrants	2021	Total	5,875
Recent Immigrants	2016-2021	Total	175
Interprovincial Migrants	2016-2021	Total	85

2021 Census Demographic Information			
Characteristic	Year/Period	Data	Value
Indigenous Identity	2021	Total	750

HOW POPULATION CHANGES HAVE IMPACTED THE HOUSING MARKET

Understanding Statistics Canada data along with the 2025 Community Profile and stakeholder interviews, tells a more complete story than either could alone: the data establishes the trajectory, and the interviews confirm where that trajectory has since led.

The trajectory itself is one of recovery turning into sustained growth. After contracting 4.3% between 2011 and 2016, the Town's population has since climbed and was estimated to reach 7,373 by 2025 in the Rocky Mountain House Community Profile.³ The Regional Dashboard estimates indicate an actual population growth that has surpassed the expectations of the Community Profile with an estimate of 8,144 residents in 2025.⁴ That represents an increase of nearly 1,500 residents since 2016 and an annual growth rate of 4.74%. This return to growth, after years of stability, is the backdrop against which today's housing pressures are unfolding, and stakeholders confirm those pressures are already here. Three dynamics stand out.

First, in-migration has been driven heavily by retirees and remote workers relocating from higher-cost regions. Stakeholders described strong in-migration from British Columbia and Ontario since the pandemic, with people selling properties elsewhere and buying homes or acreages locally at a lower cost, a trend described as mostly retirement-driven rather than job-driven. Real estate professionals echoed this, noting that demand over the past several years has been tied to retirees moving in, drawn by more affordable land, and to remote workers now able to live in the region year-round. This inflow of buyers carrying equity from larger markets adds competition for a limited supply of homes, placing upward pressure on prices even as the population count rises only gradually.

Second, the community's aging population is generating demand that the current housing stock cannot meet. The Town's average age of 38.5 sits just below the provincial figure of 39, but the more telling indication of pressure comes from movement out of Clearwater County, whose own population declined between 2011 and 2021. Stakeholders consistently identified an across-the-board shortage of seniors' housing, with seniors and young families having the hardest time finding suitable homes. Some seniors are having to move away and leave family behind because they cannot stay in their communities, and Clearwater County seniors frequently end up in seniors housing in Rocky Mountain House for lack of local options, tightening supply further. Because seniors cannot downsize into suitable options, they tend to remain in their homes longer, keeping

³ Town of Rocky Mountain House, 2025 Community Profile, Table 1: Population Change, 2011 to 2035 (Statistics Canada and Manifold SuperDemographics).

⁴ Province of Alberta, Rocky Mountain House Regional Dashboard, 2026

these homes off the market and slowing the turnover that would otherwise free up housing for younger buyers.

Third, in-migration of foreign and domestic workers who earn a lower than average wage has increased demand for affordable rental housing that largely does not exist. The Town's growing cultural diversity is visible in the data, with 12.1% of residents speaking a non-official language, most commonly Tagalog.⁵ Foreign workers arriving through the Rural Renewal Stream are looking for affordable housing, and many earning \$16 to \$20 an hour often room together to afford rent, with two or three people sharing a single unit to afford rent. With rental stock described as very thin and long-term rentals scarce and high-priced, population growth at the lower-income end of the market has translated into crowding and cost pressure rather than new supply.

Underlying all three dynamics is a young population that is not being fully retained. A quarter of residents (25.6%) are under the age of 20, a higher share than the provincial average,⁶ representing significant future housing demand if those residents stay in the community. Yet stakeholders repeatedly noted that youth are leaving the area in large numbers, citing limited local employment and amenities. This tempers natural population growth and means that in-migration, particularly of retirees, is doing much of the work of sustaining the community, reinforcing demand for seniors' and downsizing options over family and starter housing.

The responses received through the community survey further support these findings. 95% of total survey responses indicated that increases in population have resulted in homes becoming harder to find, and home prices and rents increasing. Additionally, 92% of survey responses indicated that the local economy is hindered by the housing market as workers struggle to find housing and employers struggle to find workers because of it.

Table 14: Survey Population Growth Results

Survey Population Growth Results		
Question: Rocky Mountain House's population has increased in recent years. In your view, how has this affected local housing?		
Response Options	Responses	Percentage
Homes have become harder to find	209	31%
Rents have gone up	209	31%
Home prices have gone up	216	33%
More housing is being built	8	1%
Little or no noticeable effect	26	4%

⁵ Town of Rocky Mountain House, 2025 Community Profile, Language (non-official languages).

⁶ Town of Rocky Mountain House, 2025 Community Profile, Age Profile (25.6% under age 20).

The findings of the community survey identify a strong correlation between the increase in population growth and increasing housing demand. Despite this, the community survey results, along with conversations with community stakeholders, indicate that little housing is being built in response to the increase in demand.⁷ Due to the rising demand, and lack of responding supply, the cost to both rent and own a home in the community has risen, further reducing the stock of affordable options. This trend of rising demand coupled with stagnant supply directly indicates need for housing across the system. Pairing this data with the results of the community engagement identifies a particular need for entry level and affordable housing that can fill the need created by the rising cost of existing options both at an ownership and rental level.

In short, even the modest population growth captured five years ago has strained the housing market because supply has not kept pace, and because the newcomers, retirees, seniors relocating from the County, and lower-wage workers are concentrated in exactly the housing segments where Rocky Mountain House has the fewest options.

4.3 Household Profiles, Income and Tenure

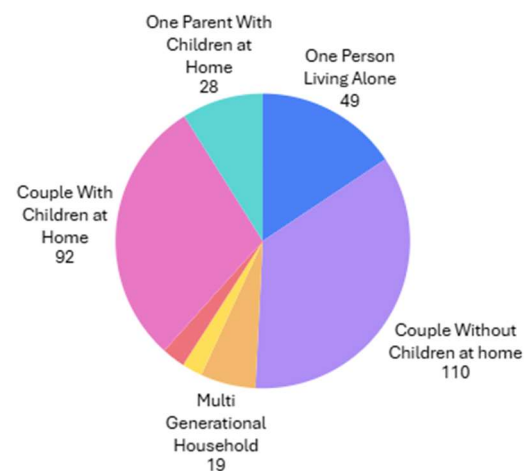
Housing need is ultimately measured at the household level. How households are composed, what they earn, and whether they own or rent determines what kind of housing is required and whether it is affordable to the people who need it.

Rocky Mountain House is a community of small households. The town's 2,695 households, up modestly from 2,515 in 2016, average just 2.4 persons each, and nearly two-thirds are one- or two-person households: 815 people live alone and 915 live as couples or pairs, while only 255

households (under 10%) contain five or more people.⁸ The responses received through the community survey reflect these findings. Of the responses received, 51% (159 responses) indicated they either live alone or as a couple while 29% (92 responses) live as a couple with children at home, 6% (19 responses) indicated multi-generational living, and just 2% (7 responses) described living with roommates or non-family members).⁹ The number of small households make up the majority of the community pointing to steady demand for smaller units, yet the

engagement surfaced a strong countervailing need at the other end of the spectrum. Service providers described larger families needing bigger homes that are simply not available, with new for purchase or purpose-built rental housing often capped at three to four bedrooms and noted that

Figure 4: Survey Respondents by Household Size



⁷ Table 3: Survey Population and Local Economic Results

⁸ Table **Error! Main Document Only.**: Household Income and Profile (2021 Census of Population, Statistics Canada)

⁹ Table 11: Survey Respondent Household Information and Income

overcrowding is a direct result. Some of this reflects chosen multigenerational living, described both as a cultural practice and as an economic necessity for immigrant families who cannot afford anything else, but may also indicate household suppression due to a lack of available options. The 255 households of five or more, easily overlooked against the majority of small households, therefore represent a real and underserved gap.

Table 15. Household Income and Profile (2021 Census of Population, Statistics Canada)

2021 Census Household Income and Profile			
Characteristic	Year/Period	Data	Value
Total number of households	2016	Total	2,515
	2021	Total	2,695
Household total income (Canadian dollars per year)	2020	Average	\$107,800
		Median	\$82,000
Tenant household income (data taken from the community survey results (sample size of 69 tenants))	2026	Average	\$65,416
		Median	\$53,300
Owner household income (data taken from the community survey results (sample size of 207 homeowners))	2026	Average	\$91,844
Household size	2021	Average number of persons in a household	2.4
Breakdown of household size (number of households)	2021	Total	2,695
		1 person	815
		2 persons	915
		3 persons	360
		4 persons	350
		5 or more persons	255
Tenant households (number of households)	2021	Total	750
		Percentage	29.6

2021 Census Household Income and Profile			
Characteristic	Year/Period	Data	Value
Owner households (number of households)	2021	Total	1,905
		Percentage	71.5
Percentage of tenant households in subsidized housing	2021	Percentage	9.5
Number of one-parent families	2021	Total	365
		Percentage	20.4
Number of one-parent families in which the parent is a woman+	2021	Total	300
Number of one-parent families in which the parent is a man	2021	Total	75
Number of households by income category	2021	Very low (up to 20% below area median Household income (AMHI))	35
		Low (21% – 50% AMHI)	525
		Moderate (51 – 80% AMHI)	505
		Median (81% - 120% AMHI)	540
		High (>120% AMHI)	1,075

Currently over-housed households can further strain the challenge to service larger households in the community. Despite the majority of community survey respondents indicating living in a household size that can be met through smaller housing with one to two bedrooms such as small single detached houses, duplexes, apartments, or row/town houses, 77% (242 responses) of respondents indicated living in a home with three bedrooms or more.¹⁰ Small households living in homes larger than necessary can reduce the opportunities for needed larger housing stock to hit the market, while at the same time, smaller homes housing large families can limit opportunities for

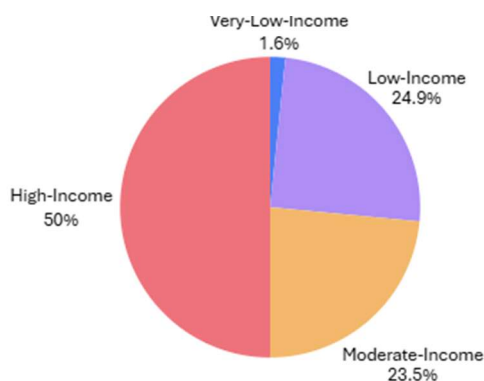
¹⁰ Table 6: Survey Respondent Household Information and Income

over-housed households looking to downsize. These phenomena can result in a community characterized by both under-housed, overcrowded large households, and over-housed small households and point to a direct need for additional housing across the housing system to provide opportunities for both over- and under-housed households to transition into more appropriate forms of housing.

One-parent families make up a notable share of the community. Of the Town's families, 365 (20.4%) are led by a single parent, and the overwhelming majority, 300 of 365, or roughly four in five, are led by a woman. The findings of the community survey further support these findings with 28 respondents (9%) describing their household as a one-parent household.¹¹ This concentration matters because lone-parent households, particularly those led by women, typically rely on a single income and are more exposed to affordability and suitability pressures than dual-income households. These families were among the most frequently discussed groups in engagement. Providers described single mothers on low or fixed incomes with no subsidized options, single mothers with many children whom landlords will not rent to, and women fleeing violence with very limited means. These accounts align closely with the data; a sizeable, majority-female lone-parent population facing a market with little affordable or appropriately sized supply.

The income data reveals a polarized community rather than a uniformly modest one. Grouped by

Figure 5: Population Income Distribution (2021 Census)



Area Median Household Income (AMHI), the largest single band is high-income households (over 120% AMHI) at 1,075, yet these sit alongside 525 low-income and 35 very-low-income households, plus another 505 in the moderate band. A substantial high-earning population, tied largely to the resource sector, coexists with a significant lower-income population, and the two experience the housing market very differently. This split is echoed in the income figures: the 2021 Census recorded a median household income of \$82,000 against an average of \$107,800, a gap that signals a small portion of higher earners pulling the average well above the midpoint. More current estimates from the *2025 Community Profile* place the 2024 median household income at \$90,046,

still notably below the provincial median of \$110,576.¹² Of the 208 community members who provided feedback on their approximate annual income through the community survey, 137 (46%) indicated an income level of \$98,400 or more.¹³ This response rate indicates that results are primarily skewed towards higher income earners, while medium- to low-income earners are under represented in the survey results.

The engagement gave this polarization a human dimension. Service providers consistently described how those on fixed or low incomes, seniors, people receiving income support, and the working poor, find local rents out of reach, with affordable options by the 30%-of-income standard

¹¹ Table 6: Survey Respondent Household Information and Income

¹² Town of Rocky Mountain House, 2025 Community Profile, Table 7: Household Income Levels, 2024 (Manifold SuperDemographics).

¹³ Table 6: Survey Respondent Household Information and Income

essentially non-existent. The squeeze extends well into the working population: a large share of local workers earn wages far below those in oil and gas, and many cannot afford a unit on their own, doubling or tripling up to make rent. Even homeownership, the tenure most residents hold, is slipping out of reach for younger households, with lower local incomes and the mortgage stress test cited as barriers for young families.

On tenure, Rocky Mountain House is predominantly a community of homeowners: 1,905 households (71.5%) own their homes while 750 (29.6%) rent. Both the AMHI distribution and the engagement point to renters being concentrated in the lower income bands, and of all tenant households, only 9.5% are in subsidized housing. Reflecting the statistics of Rocky Mountain House being a community of homeowners, 73% (230 respondents) of survey respondents indicated owning their home compared to 23% (73 respondents) renting.¹⁴

The community engagement, when considered in comparison to the data collected through the community survey and most recent Statistics Canada information points to a community comprised of a population split between established community members and newcomers to the community comprised of seasonal or temporary workers, seniors, and immigrants. The latter two groups of newcomers to the community are generally earning lower incomes than the well-established community members or are on a fixed income. The housing stock in town is characterized by limited rental stock and entry level housing, a composition that was repeatedly cited as not meeting the needs of the community. It was also heard that rental stock and entry level housing are receiving little new construction in the community despite the existing demand. The data collected through the Census and the community survey supports what was heard throughout the engagement process that most housing stock in the community is owned, and despite a clear demand for housing across the housing system, new housing construction is limited.

Taken together, Rocky Mountain House's housing challenge is not concentrated within a single housing type but is distributed across the housing system. While the current housing stock, which is heavily weighted toward market ownership and single-detached housing, continues to serve many households, the data and engagement findings suggest that growing pressure is being experienced across multiple segments of the housing market.

Two areas emerge as the most significant gaps within the existing housing supply:

First, the community contains a limited supply of housing that is attainable for low- and moderate-income households. This includes entry-level ownership opportunities such as condominiums, townhouses, smaller single-detached homes, and attainable rental housing. These housing forms provide important entry points into the housing market but currently represent a relatively small share of the available housing stock.

Second, larger households are often unable to find housing that meets their needs at attainable price points. While Rocky Mountain House contains a substantial number of single-detached homes, engagement findings indicate that many larger housing units are inaccessible to lower- and moderate-income households due to cost. As a result, some larger households experience overcrowding or remain in housing that is not appropriately sized for their needs.

¹⁴ Table 6: Survey Respondent Household Information and Income

These gaps reduce mobility throughout the housing system and contribute to a community characterized by both over-housed and under-housed households. Smaller households often remain in larger dwellings because suitable downsizing options are unavailable, while larger households struggle to access appropriately sized housing. This dynamic places the greatest pressure on households with the least flexibility, including lower-income renters, larger families, single-parent households, and first-time homebuyers. Ultimately, the findings suggest that addressing housing need in Rocky Mountain House will require not only additional housing supply, but a broader range of housing types and affordability levels capable of serving households throughout all stages of life.

This housing composition limits mobility across the system and indicates a community comprised of both over and under-housed household. A situation that leaves the households with the least flexibility, lower-income renters, larger families, and one-parent households, the least well served.

Table 16: Survey Respondent Household Information and Income

Survey Household Information and Income Results		
Question: Which best describes your household?		
Response Options	Responses	Percentage
One person living alone	49	16%
Couple without child(ren) at home	110	35%
Couple with child(ren) at home	92	29%
One parent with child(ren) at home	28	9%
Multi-generational household (for example, grandparents, parents, and grandchildren living together)	19	6%
Living with roommates or non-family members	7	2%
Other	8	3%
Question: What type of home do you currently live in?		
Response Options	Responses	Percentage
Single detached house	217	69%
Semi-detached or duplex	24	8%
Townhouse or row house	18	6%

Survey Household Information and Income Results		
Apartment or condominium	23	7%
Mobile or manufactured home	20	6%
Secondary suite (basement suite, garage suite, or garden suite)	2	1%
Seniors' independent living residence	3	1%
Assisted living residence	0	0%
Long-term care	0	0%
Co-operative (co-op) housing	2	1%
Supportive housing (housing with Supportive housing (housing with on-site supports for people with physical, mental health, or other support needs)	0	0%
Transitional housing (temporary housing intended to help people move to permanent housing)	1	0%
Emergency shelter	0	0%
Other	5	1%
Question: How many bedrooms does your home have?		
Response Options	Responses	Percentage
Bachelor / studio (no separate bedroom)	3	1%
1 bedroom	12	4%
2 bedrooms	55	18%
3 bedrooms or more	242	77%
Question: Do you own or rent your current home?		
Response Options	Responses	Percentage
Own	230	73%
Rent	73	23%

Survey Household Information and Income Results		
Live with family or friends (do not pay rent)	10	3%
Other	2	1%
Question: What is your household's approximate total annual income, before taxes?		
Response Options	Responses	Percentage
Under \$16,400	15	5%
\$16,400 to \$41,000	41	14%
\$41,000 to \$65,600	47	16%
\$65,600 to \$98,400	58	19%
\$98,400 or more	137	46%

4.4 Household Formation and Suppression

New household formation is one of the clearest signals of housing market health. When housing is available and affordable, people form independent households at expected rates: young adults move out on their own, couples find their own homes, and seniors remain in independent living. When it is not, that formation is suppressed, and the pressure hides in plain sight, in adult children living with parents, families doubling up, and residents leaving to find housing they can afford elsewhere. This section examines both the headship patterns behind household formation and the resulting suppression of households in Rocky Mountain House since 2006.

HOUSEHOLD FORMATION

Household formation demonstrates what actually happened. It describes the real headship rates and household counts, and how they changed between 2016 and 2021.

Headship rates in Rocky Mountain House shifted unevenly between 2016 and 2021, and the pattern is telling. The sharpest change was among the youngest cohort: headship among those aged 15 to 24 fell from 17.0% to 11.9%, and the number of households they headed dropped from 145 to 95, even as this is the age group most associated with first independent moves. At the same time, the population of 15-to-24-year-olds itself declined from 855 to 795, so the community saw both fewer young adults and a smaller share of them able to form their own households, a double signal of suppressed formation at the entry point of the market.

By contrast, headship rates rose across the younger senior cohorts. The 55-to-64 group climbed from 57.9% to 63.5% and the 65-to-74 group from 61.2% to 63.6%, with both adding households over the period. Older residents in these ranges, in other words, are forming and maintaining independent households at higher rates than before, consistent with an aging population choosing

to stay in their homes. The oldest cohorts, however, moved in the opposite direction: headship among those aged 75 to 84 slipped from 58.8% to 56.5%, and among those 85 and older it fell more sharply from 36.1% to 30.8%. This decline is expected and makes intuitive sense, as residents in the oldest age groups increasingly transition out of independent households into supportive housing, seniors' lodges, or care settings.

These patterns describe a market tightening at both ends of the age spectrum. At the younger end, service providers described a textbook case of suppressed formation: starter homes that young couples once bought and moved up from are no longer attainable, so young people live at home because they cannot afford otherwise, often unable to buy until their late 30s or 40s. Developers reinforced this, noting that most first-time buyers cannot afford a home today, and that multigenerational living has become an economic necessity, particularly among immigrant families, because no affordable alternative exists. At the older end, the rising senior headship rates reflect a different kind of stuck: seniors who want to downsize cannot find affordable, senior-appropriate housing, so they remain in their existing homes, which keeps the market from rotating and fails to free up housing for younger buyers moving up.

Table 17. Household Formation (Federal Housing Needs Assessment Template, HART, 2021)

Household Formation						
HH* Head Age Category	2016			2021		
	Population	Headship rate (%)	HHs*	Population	Headship rate (%)	HHs*
15 to 24	855	145	17.0%	795	95	11.9%
25 to 34	970	485	50.0%	880	460	52.3%
35 to 44	840	485	57.7%	935	535	57.2%
45 to 54	825	440	53.3%	775	420	54.2%
55 to 64	795	460	57.9%	850	540	63.5%
65 to 74	515	315	61.2%	605	385	63.6%
75 to 84	340	200	58.8%	345	195	56.5%
85 plus	180	65	36.1%	195	60	30.8%

*Household/Households

Table 18: Survey Household Formation Responses

Survey Household Formation Responses		
Question: <i>Have you ever experienced the following? (select all that apply)</i>		
Response Options	Responses	Percentage
Stayed living with parents or family longer than preferred	75	17%
Had adult children remain at home because they couldn't afford their own place	73	16%
Moved in with roommates to share costs	48	11%
Looked for or moved to housing outside Rocky Mountain House to find something affordable	63	14%
Delayed moving out, marrying, or starting a family	59	13%
None of the above	132	29%

HOUSEHOLD SUPPRESSION

Household suppression is what should have happened but did not. It's a calculated estimate of the households that are "missing", the ones that would exist today if people were still forming households at an earlier period's rate.

Comparing 2006 headship behaviour to 2021 conditions quantifies what the formation data implies. Applying the 2006 headship rates to the 2021 population produces an estimate of 160 suppressed households across the community, that is, 160 households that would exist today had formation behaviour held at 2006 levels, but which the current market has not allowed to form.

The suppression is concentrated in two age groups. The largest share sits with the youngest cohort: among those aged 15 to 24, the 2006 headship rate of 20.1% against a 2021 rate of just 11.9% yields 65 suppressed households, the single biggest contributor. This is the statistical fingerprints of young adults unable to leave home or form independent households, exactly the pattern service providers described, and supported through the findings of the community survey as 75 respondents (the second highest selection) indicated that they had stayed with parents or family longer than preferred and 73 respondents (the third most selected) indicated they had adult children remain at home because they couldn't afford their own place.¹⁵

The second concentration is at the oldest end of the spectrum, where the 75-plus cohort accounts for 58 suppressed households, its headship rate having fallen from 57.9% in 2006 to 47.2% in 2021. This reflects older seniors moving out of independent households, whether into shared living, care

¹⁵ Table 8: Survey Household Formation Responses

settings outside the community, or away from Rocky Mountain House entirely for lack of suitable local options. Smaller contributions come from the 45-to-54 group (30 suppressed households) and the 65-to-74 group (8), while the prime working-age cohorts show no suppression, having maintained or improved their headship rates.

The distribution matters for what it says about who the market is failing. Suppression clustered among the young and the old, with the working-age middle largely intact, points to a housing stock that serves established mid-life households reasonably well, but offers too few entry points for young people starting out and too few appropriate options for seniors winding down. This mirrors household formation: the same two groups, young first-time buyers identified as least able to find suitable housing and older seniors moving to supportive housing or seniors homes.

Beyond the findings of the Census detailing the current household formation and suppression in Rocky Mountain House, the community survey results offer a human perspective to the toll housing challenges can have on a community. Of the 318 responses indicating that the respondent had experienced some form of challenge due to housing, 63 (19.8%) indicated that they had looked for or moved outside of Rocky Mountain House because of a lack of affordable options, and 59 (18.6%) indicated that they had delayed moving out, marrying, or starting a family because of housing.¹⁶ More telling than the numbers alone is the open ended response asking respondents to provide rationale for why they responded. The results can generally be organized into three themes.

First, a lack of housing options. The respondents frequently mentioned a lack of housing choice, no suitable options, particularly rentals, and limited availability as a key factor to their housing predicament. These responses support what was heard through the engagement regarding limited housing being built, and a shortage of rentals within the community.

Second, a lack of affordable housing options. It was consistently heard from respondents that the limited housing that is available is at a price point that is unattainable to much of the community. Limited affordability directly correlates with the findings of household suppression among young members of the community and first-time home buyers.

Third, generally higher living costs are compounding affordability issues. An underlying theme heard throughout the responses was that the ability to access housing is impacted by issues outside of housing availability and price. Often, it was mentioned that costs for utilities, taxes, groceries, fuel, insurance and other daily expenses limit the amount of income households have to allocate toward housing, making the limited housing supply that much less attainable.

The findings represent the real impact of housing on the community. While the numbers clearly indicate a market hindered by suppressed households, the open-ended responses of the engagement provide insight into the lives of the residents whose day to day lives are impacted by the housing reality.

¹⁶ Table 8: Survey Household Formation Responses

Table 19. Household Suppression (Federal Housing Needs Assessment Template, HART, 2021)

3.3.2 Household Suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Population	HHs*	Population	HHs*	Headship rate (% 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	1095	220	795	95	20.1%	11.9%	65
25 to 34	965	485	880	460	50.3%	52.3%	0
35 to 44	950	515	935	535	54.2%	57.2%	0
45 to 54	965	560	775	420	58.0%	54.2%	30
55 to 64	595	305	850	540	51.3%	63.5%	0
65 to 74	385	250	605	385	64.9%	63.6%	8
75 plus	475	275	540	255	57.9%	47.2%	58
Total							160

*Household/Households

LOOKING AHEAD: PROJECTED FORMATION OVER THE NEXT 5 TO 10 YEARS

Projected household formation over the coming decade will be shaped by the same forces already visible in the data. The Town's large under-20 population represents a wave of potential new households, but only if entry-level and rental housing becomes attainable enough to let them form locally rather than leave; on current trends, much of that formation risks being suppressed or exported to surrounding communities. At the other end, continued aging will keep pressure on senior-appropriate and downsizing options, and without them, senior households will remain in place, extending the market gridlock that stakeholders describe. Meeting projected formation will therefore depend less on raw population growth than on adding the specific housing types, entry-level ownership, rental, and downsizing options, that the suppression pattern shows are missing.

4.5 Economic and Labour Force Conditions

Economic and labour force conditions shape the type, cost, and stability of housing a community needs. Income levels, job security, and the industries that anchor local employment influence what residents can afford, whether they rent or own, and how sensitive the housing demand is to economic change. This section profiles Rocky Mountain House's labour force, employment by industry, job stability, and commuting patterns, and considers what these conditions mean for local housing need.

ECONOMY AND LABOUR FORCE

Labour Force, Participation, and Unemployment

In 2021, Rocky Mountain House had a labour force of 5,140, with a participation rate of 65.9% and an unemployment rate of 14.9%. This sat well above the 2021 Census unemployment rates for Alberta (11.5%)¹⁷ and Canada (10.3%)¹⁸, reflecting the combined effects of the pandemic and a downturn in the resource sector during the May 2021 reference period. Elevated unemployment paired with a moderate participation rate points to income instability for part of the population, which limits some households' ability to qualify for mortgages or sustain market rents and increases reliance on affordable and rental housing.

Employment by Industry

The local economy is anchored by a mix of service and resource sectors. The largest employers were retail trade (455), health care and social assistance (435), construction (380), and mining, quarrying, and oil and gas extraction (335), followed by accommodation and food services (315) and educational services (220). This distribution reflects a regional service hub built on a strong resource base. Several of the leading sectors, particularly retail and accommodation and food services, tend to be lower-wage and often part-time, which places downward pressure on housing affordability. The resource sector, while higher paying, is cyclical, meaning household incomes and housing demand can rise and fall with commodity prices. At the same time, a sizeable construction workforce signals local capacity to build and maintain housing.

Job Stability and Type of Employment

Of the 3,305 workers with a reported class of work, 2,815 were employees and 485 were self-employed. Among employees, 2,260 held permanent positions and 555 held temporary positions. Within temporary work, casual, seasonal, or short-term positions (445) far outnumbered fixed-term positions of a year or more (105). This concentration of seasonal and casual work, consistent with construction, accommodation and food services, and resource activity, signals earnings that vary through the year. Irregular income may make it harder for households to save for a down payment, qualify for financing, or commit to consistent rent, reinforcing the need for flexible and affordable housing options.

Commuting Patterns

Employment in Rocky Mountain House is largely local. Of employed residents, 1,820 worked within the census subdivision, while relatively few commuted elsewhere: 50 to a different census subdivision within the same census division, 155 to another part of the province, and 10 to another province or territory. Travel is almost entirely by private vehicle, with 2,345 residents commuting by car, truck, or van, compared with 150 who walked and only 10 who used public transit. The concentration of local employment underscores the importance of maintaining an adequate

¹⁷ Statistics Canada, *Focus on Geography Series, 2021 Census of Population, Alberta*. Unemployment rate for the population aged 15 years and over.

¹⁸ Statistics Canada, *Focus on Geography Series, 2021 Census of Population, Canada*. Unemployment rate for the population aged 15 years and over.

housing supply within the town for the resident workforce. The near-total reliance on private vehicles also adds transportation costs to household budgets, compounding affordability pressures for lower-income and seasonal workers in particular.

Table 20. Economy and Labour Force (2021 Census of Population, Statistics Canada)

2021 Census Economy and Labour Force			
Characteristic	Year/Period	Data	Value
Number of workers in the labour force	2021	Total	5,140
Number of workers by industry (top 10 only)	2021	Industry 1 – Retail Trade	455
		Industry 2 – Health care and social assistance	435
		Industry 3 - Construction	380
		Industry 4 - Mining, quarrying, and oil and gas extraction	335
		Industry 5 - Accommodation and food services	315
		Industry 6 - Educational services	220
		Industry 7 - Public administration	180
		Industry 8 - Other services (except public administration)	180
		Industry 9 - Administrative and support, waste management and remediation services	130
		Industry 10 - Manufacturing	125

2021 Census Economy and Labour Force			
Characteristic	Year/Period	Data	Value
Unemployment rate	2021	Percentage	14.9
Participation rate	2021	Percentage	65.9
All classes of workers*	2021	Total	3,305
Employees	2021	Total	2,815
Permanent position	2021	Total	2,260
Temporary position	2021	Total	555
Fixed term (1 year or more)	2021	Total	105
Casual, seasonal or short-term position (less than 1 year)	2021	Total	445
Self-employed	2021	Total	485
Number of commuters by commuting destination for the employed labour force	2021	Within census subdivision	1,820
		To a different census subdivision (CSD) within census division (CD) of residence	50
		To a different census subdivision (CSD) and census division (CD) within province or territory of residence	155
		To another province or territory	10
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	2021	Car, truck or van	2,345
		Public transit	10
		Walked	150
		Bicycle	0

2021 Census Economy and Labour Force			
Characteristic	Year/Period	Data	Value
		Other method	50

**Note: Captured in a single reference week (Sunday, May 2 to Saturday, May 8, 2021).*

HOW LABOUR CONDITIONS HAVE SHAPED HOUSING SUPPLY AND DEMAND

The picture established by the 2021 Census, a locally employed workforce concentrated in service and resource sectors, comes into sharper focus when more recent data and stakeholder input are layered on top of it. Together they extend that baseline into the present, showing a community that remains economically engaged, with a labour force of roughly 4,000 workers and participation and employment levels comparable to provincial marks.¹⁹ What the newer information adds is texture the Census alone cannot capture: how the composition of local employment translates into a housing market strained by workforce needs it cannot fully accommodate.

A Recovering Economy That Has Not Eased Housing Pressure

The most visible way the recent data extends the earlier picture is in unemployment, which has fallen from the 14.9% recorded in the 2021 Census to roughly 8.9%.²⁰ This is best understood not as a reversal but as the same economy moving past an unusual low point. The Census figure captured a single reference week in the spring of 2021, when the community was still absorbing the combined effects of the pandemic and a resource-sector downturn. The more recent estimate, drawn from a later period of recovery, shows those temporary conditions receding and the labour market returning toward more typical footing. What it does not show is any corresponding easing of housing pressure. As the stakeholder input makes clear, even as the economy has recovered, the strain that labour conditions place on housing has persisted.

A Trades- And Service-Based Economy With Seasonal and Cyclical Rhythms

Building on the sectoral mix visible in the Census, the current data confirms a workforce concentrated in sales and service occupations and in the trades, both slightly more prevalent locally than provincially, within an economy anchored by retail, health care, construction, accommodation and food services, and resource extraction.²¹ The findings of the community survey further support these takeaways with 112 respondents (22%) indicating that seasonal or temporary workers struggle to find housing.²² Stakeholder interviews add the underlying story behind those categories, describing an economic base rooted in tourism, forestry, oil and gas, and agriculture, with oil and gas the largest driver of the regional economy. They also give the seasonality a shape the data only implies, with industry demand rising through the winter and

¹⁹ Town of Rocky Mountain House, *2025 Community Profile*, Labour Force section. Data sourced from Manifold Data Mining Inc. SuperDemographics 2025.

²⁰ Town of Rocky Mountain House, *2025 Community Profile*, Labour Force section. Data sourced from Manifold Data Mining Inc. SuperDemographics 2025.

²¹ Town of Rocky Mountain House, *2025 Community Profile*, Labour Force by Occupation. Data sourced from Manifold Data Mining Inc. SuperDemographics 2025.

²² Table 16: Survey Economic Housing Impact Results

peaking in late winter and early spring, when industrial construction runs at full tilt. These rhythms produce uneven, and at times temporary, housing demand that a small, ownership-heavy market struggles to absorb. At the same time, lower-wage retail and hospitality workplaces persistent pressure on the affordable and rental end of the housing system.

Housing As a Barrier to Attracting and Retaining Workers

The community survey results indicate that housing access presents a significant challenge to the town's employers' ability to attract workers with 116 responses (22%) indicating as much.²³ Where the data shows who works and in what sectors, the stakeholder interviews reveal the consequence that housing has become a direct constraint on the local labour supply. Employers, particularly in the trades and construction, reported being unable to attract or keep workers because of a lack of housing, and described making job offers that candidates declined because they could not find a place to live. The challenge is sharpest for skilled positions, which stakeholders noted are far harder to fill than general labour roles, in some cases leaving essential professional positions vacant for extended periods. Because many local jobs require workers to be on hand for callouts, the shortage of nearby housing carries real operational consequences for local businesses and services. This dynamic is compounded by a shortage of local home builders, with much of the town's new housing now built by firms based outside the community. The result is a market where demand for workforce housing is unmet not only by price but by limited local building capacity.

Table 21: Survey Economic Housing Impact Results

Survey Economic Housing Impact Results		
Question: <i>How do local job opportunities, including seasonal, contract, and industry based work (such as oil and gas, agriculture, or tourism), influence housing in your community? (select all that apply)</i>		
Response Options	Responses	Percentage
Seasonal or temporary workers struggle to find housing	112	21%
Employers have trouble attracting workers because of housing shortages	116	22%
Demand for rental housing rises and falls with the economy	111	21%
Workers commute from elsewhere because they can't find housing here	143	27%
Little or no effect	43	8%

Affordability, Doubling Up, And the Retention of Young People

²³ Table 16: Survey Economic Housing Impact Results

Stakeholders described lower-wage and newcomer workers teaming up several to a unit in order to afford housing, a form of doubling-up that signals a shortfall of affordable options at the entry level. Retaining young people emerged as a shared concern, with stakeholders noting that property costs leave young couples with few options and that some young professionals have left the community altogether. These accounts point to a housing market that is not keeping pace with the needs of the workers the economy depends on, from newcomers filling essential service roles to the next generation the community hopes to retain.

Reliance On an In-Commuting Workforce

A final dimension the current data brings into focus is the town's reliance on workers who live outside its boundaries. While most of the resident labour force works within Rocky Mountain House, fewer than half of the jobs in town are filled by residents, with the balance filled largely by people living in the surrounding county.²⁴ The results of the community survey indicate that many of these commuter do so from necessity, not by choice as 143 respondents (27%) indicated that workers commute because they are unable to find housing in town.²⁵ In effect, the town serves as a regional employment hub whose economy depends on a workforce it does not house. This gap between where jobs are located and where workers can afford or find housing reinforces the need for a broader range of housing options within the town, both to support local employers and to reduce the community's dependence on an in-commuting labour force that is itself sensitive to housing availability across the region.

Potential Mine

The labour conditions described reflect the community as it exists today. A proposed steelmaking coal mine, however, has the potential to reshape that picture, analyzed in the Economic Impact Analysis completed in October 2025. The first pressure would arrive during construction, a period expected to span roughly 18 months to two years. Because the local labour pool is not large enough to supply a project of this size, much of the construction workforce would be transient, drawn from outside the region. The analysis notes that this influx would put significant pressure on the local housing market, with rental housing likely to become scarce and prices rising quickly in response to demand, pointing to comparable projects where rental prices more than doubled within a year of construction beginning.²⁶ For a community where the housing stock is heavily weighted toward single-family dwellings, a sudden surge in short-term demand of this kind would be difficult to absorb and would fall hardest on lower-income renters already exposed to affordability pressure. This is the same affordability strain described in the current labour conditions, compressed into a short and intense window. Where construction concentrates demand, the operational phase would reshape it over the long term. The analysis models a mine lifespan of at least twenty years, supporting a large and stable workforce, a substantial share of which would be expected to live in

²⁴ Town of Rocky Mountain House, *2025 Community Profile*, Place of Residence for Persons Working in Rocky Mountain House, 2021. Data sourced from McSweeney and Associates, Statistic Canada, 2021 Commuting Flow.

²⁵ Table 16: Survey Economic Housing Impact Results

²⁶ McSweeney & Associates Consulting Inc., *Economic Impact Analysis, Town of Rocky Mountain House*, October 2025.

Rocky Mountain House. Sustained employment of this kind would translate into demand for a significant volume of new housing across every dwelling type, from single-family homes to apartments and other higher-density forms.²⁷ Meeting the demand the mine would generate would require not only more homes but a broader diversity of housing than the market currently delivers, along with the local capacity to build it.

The analysis also frames the mine as a potential turning point for challenges the community already faces. The long-term, well-paying positions it would create could help counter the youth outmigration and retention difficulties raised throughout the labour conditions above, giving younger residents and skilled workers a reason to stay.²⁸ At the same time, the analysis is clear that this opportunity depends on the community being prepared to house the growth, cautioning that housing, infrastructure, and service constraints must be addressed for the benefits to be realized.

4.6 Households in Core Housing Need

A household is considered to be in core housing need when its home falls below at least one of the standards for affordability, adequacy, or suitability, and when it could not afford suitable alternative housing in its local market. Because the measure combines cost, condition, crowding, and income, it offers the clearest picture of where housing pressure is actually being felt, and by whom.

Table 16: Households in Core Housing Need (2021 Census of Population, Statistics Canada)

2021 Census Households in Core Housing Need ²⁹			
Characteristic	Year/Period	Data	Value
Affordability – Households spending 30% or more on shelter costs	2021	Total	460
		Percentage	17.1
Affordability – Tenant households spending 30% or more of income on shelter costs	2021	Total	255
		Percentage	32.7
Affordability – Owner households spending 30% or more of income on shelter costs	2021	Total	200
		Percentage	10.5
	2021	Total	195

²⁷ McSweeney & Associates Consulting Inc., *Economic Impact Analysis, Town of Rocky Mountain House*, October 2025.

²⁸ McSweeney & Associates Consulting Inc., *Economic Impact Analysis, Town of Rocky Mountain House*, October 2025.

²⁹ Total households in the following table include owners, tenants, and those occupying dwellings provided by the local government, First Nation, or Indian band.

2021 Census Households in Core Housing Need ²⁹			
Characteristic	Year/Period	Data	Value
Adequacy – Households in dwellings requiring major repair		Percentage	7.2
Adequacy – Tenant households in dwellings requiring major repairs	2021	Total	75
		Percentage	9.5
Adequacy – Owner households in dwellings requiring major repairs	2021	Total	115
		Percentage	6.0
Suitability – Households in unsuitable dwellings	2021	Total	65
		Percentage	2.4
Suitability – Tenant households in unsuitable dwellings	2021	Total	30
		Percentage	3.8
Suitability – Owner households in unsuitable dwellings	2021	Total	40
		Percentage	2.1
Total households in core housing need	2021	Total	310
Percentage of tenant households in core housing need	2021	Percentage	26.6
Percentage of owner households in core housing need	2021	Percentage	5.5
<i>Note: Due to limitations in Census data published for communities of Rocky Mountain House's size, this assessment cannot determine accurate data for intersectional components of the statistics in this table such as the number of households in inadequate housing who are also in core housing need.</i>			

INCOME CATEGORIES AND AFFORDABLE SHELTER COSTS

While **Table 16** establishes the total numbers of households in core housing needs, **Table 17** establishes the framework by translating household income into what a household can reasonably afford to spend on shelter. Income is grouped into five bands relative to the area median household

income, from very low to high, and each band is paired with an affordable monthly shelter cost based on the standard that housing should consume no more than 30 percent of gross household income. A very low-income household can afford up to roughly \$410 a month, while affordability climbs through the low, moderate, and median bands to the high-income category, where households can afford \$2,461 or more.

The values define the price points at which housing becomes affordable for each part of the community, and in doing so it frames the affordability challenge described throughout this chapter in concrete terms. The lower-wage and seasonal workers identified in the labour conditions section, along with residents on fixed or entry-level incomes, sit at the bottom of this scale, where the range of affordable housing is narrowest. The bands defined here also line up with the income and shelter-cost categories used in the housing needs survey, allowing the community's lived experience of affordability to be read against the same thresholds.

Table 22. Income Categories and Affordable Shelter Costs (Housing Needs Assessment Tool, HART, 2021)

Income Categories and Affordable Shelter Costs, 2021		
Income category, relative to area median household income (AMHI)	Annual household income (Canadian dollars per year)	Affordable shelter cost (Canadian dollars per month)
Very low (up to 20% below AMHI)	<= \$16,400	<= \$410
Low (21% – 50% AMHI)	\$16,400 - \$41,000	\$410 - \$1,025
Moderate (51 – 80% AMHI)	\$41,000 - \$65,600	\$1,025 - \$1,640
Median (81% - 120% AMHI)	\$65,600 - \$98,400	\$1,640 - \$2,460
High (>120% AMHI)	>= \$98,401	>= \$2,461

PERCENTAGE OF HOUSEHOLDS IN CORE HOUSING NEED, BY INCOME CATEGORY AND HOUSEHOLD SIZE

Tables 23 and 24 can be interpreted together to shed further light on core housing need in Rocky Mountain House, as they describe the same trend in two ways: one expresses core housing need as the share of households affected within each income and size category, while the other converts those shares into the number of households, and therefore into the scale of the affordable housing shortfall.

Table 23. Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size (Housing Needs Assessment Tool, HART, 2021)

Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size, 2021

Income Category	Affordable Shelter Cost (Canadian dollars per month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very low (up to 20% below AMHI)	<= \$410	100.0%	0.0%	0.0%	0.0%	0.0%
Low (21% – 50% AMHI)	\$410 - \$1,025	75.0%	25.0%	0.0%	0.0%	0.0%
Moderate (51 – 80% AMHI)	\$1,025 - \$1,640	0.0%	0.0%	0.0%	0.0%	100.0%
Median (81% - 120% AMHI)	\$1,640 - \$2,460	0.0%	0.0%	0.0%	0.0%	0.0%
High (>120% AMHI)	>= \$2,461	0.0%	0.0%	0.0%	0.0%	0.0%

Note: These percentages rest on small underlying counts and are subject to Census rounding, so values such as 100 percent or 75 percent should be read as directional indicators of where need concentrates rather than precise measures.

Core need is found almost entirely among the lowest income households. Every very low-income household captured in the data is in core housing need, and among low-income households the need is nearly as pervasive, falling most heavily on the smallest households. By contrast, the median and high-income bands show no core need at all, confirming that this is a challenge of income and affordability rather than a general shortage affecting all residents equally. When these shares are translated into counts, the shortfall shows most of the deficit falls on one person households, followed by two person households, with both concentrated in the very low- and low-income bands.

Table 24. 2021 Affordable Housing Deficit by Household (HH), by Income Category and Household Size (Housing Needs Assessment Tool, HART, 2021)

2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian dollars per month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very low (up to 20% below AMHI)	<= \$410	20	0	0	0	0
Low (21% – 50% AMHI)	\$410 - \$1,025	165	55	0	0	0
Moderate (51 – 80% AMHI)	\$1,025 - \$1,640	0	0	0	0	25
Median (81% – 120% AMHI)	\$1,640 - \$2,460	0	0	0	0	0
High (>120% AMHI)	>= \$2,461	0	0	0	0	0
Total		185	55	0	0	25

Note: These counts rest on small underlying numbers and are subject to Census rounding, so the totals should be read as directional indicators of the scale and location of need rather than exact figures, and the overall deficit is modest in absolute terms.

Core need is overwhelmingly a small-household story, concentrated among one and two person households at the lower end of the income scale. This aligns closely with the affordability and suppression pressures described earlier: single earners, entry-level workers, and residents living alone are the least able to absorb high shelter costs and are precisely the households most likely to double-up, delay forming an independent household, or leave the community to find something affordable.

A notable exception shows a group of larger, five-or-more person households in the moderate-income band that also shows core need. Because these households are not low income, their need

may point less to affordability alone and more to suitability, meaning homes that are too small or lacking enough bedrooms for the size of the family. This is consistent with the shortage of family-sized housing raised and reinforces that core need in Rocky Mountain House has more than one cause.

These tables show that the gap is driven less by a broad need for more housing of every kind and more by a specific shortage of affordable, smaller units for lower-income residents, complemented by a smaller need for larger family-appropriate homes. That distribution points directly to the types of housing identified as most needed in both the survey and the stakeholder interviews: affordable rental apartments and starter homes at the smaller end, and adequately sized family housing for larger households.

5 Our Priority Groups

Some residents face housing challenges that go beyond what income and market data alone can capture. Seniors, Indigenous residents, single parents, people with disabilities, those experiencing homelessness, and others often experience housing need more acutely than the general population and are frequently underrepresented in standard data. This section brings these groups into focus, drawing on both available data and community engagement to describe who is most affected, where support is falling short, and which needs must be met so that no one in Rocky Mountain House is left behind.

5.1 Core Housing Need by Priority Population

Measured across the community, core housing need affects 11.8% of all households in Rocky Mountain House. That community-wide rate is the baseline against which each priority population can be read, and the groups that rise well above it are the ones for whom housing need is most acute.

WOMEN AND SINGLE MOTHERS HOUSEHOLDS

Core housing need is particularly pronounced among female-led households. Households led by women experience core housing need at 18.5%, well above the community rate, and among single mothers the rate climbs to 27.5%, the highest of any group identified. This pattern aligns with findings from the household profile and engagement, which identified a sizeable, majority-female lone-parent population relying on a single income and facing limited availability of affordable and appropriately sized housing.

The engagement findings additionally point to several barriers that make housing particularly difficult to secure for single mothers. Across multiple service providers, single mothers were named as one of the populations whose needs are growing fastest and who are most often in crisis, and the barriers described went well beyond price. Providers pointed to discrimination as a recurring obstacle, with landlords reluctant to rent to families with several children even where that is legally prohibited, so that a lone mother can face a closed market before affordability is even considered. Where families are larger, that barrier compounds a suitability gap, as homes with enough

bedrooms for the size of the family simply do not exist in the local stock, leaving single mothers with larger families squeezed on two fronts at once.

Affordability remains a significant barrier for single mothers, including those who are employed. Providers described lone earners supporting children on low, fixed, or income-support benefits for whom local rents leave little or nothing left over, and were clear that the shortage is structural rather than marginal: by the 30 percent-of-income standard, affordable options in Rocky Mountain House are close to non-existent, and even purpose-built, below-market units subsidized by local non-profits remain out of reach for many of the women they serve. This is not confined to those out of the workforce. The engagement repeatedly returned to the working poor, single mothers in jobs whose wages fall far below the resource sector, for whom a second job or a second earner is often the only way to make rent, an option a lone parent by definition does not have.

PEOPLE FLEEING DOMESTIC VIOLENCE

People fleeing domestic violence represent an important housing need that is difficult to capture through conventional housing data. The circumstances surrounding domestic violence can make this population particularly challenging to identify through surveys and administrative data, as individuals may be unable or unwilling to disclose their experiences due to concerns about safety, privacy, and stigma. As a result, the available data likely does not reflect the full extent of housing need among people fleeing violence. The community survey provides some indication of the population in Rocky Mountain House, with 2.9% of respondents identifying as someone fleeing domestic violence. While this information cannot be used to determine whether respondents meet the core housing need thresholds, it provides an indication that this need exists within the community.

Insights from Mountain Rose Women's Shelter provide further context on the housing challenges faced by women leaving situations of domestic violence. The shelter provides dedicated accommodation for women fleeing violence, and its experience serving this population points to both ongoing demand for emergency shelter and limited options for securing stable housing afterward. Mountain Rose described many clients as having very limited incomes, in some cases relying largely on the child tax benefit, which can make finding housing after leaving the shelter particularly difficult. The shelter has also experienced periods of limited capacity, highlighting the pressure on emergency and transitional housing options.

Mountain Rose also identified a gap between transitional housing and the private rental market. In particular, the shelter identified a need for third-stage housing that would allow women to transition gradually toward market housing over a period of two to three years while continuing to access some social supports. This type of housing could provide an important step between transitional accommodation and independent housing. Without this intermediate option, women may have limited pathways to stable, long-term housing after leaving the shelter.

SENIORS

Seniors aged 65 to 84 experience core housing need at 12.5%, modestly above the community rate of 11.8% and consistent with the fixed-income affordability pressures identified earlier in this Report. Many older households are asset-rich but income-constrained, holding a home while living

on pensions or fixed benefits that leave little flexibility when shelter, maintenance, or accessibility costs rise. The 0.0% core housing need reported for seniors aged 85 and over does not necessarily mean this group has no housing needs. The small population size and the exclusion of seniors living in collective dwellings, such as long-term care homes and some seniors' residences, may limit what the data captures. The reported rate may not reflect the full range of housing needs among the oldest seniors, including the need for accessible, supportive, or appropriate housing options. The 0.0% figure should therefore not be interpreted as evidence that this age group has no housing needs.

Housing Need and Affordability

Engagement identified seniors as one of the fastest-growing housing pressures in the region. Providers consistently described a community that has not yet prepared for its growing older population. Affordability is a particular concern for seniors living on pensions, where a fixed monthly income often cannot stretch to cover rent and other essentials such as medications at the same time, and where the supply of genuinely affordable options measured against the 30% standard is close to non-existent. The challenge is compounded for those whose pension income is limited because it reflects lifetime earnings they can no longer supplement through work, leaving them with little ability to absorb rising rents.

Providers also identified a group in their fifties and early sixties who do not yet qualify for seniors' benefits but already need housing support, leaving them at risk of falling through the gaps. These pressures are most acute for frail, low-income seniors. Providers noted that the shortage of appropriate housing can also place pressure on the health system, with some older residents admitted to hospital or placed on home care for reasons related to housing as well as medical needs.

Accessibility and Transportation

Much of the existing housing stock consists of older homes with stairs, narrow doorways, and multiple levels that can become difficult to navigate as residents age. Features that pose little difficulty earlier in life, such as a basement laundry, a step up to a front entrance, or a second-storey bedroom, can gradually make a home unworkable for someone with reduced mobility or a mobility aid. Providers identified a clear gap in purpose-built, barrier-free housing, including single-level homes without steps and with doorways wide enough for wheelchairs and walkers.

Transportation is closely tied to housing for seniors, particularly those living on rural acreages and in the smaller hamlets across the region. When residents can no longer drive, limited community bus service and long distances to services can make it difficult to reach medical appointments, groceries, and social connections, and can quickly erode a person's ability to live independently. Providers noted that the loss of a driver's licence, rather than a problem with the home itself, can be what forces a move, as an otherwise suitable home becomes unviable once a resident is unable to get to and from it. This points to the importance of considering transportation and social isolation alongside housing, since a home that is affordable and accessible may still fail a senior if it leaves them stranded. It also suggests that location matters as much as the dwelling itself, and that seniors' housing developed closer to services, or paired with reliable transportation options, would allow more residents to remain in their communities as they age.

Aging in Place and Housing Options

Seniors consistently expressed a desire to age in place within their own communities. Engagement identified a gap in the system between living fully independently and entering supportive or long-term care. Many older residents do not want the burden of maintaining a farm or acreage but are not ready for a nursing home, and there are few options in between that offer simpler, single-level living with some support.

The shortage of these in-between options has real consequences. Some seniors remain in homes that no longer suit them, while others are pushed toward supportive or long-term care earlier than necessary, or are forced to move away from their communities and leave family behind. Providers noted that older residents can deteriorate after leaving their communities.

Downsizing options such as bungalows, half-duplexes, and small, single-level units were widely identified as a way to meet this need. These housing types could support aging in place, provide more manageable homes for older residents, and free up existing family homes for other households. Intergenerational arrangements were also raised as a way to support aging in place, such as a secondary or garden suite on a property that allows adult children to live nearby and support aging parents while each household keeps its own space.

This challenge also plays out across the region, not just within Rocky Mountain House itself. Many of the smaller communities and hamlets in Clearwater County have little or no formal seniors housing or support, so when older residents there can no longer manage on their own, they often have to move into Rocky Mountain House to find suitable options or move in with family elsewhere. This ties the two communities together, as the shortage of local options across the county concentrates demand on the town's already limited seniors housing. It also means that seniors are frequently drawn away from the communities where they have lived for decades, reinforcing the same loss of independence and connection to family and place that the engagement raised throughout.

YOUNG ADULTS

Young adults aged 18 to 29 have a core housing need rate of 11.9%, which is close to the community rate. However, their housing pressures are closely tied to household formation and suppression. Young adults may remain in the family home, live with roommates, or delay forming their own household because of housing costs. As a result, their housing needs can be reflected in delayed household formation rather than in core housing need. This points to a need for housing options that support young adults in establishing independent households, including smaller and more affordable rental and ownership options.

Housing Formation and Affordability

The engagement reinforced delayed household formation, describing a generation for whom forming a first household has become increasingly difficult. Providers noted that the starter homes young couples once bought are no longer attainable, that many young people continue to live at home because they cannot afford otherwise, and that first-time ownership is now often delayed into a person's late 30s or 40s. Homebuilders and realtors echoed this from the market side, reporting that they are seeing few or no first-time buyers, and that young families in particular

struggle to qualify under the mortgage stress test even where they can manage a down payment. The pressure is not limited to those seeking to buy, as working-aged people arriving for local jobs often have little capital and cannot afford the prices being asked, which leaves both newcomers and established young residents competing for the same limited pool of attainable housing.

Retention and Workforce Impacts

Young people are leaving the area in significant numbers, and providers connected this both to the cost of housing and to a broader sense that there is little to draw them back, whether in the form of opportunity or amenities. Young graduates frequently leave for education and work elsewhere, and the shortage of attainable housing makes it harder to bring them home once they do. Employers and economic development voices framed this as a workforce concern as much as a housing one, noting that retaining and attracting younger residents and young families is among the community's fastest-growing needs, and that housing is central to whether that is possible.

Risk of Housing Instability

At the most vulnerable end, the engagement also pointed to a rising risk of housing instability among the youngest adults. Providers anticipated an increase in unhoused youth aged 18 to 24, some of whom are managing the transition to independence and would be well served by smaller units such as apartments paired with some social support. This is the group most likely to fall out of stable housing entirely, and least likely to appear in the core need figures, which reinforces that the near-baseline rate for young adults understates rather than reflects the real scale of their housing challenge.

INDIGENOUS HOUSEHOLDS

Indigenous-led households have a core housing need rate of 21.4%, nearly twice the community rate of 11.8%. This is one of the clearest signals of disproportionate housing need in the available data. While core housing need across the community is strongly associated with lower incomes and smaller households, the rate among Indigenous-led households points to a broader set of barriers that extend beyond affordability alone. The scale of need warrants dedicated attention as a priority population, including consideration of both the types of housing provided and how housing is planned, delivered, and supported.

Housing Availability, Overcrowding, and Displacement

Many of the pressures Indigenous households face are the same ones felt across Rocky Mountain House, but they are experienced with an added intensity and an extra layer of barriers that other households do not encounter. The near-total lack of available housing described throughout this Report is felt acutely here, with overcrowding becoming a common response and some households living several people to a small unit. Larger Indigenous families are particularly affected by the shortage of appropriately sized homes, and the scarcity can be severe enough that households have to look well outside the region when nothing suitable can be found locally. As elsewhere in the community, this pressure is not limited to households outside the workforce, and even two-income working families have reported spending long periods searching simply because, so little is available to rent. What sets this population apart is the degree of that displacement, as being

pushed out of the community carries a heavier cost for households whose identity, family, and cultural connection are tied to place.

Affordability adds a further shared pressure, as wages outside the resource sector are low relative to local housing costs, and without provincial limits on rent increases, households can face difficult choices between rent, utilities, and food. The layer that Indigenous households carry on top of this is discrimination. Engagement participants identified racism as a significant barrier to accessing housing, describing instances where applicants were turned away once a landlord became aware of an Indigenous name or family connection, along with heightened scrutiny of tenants and their visitors. This means the housing market can be closed to some Indigenous households for reasons that have nothing to do with what they can afford, so that even where a home is available and within reach financially, access is not guaranteed. It is this combination, the same shortages everyone faces plus barriers rooted in identity, that makes the housing challenge for Indigenous households distinct.

Community-Led and Culturally Appropriate Housing

The engagement made clear that addressing this need requires more than increasing the supply of conventional housing. Culturally appropriate and community-led housing was identified as an important part of the response, including spaces where residents can safely practice culture and connect with Elders and ceremony, greater privacy and confidentiality in a small community, and housing forms that reflect how people live. Participants described a preference for smaller shared arrangements with common gathering spaces rather than large institutional-style buildings.

Culturally appropriate seniors' housing was identified as a distinct need within this broader gap. Many Indigenous seniors live in intergenerational households and may not see conventional Western-style seniors' housing as an appropriate option. This can contribute to seniors remaining at home without adequate support as they age. These housing needs also exist within the broader intergenerational impacts of residential schools, which providers identified as a systemic legacy that housing responses need to recognize rather than treat as an individual household circumstance.

Addressing these gaps will require meaningful municipal partnership with Indigenous communities, including early consultation, support for community-led approaches, and a willingness to pursue available federal funding for Indigenous and affordable housing. Local government support can play an important role in enabling these opportunities and helping translate available funding into housing that is appropriate, accessible, and responsive to community needs.

MÉTIS HOUSEHOLDS

Métis households are not identified separately in the core housing need table, and this absence is itself an important finding. Métis people can become almost invisible within general housing statistics, in part because they are dispersed throughout the community rather than concentrated in one place, which makes them difficult to distinguish unless they are deliberately included.

The engagement was clear that this population should not be dropped or folded into the general figures. Broader data supports this concern, as 10.8% of Métis in Canada were in core housing

need in 2022, compared with 9.1% of the overall Canadian population, a gap that signals housing need among Métis people is both real and distinct even where local data cannot capture it.³⁰

Affordability, suitable seniors' housing, accessible design, transportation, and the ability to remain close to family and community were all raised as pressures Métis households feel alongside everyone else. What tends to differ is access. Members do not always know what assistance exists, whom to contact, or where to begin, and some may be reluctant to ask for help. This navigation barrier is compounded by the fact that Métis people are dispersed across the region rather than concentrated in one community, which makes them harder to identify and reach than populations served through a single location, and means any response has to be built around self-identification rather than assuming a single point of contact will find everyone.

Rather than a separate Métis housing system, the priority identified was a clearly recognized Indigenous housing contact, liaison, or access point, somewhere members know they can go for information, assistance, and referrals. This was described less as a new bureaucracy and more as a focal point, potentially an Indigenous component within existing services such as public health, with real resources behind it. Improving how housing information is delivered to Métis members specifically was seen as one of the most practical steps available.

Seniors drew particular emphasis within the Métis perspective, echoing the broader aging-in-place findings while adding a cultural dimension. The engagement stressed the importance of housing that lets seniors remain connected to family, culture, and community while moving gradually from independent living toward additional supports as they need them, with the missing middle between full independence and supportive care identified as especially important. The point that housing and transportation cannot be separated in rural Clearwater County was raised strongly here, as a Métis senior may have a perfectly adequate home yet lose the ability to live independently once driving is no longer possible. Underlying all of this was a clear principle that housing solutions affecting Métis people should be developed with Métis people rather than simply for them, and that meaningful input has to come from Métis members identifying their own needs.

HOUSEHOLDS WITH DISABILITY AND HEALTH-RELATED HOUSING NEEDS

Among households affected by disability or health challenges, the census pattern varies by type, and each carries a different story once the engagement is layered on. The figures below should be read with particular care, as they reflect only those captured as households in core need and tend to understate populations whose housing pressure is felt outside conventional household arrangements.

Developmental Disabilities

Households with a member with a developmental disability show core housing need at 14.1%, above the community rate and the highest of the three health-related categories. This group depends heavily on specialized, funded housing, and the engagement identified both what exists and where it falls short. Supportive housing for this population is largely delivered through around-the-clock group homes and a small number of supportive independent living units, and access to

³⁰ Statistics Canada, *Core housing need among First Nations people living off reserve, Métis and Inuit, 2022*, released February 27, 2026.

the most intensive of these depends on qualifying for provincial Persons with Developmental Disabilities (PDD) funding.

The most significant issue raised was the size of the population that falls just outside that eligibility. Providers pointed to a large group of people who do not qualify for PDD funding but still need supported housing, including those with mental-health, complex-medical, high-behaviour, or secure-setting needs. This creates a hard eligibility edge where people who clearly need support cannot access the settings designed for it, and some cannot be placed at all, in certain cases because of circumstances such as a criminal history that cannot be accommodated in a group home. The engagement also flagged that children with special needs often cannot remain in the community for lack of appropriate housing and support, and that adults with severe disabilities who are between roughly 50 and 64, and therefore too young to qualify for seniors' benefits, rely on income supports such as Assured Income for the Severely Handicapped (AISH). Where models work, providers valued wrap-around support paired with walk-in access, which allows residents to age in place with the supports they need rather than being displaced as those needs grow.

Physical Health and/or Mobility Challenges

Households reporting physical health or mobility challenges show core housing need at 9.3%. This group overlaps with the senior population discussed earlier, since mobility limitations and chronic illness tend to increase with age, and many of the accessibility barriers already described are felt most acutely by older residents. It is not confined to seniors, as younger adults living with disabilities or chronic conditions face the same shortage of suitable housing. The engagement was clear that accessible housing is effectively non-existent in the community, with much of the existing stock consisting of older homes with stairs, narrow door frames, and multiple levels that are difficult to navigate even for someone using a walker, and that make it hard for occupational and physical therapy staff to support people in their own homes.

Providers reported frequent requests for wheelchair-accessible units that they cannot fill and noted that the barrier extends beyond the dwelling itself, as local taxi services offer no wheelchair access and tie mobility limitations directly to the transportation gap. The supply of purpose-built accessible units in town are limited with demand exceeding the existing supply. Suitable units only become available when a tenant becomes ill or moves into supportive care, leaving many without appropriate housing.

The engagement also pointed to gaps that extend beyond the physical accessibility of housing itself. Providers described clients with significant health and support needs who require help navigating applications for housing and income supports, including AISH, particularly after accessing emergency or warming services. This points to a broader service-navigation gap for vulnerable residents who may be dealing with low incomes, chronic illness, frailty, or mobility limitations alongside their housing needs.

Alongside this sits a clear gap in supportive living for adults and seniors who need higher levels of care, including around-the-clock support, which the community is not currently equipped to provide. The engagement was consistent that accessibility and support need to be considered together, with housing designed for single-level living, no-step entrances, wider doors, and

elevators where needed, while also connecting residents to the income, health, transportation, and supportive services required to remain housed and live as independently as possible.

Mental Health and Addictions Issues

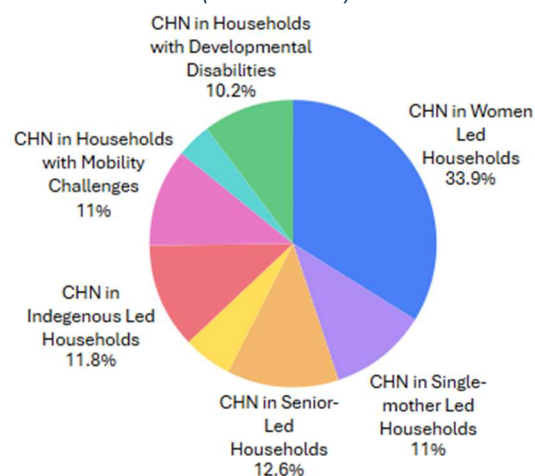
Households with a member dealing with mental health or addictions issues show core housing need at 8.2%. Much of the housing pressure on this population is felt outside conventional household arrangements, including among people who are precariously housed or homeless and therefore not counted as households at all. The engagement was consistent that housing for this group does not work without accompanying support, and that the absence of that support is the central gap.

Providers described housing need for this population as inseparable from the supports around it, noting that people often carry trauma, mental-health diagnoses, or addictions that affect their ability to apply for, secure, and maintain housing, so that a shelter bed or a plain transitional unit is not enough on its own. What was repeatedly identified as missing is supportive housing with in-house support workers, alongside transitional and later-stage options that help people adjust to independent housing over time while still drawing on support. The consequences of this gap were described in stark terms, from people living in vehicles into winter and suffering serious cold-related injuries, to individuals with severe mental health and addictions needs leaving the community for larger centres where local providers lose contact with them. Providers also connected this population to intergenerational trauma and to a rising risk among young adults and noted that the absence of supportive options increasingly pushes vulnerable people into the health system, with some admitted to hospital or placed on home care for reasons that are as much about housing as about medical need.

PRIORITY POPULATIONS WITH LIMITED OR SUPPRESSED DATA

Several priority populations appear in the core housing need table with a value of zero or with no data reported. As noted at the outset of this section, Statistics Canada rounds and suppresses figures for small populations, so a zero does not necessarily mean that no households in that group are in core housing need. It more often means the population is too small to report without risking the identification of individual households. These groups were also not raised in detail through the stakeholder engagement, which means there is limited local information available to describe their housing need directly. Their absence from the data should therefore be read as a gap in what can be measured, not as evidence that need does not exist. The following context outlines why each group remains a priority population worth monitoring, even where the current data cannot quantify it.

Figure 6: Core Housing Need by Priority Population (2021 Census)



Veteran Households

Veterans can face housing instability tied to service-related physical and mental health conditions, income disruption, and the transition to civilian life, and their needs can be easily overlooked in a small community. People experiencing homelessness are, by definition, among the least likely to be captured in a household-based measure such as core housing need, since the metric counts private households and does not reach those who are unsheltered, staying temporarily with others, or cycling between arrangements. The engagement made clear that homelessness is present in the community even where it is not always visible or acknowledged, which reinforces that the absence of a figure here understates rather than reflects the need.

Racialized Households

Households led by members of visible minority groups, including Black-led households, can face barriers that extend beyond income and availability, including discrimination in the rental market. While these populations are small enough locally that the data is suppressed, the discrimination-related barriers described elsewhere in the engagement, particularly for Indigenous households, suggest that racialized households more broadly may encounter similar obstacles that a core housing need figure does not capture.

Households Led by Recent Immigrants and Refugees

Newcomer and refugee households often face compounding pressures, including limited local rental history, lower initial incomes, larger or multigenerational family sizes, and unfamiliarity with how to navigate the local housing system. These households can be particularly reliant on affordable and appropriately sized housing, both of which are in short supply locally. As with other groups here, small numbers mean the data cannot describe their need, even though the pressures they face are well documented in housing research more broadly.

2SLGBTQIA+

Households that include a same-sex couple or a transgender or non-binary member can face discrimination and safety considerations in housing that heterosexual and cisgender households do not, which can affect where they feel able to live and how secure their housing is. These populations are small enough locally that the data is suppressed, and they were not raised specifically through the engagement, so their needs are noted here as a monitoring priority rather than described from local evidence.

Table 25. Core Housing Need (CHN) by CMHC Priority Groups (Federal Housing Needs Assessment Template, HART, 2021)

Core Housing Need (CHN) by CMHC Priority Groups			
Characteristic	Year/Period	Data	Value
All households experiencing CHN	2021	Total	315
		Percentage	11.8%

Core Housing Need (CHN) by CMHC Priority Groups			
Characteristic	Year/Period	Data	Value
CHN in households led by women	2021	Total	215
		Percentage	18.5%
CHN in households led by single mothers	2021	Total	70
		Percentage	27.5%
CHN in households led by senior(s) aged 65-84	2021	Total	80
		Percentage	12.5%
CHN in households led by senior(s) aged 85+	2021	Total	0
		Percentage	0.0%
CHN in households led by young adult(s) aged 18-29	2021	Total	35
		Percentage	11.9%
CHN in Indigenous-led households	2021	Total	75
		Percentage	21.4%
CHN in visible minority-led households	2021	Total	0
		Percentage	0.0%
CHN in Black-led households	2021	Total	0
		Percentage	n/a
CHN in households led by refugees	2021	Total	0
		Percentage	n/a
CHN in households with transgender member(s)	2021	Total	0
		Percentage	0.0%
CHN in households with non-binary member(s)	2021	Total	0
		Percentage	0.0%

Core Housing Need (CHN) by CMHC Priority Groups			
Characteristic	Year/Period	Data	Value
CHN in households with member(s) with physical health and/or mobility challenges	2021	Total	70
		Percentage	9.3%
CHN in households with member(s) with developmental disabilities	2021	Total	65
		Percentage	14.1%
CHN in households with member(s) dealing with mental health and addictions issues	2021	Total	25
		Percentage	8.2%
CHN in households with veteran member(s)	2021	Total	0
		Percentage	0.0%
<i>Note: Due to limitations in Census data published for communities of Rocky Mountain House's size, this assessment cannot determine accurate data for some intersectional components of the statistics in this table such as the number of households in core housing need who are also women fleeing domestic abuse.</i> <i>Note: Statistics Canada employs rounding and suppression for small populations, and so a zero count may not necessarily represent zero households, but too few to report. The census does not evaluate all households for Core Housing Need.</i>			

5.2 The Face of Homelessness in Rocky Mountain House

Homelessness in Rocky Mountain House rarely looks the way it does in a large city. There are few people sleeping in doorways downtown and no large, visible encampments. Instead, homelessness is spread across vehicles, bush camps, trailers on rural land, spare rooms and couches, seasonal warming locations, and hospital beds. Much of it happens out of sight. This section draws on the 2025 Rural and Remote Alberta Housing and Service Needs Estimation, the Opening Doors community survey, and interviews with local service providers to describe who is experiencing homelessness, how severe it has become, and what is driving it.

INCIDENCE AND SEVERITY OF HOMELESSNESS

Measuring a Hidden Population

Rocky Mountain House has not conducted a Point-in-Time count. Standard counts are designed for urban centres where people experiencing homelessness gather in shelters and public spaces, and they tend to miss people in rural communities who are sleeping in vehicles, camping in the bush, or staying temporarily with others. The best available local measure is the 2025 Alberta Provincial Housing and Service Needs Estimation, conducted by the Rural Development Network (RDN)

through local service providers over four weeks in October 2025. Rocky Mountain House was one of 19 participating communities.³¹

All 21 Rocky Mountain House residents who completed that survey were identified as housing insecure under the national definition of homelessness, which covers people who are unsheltered, emergency sheltered, provisionally accommodated, or at risk of homelessness. This figure should be read as a floor. The estimation only reaches people who were in contact with participating services during the survey window, and RDN notes that the true number is always larger than what is recorded. Across all participating communities, each housing insecure respondent shared their living situation with an average of roughly two other people, including dependents and additional adults. If Rocky Mountain House follows that provincial pattern, the 21 respondents would represent closer to 60 community members experiencing some form of housing insecurity during a single month.³²

The Opening Doors survey adds a broader community view. Close to nine in ten respondents said they notice people experiencing homelessness in Rocky Mountain House often or occasionally, with the two answers split almost evenly, while fewer than one in ten said they rarely notice it and almost no one said never. When asked about their own households over the past 12 months, about 55 respondents said they could not pay their rent or mortgage and risked losing their home, and about 47 said they had stayed temporarily with friends or family because they had nowhere else to go. Another 16 had stayed in a motel, shelter, or vehicle because they had no permanent home, and 15 had received an eviction notice. Because the survey was completed by residents engaged enough to take part in a housing planning process, these figures likely understate the experiences of those most deeply affected. Taken together, however, they point to a population numbering in the dozens at any given moment and considerably larger over the course of a year, with most of it hidden.

Hidden Homelessness

Service providers were consistent that hidden homelessness is the dominant form in the community. Many adult men living in cars, bush camping, couch surfing, or staying in encampments, and noted that because this homelessness is largely hidden, residents often do not realize how large the problem has become. Others described people living in trailers on rural land and families moving between the homes of relatives.

The survey results reflect the same pattern. Staying with friends or family because there is nowhere else to go was reported about three times as often as staying in a motel, shelter, or vehicle. This matches the provincial findings, where people who were provisionally accommodated or at risk far outnumbered those who were unsheltered or in emergency shelter.

³¹ Rural Development Network, *Rural and Remote Alberta, 2025 Alberta Provincial Estimations and Service Needs Estimation, Community Report*, 2025.

³² Rural Development Network, *Rural and Remote Alberta, 2025 Alberta Provincial Estimations and Service Needs Estimation, Community Report*, 2025.

Visible Homelessness and Encampments

Visible homelessness exists but is more dispersed than in larger centres. It was identified that encampments and bush camping are evident, and providers described people sleeping in vehicles well into winter. Informal camps on the edges of town and on surrounding Crown and County land are difficult to count, and no local inventory of encampment sites currently exists.

Chronic and Episodic Homelessness

Engagement pointed to two overlapping groups. The first is chronically homeless, made up largely of older men with long histories of being unhoused. Clearwater Regional Housing Foundation, which operates the seasonal warming program, described its core group as mostly men between roughly 65 and 77, all local residents, many with significant chronic illness after long periods without housing. About 90% of the people who came to its shelter this past winter were men, most in their 40s and 50s and many with low literacy. Single adults and pensioners are often deeply entrenched in poverty by the time they reach services.

The ages reported locally align with a pattern RDN identified across rural Alberta. Nearly half of housing insecure respondents provincially were 45 or older, and research cited in the provincial report shows that people experiencing long-term housing insecurity often age physically and mentally faster than the general population, so that someone in their late 40s or 50s may have the health needs of a much older person.³³

The second group experiences episodic homelessness, moving in and out of stable housing because of job loss, family breakdown, violence, or a rent increase they cannot absorb. This group includes single mothers, women leaving violence, young adults, and lower-wage workers.

Severity

The consequences described by providers are severe. People living in vehicles into winter have suffered frostbite serious enough to result in the loss of limbs, arriving at the emergency department where the cost of care is expensive even before treatment starts. People are increasingly admitted to hospital or placed on home care because of housing and social need rather than medical need, a form of homelessness that sits inside the health system and does not appear in housing data.

Severity also shows up in who leaves. When a situation becomes urgent, people are most often sent to Red Deer, usually through crisis placement. Residents with severe mental health and addiction needs frequently end up in Edmonton or Calgary, where local providers lose contact with them. Each of these departures removes a resident from local counts while leaving the underlying need unmet, which means the true scale of homelessness among people from Rocky Mountain House is larger than what can be observed in the community itself.

³³ Rural Development Network, *Rural and Remote Alberta, 2025 Alberta Provincial Estimations and Service Needs Estimation, Community Report*, 2025.

LOCAL FACTORS CONTRIBUTING TO HOMELESSNESS

Opening Doors survey respondents identified addictions as the leading contributor to homelessness or housing instability, followed by mental health challenges, a shortage of affordable housing, and low incomes or unemployment. A second tier of factors, including a lack of local support services and family breakdown or domestic violence, was selected by about a third of respondents. Service provider interviews and the data elsewhere in this Report help explain how these factors interact.

Housing Costs and a Thin Rental Market

The shortage of affordable housing sits beneath every other factor. As described earlier in this Report, 32.7% of tenant households spend 30% or more of their income on shelter and 26.6% of tenants are in core housing need, while rental stock is thin and long-term rentals are scarce. Across rural Alberta, high housing costs were the most common reason respondents gave for their own housing insecurity, with low vacancy rates third. In a market this tight, a single missed paycheque, a rent increase, or a relationship ending can push a household out of housing with no alternative available locally.

Low and Fixed Incomes

Wages outside the resource sector are low relative to local housing costs, and a large share of the workforce is employed in retail, food service, and seasonal or casual work. Pensioners, people on income support, and single adults living alone face the steepest gap between income and rent. Providers described single mothers relying largely on the child tax benefit and seniors whose pensions cannot cover rent and medication at the same time. The core housing need data confirms that need is concentrated among very low and low income, one-person households, which is the same profile as many of the people now appearing at the warming program.

Mental Health, Addictions, and the Absence of Supportive Housing

Mental health and addictions were the two factors residents selected most often, and providers agreed they play a significant role. The provincial report offers important context, noting that substance use is rarely the sole cause of housing loss and that for many people it begins or deepens after they become housing insecure, as a way of coping with the stress of living without stable shelter.³⁴ Locally, the more direct driver identified by providers is the lack of housing that comes with support attached. Without supportive housing, in-house support workers, or transitional options, people with complex mental health or addiction needs struggle to secure and keep housing, and they are more likely to cycle between vehicles, hospital, and larger centres.

Gaps in Emergency and Transitional Options

Rocky Mountain House has a women's shelter but no year-round shelter for men, even though men make up the large majority of those experiencing chronic homelessness. The warming program operated by Clearwater Regional Housing Foundation provides mats in the evenings only, opens in extreme weather, and currently operates without a permanent building. There is no transitional

³⁴ Rural Development Network, *Rural and Remote Alberta, 2025 Alberta Provincial Estimations and Service Needs Estimation, Community Report*, 2025.

housing to bridge the gap between emergency accommodation and the private rental market. Mountain Rose Centre identified a homeless shelter paired with transitional housing as its top priority if funding became available. Across rural Alberta, 16% of housing insecure respondents needed emergency shelter in the past year but did not access it, most often because the shelter was full or because there was no shelter in their area.³⁵

Chronic Illness, Aging, and Literacy

Many people experiencing chronic homelessness locally are older and living with serious health conditions. Chronic illness makes it harder to work, manage appointments, and keep up with the paperwork needed to apply for housing and income supports such as AISH. Low literacy, raised by Mountain Rose Centre, compounds this barrier. Once someone has been unhoused for a long period, their health often declines to the point where independent housing without support is no longer realistic.

Rural Distance and Transportation

Rocky Mountain House serves as the service centre for a large rural region, and people from across Clearwater County come to the town when they lose housing or need help. Services that do not exist locally are often one to two hours away, and limited transportation makes them difficult to reach. Mountain Rose Centre noted that people end up leaving the municipality entirely because of the lack of care and transport, and provincially, 42% of housing insecure respondents who travelled for services outside their community spent one to two hours getting there.³⁶

Family Breakdown and Domestic Violence

Family breakdown and domestic violence were selected by about a third of survey respondents and are a well-documented pathway into homelessness for women and children. As described in Section 5.1, many women leaving violence have very limited incomes and few options once they leave the shelter, and the absence of third-stage housing means some may return to unsafe situations or leave the community.

5.3 Emergency and Temporary Relief Resources

The resources available to someone who loses their housing in Rocky Mountain House are limited, seasonal, and in most cases restricted to particular populations. The community has one purpose-built emergency shelter, which serves women and children fleeing violence, and one seasonal warming program, which operates overnight on a mat basis during the coldest months. There is no year-round emergency shelter open to the general population, no shelter for single men, and no transitional housing beyond the second stage apartments attached to the women's shelter. The inventory below sets out what exists, followed by an assessment of how that capacity compares with the need.

³⁵ Rural Development Network, *Rural and Remote Alberta, 2025 Alberta Provincial Estimations and Service Needs Estimation, Community Report*, 2025.

³⁶ Rural Development Network, *Rural and Remote Alberta, 2025 Alberta Provincial Estimations and Service Needs Estimation, Community Report*, 2025.

EMERGENCY SHELTER

Mountain Rose Centre

The Mountain Rose Centre, operated by the Mountain Rose Women's Shelter Association, is the community's only purpose-built emergency shelter. The Association was incorporated in 1990 and opened its current building in September 2019. The building provides an emergency shelter, five second stage transitional apartments, administrative offices, and a range of community support services. The shelter opened with 10 beds and expanded over time, and in 2024 the Association received full funding for all 28 beds in the emergency shelter. Alongside the 28-bed emergency shelter and the five apartment second stage program, the Centre operates a housing support program, outreach services, and women's support groups.³⁷

Women checking into the emergency shelter can stay up to 21 days, and those who need further support can move into the second stage apartments, where they live in fully furnished housing for up to 18 months. The Centre also administers financial supports that help clients hold onto housing, including a provincial Gender Based Violence Fund; however, once the year ends, a client whose income has not changed can become homeless again.

Two capacity issues were raised in engagement. The shelter lost provincial funding in 2026 and was not able to operate at full capacity even when rooms were physically available, with the result that clients needing immediate family violence support sometimes cannot be housed locally and must be transported to Red Deer, adding displacement to existing trauma. Staff have also described people in need that had to be sent to a different shelter because no local space could accommodate them, and noted that single mothers with several children are among the hardest households to place.

Emergency Winter Warming Shelter

A seasonal warming shelter operated in the community during the winter of 2025. This served as the only emergency provision available to men and to the general adult population. It was overseen by the Clearwater Regional Housing Foundation, working with the Lord's Food Bank and the First Christian Reformed Church, and operated out of the Lord's Food Bank building. It was a temporary mat program rather than a shelter, offering 15 mats for overnight sleeping accommodations and drop-in space for up to 45 individuals seeking, warmth. The warming shelter operated only during the nights (10:00 PM - 7:00 AM) unless temperatures fell below -20 degrees Celsius at which point it was open for a longer period (8:00 PM - 8:00 AM). Throughout the winter of 2025, the shelter served 66 unique individuals, most of whom were adult men.

The program's position remains precarious. As of the engagement conducted for this Report, the Foundation was operating without a building of its own, having been unable to renew the lease at its previous location. Accessing a permanent location has been attempted without success. The Foundation secured a development permit for a permanent location, but an appeal followed the community engagement process. Providers were clear that the program will remain a mats program regardless of location, and that what a dedicated building would add is stability, longer operating

³⁷ Mountain Rose Women's Shelter Association, History and program information, mrwsa.net.

certainty, space for a transportation program that is otherwise ready to run, and room for an administrative or navigator role to help clients apply for AISH and housing after they use the mats. Despite the utilization of the shelter, community organizations have been unable to locate a site for the 2026 winter, and it is anticipated that the warming shelter will not be operational in 2026.

General Emergency Shelter

Between these two programs sits the community's most significant emergency gap. There is a women's shelter but no men's shelter, and many men come to the Friendship Centre instead, and that the warming shelter only opens in extreme weather.

TRANSITIONAL AND SECOND STAGE HOUSING

Transitional capacity in Rocky Mountain House amounts to the five second stage apartments at the Mountain Rose Centre, available for up to 18 months to women and children who have come through the emergency shelter and who participate in programming. There is no transitional housing available to men, to single adults outside the family violence system, or to people leaving the warming shelter.

The community has also lost transitional stock. Mountain Rose Centre reported that homes previously used as transitional housing were donated by the Town to Habitat for Humanity. The Centre has in the past created transitional capacity through partnership, securing a grant to work with a landlord and use an apartment as transitional housing while emergency clients went to the shelter, but it cannot take on another mortgage until its current building is paid off.

Providers identified third stage housing as a distinct missing step, meaning housing that allows someone to move gradually toward market housing over two to three years while still drawing on some social supports. Without it, the pathway out of the shelter ends abruptly at a private rental market that most clients cannot afford.

Supportive Housing and Group Homes

Rocky Support Services Society operates a 24-hour group home with two to five bedrooms, along with six supportive independent living units, mostly one bedroom with some two bedroom, and a small number of market rentals that help subsidize its operations. Access to the 24-hour homes require PDD funding. The Society reported occasional vacancy in the group homes, constrained by the need to match residents appropriately, while its independent living units and one bedroom market rentals are consistently full.

The critical limitation is eligibility rather than beds. The Society identified roughly 150 people in the south region seeking housing that supports mental health, complex medical, high behaviour, or secure settings, none of whom qualify for PDD funding and therefore cannot access the settings designed for that level of support. Some people cannot be placed at all, in certain cases because of a criminal history that cannot be accommodated in a group home. Family and Community Support Services (FCSS) and Mountain Rose Centre both identified supportive housing within house support workers as a gap, particularly for people carrying trauma, mental health diagnoses, or substance use disorders, for whom a shelter bed or a plain transitional unit is not enough on its own.

Deeply Affordable Units Used as Temporary Relief

Two small pools of genuinely affordable units function informally as relief housing because nothing else exists at that price point.

FCSS manages seven apartments above its office in the Post House, which it describes as the most affordable housing in town, held at a flat rate set by Town council. A current bachelor vacancy was quoted at \$400 per month including everything except internet, cable, and telephone. There is no formal waitlist. Applications are held on file for at least a year and applicants are advised not to rely on the unit becoming available, because turnover is very rare and some tenants have been in place since the 1990s. Mountain Rose Centre reported that if a waitlist were kept for the affordable units it is familiar with, it would hold roughly 50 people, and that units typically only open when a tenant becomes ill or moves into supportive living.

RESOURCE CENTRES AND WRAPAROUND SUPPORTS

While the community is short on beds, it has a relatively strong network of agencies providing navigation, referral, and material support.

Table 26: Rocky Mountain House Resource Centres and Wraparound Supports

Resource	What it Provides
Clearwater Regional FCSS	System navigation and referral, free income tax program serving, benefits assistance, seniors and youth programming, and outreach clinics in Nordegg, Caroline, Condor, and Leslieville
Mountain Rose Centre	Emergency shelter, second stage apartments, housing support program, community outreach in Rocky Mountain House, Drayton Valley, Caroline, and Sundre, justice system support, Indigenous supports, Safe Ride program, and rent and damage deposit assistance
Âsokêwin Friendship Centre Society	Indigenous programming and supports, Head Start (new federally funded building under construction), informal drop in point for men with nowhere else to go, and assistance locating housing for members including outside the region
Clearwater Regional Housing Foundation	Seasonal warming shelter, information gathering and advocacy, and a transportation program prepared but not yet operating
Lord's Food Bank	Emergency food support at record levels of demand, and host site for the warming shelter
Rocky Support Services Society	Group homes, supportive independent living, and community rentals for adults with disabilities
McMan Family Resource Network	Youth supports, including a program for youth at high risk of exploitation, and referral assistance for youth aged 16 to 25
Mountain Rose Women's Shelter Association	Emergency shelter, second stage transitional housing, and housing support.

IS CAPACITY COMMENSURATE WITH NEED?

Coverage Does Not Match Who is Homeless

All 28 year-round emergency beds in the community are dedicated to women and children fleeing violence. Providers consistently identified single adult men as the group most visible in chronic homelessness locally, with Mountain Rose Centre reporting that about 90% of people coming into shelter this past winter were men in their 40s and 50s, and the warming shelter's core group described as mostly men aged roughly 65 to 77. For that population there is no year-round option at all.

The Only General Option is Weather Dependent and Seasonal.

The warming shelter opens on a temperature trigger, operates overnight, and closes in spring. Someone sleeping in a vehicle in October or at -15C in February has nowhere indoors to go. The consequences of that gap have already materialized locally, with providers describing residents who suffered frostbite serious enough to result in amputation.

Documented Use Exceeds What the Program Can Carry

Fifty-five individuals used the mat program across a partial first season, a figure larger than the entire local respondent pool captured in the 2025 provincial estimation and one that does not include people couch surfing, in encampments, or on the verge of eviction. Providers also reported that warming shelter clients are often turned away.

Funding is Annual, Contested, and Unresolved

The warming shelter program has depended on a patchwork of provincial, County, Town, and donated funds, with the operating budget rising from roughly \$41,000 in its first partial season to a projected \$115,300, and with both municipal councils stating publicly that shelter operation should be a provincial responsibility. The Foundation currently has no building. Under these conditions the community cannot rely on the program being available next winter.

There is No Exit from Emergency into Stability

Five second stage apartments serve one population. There is no third stage housing, no supportive housing with on site workers, and no transitional option for men or single adults. A 21-day shelter stay or a night on a mat returns someone to the same rental market described in Section 6, where vacancy is minimal and affordable options measured against the 30% standard are close to nonexistent.

Eligibility Rules Exclude People Who Clearly Need Support

The PDD requirement leaves an estimated 150 people in the region with mental health, complex medical, or high behaviour needs outside the supportive housing system entirely, at the same time as some PDD funded beds sit vacant.

The Shortfall is Exported

When local capacity runs out, people are moved to Red Deer through crisis placement, to Edmonton or Calgary where providers lose contact with them, and in at least one case to Camrose. Others are absorbed into the hospital, admitted or placed on home care for housing and social need rather than medical need. Each of these outcomes is more expensive than the shelter and housing capacity the community lacks, and none of them resolves the underlying need.

5.4 Populations Beyond the Data

While Statistics Canada data provides a valuable foundation for understanding housing need, some populations are not fully represented within conventional datasets. Certain groups may be undercounted, excluded from household-based measures, or present in numbers too small to report at the local level. This section details the groups not necessarily reflected in the quantitative data available but that emerged through the completed engagement.

The experiences of the populations discussed in this section reinforce an important limitation of housing analysis: not all housing need can be measured through conventional datasets. Housing pressures often emerge through delayed household formation, overcrowding, shared housing arrangements, or hidden homelessness long before they appear in census-based indicators. Because of this reality, this Report considers both quantitative data and community engagement findings when identifying housing needs, recognizing that some of the community's most vulnerable housing challenges exist beyond what can be captured through statistics alone.

TEMPORARY FOREIGN WORKERS AND NEWCOMERS

Temporary foreign workers and newcomers were consistently identified through engagement as an important part of the local workforce. Employers, economic development representatives, and housing providers noted that many workers arriving through programs such as the Rural Renewal Stream occupy lower-wage positions and often share housing with multiple households or co-workers in order to afford local rents. While these arrangements can provide an important pathway into the community, they may also mask housing pressures that are not fully reflected in household statistics. Stakeholders noted that limited rental supply and rising housing costs can make it difficult for newcomers and temporary workers, foreign or domestic, to establish themselves independently within Rocky Mountain House as they are unable to obtain housing. As such are occasionally forced to turn down employment opportunities or commute from a neighbouring area. These pressures are not captured by the official housing statistics but present a real need for additional rental and entry-level stock not being met by the current housing market.

TEMPORARY AND SEASONAL WORKERS

Rocky Mountain House's economy includes significant contributions from the oil and gas, forestry, construction, tourism, and hospitality sectors. These industries create periodic demand for temporary and seasonal workers who may not be counted within traditional population estimates. Employers, developers, and economic development representatives reported that seasonal workforce activity can place considerable pressure on local housing, particularly during periods of heightened industrial activity, and particularly on rental housing. These workers often compete for

the same rental housing relied upon by local residents, contributing to housing availability challenges, but not caught by housing data.

STUDENTS AND YOUNG ADULTS

Although younger residents are captured within population and household data, engagement suggests their housing needs may be understated by traditional indicators. Community engagement received limited participation from this demographic, but stakeholder and survey engagement, typically conducted by older adults likely to have children in this demographic, consistently noted that many young adults remain in their parental home longer than desired, delay moving out, share accommodations with roommates, or leave the community entirely in search of more attainable housing. As a result, unmet housing demand among this population can appear as suppressed household formation rather than as conventional housing need.

HIDDEN AND PRECARIOUSLY HOUSED POPULATIONS

Many forms of housing instability are not captured through core housing need statistics. Throughout engagement, service providers described residents who are couch surfing, living temporarily with family or friends, residing in trailers or recreational vehicles on private land, living in vehicles, or staying in informal encampments. The individuals represent Rocky Mountain House's hidden homeless population. While these individuals may not appear in household-based datasets, they represent an important component of local housing need. Several organizations emphasized that housing insecurity in Rocky Mountain House is often hidden and less visible than in larger urban centres yet remains a significant challenge affecting a range of households and age groups.

6 Our Housing Today

A community's housing need is only as clear as its understanding of the housing it already has. What has been built, when, for whom, and at what cost all determine how well the current supply matches the people who live here. This section examines Rocky Mountain House's housing stock today: its history and composition, gains and losses in affordable housing, how rental supply is distributed, how core housing need has shifted over time, and what current values and market activity reveal about affordability and access across the community.

The needs identified throughout this Report are shaped not only by who lives in Rocky Mountain House, but also by the characteristics of the housing stock itself. The type, age, condition, location, and tenure of available housing all influence whether residents can find housing that meets their needs at different stages of life. Over time, Rocky Mountain House has developed a housing stock largely oriented toward traditional homeownership, particularly single detached dwellings. While this housing form has served the community well for many years, demographic changes, affordability pressures, an aging population, and changing household preferences are creating demand for a broader range of housing options. At the same time, the pace of new housing development has slowed, limiting the market's ability to respond to changing needs.

Completed community engagement consistently identified a shortage of housing across multiple segments of the housing system. Residents, housing providers, employers, developers, and social service organizations alike described challenges finding affordable rental housing, downsizing options for seniors, accessible housing, workforce housing, supportive housing, and entry-level ownership opportunities. These pressures suggest that the question facing Rocky Mountain House is not simply whether enough housing exists, but whether the community has the right mix of housing to support current and future residents.

6.1 Key Trends in Housing Stock

Rocky Mountain House's housing stock is characterized by a strong reliance on single detached housing, high rates of homeownership, limited rental supply, and relatively little recent housing construction. These characteristics have contributed to a housing system that serves many established homeowners well but offers fewer options for renters, first-time homebuyers, downsizing seniors, and households requiring housing at different income levels. Several trends are particularly important when evaluating current housing need, including limited housing diversity, slowing rates of new construction, a rapidly declining vacancy rate, and increasing pressure on rental and affordable housing supply.

The housing supply in Rocky Mountain House is not simply a matter of how many units exist in the community, but whether the existing units reflect the needs of residents at different stages of life. Throughout the engagement process, residents, employers, housing providers, and community organizations consistently described difficulties finding housing that met their needs or the needs of people they serve. These challenges were not isolated to a single housing type. Instead, participants identified shortages across the housing system, including affordable rental housing, accessible housing, entry-level ownership opportunities, seniors housing, supportive housing, and larger family-oriented units. The consistency of these concerns suggests that the challenge facing Rocky Mountain House is not simply one of quantity, but of housing diversity and availability.

Table 27: Housing Unit Currently Occupied/Available (2021 Census of Population, Statistics Canada)

2021 Census Housing Units: Currently Occupied/Available			
Characteristic	Year/Period	Data	Value
Total occupied private dwellings	2021	Total	2,690
Breakdown by structural types of units (number of units)	2021	Single-detached	1,625
		Semi-detached	315
		Row house	85
		Apartment/flat in a duplex	35

2021 Census Housing Units: Currently Occupied/Available			
Characteristic	Year/Period	Data	Value
		Apartment in a building that has fewer than 5 storeys	365
		Apartment in a building that has 5 or more storeys	0
		Other single attached	5
		Movable dwelling	265
Breakdown by size (number of units)	2021	Total	2,695
		No bedrooms	0
		1 bedroom	200
		2 bedrooms	555
		3 bedrooms	920
		4 or more bedrooms	1,015
Breakdown by date built (number of units)	2021 or before	Total	2,695
	1960 or before	Total	290
	1961 to 1980	Total	910
	1981 to 1990	Total	350
	1991 to 2000	Total	495
	2001 to 2005	Total	165
	2006 to 2010	Total	280
	2011 to 2015	Total	175
	2016 to 2021	Total	25

Table 28: Housing Values (2021 Census of Population, Statistics Canada)

2021 Census Housing Values			
Characteristic	Year/Period	Data	Value
Median shelter costs for rented dwellings (Canadian dollars per month)	2021	Median	1,060
Sale prices (Canadian dollars)	2021	Average	286,400
		Median	280,000
Note: Due to CMHC not collecting data for small communities like Rocky Mountain House, data is limited to what was collected through Census information.			

6.2 Our Housing Story: History and Composition

The housing stock found in Rocky Mountain House today reflects decades of development patterns shaped by local demographics, economic conditions, and land use policies. The Town's housing stock is primarily composed of single detached dwellings. According to the Town's Community Profile, approximately 66% of the housing stock consists of single detached homes, while apartments, row housing, and other compact housing forms make up a smaller share of the inventory.³⁸ Statistics Canada Census data indicates that Rocky Mountain House experienced its strongest period of residential development between 1960 and 2000, with construction activity slowing considerably afterward. Approximately 76% (2,045 dwellings) of the Town's 2,695 occupied private dwellings were constructed during this forty-year period.³⁹

The predominance of single detached housing, coupled with the age of the existing housing stock, suggests that Rocky Mountain House's residential development has historically been concentrated in a relatively narrow range of housing forms. While single detached dwellings remain an important component of the community's housing supply and continue to meet the needs of many residents, demographic and economic conditions have changed. Household sizes have declined, the senior population has grown, housing affordability pressures have increased, and younger households face greater challenges entering the ownership market.

These changes are creating demand for a broader range of housing options than currently exists within the housing inventory. Throughout the engagement process, residents, housing providers, developers, employers, and community organizations identified demand for housing forms that represent a smaller share of the existing supply, including apartments, townhouses, duplexes, accessible housing, seniors-oriented housing, and more attainable ownership and rental opportunities. Together, these trends suggest that future housing development will need to deliver a

³⁸ Rocky Mountain House Economic Development, *2025 Community Profile*, 2025.

³⁹ Statistics Canada, *Census Profile, 2021 Census of Population, Alberta*. Total - Occupied private dwellings by period of construction - 25% sample data.

more diverse range of housing options to better align the Town's housing supply with the needs of its changing population.

6.3 Gains and Losses in Affordable Housing

Affordable housing is often discussed as a distinct housing type; however, affordability exists across the housing system and can be gained or lost through a variety of mechanisms. The affordability of a community's housing stock is influenced not only by the construction of new affordable housing developments, but also by changes in the existing housing inventory, fluctuations in household income, rental market conditions, and the broader relationship between housing supply and demand.

It is important to distinguish between non-market affordable housing and attainable housing. Non-market affordable housing typically refers to housing provided below market rates through government programs, non-profit organizations, subsidized housing providers, or supportive housing operators. Attainable housing refers to housing available through the private market at price points that can reasonably be afforded by low- to moderate-income households without the need for subsidy. Housing affordability, meanwhile, is measured at the household level and is generally considered affordable when shelter costs account for less than 30% of household income. A dwelling that is affordable for one household may not be affordable for another depending on income, household composition, and housing costs. Both non-market affordable housing and attainable housing represent important components of Rocky Mountain House's housing system.

Table 29: Current Non-Market Housing Units (2021 Census of Population, Statistics Canada)

2021 Census Current Non-Market Housing Units			
Characteristic	Year/Period	Data	Value
Number of housing units that are subsidized	2021	Total	75
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	2021	Total	620
Number of co-operative housing units	2024	Total	28

Community engagement repeatedly identified affordability as one of the most significant housing challenges facing residents. Survey respondents consistently reported that housing costs were too high relative to household income and identified affordable housing as one of the highest priorities for future housing planning. Many respondents also described remaining in homes longer than intended, delaying household formation, searching for housing outside of Rocky Mountain House,

or sharing accommodations to reduce costs. These responses suggest that affordability pressures are affecting a broad range of households, including renters, first-time homebuyers, seniors, and working families.

Several key contributors noted that while some non-market affordable housing exists within the community, opportunities to expand that supply have been limited. Existing non-market housing resources were consistently described as having long wait times, very low turnover, and persistent demand. In many cases, residents who successfully secure a non-market housing unit remain there for extended periods because there are few housing options available to them elsewhere in the market. The engagement findings suggest two primary factors influencing the community's affordable housing supply.

First, sustained demand and limited turnover indicate a shortage of non-market affordable housing. Housing providers and community organizations consistently described situations where people seeking affordable housing could not be accommodated locally and were either placed on waiting lists or forced to seek housing elsewhere. In some cases, residents were required to relocate to communities outside Rocky Mountain House because appropriate housing options were unavailable locally. These experiences provide strong evidence that demand for non-market affordable housing exceeds the current supply available within the community.

Second, the low turnover observed within many affordable housing units suggests that tenants are often unable to transition into attainable market housing. In a well-functioning housing system, households should be able to move through the housing system as their circumstances improve. However, contributors frequently described a gap between non-market affordable housing and market-based housing options. For many residents, the jump from subsidized housing to market housing is simply too large. As a result, households remain in affordable housing longer than expected, reducing turnover and placing further pressure on an already limited supply of units.

The evidence suggests that affordability in market housing is being lost through changing market conditions. Several housing providers, real estate professionals, landlords, and residents described older housing that once provided naturally affordable options becoming increasingly expensive. Rising construction costs, increasing property values, infrastructure costs, and limited housing construction have all contributed to upward pressure on rents and housing prices. At the same time, portions of the existing housing stock require significant reinvestment and upgrades, creating additional cost pressures for both landlords and residents.

A recurring theme throughout the engagement process was that affordability challenges are no longer limited to households traditionally considered low-income. Service providers, employers, landlords, developers, and economic development representatives described working households, young families, seniors living on fixed incomes, and lower-wage workers struggling to find housing that aligns with their financial circumstances. Contributors repeatedly noted that workers earning moderate wages often share accommodations to afford rent, adult children remain in the family home longer than intended, and many households delay major life decisions because of housing costs. These households frequently earn too much to qualify for non-market affordable housing but not enough to comfortably access housing available through the private market.

The experiences of these households highlight the importance of attainable housing within Rocky Mountain House's housing system. While expanding the supply of non-market affordable housing remains important, the findings of this Report suggest that there is also a need for additional attainable housing options that bridge the gap between subsidized housing and the traditional market. This includes a range of ownership and rental housing forms that are accessible to households earning low to moderate incomes without requiring ongoing public subsidy.

Overall, the evidence gathered through this Report suggests that demand for both non-market affordable housing and attainable housing exceeds available supply. Affordability pressures appear particularly acute for larger households, lower-income renters, seniors living on fixed incomes, and households seeking entry-level ownership opportunities. As housing demand continues to evolve, maintaining and expanding both non-market affordable housing and attainable market housing will be important considerations for future housing planning in Rocky Mountain House.

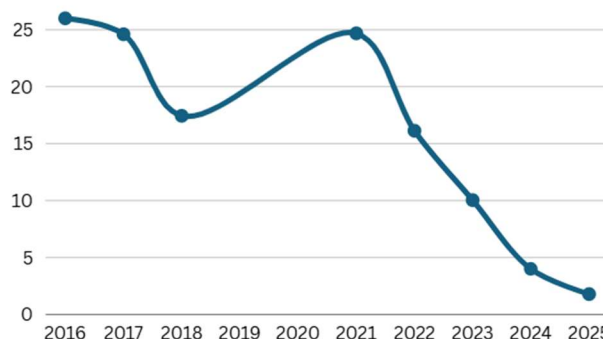
6.4 Rental Distribution

Rental housing provides accommodation for a wide range of households, including young adults establishing their first household, workers relocating to the community, seniors seeking to downsize, newcomers, households saving toward homeownership, and residents who may not be in a position to purchase a home. A healthy rental market provides housing choice, supports labour force mobility, and allows residents to remain in the community even as their housing needs change.

Despite its importance, rental housing emerged as one of the most consistently identified housing challenges throughout this Report. While approximately 29.6% of households in Rocky Mountain House rent their home⁴⁰, community engagement repeatedly identified a shortage of available rental housing, particularly at affordable price points. Survey respondents, housing providers, employers, developers, landlords, and service organizations all described a market characterized by low vacancy, limited choice, and rising rental costs.

Data collected through the Regional Dashboard reinforce what was heard through the survey and the community engagement regarding a shortage of available renting stock. In 2016 the vacancy rate was 26% and decreased slightly over the next 5 years to 24.68% in 2021. Following 2021, the vacancy rate plummeted, declining at a 50.8% year over year to reach 1.97% by 2025.⁴¹ The sharply declining vacancy rates are a clear indicator of a community that over the last five years has seen a significant increase in demand reaching a stagnant supply. This imbalance

Figure 7: 2016-2025 Residential Vacancy Rate (%)
(Provincial Regional Dashboard)



⁴⁰ Table 10: Household Income and Profile (2021 Census of Population, Statistics Canada)

⁴¹ Figure 8: 2016-2025 Regional Vacancy Rate (Provincial regional Dashboard, Government of Alberta)

between demand and supply supports what was heard through the engagement regarding the rental market.

The survey results further demonstrate the extent to which rental housing pressures are affecting local households. Difficulty finding suitable housing, for rent or purchase, was identified as a common experience, while respondents frequently reported remaining with family longer than preferred, sharing accommodations to reduce costs, or searching for housing outside of Rocky Mountain House. A significant number of respondents also indicated that rental costs were too high relative to income, suggesting affordability challenges within the rental market.

Stakeholders consistently indicate that rental demand exceeds available supply. Local landlords and housing providers describe rental units that fill quickly when they become available, with low turnover and strong interest whenever vacancies occur. Several organizations note that waitlists for affordable and supportive housing remain lengthy, while private market rental opportunities are often limited and difficult to secure. The shortage appears particularly significant for specific segments of the rental market. Engagement participants consistently detail a need for bachelor and one-bedroom units for single adults, couples, seniors, and lower-income households, while also identifying a shortage of larger rental units suitable for families. Further, service providers describe situations in which large households, including multigenerational families, cannot locate rental housing of an appropriate size. Simultaneously, many seniors are seeking smaller rental accommodations that would allow them to remain independent without the responsibilities associated with maintaining a larger home. These findings suggest that rental supply challenges are occurring at both ends of the market, for smaller households seeking modest accommodations and larger households seeking additional space.

Rental housing availability also affects the local economy. Employers, economic development representatives, and business leaders consistently report that rental housing shortages are limiting workforce attraction and retention. Community survey and engagement results indicate that workers relocating to Rocky Mountain House, particularly those employed in hospitality, retail, healthcare, and resource-related industries, often struggle to find suitable housing. In response, households increasingly share accommodations with roommates, co-workers, or extended family members. While these arrangements help make housing costs manageable, they may also mask unmet demand for rental housing that is affordable and available to individual households.

The rental housing challenges identified throughout the Report suggest a market under considerable pressure. Limited supply, low vacancy rates, affordability constraints, and a shortage of both smaller and family-oriented rental units have reduced housing choice for a wide range of households.

Table 30: Average Monthly Rent by Year (2021 Census of Population, Statistics Canada)

2021 Census Average Monthly Rent by Year		
Characteristic	Year/Period	Value
Average monthly rent (Canadian dollars)	2016	1,148
	2021	1,154
Change in average monthly rent (Canadian dollars)	2016-2021	0.52%

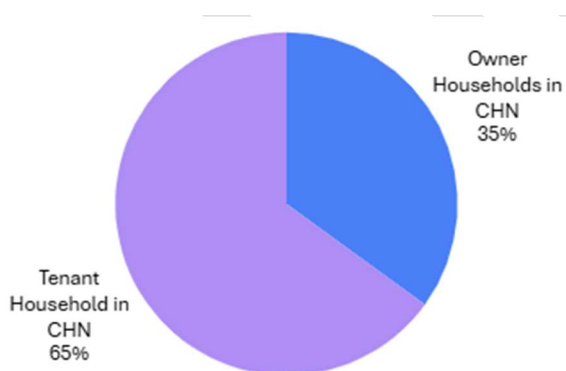
Note: Due to CMHC not collecting data for small communities like Rocky Mountain House, data is limited to what was collected through Census information.

6.5 Core Housing Need by Tenure Over Time

Tenure plays an important role in understanding housing need. While housing affordability and suitability challenges affect both owners and renters, the severity and underlying causes of those challenges often differ substantially. Examining core housing need by tenure helps identify where housing pressures are most concentrated and provides insight into which segments of the housing system are under the greatest strain.

In 2021, 29.6% of households in Rocky Mountain House were renter households and 71.5% were homeowner households.⁴² Although renters represent less than one-third of all households, they experience a disproportionate share of housing challenges. Of all renter households, 26.6% were in core housing need compared to just 5.5% of owner households.⁴³ These figures indicate that renters are nearly five times more likely than homeowners to experience housing conditions that are unsuitable, inadequate, or unaffordable.

Figure 8: Core Housing Need by Tenure (2021 Census)



This finding is consistent with both local engagement and broader housing trends across Alberta and Canada. Homeowners often benefit from housing equity, greater housing stability, and access to a wider range of housing options. Renters, by contrast, are more exposed to rising housing costs, limited vacancy rates, and competition for available units. Throughout the engagement process, renters repeatedly described difficulties

⁴² Table **Error! Main Document Only.**10: Household Income and Profile (2021 Census of Population, Statistics Canada)

⁴³ Table 21: Core Housing Need (CHN) by CMHC Priority Groups (Federal Housing Needs Assessment Template, HART, 2021)

finding housing that met their needs and budget, while service providers identified limited rental supply as one of the most persistent housing challenges in the community.

While renters experience the highest rates of core housing need with over 200 tenant households, affordability pressures are not limited to the rental market. 105 owner households spent 30% or more of their income on shelter costs in 2021. In many cases, these households may be older adults living on fixed incomes, households carrying mortgage debt, or homeowners facing rising costs associated with taxes, insurance, utilities, and maintenance. Engagement findings highlighted that affordability concerns extend beyond renters and increasingly affect seniors, young families, and working households who may own their homes but are experiencing pressure from rising living costs.

The tenure-based distribution of core housing need also helps explain several trends identified elsewhere in this Report. The limited supply of attainable rental housing contributes to delayed household formation among young adults, increases the likelihood that households will share accommodations to reduce housing costs, and limits the ability of workers to relocate to the community. At the same time, the lack of attainable ownership opportunities can prevent renter households from transitioning into homeownership, increasing pressure on the rental market and reducing turnover within existing rental stock.

A functioning housing system relies on households being able to move between tenures as their needs and circumstances change. However, engagement findings suggest that this movement has become increasingly constrained. Renters who might otherwise enter homeownership face rising housing prices and limited entry-level supply, while homeowners seeking to downsize often struggle to find appropriately sized alternatives within the community. These constraints reduce turnover throughout the housing system and contribute to affordability pressures across both ownership and rental markets. Overall, the tenure analysis suggests that housing pressures in Rocky Mountain House are concentrated most heavily among renter households but extend beyond the rental market alone.

Table 31: Core Housing Need by year and Tenure (2021 Census of Population, Statistics Canada)

2021 Census Core Housing Need by Year and Tenure			
Characteristic	Year/Period	Data	Value
Owner households in Core Housing Need (number)	2016	Total	90
	2021	Total	105
	2021	Total change	+15
	2021	Percentage change	16.7%
Tenant households in Core Housing Need (number)	2016	Total	195
	2021	Total	205
	2021	Total change	+10

2021 Census Core Housing Need by Year and Tenure			
Characteristic	Year/Period	Data	Value
	2021	Percentage change	5.1%
Owner households in Core Housing Need	2016	Percentage	4.9%
	2021	Percentage	5.5%
Tenant households in Core Housing Need	2016	Percentage	28.7%
	2021	Percentage	26.6%

6.6 Non-Market Housing Supply

Non-market housing plays an important role in Rocky Mountain House's housing system, providing housing options for residents whose needs cannot always be met through the private market. Unlike market housing, non-market housing is typically operated by non-profit organizations, community service agencies, housing authorities, or government-supported providers, and is often intended to improve affordability, accessibility, housing stability, or access to support services.

Rocky Mountain House benefits from several non-market housing providers and housing-related community organizations. These include seniors housing operated through local housing authorities, supportive housing and independent living units provided by Rocky Support Services Society, emergency and second-stage housing operated by Mountain Rose Centre, affordable housing administered through the local housing system, supportive programs provided by FCSS, housing-related services offered by Clearwater Regional Housing Foundation, and Indigenous support services provided through the Âsokêwin Friendship Centre Society. Together, these organizations form the foundation of the community's non-market housing network.

Despite the presence of these resources, engagement consistently identified a shortage of non-market housing across multiple points within the housing system. Housing providers reported long wait periods, limited vacancy, low turnover, and ongoing demand for available units. Several contributors noted that affordable housing units often remain occupied for extended periods because residents have few opportunities to transition into attainable market housing. As a result, non-market housing supply remains stagnant while demand continues to grow.

The most frequently identified gap is the shortage of supportive and transitional housing. While some supportive living opportunities exist for individuals receiving persons with developmental disabilities funding through Rocky Support Services Society, providers repeatedly identified a significant population of residents who require supportive housing but do not qualify for existing programs. Housing providers described growing demand for housing that combines accommodation with support services related to mental health, addictions, disabilities, aging, complex medical needs, and independent living.

Emergency and transitional housing also emerged as significant gaps. Mountain Rose Centre provides emergency shelter and second-stage housing for women and children fleeing violence; however, service providers noted that no equivalent emergency shelter exists for men and that limited transitional housing options are available for individuals leaving homelessness or housing instability. Engagement results further indicated a shortage for supports for adult men in the community as it was estimated that 90% of the 66 people utilizing the seasonal warming shelter were middle aged men. Contributors consistently identified the need for a men's shelter, expanded transitional housing options, and third-stage housing that would help people gradually transition toward independent housing while continuing to access support services.

A shortage of accessible housing was also identified throughout the engagement process. Community organizations reported frequent requests for barrier-free housing, wheelchair-accessible units, and housing that can accommodate aging residents and individuals with mobility challenges. Many of the community's existing housing options were described as difficult to modify or navigate, limiting housing choice for residents requiring accessible living environments.

Seniors housing emerged as another key component of the non-market housing discussion. Although several seniors housing options currently exist within Rocky Mountain House, contributors consistently identified shortages across the spectrum of seniors housing, particularly independent living, supportive living, and intermediate options that allow residents to downsize and age in place without entering higher levels of care. Engagement repeatedly highlighted the role that additional seniors-oriented housing could play in supporting aging in place while also improving mobility within the broader housing market by freeing larger family homes for younger households.

The findings of this Report suggest that the primary challenge facing Rocky Mountain House is not a complete absence of non-market housing, but rather an insufficient supply of units and housing types necessary to meet growing demand. Existing organizations provide important housing resources and supports; however, increasing pressure across affordable housing, supportive housing, accessible housing, transitional housing, and seniors housing indicates demand for additional non-market housing that is not being met through the current supply.

6.7 Housing Values and Market Activity

Housing values and market activity provide an important indicator of how accessible housing is within a community. Changes in housing prices, rental rates, construction activity, and housing supply influence who can enter the housing market, whether residents can remain in the community as their housing needs change, and how effectively the housing system is able to respond to demand.

Historically, Rocky Mountain House has maintained a relative affordability advantage when compared to larger Alberta municipalities. According to the Town's 2025 Community Profile, the average dwelling value in Rocky Mountain House was approximately \$283,082, substantially below the provincial average of \$511,618.⁴⁴ This has historically made the community an attractive option

⁴⁴ Rocky Mountain House Economic Development, *2025 Community Profile*, 2025.

for households seeking more affordable housing opportunities while maintaining access to employment, services, and recreation.

Despite this relative advantage, engagement findings suggest that housing affordability has become an increasing concern for many residents. Throughout the community survey and engagement, participants consistently identified rising housing prices and rents as significant barriers to accessing housing. Public feedback repeatedly described difficulties purchasing a first home, finding affordable rental housing, or locating housing that met household needs within an attainable price range. Many respondents also reported remaining in existing housing longer than intended, delaying major life decisions, sharing housing costs with others, or searching outside the community for more affordable options.⁴⁵

These affordability challenges were consistently linked to limited housing supply and the associated costs with providing new supply. Developers, builders, real estate professionals, landlords, and economic development representatives all noted that demand for housing remains strong while construction activity has not kept pace. Contributors identified rising construction costs, infrastructure costs, land development costs, labour shortages, and limited financial returns as major barriers to delivering new housing. Several developers indicated that producing housing at price points affordable to local households has become increasingly difficult under current market conditions. The research conducted for this Report clearly indicate an existing demand for new attainable housing supply. However, the current market conditions limit the ability for housing providers to construct new stock that meets the demand, resulting in a situation where the prices of existing stock that once may have hit the market at an attainable price point have risen beyond what is reasonable for low to moderate income earners in the community.

Housing market activity also reflects changing demographic and migration trends. Stakeholders identified ongoing demand from retirees relocating from higher-cost regions, workers moving to the community for employment opportunities, and residents seeking to remain in Rocky Mountain House as they age. At the same time, many contributors described a limited supply of housing suitable for these groups, particularly rental housing, downsizing options for seniors, and attainable homes for first-time buyers.

The slowing pace of housing construction further contributes to housing price pressures. While Rocky Mountain House has experienced population growth and increasing housing demand, residential construction has not occurred at a rate sufficient to substantially expand housing choice. This imbalance between demand and supply has placed upward pressure on both ownership and rental prices while limiting the community's ability to accommodate changing housing needs.

The implications of these trends extend beyond individual households. Employers reported difficulty attracting workers because suitable housing could not be found locally, while service providers described increasing numbers of residents struggling to secure housing that aligned with their income and household circumstances. Together, these findings suggest that housing values and market activity should be considered alongside household incomes and housing availability

⁴⁵ Table 8: Survey Household Formation Responses

when evaluating affordability. While Rocky Mountain House continues to offer lower housing prices than many larger Alberta communities, the evidence gathered through this Report suggests that housing is becoming less attainable for an increasing number of households within the local market.

Looking forward, maintaining housing affordability will likely depend on the community's ability to increase housing supply across a broader range of housing types and price points. Additional rental housing, attainable ownership opportunities, seniors-oriented housing, and missing-middle housing forms may help improve housing choice and moderate housing pressures as demand continues to evolve.

DRAFT

Part C | Data & Findings

(to be added in final draft)

7 What We Heard Report

8 Background Context

9 Statistics Canada & CMHC Data