

# HOUSING NEEDS ASSESSMENT



City of Lloydminster

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# SITUATIONAL SNAPSHOT

## COMMUNITY PROFILE

- Census agglomeration population is 34,583 (12% growth was experienced between 2011 and 2016 comprising of 3,785 new individuals) (Figure 4).
- Couple families represent the highest proportion of census families 84% (Table 12).
- 3,635 (10.6%) individuals identify as Aboriginal (Table 4).
- 22.7% of the population is under the age of 14 and 8.7% of the population is aged 65 and over (Figure 6).
- Between 2011 and 2016 the Lloydminster unemployment rate increased from 4.4% to 11.4% (Figure 14).

## HOUSING CONTEXT

- 7,240 family households are owners (55.7% of total households) and 2,000 family households are renters (15% of total households) (Table 17).
- Of all households, 5.8% are maintained by an individual under the age of 25 and 13.9% are maintained by an individual aged 65 and over (Figure 18).
- Median income of individuals is \$45,060 (Figure 9).
- Median household income is \$94,754, which is 35% higher than national median (Figure 11).
- Owner households make up 71% of all households and the remaining 29% are renter households (Figure 26).
- 9.6% of seniors are considered to be at risk of low income based on the Low Income Measure – After Tax measure (Figure 13).
- Median shelter cost for renters is \$1,082 (Table 20) and \$1,609 for owners (Table 25)
- The rental vacancy rate is 17.7% (Figure 31).
- The median monthly rent is \$1,000 with a range between \$550 for a bachelor suite to \$1,198 for a 3-bedroom unit (Table 19).
- Between 2006 and 2016, the population in core housing need increased from 6.4% to 10.4% (Table 30).
- A total of 1,305 households are in core housing need, which is approximately 10% of all households (Table 31).
- 20% of households pay more than 30% of income on shelter costs and are in core housing need, of which 14.5% are owners and 33.2% are renters (Table 30).

## HOUSING STOCK

- Single-detached dwellings represent 66% (8,625 units) of the entire housing stock (Table 20).
- Median owner estimated home value is \$348,605 (Table 22).
- Average single-detached home sale price is \$345,838 (Table 23).
- Annual housing starts in the last two years were 68 (2016) and 76 (2017), well below the average of 320 units per year between 2000 and 2017 (Figure 24).
- 392 properties were sold across Lloydminster in 2017 (Table 24).



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# EXECUTIVE SUMMARY

The City of Lloydminster (Lloydminster) recognizes that it has a social and practical responsibility to address local housing needs on behalf of its community and that access to secure, appropriate and affordable housing is not only a basic requirement for all people, but also an essential component of an inclusive, dynamic and sustainable city that supports Smart Growth principles. Lloydminster acknowledges that the current cost of housing largely precludes very low and low-to-moderate income households from accessing housing appropriate to their needs and their income. It is therefore essential that the Lloydminster facilitates the provision of affordable housing to the extent of its capabilities.

Lloydminster accepts that increased levels of affordable housing cannot be achieved without the active participation of other levels of government, the not-for profit sector and the private sector. Moreover, Lloydminster understands that issues influencing housing affordability and the provision of affordable housing are regional issues as evidenced in surrounding communities, and that such issues may not be fully addressed in isolation.

This Housing Needs Assessment was developed through a series of stakeholder interviews conducted in the Fall of 2016 and Winter 2017 and through the analysis of local housing market conditions. Through stakeholder interviews and local housing market condition analysis, the Housing Needs Assessment reflects some of the existing and emerging housing challenges facing Lloydminster. These issues are summarized as follows:

- ❶ Social housing providers experience difficulties in qualifying for government funding and often lack the budget required to operate their programs;
- ❷ There is a lack of coordination of programs and facilities among social housing providers, resulting in inefficient service delivery;
- ❸ There is a gap in availability of social housing services/affordable housing for youth, single women with or without children, families with children, individuals living with disabilities or mental illness, seniors and low to medium income earning households;
- ❹ A large portion of the population does not qualify for social housing units and cannot afford market rental accommodations signaling a gap in affordability and social services;
- ❺ Fluctuations in the local economy and an increase in newly developed properties has resulted in high vacancy rates in rental accommodations; and
- ❻ City and private developers are faced with the challenge of ensuring that market housing units are developed at a rate that is sustainable over a long period of time and adapts to changes in the local economy.

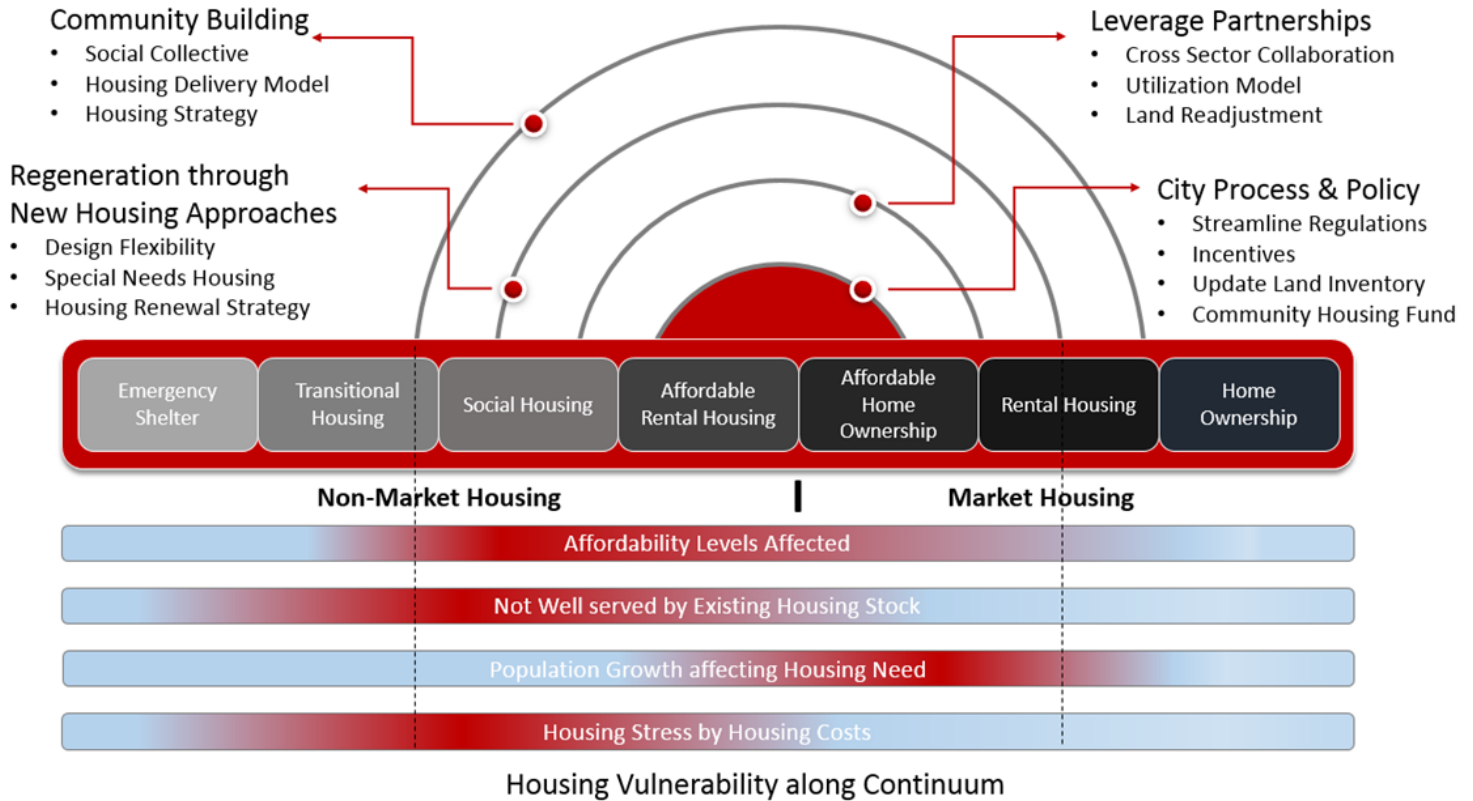
The Housing Needs Assessment also provides some advice and guidance for the Lloydminster to consider in evaluating the range of potential housing alternatives available to address the needs that have been identified. The discussion and analysis set out in this report explores the role of key stakeholders and partners including housing and service providers, local landlords, private developers and others who are part of the housing supply system in Lloydminster.

## SUMMARY FINDINGS

Lloydminster is unique in many ways, and as evidence suggests is experiencing a relative stable housing market. When comparing comparable sized resource dependent communities, Lloydminster is no exception to the rule, with housing affordability in both the non-market and market segments being a challenge due to the effects of the economic downturn. Considering the current socio-economic status of the population, income profiles, cost of housing, distribution and current housing stock, supply of both ownership and rental housing, no immediate interventions are required other than using the opportunity to reposition the City's housing approach with regards to reviewing its policy directives, role and responsibility, long-term investment to facilitate future growth and development associated with new housing affordability approaches. The following provides a brief overview of the housing gaps and pressures that exist in Lloydminster:

- ④ Between 2011 and 2016, the median household income in Lloydminster increased by 15%, going from \$82,764 to \$94,754. This income growth speaks to the quality and nature of the employment opportunities available in the community as well as the high level of economic activity in the region. Comparably, the median income in Lloydminster is significant higher than the in Prince Albert (\$66,513) and Camrose (\$73,605).
- ④ The majority of family households living in Lloydminster are in the ownership market and can find housing that is both suitable in size and affordable based on the resources that these households have available.
- ④ The rate of core housing need in Lloydminster increased between 2006 and 2016 from 6.4% to 10.4%. A change in income or an increase in monthly housing costs either through a change in interest rates and mortgage costs for owners or an increase in rent could have the potential to increase the number of households experiencing core housing need and push households currently experiencing the need deeper into the margins.
- ④ Senior renters living alone are considered one of the most vulnerable sub-populations in Lloydminster. This subsection of seniors has a median income of \$22,222, leading to an affordable monthly shelter cost of only \$556. Cost measures, including median shelter cost, and median rents imply that there would likely be an affordability gap of -\$340 to -\$450 for this sub-population in accessing housing in Lloydminster.
- ④ CMHC's Rental Market data shows that the median market rent was between \$550 per month for a bachelor suite and \$1,198 for a three or more-bedroom unit in 2017. The median rent across unit types was \$1,000 as of October 2017.
- ④ In 2016, the rental vacancy rate was 26% but has since decreased to 18% as of October 2017. While the vacancy rate has decreased, 18% remains far higher than the rates lower than 1% seen between 2000 and 2008 in Lloydminster.
- ④ In 2016, median shelter costs in Lloydminster for ownership households equated to \$1,609.
- ④ There is a need to examine more closely the different types of subsidized housing units that are available to low income and vulnerable families in the community including the different forms of housing assistance.

The diagram below illustrates the overall vulnerability along the housing spectrum within Lloydminster aligned with potential strategic approaches to counter the current housing needs and or influence the preparation of a comprehensive Housing Strategy. A noticeable gap exists between the Non-Market and Market Segments, as a key area of intervention. A number of strategies have been devised and should be considered by Lloydminster and its housing agents and development partners to address affordability challenges.



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# 1 INTRODUCTION

This document represents an effort to create a unified Housing Needs Assessment for the Lloydminster. The effort involved a review of the 2006 Housing Need Assessment, review of existing housing policies and programs, and an analysis of the existing inventory. The Housing Needs Assessment offers specific guidelines for adjustments to the Lloydminster's housing approaches of which all of those elements will ultimately inform the overall action-oriented strategic housing plan for Lloydminster. In addition, the assessment identifies and analyses demographic and economic trends that affect the demand for housing and defines the supply and demand characteristics of the City's housing market. The geographic area covered by this study is aligned with the current municipal jurisdictional boundaries of Lloydminster.

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## 1.1 PURPOSE OF THE STUDY

The purpose of this report is to ensure that the Lloydminster is prepared to meet the needs of current and future residential demand at all ends of the economic spectrum. The Housing Needs Assessment focuses on current housing availability, suitability, and affordability across the entire housing continuum from basic shelter to market and non-market housing options. The assessment includes recommendations on potential strategies that the City can adopt to address current needs and meet future growth demands. The following key objectives are noted:

- ④ Evaluate and project current and anticipated needs across the housing continuum;
- ④ Establish priorities and housing targets at key points along the continuum;
- ④ Recommend strategies that can be pursued by the Lloydminster to meet the housing needs and priorities identified through this study and through the stakeholder consultation and engagement process (Appendix A – Stakeholder Engagement Plan); and,
- ④ Identify potential strategies and actions that can be considered among key stakeholders and partners including other levels of government (Federal and Provincial) as well as non-profit and private market partners.

The report also looks at the role that access to safe, secure, and affordable housing can play in contributing to the overall health and well-being of the City both short-term and over the longer term. The primary goals of this needs assessment report include:

- ④ Establishing a thorough understanding of the housing needs and developing updated information on existing and emerging housing needs and priorities for Lloydminster;
- ④ Examining the diversity of the existing housing stock within Lloydminster including the identification of gaps within the housing stock continuum as well as factors contributing to them;
- ④ Prioritizing areas of need and providing direction on a range of potential options for addressing the need including market and non-market strategies;

- Leading a stakeholder engagement process to invite feedback on local housing needs and priorities (see Appendix B – Stakeholder List); and,
- Preparation of a Housing Needs Assessment Report for presentation and approval by Lloydminster City Council.

In addition to providing an updated analysis of existing and emerging housing needs, this report provides updated information on the supply, diversity and condition of the housing stock, and builds on the directions set out in the Housing Study completed by Matrix Planning and G.T. Hofmann & Associates in 2006.

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## 1.2 WHAT IS A HOUSING NEEDS ASSESSMENT?

A Housing Needs Assessment identifies the current and emerging housing needs of a community, examines housing gaps and issues, and provides a roadmap to plan for housing in the future. Specifically, the assessment evaluates the housing supply and needs against the housing continuum to identify the gaps.

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## 1.3 STUDY APPROACH

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### 1.3.1 STUDY AREA

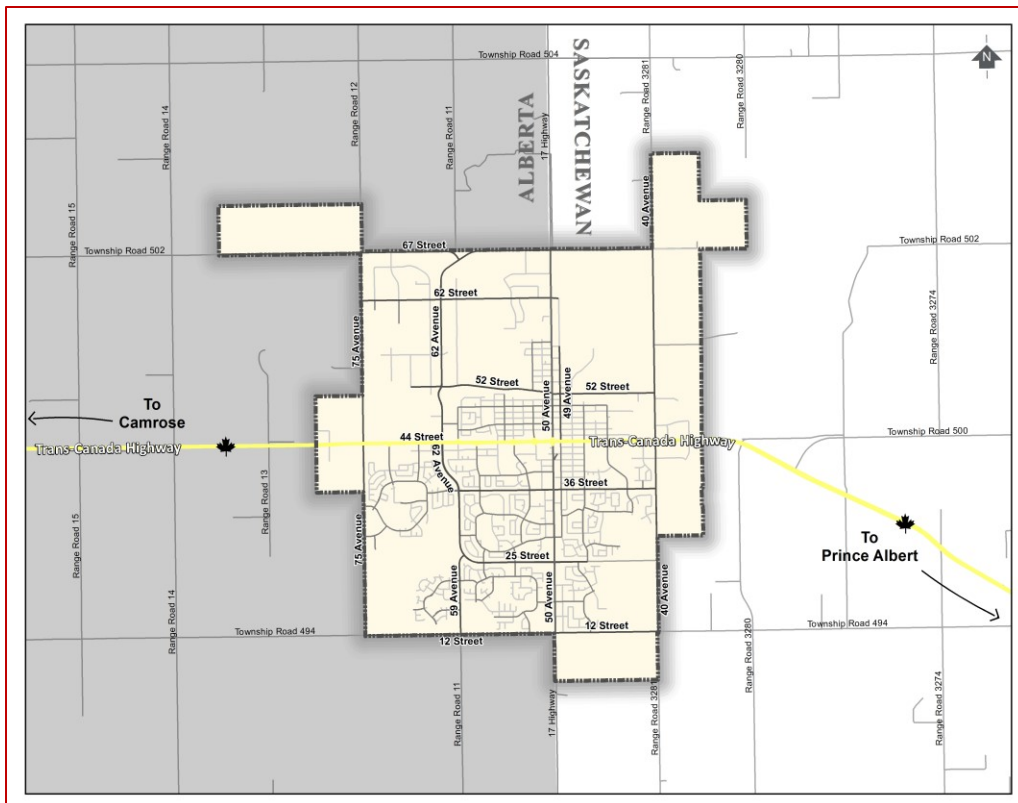
Lloydminster has the unusual geographic distinction of straddling two provincial borders - Alberta and Saskatchewan. Lloydminster is incorporated as a single city under a single municipal administration and is governed by *the City of Lloydminster Act*. Lloydminster is located on the Yellowhead Highway (Highway 16), halfway between Edmonton, Alberta and Saskatoon, Saskatchewan. Lloydminster is bounded by several rural municipalities and counties, serving a regional trading area of approximately 150,000 people.

Lloydminster currently is the largest economic hub between Edmonton and Saskatoon and is renowned for its entrepreneurial opportunities and welcoming business environment. Furthermore, economic prosperity has allowed Lloydminster to establish a multitude of recreational and cultural facilities, positioning the City as the primary destination for recreation, retail and social activity in between Edmonton and Saskatoon.

Figure 1: Map of Alberta and Saskatchewan



Figure 2: Map of Lloydminster of Alberta-Saskatchewan Border



In keeping with the directions set out in the 2006 Needs Assessment Report the study area for this report is the Lloydminster Census Agglomeration (CA). The analysis also includes comparisons with the City of Prince Albert, Saskatchewan and the City of Camrose, Alberta. These comparable communities were selected to help to provide a better understanding of the differences in the housing and local market conditions in Lloydminster.

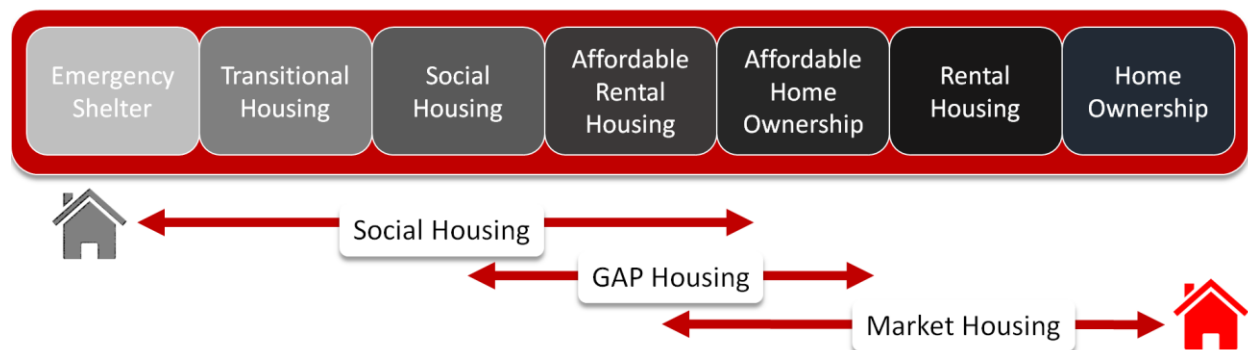
### 1.3.2 USING THE “HOUSING CONTINUUM” AS AN ORGANIZING FRAMEWORK

The housing continuum provides a way of looking at the local housing market and the range of potential housing choices (market and non-market) that are available. Non-market housing refers to housing that rents for below market rents or prices, and frequently includes housing that receives some form of rent assistance from other levels of government (Federal or Provincial).

Within the broader housing continuum, non-market housing typically includes emergency shelter spaces, various forms of transitional and supportive housing, social housing or rent-geared-to-income (RGI) housing including public housing, non-profit housing and co-op housing stock. Moving along the continuum, there is also market housing (rental and ownership) including the purpose-built rental housing stock as well as the secondary rental market (rented garden and basement suites as well as rented condo stock). The continuum also includes a mix of ownership options including single and semi-detached housing stock as well as strata tenure developments or condo stock.

The mix of market and non-market housing stock varies, depending on the community. Every community has a unique socio-economic make up, and community-specific needs that determine the range of potential choices available. In housing markets that are in balance, residents will have a range of potential housing choices available (ownership and rental) at a price that they can afford with the resources that they have. However, in cases where the market is not in balance, there is the potential for some households to experience difficulty in finding housing in their community that is suitable in size and that is in good repair at a price that is affordable based on their income. Within Canada, this measure is frequently referred to as core housing need.

Figure 3: The Housing Continuum



As outlined above, the housing market can be viewed as a continuum where the supply of housing available responds to a diversity of needs. The continuum ranged from emergency shelter spaces or



transitional and supportive housing for those who are homeless or at risk of homelessness, to formal market home ownership. Most communities are struggling to close the gap between social housing and affordable home ownership referred to in the diagram as GAP Housing. The different segments of the continuum include:

- ④ Emergency shelters provide immediate temporary accommodation for those who are homeless and without a place to stay.
- ④ Transitional housing provides temporary supportive housing for those individuals and families in crisis.
- ④ Supportive housing includes both shelter and support services.
- ④ Subsidized housing is targeted to households with low-to-moderate incomes and typically includes the inventory of public housing, non-profit housing and co-op housing built under a mix of Federal, Federal-Provincial and Provincial housing programs.
- ④ Market rental housing consists mainly of purpose-built rental housing in the private market. There are also units that are available through the secondary rental market and that include rented single detached dwellings, semi-detached dwellings, duplexes, town houses or accessory rental units as well as rented condo units.
- ④ Market ownership refers primarily to single family dwellings, semi-detached, duplexes and row house dwellings as well as strata tenure developments (condominium ownership).

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### 1.3.3 DIMENSIONS OF HOUSING AFFORDABILITY AND HOUSING NEED

In looking at the different dimensions of housing affordability and housing need in Lloydminster, it is important to look at existing and emerging housing needs (gaps and pressures within the housing continuum today) as well as future housing demand.

In looking at existing needs within Lloydminster, the analysis set out in this report includes the following:

- ④ An examination of the extent to which Lloydminster has been successful in responding to the diversity of needs across those who live there;
- ④ The identification of potential gaps in the continuum of choices that are available with a specific focus on the needs of those living in Lloydminster who have been unable to find suitable and appropriate housing in the private market (ownership and rental); and,
- ④ The extent to which the existing inventory of non-market housing has been successful in meeting the full diversity of needs in the community and the range of existing programs and services available to help to respond to the needs that have been identified.

Supportive housing typically includes housing with a range of integrated services and supports including mental health services as well as housing for low income seniors who may require some level of assistance in order to maintain their independence. Housing for people with disabilities including various forms of group home arrangements might also fit within this category. Subsidized housing includes the mix of housing developments that have been created over the years under an



array of programs and that include public housing, co-op housing and non-profit housing developments. It could also include households receiving rent assistance in the private market.

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## 2 COMMUNITY PROFILE

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### 2.1 POPULATION

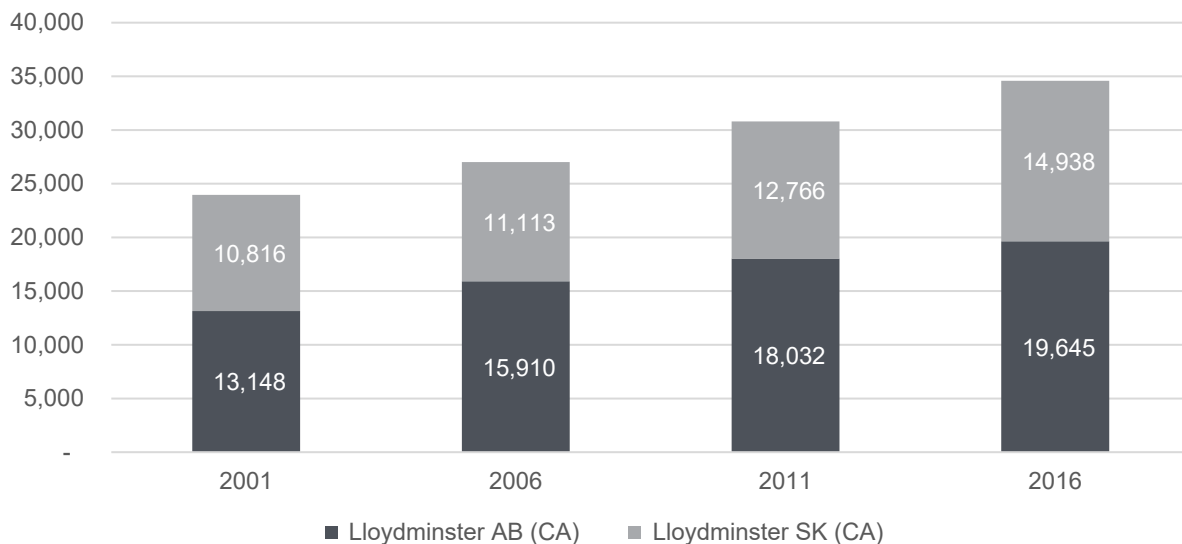
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#### 2.1.1 CURRENT POPULATION

As of the 2016 Statistics Canada Census, the total population of the City of Lloydminster was 31,400 (population centre). For the purposes of this study, all further population data included in the report references the census agglomeration area of Lloydminster.

Lloydminster's population is split between the Albertan and Saskatchewanian sides of the border. In 2016, 57% of Lloydminster's population lived in Alberta, with the other 43% in Saskatchewan. Lloydminster's population has seen rapid growth over the 2001-2016 period.

Figure 4: Population, Lloydminster (2001-2016)



Sources: Statistics Canada Profiles, Census 2016, Census 2011, Census 2006

Lloyd-AB and Lloyd-SK have had quite different rates of growth between different periods (Lloyd-AB grew by 21% between 2001 and 2006, while Lloyd-SK grew by only 3% over the same period, see Table 1). While the growth rates in the two sides of Lloydminster have varied greatly, Lloydminster overall has maintained a rapid rate of growth between 2006 and 2016, between 12% and 14%.

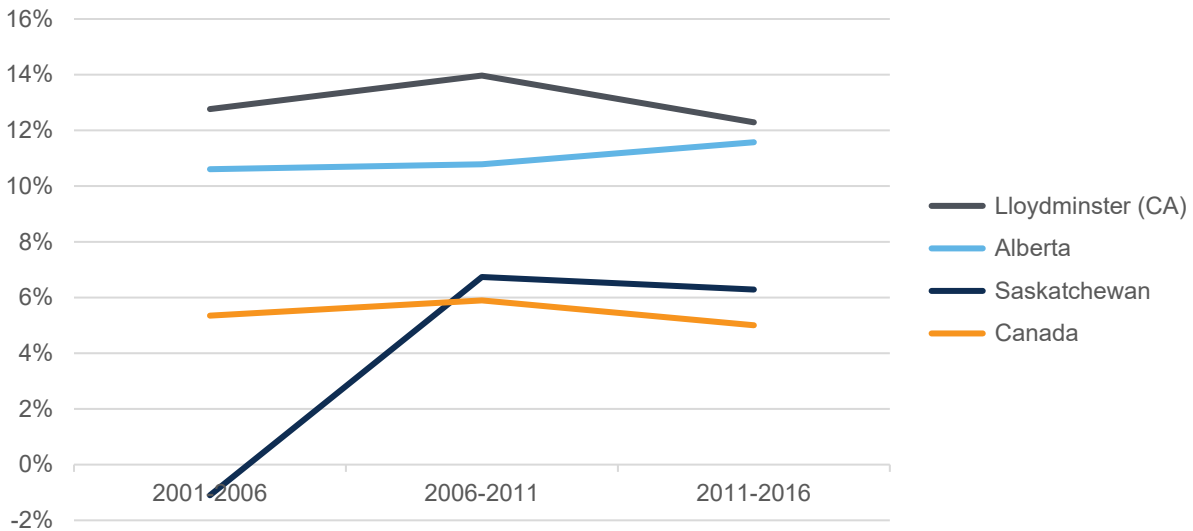
**Table 1: Population and Population Change, Lloydminster (2001-2016)**

	2016	2011	2006	2001
<b>Lloydminster (CA)</b>	34,583	30,798	27,023	23,964
Change from prior census	3,785	3,775	3,059	
% Change from prior census	12%	14%	13%	
<b>Lloydminster AB (CA)</b>	19,645	18,032	15,910	13,148
Change from prior census	1,613	2,122	2,762	
% Change from prior census	9%	13%	21%	
<b>Lloydminster SK (CA)</b>	14,938	12,766	11,113	10,816
Change from prior census	2,172	1,653	297	
% Change from prior census	17%	15%	3%	

Sources: Statistics Canada Profiles, Census 2016, Census 2011, Census 2006

This growth rate has been well above the Canadian and Saskatchewan growth rates over the same period, and slightly above that of Alberta. According to a presentation by Environics Analytics, the 12.3% growth rate experienced in Lloydminster between 2011 and 2016 made Lloydminster the 10<sup>th</sup> fastest growing medium-sized urban area in Canada, and the 17.0% growth in Lloyd-SK made it the fastest growing urban area in Saskatchewan.<sup>1</sup>

**Figure 5: Population Growth Rates (2001-2016)**



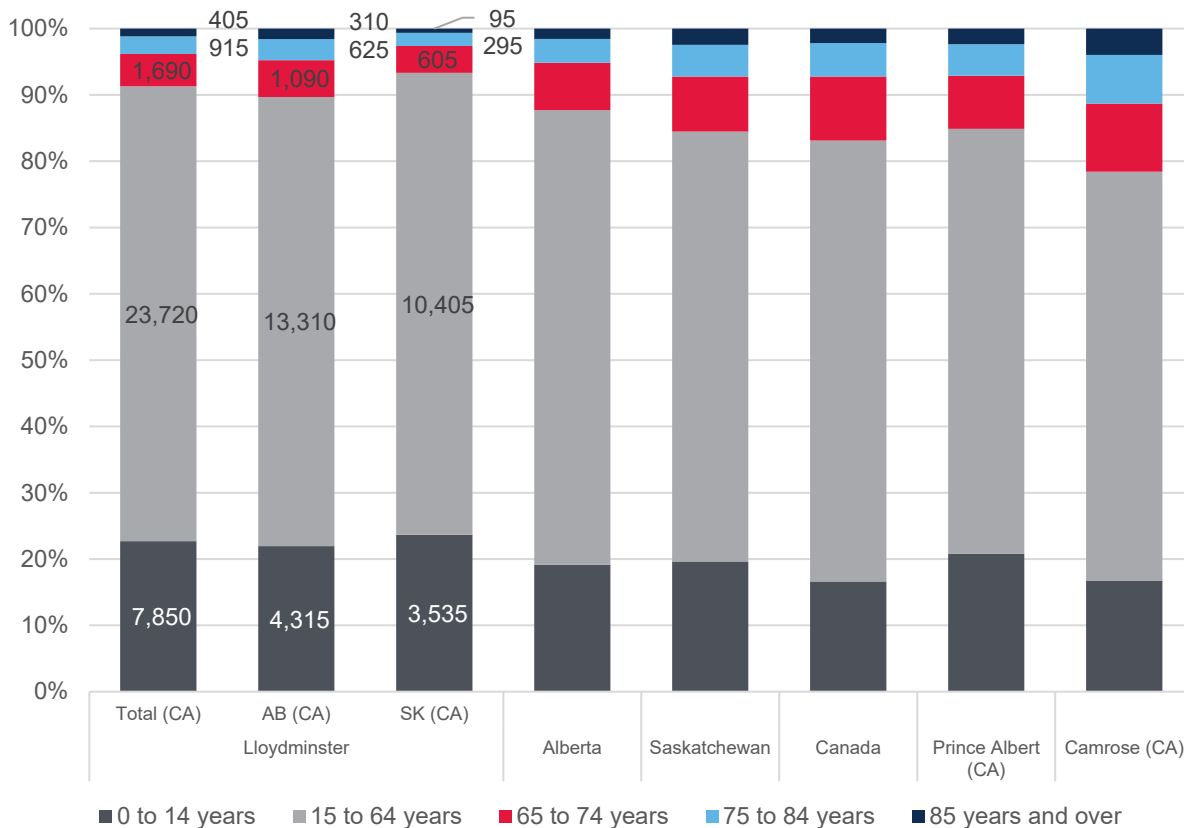
Sources: Statistics Canada Profiles, Census 2016, Census 2011, Census 2006

<sup>1</sup> 2016 Census: Population Growth and Decline – by Environics Analytics, February 2017. Presentation slides at <http://www.environicsanalytics.ca/docs/default-source/webcasts/ea-final-2016-census-pop-hhlds.pdf?sfvrsn=2>

## 2.2 AGE PROFILE

Lloydminster has a young population when compared against that of Alberta, Saskatchewan or Canada (as well as other cities), with a greater proportion of youth (0 to 14 years of age) and a lower proportion of seniors.

Figure 6: Population by Age Groups (2016)



Source: Statistics Canada Profiles, Census 2016

Additionally, Lloydminster's median age, while increasing, was 4 years under that of Alberta in 2016, 5 years under that of Saskatchewan, and more than 8 years under that of Canada overall.

Table 2: Median Age (2006-2016)

	2016	2011	2006
<b>Lloydminster (CA)</b>	32.8	31.7	30.9
<b>Alberta</b>	36.7	36.5	36
<b>Canada</b>	41.2	40.6	39.5
<b>Prince Albert</b>	36.4	35.9	36.5
<b>Camrose</b>	41.9	41.2	41.8

Sources: Statistics Canada Profiles, Census 2016, Census 2011, Census 2006

Slightly less than 9% of Lloydminster’s population in 2016 were seniors, as compared to 12% in Alberta, 16% in Saskatchewan, and 17% nationally. Lloyd-SK has an even lower proportion of seniors at under 7%. In 2016 Lloydminster had 3,010 senior residents, with approximately two-thirds of these residing in Lloyd-AB.

Table 3: Seniors Population, Lloydminster (2016)

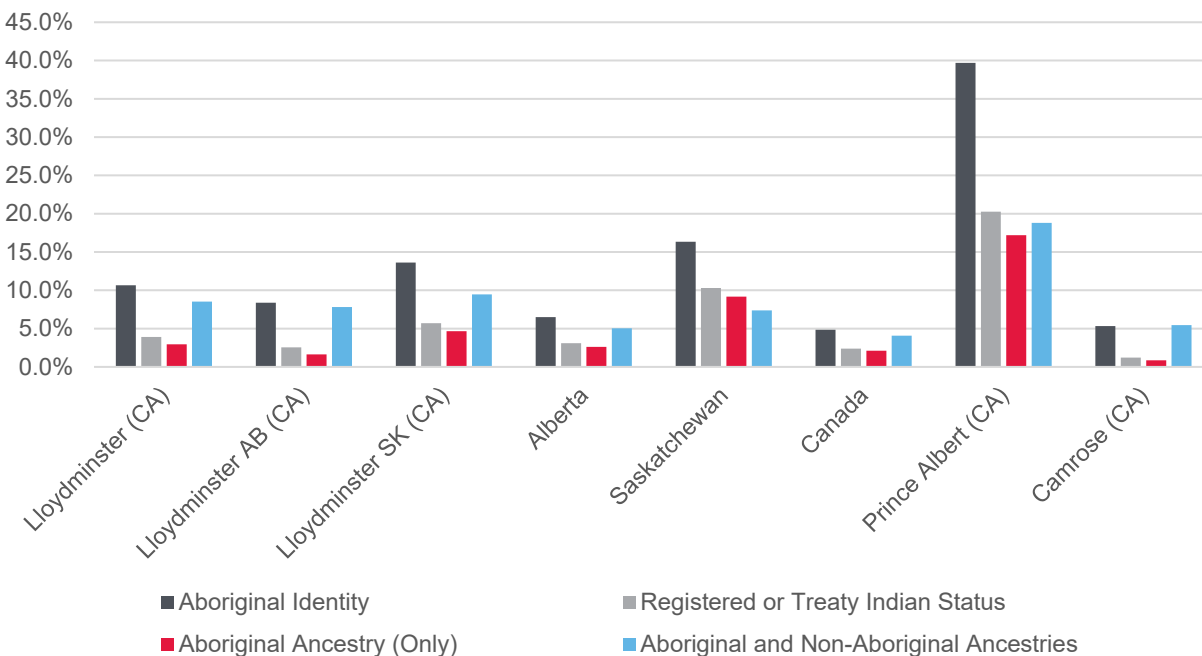
	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>65 and over</b>	3,010	2,015	995
75 and over	1,320	935	390
85 and over	405	310	95

Source: Statistics Canada Profiles, Census 2016

## 2.3 ABORIGINAL POPULATION

The Aboriginal population is one which often faces housing vulnerability. In 2016, Lloydminster (and particularly Lloyd-SK) had a higher than average Aboriginal population when looking at identity, status, or ancestry, when compared against Canada generally. Lloydminster’s Aboriginal population also made up a greater proportion of the population than in Alberta, but less than that of Saskatchewan, and far less than Prince Albert.

Figure 7: Aboriginal Identity, Registered and Treaty Indian Status, and Ancestry as a Proportion of Total Population in Private Households, Lloydminster (2016)



Source: Statistics Canada Profiles, Census 2016

Despite being the smaller half of the City, the greater part of the Aboriginal population in Lloydminster lived in Lloyd-SK in 2016. Of those individuals who identified as Aboriginal in 2016, 2,020 lived in Lloyd-SK, and 1,615 lived in Lloyd-AB (for a total of 3,635 individuals in Lloydminster).

**Table 4: Aboriginal Identity, Registered or Treaty Indian Status, and Aboriginal Ancestry, Lloydminster (2016)**

	<b>Lloydminster (CA)</b>	<b>Lloydminster AB (CA)</b>	<b>Lloydminster SK (CA)</b>
<b>Total</b>	34,090	19,250	14,835
<b>Identity</b>			
Aboriginal Identity	3,635	1,615	2,020
Non-Aboriginal Identity	30,455	17,635	12,820
<b>Registered or Treaty Indian Status</b>			
Registered or Treaty Indian	1,330	490	845
Not a Registered or Treaty Indian	32,755	18,760	13,995
<b>Aboriginal Ancestry</b>			
Aboriginal Ancestry (Only)	1,005	315	690
Aboriginal and Non-Aboriginal Ancestries	2,910	1,505	1,405
Non-Aboriginal Ancestry (Only)	30,175	17,425	12,750

Source: Statistics Canada Profiles, Census 2016

## 2.4 MINORITY AND IMMIGRANT POPULATION

Visible minorities (another historically vulnerable group) in Lloydminster in 2016 totalled 5,035, or 14.8% of the population. Lloyd-SK in 2016 had a higher proportion of individuals who were visible minorities (17.9%) than Lloyd-AB (12.4%).

**Table 5: Visible Minorities, Lloydminster (2016)**

	<b>Lloydminster (CA)</b>	<b>Lloydminster AB (CA)</b>	<b>Lloydminster SK (CA)</b>
<b>Total</b>	34,090	19,250	14,840
Visible Minority	5,035	2,385	2,650
Not a Visible Minority	29,055	16,865	12,195

Source: Statistics Canada Profiles, Census 2016

In 2016 Lloydminster had an immigrant population of 4,490 (13.2%) and more than half of which were recent immigrants (having immigrated between 2011 and 2016). Again, Lloyd-SK was the home of a larger proportion of this population group, with 2,450 immigrants (a majority of Lloydminster's immigrant population), representing 16.5% of Lloyd-SK's population. Lloyd-SK in 2016 was also home to a large majority of recent immigrants (1,565 of 2,370 in Lloydminster), a group representing 10.5%

of Lloyd-SK's population. In contrast, Lloyd-AB was home to 2,035 immigrants, of which 810 were recent immigrants (representing 10.6% and 4.2% of Lloyd-AB's population respectively).

**Table 6: Immigration Status, Lloydminster (2016)**

	<b>Lloydminster (CA)</b>	<b>Lloydminster AB (CA)</b>	<b>Lloydminster SK (CA)</b>
<b>Total</b>	34,085	19,250	14,840
<b>Non-Immigrants</b>	29,080	16,890	12,190
<b>Immigrants</b>	4,490	2,035	2,450
Recent Immigrants (Immigrated Between 2011 and 2016)	2,370	810	1,565
<b>Non-Permanent Residents</b>	520	325	195

Source: Statistics Canada Profiles, Census 2016

## 2.5 ECONOMIC CONTEXT

### 2.5.1 INCOME

According to Census and NHS results, the median income (pre-tax) of individuals in Lloydminster grew from \$39,633 to \$45,060 between 2011 and 2016 (an increase of 13.7%).

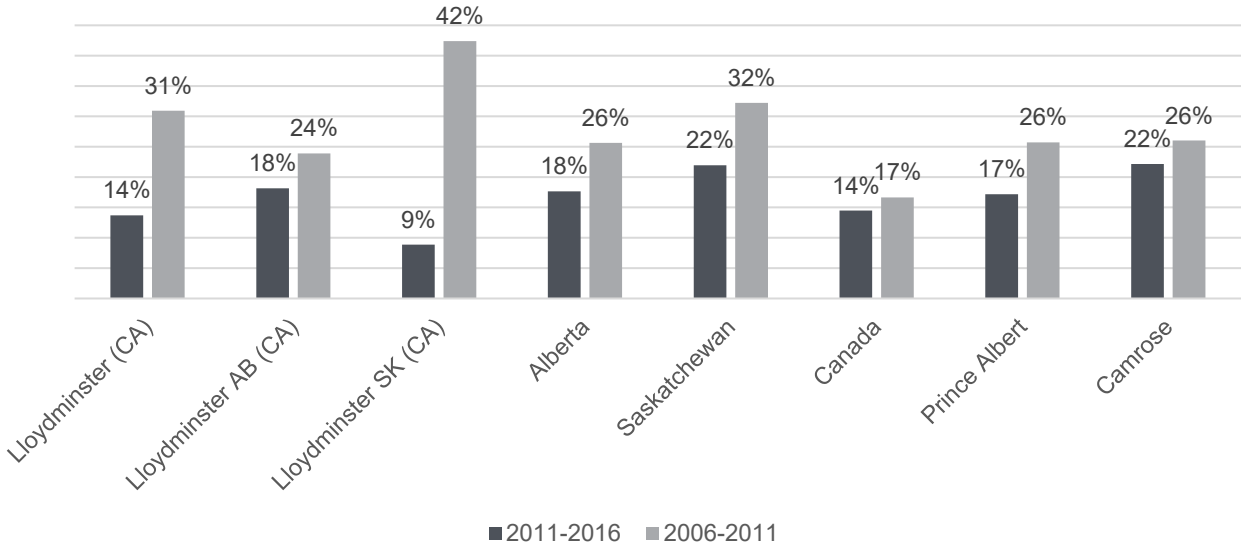
**Table 7: Individual Median Incomes, Lloydminster (2006-2016)**

	<b>2016</b>	<b>2011</b>	<b>2006</b>
<b>Lloydminster (CA)</b>	\$ 45,060	\$ 39,633	\$ 30,272
% Change	14%	31%	
<b>Lloydminster AB (CA)</b>	\$ 47,914	\$ 40,553	\$ 32,732
% Change	18%	24%	
<b>Lloydminster SK (CA)</b>	\$ 41,685	\$ 38,286	\$ 26,884
% Change	9%	42%	

Sources: Profiles from Census 2016, NHS 2011, and Census 2006

This rate of increase is less than that seen in Alberta, Saskatchewan, and other comparison cities. The growth in Lloyd-SK is particularly low, at 8.9%. It is worth noting that the National Household Survey in 2011 may have negatively impacted the accuracy of these growth rates.<sup>2</sup>

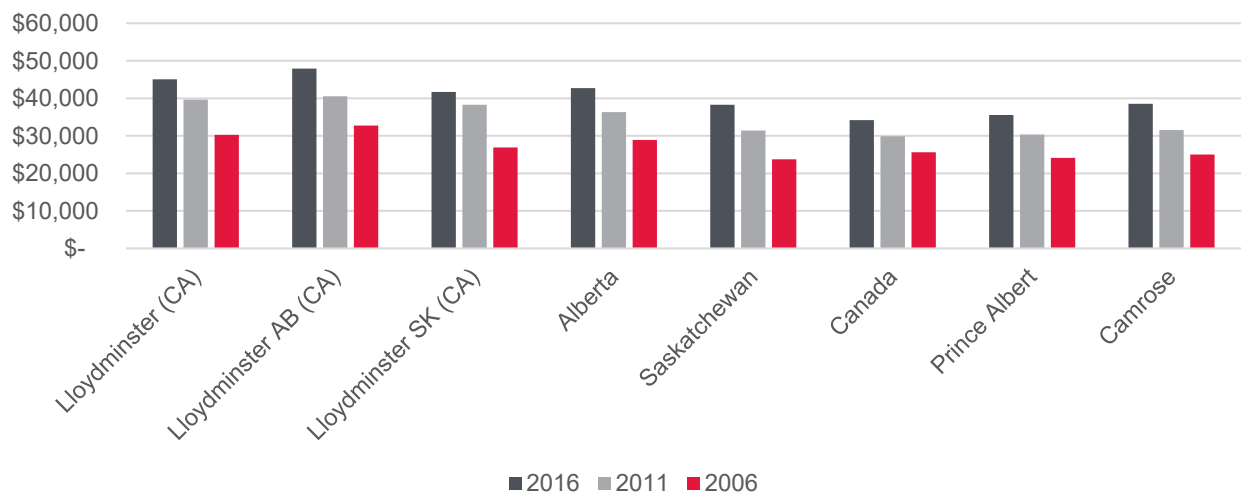
**Figure 8: Percentage Change in Median Individual Income (2006-2016)**



Sources: Profiles from Census 2016, NHS 2011, and Census 2006

Median individual incomes in Lloydminster in 2016 were higher than those in Alberta, Saskatchewan, and Canada generally, as well as higher than in either comparison city. Median income in Lloydminster in 2016 was higher in Lloyd-AB (at \$47,914) and lower in Lloyd-SK, similar to prior census results.

**Figure 9: Median Individual Income (2006-2016)**



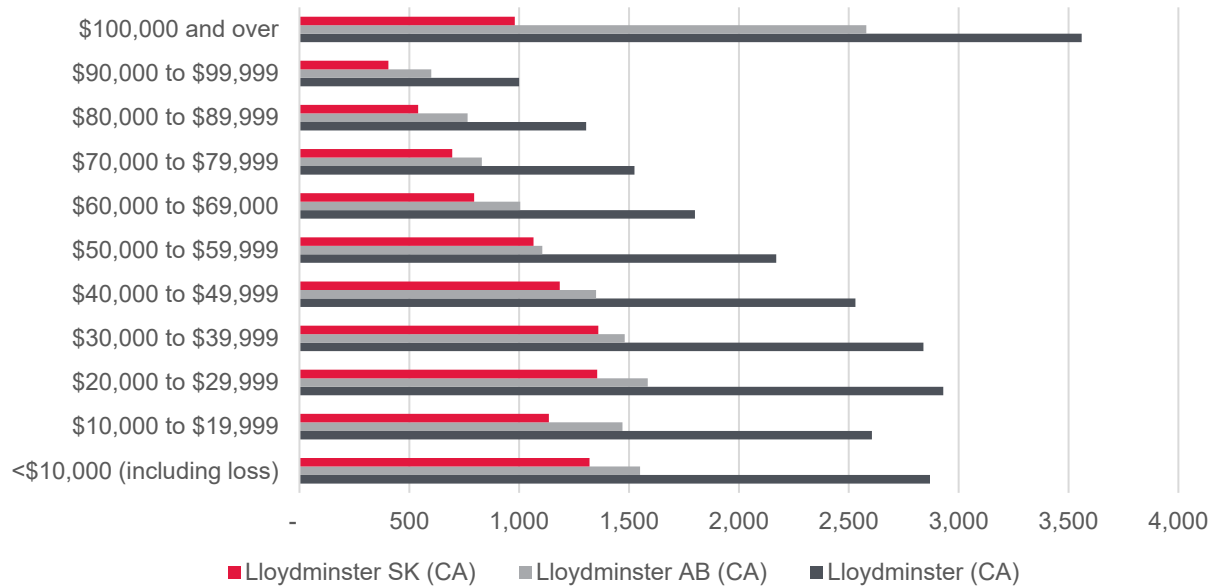
Sources: Statistics Canada Profiles, Census 2016, National Household Survey 2011, Census 2006

<sup>2</sup> The National Household Survey in 2011, as a voluntary survey, may have overrepresented those with high individual incomes, and/or underrepresented those with relatively low incomes. If this is the case, that would have led to inflated 2011 medians, inflated 2006-2011 growth rates, and deflated 2011-2016 growth rates.



As illustrated in Figure 10, the number of individuals in each income group is similar between Lloyd-AB and Lloyd-SK across most income groups, this due in part to the larger population in Lloyd-AB. The disparities become far more noticeable in the latter income groups, especially the \$100,000 and over income group. Over 2,500 individuals in Lloyd-AB have incomes of \$100,000 or over, while slightly under 1,000 individuals in Lloyd-SK are in the same group.

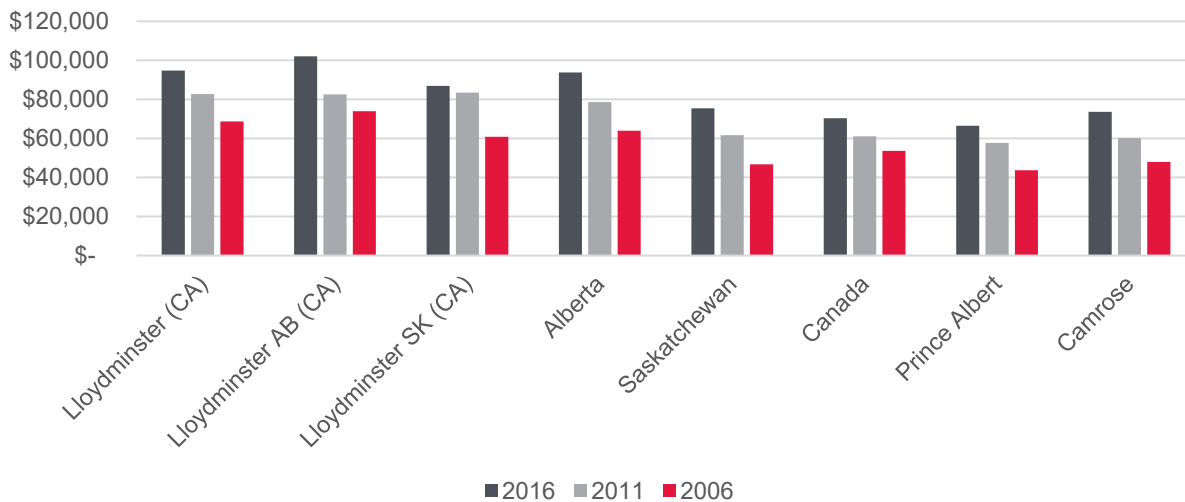
**Figure 10: Individuals by Income Group, Lloydminster (2016)**



**Source: Statistics Canada Profiles, Census 2016**

In 2016, Lloydminster's median household income was \$94,754. This was slightly above the Alberta median (\$93,835), and far above the Saskatchewan (\$75,412) and Canada medians (\$70,336). The median household income in Lloyd-AB was above that of Lloyd-SK, by approximately \$8,000.

**Figure 11: Median Household Income (2006-2016)**



**Sources: Statistics Canada Profiles, Census 2016, National Household Survey 2011, Census 2006**

According to the 2016 Census and the 2011 NHS, the Lloyd-AB household median increased by 23.6% while the Lloyd-SK median increased by only 4.1%.<sup>3</sup> Across Lloydminster, the median household income increased by approximately \$12,000, or 14.5%.

**Table 8: Household Median Incomes, Lloydminster (2006-2016)**

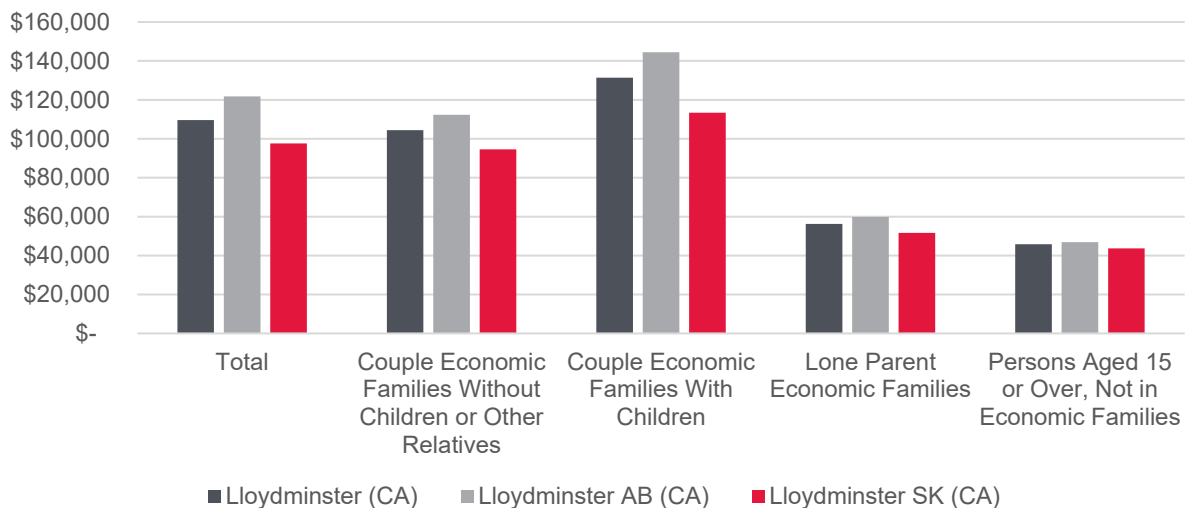
	2016	2011	2006
<b>Lloydminster (CA)</b>	\$ 94,754	\$ 82,764	\$ 68,724
% Change	14.5%	20.4%	
<b>Lloydminster AB (CA)</b>	\$ 102,054	\$ 82,548	\$ 73,998
% Change	23.6%	11.6%	
<b>Lloydminster SK (CA)</b>	\$ 86,882	\$ 83,478	\$ 60,824
% Change	4.1%	37.2%	

Sources: Statistics Canada Profiles, Census 2016, National Household Survey 2011, Census 2006

The median income for an economic family in Lloydminster in 2016 was \$109,598. Of the various family types, couple economic families with children had the highest median income, at \$131,429, followed by couple economic families without children or other relatives (\$104,448). Lone-parent economic families fell far behind couple families, with the median income of a lone-parent family being \$56,256. However, lone-parent economic families did have higher median incomes than persons not in economic families (\$45,850).

Across all family types (and persons not in economic families) the median income was higher in Lloyd-AB than in Lloyd-SK. This difference was greatest in the case of couple economic families with children, where the median family of that type in Lloyd-SK made only 78% of that made by the median family of that type in Lloyd-AB. In the cases of lone-parent families, and persons not in economic families, the difference was less (86% and 93% respectively).

**Figure 12: Median Incomes of Economic Families, Lloydminster (2016)**



Source: Statistics Canada Profiles, Census 2016

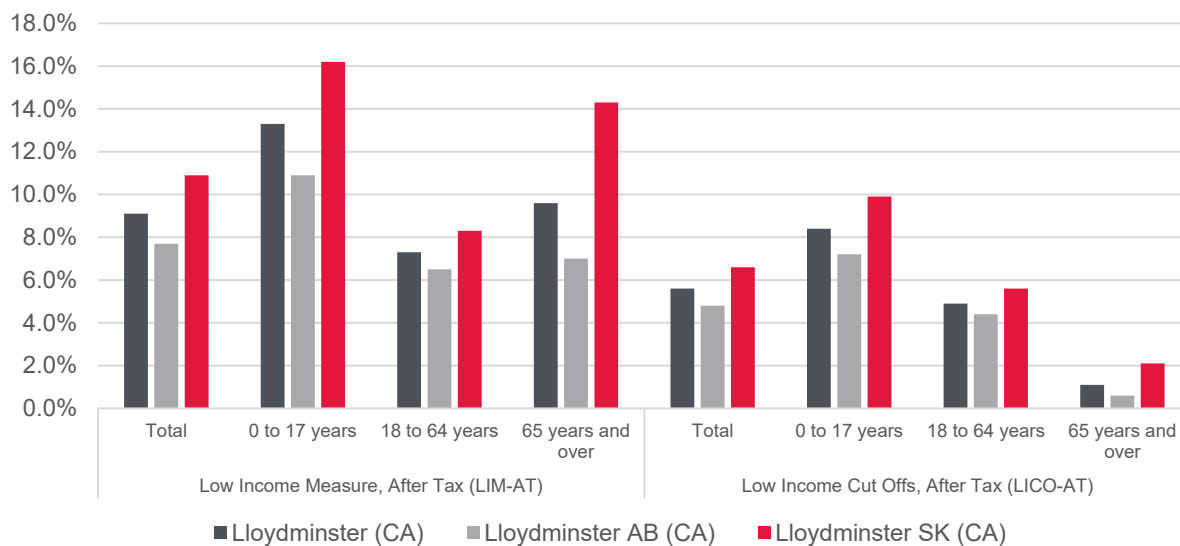
<sup>3</sup> Again, this may be in part due to the methodology of the NHS in 2011.

Low income thresholds are illustrated by the Low-income Measure After Tax (LIM-AT) and the Low Income Cut Offs, After Tax (LICO-AT) which are defined as follows:

- LIM-AT: 50% of median adjusted after-tax income of households observed at the person level, where ‘adjusted’ indicates that a household’s needs are considered<sup>4</sup>.
- LICO-AT: Income thresholds below which economic families or persons not in economic families would likely have devoted a larger share of their after-tax income than average to the necessities of food, shelter and clothing (approximately 20% or more of their after-tax income).<sup>5</sup>

Low income in 2016, according to both measures was higher in Lloyd-SK than in Lloyd-AB. Based on both measures, those 17 years of age or younger were at greatest risk of low income in Lloydminster (13.3% based on LIM-AT, and 8.4% based on LICO-AT). Based on the LIM-AT measure, seniors were also at a relatively high-risk level in Lloydminster (9.6%). Overall, the highest proportions of low income as measured by LIM-AT were found in those aged 17 and under in Lloyd-SK (16.2%) and seniors in Lloyd-SK (14.3%).

**Figure 13: Low Income Measures by Age Group, Lloydminster (2016)**



Source: Statistics Canada Profiles, Census 2016

## 2.5.2 EMPLOYMENT

Across Lloydminster, labour force activities were broadly similar. Lloyd-SK had slightly higher participation, employment, and unemployment rates than Lloyd-AB.

<sup>4</sup> <http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/fam021-eng.cfm>

<sup>5</sup> <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam019-eng.cfm>

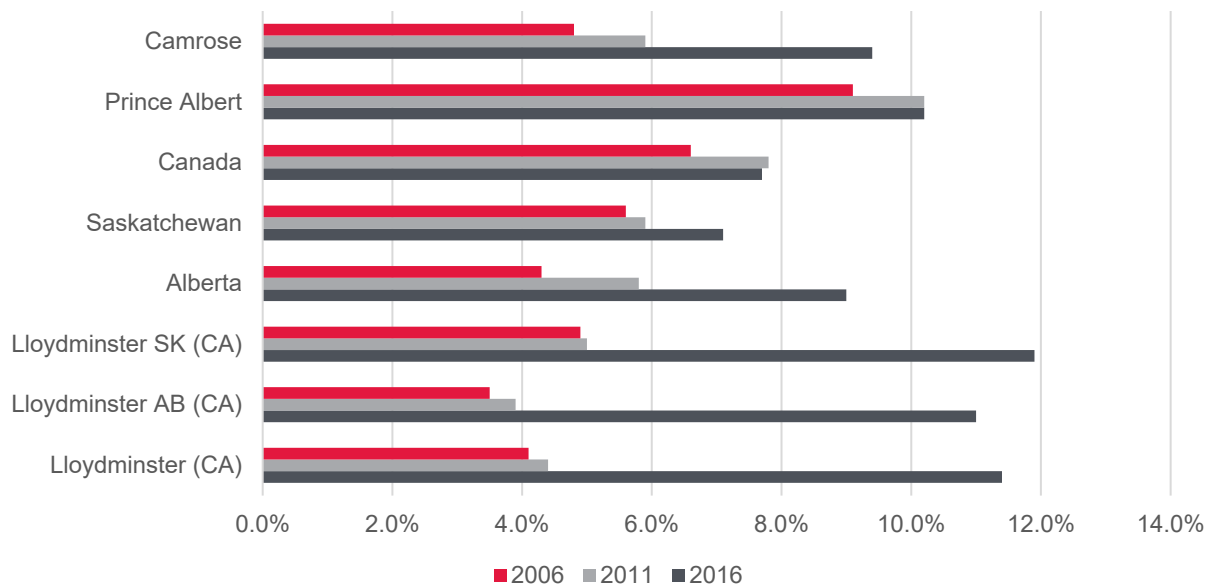
**Table 9: Labour Force, Lloydminster (2016)**

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Total</b>	26,245	14,940	11,305
<b>In Labour Force</b>	20,090	11,280	8,810
Employed	17,805	10,045	7,760
Unemployed	2,285	1,240	1,045
<b>Not in the Labour Force</b>	6,155	3,660	2,495
<b>Rates</b>			
Participation Rate	76.5%	75.5%	77.9%
Employment Rate	67.8%	67.2%	68.6%
Unemployment Rate	11.4%	11.0%	11.9%

Source: Statistics Canada Profiles, Census 2016

Unemployment rates in Lloydminster, Lloyd-AB, and Lloyd-SK increased dramatically between 2011 and 2016. In Lloydminster the unemployment rate increased from 4.4% in 2011 to 11.4% in 2016. This increase was far larger than the increase seen in Alberta (from 5.8% to 9.0%) and Saskatchewan (from 5.9% to 7.1%) over the same period. In Canada generally, the unemployment was essentially unchanged, at 7.7% in 2016.<sup>6</sup>

**Figure 14: Unemployment Rates (2006-2016)**



Sources: Profiles from Census 2016, NHS 2011, and Census 2006

<sup>6</sup> It is possible that these numbers may have been skewed due to the NHS in 2011.

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## 2.6 SUMMARY

### POPULATION

As of the 2016 Census, the population of Lloydminster was 34,583 (census agglomeration), having grown by approximately 13% between each Census period since 2001. Lloydminster's rate of growth between 2011 and 2016 made it the 10<sup>th</sup> fastest growing medium-sized urban area in Canada. The rate of growth in Lloyd-SK made it the fastest growing urban area in Saskatchewan in 2016.<sup>7</sup>

### AGE

Lloydminster's population in 2016 was relatively young when compared against Alberta, Saskatchewan, or Canada, with a higher proportion of youth, and a lower proportion of seniors. Lloydminster's median age in 2016 was also lower, specifically 8 years younger than Canada's generally. Less than 10% of Lloydminster's population are seniors.

### MINORITIES

Aboriginal, immigrant, and visible minority populations have historically been relatively vulnerable with respect to housing. In 2016, Lloydminster had a higher proportion of individuals with Aboriginal identity, a higher proportion of individuals with registered or Treaty Indian status, and a higher proportion of individuals with Aboriginal ancestries than in Alberta or Canada, however these proportions were lower than those found in Saskatchewan. Lloydminster had 3,915 individuals with Aboriginal ancestry in 2016. Lloydminster had an immigrant population of 4,490 in 2016, of which more than half were recent immigrants, having immigrated between 2011 and 2016. Lloydminster had a visible minority population of 5,035 in 2016. More than half of each of these groups resided in Lloyd-SK despite having a smaller population than Lloyd-AB.

### ECONOMIC CONTEXT

Median incomes in Lloydminster in 2016 were relatively high. For individuals, the \$45,060 median income in Lloydminster was more than \$10,000 higher than the Canadian median, and slightly higher than the Alberta median. Similarly, with household incomes, the Lloydminster median of \$94,754 was much higher than the Canadian median of \$70,336, and about on par with the Alberta median. Within Lloydminster, median incomes were higher for both individuals and households in Lloyd-AB than in Lloyd-SK.

Different family types in Lloydminster had much different median income levels in 2016. Couple economic families in Lloydminster had the highest median, especially those with children (\$131,429). Lone parent economic families had a median income (\$56,256) far lower than couple economic families, less than half that of economic families with children, and only slightly above those individuals not living in economic families.

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<sup>7</sup> 2016 Census: Population Growth and Decline – by Environics Analytics, February 2017. Presentation slides at <http://www.environicsanalytics.ca/docs/default-source/webcasts/ea-final-2016-census-pop-hhlds.pdf?sfvrsn=2>

Labour participation rates and unemployment rates were slightly higher in Lloyd-SK than in Lloyd-AB, however labour statistics were generally similar. Across Lloydminster the unemployment rate was 11.4%, corresponding to 2,285 unemployed individuals looking for work. This unemployment rate in 2016 was notably higher than 2011, having increased by 7%, it is also much higher than the national unemployment rate in 2016 of 7.7%.

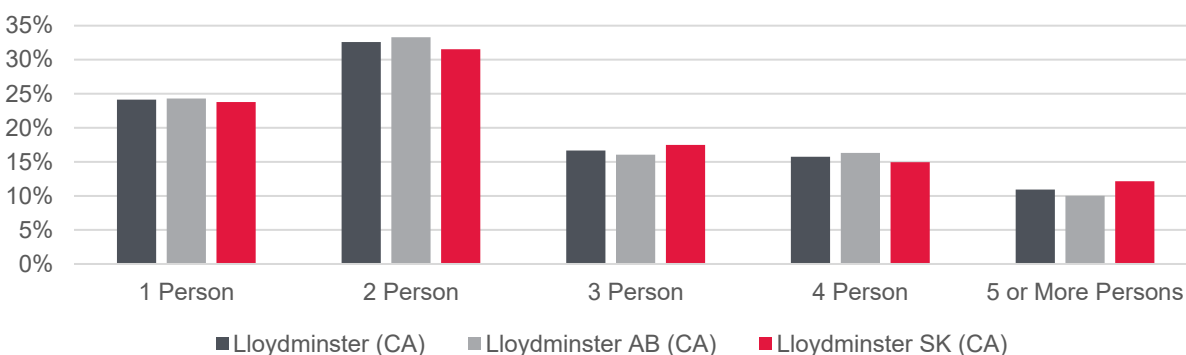
# 3 HOUSING CONTEXT

## 3.1 HOUSEHOLD STRUCTURE

### 3.1.1 HOUSEHOLD SIZE

The most common household sizes in Lloydminster in 2016 were 2-person households, followed by 1-person households, 3 and 4-person households (at roughly equivalent levels) and finally 5 or more-person households. Two (2) person households accounted for 33% of all households in Lloydminster, 1-person households for 24%, 3 and 4-person households for 17% and 16% respectively, and finally 5 or more-person households for 11%. These proportions were quite similar between Lloyd-AB and Lloyd-SK. The largest difference to be found between Lloyd-AB and Lloyd-SK is 5 or more-person households; in Lloyd-AB such households represent 10.0% of all households, while such households represent 12.2% of Lloyd-SK households.

Figure 15: Household Size as a Proportion of Private Households, Lloydminster (2016)



Source: Statistics Canada Profiles, Census 2016

Furthermore, the average household size across Lloydminster is quite consistent, with the average household size in Lloyd-AB being 2.6, and in Lloyd-SK being 2.7.

Table 10: Average Household Size, Lloydminster (2016)

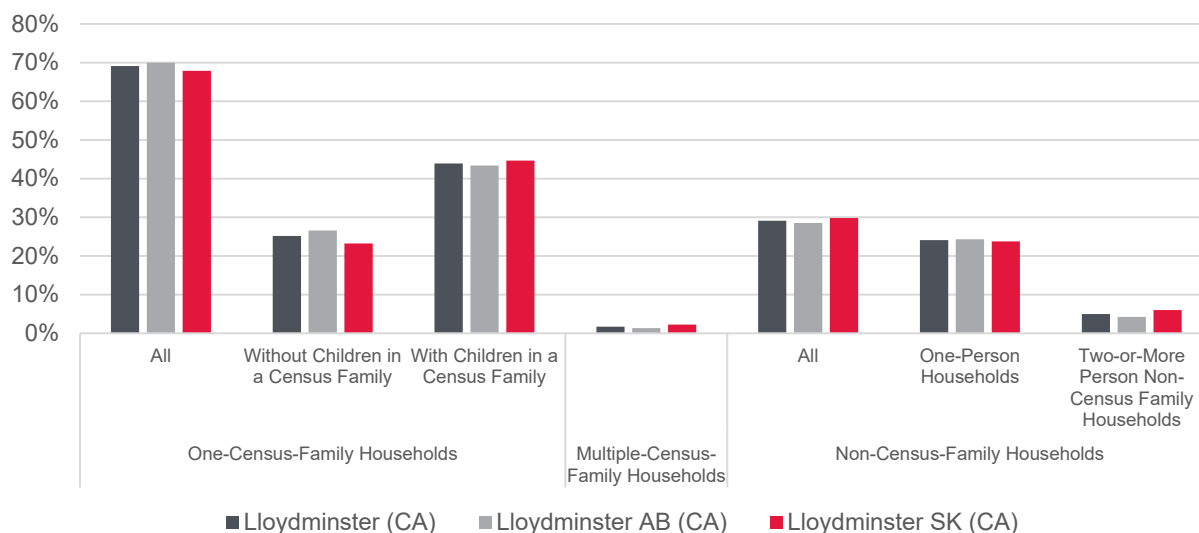
	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Average Household Size</b>	2.6	2.6	2.7

Source: Statistics Canada Profiles, Census 2016

### 3.1.2 HOUSEHOLD TYPES

One-family households were by far the most common household type across Lloydminster in 2016, accounting for nearly 70% of all private households. Within the category of one-family households, families with children were the more common (44% of all households), and families without children less so (25% of all households). Of the 31% of households that were not one-family households, the largest proportion were one-person households (24% of all households), followed by two-or-more person non-family households (5%), and finally multiple-family households (2%).

**Figure 16: Household Types as a Proportion of Private Households, Lloydminster (2016)**



Source: Statistics Canada Profiles, Census 2016

**Table 11: Household Types, Lloydminster (2016)**

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Total</b>	13,000	7,445	5,555
<b>One-Census-Family Households</b>	8,985	5,210	3,770
Without Children in a Census Family	3,270	1,980	1,290
With Children in a Census Family	5,710	3,230	2,480
<b>Multiple-Census-Family Households</b>	225	100	125
<b>Non-Census-Family Households</b>	3,785	2,125	1,655
One-Person Households	3,135	1,810	1,320
Two-or-More Person Non-Census Family Households	650	315	335

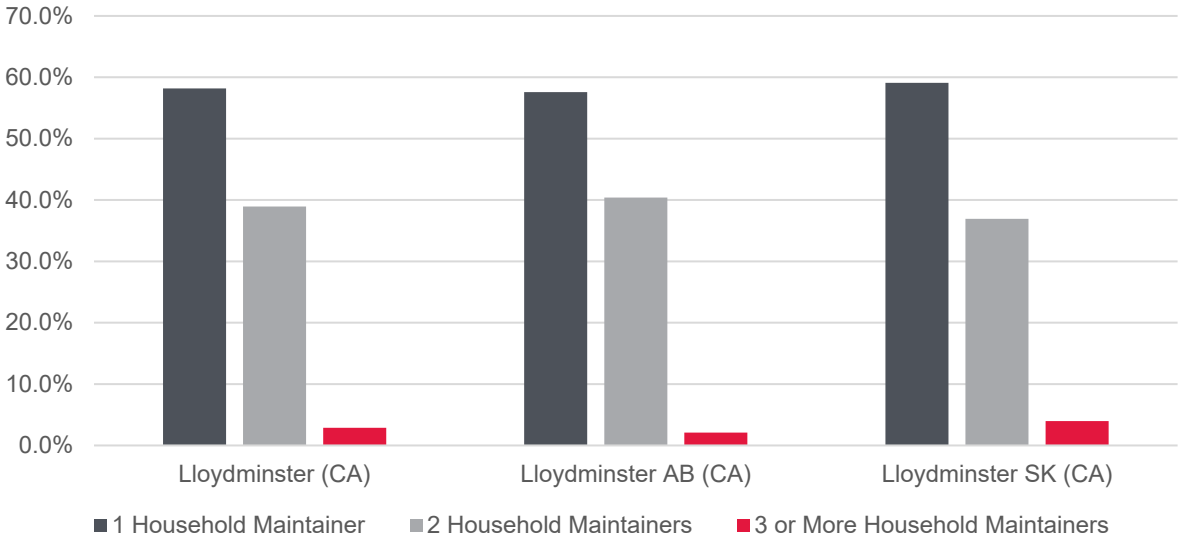
Source: Statistics Canada Profiles, Census 2016



### 3.1.3 HOUSEHOLD MAINTAINERS

Most households across Lloydminster had one household maintainer in 2016. This proportion was slightly higher in Lloyd-SK (59.1%) than in Lloyd-AB (57.6%). Two (2) maintainer households were also quite common, representing 40.4% of Lloyd-AB households, and 36.9% of Lloyd-SK households. Finally, while a very small proportion, Lloyd-SK had a notably higher proportion of 3-or-more-maintainer households (4.0%) than Lloyd-AB (2.1%).

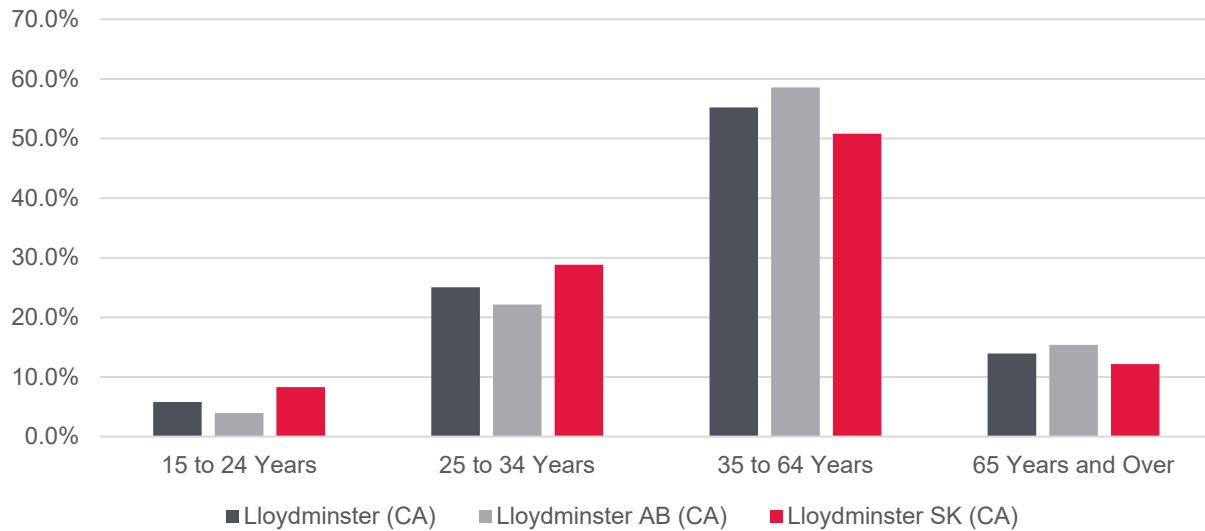
**Figure 17: Number of Household Maintainers as a Proportion of Private Households, Lloydminster (2016)**



**Source: Statistics Canada Profiles, Census 2016**

In 2016, most primary household maintainers were between the ages of 35 and 64 in Lloydminster (55.2%). This proportion was higher in Lloyd-AB than Lloyd-SK (58.6% to 50.8%). This was also the case for primary household maintainers aged 65 and over (15.4% to 12.2%). Conversely, Lloyd-SK had a relatively high proportion of households with younger primary household maintainers. In Lloyd-SK, 28.8% of primary household maintainers were 35 to 34 years of age (compared to 22.2% of Lloyd-AB households) and households with primary maintainers 15 to 24 years of age represented a proportion of households more than twice that of Lloyd-AB (8.3% to 4.0%).

**Figure 18: Proportion of Households by Age of Primary Household Maintainer, Lloydminster (2016)**

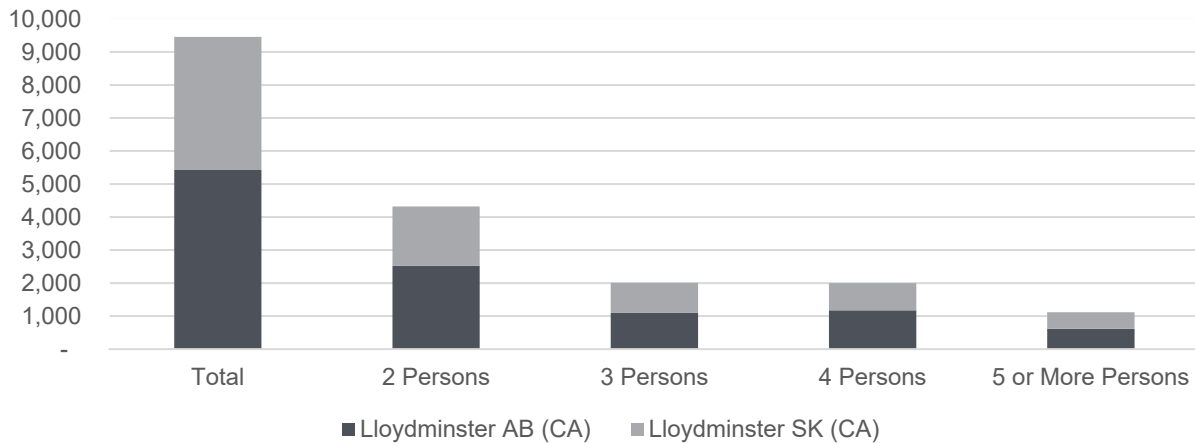


Source: Statistics Canada Profiles, Census 2016

### 3.1.4 FAMILY STRUCTURES

The greatest proportion of families in Lloydminster consisted of two people (45.7%) and the average size of census families was three people across Lloydminster.

**Figure 19: Families by Family Size, Lloydminster (2016)**



Source: Statistics Canada Profiles, Census 2016

Couple families represented by far the highest proportion of census families at 84% across Lloydminster in 2016 (86% in Lloyd-AB, and 81% in Lloyd-SK). Of these couple families, 57% were couples with children, and 43% couples without children. Of couple families with children, 2 children were most common (41%), followed by 1 child (36%), and finally 3 or more (24%). Almost 1 in 5 families in Lloyd-SK were 1 parent families (19%), notably higher than in Lloyd-AB (14%). Amongst 1 parent families in Lloydminster, a majority (59%) were 1 child families.

**Table 12: Census Family Types as a Proportion of Census Families, Lloydminster (2016)**

	Lloydminster (CA)		Lloydminster AB (CA)		Lloydminster SK (CA)	
	% of Subcategory	% of Total	% of Subcategory	% of Total	% of Subcategory	% of Total
<b>Couple Families</b>		84.0%		86.2%		81.1%
Couples without Children	43.2%	36.3%	44.1%	38.0%	42.1%	34.2%
Couples with Children	56.8%	47.7%	55.9%	48.2%	57.9%	47.0%
1 Child	35.5%	16.9%	34.7%	16.7%	36.5%	17.1%
2 Children	40.6%	19.4%	42.0%	20.2%	38.9%	18.3%
3+ Children	23.8%	11.3%	23.4%	11.3%	24.6%	11.6%
<b>Lone-Parent Families</b>		16.0%		13.8%		18.9%
1 Child	58.7%	9.4%	62.7%	8.7%	55.3%	10.4%
2 Children	27.1%	4.3%	25.3%	3.5%	28.9%	5.5%
3+ Children	13.9%	2.2%	12.7%	1.8%	15.8%	3.0%

Source: Statistics Canada Profiles, Census 2016

Lone-parent families, numbered 1,515 in Lloydminster in 2016, are often vulnerable to housing affordability challenges. Despite Lloyd-AB being larger than Lloyd-SK, lone-parent families were approximately equal in number in each. While there were more 1-child lone-parent families in Lloyd-AB than in Lloyd-SK, there were more 2-child and 3-or-more-child lone-parent families in Lloyd-SK.

**Table 13: Census Families by Type, Lloydminster (2016)**

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Total Census Families</b>	9,450	5,420	4,025
Couple Families	7,935	4,670	3,265
Couples without Children	3,430	2,060	1,375
Couples with Children	4,505	2,610	1,890
1 Child	1,600	905	690
2 Children	1,830	1,095	735
3 or More Children	1,070	610	465
Lone-Parent Families	1,515	750	760
1 Child	890	470	420
2 Children	410	190	220
3 or More Children	210	95	120
<b>Persons Not in Census Families</b>	5,500	2,920	2,580

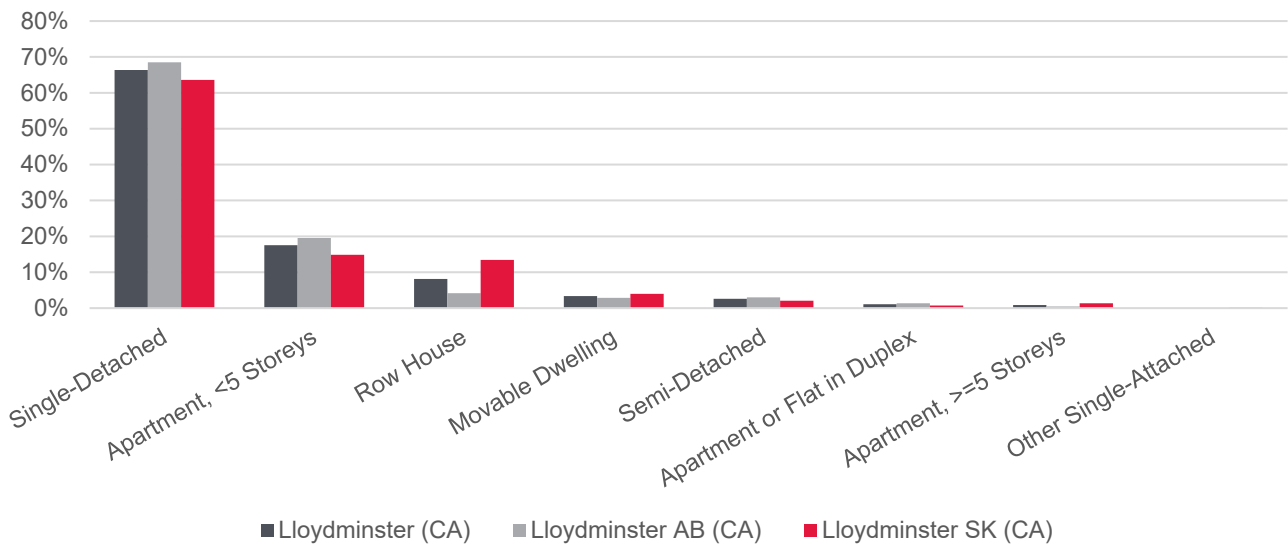
Source: Statistics Canada Profiles, Census 2016

## 3.2 HOUSING SUPPLY

### 3.2.1 DWELLING TYPES

At approximately 66% of dwellings across Lloydminster in 2016, single-detached dwellings are the most common housing form in Lloydminster. This is the case for both Lloyd-AB (69%) and Lloyd-SK (64%). Low-rise apartments (fewer than 5 storeys) were the next most common dwelling form in Lloydminster in 2016, a slightly higher proportion in Lloyd-AB (20%) than in Lloyd-SK (15%). For each of Lloyd-AB and Lloyd-SK row houses were the next most common form, at 13% of dwellings in Lloyd-SK, but only 3% of dwellings in Lloyd-AB. Movable dwellings represent 4% of dwellings in Lloyd-SK, with the remaining dwelling types accounting for 3% or less of all dwellings in each area.

Figure 20: Dwelling Types as a Proportion of Total Dwellings, Lloydminster (2016)



Source: Statistics Canada Profiles, Census 2016

In absolute terms, 8,625 of 12,995 private dwellings in Lloydminster are single-detached houses, 2,280 are in low-rise apartments, 1,055 in row houses (745 of which are in Lloyd-SK), and 1,030 in other forms.

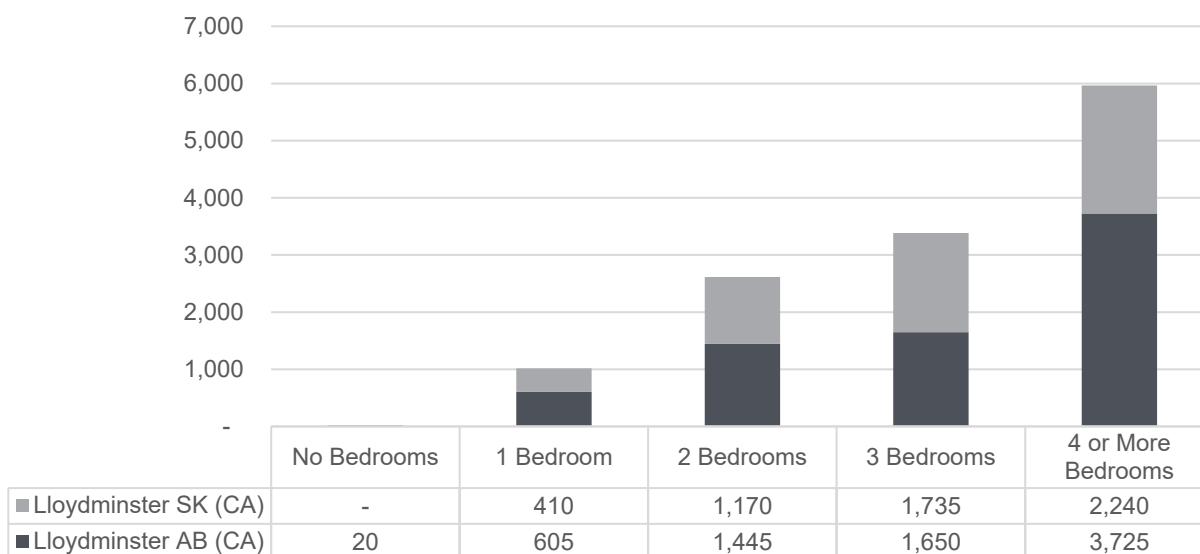
Table 14: Dwellings by Type, Lloydminster (2016)

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Total Private Dwellings</b>	12,995	7,445	5,550
<b>Single-Detached House</b>	8,625	5,100	3,530
<b>Apartment in a Building that has Fewer than 5 Storeys</b>	2,280	1,455	825
<b>Row House</b>	1,055	310	745
<b>Other</b>	1,030	575	455
Movable Dwelling	435	215	220
Semi-Detached House	340	225	115
Apartment or Flat in Duplex	140	100	40
Apartment in a Building that has 5 or More Storeys	110	35	75
Other Single-Attached House	5	-	5

Source: Statistics Canada Profiles, Census 2016

Across Lloydminster, 46% of dwellings have 4 or more bedrooms, 26% 3 bedrooms, 20% 2 bedrooms, 8% 1 bedroom, and less than 1% have no bedrooms. The proportions of dwellings by number of bedrooms may be explained in part by the proportion of dwellings by dwelling form. Lloyd-AB has a higher proportion of 4-or-more bedroom dwellings (50%) than Lloyd-SK (40%), while Lloyd-SK has a higher proportion of 3-bedroom units (31% to 22%). While there are 3,135 1-person households, there are only 1,035 1 or no bedroom units.

Figure 21: Dwellings by Number of Bedrooms, Lloydminster (2016)

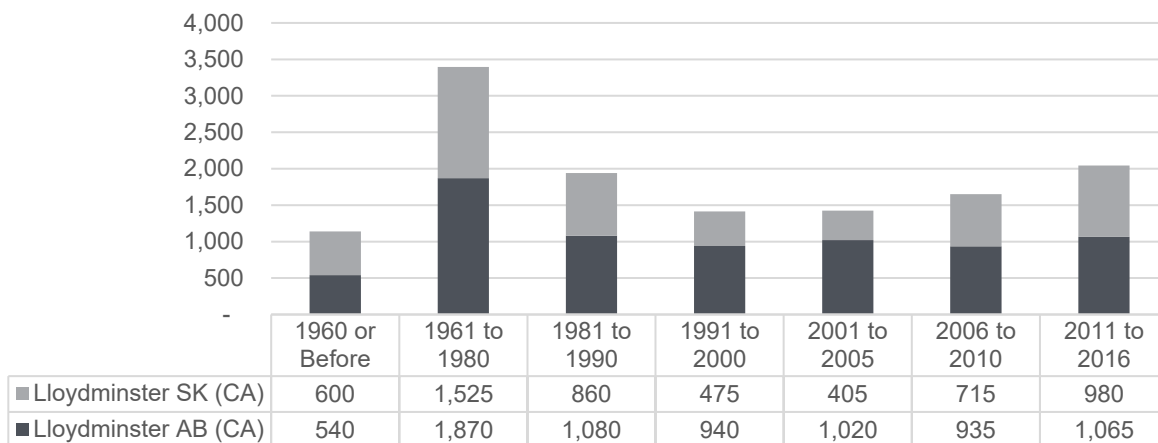


Source: Statistics Canada Profiles, Census 2016

### 3.2.2 DWELLING AGE

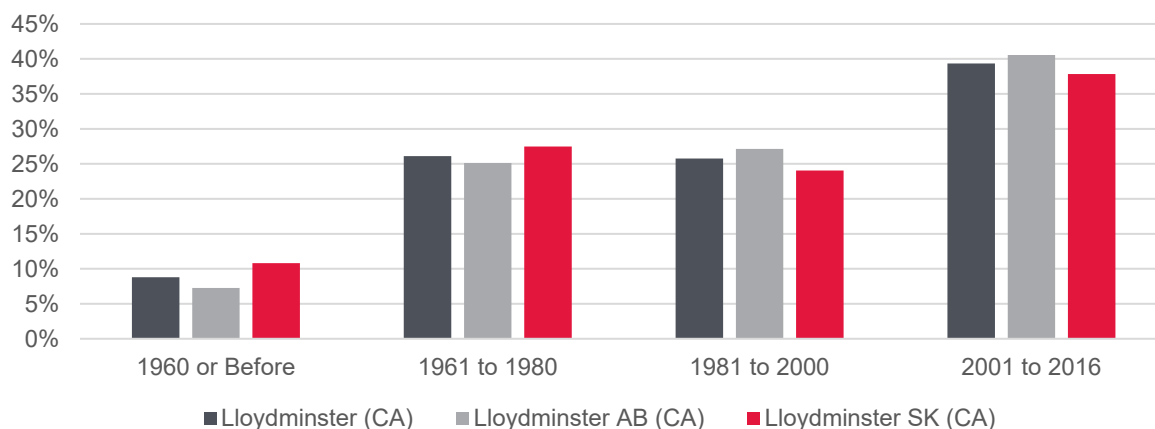
As of 2016, approximately 40% of dwellings in Lloydminster had been constructed between 2001 and 2016. Lloyd-AB's dwellings are slightly newer than Lloyd-SK's, with 68% of dwellings constructed since 1981, and 32% prior, as compared to 62% since 1981 in Lloyd-SK and 38% prior.

Figure 22: Dwellings by Period of Construction, Lloydminster (2016)



Source: Statistics Canada Profiles, Census 2016

Figure 23: Dwellings by Period of Construction as a Proportion of Dwellings, Lloydminster (2016)



Source: Statistics Canada Profiles, Census 2016

### 3.2.3 MAINTENANCE REQUIRED

In 2016 there were 700 dwellings (5.4%) in Lloydminster that needed major repairs. The proportions of dwellings in need of major repair in each of Lloyd-AB and Lloyd-SK were quite similar, with 5.1% of Lloyd-AB dwellings in need of major repair, and 5.7% of Lloyd-SK dwellings. The slightly higher

proportion of dwellings in need of major repair in Lloyd-SK may be a result of the slightly older housing stock.

**Table 15: Dwellings State of Repair, Lloydminster (2016)**

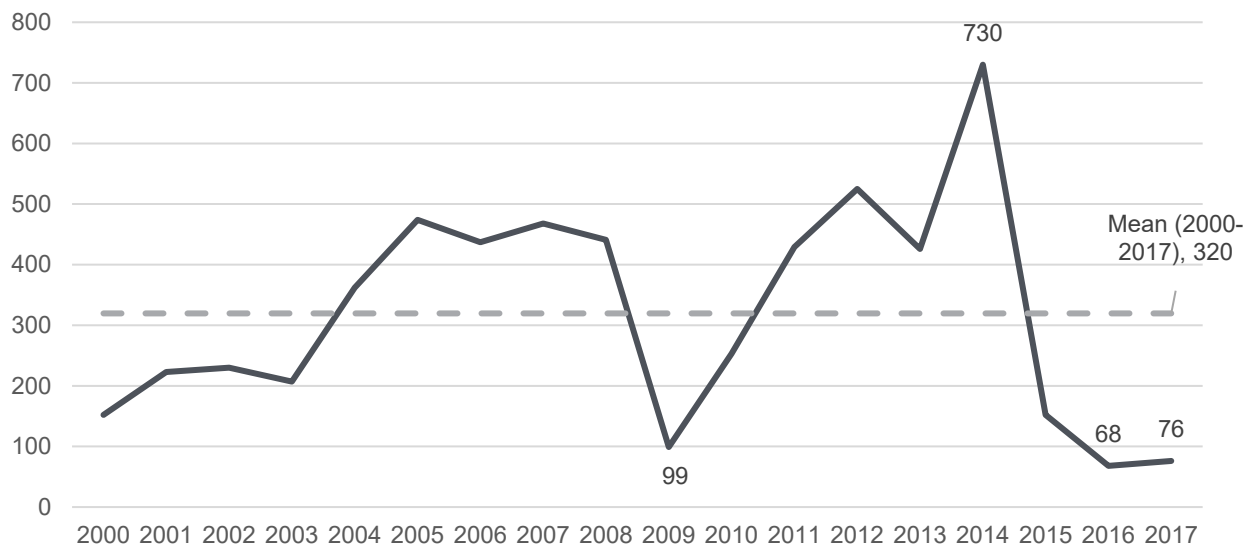
	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Total Dwellings</b>	12,995	7,445	5,555
<b>Only Regular Maintenance or Repairs Needed</b>	12,300	7,060	5,240
% of Total	94.7%	94.8%	94.3%
<b>Major Repairs Needed</b>	700	380	315
% of Total	5.4%	5.1%	5.7%

Source: Statistics Canada Profiles, Census 2016

### 3.2.4 HOUSING STARTS

Between the year 2000 and 2017, Lloydminster saw 320 housing starts per year on average (mean). Between 2015 and 2017, annual housing starts have been well below this average. The lowest point between 2000 and 2017 was seen in 2016, at only 68 housing starts. In 2017 that number was up very slightly to 76, still far below the average since 2000 and below the 2009 low point (99 starts).

**Figure 24: Housing Starts, Lloydminster (CA) (2000-2017)**

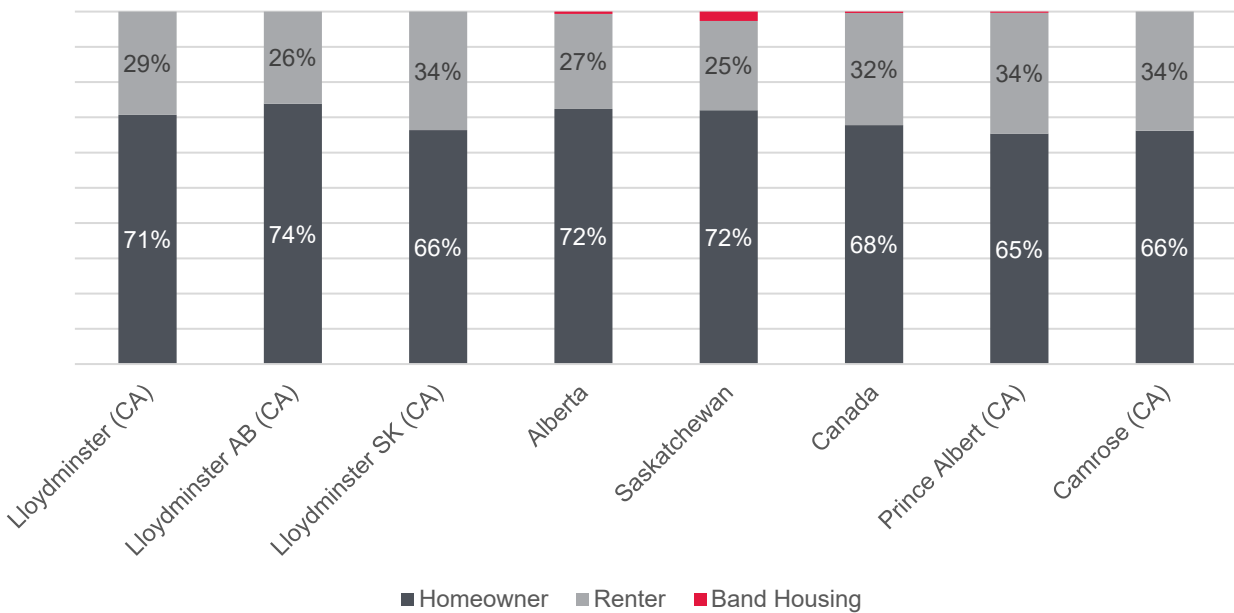


Sources: CMHC Information Portal, Lloydminster (CA) (Accessed 2018)

### 3.3 TENURE

In 2016, Lloydminster owner households made up 71% of all households, with the remaining 29% being renter households. This number is in line with the 72% owner households seen in Alberta and Saskatchewan, and slightly higher than the 68% owner households in Canada. There is a noticeable disparity in the proportions of owner and renter households in Lloyd-AB and Lloyd-SK. Lloyd-AB households are 74% owner households (higher than seen in either Alberta or Saskatchewan), while only 66% of Lloyd-SK households are owner households, a lower proportion than that of Canada generally (68%) and in line with each of Prince Albert and Camrose.

Figure 25: Tenure as a Proportion of Households (2016)



Source: Statistics Canada Profiles, Census 2016

The proportion of households that were owner households has increased in Lloydminster between the 2006 and 2011 censuses, and even more noticeably between 2011 and 2016. Between 2011 and 2016 this was driven by a shift in the proportions of owner households in Lloyd-AB, where owner households increased from 68% of households to 74%. In Lloyd-SK however, the proportion of owner households has been decreasing slowly, and the proportion of renter households increasing between 2006 to 2011, and 2011 to 2016.



**Table 16: Tenure as a Proportion of Households, Lloydminster (2006-2016)**

	2016	2011	2006
<b>Lloydminster (CA)</b>			
Owner	71%	68%	68%
Change from Prior Census	3%	-1%	
Renter	29%	33%	32%
Change from Prior Census	-3%	1%	
<b>Lloydminster AB (CA)</b>			
Owner	74%	68%	69%
Change from Prior Census	6%	-1%	
Renter	26%	32%	31%
Change from Prior Census	-6%	1%	
<b>Lloydminster SK (CA)</b>			
Owner	66%	67%	68%
Change from Prior Census	-1%	0%	
Renter	34%	33%	32%
Change from Prior Census	1%	1%	

Sources: Profiles from Census 2016, NHS 2011, and Census 2006

These proportions equate to 9,190 owner households in Lloydminster, and 3,810 renter households for a total of 12,995.

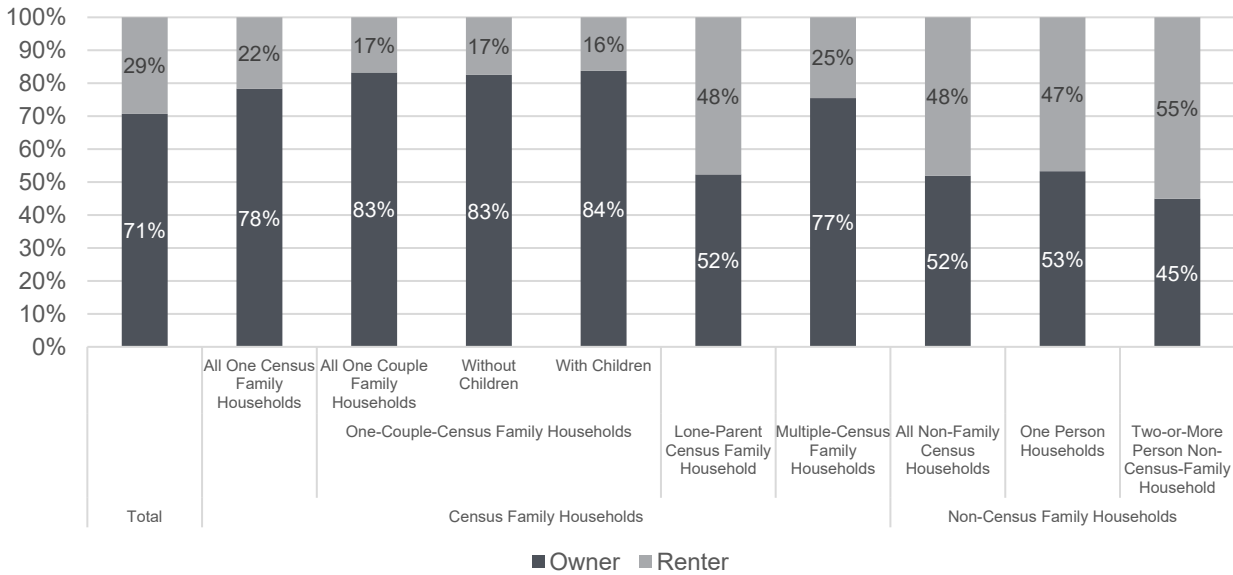
**Table 17: Tenure by Household Type, Lloydminster (CA)**

	Total	Owner	Renter
<b>Total</b>	12,995	9,190	3,810
<b>Census Family Households</b>	9,230	7,240	2,000
One-Couple-Census Family Households	7,595	6,320	1,270
Without Children	3,265	2,695	570
With Children	4,330	3,630	705
Lone-Parent Census Family Household	1,400	730	665
Multiple-Census Family Households	240	185	60
<b>Non-Census Family Households</b>	3,765	1,955	1,810
One Person Households	3,115	1,660	1,455
Two-or-More Person Non-Census-Family Household	645	290	355

Source: Statistics Canada Catalogue no. 98-400-X2016226 for Lloydminster

In 2016 there were notable differences in the proportions of owner and renter households between household types. One-family households had a higher proportion of owner households, at 78%, than multiple-family households (25%), or non-family households (48%). Within the one-family household category, couple families (with or without children) were owners 83% of the time, while in lone-parent families, households owned their home only 52% of the time. The type of household most likely to be a renter household were non-family households of 2 or more persons, of which 55% were renter households, and 45% owner.

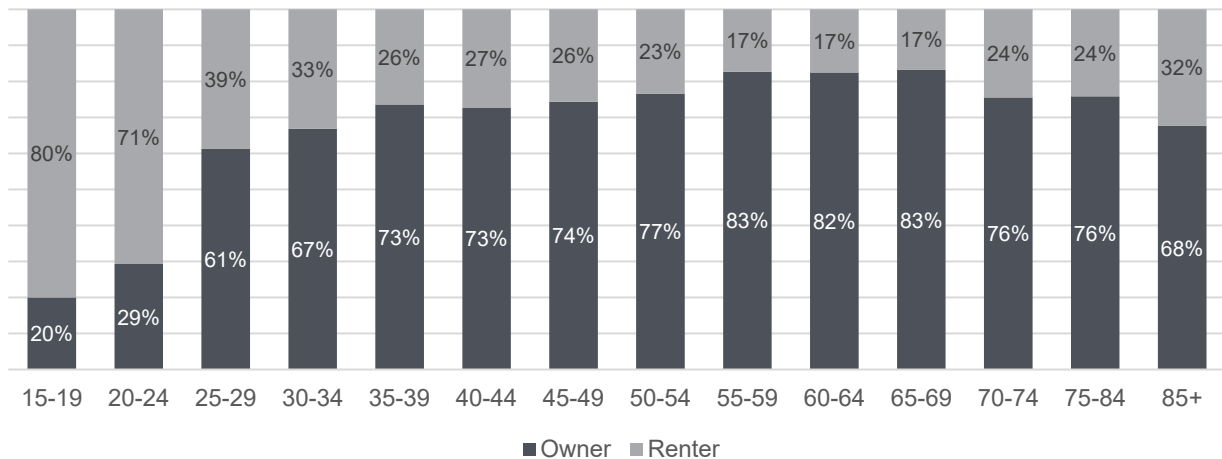
**Figure 26: Tenure by Household Type, Lloydminster (CA) (2016)**



**Source: Statistics Canada Catalogue no. 98-400-X2016226 for Lloydminster**

By age of primary household maintainers, those households with primary maintainers between the ages of 15 to 19 and 20 to 24 have the highest proportion of renter households (80% and 71% respectively). After these groups, ownership rates rise to 60% or higher, and remain there. The proportion of ownership household's peaks in the age groups 55 to 59 (83%), 60 to 64 (82%), and 65-69 (83%). Amongst households with primary maintainers over 70, owner occupied households begins to decrease as a proportion of these households, with 76% of households with primary maintainers 70 to 84 being owner occupied, and 68% of households with primary maintainers 85 and over.

**Figure 27: Proportion by Tenure of Primary Household Maintainer Age Groups, Lloydminster (CA) (2016)**



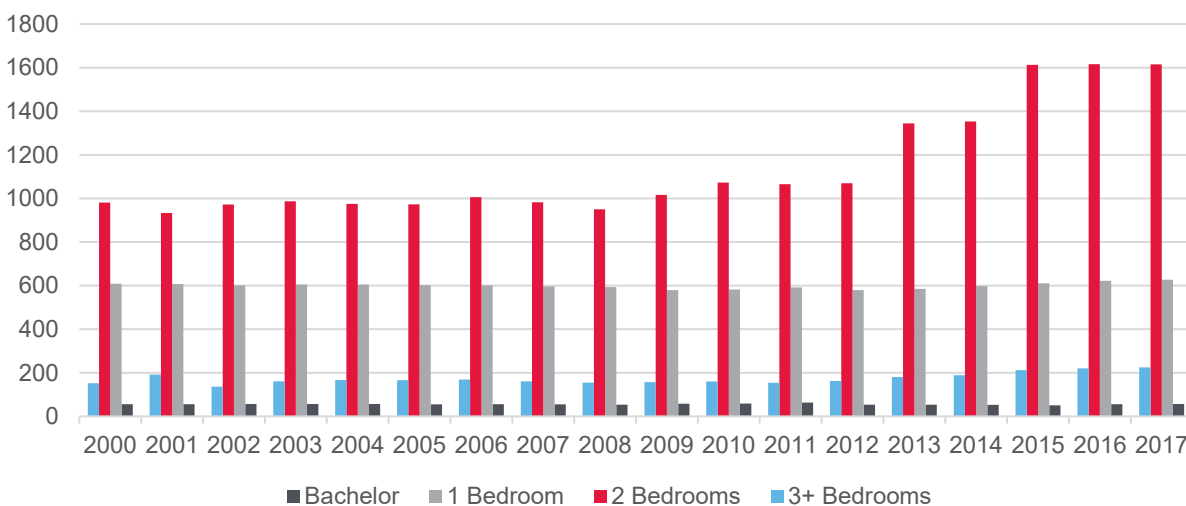
**Source: Statistics Canada Catalogue no. 98-400-X2016226**

## 3.4 RENTAL MARKET

### 3.4.1 SUPPLY

The number of units in the primary rental market universe in Lloydminster as of October 2017 was 2,524. Of these, more than 60% of units were 2-bedroom units, and over 20% were 1-bedroom units. Three (3) or more bedroom units and Bachelor units made up approximately 10% of units.

**Figure 28: Primary Rental Market Universe by Number of Bedrooms, Lloydminster (CA) (October 2000-October 2017)**



Source: CMHC Information Portal, Lloydminster (CA) (Accessed 2018)

The primary rental market universe in Lloydminster increased by 726 units, or 40% between October 2000 and October 2017. Most of this growth took place between 2010 and 2017, with the market growing by 650 units, or 35% over this period. Most of the growth has also been seen in 2-bedroom units, between 2010 and 2017 2-bedroom units accounted for 542 of the 650 unit net increase.

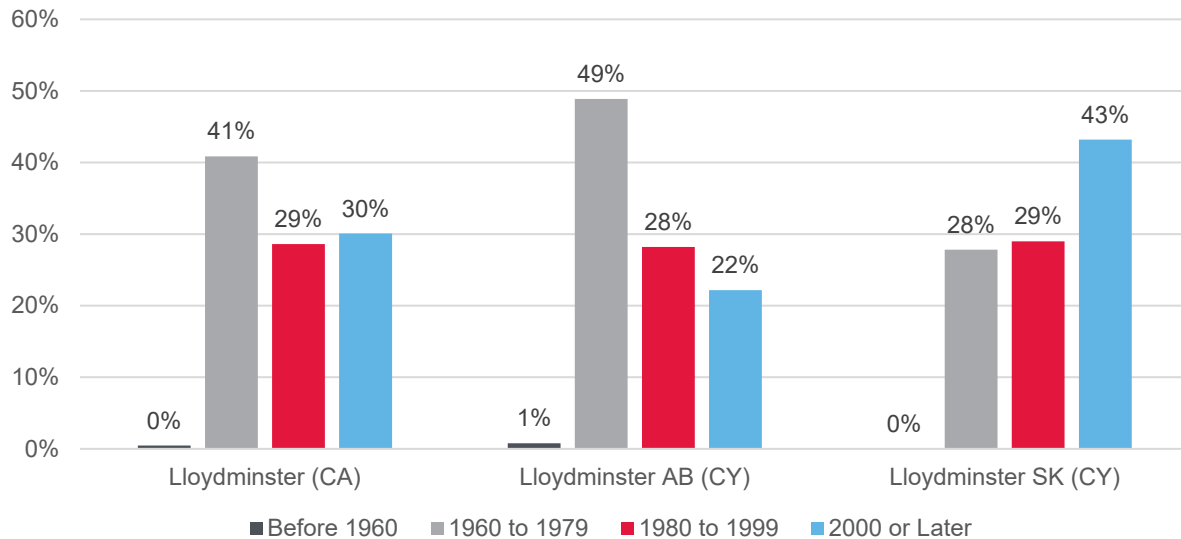
**Table 18: Change in Primary Rental Market Universe by Number of Bedrooms, Lloydminster (CA) (October 2000-October 2017)**

	2010 - 2017	2000 - 2017
<b>Total</b>		
Change	650	726
% Change	35%	40%
<b>Bachelor</b>	-2	1
<b>1 Bedroom</b>	45	18
<b>2 Bedrooms</b>	542	634
<b>3+ Bedrooms</b>	65	73

Source: CMHC Information Portal, Lloydminster (CA) (Accessed 2018)

As of October 2017, 41% of Lloydminster’s primary rental market stock was built between 1960 and 1979, with a further 29% built between 1980 and 1999, and 30% built since 2000. In Lloyd-AB (CY) almost half of this stock was built between 1980 and 1999, and only 22% since 2000. The primary rental stock in Lloyd-SK (CY) on the other hand is far newer, with 43% of Lloyd-SK (CY) primary rental stock constructed since 2000, and 28% and 29% having been constructed between 1960 to 1979 and 1980 to 1999 respectively.

**Figure 29: Primary Rental Market Universe by Year of Construction, Lloydminster<sup>8</sup> (October 2017)**



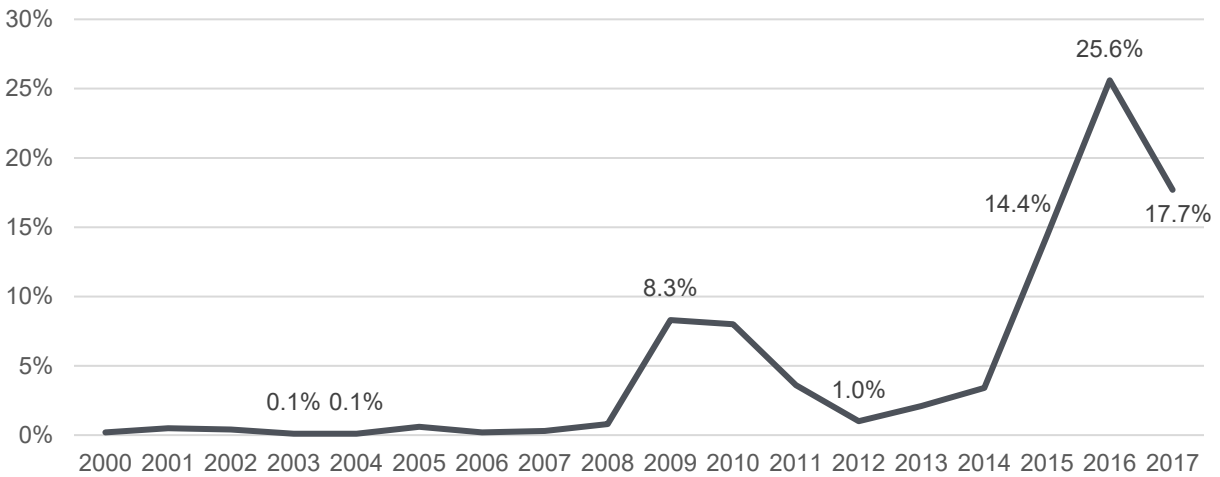
Sources: CMHC Information Portal, Lloydminster (CA), Lloydminster AB (CY), Lloydminster SK (CY) (Accessed 2018)

### 3.4.2 VACANCY RATES

Vacancy rates have increased dramatically in Lloydminster since lows of 0.1% in October of 2003 and 2004, as well as the more recent low of 1.0% in October 2012. Since 2012 vacancy rates rose to 14.4% in October of 2015, spiked to 25.6% in October 2016, and fell to 17.7% in October 2017. Increases in vacancy rates may be due in part to the increases in primary rental market supply seen over a similar period (see Figure 28 above in 3.4.1).

<sup>8</sup> Note that this figure includes information regarding Lloydminster AB (CY) and Lloydminster SK (CY), while most of the report uses (CA)s for each of these geographies.

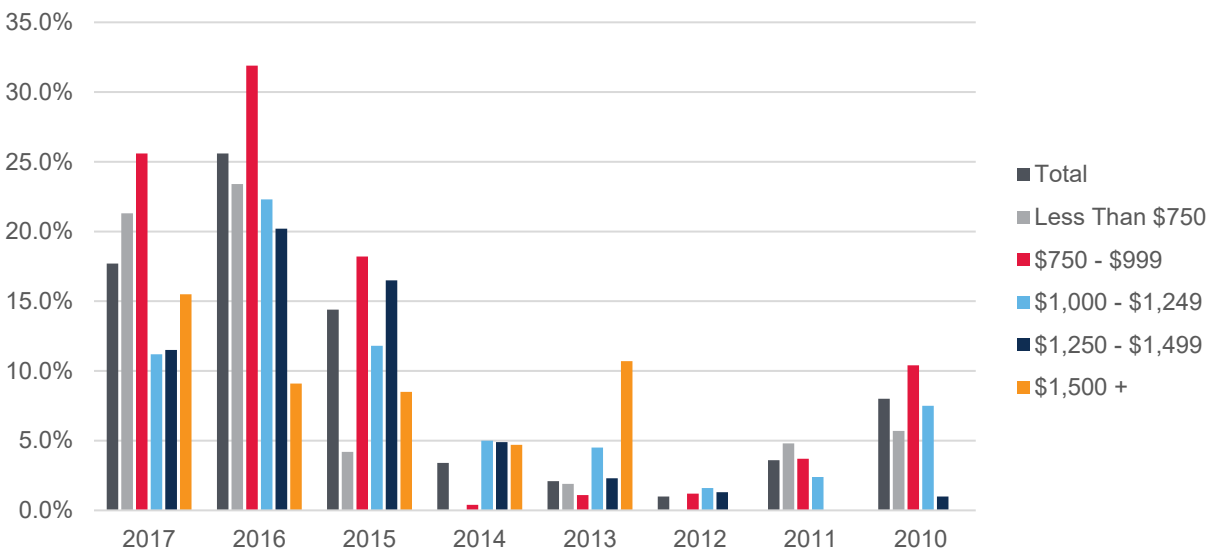
**Figure 30: Primary Rental Market Vacancy Rates, Lloydminster (CA) (October 2000-October 2017)**



**Source: CMHC Information Portal, Lloydminster (CA) (Accessed 2018)**

While vacancy rates in Lloydminster have risen since 2012 across rent levels, some of the most dramatic increases in vacancy rates have been in the lower rent brackets. From 1.2% in October 2012, vacancy rates in units with rents between \$750 and \$1,000 rose to 31.9% in October 2016 and fell to 25.6% in 2017. Units less than \$750 rose from 0.0% vacancy rates in October 2012 (1.9% in 2013 and 0.0% in 2014) to 23.4% in October 2016 and 21.3% in October 2017. Higher rent units have also seen dramatic increases in vacancy rates, but to lesser degrees than the lower rent units.

**Figure 31: Primary Rental Market Vacancy Rates by Rent Ranges, Lloydminster (CA) (October 2010-October 2017)**

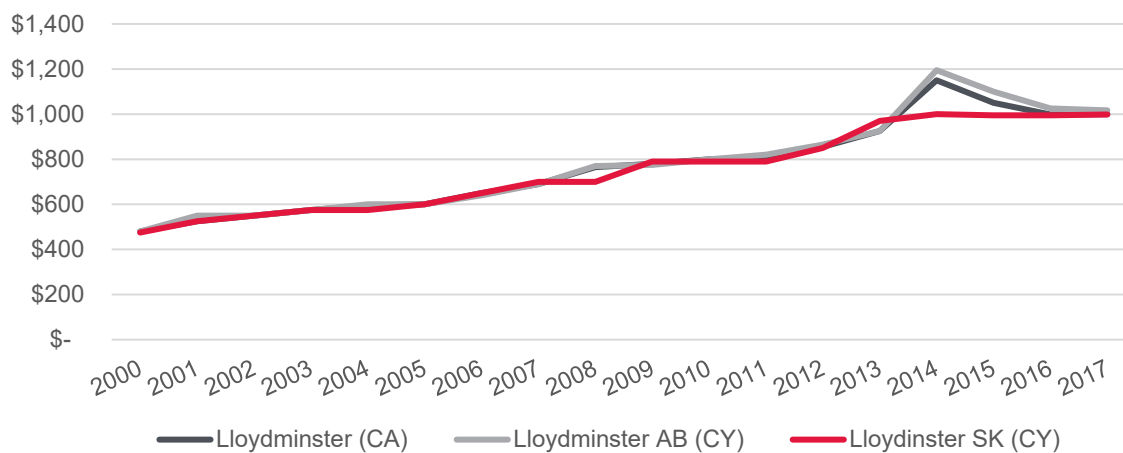


**Source: CMHC Information Portal, Lloydminster (CA) (Accessed 2018)**

### 3.4.3 RENT

While median rents in Lloydminster have declined since a 2014 high to their October 2017 levels at \$1,000, this median remains well above the 2010 median of \$800 and less than \$500 in 2000. Between 2000 and 2013 median rents in Lloyd-AB (CY) and Lloyd-SK (CY) have remained quite close. In 2014 median rents rose sharply in Lloyd-AB (CY), while Lloyd-SK (CY) continued to show modest growth in 2014. Since 2014 median rents in Lloyd-AB (CY) have fallen back to levels in line with Lloyd-SK (CY) near \$1,000.

Figure 32: Median Rents, Lloydminster (October 2000-October 2017)



Source: CMHC Information Portal, Lloydminster (Accessed 2018)

Median rents across unit types (by bedroom) have followed median rents generally, having peaked in October 2012 and descending from that point. This descent has been most notable however in the case of bachelor units (which number only 57 in Lloydminster), having fallen to \$500 from \$700. This is the only unit type (by bedroom) for which median rents have dropped below their October 2010 levels. In general the patterns in median rent for all unit types have followed those seen in 2 bedroom units, these units making up the majority of primary market units in Lloydminster (see Figure 28 in 3.4.1).

**Table 19: Median Rents by Number of Bedrooms, Lloydminster (October 2010-October 2017)**

	2017	2016	2015	2014	2013	2012	2011	2010
<b>Lloydminster (CA)</b>								
Total	\$ 1,000	\$ 998	\$ 1,050	\$ 1,150	\$ 925	\$ 855	\$ 800	\$ 800
Bachelor	\$ 550	\$ 600	\$ 650	\$ 700	\$ 700	\$ 650	\$ 580	\$ 580
1 Bedroom	\$ 900	\$ 895	\$ 900	\$ 925	\$ 775	\$ 750	\$ 700	\$ 695
2 Bedrooms	\$ 998	\$ 995	\$ 1,055	\$ 1,200	\$ 1,000	\$ 890	\$ 855	\$ 845
3+ Bedrooms	\$ 1,198	\$ 1,150	\$ 1,320	\$ 1,375	\$ 1,100	\$ 958	\$ 935	\$ 920
<b>Lloydminster AB (CY)</b>	\$ 1,017	\$ 1,025	\$ 1,100	\$ 1,195	\$ 925	\$ 865	\$ 820	\$ 800
<b>Lloydminster SK (CY)</b>	\$ 998	\$ 995	\$ 995	\$ 1,000	\$ 970	\$ 850	\$ 790	\$ 790

Source: CMHC Information Portal, Lloydminster (Accessed 2018)

In 2016 in Lloyd-AB and Lloyd-SK median shelter costs were essentially equal at \$1,081 and \$1,083 respectively. In Lloyd-SK the average was quite close to the median, only \$3 more, however the average in Lloyd-AB, while remaining close to the median, was slightly higher at \$41 more.

**Table 20: Average and Median Shelter Cost for Renter Households, Lloydminster (2016)**

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Average Shelter Cost</b>	\$ 1,104	\$ 1,122	\$ 1,086
<b>Median Shelter Cost</b>	\$ 1,082	\$ 1,081	\$ 1,083

Source: Statistics Canada Profiles, Census 2016

Across Lloydminster, 16.3% of renter households were living in subsidized housing, and 33.1% of households were spending 30% or more of household income on shelter. Lloyd-SK in 2016 had a higher proportion of households in subsidized housing (19.8%) than in Lloyd-AB (12.9%). Lloyd-AB on the other hand had a slightly higher proportion of renter households spending 30% or more of their household income on shelter (34.0% to 32.2%).

**Table 21: Proportion of Tenant Households Spending 30% or More of Household Income on Shelter, and Tenant Households in Subsidized Housing, Lloydminster (2016)**

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Tenant Households in Subsidized Housing</b>	16.3%	12.9%	19.8%
<b>Tenant Households Spending 30% or More of Household Income on Shelter</b>	33.1%	34.0%	32.2%

Source: Statistics Canada Profiles, Census 2016

## 3.5 OWNERSHIP MARKET

In 2016, the average owner-occupier estimate of dwelling value was \$387,364 in Lloyd-AB and \$319,134 in Lloyd-SK. These figures are based on owner estimated values of their home, not on actual sale values.

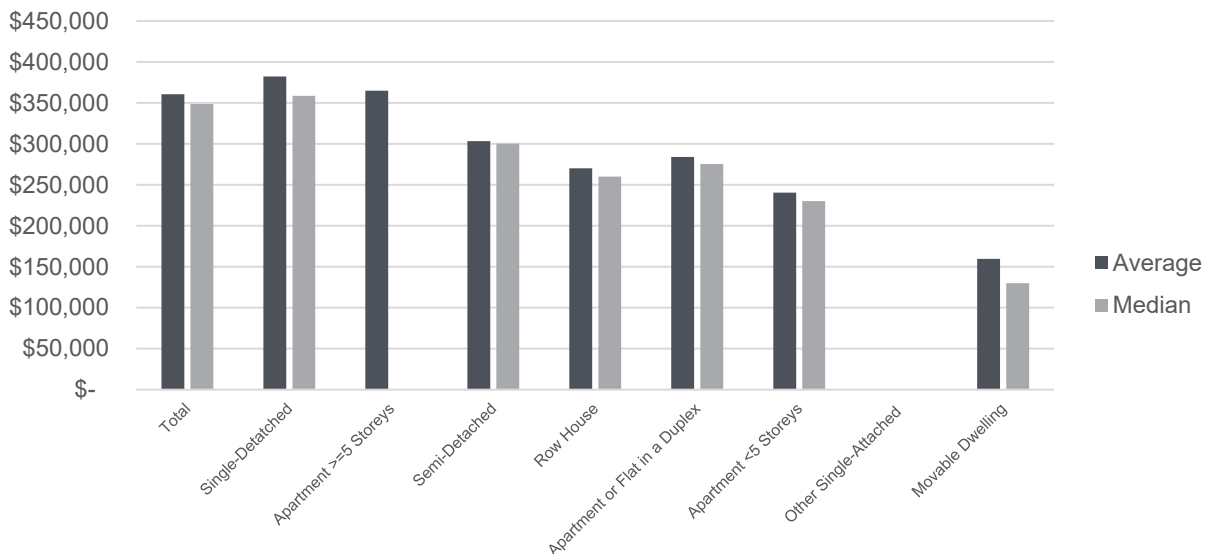
**Table 22: Median and Average Owner-Estimated Value of Owner Occupied Dwellings, Lloydminster (2016)**

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Median Value</b>	\$ 348,605	\$ 378,883	\$ 300,310
<b>Average Value</b>	\$ 360,620	\$ 387,364	\$ 319,134

Source: Statistics Canada Profiles, Census 2016

The highest estimated value of owner occupied dwellings was seen in single detached dwellings, with an average value of \$381,162 and a median value of \$358,628.

**Figure 33: Median and Average Owner Estimated Value of Owner Occupied Dwellings, Lloydminster (CA) (2016)**



Source: Statistics Canada Catalogue no. 98-400-X2016232



In 2017, based on Realtor’s Association information average sales values of houses in Lloydminster were \$374,554 in Lloydminster West (AB), significantly higher than the average sale value of \$275,710 in Lloydminster East (SK).

**Table 23: Average Sales Value by Property Type, Lloydminster (2017)<sup>9</sup>**

	<b>Lloydminster (East and West)</b>	<b>Lloydminster West (AB)</b>	<b>Lloydminster East (SK)</b>
<b>Total</b>	\$ 320,877	\$ 353,093	\$ 256,689
<b>House</b>	\$ 345,838	\$ 374,554	\$ 275,710
<b>Condo/2,3,4-Plex</b>	\$ 206,917	\$ 194,303	\$ 217,357
<b>Mobile (Rent)</b>	\$ 75,750	\$ 33,250	\$ 118,250
<b>Mobile (w/Land)</b>	\$ 187,500	\$ 135,500	\$ 213,500
<b>Other</b>	\$ 150,000	\$ 260,000	\$ 40,000

Source: Realtors Association of Lloydminster and District - Statistical Report 2017

### 3.5.1 SALES VOLUME

In 2017, across Lloydminster, 392 properties were sold. A large majority of properties sold were houses (83%), with most of the remainder condos or 2,3, or 4-plexes (14%). Two-thirds (2/3) of properties sold were in Lloydminster West (AB). Of the 261 properties sold in Lloydminster West (AB) 232 (89%) were houses, and 24 (9%) were condos or 2,3, or 4-plexes. In Lloydminster East (SK) houses were also the most commonly sold property, accounting for 95 of 131, or 73% of sales. In Lloydminster East (SK) condos or 2,3, or 4-plexes made up a more significant proportion of sales, at 29 sales, or 22%.

**Table 24: Property Sales Volume, Lloydminster (2017)**

	<b>Lloydminster (East and West)</b>	<b>Lloydminster West (AB)</b>	<b>Lloydminster East (SK)</b>
<b>Total</b>	392	261	131
<b>House</b>	327	232	95
<b>Condo/2,3,4-Plex</b>	53	24	29
<b>Mobile (Rent)</b>	4	2	2
<b>Mobile (w/Land)</b>	6	2	4
<b>Other</b>	2	1	1

Source: Realtors Association of Lloydminster and District - Statistical Report 2017

<sup>9</sup> Note that the geographic areas in this case are slightly different than those typically used throughout this report.

### 3.5.2 MONTHLY MORTGAGE/SHELTER PAYMENTS ANALYSIS FOR AVERAGE/MEDIAN HOME

In 2016 the average and median shelter costs for owner households were approximately \$1,600 across Lloydminster. For owner households with mortgages, the median shelter cost was notably higher, at \$1,896, while for those households without mortgages the median shelter cost was far lower, at \$583, 31% of the with-mortgage median.

**Table 25: Median and Average Shelter Costs for Owner-Households by Presence of Mortgage Payments, Lloydminster (2016)**

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Total</b>			
Average Shelter Costs	\$ 1,590	\$ 1,638	\$ 1,516
Median Shelter Costs	\$ 1,609	\$ 1,655	\$ 1,550
<b>Without Mortgage</b>			
Average Shelter Costs	\$ 610		
Median Shelter Costs	\$ 583		
<b>With Mortgage</b>			
Average Shelter Costs	\$ 1,942		
Median Shelter Costs	\$ 1,896		

Sources: Profiles from Census 2016, and Statistics Canada Catalogue no. 98-400-X2016228

In 2016, 74% of owner-occupied households had mortgages in Lloydminster. This proportion was lower in Lloyd-AB (70%), and higher in Lloyd-SK (79%). The proportion of owner households spending 30% or more of income on shelter was also lower in Lloyd-AB, at 14.1%, than it was in Lloyd-SK, at 15.2%.

**Table 26: Owner Households Spending 30% or More of Household Income on Shelter Costs, and Owner Households with Mortgages, Lloydminster (2016)**

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Owner Households with Mortgages</b>	73.6%	69.9%	79.3%
<b>Owner Households Spending 30% or More of Income on Shelter Costs</b>	14.5%	14.1%	15.2%

Source: Statistics Canada Profiles, Census 2016

### 3.6 NON-MARKET HOUSING SUPPLY

Several organizations in Lloydminster provide housing and services to Lloydminster residents struggling with housing challenges (Table 27).

**Table 27: Non-Market Housing and Service Providers**

<b>Organization</b>	<b>Shelter/Housing Service</b>
<b>Interval Home</b>	<ul style="list-style-type: none"> <li>• 21 bed emergency shelter</li> <li>• 5-unit second stage facility</li> </ul>
<b>Men’s Shelter</b>	<ul style="list-style-type: none"> <li>• 28 bed dormitory</li> </ul>
<b>Gibney House</b>	<ul style="list-style-type: none"> <li>• 8 private rooms</li> </ul>
<b>Homes for All</b>	<ul style="list-style-type: none"> <li>• Provides financial support to clients in guaranteeing of income and premises to landlords</li> </ul>
<b>Lloydminster Region Housing Corporation</b>	<ul style="list-style-type: none"> <li>• 152 self-contained units</li> <li>• 56 family units</li> <li>• Rent supplement to 36 clients</li> </ul>

**Source: Non-Market Housing and Service Providers**

Social housing providers in the City indicated that waiting lists for shelter beds and housing units have either being consistent or had shortened since 2014. Waiting lists are either organized by housing unit or priority need. All organizations indicated that they currently operate close to capacity or at capacity. In addition to housing and shelter support, social service organizations in the community also provide meal services, seniors food hampers, family violence support, free childcare services, free clothing, laundry services, job search application, and mentoring support.

Social housing providers in the City identified difficulty operating under two different funding models provided by the Governments of Alberta and Saskatchewan, which also have two different reporting requirements. For example, since 2015, the Men’s Shelter occupancy rates have decreased which has created issues in obtaining grants due to the fact that certain funding streams require shelter occupancy of at least 75%. The shelter now has to rely on donations because they no longer qualify for grant funding that they had before. Social housing providers in the City identified that there remains a gap in shelter, housing, and services available for specific demographics including:

- Youth;
- Single women with or without children;
- Families with children;
- Individuals living with disabilities or mental illness;
- Seniors; and
- Low to medium income earning households.

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## 3.7 SUMMARY

### HOUSEHOLD SIZE

In 2016, 2-person households were most common, accounting for 33% of all households in Lloydminster. One (1) person households were next most common, at approximately 25%, followed by 3 and 4-person households (each slightly more than 15%), finally followed by 5 person or larger households (slightly over 10%). The average household size in Lloydminster was 2.6 persons.

### HOUSEHOLD TYPES

Almost 70% of all households in Lloydminster in 2016 were one-census-family households, comprised of one-census-family households with children (44% of all households), and those without (25% of all households). One-person households made up most of the remaining households, at 24% of all households, finally followed by two-or-more person non-family households at 5% (individuals living with roommates), and multiple census family households at a mere 2%.

### HOUSEHOLD MAINTAINERS

Most households had a single household maintainer (58%) in Lloydminster in 2016, while 39% had two household maintainers. Across Lloydminster only 2.9% of households had three or more household maintainers, however this number differed between 2.1% of households in Lloyd-AB, and 4.0% in Lloyd-SK.

Proportions of primary household maintainers by age varied between Lloyd-AB and Lloyd-SK. The proportion of younger primary household maintainers was higher in Lloyd-SK than in Lloyd-AB, with 8.3% of primary household maintainers in Lloyd-SK between 15 and 24, compared to 4.0% in Lloyd-AB. Similarly, 28.8% of primary household maintainers in Lloyd-SK were between 25 and 34, as compared to 22.2% of the same group in Lloyd-AB. While the largest proportion of primary household maintainers in each of Lloyd-AB and Lloyd-SK were between 35 and 64 (over 50% for each), in Lloyd-AB this age group accounted for 58.6% to Lloyd-SK's 50.8%. Lloyd-AB also had a greater proportion of households with primary household maintainers 65 and over (15.4% to Lloyd-SK's 12.2%).

### FAMILY STRUCTURES

Of census families in 2016 in Lloydminster, of which there were almost 9,500, 84% of these families were couple families while 16% were lone parent families. Of the couple families 57% were couples with children, while 43% were couples without. Lloyd-SK had a higher proportion of lone parent families than Lloyd-AB, at 20% to Lloyd-AB's 14%.

There were approximately 1,500 lone parent families in Lloydminster in 2016, 8,000 couple families, and 5,500 persons not in census families.

### DWELLING TYPES AND MAINTENANCE REQUIRED

A large majority of private dwellings in Lloydminster in 2016 were single-detached homes (66.4%), which were slightly more common in Lloyd-AB than in Lloyd-SK. The next most common type of dwelling were low-rise apartments under 5 storeys, again more common in Lloyd-AB than in Lloyd-SK

(19.5% and 14.9% respectively). Row houses were the final relatively common type of dwelling, at 13.4% of dwellings in Lloyd-SK, however only 4.2% of dwellings in Lloyd-AB. Movable dwellings made up 4% of dwellings in Lloyd-SK.

Dwellings with 4 or more bedrooms made up 46% of dwellings in Lloydminster in 2016, and a further 26% of dwellings had 3 bedrooms, which can be explained by the high proportion of single-detached homes. Two (2) bedroom units make up a further 20% of units, followed by 8% 1-bedroom units. No bedroom dwellings (bachelor units) made up a negligible proportion, less than 1%.

Almost 40% of dwellings in Lloydminster in 2016 had been constructed since 2001, a further 26% constructed between 1981 and 2000, and the same proportion between 1961 and 1980. Less than 10% of units had been constructed before 1960. In 2016 5.7% of dwellings in Lloyd-SK required major repairs, and 5.1% of dwellings in Lloyd-AB needed the same.

## **HOUSING STARTS**

Housing starts in Lloydminster in 2017 were down to 76 from a recent high of 730 in 2014. These 76 starts are fewer than in the most recent slump in starts seen in 2009, with 99 starts in that year. The 76 starts are also far below the average of 320 between 2000 and 2017.

## **TENURE**

In Lloydminster in 2016 71% of private dwellings were occupied by owners, and 29% by renters. The 71% was similar to the proportion of dwellings occupied by owners in Alberta and Saskatchewan (72% each), and slightly higher than that of Canada generally, 68%. A higher proportion of dwellings in Lloyd-AB were occupied by owners than in Lloyd-SK, with 74% and 68% respectively.

Couple census-families were owners of their homes in 83% of cases, compared to 52% of lone-parent households, 53% of one-person households, and 45% of two-or-more person non-family households. Households with primary household maintainers between 55 and 69 were most likely to own their homes in 2016 (approximately 83%), while younger and older primary household maintainers alike were less likely. Primary household maintainers between 15 and 19 were owner-occupiers only 20% of the time, and for primary household maintainers between 20 and 24 the proportion increased only to 29%. Senior primary household maintainers can be seen to be more commonly renters as ages increase.

## **RENTAL MARKET**

### ***Supply***

As of October 2017, there were 2,524 primary rental market units in Lloydminster. This number had increased by 726 units or 40% since 2000, although most of these increases had been seen since 2010. Primary rental market units in Lloydminster have been most commonly built between 1960 and 1979, followed by approximately even proportions of buildings having been constructed between 1980 to 1999 and 2000 to 2017. Forty-three percent (43%) of units in Lloyd-SK had been constructed between 2000 and October 2017.

### ***Vacancy Rates***

Vacancy rates have increased dramatically since a most recent low of 1.0% in 2012. Since 2012 the vacancy rate rose to 14% in 2015, to 26% in 2016, falling to 18% in October of 2017. While the rate

has come down since 2016, 18% remains far higher than the rates lower than 1% seen between 2000 and 2008.

### **Rents**

Between 2000 and 2017 rents in Lloydminster had increased by over 100%. More recently, rents have declined from a high of \$1,150 in 2014 back down to \$1,000 in 2017. Rents between Lloyd-AB and Lloyd-SK have remained fairly similar across most of the 2000 to 2017 period.

The median shelter cost for renters in Lloydminster in 2016 was \$1,082. In 2016 16.3% of renter households were in subsidized housing, and 33.1% were spending 30% or more of their household income on shelter.

### **OWNER MARKET**

The median owner estimated value of properties in Lloydminster in 2016 was approximately \$350,000, while the average was approximately \$360,000. The average sales price of dwellings in Lloydminster in 2017 (based on Realtors Association of Lloydminster data) was approximately \$320,000 and the average sale price of a house was approximately \$345,000. The number of dwellings sold in Lloydminster in 2017 was 392 according to the Realtors Association data.

The median shelter cost of an owner-occupied household in Lloydminster in 2016 was \$1,609. This figure was \$1,896 for owners with mortgages, but only \$583 for owners without. Of owner households 74% carried mortgages, and 15% spent 30% or more of their household income on shelter.

### **NON-MARKET HOUSING**

A range of non-market housing organizations were operating in Lloydminster at the time of this survey, including Interval Home, the men's shelter, Gibney House, Homes for All, and Lloydminster Regional Housing Corporation. According to social housing providers, waitlists for shelter beds and/or housing have remained consistent or shortened since 2014.

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## 4 AFFORDABILITY

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### 4.1 HOUSING INDICATORS AND CORE HOUSING NEED

Housing indicators are measures of the suitability, adequacy, and affordability of housing. Housing is suitable if there are the appropriate number of bedrooms given household size and composition. Housing is adequate if the dwelling needs no more than minor repairs or regular maintenance. Housing is affordable if shelter costs are less than 30% of a household's total income. While housing that fails to meet one or more of these standards is an indicator generally of the degree to which households are appropriately housed, core housing need is a stricter measure. Households in core housing need are those households where their housing situation is found not to be adequate, suitable, or affordable, and it is assessed that the household would be unable to attain housing that meets all three standards.

In 2016, 525 households were unsuitably housed (did not have enough bedrooms for the number of occupants) in Lloydminster. This represented 4.0% of Lloydminster households. Lloyd-AB households had a lower proportion of unsuitably housed households (2.8%), approximately half the proportion of unsuitable households in Lloyd-SK (5.7%).

**Table 28: Households by Housing Suitability, Lloydminster (2016)**

	<b>Lloydminster (CA)</b>	<b>Lloydminster AB (CA)</b>	<b>Lloydminster SK (CA)</b>
<b>Total</b>	12,995	7,445	5,555
<b>Suitable</b>	12,470	7,230	5,240
% of Total	96.0%	97.1%	94.3%
<b>Not Suitable</b>	525	210	315
% of Total	4.0%	2.8%	5.7%

**Source: Statistics Canada Profiles, Census 2016**

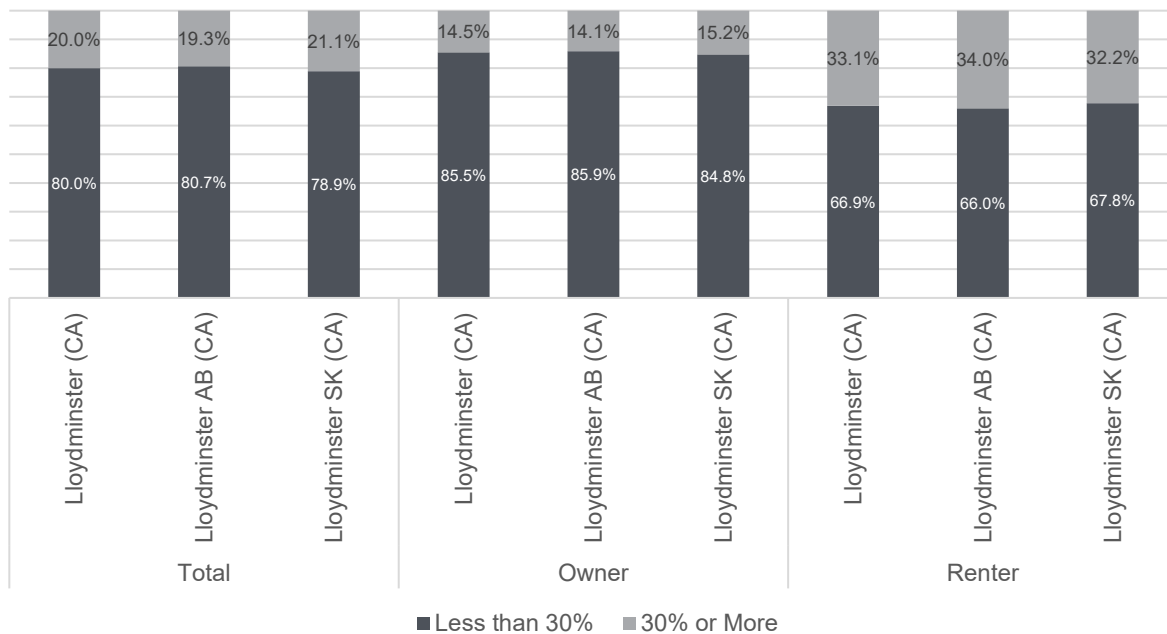
In 2017, 700 households (5.4% of households) were occupying dwellings in need of major repairs in Lloydminster. Of these, 380 households were in Lloyd-AB, and 315 in Lloyd-SK (5.1% and 5.7% of households in the respective areas).

**Table 29: Households by Dwelling Condition, Lloydminster (2016)**

	Lloydminster (CA)	Lloydminster AB (CA)	Lloydminster SK (CA)
<b>Total</b>	12,995	7,445	5,555
<b>Only Regular Maintenance or Minor Repairs Needed</b>	12,300	7,060	5,240
% of Total	94.7%	94.8%	94.3%
<b>Major Repairs Needed</b>	700	380	315
% of Total	5.4%	5.1%	5.7%

Source: Statistics Canada Profiles, Census 2016

**Figure 34: Shelter Costs to Income Ratio by Tenure, Lloydminster (2016)**



Sources: Profiles from Census 2016, Indicator Table on Core Housing Need for Census 2016, Census Metropolitan Areas (CMA) and Census Agglomerations (CA)

Rates of housing unaffordability (measured by shelter costs equal to or greater than 30% of household income) were at 20.0% in Lloydminster generally in 2016. This rate was slightly higher in Lloyd-SK (21.1%) and slightly lower in Lloyd-AB (19.3%). This pattern was similar amongst owner households, though rates of unaffordability were lower (14.1% in Lloyd-AB and 15.2% Lloyd-SK). Renter households experienced housing unaffordability at more than double the rate of owner households, with 33.1% of renter households spending 30% or more of household income on shelter in Lloydminster. In the case of renter households, a greater proportion of Lloyd-AB households spent 30% or more of their income on shelter (34.0%) than did those households in Lloyd-SK (32.2%).

The rate of core housing need in Lloydminster has increased between 2006 and 2016. Over this period the rate has increased from 6.4% to 10.4%. The overall rate of unaffordable housing has also



increased, from 16.6% in 2006 to 20.0% in 2016, although this is essentially equal to the rate in 2011. While the rate of core housing need is not necessarily uniformly proportionate to the rates of unaffordable housing for owner and renter households, the rate of unaffordability for these tenure types may provide some insight in to the rates at which these household types may be experiencing core housing need.

**Table 30: Rate of Core Housing Need and Rate of Unaffordable Housing by Tenure, Lloydminster (CA) (2006-2016)**

	<b>2016</b>	<b>2011</b>	<b>2006</b>
<b>Rate of Core Housing Need</b>	10.4%	8.7%	6.4%
<b>Rate of Unaffordable Housing</b>	20.0%	20.1%	16.6%
Rate of Unaffordable Housing Owner-Households	14.5%		
Rate of Unaffordable Housing Renter-Households	33.2%		

Sources: Indicator Table on Core Housing Need for Census 2016, Census Metropolitan Areas (CMA) and Census Agglomerations (CA)

In 2016 in Lloydminster 1,305 households were experiencing core housing need. Of these, 76% were experiencing unaffordability only, equating to 990 households. One-hundred (100) households were experiencing only unsuitability in housing, 40 inadequacy, and 175 households experienced two or more dimensions.

**Table 31: Housing Indicators and Core Housing Need, Lloydminster (CA) (2016)**

<b>Number of Households in Core Housing Need</b>	<b>1,305</b>
Unsuitable Only	100
Inadequate Only	40
Unaffordable Only	990
Two or More Dimensions	175

Sources: Indicator Table on Core Housing Need for Census 2016, Census Metropolitan Areas (CMA) and Census Agglomerations (CA)

## 4.2 AFFORDABILITY PROFILES

### 4.2.1 SENIORS' HOUSEHOLDS

Seniors, of which there were 3,010 in Lloydminster in 2016, are a group that can be particularly vulnerable when it comes to housing and housing affordability. Of 2,590 seniors with total income greater than zero in non-farm, non-reserve private dwellings, 415 were spending 30% or more of

household income on shelter. Of these 415, 295 of these seniors were living alone, and 205 of these 295 were renters.

Senior renters living alone are one of the most vulnerable senior's sub-populations and provide a valuable profile for examining affordability.

Table 32 demonstrates the affordability challenges that may be experienced by renter seniors living alone. This subsection of seniors makes a median of \$22,222, leading to an affordable monthly shelter cost of only \$556. Cost measures, including median shelter cost, and median rents imply that there would likely be an affordability gap of -\$340 to -\$450 (a shortfall).

**Table 32: Senior Renter Living Alone Affordability Analysis, Lloydminster (2016)**

	<b>Values</b>	<b>Affordability Gap</b>
<b>Income Measure</b>		
Median Income of Senior Renters Living Alone	\$ 22,222	
<b>Affordable Shelter Cost (Annual Income/12) *30%</b>	\$ 556	
<b>Cost Measures</b>		
Median Shelter Cost of One-Person Renter Household	\$ 936	\$ (380)
Median Shelter Cost of One-Person Non-Subsidized Renter Household	\$ 1,002	\$ (446)
Median Rents (October 2016) for 1 Bedroom Units	\$ 895	\$ (339)

**Sources: CMHC Info Portal, Statistics Canada Catalogue no. 98-400-X2016228, no. 98-400-X2016235**

As a point of comparison, the median senior living alone in an owned dwelling, without a mortgage, would have a higher income, and a lower shelter cost, resulting in a positive affordability gap as illustrated in Table 33.

**Table 33: Senior Owner Household without Mortgage Living Alone Affordability Analysis, Lloydminster (2016)**

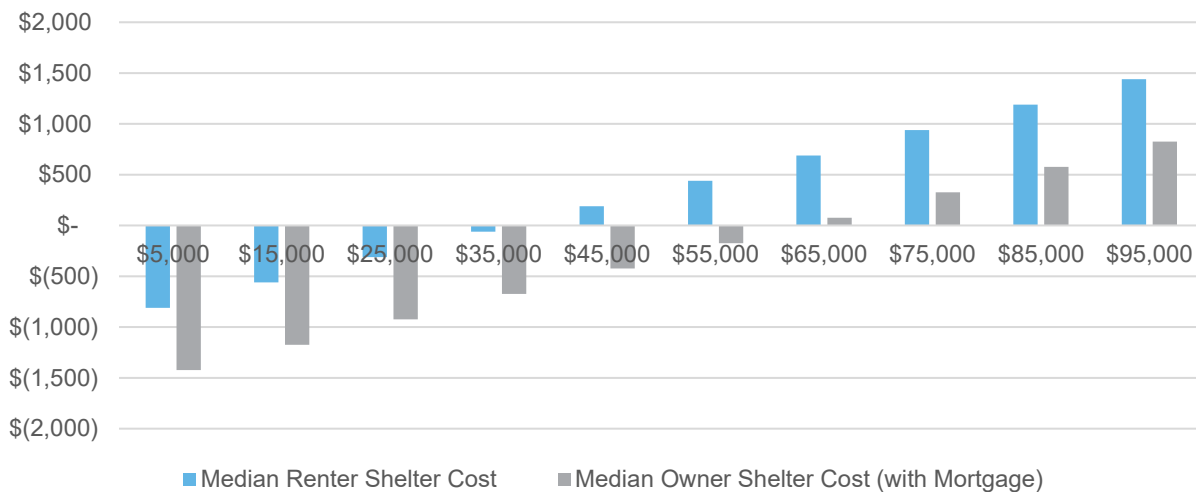
	Values	Affordability Gap
<b>Income Measure</b>		
Median Income of Senior Owners without Mortgages Living Alone	\$ 31,220	
<b>Affordable Shelter Cost (Annual Income/12) *30%</b>	<b>\$ 781</b>	
<b>Cost Measures</b>		
Median Shelter Cost of One-Person Owner Households without Mortgage	\$ 517	\$ 246

Sources: Statistics Canada Catalogue no. 98-400-X2016228, no. 98-400-X2016235

## 4.2.2 ONE-PERSON HOUSEHOLDS

One-person households, in 2016 had a median income of \$49,894 in Lloydminster. Figure 35 provides an analysis of the affordability of various housing types for one-person households within a range of income groups. Persons living alone and earning less than \$30,000 were likely to be experiencing affordability challenges in rental housing, with individuals earning between \$30,000 and \$39,999 experiencing slight affordability challenges or being narrowly affordably housed. Those earning \$40,000 or more could likely find affordable rental housing in Lloydminster. Ownership housing would likely remain unaffordable for individuals living alone who earn less than \$60,000. Those earning \$60,000 or more could likely afford a mortgage for an apartment in a low rise or a condo/2/3/4-plex.

**Figure 35: Affordability Gap for One-Person Households by Shelter Cost (of One-Person Households), Lloydminster (2016)**



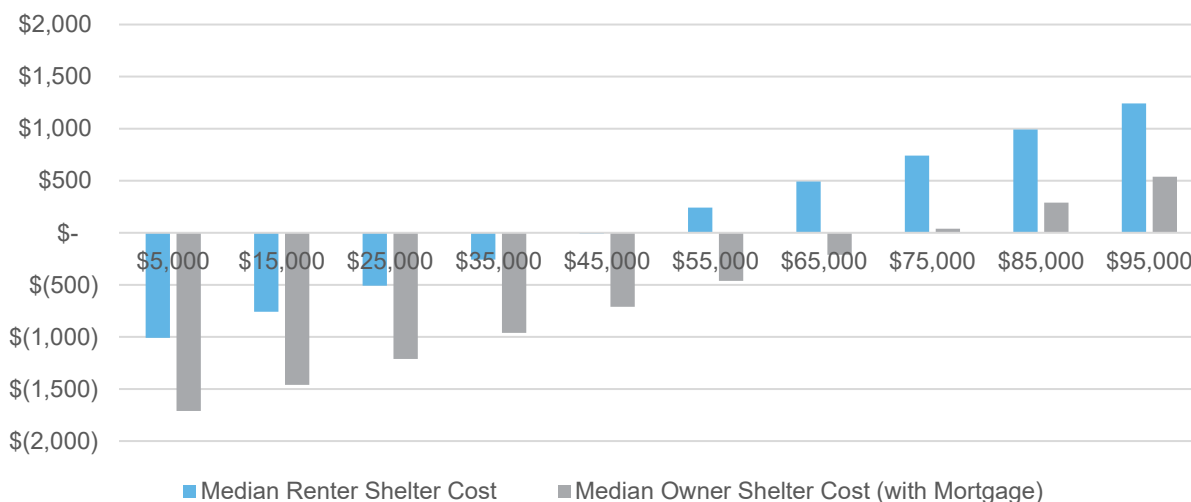
Source: Statistics Canada Catalogue no. 98-400-X2016228

## 4.2.3 FAMILY HOUSEHOLDS

### ONE-CENSUS FAMILY COUPLE HOUSEHOLD WITHOUT CHILDREN OR OTHER PERSONS

Couple families without children in Lloydminster in 2016 had a median family income of \$104,448, and two or more-person households had a median income of \$112,360. Figure 36 below provides an analysis of the affordability of various living situations across income groups. The median census family without children would be able to afford ownership, of either an apartment/condo or a detached home. For households with incomes less than \$40,000 however affordability of any sort may be out of reach. With a \$25,000 income for example, there would remain an affordability gap of approximately -\$500 for renters (based on median renter shelter costs for this household type). Over \$40,000 households would be likely to be able to find affordable rental accommodation. At incomes \$50,000 and over a mortgage for an apartment or condo/2/3/4-plex may begin to become affordable. In general ownership may start to become affordable between \$70,000 and \$99,999 incomes. With an \$85,000 household income the affordability gap with median owner shelter costs would be approximately \$289.

**Figure 36: Affordability Gap for Couple-Census-Family Households Without Children by Shelter Cost (of Couple Families Without Children), Lloydminster (2016)**



Source: Statistics Canada Catalogue no. 98-400-X2016228

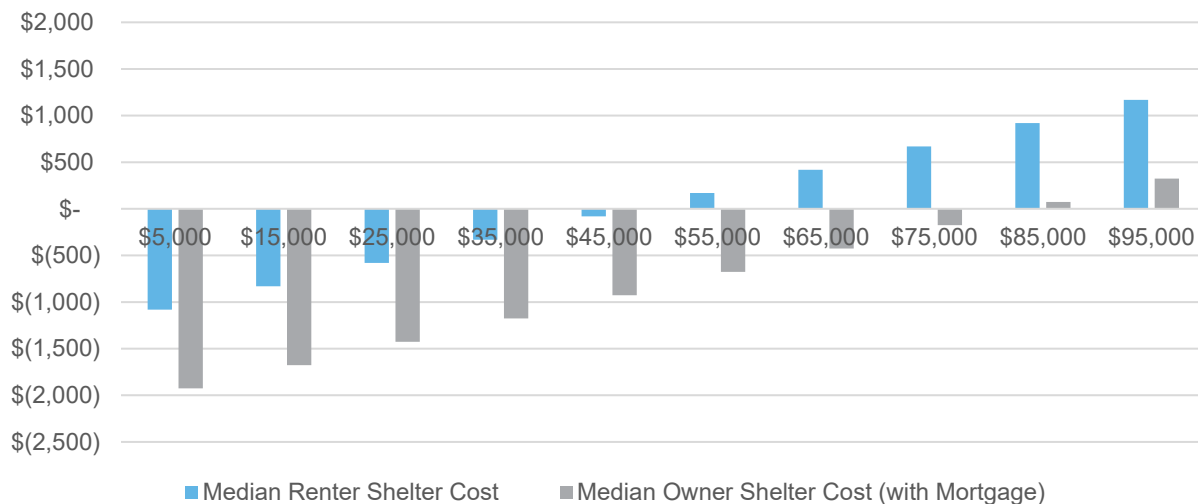
### ONE-CENSUS FAMILY COUPLE HOUSEHOLD WITH CHILDREN BUT NO OTHER PERSONS

Couple economic families with children in Lloydminster in 2016 had median family incomes of \$131,429, and again two-or-more-person households had a median income of \$112,360.

Table 36 provides an analysis of the affordability of various housing types appropriate for family households with children, by income group. The median economic family would comfortably be able to afford ownership. With an income of \$120,000 the affordability gap when analysed against the median owner shelter cost for households with children would be \$949. With a mortgage payment based on the average sale price of a house in Lloydminster in 2017, the affordability gap for a household with an income of \$120,000 would be \$1,039.

Couple households with children that had an income under \$40,000 would likely experience affordability challenges in the primary rental market, with renting beginning to become affordable with household incomes above \$40,000. Ownership (with a mortgage) of condos/2/3/4-plex or low-rise apartment units may begin to become affordable with incomes above \$50,000, and ownership (again with a mortgage) of houses may begin to become affordable around a household income of approximately \$85,000.

**Figure 37: Affordability Gap for Couple-Census-Family Households with Children by Shelter Cost (of Couple Family Households with Children), Lloydminster (2016)**



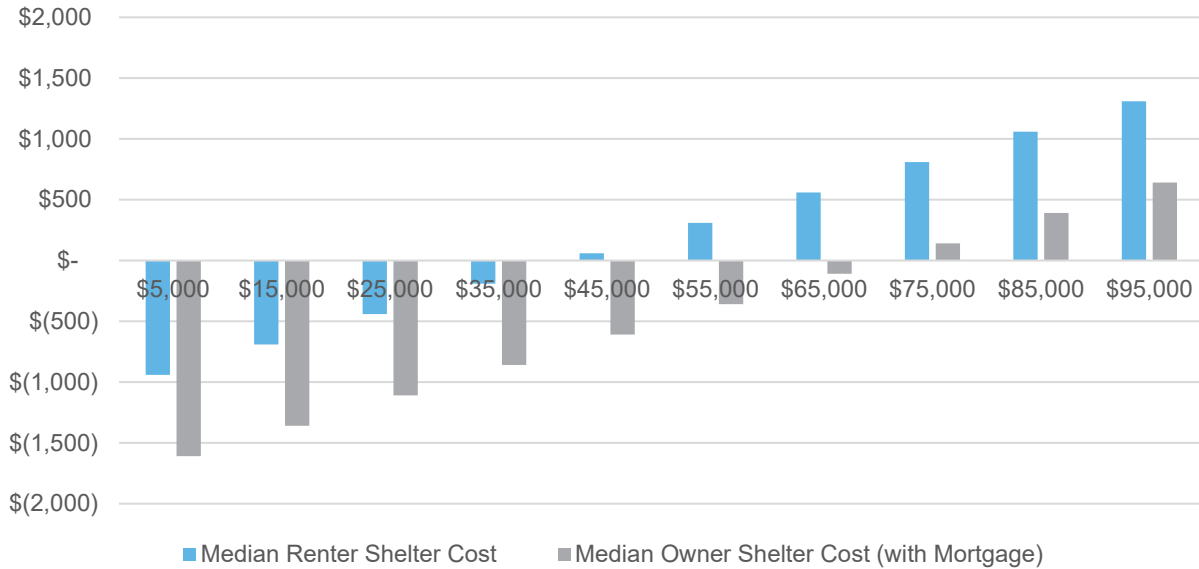
Source: Statistics Canada Catalogue no. 98-400-X2016228

### LONE-PARENT FAMILY HOUSEHOLDS WITHOUT OTHER PERSONS

Lone parent economic families in Lloydminster in 2016 had median incomes far below those of other family types. The median income of lone parent economic families in 2016 in Lloydminster was \$56,256. At the median income, rental housing would likely be affordable; the affordability gap would be \$310 with an income of \$55,000 and a median renter shelter cost for lone-parent households of \$1,065. Rental housing would likely be unaffordable for lone-parent households with incomes under \$40,000.

Ownership housing (with mortgages) would be generally unaffordable for lone-parent households with income under \$60,000 and would likely become narrowly affordable for households with approximately \$70,000. Mortgage payments for low-rise apartments and condos/2/3/4-plexes may begin becoming affordable for households with incomes higher than \$50,000 and under \$60,000. Mortgage payments for houses however would remain unaffordable for households with incomes up to \$70,000.

**Figure 38: Affordability Gap for Lone-Parent Households by Shelter Cost (of Lone-Parent Households), Lloydminster (2016)**



Source: Statistics Canada Catalogue no. 98-400-X2016228

#### 4.2.4 AFFORDABILITY ANALYSIS COMPREHENSIVE TABLES

The following pages include comprehensive affordability tables for a range of household types. The top rows are rows relating to income and affordable rents derived from incomes, as well as a count of the number of households in a given income range. The first column immediately to the right of the cost labels are the costs associated with each of these cost labels. The remaining cells, to the right of the costs and below the incomes and affordable rents, represent the “affordability gap,” calculated by subtracting the cost from the affordable shelter cost/

**Table 34: Affordability Analysis for One-Person Households, Lloydminster (2016 except where otherwise indicated)**

<b>Income Brackets:</b>		<b>Less than \$10,000</b>	<b>\$10,000 to \$19,999</b>	<b>\$20,000 to \$29,999</b>	<b>\$30,000 to \$39,999</b>	<b>\$40,000 to \$49,999</b>	<b>\$50,000 to \$59,999</b>	<b>\$60,000 to \$69,999</b>
Number of Households:		160	275	525	380	285	340	300
Income Midpoint:		\$5,000	\$15,000	\$25,000	\$35,000	\$45,000	\$55,000	\$65,000
Affordable Shelter Cost:		\$125	\$375	\$625	\$875	\$1,125	\$1,375	\$1,625
<b>Costs</b>								
Renter	Costs:	Affordability Gap:						
Median Renter Shelter Cost for One Person Households:	\$936	-\$811	-\$561	-\$311	-\$61	\$189	\$439	\$689
Median Primary Market Rent for 1 Bedroom (October 2016):	\$895	-\$770	-\$520	-\$270	-\$20	\$230	\$480	\$730
Owner - With Mortgage								
Median Owner Shelter Cost for One Person Households:	\$1,549	-\$1,424	-\$1,174	-\$924	-\$674	-\$424	-\$174	\$76
Condo/2,3/4-Plex Mortgage Payment (Realtors Average Price, 2017):	\$1,131	-\$1,006	-\$756	-\$506	-\$256	-\$6	\$244	\$494
Apartment (<5 storeys) Mortgage Payment (Med. Owner Est. Value):	\$1,258	-\$1,133	-\$883	-\$633	-\$383	-\$133	\$117	\$367
Owner - Without Mortgage								
Median Owner Shelter Cost for One Person Households:	\$517	-\$392	-\$142	\$108	\$358	\$608	\$858	\$1,108

Sources: CMHC Info Portal, Bank of Canada<sup>10</sup>, Statistics Canada Catalogue no. 98-400-X2016228, Realtors Association of Lloydminster and District - Statistical Report 2017

<sup>10</sup> Interest rate used for calculating mortgage payments was the prime business rate (3.45%) plus 2%, taken at Jan 31<sup>st</sup>, 2018.

**Table 35: Affordability Analysis for One-Census Family Couple Households Without Children or Other Persons, Lloydminster (2016 except where otherwise indicated)**

<b>Income Brackets:</b>	<b>Less than \$10,000</b>	<b>\$10,000 to \$39,999</b>	<b>\$40,000 to \$49,999</b>	<b>\$50,000 to \$59,999</b>	<b>\$60,000 to \$69,999</b>	<b>\$70,000 to \$99,999</b>	<b>\$100,000 and Over</b>
Number of Households:	10	170	115	175	200	635	1690
Income Midpoint:	\$5,000	\$25,000	\$45,000	\$55,000	\$65,000	\$85,000	\$120,000 <sup>11</sup>
Affordable Shelter Cost:	\$125	\$625	\$1,125	\$1,375	\$1,625	\$2,125	\$3,000

**Costs**

<b>Renter</b>	<b>Costs:</b>	<b>Affordability Gap:</b>						
Median Renter Shelter Cost for Couple Household Without Children:	\$1,133	-\$1,008	-\$508	-\$8	\$242	\$492	\$992	\$1,867
Median Primary Market Rent for 1 Bedroom (October 2016):	\$895	-\$770	-\$270	\$230	\$480	\$730	\$1,230	\$2,105
<b>Owner - With Mortgage</b>								
Median Owner Shelter Cost for Couple Household Without Children:	\$1,836	-\$1,711	-\$1,211	-\$711	-\$461	-\$211	\$289	\$1,164
House Mortgage Payment (Realtors Average Price 2017):	\$1,891	-\$1,766	-\$1,266	-\$766	-\$516	-\$266	\$234	\$1,109
Single Detached Mortgage Payment (Med. Owner Est. Value):	\$1,961	-\$1,836	-\$1,336	-\$836	-\$586	-\$336	\$164	\$1,039
Condo/2,3/4-Plex Mortgage Payment (Realtors Average Price 2017):	\$1,131	-\$1,006	-\$506	-\$6	\$244	\$494	\$994	\$1,869
Apartment (<5 storeys) Mortgage Payment (Med. Owner Est. Value):	\$1,258	-\$1,133	-\$633	-\$133	\$117	\$367	\$867	\$1,742
<b>Owner - Without Mortgage</b>								
Median Owner Shelter Cost for Couple Household Without Children:	\$590	-\$465	\$35	\$535	\$785	\$1,035	\$1,535	\$2,410

**Sources: CMHC Info Portal, Bank of Canada<sup>12</sup>, Statistics Canada Catalogue no. 98-400-X2016228, Realtors Association of Lloydminster and District - Statistical Report 2017**

<sup>11</sup> The category \$100,000 and Over does not have a midpoint, \$120,000 was chosen for illustrative purposes.

<sup>12</sup> Interest rate used for calculating mortgage payments was the prime business rate (3.45%) plus 2%, taken at Jan 31<sup>st</sup>, 2018.



**Table 36: Affordability Analysis for One-Census Couple Families with Children and No Other Persons, Lloydminster (2016 except where otherwise indicated)**

<b>Income Brackets:</b>	<b>Less than \$10,000</b>	<b>\$10,000 to \$39,999</b>	<b>\$40,000 to \$49,999</b>	<b>\$50,000 to \$59,999</b>	<b>\$60,000 to \$79,999</b>	<b>\$80,000 to \$99,999</b>	<b>\$100,000 and Over</b>
Number of Households:	30	100	90	100	345	535	2840
Income Midpoint:	\$5,000	\$25,000	\$45,000	\$55,000	\$70,000	\$90,000	\$120,000 <sup>13</sup>
Affordable Shelter Cost:	\$125	\$625	\$1,125	\$1,375	\$1,750	\$2,250	\$3,000

<b>Costs</b>									
Renter	Costs:	Affordability Gap:							
Median Renter Shelter Cost for Couple Household with Children:	\$1,206	-\$1,081	-\$581	-\$81	\$169	\$544	\$1,044	\$1,794	
Median Primary Market Rent for 2 Bedroom (October 2016):	\$995	-\$870	-\$370	\$130	\$380	\$755	\$1,255	\$2,005	
Median Primary Market Rent for 3+ Bedroom (October 2016):	\$1,150	-\$1,025	-\$525	-\$25	\$225	\$600	\$1,100	\$1,850	
<b>Owner - With Mortgage</b>									
Median Owner Shelter Cost for Couple Household with Children:	\$2,051	-\$1,926	-\$1,426	-\$926	-\$676	-\$301	\$199	\$949	
House Mortgage Payment (Realtors Average Price 2017):	\$1,891	-\$1,766	-\$1,266	-\$766	-\$516	-\$141	\$359	\$1,109	
Single Detached Mortgage Payment (Med. Owner Est. Value):	\$1,961	-\$1,836	-\$1,336	-\$836	-\$586	-\$211	\$289	\$1,039	
<b>Owner - Without Mortgage</b>									
Median Owner Shelter Cost for Couple Household with Children:	\$639	-\$514	-\$14	\$486	\$736	\$1,111	\$1,611	\$2,361	

**Sources: CMHC Info Portal, Bank of Canada<sup>14</sup>, Statistics Canada Catalogue no. 98-400-X2016228, Realtors Association of Lloydminster and District - Statistical Report 2017**

<sup>13</sup> The category \$100,000 and Over does not have a midpoint, \$120,000 was chosen for illustrative purposes.

<sup>14</sup> Interest rate used for calculating mortgage payments was the prime business rate (3.45%) plus 2%, taken at Jan 31<sup>st</sup>, 2018.

**Table 37: Affordability Assessment for Single Parent Households Without Other Persons, Lloydminster (2016 except where otherwise indicated)**

<b>Income Brackets:</b>		<b>Less than \$10,000</b>	<b>\$10,000 to \$39,999</b>	<b>\$40,000 to \$49,999</b>	<b>\$50,000 to \$59,999</b>	<b>\$60,000 to \$79,999</b>	<b>\$80,000 to \$99,999</b>	<b>\$100,000 and Over</b>
Number of Households:		55	375	140	110	160	135	200
Income Midpoint:		\$5,000	\$25,000	\$45,000	\$55,000	\$70,000	\$90,000	\$120,000 <sup>15</sup>
Affordable Rent:		\$125	\$625	\$1,125	\$1,375	\$1,750	\$2,250	\$3,000
<b>Costs</b>								
<b>Renter</b>	<b>Costs:</b>	<b>Affordability Gap:</b>						
Median Renter Shelter Cost for Single Parent Households:	\$1,065	-\$940	-\$440	\$60	\$310	\$685	\$1,185	\$1,935
Median Primary Market Rent for 2 Bedroom (October 2016):	\$995	-\$870	-\$370	\$130	\$380	\$755	\$1,255	\$2,005
Median Primary Market Rent for 3+ Bedroom (October 2016):	\$1,150	-\$1,025	-\$525	-\$25	\$225	\$600	\$1,100	\$1,850
<b>Owner - With Mortgage</b>								
Median Owner Shelter Cost for Single Parent Households:	\$1,734	-\$1,609	-\$1,109	-\$609	-\$359	\$16	\$516	\$1,266
Condo/2,3/4-Plex Mortgage Payment (Realtors Average Price 2017):	\$1,131	-\$1,006	-\$506	-\$6	\$244	\$619	\$1,119	\$1,869
Apartment (<5 storeys) Mortgage Payment (Med. Owner Est. Value):	\$1,258	-\$1,133	-\$633	-\$133	\$117	\$492	\$992	\$1,742
House Mortgage Payment (Realtors Average Price 2017):	\$1,891	-\$1,766	-\$1,266	-\$766	-\$516	-\$141	\$359	\$1,109
Single Detached Mortgage Payment (Med. Owner Est. Value):	\$1,961	-\$1,836	-\$1,336	-\$836	-\$586	-\$211	\$289	\$1,039
<b>Owner - Without Mortgage</b>								
Median Owner Shelter Cost for Single Parent Households:	\$594	-\$469	\$31	\$531	\$781	\$1,156	\$1,656	\$2,406

Sources: CMHC Info Portal, Bank of Canada<sup>16</sup>, Statistics Canada Catalogue no. 98-400-X2016228, Realtors Association of Lloydminster and District - Statistical Report 2017

<sup>15</sup> The category \$100,000 and Over does not have a midpoint, \$120,000 was chosen for illustrative purposes.

<sup>16</sup> Interest rate used for calculating mortgage payments was the prime business rate (3.45%) plus 2%, taken at Jan 31<sup>st</sup>, 2018.

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## 5 HOUSING SPECTRUM

The Lloydminster housing continuum offers residents a wide range of choice in terms of type, location, and cost of living. From luxury single family homes, affordable starter homes, rental units to social housing supports, several key players provide homes in the community. The following section provides a snapshot of the current housing outlook in Lloydminster covering all areas of the housing continuum.

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### 5.1 SOCIAL HOUSING

Availability of services and choice in homes for residents with annual incomes of less than \$50,000 is limited in the City. In the Social Needs Assessment Survey recently conducted by the City, approximately 13% of respondents indicated that they are impacted by the lack of access to affordable housing in Lloydminster.

There are several social housing providers operating in Lloydminster providing a variety of services to residents. From emergency shelters to home rental assistance programs to low-income rental units, organizations are committed to doing as much as they can with very limited resources to aid in helping residents. The following organizations provide shelter and low-income housing options in the city.

Table 38: Social Support Services Provided by Organization, Lloydminster

Organization	Shelter/Housing Service
<b>Interval Home</b>	<ul style="list-style-type: none"><li>21 Bed Emergency Shelter</li><li>5-unit second stage facility</li></ul>
<b>Men's Shelter</b>	<ul style="list-style-type: none"><li>28 bed dormitory</li></ul>
<b>Gibney House</b>	<ul style="list-style-type: none"><li>8 Private rooms</li></ul>
<b>Homes for All</b>	<ul style="list-style-type: none"><li>Provides financial support to clients in guaranteeing of income and premises to landlords</li></ul>
<b>Lloydminster Region Housing Corporation</b>	<ul style="list-style-type: none"><li>152 Self Contained Seniors Units</li><li>56 Family Units</li><li>Rent supplement to 36 clients</li></ul>
<b>Saskatchewan Housing Authority</b>	<ul style="list-style-type: none"><li>196 units</li></ul>
<b>Lloydminster Métis Housing Group Inc.</b>	<ul style="list-style-type: none"><li>127 units</li></ul>

Source: Social Support Service Providers

Social housing providers in the City indicated that waiting lists for shelter beds and housing units have either been consistent or have shortened since 2014. Waiting lists are either organized by housing unit or priority need. All organizations indicated that they currently operate close to capacity or at capacity. Over the last year, social housing providers indicated that there was a slight decrease in social housing applications due to an increase in vacancies and decrease in rent following the economic downturn experienced in Lloydminster. Housing availability has improved but affordability remains an issue. Rent may be less expensive, but in many cases, is still unmanageable for those on employment insurance or with low incomes and stable housing remains difficult to secure.

In addition to housing and shelter supports, social service organizations in the community also provide meal services, seniors food hampers, family violence support, free childcare services, free clothing, laundry services, job search application support, and mentoring support.

Social housing providers in the City identified that there remains a gap in shelter, housing, and services available for specific demographics including:

- 🏠 Homeless individuals;
- 🏠 Youth;
- 🏠 Single women with or without children;
- 🏠 Single parent families;
- 🏠 Families with children;
- 🏠 Individuals living with disabilities or mental illness;
- 🏠 Seniors; and
- 🏠 Low to medium income earning households.

Social housing providers indicated several key challenges in providing services and housing to those demographic groups. They identified difficulty operating under two different funding models provided by the Governments of Alberta and Saskatchewan, which also have two different reporting requirements. For example, since 2015, the Men's Shelter occupancy rates have decreased which has created issues in obtaining grants since certain funding streams require shelter occupancy of at least 75%. The shelter now must rely on donations because they no longer qualify for grant funding that they had before. Furthermore, social housing providers have found that governments are still reluctant to approve funding for capital improvements.

Social housing providers indicated that applicants are experiencing difficulties in meeting application requirements for market rental housing in terms of securing references and deposits. The lack of public transportation in the city also makes it difficult for individuals and families without personal vehicles to access services and limits housing options to only locations where they can be close to amenities.

Social housing providers in the city identified the following needs for improvement to better service those demographic categories:

- 🏠 Establishment of a wet shelter with additional community support workers.
- 🏠 Provision of in home housing support services.

- ④ Provision of supportive housing for those with developmental disabilities, mental illnesses, and the homeless population.
- ④ Establishment of a tenant advocacy group or support service to help people secure and keep their homes.

Social housing providers indicated that for Lloydminster to successfully accommodate the housing needs of all residents across the housing spectrum, housing providers need to come together and work as one to help fill housing gaps, referencing housing authorities established in Medicine Hat and Red Deer. Furthermore, social housing providers believe that supportive housing models should be spread throughout the city to ensure vulnerable populations can access essential services and to enable neighbours to understand and support one another.

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## 5.2 SINGLE ROOM OCCUPANCY

Hotels have played an integral role in the housing spectrum in Lloydminster in recent years due to low supply and high demand for both rental and market residential properties. There are currently 14 hotels operating in Lloydminster, totalling approximately 1,500 rooms available for short term stay accommodations. At the peak of demand, it was common for hotels in the City to be consistently sold out. The hotel industry was largely supported by contract workers staying in the city on typically two-week rotations, with some staying in hotels for up to six months. Now with the high vacancy of rental units in the City, companies have also turned to that market to fill needs when workers have to stay for longer periods of time where previously they couldn't find rental units, so hotels were the only option.

In the last two years there have been four new hotels developed and additions completed to some existing hotels, totalling a 30% increase in hotel room availability. By the end of 2017, another 200 rooms were expected to be available through new hotel developments.

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## 5.3 RENTAL HOUSING

Due to the largely transient tendencies of the Lloydminster population, rental properties have historically held a substantial portion of demand in the market. Approximately one third of the City's population resides in market rental accommodation. Both private landlords and commercial rental agencies manage and provide rental properties in the city. Vacant properties range from bachelor suites to multi-bedroom homes, covering a large spectrum of need in terms of household size.

Fluctuations in rental unit demand are common in Lloydminster. Demand for accommodation having most recently peaked in 2007-2008, availability was strained and as a result rent increased substantially. Long waiting lists for rental units accelerated plans for residential development across

the City. Several new apartment and townhouse style rental properties were developed in the City to address demand strains, adding to the already existing rental stock which varies in degree of quality. Since that period, demand has slowed and vacancy in rental units has increased substantially however, rent has not seen a decrease in accordance with the slow down.

There are many challenges that prospective rental housing users face in Lloydminster. In many cases, household income is not sufficient to allow a person or families to qualify as a renter thus increasing demand for affordable social housing. Household income must also be sufficient enough to afford appropriate housing for individuals or families in terms of square footage and number of bedrooms.

Location is one of the most important deciding factors for Lloydminster residents looking for rental housing. Because there are no transit services in the city, residents are limited to active modes of transportation or personal vehicle or taxi to get to and from their destinations. Especially for those without personal vehicles, locating their home near amenities such as grocery stores and their place of employment is of utmost importance. Finding reputable references and securing the money for damage deposits can be almost impossible if prospective renters are in the process of securing employment, just relocating to the City, or attempting to move up the housing spectrum.

The gap between social housing and market rental housing poses many challenges. A portion of Lloydminster's population fits into neither of those housing categories and thus has difficulties securing appropriate housing. Residents looking to rent in the City are often receiving Employment Insurance benefits, long term disability insurance, looking to move out of shelters, or are new to the country. Often, it is these demographics that do not qualify as tenants and are refused by landlords. Support is needed to support resident's transition from social housing to being able to qualify as a market rental tenant.

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## 5.4 MARKET HOUSING

The City of Lloydminster began servicing land for residential development in the mid 1970's, utilizing the large land base the City has in possession. With the City being a major residential land developer, growth has historically been dictated by the supply of serviced land ready for homes to be built upon. The 1980's brought an economic downturn that slowed development and motivation to expand the city. Most recently in 2008, demand for residential lots grew to a point where it had outpaced supply.

The City has been faced with both shortages and surpluses in serviced land availability in recent times. Focused on a plan to grow to a population of 60,000, the previous City Council was motivated to work with developers to ensure the development timeline was aligned with population growth and housing demand.

Over time, success has been shown in providing affordable lots, something which both the City and private developers work together to provide, and to ensure their market is not over saturated. The challenge that the City faces now is how to develop at a rate that is sustainable over a long period of time.

Two private land developers operate in conjunction with the City. Unlike the City, these developers can react quickly to fluctuations in the market and understand the exact product type that consumers demand at any given time. This is crucial because market family housing largely takes care of itself in terms of sales; it's just a matter of reacting to demand at the right time while developing in small phases and targeting specific buyer price points. However, private land developers face challenges in timing development applications to the City to allow for construction to take place at the right time to align with market demand.

In the last year, demand for development and building permits did increase but there was a decrease in land sales following a slow recovery following the economic downturn experienced by the city. Recently, many construction companies in the city diversified to provide both residential and commercial construction services to enable them to work through the recession. Some home builders in the city indicated that there is no incentive to develop affordable residential units due to barriers to accessing provincial or federal grants for low income or special needs residential developments.

## 6 SOCIAL SUPPORT SERVICES

There are a number of social housing providers operating in Lloydminster providing a variety of support services to residents. From emergency shelters to home rental assistance programs to low-income rental units, organizations are committed to doing as much as they can with very limited resources to aid in helping residents. In addition to providing shelter, these organizations offer a variety of programming to support clients in their day to day lives. The following section provides an overview of current initiatives underway by social services pertaining to shelter and housing in Lloydminster.

**Table 39: Social Support Services and Programs provided by Organizations**

Organization	Number of Units	Other Services Offered
<a href="#">The Olive Tree</a>	N/A	<ul style="list-style-type: none"> <li>☉ Serving 7 hot meals a week to those in need</li> <li>☉ Supplying youth with winter boots and jackets</li> <li>☉ Supporting school breakfast and lunch programs</li> </ul>
<a href="#">Interval Home</a>	<ul style="list-style-type: none"> <li>☉ 21 bed emergency Shelter</li> <li>☉ 5-unit second stage facility</li> </ul>	<ul style="list-style-type: none"> <li>☉ Providing emergency shelter/transitional housing/supportive housing</li> <li>☉ Promoting safety and support for individuals regarding issues of family violence and homelessness</li> <li>☉ Providing Family Violence Outreach Program, Community Youth Centre, Community Engagement Program &amp; Second-Hand Store</li> <li>☉ A new planned shelter will increase capacity to 34-48 beds and the second stage units from to 12 units.</li> </ul>
<a href="#">Men's Shelter*</a>	☉ 28 bed dormitory	<ul style="list-style-type: none"> <li>☉ Providing three meals a day</li> <li>☉ Laundry &amp; cleaning services</li> <li>☉ Free clothing</li> <li>☉ Storage area</li> <li>☉ Job counselling</li> </ul>
<a href="#">Gibney House*</a>	☉ 8 Private rooms	☉ Second stage housing for employed men
<a href="#">Homes for All</a>	☉ N/A	☉ Provides support to clients in guaranteeing income and premises to landlords
<a href="#">Lloydminster Region Housing Corporation</a>	<ul style="list-style-type: none"> <li>☉ 152 self-contained senior's units</li> <li>☉ 56 family units</li> <li>☉ Rent supplement to 36 clients</li> </ul>	☉ Provides low income affordable housing units
<a href="#">Saskatchewan Housing Authority</a>	☉ 196 units	☉ Provides low income affordable housing units
<a href="#">Lloydminster Métis Housing Group Inc.</a>	☉ 127 units	☉ Provides affordable and well maintained homes for Métis people



*\*Managed by the Lloydminster Social Action Coalition Society*

Consistent funding for these services is an issue for many of the organizations providing support to individuals in Lloydminster. There are different social assistance funding models provided by the Governments of Alberta and Saskatchewan that also have different reporting requirements. Government funding is also often dependent on the strength of the local economy, thus adding another level of instability.

In the past, high demand for shelter beds and limited availability was a major obstacle, however in recent times demand for shelter beds has eased up. This change in demand patterns has unfortunately created issues in organizations abilities to obtain funding due to required occupancy rates not being met for funding applications.

There are a number of gaps in social housing programming and services that need to be filled. Housing and emergency shelters for youth, single women with or without children, families with children, individuals living with disabilities or mental illness, seniors and low to medium income households are limited.

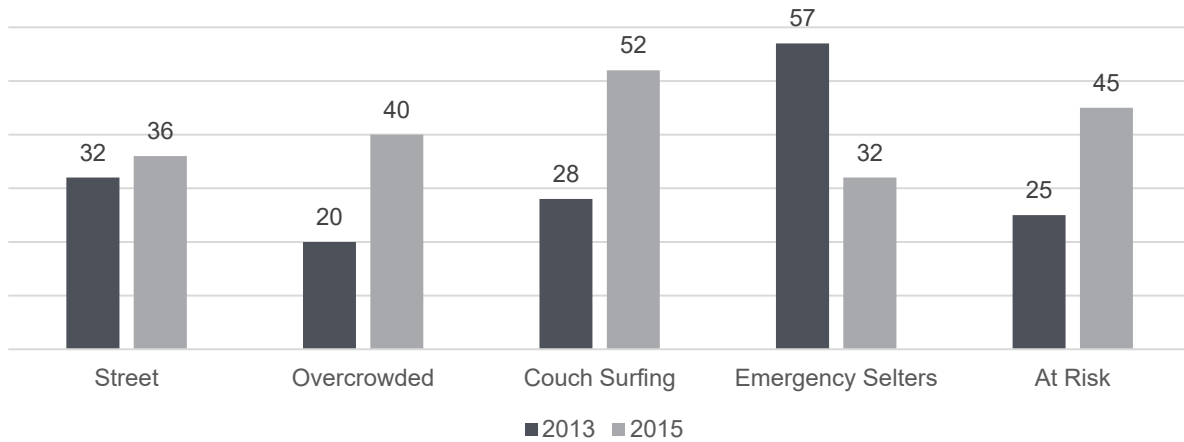
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## 6.1 HOMELESSNESS COUNT

The Lloydminster Social Action Coalition Society conducts annual “point in time” counts of those that are homeless living in the city. Point in time counts give a snapshot of the homeless population on that given day. Point in time surveys conducted in 2013 and 2015 asked respondents what their current housing situation was, if they had children aged 16 years or under living with them, as well as age and ethnicity. A point in time survey was conducted in 2017, however the data was not readily available to be included in this analysis. For the purposes of the Housing Needs Assessment, data from 2013 and 2015 surveys are included for reference.

There are a number of factors that influenced the results of the point in time counts in 2013 and 2015. All responses were self-reported by the individuals themselves and it is recognized that the count did not cover all individuals who may be considered homeless in the city. The results of the point in time count are underrepresented due to missing data from one of the shelters, staff not being able to administer the survey, and individuals simply wanting to remain anonymous. The following graphs outline results from the point in time counts in 2013 and 2015.

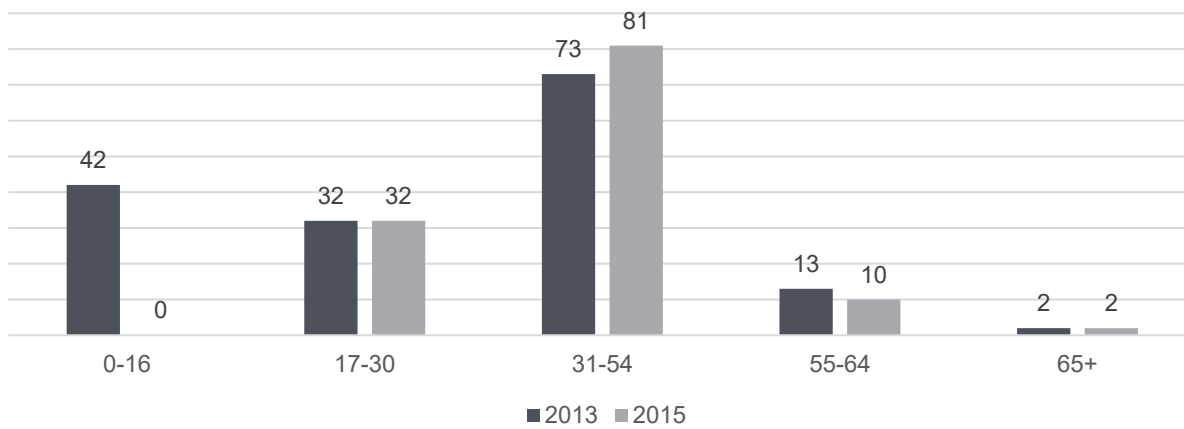
**Figure 39: Lloydminster Homeless Count by Location 2013 & 2015**



**Source: Lloydminster Social Action Coalition Society**

Between 2013 and 2015, the number of individuals that indicated that they lived on the street, in an overcrowded home, were couch surfing between different homes, or were at risk of having to vacate their current housing increased. Use of emergency shelters by individuals decreased by almost 50% between 2013 and 2015.

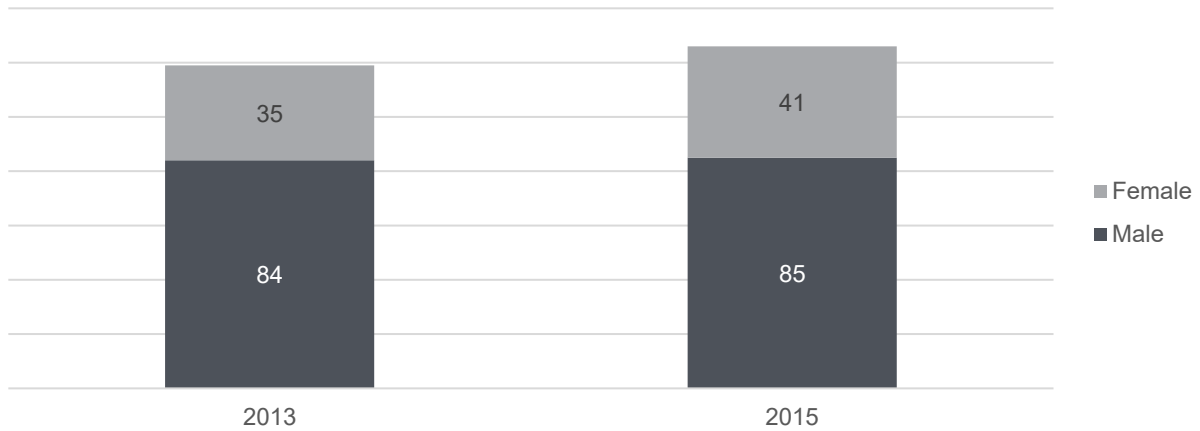
**Figure 40: Lloydminster Homeless Count by Age**



**Source: Lloydminster Social Action Coalition Society**

In both 2013 and 2015, the greatest number of responses in the point and time count came from individuals in the 31-54-year range. In 2015, zero individuals were counted in the youth category (age 0-16). This could have been due to the fact that youth counted in 2013 may have moved on from the Youth Centre program or were missed in the 2015 count.

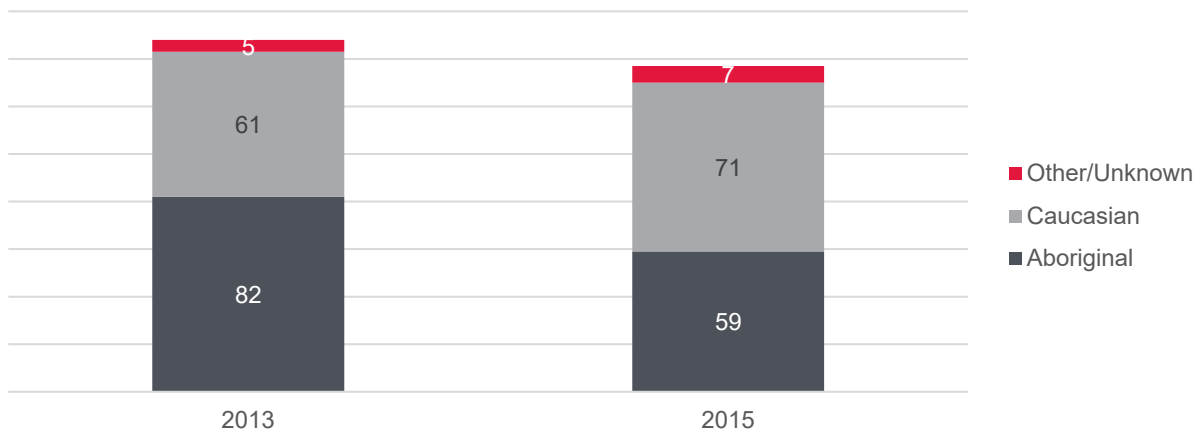
**Figure 41: Lloydminster Homeless Count by Gender**



**Source: Lloydminster Social Action Coalition Society**

The majority of individuals in the point in time count in 2013 and 2015 were male, almost doubling the number of females counted. There was only a slight increase in the number of individuals counted between 2013 and 2015.

**Figure 42: Lloydminster Homeless Count by Ethnicity**



**Source: Lloydminster Social Action Coalition Society**

In both 2013 and 2015, the majority of individuals in the point in time count identified as being Aboriginal. The number of individuals that identified as being Aboriginal decreased between the two years while the number of those identifying as Caucasian increased slightly.

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# 7 EXPLORING STRATEGIES AND POLICY SHIFTS

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## 7.1 PLANNING POLICIES IMPACTING HOUSING DELIVERY

There are many methods municipalities employ to allow for the effective provision of social and affordable housing. The City of Lloydminster currently utilizes the following mechanisms to manage residential land and development:

### **LAND BANKING**

The City of Lloydminster's Land Division develops residential, commercial and industrial lots to be sold to developers, home builders, and individuals. The current process for land development in the City evolves over a number of stages typically taking place over four years from planning to underground servicing, to road development and finally lot sales. Private developers operating in the City have a strong relationship with the Land Division and purchase parcels serviced by the city through a lot draw process. Individuals looking to build a home also have the opportunity to purchase residential lots directly from the Land Division.

The Land Division has an opportunity to service land and sell parcels specifically for the purpose of selling to organizations to develop affordable housing. The Land Division could also lease or sell parcels to a developer or non-profit organization below market value for the purpose of constructing affordable housing units or price restricted housing.

### **COMMUNITY STANDARDS BYLAW**

The City of Lloydminster Bylaw No. 10-2018 Community Standards Bylaw outlines the requirements for property maintenance and appearance. This bylaw ensures that residential properties in the City maintain a high level of attractiveness and appeal as well as maintaining value of properties.

### **SECONDARY SUITES**

The 2016 City of Lloydminster Zoning Bylaw includes provisions for secondary suites, garden suites and garage suites as discretionary uses in single detached residential zones (R1), semi-detached residential zones (R2), and single detached residential lane zones (R1L). Policies for secondary suites provide developers and residents with additional options in providing affordable housing options in the City.

### **GRANTS (CHIP PROGRAM)**

The City of Lloydminster, in partnership with community businesses and organizations, operates the Community Housing Initiative Program (CHIP) that provides homeownership opportunities through creative community collaboration. The program requires that applicants meet criteria pertaining to age, financial need, income, and employment stability. Priority is given to applicants who have

invested volunteer time in community organizations and are committed to making Lloydminster a better place to live and work. Successful applicants are required to contribute a down payment of \$2,500 and live on the property for a minimum of 5 years. Grant programs such as these allow residents to secure consistent, safe, and affordable housing.

### **HOUSING AUTHORITY**

The Lloydminster Housing Authority (Saskatchewan) and Lloydminster Region Housing Group (Alberta Social Housing) operate within Lloydminster. Both organizations provide safe, affordable housing for low income seniors and families.

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## **7.2 KEY INSTRUMENTS WITH STRATEGIC INTENT**

In addition to the methods currently employed by the City, the following tools are also utilized by municipalities to direct housing development:

### **DEVELOPMENT FEE, TAX & REGULATION REDUCTIONS**

A municipality has many mechanisms available which can directly impact the feasibility of developing affordable housing units. Development permit applications, particularly if they require rezoning or OCP amendments, can be expensive and time consuming. Developers or non-profits must pay for inspection fees and in some communities, Development Cost Charges. A municipality can waive these fees to help encourage project realization. It is also possible for a municipality to reduce or waive property tax on affordable housing units, allowing the organization managing them to lower rental rates. Finally, many communities relax parking requirements for affordable housing projects to reduce barriers and make projects more effective and financially viable.

### **RESALE PRICE RESTRICTIONS**

Resale price restrictions are created to reduce the price of homes for buyers. They are sold below market value and a covenant is placed on the title that requires the home to be resold at a specified percentage less than the appraised market value of the home. A developer could be incentivized to build price restricted housing as part of a new development if there was a land donation, grant, or an agreement related to permitting a large development area (also known as Phase Development Agreements, or Comprehensive Development Agreements).

### **DEMOLITION CONTROL**

Residential properties can be protected from being demolished by requiring City permit approval. Demolition Control permits aim to protect the integrity of residential neighbourhoods through preventing the loss of housing stock and limiting vacant parcels. The permit can also require that parcels retain existing residential units until a new development is approved.

### **STRATA CONVERSIONS**

Strata conversion controls are put in place to restrict the conversion of apartment buildings into privately-owned condominium units. Often a local government will tie this policy to the vacancy rate. If the rate drops below a certain level, no conversions will be permitted. If Lloydminster starts seeing

applications to convert apartment buildings into strata units, this tool may be useful to help maintain rental housing stock.

### **RENT BANK**

A rent bank allows low income employed earners to obtain a low interest or no interest loan in a time of emergency or crisis to ensure they are able to pay rent. It is meant to act as an alternative to the high interest rates of money lending stores that trap people in a cycle of debt. Many municipalities support rent banks that are run through non-profit agencies.

### **DENSITY BONUS**

Density bonusing is a practice where municipalities specify certain maximum densities in a Zoning Bylaw but allow higher densities if a development includes a proportion of affordable housing units. This tool often works best where there is demand for high density housing, or a rapidly growing population.

### **INCLUSIONARY ZONING**

Inclusionary zoning is a tool that requires applicants to contribute towards affordable housing as part of a rezoning application. Inclusionary zoning is often set out as an OCP policy for rezoning rather than a specific zone regulation. A local government can specify a percentage of the developed units to be affordable or developers can provide cash, or land, in lieu of affordable housing units.

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## 8 SPATIAL ANALYSIS

As part of the Housing Needs Assessment process the Team embarked on a spatial analysis effort to geographically reflect the Lloydminster Housing context and developed a user-friendly web-portal with selected data fields to view and or query the spatial distribution in respect of market and non-market housing referenced as different dwelling types and land use categories.

The portal link and login details are:

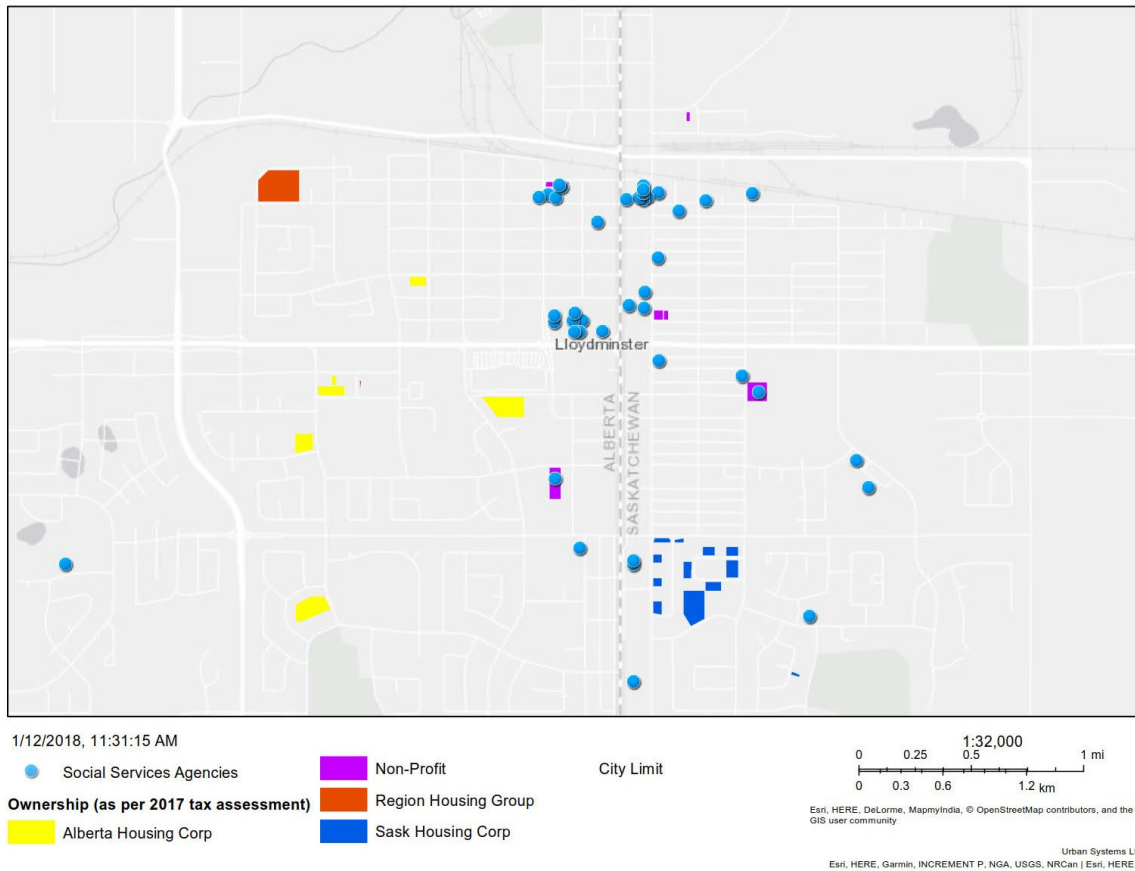
- 🔗 <http://urbansystems.maps.arcgis.com/apps/webappviewer/index.html?id=56cbdc9130014aeda985071b824941c9>
- 👤 Username: client\_lloyd1
- 👤 Password: #House8data

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### 8.1 SOCIAL SUPPORT SERVICES

It is evident from the map below that the social service agencies currently active in Lloydminster are predominantly located in and around the Downtown core. These support services and programs include employment and skills development centres, soup-kitchens, food banks, homelessness shelters, counselling, and provision of transition housing. Considering that most social housing options (non-market) within the City are located outside the downtown core and support services and programs are primarily offered within the downtown core, accessibility to those services can be a challenge. It is recommended that the City reviews its strategic intent to stimulate and promote transit orientated neighbourhoods and approve non-market housing development schemes within the downtown, complementing the existing social service network.

Figure 43: Social Service Agencies, Lloydminster (2017)



## 8.2 RESIDENTIAL DISTRIBUTION BY DWELLING TYPE

Considering the distribution of current and future planned housing stock throughout Lloydminster, it is evident in the table and maps below that an imbalance exists between the different residential dwelling types. Single-detached residential by far exceeds the overall housing stock that is dispersed widely across the City, however most prominent in the south-east and western sector. Although small pockets of vacant residential land parcels are available throughout the City, larger under-developed lands are only available in the south. (refer to neighbourhood master plans). Comparing the distribution and dwelling type ratio, it is recommended that the City reviews its zoning bylaws to promote infill densification to cater for different housing typologies at different cost ratios.

The following graph and figure outlines the number of hectares of residential land that are currently active (developed) and vacant in Lloydminster.



Figure 44: Occupancy Status of Land, Lloydminster (2017)

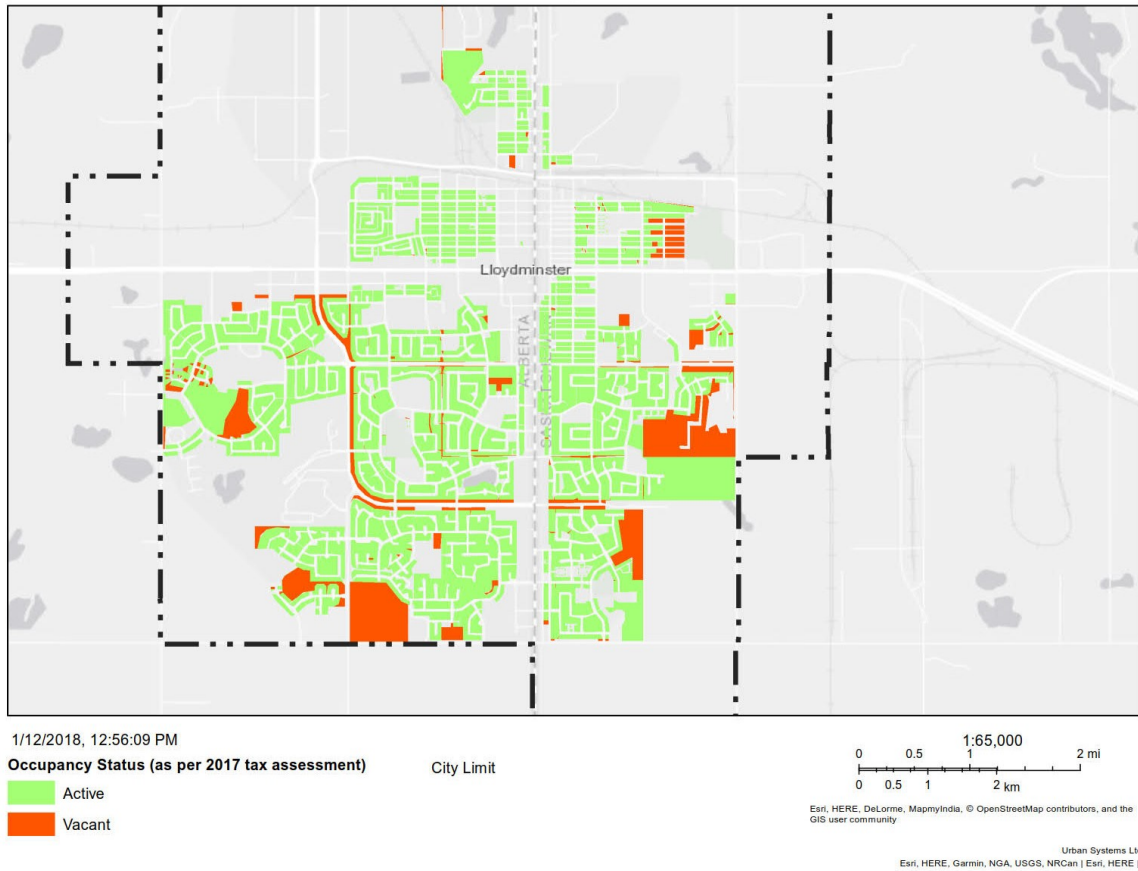
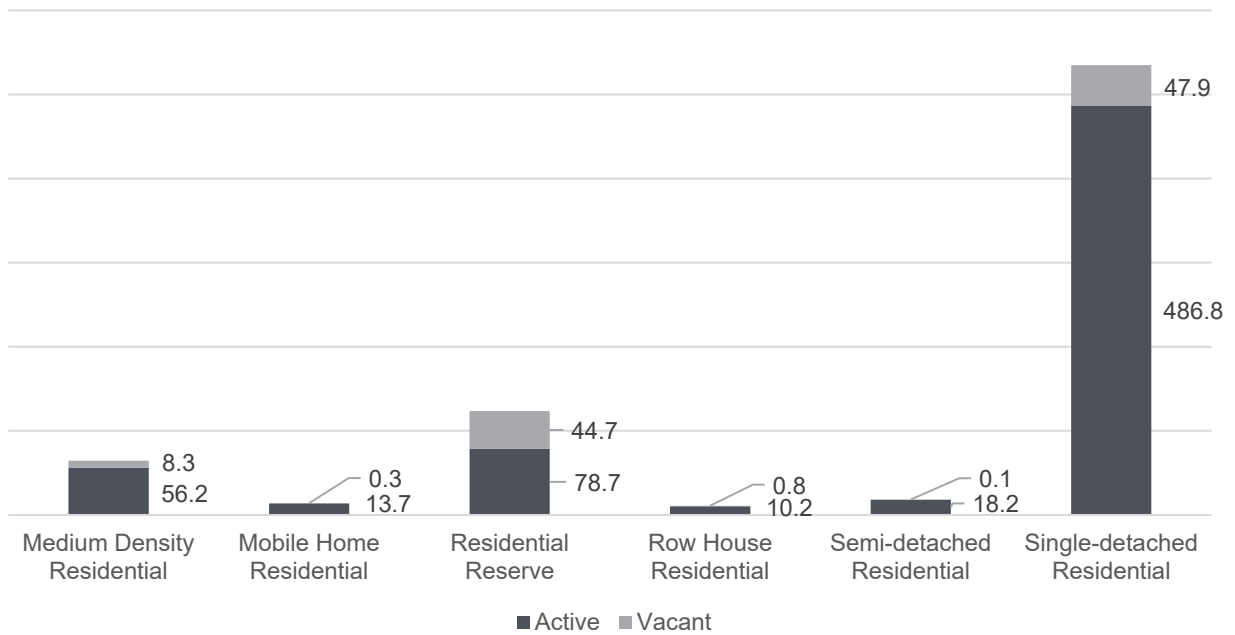


Figure 45: Residential Land Use Overview (Hectares), Lloydminster (2016)



The majority of active residential land use in Lloydminster is attributed to single-detached residential zones (72%).

**Table 40: Residential Land Use Analysis in Relation to Active Parcels**

<b>Active</b>	<b>Active Hectares</b>	<b>Percent of Total Active Hectares</b>	<b>Active Units</b>	<b>Percent of Total Active Units</b>
<b>Medium Density</b>	56.21	8%	758	8.5%
<b>Mobile Home Residential</b>	13.71	2%	31	0.3%
<b>Residential Reserve</b>	78.67	12%	102	1.1%
<b>Row House Residential</b>	10.20	2%	226	2.5%
<b>Semi-detached Residential</b>	18.15	3%	361	4.0%
<b>Single-detached</b>	486.84	73%	7442	83.4%
<b>Total</b>	663.79		8920	

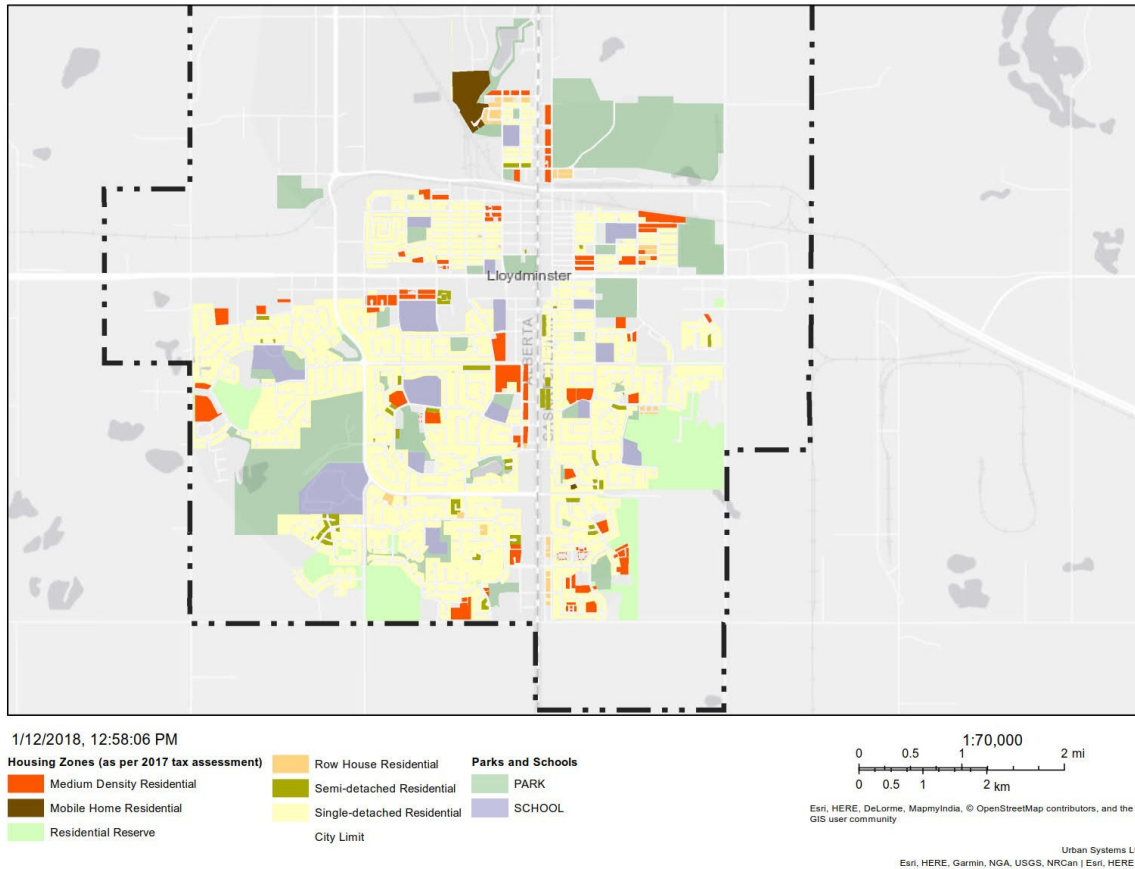
The highest percentage of vacant residential land use in Lloydminster is also attributed to single-detached residential (47%) and residential reserve land (44%).

**Table 41: Residential Land Use Analysis in Relation to Vacant Parcels**

<b>Vacant</b>	<b>Vacant Hectares</b>	<b>Percent of Vacant Hectares</b>	<b>Vacant Units</b>	<b>Percent of Vacant Units</b>
<b>Medium Density Residential</b>	8.28	8.1%	18	7.7%
<b>Mobile Home Residential</b>	0.26	0.3%	1	0.4%
<b>Residential Reserve</b>	44.75	43.8%	17	7.3%
<b>Row House Residential</b>	0.75	0.7%	7	3.0%
<b>Semi-detached Residential</b>	0.12	0.1%	3	1.3%
<b>Single-detached Residential</b>	47.93	46.9%	187	80.3%
<b>Total</b>	102.08		233	

The following figure illustrates the scale of each housing type in relation to each other and location.

Figure 46: Housing Zones (as per 2017 tax assessment), Lloydminster (2017)



The draft 2016 City of Lloydminster Zoning Bylaw specifies the following maximum density levels for residential developments, classified by dwelling type.

Table 42: Residential Density by Dwelling Type, Lloydminster (2016)

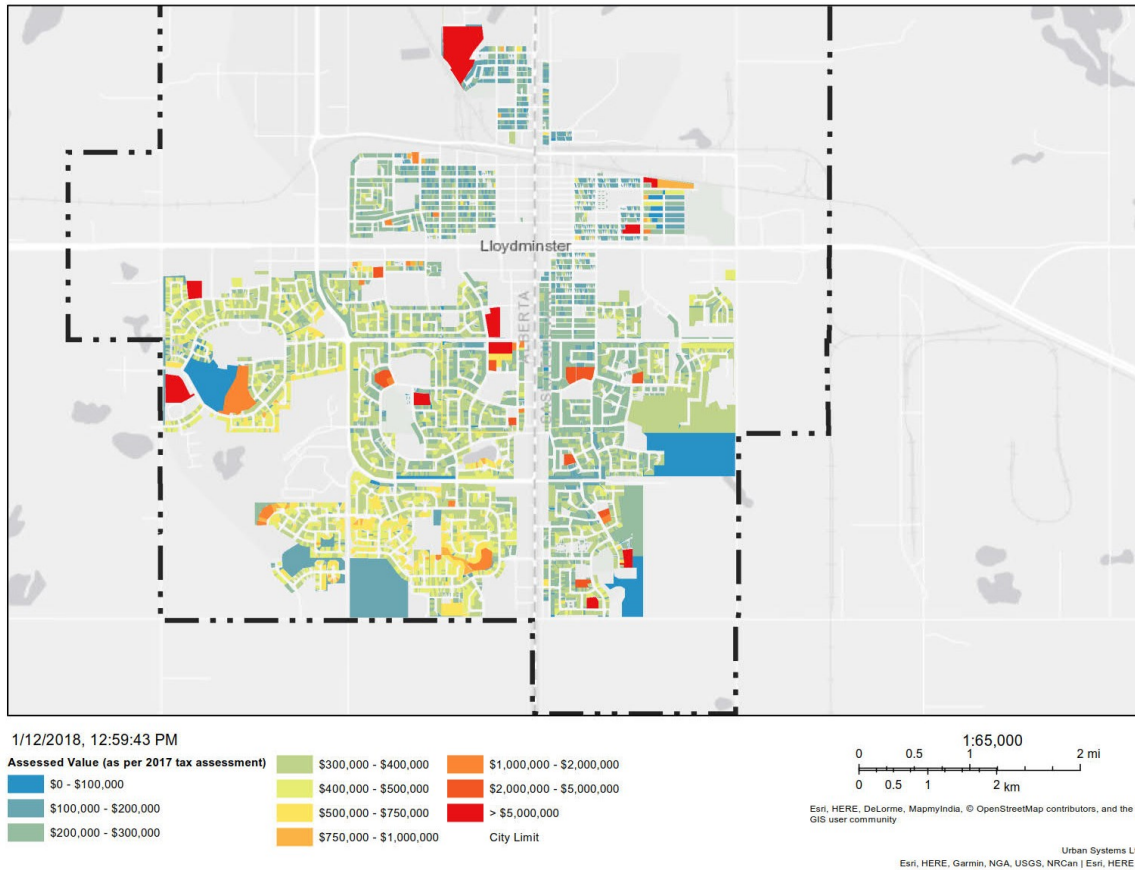
Type of Dwelling	Maximum Residential Density
Single Detached	Low
Semi/Duplex	Low
Row/Townhouse	Low to Medium – 50 Dwellings/Hectare
Apartment	Medium – 150 Dwellings/Hectare
Multiple Unit Dwellings	High – 225 dwellings/Hectare

### 8.3 PROPERTY VALUE DISTRIBUTION

There is a direct correlation between parcel size, dwelling type and assessed value, which is evident in the Lloydminster as illustrated in the map below. The assessed values range from \$100,000 to \$5,000,000+ and are evenly distributed throughout the City. Considering that average single-detached

residential housing assessed values range between \$300,000 and \$400,000, it is evident to be in the southern quadrant, with semi-detached and medium density housing spread along the main transport corridors and neighbourhood closer to Downtown. Of note, is the healthy housing value mix evident in the Saskatchewan neighbourhoods.

Figure 47: Assessed Value (as per 2017 tax assessment), Lloydminster (2017)



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# 9 HOUSING OBSERVATIONS

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## 9.1 PREVIOUS STUDY ANALYSIS

The report prepared by Matrix Planning and G.T. Hofmann & Associates, 2006 examined housing needs in the community as well as measures to increase the supply of affordable housing in both the short-term and over the longer term. The report looked at both the need for non-market housing as well as the range of potential affordable rental and ownership options available for households with lower income including low wage earners. In comparison to the 2006 report, this needs assessment report made the following observations:

### TENURE MIX

Lloydminster has a larger proportion of rental housing stock when compared to other communities. At the time of the 2006 Census, Lloydminster had a tenure mix of 60% ownership and 40% rental. At the time of the 2016 Census, this mix had increased to 71% ownership and 29% rental – more in alignment with the rates reported regionally and locally.

### DWELLING MIX

The report also noted that there has typically been a shortage of newer multi-family dwelling units. At the time of the 2006 Needs Assessment Report, approximately 22% of all units in Lloydminster were apartment units while approximately 64% of the stock was single detached family housing. In 2016, approximately 18% of the housing stock in the Lloydminster CA was apartment stock while 66% of the stock continued to be single detached family housing stock.

### HOUSING STARTS

The 2006 Study reported that the number of housing starts in the Lloydminster CA continued to increase as there were 1,725 dwelling units added between 2006 and 2011. As reported by CMHC, there were 2,406 dwelling units added between 2011 and 2016.

### AGE OF THE HOUSING STOCK

As reported in 2006 study, the housing stock in Lloydminster is newer with more than half of all dwelling units having been built since 1981. The 2016 census indicated that approximately 40% of dwellings in Lloydminster had been constructed between 2001 and 2016 and that the Lloyd-AB dwellings are slightly newer than dwellings in Lloyd-SK.

### PRICE

As reported in the 2006 study, the average housing price for a single detached unit in Lloydminster was \$144,064. According to the Realtors Association of Lloydminster and District Statistical Report of 2017, the average house sales value was \$345,838.

### INCREASE IN HOUSING PRICES

Between 2001 and 2004 the selling price for duplex and row house units in Lloydminster increased by approximately 18% going from \$108,862 to \$128,098. At the same time, the price for apartment

condominium stock increased by 63% from \$73,825 in 2001 to \$120,395. According to the Realtors Association of Lloydminster and District Statistical Report of 2017, the average selling price for an apartment condo unit is approximately \$206,917.

### **VACANCY RATES**

The vacancy rate in Lloydminster in 2004 was extremely low at 0.1% when compared to other communities. The report also observes that vacancy in Lloydminster is cyclical in nature and is largely tied to market demand. The report by Matrix Planning and Hofmann & Associates also observes that the market typically moves into balance as the inventory of stock is absorbed by on-going demand from the community. Since 2012 the vacancy rate rose to 14% in 2015, to 26% in 2016, falling to 18% in October of 2017. While the rate has come down since 2016, 18% remains far higher than the rates lower than 1% seen between 2000 and 2008.

### **HOUSING FOR VULNERABLE FAMILIES AND INDIVIDUALS**

The report observed that housing for low income and vulnerable families and individuals including seniors and those with special housing needs accounts for approximately 9% of the existing stock. At the same time the report observed that there is limited information available about the full extent of the needs in the community.

### **FUTURE DEVELOPMENT**

The report noted that there are approximately 1,852 multi-unit dwellings planned in future development areas. The report also notes that one of the challenges that the community faces is the speed with which services land can be brought on stream.

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## **9.2 KEY HOUSING NEEDS**

Regardless of the level of growth forecasted for Lloydminster, the following needs have been identified along the Housing Continuum:

- ➊ Shelters and Transitional Housing
  - Expanded shelter for both men and woman;
  - Second stage Housing for woman and children;
  - Transitional housing for young adults is needed
- ➋ Non-Market Rental Housing
  - Improved access to rent supplements
  - Dedicated supportive housing for people with disabilities and student housing
  - Single point of data and housing registry
- ➌ Market Rental Housing
  - Purpose build rental accommodation for single maintainer families
  - Incentivize legal secondary suites
  - Outreach worker to assist workers finding accommodation
  - Workforce housing – short stay / hostel type market and or temporary housing

- ④ Market Ownership Housing
  - Serviced land to facilitate ground orientated low-rise multi-family or apartment residential development
- ④ Other Related Housing
  - Retrofitting for older buildings
  - Senior housing linked to program awareness – this includes Senior Home Owner Grants, Housing Adaptation for Independence

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# 10 FRAMEWORK FOR ACTION

The framework for action is a broad overview and should not be seen as a detail list of activities, but rather as themes to be further explored as part of future planning and housing development initiatives. The framework also reflects on the data research and community input received and puts forward amongst other a schedule and series of actions to be considered addressing the challenges/issues as outlined in the report pertaining to the specific housing needs and the affordability gaps.

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## 10.1 STRATEGIC INTENT

The single most pressing challenge facing the Lloydminster housing sector is the inadequate supply of affordable social housing. The City has a vital role to play in facilitating such new development. It has become evident that City needs to make affordable housing a clear Council priority. This means:

- Encouraging affordable housing for low-to-moderate income households to be provided in Downtown as well as across selective neighbourhoods of the city, as an integral part of complete communities;
  - Systematically identifying and prioritizing opportunities to integrate affordable housing into City initiatives;
  - Utilizing all appropriate municipal tools to enable affordable housing development and support affordable housing providers;
  - Proactively considering how City policies and decisions may affect affordable housing supply or delivery, mitigating negative impacts where necessary;
  - Collaborate with other orders of government to ensure that affordable housing policies and programs meet the needs of Lloydminster; and
  - Using new design approaches seeking out creative solutions through collaboration with private sector developers experienced in service delivery.
- 

## 10.2 STRATEGIC THEMES

Throughout the assessment process, common themes were noted as possible strategic areas of intervention for Lloydminster to consider going forward in the preparation of a Housing Strategy:

### **CITY PROCESS & POLICY DIRECTIVES**

New legislation, regulation, and policy currently under review i.e. National Housing Strategy may fundamentally redefine how affordable housing is delivered across Canada. The ongoing review of provincial regulations will encompass many aspects of housing delivery, which the City needs to consider as part of its strategic intent. The City will meaningfully engage with the housing sector,



better understand the housing context and development opportunities, and work collaboratively to guide and direct projects to achieve desired housing objectives such as:

- Streamline regulatory process and empower communities
- Update Land Inventory and incorporate Community Land Assets (including Faith-based Organizations)
- Repurpose non-core City land to spur affordable housing through land readjustment and pooling
- Update and or align policy directives considering alternative incentive schemes to stimulate and promote housing affordability
- Develop a site selection policy to guide development of affordable rental housing
- Develop Comprehensive Housing Strategy linked to Implementation Plan
- Investigate appropriate housing delivery model i.e. Housing Corporation
- Investigate Community Housing Fund dedicated to providing financial support to the housing sector

### **LEVERAGE CITY LAND THROUGH PARTNERSHIPS**

Cross-sector collaboration is essential building stronger partnerships, as well as understanding the gaps and bottlenecks in the housing system. The City is best positioned and has a unique opportunity to support affordable housing through land transactions, maximizing the social benefits and strategically selecting the right sites for the best projects. The City to consider amongst others the following initiatives:

- Initiate Developers Think-Tank (Partnership Model – MOU)
- Strengthen existing and promote new Partnership arrangements (this could Faith Based Organizations)
- Develop Utilization Model, maximize use of existing serviced lands including under-utilized City lands

### **REGENERATION THROUGH NEW HOUSING APPROACHES**

The City to consider a long-term regeneration strategy, leveraging provincial dollars dedicated to the current housing support system, relying on development expertise to guide strategic decision around reinvestment, redevelopment, or disposal and replacement of units. New developments will contribute to a mixed-income portfolio to maximize socio-economic integration for tenants while eliminating the need for ongoing operating subsidies.

- Conceptualize Design-Flexibility and showcase Design-to-Value, considering density & diversity
- Explore opportunities to renew & expand existing stock
- City to identify, acquire and facilitate special needs housing (especially senior housing) with regards to affordable ownership and rental
- Initiate Urban Housing Renewal Strategy

### **COMMUNITY BUILDING**

- Create opportunity for diverse mixed-income housing – this could include infill housing and density bonusing
- Create opportunity for new affordable housing and encourage transit orientated mixed-income housing in Downtown

- ④ Create opportunity for higher density housing along corridors and promote transit orientated network in support thereof
- ④ Review contribution fees/off-site levies for all new affordable housing
- ④ Ensure affordable housing is integrated into all new projects and neighbourhood developments

Implementation of the Strategy Themes must be flexible, reflecting the evolving housing market conditions within Lloydminster, as well as shifting federal and provincial policy contexts and funding streams. Finally, this Housing Needs Assessment could be further supported by a strategic planning exercises, such as developing a Housing Strategy or Action Plan.

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## APPENDIX A

# Stakeholder Engagement Plan

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# ENGAGEMENT STRATEGY FOR DISCUSSION PURPOSES

City of Lloydminster – Housing Needs Assessment  
September 21, 2016

2319.0016.01

204 220 3rd Avenue South  
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# 1 PURPOSE & ENGAGEMENT OBJECTIVES

The purpose of this Engagement Strategy associated with the Housing Needs Assessment is to communicate with community members at large and stakeholders to establish a baseline understanding of the current housing state in Lloydminster and understand housing needs from their perspectives. The ultimate goal is to develop a flexible approach to engage community and stakeholder members of Lloydminster, with the following objectives being premised on the principles to engage, communicate and disseminate the process, structure and strategy:

- Facilitate deliberatively public dialogue on issues of public concern actively invite community participation (raise the profile);
- Strengthen collaboration with community housing partners in community based research;
- Develop an effective approach to communication and collaboration, with particular focus on digital and social media communications; and
- Collaboratively create and share stories in a cohesive, holistic and inspiring manner.

---

# 2 COMMUNITY ENGAGEMENT OBJECTIVE

The objective of this Strategy is to ensure community members are informed of the project process, have the opportunity to learn about the current state of housing in the community, and have an opportunity to provide feedback on local needs and priority issues.

The primary goals for the Housing Needs Assessment include:

- Establishing a thorough understanding of housing needs and developing updated information on existing and emerging housing needs and priority housing issues in Lloydminster;
- Examining the diverse existing housing stock, identify the gaps and factors causing them through analysis of newly collected and existing data; and
- Prioritizing areas of significant need and providing direction for development of strategy housing policy with an emphasis on a variety of market and non-market affordable housing.

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# 3 STAKEHOLDERS

The main spokespeople for the Housing Needs Assessment will be Patrick Lancaster (General Manager, Family and Community Support Services). The following stakeholder groups have been identified as those initial housing actors/agents with significant interest and influence on the outcome of this process, with inclusion of other stakeholders from time to time:

- Realtors Association of Lloydminster & District
- Lloydminster Regional Housing Group
- Lloydminster Housing Authority SK
- Lloydminster Social Action & Coalition Society
- Lloydminster Metis Housing Group Inc.
- Lloydminster Interval Home
- Habitat for Humanity Lloydminster “On the Border”

---

## 4 APPROACH

The engagement strategy considers approaches for different stakeholders actively providing services within different segments of the community along the housing spectrum as outlined below:

- Home Ownership
- Affordable Home
- Rental Housing
- Affordable Rental Housing
- Social Housing
- Supportive Housing
- Transitional Housing
- Emergency Shelter
- Seasonal Shelter



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## 5 AUDIENCES

The audience for communication beyond the stakeholder groups regarding the Housing Needs Assessment includes the entire community of Lloydminster.

In communicating with community members, the City should consider the Spectrum of Public Participation. The level of participation desired will influence the form of engagement and the specific steps taken to implement the Community Engagement Strategy. Based on discussions with Patrick, we suggest aiming for the 'consult' level of participation through this engagement strategy.

At the 'consult' level of participation, the objective is to keep the community informed of the project and listen to and acknowledge concerns that the public may have in regards to housing.

Tools specific to the 'consult' level of participation include:

- Opportunities for public comment;
- Focus groups;
- Surveys; and
- Public meetings/Open Houses.

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## 6 KEY MESSAGING & PROTOCOLS

Key messages are not the only messages that will be conveyed, but they are the ones that will be conveyed consistently and frequently throughout the engagement process. Examples of key messages are set out below:

- The City is undertaking a Housing Needs Assessment to understand the current state of housing in Lloydminster and determine housing needs and priorities
- Input from community members is important because their personal experiences and needs provide support to data in regards to housing
- Etc.

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## 7 STRATEGY AND TOOLS

There are a number of methods the City can use to disseminate and communicate with community members on issues related to the Housing Needs Assessment. It is recommended that the City strive to keep open lines of communication and use a combination of tools in coordination with each other. These could include several of the following options:

- “Highlights” or project stage reporting sent by the City in email campaign form regarding progress and summary findings, as well as next steps. This will be the source of the current housing needs assessment news;
- Housing Blog to share stories during the engagement process and afterwards – share the “wins”;
- <http://www.lloydminster.ca/> regular updates and project highlights will be shared – this to be onwards;
- Housing Coalition, the representatives will serve platform and act as communication channels with the broader Lloydminster housing partners;
- Events Calendar – will also be available on the website and emailed to the Coalition;
- Facebook/Twitter – offers real-time housing matters news; and
- Infographics – provides an overview and summary findings for easy read.

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## 8 TIMELINES AND FEEDBACK

It is essential to provide feedback and reports on community engagement activities and any associated outcomes based on the participation process. This is to ensure the communities’ ongoing interest, trust and involvement with the needs assessment or any future engagement activities. The strategy will also be review on a regular basis through feedback evaluation and reporting, as well as to maintain overall City Wide Communications Protocols.

It is best to avoid community engagement activities that coincide with key community events, public and school holidays, religious festival and other major events. Budget considerations may be required in addition to the current scope of work associated with the needs assessment, however will be monitored and assessment during the process and considered against the potential impacts – providing greater level of credibility and confidence with community and stakeholders.

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## APPENDIX B

### Stakeholder List

City of Lloydminster  
Housing Needs Assessment  
Housing Stakeholders List

#	Name of Organization	Primary Objective & Organizational		Housing Category	Housing Type	Representative	Title	Contact Details		
		Mandate	Housing Spectrum					Physical Address	Telephone	Email
1	City of Lloydminster	Service lands insupport of Market Housing	Market Housing	Home Ownership	Patrick Lancaster	General Manager Family and Community Support Services	2nd Level, RCMP Detachment	780 874 3710 ex 2909	<a href="mailto:plancaster@lloydminster.ca">plancaster@lloydminster.ca</a>	<a href="http://www.lloydminster.ca/">http://www.lloydminster.ca/</a>
2	Realtors Association of Lloydminster & District	Non-profit organization representing real estate agents	Market Housing	Home Ownership	Eileen Rohs	Executive Officer (CRAE)	#203, 5009 48th Street Lloydminster, Alberta T9V 0H7	780-875-6939	<a href="mailto:lloydreb@telus.net">lloydreb@telus.net</a>	<a href="http://rafd.realtyserver.com/">http://rafd.realtyserver.com/</a>
3	Lloydminster Regional Housing Group	Subsidized housing for low income seniors and families.	Non-market Housing	Affordable Rental Housing	Russ Klassen	General Manager	4419 - 52 Avenue, Lloydminster, Alberta, T9V 0Y8	780-875-9131	<a href="mailto:rlhg@telusplanet.net">rlhg@telusplanet.net</a>	N/A
4	Lloydminster Housing Authority SK	Social/affordable Housing for Non profit organizations	Non-market Housing	Social Housing	Tammy Stanford Nadine Graham	Chairperson Executive Director General Manager	#617, 4510-49th Ave., Lloydminster, SK, S9V 1G4	306-825-5376	<a href="mailto:lloydhousing@sasktel.net">lloydhousing@sasktel.net</a> <a href="mailto:ngraham.lloydminster@housingauthoritiesk.ca">ngraham.lloydminster@housingauthoritiesk.ca</a>	<a href="http://www.lloydminster.ca/">http://www.lloydminster.ca/</a>
5	Lloydminster Social Action & Coalition Society	Men's Shelter, Homes for All, Giving House	Non-market Housing	Emergency Shelter	Michael Stonhouse Heather Gray	Chairperson Executive Director General Manager	5001 48 Ave Lloydminster SK	306-290-8316	<a href="mailto:ston@sasktel.net">ston@sasktel.net</a>	<a href="http://www.facebook.com/MensShelter/">http://www.facebook.com/MensShelter/</a>
6	Lloydminster Metis Housing Group Inc (LMGH)	A fun, tenant-oriented, Metis Housing business that is proud and committed to providing affordable and well maintained homes for Metis people. Current housing stock is 127, in both Alberta and Saskatchewan sides of Lloydminster. Working to increase the number of senior units available.	Non-market Housing	Social Housing	Sandra Brown	General Manager	3201-45 Ave, Lloydminster, Sask S9V 1W2	306-825-4183	<a href="mailto:lmhg@sasktel.net">lmhg@sasktel.net</a>	<a href="http://lloydminstermetis.com/housing/">http://lloydminstermetis.com/housing/</a>
7	Lloydminster Interval Home	Provides free of charge temporary and longer term safe accommodation for women and children experiencing family violence or other life crisis.	Non-market Housing	Emergency Shelter			P.O. Box 1523 Lloydminster, AB S9V 1K5	780-808-5282		<a href="http://www.intervalhome.org/cms/">http://www.intervalhome.org/cms/</a>
8	Habitat for Humanity Lloydminster "On the Border"	An international, non-profit, faith-based organization working for a world where everyone has a safe and decent place to live. Our mission is to mobilize volunteers and community partners in building affordable housing and promoting homeownership as a means to breaking the cycle of poverty.	Non-market Housing	Social Housing	Brad Onogrychuk	Board Char	5019 48th Street Lloydminster AB T9V 0H7	306-825-4611	<a href="mailto:brhbs@lloydintervehome.com">brhbs@lloydintervehome.com</a> <a href="mailto:habitat@lloydminster.ca">habitat@lloydminster.ca</a>	<a href="http://www.habitatlloydminster.ca/">http://www.habitatlloydminster.ca/</a>
9	Avenue Living	Based in Calgary, Avenue Living is Canada's fastest growing private apartment building owner and operator, offering a variety of rental units in Lloydminster	Market Housing	Rental Housing			4408 32 St. Lloydminster SK S9V 1S5	306-825-6060		<a href="http://www.avenueliving.ca/apartments/lloydminster/">http://www.avenueliving.ca/apartments/lloydminster/</a>
10	Lloydminster Rentals (Mac's Realty & Property Management)	Home rental agency owned by Mac's Realty LTD	Market Housing	Rental Housing			101, 5101 - 48 St., Lloydminster, Alberta T9V 0H9	780-875-9449	<a href="mailto:info@macsarealty.ca">info@macsarealty.ca</a>	<a href="http://lloydminsterrentals.com/">http://lloydminsterrentals.com/</a>
11	Coldwell Banker - City Side Realty	Realty company also offering rental properties	Market Housing	Rental Housing	Brad Gilbert		3812 51 Avenue Lloydminster, AB T9V 3M7	780-875-3343	<a href="mailto:cityside@telusplanet.net">cityside@telusplanet.net</a>	<a href="http://coldwellbankercityside.com/listings/rentals/">http://coldwellbankercityside.com/listings/rentals/</a> <a href="https://www.broadstreet.ca/">https://www.broadstreet.ca/</a>
12	Broadstreet Properties Ltd.	Rental management company	Market Housing	Rental Housing			4419 52 Ave Lloydminster, AB T9V 0Y8	1-866-736-8515	<a href="mailto:info@broadstreet.ca">info@broadstreet.ca</a>	<a href="http://www.broadstreet.ca/">http://www.broadstreet.ca/</a>
13	Lloydminster Construction Association	Non-profit organization representing construction trades and home builders	Market Housing	Affordable Home Ownership			4419 52 Ave Lloydminster, AB T9V 0Y8	780-875-8875		<a href="http://www.lloydconstruction.ca/">http://www.lloydconstruction.ca/</a>
14	Brentwood Development Canada	Brentwood Commons is a forty acre development located on the southwest intersection of the Yellowhead Highway (#16) and 75th Street in Lloydminster	Market Housing	Home Ownership	Kyle Braithwaite			780-448-9157	<a href="mailto:info@brentwooddevelopments.ca">info@brentwooddevelopments.ca</a>	<a href="http://www.brentwooddevelopments.ca/home/bids/Default.aspx">http://www.brentwooddevelopments.ca/home/bids/Default.aspx</a>
15	Sparkes Builders	We take pride in building a beautiful and functional home with the space and flow that fits you and your family.	Market Housing	Home Ownership	Carson Sparkes	Owner	5503 52 Street Lloydminster, AB T9V 0R7	780-875-9278	<a href="mailto:plans@sparkesbuilders.ca">plans@sparkesbuilders.ca</a>	<a href="http://sparkesbuilders.com/">http://sparkesbuilders.com/</a>
16	Superior Homes	Welcome to Superior Homes. Your Lloydminster area's #1 custom home builder. With over 65 years of combined experience, we're able to design and build a home to suit your exact needs, without the headaches of your average builder. Whether you're a first time home buyer or looking to build your permanent dream home, we're there every step of the way	Market Housing	Home Ownership			5201 44 St, Lloydminster, AB T9V 3C4	306-825-8967	<a href="mailto:jordan@superiorhomesltd.com">jordan@superiorhomesltd.com</a>	<a href="http://www.superiorhomesltd.net/">http://www.superiorhomesltd.net/</a>
17	Value Master Homes Lloydminster	Value Master Homes Lloydminster is a proud member of both the Alberta and Saskatchewan New Home Warranty Programs. We pride ourselves on customer service and providing the best possible experience in getting you into a new home.	Market Housing	Home Ownership			3114 50 Ave, Lloydminster, AB T9V 1H4	780-871-4663		<a href="http://valuemasterhomes.ca/">http://valuemasterhomes.ca/</a>
18	Sanjo Development	Residential Land Subdividers & Developers	Market Housing	Home Ownership			4815 50 St, Lloydminster, SK S9V 0A8	306-825-9522		<a href="http://www.manta.com/c/m86kkd/ca/sanjo-developments-ltd">http://www.manta.com/c/m86kkd/ca/sanjo-developments-ltd</a>
19	Glencoe Development	Celebrating over 12 years in the home building industry this year, Glencoe's mission from the beginning has been to ensure quality living for young professionals in the communities they live and work. Glencoe Developments Inc. is proud to be an official headStart on a Home builder, a program launched by the Government of Saskatchewan in August 2011 to stimulate the construction of new affordable homes.	Market Housing	Affordable Home Ownership			#201-5004, 18 Street Lloydminster, Alberta T9V 1V4	780-874-0332	<a href="mailto:reception@glencoe-developments.com">reception@glencoe-developments.com</a>	<a href="http://www.glencoe-developments.ca/main/">http://www.glencoe-developments.ca/main/</a>
20	Northern Properties		Market Housing	Home Ownership			3801 52 Avenue, Lloydminster	780-874-9237		
21	Musgrave Agencies Ltd	Musgrave Agencies specializes in large scale residential neighbourhoods, develop multi-family housing, adult communities, country residential and commercial development. Musgrave Agencies has established success in the industry with the corporate philosophy of building and investing in "neighbourhoods", not just "projects". As a family business, our name is stamped on every property we create	Market Housing	Home Ownership	Scott Musgrave		1202 50 Ave, Lloydminster, AB T9V 2K5	780-875-9159	<a href="mailto:info@musgraveagencies.com">info@musgraveagencies.com</a>	<a href="http://www.musgraveagencies.com/">http://www.musgraveagencies.com/</a>

22	Cardinal Housing	details unknown							
23	Native Friendship Centre	Wellness clinics and harm reduction.	Support Services		4602 49 Avenue, Lloydminster	306-825-6558	<a href="mailto:reception@nffc.org">reception@nffc.org</a>	<a href="http://www.nffc.org">www.nffc.org</a>	
25	Lloydminster Interval Home	Emergency shelter offering safety and support for women and children experiencing domestic violence or abuse. Soup Kitchen	Support Services	Other		780-875-0966			
26	The Olive Tree		Support Services	Other	4729 50 Street, Lloydminster	780-870-1060	<a href="mailto:ihinfo@lloydintervalthome.com">ihinfo@lloydintervalthome.com</a> <a href="mailto:theolivevietreelloyd@gmail.com">theolivevietreelloyd@gmail.com</a>		
27	Salvation Army	Food Bank	Support Services	Other	2302 53 Avenue Lloydminster	780-875-9166		<a href="http://www.salvationarmy.ca">www.salvationarmy.ca</a>	
28	The Bea Fisher Centre Inc	Provides individual-driven services for persons with developmental disabilities.	Support Services	Other		780-875-3633	<a href="mailto:lisa_ODoherly@can.salvationarmy.org">lisa_ODoherly@can.salvationarmy.org</a> <a href="mailto:george@beafisher.com">george@beafisher.com</a>	<a href="http://www.beafisher.com">www.beafisher.com</a>	
29	Libbie Young Centre Inc	To address mental health issues	Support Services	Other	5125 39 Street Lloydminster	780-874-9974	<a href="mailto:info@libbie.ca">info@libbie.ca</a>		
30	Mens's Shelter	Provides temporary housing for homeless adult males 18 and older	Non-market Housing	Seasonal Shelter	3201 45 Avenue, Lloydminster	306-825-4183	<a href="mailto:mens_shelter.office@saasktel.net">mens_shelter.office@saasktel.net</a>	<a href="http://www.lloydminstertmensshelter.com">www.lloydminstertmensshelter.com</a>	
31	Prairie North Health Region	Community Counselling & Addiction Services	Support Services	Other	3830 43 Avenue Lloydminster	306-820-6250		<a href="http://www.pnha.ca">www.pnha.ca</a>	
32	Inclusion Lloydminster		Support Services	Other		306-825-5911	<a href="mailto:inclusionlloydminster@gmail.com">inclusionlloydminster@gmail.com</a>		