



Alberta
Real Estate
Foundation

Enabling Housing Choice North Project

Enabling Diverse
Housing
Development in
Lac Cardinal
Country



RURAL
DEVELOPMENT
NETWORK

February 2025

TABLE OF CONTENTS

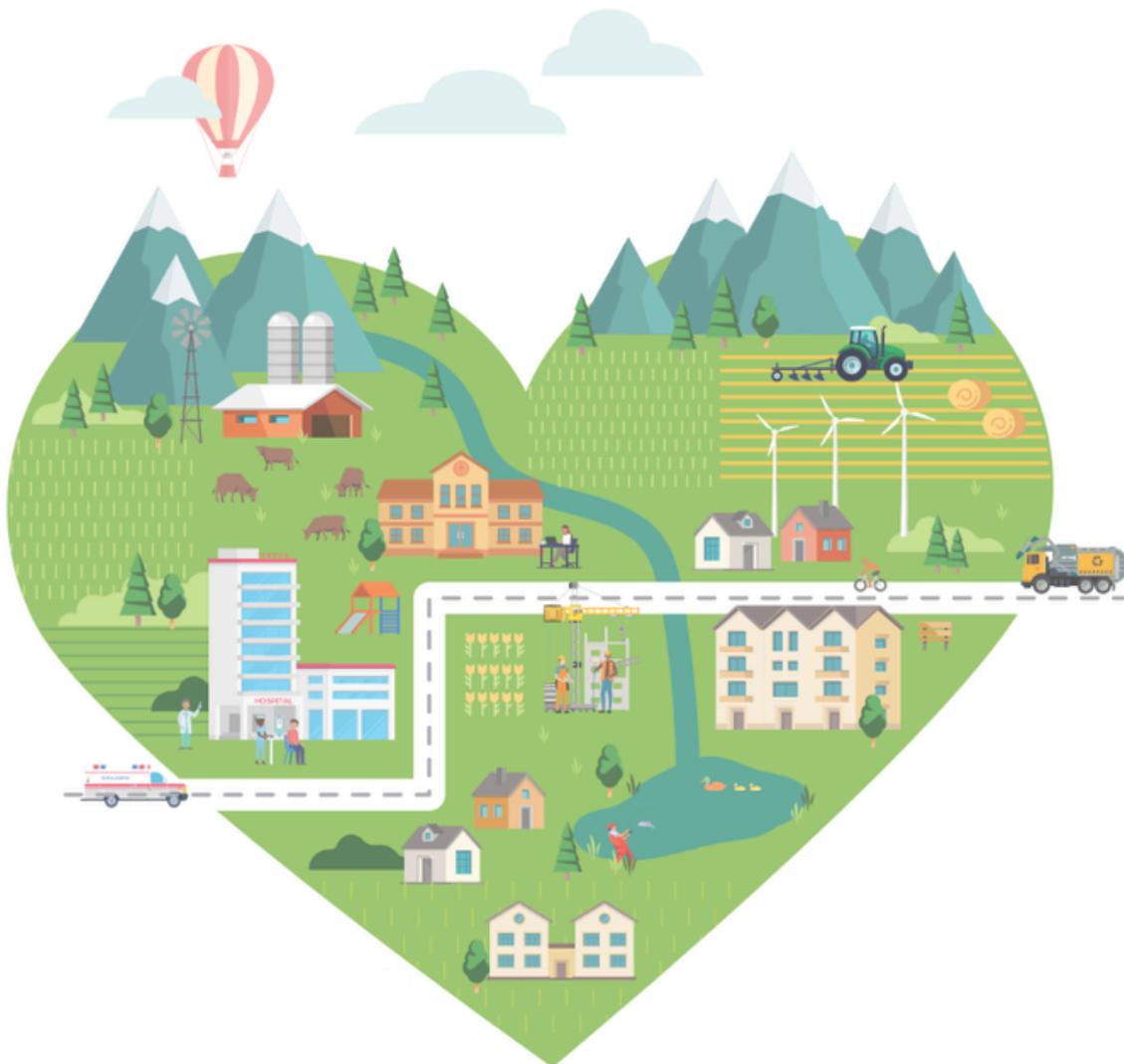
Executive Summary	1
Project Scope/Methodology	2
Report Overview	3
Section 1: Housing Needs in Lac Cardinal Country	4
1.0 Introduction	4
1.1 Importance of Housing Diversity	4
1.2 Housing Needs in Lac Cardinal Country	6
1.2.1 Increased Rental Housing Options	6
1.2.2 Diverse & Attached Housing Options	7
1.2.3 Seniors Housing	8
1.2.4 Small & Medium Sized Single Detached Homes	9
1.2.5 Tiny Homes & Manufactured Homes	10
Section 2: Policy Incentive Recommendations	11
2.0 Introduction	11
2.1 Exploring Policy Incentives for Lac Cardinal Country	12
2.1.1 Secondary Suite Development Incentives	12
2.1.2 Attached/Multi-Family Development Incentives	15
2.1.3 General Residential Development Incentives	17
2.2 Advertising & Promoting Development Incentives	19

TABLE OF CONTENTS

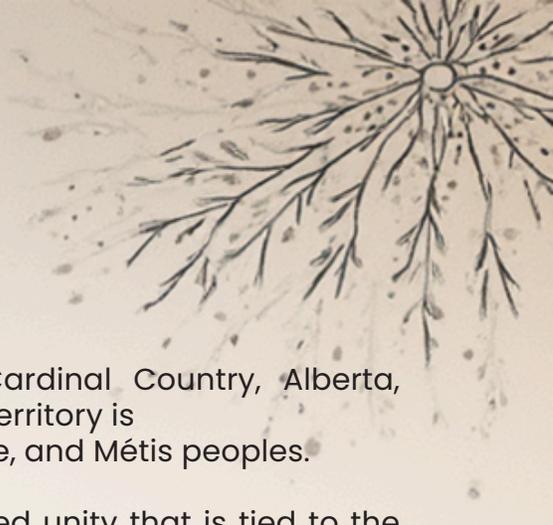
Section 3: Land Use Bylaw Recommendations	20
3.0 Introduction	20
3.1 General Land Use Bylaw Recommendations	21
3.2 Land Use Changes Recommended for the Region	23
Section 4: Housing Solutions for Consideration	26
4.0 Introduction	26
4.1 Exploring Potential Solutions for Rural Housing Challenges	27
4.1.1 Modular Housing Solutions	27
4.1.2 Co-Op Housing Solutions	28
4.1.3 Fast-Track Housing Solutions	30
4.1.4 Accessory Dwelling Unit Solutions	31
4.1.5 Tiny-Home Dwelling Solutions	32
4.1.6 Land Trust Solutions	33
Section 5: Areas of Opportunity Recommendations	34
5.0 Introduction	34
5.1. Facilitate Continual Community Engagement	35
5.1.1 Establish Community Engagement Committee	35
5.2 Education, Promotion & Marketing of Lac Cardinal Country	36
5.2.1 Create a Marketing Campaign	36
5.2.2 Provide Readily Available Information	37

TABLE OF CONTENTS

5.3	Facilitate Housing Partnerships & Collaboration	38
5.3.1	Foster Developer/Builder Relationships	38
5.4	Invest in Community Improvement & Infrastructure	39
5.4.1	Improve amenities & Upgrade Critical Infrastructure	39
Section 6:	Next Steps	41



LAND ACKNOWLEDGEMENT



We, the Rural Development Network (RDN) and the Enabling Housing Choice (EHC) project acknowledge that Lac Cardinal Country, Alberta, Canada is located on Treaty 8 territory, signed in 1899. This territory is the shared traditional and ancestral home of the Cree, Dene, and Métis peoples.

We acknowledge that we are all treaty people with a shared unity that is tied to the land. Through our work we take part in that responsibility and with our treaty connections. We stand in alliance with all treaty people and take ownership in all that we do, with a mind toward reconciliation now and in our ongoing endeavours.

Furthermore, we acknowledge the ancestors of all Treaty 8 Nations who have lived on this land and their descendants who will continue to live here. We appreciate and honour the traditional Knowledge Keepers and Elders who are with us today and those who have gone before us.

RDN is committed to supporting the implementation of the Truth and Reconciliation Commission of Canada's Calls to Action, and believes in the need for meaningful engagement and consent with Indigenous peoples in the community. As this project specifically touches on development and planning concepts which are built on a colonial system of governance and land use management, we also recognize that we have more work to unpack the systems in which we are upholding and working within.

It is our sincere hope that the findings provided in this report will serve to address Lac Cardinal Country's diverse housing needs and provide greater housing security and inclusion for both Indigenous and non-Indigenous peoples in the community and surrounding area



PROJECT ACKNOWLEDGEMENTS

Thank you to the Alberta Real Estate Foundation for their funding and support of this project. We would also like to express our appreciation to Lac Cardinal Country in their efforts to help tackle housing diversity and choice in Albertan communities through participation in the Enabling Housing Choice North project.

Furthermore, we would like to express our appreciation and gratitude to all the individuals from Lac Cardinal Country who participated in the internal interview process for this project. Your willingness to share your valuable insights, experiences, and perspectives has been instrumental in shaping the recommendations provided in this report.

Lastly, we extend our gratitude to all the external interview participants from the local housing industry in Lac Cardinal Country and surrounding area. We greatly appreciate the time and effort you dedicated to sharing your insights, identifying key challenges, highlighting opportunities, and suggesting ways to advance Lac Cardinal Country's diverse housing goals. Your expertise and contributions have played a vital role in shaping the understanding of the current housing landscape and guiding us towards meaningful solutions.



EXECUTIVE SUMMARY

INTRODUCTION

On the behalf of the Rural Development Network (RDN), the Sustainable Housing Initiative (SHI) partnered with Lac Cardinal Country to prepare Enabling Diverse Housing Development in Lac Cardinal Country, which offers recommendations for diversifying housing choice and development in the community.

The Enabling Housing Choice North Project aims to provide insight on how rural Alberta municipalities can support growth in their communities and help provide more housing options and choices to their residents through local policy changes and capacity building strategies.

SHI and Lac Cardinal Country's partnership will support the project's goals in constructing meaningful policy change while contributing to the Enabling Housing Choice Guidebook. Furthermore, it is intended to assist Lac Cardinal Country in determining municipal tools and areas of opportunity for enabling diverse housing development that meets the needs of Lac Cardinal Country's residents.

PURPOSE

The purpose of *Developing Diverse Housing in Lac Cardinal Country* is to investigate and analyze the current barriers to diverse housing development in Lac Cardinal Country, while also identifying municipal tools, incentive policies, and areas of opportunity that can be leveraged to enable more diverse housing options. By examining the existing landscape, the report seeks to provide actionable recommendations and strategies that Lac Cardinal Country's municipalities can implement to foster a more inclusive and sustainable housing environment, while also accommodating the diverse needs of its residents.

It is crucial to acknowledge that our research, coupled with insights gathered from our community engagement efforts, underscores Lac Cardinal Country's commendable progress in enhancing the availability of diverse and affordable housing options within the community. This report stands as a testament to Lac Cardinal Country's ongoing commitment to addressing housing needs. By offering locally-informed recommendations, we aim to stimulate constructive dialogues about how Lac Cardinal Country can sustain and expand its efforts to foster housing choice and diversity.

PROJECT SCOPE

The scope of *Enabling Diverse Housing Development in Lac Cardinal Country* consisted of the following main elements:

- Researching best practices and reviewing Lac Cardinal Country’s statutory plans, strategies and relevant guiding documents.
 - Understanding the context that characterizes Lac Cardinal Country’s current housing landscape through a review of published housing related data.
 - Gathering locally informed opinions on Lac Cardinal Country’s housing situation through interviews with subject matter experts and housing interest groups.
 - Identifying the various opportunities and challenges associated with diverse housing development within Lac Cardinal Country’s housing landscape
 - Making recommendations on municipal tools and approaches that will have the highest potential to encourage diverse housing development in Lac Cardinal Country.
-

METHODOLOGY

The methodology used to obtain information and findings for *Enabling Diverse Housing Development in Lac Cardinal Country* consisted of the following:

- **On-line Community Survey:** The survey was prepared by the EHC team and was conducted using an online survey platform. It was made available from March to April 2025. A total of 115 responses were submitted.
- **Interviews/Open House Sessions:** The key actor interviews and open house sessions consisted of conducting 3 virtual interviews and 2 virtual open house sessions with community members, staff, elected officials, developers, and homebuilders from Lac Cardinal Country to gain a variety of insights and opinions on the current state of Lac Cardinal Country’s housing landscape. The interviews/open house sessions were conducted from May to August 2025.
- **Key Topics/Themes of the Interview and Open House Process:** The following key topics and themes were discussed throughout the course of the interview process:
 - Barriers/challenges for developing diverse housing types in Lac Cardinal Country
 - What municipal tools Lac Cardinal Country can utilize to encourage diverse housing development
 - How Lac Cardinal Country can further incentivize diverse housing development while strengthening partnerships with the development industry.

REPORT OVERVIEW

Section 1 provides an overview of the importance of housing diversity for Lac Cardinal Country, while highlighting key areas of housing needs in the community.

Section 2 provides an initial exploration of potential development incentive policies that Lac Cardinal Country can adopt to encourage the development of diverse housing. The primary focus of this section is to provide incentive examples that address key areas of housing need within Lac Cardinal Country, while outlining different avenues for incentivizing developers to undertake housing projects within Lac Cardinal Country.

Section 3 draws upon input gathered from the community survey, developers, realtors, home builders, and various community stakeholders, and contains recommended amendments to Lac Cardinal Country's municipalities' Land Use Bylaw documents.

Section 4 presents and examines various solutions, options and approaches that are available to address housing challenges within Lac Cardinal Country.

Section 5 identifies additional areas of opportunity that Lac Cardinal Country can explore to continue attracting residential development and investment within its communities.

Section 6 outlines next steps of the project as the Enabling Housing Choice team will continue to monitor progress and key milestones related to diverse housing development in Lac Cardinal Country



SECTION 1: HOUSING DIVERSITY IN LAC CARDINAL COUNTRY

1.0 INTRODUCTION

This section underscores the significance of having a variety of housing options in Lac Cardinal Country, drawing on insights from community members involved in local discussions. It highlights why diverse housing choices are crucial for the area and shares reasons why different participants support this diversity. By exploring these viewpoints, we can better appreciate the role of housing diversity in meeting the housing needs of Lac Cardinal Country.

1.1 IMPORTANCE OF HOUSING DIVERSITY

Housing diversity refers to the range of housing types and forms in a community. A diverse community has various different dwelling types and sizes – which may be achieved by flexible zoning that promotes a variety of building forms. By providing greater housing choice, communities can meet the housing needs of increasingly diverse residents and household types (such as young families, professionals, retirees, people with disabilities).

The importance of housing diversity for Lac Cardinal Country, or any community for that matter, is significant and can have various positive impacts on the residents and Lac Cardinal Country as a whole. Such impacts include:

- **Social and Economic Diversity:** By offering a variety of housing options, communities can appeal to a wider demographic, including residents from diverse income levels, backgrounds, and lifestyles. This inclusivity is key to strengthening the social fabric and stimulating the local economy, as a broader customer base provides vital support for local businesses.
- **Population Growth and Retention:** By providing a diverse array of housing options, Lac Cardinal Country can become more appealing to a wider range of people, including young professionals, families, and retirees. This variety meets different housing needs and is essential for retaining current residents and attracting new ones, which in turn helps to sustain or grow the region's population.

- **Attracting a Skilled Workforce:** A diverse housing market is essential for Lac Cardinal Country to attract businesses and industries. Providing varied housing options will make potential employees more inclined to relocate to the area, as their specific preferences and needs can be met.
 - **Aging Population and Accessibility:** As the population ages, the demand for accessible and age-friendly housing increases. Incorporating designs that accommodate residents with mobility challenges is key to allowing older community members to age in place comfortably.
 - **Community Stability:** A mix of housing types can contribute to community stability. If Lac Cardinal Country's housing market is solely reliant on one type of housing, fluctuations in that market can have a disproportionate impact. A diverse market can mitigate these effects by spreading risk across different housing sectors.
-

WHAT WE HEARD:

When asked about the **importance and meaning of housing diversity** in Lac Cardinal Country, participants provided the following comments:

- *Housing diversity means many different types of housing with probably lots of choice.*
- *Housing diversity is having the option of all kinds of housing - we need to start looking out of the box - and times are changing and people have different needs, we are aging so we need to start looking at different options.*
- *Housing diversity is having a wider range of housing options. We have so many different kinds of people living here. We need starter homes, homes for growing families and trades workers and also housing for seniors.*
- *The community needs a mix of housing types for all groups, including homes without basements for seniors, duplexes, apartment buildings (including country-style), small and large houses, and potentially tiny home developments.*
- *We need more options for housing - for the MD at least; we only have single family detached.*
- *Housing diversity should be all-encompassing to meet the needs of every type of resident in the jurisdiction. Small families, retired couples, disabled folks, young adults - diversity means we are actively seeking and working to accommodate housing for all of our residents.*

1.2 HOUSING NEEDS IN LAC CARDINAL COUNTRY

The EHC team assessed the perspectives of community engagement participants regarding the necessity for diverse housing in Lac Cardinal Country. Participants identified the following areas of need as the most significant.

1.2.1 INCREASED RENTAL HOUSING OPTIONS

Throughout the engagement process, participants consistently highlighted the pressing need for more rental housing options in Lac Cardinal Country. They observed that a lack of available rental properties is impacting both newcomers in search of temporary housing and long-term residents looking for flexible living arrangements.

Participants pointed out that increasing rental housing would not only alleviate housing shortages but also bolster Lac Cardinal Country's economic growth by attracting a diverse workforce.

WHAT WE HEARD:

When asked about the **need for more rental housing** in Lac Cardinal Country, participants provided the following comments:

- *Rental housing is currently seen as more important than housing for purchase due to affordability issues and difficulty saving for down payments.*
- *Rental housing is very important - it goes back to affordability, because a lot of people cannot save for a down payment. So how do they do that? Sometimes you just need affordable rental housing so people can save over the long term for a down payment.*
- *We need rental units for teachers and professionals. We need rentals and houses that are affordable for the everyday minimum wage earners as well. Because without them we don't have a community.*
- *I think rental housing is critical right now, because it's more of a short-term thing. People want to find work here but don't know how long they'll be there.*
- *Rental housing is huge and it's more affordable - a lot of people can't buy a house - so you need that rental market.*

1.2.2 DIVERSE & ATTACHED HOUSING OPTIONS

Throughout the community engagement process, participants were vocal about the need for a mix of housing types beyond single-family detached homes, including apartments, 4-plexes and duplexes, homes without basements for seniors, and accessory dwelling units (garage suites, basement suites, garden suites).

Note: It should be noted that while some of the interview/open house responses aligned with the Community Survey findings, other comments suggested a need for more single detached housing, especially in the MD of Peace.

WHAT WE HEARD:

When asked about the **need for more diverse and attached housing** in Lac Cardinal Country, participants provided the following comments:

- *There are no apartments, no duplexes, all single detached dwellings - for retiring and downsizing all you can look for is a smaller [single detached] house.*
- *We need more attached housing, for example, 3-4 storey condo buildings with elevator access.*
- *Duplexes are a good option for small families coming in and an option for seniors. Fourplexes are also a good option.*
- *We need more duplexes, apartments, fourplexes and townhouses.*
- *Fourplexes and duplexes are very important.*
- *I definitely see a need for attached housing - they are more affordable and lower cost.*
- *Apartments, duplexes, fourplexes, they become an affordable option for people because there is less square footage.*

1.2.3 HOUSING FOR SENIORS

Participants highlighted a significant need for more diverse seniors housing options in Lac Cardinal Country. They expressed a desire for various levels of care, from independent living to long-term facilities, and a mix of housing types. Such types include attached housing, such as 3-4 storey condo buildings, affordable and assisted living, and smaller, pet-friendly, accessible, one-level homes.

WHAT WE HEARD:

When asked about the **need for more seniors housing** in Lac Cardinal Country, participants provided the following comments:

- *Our seniors need smaller and medium homes. Seniors and farmers living in the MD that want to move to town do not want something large to take care of either. They don't want something massive - so the small/medium sized homes are something that is drastically needed.*
- *Definitely **one-level and accessible housing** with a garage to store their car. It needs to be close to amenities. A lot of seniors like the **condo** set-up with low maintenance, but on the other hand, a lot don't mind having something to do - so if we had **more rowhouses and 4-plexes** with a garden area that would be great too.*
- *All MD residents are aging and have nowhere to go but **do not have options for downsizing**.*
- *There is nothing available for seniors; Grimshaw has a couple places for seniors but there is **virtually nothing** in the MD of Peace or Berwyn.*
- *Housing for seniors is very important as people look to downsize. Some enjoy the communal set-ups and they want areas with **low maintenance or yard upkeep** - like a condo set-up. This need can be addressed by offering more options for seniors, like **condos or duplexes with garages** that are only one-level.*
- *We need houses that are **wheelchair accessible**, wider hallways, more open rooms, and locations that are closer to Town (Grimshaw) amenities/services. The closer we can get the **seniors to services** the better, so they can walk to the grocery store or post-office.*
- ***There are no apartments, no duplexes**, all single detached dwellings - for retiring and downsizing all you can look for is a smaller house.*

1.2.4 SMALL AND MEDIUM-SIZED SINGLE-FAMILY DETACHED HOMES:

Participants in the engagement process noted that there is high demand and undersupply for two distinct single-family home types: **smaller, affordable homes** (under 1,000 sq. ft.) needed by first-time buyers and down-sizers, and **larger residences** with multiple bedrooms and greater square footage essential for big or multi-generational families.

Participants felt that Lac Cardinal Country's housing market must expand to offer a better balance of both compact, affordable options and substantial, family-sized homes to meet diverse community needs.

WHAT WE HEARD:

When asked about the **need for more smaller and medium-sized single detached housing** in Lac Cardinal Country, participants provided the following comments:

- *To me, that would be my target market - my priority would be the small detached and then country residential. Big houses that are 5 years old don't move - people want brand new. Smaller homes that are on the market are really old and need a gut job, and you can't get a mortgage to fix the house. We need houses that are starter homes, smaller (1000-1500 square feet) - that's what we need - we need that.*
- *Seniors and farmers living in the MD that want to move to town do not want something large to take care of either. They don't want something massive - so the small/medium sized homes are something that is drastically needed.*
- *Young adults are affected by the lack of affordable housing, with new houses often being 2000 square feet, doubling or tripling the cost.*
- *There is a need for smaller homes (1000-1200 sq ft) with at least 2-3 bedrooms.*
- *People are learning to live within their means, which I think means smaller homes.*
- *The community needs a mix of housing for all groups, including small houses.*

1.2.5 TINY HOMES & MANUFACTURED HOMES

Participants highlighted the potential of tiny homes and mobile home parks to help address Lac Cardinal Country's housing needs. Tiny homes were suggested as an innovative option, with the idea of creating dedicated communities that could also serve "snowbirds" or transient workers, potentially including communal spaces.

Mobile (Manufactured) Home parks were identified as an excellent "starter price point" for individuals and also a suitable option for retirees.

WHAT WE HEARD:

- I would love to see a **tiny home community**. In Berwyn there is a perfect place where the lodge used to be - and it would be great to have more conversations about that given tiny homes popularity. Places for snowbirds to come back and park their RV by the tiny home, without yard work and larger homes to look after.
- You could also have a communal space amongst the tiny homes for community events and gatherings. Berwyn would be perfect for this, has the amenities, is walkable and it's super quiet. **We need to start looking at these kinds of developments.**
- In Grimshaw, **we need a mobile home park** and we don't have any mobile home lots left - and that's a great starter price point for folks. Also great for retirees too.
- **Our municipality does have some tiny homes** and multiple residences on the same piece of property. If the need has been identified, we tend to encourage the development.
- Tiny Home Communities - we have to also **consider zoning regulations and how they might impede tiny home development** - they could use adjustments to allow for more affordable housing.



SECTION 2: POLICY INCENTIVE RECOMMENDATIONS

INTRODUCTION

This section delves into potential development policy incentives that Lac Cardinal Country can adopt to promote the creation of diverse housing options. The aim is to pinpoint strategic opportunities for new incentives that will attract developers, ultimately fostering economic growth and investment in Lac Cardinal Country.

Furthermore, this section includes valuable insights and viewpoints collected from our engagement process with both internal and external stakeholders. It's essential to recognize that the perspectives shared here reflect those of the participants and may not necessarily align with the official views or positions of Lac Cardinal Country or its administration.

2.1 EXPLORING POLICY INCENTIVES FOR LAC CARDINAL COUNTRY

This section outlines additional areas of opportunity the Lac Cardinal Country could explore to adopt policy incentives that encourage the development of the diverse housing needs identified in [Section 1.2](#) of this report.

2.1.1 Recommended Action: Create a Secondary Suite Development Policy Incentive

Targeted Area of Housing Need: Secondary suites increase **the supply of rental housing** quickly by making use of existing homes without the need for major new construction. They also offer more affordable options in established neighborhoods, helping meet diverse rental needs.

Description: The purpose of this policy incentive is to encourage developers, homebuilders and property owners to **facilitate the creation of secondary suites** within residential properties in Lac Cardinal Country. Secondary suite development incentives vary by location and can take many forms, but are critical in helping address rental housing needs in both rural and urban communities.

Examples of secondary suite incentives can include:

- **Reduced Permit Fees & Expedited Permit Processes**
 - **Reducing Parking Requirements For Secondary Suites**
 - **Tax Deferral, Rebate or Refund Incentives**
 - **Secondary Suite Grant Programs**
-

BENEFITS:

- Secondary suites can provide additional **affordable and low end of market** housing options within a community, helping to address housing shortages and affordability challenges.
- These incentives promote **housing diversity** by allowing homeowners to generate **rental income** from their properties, making it financially feasible for them to remain in their homes or invest in upgrades. This can help contribute to **neighbourhood stability** and diversity.
- Secondary suites can ease the demand for housing in tight markets, potentially **reducing rent increases** and making housing **more accessible** to a broader range of individuals and families.

IMPORTANT CONSIDERATIONS:

- **Financial Impact on Lac Cardinal Country:** **Lac Cardinal Country** should consider the overall impact of any incentives on municipal revenue and budget.
 - **Equity and Clarity of Incentives:** Consider whether the incentive applies to new construction only, or includes upgrading existing suites to bring them up to code.
 - **Establish Eligibility Criteria:** **Lac Cardinal Country** should consider establishing eligibility criteria for property owners, builders or developers who want to participate in the incentive program. Factors that could be considered consist of the following:
 - Compliance with existing Land Use Bylaw regulations and building codes
 - Setting a minimum size for secondary suites to ensure they meet livable standards
 - Prioritizing applications in locations that have limited availability of affordable rental housing.
 - Conduct public engagement to gather input and address concerns while creating transparency and building support for the incentives.
-

WHAT OTHER MUNICIPALITIES ARE DOING:

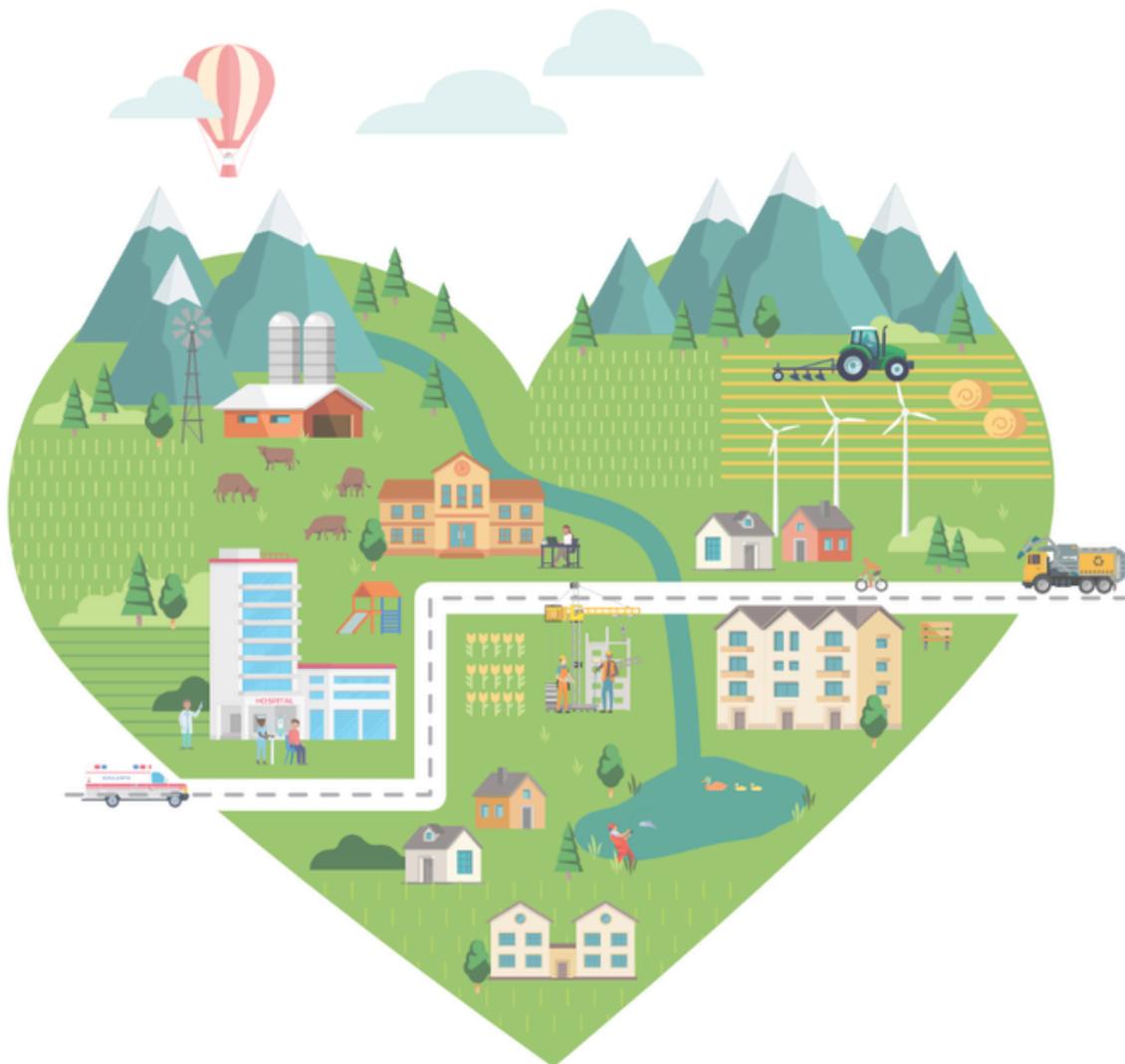
The Town of Okotoks established a *Secondary Suite and Accessory Dwelling Unit Grant Program* in 2023 to provide financial assistance for the development of secondary suites or accessory dwelling units that meet Safety Codes requirements. This program offers grants of up to \$5000 or \$10,000 depending on the type of project, on a first-come first-served basis, subject to funding availability.

The Town of Westlock created a *Rental Suite Incentive* so that homeowners can access a \$10,000 grant for the addition of a legal basement, garage, or garden suite. One suite is eligible per property, and licensed *pre-approved plans* are available for garage and garden suite designs. You can also utilize the incentive to make an existing non-permitted suite legal and safe to occupy.

WHAT WE HEARD:

Engagement findings related to secondary suites and incentivizing them are provided below:

- Accessory Dwelling Units (garage/basement/garden suites) were chosen **23%** of the time by *Community Survey* participants as a **preferred type of rental property**, while **32%** wanted to purchase properties with an accessory dwelling unit.



2.1.2 RECOMMENDED ACTION: CREATE AN ATTACHED/MULTI-FAMILY DEVELOPMENT POLICY INCENTIVE

Targeted Area of Housing Need: Multi-family/attached homes are important for Lac Cardinal Country because they provide diverse, affordable, and lower-maintenance housing options that help retain residents, support local workers, and make efficient use of existing infrastructure.

Description: To boost housing supply in Lac Cardinal Country, a development incentive is proposed for attached or multi-family residences. This aims to encourage various projects, including **apartment buildings, fourplexes, townhouses, duplexes, and seniors-oriented housing**. By supporting these types of developments in serviced areas, the availability of more attainable and lower-maintenance housing options, such as rental units, age-friendly accommodations, and mixed-use residential projects, can be increased.

Examples of attached and multi-family development incentives that municipalities commonly use include:

- **Financial Incentives:** waiving or reducing development permit fees, building permit fees, off-site levies, or municipal utility connection fees for projects such as duplexes, townhouses, apartments, or seniors housing.
- **Tax Incentives:** multi-year municipal property tax exemptions or tax rebates for new multi-family rental buildings or affordable/seniors-oriented developments.
- **Planning and Regulatory Incentives:** density bonuses, reduced parking requirements, relaxed lot size or setback standards, and expedited development approvals for attached or multi-family housing.

BENEFITS:

- Increases **housing supply and choice** by encouraging duplexes, townhouses, apartments, and seniors-oriented housing that meet diverse community needs.
- Improves **affordability** by lowering development costs, which can translate into more attainable rental and ownership options.
- Uses **existing infrastructure more efficiently** by supporting compact development in serviced areas.
- Supports **aging in place** and **workforce retention** by providing lower-maintenance housing options for seniors, young families, and local workers.

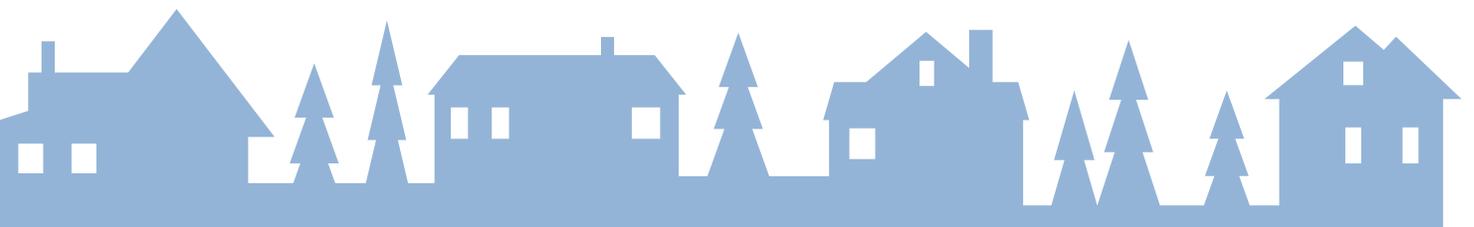
IMPORTANT CONSIDERATIONS:

- **Local Housing Needs and Market Demand:** Identify which types of housing are most essential (such as duplexes, rentals, and senior housing) and determine where the demand is highest within Lac Cardinal Country’s communities.
 - **Infrastructure and Service Capacity :** Evaluate the adequacy of water, wastewater, roads, and emergency services to ensure they can accommodate higher-density development without imposing long-term cost burdens.
 - **Financial Impact on Lac Cardinal Country:** Analyze the short-term revenue implications of fee waivers or tax incentives in relation to the long-term advantages of assessment growth and population stability.
 - **Alignment with Planning Policies:** Confirm that the incentives align with each community’s Municipal Development Plan, Land Use Bylaw, and growth management objectives, including suitable locations and design standards.
 - **Community Acceptance and Design Quality:** Take into account public perception and integrate design guidelines that guarantee multi-family and attached housing harmonizes with the existing community character.
-

WHAT OTHER MUNICIPALITIES ARE DOING:

The Town of Vermilion established a Multi-Family Development Incentive Program to encourage the development of new multi-family residential dwellings within Vermilion. The intent of this program is to provide an incentive for the construction of new multi-family dwellings with 4 or more units.

The Town of Drumheller created a Multi-Unit Residential Rental Incentive Program that encourages the construction of new attached and multi-unit housing – including multi-unit rental buildings with at least two units and other qualifying residential dwellings – by offering a municipal property tax abatement over four years. The incentive reduces early carrying costs for developers, appears as a credit on tax notices, and stays with the property if sold during the incentive period.



WHAT WE HEARD:

Engagement findings related to attached/multi-family homes and incentivizing them are provided below:

- Attached housing types, such as apartments/condominiums, townhouses/rowhouses and duplexes/triplexes/fourplexes were chosen by **43% - 63%** of *Community Survey* respondents as a preferred rental option, while **29% - 47%** of respondents chose them as a preferred option for purchase.

2.1.3 RECOMMENDED ACTION: CREATE A GENERAL RESIDENTIAL DEVELOPMENT INCENTIVE (FOR GRIMSHAW AND MD OF PEACE)

Targeted Area of Housing Need: A general residential development incentive could help Lac Cardinal Country attract new housing investment across all housing types—such as single-family homes, duplexes, townhouses, multi-family units, and seniors or accessible housing—while targeting areas of greatest need, increasing the overall supply of diverse and affordable homes.

Description: The purpose of this policy incentive is to encourage developers, homebuilders and property owners to facilitate residential development within Lac Cardinal Country.

Examples of general residential development incentives can include:

- **Fee reductions or waivers:** Development permit fees, building permit fees, off-site levies, and utility connection fees.
- **Property tax incentives:** Multi-year municipal property tax exemptions, rebates, or phased reductions for new residential developments.
- **Land support:** Discounted sale of municipal land, long-term leases, or provision of serviced lots for residential construction.
- **Planning and Regulatory Flexibility:** Density bonuses, relaxed lot size or setback requirements, reduced parking minimums, and expedited development approvals.
- **Financial Grants:** Upfront grants for pre-development costs, infrastructure improvements, or construction of affordable or multi-family units.

BENEFITS:

- **Encourages Diverse Housing Development:** Supports a mix of single-family, multi-family, seniors, and accessible housing to meet the needs of Lac Cardinal Country's residents.
 - **Increases Housing Supply and Affordability:** Reduces development costs, making new homes more attainable for families, workers, and seniors.
 - **Promotes Efficient Use of Infrastructure:** Concentrates growth in serviced areas, maximizing existing roads, water, and sewer systems.
 - **Supports Community Growth and Retention:** Attracts and retains residents, workers, and businesses by providing a range of housing options throughout Lac Cardinal Country.
-

IMPORTANT CONSIDERATIONS

- **Determine Housing Needs:** Identify the types of housing most needed—single-family, multi-family, seniors, rental, or accessible units—and which areas of Lac Cardinal Country have the greatest demand.
- **Infrastructure Capacity:** Assess whether existing roads, water, sewer, and other municipal services can support additional development without significant upgrades.
- **Financial Implications:** Evaluate the short-term cost of fee waivers, tax exemptions, or grants against the long-term benefits of increased property assessment, population growth, and economic activity.
- **Alignment with Planning and Policy:** Ensure incentives are consistent with the Lac Cardinal Country's municipalities' Municipal Development Plans, Land Use Bylaws, and long-term growth management objectives.
- **Equity, Clarity, and Community Support:** Design transparent eligibility criteria, timelines, and performance requirements, while engaging residents to ensure incentives meet community goals and are widely supported.

WHAT OTHER MUNICIPALITIES ARE DOING:

- The Town of Ponoka's Residential New Build Incentive offers a municipal property tax reduction for new residential construction, where qualifying newly built homes receive a phased municipal tax break — 75% in the first year, 50% in the second, and 25% in the third year — helping lower upfront carrying costs for builders and new homeowners.
- The Town of Westlock's Residential Development Incentive Program provides grants of \$15,000 per new housing unit (up to four units per property), a one-time property tax cancellation of up to \$5,000 per unit, and pre-approved construction plans to reduce barriers for diverse housing types including singles, duplexes, and multi-unit builds

2.2 ADVERTISING AND PROMOTING HOUSING DEVELOPMENT INCENTIVES

Advertising and promoting development incentives to developers, builders, and property owners in Lac Cardinal Country holds crucial importance for Lac Cardinal Country's growth, economic vitality, and long-term sustainability. Effectively communicating these incentives can lead to a range of positive outcomes:

- **Attracting Investment:** Clear and compelling promotion of development incentives can attract developers, builders, and property owners to consider Lac Cardinal Country as a viable and attractive location for their projects. This can stimulate increased investment in the community, and potentially lead to the creation of new developments, job opportunities, and economic growth.
- **Enhancing Competitiveness:** Effective promotion of incentives can set Lac Cardinal Country apart from other communities and regions competing for the same investment and development projects. By showcasing the unique benefits and opportunities Lac Cardinal Country offers, Lac Cardinal Country can position itself as a preferred destination for developers and builders.
- **Encouraging Collaboration:** Promoting development incentives can foster collaboration between Lac Cardinal Country's municipal government, local businesses, and property owners. When stakeholders are aware of the incentives available, they may be more willing to work together to realize mutually beneficial projects that contribute to the community's development and prosperity



SECTION 3: LAND USE BYLAW RECOMMENDATIONS

3.0 INTRODUCTION

This section outlines recommended amendments to Lac Cardinal Country's communities Land Use Bylaws, including the Town of Grimshaw, the Village of Berwyn and the MD of Peace, in light of community engagement responses from the community survey, developers, realtors, home builders and community stakeholders.

The intention of these recommendations is to initiate and promote discussion among community stakeholders - administration, developers, planners, businesses and residents. They are suggestions that may help to reduce development barriers, increase housing supply and encourage housing diversity in Lac Cardinal Country.

3.1. GENERAL RECOMMENDATIONS TO INCREASE HOUSING DIVERSITY AND DENSITY IN RESIDENTIAL DISTRICTS

The Land Use Bylaws within the Town of Grimshaw, Village of Berwyn and MD of Peace regulate the type of housing and uses that may be built in residential districts. It has been identified that diversifying the types of housing that may be built in the various residential districts will help increase housing choice and potentially influence affordability of housing in Lac Cardinal Country.

The following general recommendations to each of the 3 municipalities' Land Use Bylaws are recommended for consideration to enhance housing options in Lac Cardinal Country.

GENERAL RECOMMENDATIONS:

For the **Residential, Country Residential and Hamlet Residential Districts:**

- Add modular, moved-in and RTM dwellings as **permitted uses**.

Note: Modular dwellings as a listed use were removed from the Village of Berwyn and Town of Grimshaw's *Land Use Bylaw* and are not included in the MD of Peace' *Land Use Bylaw* - this may be an important point of discussion between MacKenzie Municipal Services Agency and Lac Cardinal Country.

WHY SHOULD MODULAR, MOVED-IN AND RTM DWELLINGS BE A PERMITTED USE IN THESE RESIDENTIAL DISTRICTS?

Lac Cardinal Country should consider making RTMs (ready-to-move) homes, moved-in and modular home dwellings as a **permitted use** in the identified residential districts because it would increase housing supply quickly and affordably, providing more options for families, seniors, and workers.

Making RTMs, moved-in and modular home dwellings a permitted use rather than a discretionary use **helps streamlines approvals**, providing faster and more predictable development processes.

A simplified definition of RTM, moved-in and modular dwellings is that they're homes that are built in a factory setting and then moved onto the site, either as one unit or as several pieces, and typically (but not always) onto a basement. The end result is a dwelling that is difficult to distinguish from a dwelling that was built on-site (stick built). These factory-built homes are as **durable and livable** as anything built on-site and should be permitted in the same way as a stick-built home.

GENERAL RECOMMENDATIONS CONTINUED:

- For the **Residential, Country Residential** and **Hamlet Residential Districts**:
 - Develop a generic term for all the terms/uses related to garden suite/garage suite/secondary suite - i.e. “Accessory Dwelling Unit (ADU)”.
 - Consider making Accessory Dwelling Units (ADU) a permitted use in these districts.

WHY SHOULD LAC CARDINAL COUNTRY USE ACCESSORY DWELLING UNITS AS A GENERIC TERM?

Defining Accessory Dwelling Units (ADU) to include all forms of secondary suites will make things **easier to evaluate for permitting**. As long as the ADU has the basic requirements for construction, whether they are built in or beside the home, or as a separate unit, is not important. If the municipality wants different requirements for each, they may be set up in the definitions section or in the General Regulations section.

WHY SHOULD ACCESSORY DWELLING UNITS BE CONSIDERED AS A PERMITTED USE IN THESE RESIDENTIAL DISTRICTS?

One of the quickest ways to increase the number and affordability of housing in a small community is to add ADUs. Making them a **permitted use** means a **shorter review and approval process**. In order to be permitted uses, they must meet all the requirements of the Land Use Bylaw, including whatever parking requirements the municipality wishes for the use. If the municipality is concerned about public push-back, make sure to engage in a **robust community engagement process** so that they are fully understood and supported by the community.



3.2. LAND USE CHANGES RECOMMENDED FOR THE REGION

TABLE KEY:

- ADD AS A PERMITTED USE**
- ADU USE CONSOLIDATED INTO 1 TERM**
- EXISTING DISCRETIONARY USE CHANGED TO A PERMITTED USE**

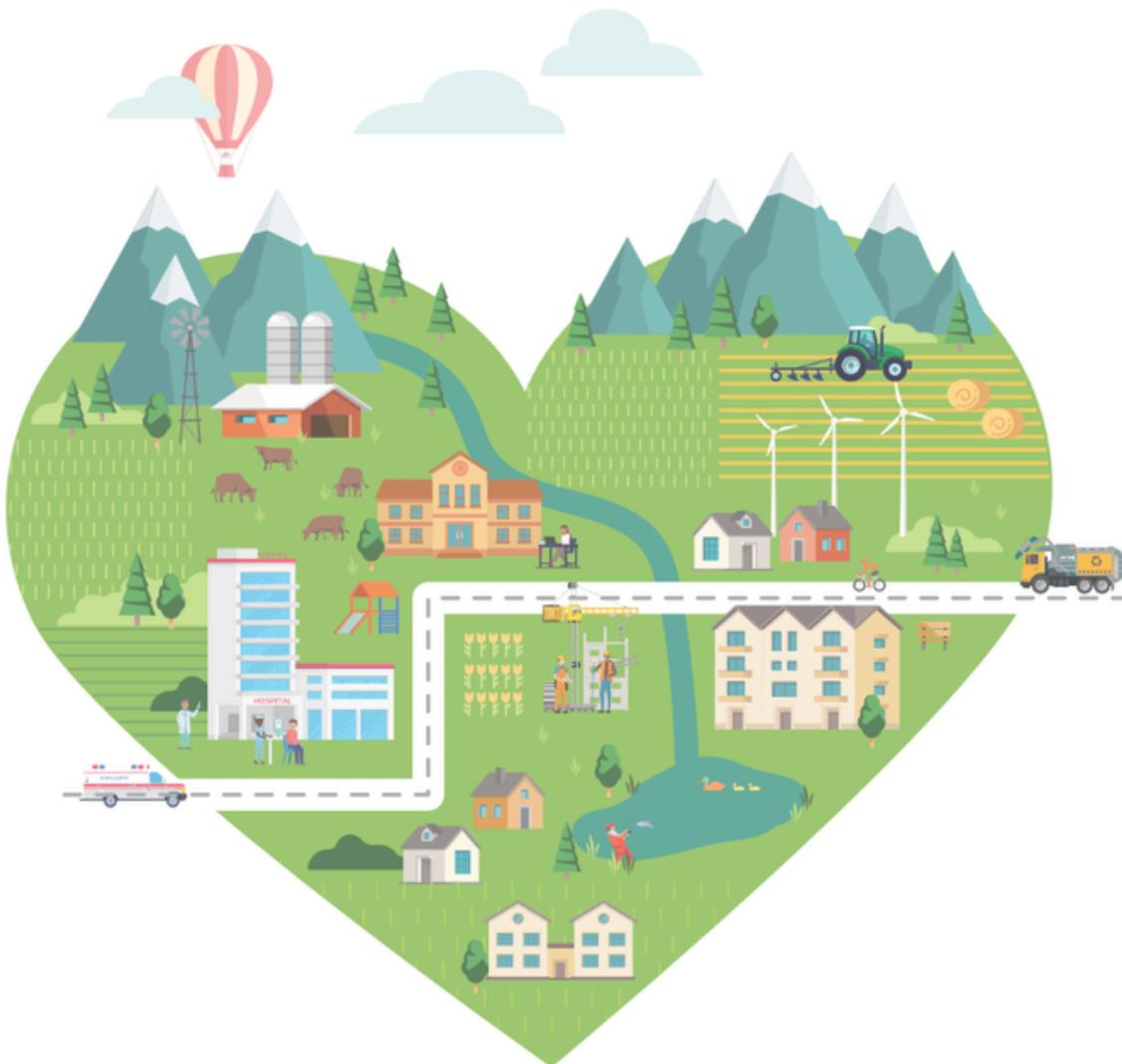
Lac Cardinal Country	Pop: ~4800 (2021)	
Land Use District	Existing Permitted Uses	Recommend Adding as Permitted Uses
Agricultural Districts MD of Peace	<ul style="list-style-type: none"> Garage suite, garden suite, secondary suite 	<ul style="list-style-type: none"> Moved-in dwelling RTM dwelling Modular dwelling Industrial camp Accessory dwelling unit (ADU)
	<ul style="list-style-type: none"> Manufactured home Single detached dwelling 	
Country Residential Districts MD of Peace	<ul style="list-style-type: none"> Garage suite, garden suite, secondary suite 	<ul style="list-style-type: none"> Moved-in dwelling RTM dwelling Modular dwelling Accessory dwelling unit (ADU)
	<ul style="list-style-type: none"> Manufactured home Single detached dwelling 	

Land Use District	Existing Permitted Uses	Recommend Adding as Permitted Uses
<p>Residential Districts Town of Grimshaw Village of Berwyn Hamlets in MD of Peace</p>	<ul style="list-style-type: none"> • Single detached dwelling 	<ul style="list-style-type: none"> • Moved-in dwelling • RTM dwelling • Modular dwelling • Duplex • Semi-detached • Accessory dwelling unit (ADU)
<p>Highway Commercial Districts Town of Grimshaw MD of Peace</p>	<ul style="list-style-type: none"> • Hotel • Motel 	<ul style="list-style-type: none"> • Industrial camp • Apartment hotel • Apartment • Residential condominium
<p>Direct Control District Town of Grimshaw MD of Peace</p>		<ul style="list-style-type: none"> • Residential condominium • Apartment hotel • Apartment • Industrial Camp
<p>Service Commercial / Urban Reserve / Industrial Districts Town of Grimshaw Village of Berwyn MD of Peace</p>		<ul style="list-style-type: none"> • Industrial Camp

NOTE: Adding Apartment Hotels & Industrial Camps As Permitted Uses:

Apartment Hotels are **not listed** as a use in any district in the MD of Peace, the Town of Grimshaw or the Village of Berwyn. These types of accommodations could also be suitable to accommodate construction workers at the nuclear facility. Once the short-term housing need for the workers has been satisfied, the apartment hotels could be transitioned into other housing needs, such as transitional housing, or housing for students, or short-term housing newcomers until they find something permanent.

Adding **Industrial Camps as uses** will enable the development of short-term accommodations, such as for the nuclear facility construction workers. The number of workers needed for the construction phase of the nuclear facility will likely be greater than those that stay in the area long-term. These types of accommodations could be suitable for that short-term use. Once the short-term housing need for the construction workers has been satisfied, the industrial camps could be decommissioned.



SECTION 4: HOUSING SOLUTIONS FOR CONSIDERATION

4.0 INTRODUCTION

This section presents and examines various housing solutions and approaches that are available to address housing challenges within Lac Cardinal Country.

Through our research, all EHC North community partners indicated a shared commitment to tackling not only the overall shortage of housing but also several specific challenges, including:

- Limited availability of affordable, accessible, and attainable housing
- Shortage of rental housing
- High construction costs and a lack of builders
- Insufficient senior housing

Each of these challenges will be addressed individually, while also considering their interconnections, as they are closely linked and often influence one another.



4.1 EXPLORING POTENTIAL SOLUTIONS FOR RURAL HOUSING CHALLENGES:

The information provided below regarding potential solutions to Lac Cardinal Country's housing challenges will address the general desire/need for more housing, more rental housing, and affordability. Information and links will be provided to the following alternative and innovative housing solutions/types:

- Modular Housing
- Co-op Housing
- Land Trusts
- Accessory Dwelling Units
- Fast-Track Housing
- Tiny Homes

4.1.1 MODULAR HOUSING SOLUTIONS:

Modular housing could offer a practical solution for Lac Cardinal Country by providing faster, more cost-effective construction compared to traditional building methods. Its flexibility allows for a range of housing types—including affordable, rental, and seniors housing units.

WHAT IS MODULAR HOUSING?

A **modular home** is a type of prefabricated house built in sections in a climate-controlled factory and then transported to a building site for assembly by a builder on a permanent foundation. Unlike mobile homes, modular homes must meet the same building codes as traditional, site-built homes and are not intended to be moved once assembled. This method of construction can result in a **faster build** time and **lower costs** due to factory efficiencies. These homes are often called factory-built, system-built or prefab (short for prefabricated) homes.

On the other side of this solution, modular home companies need to work with a local builder and/or municipality to facilitate and install the housing. For example, [ATCO Structures](#) has teamed up with [Attainable Homes Calgary](#) to provide lower cost, attainable housing in Calgary.

In order to pave the way for modular housing, Lac Cardinal Country must think differently and set themselves apart from other northern Alberta communities.

For example, it may be helpful to set up a **housing authority** to facilitate the process to bring modular homes into the community. The housing authority would work with the municipality to acquire land, make sure all the pre-development needs are met (services, permitting, etc), secure funding and then liaise with the modular housing company to install the housing.

FURTHER RESOURCES ON MODULAR HOUSING:

- [10 Basic Facts You Should Know About Modular Homes](#)
- [What is Modular Construction?](#)
- [Modular Building Systems: Overview and Benefits](#)

4.1.2 CO-OP HOUSING SOLUTIONS

Co-op housing could help address Lac Cardinal Country's housing challenges by providing affordable, community-owned options that keep costs lower for residents. This model fosters long-term stability, encourages local involvement in housing decisions, and can help meet the demand for rental and accessible housing in the region.

WHAT IS CO-OP HOUSING?

Co-op housing is a form of **residential ownership** where members buy shares in the housing cooperative corporation, not a specific unit, and then pay a monthly fee to cover the costs of the building and land. Each co-op is a legal association, and members are called **shareholders** who have a voice in the co-op's governance and democratically make decisions, often through an elected board of directors. Co-op members purchase shares in the corporation that owns the entire property. The share includes the **ability to lease or purchase** a specific unit.



Co-op housing has the potential to provide housing that can be offered to residents at **‘below-market’** rates, whether to rent or to purchase. Since the co-op controls the property, the price of the housing is set and controlled by its members. The co-op model can be applied to any type of housing, including multi-unit attached or single detached housing, below-market housing, and seniors housing. A co-op model could also champion the construction of tiny homes (discussed below) or modular housing (discussed above).

Again, in order to facilitate co-op housing, Lac Cardinal Country must think differently. It may be helpful for the community to **set up a housing authority** to research and gather interest in this housing model. It could provide local investment opportunities so that appropriate and affordable housing is developed that truly meets the needs of the community.

EXAMPLES OF CO-OP HOUSING:

- [Sangudo Opportunity Development Co-op](#)
- [Linden Housing Co-op](#)
- [Community Economic-Development Investment Funds \(CEDIFs\) | Nova Scotia Securities Commission](#)

FURTHER RESOURCES ON CO-OP HOUSING:

- [Alberta Community & Co-Operative Association](#)
- [Federal Co-operative Housing Development Program](#)
- [Co-op Housing Development Program](#)
- [Canadian Co-operative Investment Fund](#)
- [Paths for Housing Co-Ops Development Tool Guidebook](#)



4.1.3 FAST-TRACK HOUSING SOLUTIONS

Fast-track housing could help Lac Cardinal Country quickly increase its housing supply by streamlining approvals and accelerating construction timelines. This approach can rapidly address shortages, reduce wait times for rentals and affordable units, and respond efficiently to the community's urgent housing needs.

WHAT IS FAST-TRACK HOUSING?

Fast-track housing refers to a **streamlined development process**, either through expedited permit approvals or a project delivery method where construction of a new house is accelerated. In this instance, the focus is on projects that will use **pre-approved designs** or that meet specific criteria outlined in the Land Use Bylaw, with the intention of building housing faster and more affordably.

To make this work efficiently, the community/municipality will typically use a pre-approved set of designs that can be approved by municipal staff more quickly. These designs could include both multi-unit attached and single detached housing types, as well as 'below-market' housing or seniors housing.

For example, the federal government has developed the [Housing Design Catalogue](#), which could be used as a guide to develop fast-track housing types in a municipality. The municipality could also work with a modular home company (i.e. [Atco](#)) to develop housing that would address specific community needs.

EXAMPLES OF FAST-TRACK HOUSING:

There are not a large number of municipalities using pre-approved designs to facilitate fast-track housing. Here are a couple of examples:

- [Infill Fast-Track Housing](#) - Kelowna
- [Housing Accelerator Fund | City of Edmonton](#) - an accelerated permitting process for housing is in the development stages
- [Modular – Anhart Construction](#) - a developer that installs modular tiny homes



4.1.4 ACCESSORY DWELLING UNIT (ADU) SOLUTIONS:

Accessory dwelling units (ADUs) could provide a flexible and cost-effective housing option for Lac Cardinal Country by allowing homeowners to add small, independent living spaces on existing properties. ADUs can increase rental and affordable housing availability, support multi-generational living, and make efficient use of existing land and infrastructure.

WHAT ARE ACCESSORY DWELLING UNITS?

An accessory dwelling unit (ADU) is a **secondary, self-contained living space** on the same property as the primary home (typically a single-detached dwelling). It is also known as a **secondary suite**, granny suite, garage suite, in-law suite, basement suite, and more. These units will have a private entrance, and will include their own kitchen, bathroom, living area, etc. They can be **internal** (basement suite), attached to the main house (granny suite), above the garage (garage suite) or **completely detached** (backyard suite). ADUs **provide flexibility** for homeowners, serving purposes such as **housing for family** members, generating **rental income**, or creating a **home office**. They cannot be sold separately from the primary residence.

As suggested in the review of the Land Use Bylaw earlier in this document, one of the quickest ways to increase the number and affordability of housing in a small community is to add Accessory Dwelling Units as a permitted use. In addition, developing an incentive for residents to install these ADUs could help meet the housing needs for specific residents, such as students who need short-term accommodation, elderly parents who are not ready to move into care homes, or single people who do not need a great deal of space.

EXAMPLES OF FUNDING & INCENTIVES FOR ADUs

- [CMHC Refinance - Encouraging Gentle Densification](#)
- [Accessory Dwelling Units: Case Studies and Best Practices](#)
- [Secondary Suite Development Incentive Program Policy No: 237-AD-24](#)
- [Secondary Suites and Accessory Dwelling Unit Grant Program](#)

4.1.5 TINY HOME DWELLING SOLUTIONS:

Tiny homes offer a potential alternative housing solution in Lac Cardinal Country by providing more affordable and flexible housing options for residents facing limited availability and rising costs. Their smaller footprint suits rural and lakeside environments, allows for more sustainable development, and can help Lac Cardinal Country address housing shortages without having to build extensive new infrastructure.

WHAT ARE TINY HOMES?

Tiny homes are small, efficient dwellings, **typically under 500 square feet** 46 (sq m), that are designed to promote a minimalist lifestyle. While size is the primary factor, the definition also encompasses the intention of living simply, with many tiny homes being mobile (built on wheels) or using space-saving designs like lofts.

For tiny homes to be relevant and suitable for rural communities, this definition will need to be amended to ensure that the dwelling meets the requirements of the National Building Code and Land Use Bylaw. For example, minimum floor areas in new residential development in a Land Use Bylaw are typically 900 to 1000 square feet (84 to 93 sq m). In addition, since tiny homes are typically intended to be mobile, consideration will need to be given to where in the community they would be most useful, or whether mobility of the home would have to be not allowed.

EXAMPLES OF TINY HOME DEVELOPMENT & COMPANIES

- [Canada Tiny Home News - information and resources around tiny home development](#)
- [Rohe Homes - tiny home developer](#)
- [Bluegrass Meadows Micro Village - a tiny home village built in BC](#)
- [Modular – Anhart Construction - tiny home developer](#)
- [The First Tiny House strata in Canada is approved in Okotoks - tiny home community still under construction](#)
- [Veteran Villages - Homes For Heroes Foundation - tiny home development specifically designed for veterans](#)

4.1.6 LAND TRUST SOLUTIONS:

Land trusts could be a strong option for Lac Cardinal Country because they help keep housing affordable over the long term by reducing the cost of land and limiting price increases over time. They also allow the community to have more control over how land is used, helping balance new housing needs with protecting local land and supporting sustainable growth.

WHAT ARE LAND TRUSTS?

A land trust is a legal or non-profit entity that holds land for the benefit of the land's owner or a specific purpose. Community land trusts are incorporated organizations created to **acquire and hold land in trust** for community use, such as **affordable housing**. Land trusts are typically membership-based organizations. They're governed by a board of directors, which is made up of community members and non-profit organizations with a stake in their community.

Again, in order to use a land trust to develop housing, Lac Cardinal Country must think differently. It may be helpful for the community to set up a housing authority to research and gather interest in this housing model. It could provide local investment opportunities so that appropriate and affordable housing is developed that truly meets the needs of the community.

EXAMPLES OF COMMUNITY LAND TRUSTS:

- [Creation of a Community Land Trust for Affordable Housing](#)
- [Community Land Trusts in Canada](#)
- [The Temiskaming District Community Land Trust | CMHC](#)

FURTHER RESOURCES ON COMMUNITY LAND TRUSTS:

- [CLT Funding Sources - Canadian Network of Community Land Trusts](#)
- [Affordable Housing Innovation Fund](#)

SECTION 5: AREAS OF OPPORTUNITY RECOMMENDATIONS

5.0 INTRODUCTION

This section presents and examines the various areas of opportunity that may be available to address housing challenges within Lac Cardinal Country.

Through our research, all EHC North community partners indicated a shared commitment to tackling not only the overall shortage of housing but also several specific challenges, including:

- Limited availability of affordable, accessible, and attainable housing
- Shortage of rental housing
- High construction costs and a lack of builders
- Insufficient senior housing

Each of these challenges will be addressed individually, while also considering their interconnections, as they are closely linked and often influence one another.



5.1 FACILITATE CONTINUAL COMMUNITY ENGAGEMENT

To successfully increase housing diversity and choice, Lac Cardinal Country needs to conduct **early and continuous engagement** with all community members. A broad spectrum of residents—landowners, renters, young and old, families, childless couples, businesses, homebuilders, and developers—will provide valuable insights that are essential for expanding housing options in Lac Cardinal Country. Furthermore, involving a **diverse group** of residents in discussions about housing diversity will naturally open the door to conversations about housing needs, wants and preferences in the community.

5.1.1 RECOMMENDED ACTIONS: ESTABLISH COMMUNITY ENGAGEMENT INITIATIVE

To facilitate continual community engagement in Lac Cardinal Country, it is recommended that Lac Cardinal Country Regional Economic Development Board consider the following:

- Create a **Community Engagement Committee** for Lac Cardinal Country that is responsible for facilitating community engagement strategies/plans for each municipality in Lac Cardinal Country;
- Have the **Lac Cardinal Regional Economic Development Board** facilitate this initiative; suggested members include community leaders, seniors, young people, couples, realtors, developers, home-builders, town/village/district employees, business owners and anyone else who has something to say about housing;
- Prepare a mandate and/or guidelines for the steering committee that outlines its **objectives and goals**; this mandate will be updated by the committee as needed;
- Committee tasks could include, but are not limited to, the following:
 - Facilitating community engagement initiatives within the Town of Grimshaw, MD of Peace and Village of Berwyn.
 - Spread the word about the changes that are happening in Lac Cardinal Country to help reduce perceived negative impacts or pushback.

BENEFITS:

- Engaging residents and stakeholders early in the process and having them review and take ownership of suggested changes to policy and bylaws about diverse or affordable housing will **help to reduce negative reactions** and pushback from the community
- Having community members spread the word about the benefits and implication of the changes should help **increase ‘buy in’** by the community

5.2 CONTINUE WITH EDUCATION, PROMOTION AND MARKETING OF LAC CARDINAL COUNTRY

This section outlines additional initiatives that could add to Lac Cardinal Country's promotion and marketing campaigns for the community.

5.2.1 RECOMMENDED ACTION: CREATE A MARKETING CAMPAIGN

A **strategic marketing campaign** is recommended to effectively highlight Lac Cardinal Country's significant development potential, capitalize on growth opportunities, and actively promote the area as an optimal choice for housing development. This campaign should integrate elements that demonstrate Lac Cardinal Country's commitment to sustainable and diverse growth and make it appealing to prospective developers, builders, and property owners.

The initiative should go beyond emphasizing Lac Cardinal Country's unique character and community spirit to also **showcase its progressive approach** to rural planning, development and investment. Key features to spotlight within the campaign include current and future development incentives, and the availability of vacant land for purchase.

BENEFITS:

- **Attracts developers and investors** by promoting available land, housing demand, and local incentives for building.
- **Raises awareness** of Lac Cardinal Country's quality of life, community strengths, and long-term growth potential.
- **Encourages partnerships and interest** that can lead to more diverse and much-needed housing.



5.2.2 RECOMMENDED ACTION: PROVIDE READILY AVAILABLE INFORMATION ABOUT Lac Cardinal Country

To further promote Lac Cardinal Country, provide local information about residential development opportunities and initiatives. It is recommended that this information be in both digital and print formats, to engage all age-groups and demographics.

Suggestions for informational packages/resources include the following:

Centralized Housing Information Resource

- Promote local housing rental availability
- List available homes, vacant buildings, and vacant lots for purchase

Accessory Dwelling Units:

- Provide a definition, an outline of the process and any current incentives for construction of these units
- Provide information about where ADUs may be built in Lac Cardinal Country

Lac Cardinal Country As A Great Place To Live:

- Market and advertise the above information and other amenities in Lac Cardinal Country

WHAT WE HEARD:

Engagement findings related to providing readily available housing information about Lac Cardinal Country are provided below:

The most common suggestions about housing resources included the following:

- Collect information in a centralized area / platform
- Create a dedicated website of housing resources: suggestions included municipal offices, community website or facebook page, regional newsletter.

5.3 FACILITATE HOUSING PARTNERSHIPS AND COLLABORATION

Stakeholder interviews and discussions in Lac Cardinal Country consistently emphasized the value of **collaborative partnerships** involving Lac Cardinal Country, developers, home builders, and the community. This section provides strategies for **connecting developers** with community members to foster these partnerships. The goal is to advance Lac Cardinal Country’s housing initiatives and effectively address the diverse housing needs within the community.

5.3.1 RECOMMENDED ACTION: CONTINUE FOSTERING DEVELOPER/BUILDER RELATIONSHIPS AND PARTNERSHIPS

As provided in **Sections 5.1** and **5.2**, and continuing with the community engagement theme, it is recommended that Lac Cardinal Country consider the following:

- Have the **Lac Cardinal Regional Economic Development Board** facilitate this initiative;
- Include a **variety of community members** on the committee, such as community leaders, seniors, young people, couples, realtors, developers, home-builders, town/village/district employees, business owners and anyone else who has something to say about housing
- Prepare a mandate and/or guidelines for the committee that outlines the project **objectives and goals**; this mandate will be updated by the committee as needed;
- Committee tasks could include, but are not limited to, the following:
 - Research and prepare a **plan to form partnerships** between developers and other stakeholders, as listed above;
 - **Educate developers** and **community members** about development incentives, issues and opportunities that are available in Lac Cardinal Country;
 - Facilitate the potential creation of a housing cooperative, or other housing initiative, between developers and local stakeholders. These documents to help with 2 potential initiatives are available on the RDN website:
 - “Paths for Housing Co-ops: Guidebook”
 - “Step by Step Guide to Developing Affordable Housing”

WHAT WE HEARD:

Engagement findings related to improving communications and relationships with local developers/builders are provided below:

- *The **Lac Cardinal Country Regional Economic Development Board** needs to **reach out to contractors and builders** and talk to them and tell them what is available here and how we can help showcase that - they need to know what we are willing to do to help them.*
- *Lac Cardinal Country has to figure out inventory and **start talking to developers** in Western Canada to meet our housing needs*
- *We need **better communication with developers.***

5.4 INVEST IN COMMUNITY IMPROVEMENT & INFRASTRUCTURE

A consistent theme emerging from the community engagement feedback highlighted the critical need for Lac Cardinal Country to **prioritize investment** in **community improvement** and **revitalization efforts**. This focus area is viewed as essential for enhancing the overall quality of life and making Lac Cardinal Country's communities more attractive destinations for new and current residents.

5.4.1 RECOMMENDED ACTION: IMPROVE AMENITIES & UPGRADE CRITICAL INFRASTRUCTURE IN LAC CARDINAL COUNTRY

Participants said that **investing in infrastructure**, such as water, sewer, and roads, to create serviced lots is a crucial step. Furthermore, they emphasized that municipalities should put money towards developing these areas and then advertise the readily available lots. This approach would make it easier for people to build and would act as an incentive by reducing the initial costs for developers.

- **Conduct a Community-Wide Needs Assessment:** Determine which facilities and spaces are most valued by residents by launching a community consultation process that focuses solely on communal amenities and services. This will ensure investment is directed to projects with the highest community priority and will increase buy-in, usage and support.
- **Develop a Phased Revitalization Plan:** Based on the results of the above assessment, create a long-term, multi-year plan that phases in the improvement or expansion of key amenities and infrastructure in MD of Peace, Berwyn and Grimshaw, starting with areas identified as having the most urgent need or highest potential impact.

WHAT WE HEARD:

Engagement findings related to updating infrastructure and improving amenities within Lac Cardinal Country are provided below:

- ***Push putting in infrastructure** by our municipalities - this could be worked on immediately.*
- *I would recommend **getting municipalities on board to install infrastructure** for undeveloped areas - that would be a big push.*
- *The municipality should **explore funding opportunities** to provide critical infrastructure.*
- ***Support infrastructure** that would reduce the costs to homebuilders for utilities, water, wastewater etc.*

SECTION 6: NEXT STEPS

This report on Enabling Diverse Housing Development in Lac Cardinal Country was initiated to provide locally-relevant information about housing challenges and barriers in Lac Cardinal Country, and then prepare suggestion to facilitate the development of more diverse housing options in Lac Cardinal Country.

FACILITATE CONTINUOUS DISCUSSION

As stated previously, the purpose of providing these recommendations is to help facilitate discussion among community stakeholders -Lac Cardinal Country Administration, residents, home-builders, local businesses and others - to review, analyze and disseminate the suggestions in a way that will work best for Lac Cardinal Country. It is expected that the recommendations will be implemented over a period of time, as funds become available, and as the community learns how to move forward in addressing its diverse housing needs.

MONITOR AND TRACK PROGRESS

Following the completion of this report, the EHC project team will develop a progress tracker to report on project milestones and achievements with respect to the report's recommendations. In addition, the project team will check in with Lac Cardinal Country Administration on a regular basis to keep track of progress and provide feedback or insights, as needed.

GUIDEBOOK FOR DIVERSIFYING HOUSING DEVELOPMENT IN RURAL COMMUNITIES

One of the final outcomes from this research project is the forthcoming update of RDN's **Guidebook for Diversifying Housing in Rural Communities**. The Guidebook will outline strategic planning tools and suggestions for accomplishing housing diversity goals in northern rural communities. The EHC team anticipates that the Guidebook update will be ready for release in April 2026.

FINAL WORDS

Pursuing the goal of diversifying housing in Lac Cardinal Country will be a complex and ongoing endeavor. It will require collaboration and commitment among numerous stakeholders. The Lac Cardinal Country will have a pivotal role in being active and dedicated to diversifying housing in the community. In collaboration with other community stakeholders - residents, home-builders, local businesses - Lac Cardinal Country will be able to address its housing needs and provide a positive example for other communities facing similar challenges.

With perseverance and collaboration, Lac Cardinal Country can pave the way for a more inclusive community, where all residents have access to diverse and affordable housing.



Email: info@ruraldevelopment.ca

Website: ruraldevelopment.ca