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1. Background

The Municipal Development Plan (MDP) is an important planning and decision-making tool that provides strategies and policies to guide the City's growth and development to a population of 50,000 residents. Council adopted the MDP on January 26, 2021.

Our MDP is not a static document. It is intended to be utilized to regularly measure and monitor progress towards the community's aspirations for the future. Section 12– Implementation, emphasizes the need to measure and monitor the plan's implementation targets. Section 13- Strategic Initiatives, outlines planning and capital infrastructure projects and initiatives that will help the City meet and measure the objectives of the MDP.

Not all initiatives within the MDP will be completed as intended at the time of the MDP's adoption. Further investigation into the projects may reveal the benefit is not worth the cost, or priorities may shift to reflect the current circumstances. The implementation section within the MDP is intended to provide the City with a direction to proceed, but the plan is flexible.

Policy 12.3.1 states:

"The City will monitor the MDP implementation targets every two years and report to Council and the public on the progress towards the targets."

This is the first report on the progress of the MDP implementation since the adoption of the MDP.

2. Summary of MDP Implementation Targets

The MDP includes thirteen (13) implementation targets which should be achieved by the time the City of Fort Saskatchewan welcomes its 50,000th resident. As such, these targets are to be achieved over the next couple of decades or the lifespan of the MDP.

Table 1: MDP Implementation Targets

MDP Implementation Target	Baseline Data 2019	Target Updates – As of December 2022
12.1.1 Downtown's commercial vacancy rates are down from 15% to 7%	15%	A new Retail Gap Analysis will be undertaken in 2024, which will identify the downtown vacancy rate.
12.1.2 Dwelling units in the Downtown Fringe have increased by 15%	1041 dwelling units	One additional dwelling unit has been built in the Downtown Fringe making a total of 1042 units which means dwelling units have increased by 0.10%.
12.1.3 The Downtown Core and 99 Avenue Corridor have intensified to 100+ du/nrha	The Downtown Core had 222 dwellings and 72.31 du/nrha.	The Downtown Core has 223 dwellings with a density of 72.64 du/nrha.
	99 Avenue Corridor had 210 dwellings and 37.91 du/nrha.	The 99 Avenue Corridor has 218 dwellings with an overall density of 39.35 du/nrha. This increase was a

		result of an 8-Unit apartment development.
12.1.4 Dwelling units are increased by 16% in Established Neighbourhoods to restore or exceed the population supported in the year 2000	3066 dwelling units	Dwelling units have increased by 2.71% with 83 units being built in 2021. This increase is due to the new Heartland Housing project on the Old Hospital Site.
12.1.5 Dwelling units have increased by 15% in Developing Neighbourhoods in the form of both infill and accessory unit development	6354 dwelling units and 12 accessory units	There has been an additional 16 accessory units approved in Developing Neighbourhoods for an overall increase of 0.25%.
12.1.6 Existing neighbourhood nodes intensify and new nodes in the Developing Neighbourhoods develop to 60 du/nrha or above for the entire node area	Windsor Node – 120.8 du/nrha	Windsor Node has decreased to a density of 92.9 du/nrha due to the development of a townhouse complex along Wilshire Blvd.
	Southpoint Node – 0 du/nrha	Southpoint Node with the development of a 126 unit (4- Storey) seniors living facility, now has the density of 85 du/nrha.
	Birch Hills Node – 71.4 du/nrha	Birch Hills Node has remained at 71.4 du/nrha.
	Westwood Trails Node – 64.7 du/nrha	Westwood Trails node is approved for development, which will decrease the density to 62.2 du/nrha.
	Old Hospital Site – 74.1 du/nrha	Old hospital site increased to 92.4 du/nrha due to the new Heartland Housing project on the Old Hospital Site.
	Sherridon Extension Node is largely recreational in nature.	Sherridon Extension Node has not seen an increase.
12.1.7 Neighbourhood nodes in the Future Urban Area are developed at or above 70 du/nrha for the entire node area	No development has occurred	N/A
12.1.8 New urban areas are developed at a density at or above 35 du/nrha	No development has occurred	N/A

12.1.9 Transit ridership percent increases outpace population growth	Total transit trips in 2020 was 14,476 (commuter) and 41,977 (local). The population was 26,942 residents.	Ridership data is available in Figure 1 and 2.
12.1.10 Transit service through Nodes runs every 15 minutes or less during peak hour service time	Three transit routes ran. Buses run at 30-minute intervals during peak hours and 60-minutes intervals during non-peak hours.	One route was discontinued due to lack of ridership. No changes to transit interval timing.
12.1.11 The percentage of urban tree canopy has increased by 10%	N/A	Urban Forest Protection & Enhancement Plan was funded in 2022. The canopy will provide benchmark data. Since January 2021, 240 trees were planted as part of the West Rivers Edge Tree Planting program, 300 saplings were planted as part of the TD Tree Days (anticipated survival rate of 50%).
12.1.12 The health of the urban canopy is monitored annually utilizing the Urban Forestry Protection Plan	N/A	Urban Forest Protection & Enhancement Plan was funded in 2022.
12.1.13 Mobility improvement opportunities are identified and recommended for implementation annually through mobility audit process	N/A	An accessibility audit was completed in 2021 for the JRC, DCC, and Pryce Alderson. A mobility audit (guided experience where able-bodied individuals use mobility aids) is being scheduled.

Figure 1: Transit Trips for Local Transit from January 2019 to February 2023





Figure 2: Transit Trips for Commuter Transit from January 2019 to February 2023

3. Planning and Capital Infrastructure Projects

Thirty-two implementation projects are included within the MDP. To date, six have been completed, and progress has been made on an additional nine projects:

Completed:

- 1. Develop Transit Service Standards
- 2. Develop Terms of Reference documents for Preparation of New Area Structure Plans (ASPS)
- 3. Develop a Downtown Strategic Action Plan
- 4. Develop a Retail and Office Space Inventory and Analysis
- 5. Enhance the City's risk profile through the inclusion of cumulative and compounding use based risks to inform the Municipal Emergency Plan Hazard Assessment and Risk Identification process
- 6. Develop a Foreign Direct Investment Strategy

Progressed:

- 1. Review and update the Land Use Bylaw, existing ASPs and ARPs to ensure alignment with updated MDP
- 2. Review and amend Engineering and Servicing Standards
- 3. Conduct a Mobility Audit including annual/bi-annual audit process
- 4. Explore a Downtown Business Revitalization Zone
- 5. Develop a Labour Profile
- 6. Develop Mature Neighbourhood Strategies and/or Land Use Bylaw overlays
- 7. Conduct a study of the Clover Park area
- 8. Develop an Urban Forestry Protection Plan
- 9. Construct proposed Active Transportation Connections as per the Active Transportation map within this MDP

The Planning and Capital Infrastructure Projects have assigned terms (immediate, short, medium, and long) for when work is scheduled to begin on each project. Future projects are subject to funding availability and budget approval. Table 2 below provides detailed information on term timelines.

Table 2: MDP Implementation Timelines

Term Target Timeline for Starting Projects	
Immediate	within the 6-months to 1 year after the adoption of the MDP
Short	within 1-4 years after the adoption of the MDP
Medium	within 3-7 years after the adoption of the MDP
Long	within 6-10 years after the adoption of the MDP

Below is an update on the Planning and Capital Infrastructure Projects by implementation term.

Update on Immediate Term Projects (6 Months to 1 Year)

The MDP identifies two projects as Immediate.

Table 3: Status of Immediate Term Projects

Project	Project Description	Status
Review and update the Land Use Bylaw, existing ASPs and ARPs to ensure alignment with updated MDP	The MGA requires alignment of statutory plans. The Land Use Bylaw is a key implementation tool of the MDP.	The new Land Use Bylaw project is currently underway. Updates are required to the existing ASPs and ARP. These projects are anticipated to follow the completion of the Land Use Bylaw.
Review and amend Engineering and Servicing Standards	Alignment of these Standards with the MDP supports the goals and objectives of the MDP. These Standards should be reviewed regularly to ensure they are still accurate and valid within the Fort Saskatchewan context.	Each section is reviewed on a routine schedule. The Landscape Section was reviewed in 2021, and the Transportation section was reviewed in 2022. Stormwater is scheduled for review in 2023.

Update on Short-Term Projects (1 to 3 Years)

The MDP identifies 18 Short-Term projects.

Table 4: Status of Short-Term Projects

Project	Project Description	Status
Develop Transit Service	Establish the expectation of public transit	Completed in 2022.
Standards	services, including frequency and	
	infrastructure requirements. These	
	standards are to be consistent with local	

	and regional priorities to inform future development patterns and service delivery.	
Develop Tourism and Cultural Industry Plan	This Plan will identify tourism and cultural assets, how they can catalyze population, employment, and economic growth, and explore how to best leverage them to bolster this industry and diversify the economy.	Not initiated.
Develop Terms of Reference documents for Preparation of New Area Structure Plans (ASPs)	Terms of Reference (TOR) provides the framework for the preparation for of new Area Structure Plans, Neighbourhood Structure Plans, and amendments thereto.	Completed in 2022.
Develop a Downtown Strategic Action Plan	This Plan will provide a step-by-step guide for the City to follow to achieve the desired goals for the downtown area.	Completed in 2021.
Conduct a Mobility Audit including annual/bi-annual audit process	Also referred to as an Accessibility Audit, the goal of the mobility audit is to ensure the Active Transportation network includes appropriate access for a range of users with impairments. This includes visually and hearing-impaired pedestrians, wheelchair users, and people with other mobility impairments.	An accessibility audit was completed in 2021 for the JRC, DCC, and Pryce Alderson park. A mobility audit is scheduled to be initiated in 2024.
Explore a Downtown Business Revitalization Zone	Engage the downtown business community on interest in participating in a Business Revitalization zone. The creation of such Zones can help achieve the desired goals for the downtown established in this MDP (i.e. lowering vacancy rates, increasing the downtown residential population, etc.).	Engagement is ongoing through the Downtown Action Plan and the Land Use Bylaw project. The Downtown Action Plan included specific recommendations to advance the exploration of a BRZ. Incentive and grant programs to increase residential units were introduced in 2022.
Review the Downtown Area Redevelopment Plan (DARP) and long-term strategic approach for Downtown	The goal for this project is to review and determine the utility and applicability of the existing Downtown Area Redevelopment Plan (DARP).	The City will evaluate the utility of the DARP following completion of the Land Use Bylaw project.
Develop a Retail and Office Space Inventory and Analysis	A comprehensive inventory including projections of how much new retail and office space is required, and an up-to date and accurate list of available building spaces.	Completed in 2023.

Develop a Labour Profile	A Labour Profile describes information on the current and future labour market with the city.	This project is currently underway.
Develop a Business Retention and Expansion Strategy	A strategy to support the City's established business community, to encourage their growth, and ensure they have what they require to continue to achieve success in Fort Saskatchewan.	This project is scheduled to be initiated in 2023.
Develop Mature Neighbourhood Strategies and/or Land Use Bylaw overlays	These Strategies provide guidelines for development and intensification within the Mature Neighbourhoods.	This work is being carried out through the Land Use Bylaw Project.
Develop an Open Space Master Plan	This plans the future network and prioritizes investments of open spaces and parks within the city based off current open space assets and assets are underused or unprotected.	This work is scheduled to initiate in 2024.
Develop an Active Transportation Master Plan	This plan focuses on providing a safe, convenient, appealing network for nonvehicular modes of transportation such as walking, cycling, etc.	The City will include this work in the next Transportation Master Plan, which is scheduled for 2026.
Develop a Water Conservation Strategy	A strategy for how the City can conserve water and limit its water consumption, both in public facilities and parks as well as private homes and businesses.	This work will be undertaken by the Utilities & Sustainability Department. The work will be scheduled after the department is established.
Develop a Wetland and Natural Area Protection Plan	This plan would identify wetlands and natural areas to be protected in the city as well as rules for adjacent development.	The work was incorporated into the Servicing Study for the annexation area and will be further managed through ASPs.
Undertake a 99 Avenue Urban Design Corridor Study from Highway 15 to 108a Street	Creating urban design requirements and clear design directions for developers this stretch of 99 Avenue.	This work is scheduled to initiate in 2025.
Enhance the City's risk profile through the inclusion of cumulative and compounding use based risks to inform the Municipal Emergency Plan Hazard Assessment and Risk Identification process.	An update to the City's Municipal Emergency Plan Hazard Assessment and Risk Identification process with more probable risk scenarios, impacted locations, and sources within and around our community.	Completed in July 2021.
Develop a Downtown Gateway Feature	A placemaking initiative to provide a welcoming sense of entry for both visitors and residents to the downtown.	Scheduled to begin in 2026, following the 99 Avenue

	Corridor Plan and City
	Branding review.

Update on Medium-Term Projects (3 to 7 Years)

The MDP identifies eight medium-term projects.

Table 5: Status of Medium-Term Projects

Project	Project Description	Status
Conduct a study of the Clover Park area	A comprehensive plan for the future of the Clover Park Area.	Preliminary work scheduled for 2023 in partnership with the U of A.
Undertake a highway Urban Design Corridor Study	Establishing urban design requirements for Highways 15 & 21 to achieve a heightened level of building and public realm design and clear design directions for developers to follow.	This work is scheduled to initiate in 2024.
Ecological Inventory and Ecosystem Services Assessment	An ecological inventory investigates and categorizes all the ecosystems and ecological assets of a community, while the assessment identifies and analyzes the vital links between the ecosystem services and the benefits the public receive from those services.	Not initiated. Some data from the Urban Forestry Plan and future ASPs will inform this study.
Develop an Urban Forestry Protection Plan	A plan to protect the established urban canopy and forested areas, and provide guidance about how to replace established trees.	Urban Forest Protection & Enhancement Plan was funded in 2022.
Develop a Wayfinding Strategy	A strategy to produce a signage and information system that is consistent, accessible, and predictable.	This work is scheduled to initiate in 2025.
Develop a Foreign Direct Investment Strategy	A strategy for how the City may best attract out-of-country investment.	Completed in 2022.
Develop a Downtown River Valley Trailhead and Tourism Centre	The tourism centre will be an attraction that provides visitors and tourists with a definitive starting location from which to explore the City.	Not initiated. This work will be informed by the Wayfinding Strategy.
Implement the Wayfinding Strategy	This project is to implement the Wayfinding Strategy (including project surveying, construction, engineering, public realm enhancements, etc.).	Not initiated.

Update on Long-Term Projects (6 to 10 Years)

The MDP identifies three long-term projects.

Table 6: Status of Long-Term Projects

Project	Project Description	Status
Implement 99 Avenue Corridor Improvements established by the 99 Avenue Urban Design Corridor Study	The goal of this project is to implement the findings of the Urban Design Corridor Study (including project surveying, construction, engineering, public realm enhancements, etc.).	Scheduled to initiate in 2026.
Implement Highway 15 Corridor Improvements established by the Highway 15 Urban Design Corridor Study	The goal of this project is to implement the findings of the Urban Design Corridor Study (including project surveying, construction, engineering, public realm enhancements, etc.)	Scheduled to initiate in 2025.
Implement Highway 21 Corridor Improvements established by the Highway 21 Urban Design Corridor Study	The goal of this project is to implement the findings of the Urban Design Corridor Study (including project surveying, construction, engineering, public realm enhancements, etc.).	Scheduled to initiate in 2025.

Update on Ongoing Projects

The MDP identifies one project as ongoing.

Table 7: Status of Ongoing Projects

Project	Project Description	Status
Construct proposed Active	The goal of this project is to implement	Ongoing. As
Transportation	the missing connections identified	neighbourhoods develop,
Connections as per the	through the development of an Active	trail connections continue
Active Transportation map	Transportation Master Plan (including	to be added in accordance
within this MDP	project surveying, construction,	with the approved
	engineering, public realm enhancements,	statutory plans and as a
	etc.)	part of infrastructure
		rehabilitation projects.

4. Conclusion

Within the first two years of the MDP being adopted, significant progress was made towards completing the Planning and Capital Infrastructure projects that will help the City of Fort Saskatchewan meet the

objectives of the MDP. Out of the 32 projects listed, six are complete, and an additional nine have progressed. Both immediate term projects are underway. Five short-term projects and one medium-term project are complete. Long-term projects are planned to be initiated within 6 to 10 years after the adoption of the MDP.

Many of the MDP Implementation Targets have seen some progress. The data is preliminary, and it is difficult to measure the impacts of the implementation items within the short time frame. Additional work may be necessary to support infill development and achieving density targets.

Administration will continue to report bi-annually on MDP Implementation Targets and Projects.

Appendix - Population & Housing Statistics

As part of the development of the Municipal Development Plan (MDP), population and housing statistics were gathered with the most up to date census information at the time (2016 - 2017 data). The following graphs below have been updated to include up to 2019 - 2022 data, whichever was the most recent and available at the time this report was prepared.

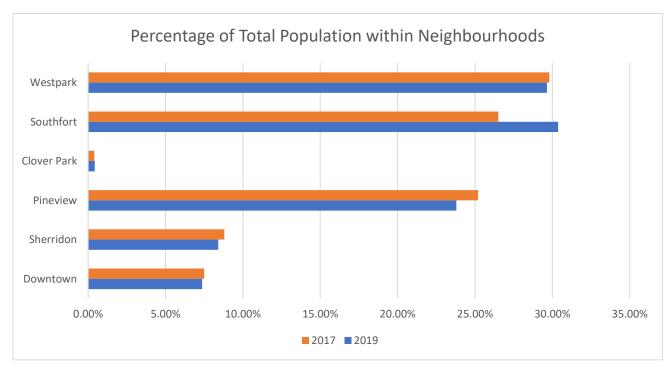
Takeaways from Population & Housing Statistics

Below are some takeaways on population and housing trends that have occurred within the city.

- The percentage of the total population living within the established neighbourhoods declined by 1.91%, while the percentage of the total population living in the developing neighbourhoods increased by 3.72%.
- The percentage of the total population increased the most in Southfort, which is now home to 30.37% of the population (increase from 26.5% in 2017).
- The percentage of the total population decreased the most in Pineview, which is now home to 23.79% of the population (decrease from 25.20% in 2017).
- The total population within Westpark, Downtown, Sherridon, and Clover Park remained stable.
- Developing areas remain disproportionately populated by youth and children.
- Established neighbourhoods remain disproportionately populated by older adults and seniors.
- Nearly 70% of the total housing stock is single detached dwellings, which is more than the
 percentage of Albertans living in single detached dwellings (61.9%).
- Single detached dwellings are taking up an increasing percentage of the city's housing stock, while condominiums and duplexes are taking up a decreasing percentage of the housing stock.
- Most private households consist of two to four people, with 2-person households being the
 most common. The average household size in Fort Saskatchewan is 2.6 people, an increase from
 2.4 people in 2015.
- Purchasing a home has become less affordable since 2017 in all housing types except for condos. The average single detached dwelling is unaffordable to 44.2% of households (compared to 40.9% in 2017). The average condo is unaffordable to 18.6% of households (compared to 20.8% in 2017).
- Rents for one-bedroom and two-bedroom apartments have remained stable while rents for bachelor apartments, two-bedroom rowhouses, and three-bedroom rowhouses have increased.
 Rents for two-bedroom rowhouses increased the most, from \$1,070 in 2017 to \$1,279 (an increase of 20%).
- 5.66% of households cannot afford the most affordable rentals (bachelor apartments), an increase from 4.28% in 2017.

Percentage of the Total Population within Neighbourhoods:

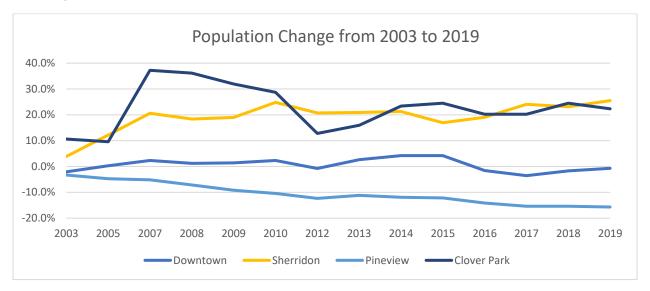
The percentage of the total population living withing the established neighbourhoods declined by 1.91%, while the percentage of the total population living in the developing neighbourhoods increased by 3.72%. Southfort saw the largest increase, with 30.37% of the population living within this area (an increase from 26.5% in 2017). Pineview saw the largest decrease, with 23.79% of the population living within this area (a decrease from 25.2% in 2017). The total population within Westpark, Downtown, Sherridon, and Clover Park remained stable.



Neighbourhood	2019	2017	Difference
Downtown	7.35%	7.50%	-0.15%
Sherridon	8.41%	8.80%	-0.39%
Pineview	23.79%	25.20%	-1.41%
Clover Park	0.43%	0.40%	+0.03%
Southfort	30.37%	26.50%	+3.87%
Westpark	29.65%	29.80%	-0.15%

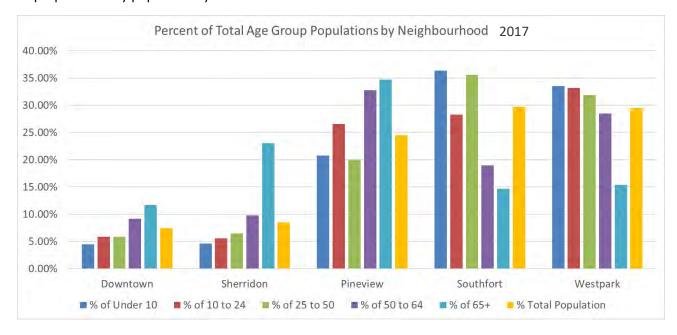
Areas	2019	2017	Difference
Established Areas	39.99%	41.90%	-1.91%
Developing Areas	60.02%	56.30%	+3.72%

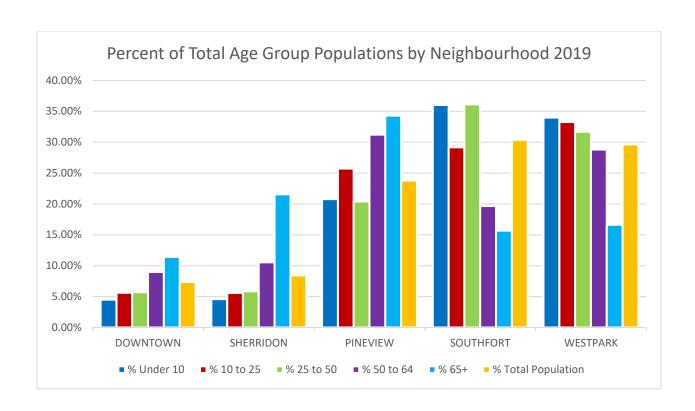
The 2019 data shows the populations change trends within the established neighbourhoods are continuing. Most established neighbourhoods continue to see population decline, with Sherridon being the exception.



Demographics within Neighbourhoods

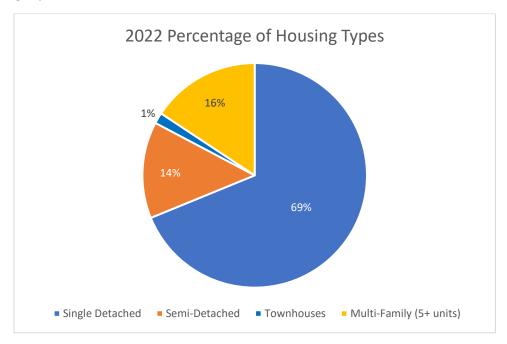
Developing areas remain disproportionately populated by youth and children. These neighbourhoods are capturing new residents and shifting population centres. The established neighbourhoods remain disproportionately populated by older adults and seniors.





Housing Types

Most homes (69.25%) within Fort Saskatchewan are detached dwellings, which is more than the percentage of Albertans living in single detached dwellings (61.9%). The percentage of homes that are detached slightly increased since 2016.



Housing Type	2022 Percentage of Housing Types	2016 Percentage of Housing Types	Difference
Detached Housing	69.25%	68.60%	+0.65%
Attached Housing	31.38%	31.40%	-0.02%

People per Dwelling

Most private households consist of two to four people, with 2-person households being the most common. Between 2001 and 2006 the average household size in Fort Saskatchewan shifted from 3.2 to 2.6 and has remained largely stable at 2.6 since. In 2021, the average household size in Fort Saskatchewan was 2.6 people, an increase from 2.4 people in 2015.

The percentage of households with only one person has increased from 21.2% in 2015 to 23.4% 2021. The percentage of households with two people has slightly decreased from 36.9% to 35.5%. Households with 3 or 4 people have remained relatively stable. There was an increase in the percentage of 5+ person households. However, this is likely largely due to removal of the 6+-person household category.

Neighbourhood	2021	2015	Difference
1 Person	23.4%	21.2%	+2.2%
2 Person	35.5%	36.9%	-1.4%
3 Person	16.3%	16.7%	-0.4%
4 Person	16.6%	16.8%	-0.2%
5 Person	8.3%	6.1%	+2.2%
6+ Person	N/A	2.4%	N/A

Affordability - Home Ownership

Housing affordability is a measure of how easily individuals or households can afford to pay for their housing costs, such as rent or mortgage payments, property taxes, and utilities. The City uses the Canada Mortgage and Housing Corporation's (CMHC) metric for measuring housing affordability — the shelter cost-income ratio (STIR). This metric indicates that households spending more than 30% of their income on housing are likely to experience housing affordability challenges.

In the 2021 census, the median gross income of two-or-more-person households was \$131,000, contrasted by \$59,200 for single person households (23.4% of all households). The significant gap between these figures indicates potential challenges for some single person households in the community.

Condos were the most affordable housing product to purchase in 2022, with an average assessed value of \$192,909. To afford to purchase a condo, a household income of \$56,934 or more is needed. The average condo is unaffordable to 18.6% of households. This is a decrease from 2017, when the average condo was unaffordable to 20.8% of households.

The average assessed value of a single detached dwelling (Estates and Country Residential Lots removed), was \$382,612 in 2022. To afford to purchase a single detached dwelling, a household income of \$101,314 or more is needed. The average single detached dwelling is unaffordable to 44.2% of households. This is an increase from 2017, when the average single detached dwelling was unaffordable to 40.9% of households.

The total number of occupied dwellings was 10,306, according to the 2021 Census. Single detached houses comprise most of the total occupied dwelling units followed by apartments, duplexes, and rowhouses. Housing affordability is a challenge in the community as 69% of the housing stock is detached product, providing more space than many households require (59% of households have 1 or 2 people) at a cost greater than 44.2% of households can afford.

2017 Housing Information by Stock Type	Condo	Townhouse	Duplex	Detached Dwelling
Average Assessed Value	\$216,779	\$278,448	\$299,195	\$385,516
Minimum Household Income for	\$60,777	\$74,295	\$78,814	\$99,272
Affordability (assuming 5% downpayment)				
Percent of households below affordable	20.8%	27.7%	30.1%	40.9%
income				

2022 Housing Information by Stock Type	Condo Units	Townhouse	Duplex	Detached Dwelling
Average Assessed Value	\$192,909	\$279,811	\$299,828	\$382,612
Minimum Household Income for	\$56,934	\$77,265	\$81,947	\$101,314
Affordability (assuming 5% downpayment)				
Percent of households below affordable	18.6%	30.5%	32.9%	44.2%
income				

Affordability – Rental Properties

Rents for one-bedroom and two-bedroom apartments have remained stable while rents for bachelor apartments, two-bedroom rowhouses, and three-bedroom rowhouses have increased. Rents for two-bedroom rowhouses increased the most, from \$1,070 in 2017 to \$1,279, an increase of 20%. 5.66% of households cannot afford the most affordable rentals (bachelor apartments), an increase from 4.28% in 2017.

	Bachelor Apartment	1 Bedroom Apartment	2 Bedroom Apartment	2 Bedroom Rowhouse	3 Bedroom Rowhouse
Average Rental Rate (2017)	\$659	\$1,047	\$1,175	\$1,070	\$1,250
Average Rental Rate (2021)	\$727	\$1,048	\$1,164	\$1,279	\$1,316
Minimum Household Income for Affordability (2017)	\$26,300	\$41,880	\$47,000	\$42,800	\$50,000
Minimum Household Income for Affordability (2021)	\$29,080	\$41,920	\$46,560	\$51,160	\$52,640
Minimum Household Income	\$68	\$1	\$-11	\$209	\$66
for Affordability Difference from 2017 to 2021	10%	0%	-1%	20%	5%
Percent of households below affordable income (2017)	4.28%	10.77%	13.84%	11.33%	15.31%
Percent of households below affordable income (2021)	5.66%	10.77%	13.38%	15.85%	16.39%