

Housing Needs Assessment

Airdrie – March 2026

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Preface

[Canada's Housing Plan](#) and [Budget 2025](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [Housing Needs Report](#) and the City of Edmonton's [Affordable Housing Needs Assessment](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

METHODOLOGY

This assessment employs a mixed-methods approach, integrating quantitative and qualitative research methodologies to provide an understanding of housing needs and market conditions.

Quantitative Research

Quantitative data was collected from multiple sources to ensure accuracy and reliability. Key data sources include:

- **Statistics Canada Census Data** – Used for demographic, economic, and household trends to analyze population growth, household formation rates, and affordability indicators. This data supported the housing needs assessment by providing insights into population shifts, income distribution, and housing affordability trends. It identified key demographic groups facing housing challenges and informed projections of future housing needs based on historical patterns. Census data also supported the evaluation of housing adequacy, suitability, and core housing need, offering a data-driven basis for policy recommendations.
- **CMHC Housing Market Information Portal** – Provides insights into housing stock, vacancy rates, rental costs, and affordability metrics. This data informed an in-depth market analysis, highlighting affordability gaps and trends in supply and

demand.

- **Housing Assessment Resource Tool (HART)** – HART, developed by the University of British Columbia, is a census-based tool that measures core housing need and affordable shelter costs by income category, household size, and priority populations. It supports housing needs assessments by providing scenario-based modeling and projections to estimate future housing demand based on demographic and economic trends.
- **Municipal Data Sources** – Includes non-confidential city data on non-market housing waitlists, capacity and occupancy levels, eviction applications, and notices of terminations. This data contextualized housing pressures and service gaps, quantifying demand for non-market housing and understanding displacement risks.

Methodology on projections is detailed in section 6.2.

Qualitative Research

Qualitative methods complement the quantitative data by providing context and deeper insights into the lived experiences of residents and other community members. The qualitative approach includes:

- **Community Engagement & Interviews** – See 1.2.
- **Policy and Legislative Analysis** – Review of relevant municipal, provincial, and federal housing policies, strategies, and funding mechanisms to identify systemic barriers and opportunities for intervention. This analysis was used to align housing needs with policy recommendations and advocate for necessary policy shifts.

Assumptions and Justifications

Several assumptions underlie this assessment:

- Demographic and economic projections rely on the most recent Census data, and provincial and municipal population forecasts, assuming steady economic and migration trends.
- Policy impact assessment assumes that current legislative and funding frameworks remain stable over the assessment period while also considering potential policy shifts that may impact housing needs.

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

The Housing Needs Assessment (HNA) engagement process was designed to complement and deepen insights from Airdrie's 2024 Houselessness Estimation Study, which provided a foundational understanding of housing insecurity across the community. This engagement strategy built upon existing relationships and data to avoid consultation fatigue while ensuring direct stakeholder input on lived experiences and frontline service delivery perspectives.

Engagement centered on collaboration between City of Airdrie administration and Community Links, the primary systems navigation and case management community organization serving residents experiencing housing insecurity in Airdrie. This approach recognized Airdrie's service delivery context as that of a growing municipality, where emergency shelter and supportive housing services are accessed outside the city boundaries in Calgary, requiring coordination across jurisdictional lines.

To ensure a complete understanding of system needs and lived experiences, HelpSeeker Technologies facilitated targeted engagement, including consultations with City of Airdrie staff involved in affordable housing, social policy, community services, and strategic planning initiatives, as well as Community Links staff who provide direct systems navigation support to housing-insecure residents. Additionally, HelpSeeker also consulted Boys and Girls Club Airdrie to understand the housing-related challenges facing youth at risk of homelessness and students, including barriers to housing stability.

Critically, the engagement process prioritized direct input from people with lived experience of housing insecurity. Ten voluntary interviews were conducted with community members who are currently experiencing or at risk of homelessness, facilitated through Community Links' established relationships with housing-insecure residents. These interviews took place in accessible, trusted locations and were conducted using trauma-informed, culturally responsive approaches that centered on participants' dignity, safety, and meaningful participation.

Interviewees were asked not only about barriers and system gaps but also about how this Housing Needs Assessment—and Airdrie's ongoing housing strategy implementation—can better support their needs and aspirations. These conversations establish a foundation for continued engagement as the City works to implement the 2024-2030 Affordable Housing Principled Action Plan and scale municipal response to documented housing need.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

See 1.2

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

Airdrie's municipal housing policy framework is structured around strategic planning, financial mechanisms, and regulatory tools designed to address housing needs across the continuum. As one of Canada's fastest-growing municipalities with a population approaching 100,000, the City has established a coordinated policy framework to address housing affordability challenges and expand access to housing across income levels.

The 2024-2030 Affordable Housing Principled Action Plan serves as the primary municipal strategy for addressing housing affordability. The Plan establishes four distinct municipal roles for the city of Airdrie; as funder, through contributions to capital projects; Partner, through collaboration with external housing stakeholders; Regulator, as steward of municipal policies and development practices; and Operator, as sole shareholder of Airdrie Housing Limited. The Plan sets a target of 300 new homes open or planned within five years, directly responding to the urgent need for more than 2,000 homes to serve residents experiencing housing insecurity. The strategy emphasizes building foundational municipal capacity through an incremental yet steady approach while concurrently creating both below-market and market housing that serves the local labour force.

Building on this foundation, the Affordable Housing Capital Investment Plan provides a long-term approach to developing housing assets through four key interventions: supportive land use policies, acquiring a portfolio of land, building a portfolio of homes, and targeted incentives. The Plan acknowledges that achieving these goals requires dedicated funding, with typical City contributions ranging from 5% to 20% or more of total affordable housing project costs to leverage outside funding. This financial commitment recognizes that strategic municipal investment today positions Airdrie to avoid a rapidly deteriorating housing situation.

The City employs various financial mechanisms to support affordability. The Affordable Housing Reserve Fund, established as a critical enabler, supports development of non-market housing projects through land acquisition, pre-development financing, and leveraging external funding. As of 2025, the Fund maintains a balance of \$1.49 million, with Council committing 1% of the annual tax base as recurring contributions. The Policy exempts municipal development permit and building permit fees for affordable housing projects, offering an incentive of \$200-\$800 per unit in development permit fees for

providers. This policy requires affordability to be maintained for at least 15 years and applies to both for-profit and non-profit providers.

Regulatory tools complement these financial mechanisms to expand housing diversity. In December 2024, City Council approved amendments to permit accessory suites—including secondary, garage, and garden suites—in various residential districts citywide, removing previous barriers to creating rental housing options within existing neighbourhoods. Additional incentives for below-market housing within the downtown boundaries align affordability goals with the city's downtown revitalization work.

Airdrie's housing delivery infrastructure centers on two primary providers. Airdrie Housing Limited operates as the City's wholly owned municipal non-profit corporation, managing 82 rental units and pursuing expansion through the East Lake Apartments project and additional developments targeting 20-50 new homes. The Rocky View Foundation serves as a housing management body for Rocky View County, including Airdrie, managing 93 independent living rental units and 32 supportive living rental units for seniors through a combination of requisitioned funds from member municipalities and Alberta's Affordable Housing Partnership Program. The Principled Action Plan includes expanding the Foundation's mandate beyond seniors to serve individuals and families across income levels.

The City has established formalized cross-organizational coordination to ensure housing considerations are integrated into municipal decision-making. Six strategic objectives guide implementation:

- building municipal capacity to advance affordable housing solutions;
- increasing housing delivered by non-profit providers with targets of 200 units and transfer of at least two City-owned parcels;
- growing housing serving Airdrie's labour force with 100 market homes accessible to low and moderate-income workers;
- accelerating the success of Airdrie Housing Limited;
- strengthening intergovernmental and community partnerships including regional coordination and Indigenous housing needs; and
- improving access to services impacting housing stability through sustainable mobility and anti-discrimination measures.

These objectives establish formal processes for coordination among boards impacting housing, including the Municipal Planning Commission, Community Safety and Social Services Standing Committee, and Airdrie Housing Limited Board.

Airdrie's approach leverages provincial and federal funding opportunities. The Alberta Affordable Housing Partnership Program provides up to one-third of project costs through capital grants, land, or government asset transfers. Alberta Bill 20, exempts non-profit subsidized affordable housing from provincial education taxes while maintaining municipal authority over property taxation. Federal programs accessed include CMHC's Apartment Construction Loan Program, Affordable Housing Fund, and Affordable

Housing Innovation Fund. This multi-level alignment ensures Airdrie maximizes available resources while maintaining local control over housing priorities.

The housing strategy acknowledges the fundamental connection between housing affordability and economic development. The Principled Action Plan recognizes that supporting housing diversity builds an inclusive city, strengthens resident purchasing power, attracts employers with stable workforces, and reduces pressures in emergency services and other areas of public spending. The Made-in-Airdrie Housing Solutions Working Group exemplifies this collaborative approach, bringing together industry, non-profit organizations, and City administration to inform policy development and strengthen partnerships between public and private sectors. This process ensures housing solutions reflect both community needs and market realities.

Long-term planning integration ensures housing policy aligns with broader municipal growth management. The Affordable Housing Capital Investment Plan establishes that housing targets will be updated as new information becomes available through ongoing assessment and monitoring. The framework explicitly supports Airdrie's trajectory toward 100,000 population while ensuring housing remains accessible to residents across income levels. This approach positions housing affordability not as a separate concern but as integral to achieving a complete, caring community where social and economic success depends on ensuring appropriate housing options exist now and in the future.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number) Source: Statistics Canada, Census 2016 and 2021	2016	61,581
	2021	74,100
Population Growth (Number) Source: Statistics Canada, Census 2021	Total	12,519
	Percentage	20.3%
Age (Years) Source: Statistics Canada, Census 2021	Average	34.8
	Median	35.6
Age Distribution Source: Statistics Canada, Census 2021	0 - 14 years	18,270
	15 - 64 years	48,995
	65+ years	6,840
Mobility Source: Statistics Canada, Census 2021	Non-movers	61,555
	Non-migrants	5,345
	Migrants	5,940

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants Source: Statistics Canada, Census 2021	Total	12,525
Non-Immigrants Source: Statistics Canada, Census 2021	Total	60,875
Recent Immigrants (2016-2021) Source: Statistics Canada, Census 2021	Total	2,585
Interprovincial migrants (Mobility status 5 years ago) (2016-2021) Source: Statistics Canada, Census 2016 and 2021	Total	2016 = 5,250 2021 = 4,295
Indigenous Identity Source: Statistics Canada, Census 2021	Total	3,630

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

Airdrie has experienced rapid population growth over a relatively short period, which has placed sustained pressure on its housing market across multiple tenure types. Between 2016 and 2021, the population increased by 20.3%, adding 12,519 residents and bringing the total to 74,100. This rate of expansion exceeds provincial and national averages and has outpaced the development of housing supply and housing-related infrastructure. The acceleration has reinforced Airdrie's position as one of Canada's fastest-growing municipalities, but it has also contributed to affordability challenges and reshaped the composition of housing demand.

Airdrie's age profile indicates a predominantly young and working-age community, with a median age of 35.6 years and nearly 49,000 residents aged 15 to 64. This demographic structure drives strong demand for rental housing, entry-level ownership options, and family-oriented units capable of accommodating larger households. The presence of 18,270 children aged 0 to 14 further intensifies the search for stable, long-term housing suitable for families, particularly units with multiple bedrooms in neighbourhoods with access to schools and services.

Migration has also played a central role in shaping demand patterns. Between 2016 and 2021, Airdrie received 2,585 recent immigrants who typically enter the housing market through rental tenure. Combined with nearly 6,000 migrants over the five-year period, this influx reflects Airdrie's role as a high-growth destination community within the Calgary region, attracting households seeking comparatively attainable housing relative to the core urban market.

The demand for rental housing is evident in market conditions and tenure trends. Rental vacancy rates dropped to 1.6% by 2022, signalling a tight market where available units are quickly absorbed. Average rents increased by 19% over three years, with particularly sharp increases for family-sized units—three-bedroom apartments surged from \$1,445 in 2021 to \$1,895 in 2022, a single-year increase of 31%. These escalating costs have made rental housing increasingly unaffordable for low- and moderate-income households. The city's living wage of \$29¹ per hour stands among the highest in Alberta.

Population shifts are also influencing the types of housing in demand and exposing gaps in the existing supply. While Airdrie's population remains younger than the Calgary region and Alberta as a whole, the community is aging at a faster rate. Between 2016 and 2021, the population aged 65 and over increased by 64.8%, and those aged 45 to 64 grew by 24.5%, far exceeding regional growth rates. This rapid aging creates increasing pressure for accessible, age-friendly housing options, particularly for seniors on fixed incomes who face unexpected housing instability as rents and costs rise.

¹ Alberta Living Wage Network. (2025). ALWN community calculations – Methodology 2025 (Draft, November 6 2025). <https://irp.cdn-website.com/f437528e/files/uploaded/ALWN-Community-Calculations---Methodology-2025.pdf>

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households Source: Statistics Canada, Census 2016 and 2021	2016	21,660
	2021	26,295
Household income (Canadian dollars per year) Source: Statistics Canada, Census 2021	Average	\$122,700
	Median	\$110,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level) Source: Statistics Canada, Census 2021	Average	\$85,000
	Median	\$74,500
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level) Source: Statistics Canada, Census 2021	Average	\$132,600
	Median	\$121,000
Average household size (Number of members) Source: Statistics Canada, Census 2021	Total	2.8
Breakdown of household by size (Number of households)	Total	26,295
	1 person	5,050
	2 persons	8,195

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Source: Statistics Canada, Census 2021	3 persons	4,545
	4 persons	5,305
	5 or more persons	3,215
Tenant households (Number of households) Source: Statistics Canada, Census 2021	Total	5,445
	Percentage	20.7%
Owner households (Number of households) Source: Statistics Canada, Census 2021	Total	20,850
	Percentage	79.3%
Percentage of tenant households in subsidized housing Source: Statistics Canada, Census 2021	Percentage	1.7%
Households within 800m of a higher-order/high frequency transit stop or station (#) Source: HART	Total	0
Number of one-parent families Source: Statistics Canada, Census 2021	Total	3,070
	Percentage	14.8%
Number of one-parent families in which the parent is a woman+	Total	2,285

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Source: Statistics Canada, Census 2021		
Number of one-parent families in which the parent is a man+ Source: Statistics Canada, Census 2021	Total	780
Number of households by Income Category Source: Housing Needs Assessment Tool - HART, 2021	Very Low (up to 20% below Area Median Household Income (AMHI))	330
	Low (21% – 50% AMHI)	3,730
	Moderate (51 – 80% AMHI)	5,235
	Median (81% - 120% AMHI)	6,850
	High (>120% AMHI)	9,685

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Airdrie's household composition and income patterns reveal affordability pressures shaped by rapid growth and a predominantly homeownership market. As of 2021, one-parent families comprise 14.8% of all census families, totalling 3,070 households, with 74.4% led by women+. These households face heightened financial vulnerability, particularly in Airdrie's constrained rental market where 2022 median rents of \$1,335 require annual incomes of at least \$53,400 to remain affordable.²

Very Low Income households (earning under \$22,000 annually) can afford less than \$550 per month, while Low Income households (earning \$22,000-\$55,000) can afford a

² City of Airdrie Housing Needs Assessment, January 2024, p. 29

maximum of \$1,375 per month, potentially creating affordability barriers for groups amid Airdrie's median rent based on 2020 household income levels.³

One-person households, accounting for 19.2% of all households, similarly navigate affordability challenges as single-income earners face limited options in a rental market with a 1.6% vacancy rate. One-person households, accounting for 19.2% of all households, similarly navigate affordability challenges as single-income earners face limited options in a rental market with a 1.6% vacancy rate.⁴

Income disparities between owners and renters underscore Airdrie's housing dynamics. Median homeowner income in 2021 was \$121,000 compared to \$74,500 for renters, creating a roughly 1.6:1 gap. With only 1.7% of tenant households in subsidized housing, demand for affordable rental units far outpaces supply.

Airdrie's two affordable housing providers maintain combined waitlists exceeding their unit inventory multiple times over, with some prospective tenants earning incomes so low (below \$600 monthly) they fall below subsidized housing intake thresholds.⁵ Meanwhile, higher-income households earning over 120% of AMHI account for 36.8% of all households, driving demand for homeownership in a market where 79.3% of households are owner-occupied, reinforcing market segmentation between those who can access ownership and those dependent on an extremely limited rental supply.

The employment-housing disconnect further complicates affordability. Among Airdrie's 530 identified housing-insecure residents in spring 2024, 55% were employed—the majority full-time—with 34% earning between \$22,001 and \$55,000 annually.⁶ This indicates that typical earnings from employment in retail and warehouse sectors may remain inadequate relative to housing costs.⁷

Community interviews conducted in January 2026 confirm the income-housing disparities. Participants receiving provincial income support reported monthly amounts ranging from \$840 to \$1,800, while market rents for basic accommodations start at \$1,200 for basement suites and exceed \$1,800 for apartments. One participant described their situation as *"The Alberta government supports me with \$840 and I am paying a rent of \$750 including the utility bill. I didn't know what to do but I was forced to*

³ Ibid p. 32

⁴ Ibid p. 32

⁵ Ibid. p. 13-14

⁶ Airdrie's 2024 Houselessness Estimation Study Highlights Report, p. 7

⁷ City of Airdrie Housing Needs Assessment, January 2024, p. 18

accept it because I can't keep living in people's home" (Participant I). This leaves \$90 monthly for all other expenses—a shelter cost burden of 89%.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.⁸

Affordability challenges have delayed household formation across Airdrie. Analysis of 2021 Census data reveals an estimated 460 suppressed households—individuals or families who would have formed independent households based on demographic headship rates but were unable to do so due to affordability constraints. This estimate is derived by applying age-specific headship rates from provincial benchmarks to Airdrie's 2021 population to calculate "potential households," then comparing against actual Census household counts. Where potential exceeds actual, the difference represents suppressed formation. When residents cannot afford independent housing, the unmet demand manifests as overcrowding, couch-surfing, and involuntary shared living arrangements.

The 15-24 age group accounts for 224 suppressed households—nearly half of the total. Headship rates for this cohort declined from 9.3% in 2016 to 6.7% in 2021, confirming that a growing proportion of young adults are unable to form independent households.

Airdrie's 2024 Houselessness Estimation Study adds context to this suppression. Youth aged 15-24 reported "coming from unstable homes" where families were "unable to find affordable housing with enough space to accommodate the entire family," forcing youth into couch-surfing arrangements with "friends, extended family, coworkers, and even strangers." Community engagement conducted in 2025 identified that youth in Airdrie face a "giant gap" when trying to enter adulthood, with many "unable to leave their parents' homes or piecing together temporary living arrangements." Bachelor units comprise only 0.1% of Airdrie's rental inventory, creating a supply deficit for smaller and younger households.

Suppressed household formation extends beyond youth to include older adults unable to maintain independent housing. Community interviews revealed that more than half of the interviewed participants were living in involuntary shared arrangements, including with siblings, adult children, or in serial temporary accommodations. One senior

⁸ *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

participant described the alternative as *"I actually live with my sister... If it wasn't for my sister, I'd be homeless. I'd be living in a tent myself."*

Suppressed households are likely to contribute to increased total housing demand through 2035. Continued population growth combined with persistent affordability constraints suggests suppressed household formation will remain a factor influencing housing demand. In 2021, 1,955 households were in Core Housing Need; by 2031, this figure is anticipated to reach 2,875 households, representing a 47% increase.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force Source: Statistics Canada, Census 2021	Total	41,330
Number of workers by industry (Top 10 only) Source: Statistics Canada, Census 2021	Retail trade	5,470
	Construction	4,685
	Health care and social assistance	4,370
	Transportation and warehousing	3,570
	Professional, scientific and technical services	2,645
	Educational services	2,360
	Public administration	2,285
	Manufacturing	2,170
	Accommodation and food services	2,030
	Other services (except public administration)	1,815
Unemployment rate and participation rate (Percent) Source: Statistics Canada, Census 2021	Unemployment rate	11.1%
	Participation rate	74.4%
All classes of workers (Number)	Total	40,230

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Source: Statistics Canada, Census 2021		
Employees (Number) Source: Statistics Canada, Census 2021	Total	35,320
Permanent position (Number) Source: Statistics Canada, Census 2021	Total	31,045
Temporary position (Number) Source: Statistics Canada, Census 2021	Total	4,270
Fixed term (1 year or more, Number) Source: Statistics Canada, Census 2021	Total	1,205
Casual, seasonal or short-term position (less than 1 year, Number) Source: Statistics Canada, Census 2021	Total	3,070
Self-employed (Number) Source: Statistics Canada, Census 2021	Total	4,910
Number of commuters by	Within census subdivision	8,875

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
commuting destination Source: Statistics Canada, Census 2021	To different census subdivision	12,695
	To different census division	795
	To another province/territory	195
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address Source: Statistics Canada, Census 2021	Car, truck or van	26,645
	Public transit	390
	Walked	810
	Bicycle	125
	Other method	1,015

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

Airdrie's labour market conditions have affected housing supply and demand, with wage-housing cost misalignment and employment geography shaping affordability and accessibility. The city's economy is concentrated in retail trade (13.2%), construction (11.3%), health care and social assistance (10.6%), and transportation and warehousing (8.6%).

Temporary and seasonal employment makes up 12.1% of Airdrie's workforce, including 3.0% in fixed-term contracts and 7.6% in casual, seasonal, or short-term positions, making workers vulnerable to income fluctuations and housing instability. This precarity is compounded by geographic employment patterns.

Over half of Airdrie's workforce (57%) commutes outside the city limits for employment, with 12,695 workers traveling to different census subdivisions. Airdrie had a net commuter flow of -8,310 in 2021, meaning significantly more residents leave the city for work than commute in. This net commuter flow increased 29.0% over the previous five years, reflecting Airdrie's role as a bedroom community within the Calgary region. Many warehouse and industrial employment sites operate outside transit service hours or beyond transit coverage, with job postings requiring driver's licenses and vehicle access, creating a dynamic where workers need affordable housing to also maintain vehicles for access to employment.⁹

Lower-wage workers are disproportionately reliant on the rental market, and face affordability challenges as median renter household income is \$74,500. The structural wage-housing cost gap is quantified through Airdrie's living wage calculation as a family of four requires \$29.00 per hour to cover basic expenses including food, shelter, childcare, transportation, and healthcare, with shelter costs alone totaling \$33,064 annually—representing 34% of household expenses (Alberta Living Wage Network, 2025, p. 11).¹⁰ Local employment in retail, warehouse, and service sectors pays on average \$18-\$22 per hour, creating a gap of \$7-\$11 per hour between typical wages and the living wage requirement.

Airdrie's housing costs have escalated rapidly in recent years. Between 2024 and 2025, average rental rates for three-bedroom units surged from \$2,024 to \$2,564—a \$540 annual increase that alone drove Airdrie's living wage up by \$2.40 per hour, from \$26.60 to \$29.00.¹¹ This places Airdrie's living wage \$2.50 higher than Calgary's \$26.50, and

⁹ City of Airdrie Housing Needs Assessment, January 2024, p. 19

¹⁰ Alberta Living Wage Network. (2025). *Alberta living wage report: Community calculations and methodology*. P. 11

¹¹ Ibid. p. 3

Airdrie's annual shelter costs \$7,066 above Calgary's, reversing the affordability advantage that historically attracted residents to the community.

Among Airdrie's 530 identified housing-insecure residents in spring 2024, 55% were employed—the majority full-time—with 34% earning \$22,001-\$55,000 annually and 19% earning \$55,001-\$88,000 annually.¹² The rental vacancy rate of 1.6% intensifies competition for available units, reinforcing the divide between those who can access homeownership and those pushed into housing precarity. Businesses report difficulty attracting and retaining workers who increasingly seek more affordable housing options in surrounding municipalities.¹³

Interviews with housing-insecure residents corroborate these quantitative findings. Participants described full-time employment in trucking, trades, and service sectors as insufficient to afford market rents, consistent with the 55% employment rate among housing-insecure residents identified in the 2024 Houselessness Estimation Study. Workplace injuries emerged as a common pathway into housing precarity, with disability benefits inadequate to cover shelter costs.

Working seniors participants reported needing to continue employment despite health limitations, yet this income marginally disqualified them from assistance programs while remaining insufficient for market housing described as a "threshold trap". Transit limitations further constrained employment access for those without vehicles.

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in

¹² City of Airdrie & Rural Development Network. (2024). *Airdrie's 2024 houselessness estimation study: Highlights report*. City of Airdrie. P. 7

¹³ City of Airdrie Housing Needs Assessment, January 2024, p. 19

core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$110,000	\$2,750
Very Low Income (20% or under of AMHI)	1.28%	< = \$22,000	<= \$550
Low Income (21% to 50% of AMHI)	14.44%	\$22,000 - \$55,000	\$550 - \$1,375
Moderate Income (51% to 80% of AMHI)	20.26%	\$55,000 - \$88,000	\$1,375 - \$2,200
Median Income (81% to 120% of AMHI)	26.51%	\$88,000 - \$132,000	\$2,200 - \$3,300
High Income (121% and more of AMHI)	37.49%	>= \$132,001	>= \$3,301

Source: Housing Needs Assessment Tool - HART

Percentage of Households in Core Housing Need, by Income Category and Household Size:

Income Category - Max. Affordable Shelter Cost	1 Person	2 Person	3 Person	4 Person	5+ Person
Very Low Income (\$550)	83.3%	16.7%	0%	0%	0%
Low Income (\$1,375)	37.4%	31%	15.8%	10.3%	5.5%
Moderate Income (\$2,200)	0%	0%	0%	29.6%	70.4%
Median Income (\$3,300)	0%	0%	0%	0%	0%
High Income (\$3,300)	0%	0%	0%	0%	0%

Source: Housing Needs Assessment - HART

2021 Affordable Housing Deficit:

Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income (20% or under of AMHI)	225	45	0	0	0	270
Low Income (21% to 50% of AMHI)	580	480	245	160	85	1,550
Moderate Income (51% to 80% of AMHI)	0	0	0	40	95	135
Median Income (81% to 120% of AMHI)	0	0	0	0	0	0
High Income (121% and more of AMHI)	0	0	0	0	0	0
Total	805	525	245	200	180	1,955

Source: Housing Needs Assessment Tool – HART

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	5,450
	Percentage	20.8%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1,925
	Percentage	7.4%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	1,940
	Percentage	35.7%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1,005
	Percentage	3.9%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	3,515
	Percentage	16.9%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	920
	Percentage	3.6%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	565
	Percentage	2.1%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	90
	Percentage	0.3%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	140
	Percentage	2.6%

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	55
	Percentage	0.2%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	420
	Percentage	2%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	35
	Percentage	0.1%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	970
	Percentage	3.7%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	150
	Percentage	0.6%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	400
	Percentage	7.3%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	95
	Percentage	0.4%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	565
	Percentage	2.7%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	55
	Percentage	0.2%
Total households in core housing need	Total	1,990

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Percentage of tenant households in core housing need	Percentage	19.6%
Percentage of owner households in core housing need	Percentage	4.6%

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

In 2021, 1,990 households (7.7% of all households in Airdrie) were in core housing need, meaning they could not secure appropriate housing without exceeding affordability benchmarks or facing inadequate living conditions.

In spring 2024, Airdrie conducted its first Houselessness Estimation Study, identifying 530 housing-insecure residents—including 166 survey respondents, 173 dependent children, and 191 adults living with them—revealing a deeper insight beyond what Census data.¹⁴

Affordability remains the leading factor pushing households into core housing need. In total, 5,450 households—20.8% of all households in the city—spend more than 30% of their income on shelter, surpassing the established affordability threshold. Renters are disproportionately affected, with 35.7% of tenant households facing affordability challenges compared to 16.9% of owner households. Airdrie's median monthly shelter costs for rented dwellings reached \$1,500 in 2021, exceeding both the Calgary CMA (\$1,350) and Alberta (\$1,280), contributing to higher rates of affordability strain.

The rental market has experienced particularly sharp increases, with three-bedroom units surging from \$1,445 in 2021 to \$1,895 in 2022—a 31% single-year increase—while average rents increased 19% over three years.¹⁵ The 2024 houselessness study confirmed these pressures. When asked to identify the top reasons for housing insecurity, respondents cited high housing costs as the primary factor, with many

¹⁴ City of Airdrie & Rural Development Network. (2024). *Airdrie's 2024 houselessness estimation study: Highlights report*. City of Airdrie. p.4

¹⁵ Ibid p. 26

reporting that rent or mortgage exceeded current income.¹⁶ With only 1.7% of tenant households in subsidized housing, demand for affordable rental units far outpaces supply, leaving lower-income renters with extremely limited options.¹⁷

While affordability is the most common driver of core housing need, issues of adequacy and suitability further compound housing challenges. In 2021, 565 households—2.1% of all households—lived in dwellings requiring major repairs. Tenants experienced this issue at marginally higher rates than owners, with 2.6% of rental households living in homes requiring major repairs compared to 2.0% of owner households.

Suitability-related issues, including overcrowding, affect 970 households—3.7% of all households—living in homes that do not have enough bedrooms for the household size. This issue disproportionately affects renters, with 7.3% of tenant households experiencing overcrowding compared to 2.7% of owners. The houselessness study revealed the lived reality of these conditions: among those identified as at risk of houselessness, respondents reported living in homes needing major repairs and experiencing overcrowded accommodations with insufficient bedrooms for household size. These conditions suggest that affordability pressures push some households into inadequate or overcrowded housing, reinforcing the structural mismatch between housing needs and available options.

Core housing need is more common among renters than homeowners, underscoring the structural affordability challenges within Airdrie's rental market. In 2021, 19.6% of renter households—approximately 1,060 households—were in core housing need, compared to 4.6% of owner households—approximately 930 households. At the same time, Airdrie's housing market remains heavily weighted toward homeownership, with 79.3% of households owner-occupied. This tenure imbalance means relatively few households depend on the rental market, yet those who do face constrained options. Airdrie's two affordable housing providers maintain combined waitlists exceeding their unit inventory multiple times over, with approximately 15 individuals earning below \$600 monthly..

Hidden homelessness represents a further dimension of housing need not captured in Census core housing need figures. The 2024 houselessness study found that 94% of housing-insecure residents fell into categories of hidden homelessness. 69% were at risk of houselessness, 25% were provisionally accommodated (including couch-surfing, staying in hotels, living in RVs or vehicles, or staying in homes where they experienced violence), 5% were unsheltered, and 1% were emergency sheltered.

Service providers describe Airdrie's homelessness as "less visible than in larger cities" but "steadily increasing since 2014," with the 530-person count acknowledged as a "conservative estimate" given that hidden homelessness is difficult to reach. The gap between the 530 housing-insecure residents identified through direct enumeration and

¹⁶ City of Airdrie & Rural Development Network. (2024). *Airdrie's 2024 houselessness estimation study: Highlights report*. City of Airdrie. p.10

¹⁷ City of Airdrie. (2024). *Airdrie housing needs assessment* (p. 30). Leading Housing Consulting.

the 1,990 households in Census-measured core housing need suggests that housing instability manifests across a spectrum of severity, from affordability strain to complete loss of housing.

Qualitative interviews conducted in January 2026 illustrate how hidden homelessness manifests in practice. Participants described precarious arrangements invisible to standard enumeration such as renting from family members, couch-surfing with friends, or cycling through temporary accommodations.

Between 2016 and 2021, Airdrie's total households in core housing need followed national trends observed in the 2021 Census, with patterns influenced by temporary income supports during the COVID-19 pandemic, particularly the Canada Emergency Response Benefit (CERB). According to Census data, 29.3% of Airdrie's population aged 15 and over received COVID-19 emergency benefits, with median payments of \$8,000. These financial supports temporarily reduced affordability pressures for some households. However, the 2021 Census data reflects 2020 reported income, meaning current affordability challenges are likely more pronounced now that CERB and related emergency benefits have concluded. The 2026 Census will reflect conditions without these supports, likely revealing increased core housing need.

Core housing need in Airdrie reflects broader affordability challenges shaped by rapid population growth, wage-housing cost misalignment, and an extremely limited rental supply. The community's 1.7% subsidized housing rate, combined with a 1.6% rental vacancy rate and median rents requiring \$53,400 in annual income, creates conditions where even employed households struggle to secure stable housing.

Among housing-insecure residents identified in spring 2024, 55% were employed—the majority full-time—with 34% earning \$22,001-\$55,000 annually and 19% earning \$55,001-\$88,000. This demonstrates that housing need extends beyond unemployment or very low income, affecting working households unable to bridge the gap between local wages and housing costs. The limited number of accessible rental options, combined with shelter costs rising faster than local wages, has made it difficult for low- and moderate-income households to secure stable housing without facing financial strain.

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

Percentage of households in core housing need by priority population, Airdrie, 2016-2021

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
	Total (Households)	1,990

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Percentage (of all households)	7.7%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	Not available
	Percentage (of priority group)	Not available
CHN in households led by women	Total (Households)	1,180
	Percentage (of priority group)	11.3%
CHN in households led by single mothers	Total (Households)	405
	Percentage (of priority group)	19.7%
CHN in households led by senior(s) aged 65-84	Total (Households)	555
	Percentage (of priority group)	14.8%
CHN in households led by senior(s) aged 85+	Total (Households)	55
	Percentage (of priority group)	23.4%
CHN in households led by young adult(s) aged 18-29	Total (Households)	200
	Percentage (of priority group)	9.5%
CHN in Indigenous-led households	Total (Households)	170
	Percentage (of priority group)	9.6%
CHN in visible minority-led households	Total (Households)	365
	Percentage (of priority group)	7.1%
CHN in Black-led households	Total (Households)	85
	Percentage (of priority group)	9.6%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in new-immigrant-led households	Total (Households)	70
	Percentage (of priority group)	10.1%
CHN in refugee-led households	Total (Households)	65
	Percentage (of priority group)	11%
CHN in households with a same-sex couple	Total (Households)	Not available
	Percentage (of priority group)	Not available
CHN in households with Transgender member(s)	Total (Households)	Not available
	Percentage (of priority group)	Not available
CHN in households with Non-Binary member(s)	Total (Households)	Not available
	Percentage (of priority group)	Not available
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	560
	Percentage (of priority group)	7.5%
CHN in households with member(s) with developmental disabilities	Total (Households)	395
	Percentage (of priority group)	7.1%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	245
	Percentage (of priority group)	6.7%
CHN in households with Veteran member(s)	Total (Households)	40
	Percentage (of priority group)	3.7%

Seniors (65+)

HART data shows 14.8% of households led by seniors aged 65-84 are in core housing need, rising to 23.4% for those 85+. Service providers report seniors on fixed incomes often spend closer to 50% of income on housing. Qualitative interviews identified seniors continuing employment into their seventies because combined pension and part-time income remains insufficient for market rents. One participant described: *"I'm still working part-time just to cover rent—my pension doesn't come close."* Subsidized seniors housing has lengthy waitlists, with participants reporting effectively closed intake. Participants aged 55-64 reported an eligibility gap; too young for seniors housing programs, yet experiencing age-related employment and health limitations that constrain income. One participant explained: *"I'm too young for seniors housing but my body can't do the work I used to. I'm stuck in between."*

Women and Children Fleeing Domestic Violence

The 2024 Houselessness Estimation Study found that among housing-insecure women aged 25-44 with children, most were fleeing domestic violence. Service providers identified domestic violence as one of the top three causes of housing insecurity in Airdrie. Women in these circumstances face compounding barriers, including childcare costs, time away from the workforce, trauma from violence, high legal costs associated with separation, and lengthy delays in dividing assets.¹⁸ Airdrie does not have local emergency shelter beds for women fleeing violence, requiring access to Calgary-based resources.

Young Adults (18-29)

HART data indicates that the youngest household heads (under 24) experience even higher rates at 14.9% (75 households), and headship rates for ages 15-24 declined from 9.3% in 2016 to 6.7% in 2021, indicating suppressed household formation. The 2024 Houselessness Estimation Study identified youth aged 15-24 couch-surfing mostly due to family homes unable to afford housing with sufficient space, or to escape family conflict and domestic violence. Community youth organizations confirmed this trend reporting that youth housing instability in Airdrie is often hidden and episodic, with young people cycling between couch-surfing, unsafe roommate arrangements, and staying in environments they would otherwise leave if they had viable options. Employment and schooling constraints compound risk as youth compete for entry-level work, and students cannot always take full-time hours without sacrificing attendance.

People with Physical Health or Mobility Challenges

HART data shows 7.5% of households with members experiencing physical health or mobility challenges are in core housing need. Among housing-insecure residents

¹⁸ City of Airdrie. (2024). *Airdrie's 2024 houselessness estimation study: Highlight the retail, warehouse, and service sectors typically pays \$18- ts report* (p. 8). Rural Development Network.

surveyed in 2024, health challenges—including illness, medical conditions, mental health concerns, and physical disability—ranked as the second most common reason for housing insecurity, after high housing costs.¹⁹ Qualitative interviews identified workplace injuries as a common reason into housing precarity, with disability social support benefits (typically \$1,000-\$1,800 monthly) insufficient to cover market rents starting at \$1,200 for basic accommodations.

In addition to limited accessible rental options, disability-sector engagement identified unmet demand for affordable and accessible congregate options (e.g., group-home style housing) and overnight respite services. Parents/guardians noted that respite gaps create added housing strain and instability for families supporting children and adult children with disabilities.²⁰

Year-end Systems Navigator data from 2025 reinforces the centrality of disability as a housing barrier. Among 107 residents served, 42% reported living with a disability—making it the single most prominent factor among program participants.

People Dealing with Mental Health and Addictions Issues

HART data shows 6.7% of households with members dealing with mental health and addictions are in core housing need. Systems Navigator data indicates 26% of clients report gaps in mental health and addictions care. The 2024 Houselessness Estimation Study identified health challenges, including mental health and disability, as the second most common reason for housing insecurity. Community interviews documented mental health impacts resulting from housing instability, including depression and social withdrawal, suggesting bidirectional relationships between housing and mental health.

Recent Immigrants and Refugees

HART data shows 10.1% of new-immigrant-led households and 11.0% of refugee-led households are in core housing need. Among housing-insecure residents in the 2024 study, 34% had immigrated to Canada.²¹ Community interviews identified barriers beyond income for newcomers, including digital literacy challenges limiting access to online job applications and housing searches, lack of family support networks, and difficulty navigating Canadian systems for income support and housing assistance.

LGBTQ2S+

¹⁹ City of Airdrie. (2024). *Airdrie's 2024 houselessness estimation study* (p. 10). Rural Development Network.

²⁰ City of Airdrie. (2024). *Social needs assessment: What we heard report*. City of Airdrie.

²¹ City of Airdrie. (2024). *Airdrie's 2024 houselessness estimation study* (p. 6). Rural Development Network.

Service providers reported LGBTQ2S+ youth are overrepresented among the young people seeking housing support, including cases where family conflict or eviction is linked to sexual orientation or gender identity.

Indigenous Peoples

HART data shows 9.6% of Indigenous-led households are in core housing need. Among housing-insecure residents in the 2024 study, 11% identified as Indigenous (71% Métis, 23% First Nations and 6% Other Indigenous ancestry).²²

Veterans

HART data shows 3.7% of households with veteran members are in core housing need. Among housing-insecure residents surveyed in 2024, 3% had served in the Canadian Armed Forces, RCMP, or emergency services—of whom 25% served in the Canadian Armed Forces, 50% served in the RCMP, and 25% served in emergency services.²³

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

Housing insecurity in Airdrie has increased steadily since 2014. In spring 2024, the City conducted its first Homelessness Estimation Study, identifying 530 housing-insecure residents between March 11 and May 15, 2024. This count included 166 survey respondents, 173 dependent children under 18, and 191 adults living with them.

The study asked respondents to describe their housing situation over the past month across four categories, with multiple selections permitted. Responses indicated that 69% experienced risk of homelessness, 25% provisional accommodation, 5% unsheltered situations, and 1% emergency shelter. At-risk residents reported difficulty paying rent or mortgage, spending over 30% of income on housing, living in homes needing major repairs, or experiencing overcrowding. Provisionally accommodated residents included those couch-surfing, staying in hotels, living in RVs or vehicles, or staying in homes where they experienced violence because they had nowhere else to go. Unsheltered residents lived in vehicles, tents, or other makeshift shelters.

Demographics showed 67% of respondents were women and 93% were ages 15 to 64. 55% were employed at the time of the survey, with the majority employed full-time. Eleven percent identified as Indigenous (71% Métis, 23% First Nations, 6% Other Indigenous ancestry), 26% were racialized, and 34% had immigrated to Canada. Three

²² Ibid. p. 6

²³ Ibid. p. 6

percent were veterans. Sexual orientation included 82% straight, 10% bisexual or pansexual, and smaller percentages identifying as lesbian, gay, two-spirit, or queer. Sixty-three percent had lived in Airdrie for three or more years, indicating housing insecurity primarily affects longer-term residents rather than transient populations.

The instability underlying these statistics emerges also in community interviews. Participants described moving repeatedly between the homes of siblings, friends, and acquaintances, with each arrangement collapsing due to relationship strain, landlord sales, or inadequate living conditions. Family support represented the sole barrier between housed and unhoused status, with several participants stating they would be in Calgary's drop-in shelter or "living in a tent" without this informal safety net.

Thirty-four percent of respondents reported household income between \$22,001 and \$55,000, and 19% reported income between \$55,001 and \$88,000, indicating that moderate-income households experienced housing insecurity across all categories. Among adults served by the Systems Navigator in 2025, 14 had zero income, 17 were unemployed, and 26 earned under \$22,000 annually. The top three causes of houselessness were high housing costs, health challenges, including mental health and disability, and low vacancy rates.

Community-serving organizations reported that youth homelessness is likely undercounted locally because it is often "behind doors" (couch-surfing, staying with friends, or remaining in unsafe situations) rather than visible street homelessness. When youth are acutely unhoused, providers described reliance on public spaces (e.g., parks/washrooms) or 24-hour businesses overnight

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

Housing insecurity in Airdrie is driven by rapid population growth, constrained housing supply, wage-housing cost misalignment. Service providers identify three primary factors contributing to housing insecurity: lack of accessible and affordable housing, increasing underemployment and unemployment, and domestic and intimate partner violence.²⁴

Affordable housing shortage remains the most significant challenge. Average rents increased 19% and home values rose 29% over three years, making housing increasingly unaffordable for low- and moderate-income households.²⁵ Rental vacancy rates declined to 1.6% in 2022, below the market threshold of 3-5%, creating competition for available

²⁴ City of Airdrie. (2024). *Airdrie's 2024 houselessness estimation study: Highlight the retail, warehouse, and service sectors typically pays \$18- ts report* (p. 13). Rural Development Network.

²⁵ EY. (2025). *Affordable housing capital investment plan: Consolidated final report* (p. 9). City of Airdrie.

units.²⁶ For three-bedroom units, rents increased from \$1,445 in 2021 to \$1,895 in 2022, a 31% single-year increase.⁴

The benchmark home price of \$515,600 requires an annual income of \$127,723 to purchase, while Airdrie's median household income is \$110,000.⁵ Among housing-insecure survey respondents, the top reason cited was high housing costs, with rent or mortgage exceeding current income.

Income levels are insufficient to meet housing costs, driving instability despite high employment. Among the 530 housing-insecure residents identified in spring 2024, 55% were employed, with the majority working full-time.²⁷ 34% of housing-insecure respondents earned \$22,001- \$55,000 annually, and 19% earned \$55,001- \$88,000 annually.²⁸ The gap between Airdrie's \$29 living wage and the \$18-\$22 typical earnings in retail, warehouse, and service employment illustrates this structural mismatch.²⁹

Mental health and substance use challenges compound housing vulnerability. Among housing-insecure respondents, health challenges, including mental health concerns and disability, ranked as the second most common reason for housing insecurity.³⁰ Systems Navigator data showed 26% of residents served reported gaps in medical and mental health and addictions care.³¹ Service providers noted that mental health challenges and addictions are precipitating factors often coupled with a lack of affordable housing options.

Domestic and intimate partner violence contributes to acute housing need. Service providers identified domestic violence as one of the top three causes of housing insecurity in Airdrie.³² Among housing-insecure women ages 25-44 with children, most were fleeing domestic violence and faced barriers including high legal costs, lengthy

²⁶ City of Airdrie. (2024). *Airdrie housing needs assessment* (p. 28). Leading Housing Consulting.

²⁷ City of Airdrie. (2024). *Airdrie's 2024 houselessness estimation study: Highlights report* (p. 10). Rural Development Network.

²⁸ Ibid.

²⁹ Alberta Living Wage Network. (2025). ALWN community calculations – Methodology 2025 (November 6 2025). <https://irp.cdn-website.com/f437528e/files/uploaded/ALWN-Community-Calculations---Methodology-2025.pdf>

³⁰ City of Airdrie. (2024). *Airdrie's 2024 houselessness estimation study: Highlights report* (p. 10). Rural Development Network.

³¹ North Rocky View Community Links. (2025). *Systems navigator six-month findings report* (p. 2).

³² City of Airdrie. (2024). *Airdrie's 2024 houselessness estimation study: Highlights report* (p. 13). Rural Development Network.

delays in asset separation, and lack of affordable housing options.³³ Airdrie P.O.W.E.R. fields multiple housing-related calls weekly that it cannot resolve due to lack of options, with nearly all clients needing affordable units immediately.

Youth ages 15-18 reported couch-surfing to avoid emergency shelters with their mothers or to escape domestic violence and family conflict.³⁴ Among survey respondents who needed emergency shelter but did not access it, 25% cited barriers including pet policies, wrong shelter type, or shelters being full.³⁵

Youth employment barriers compound housing insecurity. Young job seekers compete directly with adults for entry-level positions, reducing their employment success rates. When employment is secured, it typically offers part-time hours or minimum wage insufficient for rental deposits and ongoing housing costs. Youth attending school face an impossible choice between maintaining education or working enough hours to afford housing, as full-time work is generally incompatible with school attendance.

Limited housing diversity and stock composition restrict options across household types. The majority of new housing consists of low-density single-family homes, while bachelor units represent just 0.1% of rental inventory.³⁶ Limited diverse housing types means appropriate housing is unavailable regardless of financial capacity, particularly affecting single-person households who represent approximately 40% of those in core housing need.³⁷ Additionally, transit was identified as a barrier to accessing both local and Calgary-based resources.³⁸

Lived experience interviews conducted in January 2026 identified additional contributing factors. Provincial income support levels are not adequate with respect to local housing costs, with participants reporting shelter cost burdens exceeding 80%. Some residents described a threshold paradox where they earn too much for subsidized housing but too little for market rates. Residents aged 55-64 face program eligibility gaps, as many housing assistance programs require age 65+ while this cohort experiences employment and health limitations. Participants also described serial displacement patterns.

³³ Ibid (p. 13)

³⁴ Ibid (p. 8)

³⁵ Ibid (p. 13)

³⁶ City of Airdrie. (2024). *Airdrie housing needs assessment* (p. 27). Leading Housing Consulting.

³⁷ Ibid.

³⁸ North Rocky View Community Links. (2025). *Systems navigator six-month findings report* (p. 2).

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

Airdrie does not currently operate emergency shelter beds, transitional housing units, or dedicated crisis facilities within municipal boundaries. Residents experiencing acute housing crisis must access emergency shelter services in Calgary, approximately 30 kilometres south. Women's shelter services are accessed through facilities in Strathmore and the Cochrane area.

Community organizations described a weekend and overnight gap in local crisis response, especially when youth experience acute housing crisis outside weekday business hours, options are limited and referrals default to Calgary. The Boys and Girls Club shared that youth consistently decline referrals to Calgary emergency services, for reasons such as Airdrie youth lacking the street knowledge and social skills to safely navigate Calgary's downtown shelter environment, which exposes them to risks including substance use, sexual exploitation, and violence that exceed risks present in Airdrie.

Local service provision centres on prevention, systems navigation, and basic needs support. Community Links operates the Housing and Well-Being Supports Program, funded by the City and federal Reaching Home program, providing systems navigation and case management Monday to Friday during business hours. In 2025, the Systems Navigator supported 69 residents, including 30 who were unhoused and 29 who were under-housed.³⁹

Additionally, Airdrie Food Bank provides basic needs support, serving approximately 70,000 visitors annually through a barrier-free walk-in pantry and hamper program. Airdrie P.O.W.E.R. provides safety planning, legal clinic services, and housing referrals for women fleeing domestic violence but does not operate overnight shelter.⁴⁰

The 2024 Houselessness Estimation Study estimated a deficit of at least 110 permanent supportive housing units. Service providers have emphasized the need for low-income housing, noting that many housing-insecure residents have incomes too low to qualify for existing affordable housing programs. The lack of local emergency and crisis infrastructure creates reliance on regional resources and limits the community's ability to respond to acute housing.

4.5 Some groups, including students, those in congregate housing, and temporary

³⁹ Community Links. (2026, January 21). *Systems navigator, housing and well-being supports program year end report 2025*

⁴⁰ Ibid.

foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

Youth serving community organizations reported that some students experiencing housing instability prioritize staying in Airdrie to maintain school continuity and natural supports, which can lead to couch-surfing or remaining in unsafe arrangements. For students, employment is not always a feasible near-term solution: full-time hours may be unattainable without sacrificing attendance, and part-time/minimum-wage work rarely covers deposits and rent.

5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

The net change in affordable housing in Airdrie reflects the balance between existing supply and growing demand driven by rapid population growth. Recent policy frameworks established since 2023 provide a foundation for expanding affordable housing, building on Airdrie's existing infrastructure of two non-market housing providers serving the community.

As of November 2025, Airdrie's non-market affordable housing stock totaled 213 units across three providers. Airdrie Housing Limited operates 82 rental units (80 subsidized, 2 market-rate), while the Rocky View Foundation manages 93 independent living units at Abrio lodge (68 subsidized, 25 market-rate) and 32 supportive living units for seniors. Habitat for Humanity contributes 17 affordable homeownership units (6 at Ravenswood, 11 at Bayview). Additionally, 124 rent supplements as of November 2025 provide affordability assistance to households in market rental units. Habitat for Humanity has 11 additional units in the development pipeline.

Waitlist data also illustrates demand pressures. Airdrie Housing Limited maintained 103 people on its waitlist as of June 2023, with particularly high demand for one-bedroom units (64 waiting, four times available supply) and three-bedroom units (16 waiting, more than five times the three available units). Rocky View Foundation's waitlists totaled 266 people.⁴¹

Lived experience interviews conducted in January 2026 underscore waitlist pressures. Participants seeking subsidized seniors housing reported being told waitlists were so long that placement was unlikely in any near timeframe.

Policy development has accelerated since 2023. Council passed the 2024-2030 Affordable Housing Principled Action Plan in June 2023, establishing a target of 300 new homes within five years, including 200 units from non-profit providers and 100 market homes for low- and moderate-income workers. The September 2023 Affordable Housing Incentive Policy exempts development and building permit fees for affordable housing projects, with a 15-year affordability requirement.⁴²

⁴¹ Ibid. p. 13

⁴² Ibid. p. 20

The Affordable Housing Reserve Fund supports development through land acquisition and pre-development financing, with Council committing 1% of annual tax base as recurring contributions.⁴³ In December 2024, Council approved amendments permitting accessory suites citywide, expanding rental housing options within existing neighborhoods.

Median rents reached \$1,500 in 2021, exceeding Calgary CMA (\$1,350) and Alberta's average (\$1,280), with three-bedroom units increasing from \$1,445 in 2021 to \$1,895 in 2022—a 31% single-year increase.⁴⁴ Rental vacancy rates declined from 2.6% in 2021 to 1.6% in 2022 and 1.1% in 2023. With 1.7% of tenant households in subsidized housing and median rents requiring \$53,400 annual income to remain affordable, demand for deeply affordable units significantly exceeds supply.

Current development activity includes Airdrie Housing Limited's East Lake Apartments project and additional developments targeting 20-50 new homes. The Principled Action Plan includes expanding Rocky View Foundation's mandate beyond seniors to serve families and individuals across income levels. The 300-unit target by 2030 represents a considerable expansion of Airdrie's non-market housing sector.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

Over the past two decades, Airdrie's population has more than tripled, growing from approximately 20,000 in 2001 to 74,100 in 2021, with projections indicating continued expansion to approximately 130,000 by 2031, driving changes in housing supply and demand.⁴⁵ Airdrie's population increased 20.3% from 2016 to 2021, alongside a 21.4% increase in occupied private dwellings. Between 2006 and 2011, Airdrie experienced a population growth rate of 47.1%, followed by 44.7% growth from 2011 to 2016—rates that consistently exceeded Calgary CMA and Alberta averages.⁴⁶ This rapid expansion has established Airdrie as one of Canada's fastest-growing municipalities.

Economic development and employment patterns have evolved as Airdrie has transitioned from a smaller residential community to a city approaching 100,000 residents. The community's development has been influenced by its proximity to Calgary

⁴³ Airdrie Housing Solutions Working Group. (2024). *Airdrie housing solutions working group: Summary report*. City of Airdrie. P. 22

⁴⁴ City of Airdrie. (2024). *Airdrie housing needs assessment* (p. 13). Leading Housing Consulting. P. 26 & 30

⁴⁵ Ibid. p 22, 33

⁴⁶ Statistics Canada. (2022). *Focus on Geography Series, 2021 Census: Airdrie (City), Alberta*. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/Page.cfm?>

corridor, with comparatively lower housing costs historically supporting residential growth. The City's Economic Strategy (2018-2028) explicitly targets business retention and attraction alongside strengthening the local employment base.⁴⁷

The comparative census profile indicates that in 2021, 39% of employed residents worked within Airdrie—up from 33% in 2016—reflecting growing local employment alongside continued regional economic integration.⁴⁸ Local employment concentrates in retail trade (13.2%), construction (11.3%), healthcare and social assistance (10.6%), and transportation and warehousing (8.6%), sectors that typically offer moderate wages.⁴⁹ The City's housing policy framework acknowledges this employment-housing connection, with the 2024-2030 Affordable Housing Principled Action Plan recognizing that supporting housing diversity attracts employers with stable workforces and strengthens economic development.

Infrastructure and transportation have also shaped Airdrie's housing patterns through growth management strategies that coordinate land development with servicing capacity. Transportation infrastructure reflects car-dependent suburban patterns. While Airdrie Transit provides coverage within city limits, the community's geographic separation from regional employment hubs limits transit-oriented development opportunities. The 2024 Housing Needs Assessment noted that transportation remains a driver of increasing household costs, with many warehouse and industrial employment sites operating outside transit service hours or beyond transit coverage.⁵⁰ The City is currently developing a new Transit Master Plan expected in 2026, which will inform future transportation planning and housing development patterns.

Climate and environmental conditions intersect with housing. Airdrie faces recurring exposure to wildfire smoke, with the City directing residents to the Air Quality Health Index for real-time risk conditions, and extreme heat events, for which the City maintains cooling locations.⁵¹ The February 2025 launch of the Clean Energy Improvement Program (CEIP) provides property tax-financed energy efficiency and renewable energy retrofits.⁵² These climate resilience measures address housing operating costs, with the

⁴⁷ City of Airdrie. (2018). *Airdrie's Economic Strategy 2018–2028*.
<https://www.airdrie.ca/index.cfm?serviceID=2187>

⁴⁸ City of Airdrie. (2021). *Comparative community profiles: Airdrie 2021 / Airdrie 2016*. Statistics Canada Census 2021. <https://www.airdrie.ca/getDocument.cfm?ID=11728>

⁴⁹ City of Airdrie. (2024). *Airdrie housing needs assessment* (p. 13). Leading Housing Consulting. P. 18, 19

⁵⁰ Ibid. p. 19

⁵¹ City of Airdrie. (n.d). *Heat warnings and air quality alerts*.
<https://www.airdrie.ca/index.cfm?serviceID=2631>

⁵² City of Airdrie. (2024). *Bylaw No. B-29/2023: Clean Energy Improvement Tax Bylaw*.
<https://www.airdrie.ca/getDocument.cfm?ID=11236>

City's Corporate Energy and GHG Reduction Strategy targeting 5% annual GHG reductions from 2024-2028 and an 80% reduction by 2050 from a 2019 baseline.⁵³

Migration has been the primary driver of Airdrie's population growth, with rapid in-migration creating pressure on housing supply. The City's comparative census profile indicates high mobility, with 15% of residents having moved within the previous year (2021), and increasing diversity, with immigrants rising from 12% in 2016 to 17% in 2021.⁵⁴ Between 2016 and 2021, 5,940 migrants and 2,585 recent immigrants contributed to population expansion, with 12,525 total immigrants comprising 17% of the 2021 population.⁵⁵

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings Source: Statistics Canada, Census 2021	Total	26,295
Breakdown by structural types of units (number of units) Source: Statistics Canada, Census 2021	Single-detached	17,210
	Semi-detached	1,610
	Row house	3,825
	Apartment/flat in a duplex	95
	Apartment in a building that has fewer than 5 storeys	3,265
	Apartment in a building that has 5 or more storeys	45

⁵³ City of Airdrie. (2023). *Corporate Energy and GHG Reduction Strategy*. <https://pub-airdrie.escribemeetings.com/filestream.ashx?DocumentId=17731>

⁵⁴ City of Airdrie. (2021). *Comparative community profiles: Airdrie 2021 / Airdrie 2016*. Statistics Canada Census 2021. <https://www.airdrie.ca/getDocument.cfm?ID=11728>

⁵⁵ Statistics Canada. (2022). *Focus on Geography Series, 2021 Census: Airdrie (City), Alberta*. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/Page.cfm?dguid=2021A00054806021&lang=E&topic=1>

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	Other single attached	70
	Movable dwelling	180
Breakdown by size (number of units) Source: Statistics Canada, Census 2021	Total	26,295
	No bedrooms	55
	1 bedroom	1,150
	2 bedrooms	4,925
	3 bedrooms	11,530
	4 or more bedrooms	8,630
Breakdown by date built (number of units) Source: Statistics Canada, Census 2021	Total	26,295
	1960 or before	230
	1961 to 1980	2,250
	1981 to 1990	1,600
	1991 to 2000	3,070
	2001 to 2005	3,210
	2006 to 2010	5,165
	2011 to 2015	6,115
	2016 to 2021	4,650
Rental vacancy rate (Percent) Source: CMHC, 2025 October	Total	4.7%
	Bachelor	N/A
	1 bedroom	2.8%
	2 bedrooms	3.5%
	3 bedrooms+	27.8%
Number of primary and secondary rental units	Primary	1,543
	Secondary	3,892

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Source: HART		
Number of short-term rental units	Total	Not collected

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

As of November 2025, Airdrie's non-market affordable housing inventory totals 213 units across three providers. Airdrie Housing Limited (82 units), Rocky View Foundation (125 units), and Habitat for Humanity (17 units), representing a net increase of 6 units from 207 units reported in 2023. An additional 11 Habitat for Humanity units are in the development pipeline.

From 2013 to July 2023, only two purpose-built rental units were completed in Airdrie, while single-detached homeownership housing dominated with 5,469 starts.⁵⁶ During this period, Airdrie's population increased 20.3% between 2016 and 2021, adding 12,519 residents while affordable housing stock remained static.⁵⁷ The 2024 Housing Needs Assessment identified 1,955 households in core housing need in 2021, projected to reach 2,875 by 2031, translating to a deficit of 1,411 affordable units growing to 1,854 units by 2027.⁵⁸

While comprehensive data on affordable unit losses is unavailable, waitlist figures illustrate the impact of constrained supply. As of June 2023, Airdrie Housing Limited maintained 103 people on its waitlist, with demand for one-bedroom units (64 waiting) representing four times available supply. Rocky View Foundation's waitlists totaled 266 people, including 186 seniors waiting for studio units.⁵⁹

⁵⁶ Leading Housing Consulting. (2024). *City of Airdrie housing needs assessment*. City of Airdrie. P. 25

⁵⁷ Statistics Canada. (2022). *Focus on Geography Series, 2021 Census: Airdrie (City), Alberta*. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/Page.cfm?dguid=2021A00054806021&lang=E&topic=1>

⁵⁸ Leading Housing Consulting. (2024). *City of Airdrie housing needs assessment*. City of Airdrie. P. 33

⁵⁹ Ibid. p 13-14

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

Between 2016 and 2023, Airdrie's median rents increased from \$1,250 to \$1,485, representing an 18.8% increase over the period. The steepest annual increase occurred in 2022-2023, when median rents rose by 10.7%, reaching \$1,485—exceeding both the Calgary CMA (\$1,350) and Alberta average (\$1,280). By October 2024, median rents across all unit types reached \$1,650, with one-bedroom units at \$1,380, two-bedroom units at \$1,760, and three-bedroom units at \$2,595. Three-bedroom units experienced particularly sharp escalation, surging from \$1,445 in 2021 to \$1,895 in 2022—a 31% single-year increase.⁶⁰

Airdrie's rental cost trajectory reflects regional energy sector volatility. During the 2012-2014 oil boom, median rents remained competitive with Calgary CMA and Alberta. In 2015, rents surged to an average of \$1,450 before declining to \$1,250 in 2016 during the 2014-2017 Alberta recession. From 2016 forward, rents increased steadily: 0.8% (2016-2017), 2.0% (2017-2018), 2.5% (2018-2019), declining -2.0% (2019-2020) during the COVID-19 pandemic, then resuming growth at 2.5% (2020-2021), 4.1% (2021-2022), and accelerating to 10.7% (2022-2023). This recent acceleration reflects market correction following pandemic-related temporary affordability relief.

Rental supply constraints have been the primary driver of rent increases. From 2013 to July 2023, only two purpose-built rental units were completed in Airdrie, where population increased 20.3% between 2016 and 2021.⁶¹ The rental vacancy rate declined from 12.5% in 2016 to 1.6% in 2022 and 1.1% in 2023. This tight supply intensified competition for available units..

Limited housing diversity has compounded affordability challenges. Airdrie's rental inventory comprises predominantly two-bedroom units (65.6%), with one-bedroom units at 32.7%, and bachelor and three-bedroom units representing just 0.1% and 1.6% respectively.⁶² This mismatch between available unit types and household needs—particularly for larger families requiring three-bedroom units and smaller households seeking bachelor or one-bedroom options—has reduced housing choices and increased demand for appropriate unit sizes.

Declining homeownership affordability has increased rental demand. By August 2023, Airdrie's benchmark home price reached \$515,600, requiring annual household income of \$127,723 to maintain 30% shelter cost ratios—\$17,723 (16%) above the 2021 median

⁶⁰ Ibid. p 26-30

⁶¹ Ibid. p. 25

⁶² Ibid. p. 27

household income of \$110,000.⁶³ Rising mortgage rates and home prices have kept households in the rental market longer, placing additional pressure on limited rental supply and contributing to sustained rent increases as demand continues to exceed available inventory.

Lived experience interviews corroborate these market conditions. Participants reported rents of \$700-\$1,000 for room rentals, \$750-\$1,200 for basement suites, and \$1,800+ for apartments. First and last month deposit requirements of \$1,400-\$2,800 create additional barriers for those on fixed incomes. Participants also described landlord selectivity based on income source, with AISH recipients and those receiving income support reporting difficulty securing housing. Pet ownership emerged as a further barrier, with limited pet-friendly inventory restricting options for residents reliant on companion animals for mental health support.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

Airdrie's rental market has experienced significant long-term growth with notable volatility tied to regional economic cycles. Average rents have increased from \$493 in 1990 to \$1,764 in 2025—a 258% increase over 35 years (Canada Mortgage and Housing Corporation [CMHC], 2025). The most dramatic recent escalation occurred between 2023 and 2025, when average rents rose from \$1,485 to \$1,764, a 19% increase in just two years.

Three-bedroom units have experienced particularly sharp increases, rising from \$1,364 in 2021 to \$2,581 in 2025—an 89% increase over four years. Two-bedroom units increased from \$1,354 in 2021 to \$1,851 in 2025 (37%), while one-bedroom units rose from \$1,132 to \$1,448 (28%) over the same period (CMHC, 2025).

Airdrie's rental cost trajectory reflects regional energy sector volatility. During the 2012-2014 oil boom, rents climbed steadily from \$1,016 to \$1,137. In 2015, rents surged to \$1,361 before declining to \$1,218 in 2016 during the Alberta recession. From 2016 to 2020, rents remained relatively stable, increasing modestly from \$1,218 to \$1,258. Since 2021, rents have accelerated sharply—rising 37% from \$1,289 to \$1,764 by 2025.

Rental supply constraints have been the primary driver of rent increases. From 2013 to July 2023, only two purpose-built rental units were completed in Airdrie, while population increased 20.3% between 2016 and 2021. The rental vacancy rate declined from 12.5% in 2016 to 1.6% in 2022 and 1.1% in 2023, intensifying competition for available units.

Limited housing diversity has compounded affordability challenges. Airdrie's rental inventory comprises predominantly two-bedroom units (65.6%), with one-bedroom units

⁶³ Ibid. p. 28

at 32.7%, and bachelor and three-bedroom units representing just 0.1% and 1.6% respectively. This mismatch between available unit types and household needs has reduced housing choices and increased demand pressure on appropriately sized units.

Declining homeownership affordability has increased rental demand. By August 2023, Airdrie's benchmark home price reached \$515,600, requiring annual household income of \$127,723 to maintain 30% shelter cost ratios—\$17,723 (16%) above the 2021 median household income of \$110,000. Rising mortgage rates and home prices have kept households in the rental market longer, placing additional pressure on limited rental supply.

Lived experience interviews corroborate these market conditions. Participants reported rents of \$700-\$1,000 for room rentals, \$750-\$1,200 for basement suites, and \$1,800+ for apartments. First and last month deposit requirements of \$1,400-\$2,800 create additional barriers for those on fixed incomes. Participants also described landlord selectivity based on income source, with AISH recipients and those receiving income support reporting difficulty securing housing. Pet ownership emerged as a further barrier, with limited pet-friendly inventory restricting options for residents reliant on companion animals for mental health support.⁶⁴

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

This is covered in detail in 3.7.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized Source: HART	Total	95
Number of housing units that are below market rent in the private market (can either be rent or	Total	4,870

⁶⁴ Canada Mortgage and Housing Corporation. (2025). *Rental market survey: Historical average rents by bedroom type, Airdrie (CY), 1990-2025*. <https://www.cmhc-schl.gc.ca>

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
income-based definition) Source: HART		
Number of co-operative housing units	Total	Not Available
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	376

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

Rocky View Foundation provides 32 supportive living rental units and 93 independent living units for seniors in Airdrie, offering on-site support services for older adults who require assistance with daily activities.⁶⁵ As of November 2025, 124 rent supplements provide affordability assistance to households in market rental units. The 2024-2030 Affordable Housing Principled Action Plan includes expanding Rocky View Foundation's mandate beyond seniors to serve individuals and families across income levels, with social housing (rent-geared-to-30%-of-income) currently available only to seniors.⁶⁶

Lived experience interviews identified participants aged 55–64 who described falling between eligibility categories. They relayed that they are too young to qualify for seniors

⁶⁵City of Airdrie. (2025). *Affordable Housing Capital Investment Plan: Consolidated final report*. City of Airdrie.

⁶⁶City of Airdrie. (2024). *2024-2030 Affordable Housing Principled Action Plan*. City of Airdrie.

housing, which requires age 65+, yet they face employment and health limitations that make competing in the general housing market difficult.

83% of Airdrie's affordable housing stock comprises studio and one-bedroom units focused on seniors and individuals living alone, while only three three-bedroom affordable units exist citywide.⁶⁷ Airdrie Housing Limited cannot currently house very low-income households earning less than \$22,000 annually, as existing units require minimum income levels to cover rent.

Supportive housing with wrap-around services is currently limited. Systems Navigator data from 2025 identified 69 residents requiring housing navigation support, with 33% reporting disabilities and 26% reporting gaps in mental health and addictions care.⁶⁸ The 2024 Houselessness Estimation Study estimated a deficit of at least 110 permanent supportive housing units, with 55 clients acutely homeless in 2021 and 252 under-housed or at risk.⁶⁹

Airdrie P.O.W.E.R. reports that 98% of clients—women fleeing domestic violence—require immediate access to affordable housing. The organization has identified a need for overnight shelter and transitional housing capacity for up to one year.

⁶⁷ Leading Housing Consulting. (2024). *City of Airdrie housing needs assessment*. City of Airdrie.

⁶⁸ Community Links. (2025). *Systems Navigator, Housing & Well-Being Supports Program: Six-month findings report*. Community Links.

⁶⁹ Leading Housing Consulting. (2024). *City of Airdrie housing needs assessment*. City of Airdrie.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars) Source: Statistics Canada, Census 2021	Median	\$1,500
Purpose-built rental prices by unit size (Average, Canadian dollars) Source: CMHC, 2024 October	Total	\$1,694
	Bachelor	N/A
	1 bedroom	\$1,413
	2 bedrooms	\$1,829
	3 bedrooms+	\$2,547
Purpose-built rental prices by unit size (Median, Canadian dollars per month) Source: CMHC, 2024 October	Total	\$1,650
	Bachelor	N/A
	1 bedroom	\$1,380
	2 bedrooms	\$1,760
	3 bedrooms+	\$2,595
Sale prices (Canadian dollars)	Average As of October 2025	Detached: \$662,007 Semi-detached: \$524,882 Row house: \$423,112 Apartment: \$277,040
	Median As of October 2025	Detached: \$635,000 Semi-detached: \$528,888 Row house: \$423,700 Apartment : \$270,000
Sale prices by unit size (Average, Canadian dollars)	Average	\$546,613
	Bachelor	N/A

5.9.1 Housing Values		
Characteristic	Data	Value
	1 bedroom	\$235,643
	2 bedrooms	\$344,808
	3 bedrooms+	\$596,204
Sale prices by unit size (Median, Canadian dollars)	Median	\$540,000
	Bachelor	N/A
	1 bedrooms	\$235,000
	2 bedrooms	\$317,500
	3 bedrooms+	\$579,250

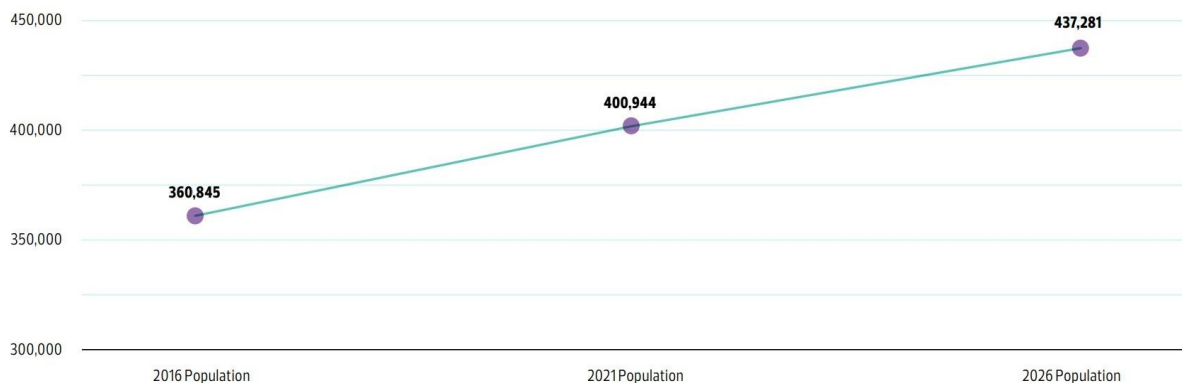
5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Not Available
	Owner	Not Available
Completed – Overall and breakdown by structural type (annual, number of structures) Source: CMHC, 2024	Total	1,466
	Single	724
	Semi-detached	142
	Row	439
	Apartment	161
Completed – Breakdown by tenure (annual, number of structures) Source: CMHC, 2024	Tenant	329
	Owner	1,091
	Condo	46
	Coop	0

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Housing starts by structural type and tenure Source: HART	Total	Housing starts by structure type, 2023: Total: 1,152 Single: 498 Semi-Detached: 128 Row: 402 Apartment: 124 Housing starts by tenure: Total: 1,152 Tenant: 150 Owner: 875 Condo: 127 Coop:

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the

HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
 - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
 - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	2,084	312	94	43	29	2,562
Low Income	6,481	2,710	655	288	114	10,248
Moderate Income	5,182	4,259	1,334	774	620	12,169
Median Income	3,309	5,919	2,302	1,501	1,059	14,091
High Income	1,383	8,407	5,153	6,453	3,583	24,979
Total	18,440	21,607	9,538	9,059	5,405	64,049

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities.

Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

Methodology overview

This methodology outlines how population growth, household formation, tenure trends, and housing demand in Airdrie are projected over the analysis period. The approach integrates census-based demographic trends, City of Airdrie population projections, recent housing development activity, and inflation-based income adjustments to estimate future housing needs in a way that reflects both demographic change and local market conditions.

Population growth projections

Population projections are based on a combination of historical census data by age group and total population projections provided by the City of Airdrie. Age-specific projections are developed for each year in the projection period, with total population figures used to anchor and validate the results.

Age-specific growth with total alignment

A two-step approach is used to project population by age group.

Step 1: Age-specific growth rate projections

Each age group is projected forward from a baseline year using its own historical growth trend. Average annual growth rates are calculated for each age group using historical population data and applied using an exponential growth function to estimate future population by age group. This step produces preliminary projections for each age group in each year.

Step 2: Scaling to match known totals

Because total population projections are available for each year, the age-specific projections are scaled to ensure that their sum aligns exactly with the known total population. A scaling factor is calculated for each year and applied uniformly across age groups, preserving the relative age distribution while ensuring consistency with the official population totals.

Projection of the final year total

For the final projection year, where a total population value is not directly available, the total population is estimated by extending the most recent observed growth trend using a compound annual growth rate approach. This projected total is then used to align the age-group distribution following the same scaling process described above.

Household formation and composition

Household formation is projected using age-specific headship rates, which represent the proportion of individuals in each age group who maintain a household. Headship rates are calculated by dividing the number of household maintainers in each age group by the total population in that age group.

Projected populations by age group are multiplied by projected headship rates to estimate household growth over time. Households are categorized into census family households, including couples with children, couples without children, lone-parent households, and multiple-family households, and non-census family households, including one-person households and shared living arrangements.

The distribution of household types is based on historical patterns observed in Airdrie, with adjustments to reflect demographic change and evolving household structures.

Housing tenure (ownership and renting)

Housing tenure is projected by examining historical ownership and rental patterns by age group and household type. Separate headship rates are estimated for owner and renter households and applied to projected population and household growth.

Projected tenure distributions reflect expected demographic shifts and observed trends in housing tenure in Airdrie.

Housing type allocation

Future housing demand by dwelling type is estimated using a propensity-based approach. Propensity rates represent the likelihood that different household types occupy specific dwelling types.

For Airdrie, these propensities are adjusted using recent housing completion data to reflect current development patterns and changes in the local housing supply. This ensures that projected dwelling demand aligns not only with household preferences but also with the housing types that have been delivered in recent years.

The adjusted propensities are applied to projected household growth to allocate demand across dwelling types.

Housing demand by bedroom size

Demand by bedroom size is estimated using census data on household bedroom occupancy. Historical bedroom distribution patterns are applied to projected households by dwelling type.

This approach assumes relative stability in bedroom preferences over time while reflecting the dwelling-type mix generated through the housing type allocation process.

Income projections and affordability analysis

Household income projections are based on adjusting the most recent median household income estimates using inflation-based growth assumptions. Rather than relying on external income forecasts, projected median incomes are derived by applying estimated annual inflation rates to observed baseline income values to reflect changes in purchasing power over time.

Inflation estimates are applied annually across the projection period. This approach assumes that nominal household incomes broadly track inflation, allowing projected incomes to maintain constant real value unless influenced by broader structural economic change.

Projected households are segmented into income categories relative to the projected median household income to support affordability analysis. Income categories include households below 30 percent of median income, 30 to 50 percent of median income, 50 to 80 percent of median income, 80 to 120 percent of median income, and above 120 percent of median income.

Income distribution shares are derived from recent census data and applied to projected households across the projection period, assuming relative stability in the distribution of households across income categories.

Suppressed household formation

Suppressed household formation captures households that would be expected to form based on demographic trends but do not materialize due to affordability constraints or limited housing availability. Suppressed demand is estimated by comparing projected household formation based on historical headship rates with observed household counts.

This analysis highlights the extent to which housing affordability and supply conditions may delay or prevent household formation, particularly among younger age groups.

The table below details the methodology, formulas, and data sources used to produce the housing projections presented in this report. Each characteristic identifies the input or output, the Data/Formula column describes how the value was calculated, and the Value column reports the result. This table follows the structure recommended in the federal Housing Needs Assessment template and documents the full projection pipeline from population through to non-market housing need.

6.2.1 Projections

Characteristic	Data/Formula	Value
<i>Cohort-component inputs (women by age, births, survival rates, net migration) not used – methodology uses age-specific growth rates scaled to municipal control totals.</i>		
Population Projection		
Age-specific growth rate projections	Each age group projected forward from 2024 using its average annual growth rate calculated from 2015 to 2024 values: $\text{Projected Value}(y,i) = \text{Value}(2024,i) \times (1 + r_i)^{(y - 2024)}$ where r_i = average annual growth rate for age group i, and y = projection year (2025 to 2034). This produces raw projections for each age group in each year.	Raw age-group projections for 2025–2034
Scaling to match known totals	Total population values were available for each year (2025–2034) from City of Airdrie projections. Raw projections scaled so age-group sums match the known annual total: $\text{Scaling Factor}(y) = \text{Known Total}(y) \div \sum \text{Raw Projected Values}(y)$ Each raw age-group value multiplied by the scaling factor, maintaining relative age distribution while summing to the known total.	Applied annually 2025–2034
2035 total population	No municipal total available for 2035. Calculated using CAGR from two known values: 2024 total = 88,471 2034 total = 135,792 $r = (135,792 / 88,471)^{(1/10)} - 1$ $r \approx 4.31\%$ $\text{Total}(2035) = 135,792 \times (1 + 0.0431)$ $= 141,656$ 2035 age distribution then produced by applying same scaling process to this total.	141,656

Projected population by 2035	Age-group projections scaled to 2035 control total (141,656).	Total: 141,656 0-14: 6,764 (5%) 15-24: 18,363 (13%) 25-34: 30,799 (22%) 35-44: 16,983 (12%) 45-54: 25,518 (18%) 55-64: 29,480 (21%) 65+: 13,749 (10%)
Population growth (2025-2035)	Projected 2035 population (141,656) - Estimated 2025 population (91,078).	Total: 50,578 Percentage: 55.5%
Household Projections		
Age-specific headship rates	Headship rate = household maintainers ÷ total population in each age group. Calculated from 2006, 2011, 2016, and 2021 Census. Average of four census-year rates used. Rates declining notably in: 15-24: 11.6% (2006) - 6.7% (2021), -4.8pp 35-44: 55.3% - 54.3%, -1.1pp 55-64: 60.0% - 57.1%, -2.9pp Rates rising in: 45-54: 55.6% - 57.9%, +2.3pp Average of all four census years used for each group to avoid baking in current suppression as if it were normal.	15-24: 9.6% 25-34: 46.0% 35-44: 54.8% 45-54: 57.1% 55-64: 58.8% 65+: 57.5% Total average: 35.3%
Projected Family Households	Projected age-group population × age-specific family headship rate, for each projection year. Family types distributed using average historical proportions from 2006-2021 Census: Couples w/ children: 41.9% Couples w/o children: 25.3% Lone-parent: 9.4% Multiple-family: 1.7%	2025: 31,133 2035: 50,160

Projected Non-Family Households	Projected age-group population × age-specific non-family headship rate, for each projection year. Non-family types distributed using average historical proportions: One-person: 17.7% Other non-family/shared: 4.0%	2025: 8,621 2035: 13,889
Total Projected Households	Family households + non-family households, summed across all age groups for each projection year.	2025: 39,754 2035: 64,049
Average Household Size	Validation metric: total population ÷ total projected households. Confirms modest decline consistent with national trends (aging, declining fertility, growth in one-person households).	2025: 2.29 persons/HH 2035: 2.21 persons/HH
Net Household Formation (2025–2035)	Sum of annual net household formation: Projected total households (Year n) - Projected total households (Year $n-1$), for each year from 2026 through 2035.	24,295 net new households
Suppressed Household Formation		
Suppressed Household Formation	Average headship rates from 2006–2021 (four Census periods) applied to 2021 population by age group to produce a counterfactual: how many households would exist if formation matched long-run averages. Where counterfactual > actual (suppression): 15–24: 754 expected – 530 actual = +224 25–34: 4,701 – 4,655 = +46 35–44: 7,758 – 7,685 = +73 55–64: 4,217 – 4,100 = +117 Subtotal suppressed: 460 Where actual > counterfactual (no suppression): 45–54: -74 (actual exceeded expected) 65+: -13 Only positive gaps counted. The 460 figure is modest because Airdrie's 2021 headship rates were close to historical averages in most age groups; suppression is concentrated in the 15–24 cohort.	460 households
Total Housing Demand		
Vacancy Rate Adjustment (2025–2035)	Vacancy buffer = 3% × net new household growth (24,295). 3% is the standard healthy market benchmark used across Canadian HNAs (consistent with BC HNR method).	729 units

Total Housing Demand (2025–2035)	Net new household growth: 24,295 + Suppressed household backlog: 460 + Vacancy rate adjustment: 729 = Total demand for 2025–2035 period	25,484 units
Demand Already Accrued (2021–2024)	Net household growth 2021–2024 (6,170) + vacancy adjustment for that period (185). Represents housing need that accumulated between the Census base year and the projection start.	6,355 units
Cumulative Demand (2021–2035)	Total demand 2025–2035 (25,484) + Demand accrued 2021–2024 (6,355) = Total housing units needed from 2021 baseline	31,839 units
Required Annual Build Rate	Cumulative demand (31,839) ÷ 10 years. The 10-year denominator reflects the remaining delivery window (2026 through 2035), since 2021–2024 construction has already occurred and 2025 is the current year. Backlog from 2021–2024 is included in the numerator because unmet demand must still be delivered.	3,184 units/year
Current Avg. Completions	Average annual housing completions 2021–2024, from CMHC Starts and Completions Survey.	939 units/year
Cumulative Supply Gap by 2035	Cumulative demand (31,839) – projected supply at current completion rate (939 × 10 years = 9,390). Current rate would need to increase 3.4× to close the gap.	22,449 units
Tenure Projection		
Projected Owner Households	Projected households by age group and household type × projected ownership rate for that age group and type. Ownership rates calculated from 2006–2021 Census; average rates applied where stable, trend-adjusted where shifting. Remaining households after owner projection = renter households. Note: ownership share rises from 87.7% to 89.6% over the projection period. This is driven by the aging population shifting into age cohorts with historically higher ownership rates. Airdrie is also attracting young families who may initially rent; if affordability barriers intensify, actual ownership rates may be lower than projected.	2025: 34,868 (87.7%) 2035: 57,418 (89.6%)
Projected Renter Households	Projected total households – projected owner households for each projection year. Renter share declines as aging population drives higher aggregate ownership rates.	2025: 4,887 (12.3%) 2035: 6,631 (10.4%)
Dwelling Type Allocation		

Dwelling Choice Propensities	Stage 1: For each combination of household type, tenure, and age of maintainer, calculate proportion occupying each dwelling type from Census 2016 and 2021. Stage 2: Adjust propensities using CMHC housing completion data (2021–2024) to reflect current development patterns. Adjustment ensures allocation reflects what the market is actually producing, not just existing stock composition.	Completion-adjusted propensities applied
Projected Dwelling Choice (2035)	Completion-adjusted propensities applied to projected households by type, tenure and age group. Multi-family share rises from 35% of recent completions to 44% of projected need, consistent with observed pipeline shift.	Single-Detached: 44.7% Semi-Detached: 10.0% Row: 19.7% Duplex: 1.0% Low-Rise Apt.: 21.7% High-Rise Apt.: 2.5% Other: 0.5%
Demand by Dwelling Type	Total demand (31,839) × dwelling type share from completion-adjusted propensities. Distributes total housing need into specific dwelling forms.	Single-Detached: 14,232 Semi-Detached: 3,184 Row: 6,272 Duplex: 318 Low-Rise Apt.: 6,909 High-Rise Apt.: 796 Other: 159
Demand by Dwelling Type and Tenure	Dwelling type demand allocated into owner vs. renter using tenure propensities by structure type. Propensities reflect observed tenure behaviour in Airdrie (Census 2021) within each dwelling form. Rental demand concentrated in apartment forms; ownership in ground-oriented forms.	Total rental: 8,861 (28%) Total owner: 22,978 (72%)
Bedroom Size Distribution		

Demand by Bedroom Count	Census 2021 bedroom occupancy distribution applied to projected dwelling demand. 2021 baseline distribution (26,295 units): No bedrooms: 55 (0.2%) 1 bedroom: 1,150 (4.4%) 2 bedrooms: 4,925 (18.7%) 3 bedrooms: 11,530 (43.9%) 4+ bedrooms: 8,630 (32.8%) Applied proportionally to projected demand. Assumes relative stability in bedroom preferences; reflects dwelling-type mix from Step 6.	No bedrooms: 64 1 bedroom: 1,401 2 bedrooms: 5,954 3 bedrooms: 13,977 4+ bedrooms: 10,443
Income Projections and Affordability		
Income Projection Method	Most recent Census median household income adjusted forward using estimated annual inflation rates. Assumes nominal household incomes broadly track inflation, maintaining constant real value.	Inflation-indexed from Census 2021 baseline
Income Category Distribution (2035)	Projected households distributed into five HART income bands defined as % of Area Median Household Income (AMHI). Distribution shares derived from 2021 Census income data, applied to projected household total. Affordability threshold: $30\% \text{ of gross household income} \div 12 =$ maximum affordable monthly shelter cost.	Very Low (<20% AMHI): 1.6% Low (21–50% AMHI): 13.9% Moderate (51–80% AMHI): 20.1% Median (81–120% AMHI): 27.0% High (>120% AMHI): 37.4% Total: 100%
Demand by Income Category	Total demand (31,839) × income category share. Determines how many households at each income level require housing.	Very Low: 509 units Low: 4,426 units Moderate: 6,400 units Median: 8,597 units High: 11,908 units
Supply Gap		
Supply Gap by 2035	Total housing demand (31,839) – projected supply at current completion rate (939 units/yr × 10 years = 9,390 units). Annual build rate must increase from 939 to 3,184 units/year	22,449 units

	(3.4× current rate) to close the gap.	
Non-Market and Affordable Housing Need		
Non-Market Housing Need	Households in very low and low income categories cannot afford market rents or ownership at 30% of gross income. Very Low Income: $1.6\% \times 31,839 = 509$ units Low Income: $13.9\% \times 31,839 = 4,426$ units Non-market total = $509 + 4,426 = 4,935$ These units require purpose-built non-market rental, social housing, or deep subsidies. Concentrated in apartment and townhome forms to maximize cost-efficiency.	4,935 units (15.5% of total demand)
Moderate Income Housing Need	Moderate income households (51–80% AMHI) may need below-market rental or entry-level ownership options. Served by affordable rental programs, inclusionary zoning, entry-level townhome/duplex.	6,400 units (20.1%)
Market-Served Housing	Median and high income households (>80% AMHI) can access market rental and ownership without subsidy. Delivered through private sector across single-detached, townhome, and condominium forms.	20,505 units (64.4%)
Rental Demand	Tenure allocation (Step 5) applied to dwelling type demand (Step 6) using tenure propensities by structure type. Rental concentrated in apartment forms (two-thirds of rental demand). Consistent with observed rental market composition.	8,861 units (28% of total demand)
<i>Note: All projections represent a single baseline scenario. Sensitivity analysis varying key assumptions (headship rates, migration, vacancy targets, ownership trends) is presented in the accompanying methodology narrative in Section 6.2.</i>		

Housing demand

Airdrie needs approximately 31,839 housing units by 2035. At current construction rates (~939 units/year), only ~9,390 would be built—a shortfall of approximately 22,449 units.

The supply gap

In 2021, Airdrie had 26,300 households occupying 27,037 dwellings—a vacancy rate of 2.7%, slightly below the 3% healthy market benchmark. To meet projected demand of 31,839 units over 10 years (2025–2035), the city would need to build 3,184 units per year. However, actual completions from 2021 to 2024 averaged only 939 units per year, resulting in an annual shortfall of 2,245 units. To close this gap, construction would need to increase by 3.4×—more than tripling current output—and sustain that pace for a full decade.

The gap widens each year. By 2030, the cumulative shortfall would reach approximately 13,500 units; by 2035, it grows to 22,449 units. Even doubling the current construction rate would still leave a gap of over 13,000 units.

What needs to be built

Projected demand shows a shift toward higher-density housing. While single-detached homes remain the largest category at 44.7% of demand, multi-family forms (row housing and apartments) represent 44% of projected need—compared to 35% of recent completions. Apartments in particular should grow from 11% of recent completions to 24% of projected supply. This shift is already visible in the pipeline: apartments comprise 49.6% of the 696 units currently under construction.

Approximately 8,861 units (28%) are projected as rental, with two-thirds of rental demand concentrated in apartment forms. Rental vacancy rates have ranged from 1.1% to 5.7% over the past three years—generally below the 3% healthy benchmark—indicating persistent tightness in the rental market.

Affordability and non-market need

Based on projected household income distribution, approximately 4,935 units (15.5% of total demand) would require non-market or subsidized delivery to serve very low and low income households who cannot afford market rents or ownership. An additional 6,400 units (20.1%) serve moderate income households who may need modest rental or entry-level ownership options. Non-market housing should be concentrated in apartment and townhome forms to maximize affordability and align with rental demand patterns.

Implications

Closing the housing gap will require a coordinated response across multiple fronts: streamlining approvals and development processes to enable higher construction

volumes; adjusting zoning and land use policies to facilitate multi-family development; incentivizing purpose-built rental to address tight vacancy conditions; securing provincial and federal partnerships to deliver the ~4,935 non-market units required; and actively monitoring and expanding the development pipeline, which currently contains only 696 units—less than one year of required supply.

Metric	Value
Projected demand by 2035	31,839 units
Required annual build rate	3,184 units/year
Current avg. completions	939 units/year
Cumulative gap by 2035	22,449 units
Non-market need	4,935 units (15.5%)
Rental demand	8,861 units (28%)

Sources: Statistics Canada Census 2021; CMHC Starts & Completions Survey 2021–2025; CMHC Rental Market Survey 2022–2025

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2035		
Characteristic	Data	Value
Anticipated population	Total	141,656
Anticipated population growth (2025 - 2035)	Total	50,578
	Percentage	55.5%
Anticipated age	Average	42.6
	Median	42.9
Anticipated age distribution (# and %)	0 - 14	6,764 (5%)
	15-24	18,363

6.3.1 Anticipated Population by 2035		
Characteristic	Data	Value
		(13%)
		30,799
	25-34	(22%)
		16,983
	35-44	(12%)
		25,518
	45-54	(18%)
		29,480
	55-64	(21%)
		13,749
	65+	(10%)

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
Current number of households (2025)	Total	39,754
Anticipated number of households	Total	64,049
Anticipated Household Age	Average	48.3
	Median	49.5
Anticipated Households by Tenure	Renter	57,418
	Owner	6,631
Anticipated Units by Type	Total	64,049
	Single-Detached	28,651
	Semi-Detached	6,374
	Row	12,619
	Duplex	635
	Low-Rise Apt.	13,881
	High-Rise Apt.	1,577
	Other	313
Anticipated Units by Number of Bedrooms	No bedrooms	3,625
	1 bedroom	19,336
	2 bedrooms	22,357
	3 bedrooms	13,897
	4 or more bedrooms	4,834
Anticipated Households by Income	Average	\$137,813
	Median	\$145,143

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
	Very Low Income	2,562
	Low Income	10,248
	Moderate Income	12,169
	Median Income	14,091
	High Income	24,979
Anticipated average household size	Total	2.21
Draft approved lots by planned housing type	Total	Not Available
Draft approved lots by tenure	Tenant	Not Available
	Owner	Not Available

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?
- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**
- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

This Housing Needs Assessment will inform Airdrie's long-term planning efforts, particularly as the City updates its Municipal Development Plan (City Plan). The HNA provides evidence to guide housing policy implementation, growth management strategies, and infrastructure investment decisions as Airdrie continues as one of Canada's fastest-growing municipalities.

Findings from the HNA may be integrated into land use and zoning policies to support greater housing diversity across the continuum. The assessment's identification of unit type gaps—particularly the concentration of studio and one-bedroom units and shortage of three-bedroom affordable housing—may inform regulatory adjustments that encourage missing middle housing forms and higher-density residential development in areas with existing municipal services. The December 2024 approval of accessory suite amendments represents initial progress in expanding housing options, and HNA insights on household formation patterns and priority population needs may contribute to continued zoning refinements aligned with the City Plan's growth management objectives.

The HNA will inform implementation of the 2024-2030 Affordable Housing Principled Action Plan by refining understanding of where affordable and supportive housing investments are most needed. HNA findings on core housing need trends, priority population barriers, and household income distribution may guide decisions on land acquisition through the Affordable Housing Reserve Fund, allocation of municipal incentives, and partnership development with non-profit providers. The Capital Investment Plan's funding scenarios and unit delivery targets may be adjusted based on HNA projections to ensure municipal investments align with evolving community needs.

Regional coordination through Rocky View County partnership and broader Calgary Regional Partnership efforts may be informed by HNA data on migration patterns, workforce commuting flows, and cross-jurisdictional service delivery needs. The assessment's insights into employment-housing relationships—with 57% of Airdrie's workforce commuting outside city limits—underscore the importance of regional approaches to housing affordability and workforce retention.

Infrastructure capacity planning will account for housing growth projections identified in the HNA. The City is developing a Transit Master Plan expected in 2026, which may incorporate HNA insights on housing location patterns and transportation barriers affecting employment access. Water and wastewater infrastructure planning will ensure municipal services can accommodate projected residential development, while community service expansion—schools, recreational facilities, and general infrastructure identified as resident priorities—may be coordinated with housing growth patterns. Climate resilience measures, including energy efficiency programs launched in 2025, may be integrated into new affordable housing development to address operating cost pressures affecting long-term affordability.

The HNA findings will inform Council's strategic priority setting, supporting evidence-based decision-making as managing city growth has emerged as an increasing community priority. Cross-organizational coordination mechanisms established through the Principled Action Plan—including the Municipal Planning Commission, Community Services Advisory Board, and Airdrie Housing Limited Board—will utilize HNA evidence to ensure housing considerations are integrated into municipal planning across departments. As the City continues developing its housing policy framework, ongoing analysis of housing needs and system capacity will support responsive and effective housing planning aligned with Airdrie's growth trajectory.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports Publications

Housing Markets Insight - [CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

CMHC - [Housing Shortages in Canada Report](#)

University of British Columbia - [Housing Assessment Resource Tools \(HART\)](#)

University of London - [Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (BBs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.