



Supplemental Housing Needs Assessment

Data Supporting the 2023 Housing Needs
Assessment

The City of Calgary

December 2025

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EXECUTIVE SUMMARY

This Housing Needs Assessment (HNA) has been prepared to meet federal requirements under the Housing Accelerator Fund and to provide an evidence-based foundation for local housing planning. The City of Calgary last completed a housing need assessment in 2023, and this update is intended to complement and build on that work.

The City of Calgary's housing strategy, *Home is Here: The City of Calgary's Housing Strategy (2024–2030)*, sets a clear direction to ensure that everyone living in Calgary has an affordable place to call home and was informed in part by the 2023 Housing Needs Assessment. Building on that foundation, this updated HNA provides current data, enhanced analysis, and refreshed insights to identify housing gaps and determine the types and price ranges of homes needed to ensure all have access to safe, suitable, and affordable housing. It also examines demographic trends, household characteristics, priority populations, current housing supply, and projected future needs. These insights will strengthen the strategy's direction, validate priorities, and ensure decisions remain responsive to current conditions, while continuing to support efforts to build strong, inclusive communities and a resilient housing system.

This HNA was developed using best practices, incorporating both qualitative and quantitative data currently available, and leveraging national research tools such as the Housing Assessment Resource Tool (HART). It includes detailed sections on community profiles, housing trends, priority populations, and future housing projections, providing a clear roadmap for addressing housing needs.

Key findings of this document indicate that Calgary continues to experience strong population growth that is driving sustained demand for housing despite recent signs of market moderation. Household composition reflects diverse needs with both one-person and large family household compositions being at higher need. Affordability challenges persist, particularly for one-parent families led by women, and other priority groups such as seniors, Indigenous peoples, young adults, and people living with disabilities. Although economic uncertainty has softened market conditions, home prices remain significantly above pre-pandemic levels, with rapid growth since 2020 eroding ownership affordability even amid increased supply. While Calgary's housing stock has expanded substantially—with record-high completions and strong rental-focused development—the pace of construction still struggles to keep up with demand.

Together, these findings provide a strong evidence base to support decision-making and guide investments in enabling infrastructure, policy development, and regulatory updates. While this HNA does not guarantee direct integration into all planning processes, it is intended to serve as a valuable resource that strengthens the housing strategy and fosters transparency and accountability. By grounding decisions in data and collaboration, this HNA helps ensure Calgary's housing system evolves to meet changing needs while building strong, inclusive communities.

Disclaimer – Data Availability and Limitations

This 2025 Housing Needs Assessment serves as an interim update to the 2023 Housing Needs Assessment. As of completion of this augmented HNA, 2026 Census data and related customized municipal tabulations are not yet available. As a result, updated household counts, composition, income distributions, and shelter-cost burdens cannot be fully recalculated using The City's standard methodology.

To maintain continuity, 2023 HNA baseline remains the foundational dataset for household need. Wherever possible, this interim update incorporates the most current publicly available indicators (e.g., Statistics Canada, Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey 2024–2025 CREB market data, City administrative datasets) to describe market conditions and emerging pressures.

A full complete methodological refresh and recalculation of need will be completed once 2026 census data becomes available.

PREFACE

[Canada's Housing Plan](#) and [Budget 2024](#) 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 that meet the federal HNA standard 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 Housing Needs Assessment (HNA) follows the methodological guidance provided by the federal HNA framework, incorporating both quantitative and qualitative research methods. The purpose of this update is to provide an interim picture of evolving housing pressures and emerging needs in Calgary, while maintaining continuity with the 2023 HNA (The City of Calgary, 2023).

As the 2026 Census had not yet been released at the time of preparation, updated household counts, income distribution data, and shelter-cost burdens are not available. In addition, The City of Calgary does not currently conduct a municipal census. The annual Civic Census was cancelled in March 2020 due to the COVID-19 pandemic and funding for the program was eliminated later that year as part of the municipal Mid-Cycle Budget adjustment process. As a result, certain elements of the quantitative methodology remain anchored in 2021 Census data and in the baseline calculations presented in The City's HNA from 2023 (The City of Calgary, 2023). Where current data is not available, this report uses 2023–2025 trend indicators from multiple national and local sources to capture recent market dynamics. A full recalculation of housing need will be completed once 2026 Census and related municipal tabulations become available.

Overview of Methodology and Assumptions

Quantitative Research Methodology

This interim 2025 HNA update draws on the same foundational methodology as the 2023 HNA (The City of Calgary, 2023) to maintain comparability over time. Quantitative analysis is derived from:

- **Statistics Canada data**– including the Consumer Price Index, baseline household counts, demographic characteristics, income distributions, housing tenure, and shelter-cost ratios
- **The City of Calgary and community organization administrative datasets** – including non-market housing waitlists, program utilization, development activity, and emergency shelter use (where available)
- **CMHC Reports and Surveys** – purpose-built rental market indicators, vacancy rates, average rents, market absorption, housing needs, and new supply data
- **CREB Housing Market Reports (2023–2025)** – resale pricing, sales activity, and ownership market trends
- **RentFaster.ca and other public rental listing datasets (2023–2025)** – trends in advertised rents and availability
- **CMHC Rental Market Survey (2025)** – vacancy rate estimates, average rents, turnover rates
- **The Government of Alberta** – data relating to Calgary's population change and interprovincial migration trends
- **Journal articles and academic research** – providing evidence on housing affordability, housing need, housing instability, and economic data

Because 2026 Census microdata are not yet available, key assumptions from the 2023 methodology have been retained. Publicly available data sources used for the 2023 HNA (The City of Calgary, 2023) as well as additional data sources augmenting this information and used for this report are documented in Annex C.

Definition of Housing Need

The City continues to apply two complementary measures of housing need. The City's definition includes an income cut off intended to exclude higher-income households that may be overspending on housing by choice.

1. The City of Calgary's local definition, which considers a household in need if it:
 - a. earns less than 65% of Calgary median household income, and
 - b. spends 30% or more of before-tax income on shelter costs.
2. CMHC's national definition, which defines housing as "affordable" when a household spends less than 30% of before-tax income on shelter costs, regardless of income level.

This measure supports national comparison and alignment with federal indicators such as core housing need.

Assumptions Due to Data Limitations

In the absence of new Census data, the following assumptions have been applied:

- 2023 HNA (The City of Calgary, 2023) calculations remain the official prevalence estimates of need until Census 2026 permits recalculation.
- 2023–2025 data sources (e.g., CMHC, CREB, rental listings, administrative data) are used to describe current housing pressures and market conditions, but not to re-estimate household-level need.
- Demographic trends (e.g., immigration flows, interprovincial migration, household formation) are described using Immigration, Refugees and Citizenship Canada (IRCC) and Statistics Canada quarterly estimates, but these cannot be applied to re-tabulate detailed household characteristics for Calgary.
- Yellow-highlighted fields will be updated as data becomes available; where data is not currently available, placeholders or explanatory notes are provided.

All deviations from standard HNA methodology are identified, justified, and framed as interim adjustments.

Summary of Qualitative Research Methodology

To complement quantitative findings, The City incorporated the extensive qualitative research conducted as part of the 2023 HNA (The City of Calgary, 2023), recognizing that many of these insights remain relevant and continue to reflect current experiences of housing need.

In early 2023, The City invited all non-profit housing providers, operators, and social-service organizations to participate in focus groups. The City convened voluntary focus groups with 23 affordable housing providers, operators, and housing-support organizations serving a wide range of equity-deserving and priority populations.

Findings from this qualitative study are summarized in the 2023 HNA (The City of Calgary, 2023, p. 60) and remain integrated into this interim update.

These insights continue to provide valuable context for interpreting quantitative trends and identifying dimensions of housing need not fully reflected in formal datasets—particularly for seniors, youth, newcomers, women, persons with disabilities, and individuals experiencing homelessness. In parallel, The City continues to work closely with housing providers and other interest holders to deepen its understanding of current conditions. Ongoing engagement with these partners reinforces and validates the challenges identified in the City's 2023 HNA (The City of Calgary, 2023).

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).

Summary of Methodology to Engage Stakeholder Groups

The City used a structured, qualitative engagement process to ensure that the HNA reflects the experiences of Calgary's non-profit housing sector and the communities they serve. Engagement focused on collecting insights from organizations with direct knowledge of housing need, barriers to securing and maintaining stable housing, and emerging pressures across Calgary.

Engagement Approach

All non-profit housing providers, operators, and social-service organizations involved in housing placements were invited to participate in voluntary engagement sessions. Of those invited, 23 organizations took part in the facilitated focus groups held in early 2023. Participants represented a broad cross-section of providers, including supportive housing and seniors housing operators, Indigenous-serving agencies, youth-serving organizations, disability service providers, shelters, and community-based non-profits.

The sessions were designed to elicit qualitative insights that cannot be fully captured through quantitative datasets alone. Participants were asked to reflect on:

- What housing need looks like from the perspective of the people they serve;
- Barriers to securing and maintaining housing, including affordability, accessibility, discrimination, financial instability, supply shortages, and system navigation challenges; and
- Anticipated future pressures, including population growth, rising rents, increasing complexity of client needs, and gaps across the housing and support continuum.

These discussions complemented the quantitative analysis by providing contextual grounding and revealing challenges experienced by populations that are often underrepresented or not fully captured in formal datasets.

Assumptions

- Engagement was voluntary; participating organizations represent a broad cross-section of Calgary's non-profit housing and social-support ecosystem.
- Insights reflect the perspectives of service providers on behalf of the individuals and households they support, informed by their direct work with individuals and households.
- Individual clients were not directly engaged; findings therefore reflect aggregated or anonymized experiences to ensure confidentiality.
- Provider insights were used to interpret, validate, and expand upon quantitative findings, particularly where structural barriers or lived experience are not fully reflected in Census or CMHC data.

Participating Organizations for City of Calgary Focus Groups:

1. Alpha House Society
2. Attainable Homes Calgary
3. Bethany Seniors
4. Brenda Strafford Foundation

5. Calgary Bridge Foundation for Youth
6. Calgary Drop-In Centre
7. Calgary Homeless Foundation
8. Calgary Housing
9. Closer to Home
10. Elizabeth Fry Society
11. Habitat for Humanity (Southern Alberta)
12. HomeSpace Society
13. Immigrant Services Calgary
14. Inn from the Cold
15. John Howard Society
16. Norfolk Housing Society
17. Silvera for Seniors
18. The Alex
19. The Mustard Seed
20. Trinity Place Foundation
21. Unison at Kerby Centre
22. Vecova
23. YW Calgary

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.

2025 Housing Affordability Survey (July 2025)

To understand the challenges and needs of priority groups, The City undertook research in 2023. The results were included in The City's 2023 HNA (The City of Calgary, 2023). Descriptions of the methodology and assumptions are described in question 1.2. To augment that work, The City conducted the 2025 Housing Affordability Survey (July 2025) to better understand resident experiences and perceptions related to housing, then used focus groups to more deeply explore challenges and opportunities.

Engagement Approach

The survey was conducted by telephone with quotas set for age, gender, and city quadrant to ensure representativeness across the city. Survey questions explored things such as housing conditions, characteristics, safety and security, and affordability, with a focus on equity-deserving communities.

The survey provides statistically valid, population-level insight into residents' experiences with rental affordability, housing search challenges, displacement risk, and barriers to securing appropriate housing. Findings were used to complement both the quantitative datasets (e.g., CMHC, census) and the qualitative insights provided by non-profit housing and social-service organizations.

Assumptions

- It was assumed that the survey results reflect respondent-reported experiences and perceptions, which may differ from administrative or market data. While the survey includes a broad cross-section of Calgarians, some smaller or harder-to-reach populations (e.g., temporary foreign workers, people in congregate settings, individuals experiencing hidden homelessness) may be underrepresented.

Equity Workshops

In addition to the survey, The City invited non-profit housing groups and service providers serving equity deserving populations to participate in equity workshops. Roughly twenty representatives of organizations attended. The workshops primarily drew on quantitative findings from the 2025 Housing Affordability Survey.

While individual-level engagement was not undertaken, service providers shared aggregated and anonymized insights based on their work with priority populations. Where comments could be clearly attributed to a specific population group (i.e. seniors requiring accessible units, newcomers facing income verification barriers), these perspectives were documented and incorporated into the assessment narrative. Quantitative data from the 2025 Housing Affordability Survey was supplemented with these qualitative insights to highlight needs and barriers that are often underrepresented in formal datasets.

The non-profit organizations that participated in the focus groups collectively support a wide range of priority communities, including:

- Indigenous peoples
- Newcomers and refugee households
- Seniors
- Youth and young adults
- Women and gender-diverse people
- Persons with disabilities
- Individuals experiencing homelessness or housing precarity
- Culturally specific communities
- Households requiring supportive or transitional housing

Use of Qualitative and Quantitative Methods

- Qualitative contributions from service providers helped highlight lived experiences, service gaps, and systemic issues disproportionately affecting priority groups.
- Quantitative data from the 2025 Housing Affordability Survey provided measurable indicators of affordability, reported shelter cost burden, income limitations, and demographic trends.

Together, these methods supplied a more nuanced understanding of housing need, particularly for groups that are underrepresented in formal datasets.

Assumptions

- Service provider perspectives are a proxy for the lived experiences of the populations they serve; individual-level engagement was not conducted.
- Some population groups—such as students, temporary foreign workers, residents of congregate housing, and individuals experiencing hidden homelessness—remain undercounted in available datasets.
- Improving direct engagement and data collection with underrepresented groups is identified as a priority for future HNAs, particularly once 2026 Census data becomes available.

Elders Advisory Committee

In September 2024, The City of Calgary established the Elders Advisory Committee to provide guidance to City administration across a broad range of priorities, including ceremony, community engagement, and program design as it relates to housing need for Indigenous populations. The Committee is currently comprised of Elders from Treaty 7 First Nations and the Otipemisiwak Métis Government. This committee serves as an important mechanism for relationship-based engagement and culturally grounded guidance. Insights from the Elders Advisory Committee help ensure that Indigenous perspectives and experiences are reflected in the HNA in ways that cannot be captured through quantitative data alone.

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.

The City of Calgary has a comprehensive set of municipal policies, strategies, and regulatory tools that collectively shape how housing is planned, approved, and delivered. These policies operate across the planning hierarchy and support a broad range of housing types, densities, and tenures. They are described below.

Municipal Housing Policy and Regulatory Context

1) Municipal Development Plan (MDP) (The City of Calgary, 2020):

The MDP provides Calgary's long-term plan for growth and development to 2076. Updated in 2020, the MDP includes extensive policy direction to enable housing diversity, affordability, and complete communities. It promotes a broad range of housing types and tenures, encourages growth in transit-supportive locations, and supports initiatives to increase housing choice. The MDP is currently being updated, with additional housing-supportive policies anticipated for Council consideration in 2026.

Key housing-related policies within the MDP include:

- Creating a city attractive to people
 - Provide safe and healthy communities with a variety of housing choices, employment opportunities, local retail and services and mobility options.
 - Ensure impacts on overall housing affordability are considered as part of planning decisions.
 - Provide greater housing choices in locations close to job markets and in areas well served by the Primary Transit Network.
- Vibrant and transit-supportive mixed-use – activity centres and main streets
 - Supports a range of housing opportunities in terms of type, tenure, unit size and affordability.
- Complete communities
 - Communities should be planned according to criteria for complete communities and provide a range of housing choices, covering a mix of built forms and ownership tenures, at densities that support transit viability, local commercial development and other services.
- Strong residential neighbourhoods – neighbourhood infill and redevelopment
 - Encourage growth and change in low-density neighbourhoods through development and redevelopment that is similar in scale and built form and increases the mix of housing types such as accessory suites, semi-detached, townhouses, cottage housing, row housing and other ground-oriented housing.
- Housing – diversity and choice

- Provide for a wide range of housing types, tenures (rental and ownership) and densities to create diverse neighbourhoods that include:
 - A mix of housing types and tenures, including single detached, ground oriented (e.g., duplexes, row houses, attached housing, accessory dwelling units and secondary suites), medium and higher-density and mixed-use residential developments.
 - A range of housing choices for all stages of life, in terms of the mix of housing sizes and types to meet affordability, accessibility and lifestyle needs of different people and family types.
- Promote a broader range of housing choice for all ages, income groups, family types and lifestyles by:
 - Encouraging housing opportunities for low- and moderate-income households in all communities.
 - Promoting innovative housing types, such as co-housing, live/work and cottage and carriage housing and accessory dwelling units, as alternative means of accommodating residential growth and providing affordable housing options.
 - Encouraging adaptation of existing housing and the development of new housing to create physically accessible housing to meet the needs of seniors and people with mobility challenges, especially within walking distance to services and the Primary Transit Network.
 - Including supportive land use policies and development strategies in the implementation guidebooks and/or in local area plans that encourage the provision of a broader range of housing affordable to all income levels.
- Ensure a sufficient land supply for residential development in Developed and Developing Areas to accommodate Calgary's share of regional household growth (see Part 5 of the MDP).
- Promote methods to efficiently use or adapt the city's existing housing stock to enable changing households to remain in the same home or neighbourhood for many years. Strategies may include allowing accessory units in low-density areas and other methods determined through community planning processes.
- Increased opportunities for affordable housing
 - Recognize and encourage affordable housing as an integral part of complete communities.
 - Create affordable housing by encouraging:
 - A varied community composition by providing opportunities for affordable housing to locate in all areas of the city with a built-form contextually appropriate to the area.
 - Affordable housing to locate in all areas of the city, with a focus on locations served by the Primary Transit Network and appropriate services, while avoiding an over-concentration of affordable housing in any one area.
 - Affordable housing serving families to locate in areas close to parks, schools, recreation facilities and commercial nodes.
 - New development and redevelopment to incorporate affordable housing that is visually indistinguishable from market housing.
 - Affordable housing units of different sizes and types within market residential developments.

- The provision of an adequate supply of rental accommodation across the city that is affordable to low-and moderate-income households.
- Partnerships with developers, other orders of government and non-governmental agencies to pursue measures to ensure construction of affordable housing in multi-unit development projects, in new communities and within redevelopment areas.

2) **Local Area Plans (LAPs)**

LAPs guide redevelopment across multiple communities and provide detailed direction on land use, built form, and infrastructure. Recently approved LAPs strengthen support for diverse housing forms, including non-market and supportive housing and allow for non-market units within market developments through density bonusing and other implementation tools.

3) **Area Structure Plans (ASPs)**

ASP's guide the planning of new communities. Recent ASPs include enhanced direction to support diverse housing options, including non-market and innovative housing forms in new communities, to better align new development with affordability and inclusion objectives.

4) **Land Use Bylaw 1P2007**

Citywide zoning changes approved by Council took effect on August 6, 2024. Key changes included:

- Citywide base low density residential zone is now R-CG, a residential designation that allows for a variety of housing forms such as single- and semi-detached, secondary suites, and rowhouses.
- Introduction of the R-G base low density residential zone in developing areas.
- Application of the H-GO designation in areas identified in approved LAPs.
- All Rowhouse developments are now a discretionary use within the R-CG zone.
- Contextual Single Detached dwellings are a permitted use in the R-CG zone.
- Properties that do not have a rowhouse or a townhouse may now include both a backyard suite and a secondary suite.
- Updates to parking requirements in some areas, including clarification of where reduced parking (0.5 stalls per unit applies because of the access to transit.

5) **Home is Here: The City of Calgary's Housing Strategy (2024 – 2030):**

Home is Here provides coordinated direction to:

- Increase the supply of housing
- Support affordable housing providers to make a positive impact
- Enable The City's housing subsidiaries to improve service delivery
- Ensure a diverse range of housing choice to meet the needs of equity-deserving populations
- Address the affordable housing needs of Indigenous people living in Calgary

6) **RouteAhead: Calgary Transit's 30-year plan**

RouteAhead guides The City in providing safe, accessible, and customer-focused transit service for Calgarians. Key points include:

- Strengthening the link between transit and land-use planning
- Prioritizing expansion of the Primary Transit Network to support higher-density, transit-oriented development

- Improving transit access and service frequency to create environments better suited for mixed-use development and higher residential density
- Providing a long-term capital investment framework that can unlock housing supply by improving connectivity and supporting redevelopment in both new and established communities. making them more connected, livable, and attractive for reinvestment

7) Calgary's Downtown Strategy

The Downtown Strategy aims to revitalize Calgary's downtown core as a place where people want to live, visit, and set up businesses. Main programs include:

- Downtown vibrancy capital projects including the Arts Commons Transformation, BMO Centre expansion, Olympic Plaza transformation, and Eau Claire area improvements
- Downtown Calgary Development Incentive Program that converts underutilized office space into housing, post-secondary spaces, hotels, and other uses that revitalizes downtown. Specifically, this program encourages new high-density residential projects as well as offering grants for office-to-residential conversions, including non-market housing
- Downtown programming and activations that build community, foster creativity, and stimulate economic growth
- Downtown safety initiatives to help ensure the safety of all citizens living, working, visiting, and travelling through downtown communities
- Support for local downtown businesses, including campaigns and initiatives to maintain economic activity while construction projects are underway.

8) Calgary Climate Strategy – Pathways to 2050

The Climate Strategy guides Calgary toward achieving net-zero greenhouse gas emissions by 2050 and becoming a more climate-resilient city.

- Net-zero refers to reducing greenhouse gas emissions to as close to zero as possible, including through higher performance standards for new housing and energy upgrades to existing homes. The approach will increase performance expectations for both new builds and residential retrofits
- Climate-resiliency to increased preparedness to withstand and recover from climate-related events like hailstorms and extreme heat. This will reduce long-term costs for residents by reducing utility bills and preventing costly future retrofits or repairs.

9) GamePLAN: Calgary's Public Recreation Vision and Strategy

GamePLAN outlines a vision and strategy for the future of public recreation in Calgary for the next 25 years. The strategy supports increased investment in recreation facilities, programs, and services, and establishes citywide service-level standards, accessibility targets, and long-term capital priorities to respond to population growth, aging infrastructure, and equity of access.

2.2 Community Profile

Table 2.2.1 – Population Overview

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	1,239,220
	2021	1,306,784
Population Growth (Number)	Total	67,564
	Percentage	5.5%
Age (Years)	Average	38.8
	Median	38
Age Distribution	0 - 14 years	235,850
	15 - 64 years	893,525
	65+ years	177,405
Mobility	Non-movers	1,101,965
	Non-migrants	132,940
	Migrants	42,925

Calgary continues to experience strong population growth, driven by national and international immigration, interprovincial migration, and economic opportunity. Between 2016 and 2021, the City added more than 67,000 residents, with a relatively young age profile and high levels of mobility (Statistics Canada, 2022). This demographic composition creates sustained demand for a broad range of housing types – from starter and family homes to accessible and seniors’ housing.

Table 2.2.2 Demographic Information

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	430,640
Non-Immigrants	Total	834,100
Recent Immigrants (2016-2021)	Total	81,315
Interprovincial migrants (2016-2021)	Total	51,725
Indigenous Identity	Total	41,350

Calgary’s demographic profile reflects significant cultural and population diversity, with a large and growing immigrant population and a substantial Indigenous community. These demographic trends contribute to diverse housing needs in terms of size, tenure, affordability, cultural appropriateness, and proximity to services and employment.

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

Pressure on Overall Housing Supply

Calgary continues to experience population growth that outpaces housing supply. Since the 2021 census, Calgary has recorded some of the most rapid population growth in Canada over a short period of time. Calgary's population grew by 90,703 people in 2024, representing a 6.1% year over year increase, which is the equivalent of 250 new Calgarians every day (The City of Calgary, 2025c). This surge, driven by record levels of non-permanent residents and strong interprovincial migration, has created unprecedented housing pressures.

While the development industry has responded, housing supply has not kept pace with this rapid population expansion. In 2024—the same year Calgary added 90,000+ new residents—total housing starts reached 20,165 units and 21,084 units completed. Although this marked a record-setting year for completions, it also highlighted the widening gap between housing demand and available supply (The City of Calgary, 2025c). In 2025, at the end of Q3 there were 22,366 dwelling units under construction and 15,476 completions (The City of Calgary, 2025g). Overall, Calgary recorded over 23,367 housing starts in 2025 making it one of the primary drivers of provincial and national housing growth momentum.

These record setting years of housing starts and completions for the City of Calgary reflect ongoing efforts to support a rapidly growing population, guided by actions listed in Calgary's housing strategy *Home is Here*. However, despite this record supply, demand continues to outpace delivery, maintaining pressure on prices and deteriorating housing affordability. The result is a widening gap between demand and available homes, contributing to rising costs and sustained affordability challenges.

Housing Costs and Market Trends

Ownership Market

Market conditions in 2025 show signs of moderation largely due to increased economic uncertainty and softer market conditions, but price levels remain significantly higher than before the pandemic. Rapid population growth since 2020 has contributed to substantial home price appreciation and weakened ownership affordability, even amid strong new supply.

According to the Calgary Real Estate Board, between Q1 2020 and Q3 2025, the median composite housing price rose by 39 per cent. By property type, cumulative price increases over this period were (Calgary Real Estate Board, 2025):

- Detached: 49%
- Semi-detached: 50%
- Rowhouses: 48%
- Apartment: 37%

By 2023, the household income required to purchase a typical detached home reached approximately \$156,000, placing ownership out of reach for many moderate-income households (The City of Calgary, 2023).

Rental Market

Average rents remain elevated in Calgary despite some recent softening as new purpose-build rental supply comes online. As of October 2025, average monthly rents were as follows (Canada Mortgage and Housing Corporation, 2025c):

- \$1,773: average rent across all unit types
- \$1,439: average studio rent
- \$1,585: average 1-bedroom rent

- \$1,912: average 2-bedroom rent
- \$2,107: average 3-bedroom rent

Rent changes between Q3 2024 and Q3 2025 varied by housing type (The City of Calgary, 2025e):

- Multi-Residential: -7.8% (average \$2,051/month)
- Others: -1.8% (average. \$1,591/month)
- Townhouse/Duplex: -11.0% (average. \$2,641/month)
- Detached: 3.3% (average. \$3,474/month)

While some segments show declining average asking rents, overall rent levels remain high relative to incomes, particularly for lower-income renters and larger households. Importantly, renters renewing existing leases are not insulated from rising costs. Average rents for non-turnover units increased from \$1,667 in October 2024 to \$1,740 in October 2025 (Canada Mortgage and Housing Corporation, 2025a), indicating that affordability pressures persist even where vacancy has improved.

Vacancy Rates and Rental Units

Overall rental vacancy increased from 1.4% in 2023 to 4.6% in 2024 and is forecasted to approach 6% in 2025 due to the completion of new purpose-built rental projects (The City of Calgary, 2025e). The increase in vacancy and growth in the rental vacancy rates signal an important easing of short-term pressure, but do not resolve affordability challenges for lower-income households.

Vacancy in non-market housing remains critically low, limiting movements through the housing continuum from transitional to stable non-market or market rentals. As of October 2025, Calgary's purpose-built rental units reached 64,547 units(Canada Mortgage and Housing Corporation, 2025c).

Increased Need for Non-Market Housing

Estimates from the previous Housing Needs Assessment (The City of Calgary, 2023) highlight growing structural pressures in the non-market housing system:

- Based on population growth and historic rates of housing need, the number of households requiring affordable housing options could reach ~100,000 by 2026.
- Between 2016 and 2021, affordable housing supply increased by 25%, but from a relatively low base of 16,702 units.
- Housing waitlists provide a snapshot of the demand for affordable housing. Calgary Housing — the largest affordable housing provider in Calgary managing approximately 33 per cent of the non-market housing supply —reported its waitlist increased by approximately 18% between 2018-2023.
- As of November 2025, 7,472 households were on the Calgary Housing Waitlist (Calgary Housing, 2025).
- Overall, Calgary requires approximately four times more affordable housing supply than what is currently being developed to keep up with the demand as identified.

Collectively, these indicators point to a persistent structural gap between the rate at which non-market housing is being delivered, and the rate at which households are entering housing need.

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

Table 3.1.1 Household Income and Profile

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	466,725
	2021	502,301
Household income (Canadian dollars per year)	Average	129,000
	Median	98,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Calgary (CMA), Alta.	Average	79,400
	Median	66,000
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Calgary (CMA), Alta.	Average	153,400
	Median	119,000
Average household size (Number of members)	Total	2.6
	Total	502,305

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Breakdown of household by size (Number of households)	1 person	132,695
	2 persons	159,955
	3 persons	80,020
	4 persons	79,565
	5 or more persons	50,070
Tenant households (Number of households)	Total	156,615
	Percentage	31.2%
Owner households (Number of households)	Total	345,690
	Percentage	68.8%
Percentage of tenant households in subsidized housing	Percentage	9%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	87,025
	Percentage	17.33%
Number of one-parent families	Total	52,170
	Percentage	14.6%
Number of one-parent families in which the parent is a woman+	Total	40,670
Number of one-parent families in which the parent is a man+	Total	11,505
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	17,065
	Low (21% – 50% AMHI)	85,890
	Moderate (51 – 80% AMHI)	93,225
	Median (81% - 120% AMHI)	108,030
	High (>120% AMHI)	195,650

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?

While the data presented in table 3.1.1 reflects conditions from the 2016 and 2021 Census and will be updated when new Census data is available, it already illustrates important patterns that shape housing need in Calgary.

The table shows that between 2016 and 2021, the number of households increased by 7.6%, rising from 466,725 to 502,301, signaling ongoing population growth and a sustained demand for housing. Homeownership remains more prevalent than renting with 68.8% of households owning their homes compared to 31.2% or 156,000 renter households. Household composition illustrated diverse housing needs; one-person households account for 26% of all households which highlights demand for smaller, more affordable units. At the same time, over 50,000 households have five or more members, underscoring the need for larger, family-sized and multigenerational housing options. One-parent families represent 14% of all families, with 78% led by women, which has implications for affordability and stability given reliance on a single income.

Income disparities between owners and tenants are pronounced. Owner households report a median income of \$119,000 which is almost double the median income of tenant households at \$66,000, underscoring affordability pressures and barriers to ownership faced by tenants. Nearly 40% fall below the median income highlighting the need for both affordable market housing and non-market housing options. Despite this, only 9% of tenant households live in subsidized housing, highlighting a shortage of deeply affordable units relative to need.

Access to transit also shapes housing opportunity. Only 17.3% of households are located within 800m of high-frequency transit, pointing to a gap in transit-oriented development and reinforcing the importance of aligning housing growth with transportation infrastructure.

To ensure planning reflects current realities, The City completed a comprehensive HNA in 2023 (The City of Calgary, 2023). The findings provide a detailed understanding of housing demand, affordability challenges, and priority gaps, offering critical insights to guide implementation of the City's Housing Strategy. The assessment found that 84,600— or nearly one in five households—were in housing need, defined as earning less than 65% of median income and spending more than 30% of income on shelter. Of these households:

- 32% were racialized
- 4.5% were Indigenous
- 10% were recent immigrants or non-permanent residents
- 81% were single and two-person households
- 70% were of working age
- 30% were youth or seniors

Other key findings indicate that over 114,470 households (renters and owners combined) were spending more than 30% of their income on housing. In a scenario without COVID-19 income supports, this number could have reached 141,395 households. Certain sub-populations also experience housing need differently, for example gender-diverse people face incidences of housing need up to 20 per cent higher than the general population. People who rent experience more affordability challenges and require affordable housing at higher rates than homeowners (34% vs 18%), and single-person households experience the highest rate of housing need compared to larger households.

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.¹

Table 3.3.1 Household Formation

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	148,370	9%	13,340	151,855	9.1%	13,825
25 to 34	209,585	43%	90,125	194,345	42.9%	83,280
35 to 44	193,805	52.3%	101,445	210,845	52.5%	110,705
45 to 54	174,700	56.9%	99,335	176,110	56.9%	100,130
55 to 64	147,385	57.9%	85,310	160,360	58.2%	93,305
65 to 74	80,510	57.1%	45,945	108,615	57.9%	62,865
75 to 84	40,030	57.3%	22,955	48,370	57.6%	27,860
85 plus	17,860	46.4%	8,280	20,420	50.6%	10,340

*Household/Households

Suppression of housing formation and suppressed housing demand are both indicators of strained housing market conditions. Analysis of headship rates (the ratio of household maintainers to total population 15+) across 2011, 2016, and 2021 shows overall stability at the aggregate level, but this masks important differences by age group. Older age cohorts (35+) have relatively high and stable headship rates, reflecting more established family and working-age households. In contrast, younger adults—particularly those aged 15–34—show lower headship rates relative to population, indicating more constrained household formation relative to population. This pattern suggests that affordability pressures and high housing costs are delaying independent household formation.

¹ 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.

Table 3.3.2 Household Suppression

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (% 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	142,815	19,380	151,855	13,825	13.6%	20,606.7	6,781.7
25 to 34	161,325	75,790	194,345	83,280	47%	91,302.7	8,022.7
35 to 44	163,795	89,815	210,845	110,705	54.8%	115,614.3	4,909.3
45 to 54	155,860	90,415	176,110	100,130	58%	102,162.1	2,032.1
55 to 64	91,295	53,470	160,360	93,305	58.6%	93,920.2	615.2
65 to 74	50,310	29,315	108,615	62,865	58.3%	63,288.6	423.6
75 plus	44,330	26,565	68,790	38,200	59.9%	41,222.8	3,022.8
Total							25,807.5

*Household/Households

Comparing 2021 headship rates to 2006 benchmarks suggests that approximately 25,800 households were “suppressed” in 2021 —households that would likely have formed if previous household formation patterns had held. Suppression is highest among younger adults (aged 15–34), where rising housing prices, limited affordable rental supply, and higher entry costs to homeownership constrain independent household formation.

Suppressed household formation can contribute to overcrowding, increased multigenerational living in homes designed for smaller households, hidden homelessness, and delayed transitions to independent living for youth and young adults. It does not remove housing need; rather, it delays and concentrates demand, creating the potential for future spikes in housing demand when market conditions or affordability change.

National projections from the Office of the Parliamentary Budget Officer (Nichol, 2025) suggest that suppressed household formation will remain an issue across Canada, driven by affordability challenges and, more recently, immigration policy changes. Future Census data releases will allow Calgary to refine this analysis, better quantify local suppression, and update headship-based projections over the next 5–10 years.

3.4 Economic Conditions

Table 3.4.1 Economy and Labour Force

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	730,055
	Health care and social assistance	90,910

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers by industry (Top 10 only)	Professional, scientific and technical services	83,970
	Retail trade	80,115
	Construction	58,805
	Transportation and warehousing	46,840
	Educational services	46,695
	Accommodation and food services	42,785
	Manufacturing	33,130
	Mining, quarrying, and oil and gas extraction	32,410
	Administrative and support, waste management and remediation services	31,495
Unemployment rate and participation rate (Percent)	Unemployment rate	12.5%
	Participation rate	69.1%
All classes of workers (Number)	Total	704,840
Employees (Number)	Total	596,075
Permanent position (Number)	Total	498,865
Temporary position (Number)	Total	97,210
Fixed term (1 year or more, Number)	Total	33,010
Casual, seasonal or short-term position (less than 1 year, Number)	Total	64,200
Self-employed (Number)	Total	108,770
Number of commuters by commuting destination	Within census subdivision	332,545
	To different census subdivision	22,900
	To different census division	5,875
	To another province/territory	3,200
Number of commuters by main mode of commuting for the	Car, truck or van	378,085
	Public transit	39,905

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
employed labour force with a usual place of work or no fixed workplace address	Walked	19,195
	Bicycle	3,955
	Other method	13,035

This data illustrates a diversified labour market, with strong representation in health care and social assistance, professional and technical services, retail, construction, transportation, education, accommodation and food services, manufacturing, and energy-related industries. It also highlights a mix of permanent, temporary, and self-employed workers, which has direct implications for income stability, housing affordability, and access to appropriate housing.

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?

Calgary’s housing market has long been closely tied to commodity markets due to the export-oriented nature of its economy. Unlike other major regions with a higher concentration of public-sector employment—such as Edmonton or Ottawa—Calgary’s growth has historically been more exposed to commodity cycles, particularly in oil and gas. As a result, housing demand in Calgary tends to be more sensitive to economic downturns, as private sector, especially, oil and gas, employment is typically more exposed to cyclical risks and employment volatility.

In 2024, Calgary saw a large population increase of 90,703 residents (The City of Calgary, 2025c), marking a 6.1% year-over-year increase and an 18% increase over the last five years (The Government of Alberta, 2025). However, population growth far outpaced the employment growth. Calgary’s seasonally adjusted unemployment rate rose to 8.1% in September 2025, up from 7.4% a year ago in September 2024. From September 2024 to September 2025, 33,500 jobs were added, but job declines were concentrated in manufacturing, oil and gas, and construction. Similar to the national trend, youth unemployment in Calgary has remained elevated at around 20%, well above pre-COVID levels (The City of Calgary, 2025f).

Strong commodity prices and economic growth that has outperformed the national average supported housing demand in the post pandemic period, despite a higher interest rate environment. However, more recently, economic uncertainty, including the introduction of tariffs, has contributed to weaker labour market conditions in Calgary. These sluggish labour conditions are contributing to:

- Delayed entry into homeownership, as households wait longer to save for down payments and face income volatility
- Increasing demand for affordable and non-market housing

On the supply side, strong interprovincial migration driven by robust economic performance supported a historic expansion in new housing supply. However, more recently, this job market uncertainty seems to have led to construction intentions slowing down and potential moderation in housing starts as well, possibly constraining future housing developments. While development permits for market housing increased in Q3 2025, they remained 14% lower than a year earlier, suggesting potential slowing in future housing starts (The City of Calgary, 2025e). Additionally, the ability to deliver new housing supply may also be hindered by the shortages of skilled trades workers.

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 suitable when there are enough bedrooms for the size and make-up of the household. Housing is 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 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.

The following section includes data from the Housing Assessment Resource Tool ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Table 3.6.1 Income Categories and Affordable Shelter Costs

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Very Low Income (20% or less of AMHI)	<= \$19,800	<= \$495
Low Income (21% to 50% of AMHI)	\$19,800 - \$49,500	\$495 - \$1,238
Moderate Income (51% to 80% of AMHI)	\$49,500 - \$79,200	\$1,238 - \$1,980
Median Income (81% to 120% of AMHI)	\$79,200 - \$118,800	\$1,980 - \$2,970
High Income (121% or more of AMHI)	>= \$118,801	>= \$2,971

Table 3.6.2 Percentage of Households in Core Housing Need, by Income Category and Household Size

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$495	76.2%	15.9%	5.6%	1.7%	0.7%
Low Income (21% to 50% of AMHI)	\$495 - \$1,238	53.4%	26.6%	11.4%	5.6%	3%
Moderate Income (51% to 80% of AMHI)	\$1,238 - \$1,980	0%	14.6%	24.2%	24.7%	36.5%
Median Income (81% to 120% of AMHI)	\$1,980 - \$2,970	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$2,971	*	*	*	*	*

Table 3.6.2 shows that core housing need is heavily concentrated among very low- and low-income households, particularly one- and two-person households. At moderate income levels, core housing need is more prevalent among larger households (4+ persons), reflecting challenges in finding affordable, appropriately sized units.

Table 3.6.3. 2021 Affordable Housing Deficit by Household

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$495	4,630	965	340	105	40
Low Income (21% to 50% of AMHI)	\$495 - \$1,238	20,780	10,350	4,445	2,170	1,165
Moderate Income (51% to 80% of AMHI)	\$1,238 - \$1,980	0	710	1,180	1,205	1,780
Median Income (81% to 120% of AMHI)	\$1,980 - \$2,970	0	0	0	0	0
High Income (121% or more of AMHI)	>= \$2,971	0	0	0	0	0
Total		25,410	12,030	5,960	3,480	2,980

The 2021 affordable housing deficit illustrates that the largest shortfalls are experienced by very low- and low-income single-person households, followed by low- and moderate-income multi-person households. This reinforces the importance of both deeply affordable small units and larger family-sized units across the non-market and lower-cost market segments.

Table 3.6.4 Households in Core Housing Need

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	114,475
	Percentage	22.9%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	46,650
	Percentage	9.6%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	53,345
	Percentage	34.4%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	28,485
	Percentage	5.8%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	61,125
	Percentage	17.7%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	18,165
	Percentage	3.7%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	22,780
	Percentage	4.5%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	4,625
	Percentage	0.9%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	8,575
	Percentage	5.5%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	2,695
	Percentage	0.6%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	14,205
	Percentage	4.1%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	1,930
	Percentage	0.4%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	25,515
	Percentage	5.1%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	4,295
	Percentage	0.9%
	Total	13,130

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Suitability – Tenant households in unsuitable dwellings (# and %)	Percentage	8.4%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	3,470
	Percentage	0.7%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	12,385
	Percentage	3.6%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	825
	Percentage	0.2%
Total households in core housing need	Total	49,860
Percentage of tenant households in core housing need	Percentage	20.6%
Percentage of owner households in core housing need	Percentage	5.6%

Table 3.6.4 shows that:

- 22.9% of all households spend 30% or more of their income on shelter.
- 9.6% of households both spend 30% or more on shelter and are in core housing need.
- Tenants are significantly more likely than owners to face affordability pressures:
 - 34.4% of tenants spend 30% or more on shelter, compared to 17.7% of owners.
 - 20.6% of tenant households are in core housing need, versus 5.6% of owner households.

Tenants are also more likely to than owners to live in dwellings requiring major repairs and in unsuitable (often overcrowded) housing. While core housing need rates decline as household size increases, this does not necessarily indicate improved suitability; larger families may accept overcrowded conditions due to limited affordable options.

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

Findings from Calgary’s HNA (The City of Calgary, 2023) further illustrate that Calgary’s housing market has become increasingly unaffordable for a significant portion of households. While affordability benchmarks suggest that shelter costs should not exceed 30% of income, actual market conditions tell a different story. The assessment found that the median home price reached \$495,000, equivalent to five times the estimated median household income, and requires an annual income of \$156,000 for a detached home purchase, far above the median income range. Rental affordability has also worsened; average market rents now demand an income of \$84,000, up from \$67,000 in 2022, placing market rental housing beyond reach for 40% of households earning less than \$80,000. Over the past two decades, home prices have quadrupled while incomes have only doubled, widening the affordability gap and signaling an urgent need for non-market and affordable housing.

Although Calgary’s overall core housing need (CHN) rate declined from 11.8% in 2016 to 9.8% in 2021, broadly aligning with national trends, this still represents at least 49,860 households remain in CHN.

Renters are disproportionately affected across all CHN dimensions—affordability, adequacy, and suitability measures. Table 3.6.4 demonstrates that:

- One in three tenant households (34.4%) spend 30% or more of their income on shelter costs, compared to 17.7% of owner households, making renters twice as likely to live in unaffordable housing.
- Renters are more likely to live in homes requiring major repairs and more than twice as likely to live in unsuitable housing, often resulting in overcrowding as households share space to reduce costs.
- While CHN rates decline as household size increases, this does not guarantee suitability. Larger families frequently occupy homes without enough bedrooms or bathrooms due to limited supply.

The depth of this issue is further illustrated by severe shortages for very low- and low-income households. Over 25,000 single-person households and thousands of multi-person households cannot access housing within their income range. Calgary Housing Company, one of Calgary's largest affordable housing providers, saw their waitlist grow by 18% between 2018 and 2023 despite a 25% increase in the affordable housing supply since 2016 (The City of Calgary, 2023).

These systemic gaps, combined with rising rents and homeownership costs, limit mobility along the housing continuum and force households to remain in affordable units longer, creating bottlenecks and longer waitlists. The pressures described here validate and deepen the picture presented in the quantitative data above and emphasize the urgency of increasing the supply of deeply affordable and appropriately sized units, particularly for very low-income renters, single-person households, large families, and equity-deserving groups.

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.

Table 4.1.1 Core Housing Need (CHN) by CMHC Priority Groups

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
All households experiencing CHN	Total (Households)	49,860

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
	Percentage (of all households)	10.2%
CHN in households with women and/or children fleeing domestic violence ²	Total (Households)	111
	Percentage (of priority group)	100% ³
CHN in households led by women	Total (Households)	26,440
	Percentage (of priority group)	13.4%
CHN in households led by single mothers	Total (Households)	7,690
	Percentage (of priority group)	22%
CHN in households led by senior(s) aged 65-84	Total (Households)	13,665
	Percentage (of priority group)	13.7%
CHN in households led by senior(s) aged 85+	Total (Households)	1,965
	Percentage (of priority group)	19.2%
CHN in households led by young adult(s) aged 18-29	Total (Households)	5,460
	Percentage (of priority group)	12.3%
CHN in Indigenous-led households	Total (Households)	3,355
	Percentage (of priority group)	15.3%
CHN in visible minority-led households	Total (Households)	18,215
	Percentage (of priority group)	10.2%
CHN in Black-led households	Total (Households)	3,170
	Percentage (of priority group)	15.5%

² Data for this category is based on a population sample rather than the full population due to data availability. The figures come from a domestic violence shelter located in Calgary.

³ CHN calculated using City of Calgary's definition as outlined earlier in the document. All households with women and/or children fleeing domestic violence were found to be in core housing need.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in new-immigrant-led households	Total (Households)	3,145
	Percentage (of priority group)	13.9%
CHN in refugee-led households	Total (Households)	3,965
	Percentage (of priority group)	16.5%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	495
	Percentage (of priority group)	10.7%
CHN in households with Non-Binary member(s)	Total (Households)	295 ⁴
	Percentage (of priority group)	16.5%
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	11,295
	Percentage (of priority group)	8.8%
CHN in households with member(s) with developmental disabilities	Total (Households)	7,095
	Percentage (of priority group)	8.6%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	3,895
	Percentage (of priority group)	7.3%
CHN in households with Veteran member(s)	Total (Households)	960
	Percentage (of priority group)	7.7%

⁴ Statistics Canada. 2023. "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, All Provinces and Territories at the Census Division (CD) and Census Subdivision (CSD) Level [Custom Tabulation]." *HART Custom Census Order - ORD-06922-K8P7F5, ORD-06989-C7H4H0, ORD-06990-D2D8R9, ORD-06993-V7C5W4, ORD-06995-J3N4P7, ORD-06997-C9W3K1*. Borealis. <https://doi.org/10.5683/SP3/8PUZQA> (Statistics Canada, 2023)

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	Data	Value
CHN in people experiencing homelessness	Total (people)	3,121 ⁵
	Percentage (of priority group)	100%

Table 4.1.1 above indicates that 10.2% of all Calgary households —nearly 50,000 households —are in CHN. Certain priority groups experience markedly higher levels of CHN:

- Single mothers experience a CHN rate of 22%, highlighting the challenges faced by women-led households relying on a single income.
- Seniors aged 85+ experience a CHN rate of 19.2%, underscoring the vulnerability of older adults on fixed incomes and the need for accessible, appropriately sized housing.
- Indigenous-led households (15.3%), Black-led households (15.5%), and refugee-led households (16.5%) experience disproportionately high rates of CHN, demonstrating persistent structural inequities and barriers to safe, adequate housing.
- Young adults (18–29) also face elevated CHN at 12.3%, often reflecting entry-level wages, unstable employment, or limited access to affordable rental options.
- Households including members living with disabilities, chronic health conditions, or mental health and addictions challenges consistently show higher vulnerability to affordability, adequacy, and suitability issues.
- Every household in our sample population fleeing domestic violence is considered to be in CHN, reflecting a complete inability to access safe, affordable housing without targeted support.
- All individuals experiencing homelessness meet the criteria of CHN, although homelessness itself is not fully captured within standard CHN datasets.

Taken together, these findings demonstrate that the burden of housing need is not evenly distributed. They reinforce the importance of targeted, equity-centred approaches to affordable housing that address the distinct needs of women-led households, seniors, newcomers, racialized communities, Indigenous households, people with disabilities, and others disproportionately affected by housing insecurity.

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.

Calgary’s 2024 Point-in-Time (PiT) count report provides a standardized snapshot of homelessness and is conducted regularly to track changes over time. The 2024 count identified 3,121 individuals experiencing homelessness; this represents an increase in absolute numbers since 2022. However, the prevalence rate remained unchanged at approximately 2 per 1,000 Calgarians experiencing homelessness on the night of the count, despite rapid population growth (Calgary Homeless Foundation, 2024).

⁵ Calgary Homeless Foundation. (2024). *Point-in-Time Count - Calgary Report 2024*. Calgary Homeless Foundation. Retrieved from <https://www.calgaryhomeless.com/learn/point-in-time-count-reports/>

The family composition of those included in the count was as follows:

- 1,785 single individuals
- 24 couples
- 196 parent(s) or guardians
- 253 dependent(s) or children

Compared to 2022, the number of people utilizing shelters increased and those living in encampments remained relatively stable. In total:

- 2,317 (74%) of individuals experiencing homelessness were sheltered. Emergency shelters were the most common location or program to find individuals experiencing homelessness (emergency shelters, transitional housing, provisional housing)
- 804 (26%) of individuals were unsheltered, including those staying in encampments or other locations not intended for habitation.

Shelter use patterns remain consistent with prior years; shelter utilization is highest in winter months and stabilizes but does not significantly decline in summer.

Homelessness is also persistent for many individuals:

- 66% of respondents experienced one episode of homelessness in the past year
- 8% experienced ten or more episodes.
- Over a 3-year period, 59% indicated they had been homeless for at least half of that time; 33% shared it was less than half of the last 3 years.

These findings indicate a significant population experiencing either chronic or episodic homelessness, along with a substantial number of families and children impacted by housing instability.

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.).

Homelessness arises from a complex combination of structural factors, system failures, and individual life experiences rather than a single cause. Structural drivers include housing affordability, the availability of appropriate and supportive housing, access to income and health services, and experiences of racism and discrimination. According to the 2024 Point-in-Time count (Calgary Homeless Foundation, 2024), the top reasons respondents identified for their loss of housing were:

- 35%: Insufficient income to afford rent
- 31%: Domestic or relationship conflict, including intimate partner violence
- 27%: Health issues and substance use

Additional factors that may be contributing to homeless in Calgary include:

- Rapid increases in rental costs combined with a limited supply of deeply affordable units
- Rental vacancy rate of only 4.8% (2024) which remains relatively tight for a fast-growing city (Canada Mortgage and Housing Corporation, 2025a)
- Low provincial income support levels (e.g., \$11,089 annually for a single employable adult) that fall far below Calgary's basic cost of living (Laidley & Oliveria, 2025)

- A widening gap between Calgary's living wage, which increased \$2 from last year up to \$26.50/hour, and the provincial minimum wage of \$15/hour, limiting the ability of low-wage earners to maintain stable housing (Enough for All, 2025)
- Increase in newcomers and refugee claimants among those experiencing homelessness, rising from 10% in 2022 to 16% in 2024, signaling difficulties accessing housing and support upon arrival (Calgary Homeless Foundation, 2024)

These drivers highlight the need for a coordinated response that addresses both housing supply and broader system conditions. This includes structural solutions like expanding the supply of more affordable housing, and cross-system collaboration in income supports, health services, and family violence response.

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.

Calgary currently has 1,852 provincially funded emergency shelter spaces, with capacity and eligibility fluctuating seasonally and in response to weather conditions. Utilization rates vary by season:

Winter occupancy rates:

- December 1, 2024: 86%
- January 1, 2025: 89%
- February 1, 2025: 84%
- Peak (February 17, 2025): 95%

Summer occupancy rates:

- June 2025: 77%
- July 2025: 75%
- August 2025: 75%

While overall emergency shelter capacity exists, much of it is concentrated at the Calgary Drop-In Centre, one of the largest emergency shelters in North America. Many shelters operate at or near capacity year-round, particularly family emergency shelters and women-specific spaces, which consistently report being full or over capacity.

Additional support services that Calgary offers for individuals experiencing homelessness include:

- Navigation Centre (Government of Alberta) for income, ID, health referrals and recovery supports alongside housing referrals through community collaboration
- SORCe (Safe Communities Opportunity and Resource Centre) is a multi-agency collaborative hub that connects people who are at-risk of, or currently experiencing, homelessness to programs and services including coordinated access and assessment for housing, newcomer supports, justice navigation, and other system referrals
- Day Space Network and Emergency Weather Response spaces for safe environments and service navigation support year-round
- Mobile outreach programs engaging unsheltered individuals year-round and connecting them to services, such as housing, health, and social services

A comprehensive data set on transitional housing capacity does not currently exist, as services are provided by numerous organizations and are not centrally tracked.

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

Public core housing need data primarily captures people living in private dwellings and as a result, groups who are unsheltered, couch-surfing, or in temporary housing may be excluded or only partially captured. A University of Calgary study estimates that approximately 115,000 Calgarians (representing about 40,000 households) are at high risk of homelessness due to financial precarity (Kneebone & Wilkins, 2023). This figure is likely higher today due to rising living costs and inflationary pressures. Since CHN metrics and census-based reporting do not consistently capture all demographic groups, particularly those whose circumstances fall short of formal definition thresholds yet are still without safe, adequate, and affordable housing, the following groups may be underrepresented:

Students

- All on-campus housing at the University of Calgary and Mount Royal University is typically fully occupied.
- Up to 28% of post-secondary students may experience hidden homelessness, including living in temporary accommodations or non-residential campus spaces. (CityNews Calgary, 2025)
- National studies also show up to 28% of post-secondary students experience hidden homelessness, meaning they may be living with friends, in a hotel, motel or Airbnb, campus spaces that are not living spaces such as labs, or sleeping in their vehicle (Danis & Herlick, 2022)

Women and children

- Survivors of domestic violence often avoid shelters for safety reasons and are underrepresented in formal homelessness and housing need counts.
- Female-led lone-parent families experience higher rates of CHN at 19%, compared to 13% for male-led lone-parent families (Canada Mortgage and Housing Corporation, 2025b)

Newcomers, refugees, and racialized populations

- Data for these groups is often suppressed due to small sample sizes, reliance on accessing non-standard or temporary housing arrangements, and participation barriers in both data collection and accessing support services
- Refugee-led households have CHN rates of 19%, rising to 33% for recent refugees (Canada Mortgage and Housing Corporation, 2025b)

Temporary foreign workers & people in employer-provided housing

- These groups are often excluded from formal housing need datasets as they may rely on shared, temporary or unsafe dwellings.
- A 2025 systematic review of 41 studies found that inadequate and insecure housing is a persistent issue for temporary foreign workers in Canada (Oklikah et al., 2024)

Equity-deserving populations (City research findings)

Recent City of Calgary research on housing affordability (The City of Calgary, 2025a) shows that people in the following groups face higher housing barriers, yet their experiences may not be fully reflected in formal CHN data:

- Racialized Calgarians
- Immigrants
- Women-led households
- People with disabilities
- 2SLGBTQIA+ people

These groups are more likely to experience discrimination, affordability pressures, and difficulties finding adequate, suitable and safe housing. However, their needs can be understated in CHN metrics because many live in housing arrangements not captured in Census based surveys (e.g., doubling up with other households, couch surfing, living in temporary accommodations, or staying in unsafe or unstable units).

This aligns with CMHC research, which shows that individuals who remain in CHN over time are disproportionately young, racialized, and less likely to have postsecondary education. However, because CHN excludes people outside private dwellings and suppresses data for small subgroups, even these elevated CMHC reported rates likely underestimate the true extent of housing need within equity deserving populations.

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.

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:

Population Growth and Migration

Calgary's housing market has been strongly shaped by rapid population growth and migration. As noted earlier, Calgary experienced a large population increase (6.1%) in 2024 (The City of Calgary, 2025c). Since 2019, the City's population is estimated to have grown by approximately 18% (The Government of Alberta, 2025) and is projected to reach about 1.59 million in 2026 (The City of Calgary, 2025b).

This rapid growth has been driven primarily by international immigration, especially, temporary residents as well as interprovincial migration which had led to acute increases in both housing prices as well as rents as noted throughout this document. Population growth has consistently outpaced the delivery of affordable housing, increasing demand for both market and non-market housing options.

Employment Growth and Economic Development:

As mentioned in Section 3.5, Calgary's housing market has long been shaped by cycles of economic expansion and contraction linked to the energy sector. Periods of strong job growth during oil and gas booms in the 1970s, early 2000s, and post-pandemic period drove rapid population growth and heightened housing demand. These periods were marked by rapid suburban expansion and rising home prices.

Economic downturns—such as the mid-1980s energy collapse, the 2008 to 2009 recession, the 2015 energy downturn, and the COVID-19 pandemic—slowed housing construction and led to short-term improvements in affordability. More recently, strong economic performance as well as relative housing affordability relative to other major Canadian cities has attracted interprovincial migrants, contributing to higher housing demands. Economic diversification in technology, logistics, and professional services has further supported renewed housing demand even as energy employment has stabilized.

Infrastructure, Transportation, and Climate Impacts:

Expansion of water and wastewater systems, roadway networks, and community services enabled large-scale suburban growth in the north, south, and west of The City from the 1980s through the 2010s. At the same time, expansion of the C-Train light rail system supported higher-density housing near stations and encouraged transit-oriented development in several corridors. New community development has typically followed the extension of major infrastructure corridors. More recently, planning policy has shifted toward greater inner-city density and housing diversification.

Densification also plays a role in addressing climate change impacts by supporting more efficient land use and reducing per capita infrastructure and energy demands. Following major flooding events in 2005 and 2013 that damaged thousands of homes, significant investments have been made in flood mitigation

and climate adaptation. These investments are now shaping where and how new housing is developed in Calgary, particularly in flood-prone areas, and are increasingly integrated into long-term planning for resilient housing development.

Table 5.2.1 Housing Units: Currently Occupied/Available

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	502,305
Breakdown by structural types of units (number of units)	Single-detached	276,050
	Semi-detached	31,660
	Row house	48,860
	Apartment/flat in a duplex	21,165
	Apartment in a building that has fewer than 5 storeys	81,870
	Apartment in a building that has 5 or more storeys	40,700
	Other single attached	200
	Movable dwelling	1,790
Breakdown by size (number of units)	Total	502,305
	No bedrooms	2,920
	1 bedroom	59,385
	2 bedrooms	116,625
	3 bedrooms	167,895
	4 or more bedrooms	155,480
Breakdown by date built (number of units)	Total	502,305
	1960 or before	43,855
	1961 to 1980	133,035
	1981 to 1990	59,780
	1991 to 2000	75,685
	2001 to 2005	50,390
	2006 to 2010	47,665
	2011 to 2015	45,850
	2016 to 2021	46,045
Rental vacancy rate (Percent)	Total	5%
	Bachelor	3.3%

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	1 bedroom	5.2%
	2 bedrooms	5.3%
	3 bedrooms+	3.3%
Number of primary and secondary rental units	Primary	47,239
	Secondary	107,821
Number of short-term rental units	Total	2,782 ⁶

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.

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	3,100
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	3,845
Change in number of affordable units (number of units)	2016 to 2021	6,945

The City began systematically tracking relevant data on affordable housing supply in 2016. At that time, Calgary had an estimated 16,702 affordable units. Between 2016 and 2021, Calgary has seen an estimated 25 per cent increase in supply of affordable housing, with a net gain of 6,945 units. (The City of Calgary, 2023)

Since 2022, progress has continued but remains below the strategic goal of 3,000 new non-market homes per year. Main updates on the progress of The City’s housing strategy include (The City of Calgary, 2025d):

- 1,729 new non-market homes received development permits between 2022 and 2024
- 791 homes received building permits over the same period
- In Q1-Q3 2025, 557 new non-market homes received development permit approval (71% of the 2024 total over the same period), suggesting that activity is broadly on pace with last year
- In the same Q1-Q3 2025 period, 298 homes moved into the construction phase, a record high for that point in the year and 146% higher than 2024, indicating acceleration in non-market housing delivery

⁶ The City of Calgary tracks short-term rentals. As of December 2025, The City of Calgary totaled 2,782 short-term rental units.

The City of Calgary does not collect data on the number of affordable units lost (through demolition, conversion to market, or expiry of affordability agreements). However, any net loss of affordable units — combined with not yet achieving the target of 3,000 new non-market units per year —likely exacerbates housing challenges and widens the gap between demand and supply.

The 2023 HNA estimated that 84,600 households were already in housing need and projected this figure could exceed 100,000 households by 2026 (The City of Calgary, 2023). Losses in affordable units would further intensify pressure on waitlists, social services, shelters, and health systems, and could create long-term challenges for retaining younger Calgarians and sustaining economic vitality and diversity

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

Table 5.4.1 Average Rent by Year

5.4.1 Average Rent by Year		
Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	1,149
	2017	1,135
	2018	1,156
	2019	1,189
	2020	1,209
	2021	1,235
	2022	1,351
	2023	1,586
	2024	1,744 ⁷
Change in Average Monthly Rent (percent, by year)	2016-2017	-1.2%
	2017-2018	1.9%
	2018-2019	2.9%
	2019-2020	1.7%
	2020-2021	2.2%
	2021-2022	9.4%
	2022-2023	17.4%
	2023-2024	10.0% ⁷

⁷ Canada Mortgage and Housing Corporation. (2024). *Rental Market Survey - Canada, 2024*. Retrieved from <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables>

Calgary’s rental market has tightened significantly in recent years due to rapid population growth, limited supply, and shifting economic conditions. In 2024 alone, Calgary’s population grew by 90,703 people (The City of Calgary, 2025c), a 6.1% year-over-year increase and an 18% rise over five years (The Government of Alberta, 2025), creating substantial pressure on the housing system. Although 11,243 purpose-built units were completed between 2021-2023, followed by a record 9,220 units in 2024 (Canada Mortgage and Housing Corporation, 2025d), overall supply has consistently lagged behind demand. At the same time, economic factors such as housing prices, inflation, higher mortgage rates, and increased cost of living, have pushed more households to remain renters longer, reducing vacancies and intensifying competition. As mortgage rates and ownership costs rose, renters may find it harder to transition into homeownership, further tightening the rental market.

These pressures drove steep increases in rental prices, with Calgary’s quality-adjusted rental accommodation price index rising 30.9% from 2021-2024 (Statistics Canada, 2026), the highest increase among Canadian CMA’s. Although 2025 showed early signs of moderation as strong new supply helped slow rent growth, rents remained historically high (Canada Mortgage and Housing Corporation, 2025e). Despite a slight improvement in affordability, reflected in a lower rent-to-income ratio (Canada Mortgage and Housing Corporation, 2025e), the combined effects of population growth, delayed supply delivery, strong employment, and elevated ownership costs continue to shape a rental market where demand outpaces available housing.

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

Table 5.5.1 Rental Vacancy Rate by Year

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	6.9%
	2017	6.2%
	2018	3.9%
	2019	3.8%
	2020	6.3%
	2021	5%
	2022	2.6%
	2023	1.4%

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
	2024	4.6% ⁸

Rental vacancy rates typically fluctuate over time in response to economic and housing market conditions. In Calgary, two recent time periods illustrate this dynamic. Beginning around 2018, an economic downturn led to increased out-migration, contributing to higher rental vacancy rates.

In contrast, the COVID-19 pandemic —combined with rapidly rising home purchase prices —contributed to a sharp tightening of the rental market between 2020 and 2023. As notes in Section 5.4, the resulting imbalance between housing demand and supply led to a significant decline in vacancy rates in 2022 and 2023. More recently, the completion of new rental supply has begun to ease vacancy pressures, contributing to an increase in vacancy rates in 2024.

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

5.6.1 Core Housing Need by Year and Tenure

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	21,960
	2021	19,120
	Total Change	-2,840
	Percent Change	-12.93%
Tenant households in Core Housing Need (number)	2016	31,005
	2021	30,740
	Total Change	-265
	Percent Change	-0.85%
Owner households in Core Housing Need (percentage)	2016	6.73%
	2021	5.64%
Tenant households in Core Housing Need (percentage)	2016	25%
	2021	20.59%

Between 2016 and 2021, CHN declined for both owner-occupied and tenant households, but the magnitude and pattern of change differed significantly between the two groups.

⁸ Canada Mortgage and Housing Corporation. (2024). *Rental Market Survey - Canada, 2024*. Retrieved from <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables>

- Owner households: The number of owners in CHN declined from 21,960 in 2016 to 19,120 in 2021 (a 12.93% decrease). This improvement is also reflected in the proportion of owners in core housing need, which fell from 6.73% to 5.64% over the same period. These figures suggest that affordability and adequacy challenges among owners eased somewhat, possibly due to rising home equity or stable mortgage conditions.
- In contrast, tenant households in CHN experienced only marginal improvement. The number of tenants in CHN decreased slightly from 31,005 in 2016 to 30,740 in 2021 (a decline of just - 0.85%). However, the percentage of tenant households in CHN declined more noticeably, from 25% to 20.59%, indicating that while the absolute number of tenants in need remained relatively stable, the overall renter population grew, reducing the share in need. This trend may point to persistent affordability pressures in the rental market, even as some improvements occurred.

Overall, these trends indicate that owner households experienced more substantial improvements in housing conditions than tenant households during this period. Rental affordability remains a key concern, even where some indicators show modest improvement. It is important to note that these findings are based on the 2016 and 2021 Census and therefore reflect conditions from several years ago. Updated Census data will be required to assess more recent changes in housing need and to confirm whether these trends have continued.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	14,005
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	123,435
Number of co-operative housing units	Total	1,295
Number of other non-market housing units (<u>permanent</u> supportive, transitional, etc.)	Total	5,072 ⁹ (Estimated)

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?**

⁹ Source: Internal City of Calgary data (non-public).

- **Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?**

In addition to the non-market units captured in the table above, Calgary's affordable housing landscape includes a range of supports, programs, and specialized housing types that address different needs along the housing continuum.

Seniors Housing

A significant portion of non-market units in Calgary are specifically designed for seniors and older adults. Examples include units operated by providers such as Silvera for Seniors, Calgary Housing, and various faith-based and community organizations. Additionally, provincially funded long-term care and designated supportive living facilities administered through Alberta Health Services manage non-market units for seniors.

While a comprehensive citywide inventory is not centrally maintained, demand for age-friendly and accessible seniors' housing is known to be high and rising as Calgary's population ages. Multiple data sources point to growing demand and constrained supply:

- Calgary's senior population grew by 28% between 2016 and 2021, one of the fastest increases among major Canadian cities (Statistics Canada, 2022)
- The 2023 Calgary HNA identifies seniors as a priority group that is overrepresented in core housing need, with affordability, accessibility, and suitability as key barriers (The City of Calgary, 2023).
- AHS reporting indicates persistent waitlists for long-term care and supportive living, driven by population aging, rising care needs, and limited turnover in existing facilities.
- National research (CMHC and the National Institute on Ageing) shows that across Canada, the supply of accessible and age-friendly units is not keeping pace with demand, especially for older adults with mobility limitations, cognitive decline, or fixed incomes.
- Older adults increasingly report difficulty aging in place due to rising rents, inaccessible housing stock, and limited availability of ground-oriented or barrier-free homes — trends also reflected in local engagement with Calgary housing providers.

Together, these findings indicate that demand for affordable, age-friendly, and supportive seniors' housing in Calgary is high and growing, and that additional investment is needed to maintain accessibility, affordability, and adequate care capacity as the senior population continues to increase.

Rental Supplements and Affordability Supports

To support housing affordability, The City of Calgary, through its wholly owned subsidiary, Calgary Housing, administers rent support programs on behalf of the Government of Alberta, including:

- Rent Assistance Benefit (RAB): A long-term direct rent supplement for households most in need.
- Temporary Rent Assistance Benefit (TRAB): A short-term benefit for working Albertans and those between jobs.

Additionally, The City's Fair Entry program enables low-income Calgarians to access various municipal services at reduced cost. This includes property tax credits, rebates for waste and recycling fees, and the Home Services for Seniors initiative, which provides free landscaping and housekeeping services to help seniors remain safely in their homes for longer.

Broader Needs for Supportive and Accessible Housing

The 2023 HNA highlights a critical gap in supportive and accessible housing. Amongst the 84,600 households identified as being unable to afford their homes, certain groups face compounded challenges. Youth and senior-led households, while smaller in number, are disproportionately represented among those in housing need. Additionally, more than half (56%) of these households in housing need include at least one person living with a long-term condition or disability, meaning they may have difficulty doing certain activities because of physical, cognitive, mental, or other health-related conditions or problems (The City of Calgary, 2023).

These findings underscore the need for a broad range of specialized non-market housing options to support these groups including transitional, supportive, age-friendly, and accessible housing.

Because many specialized supportive and transitional units are delivered by external, non-profit, or health-sector partners, detailed data on waitlists and capacity is not centrally collected. This data gap has been noted, and The City is committed to collaborating with partners to improve data quality and coordination for future HNAs.

5.9 Housing Trends

Table 5.9.1 Housing Values

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,350
Purpose-built rental prices by unit size (Average, Canadian dollars) as of 2024 ¹⁰	Total	1,744
	Bachelor	1,360
	1 bedroom	1,589
	2 bedrooms	1,879
	3 bedrooms+	1,960
Purpose-built rental prices by unit size (Median, Canadian dollars per month) as of 2024	Total	1,700
	Bachelor	1,300
	1 bedroom	1,575
	2 bedrooms	1,849
	3 bedrooms+	1,946
	Average	2016: \$479,456 2021: \$492,642

¹⁰ Rental data added in the yellow highlighted sections is recent as of 2024. Source: Canada Mortgage and Housing Corporation. (2024). *Rental Market Survey - Canada, 2024*. Retrieved from <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables>

5.9.1 Housing Values		
Characteristic	Data	Value
Sale prices (Canadian dollars) ¹¹		2023: \$539,187
	Median	2016: \$425,000 2021: \$444,379 2023: \$495,000
Sale prices by unit size (Average, Canadian dollars)	Average	Same as above 2016: \$479,456 2021: \$492,642 2023: \$539,187
	Bachelor	2016: \$288,753 2021: \$241,400 2023: \$282,765
	1 bedroom	2016: \$370,970 2021: \$348,654 2023: \$332,857
	2 bedrooms	2016: \$392,320 2021: \$381,290 2023: \$416,161
	3 bedrooms+	2016: \$530,617 2021: \$559,872 2023: \$673,012
Sale prices by unit size (Median, Canadian dollars)	Median	Same as above 2016: \$425,000 2021: \$444,379 2023: \$495,000
	Bachelor	2016: \$243,500 2021: \$212,000 2023: \$258,500

¹¹ Sale price data was supplied by CREB in response to The City of Calgary’s request through email correspondence, not sourced from a public dataset

5.9.1 Housing Values		
Characteristic	Data	Value
	1 bedroom	2016: \$286,000
		2021: \$255,000
		2023: \$261,000
	2 bedrooms	2016: \$350,000
		2021: \$337,000
		2023: \$365,500
	3 bedrooms+	2016: \$466,000
		2021: \$498,350
		2023: \$610,000

Housing values in Calgary have risen steadily over the past several years, with both rents and home prices experiencing significant increases. Median shelter costs for renters and average purpose-built rental prices reflect sustained upward pressure, while sale prices across all unit types have climbed sharply since 2016. These trends highlight persistent affordability challenges for both renters and prospective homebuyers.

Table 5.9.2 Housing Units: Change in Housing Stock

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	868 ¹²
	Owner	
Completed – Overall and breakdown by structural type (annual, number of structures) in 2024	Total	21,084
	Single	5,009
	Semi-detached	1,434
	Row	2,433
	Apartment	12,208
Completed – Breakdown by tenure (annual, number of structures) in 2024	Tenant	9,220
	Owner	7,012
	Condo	4,852
	Coop	0

¹² The City of Calgary does not track or breakdown data on demolition by tenure. The number provided is the overall number of units removed in 2024

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Starts – Overall and breakdown by structural type (2021, number of structures) in 2024	Total	20,165
	Single	5,179
	Semi-detached	1,746
	Row	2,560
	Apartment	10,680
Starts – Breakdown by tenure (2021, number of structures) in 2024	Tenant	5,115
	Owner	7,866
	Condo	7,184
	Coop	*

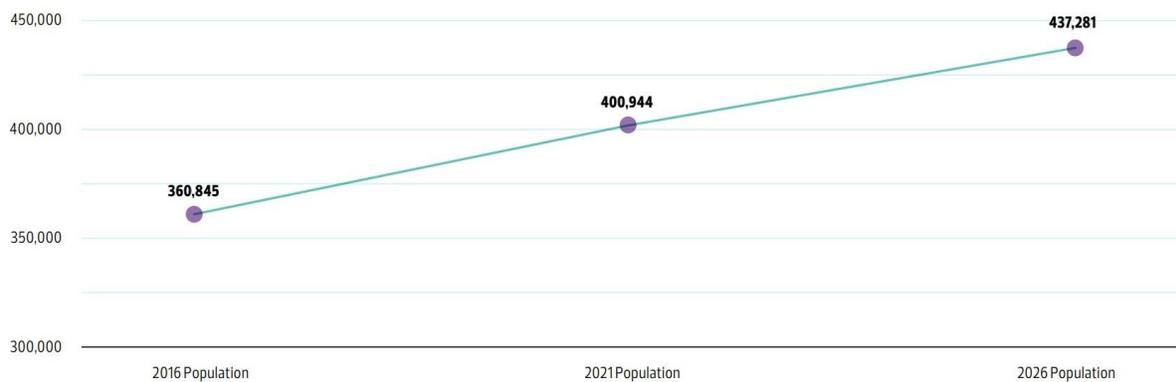
Calgary’s market housing stock has expanded substantially, with strong levels of new construction across single-detached, semi-detached, row, and especially apartment units. Recent years have seen record-high completions and notable growth in rental-focused development, although demolitions and unit losses remain less well-documented. Overall, the pace of new construction reflects a market responding to rapid population growth but still challenged to keep up with demand.

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.

Table 6 Housing Growth Projection 2016-2026



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

HNA’s 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 HNA’s 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](#)

Table 6.1.1 Projected Households by Household Size and Income Category, 2031

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	14,149	2,866	893	556	319	18,783

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Low Income	60,795	26,333	7,618	3,712	2,048	100,506
Moderate Income	35,696	40,451	14,921	9,831	6,531	107,430
Median Income	23,066	46,458	23,126	20,296	13,792	126,738
High Income	14,619	67,234	46,169	58,508	39,203	225,733
Total	148,325	183,342	92,727	92,903	61,893	

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.

We made every effort to follow the methodological processes outlined in Section 6.1. As instructed, we followed a sequential projection process. We first estimated projected headship rates by conducting a statistical analysis using the recommended socio-economic variables. Using the estimated headship rates, we then estimated ownership rates by household type, age group, and structural type by analyzing the dwelling choice propensities, as instructed. Detailed descriptions of the calculations and assumptions used to estimate each rate are provided below.

6.2.1 Projections

Table 6.2.1.1 Projections

Characteristic	Data/Formula	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Women by age distribution (%)	0-14	116506	117765	122173	127649	131855	133532	135003	136258	137489	138597	139591
	15-19	35373	36451	39348	42244	44226	44763	45465	46461	47162	47815	48361
	20-24	38722	39264	44256	49098	51432	48783	48639	48226	48082	48573	49638
	25-64	380345	386321	405338	429623	447150	453201	459514	465487	471709	477270	482716
	65-84	75466	80024	86388	93384	99865	105918	110721	115830	120577	125002	129351
	85+	12535	12571	12833	13254	13801	14424	15108	15452	16171	16802	17470
Women by age distribution (%)	0-14	17.7%	17.5%	17.2%	16.9%	16.7%	16.7%	16.6%	16.5%	16.3%	16.2%	16.1%
	15-19	5.4%	5.4%	5.5%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%
	20-24	5.9%	5.8%	6.2%	6.5%	6.5%	6.1%	6.0%	5.8%	5.7%	5.7%	5.7%
	25-64	57.7%	57.5%	57.1%	56.9%	56.7%	56.6%	56.4%	56.2%	56.1%	55.9%	55.7%
	65-84	11.5%	11.9%	12.2%	12.4%	12.7%	13.2%	13.6%	14.0%	14.3%	14.6%	14.9%
	85+	1.9%	1.9%	1.8%	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%	2.0%	2.0%
Male Births	Births x Estimated Proportion of Male Births	8195.0	7840.0	7984.0	8276.0	9308.6	9627.3	9642.7	9674.6	9700.3	9693.2	9675.4
Female Births	Total births – Male Births	7849.0	7293.0	7523.0	7796.0	8881.8	9172.1	9185.5	9214.5	9240.0	9233.0	9216.3

Survival Rate	Survival rate for those not yet born at the beginning of the census year	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	6,116.0	19,078.0	66,596.0	80,153.0	54,535.2	15,144.8	17,456.7	16,584.1	17,328.5	16,463.3	17,270.2

Table 6.2.1.2 Projected Family Households

Age-group population x projected age-specific family headship rate

Household type	Age of primary	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	15 to 24 years	4211.8	3621.7	3207.2	3498.7	3666.1	3584.8	3611.5	3638.4	3654.9	3697.1	3762.6
Census-family households	25 to 34 years	52994.3	52588.5	56252.0	60569.1	62778.1	60204.5	59039.4	57568.7	56390.6	55032.4	53565.3
Census-family households	35 to 44 years	88722.8	91221.9	96725.7	103971.2	109216.9	110907.6	112515.8	113907.0	114577.9	114837.9	114598.3
Census-family households	35 to 44 years	88722.8	91221.9	96725.7	103971.2	109216.9	110907.6	112515.8	113907.0	114577.9	114837.9	114598.3
Census-family households	45 to 54 years	81162.0	82157.9	83713.9	86270.5	89231.5	93438.5	96315.7	99556.8	102598.2	105630.2	109074.7

Household type	Age of primary	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	55 to 64 years	63429.9	64337.7	65174.3	65548.0	65604.5	67059.0	67149.4	67078.7	67571.3	68293.4	68898.6
Census-family households	65 to 74 years	35558.5	37635.6	40357.8	43420.9	45593.9	47769.9	49334.9	50709.2	51943.7	52674.0	53273.7
Census-family households	75 years and over	19300.1	20028.2	21137.8	22157.5	23658.5	25167.5	26270.5	27506.8	28730.9	29906.5	31096.9

Table 6.2.1.3 Projected Non-Family Households

Age-group population x projected age-specific non-family headship rate

Household type	Age of primary	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Non-census-family households	15 to 24 years	9646.924	9228.947	9464.028	9403.211	8849.611	7616.636	6593.889	6643.091	6673.221	6750.258	6869.835
Non-census-family households	25 to 34 years	37688.92	37115.8	39374.78	41987.84	43068.41	40835	39556.85	38066.15	36760.42	35327.01	33814.66
Non-census-family households	35 to 44 years	25488.64	25464.14	26168.13	27105.39	27350.52	26563.91	25670.22	24641.59	23378.35	21962.09	20386.86
Non-census-family households	45 to 54 years	21370.8	21007.33	20732.61	20575.2	20429.53	20448.34	20066.81	19658.69	19101.57	18429.4	17702.93

Non-census-family households	55 to 64 years	28959.59	28966.28	28905.95	28568.95	28067.69	28118.93	27560.76	26912.24	26460.26	26059.1	25569.78
Non-census-family households	65 to 74 years	20933.44	21958.05	23320.96	24812.96	25748.76	26636.09	27139.86	27500.18	27746.3	27687.57	27527.22
Non-census-family households	75 years and over	16866.89	17463.29	18385.92	19218.61	20459.23	21694.31	22568.1	23545.31	24499.61	25399.49	26297.51

Table 6.2.1.4 Total Projected Headship Rate¹³

Family headship rates + non-family headship rates

Household type	Age of primary	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	15 to 24 years	0.027658	0.023283	0.018663	0.018663	0.018663	0.018663	0.018663	0.018663	0.018663	0.018663	0.018663
Census-family households	25 to 34 years	0.250405	0.248258	0.245888	0.242883	0.239702	0.236252	0.232639	0.228877	0.224963	0.220894	0.216657

¹³ As outlined in Section 6.1, we conducted both descriptive and statistical analyses to model trends in headship rates using data from the three most recent Censuses of Population (2021, 2016, and 2011). The descriptive analysis shows that overall headship rates have remained relatively stable across census years. However, there are notable differences between age cohorts, with younger cohorts experiencing diminished headship rates amidst rising housing prices and broader economic conditions such as periods of lower WTI prices, which aligns with the intuition as well as economic theories. The regression analysis incorporated variables including income, unemployment rates, housing prices, rents, and vacancy rates. Of these, only housing prices were found to be statistically significant in explaining variations in projected headship rates, alongside the lagged age-specific family-type headship rates across different model specifications tested. The results from our preferred model suggest that the rates would decrease by about 0.1% per every \$1,000 increase in average housing price while the coefficient of the lagged rate is 1.01, reflecting an upward trend in the new household formation amid the influx of younger immigration.

Using The City's projected housing price data, we forecasted future headship rates by age group and family type. The results are summarized in table 6.2.1.4.

Census-family households	35 to 44 years	0.407859	0.407286	0.406506	0.405107	0.403549	0.401737	0.399779	0.397689	0.395463	0.393098	0.390584
Census-family households	45 to 54 years	0.45006	0.449909	0.449555	0.448587	0.447463	0.44609	0.444576	0.442934	0.44116	0.439253	0.4372
Census-family households	55 to 64 years	0.399445	0.398788	0.397923	0.396439	0.394793	0.392894	0.390848	0.388668	0.386352	0.383896	0.38129
Census-family households	65 to 74 years	0.364314	0.363306	0.362087	0.360243	0.358236	0.355971	0.353556	0.351003	0.34831	0.345474	0.342484
Census-family households	75 years and over	0.296337	0.294649	0.292743	0.290206	0.287498	0.284526	0.281396	0.278122	0.2747	0.271128	0.267394
Non-census-family households	15 to 24 years	0.06335	0.059332	0.055073	0.05016	0.045051	0.039655	0.034076	0.034076	0.034076	0.034076	0.034076
Non-census-family households	25 to 34 years	0.178085	0.175215	0.172114	0.168372	0.164446	0.160243	0.15587	0.15134	0.146651	0.141799	0.136771
Non-census-family households	35 to 44 years	0.117171	0.113692	0.109976	0.105612	0.101058	0.096222	0.091209	0.086032	0.08069	0.075178	0.069484
Non-census-family households	45 to 54 years	0.118505	0.115039	0.111337	0.106986	0.102447	0.097624	0.092625	0.087463	0.082134	0.076637	0.070958
Non-census-family households	55 to 64 years	0.182371	0.179543	0.176486	0.172787	0.168905	0.164747	0.160419	0.155935	0.151292	0.146486	0.141505
Non-census-family households	65 to 74 years	0.214473	0.211967	0.209234	0.205862	0.202311	0.198487	0.194496	0.190353	0.186054	0.181595	0.176966

Non-census-family households	75 years and over	0.258977	0.256915	0.254632	0.251714	0.248621	0.24526	0.241738	0.238067	0.234245	0.230268	0.226125
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Table 6.2.1.5 Total Projected Net Household Formation

Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)

Household type	Age of primary	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	15 to 24 years	-590.1	-414.4	291.5	167.4	-81.4	26.7	26.9	16.5	42.2	65.5
Census-family households	25 to 34 years	-405.8	3663.5	4317.1	2208.9	-2573.6	-1165.2	-1470.7	-1178.1	-1358.2	-1467.1
Census-family households	35 to 44 years	2499.2	5503.8	7245.5	5245.6	1690.8	1608.2	1391.2	670.9	260.0	-239.6
Census-family households	45 to 54 years	995.9	1556.1	2556.5	2961.1	4206.9	2877.2	3241.1	3041.5	3031.9	3444.6
Census-family households	55 to 64 years	907.8	836.6	373.7	56.5	1454.5	90.5	-70.7	492.6	722.1	605.2
Census-family households	65 to 74 years	2077.1	2722.2	3063.1	2173.0	2176.0	1565.0	1374.3	1234.5	730.3	599.7
Census-family households	75 years and over	728.1	1109.6	1019.8	1500.9	1509.1	1103.0	1236.3	1224.0	1175.7	1190.4
Non-census-family households	15 to 24 years	-418.0	235.1	-60.8	-553.6	-1233.0	-1022.7	49.2	30.1	77.0	119.6



Non-census-family households	25 to 34 years	-573.1	2259.0	2613.1	1080.6	-2233.4	-1278.1	-1490.7	-1305.7	-1433.4	-1512.4
Non-census-family households	35 to 44 years	-24.5	704.0	937.3	245.1	-786.6	-893.7	-1028.6	-1263.2	-1416.3	-1575.2
Non-census-family households	45 to 54 years	-363.5	-274.7	-157.4	-145.7	18.8	-381.5	-408.1	-557.1	-672.2	-726.5
Non-census-family households	55 to 64 years	6.7	-60.3	-337.0	-501.3	51.2	-558.2	-648.5	-452.0	-401.2	-489.3
Non-census-family households	65 to 74 years	1024.6	1362.9	1492.0	935.8	887.3	503.8	360.3	246.1	-58.7	-160.4
Non-census-family households	75 years and over	596.4	922.6	832.7	1240.6	1235.1	873.8	977.2	954.3	899.9	898.0

Table 6.2.1.6 Projected Owner Households¹⁴

Projected households by type, year and age group x Projected ownership rate by type, year and age group

Household type	Age of primary	Tenure	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	15 to 24 years	Owner	676.9	563.9	483.4	509.8	515.9	486.5	486.5	486.5	485.1	487.0	491.8
Census-family households	25 to 34 years	Owner	28759.4	28276.3	29964.9	31961.7	32813.5	31167.3	30505.0	29687.6	29023.7	28269.6	27462.4
Census-family households	35 to 44 years	Owner	64291.6	65646.5	69123.6	73781.6	76958.0	77594.9	78607.5	79465.5	79819.0	79885.3	79604.0
Census-family households	45 to 54 years	Owner	65627.9	66022.5	66854.3	68464.6	70368.4	73218.8	75377.1	77814.0	80088.6	82349.8	84926.1
Census-family households	55 to 64 years	Owner	55433.7	55905.4	56306.4	56301.5	56022.1	56928.8	56938.4	56811.4	57161.0	57703.5	58146.0
Census-family households	65 to 74 years	Owner	31923.6	33600.2	35828.7	38330.9	40021.2	41692.4	43009.0	44156.4	45179.4	45761.9	46229.6
Census-family households	75 years and over	Owner	17117.8	17663.4	18536.3	19319.7	20510.1	21692.6	22617.0	23653.9	24677.7	25657.6	26647.8
Non-census-family households	15 to 24 years	Owner	1368.8	1263.4	1248.2	1193.2	1078.7	890.3	764.2	763.2	760.0	762.0	768.7

¹⁴ While not explicitly stated, it is reasonable to postulate that ownership rates are a decreasing function of housing prices. As housing prices are projected to continue rising, we have adjusted ownership rates downward annually, using the approximately average annual rate of decline observed between 2016 and 2021 as a benchmark as instructed in 6.1. The results are presented in table 6.2.1.6.

Non-census-family households	25 to 34 years	Owner	11749.9	11385.6	11881.7	12460.3	12565.6	11709.8	11303.8	10839.7	10431.1	9989.1	9527.6
Non-census-family households	35 to 44 years	Owner	12272.3	12133.2	12337.8	12644.2	12621.8	12125.9	11692.3	11199.1	10601.7	9937.4	9204.3
Non-census-family households	45 to 54 years	Owner	12052.4	11742.4	11485.2	11295.1	11113.0	11021.0	10795.3	10556.1	10237.8	9859.1	9452.8
Non-census-family households	55 to 64 years	Owner	18349.2	18208.6	18026.1	17673.1	17222.7	17113.5	16746.3	16325.3	16024.7	15755.7	15434.2
Non-census-family households	65 to 74 years	Owner	13856.8	14425.2	15204.0	16052.6	16529.3	16965.7	17259.4	17461.1	17589.6	17524.7	17395.7
Non-census-family households	75 years and over	Owner	12151.9	12494.3	13062.5	13558.0	14330.9	15087.5	15672.7	16327.7	16965.0	17562.7	18157.4

Table 6.2.1.7 Projected Renter Households

Projected households by type, year and age group – projected owner households by type, year and age group

Household type	Age of primary	Tenure	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	15 to 24 years	Renter	3534.9	3057.7	2723.9	2988.9	3150.2	3098.3	3124.9	3151.9	3169.8	3210.1	3270.8
Census-family households	25 to 34 years	Renter	24234.8	24312.2	26287.1	28607.4	29964.6	29037.2	28534.3	27881.1	27366.9	26762.8	26102.9



Census-family households	35 to 44 years	Renter	24431.1	25575.4	27602.1	30189.6	32258.8	33312.8	33908.3	34441.5	34758.9	34952.6	34994.3
Census-family households	45 to 54 years	Renter	15534.0	16135.4	16859.6	17805.8	18863.1	20219.7	20938.6	21742.7	22509.6	23280.4	24148.6
Census-family households	55 to 64 years	Renter	7996.2	8432.3	8867.8	9246.4	9582.4	10130.2	10211.0	10267.3	10410.3	10589.8	10752.6
Census-family households	65 to 74 years	Renter	3634.9	4035.4	4529.1	5090.0	5572.7	6077.5	6325.9	6552.8	6764.3	6912.1	7044.1
Census-family households	75 years and over	Renter	2182.3	2364.8	2601.5	2837.8	3148.3	3475.0	3653.5	3853.0	4053.2	4248.9	4449.1
Non-census-family households	15 to 24 years	Renter	8278.1	7965.6	8215.8	8210.0	7770.9	6726.3	5829.7	5879.9	5913.2	5988.2	6101.2
Non-census-family households	25 to 34 years	Renter	25939.0	25730.2	27493.1	29527.5	30502.8	29125.2	28253.1	27226.4	26329.3	25338.0	24287.1
Non-census-family households	35 to 44 years	Renter	13216.3	13331.0	13830.3	14461.2	14728.8	14438.0	13977.9	13442.4	12776.7	12024.6	11182.6
Non-census-family households	45 to 54 years	Renter	9318.4	9264.9	9247.4	9280.1	9316.5	9427.4	9271.5	9102.6	8863.7	8570.3	8250.1
Non-census-family households	55 to 64 years	Renter	10610.4	10757.7	10879.8	10895.8	10845.0	11005.4	10814.5	10586.9	10435.6	10303.4	10135.5
Non-census-family households	65 to 74 years	Renter	7076.7	7532.8	8117.0	8760.3	9219.5	9670.4	9880.4	10039.1	10156.7	10162.9	10131.5

Non-census-family households	75 years and over	Renter	4715.0	4969.0	5323.5	5660.6	6128.4	6606.8	6895.5	7217.6	7534.6	7836.8	8140.1
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Table 6.2.1.8 Projected Dwelling Choice¹⁵

Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group

Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	15 to 24 years	Owner	Single-detached house	351.0	289.9	246.3	257.5	258.2	241.3	239.1	236.9	234.0	232.8	232.9
Census-family households	25 to 34 years	Owner	Single-detached house	19116.7	18668.3	19648.3	20813.8	21220.8	20015.9	19453.4	18798.5	18247.5	17646.2	17018.7
Census-family households	35 to 44 years	Owner	Single-detached house	49202.7	49944.2	52278.6	55469.4	57511.2	57637.9	58036.3	58312.2	58212.4	57901.3	57339.2
Census-family households	45 to 54 years	Owner	Single-detached house	54118.2	54146.4	54527.8	55533.1	56760.7	58730.4	60122.4	61716.0	63159.6	64572.2	66210.2

¹⁵ It is important to acknowledge the dynamic landscape of dwelling choice and availability, as rapid changes in supply continue to reshape the market. Since 2021, the City has experienced a growing share of completions in semi-detached homes, row houses, and apartments. Municipal housing strategies, particularly upzoning initiatives, are also expected to increase the supply of multifamily structures in response to affordability challenges. In recognition of these trends, we have modeled a gradual decline in the share of single-detached homes, approximately consistent with the average rate of change observed between 2016 and 2021. The remaining share has been redistributed among semi-detached homes, row houses, and apartments. The results are presented in table 6.2.1.8.



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	55 to 64 years	Owner	Single-detached house	46085.8	46226.4	46304.6	46047.2	45566.6	46047.9	45799.5	45441.6	45464.1	45635.9	45724.2
Census-family households	65 to 74 years	Owner	Single-detached house	25121.0	26289.1	27871.5	29645.5	30772.7	31870.1	32683.0	33356.2	33925.7	34157.2	34298.2
Census-family households	75 years and over	Owner	Single-detached house	12213.5	12523.3	13058.7	13523.7	14264.7	14989.5	15526.5	16131.8	16719.0	17267.5	17813.9
Census-family households	15 to 24 years	Owner	Semi-detached house	60.2	51.3	44.9	48.4	50.0	48.1	49.1	50.1	50.9	52.1	53.6
Census-family households	25 to 34 years	Owner	Semi-detached house	2439.3	2454.8	2661.4	2902.6	3045.6	2955.2	2953.4	2933.6	2926.1	2906.6	2878.5
Census-family households	35 to 44 years	Owner	Semi-detached house	4756.2	4987.8	5390.2	5901.0	6308.9	6516.3	6758.6	6991.3	7182.0	7347.8	7481.1
Census-family households	45 to 54 years	Owner	Semi-detached house	3650.5	3804.5	3986.2	4219.1	4477.2	4805.0	5097.4	5417.8	5736.3	6063.0	6422.5
Census-family households	55 to 64 years	Owner	Semi-detached house	2738.0	2873.1	3006.3	3118.7	3215.3	3381.2	3495.6	3601.4	3737.9	3888.8	4034.9



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	65 to 74 years	Owner	Semi-detached house	2084.8	2261.5	2483.1	2733.2	2933.8	3139.7	3324.9	3501.9	3673.4	3812.2	3943.7
Census-family households	75 years and over	Owner	Semi-detached house	1339.7	1417.7	1524.9	1627.9	1769.3	1914.7	2041.5	2182.4	2326.2	2469.9	2618.5
Census-family households	15 to 24 years	Owner	Row house	105.3	88.9	77.1	82.4	84.4	80.5	81.5	82.5	83.2	84.5	86.3
Census-family households	25 to 34 years	Owner	Row house	3098.1	3102.6	3347.8	3634.8	3797.3	3669.1	3652.2	3613.7	3590.9	3554.2	3507.6
Census-family households	35 to 44 years	Owner	Row house	4941.9	5177.4	5589.9	6114.1	6531.2	6740.5	6985.7	7220.8	7412.6	7578.5	7711.0
Census-family households	45 to 54 years	Owner	Row house	3732.5	3886.9	4069.6	4304.6	4565.0	4896.4	5191.5	5514.9	5836.3	6165.8	6528.5
Census-family households	55 to 64 years	Owner	Row house	2688.5	2823.2	2956.1	3068.4	3165.2	3330.3	3444.7	3550.7	3686.9	3837.3	3983.0
Census-family households	65 to 74 years	Owner	Row house	1765.8	1925.7	2125.1	2350.2	2533.9	2723.1	2895.1	3060.6	3221.9	3354.9	3481.7



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	75 years and over	Owner	Row house	1022.5	1090.4	1181.4	1270.0	1389.2	1512.7	1622.4	1744.1	1869.0	1994.5	2124.7
Census-family households	15 to 24 years	Owner	Apartment	160.4	134.0	115.1	121.6	123.3	116.5	116.8	117.0	116.9	117.6	119.0
Census-family households	25 to 34 years	Owner	Apartment	4105.4	4050.6	4307.4	4610.4	4749.7	4527.0	4446.1	4341.8	4259.2	4162.7	4057.5
Census-family households	35 to 44 years	Owner	Apartment	5390.7	5537.2	5865.0	6297.1	6606.7	6700.2	6826.9	6941.2	7012.0	7057.7	7072.7
Census-family households	45 to 54 years	Owner	Apartment	4126.7	4184.5	4270.7	4407.8	4565.5	4787.1	4965.9	5165.3	5356.4	5548.8	5764.8
Census-family households	55 to 64 years	Owner	Apartment	3921.4	3982.7	4039.4	4067.2	4075.0	4169.4	4198.6	4217.7	4272.2	4341.6	4404.0
Census-family households	65 to 74 years	Owner	Apartment	2952.0	3123.8	3348.9	3602.0	3780.8	3959.5	4106.1	4237.7	4358.5	4437.5	4506.0
Census-family households	75 years and over	Owner	Apartment	2542.1	2632.0	2771.3	2898.1	3086.9	3275.7	3426.6	3595.5	3763.5	3925.8	4090.6

Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	15 to 24 years	Renter	Single-detached house	486.4	406.9	350.3	370.9	376.7	356.6	345.6	334.4	322.0	311.7	302.8
Census-family households	25 to 34 years	Renter	Single-detached house	5864.1	5773.4	6124.1	6535.9	6711.1	6372.7	6134.0	5868.1	5636.7	5391.9	5141.4
Census-family households	35 to 44 years	Renter	Single-detached house	8300.2	8573.9	9129.1	9849.0	10378.9	10568.1	10604.4	10616.2	10557.6	10459.2	10314.2
Census-family households	45 to 54 years	Renter	Single-detached house	5585.9	5729.6	5910.8	6162.4	6443.5	6815.9	6964.0	7133.6	7283.9	7428.6	7597.0
Census-family households	55 to 64 years	Renter	Single-detached house	2891.5	3011.3	3126.9	3218.8	3292.6	3435.2	3416.7	3389.3	3389.7	3400.5	3404.4
Census-family households	65 to 74 years	Renter	Single-detached house	997.5	1089.2	1202.1	1328.0	1428.9	1531.0	1565.1	1591.8	1612.7	1616.8	1616.0
Census-family households	75 years and over	Renter	Single-detached house	497.1	528.0	569.1	608.0	660.4	713.3	733.5	756.2	777.3	795.7	813.1
Census-family households	15 to 24 years	Renter	Semi-detached house	190.5	170.9	157.7	179.0	195.0	198.0	205.9	214.0	221.6	230.8	241.7

Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	25 to 34 years	Renter	Semi-detached house	1622.6	1676.4	1865.1	2086.9	2245.9	2234.5	2252.8	2257.0	2270.1	2273.5	2269.7
Census-family households	35 to 44 years	Renter	Semi-detached house	2094.4	2243.6	2476.6	2769.2	3023.5	3188.9	3313.7	3434.7	3535.9	3625.5	3699.8
Census-family households	45 to 54 years	Renter	Semi-detached house	1310.7	1393.7	1490.0	1609.2	1742.5	1908.3	2018.0	2139.0	2259.4	2383.4	2520.6
Census-family households	55 to 64 years	Renter	Semi-detached house	717.9	773.9	831.7	885.7	937.0	1010.8	1039.3	1065.6	1101.2	1141.4	1180.5
Census-family households	65 to 74 years	Renter	Semi-detached house	323.5	367.2	421.2	483.5	540.5	601.7	638.9	674.9	710.2	739.6	767.8
Census-family households	75 years and over	Renter	Semi-detached house	132.5	148.4	168.4	189.4	216.4	245.8	265.7	288.0	311.0	334.5	359.2
Census-family households	15 to 24 years	Renter	Row house	511.4	448.5	405.0	450.4	481.0	479.2	489.6	500.1	509.3	522.2	538.6
Census-family households	25 to 34 years	Renter	Row house	3718.8	3779.3	4138.9	4561.4	4837.7	4746.1	4721.0	4668.7	4637.3	4588.4	4527.5



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	35 to 44 years	Renter	Row house	4255.8	4506.3	4918.6	5440.1	5877.5	6136.1	6313.6	6481.8	6611.1	6717.8	6795.8
Census-family households	45 to 54 years	Renter	Row house	3174.4	3329.6	3512.7	3745.5	4005.6	4334.1	4530.1	4747.5	4960.0	5176.4	5417.8
Census-family households	55 to 64 years	Renter	Row house	1326.9	1416.2	1507.0	1589.9	1666.8	1782.3	1817.0	1847.5	1894.1	1947.9	1999.4
Census-family households	65 to 74 years	Renter	Row house	485.3	546.8	622.7	710.0	788.5	872.1	920.4	966.5	1011.3	1047.2	1081.2
Census-family households	75 years and over	Renter	Row house	317.2	348.4	388.5	429.5	482.7	539.8	574.8	613.9	653.9	694.0	735.6
Census-family households	15 to 24 years	Renter	Apartment	2346.5	2031.3	1810.9	1988.6	2097.5	2064.5	2083.8	2103.4	2116.9	2145.4	2187.6
Census-family households	25 to 34 years	Renter	Apartment	13029.4	13083.2	14159.1	15423.2	16169.9	15683.9	15426.6	15087.4	14822.8	14509.0	14164.3
Census-family households	35 to 44 years	Renter	Apartment	9780.7	10251.6	11077.8	12131.3	12978.9	13419.6	13676.5	13908.8	14054.3	14150.1	14184.5



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Census-family households	45 to 54 years	Renter	Apartment	5463.0	5682.6	5946.1	6288.7	6671.5	7161.4	7426.5	7722.6	8006.2	8292.0	8613.4
Census-family households	55 to 64 years	Renter	Apartment	3059.8	3231.0	3402.3	3552.1	3686.0	3901.8	3938.0	3964.8	4025.3	4100.0	4168.4
Census-family households	65 to 74 years	Renter	Apartment	1828.7	2032.2	2283.1	2568.3	2814.7	3072.7	3201.5	3319.6	3430.1	3508.5	3579.0
Census-family households	75 years and over	Renter	Apartment	1235.5	1340.0	1475.5	1610.9	1788.7	1976.1	2079.4	2194.9	2311.0	2424.7	2541.2
Non-census-family households	15 to 24 years	Owner	Single-detached house	456.3	415.4	404.8	381.6	340.1	276.7	234.1	230.4	226.0	223.2	221.6
Non-census-family households	25 to 34 years	Owner	Single-detached house	3887.6	3715.8	3824.3	3954.4	3931.3	3610.9	3434.8	3245.0	3075.7	2900.4	2723.6
Non-census-family households	35 to 44 years	Owner	Single-detached house	4312.6	4209.1	4224.6	4272.6	4208.2	3988.3	3793.1	3582.7	3343.8	3089.6	2820.3
Non-census-	45 to 54 years	Owner	Single-detached house	5422.1	5229.7	5063.5	4928.9	4799.4	4710.1	4565.0	4416.4	4237.2	4036.1	3827.2

Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
family households														
Non-census-family households	55 to 64 years	Owner	Single-detached house	9516.2	9361.4	9186.4	8927.0	8622.0	8490.3	8232.8	7952.4	7733.8	7533.1	7309.9
Non-census-family households	65 to 74 years	Owner	Single-detached house	7022.7	7245.9	7568.7	7918.9	8079.7	8216.7	8281.2	8299.4	8281.4	8171.9	8033.5
Non-census-family households	75 years and over	Owner	Single-detached house	6168.3	6285.8	6512.9	6698.9	7016.3	7318.9	7532.2	7773.6	8000.6	8203.5	8399.5
Non-census-family households	15 to 24 years	Owner	Semi-detached house	140.4	132.1	133.0	129.5	119.3	100.2	87.5	89.0	90.1	91.9	94.2
Non-census-family households	25 to 34 years	Owner	Semi-detached house	778.6	777.2	834.9	900.4	933.2	893.1	884.7	870.0	858.1	841.7	821.9
Non-census-family households	35 to 44 years	Owner	Semi-detached house	928.5	942.3	982.9	1032.5	1056.0	1038.7	1025.0	1004.1	971.8	930.8	880.5



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Non-census-family households	45 to 54 years	Owner	Semi-detached house	865.3	866.5	870.5	878.7	886.7	901.4	904.6	905.6	898.8	885.3	867.7
Non-census-family households	55 to 64 years	Owner	Semi-detached house	1406.1	1431.8	1453.5	1460.4	1457.6	1482.6	1484.3	1479.6	1484.4	1491.0	1491.4
Non-census-family households	65 to 74 years	Owner	Semi-detached house	1222.1	1301.1	1401.8	1512.1	1590.1	1666.0	1729.3	1784.5	1832.8	1861.1	1882.2
Non-census-family households	75 years and over	Owner	Semi-detached house	998.9	1052.0	1125.9	1195.8	1292.6	1391.0	1476.3	1570.7	1665.9	1759.7	1855.6
Non-census-family households	15 to 24 years	Owner	Row house	220.6	206.1	206.2	199.5	182.5	152.4	132.3	133.7	134.7	136.5	139.3
Non-census-family households	25 to 34 years	Owner	Row house	2036.4	1996.0	2106.7	2234.2	2278.3	2146.5	2094.7	2030.4	1974.7	1911.0	1841.8
Non-census-family households	35 to 44 years	Owner	Row house	2022.2	2023.5	2082.3	2159.3	2180.7	2119.3	2066.9	2002.1	1916.5	1816.3	1700.7



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Non-census-family households	45 to 54 years	Owner	Row house	2037.8	2008.8	1987.8	1977.5	1967.8	1973.6	1954.7	1932.5	1894.8	1844.4	1787.3
Non-census-family households	55 to 64 years	Owner	Row house	2896.5	2910.7	2917.6	2895.8	2856.4	2872.5	2844.4	2805.5	2785.9	2770.7	2745.0
Non-census-family households	65 to 74 years	Owner	Row house	1905.1	2012.1	2151.1	2303.3	2404.7	2502.2	2580.0	2645.1	2699.7	2724.8	2739.5
Non-census-family households	75 years and over	Owner	Row house	1140.9	1198.0	1278.6	1354.2	1460.1	1567.4	1659.5	1761.5	1864.2	1965.0	2067.8
Non-census-family households	15 to 24 years	Owner	Apartment	551.5	509.7	504.2	482.6	436.8	361.0	310.2	310.2	309.3	310.5	313.6
Non-census-family households	25 to 34 years	Owner	Apartment	5047.3	4896.6	5115.8	5371.2	5422.9	5059.4	4889.6	4694.3	4522.6	4335.9	4140.4
Non-census-family households	35 to 44 years	Owner	Apartment	5009.0	4958.3	5048.1	5179.7	5176.9	4979.6	4807.3	4610.2	4369.5	4100.7	3802.8



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Non-census-family households	45 to 54 years	Owner	Apartment	3727.3	3637.3	3563.4	3510.1	3459.0	3435.9	3370.9	3301.5	3207.1	3093.4	2970.6
Non-census-family households	55 to 64 years	Owner	Apartment	4530.4	4504.7	4468.6	4389.9	4286.7	4268.1	4184.8	4087.8	4020.5	3960.9	3887.8
Non-census-family households	65 to 74 years	Owner	Apartment	3706.8	3866.1	4082.4	4318.3	4454.8	4580.9	4668.8	4732.1	4775.8	4766.9	4740.5
Non-census-family households	75 years and over	Owner	Apartment	3843.9	3958.5	4145.0	4309.0	4561.8	4810.2	5004.6	5222.0	5434.3	5634.5	5834.4
Non-census-family households	15 to 24 years	Renter	Single-detached house	912.5	842.3	831.7	794.2	716.8	590.1	485.2	463.0	439.0	417.6	398.0
Non-census-family households	25 to 34 years	Renter	Single-detached house	2602.6	2465.9	2511.1	2564.0	2511.5	2267.0	2072.0	1874.2	1693.9	1516.1	1343.9
Non-census-family households	35 to 44 years	Renter	Single-detached house	1717.8	1672.7	1673.1	1684.4	1649.3	1551.7	1439.4	1323.8	1200.7	1075.9	950.3

Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Non-census-family households	45 to 54 years	Renter	Single-detached house	1351.7	1302.2	1258.2	1220.8	1183.7	1155.4	1094.5	1033.6	966.6	896.1	825.5
Non-census-family households	55 to 64 years	Renter	Single-detached house	1505.2	1477.6	1445.5	1398.6	1343.2	1313.6	1242.1	1168.3	1104.7	1044.3	981.7
Non-census-family households	65 to 74 years	Renter	Single-detached house	647.0	654.8	669.1	682.7	677.0	666.6	636.6	601.6	563.0	517.6	470.4
Non-census-family households	Age of primary	Tenure	Structural type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Non-census-family households	15 to 24 years	Renter	Single-detached house	912.5	842.3	831.7	794.2	716.8	590.1	485.2	463.0	439.0	417.6	398.0
Non-census-family households	25 to 34 years	Renter	Single-detached house	2602.6	2465.9	2511.1	2564.0	2511.5	2267.0	2072.0	1874.2	1693.9	1516.1	1343.9
Non-census-	35 to 44 years	Renter	Single-detached house	1717.8	1672.7	1673.1	1684.4	1649.3	1551.7	1439.4	1323.8	1200.7	1075.9	950.3



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
family households														
Non-census-family households	45 to 54 years	Renter	Single-detached house	1351.7	1302.2	1258.2	1220.8	1183.7	1155.4	1094.5	1033.6	966.6	896.1	825.5
Non-census-family households	55 to 64 years	Renter	Single-detached house	1505.2	1477.6	1445.5	1398.6	1343.2	1313.6	1242.1	1168.3	1104.7	1044.3	981.7
Non-census-family households	65 to 74 years	Renter	Single-detached house	647.0	654.8	669.1	682.7	677.0	666.6	636.6	601.6	563.0	517.6	470.4
Non-census-family households	75 years and over	Renter	Single-detached house	269.8	262.0	256.7	247.5	240.4	229.4	208.4	185.7	160.0	131.1	99.5
Non-census-family households	15 to 24 years	Renter	Semi-detached house	200.6	208.9	231.9	248.2	250.4	230.2	211.2	224.8	237.9	252.9	269.8
Non-census-family households	25 to 34 years	Renter	Semi-detached house	865.7	910.2	1027.6	1162.7	1262.1	1263.3	1282.0	1289.9	1300.0	1301.7	1296.3



Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Non-census-family households	35 to 44 years	Renter	Semi-detached house	376.6	406.5	449.4	498.8	537.5	555.8	566.0	571.2	568.5	559.1	542.3
Non-census-family households	45 to 54 years	Renter	Semi-detached house	430.1	446.1	463.8	484.0	504.5	529.4	539.2	547.6	550.9	549.8	545.8
Non-census-family households	55 to 64 years	Renter	Semi-detached house	440.7	468.3	495.4	517.9	537.2	567.1	578.9	587.9	600.4	613.4	623.6
Non-census-family households	65 to 74 years	Renter	Semi-detached house	265.1	297.2	336.5	380.7	419.1	459.0	488.7	516.6	543.0	563.6	582.2
Non-census-family households	75 years and over	Renter	Semi-detached house	123.1	139.7	160.3	181.7	209.0	238.5	262.7	289.5	317.2	345.6	375.3
Non-census-family households	15 to 24 years	Renter	Row house	722.0	710.7	749.4	765.3	739.9	653.9	578.4	595.2	610.4	630.1	654.2
Non-census-	25 to 34 years	Renter	Row house	1758.7	1796.0	1974.0	2179.1	2312.1	2265.9	2254.6	2227.1	2206.4	2174.0	2132.4

Household type	Age of primary	Tenure	Structural Type	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
family households														
Non-census-family households	35 to 44 years	Renter	Row house	1052.4	1088.1	1156.6	1238.2	1290.6	1294.0	1280.7	1258.6	1221.8	1173.9	1114.1
Non-census-family households	45 to 54 years	Renter	Row house	890.9	904.3	921.1	942.9	965.2	995.6	997.7	997.7	989.2	973.6	953.8
Non-census-family households	55 to 64 years	Renter	Row house	896.2	930.1	962.4	985.6	1002.7	1039.6	1043.2	1042.4	1048.4	1055.7	1058.8
Non-census-family households	65 to 74 years	Renter	Row house	516.7	565.1	625.1	692.2	746.9	802.8	840.0	873.6	904.1	925.0	942.4
Non-census-family households	75 years and over	Renter	Row house	326.6	354.2	390.1	426.1	473.6	523.8	560.4	601.1	642.5	684.0	726.7

6.3 Population and Households Projections

Table 6.3.1 Anticipated Population by Year

Characteristic	Data	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Anticipated population	Total	1,321,559	1,347,839	1,422,179	1,509,811	1,574,552	1,599,745	1,626,941	1,652,972	1,679,419	1,704,611	1,730,180
Anticipated population growth	Total		26,280	74,340	87,632	64,741	25,193	27,196	26,031	26,447	25,192	25,569
	Percentage		2.0%	5.5%	6.2%	4.3%	1.6%	1.7%	1.6%	1.6%	1.5%	1.5%
Anticipated age	Average	37.8	38.0	37.8	37.7	37.7	38.2	38.4	38.7	38.9	39.1	39.4
Anticipated age distribution (#)	0-14	238,247	240,980	249,952	261,775	270,423	273,981	276,855	279,349	282,011	284,102	285,904
	15-19	72,583	74,891	81,333	86,917	90,822	91,622	93,148	94,965	96,774	98,308	99,827
	20-24	79,698	80,655	90,511	100,551	105,612	100,452	100,357	99,984	99,059	99,786	101,776
	25-64	768,298	779,749	816,715	863,683	898,132	911,043	923,676	935,302	947,858	959,643	970,821
	65-84	142,965	151,773	163,292	175,818	187,353	199,377	208,572	218,308	227,447	235,402	243,226
	85+	19,762	19,788	20,373	21,070	22,211	23,273	24,325	25,064	26,274	27,371	28,621
Anticipated age distribution (%)	0-14	18.0%	17.9%	17.6%	17.3%	17.2%	17.1%	17.0%	16.9%	16.8%	16.7%	16.5%
	15-19	5.5%	5.6%	5.7%	5.8%	5.8%	5.7%	5.7%	5.7%	5.8%	5.8%	5.8%
	20-24	6.0%	6.0%	6.4%	6.7%	6.7%	6.3%	6.2%	6.0%	5.9%	5.9%	5.9%

	25-64	58.1%	57.9%	57.4%	57.2%	57.0%	56.9%	56.8%	56.6%	56.4%	56.3%	56.1%
	65-84	10.8%	11.3%	11.5%	11.6%	11.9%	12.5%	12.8%	13.2%	13.5%	13.8%	14.1%
	85+	1.5%	1.5%	1.4%	1.4%	1.4%	1.5%	1.5%	1.5%	1.6%	1.6%	1.7%

Table 6.3.2 Anticipated Households by Year

Characteristic	Data	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Current number of households¹⁶	Total	-	-	-	-	-	-	-	-	-	-	-
Anticipated number of households	Total	506,334.4	512,795.3	532,921.1	557,108.1	573,723.2	580,044.9	583,393.6	586,932.8	590,087.2	591,686.3	592,438.9
Anticipated Household Age¹⁷	Average	-	-	-	-	-	-	-	-	-	-	-
	Median	-	-	-	-	-	-	-	-	-	-	-
Anticipated Households by Tenure	Renter	160,702	163,464	172,578	183,562	191,052	192,350	191,619	191,385	191,043	190,181	188,991
	Owner	345,632	349,331	360,343	373,546	382,671	387,695	391,774	395,548	399,044	401,505	403,448

¹⁶ Current household values cannot be calculated for future years, intentionally left blank

¹⁷ This is not something we are able to forecast and therefore was intentionally left blank

Anticipated Units by Type	Single-detached house	276,618.8	278,335.6	285,773.6	295,032.7	300,960.4	303,706.0	304,869.4	305,827.3	306,563.1	306,568.2	306,225.7
	Semi-detached house	32,502.6	34,004.9	36,475.0	39,337.4	41,756.2	43,464.3	44,975.3	46,482.6	47,962.1	49,316.7	50,600.9
	Row house	49,567.2	51,173.9	54,349.5	58,104.5	61,067.9	62,751.9	64,127.2	65,519.9	66,870.9	68,048.6	69,122.6
	Apartment	147,645.9	149,281.0	156,323.2	164,633.8	169,939.1	170,123.1	169,422.1	169,103.4	168,691.4	167,753.1	166,489.9
Anticipated Units by Number of Bedrooms	1 bedroom	60,344.3	61,067.7	63,925.4	67,303.6	69,499.3	69,717.8	69,574.9	69,568.9	69,523.4	69,266.2	68,880.1
	2 bedrooms	118,220.5	120,101.8	125,849.9	132,659.1	137,360.8	138,687.5	139,305.9	140,101.2	140,812.7	141,120.5	141,189.2
	3 bedrooms	168,804.4	171,188.6	177,674.1	185,507.9	191,084.2	193,917.1	195,763.2	197,561.9	199,225.4	200,391.5	201,299.1
	4 or more bedrooms	156,004.1	157,440.3	162,340.4	168,346.8	172,383.6	174,310.6	175,338.6	176,285.5	177,108.0	177,498.0	177,674.1
	No bedrooms	2,961.3	2,997.0	3,131.5	3,290.9	3,395.7	3,412.3	3,411.3	3,415.7	3,418.0	3,410.3	3,396.6
Anticipated Households by Income	Very Low (up to 20% below Area Median Household Income (AMHI))	17,065.0	17,506.6	18,193.7	19,019.4	19,586.7	19,802.5	19,916.8	20,037.6	20,145.3	20,199.9	20,225.6

	Low (21% – 50% AMHI)	85,890.0	88,112.7	91,570.8	95,726.8	98,581.8	99,668.0	100,243.4	100,851.6	101,393.6	101,668.3	101,797.7
	Moderate (51 – 80% AMHI)	93,225.0	95,637.5	99,391.0	103,901.9	107,000.6	108,179.7	108,804.2	109,464.3	110,052.6	110,350.8	110,491.2
	Median (81% - 120% AMHI)	108,030.0	110,825.6	115,175.2	120,402.5	123,993.3	125,359.6	126,083.3	126,848.2	127,529.9	127,875.6	128,038.2
	High (>120% AMHI)	195,650.0	200,713.0	208,590.4	218,057.5	224,560.7	227,035.1	228,345.9	229,731.1	230,965.8	231,591.7	231,886.3
Anticipated average household size	Total	2.61	2.63	2.67	2.71	2.74	2.76	2.79	2.82	2.85	2.88	2.92
Draft approved lots by planned housing type as of May 2025	Single/Semi	14,275										
	Multi:	22,996										
	Total	37,271										
Draft approved lots by tenure¹⁸	Tenant	-										
	Owner	-										

¹⁸ This is not something The City is able to provide due to data limitations

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?

The City of Calgary's housing strategy, *Home is Here: The City of Calgary's Housing Strategy 2024–2030*, sets a clear direction to ensure that everyone living in Calgary has an affordable place to call home. This strategy was originally informed by the findings of the 2023 HNA (The City of Calgary, 2023) and this current HNA builds on that foundation by providing updated data, deeper analysis and refreshed insights. These insights will strengthen the strategy's direction, validate priorities, and ensure decisions remain responsive to current conditions. This HNA will help prioritize implementation, refine timelines, and guide resource allocation across the 98 action items outlined in the strategy.

This HNA provides an updated understanding of Calgary's rapid population growth, evolving household characteristics, and the specific pressures facing priority populations, including seniors, youth, families, racialized groups, newcomers, people with disabilities, and others. These insights will help ensure that future policy and planning decisions are inclusive and remain responsive to the evolving needs of equity-deserving communities. In particular, the findings support Outcome 4 of the Housing Strategy, which focuses on creating diverse housing choices, by identifying populations and housing types that may be underrepresented in formal datasets or underserved in the current market.

Integration with Planning, Growth Management, and Infrastructure Decisions

Data from this HNA will inform a wide range of City planning documents and processes, including the Municipal Development Plan, Local Area Plans, growth management decisions, and the Citywide Growth Strategy. As Calgary continues to respond to sustained and significant population growth, this HNA reinforces the need to align land-use

planning, infrastructure investment, and development approvals to support compact, complete, and financially sustainable communities. This approach ensures new communities are sustainable while offering a range of housing choices, mobility options, and access to daily needs.

The assessment highlights several areas where enabling infrastructure will be critical to support projected housing growth:

- **Water and Wastewater Systems:** Additional connections and system upgrades may be required to accommodate the scale of new housing development anticipated in both established and new communities.
- **Public Transit:** Growth along key corridors and near higher-order transit stations will increase demand for transit service and capacity, supporting the City's goals for transit-oriented development.
- **Transportation Networks:** New or expanded roads, bridges, and active transportation infrastructure may be required to serve growing communities and ensure safe, reliable mobility options.
- **Community and Social Infrastructure:** New schools, parks, recreation spaces, and community facilities will be needed to support livability for families, seniors, and newcomers as communities grow.
- **Broadband and Digital Connectivity:** As work patterns shift and more households rely on remote or hybrid work, the need for reliable broadband in both developing and established areas will continue to rise.
- **Climate Adaptation:** Flood mitigation, heat-resilient design, and climate-responsive infrastructure will remain essential as Calgary grows, especially in areas with known climate vulnerabilities.

Overall Strategic Value

By providing a clear and evidence-based picture of Calgary's current and emerging housing needs, this HNA helps ensure that housing policy, growth management, and infrastructure planning are aligned and mutually reinforcing. Integrating these findings into long-term planning will enable the City to target investment where it is most needed, support complete and resilient communities, and prepare effectively for forecasted population growth.

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 (B&Bs) 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.

ANNEX C: DATA SOURCES FOR THE 2023 HOUSING NEEDS ASSESSMENT

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