CITY OF ST. ALBERT

City of St. Albert

Federal Housing Needs Assessment

June 2026

Scheduled Review: May 2031

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City of St. Albert Cultivate Life

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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 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.

This section summarizes the methodology, assumptions, and justifications used to develop the HNA, integrating quantitative analysis with community-informed qualitative insights.

Methodology Overview

There are two main types of research relied on for this Housing Needs Assessment:

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

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

Qualitative Methodology

The qualitative component of this Housing Needs Assessment draws on community and stakeholder insights to contextualize and validate the quantitative findings. This assessment leverages the extensive public and stakeholder consultation completed as part of the *City of St. Albert Community Social Needs Assessment*.

The consultations for the Community Social Needs Assessment included a broad range of participants, including residents, service providers, municipal staff, and City Council. During phase one of the project, 1,547 residents completed surveys that provided input on what social issues were important to them and perspectives on how the City of St. Albert can better meet the social needs of residents. More than 700 conversations with residents took place at community pop-up and outreach sessions. In addition to 37 completed stakeholder surveys, feedback was gathered at five facilitated stakeholder sessions with more than 60 representatives of social serving organizations.

As part of phase two, 89 individuals representing community agencies, organizations, networks, City departments and City Council participated in a community stakeholder engagement session to validate phase one findings and provided insight and methods of addressing community social issues.

These engagements informed recommended actions for ensuring the availability, suitability, and affordability of housing in St. Albert. These insights have been incorporated into this Housing Needs Assessment, including:

- St. Albert must accommodate a full and balanced mix of housing choices, meeting the needs of everyone at all stages of life.
- The population in St. Albert is aging, requiring measures to support aging in place for older adults, seniors, and their familial and social networks.
- There is a need for housing that is affordable to youth in St. Albert.
- There is a need for emergency services in St. Albert, including housing and wraparound supports, particularly for survivors of family violence.
- Preventive measures must be promoted to reduce homelessness and housing insecurity in St. Albert, including education, housing navigation, and youth transitional housing.

In addition, a series of community engagements were hosted in the city of St. Albert in April 2026. These engagements include:

- Expanding Housing Options Survey
- Six (6) targeted focus group sessions (City Staff, Committee Agencies, Housing Organizations, Indigenous Groups, Community Agencies, and Developers)

The survey was administered online via the City's "Cultivate the Conversation" engagement platform, running for approximately four weeks. A total of 592 individuals responded to the survey. The focus group sessions were conducted in-person and engaged a total of approximately 50-60 stakeholders across the six sessions.

These perspectives have been integrated into this Housing Needs Assessment and are referenced in relevant sections of this report, including discussions of housing gaps and market barriers. Where applicable, community feedback is used to interpret local trends and to inform recommendations that respond to the lived experiences of residents and the operational realities of housing stakeholders.

Quantitative Methodology

A Housing Needs Assessment (HNA) provides a systematic and quantified analysis of housing needs in a community. This assessment aims to link the supply of housing with the need for housing.

Housing Needs Assessments 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.

▸ **Community Profile and Trends**

The Community Profile and Trends highlight factors influencing housing demand, including an overview of population trends and characteristics, including demographic data.

The characteristics examined in this section include:

- Population trends, including population growth and population age trends, and mobility.
- Demographic information, including immigration trends, Indigenous identity, and other demographic trends as applicable.

▸ **Household Profiles and Economic Characteristics**

The Household Profiles and Economic Characteristics in the community highlight factors influencing housing demand, including an overview of household trends and affordability. This profile includes trends regarding household incomes and the economic profile for the labour force in the community.

The characteristics examined in this section include:

- Household characteristics, including tenure, size, and composition, as well as characteristics of primary household maintainers.
- Household incomes, including average incomes and income decile information.
- Economic characteristics, including labour market trends, industries of employment, and commuting patterns.
- Housing affordability indicators, including shelter-to-income ratio and core housing need.

▸ **Priority Populations**

The Priority Populations analysis of the community highlight factors influencing priority population groups as defined by CMHC.

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community. 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.

The characteristics examined in this section include:

- Housing affordability indicators for priority population groups

- Incidence and severity of homelessness in the community, including temporary and emergency relief resources available for those experiencing homelessness in the community

Housing needs of other priority population groups

▸ **Housing Profile**

The Housing Profile of the community highlight factors influencing housing supply, including the characteristics of the existing stock, new dwellings, and housing market trends. Supply data will be compared against demand data to help determine the need for housing in the community.

The characteristics examined in this section include:

- The existing housing stock, including dwelling types, size, and the age and composition of the stock.
- Non-market housing (supportive, transition, and emergency) stock characteristics.
- New Dwellings, including housing starts and completions, demolitions, and planning application data.
- Market housing supply, including ownership and rental prices, vacancy rates, and supply of short-term rentals.
- Affordability for owner and renter households, comparing household incomes to existing market conditions.

Source of Information

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population to create a social-economic profile of the City of St. Albert. These robust statistics are gathered by Statistics Canada every five (5) years and provide a wealth of information. **Custom Census data tabulations for 2016 and 2021 will be acquired to supplement and enhance the publicly available data.**

Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in the publishing of this reported information after the data collection year. As a result, these data sets provide a snapshot of current trends and market conditions.

Additional data regarding local housing markets, non-market housing supply, emerging trends for key population groups, and local residential development activity has been provided by the City of St. Albert.

Qualitative data from community consultations, including a resident survey, supplement the quantitative data reported throughout this report.

Data Limitations

Data limitations are commonly experienced in circumstances where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have an impact on analysis. This will be identified throughout the document when it is applicable.

COVID-19 Pandemic Impacts

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19. The Federal Government of Canada introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief was not permanent and will likely not be available to households in the future.

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)

Stakeholder engagement for this Housing Needs Assessment was informed by consultation efforts for the St. Albert Community Social Needs Assessment (2024) and additional engagements conducted as part of the development of the Affordable Housing Strategy. This existing consultation provides valuable qualitative and quantitative insights to inform this Housing Needs Assessment and avoids duplication of efforts at the local level.

Community Social Needs Assessment Consultation Overview

The Community Social Needs Assessment engagement process was designed to gather input from a diversity of voices and perspectives across St. Albert, with outreach efforts focused on residents in the community. Effort was made to ensure engagement was accessible and inclusive, including providing opportunities for participants to provide input online, in person, and in written format. This public engagement process was undertaken to the '*consult'* level, which means that concerns and aspirations pertaining to social needs were listened to, acknowledged, and shared with community partners.

A 'Cultivate the Conversation' project page was developed and launched April 18, 2023. This page provided visitors with enhanced detail on the project and the rationale for undertaking this work, contact information for key project members, links to important documents, and links to various opportunities for engagement and key dates. The Engagement Phase was open from April 18 to June 19, 2023. The table below provides an overview of public engagement opportunities, communication tactics, and high-level statistics.

Table 1: *Community Social Needs Assessment Overview of Engagements, 2023*

Resources	Description	Statistics	Audience
Engagement Opportunities			
Public Survey	The online survey was the primary means used to collect input from residents. Paper copies were available at pop-up and outreach sessions and for pick up at Community Services, FCSS Branch	**1547** survey respondents	Public
Pop-up and Outreach Sessions	Residents were invited to provide feedback in-person at community pop-up sessions. Outreach sessions were arranged to promote the completion of the public survey online or by paper	**8** pop-up sessions **5** outreach sessions **728** conversations	Public Seniors Families Youth LGBTQ2+
Information Sessions	Staff presented information to Council Committees and the Library Board on the Community Social Needs Assessment project and promoted the completion of the public survey	**9** presentations	Council Committees, Library Board Community
Email	Residents were invited to send feedback by email to FCSS@stalbert.ca	**18** residents provided feedback by email	Public
Communications Tactics			
Project Webpage	Project information was available on the City's Cultivate the Conversation online engagement hub.	**3,438** website pageviews	Public
News Release	News Release launched the Project April 18	**145** webpage views	Public
Displays and Signage	Promo posters with QR codes were sent to local St. Albert social sector organizations.	**327** scans to the project page	Public
Social Media	Social media posts directed people to the online survey. The survey link was also shared through social media to community groups	**10,464** people/accounts	Public
Print Ads	Two 1/3-page ads in the St. Albert Gazette ran on April 20 and May 11 2023	**40,216** newspapers delivered	Public
Postcard drop	Postcards distributed with Gazette April 20 2023	**19,700** postcards inserted in Gazette	Public

Engagement Summary

Source: *Community Social Needs Assessment, What We Heard Report, 2023*

Housing Needs Assessment Consultations

The City of St. Albert launched the Expanding Housing Options Survey to gather community input on proposed changes to housing policy and land use planning. The survey was part of a broader engagement initiative to inform updates to the Municipal Development Plan and associated planning documents. This initiative invited residents, stakeholders, and the public to share their perspectives on four guiding principles related to housing diversity, complete communities, urban design, and infrastructure efficiency.

The survey was designed to consult the community on housing needs and options in St. Albert. Specifically, the survey sought to understand the lived housing experiences of residents, including household composition, tenure, housing type, accessibility needs, satisfaction with current housing, and top housing priorities, to inform evidence-based decision-making on the City's housing policy direction.

As part of the City of St. Albert's Affordable Housing Strategy development, six targeted focus group sessions were conducted in April 2026. These sessions engaged a broad range of stakeholders, including City staff, community agencies, housing organizations, Indigenous groups, and private developers, to gather qualitative feedback on identified housing gaps and proposed strategic goals. The sessions were structured around four housing gap areas and three strategic goals, with each group asked to reflect on the relevance, accuracy, and priorities of the draft strategy.

The six sessions covered the following stakeholder groups: City Staff (Session 01); Committee Agencies (Session 02); Housing Organizations (Session 03); Indigenous Groups (Session 04); Community Agencies (Session 05); and Developers (Session 06). All sessions were held on April 13–16, 2026.

Participants were invited to comment on whether the identified housing gaps reflect lived and observed reality, provide qualitative context that data alone cannot capture, and offer suggestions to strengthen the proposed strategic goals and desired outcomes. Participants could shape the framing and emphasis of the strategy, though not all issues raised fall within the City's jurisdiction. The sessions were structured as a guided discussion with open dialogue between participants.

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.

To support the Housing Needs Assessment, the City of St. Albert conducted engagements with priority populations in the community in April 2026. These engagements included targeted focus groups with Housing Organizations (Session 3), Indigenous Groups (Session 4), and Community Agencies (Session 5). Each session was approximately 90-120 minutes in length and followed a structured discussion guide covering four housing gap areas (ownership housing, rental housing, housing for all life stages, and non-market housing) and three strategic goals.

The engagement sessions were designed to:

- Validate the housing gaps identified in the needs assessment through lived and professional experience.
- Gather input on proposed strategic goals and actions from diverse stakeholder perspectives.
- Identify priorities, gaps, and potential partnership opportunities to inform the strategy.

- Surface community and sector concerns that may not be visible in quantitative data alone.

It should be noted that the voices of those with the most acute housing need, such as people experiencing homelessness, renters in precarious situations, youth, and newcomers, were largely represented indirectly through agency and service-provider participants rather than being present themselves.

The themes, priorities, and suggestions gathered through these focus groups were integrated into the Housing Needs Assessment and will collectively inform the Affordable Housing Strategy alongside the findings from the public survey, and research into best practices from comparable municipalities. The qualitative depth provided by stakeholders, particularly regarding the lived experience of housing insecurity, systemic barriers, and partnership opportunities, will be used to ensure the strategy's goals and actions are grounded in community reality.

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.

▸ **Federal Housing Initiatives and Policy Context**

Housing, Infrastructure and Communities Canada (HICC)

Housing, Infrastructure and Communities Canada (HICC) is the federal ministry responsible for policies, programs, and investments that improve access to affordable housing, among other community infrastructure. HICC is responsible for administering the *Canada Housing Infrastructure Fund*, *Reaching Home: Canada's Homelessness Strategy*, and *The Veteran's Homelessness Program*. The Ministry also oversees the operations and initiatives of the Canada Mortgage and Housing Corporation (CMHC) and the administration of the Federal Housing Needs Assessment template.

HICC will administer the *Build Communities Strong Fund* (starting in 2026-2027) to support infrastructure costs. It will administer $51 billion over 10 years. It includes some re-purposed resources from the *Canadian Housing Infrastructure Fund*. There will be two streams: the Provincial and Territorial Stream and the Direct Delivery Stream. Within the Direct Delivery Stream, there will be a Community Stream, which is a rebrand of the Canada Community Benefit Fund and will carry over the existing $27.8 billion in funding commitments over the next 10 years.

Canada Mortgage and Housing Corporation (CMHC)

Canada Mortgage and Housing Corporation (CMHC) is a federal Crown corporation. The Corporation is established under the Canada Mortgage and Housing Corporation Act.

CMHC currently administers finance and funding programs under the *National Housing Strategy*, mortgage loan insurance products, and the National Housing Act mortgage-backed securities (MBS) and Canada Mortgage Bond (CMB) securitization programs.

- Mortgage loan insurance protects lenders against loss from default, enabling lending at larger amounts and lower interest rates.
- MBS permits approved lenders to bundle pools of CMHC-insured mortgages into securities, which are sold to investors in capital markets to generate funds for mortgage financing.

- Under CMB, CMHC created a special-purpose vehicle called the Canada Housing Trust (CHT), which issues CMBs backed by CMHC-insured mortgage pools to domestic and international investors. CHT effectively reduces prepayment risk on the mortgages underlying MBS.

In September 2025, the federal government announced Build Canada Homes as a new federal agency to serve as the primary vehicle for affordable and non-market housing financing.

The establishment of Build Canada Homes has revised the scope of responsibilities under CMHC's purview, including removal of jurisdiction over the Affordable Housing Fund (AHF) and funding for Indigenous housing. Additionally, new funding envelopes for affordable and non-market housing have been directed towards Build Canada Homes. However, CMHC retains ownership over:

- Mortgage insurance and market housing finance, and
- The Apartment Construction Loan Program (ACLP)

Build Canada Homes (BCH)

Build Canada Homes (BCH) is a new federal agency launched in late 2025 that will build affordable housing at scale, support builders with financing and encourage innovative building methods by utilizing Canadian technology.

BCH has three objectives:

- Build affordable homes,
- Finance affordable homes, and
- Catalyze a new housing industry.

BCH uses an income-based definition of affordability. Housing is considered affordable when rents are no more than 30% of before-tax income based on the median household income of an area.

BCH is currently operating as a Special Operating Agency within HICC. HICC will be responsible for setting the investment policy, governance and delivering funding to grow Canada's affordable housing stock and drive productivity-enhancing innovation. In 2026, BCH will evolve into a standalone federal agency, reporting to the Minister of Housing and Infrastructure.

BCH will invest in projects that deliver new affordable housing through new construction, acquisition, conversion and re-purposing of non-residential buildings into residential housing, conversions and rehabilitations, and increasing affordability targets. While BCH supports a range of housing forms, long-term care facilities, shelters, commercial-only properties and individual homeownership are not eligible for funding.

BCH is using its financing and development mandate to drive demand for modern methods of construction (MMC). MMC refers to innovative home building methods that can reduce cost, time and labour intensity per housing unit delivered. BCH prioritizes projects that use domestically produced materials.

The federal budget allocated an initial cash investment of $13 billion for BCH over five years. There are four priority initiatives; developing public land sites and prioritizing innovative factory-built housing, protecting existing affordable rental housing through the launch of the $1.5 billion Canada Rental Protection Fund, providing $1 billion to build transitional and supportive housing for people who are unhoused or at risk of homelessness, and partnering with the Nunavut Housing Corporation to build over 700 public, affordable and supportive housing units.

National Housing Act

The *National Housing Act (NHA)* is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy.

The Act is administered by CMHC and authorizes it to:

- Administer mortgage loan insurance and guarantees
- Provide loans, subsidies, and guarantees for rental and student housing projects
- Undertake social housing projects with the Provinces and Territories
- Assemble and lease lands for residential development and the establishment of new communities
- Provide loans and funds for housing repairs and rehabilitation
- Support housing research, community planning, and international support, among other priorities

National Housing Strategy: A Place to Call Home (2017-2028)

The *National Housing Strategy (NHS)* aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, as well as supporting housing innovation and research. Funding programs administered under the NHS have changed over time.

Existing programs as part of the Strategy include (non-exhaustive list):

- Affordable Housing Fund (AHF)
- Affordable Housing Innovation Fund (AHIF)

- Apartment Construction Loan Program (ACLP)
- Federal Community Housing Initiative
- Federal Lands Initiative
- Canada Greener Affordable Housing
- Housing Accelerator Fund (HAF)
- Urban, Rural and Northern Indigenous Housing Strategy

The 2025 federal budget indicates that upon the conclusion of the *National Housing Strategy*, most affordable housing programs administered by CMHC will be absorbed by BCH.

The federal government has recently initiated the transfer of several of these programs to BCH. These include the absorption of the Federal Lands Initiative program mandate, transferring of the AHF, incorporation of elements of the URNIHS delivery, and winding down of the FCHI.

Solving the Housing Crisis: Canada's Housing Plan (2024)

Solving the Housing Crisis – Canada's Housing Plan has three target areas: building more homes, making it easier to rent or own a home, and helping Canadians who can't afford a home.

The Plan earmarked funds for several new and existing funding programs. This included expanded funds for the HAF for partnerships with additional municipalities. A Rapid Housing Stream was also proposed under the AHF.

The Plan introduced the *Canada Housing Infrastructure Fund*, which aims to accelerate the construction of critical housing infrastructure, and the *Infrastructure for Housing Initiative*, a financing tool for municipalities and Indigenous communities through the Canada Infrastructure Bank. The Plan called for expanding or creating funds for the development and preservation of affordable and non-profit housing, and for homelessness prevention.

Many of the Plan's commitments are intended to be implemented in coordination with provincial, territorial, and local governments. Examples that may impact municipalities include targeted funds towards developing housing above shops and businesses, and using public land for affordable and deeply affordable housing.

Reaching Home: Canada's Homelessness Strategy (2019-2028)

In 2019, the federal government launched *Reaching Home: Canada's Homeless Strategy* to support the goals of the NHS and reduce and prevent homelessness across the country. It aims to reduce chronic homelessness by 50% by 2027-2028 and is supported by nearly $4 billion in funding over a nine-year period.

The Strategy involves working with communities to develop and deliver local plans with specific outcomes to address community-specific needs and priorities, coordinate local services, and prioritize populations in the greatest need.

Infrastructure for Housing Initiative

The Canada Infrastructure Bank (CIB) is a federal Crown corporation established to support infrastructure investments through public-private partnerships. It launched the Infrastructure for Housing Initiative (IHI) to stimulate local investments in critical infrastructure to service new housing developments in municipalities and Indigenous communities. The initiative is a financing tool that will allow communities to borrow at competitive interest rates to finance infrastructure to support new housing development.

Eligible projects are last-mile and net-new large-scale enabling infrastructure within the CIB's priority sectors, including water, local civil works, local transit, and connectivity.

Canada Housing Infrastructure Fund

The Canada Housing Infrastructure Fund (CHIF) is a $6 billion fund to expedite housing construction and help finance the infrastructure necessary to service new residential developments.

The fund is divided into two streams:

- A direct delivery stream provides a $1 billion fund for pressing infrastructure needs that can be accessed directly by municipalities, Indigenous organizations and communities, and other eligible applicants.
- A provincial and territorial agreement stream provides a $5 billion fund that can be accessed by the provinces and territories.

As a condition of accessing this funding, municipalities, provinces and territories must undertake federal priority actions such as 'upzoning' to permit four (4) residential units per residential lot as-of-right, and freezing development charges for three years.

▸ Provincial Policy and Regulatory Context

Municipal Government Act, 2000

The Province of Alberta's *Municipal Government Act, 2000* (the MGA), is the guide to how municipalities operate and is one of the most significant and far-reaching statutes in Alberta. The MGA outlines municipal purposes, powers, and capacity within the province and sets out the roles and responsibilities of municipalities and elected officials.

Significant recent amendments, notably through the *Municipal Affairs Statutes Amendment Act, 2024* (Bill 20) and the *Municipal Affairs Statutes Amendment Act, 2025* (Bill 50), have altered the planning landscape to accelerate housing development and centralize oversight. While previous changes removed the permission for municipalities with a population of 15,000 or more to set their own decision timelines, recent amendments have focused on streamlining approvals. Specifically, municipalities are now restricted from holding non-statutory public hearings for planning and development matters unless required by legislation, a measure designed to reduce delays. Additionally, the province has clarified that the MGA does not provide permissions for inclusionary zoning bylaws, and in 2024, provisions allowing for inclusionary housing were explicitly removed from the City Charters of Calgary and Edmonton.

A major addition to the legislative framework is the *Provincial Priorities Act, 2024* (Bill 18), which requires "provincial entities," including municipalities and housing management bodies, to obtain provincial approval before entering into agreements with the federal government. However, regulations enacted in 2025 provide exemptions for housing-related agreements under $250,000 to prevent administrative bottlenecks for smaller projects.

Planning and Development

Part 17 of the MGA includes policies on planning and development within municipalities. Section 618.4(1) states that every statutory plan, land use bylaw, and action undertaken by a municipality must be consistent with the land use policies established by the Lieutenant Governor.

Recent amendments under Bill 20 have modernized public participation, mandating that municipalities must provide electronic options for public hearings on planning and development matters. Conversely, to expedite development, councils are now prohibited from holding discretionary public hearings for applications that are already consistent with existing statutory plans and bylaws.

Statutory Plans

Under Part 17 Planning and Development of the MGA, statutory plans and other municipal plans are outlined in Division 4. Historically, the MGA mandated municipalities within defined growth regions to participate in growth management boards. However, as of April 1, 2025, the mandatory membership in these boards, such as the Edmonton Metropolitan Region Board, was dissolved. As a result, regional collaboration has shifted to a voluntary model governed largely by Intermunicipal Collaboration Frameworks (ICFs).

Section 632(1) requires every council of a municipality to adopt a municipal development plan bylaw. The municipal development plan must address the future land use within the municipality; the manner of and the proposals for future development; the coordination of land use, future growth patterns, and other infrastructure with adjacent municipalities; the provision of required transportation systems; and the provision of municipal services and facilities. The municipal development plan may also address the coordination of municipal programs related to the physical, social, and economic development of the municipality.

Additionally, bylaws to create area structure plans and area redevelopment plans are allowed within this section of the MGA. These plans must describe the sequence of development proposals and land uses for the area. Area redevelopment plans allow for the municipality to impose and collect redevelopment levies.

Land Use and Development Permits

Section 640(1) requires every municipality to pass a land use bylaw, which divides the municipality into districts and prescribes permitted and discretionary uses. Recent legislative shifts have curtailed municipal authority to mandate building standards that exceed the provincial building code, specifically regarding energy efficiency tiers, ensuring a uniform technical standard across the province to lower development costs.

In Section 640(6), the development authority is provided with powers to decide on an application for a development permit, even if the application does not comply with the land use bylaw. Section 683 of the MGA requires a development permit for any development unless otherwise provided in a land use bylaw. Section 683.1(1) states that the development authority must determine whether the application is completed within 20 days of receiving it.

Development Levies

Section 647(1) allows the municipality to impose a redevelopment levy for a development permit in a redevelopment area. The levy must be used to provide land for a park, school buildings, or new or expanded recreation facilities (s. 647(2)).

A council can also impose an off-site levy (s. 648(1)) by bylaw to pay for the capital cost of facilities such as water, sewage, storm sewer, roads, or transportation infrastructure. Recent amendments have clarified and expanded the scope of off-site levies to explicitly include capital costs for appeals, community recreation facilities, fire halls, police stations, and libraries, provided the levy is proportional to the benefit received by the development.

Community Revitalization Levies

Section 381.2(1) of the MGA provides council with the ability to pass a community revitalization levy (CRL) bylaw. This tax increment financing tool allows the municipality to borrow against future property tax revenues to fund infrastructure improvements.

The program was updated in recent years to better support housing outcomes. The requirement to demonstrate "blight" has been removed, allowing the tool to be applied more broadly to revitalization areas. Furthermore, the criteria for CRLs now explicitly include addressing affordable and social housing needs within the levy area, providing municipalities with a fiscal mechanism to support housing infrastructure in developed areas.

Land Dedication and Uses

Division 9, s. 671 (2.1) of the MGA allows for the use of community services reserves to be used by a municipality for any of the following purposes:

- Non-profit senior citizens facility;

- Non-profit special needs facility; and,
- Affordable housing.

Effective January 1, 2025, amendments to the MGA (s. 363) introduced a full property tax exemption for non-profit affordable housing accommodations, aimed at lowering operating costs for providers. Municipalities retain the option to pass a bylaw to make these properties taxable for municipal purposes, though they remain exempt from the provincial education property tax.

Intermunicipal Collaboration

Section 708.28 provides the requirements for Intermunicipal Collaboration Frameworks (ICFs). Following the dissolution of mandatory growth management boards in 2025, ICFs have become the primary vehicle for regional planning. The Municipal Affairs Statutes Amendment Act, 2025 (Bill 50) refined these requirements, defining "mandatory services" that must be addressed in an ICF as transportation, water and wastewater, solid waste, emergency services, and recreation. The amendments also introduced a provision allowing rural municipalities with common boundaries to opt out of an ICF by mutual agreement if they determine it is not required.

Alberta Housing Act, 2000

The Alberta Housing Act was adopted to enable the efficient provision of a basic level of accommodation for people who, due to financial, social, or other circumstances, require assistance to obtain or maintain their housing.

Sections 5 and 6 of the Act include policies related to the establishment of housing management bodies and the powers and duties of these management bodies. Section 7 of the Act also provides these management bodies with the ability to requisition funds from municipalities to which the management body provides lodge accommodation.

Sections 17 through 25 of the Act contain policies related to the Alberta Mortgage and Housing Corporation and its powers.

Recent regulatory changes pursuant to the Act have standardized rent calculations across the province. As of late 2025, rent for tenants in community housing is calculated based on 30% of total household income, now inclusive of sources previously exempted or treated differently, such as Assured Income for the Severely Handicapped (AISH) benefits.

Changes to the Act and associated regulations also defined "affordable housing accommodation" to facilitate the automatic municipal tax exemptions introduced in the MGA, ensuring that facilities designated by the Minister of Seniors, Community and Social Services benefit from reduced operating burdens.

Stronger Foundations: Alberta's 10-year Strategy to Improve and Expand Affordable Housing, 2021

Stronger Foundations is Alberta's 10-year strategy to improve and expand affordable housing, while building a sustainable system that provides flexible, fair, and inclusive housing options well into the future. It outlines the thoughtful changes needed to provide safe, stable, affordable housing for an additional 25,000 households to increase the total served to 82,000 – an increase of more than 40%.

Key implementation progress through 2024 and 2025 includes:

- *Affordable Housing Partnership Program (AHPP):* Launched to leverage federal, municipal, and non-profit funding. By 2025, this program had facilitated the development of thousands of new units, with a focus on mixed-income models to ensure financial sustainability.
- *Asset Management:* The province has continued transferring ownership of public housing assets to housing management bodies and non-profit operators to allow for more flexible, local decision-making.

As of late 2025, demand continues to outpace supply, with waitlists in major urban centers like Edmonton and Calgary growing significantly—Edmonton's waitlist exceeded 10,000 applicants in 2025, driven by rapid population growth and rising market rents.

▸ Municipal Policies, By-laws, Housing Initiatives, and Plans

Edmonton Metropolitan Regional Plans

Significant structural changes occurred in regional governance in 2025. The Edmonton Metropolitan Region Board (EMRB), previously a mandatory growth management board, was dissolved effective April 1, 2025, following the withdrawal of provincial operating funding and a transition to a voluntary membership model which member municipalities opted not to pursue.

Consequently, the Edmonton Metropolitan Region Growth *Plan, Re-imagine. Plan. Build. (2017)* is no longer a provincially mandated binding regulatory document. While the principles of the plan, such as density targets and coordinated land use, remain relevant as best practices, they are no longer enforced through a Regional Evaluation Framework. Municipalities in the region now manage cross-border growth pressures and land use coordination primarily through bilateral Intermunicipal Collaboration Frameworks (ICFs) and Intermunicipal Development Plans (IDPs).

The objectives articulated in the 2017 plan regarding housing diversity still remain a reference point for local planning:

- Plan and develop complete communities to accommodate daily needs at all ages.
- Plan for and promote a range of housing options.
- Plan for and promote market affordable and non-market housing to address core housing need.

Despite this structural shift, St. Albert continues to align its local planning with the principles of efficient growth established during the EMRB era. The City of St. Albert does not currently have Intermunicipal Collaboration Frameworks (ICFs) with regional neighbours, with this work set to be undertaken in future years. The density targets previously mandated by the region (minimum 40 dwelling units per net residential hectare for greenfield areas) remain embedded in St. Albert's statutory plans, serving as a baseline for the new neighborhoods of Cherot and St. Albert West.

Municipal Development Plan (MDP), 2021

In 2021, the City of St. Albert adopted a new Municipal Development Plan entitled "Flourish." As the City grows toward a population of 100,000, Flourish identifies a number of goals regarding increasing residential density and housing variety, promoting residential infill, and targeting key spatial locations for high-density mixed-use development, particularly along the St. Albert Trail corridor.

Following the receipt of $11.8 million in federal funding through the Housing Accelerator Fund (HAF) in March 2025, there is Council consideration of further amendments to Flourish to accelerate housing supply. These impending changes focus on unlocking transit-oriented density and facilitating "gentle density" in established neighbourhoods to meet the HAF growth targets.

MDP Flourish Housing Policies

- **Section 7.1 Housing Diversity:** The City continues to support a greater diversity in housing forms, sizes, and tenures through new development and redevelopment opportunities. Recent policy shifts have emphasized the inclusion of purpose-built rental housing in all neighbourhoods to address critically low vacancy rates. The City encourages partnerships that promote the co-location of market-affordable and non-market affordable housing with municipal facilities. Policies also facilitate a range of seniors' and multi-generational housing forms that support aging in place, located in close proximity to public transit, services, and amenities.
- **Section 7.2 Housing for Everyone:** This section of Flourish recognizes that housing is essential to people's inherent dignity and well-being. The City's goals include maintaining a Housing Affordability Strategic Plan that identifies issues and gaps in the housing supply. To encourage a diverse and inclusive range of housing, the City utilizes tools such as land disposition at nominal value, development incentive programs, and flexible engineering standards. Partnerships with local and regional organizations and private enterprises remain central to the City's systemic response to the needs of vulnerable groups.

Council Priorities and Key Initiatives to Enable Affordable Housing

22 St. Thomas Street Mixed-Use Development

A flagship initiative for this Council term, the development at 22 St. Thomas Street has moved from planning to implementation. In 2022, Council authorized the transfer of this downtown land to Homeland Housing. In July 2025, the project secured $14.5 million in funding through the provincial Affordable Housing Partnership Program (AHPP), leveraging federal and municipal contributions. The project will feature 100+ rental units, with a significant portion dedicated to below-market rates, integrated with ground-floor commercial space. This project exemplifies the mixed-income model recommended by the provincial Stronger Foundations strategy.

Youth Transitional Housing

Building on recommendations from the Mayor's Task Force to End Homelessness, the City completed a feasibility study in 2024 to address the gap in housing supports for youth aged 15-24. The study identified a need for a purpose-built facility of approximately 10-16 beds.

Lakeview Business District and North St. Albert

Council has advanced the servicing of the Lakeview Business District to diversify the tax base. In October 2024, the City approved a $62.7 million borrowing bylaw to fund deep utilities and roadworks in this area. While primarily an employment node, the broader planning for the north includes mixed-use sites adjacent to future transit corridors, intended to support affordable workforce housing.

Affordable Housing and Homelessness Initiatives

End Homelessness to develop local community housing supports for youth. This study will assess the local need for the youth home, identifying possible operating models and partnerships with one or more social housing operators.

The City provides annual operating funding to the St. Albert Housing Society to assist with their operating costs.

The Society currently owns and operates 29 affordable housing units in Big Lake Pointe and a single-family dwelling with a secondary suite, operated as third-stage housing for victims of domestic violence.

Infrastructure to Support Housing

Council has purchased land for a new fire hall in the north of St. Albert, which includes a future site for affordable housing through a mixed-use housing model adjacent to the future transit site.

St. Albert Housing Policies

Affordable Housing Policy C-P&E-06

St. Albert's affordable housing policy defines the City's role, responsibility, and involvement in the delivery of affordable housing programs and services. It includes definitions for affordable housing, criteria for the use of affordable housing development funding, and identification of eligible groups for future housing incentives.

Housing Accelerator Fund (HAF) Action Plan

In March 2025, St. Albert signed an agreement with the Canada Mortgage and Housing Corporation (CMHC) to receive $11.8 million through the Housing Accelerator Fund. The City's HAF Action Plan includes seven initiatives aimed at permitting 302 additional housing units over three years. Key initiatives include a "Transit Corridor Intensification Strategy," an "Electronic Permitting System," and a "Public Lands Redevelopment Strategy." To secure future funding, the City has committed to considering zoning changes that would allow four units as-of-right on residential lots city-wide by 2026, a requirement that remains a subject of significant Council debate.

St. Albert Land Use Bylaw, 18/2024

In October 2024, City Council adopted *Land Use Bylaw 18/2024*, completing a comprehensive multi-year review. This modern regulatory framework replaces the 2005 bylaw and aligns zoning regulations with the density goals of Flourish. Key changes designed to improve housing variety and reduce development costs include:

- **Consolidated Residential Districts:** Introduction of broader Medium Density Residential (MDR) and Low Density Residential (LDR) districts to increase flexibility.
- **Gentle Density:** The new LDR district now permits secondary suites in semi-detached and duplex dwellings. Furthermore, it allows for two secondary suites on a single-detached lot (e.g., a basement suite and a garden suite), effectively enabling three units per property in low-density areas.
- **Parking Reductions:** Parking minimums were reduced city-wide, including specific reductions for affordable housing projects and studio apartments, to lower construction costs.

St. Albert Property Tax

As of 2023, property tax relaxations were provided to Homeland Housing for lodge and senior citizens housing. Tax rebates were also provided to properties associated with providing housing for the relief of poverty to LoSeCa and Transitions Rehabilitation Association clients.

Effective January 1, 2025, amendments to the *Municipal Government Act* (via *Bill 20*) introduced an automatic property tax exemption for non-profit affordable housing. The property tax exemption applies to Homeland Housing properties, units owned by the St. Albert Housing Society in Big Lake Point, and the City's two housing cooperatives.

St. Albert Inclusionary Zoning Policies

Mandatory inclusionary zoning policies remain impermissible under the *Municipal Government Act*. While the City encourages voluntary inclusionary contributions through its Affordable Housing Policy and has successfully negotiated affordable unit set-asides in specific projects like 22 St. Thomas Street, it cannot legally mandate a percentage of non-market units in private residential developments.

To incentivize voluntary participation, the new Land Use Bylaw 18/2024 introduced a density bonusing provision in the Medium Density Residential district, allowing developers to increase density from 100 to 125 units per hectare if they provide at least 5% affordable non-market housing.

The City of St. Albert approved amendments in January 2026 to stipulate that a legal agreement is required for developers to access density bonusing.

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	65,589
	2021	68,232
Population Growth (Number)	Total	2,643
	Percentage	4
Age (Years)	Average	41.8
	Median	42.4
Age Distribution	0 - 14 years	12,270
	15 - 64 years	42,735
	65+ years	13,230
Mobility	Non-movers	59,510
	Non-migrants	3,550
	Migrants	3,345

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	8,375
Non-Immigrants	Total	58,235
Recent Immigrants (2016-2021)	Total	1,280
Interprovincial migrants (2016-2021)	Total	2,215
Indigenous Identity	Total	3,685

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

The City of St. Albert is a city in the Greater Edmonton Area, situated on the northwest border of the City of Edmonton. Recent population trends, including population growth patterns, net migration, and intra-provincial movement in St. Albert highlight the need for affordable and suitable housing to meet growing demand.

Population Growth

According to Statistics Canada Community Profiles, the total population in the City of St. Albert was 68,235 in 2021. This represented an increase of 2,645 residents from the 2016 census period (+4.0%). Between 2016 and 2021, St. Albert accounted for 2.7% of all population growth in the Greater Edmonton Area. Over this period, the city experienced an average annual growth rate of 0.8%, slightly below the average annual growth rate in the Greater Edmonton Area (+1.5%) and Alberta (+1.0%). As the population continues to increase, there is a need for consideration to ensure a sufficient housing supply to meet growing demand.

Population Age

According to Statistics Canada Community Profiles, St. Albert had the oldest population in the Greater Edmonton Area in 2021, with an average age of 41.8 years and a median age of 42.4 years (Table 2.2.1). During this period, the city had the highest proportion of residents aged 65 years and older (19.4%) in the Greater Edmonton Area, and the lowest proportion of those aged 14 years and under (18.0%).

Between 2016 and 2021, St. Albert experienced the greatest increase in residents aged 65 years and older (+3,160 people, +31.4%), followed by those aged 14 years and under (+55 people, +0.5%). However, all other age cohorts in St. Albert experienced a decline over this period. Between 2016 and 2021, those aged 15 to 24 years decreased at the fastest rate in the city (-325 people, -3.9%), followed by those aged 45 to 64 years (-230 people, -1.2%).

During this period, the average age in St. Albert increased by 1.9 years, while the median age in the city experienced an increase of 1.7 years. These trends may indicate a need for housing that enables residents to suitably and affordably age within their community.

Population Mobility

In 2021, 36.4% of the population in St. Albert had moved within the previous five years (23,165 movers). Among those who had moved during this period, 46.3% had moved to the City of St. Albert from elsewhere in the province, 40.0% had moved from within St. Albert, 9.6% had moved to the city from another province, and 4.1% had moved from outside of Canada.

Among the 23,165 residents that had moved to the City of St. Albert within the last five years, 29.8% had moved within the last year (6,895 individuals). The majority of these residents moved within St. Albert (3,550 people, 51.5%), followed by those that moved to St. Albert from elsewhere in the province (2,574 people, 37.3%).

Immigration Trends

In St. Albert, 12.5% of residents were immigrants in 2021. This was well below the proportion in the Greater Edmonton Area (26.0%) and province-wide (23.2%). Recent immigrants that had arrived in Canada between 2016 and 2021 accounted for 15.2% of all immigrants in the city during this period.

Immigrant households in St. Albert had a lower rate of homeownership (80.2%) than non-immigrant households (83.6%) in 2021. However, immigrants that had arrived in Canada before 2006 had a slightly higher rate of homeownership (86.0%) during this period. In 2021, just 23.5% of non-permanent residents in St. Albert were in owner households, while 76.5% of non-permanent residents were in renter households. Housing that is appropriate for these households, potentially with services for newcomers and non-permanent residents, could be considered.

Indigenous Population

In 2021, there were 3,685 residents of St. Albert that identified as Indigenous, accounting for 5.5% of the population. This was slightly below the proportion of Indigenous residents in the Greater Edmonton Area (6.3%) and across Alberta (6.8%). Among the residents who identified as Indigenous in St. Albert, 69.6% were Métis, 27.1% were First Nations, and 1.1% were Inuit.

Between 2016 and 2021, the population of those who identified as Indigenous in St. Albert increased by 30.2%. This was well above the rate of growth among residents that identified as Indigenous in the Greater Edmonton Area (+15.0%) and Alberta (+10.0%).

3. Household Profiles and Economic Characteristics

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

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

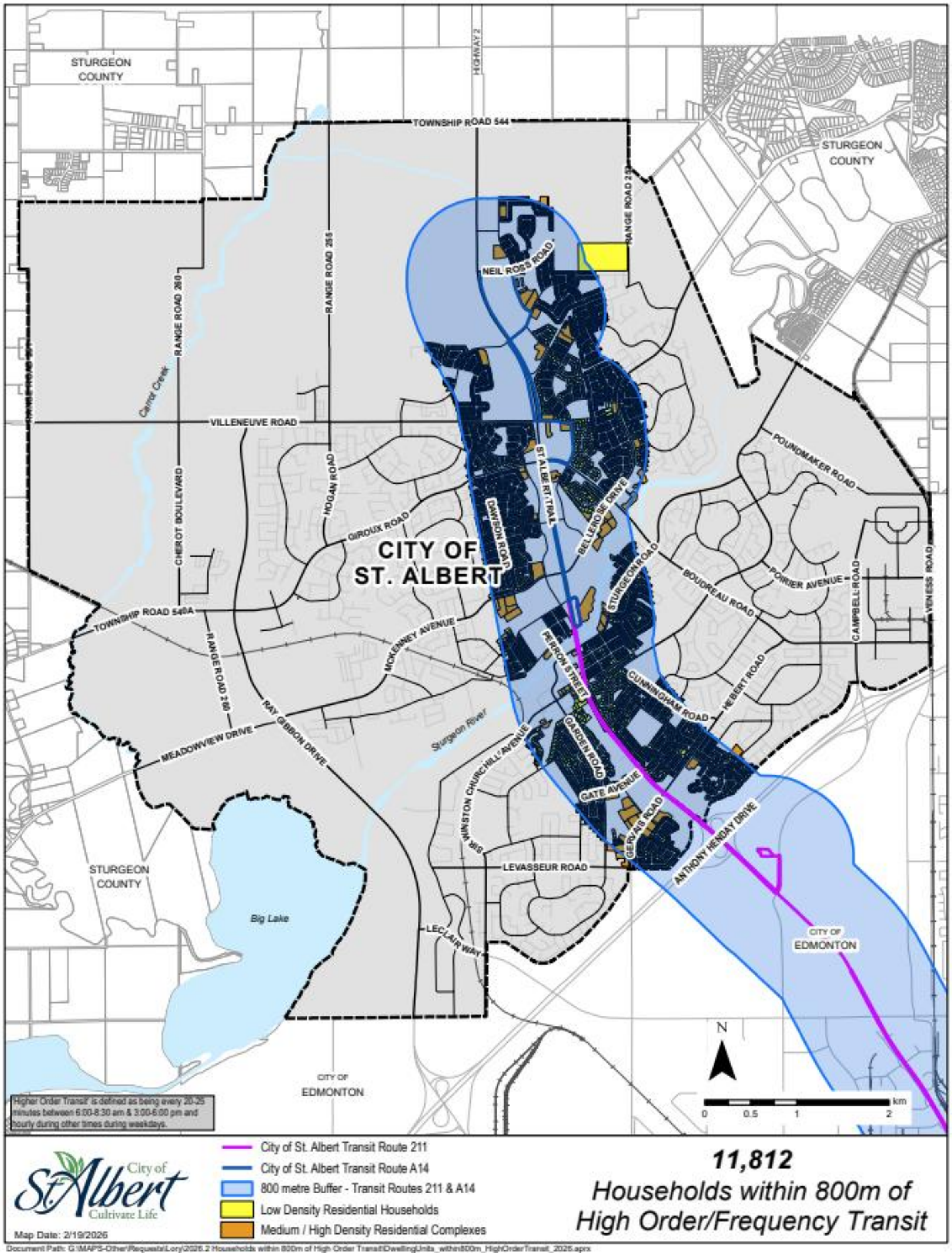
This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	23,954
	2021	25,938
Household income (Canadian dollars per year)	Average	138,600
	Median	117,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	170,485
	Median	62,000
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	375,110
	Median	116,000
Average household size (Number of members)	Total	2.6
Breakdown of household by size (Number of households)	Total	25,935
	1 person	5,545
	2 persons	9,520
	3 persons	4,195
	4 persons	4,485
	5 or more persons	2,195
Tenant households (Number of households)	Total	4,430
	Percentage	17.081
Owner households (Number of households)	Total	21,505
	Percentage	82.919
Percentage of tenant households in subsidized housing	Percentage	4.4
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	11,812
Number of one-parent families	Total	2,840
	Percentage	14.228
Number of one-parent families in which the parent is a woman+	Total	2,190
Number of one-parent families in which the parent is a man+	Total	650
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	805
	Low (21% – 50% AMHI)	4,075
	Moderate (51 – 80% AMHI)	5,075
	Median (81% - 120% AMHI)	6,035
	High (>120% AMHI)	9,910

Figure 1: *Households within 800m of High Order/Frequency Transit*



Source: City of St. Albert Internal Data, 2026

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?

Household Trends

According to Statistics Canada Community Profiles, there were 25,935 households in the City of St. Albert in 2021, representing an increase of 1,985 households (+8.3%) from 2016 levels (Table 3.1.1). This was well below the rate of household growth in the City of Edmonton (+9.9%) and the Greater Edmonton Area (+9.3%). However, this was above the overall rate of household growth across the province of Alberta (+6.9%) over this period.

Household Tenure

In 2021, owner households were the predominant household tenure in St. Albert (82.9%), well above the proportion of owner households in the Greater Edmonton Area (68.7%) and Alberta (70.9%). During this period, renter households made up 17.1% of households in the City.

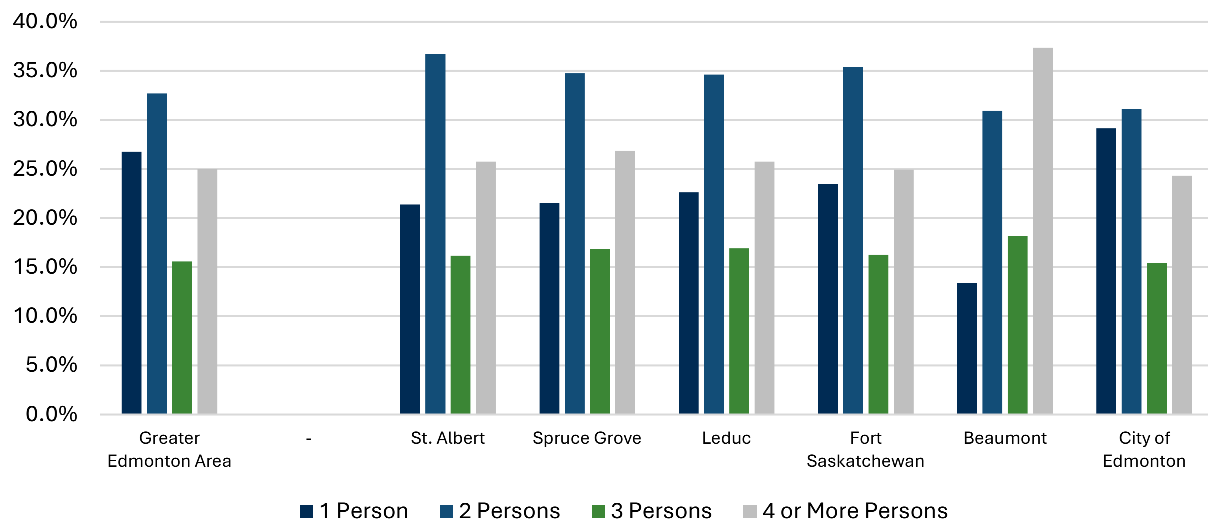
Between 2016 and 2021, owner households experienced the greatest absolute increase in St. Albert (+1,275 households, +6.3%). However, renter households experienced growth at a faster rate (+705 households, +18.9%) over this period. This was consistent with trends across the Greater Edmonton Area, where renter households increased (+12.6%) at a faster rate than owner households (+7.9%).

Household Size and Type

In 2021, the average household size in St. Albert was 2.6 persons per household, representing a slight decrease from 2.7 persons in 2016. This was consistent with the average household size across the Greater Edmonton Area (2.6 persons) and Alberta (2.6 persons).

The most common household size in the City of St. Albert during this period were two-person households (36.7%), followed by four- or more-person households (25.8%), one-person households (21.4%), and three-person households (16.2%). During this period, St. Albert had the highest proportion of two-person households across all municipalities in the Greater Edmonton Area and was well above the proportion of two-person households in the Greater Edmonton Area (32.7%).

Figure 2: *Proportion of Households by Size, Greater Edmonton Area, 2021*



Source: *Statistics Canada Census of Population, 2021*

Between 2016 and 2021, one-person households experienced the largest growth and fastest rate of increase in St. Albert (+1,185 households, +27.2%), followed by two-person households (+855 households, +9.9%).

The most common household type in St. Albert in 2021 were couples with children (32.4%), followed by couples without children (29.4%), and one-person households (21.4%). St. Albert had the highest proportion of households that were couples without children (29.4%) among all municipalities in the Greater Edmonton Area and was above the proportion of couples-without-children households in the Greater Edmonton Area (23.5%). During this period, St. Albert had a substantially lower proportion of two- or more-person non-family households (2.9%) compared to the proportion across the Greater Edmonton Area (5.5%).

Household Incomes

In 2020, the average household income before taxes in St. Albert was $138,600, slightly above the average in the Greater Edmonton Area ($116,800). One-person households in St. Albert had an average household income of $66,500 during this period, while two- or more-person households had an average household income of $158,200. In 2020, owner households in St. Albert had an average before-tax household income of $150,400, while renter households had an average before-tax household income of $81,200. In 2020, the median household income in the Town was $117,000.

Between 2015 and 2020, household incomes in St. Albert have experienced an average annual decrease of 2.0%. This represented a greater average annual decline in household incomes compared to the Greater Edmonton Area (-0.8%) and Alberta (-0.9%) during this period. Two- or more-person households in St. Albert experienced the greatest average annual decrease over this period (-8.0%), well above the rate of decline for two- or more-person households in the Greater Edmonton Area (-2.5%) and Alberta (-3.3%).

HART applies a methodology to determine household income status as a percentage of the Area Median Household Income (AMHI). In this methodology, households are categorized as very low-income, low-income, moderate-income, median-income, and high-income:

- Very-low-income households have household incomes of 20% or less of AMHI
- Low-income households have incomes between 21%-50% of AMHI
- Moderate-income households have incomes between 51%-80% of AMHI
- Median-income households have incomes between 81%-120% of AMHI
- High-income households have incomes above 120% AMHI

Based on the HART income categories, 38.9% of households in St. Albert were considered high-income in 2020, while 23.7% of households were considered median-income, 19.9% were moderate-income, 15.6% were low-income, and just 2.0% were very-low-income.

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]

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. From 2006 to 2021, headship rates declined for the majority of household maintainer age cohorts, apart from slight increases for household maintainers aged 35 to 44 years, 45 to 54 years, and 65 to 74 years.

Decreasing headship rates among young households indicate challenges in household formation for these age cohorts in St. Albert. Headship rates for individuals aged 15 to 24 years have decreased in recent years. In 2021, this age cohort had a headship rate of 4.4%, representing a decrease from 2006 levels (4.9%). This trend was consistent with headship rates for individuals age 25 to 34 years, having declined from 41.2% in 2006 to 40.6% in

[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.*

2021. This suppression of new household formation of young populations, many who may have lower household incomes, may be due to increased barriers and unaffordability in the rental and ownership markets.

Table 2: *Headship Rates by Household Maintainer Age, St. Albert, 2006, 2021*

Age Group	2006 Population	2006 Households	2006 Headship Rate	2021 Population	2021 Households	2021 Headship Rate
15-24	8,705	425	4.9%	8,025	355	4.4%
25-34	6,180	2,545	41.2%	6,855	2,780	40.6%
35-44	9,015	4,680	51.9%	9,275	4,875	52.6%
45-54	10,075	5,605	55.6%	9,040	5,105	56.5%
55-64	6,805	3,980	58.5%	9,535	5,320	55.8%
65-74	3,245	1,945	59.9%	7,530	4,530	60.2%
75 and older	2,260	1,380	61.1%	5,690	2,980	52.4%

Source: *HART, Federal Housing Needs Assessment Template, 2025*

The greatest suppression of potential new households in the city occurred in the age 75 years and older cohort, where approximately 494 new households were suppressed in 2021. Notably, approximately 257 were calculated to have been suppressed in the 55 to 64 age cohort, the second highest total for any age cohort in the city in 2021. This may indicate that aging residents of St. Albert face increased challenges in finding affordable and suitable housing options in the city.

Table 3: *Household Suppression by Household Maintainer Age, St. Albert, 2021*

Age Group	2021 Potential Households (2006 Headship Rate x 2021 Population)	2021 Households	2021 Suppressed Households (only if Potential Households > Actual Households)
15-24	392	355	37
25-34	2,823	2,780	43
35-44	4,815	4,875	0
45-54	5,029	5,105	0
55-64	5,577	5,320	257
65-74	4,513	4,530	0
75+	3,474	2,980	494
Total Suppressed Households			**831**

Source: *HART, Federal Housing Needs Assessment Template, 2025*

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	36,040
Number of workers by industry (Top 10 only)	Health care and social assistance	4,735
	Retail trade	4,105
	Public administration	3,775
	Construction	3,475
	Educational services	3,065
	Professional, scientific and technical services	2,670
	Transportation and warehousing	1,610
	Wholesale trade	1,580
	Accommodation and food services	1,560
	Manufacturing	1,400
Unemployment rate and participation rate (Percent)	Unemployment rate	9.129
	Participation rate	65.917
All classes of workers (Number)	Total	35,095
Employees (Number)	Total	30,170
Permanent position (Number)	Total	25,280
Temporary position (Number)	Total	4,895
Fixed term (1 year or more, Number)	Total	1,390
Casual, seasonal or short-term position (less than 1 year, Number)	Total	3,500
Self-employed (Number)	Total	4,920
Number of commuters by commuting destination	Within census subdivision	8,185
	To different census subdivision	11,830
	To different census division	495
	To another province/territory	110
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	22,860
	Public transit	490
	Walked	840
	Bicycle	130
	Other method	495

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?

Housing demand and affordability in a community are shaped by its labour conditions. Economic characteristics, employment trends and commuting trends further influence the types of housing needed to meet the needs of local households.

Economic Characteristics

In 2021, the economic and labour market conditions in St. Albert were dramatically impacted by the COVID-19 pandemic and associated closures. During this period, the city had a labour force participation rate of 65.9%, slightly below the participation rate in The Greater Edmonton Area (68.1%) and Alberta (68.0%). The employment rate in St. Albert during this period was 59.9%, consistent with the employment rate in The Greater Edmonton Area (60.0%) and Alberta (60.2%) at this time.

The unemployment rate in St. Albert increased from 6.6% in 2016 to 9.1% in 2021. This was below the 2021 unemployment rate in The Greater Edmonton Area (11.9%) and Alberta (11.5%). However, the unemployment rate in St. Albert increased at a faster rate (+38.4%) compared to province-wide trends (+28.4%) between 2016 and 2021. The increase in unemployment over this period was due in part to the COVID-19 pandemic, which affected labour and employment trends across Canada.

Since 2021, the employment conditions in the region have improved dramatically, settling in levels similar to 2016. St. Albert falls within the Greater Edmonton Area economic region in Alberta. This economic region experienced 7.7% unemployment in November 2025, roughly consistent with the unemployment rate in November 2016 (7.4%), and slightly above the St. Albert unemployment rate during the 2016 census period (6.6%). The participation rate for the Greater Edmonton Area economic region was 69.2% while the employment rate was 63.9% in November 2025, falling slightly below November 2016 trends (71.2% and 65.9%, respectively).

Employment Sectors

In 2021, the most common employment sector for St. Albert residents was health care and social assistance (4,735 jobs, 13.1%). The highest percentages of heath care businesses were related to ambulatory healthcare services, followed by social assistance.[2] The average wage within the sector for Alberta in 2022 was $32.33/hour (*AB Health Care and Social Assistance Industries*), equaling an annual wage of $63,000/year. During this period, 81.6% of employees in health occupations were women. Personal support workers are a key component of the profession, particularly for supportive services towards seniors in

[2] St. Albert HNA-0015, 2023.

facility living. The highest percentage of personal support workers were in nursing homes and long-term care settings (53.3%), with 21.8% working in community health. At this time, 56.3% of these workers were part-time or casually employed (*Canadian Institute for Health Information. Personal 'Support Workers in Alberta, 2022 - Data Tables. Ottawa, ON; CIHI 2023*). As a result of lower wages for health care service workers and a higher percentage of recent immigrants in the profession, individuals in this sector may face greater challenges with meeting market housing costs.

The second-most common employment sector in St. Albert in 2021 was retail trade (4,105 jobs, 11.4%). The ALIS website indicates average wages of store shelf stockers, clerks and order fillers were $18.32/hour with an average annual salary of $25,000/ year. During this period, employment was often part-time, with a higher percentage of female workers.[3] This may raise additional challenges due to added expectations of balancing family responsibilities with working. The St. Albert rental market requires a household income of $47,960 for a one-bedroom apartment, $55,240 for a two-bedroom apartment, and $60,640 for a three-bedroom apartment. Consequently, the income necessary to adequately pay for housing costs was not available within this industry sector.

Construction was the third-most common employment sector in St. Albert in 2021 (3,475 jobs, 9.6%). Construction is a key economic driver for St. Albert with the industry contributing over $700 million annually to the local economy but may be seasonal in nature.[4] Carpenters, construction workers, and seasonal labourers earned incomes ranging from $25 - $42/hour, equaling $52,000 - $87,000/year working full time at 40 hour/week. The Edmonton region had close to 900 construction-related businesses, with over $1 billion in construction activity in St. Albert over the period between 2018 to 2023. The construction industry employs another 95,600 workers within the Edmonton Metropolitan Region.

The City of St. Albert had several other prominent local industries in 2021. The accommodation and food services sector was made up of establishments primarily engaged in providing short-term lodging and meals, snacks and beverages for immediate consumption on and off the premises.[5] Work may be part- or full-time, with an average salary of $31,165 for food service supervisors in the Edmonton region (*ALIS website*), and $20,560 for food and beverage servers. This was less than working a minimum wage job at $15.00/hour. Employees may have had to work more than one job to adequately pay for necessities and typically relied on public transportation to get to their jobs, which means

[3] St. Albert HNA-0015, 2023.

[4] Ibid.

[5] Ibid.

that proximity to employment was preferred. Additionally, tips in the fast-food industry were not normally given.

In 2021, the educational sector employed 3,667 workers. Individuals were employed through janitorial services, and as teachers' assistants, maintenance workers and teachers.[6] While experienced teachers earned an average wage of $80,556/year, teachers' assistants earned an average of $20,58/hour or $26,388/year (ALIS). Janitors earned an average of $41,797. These income levels were suitable for two-income families, but insufficient for single-person households or lone-parent families without additional income support.

The local job market provided 1,700 jobs in the transportation and warehousing industry in 2021. Shippers and receivers earned an average wage of 21.76/hour with an average salary of $44,300/year. Transportation and warehousing industries were important to the local economy due to explosive sector expansion with over one million square feet of new warehousing built and absorbed between 2018 and 2023. St. Albert's new Lakeview Business District will be focused on further development of this sector, which would require the housing supply to be aligned with the income levels of current and future employees.

Employment Trends

Between 2016 and 2021, St. Albert experienced a decrease of 1,640 jobs (-4.4%). This differed from trends across the Greater Edmonton Area, which added 13,805 jobs (+1.8%) over this period. Between 2016 and 2021, the public administration sector in St. Albert experienced the greatest job loss (-1,590 jobs, -42.1%), followed by the construction industry (-610 jobs, -14.9%). During this period, healthcare and social assistance experienced the largest increase in jobs (+470 jobs, +11.0%).

However, the Edmonton Chamber of Commerce annual report[7] indicated that St. Albert added the third-greatest number of jobs in the Greater Edmonton Area between 2018 and 2023 (+5,540 jobs). This surpassed the total job growth in the City of Edmonton during this period (+5,281 jobs). This indicates that the job market has rebounded since the initial effects of closures during the COVID-19 pandemic.

Commuting Trends

In 2021, 36.1% of the employed labour force in St. Albert worked outside of the city and in the Greater Edmonton Area (11,830 workers). This was well above the proportion of the employed labour force throughout the Greater Edmonton Area that worked outside of their city of residence (16.9%). During this period, just 25.0% of the employed labour force in St.

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[6] St. Albert HNA-0015, 2023.

[7] Edmonton Chamber of Commerce, State of the Economy Report, 2025.

Albert worked in the city, well below the proportion of the employed labour force throughout the Greater Edmonton Area that worked within their city of residence (44.4%).

The vast majority of the employed labour force in St. Albert commuted to work by car, truck, or van as a driver (21,645 workers, 87.2%), followed by those who commuted via car, truck, or van as a passenger (1,215 workers, 4.9%). Less than 10 percent of the employed labour force in the city commuted to work by public transit (490 workers, 2.0%), walking (840 workers, 3.4%), cycling (130 workers, 0.5%), or other methods (495 workers, 2.0%).

3.6 Households in Core Housing Need

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

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

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

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

Income Categories and Affordable Shelter Costs:

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)	<= $23,600	<= $590
Low Income (21% to 50% of AMHI)	$23,600 - $59,000	$590 - $1,475
Moderate Income (51% to 80% of AMHI)	$59,000 - $94,400	$1,475 - $2,360
Median Income (81% to 120% of AMHI)	$94,400 - $141,600	$2,360 - $3,540
High Income (121% or more of AMHI)	>= $141,601	>= $3,541

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 (CAD per Month)**	**1 Person Household**	**2 Person Household**	**3 Person Household**	**4 Person Household**	**5+ Person Household**
Very Low Income (20% or less of AMHI; <= $23,600)	<= $590	83.5%	16.5%	0.0%	0.0%	0.0%
Low Income (21% to 50% of AMHI; $23,600 - $59,000)	$590 - $1,475	49.4%	24.0%	16.7%	6.4%	3.4%
Moderate Income (51% to 80% of AMHI; $59,000 - $94,400)	$1,475 - $2,360	0.0%	0.0%	0.0%	0.0%	0.0%
Median Income (81% to 120% of AMHI; $94,400 - $141,600)	$2,360 - $3,540	0.0%	0.0%	0.0%	0.0%	0.0%
High Income (121% or more of AMHI; >= $141,601)	>= $3,541	0.0%	0.0%	0.0%	0.0%	0.0%

2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	**Affordable Shelter Cost (CAD per Month)**	**1 Person Household**	**2 Person Household**	**3 Person Household**	**4 Person Household**	**5+ Person Household**
Very Low Income (20% or less of AMHI)	<= $590	355	70	0	0	0
Low Income (21% to 50% of AMHI)	$590 - $1,475	575	280	195	75	40
Moderate Income (51% to 80% of AMHI)	$1,475 - $2,360	0	0	0	0	0
Median Income (81% to 120% of AMHI)	$2,360 - $3,540	0	0	0	0	0
High Income (121% or more of AMHI)	>= $3,541	0	0	0	0	0
Total		930	350	195	75	40

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	1,575
	Percentage	6.2
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	770
	Percentage	3
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	800
	Percentage	3.1
Adequacy – Households in dwellings requiring major repair (# and %)	Total	1,180
	Percentage	4.6
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	200
	Percentage	0.8
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	985
	Percentage	3.9
Suitability – Households in unsuitable dwellings (# and %)	Total	485
	Percentage	1.9
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	260
	Percentage	1
Suitability – Owner households in unsuitable dwellings (# and %)	Total	230
	Percentage	0.9
Total households in core housing need	Total	1615
Percentage of tenant households in core housing need	Percentage	3.9
Percentage of owner households in core housing need	Percentage	18.5

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

The cost of housing is one of the largest monthly expenditures for many households in Canada. The availability of affordable, adequate, and suitable housing is a pressing concern for many individuals and families. This analysis of housing affordability indicators provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

It should be noted that the government relief programs as a part of the COVID-19 pandemic impacted household incomes, particularly for low-income households, and thus impacted housing affordability indicators noted in this report.

Shelter-to-Income Ratio

According to Statistics Canada Community Profiles, there were 4,615 households (17.8% of assessed households) in St. Albert that were spending 30% or more of their household income on shelter costs in 2021. This was well below the proportion of households facing affordability challenges in the Greater Edmonton Area (22.5%) and Alberta (21.2%). However, this represented an increase of 825 households spending greater than 30% of household income on shelter costs from 2016 levels (+21.8%). This was well above the rate of increase in the Greater Edmonton Area (+12.2%) and Alberta-wide (+9.4%) between 2016 and 2021.

Shelter-to-Income Ratio by Household Tenure

Assessed by household tenure, renter households were more likely to be facing affordability issues in the City of St. Albert. In 2021, 38.8% of renters were spending 30% or more of their household income on shelter costs, compared to 13.5% of owners. The City had a higher proportion of renter households facing affordability issues (38.8%) than the Greater Edmonton Area (36.0%) and Alberta (34.0%). However, St. Albert had a lower proportion of owner households facing affordability issues (13.5%) compared to owner households in the Greater Edmonton Area (16.3%) and Alberta (16.0%).

Between 2016 and 2021, the number of owner households spending 30% or more of their gross household income on shelter costs in St. Albert increased (+557 households, +23.7%) at a faster rate than renter households (+266 households, +18.3%). This was consistent with trends in the Greater Edmonton Area, where the number of owner households experiencing affordability issues increased (+16.6%) at a substantially faster rate than renter households (+7.5%). These trends are likely affected by the impacts of COVID pandemic relief programs.

Households in Core Housing Need

According to Statistics Canada Community Profiles, there were 1,615 households in core housing need in St. Albert in 2021. This represented 6.3% of the assessed households and was well below the proportion of assessed households in core housing need in the Greater Edmonton Area (10.6%) and province-wide (9.9%). The number of households in St. Albert in core housing need remained consistent between 2016 and 2021.

In 2021, the vast majority of households in core housing need in the city fell below the affordability standard (1,570 households, 97.2% of households in core housing need), i.e., paying more than 30% of their household income on shelter costs. Additionally, 8.4% of households in core housing need fell below the adequacy standard, and 2.8% fell below the suitability standard.

The average household income of households in core housing need was $31,200 in 2021. This was substantially below the average household income across all households in St. Albert during this period ($138,600). Households in core housing need may face substantial challenges finding and accessing affordable housing.

Core Housing Need by Household Tenure

In 2021, households that rented their homes were more likely to be in core housing need. Despite making up just 17.4% of households in St. Albert, renter households accounted for 50.7% of the households in core housing need. In 2021, 18.5% of renter households were in core housing need, relative to 3.9% for owner households (Table 3.6.4). However, 6.5% of owner households maintained by those aged 65 years and older were identified as being in core housing need during this period. Many seniors may own their housing outright but lack the sufficient income to pay for ongoing housing costs, including property taxes, utilities, and maintenance. Consequently, the increasing population of seniors with declining incomes may result in higher rates of core housing need among this population. These households may face additional challenges with accessing adequate housing that is in a good state of repair.

During this period, renter households in St. Albert were more likely to fall below the suitability standard (5.1%) compared to owner households (0.0%). However, owner households in core housing need were more likely to fall below the adequacy standard (12.0%) than renter households in core housing need (4.5%). This may indicate a lack of rental housing with appropriate numbers of bedrooms to suitably house families, while owner households face increased challenges accessing affordable housing that is in a good state of repair.

Core Housing Need by Household Type

According to data from CMHC Information Portal, one-parent households faced the highest rates of core housing need (17.6%) across all household types in St. Albert in 2021, followed by lone-parent households (14.6%), and other non-family households (5.6%).

Among owner households, one-person households had the highest rate of core housing need (13.7%) during this period, followed by lone-parent households (8.3%). Across renter households, lone-parent households faced the highest rate of core housing need (28.1%), followed by one-person households (26.9%), and other non-family households (8.9%).

In 2021, one-person owner households accounted for 60.5% of all owner households in core housing need, and one-person renter households accounted for 54.8% of all renter households in core housing need.

Core Housing Need by Household Maintainer Age

According to data from CMHC Information Portal, households maintained by an individual aged younger than 25 years across all household tenures faced the highest rates of core housing need (19.4%) in 2021.

During this period, 23.5% of renter households maintained by those aged 25 years and younger were in core housing need in St. Albert. However, renter households maintained by individuals aged 65 years and older faced the highest rates of core housing need (28.7%) in the city during this period.

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.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
All households experiencing CHN	Total (Households)	1,615
	Percentage (of all households)	6.3%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	N/A
	Percentage (of priority group)	N/A
CHN in households led by women	Total (Households)	1,080
	Percentage (of priority group)	10.3%
CHN in households led by single mothers	Total (Households)	360
	Percentage (of priority group)	18.0%
CHN in households led by senior(s) aged 65-84	Total (Households)	680
	Percentage (of priority group)	9.2%
CHN in households led by senior(s) aged 85+	Total (Households)	125
	Percentage (of priority group)	18.9%
CHN in households led by young adult(s) aged 18-29	Total (Households)	135
	Percentage (of priority group)	9.4%
CHN in Indigenous-led households	Total (Households)	100
	Percentage (of priority group)	5.4%
CHN in visible minority-led households	Total (Households)	165
	Percentage (of priority group)	5.9%
CHN in Black-led households	Total (Households)	20
	Percentage (of priority group)	7.5%
CHN in new-immigrant-led households	Total (Households)	0
	Percentage (of priority group)	0.0%
CHN in refugee-led households	Total (Households)	15
	Percentage (of priority group)	6.2%
CHN in households with a same-sex couple	Total (Households)	0
	Percentage (of priority group)	0.0%
CHN in households with Transgender member(s)	Total (Households)	35
	Percentage (of priority group)	20.6%
CHN in households with Non-Binary member(s)	Total (Households)	Combined w/ above
	Percentage (of priority group)	-
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	410
	Percentage (of priority group)	5.5%
CHN in households with member(s) with developmental disabilities	Total (Households)	290
	Percentage (of priority group)	5.7%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	150
	Percentage (of priority group)	4.3%
CHN in households with Veteran member(s)	Total (Households)	35
	Percentage (of priority group)	2.1%
CHN in people experiencing homelessness	Total (people)	N/A
	Percentage (of priority group)	N/A

Women-led households, especially single mothers

In 2021, 10.3% of households led by women in St. Albert were in core housing need (**Table 4.1.1**), well above the rate of core housing need across all households in the city (6.3%) during this period. Households led by single mothers faced nearly twice the incidence of core housing need (18.0%) over this period, highlighting the acute levels of housing precarity among this population.

Young Adults

Youth-led households, defined as households maintained by those aged 18-29 years, had 9.4% of households in core housing need in the City of St. Albert in 2021 (**Table 4.1.1**). During this period, 19.7% of households maintained by those under 25 years were in core housing need. This was above the rate of core housing need across all households in St. Albert (6.3%) during this period.

Adults aged 65 years and over

St. Albert had 9.2% of households maintained by those aged between 65 and 84 years in core housing need in 2021 (**Table 4.1.1**). During this period, 18.9% of households maintained by those aged 85 years and older were in core housing need. This was above the rate of core housing need across all households in the city (6.3%).

Women in St. Albert made up a higher proportion of those aged 65 years and older. Households led by women aged 65 years and older may face additional affordability challenges, as women tend to balance both economic and household tasks, resulting in a lower average number of income-earning years. Consequently, women aged 65 years and older may have smaller pensions and lower incomes, contributing to higher rates of core housing need.

Indigenous Peoples

In 2021, 5.4% of Indigenous-led households in St. Albert were in core housing need (**Table 4.1.1**). This was slightly below the rate of core housing need across all households in the city (6.3%).

Racialized People

In the City of St. Albert, 5.9% of households led by visible minorities in 2021 were in core housing need, slightly below the rate of core housing need across all households in the city (6.3%) during this period (**Table 4.1.1**). However, Black-led households faced slightly higher rates of core housing need (7.5%) compared to households led by visible minorities and city-wide trends during this period.

Recent Immigrants and Refugees

As of 2021, there were no households led by recent immigrants (those who immigrated to Canada between 2016 and 2021) in St. Albert in core housing need. During this period, 6.2% of households led by refugees in St. Albert were in core housing need (**Table 4.1.1**), consistent with city-wide trends (6.3%).

Households with activity limitations related to physical health

Households led by individuals with one or more physical activity limitation were slightly less likely to live in core housing need (5.5%) compared to all households in St. Albert (6.3%) in 2021 (**Table 4.1.1**).

Households with members with developmental disabilities

Households with persons dealing with cognitive limitations in St. Albert had a slightly lower proportion in core housing need (5.7%) relative to city-wide trends (6.3%) in 2021.

Households with activity limitations related to mental health

Households with individuals with one or more mental health limitations were less likely to live in core housing need (4.3%) compared to all households in St. Albert (6.3%) in 2021 (**Table 4.1.1**).

Priority Group Community Consultation Findings

Participants from the Indigenous focus group session noted a distinct dimension of housing need among existing and aspiring Indigenous homeowners in St. Albert. Homeownership was identified as a cultural displacement issue, rather than simply an economic barrier. Indigenous families, particularly Métis, for whom St. Albert is historically significant, are being priced out of a community their families have called home for generations. Young adults from these families have no viable ownership pathway in St. Albert.

Additionally, Indigenous participants highlighted the specific importance of multi-generational housing that accommodates extended family, ceremonial practices, outdoor spaces (including fire pits and areas for smudging), and seasonal access to land. These are needs that standard market housing does not typically address. They noted that Métis elders are being placed in generic institutional settings far from their community and land, which conflicts with cultural values and wellbeing.

Indigenous focus group session participants noted the additional dimension of culturally appropriate non-market housing, highlighting that these options do not yet exist in St. Albert. Current programs like Metis Urban Housing have downpayment assistance but with extremely limited funding windows that are often gone within days of opening. The Rental Assistance Benefit program was cited as helpful but structurally exclusionary: people without an existing lease (such as shelter residents) are ineligible to accumulate enough points to qualify.

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.

In 2024, there were 268 unique individuals identified as experiencing homelessness in St. Albert. This was more than double the 133 individuals who were identified as experiencing homelessness in the city in 2023. The increase in homelessness reflects an urgent and growing crisis as housing instability exacerbates other risks such as family violence, substance use, and impacts on mental health.

In 2024, there was a roughly equal distribution of individuals experiencing homelessness by gender. During this period, there were 137 individuals experiencing homelessness that identified as male (51.1%), and 131 individuals experiencing homelessness that identified as female (48.9%). Among all individuals identified as experiencing homelessness during this period, 27.2% were children under the age of 18 (73 individuals).[8]

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.).

In 2023, the Rural Development Network partnered with 22 organizations representing 45 communities across Alberta to conduct a provincial-wide housing and service needs estimation. Between March 1 and March 31, 2023, St. Albert and Sturgeon County collected 67 survey responses, of which 15 were excluded. Of the 52 survey respondents, 23 self-identified as housing insecure. Further analysis determined that 50 survey respondents met the definition of housing insecure according to the national definition of homelessness. An additional 72 dependents and 76 adults reported as living with housing insecure survey respondents, resulting in at least 198 community members experiencing housing insecurity in St. Albert and Sturgeon County during this period.[9]

The top three reasons identified by survey respondents for housing insecurity in St. Albert and Sturgeon County were:

1. Low wages
2. Inability to afford rent or mortgage payments
3. Poor credit making it difficult to secure housing; and mental health issues.

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[8] City of St. Albert Housing Needs Update, 2025.

[9] St. Albert and Sturgeon County, Alberta Provincial Housing and Service Needs Estimation, 2023.

Among the survey respondents, 72% identified as female while 26% identified as male. There were multiple respondents from the 2SLGBTQ+ community, including one (1) transgender male, two (2) bisexual/pansexual individuals, and one (1) individual that was unsure of their sexual orientation. There was an over-representation of immigrants experiencing housing insecurity. Among survey respondents, 24% had immigrated to Canada, well above the overall proportion of immigrants in St. Albert (12.5%) and Sturgeon County (6.2%) during the 2021 census period. Additionally, there was a high proportion of Indigenous individuals experiencing homelessness in St. Albert and Sturgeon County. During this period, 25% of survey respondents self-identified as Indigenous, well above the proportion of Indigenous residents in St. Albert and Sturgeon County during the 2021 census period (5.5% and 2.2%, respectively). This highlights that challenges faced by 2SLGBTQ+, racialized, and Indigenous communities compound housing affordability challenges in St. Albert.

The top reasons that individuals experiencing housing insecurity came to St. Albert and Sturgeon County were to be closer to family (30%) and to start a job (11%), as well as the lifestyle the community offers (8%), to look for work (8%), and fear for safety and fleeing from violence (7%). As the population and economy in St. Albert continues to expand, there is a need for considerations for housing that is affordable to a wide range of incomes.

The most common reasons that survey respondents did not access shelter services when needed were that no pets were allowed (27%), they did not feel safe (18%), the shelter was full (9%), a lack of disability accommodation (9%), and isolation from social support such as family, partner, and friends (9%).

The City of St. Albert has experienced an increase in homelessness in recent years, particularly among youth, due to placements in St. Albert motels from income support clients sent from Edmonton. The city provided assistance for households wishing to reside in St. Albert, while other households waited for availability in preferred locations in Edmonton. Limited availability of emergency and transitional housing options and supports in St. Albert continues to compound the challenge of providing access to suitable housing.[10]

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.

St. Albert does not have any shelters and has less than 1.8% of its housing stock available as below-market housing. In response to the increasing numbers of people experiencing

[10] City of St. Albert Housing Needs Update, 2025.

homelessness in St. Albert, the *Mayor's Task Force to End Homelessness* was formed in January 2018. The purpose of this task force is to investigate the need for housing among vulnerable populations in St. Albert and has involved consultation with impacted groups and social service agencies. The Task Force final report and recommendations were approved by Council on August 17, 2020, through motion CB-20-053, with the primary priority for Council to implement a youth transitional housing model in the community.[11]

The St. Albert Food Bank and Community Village (SACV) is one of the City's key partners providing services and emergency nutritional support to the community since 1984. Wrap around services provided through the SACV include supports through registered social workers providing client access to appropriate community based social agencies and assisting individuals in social crisis.

As a key coordinating agency, data collected through the SACV indicates the breadth of challenges currently being experienced by St. Albert and area residents. In 2024, the SACV served 22,199 individuals, through social service supports and food hampers representing an increase of 55% from 2022, when 14,265 individuals were served by the SACV. Approximately 8% of the individuals served by the SACV in 2024 were 60 years of age or above.[12]

Additionally, there has been a 22% increase in the number of hampers distributed in 2024 compared to 2023 trends. Data gathered through the SACV indicates the percentages of households receiving food hampers who are paying more than 50% of their income towards rent continues to increase. In January 2024, 72% of the 534 families who received food hampers were paying more than 50% of their income towards rent. Between September and December of 2024, 87% of the average of 696 families receiving food hampers were paying more than 50% of their income towards rent.

The community resourced Bridge Fund provides a one-time contribution for emergency financial assistance as a last resource. In 2024, 86% of temporary supports provided to 51 clients were for housing related services (motel stays, rent, utilities, movers).[13]

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.

The City of St. Albert conducted a resident survey in April 2026. The findings of this survey

[11] City of St. Albert Housing Needs Update, 2025.

[12] Ibid.

[13] Ibid.

indicate that there is broad community recognition that St. Albert needs more housing diversity over the life course of residents. The top-ranked priority, housing options suitable for residents at different life stages (74.2%), reflects an acknowledgment, even from a predominantly homeowning respondent base, that the current housing stock may not serve the evolving needs of the community. This may pose additional challenges to young homeowners, for whom the predominantly ground-oriented housing stock remains unaffordable. Additionally, students may face challenges securing housing that suits their life stage.

While overall housing satisfaction is high, transit access stands out as an area of concern. The relatively low satisfaction with public transportation (51.1% satisfied) may be a barrier to the kind of compact, walkable housing development envisioned in the city's planning principles. Additionally, insufficient public transit options may pose a challenge for young homeowners that are typically more reliant on this form of transportation.

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:

Community Housing Context and Historical Influences

Housing development in the City of St. Albert has been shaped by regional employment trends, infrastructure investment, migration patterns, and evolving demographic and environmental factors. As part of the Edmonton Metropolitan Region, St. Albert's housing market has historically been closely linked to broader regional economic conditions and labour market dynamics.

Employment and Economic Development

St. Albert developed primarily as a residential community serving the Edmonton region, benefiting from sustained employment growth in sectors such as public administration, education, health care, professional services, and energy-related industries. Periods of strong regional economic expansion contributed to population growth and increased housing demand, particularly for ownership housing. Conversely, economic downturns associated with provincial market volatility periodically constrained housing production and highlighted vulnerabilities in housing affordability and rental supply.

Infrastructure and Transportation

Major investments in road and servicing infrastructure have enabled St. Albert's outward expansion, supporting predominantly low-density, ground-oriented residential development trends. The city's transportation connections have reinforced commuter-oriented growth patterns and contributed to a housing stock primarily comprised of single-detached and semi-detached dwellings. More recently, shifts in regional planning objectives, such as improved transit connectivity, complete communities, and efficient use of serviced land, have supported gradual increases in medium-density housing forms and infill development.

Migration and Demographic Change

Population change in St. Albert has been driven by interprovincial migration, regional household movement within the Edmonton area, and natural population growth. During periods of strong in-migration, the demand for housing increased rapidly, placing pressure on supply, particularly within the rental market. Over time, demographic aging has become a more prominent factor, increasing demand for smaller units, accessible housing, seniors' housing, and age-friendly neighbourhoods. These trends have highlighted the need for greater diversity across the local housing continuum.

Climate and Environmental Considerations

Environmental and climate-related factors have influenced housing development patterns, including land-use constraints related to river valley protection, floodplain management, and environmental stewardship. More recent considerations related to climate resilience, energy efficiency, and long-term municipal sustainability have underscored the importance of durable, efficient housing and adaptive infrastructure capable of withstanding extreme weather and long-term climate impacts.

Long-Term Housing Challenges

Historically, St. Albert has experienced structural housing challenges common to established suburban communities. These include a limited supply of purpose-built rental housing, fewer non-market and affordable housing options, and a low-density, ownership-oriented housing supply. As housing costs increased, affordability pressures emerged for lower- and moderate-income households, seniors on fixed incomes, and young households entering the market. Additionally, the aging of much of the existing housing stock presents ongoing challenges related to maintenance, accessibility, and energy efficiency.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	25,935
Breakdown by structural types of units (number of units)	Single-detached	18,260
	Semi-detached	1,810
	Row house	1,865
	Apartment/flat in a duplex	180
	Apartment in a building that has fewer than 5 storeys	3,465
	Apartment in a building that has 5 or more storeys	290
	Other single attached	5
	Movable dwelling	60
Breakdown by size (number of units)	Total	25,935
	No bedrooms	45
	1 bedroom	1,050
	2 bedrooms	4,500
	3 bedrooms	8,885
	4 or more bedrooms	11,445
Breakdown by date built (number of units)	Total	25,935
	1960 or before	730
	1961 to 1980	8,345
	1981 to 1990	3,910
	1991 to 2000	4,760
	2001 to 2005	2,180
	2006 to 2010	1,920
	2011 to 2015	1,825
	2016 to 2021	2,265
Rental vacancy rate (Percent)	Total	7.1
	Bachelor	*
	1 bedroom	13
	2 bedrooms	5.6
	3 bedrooms+	4.8
Number of primary and secondary rental units	Primary	2,042
	Secondary	2,368

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Number of short-term rental units	Total	**December 2024 – November 2025:** 30 active listings

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.

In 2025, one (1) residential unit was lost to demolition and conversion. Unfortunately, data is not available to gauge the loss of 'naturally occurring' affordable housing (i.e. low-rent market housing) through conversions within existing residential structures. These conversions could include interior demolition of multi-unit buildings and conversions to condominiums, freehold ownership, or non-residential rental uses.

Data from the Statistics Canada Census can be used to look at changes within the total housing stock and among different segments of the occupied housing stock. However, the latter is difficult to interpret in terms of the loss of 'naturally-occurring' affordable housing, because changes in the number of occupied dwellings by different shelter cost between Census periods may reflect general inflation and turnover of long-standing tenancies who had negotiated tenancy agreements in the past at market rents and had their rents gradually decline in real terms due to rent control. However, these trends can indicate the change in prices over time in a market.

Over time, the City of St. Albert may be losing naturally occurring affordable housing as new rental stock is added at higher rent prices than previously experienced in the city. In 2025, apartments on the primary rental universe that were built in the year 2000 or later had an average rent of $1,875. This was substantially above the average rent for purpose-built rentals that were constructed between 1960 and 1979 ($1,398). As new units are added to the purpose-built rental housing stock, there may be a need to ensure that rent prices maintain affordable rates for residents in the community.

In 2021, the median renter household income was $73,944. According to Statistics Canada definitions, this would make the low-income household threshold approximately $49,342. This household would be able to afford a monthly rent of $1,234, based on the household spending at most 30% of its gross household income on rent. From 2016 to 2021, the City of St. Albert gained 440 households that were paying less than $1,500 for rent each month (+24.6%). However, during this period, the number of households spending less than $1,000 on rent each month declined by 35 households (-8.0%).

Data collected from HART indicates that there was a net increase of 285 affordable rental units in St. Albert between 2016 and 2021 (**Table 5.3.1**).

5.3.1 Change in Units Affordable to Low-Income and Very-Low Income Households		
Characteristic	**Data**	**Value**
Affordable rental units built (number of units)	2016 to 2021	365
Affordable rental units lost (number of units)	2016 to 2021	80
Net change in number of affordable units (number of units)	2016 to 2021	285

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

There have been several factors that have contributed to the current rental housing market trends in St. Albert. The city has experienced an increase in primary rental supply. However, newly constructed purpose-built rental housing units in St. Albert had average rent prices compared to units constructed prior to the year 2000. Consequently, the growth in supply has corresponded with an increase in average market rents.

Primary Rental Market Supply

The supply of purpose-built rental housing, or the primary rental market, in the City of St. Albert included 2,721 units as of 2025. The most common purpose-built rental dwelling size were two-bedroom units (1,649 dwellings, 60.6%), followed by one-bedroom units (627 dwellings, 23.0%), and three-or-more-bedroom units (444 dwellings, 16.3%). The City of St. Albert had one (1) bachelor unit in the primary rental universe as of 2025.

The current stock represents a substantial increase in the supply of purpose-built rental units in the City of St. Albert. Between 2015 and 2025, the primary rental universe grew by 1,376 units (+102.3%). Over this period, St. Albert experienced the greatest rate of increase in one-bedroom units (+226.6%, from 192 to 627 units), followed by three-or-more-bedroom units (+111.4%, from 210 to 444 units), and two-bedroom units (+74.9%, from 943 to 1,649 units).

However, this growth in supply did not keep pace with the growing rental housing demand in St. Albert. Between 2016 and 2021, the city experienced an increase of 1,275 renter households (+18.9%). Over this period, the primary rental supply increased by just 650 units.

In 2021, there were 4,410 renter households in St. Albert, well above the existing supply of purpose-built rental units at the time (2,042 dwellings). The lack of available rental units creates pressures on existing and future renters looking for affordable accommodation. By 2025, the primary rental universe had grown to 2,721 units, adding 255 units from 2024 (+10.3%). However, vacancy rate data for 2025 is largely suppressed in CMHC reporting, with only units priced at $1,000–$1,249 showing a vacancy rate of 2.9%, indicating continued tight conditions across most rent ranges.

Purpose-Built Market Rent Prices

According to CMHC's Information Portal, the average rent price for all units in the primary rental market was $1,875 in 2025, representing a year-over-year increase of 4.5% from $1,767 in 2024.

One-bedroom units experienced the fastest year-over-year increase in average rent price (+10.3%), reaching $1,659 in 2025. Two-bedroom units reached an average of $1,937 in 2025 (+5.9% from 2024), and three-or-more-bedroom units averaged $1,943 (+2.9%). Average rent data for bachelor/studio units was not available for 2025. Over the period from 2015 to 2025, average rents in St. Albert increased by 41.9%, from $1,321 to $1,875.

Newer purpose-built rental units commanded substantially higher average rent prices. Purpose-built rental units completed between July 2022 and June 2025 had an average asking rent of $2,439, compared to the overall market average of $1,875. This has contributed to a high new-unit vacancy rate of 41.3% for new one-bedroom units, while the broader market vacancy rate remains largely suppressed in CMHC reporting due to insufficient sample size, indicating a rate very close to zero across most bedroom types..

Median rent prices on the primary rental market in the City of St. Albert grew at a slower rate than average rents, reflecting the influence of higher-cost newer units on the average.

The most recent available median rent data shows a median rent of $1,570 across all unit sizes in 2024, with one-bedroom units at $1,451 (+45.1% from 2015), two-bedroom units at $1,580, and three-or-more-bedroom units at $1,814. Median rent data for bachelor/studio units was not available.

Shelter Costs for Renter Households

According to Statistics Canada Community Profile data, average monthly shelter costs for renter households in 2021 was $1,750. This was higher than the average rent prices indicated in the CMHC Rental Market Housing Survey ($1,336). This may be due to the inclusion of additional monthly costs associated with renting dwellings in St. Albert, including parking, electricity, and heat, or indicate higher rent price levels on the secondary rental market in the City of St. Albert.

In 2021, average monthly shelter costs varied by dwelling type in St. Albert. Single-detached dwellings had the highest average monthly shelter costs ($1,826), followed by high-rise apartments ($1,840) and other dwelling types ($1,650). Row houses ($1,520) and semi-detached dwellings ($1,566) had lower average monthly shelter costs during this period. Low-rise apartments had an average monthly shelter cost of $1,376.

Median monthly shelter costs showed a similar pattern, with single-detached dwellings having the highest median ($1,860), followed by other dwellings ($1,430) and row houses ($1,580). These figures indicate that apartment dwellings generally had lower shelter costs than ground-oriented dwelling types in St. Albert in 2021, reflecting their role as a more affordable housing option for households in the city.

5.4.1 Average Rent by Year		
Characteristic	**Data**	**Value**
Average Monthly Rent (number, by year)	2015	$1,321
	2016	$1,312
	2017	$1,274
	2018	$1,285
	2019	$1,308
	2020	$1,350
	2021	$1,336
	2022	$1,380
	2023	$1,450
	2024	$1,767
Change in Average Monthly Rent (percent, by year)	2015-2016	-0.7%
	2016-2017	-2.9%
	2017-2018	0.9%
	2018-2019	1.8%
	2019-2020	3.2%
	2020-2021	-1.0%
	2021-2022	3.3%
	2022-2023	5.1%
	2023-2024	21.9%

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

The vacancy rate in the City of St. Albert remains among the lowest in the Edmonton CMA. According to CMHC's Rental Market Survey, the vacancy rate peaked at 7.1% in 2021 before declining sharply to 0.9% in 2023. In 2024 and 2025, the overall vacancy rate for St. Albert continues to be suppressed in CMHC reporting due to insufficient sample size, indicating a rate very close to zero across most bedroom types.

The only published 2025 apartment vacancy rate is 2.1% for three-or-more-bedroom units (up from 0.0% in 2024), suggesting modest availability among larger units. By contrast, the 2025 vacancy rate for both the City of Edmonton and the Greater Edmonton Area was 3.8%, considerably higher than St. Albert.

The suppression of vacancy data reflects a tight primary rental market due to lack of supply. This pushes demand toward the secondary rental market, where rents are typically higher and tenure is less secure. The 14.0% higher average market rent on vacant-unit rents over occupied-unit rents ($2,111 vs $1,852) illustrates the challenge facing households entering the St. Albert rental market.

In 2025, vacancy rate data for St. Albert by rent range is largely suppressed due to small sample sizes, reflecting the very limited availability of rental units across most price points. The only published vacancy rate by rent range for St. Albert in 2025 is 2.9% for units priced at $1,000–$1,249 per month, and 0.0% for units priced at $750–$999. All other rent range categories are suppressed. This pattern indicates that the most affordable units in the primary market remain virtually unavailable, with near-zero vacancy, while the very small number of units priced between $1,000 and $1,249 have marginal availability.

Given that the average market rent in St. Albert is $1,875, very few units fall within the lower rent ranges tracked by CMHC, making meaningful vacancy rate comparisons difficult.

5.5.1 Rental Vacancy Rate by Year		
Characteristic	**Data**	**Value**
Rental vacancy rate (percent, by year)	2015	4.4%
	2016	6.1%
	2017	2.9%
	2018	2.2%
	2019	1.1%
	2020	5.3%
	2021	7.1%
	2022	2.0%
	2023	0.9%
	2024	**

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

Between 2016 and 2021, core housing need increased among renter households (+50 households, +6.8%), while it declined among owner households (-50 households, -5.6%). This trend may have been affected by the disproportionate increase in rental households in St. Albert over this period, with an insufficient increase in the purpose-built rental supply.

Looking further back, the rates of housing need have been increasing across tenures. From 2006 to 2016, the number of owner households in core housing need increased from 530 to 885 households, an increase of 67.0%. For renter households, the increase was approximately 63.3%, from 450 to 735 households, during the same period.

In 2016, 4.4% of owner households were in core housing need, an increase from 2006 (3.0%). Renter households were more likely to be in core housing need, with 21.3% of renters considered to be in core housing need in 2016, an increase from 2006 levels (19.8%).

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	**Data**	**Value**
Owner households in Core Housing Need (number)	2016	885
	2021	835
	Total Change	-50
	Percent Change	-5.6%
Tenant households in Core Housing Need (number)	2016	735
	2021	785
	Total Change	50
	Percent Change	6.8%
Owner households in Core Housing Need (percentage)	2016	4.4%
	2021	3.9%
Tenant households in Core Housing Need (percentage)	2016	21.3%
	2021	18.5%

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	190 (HART)
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	3,935 (HART)
Number of co-operative housing units	Total	93 (HART)
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	**City of St. Albert (2023):** Community Housing: 1 Seniors Self-Contained: 53 Seniors Lodge: 87 Other Seniors Housing: 90 Non-Market Affordable Housing: 79 Permanent Supportive Housing: 0 Special Needs: 29 Indigenous Housing: 0 Rent Supplement: 24 Other: 130

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

Examples can include:

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

Community Housing and Services

In 2025, St. Albert had one community housing unit (rent geared to income) operated by Civida. A waiting list was not maintained for this unit.

The City of St. Albert social workers had 100 navigation inquiries in 2024, compared to 115 in 2023.

Rental Assistance Benefit Program (RAB)

In 2025, temporary rental assistance funding was available through five privately funded and directed programs, outlined in Table 4. At this time, 117 individuals across 47 households were supported with short term rental assistance benefits.

The Provincial Rental Assistance Benefit Program (RAB) is operated through Homeland Housing. Between 2024 and 2025, there were 248 individual applicants on the waiting list for the Rental Assistance Benefit Program. Among this population, 171 applicants (69.0%) were actively on the waitlist and had kept their data current. As of the date of this report, there are 76 households from St. Albert currently receiving the RAB subsidy.[14]

Motel Stays

The Community Village is a non-profit organization in the City of St. Albert that provides a variety of services to individuals and households in need, including motel placements.

In 2025, the Community Village supported individuals and households for a total of 509 motel days, paid for through various funding sources.

These motel days were utilized by:

- 28 unique male clients and 8 family members for a total of 265 days
- 20 unique female clients and 14 family members for a total of 244 days

[14] City of St. Albert Housing Needs Update, 2025.

***Table 4**: Individuals and Households Receiving Rental Assistance by Funding Source, St. Albert, 2025*

	Households	***Individuals***	***Motel Clients****
St. Albert Community Village Rental Assistance Program	12	34	--
Reaching Home	7	22	20
Bridge	9	22	11
Crisis Fund	7	17	30
HomeConnection Program	7	22	--
Total	42	117	61

***Note:** Motel clients by funding source indicated in **Table 4** may not add up to the total number of motel clients served, as clients may be supported by more than one funding source and therefore counted more than once.

Lodge Program

In 2025, there were 87 seniors' lodge units in the City of St. Albert, of which 9 units (10.3%) were barrier-free.

The Lodge Program had a waiting list of 52 applicants in 2025, with an estimated waiting period of at least one (1) year. This represented a decline from 2023, when there were 88 applicants in St. Albert on the waitlist for seniors' lodge units. However, the waitlist length during this period was slightly shorter, at an estimated 8 months.[15]

Seniors Self-Contained

The city of St. Albert had 53 seniors' self-contained units in 2025, of which all units were rent-geared-to-income. In total, the City had 230 affordable and social seniors' lodge units during this period.

The waitlist for RGI Seniors' self-contained units was 28 applicants in 2025, with an estimated wait time of up to four years.[16]

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[15] City of St. Albert Housing Needs Update, 2025.

[16] Ibid.

Continuing Care and Private Memory Care

In 2025, there were 648 continuing care and private memory care units in St. Albert. During this period, 611 units were subsidized (94.3%).

Affordable Housing

Rental Housing

North Ridge Place is a 90-unit affordable housing development for seniors over 65. In 2025, there were 64 households on the wait list, with an average wait time of approximately 4 years. Preferences were primarily for one-bedroom units, with 6 people on the waiting list for two-bedroom units.

Big Lake Pointe, Affordable Housing has 78 units of affordable housing available within the 118-unit development. As of 2025, the building typically has between 15 - 20 households on the wait list.

There were 40 affordable housing units available at Paul Krauskopf Court, located in Morinville. In 2025 there was a waitlist of 72 households for this development, with 68% of the demand for two-bedroom units, and 32% of demand for one-bedroom units. Three-bedroom units seldom had vacancies, resulting in families resorting to living in a two-bedroom unit until a three-bedroom unit became available.[17]

Housing Cooperatives

Cooperative housing developments in St. Albert provide rental units at approximately 10% below market rent. Additionally, rent subsidies may be available for low-income renter households in cooperative housing.

At the time of this report, there are two (2) cooperative housing developments in St. Albert.

- Heritage Hills – 50 units
- Liberton Terrace – 43 units

Both developments have accessible units and family units up to five bedrooms.

Ownership Housing

As of this report, there are 39 affordable ownership units in St. Albert. All affordable ownership units were provided by Habitat for Humanity.

[17] City of St. Albert Housing Needs Update, 2025.

5.9 Housing Trends

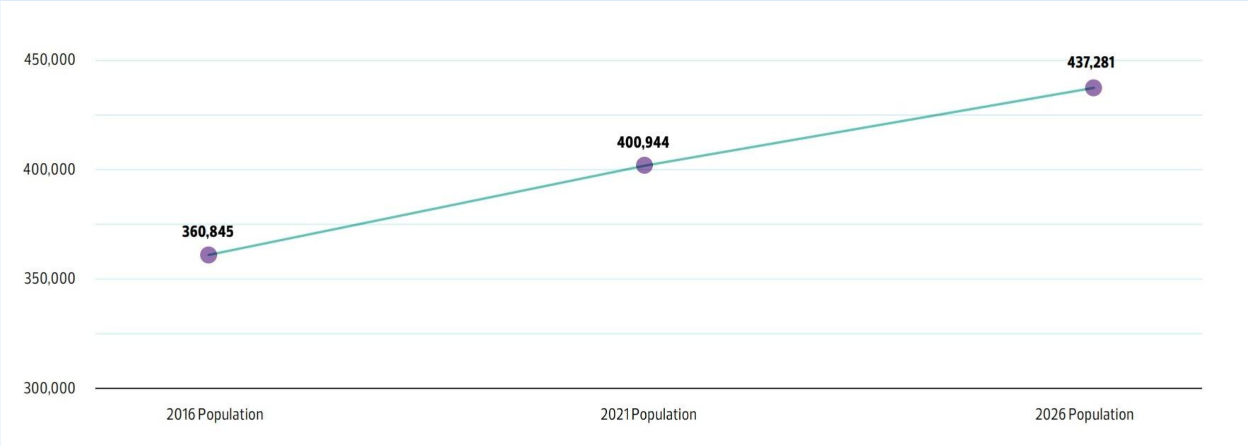
5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,490
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,336
	Bachelor	*
	1 bedroom	1,169
	2 bedrooms	1,371
	3 bedrooms+	1,449
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,350
	Bachelor	*
	1 bedroom	1,195
	2 bedrooms	1,355
	3 bedrooms+	1,438
Sale prices (Canadian dollars)	Average	$662,101
	Median	$625,000
Sale prices by unit size (Average, Canadian dollars)	Average	$662,101
	Bachelor	$400,000 (Statistics Canada Custom Tabulation – Average Dwelling Value, 2021)
	1 bedroom	$280,000 (Statistics Canada Custom Tabulation – Average Dwelling Value, 2021)
	2 bedrooms	$374,800 (Statistics Canada Custom Tabulation – Average Dwelling Value, 2021)
	3 bedrooms+	3-bedroom: $430,800 4+ bedroom: $497,200 Statistics Canada Custom Tabulation – Average Dwelling Value, 2021
Sale prices by unit size (Median, Canadian dollars)	Median	$625,000
	Bachelor	$400,000 (Custom Tabulation, 2021)
	1 bedrooms	$280,000 (Custom Tabulation, 2021)
	2 bedrooms	$374,800 (Custom Tabulation, 2021)
	3 bedrooms+	3-Bedrooms: $430,800 4+ Bedrooms: $497,200 Custom Tabulation, 2021

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	Total across all tenures: 1 (October 2025)
	Owner	-
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	*
	Single	*
	Semi-detached	*
	Row	*
	Apartment	*
Completed – Breakdown by tenure (annual, number of structures)	Tenant	*
	Owner	*
	Condo	*
	Coop	*
Housing starts by structural type and tenure	Total	**2024 (Annual):** Single-Detached: 388 Semi-Detached: 62 Row: 202 Apartment: 632 Total: 1,234

6. *Projected Housing Needs and Next Steps*

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

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



Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

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

6.1 Projection Methodology Guidelines

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

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

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

<u>HART Household Projections – Projected Households by Household Size and Income Category</u>

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	**1 person**	**2 person**	**3 person**	**4 person**	**5+ person**	**Total**
Very Low Income	774	76	75	0	36	961
Low Income	2,760	1,465	221	93	62	4,601
Moderate Income	1,870	2,651	702	409	150	5,782
Median Income	897	3,536	1,199	636	449	6,717
High Income	397	3,487	2,411	3,455	1,589	11,339
Total	6,698	11,215	4,608	4,593	2,286	29,400

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.

These projections were developed utilizing Census of Population data from Statistics Canada, including population and household characteristics. These census counts are an undercount of the actual population in a given jurisdiction, mostly due to the inevitable reality of some people not being counted. This could happen either because their household did not receive a census questionnaire, if a structurally separate dwelling is not easily identifiable, or because they were not included in the questionnaire completed for the household, such as the omission of a boarder or a lodger.

These population and household projections were developed to align with high-growth scenario population and household projections developed by the Edmonton Metropolitan Region Board (EMRB) for the City of St. Albert in 2023. These projections forecast the population of St. Albert to grow to 106,354 people and 39,833 households by the year 2050.

Population Projections

Population data was gathered from Statistics Canada Community Profiles for the periods of 2006, 2011, 2016, and 2021. High-growth scenario total population projections up to the year 2051 that were developed by the EMRB were incorporated into this analysis. Detailed population projections were developed using the Cohort Survival Projection Method to project historical population trends into future years. The Cohort Survival Projection Method is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. Births were projected using trends in the Alberta birth rates in the last ten years, forecasting these trends to continue in a linear fashion moving forward.

To augment this method with historical trends, a time series regression for the survival rate for each age cohort was utilized to capture shifting population trends in St. Albert over time. Age cohorts were projected to future years and added together for total population figures.

Household Projections

Household projections were calculated utilizing the previously developed population projections and the historical trends for household sizes in St. Albert, benchmarked against the existing household projection developed by the EMRB for the year 2050. Household projections were calculated by forecasting trends for the average number of people per household and applying those to the population projections previously developed. These forecasts incorporate shifting trends in average household size in St. Albert over time.

The household projections provided a basis to develop projections by household tenure (owner or renter households), type (family or non-family households), size (one-, two-, three-, four-, and five- or more-person), and age (15-24, 25-34, 35-44, 44-54, 55-64, 65-74, 75-84, and 85+) based on historical trends in St. Albert. Household projections based on these household characteristics incorporated shifting trends in St. Albert over time.

Dwelling and Income Category Projections

Projections for aspects of anticipated dwellings and projected households by income categories were developed using the projections of households and historical trends associated with these households.

Using data from Statistics Canada, the rate that households lived in a particular dwelling type (single-detached, semi-detached, row house, and apartment) or dwelling size (one-, two-, three-, and four- or more-bedroom) were utilized to calculate the anticipated need in future years given the households that were projected to exist.

A similar methodology was used to project households within the HART income categories (very low, low, moderate, median, high).

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	6,751
	15-19	2,661
	20-24	2,610
	25-64	19,378
	65-84	9,836
	85+	3,309
Male Births	Births x Estimated Proportion of Male Births	258
Female Births	Total births – Male Births	250
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	26
Projected Family Households	Age-group population x projected age-specific family headship rate	25,840
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	9,572

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Total Projected Headship Rate	Family headship rates + non-family headship rates	40.8%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	9,474
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	6,185
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	3,302
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	

6.3 Population and Households Projections

In 2021, the total population in St. Albert was 68,235. This represented an increase of 2,645 residents from the 2016 census period (+4.0%). Between 2016 and 2021, St. Albert accounted for 2.7% of all population growth in the Greater Edmonton Area. Over this period, the city experienced an average annual growth rate of 0.8%, slightly below the average annual growth rate in the Greater Edmonton Area (+1.5%) and Alberta (+1.0%).

Based on municipal census data, over the decade from 2014 to 2024, the average annual growth rate in St. Albert was 1.35%.

For this project and to align with other municipal initiatives involving population growth projections, an annual growth rate of around 1.52% has been used to plan for future housing needs, to proactively position St. Albert over the next decade. Based on this, by 2036 the population in the city of St. Albert is expected to reach approximately 86,863 residents.

With this continued growth, the demographic composition of the population is expected to change. The share of residents aged 65 and over is forecast to increase from 19.4% in 2021 to 29.5% by 2036. At the same time, the proportion of children under the age of 15 is projected to decline, from approximately 18.0% in 2021 to just 15.2% by 2036, indicating a maturing population and fewer young families relative to past trends.

These demographic shifts are expected to influence housing demand over the medium term. Between 2021 and 2036, the city is forecast to add approximately 9,477 housing units, or about 632 units per year.

While low-density housing (e.g., single-detached homes) has historically formed the majority of the housing supply in St. Albert, apartments are anticipated to experience the greatest rate of increase between 2021 and 2036. This corresponds with recent development trends in the city, with a substantial increase in building permits issued for apartments in St. Albert over the past decade.

Looking ahead, demand is anticipated to continue shifting toward medium- and high-density housing forms, driven by the aging population, declining affordability, and identified city priorities in diversifying the housing supply.

Overall, while St. Albert is projected to maintain strong growth through 2036, the nature of that growth is shifting. Population aging and affordability pressures are reshaping the demand for housing types and community services.

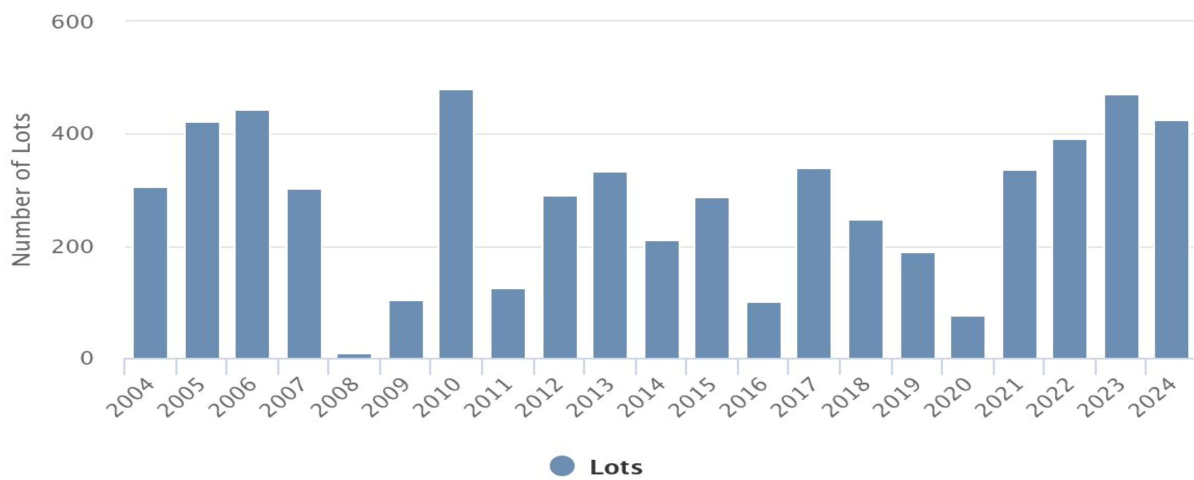
Meeting these needs will require a proactive focus on diversifying housing supply and planning for a more age-balanced community.

6.3.1 Anticipated Population by 2036		
Characteristic	**Data**	**Value**
Anticipated population	Total	86,863
Anticipated population growth	Total	18,648
	Percentage	27.3%
Anticipated age	Average	45.8
	Median	43.8
Anticipated age distribution (# and %)	0-14	13,165
	15-19	5,188
	20-24	5,089
	25-64	37,787
	65-84	19,180
	85+	6,453

6.3.2 Anticipated Households by 2036		
Characteristic	**Data**	**Value**
Current number of households	Total	25,938
Anticipated number of households	Total	35,412
Anticipated Household Age	Average	56.7
	Median	56.5
Anticipated Households by Tenure	Renter	6,775
	Owner	28,637
Anticipated Units by Type	Total	35,412
	Single	24,104
	Semi-detached	2,864
	Row	2,342
	Apartment	5,988
Anticipated Units by Number of Bedrooms	1 bedroom	2,019
	2 bedroom	8,259
	3 bedroom	11,702
	4 bedroom	13,432
	5 bedroom	N/A
Anticipated Households by Income	Average	N/A
	Median	6,836
	Very Low	2,675
	Low	6,868

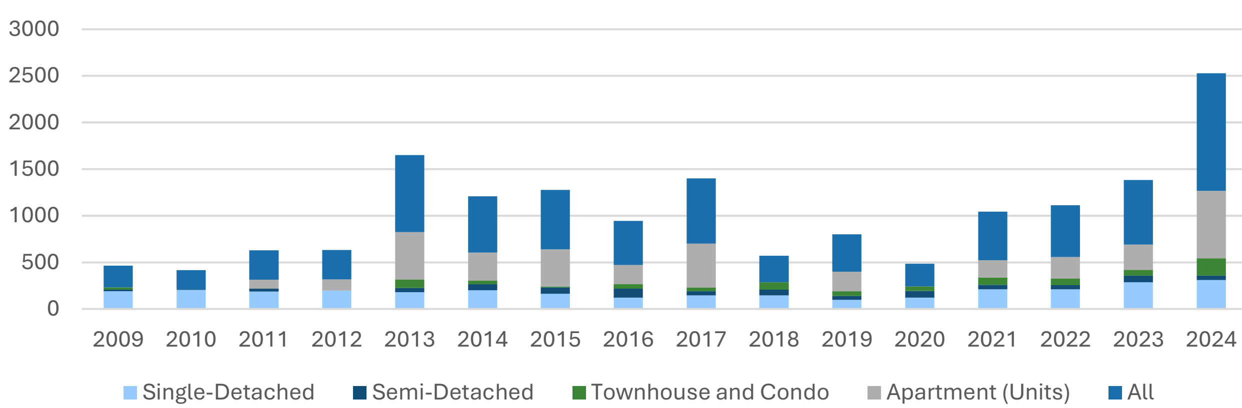
6.3.2 Anticipated Households by 2036		
Characteristic	**Data**	**Value**
	Moderate	6,805
	High	12,227
Anticipated average household size	Total	2.5
Draft approved lots by planned housing type	Total	427 (2024)
Draft approved lots by tenure	Tenant	N/A
	Owner	N/A

Figure 3: *Lots Registered at Land Titles, St. Albert, 2004-2024*



Source: *City of St. Albert, Land Use & Development, 2024*

Figure 4: *Building Permits Issued by Dwelling Type, St. Albert, 2009-2024*



Source: *City of St. Albert Internal Data*

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?

Informing Official and Community Plans

The HNA will be utilized predominantly to verify the City of St. Albert's housing supply gaps, inform existing technical and socio-economic assumptions, and assess the need for any associated regulatory, policy and/or budgetary adjustments.

The City of St. Albert adopted a new Municipal Development Plan (MDP) in 2021 which provides high-level policy guidance on growing from 73,000 residents to 100,000 residents over future decades.

The MDP is the guiding framework that the findings of the HNA will be applied to in the form of policy and planning initiatives.

Like many communities, St. Albert is a growing community. In 2024, the City completed a municipal census survey, which indicated that the City's population had an average annual growth rate of 1.51 per cent – this growth is expected to continue, and the data provided by the HNA will enable the City to adapt policies and planning initiatives to properly plan for and absorb growth in a sustainable manner.

The HNA is particularly timely due to the MDP's scheduled 5-year review, as well as potential Land Use Bylaw (LUB) amendments that have been instigated due to ongoing Housing Accelerator Fund (HAF) initiatives. The wholistic review will blend the needs identified within the HNA with anticipated infrastructure investments needed to support this growth. For these reasons, the HNA will be invaluable in informing City decisions in the short to medium term.

Specifically, once completed, the HNA could inform City decisions around:

Policy Level

- Informing collaboration opportunities with neighbouring municipalities as part of ongoing Intermunicipal Development Plan work;
- Reprioritizing priority growth areas and/or key infrastructure phasing within the MDP;
- Revisiting residential density targets within the MDP based upon identified housing or infrastructure gaps, and priority populations for affordable homes;
- Informing potential ASP amendments to implement any aforementioned MDP changes;
- Shaping long-range technical documents which are currently underway such as the Utility Master Plan and/or "Mobility Choices Strategy" (a transportation master plan);
- Influencing long-range strategic planning documents for future City Councils such as the "Council Strategic Plan" and/or the "Corporate Business Plan"; and
- Accordingly, informing future budget priorities.

Regulatory Level

- Informing the merits of potential LUB amendments to e.g. lot dimensions, housing typologies, permitted/discretionary uses, parking supply regulations, and more as part of ongoing HAF initiatives; and
- Confirming the scope of any potential redistricting to enable affordable housing developments on surplus City-owned property – currently being studied via HAF "Initiative #4".

Other Tangible Outcomes

- The HNA will also inform the City's prioritization of infrastructure investments that require additional fiscal support through grants or other funding mechanisms from other orders of government;
- Help to debunk myths and reinforce the most urgent City priorities to address the needs of identified vulnerable populations and develop strategies to address these needs moving forward;
- Directing the scope of HAF "Initiative #5" in terms of which e-permitting application types should be prioritized next for website availability;
- Informing future housing and transit demands close to planned transit nodes;
- Informing potential private-sector partnerships anticipated to deliver required affordable and purpose-built housing in the most strategic manner possible; and
- Additional actions identified through the Housing Affordability Strategic Plan being developed subsequently to the Housing Needs Assessment.

Directing Plans, Policies, and Development

The data collected through the HNA process will be utilized to verify the City's existing technical and socio-economic assumptions, and to direct any associated regulatory, policy and/or budgetary adjustments deemed necessary. The City has prioritized improving the local housing market through various initiatives and policies in recent years, however much of this work utilized large regional, provincial or national datasets to identify local need; the HNA will permit the City to utilize a far more accurate dataset to inform such initiatives and policies.

As detailed within the response to the previous question, in practice, this could pertain to a diverse array of tools that work together in a manner that carefully balances interconnected considerations related to housing, infrastructure, transit, climate resilience, recreation, etc.

As mentioned previously, these include tools at the:

a) *Policy-level* (e.g. IDP, MDP, ASP, strategic planning documents, and/or budgets);

b) *Regulatory-level* (e.g. LUB redistricting or text amendments), and

c) *Other* (e.g. grants, permit software, transit, partnerships).

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.