

CITY OF ST. ALBERT


Housing Needs Assessment

Presented by:

SHS

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Scheduled Review: May 2031



City of St. Albert Land Acknowledgement

We respectfully acknowledge that we are on Treaty 6 territory, traditional lands of First Nations and Métis peoples. As treaty People, Indigenous and non-Indigenous, we share the responsibility for stewardship of this beautiful land.



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The City of St. Albert is undertaking a Housing Needs Assessment and Affordable Housing Strategy to guide housing policy and investment over the next decade. This work fulfills requirements under the Government of Canada's Housing Accelerator Fund (HAF) and complies with funding requirements for the Community Stream of the Build Communities Strong Fund (formerly the CCBF).

The **Housing Needs Assessment (HNA)** will deliver a data-driven profile of housing demand, supply, and affordability gaps, while the forthcoming **Affordable Housing Strategy (AHS)** will outline clear, implementable directions to guide municipal decision-making, investment, and partnerships over a 10-year planning horizon.

The following HNA provides the analytical framework for determining housing gaps in St. Albert. This framework outlines the demographic trends, household characteristics, market conditions, affordability measures, and lived experiences that will be examined to produce a comprehensive and evidence-based profile of housing needs in St. Albert. Each component of the analysis is designed to clearly illustrate current conditions as well as emerging pressures across the housing continuum. Key findings from the HNA will inform the development of a series of actions to address housing need in the forthcoming AHS.

Executive Summary

Study Context

The City of St. Albert has undertaken a Housing Needs Assessment (HNA) to identify and surface current housing pressures, needs, and gaps and fulfill new requirements under federal infrastructure and housing programs.

In March 2025, the City was awarded HAF funding and other funding envelopes distributed through Housing, Infrastructure, and Communities Canada. A federal HNA was developed alongside this housing needs assessment in compliance with federal funding requirements.

The HNA will inform the development of an Affordable Housing Strategy (AHS), providing the City with recommended strategic directions to respond to rising housing pressures in the community.

Purpose and Objectives

The purpose of the HNA is to provide the City with an understanding of St. Albert's housing needs, including present and future housing demand, characteristics of the existing housing supply, and the extent of affordability challenges experienced by households across the housing continuum.

Community Consultations

In support of the HNA and future development of the AHS, a series of community consultations were conducted in St. Albert in April 2026. The consultations helped surface lived experiences, housing challenges, and emerging pressures within the community to help inform and contextualize quantitative findings. Residents, sector partners, and priority groups were engaged through a **resident survey** and six (6) targeted **focus groups**.

Community Consultations

Resident Survey

The City administered the *Expanding Housing Options Survey* online via the City's "Cultivate the Conversation" platform. Responses were gathered from residents of St. Albert between March 9 and 27, 2026.

Focus Groups

The City hosted six (6) targeted in-person focus group sessions with various sector partners and priority groups. Focus groups were hosted as structured 90 to 120-minute conversations, and included the following groups:

1. City Staff
2. Committee Agencies
3. Housing Organizations
4. Indigenous Groups
5. Community Agencies, and
6. Developers

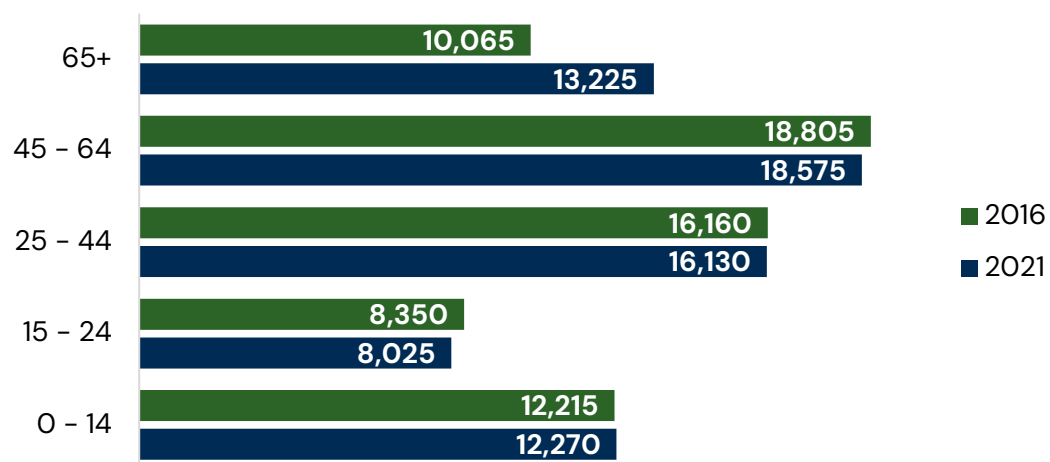
Executive Summary

Housing need and supply in the city of St. Albert was analyzed according to population, household, economic, priority groups, housing, and affordability trends. The following trends were identified, which informed the housing gaps.

Population Trends

- Between 2016 and 2021, the population of St. Albert increased by 2,645 residents (+4.0%), below the rate of population growth in the Greater Edmonton Area (+7.3%) and Alberta-wide (4.8%).
- The number of residents in St. Albert aged 65 years and older increased by 3,160 people (+31.4%) between 2016 and 2021. * During this period, all other age cohorts experienced a population decline (-530 people, -1.0%)

Figure 1: Population Growth by Age Cohort, St. Albert, 2016 – 2021



Source: Statistics Canada Community Profile, 2021

Household and Economic Trends

- In 2021, **the predominant household tenure in St. Albert were owner households** (82.9%), well above the proportion throughout the Greater Edmonton Area (68.7%) and Alberta-wide (70.9%).
- 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%).
- In 2021, just 25.0% of the employed labour force living in St. Albert worked in the city, well below the proportion of residents that worked in their geography of residence across neighbouring municipalities in the Greater Edmonton Area (44.4%).

Priority Groups

- In 2025, 262 unique individuals were identified as experiencing homelessness or housing instability in St. Albert, roughly consistent with 2024 levels but approximately double the incidence of homelessness recorded in 2023 (133 individuals).

*Population growth includes both the residents aged 65 and older that moved to St. Albert, as well existing residents that have aged into this cohort.

Executive Summary

Housing need and supply in the city of St. Albert was analyzed according to population, household, economic, priority groups, housing, and affordability trends. The following trends were identified, which informed the housing gaps.

Housing Trends

- In 2021, the most common housing form in the city was single-detached dwellings (18,260 dwellings, 70.4%).
- In St. Albert there was double the demand for rental housing compared to the supply of purpose built rental housing, with 4,430 renter households and only 2,042 primary rental units in 2021.
- Between 2016 and 2025, development has increased in St. Albert, with housing starts growing by 17.9% and housing completions rising by 112.5%. Across all housing forms, single-detached dwellings experienced the fastest growth in housing starts (+200.0%) and second-fastest growth in housing completions (+165.6%) during this period, only after the growth in row home completions (+210.0%).

Affordability Trends

- Single-detached dwellings had the highest absorption value in 2025 (\$679,625) and were only considered affordable to households in the 7th income decile and above.
- The primary rental universe was considered affordable to renter households in the 4th income decile and above in 2025.
- However, insufficient purpose-built rental supply may have contributed to the higher proportion of renter households in core housing need* (18.5%) relative to owner households (3.9%) in 2021.

Figure 2: Owner and Renter Housing Affordability Threshold by Household Income and Percentile

90th	\$254,532	Ownership Affordability Threshold
80th	\$204,867	
70th	\$169,688	
		\$538,669
60th	\$143,821	<i>Based on income</i>
50th	\$121,058	Rental Affordability Threshold
40th	\$102,434	
30th	\$82,775	
		\$1,875
20th	\$63,736	<i>Based on average market rents</i>
10th	\$43,457	

*A household is in core housing need if its current dwelling falls below at least one of the three housing standards—**adequacy, suitability, or affordability**—and the household would have to spend >30% or more of its before-tax income to pay the median rent of an acceptable local alternative.

Executive Summary

The Housing Needs Assessment identified key housing gaps and emerging pressures within the community through analysis of demographic trends, market conditions, affordability measures, and lived experiences. From these findings, key insights were developed to synthesize the assessment findings and help inform future priorities and direction within the Affordable Housing Strategy. The following housing insights and gaps were identified in the city of St. Albert:



Key Insight #1: Ownership Housing

There is a need for a diverse range of ownership housing options at varying price points.



Key Insight #3: Housing for all Life Stages

There is a need for a range of dwelling sizes to suitably house residents at various life stages.



Key Insight #2: Rental Housing

There is a need for an increased supply of purpose-built rental units in a range of sizes and affordable to all household incomes.



Key Insight #4: Non-Market Housing

There is a need for an increase in non-market housing, including seniors' housing, to support households in need.

Project Background

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- Study Context
- Study Timelines

Study Context

The City of St. Albert has undertaken a Housing Needs Assessment (HNA) and Affordable Housing Strategy (AHS) in response to rapid demographic change, evolving housing pressures, and new requirements for grant funding delivered through federal infrastructure and housing programs. The HNA forms the analytical foundation for the development of a comprehensive AHS that will guide municipal decision-making, investment, and partnerships over the next decade.

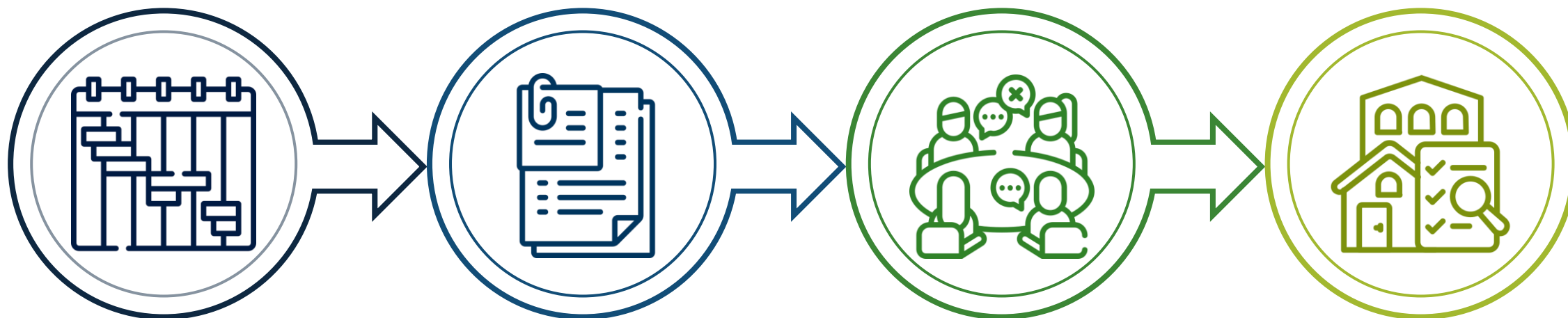
The purpose of the HNA is to provide the City with a rigorous, data-driven understanding of present and future housing demand, the characteristics of the existing housing supply, and the extent of affordability challenges experienced by households across the housing continuum. Using federal and provincial guidelines, including the Government of Canada's Housing Needs Assessment requirements and the Alberta Affordable Housing Needs Assessment Guidebook, the HNA will examine demographic and economic trends, market and non-market housing conditions, household affordability, and projected needs over a 10-year horizon.

Housing Needs Assessment Objectives

The objectives of this Housing Needs Assessment are to:

- Develop a **comprehensive profile of housing need across St. Albert**, including demographic trends, household characteristics, income levels, market conditions, and affordability gaps;
- Assess the existing housing supply, including market, non-market, rental and ownership, and **identify mismatches relative to current and emerging demand**;
- Estimate **future housing needs** resulting from population growth, household formation, aging, immigration, and regional labour market conditions;
- Identify **housing challenges experienced by priority populations**, as defined by the National Housing Strategy, and other groups not well represented in public data sources;
- Provide a clear, **evidence-based foundation for the future Affordable Housing Strategy**, ensuring recommendations and targets are grounded in robust analysis.

Study Timeline



**January – February
2026**

- Confirm project schedule and timelines
- Background research and data collection

**March
2026**

- Develop Housing Needs Assessment
- Finalize engagement materials

**April – May
2026**

- Facilitate engagements for the HNA (resident survey) and AHS (focus groups)
- Develop “What We Heard” report

**June – July
2026**

- Develop Affordable Housing Strategy

Housing Gaps

Contents

Key Housing Insights

- Ownership Housing
- Rental Housing
- Housing for all Life Stages
- Non-Market Housing

Key Insight #1: Ownership Housing

Housing Gap: There is a need for a diverse range of ownership housing options at varying price points.

Key Trends Summary:

- Between 2016 and 2021, household growth was driven by one- and two-person households.
- The growth in small households* may lead to an increase in demand for smaller housing options, such as townhomes or apartments.
- However, in 2021 the housing stock in St. Albert was predominantly single-detached dwellings, the most expensive dwelling type.
- One-person households had the lowest average household incomes in St. Albert in 2021, followed by two-person households.
- High dwelling costs and lower average incomes of existing owner households contributed to rising rates of core housing need and affordability challenges among owner households between 2016 and 2021.

*Small households refers to households with two or fewer persons.

Housing Gaps Analysis

- **One- and two-person households have driven recent household growth in St. Albert**, representing a shift from the city's historically family-dominated household composition. This shift has increased demand for smaller, more affordable ownership options that support household formation at earlier life stages and enable downsizing for established residents.
- **Single-detached dwellings are the most common and expensive dwelling type in St. Albert**, resulting in high unaffordability for owner households in the city. While well-suited for larger families, the prevalence of this dwelling type limits options for households at earlier stages of formation. Apartment and townhome dwellings offer more affordable ownership alternatives and more suitably sized units for smaller households, yet these forms are under-represented in the existing supply.
- **Small households had lower average household incomes**, contributing to challenges securing affordable options on the ownership market. These pressures are further influenced by commuting costs, as many St. Albert residents work outside the city and, with limited regional transit options available, often rely on private vehicles.
- The limited supply of diverse, affordable ownership housing has contributed to **rising rates of affordability challenges and core housing need** among owner households between 2016 and 2021.

Key Insight #1 | There is a need for a diverse range of ownership housing options at varying price points.

Background

Recent Growth Driven by Small Households

Household growth between 2016 and 2021 was driven by one- and two-person households. This indicates the need for a diverse range of housing options, including options that are affordable and suitable for smaller household sizes.

Projections Anticipate Demand for Apartments

Recent shifts in population and household trends are projected to affect housing demand in St. Albert. The growth in small households is anticipated to increase the demand for apartment units relative to other dwelling forms by 2036.

Predominantly Large, Expensive, Ground-Oriented Housing Stock

Seven out of every ten dwellings in the city of St. Albert were single-detached dwellings in 2021. Collectively, ground-oriented dwelling types made up over three quarters of all existing housing supply in the city. Single-detached dwellings were typically larger in size, with a higher proportion of this housing form containing three- or more-bedrooms. In 2021, single-detached dwellings had the highest average sales price across all housing forms in St. Albert in 2021.

Key Statistics

Recent household growth has been driven by the increase in one- and two-person households.



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

The growth in one- and two-person households over this period accounted for 96.7% of all household growth in St. Albert.

There is anticipated to be a greater future need for smaller housing options, such as townhomes and apartments in the city.



By 2036, there is anticipated to be the need for 6,256 apartments, representing an increase of 59.0% from the existing 3,935 apartments.

The anticipated need for townhomes will reach 2,447 units by 2036, an increase of 31.2% from the existing stock (1,865 dwellings).

The housing stock is predominantly large, expensive single-detached dwellings.



Single-detached dwellings made up 70.4% of the housing stock in St. Albert in 2021. During this period, 94.6% of single-detached dwellings had three- or more-bedrooms, the highest across all dwelling types.

Single-detached dwellings had the highest average value (\$487,000) among all dwelling types in St. Albert in 2021.

Key Insight #1 | There is a need for a diverse range of ownership housing options at varying price points.

Key Statistics

One- and two-person owner households had the lowest average household incomes among all owner household sizes.



The average owner household incomes for one-person owner households (\$71,200) and two-person owner households (\$142,600) were below the average household income across all owner households in St. Albert in 2021 (\$150,400).

In 2021, households required an average income of \$96,250 for single-detached dwellings to be considered affordable, well above the average income for one-person owner households (\$71,200) during this period.

Small households faced the highest rates of affordability challenges and core housing need.



In 2021, 33.7% of one-person owner households spent >30% of gross income on shelter costs, well above the rate across all owner households (13.5%).

During this period, 13.1% of one-person owner households were in core housing need*, well above the rate for all owner households (3.9%).

Affordability challenges have risen among owner households in recent years.



Between 2016 and 2021, owner households spending >30% on shelter costs increased by 23.5%. This was faster than the growth in affordability challenges experienced by renter households (+18.8%).

Background

Small Households Had Lower Average Household Incomes

In 2021, one- and two-person owner households in St. Albert had lower average household incomes than large owner households. As a result, these small households faced heightened affordability challenges in the ownership housing market during this period.

Higher, Increasing Rates of Affordability Challenges and Core Housing Need

In 2021, one-person owner households faced the highest rates of affordability issues and core housing need among all owner households in St. Albert.

However, all owner households in the city have experienced an increase in affordability issues. Between 2016 and 2021, the growth in affordability issues experienced by owner households outpaced those experienced by renter households. This indicates that owner households face disproportionate challenges accessing affordable housing options in St. Albert. There is a need to ensure a suitable range of housing options to support affordable housing for residents of the city.

*This means they could not afford market rental accommodations at the median market rent as an alternative.

Key Insight #2: Rental Housing

Housing Gap: There is a need for an increased supply of purpose-built rental units in a range of sizes and affordable to all household incomes.

Key Trends Summary:

- Renter household growth (+18.9%) outpaced owner household growth (+6.3%) between 2016 and 2021, driven predominantly by one-person renter households. During this period, four- or more-person renter households declined.
- Purpose-built rental supply has not kept pace with the growth in renter households. In 2021, there was double the demand for rental housing compared to the purpose built rental supply, with 4,430 renter households and only 2,042 primary rental units.
- Constrained supply has contributed to low vacancy rates and rising average market rents. Renter households facing limited primary rental options have increasingly turned to the secondary rental market, which lacks security of tenure.
- Renter households were more likely to face affordability challenges and core housing need than owner households. One-person renter households faced the highest rates of affordability issues in 2021, while large renter households faced the highest rates of unsuitable housing.

Housing Gaps Analysis

- St. Albert is growing, with **renter households projected to drive future household growth and housing demand**. However, the purpose-built rental supply has not kept pace. In 2021, renter households outnumbered purpose-built rental units by more than two to one.
- **Growth was concentrated among one-person renter households**, which comprised approximately 40% of all renter households and accounted for 86.5% of renter household growth between 2016 and 2021. Despite this, bachelor and one-bedroom units made up less than a quarter of primary rental universe supply. Large rental units (three or more bedrooms) also remained scarce, limiting options at both ends of the unit size spectrum.
- The **constrained supply of purpose-built rental units** has contributed to low vacancy rates, rising market rents, and increased reliance on the secondary rental market. These conditions have worsened housing outcomes for renter households, who already face lower average incomes and are disproportionately likely to spend 30% or more of gross household income on shelter costs, and to be in core housing need.

Key Insight #2 | There is a need for an increased supply of purpose-built rental units in a range of sizes and affordable to all household incomes.

Background

Renter Household Growth

While renter households made up just under one fifth of households in St. Albert, these households accounted for over one third of all recent household growth in the city. Renter households are the fastest growing household tenure in St. Albert and reflect a shift in local housing demand.

Insufficient Primary Rental Supply

There is an insufficient supply on the primary rental market for the recent increase in demand. The existing housing stock is predominantly ground-oriented by type, and ownership in tenure. In 2021, there were more than twice as many renter households than units available in the primary rental universe.

Need for Sustained Rental Housing Development

While apartment completions made up the majority of housing completions between 2016 and 2025 (54.8% rental in tenure), recent housing starts signal a shift back toward ownership and ground-oriented development.

In 2025, ownership housing accounted for 73.9% of housing starts. Without sustained investment in rental development, purpose-built supply will remain insufficient for demand.

Key Statistics

Renter households experienced the fastest growth in St. Albert, driven by one-person renter households.



Renter household growth (+18.9%) outpaced owner households (+6.3%) from 2016 to 2021. Renter households are projected to increase by 4,451 households to a total of 11,512 households by 2036.

Between 2016 and 2021, one-person renter households grew by 55.2%, accounting for 86.5% of all renter household growth during this period.

St. Albert has a predominantly ownership housing stock, with an insufficient supply of purpose-built rental units.



In 2021, the housing stock in St. Albert was predominantly ownership in tenure (82.9%).

There were 2,042 units in the primary rental universe in 2021, well below the 4,430 renter households in St. Albert during this period.

Recent housing starts indicate a shift towards ground-oriented and ownership tenure dwellings.



Between 2016 and 2025, single-detached dwellings experienced the fastest growth in housing completions (+165.6%) and housing starts (+154.5%) across all housing forms in St. Albert.

In 2025, ownership housing made up 73.9% of housing starts. Ownership housing accounted for 79.6% of all housing starts between 2016 and 2025.

Key Insight #2 | There is a need for an increased supply of purpose-built rental units in a range of sizes and affordable to all household incomes.

Key Statistics

Constrained supply led to low vacancy rates and rising average market rents.



In 2023, vacancy rates on the primary rental universe fell to 0.9%, well below the CMHC defined 'healthy' rate of 3%.*

The average price for all units in the primary rental market was \$1,450 in 2023. Constrained primary rental supply contributed to an increase of average market rents to \$1,875 in 2025 (+29.3%).

Single-detached dwellings were the most expensive dwelling forms for renter households in St. Albert.



Renter households living in single-detached dwellings faced higher average rent prices (\$1,860) compared to renter households in apartments in buildings with fewer than five storeys (\$1,410).

Single-detached dwellings had the highest median monthly shelter costs for renter households (\$2,000), followed by apartments in buildings with five or more storeys (\$1,800). Units in five- or more-storey apartments were on the secondary rental market, which lacks security of tenure.

Renter households had lower incomes and higher rates of core housing need.



Renter households had a substantially lower average household income (\$81,200) than owner households (\$150,400) in 2020.

There was a higher percentage of renter households (18.5%) in core housing need than owner households (3.9%) in 2021.

Background

Rising Average Market Rents

The constrained purpose-built rental supply has resulted in low primary rental vacancy rates, which may contribute to increases in average market rents.

Highest Rents in Dwelling Types Associated with Largest and Smallest Unit Sizes

The primary rental universe in St. Albert has experienced constrained supply at both ends of the unit size spectrum. In 2021, single-detached dwellings had the highest average and median monthly shelter costs for renter households. St. Albert has very few buildings with five or more storeys, and none are purpose-built rental. Renter households in these units are in the secondary rental market, which lacks security of tenure.

Lower Incomes and Higher Core Housing Need Rates

Renter households in St. Albert had lower average wages than owner households in 2021. During this period, there was a higher percentage of renter households in core housing need compared to owner households and were more likely to be spending more than 30% of their gross household income on shelter costs.

*This is the most recently available vacancy rate data for the city of St. Albert, as published by CMHC.

Key Insight #3: Housing for all Life Stages

Housing Gap: There is a need for a range of dwelling sizes to suitably house residents at various life stages.

Key Trends Summary:

- There is a low and declining proportion of household maintainers aged 25 to 34 years in St. Albert. Between 2016 and 2021, this cohort experienced the second-largest absolute decline of all age groups (-170 households), driven by a loss of owner households.
- Nearly one third of households in St. Albert are led by those aged 65+, and households maintained by this age cohort experienced the greatest and fastest increase between 2016 and 2021.
- Households led by those aged 25 to 34 and 65+ are more likely to require smaller housing options, with the former in support of initial household formation and the latter to enable downsizing and aging-in-place.
- Over seven in ten households in St. Albert were one-family households in 2021.
- Family households were larger on average, faced higher rates of unsuitable housing, and may require access to larger dwelling sizes to maintain housing suitability.

Housing Gaps Analysis

- **St. Albert has experienced a recent decline in household maintainers aged 25 to 34 years**, indicating growing barriers to household formation among younger age cohorts in the city. This age cohort were more likely to be first-time homebuyers, increasing the affordability challenges associated with homeownership. This is further compounded by high commuting costs for residents working outside of St. Albert that may rely on expensive forms of transportation due to insufficient regional transit options.
- **Household maintainers aged 65+ make up almost one third of all household maintainers in St. Albert, and this share is growing.** This shift is reshaping housing demand, requiring a broader range of housing forms that support downsizing, accessibility, and stability across different income levels.
- The average household size for 25–34 and 65+ led households was smaller than the average household size in St. Albert in 2021. **Households led by those aged 25–34 may desire small housing options that support household formation**, while **households led by those aged 65+ may desire small housing options to enable downsizing.**
- Over **seven in ten households in St. Albert in 2021 were one-family households.** Family households were larger on average during this period, faced higher rates of unsuitable housing, and required larger dwelling sizes to maintain housing suitability.

Key Insight #3 | There is a need for a range of dwelling sizes to suitably house residents at various life stages.

Background

Declining Proportion of Household Maintainers aged 25–34

The proportion of households in St. Albert led by those aged 25 to 34 years has experienced a recent decline, falling from 12.3% of all households in 2016 to 10.7% in 2021.

Between 2016 and 2021, this cohort experienced the second-largest decline of all age groups (-170 households), driven by a reduction in owner households (-260 households). These trends indicate that in key household formation years, households are encountering barriers to establishing themselves in St. Albert.

Large, Growing Proportion of 65+ Household Maintainers

In 2021, nearly one third of primary household maintainers in St. Albert were aged 65+. Between 2016 and 2021, households led by those aged 65+ increased at the greatest and fastest rate across all age cohorts. This highlights trends towards increasing demand for housing options that support aging-in-place.

Small Average Household Size for 25–34, 65+ Led Households

Households maintained by those aged 25–34 and 65 years and above were smaller on average than the average household size across all age cohorts in the city of St. Albert in 2021, indicating a need for suitably sized housing for these cohorts.

Key Statistics

There was a low and declining proportion of maintainers aged 25–34 years, driven by the reduction in owner households of this age cohort.



In 2021, 10.7% of household maintainers in St. Albert were aged 25 to 34 years, a decline from 12.3% in 2016.

Between 2016 and 2021, households maintained by those aged 25 to 34 years declined by 170 households (-5.8%), representing the second-largest absolute decline of any age cohort during this period.

This decline was driven by the loss of 260 owner households, partially offset by a gain of 95 renter households, suggesting that ownership affordability is a particular barrier for this cohort.

Nearly one third of households in St. Albert are led by those aged 65+. This cohort experienced the fastest recent household growth.



In 2021, 29.0% of primary household maintainers in St. Albert were 65+.

Household maintainers aged 65+ experienced the greatest and fastest increase across all age cohorts in St. Albert (+1,805 households, +31.6%) between 2016 and 2021.

Youth and 65+ led households had smaller average household sizes.



Households maintained by those aged 25 to 34 years and those aged 65 and above were smaller on average than the average household size across all age cohorts in St. Albert in 2021 (2.5 persons).

Households in the 25–34 cohort averaged approximately 2.1 persons, while households led by those 65+ averaged 1.8 persons.

Key Insight #3 | There is a need for a range of dwelling sizes to suitably house residents at various life stages.

Key Statistics

Households led by those aged 25–34 and 65+ were more likely to fall below the affordability and adequacy standards in core housing need.



In 2021, the majority of households in core housing need maintained by those aged 25 to 34 years fell below the affordability standard.

During this period, 10.2% of households led by those aged 65 and above in core housing need fell below the adequacy standard, above the St. Albert rate (8.4%).

The city of St. Albert was predominantly made up of large one-family households.



In 2021, 71.1% of households in St. Albert were one-family households without additional persons.

During this period, 41.9% of households in the city had three- or more- persons.

Large households faced the highest rates of core housing need due to falling below the housing suitability standard.



Five- or more-person households faced the highest rates of households in core housing need that fell below the suitability standard (27.3%) in 2021, substantially above the average across all household sizes (2.5%).

Background

Affordability Pressures for Youth- and 65+ Led Households

Households maintained by those aged 25 to 34 years faced substantial rates of core housing need, with the majority falling below the affordability standard.

Senior-led households had higher rates of core housing need that fell below the adequacy standard, indicating constraints on the availability of accessible housing.

Predominantly Large, Family-Sized Households

In 2021, seven in ten of all households in St. Albert were one-family households. This household type is associated with larger average household sizes, with over four in ten households having three- or more- persons at this time.

High Rates of Unsuitable Housing in Large Households

Households with five- or more- persons in St. Albert faced the highest rates of core housing need falling below the suitability standard. Large renter and multigenerational households may face difficulty accessing suitably sized units, especially within the primary rental market where large units are scarce.

Key Insight #4: Non-Market Housing

Housing Gap: There is a need for an increase in non-market housing, including seniors' housing, to support households in need.

Key Trends Summary:

- The incidence of homelessness in St. Albert nearly doubled between 2023 and 2025.
- As of March 2026, there are no emergency shelters or transitional housing options located within the city of St. Albert.
- There is a limited supply of below-market and community housing in St. Albert. The majority of seniors' housing in the City is market-rate, with specialized accessible and supportive units having the highest average monthly costs.
- Waitlists for affordable, rent-g geared-to-income, and senior housing options have increased in recent years, while there has been an increased reliance on rental assistance supports and motel stays.
- Affordability challenges and core housing need rates are increasing, with seniors aged 85+ facing the highest incidence of core housing need.

Housing Gaps Analysis

- St. Albert has experienced an **increase in homelessness and housing instability** in recent years. Housing instability can exacerbate a range of other risks, including family violence, substance use, and mental health challenges, increasing demand across community systems and reinforcing the need for adequate non-market housing supply.
- **St. Albert lacks local emergency shelter and transitional housing options**, increasing reliance on referrals and services outside the community. Local organizations provide essential emergency supports such as rental assistance, motel stays, and crisis funds through a range of public and private funding sources. However, residents seeking shelter may face barriers related to safety, service restrictions, accessibility limitations, and disconnection from social supports. There is a need for low-barrier, trauma-informed non-market housing options to reduce these barriers and support quicker transitions from crisis to stable housing.
- **There is an insufficient supply of affordable and accessible seniors' housing options in St. Albert**, resulting in lengthy wait times and increased affordability challenges for this population. The cost of specialized seniors' housing, particularly for supportive living with services is substantially higher than for standard independent living, contributing to affordability challenges. Households led by those aged 85+ faced the highest rates of core housing need and the second-highest rate of affordability challenges among all age cohorts.

Key Insight #4 | There is a need for an increase in non-market housing, including seniors' housing, to support households in need.

Background

Rising Incidence of Homelessness

The number of individuals reported as experiencing homelessness and housing instability nearly doubled between 2023 and 2025.

No Local Emergency Shelter or Transitional Housing

The City recently completed a feasibility study on transitional housing for youth; however, no construction is currently underway. In the interim, residents experiencing homelessness or housing instability must access support through community organizations or services located outside the city.

Limited Below-Market and Community Housing Supply

St. Albert has a limited below-market housing stock, constraining options for senior households and all households with low incomes. Expanding below-market supply would strengthen prevention and reduce the likelihood of households and children aged 0-17 entering homelessness.

Key Statistics

Homelessness is increasing in St. Albert.



In 2025, 262 unique individuals were identified as experiencing homelessness or housing instability in St. Albert (118 male, 144 female), including 53 children aged 0-17 years.

This figure is roughly consistent with 2024 levels (268 individuals) and represents approximately double the count recorded in 2023 (133 individuals), indicating a sustained increase in housing instability.

St. Albert has no emergency shelters or transitional housing.



As of March 2026, there are no emergency shelters or transitional housing located within the city of St. Albert.

The City of St. Albert recently completed a feasibility study on transitional housing for youth but has yet to begin construction.

Below-market housing represents a very small share of the housing stock, with limited affordable and accessible seniors' housing options.



St. Albert has less than 1.8% of its housing stock available as below-market housing. Within the city of St. Albert, there are 54 rent-geared-to-income units (53 seniors self-contained and 1 community housing unit), as well as 90 below-market or subsidized units through the seniors' self-contained and lodge programs operated by Homeland Housing.

Seniors' housing developments where all units were barrier-free had average monthly costs of \$3,928, well above the average across all seniors' housing units (\$3,258).

Key Insight #4 | There is a need for an increase in non-market housing, including seniors' housing, to support households in need.

Key Statistics

Reliance on rental assistance benefits and motel stays have increased.



In 2025, the St. Albert Community Village assisted 95 individuals across 35 households through rental assistance programs, an increase of 45.8% from 2023 levels.

During 2025, the St. Albert Community Village also assisted 79 individuals across 61 households with motel stay support, a substantial increase from the 25 households assisted with motel stays in 2024.

Growing waitlists indicate unmet need for non-market housing options.



In 2024/2025, there were 171 active applicants on the waitlist for the provincial Rental Assistance Benefit Program (operated through Homeland Housing) for St. Albert residents. An additional 76 households are currently receiving the benefit.

The total waitlist across all seniors' self-contained and lodge program units is 144 applicants.

Households face rising affordability challenges and rates of core housing need.



Between 2016 and 2021, households in core housing need increased at a faster rate in St. Albert (+6.6%) than Alberta-wide (+5.3%).

Households led by those aged 85 and above faced the second-highest rate of affordability challenges (38.4%) and the highest rate of core housing need (18.1%) across all age cohorts.

Background

Growing Waitlists and Reliance on Emergency Supports

As housing costs rise and non-market supply remains constrained, households are increasingly relying on emergency food supports and short-term financial relief to maintain housing stability.

Demand for rental assistance and affordable units is evidenced by waitlists in the broader service area, indicating that many households face limited access to stable, income-sensitive housing options.

Rising Affordability Challenges and Core Housing Need Indicate Need for Affordable Housing

The constrained supply of affordable housing has led to rising rates of core housing need, particularly among households led by those aged 85+. Heightened affordability challenges place additional pressures on the coordinated system of existing housing supports.

Expanding pathways to non-market housing would strengthen the availability and accessibility of housing options that are affordable to all households in St. Albert.

An aerial photograph showing a river on the left, a dense forest in the middle, and a modern multi-story residential building on the right. In the background, there are more houses and a road with cars.

Appendix I

Housing Needs Assessment

Contents

- Methodology
- Community Profiles and Trends
- Household Profiles and Economic Characteristics
- Priority Groups
- Housing Profiles
- Projected Housing Needs and Next Steps
- Use of Housing Needs Assessments in Long-term Planning

Methodology

Contents

- Overview
- Qualitative Methodology
- Priority Groups Engagement
- Quantitative Methodology
- Sources of Information
- Data Limitations

Methodology

Overview

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

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 were conducted in 2023 and 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 service 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.

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

- 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 three 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.

Methodology

Qualitative Methodology cont.

The insights from these engagements 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. **This is in alignment with the goal of the Municipal Development Plan.**
- The population in St. Albert is aging, requiring measures to support aging in place for older adults and seniors near 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.

The qualitative component of this HNA is a distinct and complementary source of insight alongside the quantitative analysis. 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.

Together, these inputs contribute to a broader understanding of housing needs, pressures, and gaps that will support future development of the AHS. The insights gathered from the engagement will also inform the recommended actions put forth in the Affordable Housing Strategy to address housing needs.

Methodology

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 highlights 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 highlights 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.

Methodology

Quantitative Methodology cont.

Priority Populations

The Priority Populations analysis of the community highlights 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 highlights factors influencing housing supply, including 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.

Methodology

Sources of Information

The data used in this report comes primarily from the following sources, unless otherwise stated:

Statistics Canada. Data from Statistics Canada's Census of Population is used to create a social-economic profile of the city of St. Albert. These robust statistics are gathered by Statistics Canada every 5 years and provide a wealth of information. In addition to publicly available community profiles and data tables, this Housing Needs Assessment is supported by custom ordered data that provides deeper nuance into the demographic and housing patterns within St. Albert.

Canadian Mortgage and Housing Corporation (CMHC). CMHC's market surveys, including the *Rental Market Survey*, *Housing Starts and Completions Survey*, and *Market Absorption Survey* were relied on for housing market data. Housing statistics from CMHC 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. As a result, these data sets provide a current snapshot and are reflective of recent trends in market conditions.

Industry and other public data sources. A variety of additional, publicly available data sources have been consulted in the development of this Needs Assessment, including data from the Edmonton Real Estate Board, Housing Assessment Resource Tools (HART), and rental listing data from Rentals.ca.

Local data and reports. This Housing Needs Assessment is additionally informed by local data collected by the City of St. Albert, the City of Edmonton, and the Province of Alberta.

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.



Methodology

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.

Community Profiles and Trends

Contents

The household profile and economic characteristics for a community are used to describe the demand for housing. The demand-side characteristics examined include:

- **Household trends**, including household growth, size, composition, and tenure
- **Household income data**, including categorizations by HART method and income deciles
- **Economic conditions**, including data related to the labour forces, common industries in the community, commuting patterns, and labour market conditions
- **Households in core housing need**, including core housing need standards and breakdowns by tenure

In this section, community profile and trends are outlined at the population level. This profile begins the housing story through the lenses of the community and household profiles using both qualitative and quantitative data.

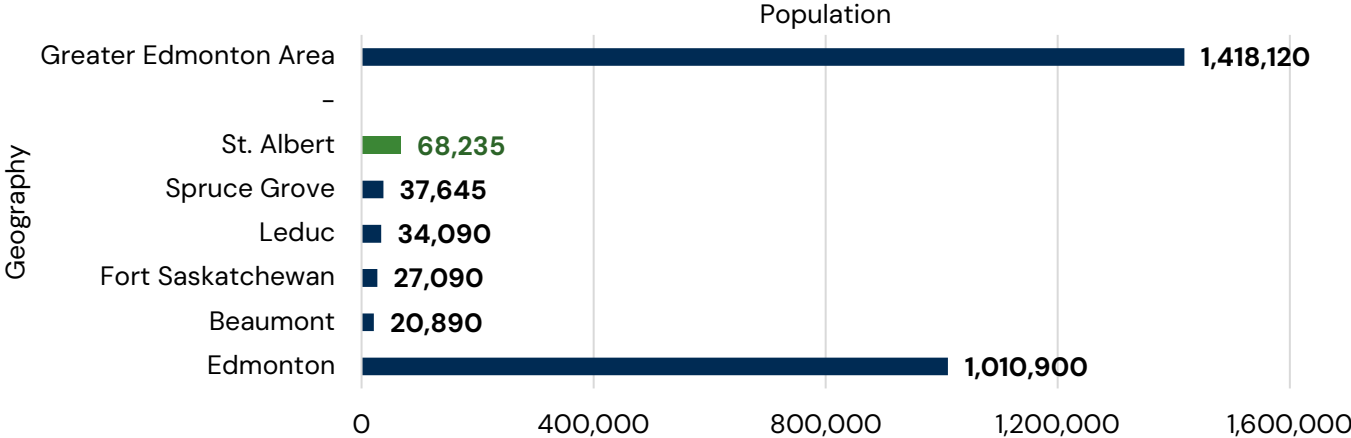
This information includes past benchmarks, present figures, and current growth rates at a local, regional, and provincial level.

Population Trends

Population Trends

In 2021, the population of the city of St. Albert was 68,235 people. At this time, St. Albert made up 4.8% of the Greater Edmonton Area.

Figure 3: Total Population, Greater Edmonton Area and Local Municipalities, 2021



Source: Statistics Canada Community Profile, 2021

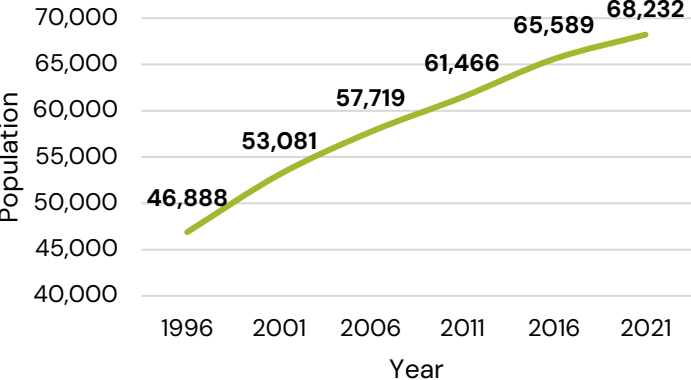
Population Growth

Between 2016 and 2021, the population of St. Albert increased by 2,645 residents (+4.0%), below the rate of population growth in the Greater Edmonton Area (+7.3%) and Alberta-wide (4.8%). Over this period, St. Albert accounted for 2.7% of all population growth in the Greater Edmonton Area.

The City experienced an average annual growth rate of 0.8% between 2016 and 2021, representing a decline from the average annual growth rate experienced between 2001 and 2021 (+1.3%).

As the population continues to increase, there is a need for consideration to ensure a sufficient housing supply to meet growing demand.

Figure 4: Population Growth, St. Albert, 1996 – 2021



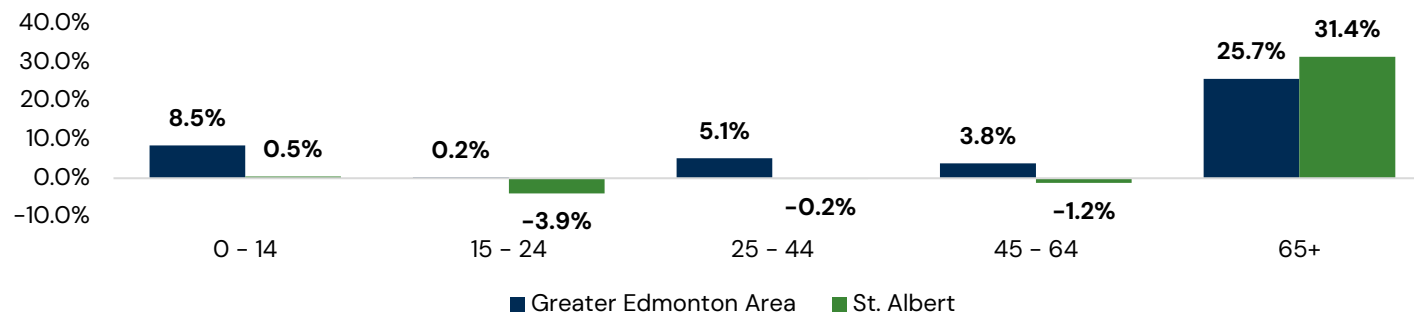
Source: Statistics Canada Community Profile, 1996 – 2021

Population Trends

Population Age

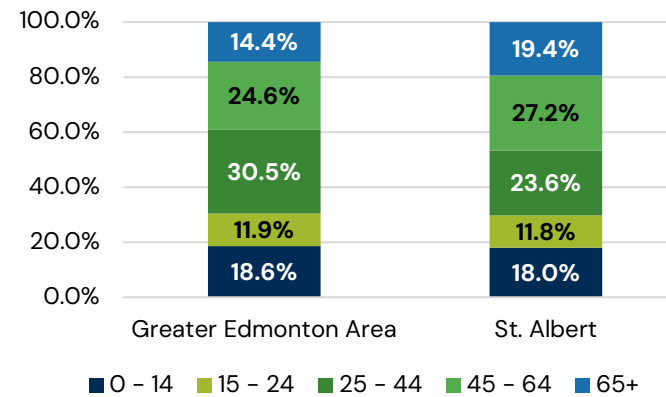
The city of St. Albert had the oldest population in the Greater Edmonton Area in 2021, with an average age of 41.8 years and a median age of 42.4 years. This was higher than the average and median age (38.8 years and 37.6 years, respectively) in the Greater Edmonton Area during this period. In 2021, 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%).

Figure 5: Population Growth by Age Cohort, St. Albert and Greater Edmonton Area, 2016, 2021



Source: Statistics Canada Community Profile, 2021

Figure 6: Population Proportion by Age Cohort, St. Albert and Greater Edmonton Area, 2021



Source: Statistics Canada Community Profile, 2021

Population Age Trends

Between 2016 and 2021, St. Albert experienced the greatest increase among residents aged 65 years and older (+3,160 people, +31.4%), followed by those aged 14 years and under (+55 people, +0.5%). Over this period, the population growth in St. Albert was driven by the increase in those aged 65 years and older. 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%).

The average age in St. Albert increased by 1.9 years between 2016 and 2021, 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 Trends

Immigrant Population

The total immigrant population in the city of St. Albert was 8,375 people in 2021. This accounted for 12.5% of residents in St. Albert, which was well below the proportion of immigrant residents in the Greater Edmonton Area (26.0%) and Alberta (23.3%) during this period.

Between 2016 and 2021, the immigrant population in St. Albert experienced an increase of 840 residents (+11.1%). This was well above the total population growth rate for St. Albert over this period (+4.0%).

However, the city experienced the lowest growth rate among the immigrant population across all municipalities in the Greater Edmonton Area during this period, well below the average immigrant population growth rate of 17.9%. Between 2016 and 2021, the immigrant population in the Greater Edmonton Area experienced an increase of 55,305 residents.

Immigrants by Period of Arrival

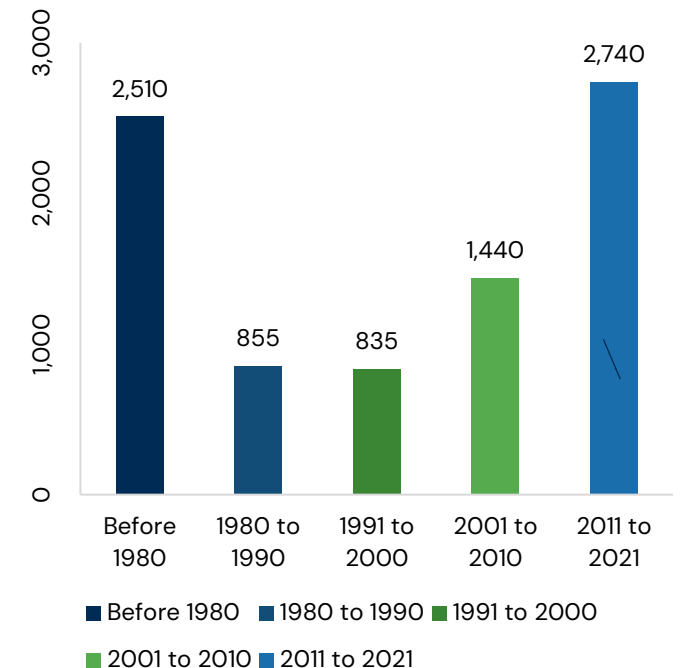
Among the immigrant population in St. Albert in 2021, a higher proportion had arrived in Canada before 1980 (30.0%) compared to the Greater Edmonton Area (13.1%).

During this period, 49.9% of the immigrant population in St. Albert had arrived in Canada between 2001 and 2021. However, this was substantially below the proportion of the immigrant population in the Greater Edmonton Area that had arrived in Canada between 2001 and 2021 (64.2%).

Recent immigrants refer to those that have moved to Canada within five years of the Census period. For the purposes of this report, this is the period between 2016 and 2021.

In 2021, there were 1,275 recent immigrants in St. Albert, accounting for 15.2% of the total immigrant population in the city. This was well below the proportion of recent immigrants in the Greater Edmonton Area during this period (20.5%).

Figure 7: Immigrant Population by Period of Arrival, St. Albert, 2021



Source: Statistics Canada Community Profile, 2021

Population Trends

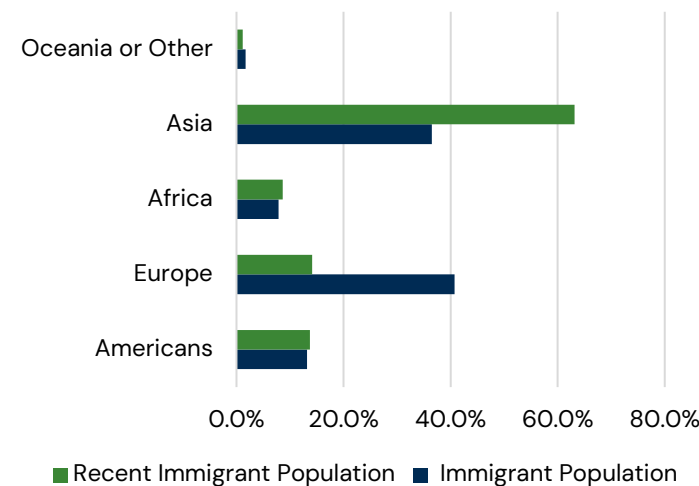
Immigrant Birth-Place

Among immigrants in St. Albert the most common birthplace was Europe (3,410 people, 40.7%), followed by Asia (3,055 people, 36.5%), the Americas (1,105 people, 13.2%), and Africa (660 people, 7.9%).

Among recent immigrants, 63.1% were born in Asia, while the next most common birthplace was Europe (14.1%), followed by the Americas (13.7%) and Africa (8.6%).

Between 2016 and 2021, St. Albert experienced the greatest increase in Asian immigrant populations (+720 people, +30.8%). This was above the growth rate for Asian immigrants across the Greater Edmonton Area during this period (+24.9%).

Figure 8: Immigrant and Recent Immigrant Population by Place of Birth, St. Albert, 2021



Source: Statistics Canada Community Profile, 2021

Non-Permanent Residents

Statistics Canada defines a non-permanent resident in Canada as a person from another country who lives in Canada with a work or study permit or has claimed refugee status.

In 2021, there were 335 non-permanent residents in St. Albert, making up 0.5% of the city’s population. This was well below the proportion of non-permanent residents in the Greater Edmonton Area (1.8%) and province-wide (2.4%) during this period.

Non-permanent residents experienced a considerable decline in St. Albert between 2016 and 2021, decreasing by 205 people (-38.0%). This was well above the rate of decline for non-permanent residents in the Greater Edmonton Area (-9.8%) and Alberta (-7.6%) over this period.

Population Trends

Racialized Populations

In 2021, there were 7,420 people (11.1%) in St. Albert who identified as members of a racialized group. This was substantially below the proportion of individuals that identified as members of a racialized group in the Greater Edmonton Area (33.0%) and province-wide (27.8%) during this period.

Between 2016 and 2021, the population of individuals identifying as a member of a racialized group in St. Albert experienced an increase of 1,680 people (+29.3%). This slightly surpassed the growth rate of individuals that identified as members of a racialized group in the Greater Edmonton Area (+26.8%) and across Alberta (+24.5%) over this period.

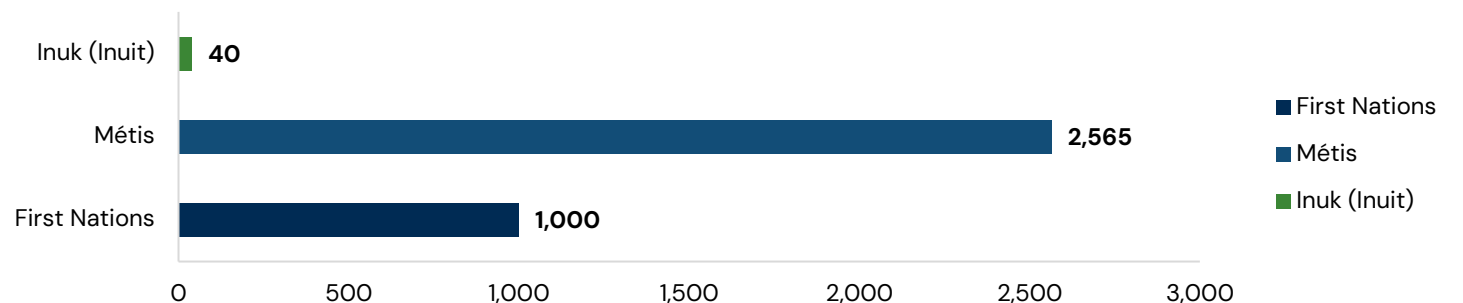
The most common racialized group for individuals in St. Albert to identify as in 2021 were Filipino (2,075 individuals, 3.1%), followed by South Asian (1.7%), and Black (1,035 individuals, 1.5%). Between 2016 and 2021, people who identified as Filipino experienced the most growth (+635 people, +44.1%), followed by individuals who identified as South Asian (+255 people, +27.9%).

Indigenous Populations

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%).

Figure 9: Indigenous Population, St. Albert, 2021



Source: Statistics Canada Community Profile, 2021

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%).

Household Profiles and Economic Characteristics

This section provides a snapshot of the housing profile and economic characteristics of the community, highlighting factors influencing housing demand. In this section, a general overview of income, housing, and economic characteristics of the community are assessed. Understanding this data assists in the observation of the incidence of housing need among different socio-economic groups within the community.

Income categories used for this analysis have been completed in accordance with the HART methodology and income decile breakdowns.

Contents

The household profile and economic characteristics for a community are used to describe the demand for housing. The demand-side characteristics examined include:

- **Household trends**, including household growth, size, composition, and tenure
- **Household income data**, including categorizations by HART method and income deciles
- **Economic conditions**, including data related to the labour forces, common industries in the community, commuting patterns, and labour market conditions
- **Households in core housing need**, including core housing need standards and breakdowns by tenure

Household Trends

Section Overview

The following section assesses trends for **households** in the community to assist with determining the demand for housing. **Households** refer to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. Household attributes, such as the tenure, size, composition, and primary maintainer characteristics are explored in this section.

Data throughout this section is based on **private households**. The household universe is divided into two sub-universes on the basis of whether the household is occupying a collective dwelling or a private dwelling. Data on collective households, such as long-term care, student residences, or other congregate housing is not captured within the section.

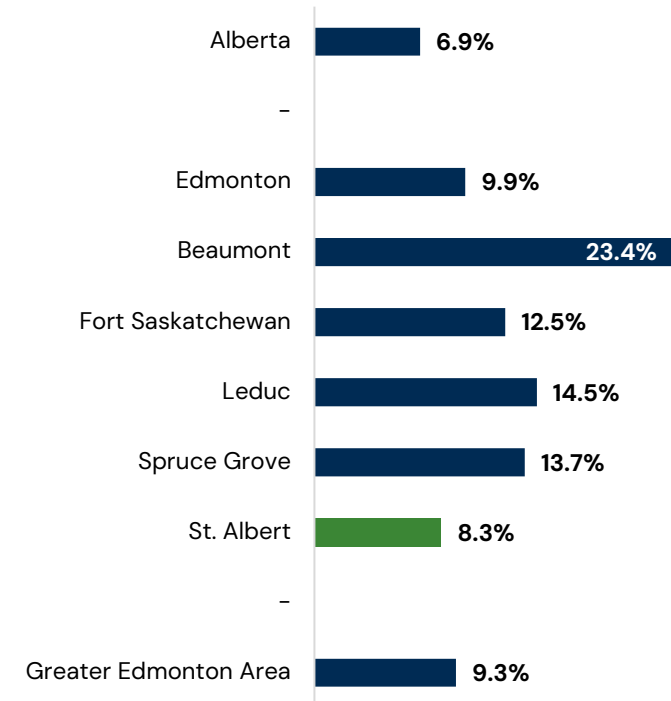
Some household indicators are assessed by the characteristics of the **primary household maintainer**. A household maintainer is the first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling.

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.

This growth was lower than 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.

The growth in households from 2016 to 2021 in St. Albert (+8.3%) was well above the rate of population growth during this period (+4.0%). This indicates that household sizes may be declining in the city of St. Albert at this time.

Figure 10: Household Growth, Greater Edmonton Area and Local Municipalities, Alberta, 2016, 2021
Section Overview



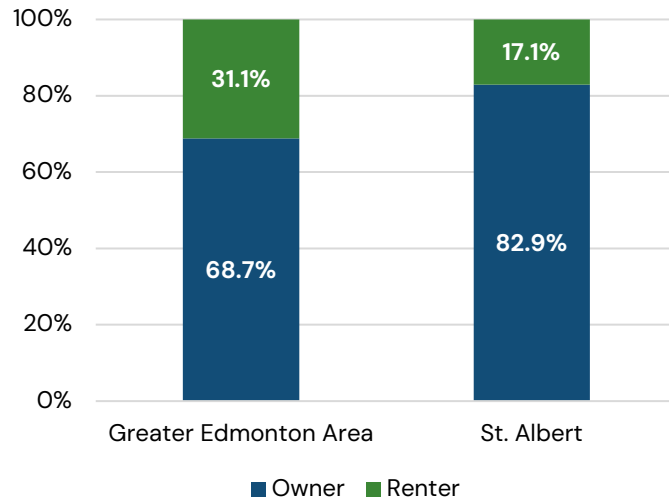
Source: Statistics Canada Community Profile, 2016, 2021

Household Trends

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.

Figure 11: Proportion of Households by Tenure, Greater Edmonton Area, St. Albert, 2021



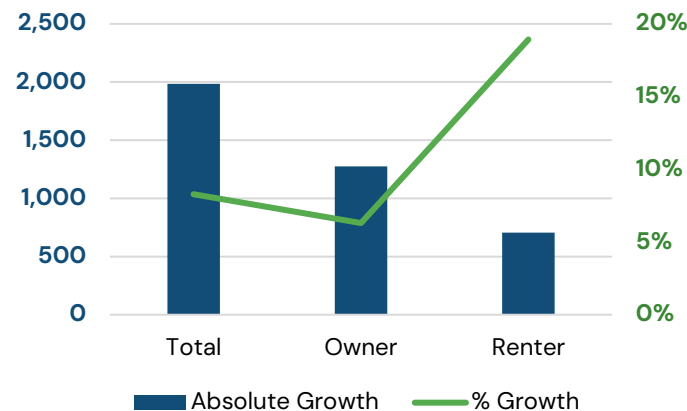
Source: Statistics Canada Community Profile, 2021

Household Tenure Trends

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%).

Figure 12: Absolute and Rate of Household Growth, St. Albert, 2016, 2021



Source: Statistics Canada Community Profile, 2016, 2021

Household Trends

Household Income

In 2020, the average household income before taxes in St. Albert was \$138,600, higher than 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, the median household income in the City was \$117,000.

Between 2015 and 2020, average household incomes in St. Albert experienced an average annual decline of 2.0%. This represented a greater average annual decline than 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%).

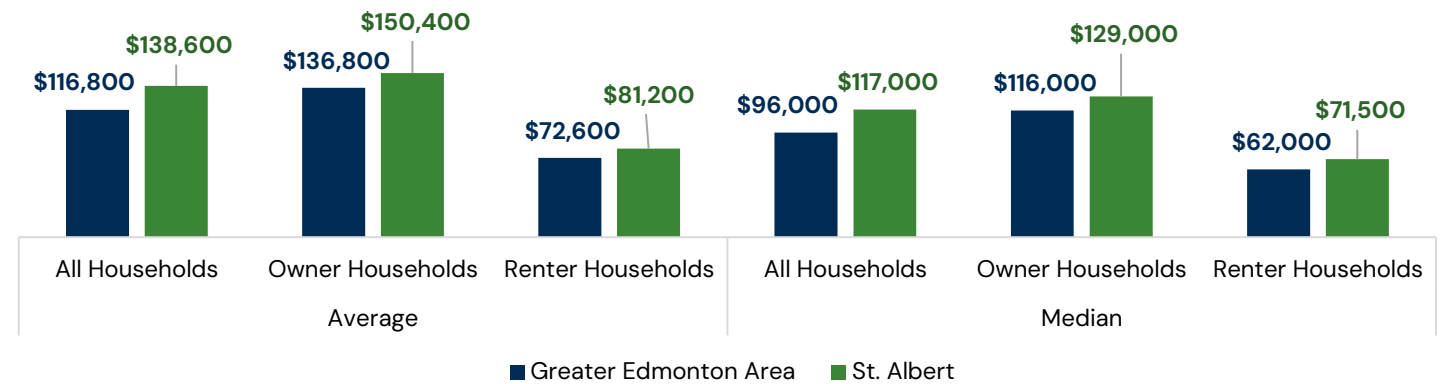
Household Income by Tenure

The average owner household income (\$150,400) in St. Albert was nearly twice that of renter households (\$81,200) in 2020. This indicates that owner households had considerably higher purchasing power during this period.

However, renter households in St. Albert had higher average household incomes compared to the average renter household income in the Greater Edmonton Area in 2020 (\$72,000).

In 2021, there was a slightly lower disparity between median owner household incomes (\$129,000) and median renter household incomes (\$71,500) in St. Albert.

Figure 13: Average and Median Household Income by Tenure, St. Albert, Greater Edmonton Area, 2021



Source: Statistics Canada Community Profile, 2021

Household Trends

Income Deciles

Income deciles are a means of better understanding the different levels of income across households. This provides greater detail of the economic capacity of households in St. Albert and their ability to afford housing.

Income deciles are created by first sorting all private households in order of gross household income and then splitting these households into ten equal groups each containing 10% of households. These are referred to as “**income decile groups**”. The first income decile group includes 10% of all households and is made up of the households with the lowest household incomes, while the tenth decile includes the 10% of all households with the highest incomes.

Note that the upper income limit of the 10th decile is suppressed due to privacy and confidentiality.

For each decile group, the upper limit of household income is determined by the highest-earning household within that decile group. The income decile group in which a household falls provides a general indication of its economic situation relative to other households. The upper limit of each decile group can also be compared between different areas or population groups.

Table 1: Household income decile upper-limit thresholds, St. Albert, Greater Edmonton Area, 2025 dollars

Income Decile Group	Greater Edmonton Area	St. Albert
Decile 1	\$37,100	\$43,500
Decile 2	\$57,800	\$63,700
Decile 3	\$76,400	\$82,800
Decile 4	\$94,700	\$102,400
Decile 5	\$114,500	\$121,100
Decile 6	\$140,800	\$143,800
Decile 7	\$163,900	\$169,700
Decile 8	\$202,400	\$204,900
Decile 9	\$238,000	\$254,500

Source: Statistics Canada Custom Data Order, 2021, Dollars forecasted to 2025 dollars using the increase in Alberta CPI from 2020 to 2025.

Table 1 shows the upper limit of household income of each decile group for St. Albert and the Greater Edmonton Area, forecasted to 2025 incomes using the Consumer Price Index. This comparison indicates that household incomes in St. Albert were generally slightly above those in the Greater Edmonton Area across all income deciles.

Household Trends

HART Methodology

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

Area Median Household Income

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.

Table 2: HART household income categories, St. Albert, 2020

HART Income Category	% of Total HHs	Annual HH Income (2020)
AMHI	-	\$118,000
Very Low Income (<20% of AMHI)	2.0%	<= \$23,600
Low Income (21%–50% of AMHI)	15.6%	\$23,600 – \$59,000
Moderate Income (51%–80% of AMHI)	19.9%	\$59,000 – \$94,400
Median Income (81%–120% of AMHI)	23.7%	\$94,400 – \$141,600
High Income (121%+ of AMHI)	38.9%	>= \$141,601

Source: Housing Assessment Resource Tools (HART), 2026

Table 3: Household income by income decile, St. Albert, 2020

Income Decile	Annual HH Income (2020)
Decile 1	\$42,000 or less
Decile 2	\$42,001 – \$61,600
Decile 3	\$61,601 – \$80,000
Decile 4	\$80,001 – \$99,000
Decile 5	\$99,001 – \$117,000
Decile 6	\$117,001 – \$139,000
Decile 7	\$139,001 – \$164,000
Decile 8	\$164,001 – \$198,000
Decile 9	\$198,001 – \$246,000
Decile 10	\$246,001 and above

Source: Statistics Canada Custom Tabulation Order, 2021

Household Trends

Household Size

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%).

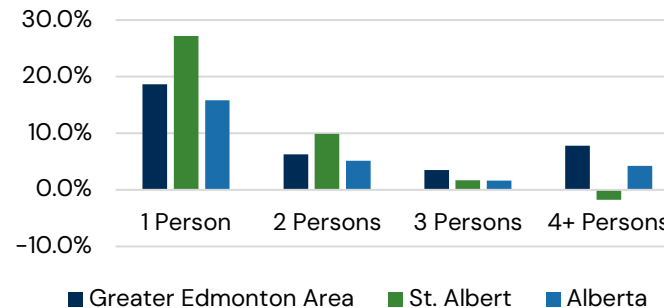
During this period, St. Albert had the highest proportion of two-person households across all municipalities in the Greater Edmonton Area and was well above the proportion of two-person households in the Greater Edmonton Area (32.7%).

Household Size Trends

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%).

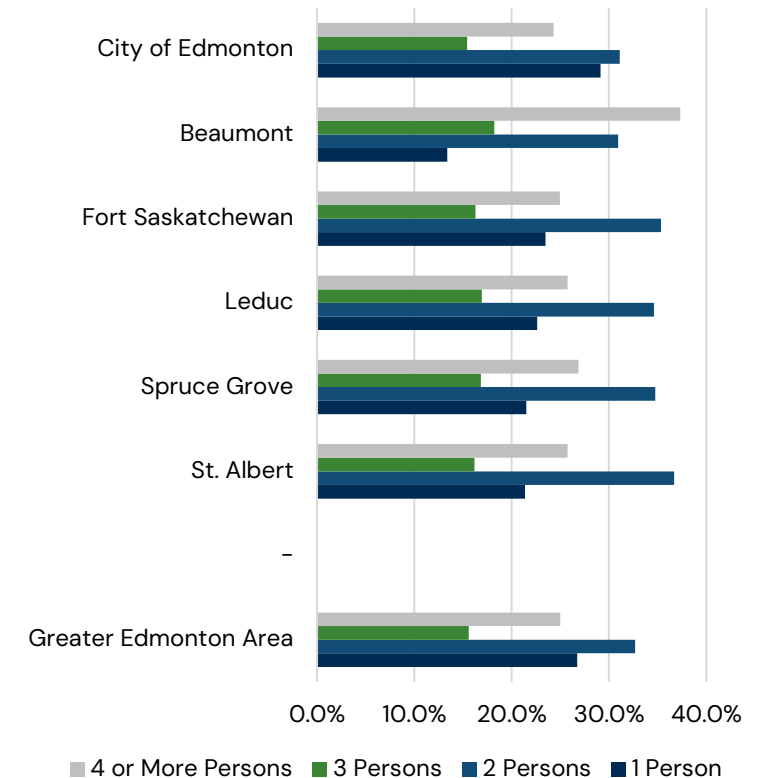
During this period, the only household size to experience a decline in St. Albert were four- or more person households (-120 households, -1.8%). This differed from trends across the Greater Edmonton Area and Alberta-wide, where four- or more-person households experienced an increase (+7.8% and +4.2%, respectively).

Figure 14: Household Growth by Size, St. Albert, Greater Edmonton Area, Alberta, 2016, 2021



Source: Statistics Canada Community Profile, 2016, 2021

Figure 15: Proportion of Households by Size, Greater Edmonton Area and Local Municipalities, 2021



Source: Statistics Canada Community Profile, 2021

Household Trends

Household Size by Tenure

In 2021, the most common renter household size in St. Albert was one-person households (38.7%), followed by two-person households (31.2%). Household size trends differed among owner households in St. Albert during this period. The most common owner household size in 2021 was two-person households (37.8%), followed by four- or more-person households (27.8%).

Among renter households, one-person renter households experienced the greatest and fastest rate of increase between 2016 and 2021 (+610 households, +55.2%). During this period, one-person renter households accounted for 86.5% of all renter household growth. Between 2016 and 2021, large renter households experienced a decline (-130 households, -8.9%).

Across owner households, there was the greatest increase among two-person owner households (+615 households, +8.2%), while one-person owner households increased at the fastest rate (+575 households, +17.7%) between 2016 and 2021.

Household Size by Income

One-person households had the highest proportion of households considered low-income (72.2%) in St. Albert in 2021 (Figure 16). By comparison, larger household sizes were more likely to be considered high-income. Four person households had the highest proportion of high-income households (69.4%) during this period, followed by five- or more-person households (68.7%).

Between 2016 and 2021, low-income one-person households experienced the greatest increase (+1,900 households, +90.3%). Over this period, all other low-income household sizes experienced a decline (-1,300 households, -34.7%).

Figure 16: Household Size by Income, St. Albert, 2021

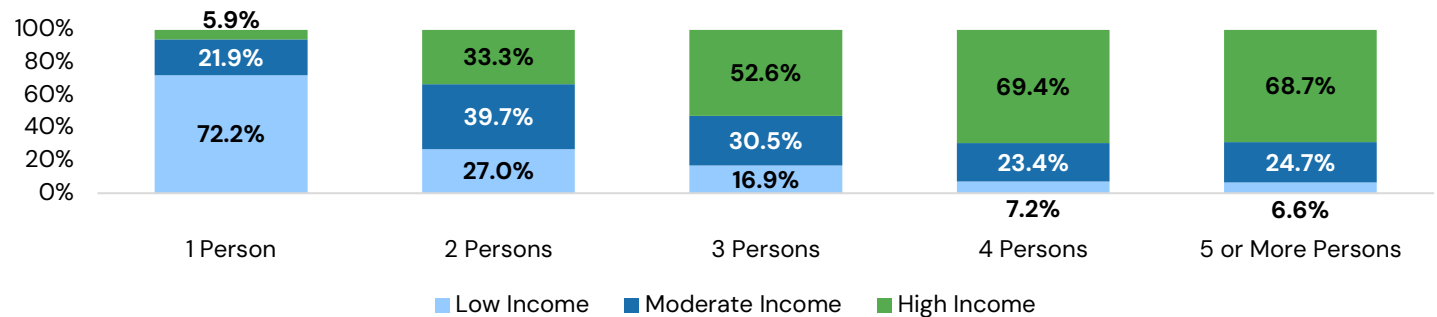
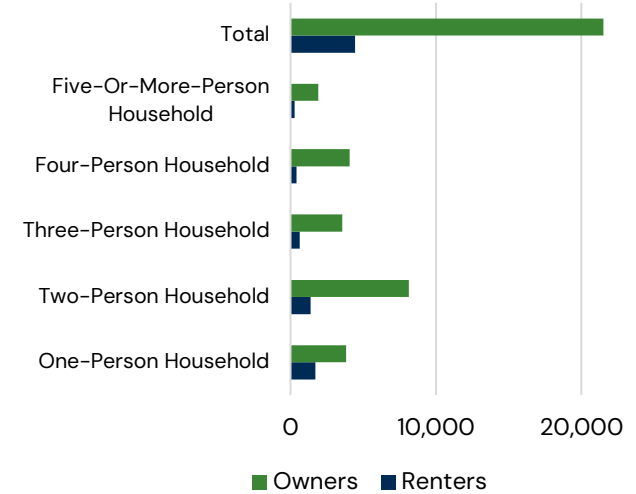


Figure 17: Household Size by Tenure, St. Albert, 2021



Household Trends

Household Type

The most common household type in St. Albert in 2021 were couples with children (32.4%), followed by couples without children (29.4%).

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 this household type in the Greater Edmonton Area (23.5%). During this period, St. Albert had a lower proportion of two- or more-person non-family households (2.9%) compared to the proportion across the Greater Edmonton Area (5.5%).

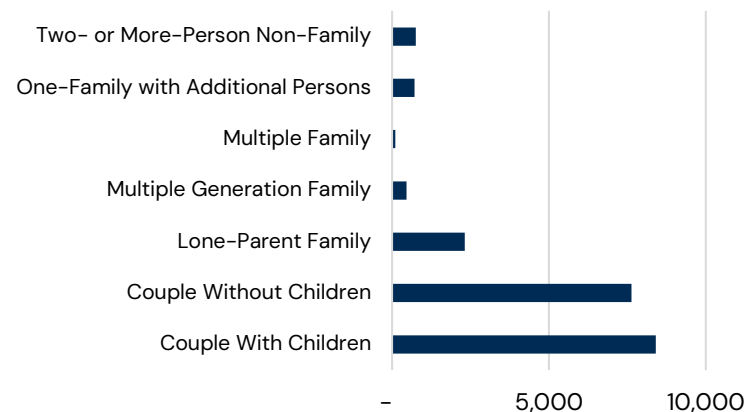
In 2021, 8.9% of households in St. Albert were lone-parent family households. This was slightly above the proportion in the Greater Edmonton Area (8.6%) and Alberta-wide (8.1%). Among lone-parent households in St. Albert, 75.0% were led by women+ during this period. The deeply gendered divide in lone parent household maintainers may lead to additional challenges that these households may face, including wage discrimination, gendered expectations of labour, and additional homecare duties.

Household Type by Tenure

In 2021, renter households were more likely to be lone-parent family households (16.9%) compared to owner households (7.6%). Among lone-parent renter households, 80.8% were led by women+.

Owner households in St. Albert had higher rates of couples with children (36.2%) and couples without children (32.0%) relative to renter households (14.8% and 16.6%, respectively) in 2021.

Figure 18: Households by Type, St. Albert, 2021



Source: Statistics Canada Community Profile, 2021

Household Type by Income

In 2021, couples without children made up 22.9% of all households considered low-income in St. Albert, followed by lone-parent households (14.0%). During this period, 45.4% of lone-parent households were considered low-income. This was the highest proportion of households considered low-income by household type in St. Albert in 2021. However, this was below the proportion of lone-parent households considered low-income in Alberta (58.9%).

Between 2016 and 2021, there was an increase of 150 lone-parent households considered low-income (+16.0%). However, lone-parent households that were considered moderate-income and high-income increased at faster rates over this period (+64.5% and +175.9%, respectively).

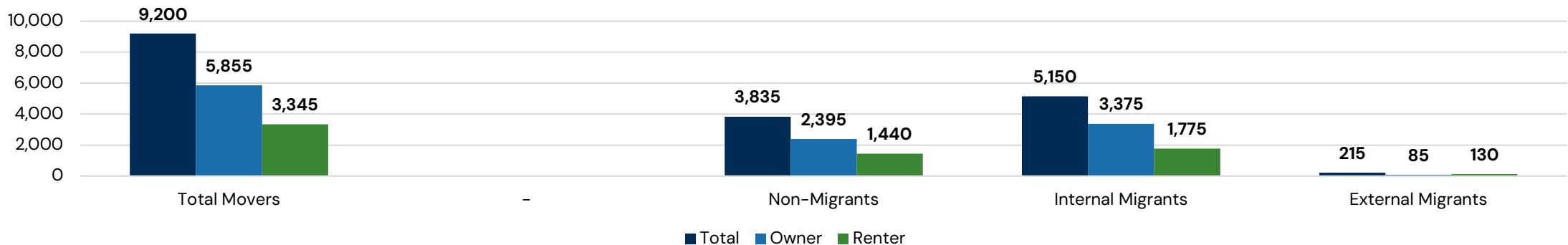
Household Trends

Household Mobility

In 2021, 9,200 households (35.5%) in St. Albert had moved within the last five years.

During this period, 5,150 households that had moved to St. Albert within the last five years were internal migrants (19.9% of all households), while just 215 households that had moved within the last five years were external migrants (0.8% of all households).

Figure 19: Household Mobility by Tenure, St. Albert, 2021



Source: Statistics Canada Custom Tabulation, 2026

Household Mobility by Tenure

When assessed by tenure, there was a higher proportion of renter households that had moved within the last five years (75.5%) compared to owner households (27.2%) in St. Albert in 2021. Among renter households that had moved within the last five years, there was a higher proportion of internal migrants (40.1%) compared to external migrants (2.9%). This differed from owner-household trends during this period. In 2021, 15.7% of owner households were internal migrants who had moved within the last five years, while 0.4% were external migrants who had moved within the last five years.

Household Mobility by Income

Households who had moved within the past five years in St. Albert were more likely to be low-income. Among these households, internal migrants that had moved in the last five years had the highest proportion of low-income households (31.8%), above the proportion for all households in St. Albert (29.9%) and households that had not moved in the last five years (35.0%).

Among households that moved to St. Albert from outside Alberta (external migrants), the majority were low-income (58.1%), indicating that new arrivals from outside the province face elevated housing affordability challenges.

Household Trends

Age of Household Maintainer

The city of St. Albert had a relatively low proportion of young household maintainers in 2021. During this period, 1.4% of household maintainers in the city were aged 15 to 24 years, below the rate in the Greater Edmonton Area (3.4%) and Alberta (3.2%). During this period, St. Albert accounted for just 1.9% of household maintainers aged 15 to 24 years in the Greater Edmonton Area, despite making up 4.7% of the overall population in the Greater Edmonton Area. In 2021, 29.0% of primary household maintainers in St. Albert were aged 65 years and older. This was well above the proportion in the Greater Edmonton Area (21.7%) and province-wide (22.3%).

Between 2016 and 2021, household maintainers aged 65 years and older experienced the greatest increase (+1,805 households, +31.6%), while households maintained by those aged 15 to 24 years experienced a slight decline (-25 households, -6.6%). This may indicate that young individuals face challenges forming and maintaining households in the city of St. Albert. The aging population of household maintainers may require considerations for aging-in-place.

Age of Household Maintainer by Tenure

Assessed by tenure, a higher proportion of household maintainers aged 15 to 24 years lived in renter households (280 households, 77.8%) in St. Albert in 2021. Across all other primary household maintainer age cohorts, ownership housing was the predominant tenure during this period.

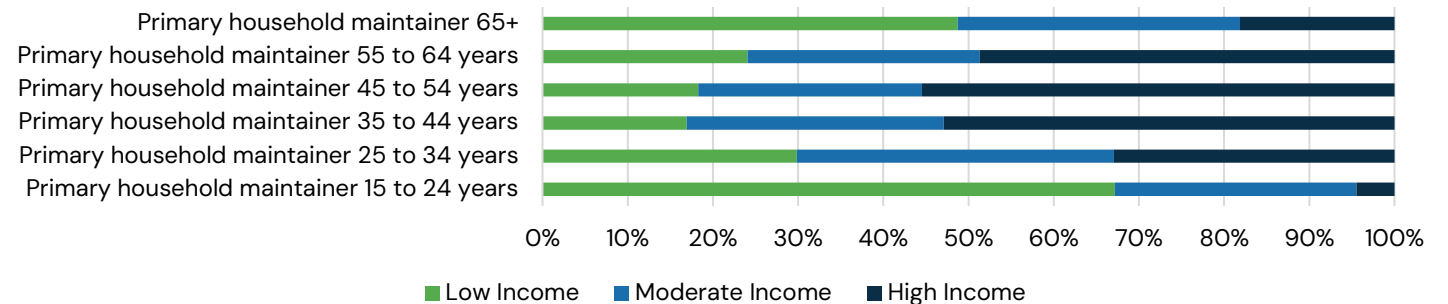
Primary household maintainers aged 55 to 64 years had the highest rate of home ownership in St. Albert in 2021 (4,695 households, 88.3%). During this period, there was the greatest absolute number of primary household maintainers in ownership housing aged 65 years and older (6,565 households, 87.5%).

Age of Household Maintainer by Income

In 2021, household maintainers aged 15 to 24 years had the highest proportion of those considered to be low-income (225 households, 67.2%).

Figure 20 illustrates that the proportion of low-income household maintainers generally declined as the age of household maintainer increased. This trend persisted until household maintainers aged 65 years and older, who faced the second highest incidence of low-income households (48.7%).

Figure 20: Household Income by Household Maintainer Age, St. Albert, 2021



Household Trends

Headship Rates

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 2021. The 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 4: Headship Rates, St. Albert, 2006, 2021

Age Group	2006			2021		
	Population	Households	Headship Rate	Population	Households	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+	2,260	1,380	61.1%	5,690	2,980	52.4%

Source: Housing Assessment Resource Tools (HART), 2026

Household Trends

Suppression of Household Formation

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 5: Household Suppression, St. Albert, 2021

Age Group	2021 Potential Households	2021 Households	2021 Suppressed Households
15-24	392	355	37
25-34	2,823	2,780	43
35-44	4,815	4,875	-
45-54	5,029	5,105	-
55-64	5,577	5,320	257
65-74	4,513	4,530	-
75+	3,474	2,980	494
Total Suppressed Households			831

Source: Housing Assessment Resource Tools (HART), 2026

Household Trends

Age of Household Maintainer by Dwelling Type

In 2021, 79.4% of household maintainers aged 45 to 54 years lived in single-detached dwellings, the highest proportion among all age cohorts in St. Albert. Household maintainers aged 55 to 64 years had the second-highest proportion living in single-detached dwellings (77.3%) at this time, well above the proportion across all age cohorts in St. Albert (70.4%).

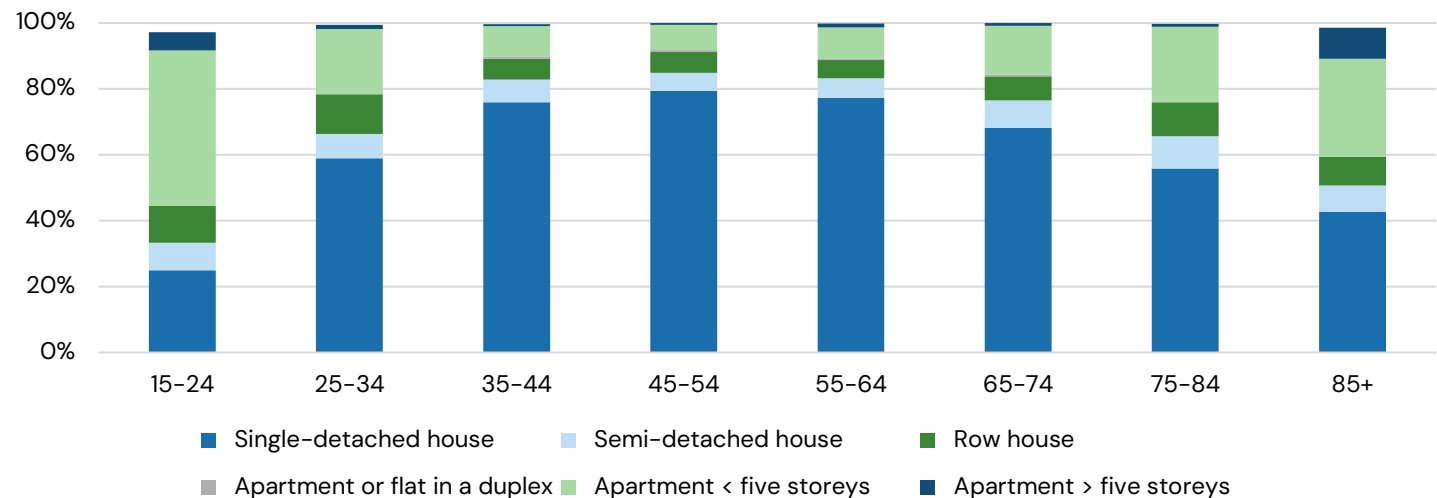
Household maintainers aged 85 years and above had the second-lowest proportion living in single-detached dwellings in 2021 (42.8%), while household maintainers aged 75 to 84 years had the third-lowest proportion living in single-detached dwellings (55.8%) across all age cohorts in the city during this period.

This indicates that as household maintainers age, they may seek alternative housing options to assist with aging in place. In 2021, household maintainers aged 85 years and above had the second-highest proportion living in apartments with five- or fewer-storeys (29.7%).

In 2021, household maintainers aged 15 to 24 years had the lowest proportion living in single-detached dwellings (25.0%). However, household maintainers of this age cohort had the highest proportion living in apartments with five- or fewer-storeys (47.2%).

Despite young household maintainers being more likely to reside in dense dwellings than the ground-oriented housing stock, household maintainers aged 15 to 24 years accounted for just 4.9% of all households in apartments with five- or fewer-storeys. In 2021, household maintainers of this age cohort made up just 0.5% of all households in St. Albert living in single-detached dwellings.

Figure 21: Dwelling Type by Household Maintainer Age, St. Albert, 2021



Source: Statistics Canada Community Profile, 2021

Household Trends

Immigrant Status of Household Maintainer

There were 3,805 households (14.7%) in St. Albert with a primary maintainer with immigrant status in 2021. During this period, there were 335 households (1.3%) led by a recent immigrant, and 85 households (0.3%) led by non-permanent residents. Among all households in St. Albert in 2021, 22,045 households (85.0%) were led by primary household maintainers who did not have immigrant status.

In recent years, there has been an increase in households maintained by individuals with immigrant status in St. Albert. Between 2016 and 2021, the City experienced an increase of 410 households maintained by individuals with immigrant status (+12.1%).

During this period, however, households maintained by non-permanent residents and recent immigrants declined (-19.0% and -26.4%, respectively). Between 2016 and 2021, households led by primary maintainers who did not have immigrant status increased by 1,595 households (+7.8%).

Definition: A recent immigrant is defined by Statistics Canada as a person who obtained landed immigrant or permanent resident status up to five years prior to a given census year.

Immigrant Status by Tenure

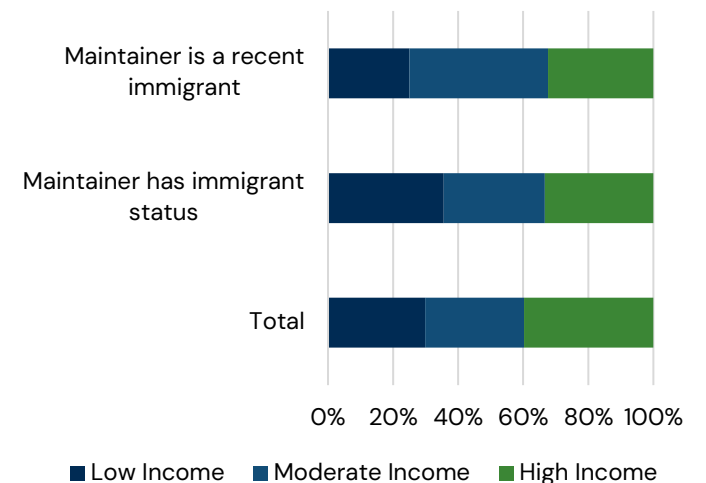
In 2021, renter households had a higher proportion of households maintained by those with immigrant status (17.0%), recent immigrants (4.0%) and non-permanent residents (1.5%) than owner households (14.2%, 0.7%, and 0.1%, respectively). During this period, there was a higher proportion of owner households maintained by individuals who did not have immigrant status (85.7%) than renter households (81.5%).

Between 2016 and 2021, the growth in immigrant-led households was driven by owner households (+325 households, +11.9%). During this period, immigrant-led owner household growth accounted for 79.3% of all growth in households maintained by individuals with immigrant status. This represents a shift from historic trends, when households led by individuals with immigrant status made up a higher proportion of renter households in St. Albert.

Immigrant Status by Income

Households maintained by those with immigrant status had a slightly higher proportion considered low income (35.6%) than the St. Albert average (29.9%) in 2021. However, just 25.0% of recent immigrants were considered low-income during this period.

Figure 22: Household Income by Immigrant Status of Household Maintainer, 2021



Source: Statistics Canada Custom Tabulations, 2026

Household Trends

Race and Indigenous Status of Household Maintainer

In 2021, 7.8% of household maintainers (2,035 households) in St. Albert identified as being members of a racialized group. Among these household maintainers, 280 households (13.8%) identified as Black, and 1,080 households (53.1%) identified as Indigenous. During this period, Black household maintainers made up 1.1% of all household maintainers in St. Albert, and Indigenous household maintainers represented 4.2% of households in the city.

Table 6: Household Income by Race and Indigenous Status of Household Maintainer, St. Albert, 2021

Demographic Characteristic	Low Income	Moderate Income	High Income
<i>All Households</i>	29.9%	30.3%	39.8%
<i>Maintainer is a member of a racialized group</i>	29.2%	31.9%	38.8%
<i>Maintainer is Black</i>	27.5%	51.0%	21.6%
<i>Maintainer identifies as Indigenous</i>	31.2%	31.2%	37.7%

Source: Statistics Canada Custom Tabulations, 2026

Race and Indigenous Status of Household Maintainer by Tenure

Households maintained by members of a racialized group had a higher proportion of rental households (28.5%) compared to the total proportion of renter households in St. Albert in 2021 (17.1%).

During this period, 35.7% of Black household maintainers and 30.6% of Indigenous household maintainers were renter households.

Race and Indigenous Status of Household Maintainer by Income

Table 6 illustrates the rates of low, moderate, and high-income households among household maintainers who identified as Black, Indigenous, or a member of a racialized group in St. Albert in 2021.

Between 2016 and 2021, high-income household maintainers identifying as members of racialized groups increased by 829.4%, well above the rate of moderate- (+348.3%) and low-income (+271.9%) household maintainers identifying as members of a racialized group.

This was driven by the rapid increase in high-income household maintainers that identified as Indigenous (+380 households, +1520.0%) during this period. Between 2016 and 2021, there was a decline of 1,125 households with maintainers that identified as Black. This was driven by the decline in low-income household maintainers that identified as Black (-495 households, -87.6%).

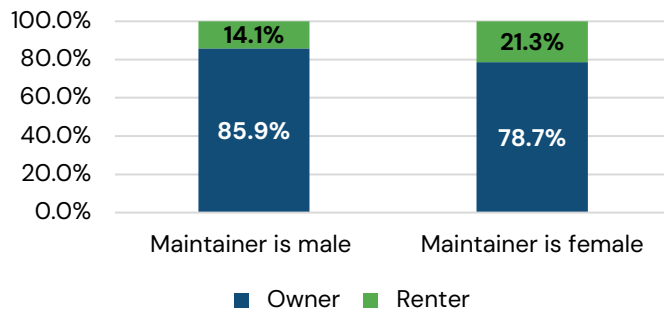
Household Trends

Gender of Household Maintainer

The city of St. Albert had 15,225 households (58.7%) maintained by men+ and 10,715 households (41.3%) maintained by women+ in 2021. This was roughly consistent with Alberta-wide trends (60.2% and 39.8%, respectively).

Between 2016 and 2021, women+ led households increased by 26.9% (+2,270 households), while households maintained by men+ experienced a decline (-285 households, -1.8%).

Figure 23: Household Tenure by Gender of Household Maintainer, 2021



Source: Statistics Canada Custom Tabulations, 2026

Gender of Household Maintainer by Tenure

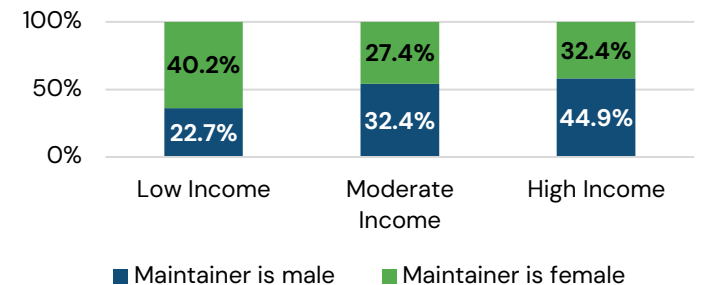
In 2021, 85.9% of households maintained by men+ were owner households, well above the proportion of women+ led owner households (78.7%). Households maintained by women+ were more likely to be renter households (21.3%) when compared to households maintained by men+ (17.1%). This was roughly consistent with Alberta-wide trends during this period, as the proportion of owner households maintained by men+ (74.6%) was above that of women+ led households (65.3%) at a similar rate.

Between 2016 and 2021, owner households maintained by men+ experienced a slight decline (-505 households, -3.7%), while owner households maintained by women+ increased (+1,785 households, +26.9%). During this period, renter households maintained by men+ increased by 215 households (+11.1%), while renter households maintained by women+ experienced an increase of 490 households (+27.3%).

Gender of Household Maintainer by Income

In 2021, women+ maintained households had higher rates of low-income households (40.2%) compared to men+ maintained households (22.7%) in St. Albert. Women+ led households made up 55.6% of all low-income households during this period, while making up just 41.3% of all households. High-income households were predominantly maintained by men+ (44.9%), compared to women+ (32.4%). This indicates that households maintained by women+ in St. Albert faced greater economic challenges relative to those maintained by men+.

Figure 24: Household Income by Gender of Household Maintainer, 2021



Source: Statistics Canada Custom Tabulations, 2026

Household Trends

Section Overview

As part of the census, households indicate whether any members have difficulty doing certain activities as a result of physical, mental, or other health-related conditions or problems, which are referred to as activity limitations. It should be noted that this information, while intended to be used to identify people who are likely to have a disability for a follow-up survey, does not itself provide an estimate of disability in Canada.

Table 7: Household with any Member with an Activity Limitation, St. Albert, Alberta, 2021

	Alberta	St. Albert
<i>Any member with at least one activity limitation</i>	11.5%	11.7%
<i>Any member with difficulty seeing</i>	2.7%	2.4%
<i>Any member with difficulty hearing</i>	2.9%	3.2%
<i>Any member of the household with difficulty walking, using stairs, using his/her hands or fingers or doing other physical activities</i>	4.7%	4.5%
<i>Any member of the household with difficulty learning, remembering or concentrating</i>	4.5%	4.4%
<i>Any member of the household with emotional, psychological or mental health conditions</i>	6.4%	7.0%
<i>Any member of the household with other health problems or long-term conditions</i>	4.1%	4.2%

Household any Member with an Activity Limitation

In 2021, 3,025 households (11.7%) in St. Albert had at least one member with an activity limitation. This was roughly consistent with province-wide trends in Alberta (11.5%) during this period. The most common activity limitation was emotional, psychological or mental health conditions (1,820 households, 7.0%), followed by physical activity limitations (1,180 households, 4.6%), and difficulty learning, remembering or concentrating (1,145 households, 4.4%). The proportion of households with any member with an activity limitation in St. Albert increased (+580 households, +23.7%) between 2016 and 2021.

Activity Limitation by Tenure

Among owner households, 2,450 households (11.4%) had at least one member with an activity limitation, while 580 renter households (13.1%) had at least one member with an activity limitation in St. Albert in 2021.

During this period, there was the highest rate of renter households with any member with emotional, psychological, or mental health conditions (9.7%). This was above the rate for owner households with any member with emotional, psychological, and mental health conditions in St. Albert (6.5%) at this time.

Source: Statistics Canada Custom Tabulations, 2026

Household Trends

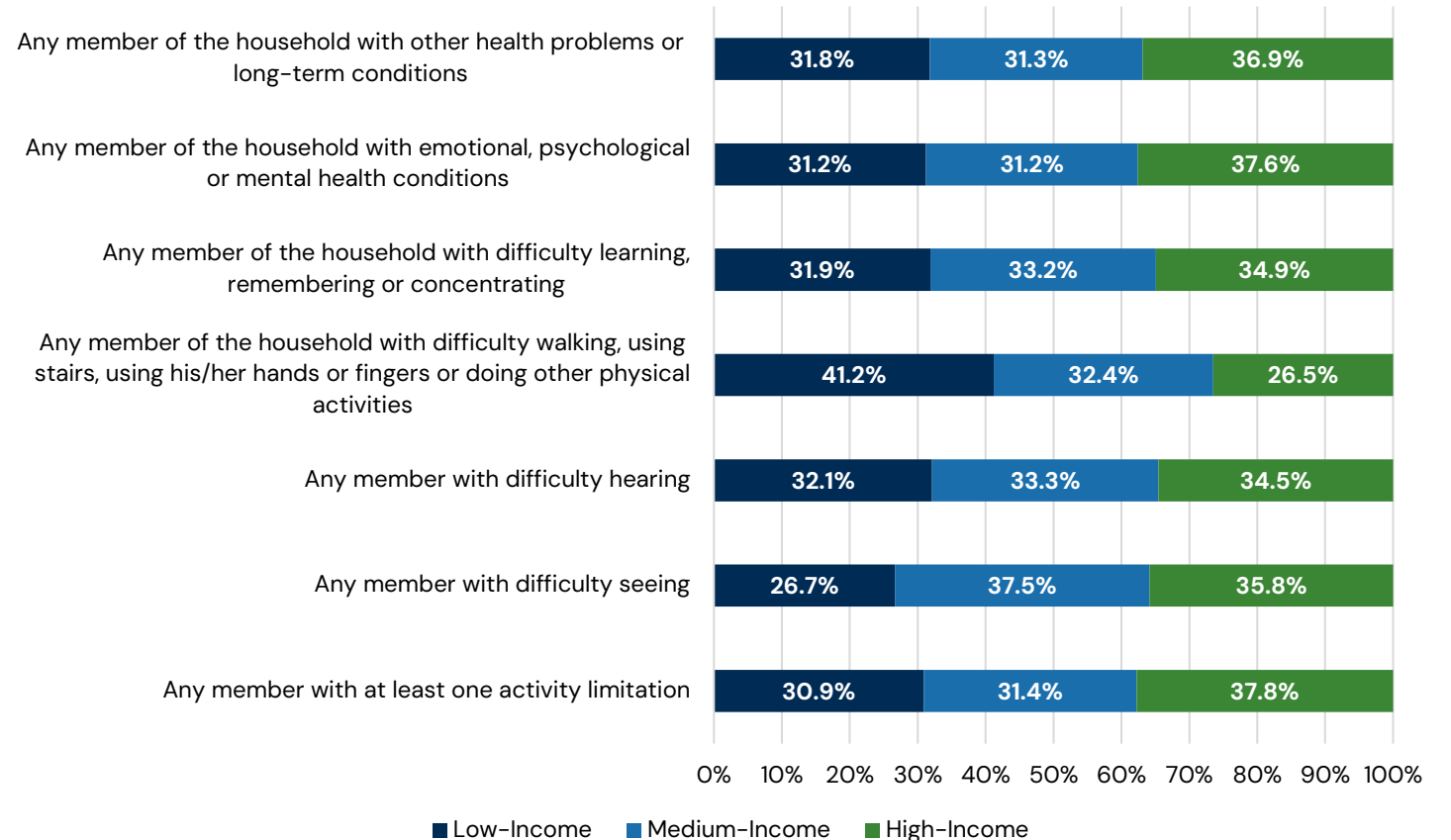
Activity Limitation by Income

Among households with any member with at least one activity limitation in St. Albert, 30.9% were considered low-income in 2021. This was slightly above the rate of all households (29.9%) considered low-income in the city during this period.

Households with any member with difficulty walking, using stairs, using their hands/fingers, or doing other physical activities had the highest incidence of low-income households (41.2%) during this period, followed by households with any member with difficulty hearing (32.1%).

Between 2016 and 2021, the proportion of households with any member with activity limitations in St. Albert increased (+580 households, +23.7%), driven largely by the growing share of seniors in the population. Among households with activity limitations, the proportion considered high-income grew during this period, consistent with broader income trends in St. Albert over this period.

Figure 25: Households with Any Member with Activity Limitation by Household Income, St. Albert, 2021



Source: Statistics Canada Custom Tabulations, 2026

Economic Characteristics

Section Overview

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.

Labour Force 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.

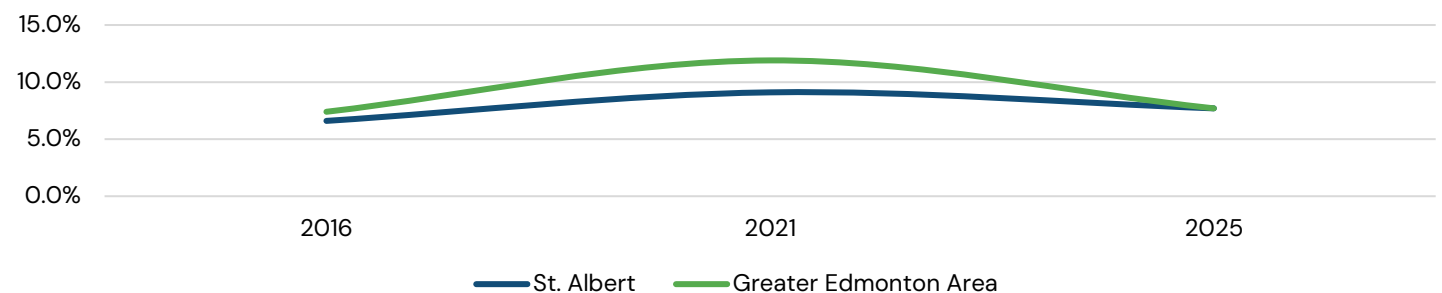
The unemployment rate in St. Albert increased from 6.6% in 2016 to 9.1% in 2021. This was below the 2021 unemployment rate in The Greater Edmonton Area (11.9%) and Alberta (11.5%).

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 December 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).

Figure 26: Unemployment Rate, St. Albert, Greater Edmonton Area, 2016 – 2025



Source: Statistics Canada Community Profile, 2016, 2021

Economic Characteristics

Employment by Industry

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 health care businesses were related to ambulatory healthcare services, followed by social assistance. The average wage within the sector for Alberta in 2022 was \$32.33/hour (*AB Health Care and Social Assistance Industries*), equalling 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 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.

This may raise additional challenges due to added expectations of balancing family responsibilities with working. In 2023, the Provincial Housing Needs Assessment identified that the St. Albert rental market required 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. Carpenters, construction workers, and seasonal labourers earned incomes ranging from \$25 - \$42/hour, equalling \$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.

Economic Characteristics

Employment by Industry

In 2021, the accommodation and food services sector employed 1,560 people in St. Albert. This industry 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.

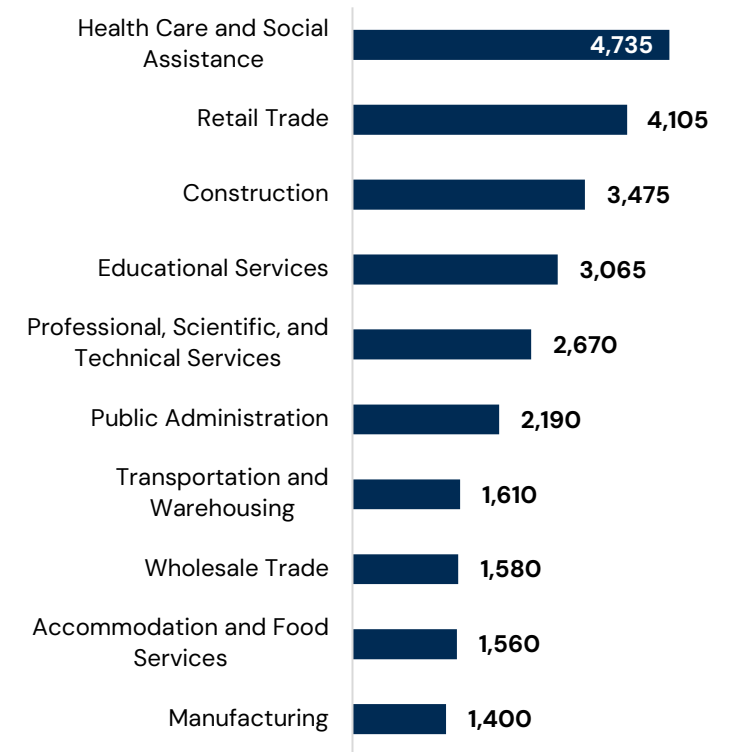
Work may be part- or full-time, with an average salary of \$31,165 for food service supervisors in the Edmonton region (*ALIS website*), and \$20,560 for food and beverage servers. This was less than working a minimum wage job at \$15.00/hour.

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 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. 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.

Figure 27: Top Ten Employment Sectors, St. Albert, 2021



Source: Statistics Canada Community Profile, 2021

Economic Characteristics

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%).

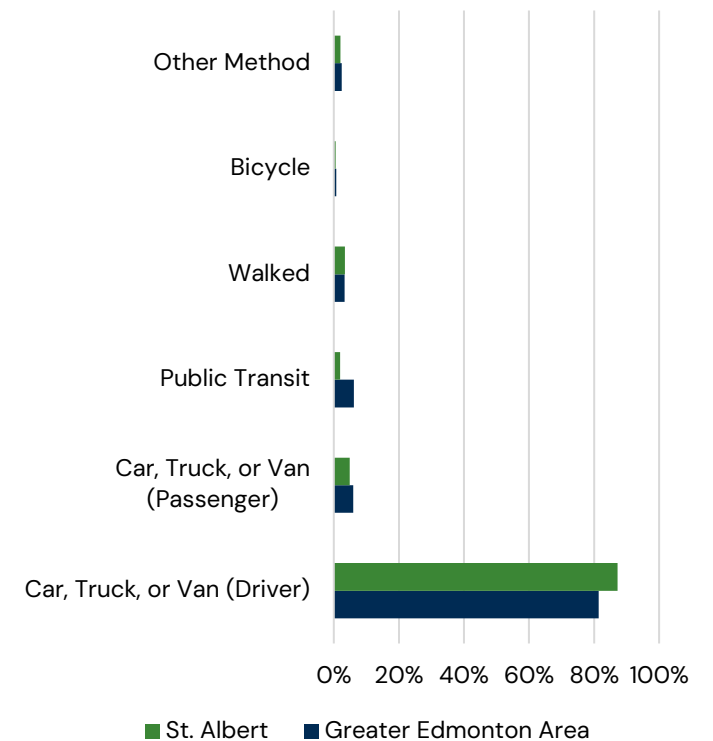
However, more recently, the 2025 Edmonton Chamber of Commerce annual report indicated that St. Albert added the third-greatest number of jobs in the Greater Edmonton Area between 2018 and 2023 (+5,540 jobs). This surpassed the total job growth in the City of Edmonton during this period (+5,281 jobs). 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. 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%).

Figure 28: Labour Force Method of Transportation, St. Albert, Greater Edmonton Area, 2021



Source: Statistics Canada Community Profile, 2021

Core Housing Need

Section Overview

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.

Core Housing Need Trends

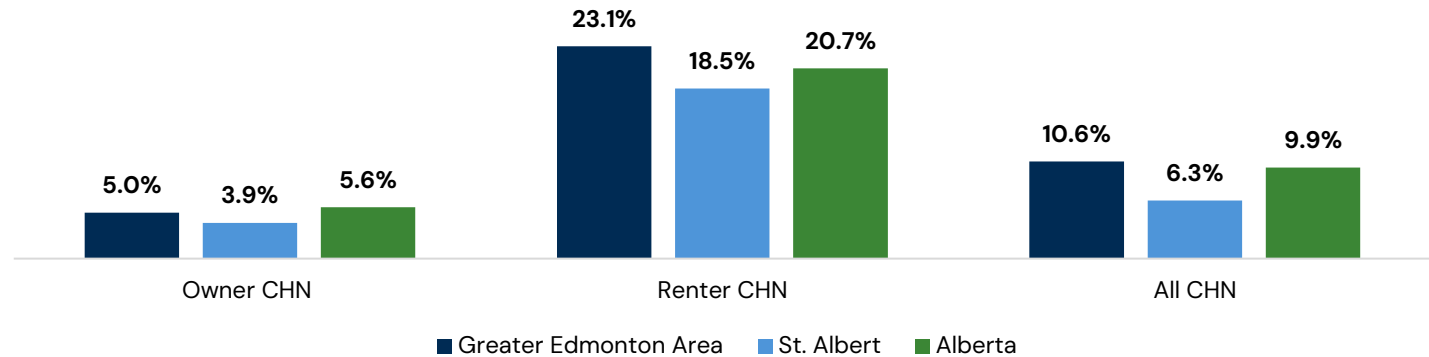
According to Statistics Canada Community Profiles, there were 1,615 households in core housing need in St. Albert in 2021. This represented 6.3% of the assessed households and was well below the rate of core housing need in the Greater Edmonton Area (10.6%) and province-wide (9.9%).

The number of households in St. Albert in core housing need remained consistent between 2016 and 2021.

Core Housing Need by Standard

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.

Figure 29: Core Housing Need by Tenure, St. Albert, Greater Edmonton Area, Alberta, 2021



Source: Statistics Canada Community Profile, 2021

Core Housing Need

Core Housing Need by Household Tenure

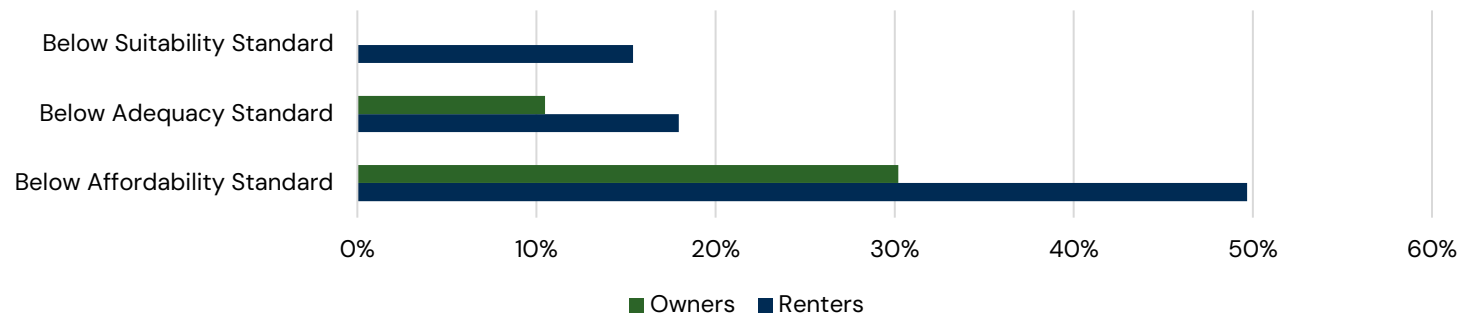
In 2021, households that rented their homes were more likely to be in core housing need. Despite making up just 17.4% of households in St. Albert, renter households accounted for 50.7% of the households in core housing need. In 2021, 18.5% of renter households were in core housing need, relative to 3.9% for owner households. 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%).

These trends 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.

Figure 30: Core Housing Need Standards by Tenure, St. Albert, 2021



Average Household Income by Core Housing Need Status

In 2021, the average household income of households in core housing need was \$31,200.

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 accessing housing that is affordable for their income levels.

Core Housing Need

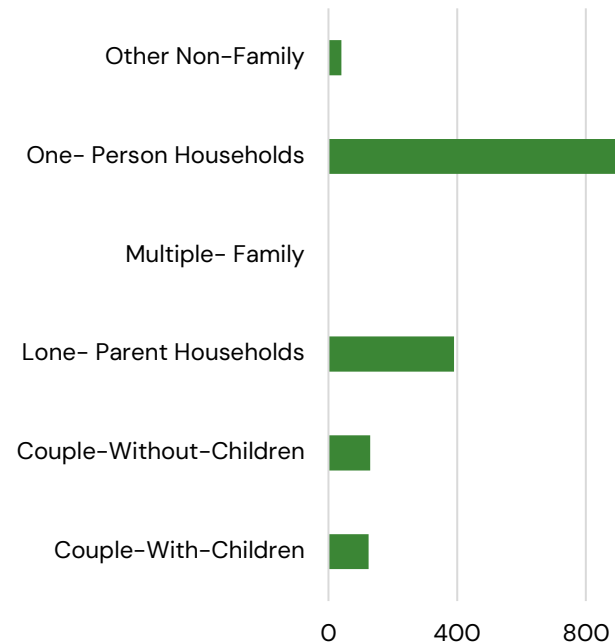
Core Housing Need by Household Type

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.

Figure 31: Core Housing Need by Household Type, St. Albert, 2021



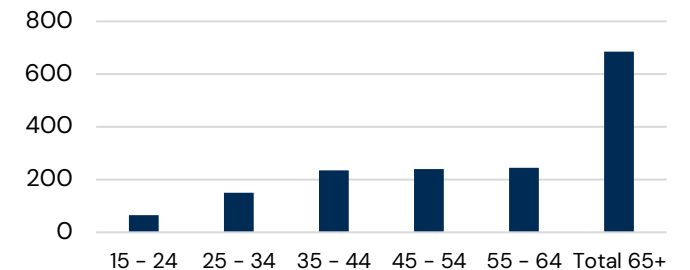
Source: Statistics Canada Community Profile, 2021

Core Housing Need by Household Maintainer Age

Households maintained by individuals 25 years and younger faced the highest rates of core housing need (65 households, 19.4%) in 2021. During this period, households maintained by those aged 65 and older represented the highest absolute number of households in core housing need (685 households, 9.2%).

In 2021, 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.

Figure 32: Core Housing Need by Household Maintainer Age, St. Albert, 2021



Source: Statistics Canada Community Profile, 2021

Shelter-to-Income Ratio

Section Overview

Shelter-Cost-to-Income Ratio (STIR) is a commonly accepted benchmark for measuring affordability in the Canadian context. This indicator measures whether a household spends no more than 30% of its gross household income on housing costs and is a key metric of affordability. Shelter costs (where applicable) include mortgage payments, rent, property taxes, condominium fees, as well as costs of electricity, heat, water, and other municipal services.

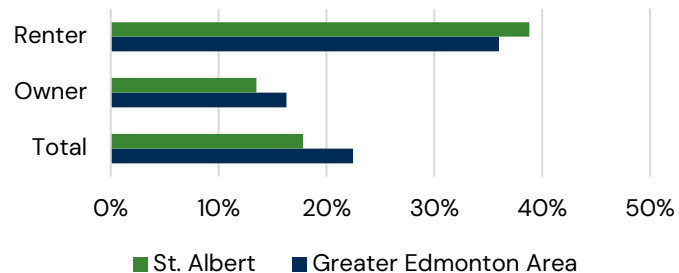
Generally speaking, when a household is spending 30% or more of their gross household income on shelter costs, they are considered to be facing affordability issues. If the household STIR reaches 50% of household income spent on shelter costs, the household is considered to be facing deep affordability issues.

Shelter-to-Income Ratio

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 below the proportion of households facing affordability issues in the Greater Edmonton Area (22.5%) and Alberta (21.2%).

However, this represented an increase of 825 households facing affordability issues 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.

Figure 33: Proportion of Households Facing Affordability Issues by Tenure, St. Albert, Greater Edmonton Area, 2021



Source: Statistics Canada Community Profile, 2021

Shelter-to-Income Ratio by Household Tenure

Assessed by 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 gross household income on shelter costs, compared to 13.5% of owners. St. Albert had a higher proportion of renter households facing affordability issues (38.8%) than the Greater Edmonton Area (36.0%) and Alberta (34.0%) during this period. 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 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.

Contents

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*

Priority Groups

There are 12 groups that CMHC defines as priority population groups 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 Groups

Section Overview

Priority population groups are defined by the CMHC and National Housing Strategy as facing proportionally far greater housing need than the general population.

These groups have been identified for additional analysis in this section:

- 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

Core Housing Need Among Priority Groups

Women-led households, especially single mothers

In 2021, 10.3% of households led by women in St. Albert were in core housing need, 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

In 2021, 9.4% of youth-led households, or as households maintained by those aged 18-29 years, were in core housing need in the city of St. Albert in 2021. 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

In 2021, 9.2% of households maintained by those aged between 65 and 84 years were in core housing need in St. Albert. Among households maintained by those aged 85 years and older, 18.9% 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+ were identified in the 2023 Provincial Housing Needs Assessment as tending 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.

Priority Groups

Core Housing Need Among Priority Groups

Indigenous Peoples

In 2021, 5.4% of Indigenous-led households in St. Albert were in core housing need. 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 racialized people in 2021 were in core housing need, slightly below the rate of core housing need across all households in the city (6.3%). However, Black-led households faced slightly higher rates of core housing need (7.5%) compared to households led by racialized people and city-wide trends at this time.

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 core housing need. During this period, 6.2% of households led by refugees in St. Albert were in core housing need, 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.

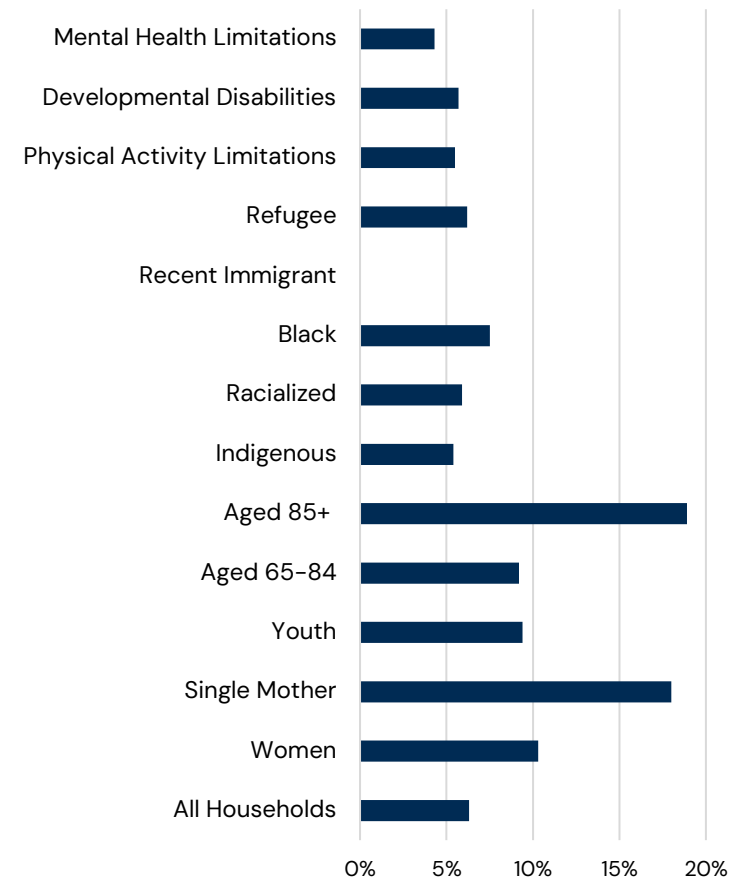
Households with members with developmental disabilities

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 limitation were less likely to live in core housing need (4.3%) compared to all households in St. Albert (6.3%) in 2021.

Figure 34: Proportion of Households in Core Housing Need by Household Maintainer Priority Group, St. Albert, 2021



Source: HART Federal HNA Template, 2026

Priority Groups

Incidence of Homelessness Among Priority Groups

In 2025, 262 unique individuals were identified as experiencing homelessness or housing instability in St. Albert (118 male, 144 female), including 53 children aged 0–17 years.

This figure is roughly consistent with 2024 levels (268 individuals) and represents approximately double the count recorded in 2023 (133 individuals), indicating a sustained increase in housing instability.

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.

Factors Influencing Homelessness

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. Surveys were excluded due to either respondents declining to give consent, declining to provide the unique identifier information, or individual respondents submitting multiple surveys.

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.

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.

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.

Priority Groups

Factors Influencing Homelessness

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.

Among individuals experiencing housing insecurity, the leading reasons for coming to St. Albert and Sturgeon County were proximity to family (30%) and starting a new job (11%). Additional reasons included the appeal of the community's lifestyle (8%), searching for work (8%), and escaping unsafe situations or 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

Priority Groups

Temporary and Emergency Relief Resources

St. Albert does not currently have any emergency 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 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.

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.

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).

Housing Profile

This section is an overview of the housing profile of the community, highlighting factors influencing housing supply, including the current stock composition and new development trends. Housing supply data is crucial in determining the need for different housing types in a community. Supply data will be compared against demand data to help determine the need for housing.

Contents

The housing profile for a community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**, including composition by dwelling types, the size and suitability, and the age and composition of the stock.
- The existing **stock of rental housing**, including the primary and secondary rental markets
- **New Dwelling trends**, including housing starts and completions, and planning application pipeline insights
- The state of **emergency shelters and transitional housing**.
- The **existing housing stock** of affordable and social housing, including composition by dwelling types and bedrooms.

Existing Housing Stock

Dwelling Trends

In 2021, there were 25,935 dwellings in the city of St. Albert. During this period, the City accounted for 4.7% of all dwellings in the Greater Edmonton Area.

The city experienced slight growth in its housing stock between 2016 and 2021, with an increase of 1,980 dwellings (+8.3%). While this was below the rate of increase in the Greater Edmonton Area (+9.3%), this was above the housing stock growth rate province-wide (+6.9%).

Figure 35: Total Dwellings, Greater Edmonton Area and Local Municipalities, 2021



Source: Statistics Canada Community Profile, 2021

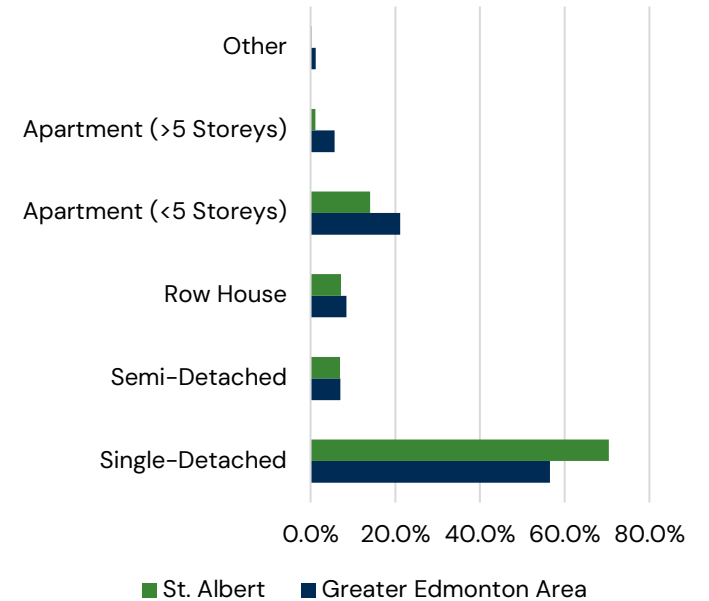
Dwelling Types

The housing stock in St. Albert was predominantly comprised of ground-oriented dwellings in 2021. During this period, the most common housing form in the city was single-detached dwellings (18,260 dwellings, 70.4%).

The city had a substantially lower proportion of low-rise apartments (14.1%) and high-rise apartments (1.1%) compared to the Greater Edmonton Area (21.2% and 5.6%, respectively) in 2021.

Definition: A **high-rise apartment** is an apartment dwelling with five- or more-storeys. A **low-rise apartment** is an apartment dwelling with fewer than five storeys.

Figure 36: Proportion of Dwellings by Type, St. Albert, Greater Edmonton Area, 2021



Source: Statistics Canada Community Profile, 2021

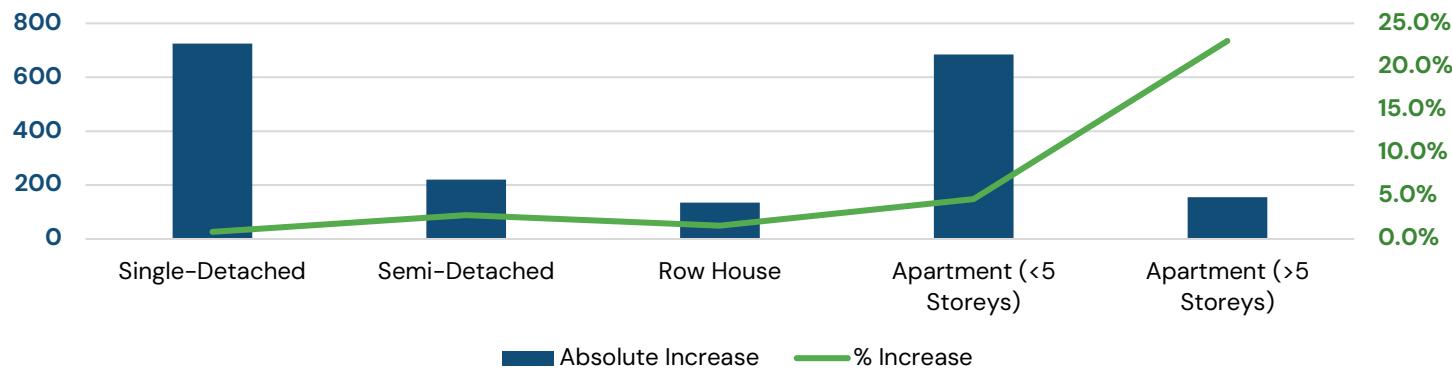
Existing Housing Stock

Dwelling Types

However, low-rise apartments were the second-most common housing form during this period (3,645 units, 14.1%), followed by row houses (1,865 dwellings, 7.2%), semi-detached dwellings (1,810 dwellings, 7.0%), and high-rise apartments (290 units, 1.1%). Dwellings in other structures made up just 0.3% of the housing stock in St. Albert during this period (65 dwellings).

Recent trends in the housing stock indicate a shift towards denser dwelling forms. Between 2016 and 2021, high-rise apartments experienced the fastest rate of increase (+155 dwellings, +114.8%), followed by low-rise apartments (+685 dwellings, +23.1%). However, over this period single-detached dwellings experienced the greatest absolute increase in dwellings (+725 dwellings, +4.1%).

Figure 37: Absolute and Percent Increase in Dwellings by Type, St. Albert, 2016, 2021



Source: Statistics Canada Community Profile, 2016, 2021

Existing Housing Stock

Dwelling Types by Tenure

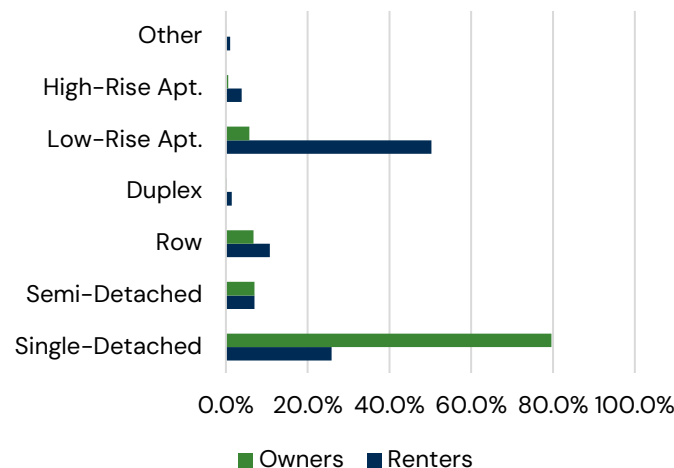
In 2021, renter households in St. Albert tended to occupy denser dwelling types compared to owner households in the city. During this period, the most common housing form occupied by renter households were low-rise apartments (2,225 units, 50.2%). This was well above the proportion of owner households in low-rise apartments in 2021 (1,240 units, 5.8%).

The most common dwelling type occupied by owner households in 2021 was single-detached dwellings (17,120 dwellings, 79.6%). This was well above the proportion of renter households in single-detached dwellings during this period (1,145 dwellings, 25.8%).

Between 2016 and 2021, renter households occupying low-rise apartments experienced the greatest increase (+485 units, +27.9%). By comparison, owner households occupying single-detached dwellings experienced the greatest absolute growth during this period (+635 dwellings, +3.9%).

Households occupying high-rise apartments increased at the fastest rate among both renter households (+60 units, + 54.5%) and owner households (+90 units, +300.0%) in St. Albert between 2016 and 2021.

Figure 38: Proportion of Dwellings Types by Tenure, St. Albert, 2021



Source: Statistics Canada Community Profile, 2021

Dwelling Types by Income

Low-income households in St. Albert were most likely to live in single-detached dwellings (46.4%), followed by low-rise apartments (29.9%), row houses (11.7%), and semi-detached dwellings (9.4%) in 2021. Moderate-income households were predominantly in single-detached dwellings (69.4%), followed by low-rise apartments (12.1%), row houses (8.9%), and semi-detached dwellings (7.7%) during this period. High-income households were overwhelmingly in single-detached dwellings (89.3%), reflecting the relationship between housing type and income in St. Albert.

This indicates that low-income households were more likely to occupy apartment dwelling forms, while high-income households predominantly lived in large ground-oriented dwellings.

Existing Housing Stock

Age and Condition of Dwellings

The city of St. Albert had a relatively new housing stock in 2021. During this period, just 2.8% of dwellings in the city were constructed in 1960 or earlier, well below the proportion in the Greater Edmonton Area (10.5%) and province-wide (10.3%). At this time, St. Albert had the highest proportion of dwellings constructed between 1981 and 2000 (33.4%), well above the average proportion in the Greater Edmonton Area (22.3%) and Alberta (25.3%). However, recent development has been slower in St. Albert than in the Greater Edmonton Area. The city had a lower proportion of dwellings constructed between 2001 and 2021 (31.6%) compared to the Greater Edmonton Area (39.6%) and province-wide trends (38.1%).

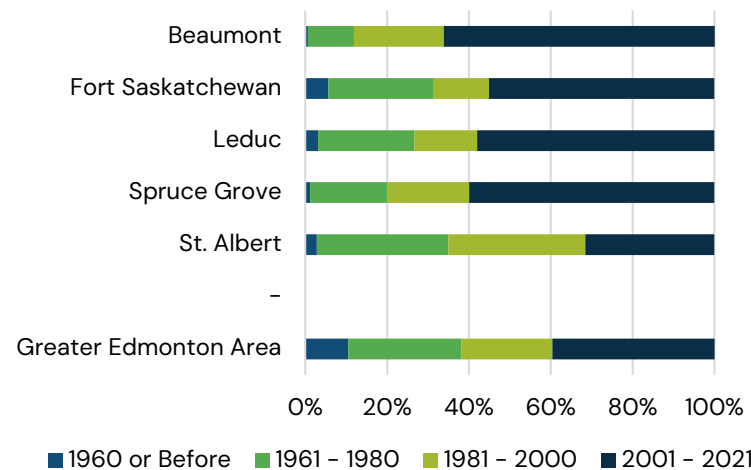
In 2021, 4.5% of dwellings in St. Albert were in need of major repairs. This was slightly below the proportion in the Greater Edmonton Area (5.2%) and Alberta-wide (5.5%). However, between 2016 and 2021, St. Albert experienced an increase of 23.0% of dwellings in need of major repairs. This was well above the growth rate experienced in the Greater Edmonton Area (+4.2%) and province-wide (+2.5%).

Age and Condition by Tenure

Broken down by tenure, renter households and owner households had roughly the same proportion living in dwellings that required major repairs in 2021 (4.5% and 4.6%, respectively).

During this period, owner households reported a higher rate of dwellings in need of minor repairs (25.9%) compared to renter households (18.3%).

Figure 39: Proportion of Dwellings by Age, Greater Edmonton Area and Local Municipalities, 2021



Source: Statistics Canada Community Profile, 2021

Age and Condition by Income

Low-income households in St. Albert were more likely to live in older dwellings in 2021. Among low-income households, 4.8% lived in dwellings constructed in 1960 or before, well above the proportion among high-income households (1.6%). High-income households had the highest proportion of dwellings constructed between 2001 and 2021 (36.9%), compared to low-income (30.1%) and moderate-income households (26.3%).

During this period, households considered low-income had the highest proportion occupying dwellings in need of major repairs (5.5%), above the rate among moderate-income (4.6%) and high-income households (3.7%).

Existing Housing Stock

Dwelling Size

In 2021, 78.4% of dwellings in St. Albert had three- or more-bedrooms while 21.6% of dwellings had two- or fewer- bedrooms. During this period, the city had a higher proportion of dwellings with three- or more-bedrooms compared to the Greater Edmonton Area (66.5%) and province-wide trends (68.3%). This was driven by the high proportion of four- or more-bedroom dwellings (44.1%), well above the proportion in the Greater Edmonton Area (31.0%) and Alberta (33.6%).

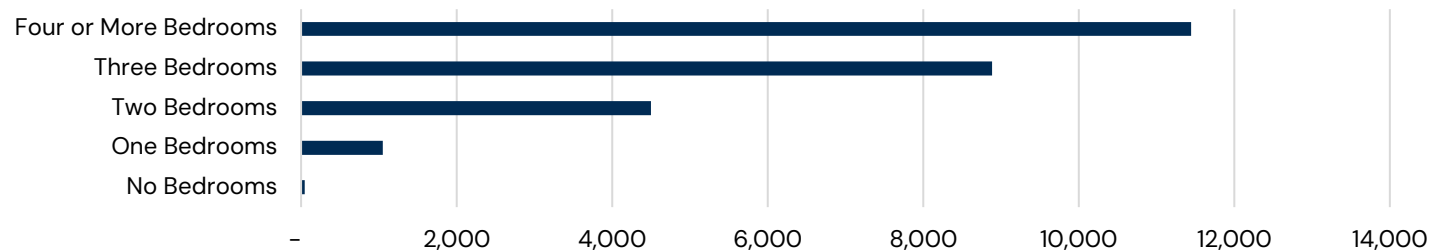
In 2021, St. Albert had the lowest proportion of bachelor dwellings (0.2%) across all local municipalities in the Greater Edmonton Area and was below average proportion of these dwellings in the Greater Edmonton Area (0.8%). The city had a substantially lower proportion of one-bedroom dwellings (4.0%) compared to the Greater Edmonton Area (11.2%) at this time. However, recent trends may indicate a shift in the housing stock. Between 2016 and 2021, two-bedroom dwellings experienced the greatest increase (+975 dwellings, +27.7%), while bachelor units increased at the fastest rate (+35 dwellings, +350.0%) in St. Albert.

Dwelling Size by Tenure

In 2021, renter households in St. Albert occupied considerably smaller dwellings than owner households. The most common dwelling size among renter households were two-bedroom dwellings (44.0%), followed by three-bedroom dwellings (24.5%), one-bedroom dwellings (16.0%), and four- or more-bedroom dwellings (14.9%). Less than 1.0% of renter households occupied bachelor or no-bedroom units (0.6%).

By contrast, owner households predominantly occupied four- or more-bedroom dwellings (50.2%), followed by three-bedroom dwellings (36.3%), two-bedroom dwellings (11.9%), and one-bedroom dwellings (1.6%). This indicates a substantial difference in dwelling size between renter and owner households in St. Albert.

Figure 40: Dwellings by Size, St. Albert, 2021



Source: Statistics Canada Community Profile, 2021

Dwelling Size by Income

In 2021, low-income households in St. Albert were more likely to occupy smaller dwellings than moderate- and high-income households. Among low-income households, 10.1% lived in one-bedroom dwellings, and 32.6% lived in two-bedroom dwellings. By comparison, among high-income households, just 0.5% lived in one-bedroom dwellings and 6.2% in two-bedroom dwellings.

High-income households were far more likely to occupy four- or more-bedroom dwellings (61.0%) compared to low-income (24.0%) and moderate-income households (41.7%). These patterns reflect the relationship between income, tenure, and dwelling size in St. Albert, where lower-income households have limited access to larger dwelling forms.

Existing Housing Stock

Dwelling Suitability

Housing suitability refers to whether a dwelling has enough bedrooms based on the composition of the household. An unsuitable dwelling is one which does not have enough bedrooms based on the National Occupancy Standard.

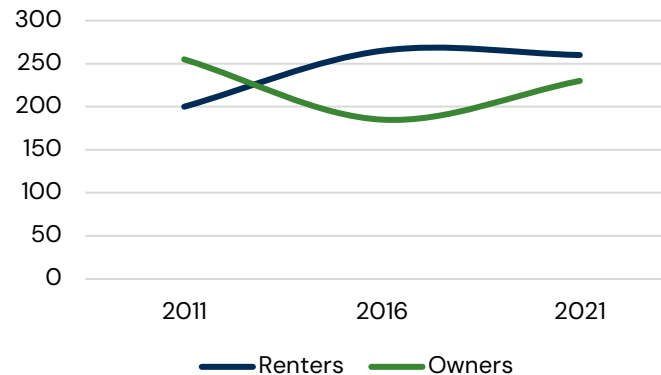
As of 2021, 1.9% of households (490 dwellings) in St. Albert were living in unsuitable dwellings. This proportion was well below that of the Greater Edmonton Area (5.5%) and Alberta (4.7%).

Housing suitability in St. Albert has declined. Between 2016 and 2021, the number of households living in housing considered unsuitable increased by 40 dwellings (+8.9%). However, this was slightly below the rate of increase experienced across the Greater Edmonton Area (+11.8%) and province-wide (+10.3%).

Suitability by Tenure

A much higher proportion of renter households were facing suitability issues (5.9%) compared to owner households (1.1%) in St. Albert in 2021.

Figure 41: Dwelling Suitability by Household Tenure, St. Albert 2011, 2016, 2021



Source: Statistics Canada Community Profile, 2021

Suitability by Income

In 2021, high-income households in St. Albert had the highest rate of unsuitable housing (2.3%) across income groups, followed by moderate-income households (1.7%) and low-income households (1.5%). High-income households may face increased suitability challenges due to larger household sizes.

However, the relatively low rates of unsuitable housing across all income groups in St. Albert suggest that housing suitability issues are not strongly differentiated by income in the city, in contrast to the more pronounced income-based disparities observed in dwelling size and affordability.

Gain and Loss of Affordable Housing Units

Naturally Occurring Affordable Housing

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.

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.

In 2025, one (1) residential unit was lost to demolition and conversion.

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 (\$1,524). 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 8: Change in Units Affordable to Low- and Very-Low Income Households, St. Albert , 2016 – 2021

Characteristic	Value
Affordable rental units built (number of units)	+365
Affordable rental units lost (number of units)	-80
Net change in number of affordable units (number of units)	+285

Source: HART Federal Housing Needs Assessment Tool, 2025

Development Trends

Housing Development

What is a housing completion?

For the purposes of CMHC’s Starts and Completions Survey, a **housing completion** is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.

What is a housing start?

In CMHC’s Starts and Completions Survey, a **housing start** is defined as the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure.

Housing Completions

In 2025, there were 1,122 housing completions in St. Albert. Broken down by dwelling type, there were the greatest number of apartment housing completions (434 units, 38.7%) during this period, followed by single-detached dwellings (409 dwellings, 36.5%), row houses (217 dwellings, 19.3%), and semi-detached dwellings (62 dwellings, 5.5%).

Between 2016 and 2025, there was the greatest cumulative number of apartment housing completions (2,101 units, 38.2% of all completions), followed by single-detached dwellings (1,935 dwellings, 35.2%). This is in contrast to the predominantly ground oriented housing stock in St. Albert, indicating a long-term trend towards denser housing forms of development in the city.

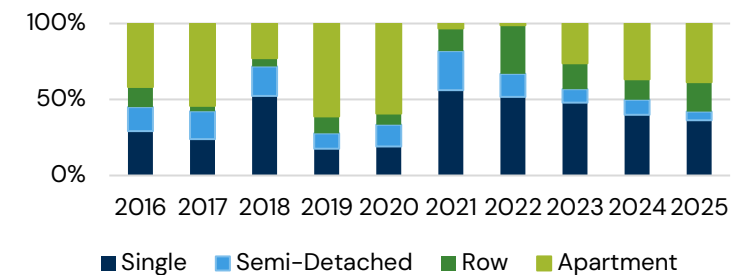
In addition to changing development trends, the city has experienced an overall increase in development. In 2025, there were an additional 391 housing completions (+53.5%) from the previous year. Since 2016, housing completions have risen by 112.5% in St. Albert.

Housing Completions by Tenure

Among the housing completions in St. Albert in 2025, 615 housing completions were rental in tenure (54.8%), while the remaining 507 housing completions were ownership housing (45.2%). This differed from the existing housing stock, which was predominantly ownership housing in 2021 (82.9%).

In 2025, single-detached dwellings were the most common ownership housing completion (409 dwellings, 80.7%), followed by semi-detached dwellings (62 dwellings, 12.2%), and row houses (36 dwellings, 7.1%). During this period, the most common rental housing completions were apartments (434 units, 70.6%), followed by row houses (181 dwellings, 29.4%).

Figure 42: Housing Completions by Dwelling Type, St. Albert, 2016 – 2025



Source: CMHC Starts and Completions Survey, 2016 – 2025

Development Trends

Housing Completions Trends by Tenure

Over the last ten years, housing completions have increased substantially. Between 2016 and 2025, the city experienced an increase of 594 housing completions (+112.5%).

Among rental dwellings, row houses experienced the fastest rate of growth between 2016 and 2025 (+131 dwellings, +262.0%), while apartments experienced the greatest absolute increase (+214 units, +97.3%).

Across ownership dwellings, single-detached dwellings experienced the fastest increase over this period (+255 dwellings, +165.6%), followed by row houses (+16 dwellings, +80.0%). Ownership semi-detached dwelling housing completions experienced a decline between 2016 and 2025 in St. Albert (-22 dwellings, -26.2%).

Housing Starts

In 2025, there were 824 housing starts in St. Albert, of which 44.8% were single-detached dwellings (369 dwellings), followed by apartments (271 units, 32.9%), row houses (120 dwellings, 14.6%), and semi-detached dwellings (64 dwellings, 7.8%).

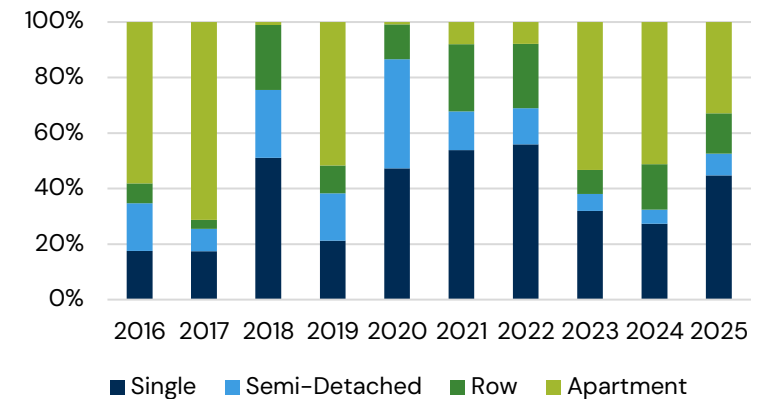
However, housing starts have experienced a shift towards ground-oriented housing forms over the last 10 years. In 2016, apartments made up 58.1% of housing starts, while single-detached dwellings made up just 17.6% of all housing starts in St. Albert during this period.

However, between 2016 and 2025, the greatest cumulative number of housing starts in St. Albert were apartments (2,557 units, 42.7%), followed by single-detached dwellings (1,981 dwellings, 33.0%), consistent with housing completion trends at the time. Additionally, St. Albert experienced a slight increase in housing starts over this period (+125 dwellings, +17.9%).

Housing Starts by Tenure

Ownership housing made up 73.9% of housing starts in 2025, while rental housing was 26.1% of housing starts during this period. Ownership housing has been the predominant tenure of housing construction in the city over the past 10 years, making up 79.6% of all housing starts in St. Albert between 2016 and 2025.

Figure 43: Housing Starts by Dwelling Type, St. Albert, 2016 – 2025



Source: CMHC Starts and Completions Survey, 2016 – 2025

Development Trends

Building Permits

Between 2009 and 2024, 8,276 units were permitted for construction by the City of St. Albert. Over this period, the City issued the greatest number of building permits for apartments (3,709 units, 44.8%), followed by single-detached dwellings (2,972 units, 35.9%), townhouse and condominiums (833 units, 10.1%), and semi-detached dwellings (762 units, 9.2%).

The city has shifted towards denser forms of development. In 2009, single-detached dwellings made up 81.1% of units permitted, while no building permits were issued for apartments. However, in 2024, 57.1% of building permits were for apartments (722 units), while just 24.4% of building permits were for single-detached dwellings (309 units). This represented a decline of 69.9% in the proportion of single-detached dwellings permitted between 2009 and 2024.

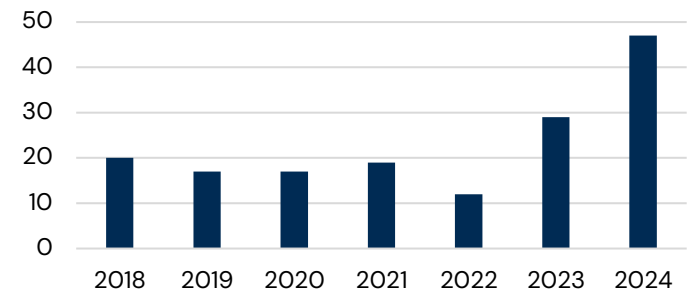
However, between 2009 and 2024, there has been an overall increase in the number of building permits issued by the City of St. Albert. In 2024, the City issued 1,265 building permits, representing an increase of 442.9% from the 233 building permits issued by the City in 2009.

Secondary Suite Permits

Between 2007 and October 2025, the City of St. Albert issued 359 building permits for secondary suites.

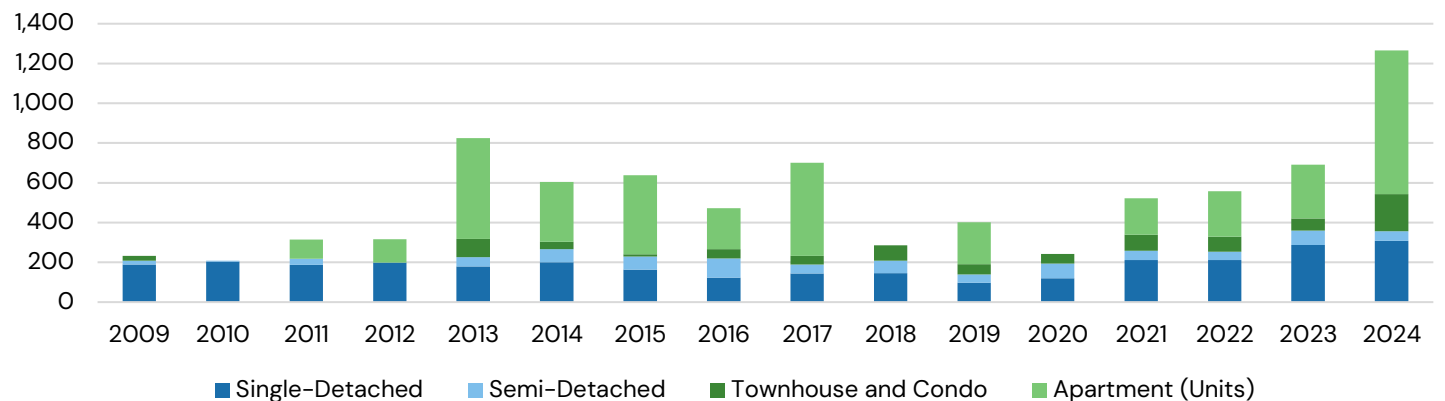
The most common secondary suite dwelling form permitted during this period were basement suites (324 units, 90.3%), followed by garage suites (17 units, 4.7%), newly constructed single-family dwellings with a secondary suite (15 units, 4.2%), and garden suites (2 units, 0.6%).

Figure 45: Secondary Suite Building Permits, St. Albert, 2018 – 2024



Source: City of St. Albert Internal Data

Figure 44: Building Permits Issued by Dwelling Type, St. Albert, 2009 – 2024



Source: City of St. Albert Internal Data

Rental Market Trends

Section Overview

The Canada Mortgage and Housing Corporation (CMHC) conducts an annual **Rental Market Survey** to collect data on the size of the primary rental universe, average and median rent, and vacancy rates.

The **primary rental universe** is the total number of units in privately-owned rental buildings with at least three units. This universe includes **purpose-built** apartments and row housing, of which at least one unit is not ground oriented.

Rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of utilities and therefore may or may not be included in the rent.

A unit is considered **vacant** if the unit is physically unoccupied and available for immediate rental. CMHC considers a **3.0% vacancy rate** to be the benchmark for a healthy rental market.

Primary Rental Universe

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.

Rental Market Trends

Secondary Rental Universe

There were 4,410 renter households in St. Albert in 2021, of which 4,220 households were private unsubsidized and 190 households were subsidized. With 2,042 purpose-built primary rental units in 2021, an estimated 2,368 renter households (53.7%) relied on the secondary rental market. The secondary rental market includes rented condominiums, basement suites, and rental units within houses, and is typically associated with increased precarity of tenure.

Average Market Rent

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.

Median Market Rent

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.

Rental Market Trends

Estimated Shelter Costs

In addition to average market rent, estimated shelter costs as reported in the 2021 Census also provide insight into the rental market. 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.

Estimated Shelter Cost by Dwelling Type

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.

Rental Market Trends

Vacant Unit Rent

In 2025, the average market rent for vacant units in St. Albert was \$2,111. This was \$259 above the average market rent for occupied units (\$1,852), reflecting a 14.0% higher average market rent among vacant units. This gap creates a financial incentive for existing tenants to remain in their current units rather than move.

By unit size, the average market rent for vacant two-bedroom units was \$2,267, compared to \$1,908 for occupied two-bedroom units, a premium of \$359 (18.8%).

Vacant three-or-more-bedroom units averaged \$2,096, compared to \$1,934 for occupied units (+8.4%). Vacant one-bedroom rents were suppressed due to small sample size but occupied one-bedroom rents averaged \$1,622.

The substantial vacancy premium for two-bedroom and total units indicates that rents are being reset upward at unit turnover.

Secondary Market Point-in-Time Scan

A point-in-time (PIT) scan of vacant rental listings in the secondary rental market was conducted in March 2026. The scan captured the most recent 25 rental listings on Rentals.ca for each unit size with the exception of bachelor units due to a lack of listings.

Based on this scan, average rental prices were \$2,181 for a one-bedroom unit, \$2,639 for a two-bedroom unit, \$3,715 for a three-or-more-bedroom unit, and \$2,845 for all units.

In addition to unit rentals, a point-in-time scan was conducted for room rentals. This includes rentals where a single room is leased out as part of a larger shared unit. Of the 25 room rentals captured, the average price was \$1,179.

Table 9: Average Primary Market Rent in Vacant and Occupied Units, St. Albert , 2025

	One-bedroom	Two-bedroom	Three- or more-bedroom	Total
Vacant Units	-	\$2,267	\$2,041	\$2,111
Occupied Units	\$1,622	\$1,910	\$1,870	\$1,839

Source: CMHC Rental Market Survey, 2025

Rental Market Trends

Secondary Market Point-in-Time Scan

The one- and two-bedroom units captured within this methodology consisted primarily of apartment units. In contrast, the majority of three-or-more-bedroom units were ground-oriented units (single- or semi-detached, and townhouse units). This accounts in part for the large difference in prices between vacant two-bedroom and three-or-more-bedroom units.

Secondary market asking rents were slightly lower for one-bedroom units (\$1,513 vs \$1,659) and two-bedroom units (\$1,792 vs \$2,267). However, this may reflect the limited availability of small rental units in St. Albert, with a high degree of variability between individual listing prices.

Vacancy Rates

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. 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.

Ownership Market Trends

Home Sale Prices

Table 10 includes the average sale prices as of November 2025 for St. Albert and the Greater Edmonton Area, according to Real Estate Association of Greater Edmonton data.

Row and townhouse data and semi-detached data are not separately reported by the Real Estate Association of the Greater Edmonton Area at the local municipal level.

The data shows that sales prices in St. Albert are higher on average than the Greater Edmonton Area. St. Albert had the highest premium on average re-sale prices for condominium apartments relative to the Greater Edmonton Area.

The average sale price for single-family detached homes in St. Albert was \$605,713 in 2025, while apartment condominiums averaged \$295,835 at this time.

In 2024, the average annual sale price for all residential dwellings in St. Albert was \$661,519. During this period, the average re-sale price for single-family detached dwellings was \$575,922, with an average apartment re-sale price of \$267,407.

In the nine-year period between 2016 and 2025 in St. Albert, average sale prices for single-family detached dwellings rose by 27.6%, while apartment condominiums rose by +13.0%.

Table 10: Average Re-sale Price by Dwelling Type, St. Albert, Greater Edmonton Area, 2025

Property type	St. Albert	Greater Edmonton Area
Single-family detached	\$605,713	\$570,163
Apartment condominium	\$295,835	\$212,231

Source: Real Estate Association of Edmonton, 2016 – 2025

Table 11 show the annual average sale prices for all dwellings in St. Albert and the Greater Edmonton Area from 2016 to 2025. St. Albert has consistently experienced higher average sale prices when compared to the region over this time period, with the difference in average sales pricing increasing in the last few years.

Table 11: Average Re-sale Price of All Dwellings, St. Albert, Greater Edmonton Area, 2016 – 2025

	St. Albert	Greater Edmonton Area
2016	\$440,219	\$372,765
2017	\$447,116	\$374,400
2018	\$444,686	\$369,607
2019	\$442,962	\$360,278
2020	\$447,833	\$382,501
2021	\$475,750	\$405,393
2022	\$587,403	\$415,115
2023	\$600,277	\$398,707
2024	\$661,519	\$432,328
2025	\$669,204	\$458,391

Source: Real Estate Association of Edmonton, 2016 – 2025

Non-Market Housing

Section Overview

Non-market housing is made up of temporary accommodation and permanent housing units where monthly rent rates are geared to income or below-market rates.

These housing units are generally provided by the **non-profit sector** or the **public sector** and include emergency shelters, transitional housing, community housing, affordable housing units, and supportive or special needs housing units, including homes for special care and nursing homes.

Emergency Shelter and Transitional Housing

As of March 2026, there are no emergency shelters or transitional housing located in the city of St. Albert. Residents of St. Albert in need of emergency shelter may access the St. Albert Food Bank and Community Village for daytime support and referrals to overnight accommodations.

For women and children fleeing situations of abuse in St. Albert, the closest available shelter is located approximately 18 kilometres from St. Albert away in Morinville, at Jessie's House. Jessie's House is a 35-bed facility that provides services from a trauma-informed, anti-oppressive, de-colonial framework of practice. Services include case management, court support, and specialized supports for children.

The lack of emergency shelter or transitional housing within the geographical boundaries of the city of St. Albert indicate a need for additional supports.

Community Housing and Services

In 2023, 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.

Non-Market Housing

Rental Assistance Program

In 2025, temporary rental assistance funding was available through five privately funded and directed programs, outlined in **Table 12**. 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.

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

Table 12: Individuals and Households Receiving Rental Assistance by Funding Source, St. Albert, 2025

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

Source: City of St. Albert Internal Data, 2026

***Note:** Motel clients by funding source indicated in **Table 12** 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.

Non-Market Housing

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.

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.

Non-Market Housing

Seniors Housing

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 waitlist of 52 applicants in 2025, with an estimated wait time of at least one (1) year. This was a decline from 2023, when there were 88 applicants in St. Albert on the waitlist for seniors’ lodge units. However, the wait time during this period was slightly shorter, at an estimated 8 months.

Seniors Self-Contained

The city of St. Albert had 53 seniors’ self-contained units in 2025, of which all units were rent-gearred-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.

Continuing Care and Private Memory Care

In 2025, there were 648 continuing care and private memory care units in St. Albert (see **Table 13**).

During this period, 611 units were subsidized (94.3%).

Table 13: Seniors’ Housing Units by Affordability Level, St. Albert, 2025

	# of Units	# of Subsidized Units (Non-RGI)	# of RGI units
Total	788	698	53
Self-Contained	53	0	53
Lodge Program	87	87	0
Care Homes	648	611	0
<i>Care Homes Type A</i>	449	449	0
<i>Care Homes Type B</i>	108	108	0
<i>Secured Care Homes Type B</i>	54	54	0
<i>Private Secure Care Settings</i>	37	0	0

Source: City of St. Albert Internal Data, 2025

Ownership Market Affordability

Understanding Ownership Affordability Tables

Based on the gross household income, a maximum affordable purchase price can be calculated by assuming the household spends 30% of their income on shelter costs.

Household incomes were calculated using Statistics Canada’s household income distribution and projected forward from 2020 using the increase in the Alberta CPI from 2020 to 2025 (+19.0%). The maximum affordable house price was calculated using the Bank of Canada’s conventional 5-year mortgage rate and incorporated considerations for downpayment and mortgage payments.

Within the table, ‘YES’ denotes a household income decile group that can afford a given dwelling type based on current market prices. ‘NO’ denotes a household income decile group that cannot afford the current market price without spending more than 30% of their household income on shelter costs.

The average re-sale price for ownership dwellings in 2025 was largely unaffordable for households in St. Albert. At this time, single-detached dwellings were only considered affordable to households in the 8th income decile and above. The average absorption value of semi-detached dwellings was slightly more affordable during this period and was considered affordable to households in the 6th income decile and above.

While apartment units were affordable to the majority of households in St. Albert and was considered affordable to the 3rd income decile and above, there was limited availability of this dwelling type in the housing stock. As a result, households in St. Albert face substantial challenges accessing affordable housing. This may contribute to heightened affordability issues and challenges with forming households.

Table 14: Affordability Table for the Ownership Market in St. Albert, 2025

	2025 Income (All HH)	Max Affordable Price	Single-Detached	Semi-Detached	Apartments	Total Average Price
			\$679,625	\$511,488	\$295,835	\$662,101
Low Income Deciles 1-3 (Less than \$82,775)	\$43,457	\$162,000	NO	NO	NO	NO
	\$63,736	\$237,601	NO	NO	NO	NO
	\$82,775	\$308,572	NO	NO	YES	NO
Moderate Income Deciles 4-6 (From \$82,776 to \$143,820)	\$102,434	\$381,858	NO	NO	YES	NO
	\$121,058	\$451,287	NO	NO	YES	NO
	\$143,821	\$538,669	NO	YES	YES	NO
High Income Deciles 7-9 (Greater than \$143,821)	\$169,688	\$639,816	NO	YES	YES	NO
	\$204,867	\$777,119	YES	YES	YES	YES
	\$254,532	\$971,280	YES	YES	YES	YES

Source: CMHC Market Absorption Survey (Single- and semi-detached, total average price); Realtors Association of Edmonton (Apartment Dwellings); Statistics Canada Census of Population, 2021

Rental Market Affordability

Understanding Rental Affordability Tables

Based on the gross household income, a maximum affordable rent price can be calculated by assuming the household spends 30% of their income on rent.

Household incomes were calculated using Statistics Canada’s household income distribution and projected forward from 2020 using the increase in the Alberta CPI from 2020 to 2025 (+19.0%).

The average market rent prices in the primary rental universe for vacant and occupied units by unit size were used to determine affordability.

Within the table, ‘YES’ denotes a household income decile group that can afford a given unit size based on current market prices. ‘NO’ denotes a household income decile group that cannot afford the current market price without spending more than 30% of their household income on rent.

Available rental units on the primary rental market are largely affordable for moderate- and high-income households in the city of St. Albert (**Table 15**). In 2025, there was only one (1) bachelor unit in the St. Albert primary rental universe, with no available rent price information.

As a result, the majority of small units in the primary rental universe were offered as one-bedroom dwellings.

In 2025, these were affordable to moderate- and high-income rental households in St. Albert. However, this dwelling size was unaffordable to low-income households.

Large rental units with three- or more-bedrooms were the most expensive dwelling size in the primary rental universe in 2025 and were only considered affordable to those in the sixth income decile and higher.

Table 15: Affordability Table for the Primary Rental Market in St. Albert, 2025

	2025 Income (Renter HH)	Max Affordable Price	One-Bedroom	Two-Bedroom	Three or More Bedrooms	All
			\$1,659	\$1,937	\$1,943	\$1,875
Low Income Deciles 1-3 (Less than \$57,599)	\$32,131	\$669	NO	NO	NO	NO
	\$43,794	\$1,095	NO	NO	NO	NO
	\$57,598	\$1,440	NO	NO	NO	NO
Moderate Income Deciles 4-6 (From \$57,600 to \$99,964)	\$71,403	\$1,785	YES	NO	NO	NO
	\$85,088	\$2,127	YES	YES	YES	YES
	\$99,964	\$2,499	YES	YES	YES	YES
High Income Deciles 7-9 (Greater than \$99,965)	\$114,245	\$2,856	YES	YES	YES	YES
	\$139,236	\$3,481	YES	YES	YES	YES
	\$176,127	\$4,403	YES	YES	YES	YES

Source: CMHC Rental Market Survey; Statistics Canada Census of Population, 2021

Projected Housing Needs and Next Steps

This section aims to project how much and what type of housing is needed to meet the needs of the population in the community in the next ten years. This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends.

Contents

- Assumptions
- Projection Methodology
- Outcomes and Key Takeaways

Projected Housing Needs and Next Steps

Assumptions

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.

Table 16: Projected Households by Household Size and Income Category, St. Albert, 2031

HH Income Category	One Person	Two Person	Three Person	Four Person	Five- or More- 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

Source: HART Federal Housing Needs Assessment Tool, 2025

Projected Housing Needs and Next Steps

Methodology

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).

Projected Housing Needs and Next Steps

Table 17: Projections, St. Albert, 2036

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
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	

Outcomes

Population Growth

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.

Table 18: Anticipated Population, St. Albert, 2036

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

Outcomes

Housing Growth

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.

Table 19: Anticipated Households, St. Albert, 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

Table 20: Anticipated Households, St. Albert, 2036

Characteristic	Data	Value
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
	Average	N/A
Anticipated Households by Income	Median	6,836
	Very Low	2,675
	Low	6,868
	Moderate	6,805
Anticipated average household size	High	12,227
	Total	2.5
Draft approved lots by planned housing type	Total	427 (2024)
Draft approved lots by tenure	Tenant	N/A
	Owner	N/A

Use of Housing Needs Assessments in Long-term Planning

This section of the Housing Needs Assessment aims to determine how the community anticipates to use the results and findings captured within the study to inform long-term planning and action to address identified needs.

These identified needs include key housing insights identified in this report and anticipated growth pressures from the projected future growth in the community.

Contents

- Informing Community Planning, Housing Policies, and Housing Actions
- Use of Data to Direct Plans and Policies
- Anticipated Growth Pressures

Use of HNAs in Long-Term Planning

Informing Official and Community Plans

The HNA will be utilized predominantly to verify the City of St. Albert's housing supply including identified gaps that will inform existing technical and socio-economic assumptions, and to 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);

Use of HNAs in Long-Term Planning

Informing Official and Community Plans cont.

Policy Level [cont.]

- 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.

Use of HNAs in Long-Term Planning

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).

An aerial photograph showing a river in the foreground, a dense forest in the middle ground, and a city skyline in the background under a hazy sky. A white horizontal line is positioned below the 'Appendix II' text.

Appendix II

Glossary

Contents

This section contains definitions for the following groups of terms:

- Housing continuum
- Population terms
- Household terms
- Housing affordability measures
- Dwelling conditions
- Dwelling types

Glossary of Terms

The definitions for these terms are included on the following pages, in alphabetical order. Definitions are from Statistics Canada unless otherwise stated.

Housing Continuum

- Affordable housing
- Assisted housing
- Cooperative housing
- Emergency housing
- Market housing
- Special needs housing
- Transitional housing

Population Terms

- Activity limitations
- Immigrants
- Labour force
- Men and Women+
- Men+
- Women+
- Racialized population/group (Visible minority)

Household Terms

- Area median household income
- Household tenure
- Large household
- Owner households
- Primary household maintainer
- Private household
- Renter households
- Senior households
- Small household

Housing Affordability Measures

- Core housing need
- National occupancy standard
- Shelter cost
- Shelter-to-Income Ratio (STIR)
- Affordability issues
- Deep affordability issues
- Unsuitable housing

Dwelling Conditions

- Major repairs needed
- Minor repairs needed
- Regular maintenance needed

Dwelling Types

- Apartment in a building that has fewer than five storeys
- Apartment in a building that has five or more storeys
- Apartment or flat in a duplex
- Mobile home
- Other movable dwelling
- Other single-attached house
- Row house
- Semi-detached house
- Single-detached house

Glossary of Terms

Activity limitations: Activity limitations can refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking.

Affordable housing is housing where housing costs represent 30 percent or less of low- and mid-income household incomes. Affordability is not subsidized but is influenced by land-use policy. (*Halton Region*)

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.

*For the purposes of this report, an apartment building that has five or more storeys is also referred to as a **mid- or high-rise apartment**.*

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

*For the purposes of this report, an apartment building that has fewer than five storeys is also referred to as a **low-rise apartment**.*

Apartment or flat in a duplex: One of two dwellings located one above the other. Apartments or flats in duplexes attached to triplexes, other duplexes or other non-residential structures (e.g., a store) are also classified as apartments or flats in a duplex.

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

Assisted housing includes housing where government-funded programs are needed to enhance affordability for lower-income households. This housing is mostly operated by the non-profit and co-operative housing sector and affordability is typically secured longer term. (*Halton Region*)

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. (*Housing, Infrastructure and Communities, Canada*)

Core housing need: 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).

Glossary of Terms

Emergency housing: Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. Shelters and hostels are two common examples of emergency housing. *(Abbreviated from the National Housing Strategy)*

Household tenure: Refers to whether the household owns or rents their private dwelling.

Immigrants: Are persons who are, or who have ever been, landed immigrants or permanent residents. This includes Canadian citizens by naturalization.

Labour force: Consists of persons who contribute or are available to contribute to the production of goods and services, including all persons 15 years or over and excludes institutional residents.

Large Household: Consists of any household with three or more people. *(SHS Definition)*

Major repairs needed: Dwellings with major repairs required includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings.

Market housing includes housing for which Regional housing policies are not aimed at affordability. Policies and regulations are needed to ensure an adequate range and mix of housing for complete and healthy communities. *(Halton Region)*

Men+ and Women+. As of the 2021 Census, Statistics Canada began disseminating data on gender, in addition to sex at birth. Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol.

Men+ includes men (and/or boys), as well as some non-binary persons.

Minor repairs needed: Dwellings with minor repairs required includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.

Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

National Occupancy Standard: The National Occupancy Standard provides a common reference point for "suitable" housing, which is how many people a given dwelling unit might accommodate given the number of bedrooms. The Standard supports the design and evaluation of housing policies and programs. It also contributes to our understanding of housing needs and conditions at the community, regional and national levels. The National Occupancy Standard is not a rule, regulation or guideline for determining if a given dwelling unit can be rented to or occupied by a given household. For more information on the National Occupancy Standard, refer to [CMHC guidelines](#).

Glossary of Terms

Other movable dwelling: A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

For the purposes of this report, other single-attached houses, mobiles homes, and other movable dwellings are combined under the category 'other household types'.

Other single-attached house: A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or church) or occasionally to another residential structure (e.g., an apartment building).

Owner households: A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

Primary Household Maintainer: First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

Private household: Private household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The household universe is divided into two sub-universes on the basis of whether the household is occupying a collective dwelling or a private dwelling. The latter is a private household

Racialized population/group (Visible minority): 'Visible minority' refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.

In 2021 Census analytical and communications products, the term "visible minority" has been replaced by the terms "racialized population" or "racialized groups", reflecting the increased use of these terms in the public sphere.

Regular maintenance needed: Dwellings with regular maintenance required includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.

Renter households: A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

Glossary of Terms

Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but without any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Semi-detached house: One of two dwellings attached side by side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Senior Households: Households for which the primary household maintainer is aged 65 or older. (*SHS Definition*)

Shelter cost refers to the average monthly total of all shelter expenses paid by households. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

Shelter-to-Income Ratio (STIR): A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.

A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.

Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Small Household: Consists of households with one- or two people. (*SHS Definition*)

Special needs housing directs funding and programs to help those with special needs. This includes support services, transitional housing, and emergency shelter.

Transitional housing: Housing that is intended to offer a supportive living environment for its residents. It is considered an intermediate step between emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. (*Abbreviated from the National Housing Strategy*)

Unsuitable housing: A household that does not have enough bedrooms according to the National Occupancy Standard.

Women+ includes women (and/or girls), as well as some non-binary persons.

An aerial photograph showing a river flowing through a lush green forest. In the background, a city skyline is visible under a hazy sky. A multi-story apartment building is prominent on the right side of the image.

Appendix III

Policy Framework

Contents

- This section contains an overview and summary of municipal, provincial, and federal policies, plans, regulations, and funding bodies.

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.

Federal Housing Initiatives and Policy Context

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 for 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)

Federal Housing Initiatives and Policy Context

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.

Federal Housing Initiatives and Policy Context

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

Federal Housing Initiatives and Policy Context

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 (FCHI)
- Federal Lands Initiative (FLI)
- Canada Greener Affordable Housing (CGAH)
- Housing Accelerator Fund (HAF)
- Urban, Rural and Northern Indigenous Housing Strategy (URNIHS)

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.

Federal Housing Initiatives and Policy Context

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.

Federal Housing Initiatives and Policy Context

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.

Provincial Policy and Regulatory Context

Municipal Government Act, 2000 cont.

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.

Provincial Policy and Regulatory Context

Municipal Government Act, 2000 cont.

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.

Provincial Policy and Regulatory Context

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.

Provincial Policy and Regulatory Context

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.

Demand continues to outpace supply, with waitlists in 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.

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

Municipal Development Plan (MDP) 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.

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

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 & 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 & 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.

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

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.

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

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.

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

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.

