

City of Airdrie Housing Needs Assessment

January 2024



Land Acknowledgement

The City of Airdrie is located on Treaty 7 territory.

We acknowledge this land as the traditional home of the Blackfoot Confederacy, including the Siksika, Piikani, and Kainai, the Tsuut'ina Nation and Stoney-Nakoda Nations, including the Goodstoney, Chiniki, and Bearspaw, and the People of Métis Nation of Alberta, District 4.



Project Acknowledgements

The project team would like to thank the seven organizations including affordable housing providers, social service providers, and employment agencies that contributed their expertise to the findings outlined in this report.

For the full list of participating stakeholders please refer to the Stakeholder Engagement section of this report.

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Executive Summary

The City of Airdrie's Housing Needs Assessment (HNA) is a planning document informed by data and research used to assist in identifying a community's current and future housing needs. This HNA will provide local context to inform non-market housing policy, development, funding opportunities, and advocacy by using a combination of 2021 federal census, 2022 Canada Mortgage and Housing Corporation (CMHC) housing data and interviews with local stakeholders among other data sources. This report will help illuminate for the reader the current housing landscape, its challenges, and areas for potential improvement in Airdrie. This is summarized in the following key findings:

+ What is Non-Market Housing?

It is operated, funded, or created through direct government subsidies. It includes other housing categories based on level of affordability and resident needs like social housing, affordable housing and permanent supportive housing. See the Glossary of Terms at the end of this report for more housing definitions.

+ Airdrie is a bastion of the Canadian dream with a high cost of entry that is only getting worse.

Homeownership is increasingly out of reach for a significant portion of the population as housing affordability has continued to erode. Earning Airdrie's 2021 median income of \$110,000 does not allow for households to afford the typical home with a benchmark price of \$515,600 in August 2023. Instead, to afford such a home, a household would need to earn an income of at least \$127,723 per year, which is \$17,723 or 16% above the median income.

Renters do not fare better, Airdrie's median rent has consistently remained higher than the Calgary Census Metropolitan Area (CMA) and Alberta since 2014, and now the 2022 median rent stands at \$1,335. To maintain affordability, consuming less than 30% of a household's pre-tax income requires a minimum annual household income of \$53,400.

Renters are particularly vulnerable compared to homeowners as they experience Core Housing Need more often - whether it is because they cannot afford the local median market rent, live in an overcrowded or in need of major repairs home.

+ Rentals for families are virtually non-existent in the primary rental market (also known as the purpose-built rental market) excluding many from moving to Airdrie, and putting pressure on families already in Airdrie.

A mere 1.6% of the rental stock is 3 bedroom or larger and even fewer yet allow pets according to stakeholders. In combination with the high rents and transportation costs, the lack of supply excludes families with modest incomes from locating in Airdrie at all.

+ The lack of supply of one bedroom rentals is also putting pressure on young adults and seniors.

Proportionally to Calgary, there are also fewer 1 bedroom apartments representing 32.7% of the inventory compared to 43.6% in Calgary. This further restricts primarily individual person households from locating in Airdrie. In particular, the lack of bachelor and 1-bedroom units is a challenge for retaining and attracting smaller and younger households in Airdrie between 15-24. 65.6% of the private rental units inventory is dominated by 2-bedroom units. Bachelors also make up 0.1% of the inventory in Airdrie and the Calgary CMA has 3.2%.

Lone-parent households and singles are some of the most in need populations in Airdrie and the private market is not adequately serving these demographics with the available supply of housing.

+ The number of very low income households is anticipated to grow faster than any other income category by 2031.

Between 2021 and 2031, Very Low Income households in Core Housing Need are projected to surge by 74.5% according to the Housing Assessment Resource Tools (HART) approach developed by the University of British Columbia. Engagement with service providers affirmed this likely reality and showed unanimous support for urgent action to prevent the worsening housing crisis.



+ The Canada Emergency Response Benefits Program (CERB) temporarily reduced Core Housing Need for nearly every priority population more vulnerable to the high cost of housing between 2016 and 2021.

This suggests that the introduction of more rent supplements or a universal basic income would immediately move many out of Core Housing Need in Airdrie. Currently, the availability of rent supplements is extremely limited in Alberta to the point where there are less rent supplements during the 2022-23 provincial fiscal year compared to the 2018-19 fiscal year when it first started public reporting. Should the Provincial Government continue to implement the Stronger Foundations Plan, it is estimated that rent supplement availability will finally surpass 2018-19 levels after four years of reduced rent supplements. This, however, is still far from enough.

+ Income inequalities are persistent despite economic prosperity.

According to the HART, 1.3% of households are classified as Very Low Income, and 14.4% are Low Income. Core Housing Need exists predominantly among these groups. Indigenous households, in particular, have also seen an increase in Core Housing Need since the 2016 census.

+ There is a forthcoming tidal wave of need among homeowners and renters behind those already in Core Housing Need.

According to an RBC report published in September 2023, housing affordability for homeowners has never been worse on record since starting to track data in 1987, and rents have never been higher in Airdrie since 1990 except for a single year in 2015 according to CMHC data. Compared to homeowners where 16.9% spend more than 30% of their income on housing, 35.7% of renters pay more than 30% of their income on housing. In addition, the proportion of renters paying more than 30% of their income on housing in Airdrie exceeds that of Calgary and Alberta. This is not the case for homeowners as they fare better than Calgary, but not Alberta.

+ The seniors' population is not proportionally large compared to Calgary and Alberta, but is growing fast and if left largely unsupported will result in high rates of Core Housing Need.

15% of households over 65 years old are in Core Housing Need, and households over the age of 85 are proportionally in a more dire need for adequate, affordable or suitable housing. 23.4% of households over the age of 85 are experiencing Core Housing Need. That is nearly 1 in 4 households.

Although the 25-44 year cohort is the largest in Airdrie at 32.9%, higher than the 30.6% in the Calgary CMA and 29.2% in Alberta. The Airdrie median age in 2021 was 35.6 years old, younger than the 38.0 years in the Calgary CMA and 38.4 years in Alberta. However, Airdrie's population is aging fast. In fact, Airdrie's median age has increased since 2011: Airdrie's median age increased by 2.3 years - or a 6.9% change - from 2016 to 2021. Compared to the Calgary CMA which witnessed only a 3.8% increase and a 4.6% increase in Alberta. Particularly, between 2016 and 2021, the 65+ group increased by 64.8% and the 46-64 age group grew by 24.5%, both far exceeding the rate observed in the Calgary CMA and Alberta.

+ Airdrie's housing stock is homogeneous, it needs to diversify.

Single family homes are the most dominant form of housing in Airdrie. So much so, the single family typology in Airdrie exceeds the provincial average of 60.9% of the total stock by nearly 5%. Further, there are virtually no apartments above five storeys or housing typologies that are not single, semi, row or low-rise apartments like garden suites, stacked-row, apartment housing (3 or more suites in a single-family housing) or single room occupancy buildings. These alternative types of housing are important in maintaining a healthy housing market, particularly in providing a baseline of affordable options for existing and prospective residents of Airdrie.



+ More provincial rent supplements are key to solving the housing crisis in Airdrie. In 2021, the census identified 1,985 households in Core Housing Need.

This number is expected to grow to 2,875 by 2031. Rent supplements however would make an immediate and significant impact on alleviating a large proportion of this need. If nothing else, the top housing priority for the City of Airdrie should be demanding more rent supplements from the Government of Alberta. Any effort made in this regard needs to be reaffirmed and amplified again. Considering Airdrie's population is 1.45% of Alberta and the supply of rent supplements across Alberta was 10,741 during the provincial 2022-23 fiscal year then Airdrie should receive at least 155.7 rent supplements where it is currently allocated 99 rent supplements across all rental assistance programs. This is a far cry from what is required in Airdrie right now and highlights a critically underfunded system that has hardly grown to meet the real demand for nearly a decade of public reporting, which could bring many out of Core Housing Need.

+ Irregular development of rental housing in Airdrie means greater volatility in vacancies.

Airdrie has experienced wide variation in market rental vacancy rates. From 2012 to 2014, the vacancy rates were lower than the Calgary CMA and Alberta. However, the influx of new units beginning in 2014 resulted in a vacancy rate that rose to 18.7%, compared to 5.1% in the Calgary CMA and 5.6% in Alberta. As these units were absorbed by the market, the vacancy rate declined to 3.8% in 2018, which was lower than the 3.9% in Calgary CMA and 5.5% in Alberta. In 2019, Airdrie's vacancy rate rose above the Calgary CMA and Alberta. This volatility partially explains the lack of rental starts, but vacancy rates in Airdrie declined to 2.6% in 2021 and 1.6% in 2022, which was lower than the Calgary CMA at 4.9% and 2.6%, and Alberta at 6.5% and 3.7%, respectively. The low vacancy rate spurred on rental starts in Airdrie in 2021 and 2022.

+ Local stakeholders unanimously call for immediate housing solutions.

Stakeholders' identified issues of homelessness and lack of affordable options are leading some residents to opt for untenable living situations or even leave Airdrie altogether for more affordable communities. The shortage of affordable housing is not only affecting residents' financial stability, it is also leaving families in precarious situations, whether that is giving up pets, living in RVs, vehicles or motels. For example, according to Airdrie P.O.W.E.R., an organization serving women fleeing domestic violence, an overwhelming 98% of clients require affordable housing immediately.

Airdrie Food Bank also found that families often cannot afford food after covering housing costs, a situation that is being exacerbated by inflation. They also noted many of their clients live with friends or family or in their vehicles.

Both Airdrie P.O.W.E.R. and Community Links Society (a local non profit service provider) identified larger homes, such as 3-bedroom units, are in most demand. Along with Airdrie Food Bank, all three organizations find stronger transit services in Airdrie are needed as many of the residents they serve do not have access to a vehicle.

These findings underscore the urgent need to implement strategies that will meaningfully address the deepening housing needs of Airdrie residents. From catering to the city's changing demographics to addressing the acute lack of affordable housing options for vulnerable groups, the city stands at a critical junction of a crisis that is expected to worsen. The City of Airdrie needs to make every effort now to affect long-term change, while it is still growing.



“It feels like the message that Airdrie is sending is, if you are not wealthy, get out. It’s an amazing community, but I wish it was more accessible to those with a lower income. We want the resources in place for people to stay in their community.”

- Airdrie P.O.W.E.R.

“Although they are not sleeping rough, they are still homeless as they are “house-less”.

- Airdrie Food Bank

Purpose and Scope

The City of Airdrie's Housing Needs Assessment is a planning document informed by data and research used to assist in identifying a community's current and future housing needs. This Housing Needs Assessment will provide local context to inform non-market housing policy, development, funding opportunities, and advocacy.

The findings will help the City of Airdrie and its partners achieve the goals of reducing overall Core Housing Need, increasing housing affordability, and action other strategic objectives to improve housing outcomes in the private market.

This report is intended for a broad audience, including the City of Airdrie administration, the general public, affordable housing providers, social service organizations, advocacy groups, and all levels of government.

Methodology

This assessment includes the City of Airdrie, Alberta, Canada, within the city limit boundaries. The quantitative analysis in this report illustrates housing needs and factors that impact it using a number of sources, including:

- + 2021 Statistics Canada Census of Population;
- + City of Airdrie data on population growth projections, economy, and employment projections; and
- + Canada Mortgage and Housing Corporation data on median rental prices and Core Housing Need.

The HART methodology is a CMHC endorsed approach developed at the University of British Columbia that utilizes an equity based approach to housing need. Results focus on household income as the basis for determining need. The HART method provides a standardized approach that allows for comparisons between jurisdictions.

The following should be noted when reviewing the data and the findings of this report:

- + 2020 household incomes (the year census data reflects) were impacted by the Government of Canada and Alberta income supports related to COVID-19 by temporarily reducing rates of Core Housing Need.

In addition to quantitative data, community engagement was completed to paint a more comprehensive picture of the housing needs in Airdrie.

Engagements with housing and social service stakeholders were completed in mid-2023. The engagement process included three key outreach tactics:

- + Data requests from Airdrie's two non-profit housing providers, Airdrie Housing Limited and the Rocky View Foundation, to understand the housing situation of current residents, waitlist information and details of the housing that is available through each organization. Data requests were issued by email in early June 2023, and responses were received by mid-July 2023.
- + One-on-one stakeholder interviews with community organizations to understand the volume of people they serve in the community and the housing needs of their clients. Interviews were conducted in late July and early August 2023.
- + One-on-one interviews with the employment agencies representing the perspective on the business community to understand the impacts of the housing situation in Airdrie on both job-seekers and employers. Interviews were conducted in October and November 2023.

Lastly, it is recommended that this Housing Needs Assessment be updated in 2028 after the release of housing-specific data in the 2026 Federal Census.



Community Engagement



Community Engagement Background

The complexity of housing needs in the City of Airdrie extends beyond data. Through interviews with key stakeholders, the qualitative analysis uncovers the multi-dimensional aspects of housing and transportation needs in Airdrie. The lived experiences of residents, as shared by community-serving organizations, shed light on the intricate relationship between housing affordability and transportation. Each stakeholder organization is passionate about supporting the community in Airdrie and sees the impact of affordable housing supply on the people they serve. All stakeholders emphasize the need for immediate solutions as more residents fall into precarious living conditions.

Community engagements for the Airdrie Housing Needs Assessment were focused on key stakeholders in the city. Engagements were designed to build upon the foundational work undertaken by the City in the Enabling Housing Choice project, which completed extensive stakeholder engagement in 2022 related to the barriers and opportunities around affordable housing development in Airdrie.

Airdrie has two affordable housing providers: Airdrie Housing Limited, which is City-owned and provides affordable housing for a broad group of lower income populations, and the Rocky View Foundation, which provides affordable housing for seniors.

During the Enabling Housing Choice project, interviews were conducted with key stakeholders including Airdrie Housing Limited, Rocky View Foundation, City of Airdrie Administration, community serving organizations and industry representatives including developers, homebuilders, and landowners. Interviews with these organizations focused on the following themes:

- + Key barriers and challenges to creating affordable and below-market housing.
- + Areas of opportunity.
- + Municipal tools to enable housing choice.
- + Impacts on the community.

Key themes from the interviews conducted through the Enabling Housing Choice project include:

- + There is significant waitlist pressure on the existing affordable housing providers.
- + People on housing waitlists are struggling to make financial ends meet and some are unhoused, in unsuitable or unsafe situations, or abusive situations with existing landlords.
- + Airdrie Housing Limited does not have many large family-compatible housing units and families on the waitlist are being left unaccommodated.
- + Airdrie Housing Limited is seeing people who have incomes so low that they do not qualify for affordable housing. For example, there were 15 people on the waitlist with incomes that were less than \$600 per month.
- + People on the affordable housing waitlists are resorting to other social supports in the community, such as the food bank, to meet their needs.

The scope of the Airdrie Housing Needs Assessment included engagement with five key stakeholders, which include the two existing housing providers and three organizations representing priority populations for affordable housing. During the project process, engagement with the Airdrie business community was included in the scope to understand the impacts of the existing housing situation on the local economy. Airdrie's Economic Development team recommended outreach to two employment agencies which match job seekers to employers among other services, some of which are lower-income employment opportunities.



Who Was Consulted

Current Housing Providers:

- + **Airdrie Housing Limited** is a City-owned affordable housing provider focused on lower income populations.
- + **Rocky View Foundation** is an affordable housing provider focused on seniors.

Organizations representing priority populations:

- + **Airdrie Food Bank** mission is to collect and distribute food to those in need and help our community find solutions to hunger-related issues with a vision toward a community where no one is hungry. The Airdrie Food Bank does this by providing two key food programs to the community. The first is a barrier-free walk-in pantry program offered anytime during Food Bank operating hours, and the second is a hamper program which provides food support for seven to ten days and can include a delivery service in some circumstances.
- + **Airdrie Protecting Our Women with Emergency Resources** (Airdrie P.O.W.E.R.) is a non-profit organization that seeks to provide women in Airdrie and area with the means to leave an abusive environment through emergency resources, education, and empowerment to live in a safe and sustainable community. Services include anything women need in the journey to being self-sufficient, such as safety planning, a legal clinic, housing referrals and court support.
- + **Community Links** provides programs and services to all ages living within the North Rocky View Region. It is a referral organization that helps clients who need support. Support services include counseling, outreach, community development, family resources, and referring clients to the resources that they need which can often include referrals to Airdrie Housing Limited and emergency housing services.

Employment Agencies:

- + **Prospect** is a non-profit agency working with job-seekers to reduce barriers to employment. They offer programs to support skill development and workplace training, as well as support with resume development, cover letters and job searches. On the employer side they work with employers at no cost and assist with job fairs to connect employers to job-seekers.
- + **Manpower** is also a non-profit agency which runs the Career Leap program, a transition to employment service for underemployed or unemployed individuals, including support with soft skills, resume development, interview skills and other short course opportunities to assist job-seekers.



Engagement Results

2023 Housing Provider Data

The data shared from the current housing providers is summarized in the table below. Data observations include:

- + 83% of Airdrie's affordable housing stock is studio and 1-bedroom units, which are focused on seniors and other people living alone.
- + The Rocky View Foundation waitlist for seniors requesting 1-bedroom units is 80 people; 2.5 times the supply of units in the Rocky View Foundation's seniors residence building, Diamond Jubilee Manor.
- + The Rocky View Foundation waitlist for seniors requesting studio units is 186 people; 2 times the supply of units in the Rocky View Foundation's seniors' lodge, Abrio Place.
- + The Airdrie Housing Limited waitlist for other low-income residents accessing 1-bedroom units through Airdrie Housing Limited is 64 people; 4 times the supply of 1-bedroom units.
- + There are 25 2-bedroom affordable housing units available in Airdrie, through Airdrie Housing Limited. The waitlist for 2-bedroom units is almost equivalent to the supply of units.
- + In total there are three 3-bedroom affordable housing units available in Airdrie, through Airdrie Housing Limited. The waitlist for 3-bedroom units is over 5 times the supply of units.
- + The vast majority of tenants living at Airdrie Housing Limited are Low Income Households making between \$22,000 to \$55,000 per year as seen in the tenant income scatter graph. Airdrie Housing Limited does not currently have the ability to house Very Low Income Households making less than \$22,000 per year. This is current and significant gap in service provision.

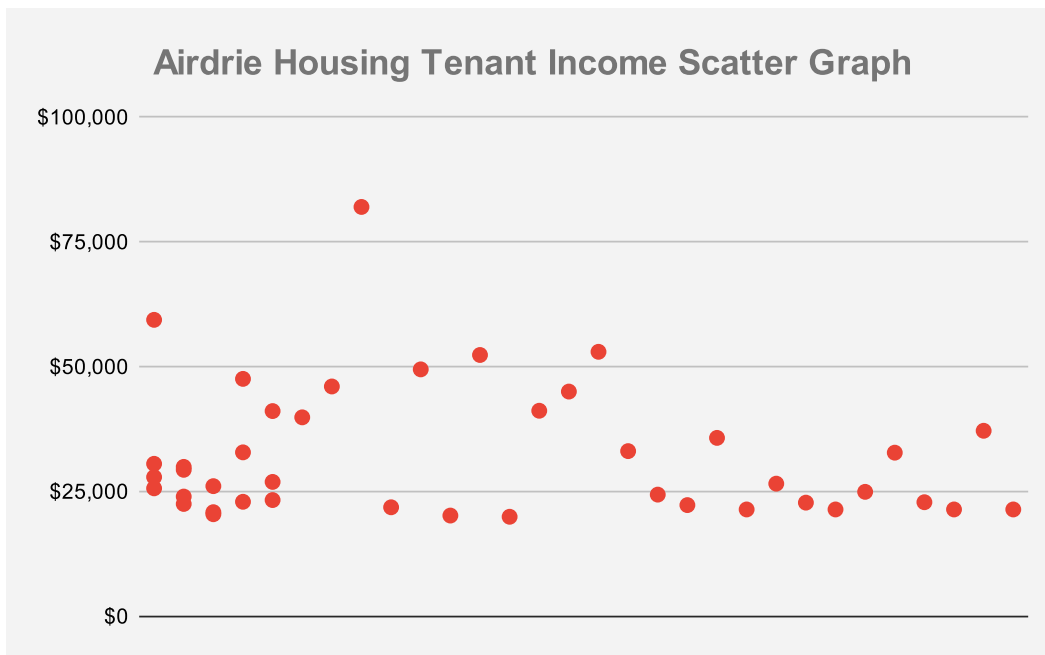


Figure 1: Tenant Income Scatter Graph

Housing Provider Interview Notes from Enabling Housing Choice

The Enabling Housing Choice project identified some key issues and community impacts in interviews with the leaders at Rocky View Foundation and Airdrie Housing Limited. A summary of these results is included here:

From Airdrie Housing Limited (December, 2022):

- + Airdrie Housing Limited's current "waitlist pending" consists of people who have such low incomes that Airdrie Housing Limited cannot take them on. Currently there are approximately 15 people on this waitlist, with incomes below \$600 a month.
- + There are families on the waitlist who do not qualify as their family size is too large for Airdrie Housing Limited to accommodate.
- + Some of these people on the waitlist are struggling significantly - some are on the streets, and this poses further pressure on existing social services in the community.
- + For those on the waitlist that can still afford to be on it, it usually means that they are finding housing elsewhere and spending a significant amount of their income on housing. They are then forced to turn to food banks and other supports to meet the rest of their needs.

From Rocky View Foundation (January, 2023):

- + Homelessness is becoming more visible in the community due to the lack of available affordable and below-market housing in Airdrie.
- + Some of the senior population in the community are currently living in underdeveloped, unsuitable basements.
- + Some of the senior population is living in abusive situations with their current landlords.
- + The unavailability of below-market units is driving seniors from the community to seek housing elsewhere. This significantly impacts seniors who may have otherwise lived their entire lives in the community, and impacts their social connectivity to their families, friends and the broader community.
- + Airdrie's current situation with secondary suites is potentially preventing seniors from affordable housing opportunities that would allow them to live with their family.

	Airdrie Housing Limited (as of June 23, 2023)	Rocky View Foundation (as of July 18, 2023)
Waitlist Information	103 people on waitlist <ul style="list-style-type: none"> • 64 waiting for 1-bedroom • 23 waiting for 2-bedroom • 16 waiting for 3-bedroom 	<ul style="list-style-type: none"> • 80 people on waitlist for Diamond Jubilee Manor • 186 people on waitlist for Abrio Place Lodge
Housing Details	44 Units in Total Mountain View Apartments – 32 Units <ul style="list-style-type: none"> • 10 1-bedroom at \$690 • 20 2-bedroom at \$860 • 2 3-bedroom at \$1,100 Courtyards at Kings Heights – 5 Units <ul style="list-style-type: none"> • 4 1-bedroom at \$850 • 1 2-bedroom at \$990 The Edge – 5 Units <ul style="list-style-type: none"> • 2 1-bedroom at \$850 • 3 2-bedroom at \$990 SageWood – 2 Units <ul style="list-style-type: none"> • 1 2-bedroom at \$990 • 1 3-bedroom at \$1,100 	124 Units available as of September 2023. Diamond Jubilee Manor has 32 1-bedroom units. <ul style="list-style-type: none"> • No accessibility features • 20 units are self-contained housing with rent at 30% of income • 12 units are affordable housing at \$820/month Abrio Place is a 92-unit SL2 Lodge, with only studio suites. <ul style="list-style-type: none"> • 68 units RGI • 24 units at market rent

Table 1: Housing Providers' Housing and Waitlist Information



Social Service Stakeholder Interview Results

The following table is a summary of the interviews conducted with Airdrie P.O.W.E.R., Community Links and the Food Bank.

	Airdrie P.O.W.E.R.	Airdrie Community Links	Airdrie Food Bank
Types of services provided	Anything women need in the journey to being self sufficient, such as safety planning, a legal clinic, housing referrals and court support	Referrals to other support services, including Airdrie Housing Limited and emergency housing	Food support through the pantry program, hamper program and additional school lunch programs.
Number of people served by organization	157 Women were supported in 2022 and the need for support is constantly increasing.	- Approximately 34 inquiries monthly about affordable housing. *Note, data under represents housing need. Many other unhoused people seek support but are recorded as having other more urgent needs, such as medication, or recorded as having housing need instead of applying for affordable housing.	- 70,000 people in a year, including repeat visitors. - Hamper program uptake is up 36.7% from 2022 - Pantry program uptake is up 60.8% from 2022
Housing needs or situations of the people served	- 98% of clients need immediate access to affordable housing. - There are at least two calls per week that need to be turned away because P.O.W.E.R. cannot assist with longer-term housing. - P.O.W.E.R. aspires to provide both overnight shelter and transitional housing. Transitional housing would be for up to 1-year.	- Multiple households sharing a single-family dwelling to share costs. - Families sponsoring new Canadians and sharing homes with multiple family households. - Young adults continuing to live with parents. - Biggest need is family housing and 3-bedroom units.	- Families struggling with inflation, and not being able to afford food once shelter costs are covered. - People selling vehicles because they cannot afford to live, results in more demand for Food Bank deliveries. - More multi-generational families are accessing the food bank. Average person count for hampers has increased from 3.1 to 5. - People are staying with friends and family, living in a vehicle or couch-surfing. Very few Food Bank users are homeless, but many are house-less
Biggest housing needs by housing type	- Most common type of housing needed is 3-bedroom units. - Current gaps are day shelter, overnight shelter, short-term shelter and transitional housing. Ideally this would all be within the same building as affordable housing units. - Affordable housing must accommodate children and pets, and be affordable enough for a women who is starting fresh in the workforce.	- Biggest need is family housing and 3-bedroom units. - Seniors housing - Access to variety of rent subsidies	- Family housing - Pet-friendly housing - Shelter or other temporary housing
Transportation needs and access to public transportation	- 65% of the women P.O.W.E.R. sees do not have access to a vehicle. - P.O.W.E.R. has heard many complaints about transit frequency and coverage in Airdrie. Local service is not meeting needs for traveling with children to appointments or commuting to minimum wage jobs.	- Transit is not meeting needs within Airdrie for accessing work and amenities. - On-demand and Airdrie Access are well-received and vital. - Affordability of Transit is a big benefit.	- Lack of transit access to Food Bank is a barrier for people accessing the pantry program. Many people have to find rides to the site. - Food Bank distributes emergency packs at Community Links and Library to reduce transportation barriers. - Delivery program is established for people who cannot access Food Bank location.

Table 2: Social Service Stakeholder' Interview Summary

Each stakeholder organization is passionate about supporting the community in Airdrie and sees the impact of affordable housing supply on the people they serve. In addition to the core interview questions, these stakeholders shared the following sentiments:

From **Community Links:**

Solutions are needed NOW. There is an exponential and eminent need for housing and more and more people are falling into permanent housing situations that don't meet all their needs such as living in a campground or Motel.

From **Airdrie P.O.W.E.R.:**

The women P.O.W.E.R. serves are often forced to leave Airdrie and move to Calgary or other small communities where its more affordable to live.

From **Airdrie Food Bank:**

The Food Bank has seen people leave Airdrie in search of more affordable housing elsewhere. The main issue driving people to food banks is the lack of affordable housing.

"It takes so little right now to put people over the edge financially and into a downward spiral. It's affecting people's mental health. It's affecting everything."

- Airdrie Food Bank



A motel in Airdrie.



Winterized RV camping in Rocky View County (November 2023).



Airdrie Food Bank.





Employment Agency Interview Results

The following table is a summary of the interviews conducted with Prospect and Manpower in October and November 2023.

	Prospect	Manpower
Types of services provided	Services to barriers to employment including job searches, resume support, skills and workplace training programs. As well, support for employers with upcoming job postings.	Transition to employment services for underemployed or unemployed including soft skills, resume and interview support, short-course funding.
Types of people and jobs typically supported	People who are in any way disadvantaged, including folks with disabilities and veterans, and seniors who are being forced back into the workforce due to financial need.	All backgrounds and industries from entry-level to experienced. Employers are regularly looking to fill low-wage jobs (less than \$17/hr)
Issues contributing to difficulty attracting or retaining staff	<ul style="list-style-type: none"> - People do not stay in jobs when they are unhappy with wages or work hours. - Lack of benefits causes turnover. - Employees want more flexibility for remote work in applicable industries. 	<ul style="list-style-type: none"> - Employers in skilled trade and labour jobs, including warehousing have difficulty because people can work 'fly in/out' jobs for \$40/hr vs \$20-25/hr locally. - Employees want more flexibility for remote work. - Skilled office workers tend to have high turnover when in lower wage situations (\$16-20/hr)
<i>Housing issues that have been identified by job-seekers</i>	- Clients cannot afford an apartment or living quarters of their own. They are living with extra roommates or there are families sharing housing.	- Wage needs due to housing affordability and cost of living do not match the employment market.
<i>Housing and affordability impacts on employers</i>	<ul style="list-style-type: none"> - The only businesses that can afford to pay more than minimum wage are the big corporations. Smaller local businesses can't afford to pay. - Local and smaller employers are aware that they are not paying people enough, but they don't have a solution. Retail businesses are struggling with this issue. 	- People often can find higher-paying work outside Airdrie and this puts pressure on local businesses.
<i>Transportation needs and access to public transportation</i>	- A lot of industry and better-paying jobs are located outside the city, in the Rocky View County industrial / warehousing area.	<ul style="list-style-type: none"> - Warehouses in Rocky View County are not covered by transit. Work sites are also a challenge as they are not served by transit or have hours beyond transit service hours. - With construction work, folks are often expected to have a driver's license, which can be a barrier.

Table 3: Employment Agency Interview Summary





A RV parked at the Airdrie Walmart (November 2023)

Other related information and information shared by the employment agency representatives include:

- + Airdrie doesn't have a homeless shelter. There are so many people who come to Prospect who are living out of their vehicles and don't have a plan or the means to change their situation. People in Airdrie are falling through the cracks.
- + The only businesses that can afford to pay more than minimum wage are the big businesses like multinational corporations operating warehouses. The smaller local businesses can't afford to pay.
- + Housing and life affordability is a big reason for difficulty retaining staff. In Airdrie, it used to be a bigger bang for your buck in regards to living costs. Cost of living in Airdrie has become unaffordable right now. The vacancy rate for housing right now is also an issue. IF you can find a place, you may not be able to afford it.



Large multinational corporations in Rocky View County

Summary

All of the local organizations engaged on this topic support vulnerable people in Airdrie and unanimously call for affordable housing solutions. In total, the waitlists for the existing affordable housing developments are many-fold bigger than the housing developments can accommodate. One of the biggest needs and gap in the affordable housing system is 3-bedroom units.

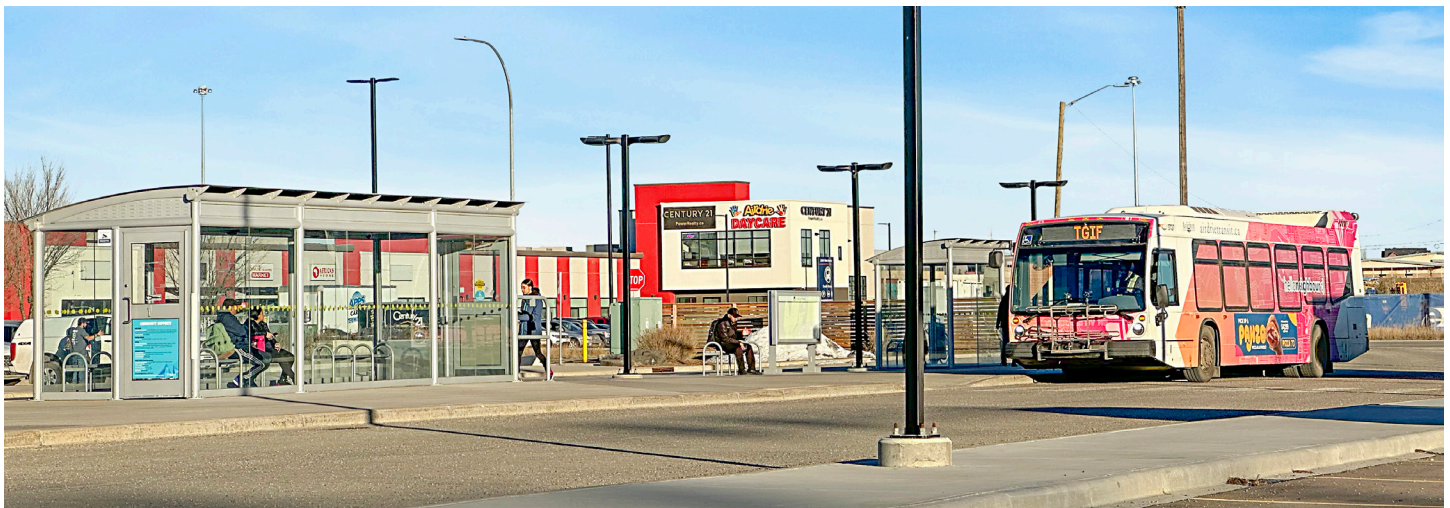
The shortage of a range of affordable housing opportunities in Airdrie is impacting residents' financial stability and causing social strain as individuals and families are forced to make trade-offs around housing and other basic needs. People are being forced to give up pets, live in their vehicles, stay in abusive situations, and access the food bank. Moving in with friends or family members is possibly the best-case option for the increasing number of Airdrie residents facing financial and housing instability.

The affordability of housing and other basic needs in Airdrie is also impacting local employers. The city's small and local businesses are finding it increasingly difficult to compete with multinational corporations locating in Rocky View County. Those who have the transportation means to access higher-paying warehouse jobs in the County are leaving behind their employers in Airdrie. Local employers know that they need to pay their staff more, but they too are struggling to make ends meet.

Transportation is another driver of increasing household costs, and access to higher-paying entry-level jobs and social services also continues to be a challenge in Airdrie. While the local transit system offers a high degree of coverage inside the city limits, Airdrie residents who desire to work in the County are left relying on private transportation or carpooling. As well, transportation to the Food Bank often requires a private vehicle due to the significant amount of food provided through the hamper program. To allow people to afford transportation, it is imperative to reduce the costs of housing and continue to engage with other jurisdictions to expand transit region-wide.



A job advertisement in Rocky View County.



A bus at the South Transit Terminal

Airdrie Context

Understanding the nuanced housing landscape in Airdrie is crucial for policy formulation and community planning. This section delves into the current policy context as well as key metrics like vacancy rates, rents, home prices, and people's ability to afford housing—providing a comprehensive view of Airdrie's growing housing crisis.

Policy Context

There are three existing policy tools in Airdrie that include the Affordable Housing Incentive Policy, the 2024 - 2030 Affordable Housing Principled Action Plan, and the Airdrie's Downtown Revitalization Plan.

The Affordable Housing Incentive Policy was adopted on September 18, 2023 where Airdrie's City Council adopted a resolution exempting development permit fees and the municipal portion of building permit fees for affordable housing projects aimed to streamline the construction process in supporting the creation of more affordable housing projects. Under this policy, both for-profit and non-profit affordable housing providers are eligible for this incentive. The exact amount that could be saved depends on the proposed housing, but providers could save anywhere between \$200 and upward of \$800 on development permit fees. The majority of the cost saved would be from waiving the municipal portion of building permits. More than \$50,000 was saved by Airdrie Housing Limited and Rocky View Foundation in 2022 and 2023 for two affordable housing projects as a result of this policy.

The [2024 - 2030 Affordable Housing Principled Action Plan](#) was unanimously passed by the City Council in June 2023 before the incentive policy, which provides direction to City Administration to advance housing solutions with the target to have 300 new homes open or planned within the next five years. The Plan focuses on building the foundational capacity of Administration, while creating new below-market homes as well as market homes that can serve Airdrie's labour force. Affordable homeownership, non-market rental and social housing are the types of housing that are the focus of Plan. The Plan will also provide a more formal framework for existing strategies to achieve the set goals and targets outlined within the Plan.

Lastly, although it has yet to be accessed in 2023, additional incentives for opening below market affordable housing within the downtown boundaries are part of Airdrie's Downtown Revitalization Plan.

Market Context

Rental Vacancy Rates

Airdrie has experienced remarkable fluctuations in rental vacancy rates over the past decade. Between 2012 and 2014, Airdrie's vacancy rates were lower than both the Calgary Census Metropolitan Area (CMA) and Alberta, revealing a tight rental market at the time during the 2012-2014 oil boom. However, the market saw a sudden loosening beginning in 2014, peaking at an 18.7% vacancy rate — significantly higher than the 5.1% in the Calgary CMA and 5.6% in Alberta during the 2014 - 2016 oil price crash due to in part oversupply. Fortunately, this decline corrected itself by 2018, reaching 3.8%, which was marginally lower than Calgary and Alberta. After a brief rise in 2019, the rates have decreased consistently to 1.6% in 2022. This low vacancy rate in tandem with some of the highest rental rates on record has sparked a revival in new rental starts in Airdrie during 2021 and 2022.

Rental Costs

Historically, Airdrie's median rents were competitive, being lower than both the Calgary CMA and Alberta from 2012 to 2014. However, rents surged in 2015 to an average of \$1,450 before dipping again in 2016 to \$1,250 during the 2014 - 2017 recession in Alberta. As of 2022, the average monthly rent stands at \$1,335. To maintain affordability, consuming less than 30% of a household's pre-tax income requires a minimum annual household income of \$53,400. The affordable monthly rent of \$1,335 exceeds the affordability thresholds for "Very Low Income" who earn less than \$22,000 and most "Low Income" households who earn between \$22,000 to \$55,000 a year.

Due to high demand, rents for 3-bedroom units have surged from \$1,445 in 2021 to \$1,895 in 2022, while 1-bedroom units, having the highest vacancy rate at 1.8%, have seen the smallest rental hike of \$25 per month from \$1,125 to \$1,150. In addition, CMHC data only reflects the primary rental market where rental housing units are initially offered for rent by landlords to tenants, otherwise known as purpose built rental. Rental rates in the secondary market where housing was built for homeownership are operated by the owner directly are significantly higher for a 3-bedroom house. These rents can be found on Rentfaster.ca and Rentboard.ca, and can easily fall within the range of \$2,200 to \$3,000 per month without utilities or a pet fee should that apply.



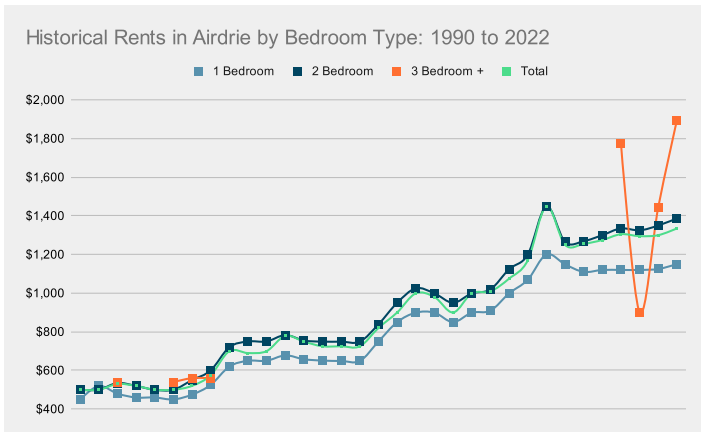


Figure 2: Historical Rents in Airdrie by Bedroom Type: 1990 to 2022

Home Ownership Costs

Homeownership in Airdrie is becoming increasingly challenging. The benchmark housing price as of August 2023 was \$515,600, requiring an annual income of \$127,723 (or 16%, above Airdrie's income) to afford a typical home under current financing conditions. Considering Airdrie's median income in 2020 was \$110,000, homeownership is increasingly out of reach for a significant portion of the community.

Affordability Metrics

In Airdrie, 16.9% of homeowner households (1 in 6) and 35.7% of renter households (1 in 3) spend more than 30% of their income on housing. Households are considered to be in Core Housing Need when they spend more than 30% of their income on housing and cannot afford the local median market rent, which is \$1,335 in Airdrie. This means Core Housing Need impacts 4.6% of homeowners (1 in 22), and 18.9% of renters (1 in 5) in Airdrie. Although Airdrie boasts a strong economic landscape with a median household income of \$110,000—higher than both the Calgary CMA and Alberta—the Very Low Income households that make less than \$22,000 and Low-Income households that make between \$22,000 to \$55,000 remain a strong concern. These cohorts make up 1.3% and 14.4% of the population, respectively, and many of which are in Core Housing Need.

"I would highlight for the City, the amount of local people that are being priced out of their existing rentals is happening at an alarming rate. We get lots of inquiries for monthly rates from locals who are having to move due to the rental hikes. The worrying thing is there is no common denominator; it is literally all groups and types of people: Families, single parents, seniors. Perhaps the only group we don't see much of would be younger adults because they never had the chance to move out in the first place." Motel 6

Housing-Associated Costs

Transportation is the third highest household expenditure after housing and food in Canada and on average Albertans spent more on public and private transportation when compared to the national average. The cost of transportation in turn contributes to the higher cost of living for car dependent communities like Airdrie as private transportation costs Canadians eight times as much as public transportation in 2019. This issue is particularly important for individuals facing high costs proportional to their income, such as students, seniors, people with disabilities, and young families with children. Lower fare costs are already incorporated in Airdrie public transit services for some demographics including seniors and youths with discounted rates for monthly passes at \$43.15 and \$48.75 respectively, costing significantly less than private transportation.

Restrictive Regulations

Land use regulations and development requirements currently in place are restrictive, thus prohibiting the development of more diverse and affordable housing types in the City of Airdrie. To increase the housing stock diversity and affordability, deregulation to permit more housing types is an effective tool. Amendments to Airdrie's existing Land Use Bylaw to ease the development of secondary suites could see an increase in supply, a form of lower-cost market housing. Relaxing the regulations on developing secondary suites would not only allow for a more diverse and affordable housing stock, it would also increase the overall density within the existing city boundaries. Streamlining the development approval process and reducing or eliminating other development requirements, such as parking and lot size, could further incentivize housing that is more diverse and offers greater affordability.

"Acute homelessness, for more people, is just under the surface."

Community Links



Housing Demand Analysis

This quantitative analysis examines factors impacting housing demand with a focus on the conditions shaping the need for affordable housing options in Airdrie. The empirical analysis of this section is primarily based on the Canadian Census and Canada Mortgage and Housing Corporation data.

Population Change

Airdrie has experienced population growth rates that exceeded the Calgary CMA. In 2021 Airdrie recorded a Census population of 74,100 that represented a 20.3% increase from 61,581 in 2016. In comparison the Calgary CMA population grew by 6.4% during the same period. For the 2011 to 2016 period Airdrie's population increased by 44.7% while the Calgary CMA grew by 14.6%. Between 2006 and 2011 Airdrie and the Calgary CMA experienced a growth rate of 47.1% and 12.6% respectively. Airdrie experienced a rapid population growth rate of 10.4% between 2006 and 2021, surpassing the Calgary CMA rate of 2.5% and the province of Alberta's 2.0%.

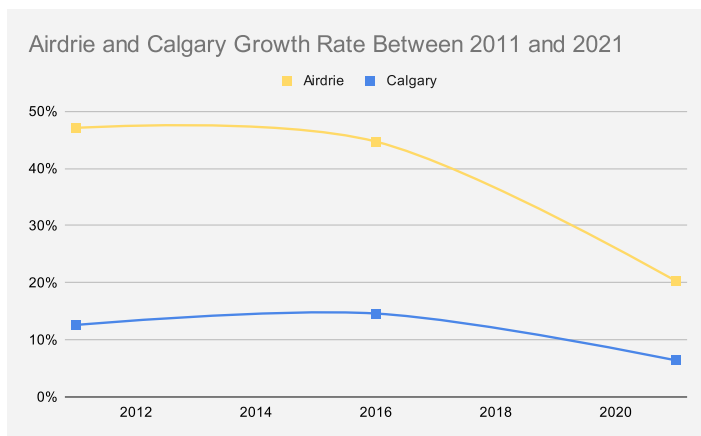


Figure 3: Airdrie and Calgary Growth Rate

Age Characteristics

The 2021 Airdrie median age is 35.6 years, which is lower than the 38.0 years in the Calgary CMA and 38.4 years in Alberta. Despite having a younger median age compared to the Calgary CMA and Alberta, Airdrie's median age has increased since 2011, with a 2.3-year increase between 2016 and 2021. The 6.9% increase in age between 2016 and 2021 exceeds both the Calgary CMA and province, suggesting that Airdrie is aging at a more rapid pace than the region and province.

Median Age	Airdrie	Calgary CMA	Alberta
2006	32.6	35.7	36.0
2011	32.4	36.4	36.5
2016	33.3	36.6	36.7
2021	35.6	38.0	38.4
2016-2021 Changes	2.3	1.4	1.7
2016-2021 % Changes	6.9%	3.8%	4.6%

Table 4: Airdrie, Calgary CMA, and Alberta Age Characteristics

Age Distribution

Airdrie's age distribution plays a major role in the younger median age. The 25-44 year cohort is the largest in Airdrie at 32.9%, which is higher than the 30.6% in the Calgary CMA and 29.2% in Alberta. The second largest cohort in Airdrie is 0-14 years at 24.6%, which is higher than the 18.5% in the Calgary CMA and 19.0% in Alberta. The Airdrie distribution represents a notable large presence of young families with children. The 45-64 cohort made up 22.5% of the population, which is lower than the Calgary CMA (25.3%) and Alberta (25.3%). The 65+ is 9.2% in Airdrie, which is lower than the Calgary CMA (13.5%) and Alberta (14.8%).

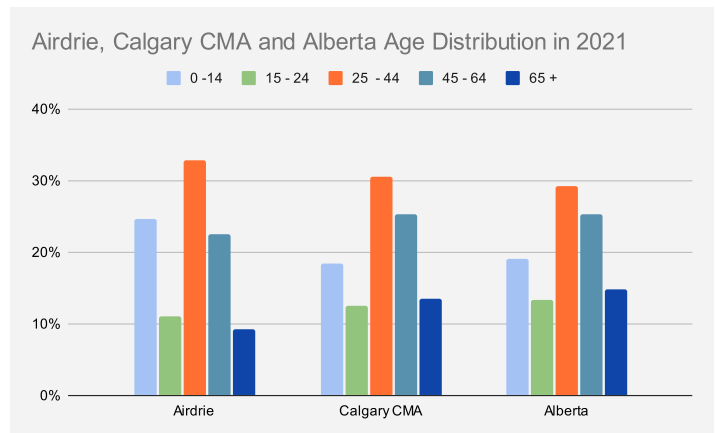


Figure 4: Airdrie, Calgary CMA, and Alberta Age Distribution

Between 2016 and 2021, the older cohorts experienced the highest growth rates in Airdrie. The 65+ group increased by 64.8%, and the 46-64 group grew by 24.5%, both far exceeding the Calgary CMA and Alberta rates. The extent of these increases explain how the Airdrie population remains younger than the Calgary CMA and the province, but it is aging at a faster rate which is reflected in the previously noted increase in the median age.

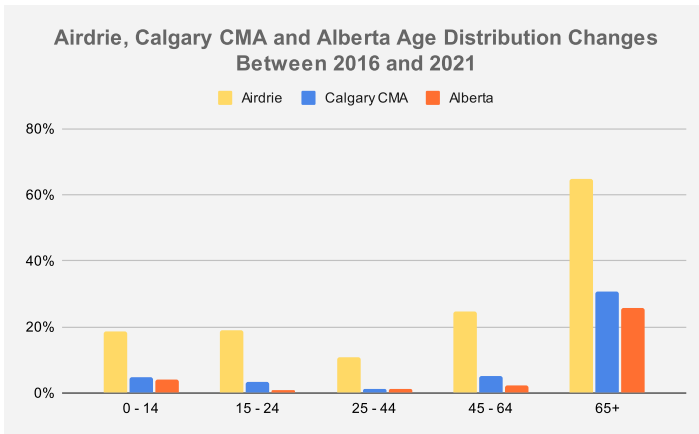


Figure 5: Airdrie, Calgary CMA, and Alberta Age Distribution Changes

Households

Household formation and composition are key determinants of demand. In 2021, there were 26,995 households in Airdrie, a 21.4% increase from 2016. A larger increase than the 8.4% found in the Calgary CMA and 6.9% in Alberta.

2-person households represent the largest household size in Airdrie at 31.1% in 2021, followed by 4-person households at 20.2%. The 2021 Airdrie average household size is 2.8, which is larger than Calgary CMA and Alberta, which are both 2.6 people. 1-person households are lower in Airdrie than in the Calgary CMA at 25.4% and the province at 26.0%. The percentage of 3 to 5+ households in Airdrie was higher than the Calgary CMA and Alberta, which explains the 2.8 people average household size in Airdrie in comparison to 2.6 in the Calgary CMA and Alberta.

Household Size	Airdrie	Calgary CMA	Alberta
1 Person	19.2%	25.4%	26.0%
2 Persons	31.1%	32.1%	33.8%
3 Persons	17.3%	16.0%	15.3%
4 Persons	20.2%	16.2%	14.9%
5 + Persons	12.2%	10.3%	10.1%
Total	100.0%	100.0%	100.0%
Average Household Size	2.8	2.6	2.6

Table 5: Airdrie, Calgary CMA, and Alberta Household Sizes

Couples with children represent the largest household type at 37.1% in Airdrie, higher than the Calgary CMA at 30.2% and 28.5% in Alberta. 1-person households represent 19.2% of Airdrie's population, which is lower than the Calgary CMA and Alberta. These differences provide further explanation for the larger average household size in Airdrie in comparison with the Calgary CMA and Alberta.

Household Types	Airdrie	Calgary CMA	Alberta
Couples With children	37.1%	30.2%	28.5%
Couples Without children	23.4%	23.4%	25.1%
One-parent-family households	8.8%	7.8%	8.1%
Multigenerational households	3.0%	3.4%	2.9%
Multiple-census-family households	0.5%	0.8%	0.6%
One-census-family households with additional persons	4.2%	3.8%	3.7%
Two-or-more-person non-census-family households	3.7%	5.2%	5.0%
One-person households	19.2%	25.4%	26.0%
Total	100.0%	100.0%	100.0%

Table 6: Airdrie, Calgary CMA, and Alberta Household Types

Employment and Income

Airdrie's median household total income in 2020 exceeded both the Calgary CMA and the province as a whole, at \$110,000. Although 1.3% of Airdrie's population is classified as Very Low Income, and 14.4% is Low Income, according to HART data.

Housing Supply Analysis

This housing supply analysis examines the existing housing stock in Airdrie, including physical characteristics, conditions, and prices.

In 2021, there were 17,210 single detached units in Airdrie, representing 65.4% of the housing stock, which is higher than the Calgary CMA at 56.9% and Alberta at 60.9%. Medium density, such as row houses, make up 14.5% of the Airdrie housing stock, higher than the Calgary CMA's 9.8% and Alberta's 7.8%. Apartment units in buildings under 5 storeys make up 12.4% of the housing stock in Airdrie. Conversely, higher-density housings, such as apartment housing and buildings 5+ storeys, are negligible.

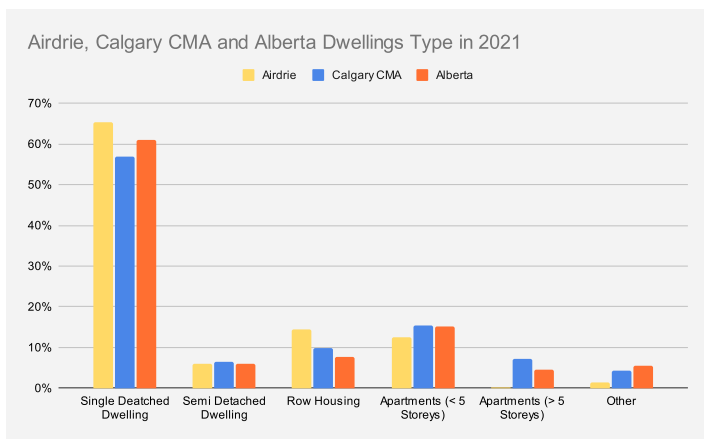


Figure 6: Airdrie, Calgary CMA, and Alberta Dwellings Type Distribution

Single Detached dwellings dominate the Airdrie housing stock, making up more than 65% of all total housing supply. Row housing is the second most common type of housing in Airdrie, significantly less than the single detached housing at just over 14%. There has been a recent uptake in housing starts for row housing in 2023, but higher density housing typologies, such as apartments, continue to be a fraction of the total housing stock. Providing more diverse forms of housing in Airdrie would allow for a more diverse population as the current housing market primarily targets larger households in single detached dwellings when a larger proportion of people live alone in Canada. In 2021, 4.4 million people lived alone in Canada, up from 1.7 million in 1981. This represented 15% of all adults in private households, making this the highest proportion on record. This could be achieved by increasing the supply of 1 bedroom and studio apartments, but moreover, it is important to note that the development of single detached and row housing is feeding the supply of larger units in the homeownership market and not the rental market. There is also a significant shortage of affordable 3+ bedrooms in the rental market besides 1 bedroom and studio apartments. Both these segments in the rental market desire close attention in Airdrie.

Airdrie's housing stock is predominantly composed of units that are newer than the Calgary CMA and Alberta. 72.8% of Airdrie's dwellings were built between 2001 and 2021, indicating ongoing development activities. In fact, development has occurred at a higher rate than the Calgary CMA and Alberta since 2001. Only 40.7% of the Calgary CMA dwellings and 38.2% of Alberta dwellings were constructed during the same period. As a result, according to the 2021 Census only 2.1% of homes in Airdrie required major repairs, lower than the 4.4% in the Calgary CMA and 5.5% in Alberta.

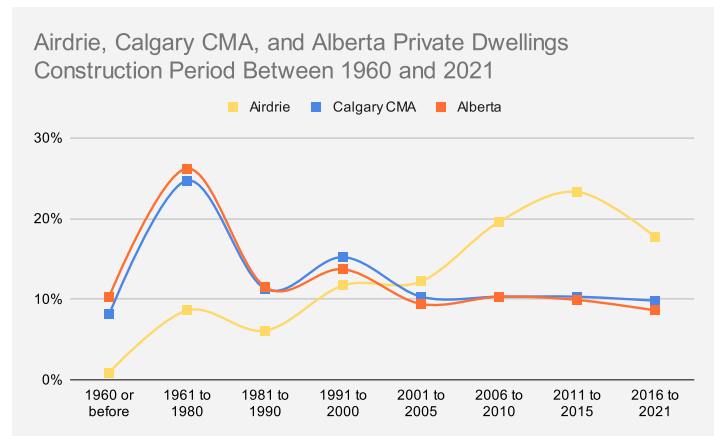


Figure 7: Airdrie, Calgary CMA, and Alberta Private Dwellings Construction Period

Airdrie households remain predominantly owners at 79.3% in 2021 despite a decrease from 82.6% in 2016. Airdrie's percentage of renters at 20.7% continues to fall below the Calgary CMA's 29.5% and Alberta's 28.7%. The vast majority of the constructed units are geared toward prospective buyers rather than potential renters. Only 695 units, or 6.3%, of housing starts were purpose-built rental units from 2013 to 2023. In 2015, 301 purpose-built rental units were constructed. That one year represented 43.3% of all rental housing starts between 2013 and 2023. In the year of 2014, 2016, 2018, and 2022, there were no new purpose-built rental units. It is important to note that no co-op units have been built in Airdrie in the absence of investment in this type of housing. Federal policy is seeking to incentivize co-op developments once again that the City of Airdrie could leverage in the forthcoming years to increase this stock.



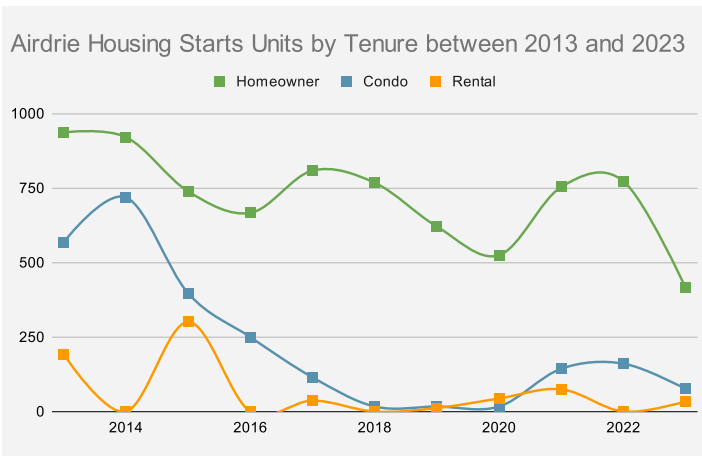


Figure 8: Airdrie Housing Starts by Tenure

Not all housing starts over the past 10 years were intended for ownership, but they have also been predominantly lower-density units like single-family homes while apartments represented only 15.8% of the total housing units. From 2013 to July 2023, there were 5,469 single-detached starts, while only 1,190 semi-detached units, 2,466 row housing units, and 1,981 apartment units were started. The combined total of the latter three housing types only exceeds the total single-detached starts by 168 units.

Housing completions since 2013 also demonstrate the focus on ownership units. Notable is that through 2023, only 2 purpose-built rentals were completed as of July. From 2014 to 2016, there was an increase in purpose-built rental completions, as well as in 2021 and 2022. The total number of completions peaked in 2013.

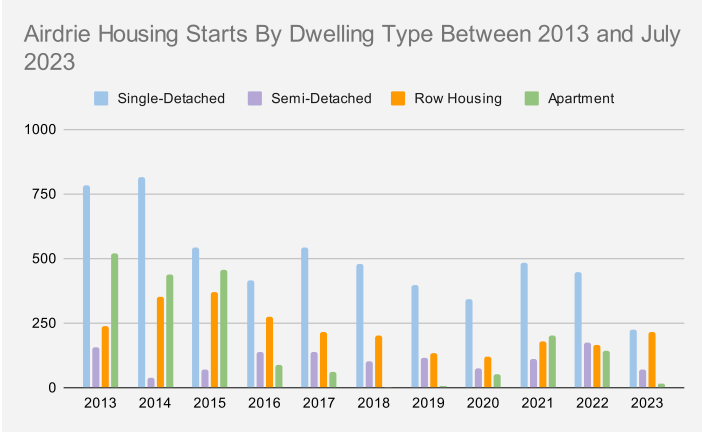


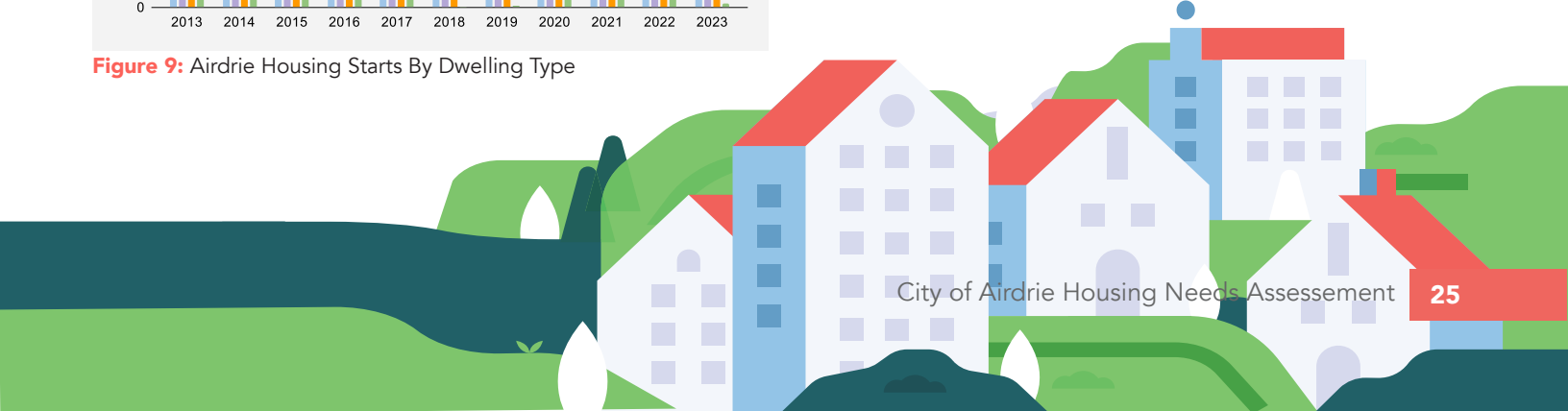
Figure 9: Airdrie Housing Starts By Dwelling Type

Housing completions for 2013 to July 2023 skewed toward lower density types. The number of apartment units completed in Airdrie from 2013 to 2016 was greater than the sharp downturn that was experienced from 2017 until the 2020 pandemic year. Consistent with the absence of purpose-built rental units, there have been no apartment units completed in 2023, though the pipeline in 2021 and 2022 suggest there are a number of units in process. The increase in housing starts from 2013 to 2015 reflects a boom in the energy sector of which the Calgary region was a benefactor in addition to general migration rates into the area also drove up the construction of new homes. A lower price point for homes in Airdrie over Calgary was also a determining factor in more construction. As a result, from 2013 to 2015, there was a surge in housing starts of all dwelling types during the 2012-2014 oil boom.

The limited amount of purpose-built rental construction in Airdrie is the result of conditions that continue to favour low-density ownership development. Private sector developers are responding to land values, rental market conditions, and the financial structure of rental projects. The housing research presented in the Enabling Housing Choice Project addresses these factors by recommending using municipal incentives and publicly owned land to promote affordable housing development, particularly in support of non-profit operators of affordable housing. Land use planning is another mitigating factor that the Enabling Housing Choice Project addresses by recommending a flexible and expedited approval process.



New single family and row housing construction in Airdrie.





Single family home development in Airdrie.



New subdivision in Airdrie.



Newly constructed community of single family homes in Airdrie.

Rental Market Conditions

CMHC’s rental inventory of Airdrie shows there are 1,646 row houses and apartment units in 2022. The majority of the rental stock are 2-bedroom at 65.6%, while 1-bedroom units are 32.7%. Bachelor and 3+ bedroom units are 0.1% and 1.6% respectively. Comparatively, Calgary has a more balanced housing stock than Airdrie with 43.6% 1 bedroom units and 45.5% 2 bedroom units. There is also a greater presence of 3 bedroom units at 7.6% and bachelors at 3.2%.

The limited private market rental options highlights the need for more housing options in Airdrie. In particular, lack of bachelor and 1 bedroom units is a challenge for attracting smaller and younger households, while the limited presence of 3 bedrooms is an issue for attracting larger families who are seeking rental accommodation.

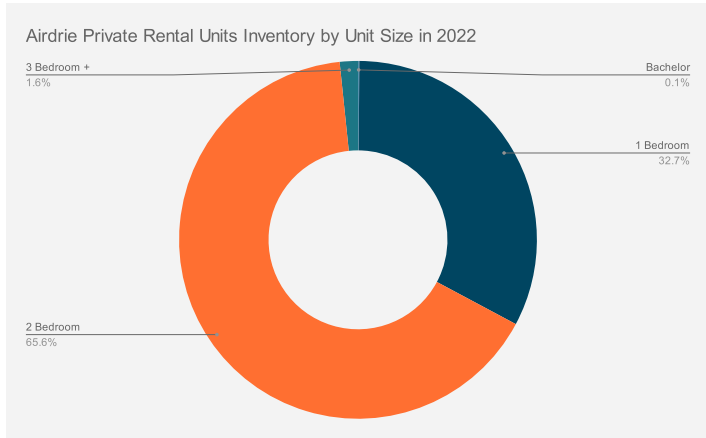


Figure 10: Airdrie Rental Units Inventory

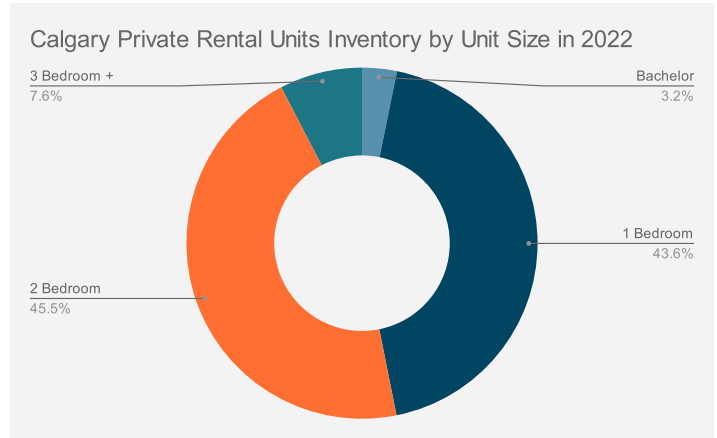


Figure 11: Calgary Rental Units Inventory

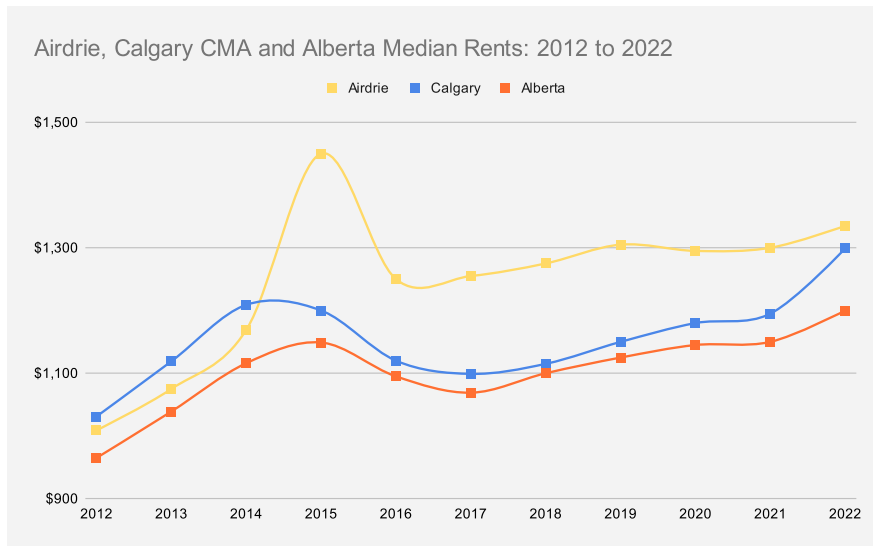


Figure 12: Airdrie, Calgary CMA, and Alberta Median Rents: 2012 to 2022

As a result of the short rental supply witnessed in Airdrie, the average rents across the board have seen a recent uptake. Most CMHC recent data show the 2022 average monthly rent at \$1,335. A household would be required to have an annual income of \$53,400 to spend less than 30% of their pre-tax income on housing. This exceeds the “Very Low Income” category and the majority of the households in the “Low Income” category.

Rental Vacancy

Airdrie has experienced wide variation in market rental vacancy rates. From 2012 to 2014, the vacancy rates were lower than the Calgary CMA and Alberta. However, the influx of new units beginning in 2014 resulted in a vacancy rate that rose to 18.7%, compared to 5.1% in the Calgary CMA and 5.6% in Alberta. As these units were absorbed by the market, the vacancy rate declined to 3.8% in 2018, which was lower than the 3.9% in Calgary CMA and 5.5% in Alberta. In 2019, Airdrie's vacancy rate rose above the Calgary CMA and Alberta. This volatility partially explains the lack of rental starts, but vacancy rates in Airdrie declined to 2.6% in 2021 and 1.6% in 2022, which was lower than the Calgary CMA at 4.9% and 2.6%, and Alberta at 6.5% and 3.7%, respectively. The low vacancy rate spurred on rental starts in Airdrie in 2021 and 2022.

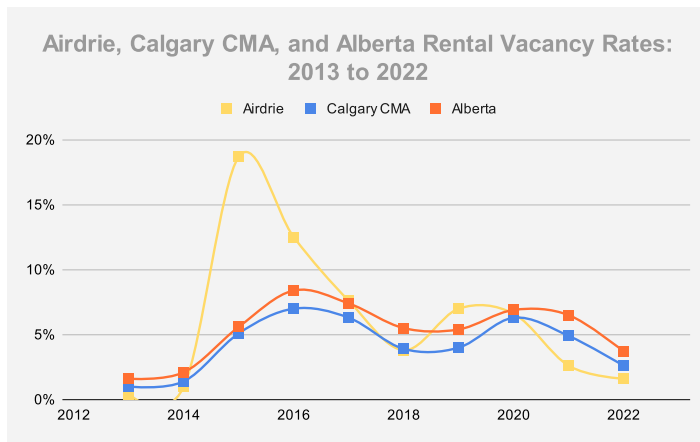


Figure 13: Airdrie, Calgary CMA, and Alberta Vacancy Rates: 2013 to 2022

Homeownership Conditions

Data from the Airdrie assessment indicates that the average sale price of a home decreased in 2020 due to the COVID-19 global pandemic. However, this downward trend quickly ended as the average price for a home in 2020 was \$384,412 and in 2022, that average price rose to \$462,562, a 20.3% increase.

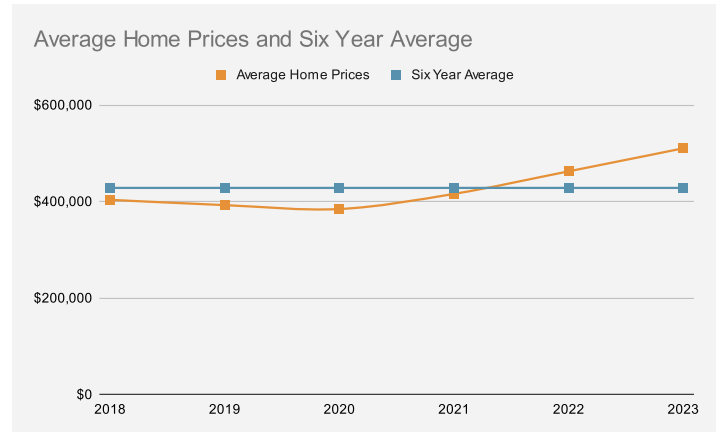


Figure 14: Average Home Prices and Six Year Average

According to the Calgary Real Estate Board August 2023 Regional Market Facts report, the Airdrie benchmark home price was \$515,600 by August 2023. Homeownership affordability is assessed using the assumption that the household spends a maximum of 30% of its annual income on housing payments, with financing that includes a 5% down payment, 6% mortgage rate and 25-year amortization period. The result is a \$127,723 annual income required to purchase a median-priced home in Airdrie last August. The 2020 median income in Airdrie was \$110,000, which means that a minority of households in Airdrie have the resources to purchase the typical home.

Income and Housing Affordability

The 2021 census data in this analysis is based on 2020 reported income. These results are impacted by CERB established to support individuals dealing with income and housing challenges during the COVID-19 pandemic. According to the Census, 16,290 individuals in Airdrie aged 15 and over living in private households received COVID-19 emergency and recovery benefits, which represented 29.3% of the population. This was slightly higher than the 29.0% of the overall Alberta population receiving the payments. The median COVID-19 payment received by Airdrie was \$8,000 which is the same amount received by Alberta residents. These limited-time payments increased household incomes and reduced affordability challenges that will be encountered now that the benefits are done. The 2026 Census incomes will reflect conditions without the payments.

The HART methodology provides an income-based approach for evaluating the incidence of Core Housing Need in Airdrie. The advantage of the HART approach is that it uses standardized income ranges based on Area Median Income as the basis for assessing housing affordability in Airdrie.

The basis for the HART analysis is Area Median Income (AMI). In 2020, the Airdrie AMI was \$110,000, which exceeded both the Calgary CMA's \$100,000 and Alberta's \$96,000.

There are 5 income categories in the HART analysis, **Very Low Income** (Under 20% of AMI), **Low Income** (21% to 50% of AMI), **Moderate Income** (51% to 80% of AMI), **Median Income** (81% to 120% of AMI) and **High Income** (over 120% of AMI).

Median Household Income		Annual Household Income (2020\$)	Maximum Affordable Monthly Housing Cost (2020\$)
Airdrie		\$110,000	\$2,750
Income Category	Income Range		
Very Low Income	Under 20%	Below \$22,000	Less than \$550
Low Income	21% to 50%	\$22,000 - \$55,000	\$1,375
Moderate Income	51% to 80%	\$55,000 - \$88,000	\$2,200
Median Income	81% to 120%	\$88,000 - \$132,000	\$3,300
High Income	Above 120%	Above \$132,000	Greater than \$3,300

Table 7: Airdrie Household Income Categories

HART uses the standard that affordable housing should equal a maximum 30% of household income. Based on this definition, a monthly shelter cost is provided for each income category. The ranges can be interpreted as the maximum rental or home ownership cost for each category. Based on the median household income in Airdrie a household can afford a monthly maximum of \$2,750 in housing costs. Very low income households could afford less than \$550 per month, Low Income household could pay a maximum of \$1,375 per month, Moderate income households could afford up to \$2,200 per month, Median Income Households \$3,300 per month, and High Income household could pay over \$3,300 per month.

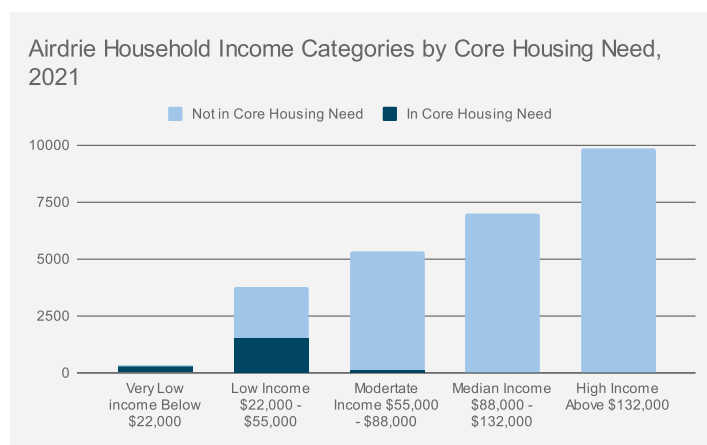


Figure 15: Airdrie Household Income Categories

Airdrie households in the Very Low (1.3%) and Low Income categories (14.4%) have a lower proportion than Alberta (1.6% and 16.9% respectively). There is a higher proportion of the middle categories in Airdrie of Moderate Income at 20.3% and Median Income at 26.5% versus Alberta at 19.2% and 22.8%, respectively. In the Higher Income category, Airdrie is lower at 37.5% versus Alberta at 39.6%.

Based on the 2022 monthly median rent in Airdrie of \$1,335 along with affordability defined as 30% of income, a household would require an annual income of \$53,400 to meet the median rent. Very Low income households and the lower range in the Low Income household category are unable to afford the Airdrie median rent based on the 2020 household income.



Core Housing Need

The HART approach provides a breakdown of Core Housing Need by income category and priority populations. Core Housing Need represents private households housing falling 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 market rent.

Overall 7.7% of Airdrie’s households were in Core Housing Need in 2021 in comparison to 9.9% in Alberta. A breakdown by income category shows that 87.9% of Airdrie households in the Very Low Income category are in Core Housing Need in comparison with 77.6% for Alberta. In the Low and Moderate Income categories, the incidence of Core Housing Need is lower in Airdrie than in Alberta.

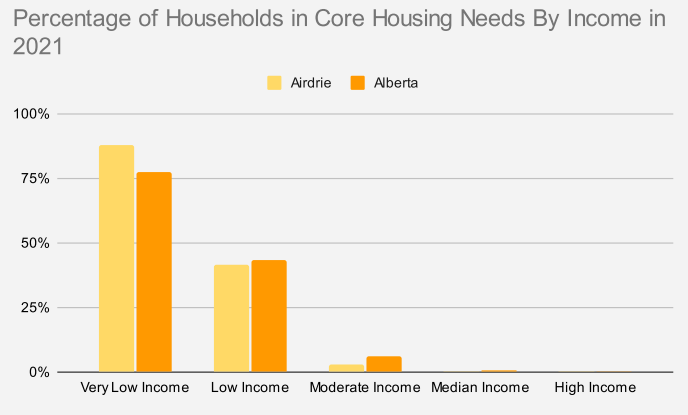


Figure 16: Percentage of Households in Core Housing Need By Income Category

Core Housing Need based on income category and household size show that 83.3% of Very Low Income Households in Core Housing Need are made up of 1 person, which is higher than the 77.8% in Alberta. The remaining 16.7% in Airdrie comprises 2 person households. In the Low Income category, 37.4% in Core Housing Need are 1 person households in Airdrie, 31.0% are 2 person households, 15.8% are 3 person households, 10.3% are 4 person households and 5.5% are 5 or more person households. The Alberta percentages are higher for the 1 person households, but lower for the remaining household sizes. This suggests that larger households in the Airdrie low income category experience a higher rate of Core Housing Need than Alberta.

The median monthly shelter costs for rented dwellings in Airdrie is \$1,500, compared to \$1,350 in the Calgary CMA and \$1,280 in Alberta. This higher shelter cost contributes to the higher percentage of households who exceed the affordability standard. 35.7% of renter households spend more than 30% of their before-tax income on housing, compared to 34.5% in the Calgary CMA and 34% in Alberta. Further, there is an extremely small proportion of renter households living in subsidized housing compared to Calgary and Alberta households due to the lack of subsidized housing supply in Airdrie.

Owner Households 2021	Airdrie	Calgary CMA	Alberta
% of owner households spending 30% + on shelter costs	16.9	17.5	16.0
% in Core Housing Need	4.6	5.4	5.6
Median monthly shelter costs for owned dwellings (\$)	\$1,960	\$1,740	\$1,600
Median value of dwellings (\$)	\$400,000	\$460,000	\$400,000

Table 8: Airdrie, Calgary CMA, and Alberta Owner Households Shelter Costs

Renter Households 2021	Airdrie	Calgary CMA	Alberta
% of tenant households in subsidized housing	1.7	8.6	9.1
% of tenant households spending 30% + on shelter costs	35.7	34.5	34.0
% in Core Housing Need	19.6	20.5	20.7
Median monthly shelter costs for rented dwellings (\$)	\$1,500	\$1,350	\$1,280

Table 9: Airdrie, Calgary CMA, and Alberta Renter Households Shelter Costs



In the census, 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. For households living in a dwelling provided by the local government, First Nation or Indian band, shelter costs include, where applicable, the monthly use or occupancy payment and the costs of electricity, heat, water and other municipal services.



Priority Population Core Housing Need

The HART approach uses census data to identify Core Housing Need that is experienced by marginalized and underserved households. The groups included are based on the priority populations identified in the National Housing Strategy. It should be noted that a limitation of the HART dataset is that not all populations are included, and there are instances where a household is counted more than once based on the characteristics of the people involved. The intention is to incorporate an equity-based assessment of housing needs.

In 2021, there were a total of 25,835 priority households in Airdrie. Women-led households were the largest category in number, with 10,445 households, representing 11.3% of all households in Core Housing Need. Heads over 85 experienced the highest percentage of any demographic that experienced Core Housing Need at 23.4%, which included 235 households, followed by single-mother-led households at 19.7% which included 2,055 households.

Airdrie Households (HH) in Core Housing Need by Priority Population, 2021			
	Number of Households	Number of Households in CHN	% of Households in CHN
HH with cognitive activity limitation	5,580	395	7.1%
HH with physical activity limitation	7,465	560	7.5%
Indigenous HH	1,775	170	9.6%
Visible minority HH	5,160	365	7.1%
Women-led HH	10,445	1,180	11.3%
Black-led HH	890	85	9.6%
New migrant-led HH	690	70	10.1%
Refugee claimant-led HH	590	65	11.0%
Single mother-led HH	2,055	405	19.7%
HH head under 24	505	75	14.9%
HH head over 65	3,760	555	14.8%
HH head over 85	235	55	23.4%
HH with Transgender or Non-binary member	185	N/A	-
Community (all HH)	25,835	1,990	7.7%

Table 10: Airdrie Households in Core Housing Need By Priority Population



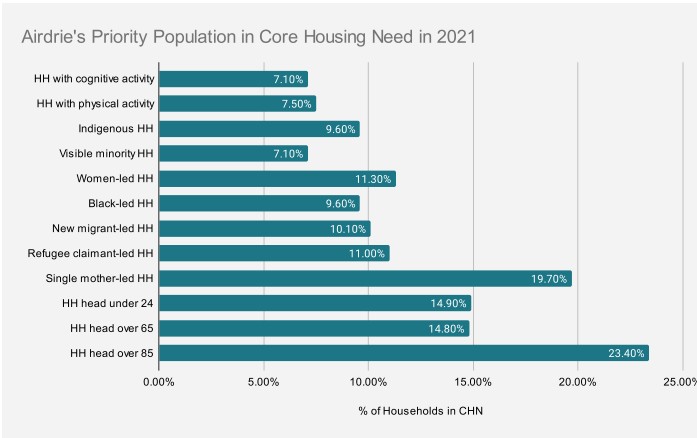


Figure 17: Airdrie's Priority Population in Core Housing Need

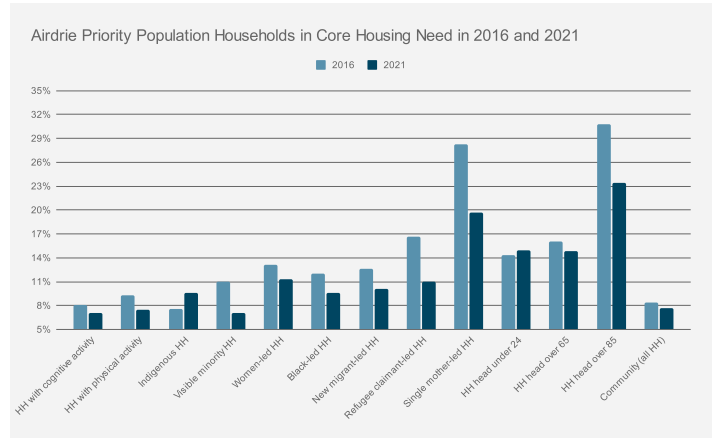


Figure 18: Airdrie's Priority Population in Core Housing Need Comparison

The incidence of Airdrie households experiencing Core Housing Need declined from 8.4% in 2016 to 7.7% in 2021 which was directly attributable to the CERB payments rather than structural changes in the economy. Despite the citywide decline, Indigenous households were one group that experienced an increase going from 7.6% in 2016 to 9.6% in 2021.

The incidence of Core Housing Need in relation to CERB payments suggests that the introduction of more rent supplements or a universal basic income would immediately move many out of Core Housing Need in Airdrie. Currently, the availability of rent supplements is extremely limited in Alberta to the point where there are less rent supplements during the 2022-23 provincial fiscal year compared to the 2018-19 fiscal year when public reporting began. Should the Provincial Government continue to implement the Stronger Foundations Plan it is estimated that rent supplement availability will finally surplus 2018-19 levels after four years of reduced rent supplement availability. This, however, is still far from enough. Rent supplements would make an immediate and significant impact on meeting the City's housing goals. If nothing else, the top housing priority for the City of Airdrie should be demanding more rent supplements from the Government of Alberta. Any effort made in this regard needs to be reaffirmed and amplified again. Considering Airdrie's population is 1.45% of Alberta and the supply of rent supplements across Alberta was 10,741 during the provincial 2022-23 fiscal year then Airdrie should be entitled to at least 155.7 rent supplements where it is currently allocated 99 rent supplements across all rental assistance programs. This is a far cry from what is required in Airdrie right now of at least 1,411 rent supplements in the absence of a robust non-market housing sector in Airdrie (see Appendix B for more information) and highlights a critically underfunded system that has hardly changed for nearly a decade of public reporting that could bring many out of Core Housing Need.

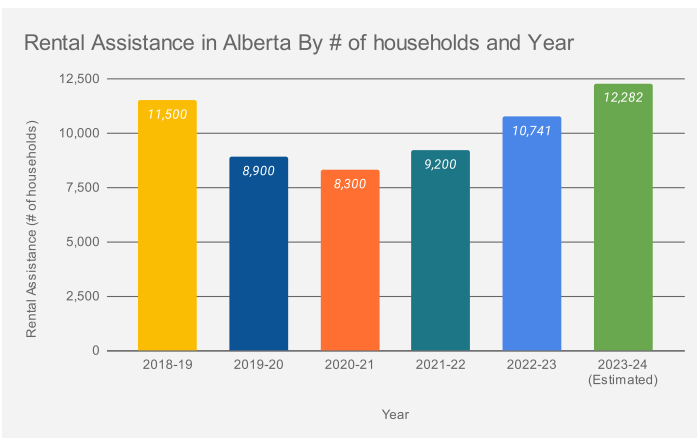


Figure 19: Rental Assistance in Alberta by Number of Households and Year

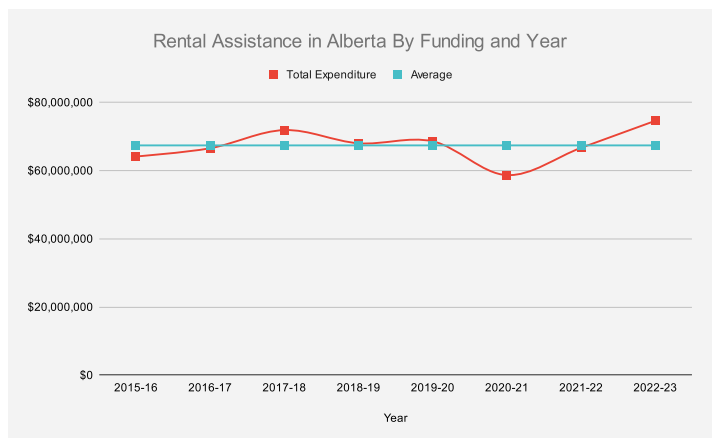


Figure 20: Rental Assistance in Alberta by Funding and Year



Housing Need Projections 2021 - 2031

The HART population and household forecasting are based on a 'business as usual' approach that utilizes a linear projection technique based on the previous 10-year trend for the period from 2011-2021 as the basis for estimating population and household growth between 2021 and 2031. For the purposes of the HART analysis, the population growth rate in Airdrie between 2011 and 2021 was 74.1%. In 2021, the Airdrie population was 74,100, which would mean the projected population would be 129,000 in 2031 using the HART method. In comparison, the City of Airdrie projection for 2031 was 115,347.

In addition, based on the HART projection model, the Very Low Income category is projected to increase by 74.5% and 41.9% for the Low Income category. All the household sizes are projected to increase at a similar rate between 2021 and 2031.

Further, according to HART of the 9,295 households that are within the Very Low Income, Low Income, and Moderate income bands 1,955 are in Core Housing Need in 2021. The table below illustrates this need by household size as the current affordable housing deficit in Airdrie. By 2031, this is anticipated to grow to 2,875 households based on the income category growth rates identified.

Airdrie Households Projections by Income Category Between 2021 and 2031				
HH Income Category	2021 HHs	Projected HH Change in 2031	Total	Growth Rate
Very Low Income	330	246	576	74.5%
Low Income	3,730	1,563	5,293	41.9%
Moderate Income	5,235	2,250	7,485	43.0%
Median Income	6,850	2,824	9,674	41.2%
High Income	9,685	4,196	13,881	43.3%
Total	25,830	11,079	36,909	42.9%

Table 11: Airdrie Households Projections By Income Category

Airdrie Households Projections by Household Size Between 2021 and 2031				
HH Size	2021 HHs	Projected HH Change in 2031	Total	% Change
1 Person	4,810	2,089	6,899	43.4%
2 Person	8,090	3,594	11,684	44.4%
3 Person	4,495	1,891	6,386	42.1%
4 Person	5,245	2,126	7,371	40.5%
5+ Person	3,195	1,394	4,589	43.6%
Total	25,835	11,094	36,929	42.9%

Table 12: Airdrie Households Projections by Household Size

Airdrie Households in Core Housing Need in 2021						
Income Category (Maximum Monthly Housing Cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$550)	225	45	0	0	0	270
Low Income (\$1,375)	580	480	245	160	85	1,550
Moderate Income (\$2,200)	0	0	0	40	95	135
Median Income (\$3,300)	0	0	0	0	0	0
High Income (>\$3,300)	0	0	0	0	0	0
Total	805	525	245	200	180	1,955

Table 13: Number of Airdrie Households in Core Housing Need in 2021

Airdrie Households in Core Housing Need by 2031						
Income Category	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income	395	80	0	0	0	475
Low Income	825	680	350	230	120	2,205
Moderate Income	0	0	0	60	135	195
Median Income	0	0	0	0	0	0
High Income	0	0	0	0	0	0
Total	1220	760	350	290	255	2875

Table 14: Number of Airdrie Households in Core Housing Need by 2031 (rounded)



Conclusion

Undoubtedly, Airdrie needs more non-market housing units and a wider variety of market housing to ensure affordability goals and targets can be achieved while providing more housing choices. Many challenges have been identified in the 2024 - 2030 Affordable Housing Principled Action Plan, Enabling Housing Choice Report as well as research and interviews completed for this current needs assessment, such as the lack of diverse forms of housing, and housing affordability becoming increasingly out of reach.

This report should reaffirm the City's commitment to continue in incentivizing and collaborating with the non-profit and for-profit housing sectors to bring about more housing and services to ultimately help Airdrie residents out of Core Housing Need. The data strongly supports that work should focus on renter households, which are most likely to be in Core Housing Need. In that, the City of Airdrie should consider updating the Affordable Housing Principled Action Plan based on data provided in this assessment to take further and more significant steps to address the growing housing crisis in Airdrie. Significant investment, collaboration and policy choices will be crucial to create a truly affordable Airdrie where there is no chronic or episodic homelessness and no households in Core Housing Need.



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Appendix A: Glossary of Terms

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. Housing indicator thresholds are defined as follows:

Adequate housing is reported by their residents as not requiring any major repairs. Affordable housing has shelter costs equal to less than 30% of total before-tax household income.

Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives. Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in 'Core Housing Need' regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

Affordability is housing that costs less than 30% of a household's before-tax income. It's a very broad term that can include housing provided by the private, public and non-profit sectors.

Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability to acquire it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioral or physical challenges, and/or racism and discrimination.

Housing Continuum is a concept used to describe the broad range of housing options available to help a range of households in different tenures access affordable and appropriate housing. The housing continuum includes homelessness, shelters and transitional housing, community housing, affordable rental, market rental, and homeownership.

Primary Rental Market refers to privately-initiated housings that are intended to supply the rental market.

Secondary Rental Market consists of all rental-occupied housing units that are not purposely built for the rental market.

Non-Market Housing is operated, funded, or created through direct government subsidies. It includes other housing categories based on level of need by the residents, segmented into categories of Affordable Housing and Social Housing:

Affordable Housing is rental or ownership housing that generally does not require ongoing (operating) subsidies from an order of government. It includes near-market affordable housing, and affordable home ownership.

Near-Market Affordable Housing is rental housing where a subsidy is provided to keep rents just below average market cost (typically 15%). Targets long-term occupancy to households with incomes approximately 80% of the median rental income for their household size.

Affordable Home Ownership offers home ownership options to lower income families who would otherwise be unable to enter the housing market.

Social Housing (sometimes referred to as Community Housing) is rental housing that requires ongoing operating subsidies to remain affordable on a long-term basis to households with incomes between 65-80%, or less, of the median rental income for a particular household size. This is rental housing for individuals in Core Housing Need with deep government subsidies.

Emergency Short-term Shelters provide emergency, overnight or short-term accommodations. Emergency shelters support individuals fleeing specific scenarios, such as natural disasters or destruction of accommodation, domestic violence or sexual abuse. Emergency shelters sometimes facilitate support groups, and provide meals.

Transitional Housing is short-term accommodation with a flexible length of stay limit, frequently accompanied by supports.

Permanent Supportive is subsidized housing with on-site supports for single adults, seniors and people with disabilities at risk of or experiencing homelessness that may house people stably in the longer-term, or enable transitions to other forms of housing.



Appendix B: Unit Deficit Projections 2022 - 2027

The HART methodology is quickly becoming the dominant method to project Core Housing Need in Canada. However, in Alberta, the Government of Alberta encourages projections based on non-market housing type instead of households and is seeking projections up to 2027. Due to this, the consultant team is including an additional approach to project housing need out to 2027 by non-market housing type to satisfy provincial housing need assessments requirements. It is also important to keep in mind that the wide distribution of CERB benefits temporarily increased the incomes of many households at the same time of the 2021 Census, and so the real numbers of households living in housing need are likely much higher than the numbers reflected here, and thus the current housing deficit and projected housing deficit are likely under reported and should be treated as the bare minimum.

During 2021, there were 1,985 households in Core Housing Need in Airdrie based on the census with 92% of these households unable to afford more than \$1,375 in monthly housing costs. \$1,375 is the most someone can afford making the highest income in the Low Income Category of \$55,000 annually. Within this group, a further 14% of households are unable to afford more than \$550 in monthly housing costs. According to the Canada Mortgage and Housing Corporation, a household needs to meet at least one of the following criteria to be in Core Housing Need, which is spending 30% or more of its total before-tax income on the local median market rent (\$1,335), live in a home in need of major repair or is overcrowded based on the Canadian National Occupancy Standard (NOS). It is also very possible for households in Core Housing Need to meet more than one of these criteria.

The majority of households in Core Housing Need were renters at 1,030 households or 52% of all households. The remaining 955 households were homeowners with 80% of these households with mortgages and 20% of households without mortgages that accounted for 195 households. 15 homeowner households lived in homes in need of major repair and 35 in overcrowded conditions. On the flip side, 55 renters lived in homes in need of major repair, and 70 renter households lived in overcrowded conditions in the private housing market sector.

Based on this data, Core Housing Need in Airdrie is largely driven by the cost of rent and mortgages with some incidents of homes in need of major repair and overcrowding. All of which impacts renters more proportionally and more frequently than homeowners. In addition, households in Core Housing Need are anticipated to have grown to 2,071 households in 2022, and then to a further 2,514 households by 2027 assuming the annual growth rate between 2021-2027 remained consistent to the 2016-2021 period, which was 4.3%.

2022 Unit Deficit

To calculate the current affordable housing unit deficit by housing categories prescribed by the Government of Alberta the consultant team concluded that 70% of homeowner households needed to be removed from the 2022 affordable housing unit deficit baseline as the private market housing stock is primarily meeting their needs besides affordability caused by their mortgage payments. The remaining 30% of homeowner households included in the unit deficit comprise 195 homeowners without mortgages that are still spending 30% or more of their total before-tax income on housing and cannot afford more than the median rent of \$1,335 as well as an additional 100 households with mortgages that might be better served in the non-market housing sector for a total of 295 homeowner households.

For renters, given the low rates of housing in need of major repair and overcrowding it is assumed that most renter households in Core Housing Need can also be served primarily in the private housing market with the assistance of a rent supplement. This means that the City of Airdrie currently requires 1,411 rent supplements in the absence of a robust non-market housing sector. The total number of rent supplements required would drop to 541 if the non-market housing sector built at least 149 community housing units, 80 senior self-contained units, 94 senior lodge units, 149 non-market affordable units between 70% to 80% of median market rent, 110 permanent supportive housing units, 118 special needs units, and 170 indigenous housing units using housing categories prescribed by the Government of Alberta (see table 15).



Units attributed to community housing, senior self-contained housing and lodge units are reflective of current housing provider waitlists. All units on the Airdrie Housing Limited waitlist were attributed to community housing instead of non-market affordable housing to ensure that these households will be provided housing that is geared to their income and ultimately help these households not experience Core Housing Need. Non-market affordable housing, while needed to ensure the ongoing sustainability of affordable housing developments does not necessarily prevent someone from experiencing Core Housing Need without an additional rent supplement. The deficit of non-market affordable housing was matched to community housing units as these two types of housing can efficiently increase in tandem with one another due to the financial realities of developing sustainable affordable housing projects.

Further, the permanent supportive housing deficit is estimated to be at least 110 units based on findings from Community Links that identified 55 Community Links clients experiencing acute homelessness (otherwise known as living rough over long periods of time) in 2021. They further identified 252 clients who were either under-housed or at risk of homelessness in Airdrie, some of which will likely need permanent supportive housing while others will only require a rent supplement to prevent episodes of homelessness. In addition, given this estimation is only a representation of Community Links clients and that homeless population estimates are typically underreported due to the difficult nature of data collection with a population that has no fixed-address, the consultant team will assume a minimum of 110 units of permanent supportive housing are needed today.

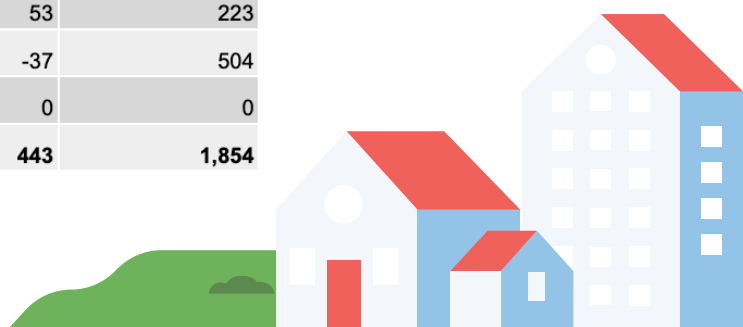
In terms of special needs housing, which is typically housing for persons with permanent developmental disabilities (PDD) the team assumes at least 118 units are needed today. This is because 395 households who have a cognitive limitation and 560 who have a physical limitation experienced Core Housing Need in Airdrie during 2021. It is assumed, at least a third of the 395 households who have a cognitive limitation will require new brick and mortar buildings accounting for 118 units, while the remaining can be best served with rent supplements in their current homes. Lastly, 170 indigenous households experienced Core Housing Need in 2021. While it is likely that most can be best served with a rent supplement, the consultant team will defer this decision to the local indigenous leaders as to whether rent supplements or brick and mortar buildings will meet the needs of their community.

2027 Unit Deficit

To determine the 2027 unit deficit, the percentage share of each housing category was identified in 2022. This share was then adjusted to factor in considerations like the 74.5% increase in Very Low income households by 2031 that can only afford \$550 in monthly housing costs as well as the aging population in Airdrie and urgent need for more family sized rental housing. If 1,854 households found homes in the non-market housing sector by 2027, that would account for 5.6% of the total 33,3290 households in Airdrie at that time leading to a healthier rental market overall and a reduced need for rent supplements.

	Current Unit Deficit 2022	Projected New Demand	Total Projected Unit Deficit 2027
Community Housing	149	122	271
Senior Self Contained	80	81	161
Seniors Lodge	94	30	124
Seniors Housing (Other)	0	0	0
Non-Market Affordable Housing	149	122	271
Permanent Supportive Housing	110	35	145
Special Needs	118	37	155
Indigenous Housing	170	53	223
Rent Supplement	541	-37	504
Other	0	0	0
Total	1,411	443	1,854

Table 15: 2022 Unit Deficit and 2027 Projection



Appendix C: Reference Table

Data

- + 2024 - 2030 Affordable Housing Principled Action Plan
- + Affordable Housing Incentive Policy
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