

## Calgary Metropolitan Region Board Agenda

April 26, 2024, 9:30 AM

Foothills County Council Chambers in High River

1. Call to Order & Opening Remarks Clark
2. Land Acknowledgment Kissel
3. Adoption of Agenda All  
**For Decision:** Motion to adopt and/or revise the Agenda
4. Foothills County Community Update Miller
5. Consent Agenda: (Attachments) Clark  
**Motion to approve the Consent Agenda**
  - A. Minutes February 9, 2024 3
  - B. Q3 Actuals for 2023 7
  - C. Q4 Actuals for 2023 9
  - D. Board Strategic Initiatives 11
  - E. Board Chair Disclosure 14
  - F. Appointment of Auditor 19
  - G. Chair & Chief Officer Goals 20
6. 2023 Audited Financial Statements (Attachment) Avail LLP/ 28  
**For Decision:** Motion that the Board approve the 2023 Audited  
Financial Statements Copping
7. **Closed Session pursuant to Section 23 and 21 of FOIP**
  - a. Audited Financial Statements
  - b. Infrastructure Canada Permanent Transit Fund Update (Verbal) Graves/ Kurji
8. Scoping the Regional Transportation & Transit Master Plan (Attachment) Graves/ 46  
**For Decision:** Motion that the Board approve the Regional Transportation  
and Transit Master Plan Scope Tipman
9. Housing Needs Assessment (Attachment) Tipman/ 66  
**For Decision:** Motion that the Board approve the Calgary Metro  
Housing Needs Assessment UBC-HART
10. Phase 2 Indigenous Relations Summary Report (Attachment) Forum 219  
**For Decision:** Motion that the Board approve the Phase 2 CMRB  
Indigenous Relations Summary Report: 2022-2023

11. Phase 3 Indigenous Relations Charter 2024 (Attachment) Forum **226**  
**For Decision:** Motion that the Board approve the Phase 3 CMRB Indigenous Relations Charter
12. Town of High River Motion (Verbal) Snodgrass  
**For Decision:** Motion that the Board direct administration to develop a policy which clearly defines the servicing requirements for any application subject to the Regional Evaluation Framework that includes development within preferred growth areas prior to CMRB Board approval
13. Amendment to Vice Chair Selection Policy (Attachment) Copping **234**  
**For Decision:** Motion that the Board approve the Term of the Vice Chair Selection Policy G-07 be amended to elect a Vice Chair every two (2) years
14. Green Haven Estates ASP Amendment (Verbal) Copping  
**For information:** Green Haven Estates ASP Amendment Update
15. Roundtable  
 i. Drought Response Update (Verbal) Graves  
 ii. Other
16. Next Meeting: Friday June 21, 2024 @ 9:30, Rocky View County.
17. Adjournment

UPCOMING MEETINGS:

Land Use & Servicing Committee	Thursday May 9 @ 9:00 AM	GoTo Meeting
Board Meeting	Friday June 21 @ 9:30 AM	Rocky View County
Governance Committee	Friday May 3 @ 9:00 AM	GoTo Meeting

*The Calgary Metropolitan Region is honored to be in the traditional territory of the the Siksika, Kainai, Piikani, and Amskapi Piikuni Nations of the Blackfoot Confederacy; the Tsuut'ina Nation; the Bearspaw, Chiniki, and Goodstoney Nations of the Stoney Nakoda; and the Otipemisiwak Métis Government of the Métis Nation within Alberta District 5.*

*In the spirit of truth and reconciliation the CMRB is actively working to build meaningful and mutually beneficial long-term relationships with Indigenous Nations and communities in and around the Region*

**Minutes of the Calgary Metropolitan Region Board  
Held at the City of Airdrie on Friday February 9, 2024**

**Delegates in Attendance**

Mayor Peter Brown – City of Airdrie  
Mayor Jyoti Gondek – City of Calgary  
Mayor Jeff Genung – Town of Cochrane  
Reeve Delilah Miller – Foothills County  
Mayor Tanya Thorn - Town of Okotoks (Vice Chair)  
Reeve Crystal Kissel – Rocky View County  
Shawn Ewasiuk - Municipal Affairs

**CMRB Administration:**

Greg Clark, Chair  
Jordon Copping, Chief Officer  
Liisa Tipman, Director of Regional Planning  
Jaime Graves, Director of Regional Projects  
Shelley Armeneau, Office Manager  
Scott Humphrey, GIS & Data Lead

**1. Call to Order & Opening Comments**

Chair Clark called the meeting to order at 9:30 AM and noted the meeting would not be live streamed but recorded and posted to the website after the meeting.

**2. Land Acknowledgment**

Mayor Thorn provided a video land acknowledgment the Town of Okotoks has recently adopted.

**3. Approval of Agenda**

**Moved by** Mayor Genung **Seconded by** Mayor Brown, accepted by Chair.

M2024-01

**Motion:** That the Board approve the agenda of the February 9, 2024, meeting.

**Motion carried unanimously.**

**4. City of Airdrie Community Presentation**

Mayor Brown provided a community update highlighting Airdrie's fast population growth, increased diversity, culturally driven business community and events, and celebrations of cultural diversity in local landmarks. Mayor Brown noted that Airdrie currently has 18 neighbourhoods of active construction. He highlighted some of the challenges that come with rapid growth are a lack of schools, fire halls, recreation facilities, health care facilities and water issues. Mayor indicated his thanks to the City of Calgary for supporting their residents by sharing health care supports, including homeless shelters. Growth opportunities included a new library and multi-purpose centre which is underway and scheduled to be completed in 2025. As a result of the growth in Airdrie, he noted record-breaking transit ridership.

## 5. Consent Agenda

Included in the Consent Agenda were Minutes of the December 15, 2023, Board meeting and the Board Strategic Initiatives Update.

**Moved by** Mayor Brown **Seconded by** Mayor Gondek, accepted by Chair.

M 2024-02

**Motion:** That the Board approve the Consent Agenda.

**Motion carried unanimously.**

## 6. Updated Water Road Map

Jaime Graves introduced this agenda item and Bart Schoonbaert from Arup provided a presentation to the Board. Members discussed the six recommendations listed in the presentation. A member asked for clarification on how this work is different from what is already being done at the provincial level, and Bart emphasized this work helps to maximize the effectiveness of current groups, not to substitute or redo existing work. Currently the Province has identified it will be collaborating with municipalities and likely enacting voluntary water restrictions in the spring. A member noted the significant difference between collaborating and coordinating, and the opportunity for the Board to action coordinating. It was agreed under "Advocate" that there needs to be a process around unifying water topics, and next steps would be to work with Water TAG to identify the top four high level messages to the Province. Examples of topics to advocate for are water recycling and storm water reuse. Another member felt that "Elevate" should not wait until Q2. Chair Clark noted that the recommendations do not have to go in the sequential order presented, and the Board can be responsive to current conditions.

**Moved by** Mayor Genung **Seconded by** Mayor Thorn, accepted by Chair.

M 2024-03

**Motion:** That the Board approve the updated Water Road Map.

**Motion carried.**

## 7. ESA Database

A presentation was received on the Environmentally Sensitive Areas Database by Leif Olson of O2 Planning and the following motion was made.

**Moved by** Mayor Genung, **Seconded by** Mayor Thorn, accepted by Chair.

M2024-04

**Motion:** That the Board approve the Environmentally Sensitive Areas Database.

**Motion carried unanimously.**

## 8. CMRB Drought Response

Considering the emergent nature of drought in Alberta, CMRB Administration met with the Water TAG to discuss options for supporting a response to this issue. Jaime Graves presented the summary table of identified actions that resulted from meeting with member municipality subject matter experts.

Members discussed the options, and generally agreed with the following suggested actions:

- Sharing of water response plans from each municipality.
- Common regional messaging to accompany municipal communication activities.
- Utilize members' municipal experts to develop regional communications.
- CMRB Administration to act as a convening body for EPA senior staff to monitor and report back on provincial projects.

Members agreed that time is of the essence and that action needs to be taken quickly. A decision was made to hold a press conference to highlight what residents can do now to prepare for drought conditions. Members took a short break to check their calendars for an available date, after which the following motion was made:

**Moved by** Mayor Gondek, **Seconded by** Mayor Genung, accepted by Chair.

M2024-05

**Motion:** That the Board direct CMRB Administration to work together with member municipal administrations to support region-wide drought preparation actions.

That the Board requests Reeve Miller and Mayor Gondek work with their Administrations to create high level, common messaging (i.e. a few bullet points) that provides public awareness around how conservation can be practiced for residential, agricultural, industrial, commercial and institutional water usage by February 20, 2024.

That the Board requests Mayor Jyoti Gondek coordinate a press conference on February 23, 2024 for all CMRB board members to jointly deliver the messaging outlined above as an effort to raise public awareness around water conservation in the region.

**Motion carried unanimously.**

## 9. Letter of Concern -Green Haven Estates ASP Amendment

Jordon Copping reviewed the brief for this agenda item and members discussed the options for addressing the Letter of Concern from the Town of Okotoks relating to this development. Although the two municipalities did not agree on the circumstances that led to this matter coming before the CMRB Board, it was noted that a meeting had been scheduled for Okotoks and Foothills on February 15 to have a broader discussion about the JPA area and this application. Reeve Miller moved option 6.3 from the agenda package and accepted a friendly amendment to remove "in a timely fashion" and add "by April 26, 2024".

M2024-06

**Moved by** Reeve Miller, **Seconded by** Reeve Kissel, accepted by Chair.

**Motion:** That the Board refer the Town of Okotoks and Foothills County to further bilateral discussions to reach a timely resolution to the disagreement. If resolution cannot be reached by April 26, 2024, and if Foothills County chooses to approve the amendment of the Green Haven Estates ASP (municipal Bylaw 41/2023), it shall be referred to CMRB for review through the REF Application Process to determine if it is consistent with the policies of the Growth Plan.

**Motion carried unanimously.**

*The Board moved into a closed session at 12:39 PM and returned to public session at 1:04 PM.*

#### 10. Amendment to Dispute Resolution & Appeal Bylaw

M2024-07

**Moved by** Mayor Brown, **Seconded by** Mayor Thorn, accepted by Chair.

**Motion:** That the Board direct Administration to draft an amended Dispute Resolution and Appeal Bylaw and send the amended Bylaw to the Minister for approval.

**Motion carried.** A recorded vote was requested.

In favour: Airdrie, Calgary, Chestermere, Cochrane, High River, Okotoks, Rocky View. Opposed: Foothills.

#### 11. Roundtable

- Mayor Genung nominated Mayor Brown for Vice Chair of the Governance Committee and he accepted.
- Chair Clark noted the Board strategic session is being planned for September 19th, not the 20th as noted in the agenda package. More details to follow.
- Chair thanked Airdrie for hosting the meeting and staff for their assistance in setting up and logistics.

#### 12. Next Meeting

Friday April 26 @ 9:30 at Foothills County.

#### 13. Adjournment at 1:07 PM.

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Greg Clark, Chair

<b>Agenda Item</b>	<b>5B</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Information</b>
<b>Subject</b>	<b>CMRB 2023 Q3 Actuals</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>That the Board review and receive for information the 2023 Q3 Actuals</i>	
<p>Background</p> <ul style="list-style-type: none"> <li>• The CMRB has been funded by the Government of Alberta through the Alberta Community Partnership grant program.</li> <li>• The Governance Committee met on March 8, 2024, and recommended the Board review and receive for information the Q3 Actuals for 2023.</li> </ul>	
<p>Attachments</p> <ul style="list-style-type: none"> <li>• Q3 Actuals for 2023</li> </ul>	

## 1. Introduction

CMRB Administration compiled the Q3 Actuals for review. The Governance Committee met on March 8, 2024, and recommended the Board review and receive for information the Q3 Actuals for 2023.

## 2. Recommendation

That the Board review and receive for information the 2023 Q3 Actuals.

	2023 Budget	2023 Q3 Budget	2023 Q3 Actuals	Q3 Variance	YTD Budget	YTD Actual	YTD Variance
<b>REVENUE</b>							
GoA Grant	\$1,000,000.00	\$1,000,000.00	\$0.00	-\$1,000,000.00	\$1,000,000.00	\$0.00	-\$1,000,000.00
Interest on GIC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$46,197.82	\$46,197.82
Withdrawal from Reserves	\$937,000.00	\$200,000.00	\$388,033.96	\$188,033.96	\$737,000.00	\$1,103,594.34	\$366,594.34
<b>TOTAL Revenue</b>	<b>\$1,937,000.00</b>	<b>\$1,200,000.00</b>	<b>\$388,033.96</b>	<b>-\$811,966.04</b>	<b>\$1,737,000.00</b>	<b>\$1,149,792.16</b>	<b>-\$587,207.84</b>
<b>EXPENDITURES</b>							
<b>CAPITAL EXPENSES</b>							
Computers & Hardware	\$6,000.00	\$1,500.00	\$0.00	\$1,500.00	\$4,500.00	\$2,645.07	\$1,854.93
Office Furniture	\$6,000.00	\$1,500.00	\$5,326.82	-\$3,826.82	\$4,500.00	\$5,326.82	-\$826.82
Phone/Internet Hardware	\$3,000.00	\$750.00	\$0.00	\$750.00	\$2,250.00	\$0.00	\$2,250.00
<b>TOTAL CAPITAL EXPENSES</b>	<b>\$15,000.00</b>	<b>\$3,750.00</b>	<b>\$5,326.82</b>	<b>-\$1,576.82</b>	<b>\$11,250.00</b>	<b>\$7,971.89</b>	<b>\$3,278.11</b>
<b>OPERATING EXPENSES</b>							
<b>STAFFING COSTS</b>							
Salary	\$690,000.00	\$167,500.00	\$164,051.16	\$3,448.84	\$522,500.00	\$520,668.57	\$1,831.43
Benefits	\$136,000.00	\$34,000.00	\$27,916.90	\$6,083.10	\$102,000.00	\$86,274.18	\$15,725.82
Board Chair	\$110,000.00	\$27,500.00	\$27,342.80	\$157.20	\$82,500.00	\$74,579.80	\$7,920.20
<b>TOTAL STAFFING COSTS</b>	<b>\$936,000.00</b>	<b>\$229,000.00</b>	<b>\$219,310.86</b>	<b>\$9,689.14</b>	<b>\$707,000.00</b>	<b>\$681,522.55</b>	<b>\$25,477.45</b>
OFFICE LEASE	\$87,000.00	\$21,750.00	\$13,247.92	\$8,502.08	\$65,250.00	\$61,518.66	\$3,731.34
<b>OFFICE OPERATING COST</b>							
General Operating Costs	\$40,000.00	\$10,000.00	\$15,939.61	-\$5,939.61	\$30,000.00	\$28,109.03	\$1,890.97
Professional Fees	\$30,000.00	\$7,500.00	\$1,793.75	\$5,706.25	\$22,500.00	\$12,043.75	\$10,456.25
<b>TOTAL OFFICE OPERATION COSTS</b>	<b>\$70,000.00</b>	<b>\$17,500.00</b>	<b>\$17,733.36</b>	<b>-\$233.36</b>	<b>\$52,500.00</b>	<b>\$40,152.78</b>	<b>\$12,347.22</b>
TRAVEL & STAFF DEVELOPMENT	\$30,000.00	\$7,500.00	\$5,024.41	\$2,475.59	\$22,500.00	\$6,637.80	\$15,862.20
<b>MEETING COSTS</b>							
Meeting Venue/Catering	\$30,000.00	\$7,500.00	\$133.25	\$7,366.75	\$22,500.00	\$6,532.78	\$15,967.22
Per Diem	\$50,000.00	\$12,500.00	\$5,000.00	\$7,500.00	\$37,500.00	\$9,200.00	\$28,300.00
<b>TOTAL MEETING COSTS</b>	<b>\$80,000.00</b>	<b>\$20,000.00</b>	<b>\$5,133.25</b>	<b>\$14,866.75</b>	<b>\$60,000.00</b>	<b>\$15,732.78</b>	<b>\$44,267.22</b>
<b>CONSULTANT COSTS</b>							
Growth/ Servicing Plan	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Regional Initiatives	\$600,000.00	\$150,000.00	\$122,257.34	\$27,742.66	\$450,000.00	\$318,427.45	\$131,572.55
REF Consultants	\$80,000.00	\$20,000.00	\$0.00	\$20,000.00	\$60,000.00	\$17,828.25	\$42,171.75
<b>TOTAL CONSULTANT COSTS</b>	<b>\$680,000.00</b>	<b>\$170,000.00</b>	<b>\$122,257.34</b>	<b>\$47,742.66</b>	<b>\$510,000.00</b>	<b>\$336,255.70</b>	<b>\$173,744.30</b>
CONTINGENCY	\$75,000.00	\$18,750.00	\$0.00	\$18,750.00	\$56,250.00	\$0.00	\$56,250.00
<b>TOTAL EXPENDITURE</b>	<b>\$1,973,000.00</b>	<b>\$488,250.00</b>	<b>\$388,033.96</b>	<b>\$100,216.04</b>	<b>\$1,484,750.00</b>	<b>\$1,149,792.16</b>	<b>\$334,957.84</b>

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- Notes
1. While approved, CMRB had yet to receive the ACP grant from the Government of Alberta
  2. New desks were purchased and old desks were sold as part of the office move.
  3. CMRB accounting is done on a cash basis, consultant contracts are not always linear in expenditures.

Agenda Item 5Bi



<b>Agenda Item</b>	<b>5C</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Information</b>
<b>Subject</b>	<b>CMRB 2023 Q4 Actuals</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>That the Board review and receive for information the 2023 Q4 Actuals</i>	
<p>Background</p> <ul style="list-style-type: none"> <li>• The CMRB has been funded by the Government of Alberta through the Alberta Community Partnership grant program.</li> <li>• The Governance Committee met on March 8, 2024, and recommended the Board review and receive for information the Q3 Actuals for 2023.</li> </ul>	
<p>Attachments</p> <ul style="list-style-type: none"> <li>• Q4 Actuals for 2023</li> </ul>	

## 1. Introduction

CMRB Administration compiled the Q4 Actuals for review. The Governance Committee met on March 8, 2024, and recommended the Board review and receive for information the Q3 Actuals for 2023.

## 2. Recommendation

That the Board review and receive for information the 2023 Q4 Actuals.

	2023 Budget	2023 Q4 Budget	2023 Q4 Actual	Q4 Variance	YTD Budget	YTD Actual	YTD Variance
<b>REVENUE</b>							
GoA Grant	\$1,000,000.00	\$0.00	\$ 1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$0.00
Interest on GIC	\$0.00	\$0.00	\$ -	\$0.00	\$0.00	\$46,197.82	\$46,197.82
Withdrawal from Reserves	\$937,000.00	\$200,000.00	\$ -	-\$200,000.00	\$937,000.00	\$1,103,594.34	\$166,594.34
<b>TOTAL Revenue</b>	<b>\$1,937,000.00</b>	<b>\$200,000.00</b>	<b>\$ 1,000,000.00</b>	<b>\$800,000.00</b>	<b>\$1,937,000.00</b>	<b>\$2,149,792.16</b>	<b>\$212,792.16</b>
<b>EXPENDITURES</b>							
<b>CAPITAL EXPENSES</b>							
Computers & Hardware	\$6,000.00	\$1,500.00	\$ -	\$1,500.00	\$6,000.00	\$2,645.07	\$3,354.93
Office Furniture	\$6,000.00	\$1,500.00	\$ -	\$1,500.00	\$6,000.00	\$5,326.82	\$673.18
Phone/Internet Hardware	\$3,000.00	\$750.00	\$ -	\$750.00	\$3,000.00	\$0.00	\$3,000.00
<b>TOTAL CAPITAL EXPENSES</b>	<b>\$15,000.00</b>	<b>\$3,750.00</b>	<b>\$ -</b>	<b>\$3,750.00</b>	<b>\$15,000.00</b>	<b>\$7,971.89</b>	<b>\$7,028.11</b>
<b>OPERATING EXPENSES</b>							
<b>STAFFING COSTS</b>							
Salary	\$690,000.00	\$167,500.00	\$ 143,212.09	\$24,287.91	\$690,000.00	\$663,880.66	\$26,119.34
Benefits	\$136,000.00	\$34,000.00	\$ 25,234.57	\$8,765.43	\$136,000.00	\$111,508.75	\$24,491.25
Board Chair	\$110,000.00	\$27,500.00	\$ 34,389.91	-\$6,889.91	\$110,000.00	\$108,969.71	\$1,030.29
<b>TOTAL STAFFING COSTS</b>	<b>\$936,000.00</b>	<b>\$229,000.00</b>	<b>\$ 202,836.57</b>	<b>\$26,163.43</b>	<b>\$936,000.00</b>	<b>\$884,359.12</b>	<b>\$51,640.88</b>
OFFICE LEASE	\$87,000.00	\$21,750.00	\$ 1,482.08	\$20,267.92	\$87,000.00	\$63,000.74	\$23,999.26
<b>OFFICE OPERATING COST</b>							
General Operating Costs	\$40,000.00	\$10,000.00	\$ 26,357.29	-\$16,357.29	\$40,000.00	\$54,466.32	-\$14,466.32
Professional Fees	\$30,000.00	\$7,500.00	\$ 5,719.50	\$1,780.50	\$30,000.00	\$17,763.25	\$12,236.75
<b>TOTAL OFFICE OPERATION COSTS</b>	<b>\$70,000.00</b>	<b>\$17,500.00</b>	<b>\$ 32,076.79</b>	<b>-\$14,576.79</b>	<b>\$70,000.00</b>	<b>\$72,229.57</b>	<b>-\$2,229.57</b>
TRAVEL & STAFF DEVELOPMENT	\$30,000.00	\$7,500.00	\$ 5,740.97	\$1,759.03	\$30,000.00	\$12,378.77	\$17,621.23
<b>MEETING COSTS</b>							
Meeting Venue/Catering	\$30,000.00	\$7,500.00	\$ 3,187.35	\$4,312.65	\$30,000.00	\$9,720.13	\$20,279.87
Per Diem	\$50,000.00	\$12,500.00	\$ 6,800.00	\$5,700.00	\$50,000.00	\$16,000.00	\$34,000.00
<b>TOTAL MEETING COSTS</b>	<b>\$80,000.00</b>	<b>\$20,000.00</b>	<b>\$ 9,987.35</b>	<b>\$10,012.65</b>	<b>\$80,000.00</b>	<b>\$25,720.13</b>	<b>\$54,279.87</b>
<b>CONSULTANT COSTS</b>							
Growth/ Servicing Plan	\$0.00	\$0.00	\$ -	\$0.00	\$0.00	\$0.00	\$0.00
Regional Initiatives	\$600,000.00	\$150,000.00	\$ 111,268.96	\$38,731.04	\$600,000.00	\$429,696.41	\$170,303.59
REF Consultants	\$80,000.00	\$20,000.00	\$ 5,092.66	\$14,907.34	\$80,000.00	\$22,920.91	\$57,079.09
<b>TOTAL CONSULTANT COSTS</b>	<b>\$680,000.00</b>	<b>\$170,000.00</b>	<b>\$ 116,361.62</b>	<b>\$53,638.38</b>	<b>\$680,000.00</b>	<b>\$452,617.32</b>	<b>\$227,382.68</b>
CONTINGENCY	\$75,000.00	\$18,750.00	\$ -	\$18,750.00	\$75,000.00	\$0.00	\$75,000.00
<b>TOTAL EXPENDITURE</b>	<b>\$1,973,000.00</b>	<b>\$488,250.00</b>	<b>\$ 368,485.38</b>	<b>\$119,764.62</b>	<b>\$1,973,000.00</b>	<b>\$1,518,277.54</b>	<b>\$454,722.46</b>

Notes

1. CMRB is underbudget, therefore did not need to withdraw as much from reserves.
2. With the departure of a staff member CMRB saved salary expenses for the final quarter.
3. CMRB entered into a new office lease which will save 15% over the lifetime of the lease compared to the last location. It includes a rent inducement period.
4. Prepayment of GIS subscriptions as well as the cost of the move caused overage in this category, however the move allowed for significant savings for CMRB.

Agenda Item 5Ci

<b>Agenda Item</b>	<b>5D</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Information</b>
<b>Subject</b>	<b>Board Initiatives Progress Update</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>That the Board receive for information a progress update on Board initiatives</i>	
<p><b>Summary</b></p> <ul style="list-style-type: none"> <li>• In early 2022 CMRB Administration developed a draft 5-year planning timeline to visualize the recommendation to focus on implementing the Growth and Servicing Plans in the near term.</li> <li>• Following the Minister’s approval of the Growth Plan and Regional Evaluation Framework (REF) and the filing of the Servicing Plan by the Minister, CMRB began implementation of REF and the Growth and Servicing Plans.</li> <li>• In 2023, the CMRB confirmed five strategic initiatives. They are: <ul style="list-style-type: none"> <li>○ Phase 2 of Indigenous Relations <ul style="list-style-type: none"> <li>• Stories of the Land Pilot Project</li> </ul> </li> <li>○ Regional Economic Development</li> <li>○ Environmentally Sensitive Areas Database</li> <li>○ Scoping the Regional Transportation and Transit Master Plan; and</li> <li>○ Water Road Map Update</li> </ul> </li> <li>• The purpose of this agenda item is to update the Board on the progress on these five initiatives and other pertinent projects.</li> </ul>	
<p><b>Attachments</b></p> <ul style="list-style-type: none"> <li>• Table 1: 2023/24 Board Initiative Update</li> </ul>	

Table 1: 2023/2024 Board Initiatives Update

CMRB Initiative	Phase(s)	Status
1. 2023 Indigenous Relations	Summary Report	This project is the subject of an agenda item of this Board meeting.
	Overall project status	Project Complete
1 a) Stories of the Land pilot project	Stage 1	This project is the subject of an agenda item of this Board meeting.
	Stage 2	Not Applicable
2. Regional Economic Development	Overall project status	Project Complete.
	Next Steps	Implementation of first objective to begin in 2024. Objective 1: <i>Define, Focus on, and Pursue Regionally Significant Opportunities</i> Meetings with municipalities complete. Calgary Economic Development and CMRB Admin working with member municipalities to develop project charter for next phase.
3. Scoping Regional Transportation and Transit Master Plan	Finalize Scope, Sched and approx. budget	This project is the subject of an agenda item of this Board meeting.
	Overall project status	Project delayed.
3 a) CTF TAG	Convene	CMRB working with other orders of government on regionally significant opportunities.

Table 1: 2023/2024 Board Initiatives Update

CMRB Initiative	Phase(s)	Status
4. Water Roadmap Update	Overall project status	Project complete.
5. Environmentally Sensitive Areas Database	Reporting	Complete.
	Overall project status	Board approved Environmentally Sensitive Areas Database at the February 9, 2024 Board meeting. Project Complete.
6. DEAL v2 dataset	Overall project status	Project Complete.

<b>Agenda Item</b>	<b>5E</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Information</b>
<b>Subject</b>	<b>Board Chair Disclosure</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>That the Board review and receive for information a letter from Chair Clark disclosing concurrent roles per the Board Conflict of Interest Policy</i>	
<p><b>Background</b></p> <ul style="list-style-type: none"> <li>• Chair Clark's contract began on January 4, 2021.</li> <li>• Chair Clark submitted the attached letter to the Governance Committee on March 8, 2024, in accordance with the Conflict of Interest Policy disclosing concurrent roles.</li> <li>• At the March meeting the Governance Committee directed that the Board also review the Board Chair Disclosure.</li> </ul>	
<p><b>Attachments</b></p> <ul style="list-style-type: none"> <li>• Letter from Chair Clark</li> <li>• Governance Policy G-03, Conflict of Interest Policy</li> </ul>	

## Recommendation

That the Board review and receive for information a letter from Chair Clark disclosing concurrent roles per the Board Conflict of Interest Policy.

February 21, 2024

Mayor Peter Brown  
Vice-Chair, Governance Committee  
Calgary Metropolitan Region Board  
400 Main St SE  
Airdrie, AB T4B 3C3

**Via Email**

Dear Mayor Brown,

In accordance with the CMRB Conflicts of Interest Policy I write to share an update of my concurrent roles. Since my last disclosure provided to the Committee on June 23, 2023 I have made the following changes to my concurrent roles:

1. I am no longer a Director with Local Investing YYC (but remain an investor).
2. I am no longer a Director with the Alberta Association of Former MLAs.
3. I have joined the Board of Directors at the Earl Grey Golf Club.

I affirm that these roles do not create a conflict of interest or a conflict of commitment in my capacity as Chair of the Calgary Metropolitan Region Board.

Attached please find an updated disclosure list.

I would be happy to meet with the Committee or any individual Committee member at any time should you have questions.

Sincerely,



Greg Clark MBA ICD.D  
Chair, CMRB

cc. CMRB Governance Committee:

Mayor Peter Brown  
Councillor Richard Pootmans  
Douglas Lagore  
Mayor Jeff Genung

Reeve Deliah Miller  
Councillor Kelly Smit  
Mayor Tanya Thorn  
Reeve Crystal Kissel

Agenda Item 5Ei

### Greg Clark Concurrent Roles

1. **Board Chair**, Balancing Pool. The Balancing Pool manages certain assets, revenues and expenses arising from the transition to competition in Alberta's electricity industry.
2. **President**, IKM Solutions Inc. IKM Solutions is my personal holding company through which I undertake occasional management consulting contracts.
3. **Board Chair**, cSPACE Projects. cSPACE is a not-for-profit arts incubator based in Calgary, AB.
4. **Minority Shareholder**, Collabware Inc. Collabware is a software developer focused on records management software based in Vancouver, BC.
5. **Board Member**, Earl Grey Golf Club, Calgary, AB.



## **Updated Governance Policy G-03 Conflict of Interest Policy**

### **Policy Brief and Purpose**

The Conflict of Interest policy is intended to help CMRB Board, Committee and sub-Committee Members (Members), CMRB Staff (Staff) and contractors make appropriate decisions when the issues they face involve ethical considerations. The policy cannot *cover all scenarios but provides guidance in support of day-to-day decisions.*

### **Scope**

This policy affects all CMRB Members, Staff, and contractors.

### **Policy**

Members, Staff and contractors must not use their status or position with the CMRB to influence or gain a benefit or advantage for themselves or others outside of the CMRB's mandate.

Members, Staff and contractors must take reasonable steps to avoid situations where they may be placed in a real or apparent conflict between their private interests and the interests of the CMRB. In other words, actions or decisions that members, Staff or contractors take on behalf of the CMRB must not provide them with an opportunity to further their pecuniary interests.

#### **Gifts and Gratuities**

Members are bound by the gift and gratuity policy of the municipal council to which they are elected.

Staff must not accept or receive gifts and gratuities other than the normal exchange of gifts between friends or business colleagues, tokens exchanged as part of protocol or the normal presentation of gifts to people participating in public functions.

#### **Outside Activities**

Members, Staff and contractors must avoid participating in outside activities that conflict with the interests and work of the CMRB. Members, Staff and contractors will discuss any potential conflicts with the CMRB Chair and/or the Chief Officer. This policy is not intended to impact the ability of Members to discharge their duties as officials elected to represent their municipalities.

#### **Pecuniary Interests**

If Members or Staff have a pecuniary interest, as defined in the *Municipal Government Act*, in a matter before the Board or any of its Committees, that Member or Staff must follow the CMRB Pecuniary Conflict of Interest Procedure.

#### **Volunteer Activity**

If Members, Staff or contractors are involved in volunteer work, the activity must not influence or conflict with decisions relating to the CMRB outside of providing potential insights in support of meeting the CMRB's mandate.

Pre-Separation

Members and Staff considering a new offer of appointment or employment must be aware of and manage any potential conflicts of interest between their current position and their future circumstance and must remove themselves from any decisions affecting their new appointment or employment.

Post-Separation

Once members and staff have left the CMRB, they must not disclose confidential information that they became aware of during their time with the CMRB and must not use their contacts with their former colleagues to gain an unfair advantage for their current circumstance.

Sanctions for Members found Contravening the Policy

The Board (excluding the Member(s) who is subject of the complaint) will determine by simple majority what sanctions (if any) will be imposed, during a closed session of the Board.

The Chair will recommend to the Board the application of sanctions which may include:

- a. no sanctions be imposed
- b. letter of reprimand addressed to the Board or Committee Member,
- c. requesting the Board or Committee member issue a letter of apology,
- d. a letter of reprimand addressed to the Municipal Council and CAO of the municipality which the Board or Committee Member is representing,
- e. publication of a letter of reprimand addressed to the Board or Committee member,
- f. a letter to the Municipal Council and CAO of the municipality which the Board or Committee member is representing requesting that a new representative to CMRB be appointed, or
- g. other appropriate sanctions as determined by the Board.

The Board will decide through a simple majority which sanctions, if any, to impose on a Member.



Christopher Sheard, Chair

Feb. 28, 2021

Date

Date Approved by Board	Date Amended by Board
June 22, 2018	May 22, 2020

<b>Agenda Item</b>	<b>5F</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Information</b>
<b>Subject</b>	<b>Appointment of Auditor</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>That the Board receive for information an update on the Appointment of an Auditor for CMRB</i>	
<p>Background</p> <ul style="list-style-type: none"> <li>• Audited financial statements are a requirement.</li> <li>• Avail LLP has provided Audit services to the CMRB since 2018. They provide efficient, cost-effective service.</li> <li>• At the September 2, 2021, Governance Committee meeting Avail's contract was extended for an additional three years, ending after the completed 2023 audit. At that meeting a member requested that CMRB consider going out to bid to select an auditor for transparency reasons, after the 2023 audit is complete.</li> <li>• In non-binding discussions with Avail LLP, the terms of the contract, and the fee, would remain the same if CMRB were to enter into a third contract.</li> <li>• At the March 8, 2024, Governance Committee meeting members discussed industry best practices, due diligence, costs, the Committee Terms of Reference, and policy development. After debating the options, the Governance Committee voted to direct CMRB Administration to retain Avail LLP as auditor for a further three (3) year term.</li> <li>• In addition, the Governance Committee directed CMRB Administration to develop a policy regarding selecting auditors.</li> </ul>	
<p>Attachments</p> <ul style="list-style-type: none"> <li>• None</li> </ul>	

## Recommendation

That the Board receive for information an update on the Appointment of an Auditor for CMRB.

<b>Agenda Item</b>	<b>5G</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Approval</b>
<b>Subject</b>	<b>Board Chair &amp; Chief Officer Goals</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>That the Board approve the attached Board Chair and Chief Officer Goals for 2024</i>	
<p>Background</p> <ul style="list-style-type: none"> <li>• As part of developing a review process for the Board Chair and Chief Officer it was requested that more specific goals be developed for both roles.</li> <li>• These goals are used to assess the performance of the Chief Officer and the Board Chair.</li> </ul>	
<p>Attachments</p> <ul style="list-style-type: none"> <li>• Board Chair Goals</li> <li>• Chief Officer Goals</li> </ul>	

## Introduction

Clear goals allow the Directors to measure the success of the Board Chair and the Chief Officer.

## Recommendation

That the Board approve the attached Board Chair and Chief Officer Goals for 2024.

**CMRB Board Chair Goals – 2024**

<b>Strategic Objective</b>		<b>2024 KPI Target</b>
1. To lead and guide the Board to make all decisions necessary to operationalize the Growth and Servicing Plans	a. Understand the position and perspective of each Board member and member municipality on key issues, striving for consensus among members wherever possible.	<ul style="list-style-type: none"> <li>- Ensure agendas are focused and allow for adequate discussion while avoiding repetitive conversations</li> <li>- Ensure all board and committee members have an opportunity to weigh in on issues before the board</li> <li>- Do not avoid difficult conversations while also maintaining decorum and promoting respectful deliberations</li> <li>- Maintain Chair and CMRB administration neutrality</li> </ul>
	b. Maintain a collaborative ongoing relationship with the provincial government	<ul style="list-style-type: none"> <li>- Maintain regular communication with the Minister</li> <li>- Endeavour to meet with the Minister once per year, with ongoing dialogue throughout the year as required</li> <li>- Support Chief Officer and CMRB administration interactions with the department of Municipal Affairs</li> </ul>
	c. Work with Board members and CMRB administration to oversee the development of measurable Key Performance Indicators for the implementation of the Growth and Servicing Plans	<ul style="list-style-type: none"> <li>- Growth Plan KPIs are approved by the Board</li> </ul>

Strategic Objective		2024 KPI Target
2. Implement Board priorities beyond the Growth and Servicing Plans	a. Facilitate implementation of a Regional Economic Development strategy	- Operationalize regional economic development strategy amongst members willing and interested in participating
	b. Work with Board members and CMRB Administration to support strategies to strengthen relationships with Indigenous nations and communities.	- Board feedback reflects agreement that efforts to improve relationships with Indigenous nations and communities is appropriate, meaningful and aligned with existing work underway in member municipalities
	c. Facilitate the implementation of the Regional Transportation and Transit Master Plan	- Support the implementation phase of the RTTMP by understanding the different perspectives of CMRB members
	d. Facilitate the implementation phase of the Water Roadmap and any water conservation initiatives	- Ensure the implementation phase of the Water Roadmap aligns with the will of the board  - Ensure water conservation is elevated as a priority for the board
	e. Facilitate the deployment of the Environmentally Sensitive Areas database	- Facilitate data sharing between member municipalities  - Support the public release of the ESA database
	f. Promote the work of the Board, expand the awareness of the work of the CMRB	- Support administration to promote the work of the Board  - Use social media channels to share and promote the work of the CMRB, identify and pursue media coverage where appropriate

Strategic Objective		2024 KPI Target
3. Ensure the continual improvement of CMRB operations	a. Meet with Board members to build strong relationships and understand Board member perspectives on regional issues	<ul style="list-style-type: none"> <li>- Seek two one-on-one meetings with each Board member per year</li> <li>- Ongoing ad hoc communication with individual Board members as required</li> <li>- Complete a strategic planning update</li> </ul>
	b. Meet with each Council and answer any questions from Council members.	<ul style="list-style-type: none"> <li>- Seek one meeting per year with each member council</li> <li>- Ensure information presented to councils is up to date and relevant; focus on go-forward data rather than historical information</li> <li>- Provide councils with pre-read information</li> </ul>
	c. Provide mentorship and guidance to the Chief Officer to support alignment with the goals of the CMRB and the objectives set by the Board.	<ul style="list-style-type: none"> <li>- Maintain regular and ongoing communication with the CO and CMRB staff, including weekly CO / Chair meetings and bi-weekly full team meetings</li> </ul>
	d. Develop and maintain relationships with key stakeholders	<ul style="list-style-type: none"> <li>- Meet with EMRB twice per year and on an ongoing basis as required to learn from and share ideas on continual improvement</li> <li>- Meet with other key stakeholders as required</li> <li>- Propose stakeholder presentations to committees and board as required</li> <li>- Investigate opportunities to engage with and learn from other regional growth management boards and organization in Canada and elsewhere in North America</li> </ul>
	e. Foster a better understanding of the region among board members	<ul style="list-style-type: none"> <li>- Continue to rotate board meetings throughout the region</li> <li>- Invite relevant stakeholders to CMRB meetings</li> </ul>

Strategic Objective		2024 KPI Target
	f. Undertake continual improvement	<ul style="list-style-type: none"> <li>- Identify and pursue professional development opportunities for the Chair and CO</li> <li>- Develop a Chair succession plan aligned with the Key Staff contingency plan to be developed by the CO</li> </ul>



**CMRB Chief Officer Goals – 2024**

	<b>Strategic Objective</b>	<b>2024 KPI Target</b>
1. Operationalize the approved Growth and Servicing Plans.	a. Work with Board members, member administration and CMRB administration to oversee the continued implementation of the REF process	<ul style="list-style-type: none"> <li>- REF process implemented and adjusted as necessary to ensure smooth operation.</li> <li>- All REF recommendations are submitted to the Board within the Board agreed upon timeframe</li> </ul>
	b. Lead the development of measurable Key Performance Indicators for the implementation of the Growth and Servicing Plans	<ul style="list-style-type: none"> <li>- Growth Plan KPIs approved by the Board</li> </ul>
	c. Work with Board members, member administration and CMRB administration to begin planning for the Growth Plan 5 year update, due in 2027.	<ul style="list-style-type: none"> <li>- Members are supportive of the proposed policy areas being amended at the five year update</li> </ul>
2. Implement Board priorities beyond the Growth and Servicing Plans.	a. Strengthen relationships with Indigenous nations and communities in and around the CMR.	<ul style="list-style-type: none"> <li>- Complete the work outlined in the Indigenous Engagement Initiative version 3</li> <li>- Work with board stakeholders to strengthen relationships with Indigenous Nations in and near the CMR</li> </ul>
	b. Implement the goals and policies of the Growth and Servicing Plans around watershed protection, water conservation and water/wastewater servicing	<ul style="list-style-type: none"> <li>- Water Roadmap Scoping is complete and RFP issued to update the water roadmap</li> <li>- Engagement with Province on water issues important to the Board including, but not necessarily limited to; appurtenance, stormwater management and use and water re-use.</li> </ul>
	c. Finalize the Regional Economic Development Framework and Vision begin next phase, if any, to implement the Framework and Vision	<ul style="list-style-type: none"> <li>- Work with the Board to operationalize the Regional Economic Framework and Vision</li> </ul>
	d. Implement the goals and policies of the Growth and Servicing Plans around regional transportation, regional transit and active transportation.	<ul style="list-style-type: none"> <li>- Finalize the Scoping RTTMP project and issue an RFP to develop the RTTMP</li> <li>- Support the development of a regional application to the federal permanent transit fund</li> </ul>
	e. Evergreen open data on the CMRB website, benefitting member municipalities	<ul style="list-style-type: none"> <li>- Develop online ESA database viewer for use by the public</li> <li>- Explore other online data sharing opportunities</li> </ul>

Strategic Objective		2024 KPI Target
3. Ensure the continual improvement of CMRB operations.	a. Meet with each Council and answer any questions from Council members.	- Seek one meeting every second year with each member council
	b. Meet with Board members to build strong relationships and understand member perspectives on regional issues	- Seek two one-on-one meetings with each Board member per year (either directly with Board members or in conjunction with the Chair) - Ad hoc communication with individual Board members and administration as required
	c. Lead the staff and consultants of the CMRB to achieve the goals and the objectives set by the Board.	- Work directly with staff and consultants to ensure all CMRB actions contribute to meeting the objectives set out by the Board
	d. Maintain fiscal discipline for the CMRB and evergreen CMRB policies	- Ensure CMRB remains on or under budget - Develop a CMRB IT policy - Continue to advocate for Municipal Affairs to provide a higher level of funding to Growth Management Boards
	e. Develop and maintain relationships with key stakeholders.	- Maintain strong relationships with Municipal administrations, meeting regularly throughout the year - Meet with industry stakeholders such as BILD, NAIOP, CREB and their members regularly - Meet with other key stakeholders as required
	f. Maintain a collaborative ongoing relationship with the provincial government	- Meet with Minister as required, with ongoing dialogue throughout the year as required - Regular engagement with Municipal Affairs staff - Regular engagement with other government departments including Environment and Parks & Jobs, Economy and Innovation and Transportation and Economic Corridors.
	g. Promote the work of the Board and expand the awareness of the work of the CMRB	- More active use of CMRB website and social media channels - Identify and take advantage of opportunities to share the work of the CMRB in the media and other avenues.
	h. Contingency and succession planning	- Develop contingency and succession plans for key staff

Strategic Objective		2024 KPI Target
4. Lead CMRB Administration	a. Position the CMRB as a preferred employer	<ul style="list-style-type: none"> <li>- Provide staff with growth opportunities</li> <li>- Foster a culture of innovation, openness and honesty</li> <li>- Identify and pursue professional development opportunities for the CO</li> </ul>
		-

<b>Agenda Item</b>	<b>6</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Decision</b>
<b>Subject</b>	<b>2023 Draft Audited Financial Statements</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>That the Board approve the 2023 Audited Financial Statements</i>	
<p>Background</p> <ul style="list-style-type: none"> <li>• CMRB Administration has been working with Avail to provide all required documentation for the 2023 audit.</li> <li>• Audited financial statements are required to be provided to the Minister of Municipal Affairs.</li> <li>• Draft 2023 audited statements and attachments were reviewed by the Governance Committee on March 8, 2024. At that time the Committee recommended the Board approve the 2023 Audited Financial Statements.</li> </ul>	
<p>Attachments: 1. Draft Financial Statements for 2023 2. Management Letter</p>	

## 1. Recommendation

That the Board approve the 2023 Audited Financial Statements.

**CALGARY METROPOLITAN REGION BOARD**

**FINANCIAL STATEMENTS**

**For the year ended December 31, 2023**

*Draft - February 28, 2024*

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# CALGARY METROPOLITAN REGION BOARD

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For the year ended December 31, 2023

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## INDEPENDENT AUDITOR'S REPORT

To: The Board of  
Calgary Metropolitan Region Board

### *Opinion*

We have audited the financial statements of the Calgary Metropolitan Region Board which comprise the statement of financial position as at December 31, 2023, and the statements of operations, remeasurement gains and losses, change in net financial assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Board as at December 31, 2023, its results of operations, remeasurement gains and losses, change in net financial assets and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

### *Basis for Opinion*

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Board in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### *Responsibilities of Management and Those Charged with Governance for the Financial Statements*

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Board's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Board or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Board's financial reporting process.

### *Auditor's Responsibilities for the Audit of the Financial Statements*

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

## INDEPENDENT AUDITOR'S REPORT, continued

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Board's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Board's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

March 8, 2024

Chartered Professional Accountants



**CALGARY METROPOLITAN REGION BOARD**  
**STATEMENT OF FINANCIAL POSITION**  
**As at December 31, 2023**

	2023	2022
<b>Financial assets</b>		
Cash and cash equivalents	\$ 1,689,012	\$ 990,446
Short term investments (note 3)	321,222	1,485,228
Accounts receivable (note 4)	18,746	24,664
	2,028,980	2,500,338
<b>Liabilities</b>		
Accounts payable and accrued liabilities	35,882	47,447
Deferred revenue (note 5)	-	478,527
	35,882	525,974
<b>Net financial assets</b>	1,993,098	1,974,364
<b>Non-financial assets</b>		
Prepaid expenses	18,337	14,004
Tangible capital assets (schedule 1)	9,285	5,371
	27,622	19,375
<b>Accumulated surplus (note 6, schedule 2)</b>		
Accumulated operating surplus	2,020,720	1,993,739
Accumulated remeasurement gains (losses)	-	-
	\$ 2,020,720	\$ 1,993,739

*Commitments* (note 11)

Approved on behalf of the board:

Member \_\_\_\_\_

Member \_\_\_\_\_

**CALGARY METROPOLITAN REGION BOARD**  
**STATEMENT OF OPERATIONS**  
For the year ended December 31, 2023

	Budget (unaudited)	2023	2022
<b>Revenue</b>			
Alberta Municipal Affairs	\$ 1,000,000	\$ 1,478,527	\$ 1,256,504
Interest	-	44,975	14,848
	1,000,000	1,523,502	1,271,352
<b>Expenses</b>			
Wages and benefits	826,000	761,005	789,115
Consulting fees	755,000	453,562	186,537
Board chair remuneration	110,000	108,970	102,469
Rent	87,000	55,754	78,254
Meeting costs	80,000	27,051	33,497
Office and administration	40,000	22,087	24,177
Dues and subscriptions	-	19,072	11,109
Professional fees	30,000	17,763	18,840
Travel and accommodation	30,000	12,547	2,236
Professional development	-	11,329	5,786
Insurance	-	3,330	3,858
Loss on disposal of tangible capital assets	-	276	-
Interest and bank charges	-	219	627
Amortization	3,556	3,556	3,299
	1,961,556	1,496,521	1,259,804
<b>Excess of revenue over expenses</b>	(961,556)	26,981	11,548
<b>Accumulated operating surplus, beginning of year</b>	1,993,739	1,993,739	1,982,191
<b>Accumulated operating surplus, end of year</b>	\$ 1,032,183	\$ 2,020,720	\$ 1,993,739

**CALGARY METROPOLITAN REGION BOARD**  
**STATEMENT OF REMEASUREMENT GAINS AND LOSSES**  
For the year ended December 31, 2023

	2023	2022
<b>Accumulated remeasurement gains (losses), beginning of year</b>	\$ -	\$ -
Unrealized gains (losses) attributable to:		
Equity investments	-	-
Amounts reclassified to statements of operations:		
Equity investments realized gains	-	-
<b>Net remeasurement gains (losses) for the year</b>	-	-
<b>Accumulated remeasurement gains (losses), end of year</b>	\$ -	\$ -

Draft - February 28, 2024

**CALGARY METROPOLITAN REGION BOARD**  
**STATEMENT OF CHANGE IN NET FINANCIAL ASSETS**  
For the year ended December 31, 2023

	Budget (unaudited)	2023	2022
<b>Excess of revenue over expenses</b>	\$ (961,556)	\$ 26,981	\$ 11,548
Acquisition of tangible capital assets	15,000	(8,166)	(4,923)
Amortization of tangible capital assets	3,556	3,556	3,299
Loss on disposal of tangible capital assets	-	276	-
Proceeds on disposal of tangible capital assets	-	421	-
	18,556	(3,913)	(1,624)
Net change in prepaid expenses	-	(4,334)	(4,820)
<b>Change in net financial assets</b>	(943,000)	18,734	5,104
<b>Net financial assets, beginning of year</b>	1,974,364	1,974,364	1,969,260
<b>Net financial assets, end of year</b>	\$ 1,031,364	\$ 1,993,098	\$ 1,974,364

February 28, 2024

## CALGARY METROPOLITAN REGION BOARD

### STATEMENT OF CASH FLOWS

For the year ended December 31, 2023

	2023	2022
<b>Operating transactions</b>		
Excess of revenue over expenses	\$ 26,981	\$ 11,548
Adjustments for items which do not affect cash		
Loss on disposal of tangible capital assets	276	-
Amortization of tangible capital assets	3,556	3,299
	30,813	14,847
Net change in non-cash working capital items		
Accounts receivable	5,918	26,181
Prepaid expenses	(4,333)	(4,820)
Accounts payable and accrued liabilities	(11,565)	(8,701)
Deferred revenue	(478,527)	(256,504)
Cash applied to operating transactions	(457,694)	(228,997)
<b>Capital transactions</b>		
Proceeds on disposal of tangible capital assets	421	-
Acquisition of tangible capital assets	(8,166)	(4,923)
Cash applied to capital transactions	(7,745)	(4,923)
<b>Investing transactions</b>		
Change in short term investments	1,164,005	(192,435)
<b>Increase (decrease) in cash and cash equivalents</b>	698,566	(426,355)
<b>Cash and cash equivalents, beginning of year</b>	990,446	1,416,801
<b>Cash and cash equivalents, end of year</b>	\$ 1,689,012	\$ 990,446

**CALGARY METROPOLITAN REGION BOARD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended December 31, 2023

**1. Nature of operations**

Calgary Metropolitan Region Board is constituted under the Municipal Government Act and was approved by the Minister of Municipal Affairs on January 1, 2018 for the purpose of promoting long term sustainability, ensuring environmentally responsible land-use planning, growth management and efficient land use, developing policies regarding the coordination of regional infrastructure investment and service delivery, and promoting economic well-being and competitiveness of the region.

The members of the Board are City of Airdrie, City of Calgary, City of Chestermere, Town of Cochrane, Town of High River, Town of Okotoks, Rocky View County, and Foothills County.

The Board is exempt from income taxation under Section 149 of the Canada Income Tax Act.

**2. Significant accounting policies**

The financial statements are prepared in accordance with Canadian public sector accounting standards and reflect the assets, liabilities, revenues and expenses, and change in the financial position of the Board. Significant aspects of the accounting policies adopted by the Board are as follows:

(a) Revenue recognition

Revenues are recognized in the period in which the transactions or events occurred that gave rise to the revenues. All revenues are recorded on an accrual basis, except when accruals cannot be determined with a reasonable degree of certainty or when their estimation is impracticable.

Restricted investment income is recognized in the year in which the related expenses are incurred. Unrestricted investment income is recognized as revenue when earned.

Government transfers are recognized in the period when the related expenses are incurred, services performed, or the tangible capital assets acquired.

(b) Cash and cash equivalents

Cash and cash equivalents consists of cash on deposit and are recorded at cost.

(c) Short term investments

Short term investments consists of term deposits with original maturities of greater than one month at the date of acquisition and are recorded at cost.

(d) Valuation of financial assets and liabilities

The Board's financial assets and financial liabilities are measured as follows:

Financial statement component	Measurement
Cash	Cost and amortized cost
Short-term investments	Amortized cost
Trade and other receivables	Lower of cost or net recoverable value
Accounts payable and accrued liabilities	Cost

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**CALGARY METROPOLITAN REGION BOARD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended December 31, 2023**

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**2. Significant accounting policies**

(e) Non-financial assets

Non-financial assets are not available to discharge existing liabilities and are held for use in the provision of services. They have useful lives extending beyond the current year and are not intended for sale in the normal course of operations. The change in non-financial assets during the year, together with the excess of revenues over expenses, provides the consolidated Change in Net Financial Assets for the year.

(i) Tangible capital assets

Tangible capital assets are recorded at cost which includes all amounts that are directly attributable to acquisition, construction, development or betterment of the asset. The cost of the tangible capital assets is amortized on a straight-line basis over the estimated useful life as follows:

	Years
Furniture and fixtures	10
Office equipment	5
Computer equipment	3

The full amount of the annual amortization is charged in the year of acquisition and none in the year of disposal.

(ii) Contributions of tangible capital assets

Tangible capital assets received as contributions are recorded at fair value at the date of receipt and also are recorded as revenue.

(iii) Leases

Leases are classified as capital or operating leases. Leases which transfer substantially all of the benefits and risks incidental to ownership of property are accounted for as capital leases. All other leases are accounted for as operating leases and the related lease payments are charged to expenses as incurred.

(f) Use of estimates

The preparation of financial statements in conformity with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expense during the period. Where measurement uncertainty exists, the financial statements have been prepared within reasonable limits of materiality. Actual results could differ from those estimates.

**CALGARY METROPOLITAN REGION BOARD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended December 31, 2023

**3. Short term investments**

Short term investments consists of Guaranteed Investment Certificates (GICs) that have effective interest rates of 2.90% to 4.25% and mature between March to May 2024.

**4. Accounts receivable**

	2023	2022
GST	\$ 18,129	\$ 11,171
Interest	617	13,493
	<b>\$ 18,746</b>	<b>\$ 24,664</b>

**5. Deferred revenue**

Deferred revenue consists of the unspent portion of the Alberta Municipal Affairs conditional grant for core administration costs and coordination of strategic initiatives related to provincially mandated responsibilities.

	Opening	Received	Recognized	Closing
Alberta Municipal Affairs	478,527	1,000,000	1,478,527	-

**6. Accumulated operating surplus**

Accumulated operating surplus consists of internally restricted and unrestricted amounts and equity in tangible capital assets as follows:

	2023	2022
Unrestricted surplus	\$ 2,011,435	\$ 1,988,368
Equity in tangible capital assets (note 7)	9,285	5,371
	<b>\$ 2,020,720</b>	<b>\$ 1,993,739</b>



**CALGARY METROPOLITAN REGION BOARD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended December 31, 2023

**7. Equity in tangible capital assets**

	2023	2022
Tangible capital assets (schedule 1)	\$ 35,232	\$ 28,244
Accumulated amortization (schedule 1)	(25,947)	(22,873)
	\$ 9,285	\$ 5,371

**8. Financial instruments**

The Board's financial instruments consist of cash and cash equivalents, short term investments, accounts receivables, and accounts payable and accrued liabilities. It is management's opinion that the Board is not exposed to significant interest or currency risks arising from these financial instruments.

The carrying value of these financial instruments approximates their fair value.

**9. Economic dependence**

The Board is economically dependent on Alberta Municipal Affairs, as Alberta Municipal Affairs provides the Board with a substantial portion of its revenues.

**10. Local authorities pension plan**

Employees of the Board participate in the Local Authorities Pension Plan (LAPP), which is covered by the Alberta Public Sector Pensions Plans Act. LAPP is financed by the employer and employee contributions and investment earnings.

The Board is required to make current service contributions to the LAPP of 8.45% of pensionable earnings up to the Canada Pension Plan Year's Maximum Pensionable Earnings and 12.23% for the excess. Employees of the board are required to make current service contributions of 7.45% of pensionable earnings up to the Canada Pension Plan Year's Maximum Pensionable Earnings and 11.23% for the excess.

Total current service contributions by the Board to the LAPP were \$64,815 (2022 - \$69,656). Total current service contributions by the employees of the Board to the LAPP were \$59,121 (2022 - \$63,112).

At December 31, 2022, the LAPP disclosed an actuarial surplus of \$12.7 billion.

**CALGARY METROPOLITAN REGION BOARD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended December 31, 2023

**11. Commitments**

The Board entered into various consulting agreements prior to December 31, 2023. The Board's total obligation under these agreements are \$73,054. These commitments are not recorded in the records until they are payable in accordance with the consulting agreements.

The Board has entered into an operating lease for a building unit and a digital copier. Payments over the next five years are as follows:

2024	\$	10,512
2025		16,229
2026		19,659
2027		22,109
2028		21,273
		21,273
		\$ 89,782

**12. Budget amounts**

The 2023 budget was approved by the Board and has been reported in the financial statements for information purposes only. The budget amounts have not been audited, reviewed, or otherwise verified.

In addition, the approved budget did not contain an amount for amortization expense. In order to enhance comparability, the actual amortization expense has been included as a budget amount.

Budgeted deficit per financial statements	\$	(961,556)
Less: Capital expenditures		(15,000)
Add: Amortization		3,556
Transfers from reserves		973,000
Equals: approved balanced budget	\$	-

**13. Comparative figures**

Certain comparative figures have been reclassified to conform to the financial statement presentation adopted in the current year.

**14. Approval of financial statements**

These financial statements were approved by Board and Management.

**CALGARY METROPOLITAN REGION BOARD**  
**SCHEDULES TO THE FINANCIAL STATEMENTS**  
For the year ended December 31, 2023

**Schedule of tangible capital assets**

**Schedule 1**

	Office equipment	Computer equipment	Furniture and fixtures	2023	2022
<b>Cost:</b>					
Balance, beginning of year	\$ 5,285	\$ 19,240	\$ 3,719	\$ 28,244	\$ 23,321
Acquisitions	-	2,638	5,528	8,166	4,923
Disposals	-	-	(1,178)	(1,178)	-
Balance, end of year	5,285	21,878	8,069	35,232	28,244
<b>Accumulated amortization:</b>					
Balance, beginning of year	5,285	15,728	1,860	22,873	19,574
Annual amortization	-	2,750	806	3,556	3,299
Disposals	-	-	(482)	(482)	-
Balance, end of year	5,285	18,478	2,184	25,947	22,873
<b>Net book value</b>	<b>\$ -</b>	<b>\$ 3,400</b>	<b>\$ 5,885</b>	<b>\$ 9,285</b>	<b>\$ 5,371</b>
<b>2022 net book value</b>	<b>\$ -</b>	<b>\$ 3,512</b>	<b>\$ 1,859</b>	<b>\$ 5,371</b>	

Draft - February 28, 2024

**CALGARY METROPOLITAN REGION BOARD**  
**SCHEDULES TO THE FINANCIAL STATEMENTS**  
For the year ended December 31, 2023

**Schedule of changes in accumulated surplus**

**Schedule 2**

	Unrestricted	Equity in tangible capital assets	2023	2022
Balance, beginning of year	\$ 1,988,368	\$ 5,371	\$ 1,993,739	\$ 1,982,191
Excess of revenue over expenses	26,981	-	26,981	11,548
Current year funds used for tangible capital assets	(8,166)	8,166	-	-
Disposal of tangible capital assets	696	(696)	-	-
Annual amortization expense	3,556	(3,556)	-	-
<b>Change in accumulated surplus</b>	<b>23,067</b>	<b>3,914</b>	<b>26,981</b>	<b>11,548</b>
<b>Balance, end of year</b>	<b>\$ 2,011,435</b>	<b>\$ 9,285</b>	<b>\$ 2,020,720</b>	<b>\$ 1,993,739</b>

Draft - February 28, 2024

March 8, 2024

Board of Directors  
Calgary Metropolitan Region Board  
Suite 430, 340 12 Ave SW  
Calgary, AB T2R 1L5

Ladies and Gentlemen:

We have completed our audit of the financial statements of the Calgary Metropolitan Region Board for the year ended December 31, 2023. Our audit included consideration of internal control relevant to the preparation of the financial statements to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control. Accordingly, our review of any given control was limited and would not disclose all weaknesses in the system or all matters which an in-depth study might indicate. As you know, the maintenance of an adequate system of internal controls is the responsibility of the Board of Directors.

The following matters that we are reporting to you are limited to deficiencies identified during the audit that are of sufficient importance to merit being reported.

**Information technology policies**

Based on the Board's current control documents, it does not have sufficient formal policies related to information technology, data management, and security. These types of policies will ensure that the Board has documented procedures in place to protect its digital integrity. It will also assist management and the board in ensuring that any data processed by the Board is secure.

**We recommend the Board develop formal, board approved policies related to information technology, data management, and security. If the Board needs any assistance in the development of these policies, please contact Avail CPA.**

This communication is prepared solely for the information of the Board members and management of the Calgary Metropolitan Region Board and is not intended for any other purpose. We accept no responsibility to a third party who uses this communication.

We wish to emphasize that our discussion and recommendations are meant solely to bring to your attention areas where the accounting system and procedures could be improved and is in no way a reflection on the competence or integrity of the staff working at the Calgary Metropolitan Region Board.

We would like to thank Jordon and Shelley for their assistance during our audit. Thank you for the continuing opportunity to be of service to your organization and we look forward to serving you in the future. If you have any questions or concerns regarding our audit or any other issues with which you may require our assistance, please do not hesitate to contact us.

Thank you.

Yours truly,

AVAIL LLP

Calvin Scott, CPA, CA

Agenda Item 6ii

<b>Agenda Item</b>	<b>8</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Decision</b>
<b>Subject</b>	<b>Scoping Regional Transportation &amp; Transit Master Plan (RTTMP)</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>That the Board approve the Regional Transportation and Transit Master Plan Scope</i>	
<p><b>Summary</b></p> <ul style="list-style-type: none"> <li>• Subject matter experts were retained by CMRB Administration to support the scoping process with both transportation planning and transit planning expertise. Active participation by Alberta Transportation and Economic Corridors (TEC) has been key to the scoping process.</li> <li>• An environmental scan was completed to determine how other Canadian regions are working together and planning for their regional transportation systems. The environmental scan was summarized and presented in a Land Use and Servicing Committee (LUSC) meeting on March 9, 2023. An environmental scan summary document was prepared and circulated in preparation for the following phase of scoping and the objectives workshop.</li> <li>• A workshop was held with municipal staff experts and elected officials on May 11, 2023, to define a common set of values and objectives related to the RTTMP project.</li> <li>• A “What We Heard” summary was developed and reviewed at LUSC on June 8, 2023. The key objectives were approved by the Board on June 23, 2023.</li> <li>• The LUSC was updated on the progress of the RTTMP scope on September 21 and October 19, 2023. The scope was referred back to CMRB Administration for additional work. An update was provided to LUSC on March 14, 2024.</li> <li>• CMRB Administration met with the Transportation and Transit TAG several times to evolve and adjust the RTTMP scope and received, discussed and responded to municipal and TEC feedback in the scope document</li> <li>• Should the Board approve the scope document, CMRB Admin will begin the procurement process to identify a qualified consultant for Part I of the project.</li> <li>• The LUSC recommended Board approval of the CMRB RTTMP scope, attached</li> </ul>	
<p><b>Attachment:</b></p> <ul style="list-style-type: none"> <li>• DRAFT – CMRB RTTMP Project Scope Information</li> </ul>	

## 1. Project Background

The Growth Plan and Servicing Plan direct growth in the Calgary Metropolitan Region (CMR) to Preferred Growth Areas (Hamlet Growth Areas, Urban Municipalities, and Joint Planning Areas). The policies of the Growth Plan influence future land uses, travel demand and thus transportation priorities in the future. As noted during the previous studies, regional transportation and transit priorities need to be re-evaluated over time to reflect the implementation of the Growth Plan Preferred Placetypes and Preferred Growth Areas as well as available funding envelopes.

The Servicing Plan further recommends completion of an RTTMP as an opportunity for the CMRB to strategically plan for how people and goods will move around in the future within the region and beyond. Best practice indicates that regions benefit from collaboration on multimodal mobility. Regional collaboration and priority setting will be an expectation from senior levels of government in investment planning.

The attached document represents the final deliverable of this project. Once approved by the Board, CMRB Admin will:

1. Develop request for proposal documents;
2. Post the request for proposals to Alberta Purchasing Connection to obtain proposals from qualified consultants;
3. Review proposals;
4. Share rationale of the preferred proponent with Transportation and Transit TAG for discussion;
5. Return to CMRB in Q3 with a recommendation on the preferred proponent including any adjustments to budget or schedule; and
6. Once approved by the Board, enter into contract negotiations with the preferred proponent

## 5. Recommendation

That the Board approve the Regional Transportation and Transit Master Plan Scope.

# DRAFT – CMRB RTTMP Project Scope Information v5

Version Date: April 11, 2024

FINAL DRAFT for Review by Land Use and Servicing Committee (LUSC)

## 1 BACKGROUND

### 1.1 PURPOSE OF THE RTTMP

The purpose of the Regional Transportation & Transit Master Plan (RTTMP) is to implement the CMRB Growth Plan by setting a longer-term vision for, and pathway to, an optimized regional transportation system and an associated investment strategy for the Calgary Metro Region (CMR). When implemented, the Growth Plan’s growth management approach accrues substantial benefits compared to growing in a Business As Usual manner (see Table 3 below). The RTTMP will play a direct role in realizing these benefits, specifically by reducing vehicle kilometers traveled (VKT) per household and reducing road and infrastructure cost per household in the region.

**Table 3:** Benefits of Compact, TOD and Synthesis Scenarios Compared to Business as Usual Scenario

METRIC	PLACETYPE		
	COMPACT	TOD	SYNTHESIS
	% Reduction Compared to the Business as Usual Scenario		
Land Consumption per household	31%	47%	41%
Vehicle km traveled per household	35%	32%	31%
Road and Infrastructure Cost per household	40%	38%	36%
Water Consumption per household	25%	24%	23%
Energy Cost per household	20%	19%	19%
Total Carbon per household	29%	28%	27%

Achieving a reduction in VKTs and road and infrastructure cost per household will require many strategies that add together to make a meaningful shift in greater regional transportation patterns and investment priorities. Some examples of potential strategies include improving access to transit and active transportation options such as biking and walking, optimizing the existing road network, improving regional corridor planning, improving transit-oriented development and planning around regional transit hubs, identifying effective demand management strategies, considering ways to mitigate climate change risks and costs, or others. These strategies must align with the Board-approved objectives outlined in Section 1.2 and presented in full on Appendix A.

Measuring the reduction of VKTs and infrastructure costs is key to quantifying the benefit of the Growth Plan growth management approach. It is also important to report on the success of the RTTMP strategies identified to reduce VKTs and infrastructure costs. As the Board has expressed the importance of objective decision-making, and the CMRB’s funding partners have requested reporting on key target outcomes, the RTTMP recommendations should identify how to track and measure the outcomes of RTTMP strategies.

Preliminary Draft – CMRB RTTMP Project Scope Information v5

Version Date: April 11, 2024

For Review by LUSC

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Agenda Item 8i



## 1.2 RTTMP BOARD-APPROVED OBJECTIVES

The Board has an approved list of overarching objectives to guide the development of the RTTMP, which was approved by the Board on June 23, 2023, as part of the RTTMP scoping process.

1. Develop a regionally significant, multimodal transportation network.
2. Pursue efficiency in the planning and delivery of the regional transportation network.
3. Ensure the transportation network supports regional competitiveness.
4. Build a sustainable and affordable transportation network.

Further details can be found in Appendix A.

**The RTTMP project must align with Growth Plan policies, achieve stated Growth Plan benefits, and align Board-approved objectives.**

## 2 SCOPING THE RTTMP

The purpose of scoping the RTTMP project is to inform the RFP procurement process by offering a clear account of what the CMRB hopes to achieve in the RTTMP. A project charter will be developed from this document and presented to the Board for approval, with anticipated costs and timelines for completion of the project. It will be important to complement, and not duplicate, the existing work being completed by member municipalities - what the CMRB describes as identifying “what is regional.”

### 2.1 RTTMP SCOPING PROCESS

The project included:

- Subject matter experts retained by CMRB Administration to support the scoping process with both transportation planning and transit planning expertise. Active participation by Alberta Transportation and Economic Corridors (ATEC) was key to the scoping process.
- An environmental scan to determine how other Canadian regions are working together and planning for their regional transportation systems. The environmental scan was summarized and presented in a Land Use and Servicing Committee (LUSC) meeting on March 9, 2023. An environmental scan summary document was prepared and circulated in preparation for the next phase of scoping and the objectives workshop.
- A workshop was held with municipal staff experts and elected officials on May 11, 2023, to define a common set of values and objectives related to the RTTMP project.
- A “What We Heard” summary was developed and reviewed at LUSC on June 8, 2023. The key objectives were approved by the Board on June 23, 2023.
- The LUSC was updated on the progress of the RTTMP scope on September 21 and October 19, 2023. The scope was referred back to CMRB Administration for additional work.
- CMRB Administration met with the Transportation and Transit TAG several times to finalize the RTTMP scope.
- An update was provided to the LUSC at the March 14, 2024 meeting, with a final draft scope brought to LUSC review and approval in April 2024.

## 2.2 SELECTING A PREFERRED PROPONENT(S)

The following steps will be used to select a Preferred Proponent(s) to complete the RTTMP:

1. Once the scope is approved by the Board through the project charter process, a detailed RFP will be posted to the Alberta Purchasing Connection.
2. RFP responses submitted by qualified consultants will provide a detailed work plan and timeline for project completion; a plan for engaging with CMRB, ATEC, and External Project Partners (see Section 5 External Project Partners for more detail); and an associated budget. Qualified consultants can propose unique approaches to deliver the desired outcomes of the project if warranted.
3. The preferred proponent will be selected by the Board through a selection process supported by CMRB Administration.
4. Once a Preferred Proponent is selected, any amendments to the project charter needed to facilitate the preferred project approach of the qualified consultant will be brought to the Board for approval.

**Given the scale of the RTTMP project, the Board will select the Preferred Proponent(s) to complete the RTTMP.**

## 3 PROPOSED RTTMP SCOPE

The process proposed for the RTTMP was built with input from Board, LUSC, Transit and Transportation TAG, Land Use TAG members, subject matter experts retained to support the scoping process, members of the region's development industry, Alberta Transportation and Economic Corridors (ATEC), municipal experts, and Infrastructure Canada.

### 3.1 KEY DEFINITIONS

Definitions may be refined as part of the RTTMP project development, but for the purposes of this scoping document definitions include:

- Active Transportation: walking or wheeling to get from one place to another.
- External Project Partners: stakeholders from both the public and private sectors who have an ongoing role to play in improving the regional transportation system of CMR and therefore in the RTTMP project.
- Regional Transportation System or Transportation System: network of transit service, arterial roads, highways, rail, pathways, airports, and related services that support intermunicipal travel and/or trade within the CMRB and beyond (adapted from CMRB Servicing Plan).
- Working Group: the selected consultant's main point of contact with the CMRB that includes CMRB Administration, Technical Advisory Group (TAG) members from Transportation and Transit TAG and Land Use TAG, ATEC, and municipal experts. The group operates like a steering committee.

### 3.2 PROJECT CONSIDERATIONS

The following key considerations were uncovered during the scoping process:

- CMRB Board and Committee members desire to complete the study as quickly as possible.

Preliminary Draft – CMRB RTTMP Project Scope Information v5

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For Review by LUSC

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- There is interest from CMRB Board members, funding partners, and municipal administration representatives to be action-oriented and data-supported in ways that lead to measurable and meaningful results.
- Board and LUSC general updates will be provided throughout the project as part of regular project reporting, with presentations to the LUSC and Board at key project milestones.
- A current regional model that reflects the Growth Plan policies and regional growth structure does not presently exist and the existing Regional Transportation Model will need to be updated.
- ATEC is a member of the Working Group in this project and must be included in the development of the project with check-ins at key stage gates. Project findings in the RTTMP will be reviewed by the Government of Alberta once approved by the Board.
- Member municipalities are creating Joint Planning Area Context Studies to align with the Growth Plan (due Fall 2025). This information is an important input into a regional model providing land use and servicing assumptions for these areas.
- Member municipalities are working to update their Municipal Development Plans to align with the Growth Plan (GP policy requires alignment due August 15, 2025). MDPs may include updated information related to transportation, transit-oriented development, or other land use assumptions that are important inputs into the model.
- Funding partners require project prioritization lists that have clear links to certain outcomes defined by the funding partners. It will be important to include these considerations in the long-term planning for the regional transportation system and in the more specific criteria for how individual regional projects are prioritized within the transportation network.
- Large-scale extra-regional initiatives, such as the Government of Alberta Passenger Rail Master Plan (announced March 2024), will be considered within the analysis of the RTTMP as necessary to ensure the RTTMP is built on current and complete transportation assumptions. The RTTMP may also consider the relationship between these projects and studies, the objectives of the Board, and the benefits of the Growth Plan (reduction of VKTs and lower cost of transportation infrastructure). The preferred proponent will provide guidance on how to best address these extra-regional initiatives as part of the RTTMP work plan.

### 3.3 PROPOSED APPROACH

A best practice search completed for the scoping process noted that regions with successful transportation plans have two separate documents that guide regional transportation planning; one that provides a longer-term, aspirational view of an optimized regional transportation system; and one that provides a list of prioritized regional transportation projects and priorities that work to build the optimized regional transportation system. These prioritized project lists are created for the consideration of funding partners.

The scoping process has identified that both components are needed in the CMR and should be included within the scope of the RTTMP project; therefore, the proposed scope of the RTTMP includes:

1. A longer-term, aspirational regional transportation plan that identifies the regional transportation system and strategies and actions for optimizing a regional transportation system. This plan:
  - provides, defines, and maps a regional transportation system in the CMR;

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- identifies how the region will achieve reduced VKTs and infrastructure costs to realize the benefits identified in the Growth Plan related to transportation;
  - proposes specific strategies to achieve results that align with Board objectives and the objectives of funding partners. Possible strategies could include improving access to transit and active transportation options such as biking and walking, optimizing the existing road network, improving regional corridor planning, improving transit-oriented development and planning around regional transit hubs, identifying effective demand management strategies, considering ways to mitigate climate change risks and costs, or others;
  - offers actions to improve the regional transportation system and identifies how results will be monitored and reported; and
  - provides the CMRB and member municipalities with direction on the policies and policy updates needed to implement the RTTMP findings.
2. A multimodal infrastructure priorities list, or lists, that focus on funding for the next 10-20 years projects (timeframe to be confirmed). This list actions a portion of the longer-term and aspirational regional transportation plan by identifying the highest priority projects needed to optimize the transportation network. Selection criteria used for option testing to score individual projects and establish project priorities must align with the values of the CMRB and the needs of funding partners.

This two-part approach will fulfill the Board-approved objectives.

**The proposed scope of Part 1 and Part 2 of the RTTMP achieves the Board-approved objectives to:**

1. Develop a regionally significant, multimodal transportation network.
2. Pursue efficiency in the planning and delivery of the regional transportation network.
3. Ensure the transportation network supports regional competitiveness.
4. Build a sustainable and affordable transportation network.

### 3.4 UPDATING THE REGIONAL TRANSPORTATION MODEL

The CMR does not have a regional transportation model that includes Growth Plan considerations such as Preferred Growth Areas, Preferred Placetypes, and other Growth Plan policies. The existing regional transportation model was developed by Alberta Transportation and Economic Corridors (ATEC) in partnership with the City of Calgary. It is an activity-based model that operates on the EMME forecasting platform. Regional transportation model assumptions were updated as part of the CMRB's North Calgary Regional (NCRTS) and South & East Regional Transportation Studies (S&ECRTS) in 2019 and 2020 to consider existing and approved municipal plans; however, extensive updating of the population and employment assumptions within the regional transportation model will be required now that the Growth Plan is approved and in effect.

#### 3.4.1 Selecting a Regional Transportation Model

The scoping process included a review of a range of potential model options for use in the RTTMP study. The key options considered included:

1. Updating the TEC regional transportation model, which uses the City of Calgary's transportation model as its base. This is an activity-based model that can consider all transportation modes including transit and active modes.
2. Using the City of Calgary transportation model, which the City of Calgary is currently updating. This is an activity-based model that can consider all transportation modes and is actively used by the City of Calgary in planning for transit and active modes.
3. Using Rocky View County's transportation model, which is up to date but does not currently include assumptions for transit or active modes based on its current purpose. This is a four-step trip-generation model that analyzes vehicle trips during the PM peak period. The RVC model would have to combine info from the southern portion of the CMR, as RVC's model does not extend south of the Bow River.
4. A dynamic digital twin/synthetic model, which is not yet built for the Calgary Metro Region. The potential types of analysis this model can consider, the data needed to build it, and the assumptions used to conduct transportation analysis are not yet known. (CMRB Administration is investigating how these artificial intelligence models might be used in the CMR in the future.)

Updating a regional transportation model to reflect Growth Plan assumptions in partnership with City of Calgary staff, the preferred proponent, and members of the Working Group (including ATEC) has emerged as the preferred modelling process to complete the RTTMP.

- An EMME model was selected because it is built on observed data and is activity-based, allowing for complex analysis of the relationships between multiple transportation modes including transit, land use and transportation patterns, current and future population and employment growth, the effects of transportation demand management strategies, and so on.
- An EMME model can more effectively incorporate transit and active modes of travel than some other model options. The City of Calgary model is the model base used by both the City of Calgary and ATEC.
- Experts at member municipalities and ATEC have the internal capacity to check and confirm the assumptions included in the regional transportation model making it a preferred option over synthetic (artificial intelligence) models which do not allow for the same level of rigor.
- City of Calgary staff have extensive experience modelling transit and active modes, likely to be an asset in the RTTMP and into the future.
- An updated regional transportation model is likely to become an important tool used for analysis in other projects. Having the City of Calgary host the model makes it more accessible if needed in the future.

CMRB Administration will work with the preferred proponent to identify an approach to completing the RTTMP analysis that mitigates the potential limitations of working with the City of Calgary to conduct the modelling process. Some of these limitations include conducting the RTTMP project in a way that addresses member municipality concerns about modelling assumptions, ensuring shared access to RTTMP outputs, allowing future access to the regional transportation model analyses for municipal use through an agreed upon process, and coordinating the project with the availability of City of Calgary modelling team given the high demand for their services.

**Updating the City of Calgary’s regional transportation model in collaboration with City of Calgary transportation modelling staff, the preferred proponent, and the Working Group (including ATEC) has been selected as the preferred modelling approach.**

### 3.4.2 Scenario Testing

The CMRB anticipates that the regional transportation model will be used as part of a scenario testing process to illustrate how different proposed strategies will affect transportation patterns in the CMR and reduce VKTs and the cost of infrastructure. These are conceptual exercises that allow CMRB members to make informed decisions about potential benefits and trade-offs of different strategies. The CMRB has found the scenario planning process to be an effective approach to decision-making and building support for project outcomes.

Some considerations around using the regional transportation model for the RTTMP include the following:

- Calgary’s transportation model, currently being updated, is scheduled to be complete in 2025.
- Model runs are likely to be costly, so the scenarios proposed for testing should be thoughtfully considered and limited to those that will give the CMRB the greatest insights.
- Land use and transportation information from Joint Planning Area Context Studies is needed to complete an updated model. As this type of Preferred Growth Area is new, the land use and servicing assumptions for these areas are being developed by member municipalities.
- Required Municipal Development Plan updates may provide updated details about transit-oriented development, such as planning around transit hubs, densities, links between housing and transportation, and more municipal-scale assumptions related to transportation. These are to be complete in late 2025.

**An updated regional transportation model will be used as part of a scenario planning process.**

### 3.4.3 Regional Transportation Model Updating in RTTMP Part 2

The Land Use and Servicing Committee has requested that the timing of the RTTMP be expedited given the importance of this work. To accommodate this, the RTTMP has been split into a Part 1 and a Part 2, with Part 1 being the longer-term, aspirational plan that identifies the regional transportation system and various strategies to reduce VKTs and infrastructure costs. Part 2 is the modelling and infrastructure project prioritization portion of the RTTMP and identifies which projects are necessary to realize the benefits of the aspirational plan.

CMRB Administration is proposing to release the project in two separate RFPs, but with significant overlap in the timing of the two parts given both Part 1 and Part 2 require a regional model to complete. The same preferred proponent may complete both Part 1 and Part 2 of the project; however, the two parts require unique skillsets and the CMRB is open to two different qualified consultants or consultant groups completing Parts 1 and 2.

**A regional transportation model is required to test and confirm strategies for the longer-term visionary plan (RTTMP Part 1) and to establish a project prioritization list (RTTMP Part 2).**

### 3.5 PROJECT RISKS

Risks have been identified with the proposed RTTMP scope.

- The proposed scope of the RTTMP is complex and significant with several project codependences.
- Completing both parts of the RTTMP in the near-term will bring the CMRB into alignment with its regional counterparts across Canada; however, the scope and timeline of the RTTMP project increases the likelihood of project delays and cost overruns. CMRB Administration proposes to mitigate some of these risks by tendering the project out in two parts and by requesting strong project management controls.
- Substantial consultant capacity is required to deliver the RTTMP project, which could pose a risk to the project if the preferred proponent underestimates the level of effort needed to manage project complexity. CMRB Administration proposes to mitigate some of these risks by tendering the project into two parts. Commencing Part 1 ahead of Part 2 will give the CMRB a chance to test the quality of service and expertise provided by the qualified consultant prior to identifying a preferred proponent to complete Part 2.
- A model is required to complete both Part 1 and 2 of the RTTMP. Updating a regional model is a time-consuming process, requires unique expertise, and is reliant on a wide array of inputs. Delays in creating the model add risks to both Part 1 and 2 of the RTTMP. CMRB Administration is proposing to mitigate this risk by prioritizing selection of a preferred proponent with strong project management controls. The project timeline will be subject to the degree of priority given to the RTTMP as compared to the other regular business of the model owner, no matter which model is used.
- Regional population and employment projections are needed to inform the regional transportation model update. The CMRB approved population projections in 2018, with regional employment projections approved in 2020. These projections informed the development of the Growth Plan but do not reflect the outcomes of the Growth Plan. Having updated projections approved ahead of the modelling process minimizes the risk that agreeing to regional population and employment projections will slow the model update step. To mitigate this risk, CMRB Administration will begin population and employment projection work in mid- 2024. In addition, CMRB Administration will scope the population and employment projection updates to align better with the needs of the RTTMP model.
- Certain model inputs, such as the land use and transportation concepts and assumptions from Joint Planning Areas Context Studies and Municipal Development Plans, will not be fully available until as late as August 2025. CMRB Administration has adjusted the project timeline and process to accommodate the delivery Context Studies.
- The City of Calgary is updating the portion of the regional transportation model within city boundaries, but it will not be available until 2025.
- Both provincial and municipal elections cycles fall within the horizon of the project. These changes may be disruptive to the project process. New Committee and Board members will be onboarded early and project stage gates clearly defined to maintain project momentum.

**Key Dependency: A regional transportation model is required to complete the testing of proposed strategies in RTTMP Part 1 (Step 3). A regional transportation model is also required to complete RTTMP Part 2. Because both projects require a completed regional model, there are added risks to project timelines.**

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**To mitigate risks to the budget and timeline of the modelling process, CMRB Administration recommends beginning the update of regional population and employment projections in mid-2024.**

### 3.6 PROJECT WORK PLAN

The purpose of this project work plan is to support the development of a project charter that will be approved by the Board. The project charter will be used to inform the Board of the probable timelines, costs, level of effort required to complete the project.

#### 3.6.1 RTTMP PART 1: Understand, Gather Ideas & Strategies, Test & Refine, Recommend Actions

RTTMP Part 1 includes the following:

1. Understand and identify the regional transportation system. This includes identifying components of the regional transportation system through research, interviews, workshops, and data collection, etc. This also includes understanding values related to the transportation system and the various perspectives on how it could be improved. This step in the project requires close collaboration with External Project Partners.
2. Determine a range of strategies for how the regional system could be optimized to reduce VKTs and lower infrastructure costs in ways that align with the information gathered in Step 1. As noted above, some examples of potential strategies could include improving access to transit and active transportation options such as biking and walking, optimizing the existing road network, improving regional corridor planning, improving transit-oriented development and planning around regional transit hubs, identifying effective demand management strategies, considering ways to mitigate climate change risks and costs, or others. Strategies should consider no and low-cost options.
3. Complete model runs to test conceptual strategies to demonstrate the regional outcomes of conceptual strategies and confirm, refine, and develop preferred strategies. The CMRB anticipates that some strategies will be confirmed and refined through conceptual model runs. Other strategies will be “tested” and refined through workshops or other engagement with the Working Group who have knowledge of their municipal transportation systems and can provide input about the feasibility and effectiveness of different strategies, as well as the municipal need and preference for different strategies.
4. Recommend ways to action the preferred strategies over time and outline how monitoring should be completed to report on the achievement of Growth Plan benefits and the success of the RTTMP strategies.

Note: A regional transportation model is required to complete RTTMP Part 1, Step 3; therefore, the timing of RTTMP Part 1, Step 3 is contingent on the completion of the model update process identified in RTTMP Part 2.

#### RTTMP Part 1, Work Plan Summary

##### ***Part 1, Step 1 Understand and Identify the Regional Transportation System***

Stakeholders:	Consultant, LUSC, Working Group, External Project Partners
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Description:	<p>Understand and identify the regional transportation system. This includes identifying components of the regional transportation system through research, interviews, workshops, and data collection, etc. This also includes understanding values related to the transportation system and the various perspectives on how it could be improved. This step in the project requires close collaboration with External Project Partners.</p> <ul style="list-style-type: none"> <li>• Develop a multimodal understanding of transportation in the CMR. Various background reports, RTTMP scoping project deliverables, and the NCRTS and SECRTS documents have been approved to support this effort. This will require work with External Project Partners to identify the regional transportation system components.</li> <li>• Identify the values related to how the system could be improved, with a focus on lowering VKTs and decreasing infrastructure costs. Public engagement is not considered in scope, but working closely with External Project Partners on identifying the values related to transportation and garnering input related to strategies that could improve the transportation system is of the utmost importance to achieving benefit through the RTTMP.</li> </ul>
Key Deliverables	<ul style="list-style-type: none"> <li>• Create and complete an engagement plan for working with the CMRB and its External Project Partners, including materials and maps to explain the project and the context of the CMR. External Project Partners are essential to the development of the RTTMP, connecting the work of the project to the residents and businesses of the CMR. <ul style="list-style-type: none"> <li>○ The engagement plan must consider how the project will engage the Board and its Committee(s), CMRB members and ATEC.</li> <li>○ The engagement plan must identify how it will engage External Project Partners. External Project Partners are those who have a role to play in optimizing the transportation system. They should include, but are not limited to, representatives of heavy rail; YYC; BILD Calgary, Calgary Real Estate Board, or other umbrella building and development organizations; private transit providers such as paratransit organizations; Infrastructure Canada; umbrella groups representing transit users and their needs; umbrella groups related to economic development; umbrella groups related to affordable housing; and/or others as identified by the preferred proponent. An External Project Partner organizations list will be approved by the Land Use and Servicing Committee and the CMRB</li> </ul> </li> <li>• “What we heard” reporting from engagement with External Project Partners.</li> <li>• Report on what constitutes the regional transportation system and the values of the CMRB, ATEC, and External Project Partners.</li> </ul>
Key Questions:	<p>What are the key components of a regional transportation system?  How can the region reduce VKT and the cost of infrastructure in ways that create a better transportation system?  What would a more efficient, sustainable, affordable, competitive transportation system look like?</p>
Due Date:	See Project Timeline in Appendix B

<b>Part 1, Step 2: Determine Strategies for Optimizing the Transportation System</b>	
Stakeholders:	Consultant, LUSC, Working Group
Description:	<p>Using information from Step 1, determine a range of strategies for how the regional system could be optimized to reduce VKTs and lower infrastructure costs. This aspect of the project will require an environmental scan and gap analysis to inform strategy development. Conceptual strategies should:</p> <ul style="list-style-type: none"> <li>• Consider regional best practices, no or low-cost ideas, the feasibility of implementing the strategy, and similar.</li> <li>• Include all transportation modes.</li> <li>• Consider short, medium, and long-term actions.</li> </ul> <p>Some examples of potential strategies could include policies improving access to transit and active transportation options such as biking and walking, optimizing the existing road network, improving regional corridor planning, improving transit-oriented development and planning around regional transit hubs, identifying effective demand management strategies, considering ways to mitigate climate change risks and costs, or others.</p>
Key Deliverables	A summary report of conceptual strategies to move the region towards an optimized transportation system thereby reducing VKTs and the cost of infrastructure.
Key Questions	<ul style="list-style-type: none"> <li>• How could member municipalities reduce VKTs and the cost of infrastructure in the region?</li> <li>• What strategies/approaches would be the most effective?</li> <li>• Can the External Project Partners support our work as we implement the strategies?</li> </ul>
Due Date:	See Project Timeline in Appendix B
<b>Part 1, Step 3: Test &amp; Refine Strategies</b>	
Stakeholders:	Consultant, LUSC, Working Group
Description:	Test potential strategies to confirm, refine, and develop preferred strategies. The CMRB anticipates that some strategies will be confirmed and refined through scenario testing as part of a modelling exercise. Other strategies will be “tested” and refined through workshops or other engagement with the Working Group who have knowledge of their municipal transportation systems and can provide input about the feasibility and effectiveness of different strategies, as well as the municipal need and preference for different strategies.
Key Deliverables	<ul style="list-style-type: none"> <li>• Identify and test strategies through a scenario testing process making use of an updated regional model (number of model runs will be limited to manage costs)</li> <li>• Identify conceptual strategies to “test” through work with the CMRB, member municipalities experts, and ATEC. This would identify the feasibility and benefit for different conceptual strategies and their feasibility cannot be tested without using an updated regional transportation model.</li> </ul>
Key Questions	<ul style="list-style-type: none"> <li>• Which strategies best align with Board objectives?</li> <li>• Which strategies create the greatest benefit for residents and businesses?</li> <li>• Which strategies are potentially feasible, desirable, and can be implemented by member municipalities?</li> </ul>

Due Date:	See Project Timeline in Appendix B
<b>Part 1, Step 4: Recommend Actions and Monitor Results</b>	
Stakeholders	Consultant, LUSC, Working Group
	Complete project recommendations that identify a regional transportation system, how that system can be optimized to reduce VKTs and lower infrastructure costs through various strategies, recommended actions to implement the plan over time, and offer an approach to monitoring and reporting on results.
Key Deliverables	<ul style="list-style-type: none"> <li>• A longer-term, aspirational plan for optimizing the regional transportation system over time that: <ul style="list-style-type: none"> <li>○ provides, defines, and maps a regional transportation system in the CMR,</li> <li>○ identifies how the region will achieve reduced VKTs and infrastructure costs to realize the benefits identified in the Growth Plan related to transportation,</li> <li>○ proposes specific strategies to achieve results that align with Board objectives and the objectives of funding partners,</li> <li>○ offers actions to improve the regional transportation system and identifies how results will be monitored and reported, and</li> <li>○ provides the CMRB and member municipalities with direction on the policies and policy updates needed to implement the RTTMP findings.</li> </ul> </li> </ul>
Due Date:	See Project Timeline in Appendix B

### 3.6.2 RTTMP PART 2: Regional Multimodal Transportation Project Prioritization (Strategy Implementation)

A prioritized list of transportation projects is part of the process used in larger regions for implementing longer term planning horizons. It is a way to action some of the findings of RTTMP Part 1. In other regions, these prioritized lists are generally presented as 10 or 15-year plans that are updated every 3-5 years. They are tools to create action and build the regional transportation system by garnering funding for infrastructure projects from funding partners such as other levels of government.

RTTMP Part 2 includes the following:

1. Update the regional transportation model to align with the Growth Plan.
2. Develop criteria to rank and prioritize the projects needed to action the longer-term, aspirational plan and test options to realize the regional transportation network (in alignment with RTTMP Part 1).
3. Establish a standardized process for updating the prioritized projects list.

<b>Part 2, Step 1: Build a Regional Transportation Model</b>	
Stakeholders	Consultant, LUSC, Working Group, and Regional Transportation Modelling Team

Description	Develop an updated regional transportation model that includes Growth Plan, Joint Planning Area Context Study, and Municipal Development Plan information. The consultant would work with the City’s modelling staff to ensure the assumptions and policies of the Growth Plan are incorporated into the regional transportation model to establish baseline conditions. The consultant will provide rationale for, and make recommendations about, the use of transportation zone land uses from previous S&ECRTS and NCRTS runs. The consultant will be required to provide transportation planning expertise to maintain close and regular contact with the City of Calgary modelling team. The CMRB will be updating population and employment projections to help inform the modelling process.
Deliverable	Updated regional transportation model
Timeline	See Project Timeline in Appendix B
<b>Part 2, Step 2: Identify Project Prioritization Criteria</b>	
Stakeholders	Consultant, LUSC, Working Group, and External Project Partners
Description	The preferred proponent will work collaboratively with the Working Group to develop the project evaluation framework including scoring criteria needed to rank and prioritize the regional transit and transportation projects needed to optimize the transit and transportation network. Part 1 of the RTTMP will identify the components of a regional system, but the CMRB must also prioritize the projects that are needed to optimize the regional network. Note that the CMRB expects that the project prioritization list, or lists, will be multimodal in nature and be consistent with the values of the longer-term aspirational plan and the expectations of funding partners. The ranking process used for RTTMP Part 2 should include a “lessons learned” review of the development of the NCRTS and SECRTS project ranking process. This would include confirming quantitative model metrics and qualitative metrics for evaluation criteria selection and reviewing the methodology to identify opportunities for improvement. The intent of the scoring process is that it results in a process that can be easily replicated by the CMRB on a set schedule.
Deliverable	Criteria for scoring regional transportation projects needed to optimize the regional network. To be guided by Board objectives, Phase 1 recommendations, lessons learned, and the needs of funding partners.
Due Date:	See Project Timeline in Appendix B
<b>Part 2, Step 3: Establish a Prioritized Projects List</b>	
Stakeholders	Consultant, LUSC, Working Group
Description	Using the criteria identified in Part 2, the consultant will identify a list of prioritized regional projects. The consultant will work with the City of Calgary modelling team to test options using the updated regional transportation model. The intent is that the project prioritization methodology is easily replicated on a set schedule.
Deliverable	<ul style="list-style-type: none"> <li>• A list or lists of multimodal transportation projects.</li> <li>• A report that identifies how to standardize the prioritization process so that it can be easily repeated by the CMRB.</li> </ul>
Due Date	See Project Timeline in Appendix B

## 4 AVAILABLE DATA

In addition to publicly available data and reports presented on the CMRB's website, the CMRB has the following existing regional datasets available to the preferred proponent(s) that are specific to the CMR boundaries:

- Population projections (2018) and employment projections (2020). Updated projections are to be completed, likely in 2025.
- CMRB Transit Background report (2020)
- Annual Altalis parcel data, collected every year since 2018.
- Regional assessment data (in the process of being collected) that includes information about location, use, and assessment considerations of individual land parcels and buildings.
- The Digitization of Existing and Approved Land Uses (DEAL) from 2018 and 2021, as well as individual land use data for each member municipality used to create DEAL. This data is available for download on the CMRB's open data portal.
- Access to S&ECRTS and NECRTS regional transportation model run that does NOT include Growth Plan land use data but does include approved land uses and population and employment projections in transportation zones up to 2018.
- Additional land use and transportation details from Context Studies in JPAs 1 through 4, to be available in full by mid-2025.
- Member municipality Municipal Development Plan updates to bring these plans into alignment with the CMR Growth Plan, to be available in full by mid-2025.
- Member municipalities have local municipality transportation, transit, and active transportation plans which may inform the RTTMP.
- ATEC will provide information on existing functional planning studies in the CMR. Other ATEC inputs may include ATEC-identified economic corridors and roadside/functional classifications.
- External funding partners, or other third parties may have extra-regional initiatives or guidance that may inform the RTTMP. The project process must consider how this information should be included in the RTTMP.

## 5 EXTERNAL PROJECT PARTNERS (STAKEHOLDER ENGAGEMENT)

External project partners will be fundamental to the success of the RTTMP project. External project partners should be selected because they have a meaningful role to play in optimizing the regional transportation system. These partners have existing businesses, research, data, ideas, connections, local knowledge, public interest knowledge, and/or funding that would enhance the work of the RTTMP. RFP responses shall include an overview of a stakeholder engagement plan that identifies:

- A preliminary list of External Project Partners (key regional stakeholders), to be refined as part of the work plan. External Project Partners are those who have a role to play in optimizing the transportation system. They should include representatives of heavy rail; YYC; BILD Calgary, Calgary Real Estate Board, or other umbrella building and development organizations; private transit providers such as paratransit organizations; Infrastructure Canada; umbrella groups representing transit users and their needs; umbrella groups related to economic development; umbrella groups related to affordable housing; and/or others as identified by the preferred proponent. The RFP response should consider how it will accommodate the addition of external project partners as the project develops, if needed.

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- For each proposed External Project Partner, which part(s) of the process will they be engaged in and for what purpose (how are their inputs important to the RTTMP process?).
- Who will be completing the engagement on behalf of the qualified consultant.
- How meeting notes or “what we heard reports” will be handled.

The qualified consultant should understand the collaborative nature of CMRB projects. Projects of this scale entail:

- Regular meetings with the Working Group (includes TAG members and municipal experts), generally held monthly,
- Ongoing engagement with ATEC, valuing their input as part of the core project team,
- Circulation of draft materials for all formal meetings with the Board, LUSC, and Working Groups at least one week in advance of the meeting date,
- Meetings with the LUSC to gain input from elected officials on project direction and outputs, generally as required to support project deliverables,
- Meetings with the Board at key RTTMP stage gates,
- Meetings with ATEC and Government of Alberta representatives at key stage gates prior to approval of the RTTMP by the Board, and
- Meetings with additional funding partners, as needed to support project deliverables.

There is currently no expectation of a broad public engagement as part of the RTTMP. Instead, the RTTMP project has identified the need for strong participation from External Project Partners that includes umbrella groups providing effective input on behalf of residents and businesses in the CMR.

## 6 SCOPE LIMITATIONS

This is the first RTTMP for the Calgary Metro Region, and the scope of the study is substantial. It is anticipated that the entirety of the CMRB’s transportation and project management-related capacity and budget will be needed to complete the scope as proposed. There are certain transportation-related subjects where a detailed analysis of the topic areas has not been included in this scope; however, it is important for qualified consultants to keep the following areas of focus in mind during the development of the RTTMP and provide CMRB with information and ideas about if these topics would benefit from a regional view and how these topics might be addressed in the future. Addressing these as part of the RTTMP could:

- include recommendations for future studies,
- be proposed strategies to meet the goals of the RTTMP if including them does not expand the project scope, or
- be offered by the consultant as ideas and suggestions about how the convening power of the CMRB could lead to more efficient or effective work together in these areas.

Substantial analysis of these topic areas in the RTTMP is out of scope for the RTTMP.

1. *Regional Transit Governance*: Although the CMRB may require a regional governance structure that focuses on transit delivery in the future, this is out of scope for the RTTMP.
2. *Operations and Maintenance*: The RTTMP seeks to reduce VKTs and road and infrastructure costs in alignment with the Growth Plan. Operations and maintenance considerations are very important to efficient and effective transportation service delivery for transit and roads; these

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costs are high and ongoing. Operations and maintenance recommendations that align with scope of the RTTMP and can be identified without expanding the scope of the RTTMP are in scope. Operations and Maintenance recommendations that require additional data, modelling, or other detailed analysis are out of scope.

3. *Climate Risk and Liability*: The RTTMP seeks to reduce VKTs and road and infrastructure costs in alignment with the Growth Plan. Considering risks to infrastructure is very important for managing safety and future costs and liabilities. Climate risk-related recommendations that align with scope of the RTTMP and can be identified without expanding the scope of the RTTMP are in scope. Detailed analysis recommendations that require additional data, modelling, or other detailed analysis are out of scope.
4. *Affordable Housing*: Coordinating affordable housing and transit, as a consideration related to transportation above and beyond transit-oriented development, is important to improving access to the transit system. The CMRB has assessment data related to the location of various building and development forms, the location of transit stops, an overview of planned future land uses, a regional report on housing needs, and other related information. It does not, however, have detailed study related to the current location or quality of affordable housing, the more specific locations of affordable housing need in the CMR, the nature of affordable housing need in the region in terms of number of bedrooms and so on. Few members of the CMRB have detailed municipal-scale information and data about affordable housing. Affordable housing recommendations that align with scope of the RTTMP and can be identified without expanding the scope of the RTTMP are in scope. Detailed analysis that requires additional data, modelling, or other detailed analysis are out of scope.
5. *Broad public engagement*: Broad public engagement is out of scope. The RTTMP project will rely on a broad range of External Project Partners to provide input and values to the project in a meaningful way that improves the outcomes of the project.

## **APPENDIX A: BOARD-APPROVED OBJECTIVES RELATED TO THE RTTMP**

1. Develop a regionally significant, multimodal transportation network
  - a. Develop a multimodal transportation network that connects existing & preferred growth areas and nodes along regional corridors to support the vision of the Growth Plan.
  - b. Create a board-approved list of regionally significant, multimodal transportation priority projects.
2. Pursue efficiency in the planning and delivery of the regional transportation network
  - a. Develop collaborative approaches for CMRB municipalities to facilitate a multimodal regional transportation network and services in the future.
  - b. Reduce infrastructure and climate costs for CMRB members and partners over time by optimizing the transportation network.
3. Ensure the transportation network supports regional competitiveness
  - a. Provide an effective and reliable multimodal regional transportation network that allows for the efficient movement of people and goods supporting access to jobs, healthcare, education, recreation and tourism hubs.
  - b. Prioritize and respect agricultural corridors and connectivity to support the regional agricultural economy.

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- c. Enhance multimodal connections from existing and preferred growth areas to employment hubs, such as the Calgary International Airport, intermodal logistics facilities, industrial/manufacturing hubs, post-secondary and healthcare institutions, and large retail sites.
- 4. Build a sustainable and affordable transportation network
  - a. Develop a regional transportation system supporting affordable and accessible mobility options to promote an inclusive, equity-based movement of people.
  - b. Provide a multimodal transportation system that produces fewer GHG emissions to reduce the environmental impact of transportation.

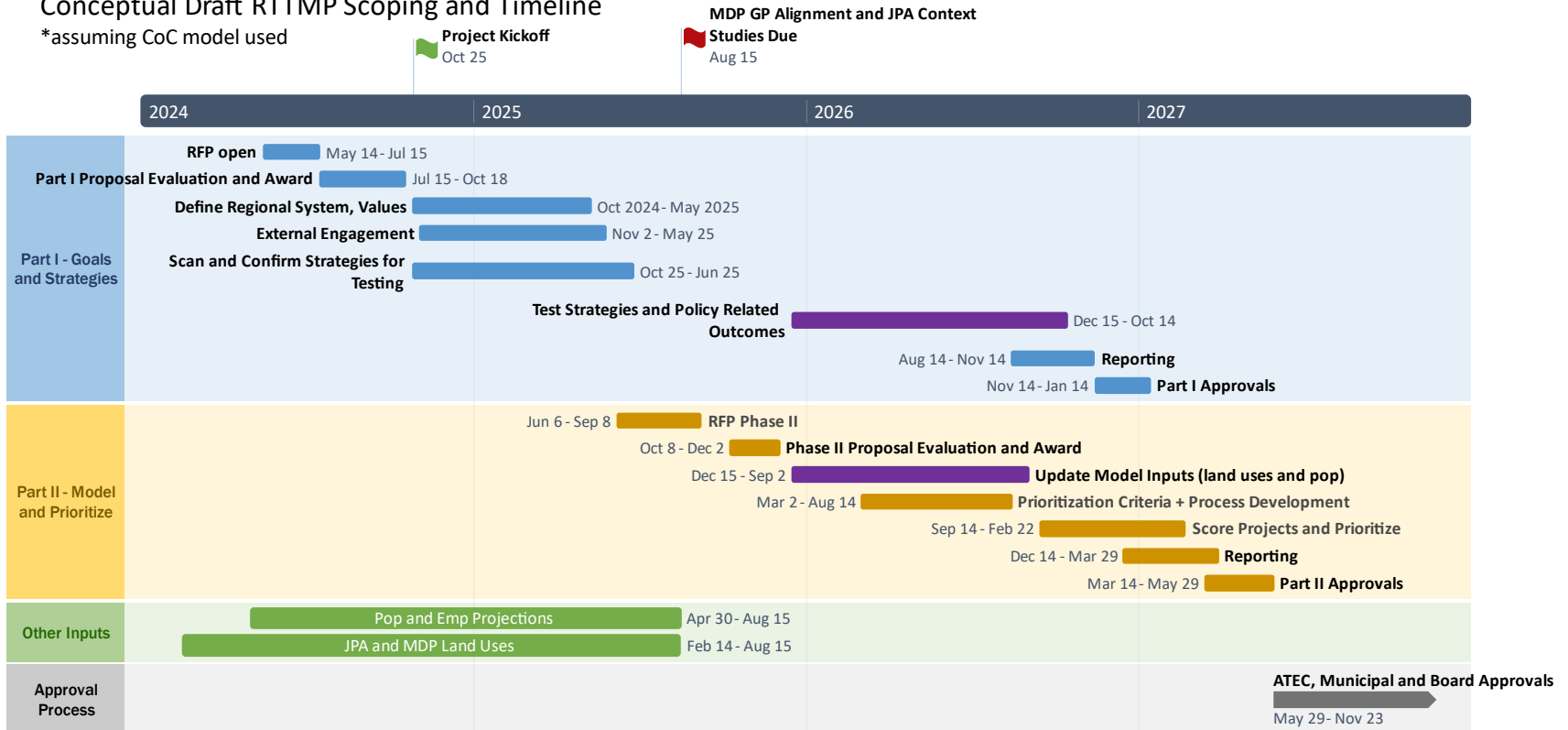
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# APPENDIX B: DRAFT RTTMP TIMELINE

## Conceptual Draft RTTMP Scoping and Timeline

\*assuming CoC model used



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<b>Agenda Item</b>	<b>9</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Decision</b>
<b>Subject</b>	<b>CMR Housing Needs Assessment</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>

*That the Board approve the Calgary Metro Region Housing Needs Assessment*

### **Summary**

- Infrastructure Canada (INFC) released a report in 2023 on a future public transit fund entitled “*Permanent, Integrated, and Locally Responsive: New Foundations for Public Transit Funding in Canada.*” Find the report [here](#).
- INFC indicates that a future Canadian Permanent Public Transit Fund will be created which will include a regional funding stream. On December 15, 2023, the Board created a Canada Transit Fund Technical Advisory Group (CTF TAG) to support an application to the Fund once application requirements are released.
- It is expected that a regional housing needs assessment (HNA) will be part of the INFC application requirements. To be ready, CMRB Administration reached out to the Housing Assessment Resource Tool (HART) Project, run by the University of British Columbia, to complete a regional HNA.
- The HART Project is funded by the Canada Mortgage and Housing Corporation. The Calgary Metro Region’s HNA was developed by the HART Project at no cost to the CMRB.
- The goal of the HART Project is to develop a standardized, replicable, and equity-focused tools, along with associated public information and training, to improve the quality of housing supply decision-making at all levels of government across Canada.
- The Land Use & Servicing Committee (LUSC) reviewed the HNA on March 14, 2024. At that meeting a member noted a potential error in the report relating to the Town of High River’s projected decline in the number of single person households between 2021 and 2031. The projections by income tables had values for the projections by household size, and vice versa, on pages 49-52. For example, the values for one person households were actually those for Very Low Income households. A summary of the changes is listed in the Review Process in this brief below.
- This error has been addressed by the consultant and an updated copy of the report is attached with track changes.

## Attachments

- Updated Draft Calgary Metro Region Housing Needs Assessment with track changes and with changes accepted.
- Presentation, "Housing Need Report: Calgary Metro Region," UBC HART Project (Mr. Andrew Rigsby)

## 1. Introduction

Infrastructure Canada (INFC) is working to establish a transit funding program that includes a regional stream. On December 15, 2023, the Board created a Canada Transit Fund Technical Advisory Group (CTF TAG) to support an application to the fund when application requirements are released.

INFC representatives have noted that a housing needs assessment (HNA) could be a necessary part of regional applications. To be ready for future application requirements, CMRB Administration reached out to the Housing Assessment Resource Tool (HART) Project, run by the University of British Columbia. More information about the HART Project can be found at the following link: [About | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#).

The HART Project is funded by the Canada Mortgage and Housing Corporation (CMHC) to support research data-based solutions to Canada's housing crisis. It is powered by census data custom built by Statistics Canada in collaboration with HART researchers. It measures core housing need and affordable shelter costs by income category, household size, and priority populations. More information about the HART tool and how it is used to develop HNAs can be found here: [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](#). The goal of the HART Project is to develop standardized, replicable, and equity-focused tools, along with associated public information and training, to improve the quality of housing supply decision-making at all levels of government across Canada. The Calgary Metro Region HNA was developed by the HART Project for the CMRB at no cost to the CMRB.

## 2. LUSC Review Process

The LUSC reviewed the HNA at its March 14, 2024 meeting. At that meeting a member noted a potential error in the report relating to the Town of High River's projected decline in the number of single person households between 2021 and 2031. HART has created a revised report that includes the following changes:

### *Part 3: Projections*

- i. Projections by Household Size were mistakenly populated by values for Projections by Income and vice versa. Fix: swap values from Tables 39-42 with values from Tables 43-46. Also corrected the associated data tables in Appendix 1, swapping tables 59-61 with 62-64.

- ii. Tables 39, 41, 42, 43, 45, 46 were reporting a Total that represented the projection applied to the Total Households data in the same manner as the categories. Changed the Total row to equal the sum of the categories instead for consistency.
- iii. Loosened 2031 projection rounding rules to round to the nearest 10 if under 1000, and nearest 100 if over 1000.
- iv. Updated and expanded the Discussion of Results on page 48.

### **3. TAG Review Process**

A draft HNA report was circulated to the Land Use TAG and the Transit and Transportation TAG for their information in December 2023. A follow-up discussion and learning opportunity was held on January 19, 2024 in an open session with the report's lead author, Mr. Andrew Rigsby. Mr. Rigsby presented a general overview of HNAs, the HART Project and its methodology, as well as findings related to the Calgary Metro Region. Following the introductory session, CMRB Administration requested a formal TAG review of the draft HNA in January 2024. Comments were received in February 2024, and the draft HNA was updated by HART to reflect TAG input. The final draft report including TAG comments was circulated to TAG for information in March 2024.

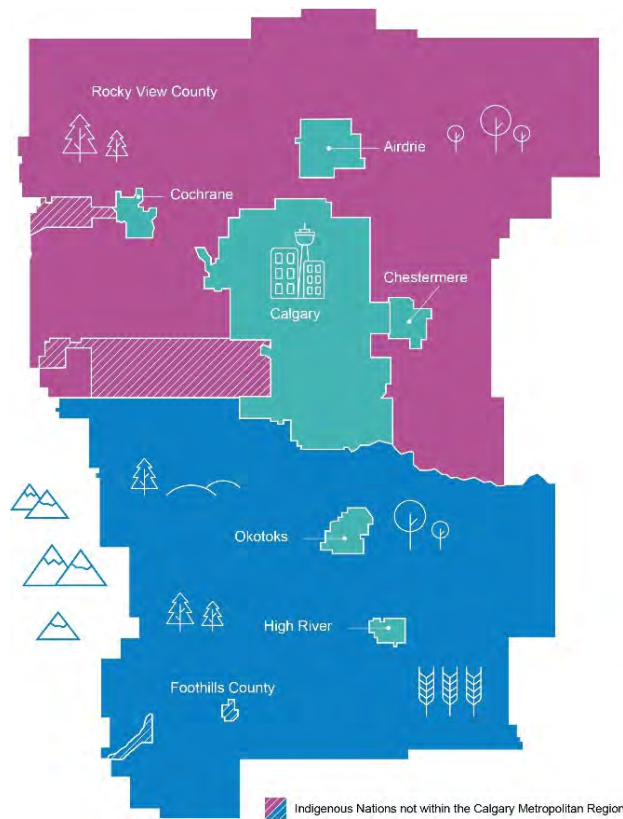
### **4. Recommendation**

That the Board approve the Calgary Metro Region Housing Needs Assessment.



# HART Community Housing Report: Calgary Metropolitan Region

**Draft v54**  
**~~February 29~~ March 22, 2024**



Agenda Item 9i

Report prepared by the Housing Assessment Resource Tools (HART) at the Peter A. Allard School of Law, the University of British Columbia, 20234.

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## Glossary of Terms

**Affordable shelter cost:** HART determines whether housing is affordable or not based on CMHC's benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

**Area Median Household Income (AMHI):** HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

**Census subdivision (CSD):** A geographic area generally corresponding to a municipality.

**Census division (CD):** An intermediate geographic area between the province/territory level and the municipality (census subdivision).

**Core Housing Need (CHN):** Defined by the Canada Mortgage and Housing Corp. (CMHC) as: "Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community."<sup>1</sup>

**Dwellings:** In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](#))

**Headship rate:** A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when they are responsible for paying the majority of shelter costs associated with the dwelling

**Households (HHs):** Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.

**Households examined for Core Housing Need:** A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).

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<sup>1</sup> <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>



**Primary Household Maintainer (PHM):** The person in the household who pays the shelter costs. ([Full Census definition](#))

**Subsidized housing:** In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

**Total Households or Total Private Households:** This refers to the universe of households included in HART's data order. The full definition is: "Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings."

**Vulnerable/Priority Populations:** Canada's National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.

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# Disclaimers

## 1. Core Housing Need and its Limitations

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

- Non-family HH with at least one HH maintainer aged 15 to 29 attending school.<sup>2</sup>
- HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).<sup>3</sup>
- Unsheltered households (in encampments or sleeping rough)
- Those in emergency homelessness or domestic violence shelters
- People in any form of congregate housing (long term care homes, rooming houses)
- Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

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<sup>2</sup> These HH 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: [Statistics Canada](#).

<sup>3</sup> For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

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displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

## 2. Random rounding, suppression and totals

When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

## 3. Effect of CERB

Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit \(CERB\)](#), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

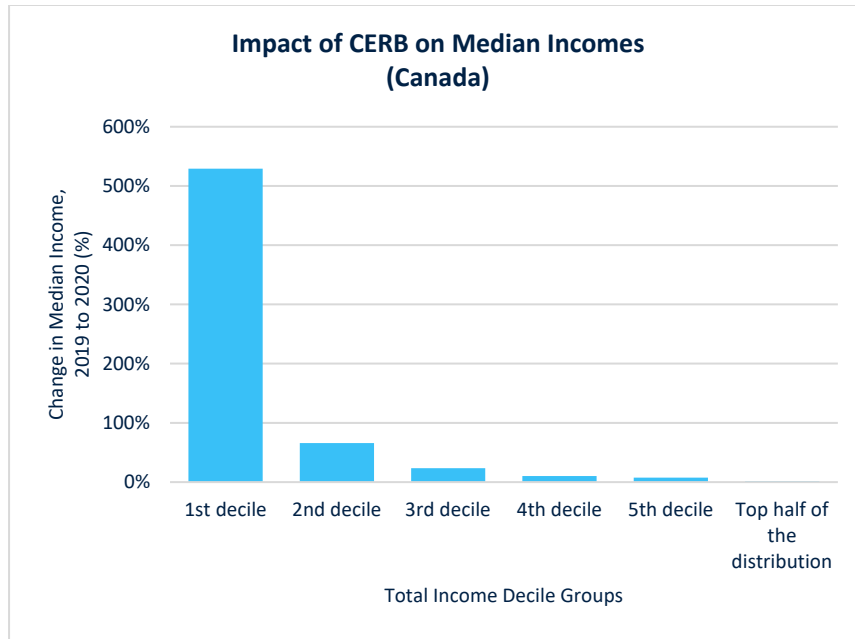


Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 – HART.



## Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for the Calgary Metropolitan Region Board (CMRB).

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivisions (CSD) that correspond to the members of the CMRB: City of Airdrie, City of Calgary, City of Chestermere, Town of Cochrane, Foothills County (Foothills No. 31), Town of High River, Town of Okotoks, and Rocky View County (Rocky View No. 44).

Name of Census Geography	Census Geocode	Level of Geography
Division No. 6, Alberta	4806	CD
Foothills No. 31 ("Foothills County")	4806001	CSD
High River	4806006	CSD
Okotoks	4806012	CSD
Rocky View No. 44 ("Rocky View County")	4806014	CSD
Calgary	4806016	CSD
Chestermere	4806017	CSD
Cochrane	4806019	CSD
Airdrie	4806021	CSD

*Table 2: List of geographic regions reviewed.*

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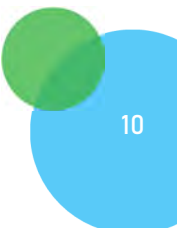
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Before examining housing need, this report will look at the historical demographic trends in the broader region around the Calgary Metropolitan Region as encapsulated by the census division (CD) Division No. 6 of Alberta. This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations - particularly single-parents, indigenous households, and senior-led households.

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## Population and Housing context

Pressure has been slowly building on the housing system, with the problems seen today often linked back to the federal government transferring responsibility of affordable housing to the provinces and territories in 1992.<sup>4</sup> Although this report does not have the space to discuss the complex and interacting elements of the housing system, it would be an oversight to not include a discussion of recent population growth which has a clear and immediate effect on housing demand.

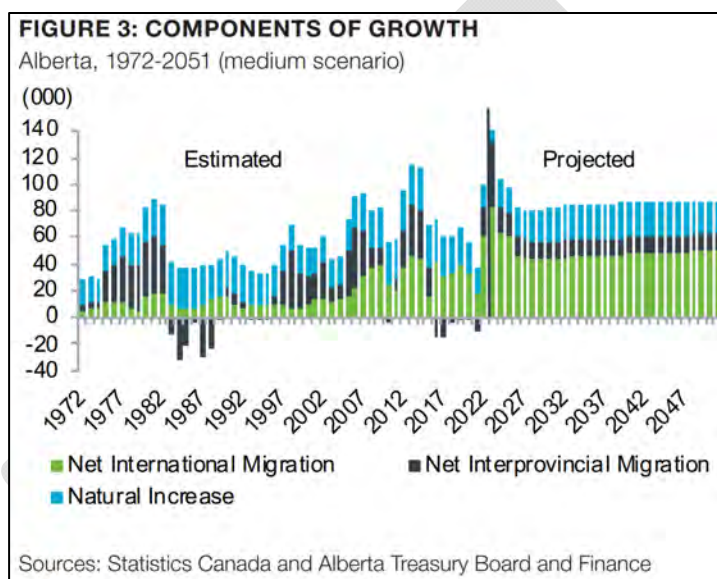


Table 3: Components of population change for Alberta, 1972 to 2051.<sup>5</sup>

According to Alberta's Office of Statistics and Information, Alberta's population grew by a record 4.3% between October 2022 and October 2023, representing about 194,000 people.<sup>6</sup> The year before that

<sup>4</sup>Carolyn Whitzman and Alexandra Flynn: <https://theconversation.com/housing-is-a-direct-federal-responsibility-contrary-to-what-trudeau-said-heres-how-his-government-can-do-better-211082>; accessed February 29, 2024.

<sup>5</sup> Alberta population projections 2023-2051: <https://open.alberta.ca/opendata/alberta-population-projections-2023-2051-alberta-and-census-divisions-data-tables>.

<sup>6</sup> Office of Statistics and Information, Government of Alberta: <https://www.alberta.ca/population-statistics>; accessed February 29, 2024.

experienced a 2.5% increase. This compares to Canada's growth rate of 3.2% over the same period.<sup>7</sup> About 63% of that growth is from net international migration, 29% from net interprovincial migration, and 8% from natural growth (births minus deaths).

Alberta's population is projected to continue growing too. The Office of Statistics and Information projects an average annual growth rate of 1.5% between 2023 and 2051 (1.8% in census division No. 6), with 55% of net population growth due to international migration and 17% from interprovincial migration. They expect that this growth will be concentrated in the Edmonton-Calgary corridor.

Alongside this population growth is significant growth in the consumer price index (CPI) which tracks the change in prices across a number of goods and services. According to Statistics Canada, the CPI rose 3.9% on an annual average basis in 2023, following a 40-year high increase of 6.8% in 2022 and a 3.4% increase in 2021. Aside from 2022, the annual average increase in 2023 is the largest since 1991.<sup>8</sup>

In Calgary, the cost to rent a 2-bedroom unit grew 14.3% in 2023, the highest year-over-year growth in rent in Calgary since 2007 according to CMHC, with average monthly rent \$1,695 for a 2-bedroom purpose-built rental unit, and \$1,819 to rent a 2-bedroom condo as of October 2023.<sup>9</sup> According to Rentals.ca, which tracks asking rents for unoccupied units exclusively, the average monthly rent for a 2-bedroom unit in Calgary in January 2024 was \$2,073.<sup>10</sup> This coincides with tightening supply as the overall vacancy rate for purpose-built apartments declined from 2.7% in 2022 to 1.4% in 2023.<sup>11</sup>

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<sup>7</sup> Statistics Canada. Table 17-10-0009-01 Population estimates, quarterly:

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000901>.

<sup>8</sup> Statistics Canada, The Daily: "Consumer Price Index: Annual review, 2023"

<https://www150.statcan.gc.ca/n1/daily-quotidien/240116/dq240116b-eng.htm>; accessed February 29, 2024.

<sup>9</sup> Canada Mortgage and Housing Corporation, Rental Market Report – January 2024; <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/rental-market-report/rental-market-report-2023-en.pdf>.

<sup>10</sup> Rentals.ca, February 2024 Rentals.ca report: <https://rentals.ca/national-rent-report#municipal-overview>; accessed February 29, 2024.

<sup>11</sup> Canada Mortgage and Housing Corporation, Rental Market Report – January 2024.

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## Part 1: Existing Demographics and Housing

### Community Demographic Profile

	Calgary			
Census Year	2006	2011	2016	2021
Median age	35.7	36.4	36.7	38.0
Population	988,190	1,096,833	1,239,220	1,306,784
% of population aged 15+	82%	82%	82%	82%
% of population aged 65+	10%	10%	11%	14%

Table 4: Demographic profile – Calgary.

	Division No. 6			
Census Year	2006	2011	2016	2021
Median age	36.0	36.6	36.9	38.4
Population	1,160,935	1,311,020	1,498,780	1,590,640
% of population aged 15+	81%	82%	81%	82%
% of population aged 65+	10%	10%	11%	14%

Table 5: Demographic profile – Division No. 6, Alberta.

The City of Calgary and the surrounding region have been growing over the last 15 years. The population has also been ageing, with the median age rising as well as the proportion of the population age 65 years or older. This trend was mild between 2006 and 2016, but has accelerated over the last 5 years. At the same time, the number of young people has kept pace with the overall population as the proportion of the population 15 years or older has been steady since 2006.

The population split by age group ([Table 47](#)~~Table 4748~~ and [Table 48](#)~~Table 4849~~) also show growth in senior and youth populations. The headship rate is the more interesting measurement for this community housing report however as it represents the fraction of individuals who represent, or lead, a household. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

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Figure 2 below plots headship rate in the 2006 and 2021 censuses for Calgary and the region. Over that time, the headship rate dropped across all age groups, albeit a minor reduction for ages 55-75. A reduction in headship rate among youth can be indicative of suppressed household formation as it shows more young people living with others – either roommates or family. A reduction among seniors could be driven by economic or health conditions that make independent living less viable. Further investigation would be needed to conclude what is driving these changes.

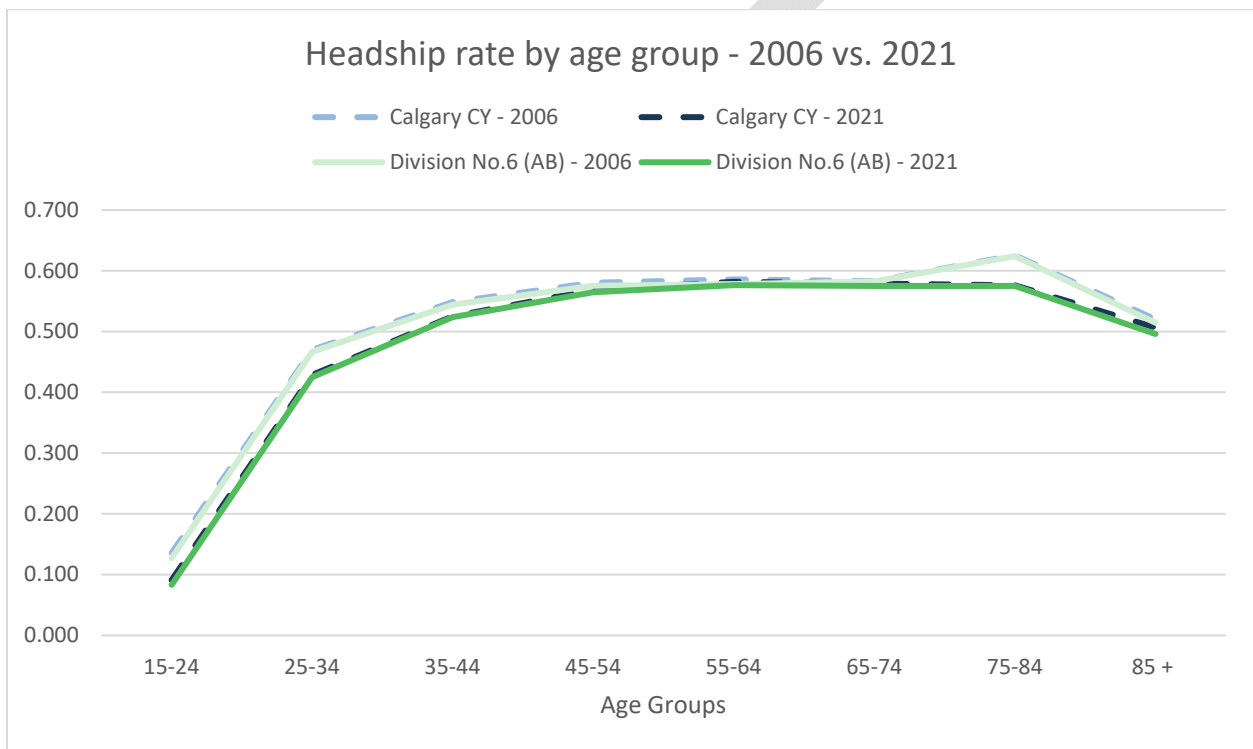


Figure 2: Headship rate by age groups - 2006 vs. 2021.

## Profile of Existing Housing Stock – Calgary

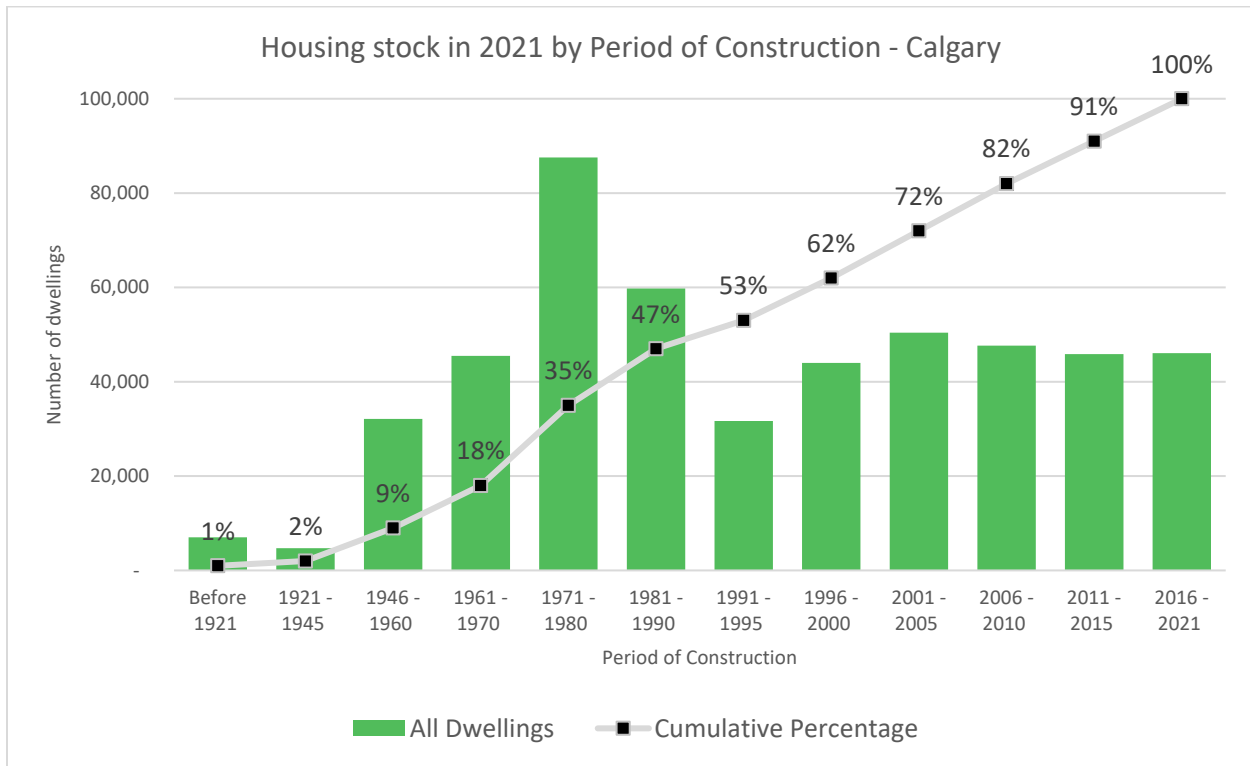


Figure 3: 2021 Housing stock by Period of Construction - Calgary

When looking at the stock of existing housing reported in the census, and visualized in Figure 3 above, please note the uneven time intervals along the horizontal axis that can be misleading.

Construction of new dwellings has been steady since the mid-1990's. Like other parts of Alberta, Figure 3 shows a period of high construction activity in the 1970's was followed by a significant decline in the 1980's. Approximately half of the housing stock was built prior to the 1995, with 9% built prior to 1961. Assuming that a house can last 70+ years, there should be some concern about a loss of housing due to age before 2031. For comparison, Calgary built approximately 9% of housing stock between 2016 and 2021.

In terms of what type of dwellings were built, the majority were single-detached houses (Figure 4). The share of single-detached homes peaked in the early 1990's and since then there has been consistent growth in the share of apartments, duplexes, semi-attached houses, and row houses. Looking at the number of bedrooms by dwelling type in Figure 5, almost all 1- and 2-bedroom units are in apartment buildings or duplexes, while single-detached homes are mostly 3+ bedrooms.

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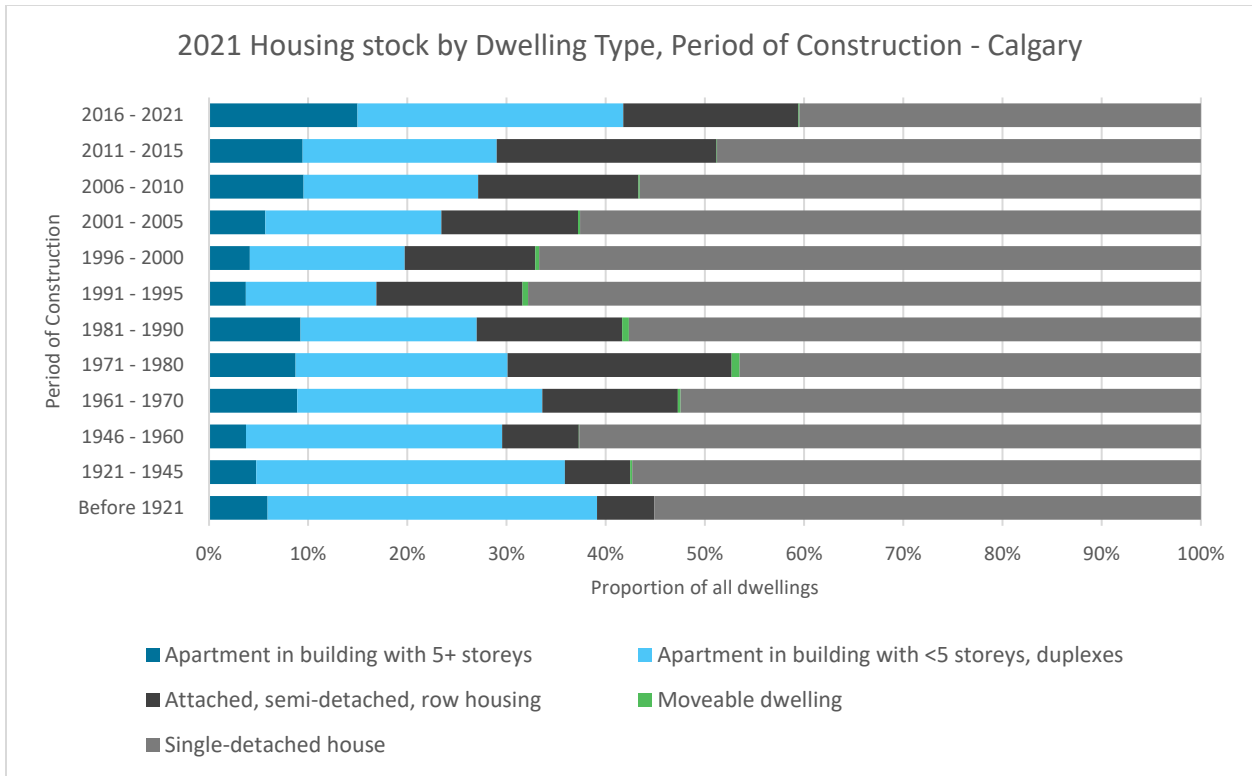


Figure 4: 2021 Housing stock by Dwelling Type, Period of Construction - Calgary.

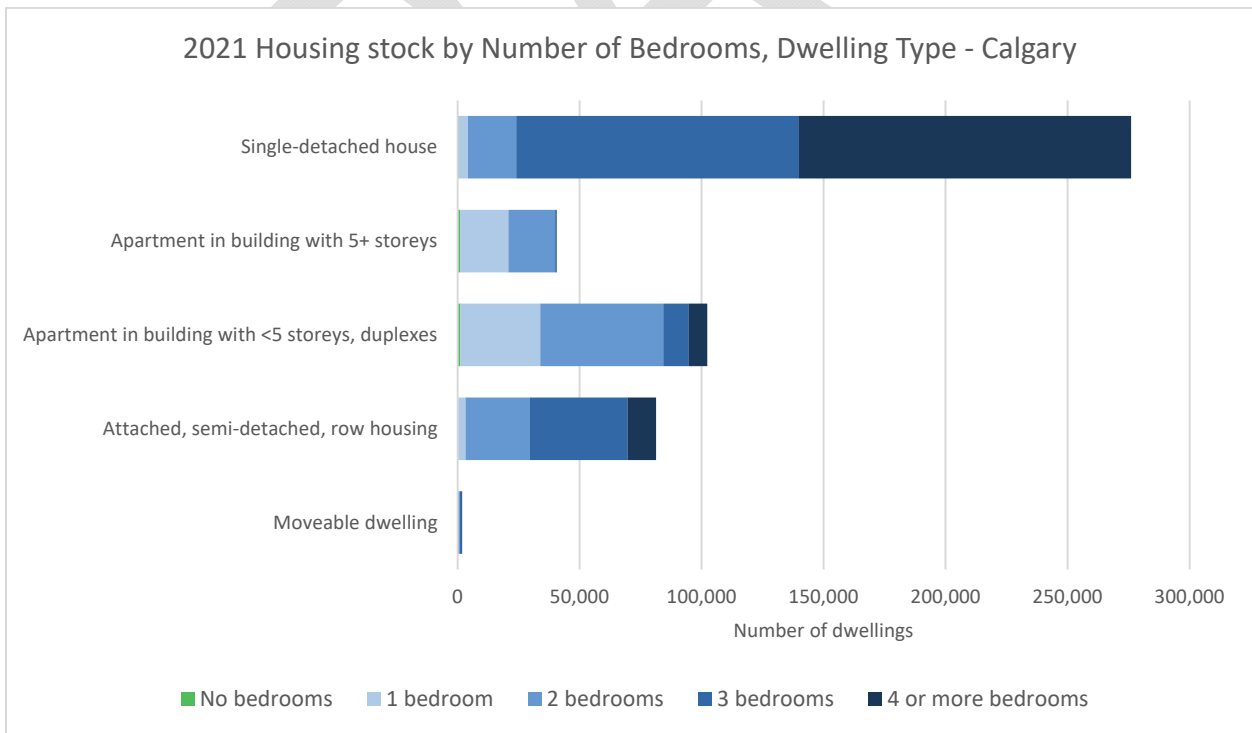
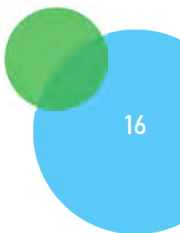


Figure 5: 2021 Housing stock by Number of Bedrooms, Dwelling Type - Calgary.



## Profile of Existing Housing Stock – Division No. 6, Alberta

The same trends in Calgary also appear in the broader region, which saw intense housing construction in the 1970's, dropping in the 1980's, but steadily building around 60,000 dwellings every 5 year period since the year 2000 (Figure 6).

The distribution of dwellings by type in the region also mirrors the Calgary, but with a larger share of single-detached homes (Figure 7 & Figure 9). Likewise, most single-detached homes have 3 or more bedrooms (67%) with 1-bedroom units concentrated in apartment buildings and duplexes (86%).

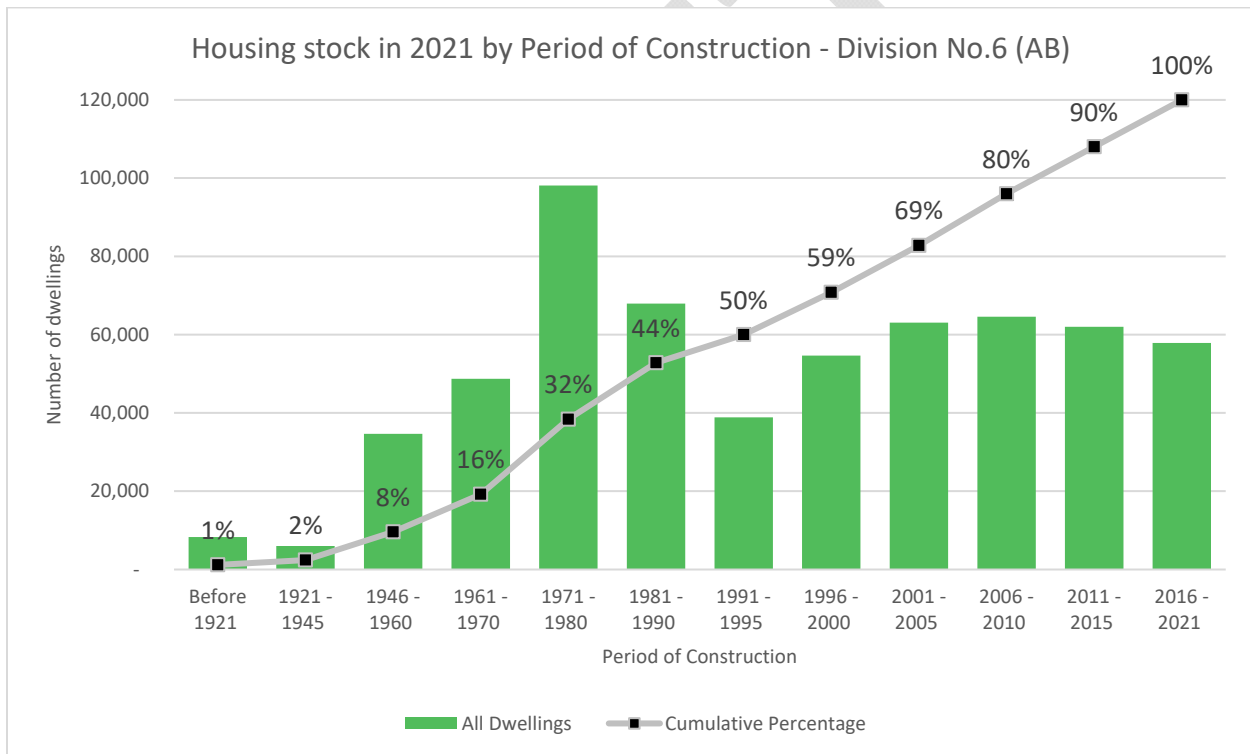


Figure 6: 2021 Housing stock by Period of Construction – Division No. 6, Alberta.

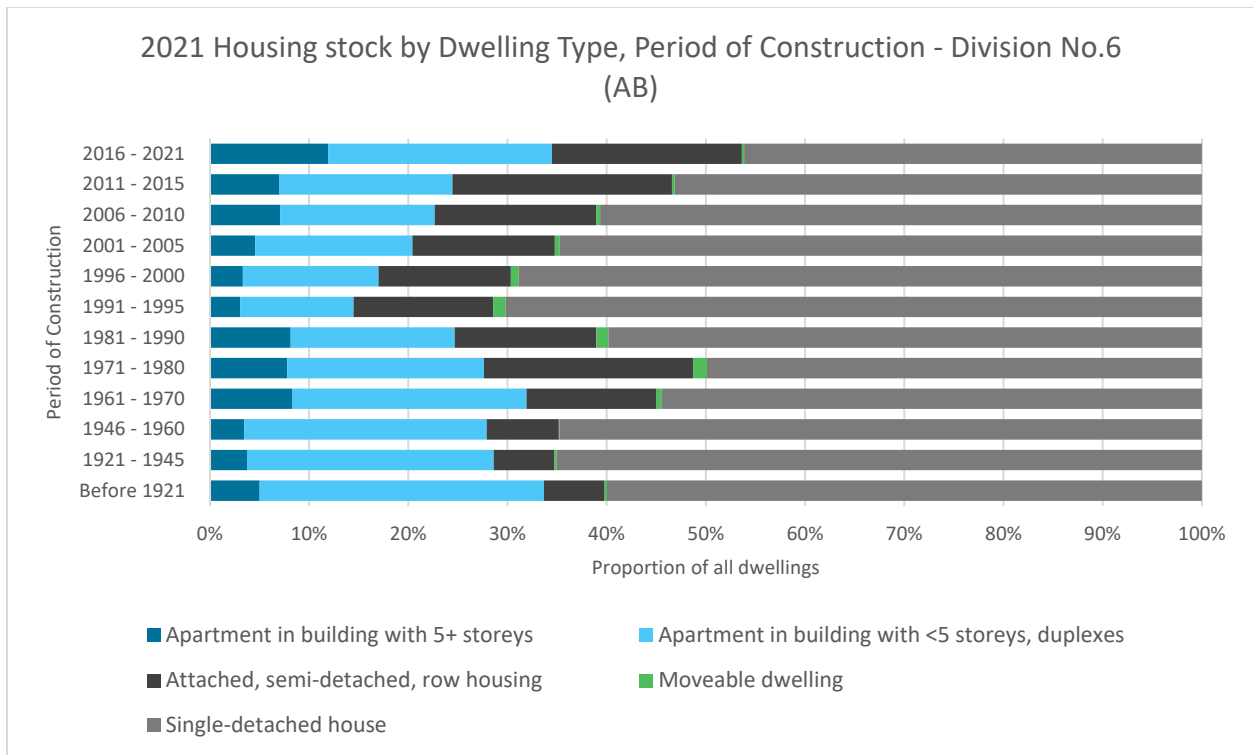


Figure 7: 2021 Housing stock by Dwelling Type, Period of Construction – Division No. 6, Alberta.

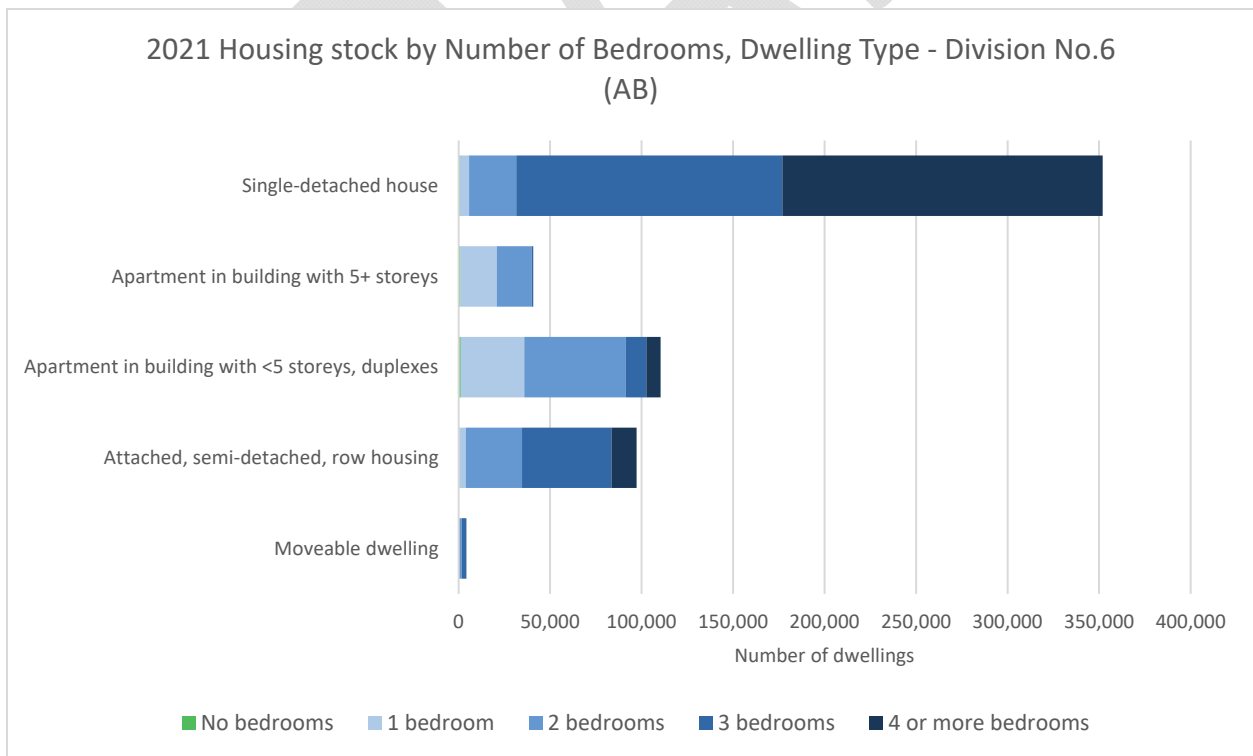
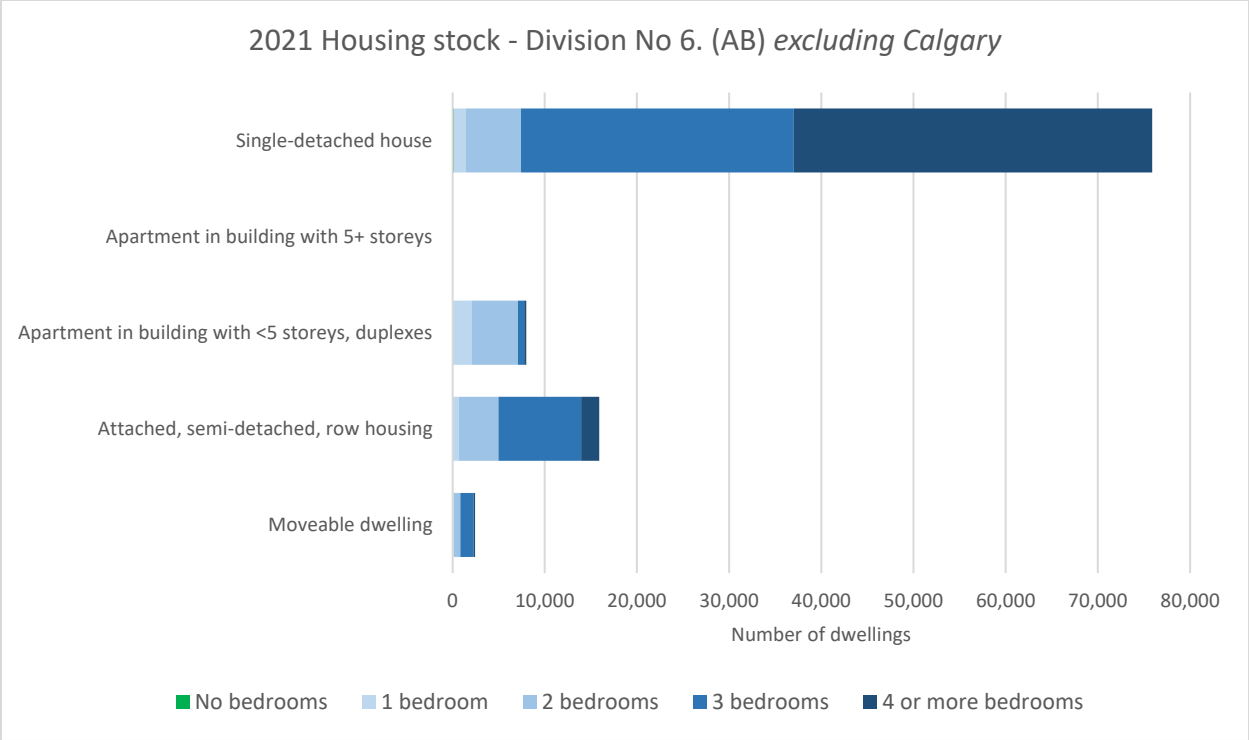


Figure 8: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Division No. 6, Alberta.





*Figure 9: 2021 Housing stock by Number of Bedrooms, Dwelling Type - Division No. 6, Alberta excluding Calgary.*

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## Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable population that can be identified with census data.

### Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).<sup>12</sup> Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

**Households by Income - Calgary**

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
<b>Income Categories</b>	AMHI	\$67,500 (2005\$)	\$98,000 (2015\$)	\$99,000 (2020\$)		
<b>Very Low</b>	<20% of AMHI	18,345	21,995	17,065	20%	-22%
<b>Low</b>	21-50%	61,485	74,865	85,890	22%	15%
<b>Moderate</b>	51-80%	69,935	83,160	93,225	19%	12%
<b>Median</b>	81-120%	79,975	98,675	108,030	23%	9%
<b>High</b>	>120%	153,895	185,680	195,650	21%	5%
<b>Total</b>		383,640	464,370	499,855	21%	8%

*Table 6: Change in number of households by income in 2006, 2016, and 2021 - Calgary.*

<sup>12</sup> Read more about our income categories in our HNA Methodology document on our website:  
<https://hart.ubc.ca/housing-needs-assessment-tool/>

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### Households by Income – Division No. 6 (AB)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
<b>Income Categories</b>	AMHI	\$68,500 (2005\$)	\$100,000 (2015\$)	\$101,000 (2020\$)		
<b>Very Low</b>	<20% of AMHI	20,540	25,575	20,335	25%	-20%
<b>Low</b>	21-50%	70,070	88,190	102,225	26%	16%
<b>Moderate</b>	51-80%	81,025	99,595	111,375	23%	12%
<b>Median</b>	81-120%	93,710	119,700	130,770	28%	9%
<b>High</b>	>120%	177,105	219,830	234,890	24%	7%
<b>Total</b>		442,450	552,885	599,605	25%	8%

Table 7: Change in number of households by income in 2006, 2016, and 2021 – Division No. 6, Alberta.

Similar to many communities in Canada, the number of households earning less than 20% of AMHI (“Very Low income”) decreased dramatically between 2016 and 2021, with an above-average increase in households with the Low and Moderate incomes. This is a much different result than we say between 2006 and 2016 where the number of Very Low income households grew at roughly the same rate as all households.

Taken on its own this is a positive result, but, as discussed in the Disclaimers, it is more likely that this result is only a temporary one caused by CERB payments. These payments were directed at lower income individuals who saw a loss of income during the COVID-19 pandemic and were greatest in 2020, and the 2021 census calculated household income using tax returns from 2020.

With that in mind, we may still conclude that households earning less than 80% of AMHI grew at a faster pace than those earning over 80% of AMHI for both Calgary and the larger region.

Households by Income	Calgary			Division No. 6 (AB)			
	Census Year	2016	2021	% Change	2016	2021	% Change
Equal to & Under 80% AMHI		180,020	196,180	9%	213,360	233,935	10%
Over 80% AMHI		284,355	303,680	7%	339,530	365,660	8%
Total		464,370	499,855	8%	552,885	599,605	8%

Table 8: Change in number of households by income (under/over 80% of AMHI) for 2016 and 2021 – Calgary and Division No. 6, Alberta.

## Households by Household Size

The growth in 1-person households has exceeded the growth in any other-sized household by a significant margin in the last 5 years. While other household sizes have seen minor change, 1-person households have grown 16%, now accounting for 26% of all households. This is a reversal of the trend that appears between 2006 and 2016 where 1-person households were the slowest growing size of households. In such cases it's worth exploring whether small households were in decline because there simply were no appropriately-sized dwellings, thereby suppressing the formation of 1-person households. This report can say that Figure 4 and Figure 6 show a growth in apartments and duplexes over that same period, and we know from Figure 5 and Figure 8 that those buildings contain most of the 1-bedroom dwellings being built, so there is no clear sign of suppression. Further investigation should be considered nevertheless since a mismatch of dwelling sizes with household size preference can worsen affordability.

Households by Household Size - Calgary					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 p.	99,030	112,840	131,220	14%	16%
2 p.	125,625	50,425	59,485	20%	6%
3 p.	63,525	78,205	79,715	23%	2%
4 p.	60,840	75,125	79,435	23%	6%
5+ p.	34,625	47,775	49,990	38%	5%
Total	383,640	464,370	499,855	21%	8%

Table 9: Change in number of households by household size between 2006, 2016, and 2021 – Calgary.

Households by Household Size - Division No. 6 (AB)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 p.	108,425	127,940	149,790	18%	17%
2 p.	146,845	182,340	195,330	24%	7%
3 p.	73,395	92,860	95,480	27%	3%
4 p.	72,425	91,665	97,350	27%	6%
5+ p.	41,360	58,085	61,660	40%	6%
Total	442,450	552,885	599,605	25%	8%

Table 10: Change in number of households by household size between 2006, 2016, and 2021 – Division No. 6, Alberta.

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## Households by Tenure, Subsidized Housing

Home ownership has declined in Calgary and the overall region between 2006 and 2021, but is still higher than the Canadian average (67% in 2021).

Census Year	Calgary			Division No. 6 (AB)		
	2006	2016	2021	2006	2016	2021
<b>Owner HHs</b>	279,600	332,710	344,795	330,660	407,830	428,445
<b>Renter HHs</b>	104,040	131,655	155,060	111,790	145,050	171,160
<b>% Owner</b>	73%	72%	69%	75%	74%	71%
<b>% Renter</b>	27%	28%	31%	25%	26%	29%

Table 11: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Calgary and Division No. 6, Alberta.

The census also allows for renter households to be split by those in subsidized housing and those not. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. In each of the last two censuses the proportion of renters in subsidized housing has fallen slightly for Calgary and the region.

Census Year	Calgary		Division No. 6 (AB)	
	2016	2021	2016	2021
<b>Renter HHs in Subsidized Housing</b>	13,555	14,005	14,225	14,640
(Examined for CHN)	(12,970)	(13,735)	(13,605)	(14,355)
<b>Renter HHs not Subsidized</b>	118,100	141,050	130,830	156,520
(Examined for CHN)	(111,065)	(135,545)	(122,980)	(150,485)
<b>% Renters in Subsidized Housing</b>	10%	9%	10%	9%

Table 12: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Calgary and Division No. 6, Alberta. Households Examined for CHN have been included in parenthesis to be referenced against [Table 13](#) [Table 1312](#) and [Table 14](#) [Table 1413](#).

## Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred.

[Table 13](#) and [Table 14](#) look at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs"). The actual shelter cost categories did not change much between 2016 and 2021 since the categories are linked to AMHI which only increased slightly in Calgary and the region.

Total HHs by Actual Shelter Cost - Calgary					
Actual monthly shelter cost			Households		
Affordable to income group	2016 (AMHI = \$98,000)	2021 (AMHI = \$99,000)	2016	2021	%Δ 2016-2021
Very Low	< \$490	< \$495	70,510	48,705	-31%
Low	\$490-\$1,225	\$495-\$1,238	114,230	141,845	24%
Moderate	\$1,225-\$1,960	\$1,238-\$1,980	166,765	165,300	-1%
Median	\$1,960-\$2,940	\$1,980-\$2,970	87,900	107,505	22%
High	> \$2,940	> \$2,970	24,955	36,495	46%
<b>Total</b>			<b>464,370</b>	<b>499,855</b>	<b>8%</b>

Table 13: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Calgary.

Total HHS by Actual Shelter Cost – Division No. 6 (AB)					
Actual monthly shelter cost			Households		
Affordable to income group	2016 (AMHI = \$100,000)	2021 (AMHI = \$101,000)	2016	2021	%Δ 2016-2021
Very Low	< \$500	< \$505	87,125	64,745	-26%
Low	\$500-\$1,250	\$505-\$1,263	133,755	168,210	26%
Moderate	\$1,250-\$2,000	\$1,263-\$2,020	199,715	196,875	-1%
Median	\$2,000-\$3,000	\$2,020-\$3,030	103,850	126,290	22%
High	> \$3,000	> \$3,030	28,430	43,480	53%
<b>Total</b>			<b>552,885</b>	<b>599,605</b>	<b>8%</b>

Table 14: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Division No. 6, Alberta

Between 2016 and 2021 there was a lot of fluctuation in the actual shelter costs paid by households. Most concerning is the 31% decrease in homes affordable to households earning less than 20% of AMHI, which in 2021 translates to a maximum shelter cost of \$495 per month. This loss is balanced numerically by the growth in dwellings that are affordable to Low income earners, which grew by 24%, adding 27k dwellings compared to the loss of 21k Very Low income dwellings. This change points to shelter costs increasing more rapidly than income over that time frame. This observation is supported by growth in dwellings affordable only to Median and High income households that significantly outpace the growth in households earning those incomes.

That being said, the number of households earning 80% of AMHI or higher is much greater than the number of dwellings affordable to those households – 304k households compared to 144k dwellings. This could be that households are all competing for inexpensive dwellings, or could be that households with older members have both higher incomes and lower shelter costs.

We can investigate the second hypothesis somewhat using HART's data by restricting the households to those led by an individual aged 65 or older and compare the income and shelter cost distribution of those households with all households. Indeed, [Table 15](#) shows that 55% of dwellings affordable to Very Low income households are senior-led, compared to only 17% of senior-led households earning Very Low income.

Distribution of Senior-led HHs in 2021 - Division No. 6 (AB)						
Income group/Affordable to ___ HHs	Income			Shelter Costs		
	HHs led by senior (65+)	All HHs	% Led by Senior	HHs led by senior (65+)	All HHs	% Led by Senior
Very Low	3,450	20,335	17%	35,680	64,745	55%
Low	32,230	102,225	32%	36,690	168,210	22%
Median	21,250	111,375	19%	15,465	196,875	8%
Moderate	17,470	130,770	13%	4,340	126,290	3%
High	19,200	234,890	8%	1,425	43,480	3%
<b>Total</b>	<b>93,605</b>	<b>599,605</b>	<b>19%</b>	<b>93,605</b>	<b>599,605</b>	<b>19%</b>

Table 15: Distribution of Senior-led households by income and actual monthly shelter cost paid in 2021, compared with all households – Division No. 6, Alberta

We can also perform the same analysis on households led by an individual under age 25. As expected we see the opposite relationship, with 11% of youth-led households earning Very Low income while only occupying 2% of dwellings affordable to that income group (Table 16Table 1615).

Distribution of Youth-led HHs in 2021 - Division No. 6 (AB)						
Income group/Affordable to ___ HHs	Income			Shelter Costs		
	HHs led by youth (under 25)	All HHs	% Led by Youth	HHs led by youth (under 25)	All HHs	% Led by Youth
Very Low	2,315	20,335	11%	1,000	64,745	2%
Low	4,420	102,225	4%	4,935	168,210	3%
Median	3,760	111,375	3%	7,325	196,875	4%
Moderate	2,710	130,770	2%	1,525	126,290	1%
High	1,715	234,890	1%	130	43,480	0%
<b>Total</b>	<b>14,920</b>	<b>599,605</b>	<b>2%</b>	<b>14,920</b>	<b>599,605</b>	<b>2%</b>

Table 16: Distribution of Youth-led households by income and actual monthly shelter cost paid in 2021, compared with all households – Division No. 6, Alberta

## Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

*Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.*

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## CERB and Core Housing Need in 2021

The Disclaimers section discusses how the CERB income benefit impacted households, having the result of significantly increasing the annual incomes of the households in the lowest 20-30% of the household income distribution in 2020. Since CHN in the 2021 census uses tax returns from 2020 to determine affordability, HART expects that CERB benefits caused a significant number of Very Low and Low income households to be temporarily lifted out of CHN. Unless a similar benefit is in place at the time of the next census, the rate of CHN in the 2016 census should be viewed as a better reflection of housing need than the rate in the 2021 census.

### Private Households vs Households Examined for Core Housing Need

Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at [Table 17](#) below for example, we can see Calgary had about 14,255 private households that were not examined for CHN in 2016.

Census Year	Calgary		Division No. 6 (AB)	
	2016	2021	2016	2021
<b>Total – Private HHs</b>	464,370	499,855	552,885	599,605
<b>HHs Examined for CHN</b>	450,115	488,045	536,435	585,890
<b>HHs in CHN</b>	52,965	49,860	58,680	55,440
<b>% of HHs in CHN</b>	12%	10%	11%	9%

*Table 17: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Calgary and Division No. 6, Alberta.*

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## Core Housing Need by Income/Affordability

Calgary had an overall rate of CHN of 12% in 2016, decreasing slightly to 10% in 2021. The vast majority of those households in CHN, as of 2021, were in the Low income category, earning between 21-50% of AMHI (see [Table 51](#)~~Table 5152~~, [Table 52](#)~~Table 5253~~, [Table 55](#)~~Table 5556~~[Table 56](#)~~Table 5657~~ for actual income ranges). These 39k households represent 47% of all households in Low income, which is a higher rate than the other CMRB municipalities with the exception of High River (51%).

Generally though, it is the lowest earning households that are most likely to be in CHN. Most households in Very Low income are in CHN across the region, exceeding 80% in many CMRB municipalities. Compare this with households earning 80% or more of median where there is near-zero CHN across the CMRB (we say “near-zero” since some zeroes in HART’s data may represent 10 or fewer households that were suppressed for privacy).

2016 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	140	54%	30	100%	120	63%	195	63%
Low	60	5%	500	55%	160	11%	335	18%
Moderate	0	0%	55	6%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>205</b>	<b>3%</b>	<b>585</b>	<b>11%</b>	<b>285</b>	<b>3%</b>	<b>530</b>	<b>5%</b>

Table 18: Households in core housing need, and the rate of core housing need, by income in 2016 – Foothills County, High River, Okotoks, Rocky View County.

2016 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	7,305	74%	110	88%	175	83%	325	78%
Low	38,710	53%	345	42%	535	41%	1,370	49%
Moderate	6,950	8%	0	0%	30	2%	85	2%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>52,965</b>	<b>12%</b>	<b>465</b>	<b>8%</b>	<b>740</b>	<b>8%</b>	<b>1,780</b>	<b>8%</b>

Table 19: Households in core housing need, and the rate of core housing need, by income in 2016 – Calgary, Chestermere, Cochrane, and Airdrie.

2021 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	235	81%	15	100%	115	82%	275	73%
Low	25	2%	435	51%	220	14%	235	12%
Moderate	0	0%	30	2%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>260</b>	<b>3%</b>	<b>480</b>	<b>8%</b>	<b>330</b>	<b>3%</b>	<b>510</b>	<b>4%</b>

Table 20: Households in core housing need, and the rate of core housing need, by income in 2021 – Foothills County, High River, Okotoks, Rocky View County.

2021 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	6,080	79%	55	69%	195	81%	290	88%
Low	38,910	47%	225	26%	585	34%	1,555	42%
Moderate	4,870	5%	0	0%	20	1%	145	3%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>49,860</b>	<b>10%</b>	<b>295</b>	<b>4%</b>	<b>800</b>	<b>7%</b>	<b>1,990</b>	<b>8%</b>

Table 21: Households in core housing need, and the rate of core housing need, by income in 2021 – Calgary, Chestermere, Cochrane, and Airdrie.

## Core Housing Need by Household Size

Across the CMRB, the rate of CHN among 1 person-sized households is significantly above the community average, reaching 26% in High River and 20% in Calgary. These households also account for the largest number of households in CHN in 2021, although there are a significant number of households in CHN in households of all sizes as measured by the census.

As mentioned in Part 1, such a result is sometimes due to a mismatch of desired household sizes and available dwellings. Perhaps these 1 person households are paying for a larger home than they need due to a scarcity of small homes? This report does not think such an effect is a significant concern, but would highlight this question as one for further investigation.

2016 (table 1 of 2)									
	Foothills County		High River		Okotoks		Rocky View County		
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	% in CHN
1 p.	80	9%	310	26%	85	6%	160	13%	
2 p.	65	2%	125	6%	45	1%	145	3%	
3 p.	25	2%	75	11%	40	2%	65	3%	
4 p.	0	0%	45	7%	65	3%	65	3%	
5 or more	20	3%	30	6%	50	4%	95	5%	
<b>Total</b>	<b>205</b>	<b>3%</b>	<b>585</b>	<b>11%</b>	<b>285</b>	<b>3%</b>	<b>530</b>	<b>5%</b>	

Table 22: Households in core housing need, and the rate of core housing need, by household size in 2016 – Foothills County, High River, Okotoks, Rocky View County.

2016 (table 2 of 2)									
	Calgary		Chestermere		Cochrane		Airdrie		
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	% in CHN
1 p.	21,610	20%	90	16%	275	16%	625	18%	
2 p.	13,305	9%	85	5%	200	6%	435	6%	
3 p.	7,370	10%	110	10%	125	8%	295	8%	
4 p.	5,700	8%	100	7%	70	4%	250	6%	
5 or more	4,975	11%	85	8%	70	8%	180	7%	
<b>Total</b>	<b>52,965</b>	<b>12%</b>	<b>465</b>	<b>8%</b>	<b>740</b>	<b>8%</b>	<b>1,780</b>	<b>8%</b>	

Table 23: HHs in CHN, and the rate of CHN, by household size in 2016 – Calgary, Chestermere, Cochrane, and Airdrie.

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2021 (table 1 of 2)									
	Foothills County		High River		Okotoks		Rocky View County		
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	
1 p.	140	13%	305	21%	150	9%	200	14%	
2 p.	70	2%	90	4%	85	2%	180	4%	
3 p.	30	3%	25	3%	45	3%	60	3%	
4 p.	0	0%	45	6%	25	1%	35	1%	
5 or more	0	0%	0	0%	20	1%	40	2%	
<b>Total</b>	<b>260</b>	<b>3%</b>	<b>480</b>	<b>8%</b>	<b>330</b>	<b>3%</b>	<b>510</b>	<b>4%</b>	

Table 24: Households in core housing need, and the rate of core housing need, by household size in 2021 – Foothills County, High River, Okotoks, Rocky View County.

2021 (table 2 of 2)									
	Calgary		Chestermere		Cochrane		Airdrie		
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	
1 p.	25,410	21%	70	10%	370	16%	805	17%	
2 p.	12,030	8%	70	4%	205	5%	530	7%	
3 p.	5,960	8%	55	4%	110	6%	265	6%	
4 p.	3,480	4%	35	2%	85	4%	210	4%	
5 or more	2,980	6%	65	5%	25	3%	180	6%	
<b>Total</b>	<b>49,860</b>	<b>10%</b>	<b>295</b>	<b>4%</b>	<b>800</b>	<b>7%</b>	<b>1,990</b>	<b>8%</b>	

Table 25: Households in core housing need, and the rate of core housing need, by household size in 2021 – Calgary, Chestermere, Cochrane, and Airdrie.

## Core Housing Need by Tenure

In Calgary, the rate of CHN among owner households dropped slightly from 7% in 2016 to 6% in 2021. All the other CMRB municipalities have equal or lower rates of CHN among owners. Among renter households, the rate of CHN also dropped, from 25% in 2016 to 21% in 2021. This means that renters are 4 times more likely to be in CHN than owners, which is in line with Canada as a whole.

The decrease in CHN is seen in the other municipalities too, although renters went the opposite direction in Cochrane, increasing from 22% to 24%. With the growth of renter households in Cochrane, this slight increase in rate of CHN translates to almost a doubling of the number of renter households in CHN.

Please note that CHN among renters in subsidized housing tends to be high, in part, as these households are predominantly low income. In Calgary, 79% of all households in subsidized housing earn 50% or under of AMHI.

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2016 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	155	2%	300	7%	145	2%	390	4%
With mortgage	40	1%	215	9%	100	2%	200	3%
Without mortgage	115	4%	80	5%	50	3%	185	4%
Renter	45	6%	285	26%	135	10%	145	15%
Subsidized housing	0	-	50	59%	0	0%	0	0%
Not subsidized	45	6%	235	23%	120	9%	135	15%
<b>Total</b>	<b>205</b>	<b>3%</b>	<b>585</b>	<b>11%</b>	<b>285</b>	<b>3%</b>	<b>530</b>	<b>5%</b>

Table 26: Households in core housing need, and the rate of core housing need, by tenure in 2016 - Foothills County, High River, Okotoks, and Rocky View County.

2016 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	21,960	7%	370	7%	450	5%	1,025	6%
With mortgage	16,395	8%	270	6%	335	6%	850	6%
Without mortgage	5,560	5%	95	8%	120	5%	175	5%
Renter	31,005	25%	95	21%	285	22%	755	21%
Subsidized housing	6,335	49%	0	-	40	47%	55	55%
Not subsidized	24,665	22%	95	21%	250	21%	700	20%
<b>Total</b>	<b>52,965</b>	<b>12%</b>	<b>465</b>	<b>8%</b>	<b>740</b>	<b>8%</b>	<b>1,780</b>	<b>8%</b>

Table 27: Households in core housing need, and the rate of core housing need, by tenure in 2016 - Calgary, Chestermere, Cochrane, and Airdrie.



2021 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	170	2%	230	5%	200	2%	390	3%
With mortgage	30	1%	155	6%	115	2%	210	3%
Without mortgage	140	4%	70	4%	85	3%	180	3%
Renter	90	12%	250	18%	130	9%	120	13%
Subsidized housing	0	-	30	21%	0	0%	0	-
Not subsidized	90	12%	220	18%	130	9%	120	13%
<b>Total</b>	<b>260</b>	<b>3%</b>	<b>480</b>	<b>8%</b>	<b>330</b>	<b>3%</b>	<b>510</b>	<b>4%</b>

Table 28: Households in core housing need, and the rate of core housing need, by tenure in 2021 - Foothills County, High River, Okotoks, and Rocky View County.

2021 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	19,120	6%	235	4%	360	4%	955	5%
With mortgage	12,445	6%	175	4%	265	4%	760	5%
Without mortgage	6,680	6%	60	4%	95	3%	190	5%
Renter	30,740	21%	55	9%	445	24%	1,035	20%
Subsidized housing	5,315	39%	0	-	40	47%	35	39%
Not subsidized	25,425	19%	55	9%	400	22%	995	19%
<b>Total</b>	<b>49,860</b>	<b>10%</b>	<b>295</b>	<b>4%</b>	<b>800</b>	<b>7%</b>	<b>1,990</b>	<b>8%</b>

Table 29: Households in core housing need, and the rate of core housing need, by tenure in 2021 - Calgary, Chestermere, Cochrane, and Airdrie.

## Core Housing Need by Priority Populations

*Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.*

A description of each population is provided in Appendix D:

The population with the highest rate of CHN in the Calgary was single mother-led households, in both 2016 and 2021, followed by households led by someone over the age of 85. In 2021 there were approximately 7,700 single mother-led households in CHN in Calgary. Women-led households also experience higher-than-average CHN and represent the largest number of households in CHN in Calgary with over 26,000.

CHN among seniors is also higher than average across the metro region. The rates of CHN are not especially high among households led by someone 65 or older, but they rise noticeably once those households are led by someone age 85 or older. Section 1 of this report noted the ageing population and Figure 10 below shows the growth in seniors, which has nearly doubled between 2006 and 2021. The growth has been most strong in the 65 to 74 age range, but the oldest of the baby boomer generation will be entering the 75 to 85 age range by the time of the next census in 2026.

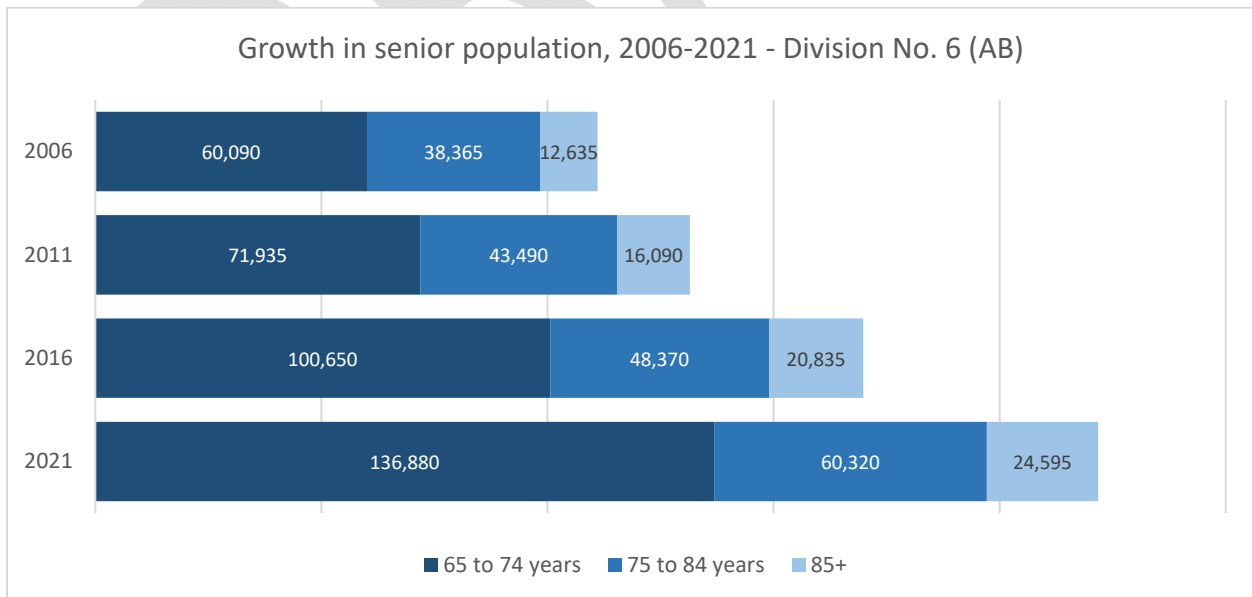


Figure 10: Growth in senior (age 65+) population from 2006 to 2021, Division No. 6, Alberta.

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*Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.*

2016 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	75	3%	165	10%	90	3%	165	4%
HH with cognitive, mental, or addictions activity limitation	25	3%	70	10%	20	1%	50	3%
Indigenous HH	0	0%	40	15%	25	5%	30	7%
Visible minority HH	0	0%	35	8%	30	5%	45	4%
Women-led	115	6%	395	21%	160	5%	195	7%
Black-led HH	0	0%	0	0%	0	0%	0	0%
New migrant-led HH	0	0%	0	0%	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%	0	0%	0	0%
Single mother-led HH	35	17%	105	30%	70	10%	60	17%
HH head under 25	0	0%	15	16%	0	0%	0	0%
HH head over 65	65	4%	210	12%	45	3%	165	7%
HH head over 85	0	0%	15	14%	0	0%	20	14%

*Table 30: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Foothills County, High River, Okotoks, and Rocky View County.*

2016 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	14,480	12%	105	6%	170	7%	520	9%
HH with cognitive, mental, or addictions activity limitation	6,190	11%	80	9%	105	7%	280	8%
Indigenous HH	2,820	16%	40	14%	50	10%	105	8%
Visible minority HH	20,080	14%	180	10%	40	6%	305	11%
Women-led	26,175	16%	240	13%	405	13%	1,000	13%
Black-led HH	3,255	22%	0	0%	0	0%	50	12%
New migrant-led HH	4,395	20%	0	0%	20	9%	55	13%
Refugee claimant-led HH	4,365	22%	35	11%	15	38%	45	17%
Single mother-led HH	7,800	27%	90	25%	150	27%	395	28%
HH head under 25	2,250	19%	0	0%	30	15%	85	14%
HH head over 65	13,340	18%	65	11%	180	11%	360	16%
HH head over 85	2,075	26%	0	0%	0	0%	40	31%

*Table 31: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Calgary, Chestermere, Cochrane, and Airdrie.*

2021 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	40	2%	110	6%	100	3%	150	4%
HH with cognitive, mental, or addictions activity limitation	35	3%	65	7%	75	3%	80	4%
Indigenous HH	20	5%	0	0%	25	3%	20	3%
Visible minority HH	0	0%	25	3%	20	3%	65	4%
Women-led	100	4%	295	13%	215	5%	235	6%
Black-led HH	0	0%	0	0%	0	0%	0	0%
New migrant-led HH	0	0%	0	0%	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%	0	0%	0	0%
Single mother-led HH	0	0%	65	15%	55	7%	50	14%
HH head under 25	0	0%	0	0%	0	0%	0	0%
HH head over 65	85	4%	230	11%	105	4%	220	6%
HH head over 85	0	0%	35	14%	0	0%	35	15%

Table 32: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Foothills County, High River, Okotoks, and Rocky View County.

2021 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	11,295	9%	60	3%	165	5%	560	8%
HH with cognitive, mental, or addictions activity limitation	7,095	9%	40	3%	150	6%	395	7%
Indigenous HH	3,355	15%	0	0%	65	10%	170	10%
Visible minority HH	18,215	10%	140	6%	75	7%	365	7%
Women-led	26,440	13%	115	5%	500	10%	1,180	11%
Black-led HH	3,170	15%	20	16%	15	20%	85	10%
New migrant-led HH	3,145	14%	0	0%	0	0%	70	10%
Refugee claimant-led HH	3,965	16%	35	9%	15	20%	65	11%
Single mother-led HH	7,690	22%	35	8%	185	27%	405	20%
HH head under 25	2,120	17%	0	0%	20	14%	75	15%
HH head over 65	13,665	14%	60	6%	260	9%	555	15%
HH head over 85	1,965	19%	0	0%	45	22%	55	23%

Table 33: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Calgary, Chestermere, Cochrane, and Airdrie.

## Part 3: Future Housing Need in 2031

### Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we use the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

### Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See [Appendix C: Family type bedroom requirements](#) [Appendix C](#) for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type.

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Performing this split on small communities may result in values being suppressed, and the estimate being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

#### How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for Calgary in terms both affordability and number of bedrooms. Then we will estimate future housing need for all CMRB municipalities by affordability as well as by household size, but not together.

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## Discussion of results

Based on trends between 2006 and 2021, HART's projection of the number of households in 2031, converted to need by unit size and affordability, shows that the majority of net new housing need will be in the form of 1-bedroom units: 34,080 out of a total 79,330 (43%). This need is balanced across all levels of affordability although 1-bedroom units represent a larger proportion of total need for lower income households: 95% of future need for Very Low income households and 71% of need for Low income households.

The remainder of the projected growth in households generally reflects the existing trend that households with higher incomes need more bedrooms – or conversely that income tends to increase with more people in the household. The majority of future housing need for 3 or more bedrooms is found in the High-income category, including 62% of net new demand for 5-or-more-bedroom homes.

Although those households that need 4-or-more bedrooms represent a relatively small number of all households, our projections show that housing need is growing fastest for homes with 5-or-more bedrooms (23%) and 4-bedroom homes (22%). Given the existing housing stock in Calgary and the current housing market, this high rate of growth could expose a gap in housing options in the future.

The vast majority of existing dwellings with 4-or-more bedrooms are single-detached homes (88% in Calgary, 89% in Division No. 6; see [Table 50](#)[Table 5051](#)), so households needing that many bedrooms will have limited choice in terms of type of dwelling to meet their needs. As of 2021, Calgary's High income households earn over \$118,800/yr ([Table 56](#)[Table 5657](#)). The City of Calgary's Housing Needs Assessment report notes that, in 2023, a household income of \$156,000/yr was needed to adequately afford the median single-detached home.<sup>13</sup> This income is well above the lower end of HART's High income category, meaning that these all these fast-growing Median and High income households that need 4 or more bedrooms may be challenged to find a home that is both affordable and with enough bedrooms to meet the needs of the household.

Having said that, it is also possible that this growth in larger households represents a reaction to rising shelter costs. Household formation can be suppressed if multiple households choose to live together if by doing so they achieve lower per person shelter cost. There are other reasons that people may want

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<sup>13</sup> City of Calgary: 2023 Housing Needs Assessment.

<https://www.calgary.ca/content/dam/www/csps/cns/documents/affordable-housing/housing-needs-assessment-2023.pdf> page 47; accessed February 20, 2024.

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to live together, including multi-generational support of seniors or children, and this report does not attempt to estimate the existence or extend of suppressed household formation.<sup>14</sup>

Please note that the relative growth between income groups should be viewed with caution since this analysis does not attempt to forecast how the distribution of income might change in the next 10 years. Yet the relative composition of unit sizes by income/affordability may still be helpful to understand what type of housing will be needed at different price points, based on the trend from the last 15 years.

## Results

The tables below are organized as follows:

- a) Projected change in Number of Households between 2021 and 2031,
  - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
  - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031
- d) Number of Households in 2021, and
- e) Number of Households in CHN in 2021 (for comparison).

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<sup>14</sup> A more detailed discussion of suppressed household formation is done by Nathan Lauster and Jens von Bergmann: <https://homefreesociology.com/2022/05/06/estimating-suppressed-household-formation/>; accessed February 20, 2024.



### a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,820	10,300	7,190	7,010	7,760	<b>34,080</b>
2	10	2,380	3,410	3,850	6,220	<b>15,870</b>
3	-50	1,110	2,050	4,310	9,510	<b>16,930</b>
4	110	590	1,210	2,390	4,030	<b>8,330</b>
5+	20	130	320	1,110	2,540	<b>4,120</b>
<b>Total</b>	<b>1,910</b>	<b>14,510</b>	<b>14,180</b>	<b>18,670</b>	<b>30,060</b>	<b>79,330</b>

Table 34: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Calgary CY.

### b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	13%	16%	13%	14%	12%	<b>14%</b>
2	1%	19%	17%	16%	16%	<b>16%</b>
3	-5%	20%	17%	20%	16%	<b>17%</b>
4	38%	31%	21%	26%	19%	<b>22%</b>
5+	33%	28%	23%	29%	21%	<b>23%</b>
<b>Total</b>	<b>11%</b>	<b>17%</b>	<b>15%</b>	<b>17%</b>	<b>15%</b>	<b>16%</b>

Table 35: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Calgary CY.

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### c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	15,600	76,000	60,900	56,200	71,700	<b>280,400</b>
2	1,900	14,700	23,700	28,400	45,100	<b>113,800</b>
3	1,000	6,600	14,200	25,600	68,600	<b>116,000</b>
4	400	2,500	6,900	11,600	25,600	<b>47,000</b>
5+	80	600	1,700	4,900	14,700	<b>21,980</b>
<b>Total</b>	<b>18,980</b>	<b>100,400</b>	<b>107,400</b>	<b>126,700</b>	<b>225,700</b>	<b>579,180</b>

Table 36: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) – Calgary CY.

### d) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	13,780	65,700	53,710	49,190	63,940	<b>246,320</b>
2	1,890	12,320	20,290	24,550	38,880	<b>97,930</b>
3	1,050	5,490	12,150	21,290	59,090	<b>99,070</b>
4	290	1,910	5,690	9,210	21,570	<b>38,670</b>
5+	60	470	1,380	3,790	12,160	<b>17,860</b>
<b>Total</b>	<b>17,070</b>	<b>85,890</b>	<b>93,220</b>	<b>108,030</b>	<b>195,640</b>	<b>499,850</b>

Table 37: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Calgary CY. Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.

### e) Existing Core Housing Need by need in terms of Unit Size & Affordability

2021 Households in CHN – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	5,150	25,340	0	0	0	30,490
2	605	7,830	1,075	0	0	9,510
3	255	3,925	1,640	0	0	5,820
4	65	1,445	1,530	0	0	3,040
5+	0	370	635	0	0	1,005
<b>Total</b>	<b>6,075</b>	<b>38,910</b>	<b>4,880</b>	<b>0</b>	<b>0</b>	<b>49,865</b>

*Table 38: Actual number of households in core housing need in 2021, by income and number of bedrooms - Calgary CY. Note that estimating the needs of households by unit size may resulted in a different grand total that actual households in 2021.*

## Future Housing Need in the CMRB municipalities

These communities have too few total households to perform HART's unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

- a) Projected change in Number of Households between 2021 and 2031,
  - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
  - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031, and
- d) Number of Households in 2021.

## Discussion of results

In the discussion of the projections by unit size above we noted that the need for large dwellings was growing at a faster rate than smaller dwellings in the City of Calgary. This result ~~consistent is not with previous the based on the~~ below projections of household size, where 5+ person-sized households are projected to grow at ~~a rate noticeably above all other-sized households a rate similar to other sized households~~ (24% growth of 5+ person households versus 16% for all households), ~~and perhaps suggests underlying trends to the composition of those households; for example, a family of 4 may only need 2 bedrooms (1 couple and 2 young children) while 4 single adults would need 4 bedrooms.~~

~~We can see in Table 40 shows High River and Okotoks, Chestermere, and High River showing a similar, though less pronounced, pattern as Calgary with 5+ person-sized households growing at a faster rate than the community. However, both High River and Chestermere also show high growth among 1 person-sized households too. In both cases, historical growth was more concentrated in the period between 2006-2016 compared to 2016-2021 – especially for Chestermere (Table 59 Tables 59 Table 61-61).~~

~~The other municipalities show balanced growth across the different household sizes with the exception of Cochrane which has the highest growth among 1 person households, with growth rates slowing as household sizes increase.~~

~~Growth across income (Table 44) is balanced, with the larger rates seen in Very Low income likely related to this group being the smallest and more sensitive to variation and rounding. Still, Foothills County and Chestermere are projecting considerably larger growth rates in Very Low income households – Foothills County's based on a doubling of these households between 2006-2016 that stayed flat between 2016-2021 despite CERB, and Chestermere's on a three-fold increase between 2016-2021 that dropped considerably between 2016-2021 (Table 62 Tables 62 Table 64-64).~~

~~Overall, it's noteworthy that 3 communities are projected to grow 40% or more over the next 10 years: Chestermere, Cochrane, and Airdrie; with Okotoks not far behind at 35%. These high rates seem to be driven by the remarkable growth that occurred between 2006-2016, where these 4 communities more-or-less doubled the number of households living in their communities, slowing between 2016-2021.~~

By household size:

**a) Projected change in Number of Households between 2021 to 2031**

HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	145450	365-45	62075	275450	17,0804,735	320415	1,140475	2,160350
2 p.	525465	425205	1,270560	780420	23,81514,610	725415	1,870640	3,6201,560
3 p.	140400	90485	640760	195280	12,98514,175	460600	805955	1,9502,265
4 p.	150240	70270	665715	155325	13,46518,670	570640	7304,405	2,1202,850
5+ p.	30265	130420	4551,375	205535	11,91030,050	640970	3304,760	1,3954,215
<b>Total</b>	<b>990 4,015</b>	<b>1,080 4,125</b>	<b>3,650 3,550</b>	<b>1,610 4,615</b>	<b>79,255</b> <b>79,345</b>	<b>2,715 2,775</b>	<b>4,875 4,840</b>	<b>11,245</b> <b>11,240</b>

Table 39: Projected change in number of households between 2021 and 2031, by household size - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

**b) Implied 10-year growth rate in Number of Households (2021 to 2031)**

HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	13% <del>33%</del>	24% <del>33%</del>	37% <del>29%</del>	17% <del>23%</del>	13% <del>40%</del>	44% <del>79%</del>	46% <del>41%</del>	43% <del>54%</del>
2 p.	16% <del>43%</del>	19% <del>23%</del>	36% <del>34%</del>	15% <del>20%</del>	15% <del>17%</del>	39% <del>47%</del>	42% <del>36%</del>	44% <del>41%</del>
3 p.	12% <del>7%</del>	12% <del>44%</del>	36% <del>39%</del>	10% <del>42%</del>	16% <del>15%</del>	37% <del>40%</del>	40% <del>39%</del>	43% <del>43%</del>
4 p.	12% <del>45%</del>	10% <del>20%</del>	31% <del>28%</del>	6% <del>42%</del>	17% <del>17%</del>	37% <del>36%</del>	34% <del>49%</del>	40% <del>42%</del>
5+ p.	4% <del>8%</del>	24% <del>49%</del>	34% <del>34%</del>	11% <del>40%</del>	24% <del>15%</del>	47% <del>40%</del>	33% <del>39%</del>	44% <del>44%</del>
<b>Total</b>	<b>13%<del>43%</del></b>	<b>19%<del>49%</del></b>	<b>35%<del>34%</del></b>	<b>12%<del>42%</del></b>	<b>16%<del>46%</del></b>	<b>40%<del>41%</del></b>	<b>40%<del>40%</del></b>	<b>43%<del>43%</del></b>

The Housing Assessment Resource Tools

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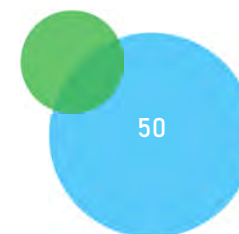


Table 40: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

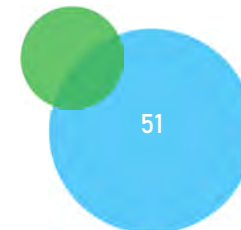
**c) Projected Number of Households in 2031**

HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	<u>1,300</u> <del>600</del>	<u>1,900</u> <del>30</del>	<u>2,300</u> <del>330</del>	<u>1,900</u> <del>800</del>	<u>148,300</u> 18,800	<u>1,040</u> <del>260</del>	<u>3,600</u> <del>600</del>	<u>7,200</u> <del>4,000</del>
2 p.	<u>3,900</u> <del>4,400</del>	<u>2,700</u> <del>4,100</del>	<u>4,800</u> <del>2,200</del>	<u>6,000</u> <del>2,500</del>	<u>183,300</u> 100,500	<u>2,600</u> <del>4,300</del>	<u>6,300</u> <del>2,400</del>	<u>11,800</u> 5,400
3 p.	<u>1,300</u> <del>4,500</del>	<u>820</u> <del>4,500</del>	<u>2,400</u> <del>2,700</del>	<u>2,100</u> <del>2,700</del>	<u>92,700</u> 107,400	<u>1,700</u> <del>2,100</del>	<u>2,800</u> <del>3,400</del>	<u>6,500</u> <del>7,500</del>
4 p.	<u>1,400</u> <del>4,800</del>	<u>770</u> <del>4,600</del>	<u>2,800</u> <del>3,300</del>	<u>2,700</u> <del>3,000</del>	<u>92,900</u> 126,700	<u>2,100</u> <del>2,400</del>	<u>2,900</u> <del>4,300</del>	<u>7,400</u> <del>9,700</del>
5+ p.	<u>870</u> <del>3,400</del>	<u>670</u> <del>2,600</del>	<u>1,800</u> <del>5,400</del>	<u>2,100</u> <del>5,900</del>	<u>61,900</u> 225,700	<u>2,000</u> <del>3,400</del>	<u>1,330</u> <del>6,300</del>	<u>4,600</u> 13,900
<b>Total</b>	<u>8,770</u> <del><b>8,800</b></del>	<u>6,860</u> <del><b>6,900</b></del>	<u>14,100</u> <b>14,000</b>	<u>14,800</u> <b>14,800</b>	<u>579,100</u> <b>579,200</b>	<u>9,440</u> <del><b>9,500</b></del>	<u>16,930</u> <b>16,900</b>	<u>37,500</u> <b>37,500</b>

Table 41: Projected number of households in 2031, by household size - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

**d) Number of Households in 2021**

HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
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1 p.	<u>1,155</u> <del>450</del>	<u>1,535</u> <del>45</del>	<u>1,680</u>	<u>1,625</u> <del>650</del>	<u>131,220</u> 17,065	<u>720</u> <del>145</del>	<u>2,460</u> <del>425</del>	<u>5,040</u> <del>650</del>
2 p.	<u>3,375</u> <del>1,235</del>	<u>2,275</u> <del>895</del>	<u>3,530</u> <del>1,640</del>	<u>5,220</u> <del>2,080</del>	<u>159,485</u> 85,890	<u>1,875</u> <del>885</del>	<u>4,430</u> <del>1,760</del>	<u>8,180</u> <del>3,840</del>
3 p.	<u>1,160</u> <del>1,400</del>	<u>730</u> <del>1,315</del>	<u>1,760</u> <del>1,940</del>	<u>1,905</u> <del>2,420</del>	<u>79,715</u> 93,225	<u>1,240</u> <del>1,500</del>	<u>1,995</u> <del>2,445</del>	<u>4,550</u> <del>5,235</del>
4 p.	<u>1,250</u> <del>1,560</del>	<u>700</u> <del>1,330</del>	<u>2,135</u> <del>2,585</del>	<u>2,545</u> <del>2,675</del>	<u>79,435</u> 108,030	<u>1,530</u> <del>1,760</del>	<u>2,170</u> <del>2,895</del>	<u>5,280</u> <del>6,850</del>
5+ p.	<u>840</u> <del>3,135</del>	<u>540</u> <del>2,180</del>	<u>1,345</u> <del>4,025</del>	<u>1,895</u> <del>5,365</del>	<u>49,990</u> 195,650	<u>1,360</u> <del>2,430</del>	<u>1,000</u> <del>4,540</del>	<u>3,205</u> <del>9,685</del>
<b>Total</b>	<u>7,780</u> <del>7,785</del>	<u>5,780</u> <del>5,775</del>	<u>10,450</u> <b>10,450</b>	<u>13,190</u> <b>13,185</b>	<u>499,845</u> <b>499,855</b>	<u>6,725</u> <del>6,725</del>	<u>12,055</u> <b>12,060</b>	<u>26,255</u> <b>26,260</b>

Table 42: Actual number of households in 2021, by household size - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.



By household income/affordability:

**a) Projected change in Number of Households between 2021 to 2031**

Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	<u>160445</u>	<u>-15365</u>	<u>75620</u>	<u>120275</u>	<u>1,73517,080</u>	<u>115280</u>	<u>1551,140</u>	<u>3402,160</u>
Low	<u>165525</u>	<u>205425</u>	<u>5601,270</u>	<u>420780</u>	<u>14,61023,815</u>	<u>455725</u>	<u>6401,870</u>	<u>1,5603,620</u>
Moderate	<u>100140</u>	<u>18570</u>	<u>760640</u>	<u>280195</u>	<u>14,17512,985</u>	<u>600460</u>	<u>955805</u>	<u>2,2651,950</u>
Median	<u>240150</u>	<u>270100</u>	<u>715665</u>	<u>325155</u>	<u>18,67013,465</u>	<u>640570</u>	<u>1,405730</u>	<u>2,8502,120</u>
High	<u>26560</u>	<u>420160</u>	<u>1,375455</u>	<u>535205</u>	<u>30,05011,910</u>	<u>970640</u>	<u>1,760300</u>	<u>4,2151,395</u>
<b>Total</b>	<u>930 <b>1,015</b></u>	<u>1,065 <b>1,125</b></u>	<u>3,485 <b>3,550</b></u>	<u>1,680 <b>1,615</b></u>	<u>79,240</u> <b>79,345</b>	<u>2,780 <b>2,775</b></u>	<u>4,915 <b>4,840</b></u>	<u>11,230</u> <b>11,240</b>

Table 43: Projected change in number of households between 2021 and 2031, by income - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

**b) Implied 10-year growth rate in Number of Households (2021 to 2031)**

Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	<u>36%<del>43%</del></u>	<u>-33%<del>24%</del></u>	<u>29%<del>37%</del></u>	<u>18%<del>17%</del></u>	<u>10%<del>13%</del></u>	<u>79%<del>39%</del></u>	<u>36%<del>46%</del></u>	<u>52%<del>43%</del></u>
Low	<u>13%<del>16%</del></u>	<u>23%<del>19%</del></u>	<u>34%<del>36%</del></u>	<u>20%<del>15%</del></u>	<u>17%<del>15%</del></u>	<u>51%<del>39%</del></u>	<u>36%<del>42%</del></u>	<u>41%<del>44%</del></u>
Moderate	<u>7%<del>12%</del></u>	<u>14%<del>10%</del></u>	<u>39%<del>36%</del></u>	<u>12%<del>10%</del></u>	<u>15%<del>16%</del></u>	<u>40%<del>37%</del></u>	<u>39%<del>40%</del></u>	<u>43%<del>43%</del></u>
Median	<u>15%<del>12%</del></u>	<u>20%<del>14%</del></u>	<u>28%<del>31%</del></u>	<u>12%<del>6%</del></u>	<u>17%<del>17%</del></u>	<u>36%<del>37%</del></u>	<u>49%<del>34%</del></u>	<u>42%<del>40%</del></u>
High	<u>8%<del>7%</del></u>	<u>19%<del>30%</del></u>	<u>34%<del>34%</del></u>	<u>10%<del>11%</del></u>	<u>15%<del>24%</del></u>	<u>40%<del>47%</del></u>	<u>39%<del>30%</del></u>	<u>44%<del>44%</del></u>
<b>Total</b>	<u>12%<del>13%</del></u>	<u>18%<del>19%</del></u>	<u>33%<del>34%</del></u>	<u>13%<del>12%</del></u>	<u>16%<del>16%</del></u>	<u>41%<del>41%</del></u>	<u>41%<del>40%</del></u>	<u>43%<del>43%</del></u>

Table 44: Implied 10-year growth rate in number of households between 2021 and 2031, by income - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

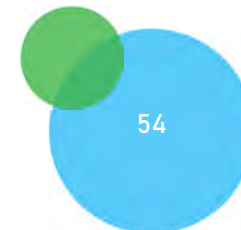
**c) Projected Number of Households in 2031**

Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	<u>610</u> -1,300	<u>30</u> -1,900	<u>330</u> -2,300	<u>770</u> -1,900	<u>18,800</u> 148,300	<u>260</u> -1,000	<u>580</u> -3,600	<u>990</u> -7,200
Low	<u>1,400</u> -3,900	<u>1,100</u> -2,700	<u>2,200</u> -4,800	<u>2,500</u> -6,000	<u>100,500</u>	<u>1,340</u> -2,600	<u>2,400</u>	<u>5,400</u> 11,800
Moderate	<u>1,500</u> -1,300	<u>1,500</u> -800	<u>2,700</u> -2,400	<u>2,700</u> -2,100	<u>107,400</u> 92,700	<u>2,100</u> -1,700	<u>3,400</u> -2,800	<u>7,500</u> -6,500
Median	<u>1,800</u>	<u>1,600</u> -800	<u>3,300</u> -2,800	<u>3,000</u> -2,700	<u>126,700</u> 92,900	<u>2,400</u> -2,100	<u>4,300</u> -2,900	<u>9,700</u> -7,400
High	<u>3,400</u> -900	<u>2,600</u> -700	<u>5,400</u> -1,800	<u>5,900</u> -2,100	<u>225,700</u> 61,900	<u>3,400</u> -2,000	<u>6,300</u> -1,300	<u>13,900</u> 4,600
<b>Total</b>	<u>8,710</u> - <b>8,800</b>	<u>6,830</u> - <b>6,900</b>	<u>13,930</u> <b>14,000</b>	<u>14,870</u> <b>14,800</b>	<u>579,100</u> <b>579,200</b>	<u>9,500</u> - <b>9,500</b>	<u>16,980</u> <b>16,900</b>	<u>37,490</u> <b>37,500</b>

Table 45: Projected number of households in 2031, by income - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

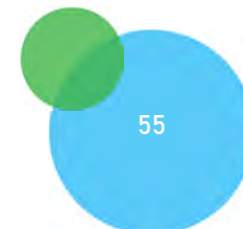
**d) Number of Households in 2021**

Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
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Very Low	<u>450</u> <del>1,155</del>	<u>45</u> <del>1,535</del>	<u>255</u> <del>1,680</del>	<u>650</u> <del>1,625</del>	<u>17,065</u> 131,220	<u>145</u> <del>720</del>	<u>425</u> <del>2,460</del>	<u>650</u> <del>5,040</del>
Low	<u>1,235</u>	<u>895</u> <del>2,275</del>	<u>1,640</u> <del>3,530</del>	<u>2,080</u> <del>5,220</del>	<u>85,890</u> 159,485	<u>885</u> <del>1,875</del>	<u>1,760</u> <del>4,430</del>	<u>3,840</u> <del>8,180</del>
Moderate	<u>1,400</u> <del>1,160</del>	<u>1,315</u> <del>730</del>	<u>1,940</u> <del>1,760</del>	<u>2,420</u> <del>1,905</del>	<u>93,225</u> 79,715	<u>1,500</u> <del>1,240</del>	<u>2,445</u> <del>1,995</del>	<u>5,235</u> <del>4,550</del>
Median	<u>1,560</u> <del>1,250</del>	<u>1,330</u> <del>700</del>	<u>2,585</u> <del>2,135</del>	<u>2,675</u> <del>2,545</del>	<u>108,030</u> 79,435	<u>1,760</u> <del>1,530</del>	<u>2,895</u> <del>2,170</del>	<u>6,850</u> <del>5,280</del>
High	<u>3,135</u> <del>840</del>	<u>2,180</u> <del>540</del>	<u>4,025</u> <del>1,345</del>	<u>5,365</u> <del>1,895</del>	<u>195,650</u> 49,990	<u>2,430</u> <del>1,360</del>	<u>4,540</u>	<u>9,685</u> <del>3,205</del>
<b>Total</b>	<u>7,780</u> <del>7,785</del>	<u>5,765</u> <del>5,775</del>	<u>10,445</u> <b>10,450</b>	<u>13,190</u> <b>13,185</b>	<u>499,860</u> <b>499,855</b>	<u>6,720</u> <del>6,725</del>	<u>12,065</u> <b>12,060</b>	<u>26,260</u> <b>26,260</b>

Table 46: Actual number of households in 2021, by income - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.



## Appendix A: Full data tables

### Households, population, and headship rates (2006, 2011, 2016, 2021)

#### Calgary

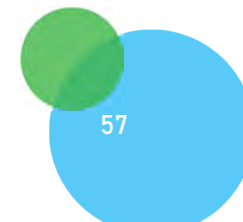
Census Year	2006			2011			2016			2021		
Age Groups	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
0-14 years	0	178,450	-	0	196,415	-	0	226,980	-	0	235,855	-
15-24	19,380	142,815	0.136	16,645	144,150	0.115	13,340	148,370	0.090	13,825	151,855	0.091
25-34	75,790	161,330	0.470	84,565	183,715	0.460	90,125	209,585	0.430	83,280	194,345	0.429
35-44	89,815	163,800	0.548	91,550	172,150	0.532	101,440	193,805	0.523	110,700	210,845	0.525
45-54	90,415	155,860	0.580	98,675	171,235	0.576	99,335	174,700	0.569	100,130	176,110	0.569
55-64	53,470	91,300	0.586	69,635	119,980	0.580	85,310	147,385	0.579	93,305	160,360	0.582
65-74	29,315	50,305	0.583	33,865	58,360	0.580	45,945	80,510	0.571	62,865	108,615	0.579
75-84	20,815	33,275	0.626	Unavailable	36,900	n/a	22,960	40,030	0.574	27,860	48,370	0.576
85 +	5,750	11,060	0.520	Unavailable	13,925	n/a	8,280	17,860	0.464	10,345	20,420	0.507
(75+)	-	-	-	28,485	50,825	0.560	-	-	-	-	-	-
Total	384,740	988,190	-	423,415	1,096,833	-	466,740	1,239,220	-	502,305	1,306,784	-

Table 47: Number of households, population, and headship rate for census years 2006, 2011, 2016, and 2021. Calgary.

**Division No. 6, Alberta**

Census Year	2006			2011			2016			2021		
	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
0-14 years	0	215,500	-	0	241,460	-	0	282,180	-	0	294,075	-
15-24	21,140	166,250	0.127	18,455	171,155	0.108	15,110	178,370	0.085	15,275	183,540	0.083
25-34	84,125	180,240	0.467	95,760	209,740	0.457	103,365	241,845	0.427	95,360	224,470	0.425
35-44	104,170	191,415	0.544	107,945	203,505	0.530	121,600	232,550	0.523	132,875	253,780	0.524
45-54	107,150	186,240	0.575	118,130	206,715	0.571	119,875	212,215	0.565	121,205	214,670	0.565
55-64	63,695	110,190	0.578	84,625	146,930	0.576	104,290	181,750	0.574	114,325	198,315	0.576
65-74	34,985	60,090	0.582	41,885	71,935	0.582	57,455	100,650	0.571	78,705	136,880	0.575
75-84	23,945	38,365	0.624	Unavailable	43,490	n/a	27,880	48,370	0.576	34,680	60,320	0.575
85 +	6,500	12,635	0.514	Unavailable	16090	n/a	9,335	20,835	0.448	12,200	24,595	0.496
(75+)	-	-	-	33295	59580	0.559	-	-	-	-	-	-
<b>Total</b>	<b>445,715</b>	<b>1,160,935</b>	<b>-</b>	<b>500,100</b>	<b>1,311,020</b>	<b>-</b>	<b>558,915</b>	<b>1,498,780</b>	<b>-</b>	<b>604,630</b>	<b>1,590,640</b>	<b>-</b>

Table 48: Number of households, population, and headship rate for census years 2006, 2011, 2016, and 2021. Division No. 6, Alberta.



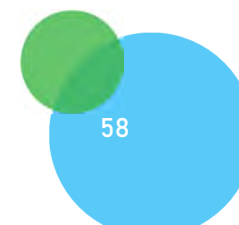
## Dwellings by structural type and period of construction (2021)

Calgary													
	Total	Before 1921	1921 - 1945	1946 - 1960	1961 - 1970	1971 - 1980	1981 - 1990	1991 - 1995	1996 - 2000	2001 - 2005	2006 - 2010	2011 - 2015	2016 - 2021
Total	502,305	7,025	4,715	32,115	45,485	87,540	59,780	31,675	44,010	50,390	47,665	45,850	46,050
Single-detached house	276,040	3,865	2,700	20,125	23,855	40,710	34,460	21,485	29,360	31,530	26,960	22,360	18,630
Apartment in building with 5+ storeys	40,700	415	225	1,200	4,050	7,645	5,520	1,180	1,815	2,865	4,550	4,335	6,895
Apartment in building with <5 storeys, duplexes (1)	102,375	2,330	1,465	8,295	11,240	18,720	10,620	4,170	6,875	8,945	8,390	8,970	12,340
Attached, semi-detached, row housing (2)	81,340	405	310	2,480	6,210	19,770	8,755	4,665	5,795	6,940	7,700	10,160	8,130
Moveable dwelling	1,850	-	10	15	130	705	410	175	170	105	65	25	45
Division No. 6, Alberta													
	Total	Before 1921	1921 - 1945	1946 - 1960	1961 - 1970	1971 - 1980	1981 - 1990	1991 - 1995	1996 - 2000	2001 - 2005	2006 - 2010	2011 - 2015	2016 - 2021
Total	604,625	8,275	6,005	34,650	48,695	98,080	67,920	38,870	54,645	63,060	64,555	62,005	57,870
Single-detached house	351,940	4,960	3,910	22,430	26,505	48,935	40,625	27,280	37,645	40,835	39,155	32,955	26,705
Apartment in building with 5+ storeys	40,755	415	225	1,200	4,050	7,650	5,525	1,185	1,815	2,875	4,570	4,345	6,895
Apartment in building with <5 storeys, duplexes (1)	110,370	2,370	1,495	8,465	11,495	19,450	11,235	4,445	7,475	10,000	10,060	10,815	13,060
Attached, semi-detached, row housing (2)	97,270	505	365	2,520	6,385	20,670	9,695	5,470	7,295	9,050	10,505	13,725	11,075
Moveable dwelling	4,295	20	15	25	260	1,380	830	485	425	300	260	175	130

Table 49: Number of dwellings by structural type and period of construction, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".

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## Dwellings by structural type and number of bedrooms (2021)

	Calgary						Division No. 6					
	Total	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more	Total	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more
Total	502,305	2,920	59,385	116,630	167,890	155,480	604,625	3,180	63,480	132,675	208,565	196,730
Single-detached house	276,045	535	3,725	19,820	115,840	136,120	351,940	690	5,020	25,800	145,425	175,000
Apartment in building with 5+ storeys	40,700	1,040	19,780	19,140	670	70	40,750	1,040	19,795	19,165	685	70
Apartment in building with <5 storeys, duplexes (1)	102,380	1,135	32,755	50,425	10,520	7,535	110,370	1,185	34,760	55,460	11,195	7,765
Attached, semi-detached, row housing (2)	81,345	205	3,040	26,435	39,965	11,705	97,280	245	3,690	30,720	48,940	13,675
Moveable dwelling	1,850	-	90	815	900	45	4,295	15	210	1,530	2,320	225

Table 50: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".

Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)				
	Foothills County	High River	Okotoks	Rocky View County
AMHI	\$137,000	\$79,500	\$117,000	\$159,000
Very Low	< \$27,400	< \$15,900	< \$23,400	< \$31,800
Low	\$27,401-\$68,500	\$15,901-\$39,750	\$23,401-\$58,500	\$31,801-\$79,500
Moderate	\$68,501-\$109,600	\$39,751-\$63,600	\$58,501-\$93,600	\$79,501-\$127,200
Median	\$109,601-\$164,400	\$63,601-\$95,400	\$93,601-\$140,400	\$127,201-\$190,800
High	> \$164,400	> \$95,400	> \$140,400	> \$190,800

Table 51: Annual household income ranges for HART income categories, 2016 – Foothills County, High River, Okotoks, and Rocky View County.

2016 – Income (table 2 of 2)				
	Calgary	Chestermere	Cochrane	Airdrie
AMHI	\$98,000	\$134,000	\$113,000	\$111,000
Very Low	< \$19,600	< \$26,800	< \$22,600	< \$22,200
Low	\$19,601-\$49,000	\$26,801-\$67,000	\$22,601-\$56,500	\$22,201-\$55,500
Moderate	\$49,001-\$78,400	\$67,001-\$107,200	\$56,501-\$90,400	\$55,501-\$88,800
Median	\$78,401-\$117,600	\$107,201-\$160,800	\$90,401-\$135,600	\$88,801-\$133,200
High	> \$117,600	> \$160,800	> \$135,600	> \$133,200

Table 52: Annual household income ranges for HART income categories, 2016 – Calgary, Chestermere, Cochrane, and Airdrie.



2016 – Affordable monthly shelter cost by income (table 1 of 2)				
	Foothills County	High River	Okotoks	Rocky View County
AMHI	\$137,000	\$79,500	\$117,000	\$159,000
Very Low	< \$685	< \$398	< \$585	< \$795
Low	\$685-\$1,713	\$398-\$994	\$585-\$1,463	\$795-\$1,988
Moderate	\$1,713-\$2,740	\$994-\$1,590	\$1,463-\$2,340	\$1,988-\$3,180
Median	\$2,740-\$4,110	\$1,590-\$2,385	\$2,340-\$3,510	\$3,180-\$4,770
High	> \$4,110	> \$2,385	> \$3,510	> \$4,770

Table 53: Implied affordable monthly shelter costs for each HART income category, 2016 - Foothills County, High River, Okotoks, and Rocky View County.

2016 – Affordable monthly shelter cost by income (table 2 of 2)				
	Calgary	Chestermere	Cochrane	Airdrie
AMHI	\$98,000	\$134,000	\$113,000	\$111,000
Very Low	< \$490	< \$670	< \$565	< \$555
Low	\$490-\$1,225	\$670-\$1,675	\$565-\$1,413	\$555-\$1,388
Moderate	\$1,225-\$1,960	\$1,675-\$2,680	\$1,413-\$2,260	\$1,388-\$2,220
Median	\$1,960-\$2,940	\$2,680-\$4,020	\$2,260-\$3,390	\$2,220-\$3,330
High	> \$2,940	> \$4,020	> \$3,390	> \$3,330

Table 54: Implied affordable monthly shelter costs for each HART income category, 2016 - Calgary, Chestermere, Cochrane, and Airdrie.

2021 – Income (table 1 of 2)				
	Foothills County	High River	Okotoks	Rocky View County
AMHI	\$137,000	\$82,000	\$117,000	\$153,000
Very Low	< \$27,400	< \$16,400	< \$23,400	< \$30,600
Low	\$27,401-\$68,500	\$16,401-\$39,750	\$23,401-\$58,500	\$30,601-\$79,500
Moderate	\$68,501-\$109,600	\$41,001-\$63,600	\$58,501-\$93,600	\$76,501-\$127,200
Median	\$109,601-\$164,400	\$65,601-\$98,400	\$93,601-\$140,400	\$122,401-\$183,600
High	> \$164,400	> \$98,400	> \$140,400	> \$183,600

Table 55: Annual household income ranges for HART income categories, 2021 – Foothills County, High River, Okotoks, and Rocky View County.

2021 – Income (table 2 of 2)				
	Calgary	Chestermere	Cochrane	Airdrie
AMHI	\$99,000	\$136,000	\$113,000	\$110,000
Very Low	< \$19,800	< \$27,200	< \$22,600	< \$22,000
Low	\$19,801-\$49,000	\$27,201-\$67,000	\$22,601-\$56,500	\$22,001-\$55,500
Moderate	\$49,501-\$78,400	\$68,001-\$107,200	\$56,501-\$90,400	\$55,001-\$88,800
Median	\$79,201-\$118,800	\$108,801-\$163,200	\$90,401-\$135,600	\$88,001-\$132,000
High	> \$118,800	> \$163,200	> \$135,600	> \$132,000

Table 56: Annual household income ranges for HART income categories, 2021 – Calgary, Chestermere, Cochrane, and Airdrie.

2021 – Affordable monthly shelter cost by income (table 1 of 2)				
	Foothills County	High River	Okotoks	Rocky View County
AMHI	\$137,000	\$82,000	\$117,000	\$153,000
Very Low	< \$685	< \$410	< \$585	< \$765
Low	\$685-\$1,713	\$410-\$1,025	\$585-\$1,463	\$765-\$1,913
Moderate	\$1,713-\$2,740	\$1,025-\$1,640	\$1,463-\$2,340	\$1,913-\$3,060
Median	\$2,740-\$4,110	\$1,640-\$2,460	\$2,340-\$3,510	\$3,060-\$4,590
High	> \$4,110	> \$2,460	> \$3,510	> \$4,590

Table 57: Implied affordable monthly shelter costs for each HART income category, 2021 - Foothills County, High River, Okotoks, and Rocky View County.

2021 – Affordable monthly shelter cost by income (table 2 of 2)				
	Calgary	Chestermere	Cochrane	Airdrie
AMHI	\$99,000	\$136,000	\$113,000	\$110,000
Very Low	< \$495	< \$680	< \$565	< \$550
Low	\$495-\$1,238	\$680-\$1,700	\$565-\$1,413	\$550-\$1,375
Moderate	\$1,238-\$1,980	\$1,700-\$2,720	\$1,413-\$2,260	\$1,375-\$2,200
Median	\$1,980-\$2,970	\$2,720-\$4,080	\$2,260-\$3,390	\$2,200-\$3,300
High	> \$2,970	> \$4,080	> \$3,390	> \$3,300

Table 58: Implied affordable monthly shelter costs for each HART income category, 2021 - Calgary, Chestermere, Cochrane, and Airdrie

Total households by household size (2006, 2016, 2021)

2006								
HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	860265	880415	820240	1,105525	99,03018,345	26080	710200	1,660330
2 p.	2,6254,085	1,740690	1,760800	3,7804,535	125,62561,485	950330	1,695740	3,1304,330
3 p.	1,0054,115	600850	1,045975	1,7304,885	63,52569,935	635640	845940	1,9354,940
4 p.	1,1254,160	590935	1,3354,525	2,3852,155	60,84079,975	785925	1,035995	2,2152,875
5+ p.	7702,770	3704,595	7802,205	1,5854,485	34,625453,895	4354,115	5254,970	1,1253,600
<b>Total</b>	<b>6,3906,390</b>	<b>4,1804,180</b>	<b>5,7455,745</b>	<b>10,58510,585</b>	<b>383,640383,640</b>	<b>3,0653,065</b>	<b>4,8154,815</b>	<b>10,07010,070</b>

Table 59: Total households by household size, 2006 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

2016								
HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	1,045450	1,265425	1,395370	1,320665	112,84021,995	585245	1,810365	3,740760
2 p.	3,1254,245	2,225940	3,0904,415	4,4254,940	150,42574,865	1,805855	3,6804,350	6,9402,865
3 p.	1,1254,230	695990	1,7354,825	1,9752,165	78,20583,160	1,1154,150	1,6754,755	3,9654,230
4 p.	1,3454,425	6554,240	2,0902,305	2,6402,420	75,12598,675	1,4354,630	1,6802,490	4,4205,830

5+ p.	<u>7803,060</u>	<u>5052,055</u>	<u>1,3203,715</u>	<u>1,7904,985</u>	<u>47,775185,68</u> 0	<u>1,1452,215</u>	<u>8603,745</u>	<u>2,5307,900</u>
<b>Total</b>	<b><u>7,4207,420</u></b>	<b><u>5,3455,345</u></b>	<b><u>9,6359,635</u></b>	<b><u>12,15012,150</u></b>	<b><u>464,370464,3</u></b> 70	<b><u>6,0956,095</u></b>	<b><u>9,7059,705</u></b>	<b><u>21,58521,585</u></b>

Table 60: Total households by household size, 2016 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

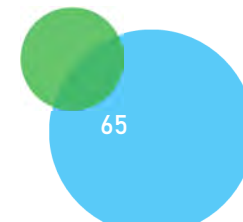
2021								
HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	<u>1,155450</u>	<u>1,53545</u>	<u>1,680255</u>	<u>1,625650</u>	<u>131,22017,06</u> 5	<u>720145</u>	<u>2,460425</u>	<u>5,040</u>
2 p.	<u>3,3751,235</u>	<u>2,275895</u>	<u>3,5301,640</u>	<u>5,2202,080</u>	<u>159,48585,89</u> 0	<u>1,875885</u>	<u>4,4301,760</u>	<u>8,1803,840</u>
3 p.	<u>1,1601,400</u>	<u>7301,315</u>	<u>1,7601,940</u>	<u>1,9052,420</u>	<u>79,71593,225</u>	<u>1,2401,500</u>	<u>1,9952,445</u>	<u>4,5505,235</u>
4 p.	<u>1,2501,560</u>	<u>7001,330</u>	<u>2,1352,585</u>	<u>2,5452,675</u>	<u>79,435108,03</u> 0	<u>1,5301,760</u>	<u>2,1702,895</u>	<u>5,2806,850</u>
5+ p.	<u>8403,135</u>	<u>5402,180</u>	<u>1,3454,025</u>	<u>1,8955,365</u>	<u>49,990195,65</u> 0	<u>1,3602,430</u>	<u>1,0004,540</u>	<u>3,2059,685</u>
<b>Total</b>	<b><u>7,7857,785</u></b>	<b><u>5,7755,775</u></b>	<b><u>10,45010,450</u></b>	<b><u>13,18513,185</u></b>	<b><u>499,855499,8</u></b> 55	<b><u>6,7256,725</u></b>	<b><u>12,06012,060</u></b>	<b><u>26,26026,260</u></b>

Table 61: Total households by household size, 2021 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

Total households by income/affordability (2006, 2016, 2021)

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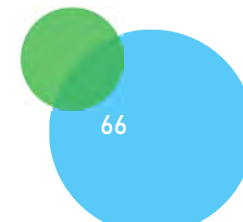
2006								
Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	<u>265860</u>	<u>115880</u>	<u>240820</u>	<u>5254,105</u>	<u>18,34599,030</u>	<u>80260</u>	<u>200740</u>	<u>3304,660</u>
Low	<u>1,0852,625</u>	<u>6904,740</u>	<u>8004,760</u>	<u>1,5353,780</u>	<u>61,485125,625</u>	<u>330950</u>	<u>7404,695</u>	<u>1,3303,130</u>
Moderate	<u>1,1154,005</u>	<u>850600</u>	<u>9754,045</u>	<u>1,8854,730</u>	<u>69,93563,525</u>	<u>610635</u>	<u>910845</u>	<u>1,9404,935</u>
Median	<u>1,1604,125</u>	<u>935590</u>	<u>1,5254,335</u>	<u>2,1552,385</u>	<u>79,97560,840</u>	<u>925785</u>	<u>9954,035</u>	<u>2,8752,245</u>
High	<u>2,770770</u>	<u>1,595370</u>	<u>2,205780</u>	<u>4,4854,585</u>	<u>153,89534,625</u>	<u>1,115435</u>	<u>1,970525</u>	<u>3,6004,125</u>
<b>Total</b>	<b><u>6,3906,390</u></b>	<b><u>4,1804,180</u></b>	<b><u>5,7455,745</u></b>	<b><u>10,58510,585</u></b>	<b><u>383,640383,640</u></b>	<b><u>3,0653,065</u></b>	<b><u>4,8154,815</u></b>	<b><u>10,07010,070</u></b>

Table 62: Total households by household income, 2006 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

2016								
Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	<u>4504,045</u>	<u>1254,265</u>	<u>3704,395</u>	<u>6654,320</u>	<u>21,995442,840</u>	<u>245585</u>	<u>3654,840</u>	<u>7603,740</u>
Low	<u>1,2453,125</u>	<u>9402,225</u>	<u>1,4153,090</u>	<u>1,9104,425</u>	<u>74,865450,425</u>	<u>8554,805</u>	<u>1,3503,680</u>	<u>2,8656,940</u>
Moderate	<u>1,2304,125</u>	<u>990695</u>	<u>1,8254,735</u>	<u>2,1654,975</u>	<u>83,16078,205</u>	<u>1,1504,145</u>	<u>1,7554,675</u>	<u>4,2303,965</u>
Median	<u>1,4254,345</u>	<u>1,240655</u>	<u>2,3052,090</u>	<u>2,4202,640</u>	<u>98,67575,125</u>	<u>1,6304,435</u>	<u>2,4904,680</u>	<u>5,8304,420</u>

The Housing Assessment Resource Tools

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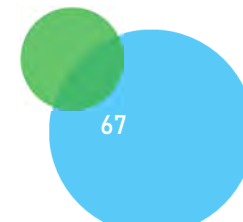


High	<u>3,060,780</u>	<u>2,055,505</u>	<u>3,715,320</u>	<u>4,985,179</u>	<u>185,680,477</u>	<u>2,215,145</u>	<u>3,745,860</u>	<u>7,900,530</u>
					5			
<b>Total</b>	<b><u>7,420,740</u></b>	<b><u>5,345,345</u></b>	<b><u>9,635,635</u></b>	<b><u>12,150,120</u></b>	<b><u>464,370,464</u></b>	<b><u>6,095,609</u></b>	<b><u>9,705,705</u></b>	<b><u>21,585,215</u></b>
					70			

Table 63: Total households by household income, 2016 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

2021								
Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	<u>450,155</u>	<u>45,535</u>	<u>255,680</u>	<u>650,625</u>	<u>17,065,131</u>	<u>145,720</u>	<u>425,460</u>	<u>650,040</u>
					0			
Low	<u>1,235,375</u>	<u>895,275</u>	<u>1,640,530</u>	<u>2,080,520</u>	<u>85,890,159</u>	<u>885,875</u>	<u>1,760,430</u>	<u>3,840,180</u>
					5			
Moderate	<u>1,400,160</u>	<u>1,315,730</u>	<u>1,940,760</u>	<u>2,420,905</u>	<u>93,225,797</u>	<u>1,500,240</u>	<u>2,445,995</u>	<u>5,235,550</u>
					5			
Median	<u>1,560,250</u>	<u>1,330,700</u>	<u>2,585,135</u>	<u>2,675,545</u>	<u>108,030,794</u>	<u>1,760,530</u>	<u>2,895,170</u>	<u>6,850,280</u>
					5			
High	<u>3,135,840</u>	<u>2,180,540</u>	<u>4,025,345</u>	<u>5,365,895</u>	<u>195,650,499</u>	<u>2,430,360</u>	<u>4,540,000</u>	<u>9,685,205</u>
					0			
<b>Total</b>	<b><u>7,785,785</u></b>	<b><u>5,775,775</u></b>	<b><u>10,450,450</u></b>	<b><u>13,185,185</u></b>	<b><u>499,855,499</u></b>	<b><u>6,725,725</u></b>	<b><u>12,060,060</u></b>	<b><u>26,260,260</u></b>
					55			

Table 64: Total households by household income, 2021 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

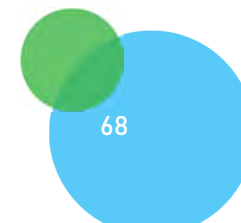


## Appendix B: Data Sources

1. Population, number of households
  - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
  - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
  - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
  - d. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
  - a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
  - b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
  - c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
  - d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
  - a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
  - b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
  - a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/QMNEON>, Borealis, V1

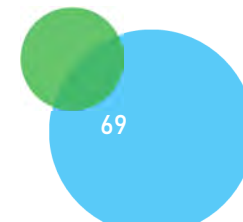
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- b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8
- 5. Households by vulnerable population
  - a. 2016 Census: HART (see source 4 above)
  - b. 2021 Census: HART (see source 4 above)
- 6. Households by income category and household size
  - a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
  - b. 2016 Census: HART (see source 4 above)
  - c. 2021 Census: HART (see source 4 above)



## Appendix C: Family type bedroom requirements

We use the National Occupancy Standards<sup>15</sup> (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
  - One-census-family households without additional persons
    - One couple census family without other persons in the household
      - **Without children**
      - **With children**
    - **One lone-parent census family without other persons in the household**
  - One-census-family households with additional persons
    - **One couple census-family with other persons in the household**
      - Without children
      - With children
    - **One lone-parent census family with other persons in the household**
  - **Multiple-family households**
- **Non-census-family households**
  - Non-family households: One person only
  - Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household.

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<sup>15</sup> <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>

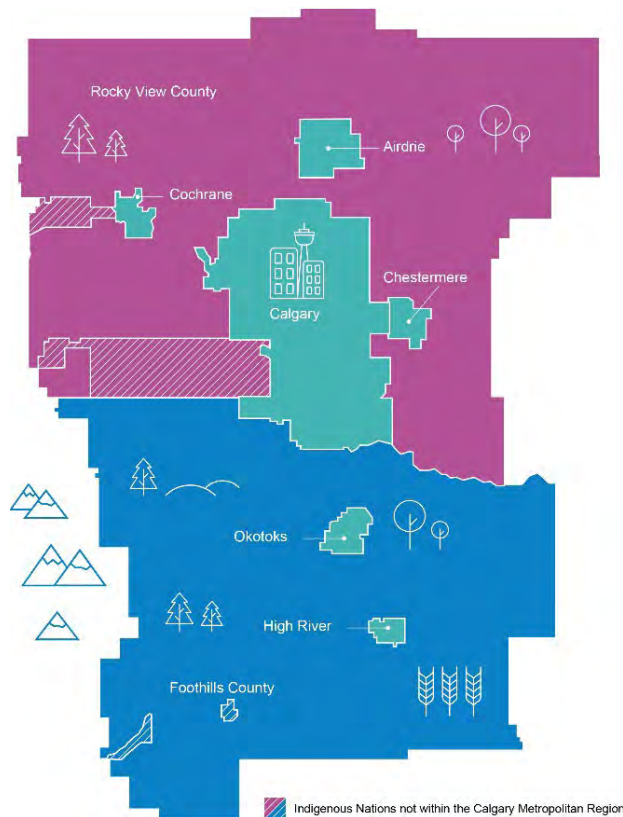
Family Type	Description	Bedroom requirements
<b>One couple census family without other persons in the household - Without children</b>	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
<b>One couple census family without other persons in the household - With children</b>	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
<b>One lone-parent census family without other persons in the household</b>	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
<b>One census-family households with additional persons</b>	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
<b>One lone-parent census-family household with additional persons</b>	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
<b>Multiple-family households</b>	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases. In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
<b>Non-census-family households</b>	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

## Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHs	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs 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.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.

# HART Community Housing Report: Calgary Metropolitan Region

Draft v5  
March 22, 2024



Agenda Item 9ii

Report prepared by the Housing Assessment Resource Tools (HART) at the Peter A. Allard School of Law, the University of British Columbia, 2024.

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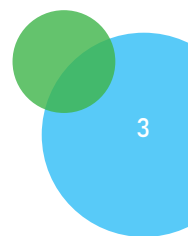
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## Glossary of Terms

**Affordable shelter cost:** HART determines whether housing is affordable or not based on CMHC's benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

**Area Median Household Income (AMHI):** HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

**Census subdivision (CSD):** A geographic area generally corresponding to a municipality.

**Census division (CD):** An intermediate geographic area between the province/territory level and the municipality (census subdivision).

**Core Housing Need (CHN):** Defined by the Canada Mortgage and Housing Corp. (CMHC) as: "Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community."<sup>1</sup>

**Dwellings:** In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](#))

**Headship rate:** A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when they are responsible for paying the majority of shelter costs associated with the dwelling

**Households (HHs):** Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.

**Households examined for Core Housing Need:** A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).

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<sup>1</sup> <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>



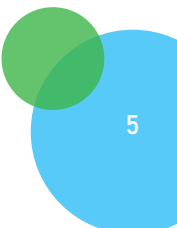
**Primary Household Maintainer (PHM):** The person in the household who pays the shelter costs. ([Full Census definition](#))

**Subsidized housing:** In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

**Total Households or Total Private Households:** This refers to the universe of households included in HART's data order. The full definition is: "Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings."

**Vulnerable/Priority Populations:** Canada's National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.

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# Disclaimers

## 1. Core Housing Need and its Limitations

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

- Non-family HH with at least one HH maintainer aged 15 to 29 attending school.<sup>2</sup>
- HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).<sup>3</sup>
- Unsheltered households (in encampments or sleeping rough)
- Those in emergency homelessness or domestic violence shelters
- People in any form of congregate housing (long term care homes, rooming houses)
- Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

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<sup>2</sup> These HH 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: [Statistics Canada](#).

<sup>3</sup> For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

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displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

## 2. Random rounding, suppression and totals

When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

## 3. Effect of CERB

Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit \(CERB\)](#), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

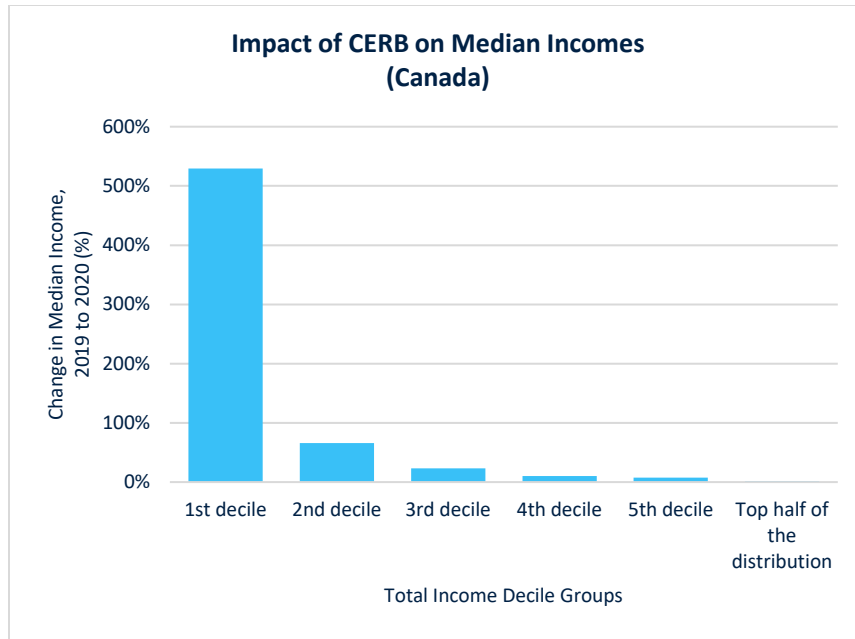


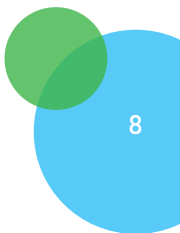
Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 – HART.



## Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for the Calgary Metropolitan Region Board (CMRB).

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivisions (CSD) that correspond to the members of the CMRB: City of Airdrie, City of Calgary, City of Chestermere, Town of Cochrane, Foothills County (Foothills No. 31), Town of High River, Town of Okotoks, and Rocky View County (Rocky View No. 44).

Name of Census Geography	Census Geocode	Level of Geography
Division No. 6, Alberta	4806	CD
Foothills No. 31 ("Foothills County")	4806001	CSD
High River	4806006	CSD
Okotoks	4806012	CSD
Rocky View No. 44 ("Rocky View County")	4806014	CSD
Calgary	4806016	CSD
Chestermere	4806017	CSD
Cochrane	4806019	CSD
Airdrie	4806021	CSD

*Table 2: List of geographic regions reviewed.*

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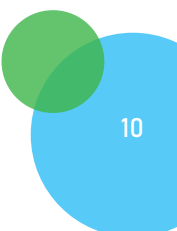
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Before examining housing need, this report will look at the historical demographic trends in the broader region around the Calgary Metropolitan Region as encapsulated by the census division (CD) Division No. 6 of Alberta. This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations - particularly single-parents, indigenous households, and senior-led households.

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## Population and Housing context

Pressure has been slowly building on the housing system, with the problems seen today often linked back to the federal government transferring responsibility of affordable housing to the provinces and territories in 1992.<sup>4</sup> Although this report does not have the space to discuss the complex and interacting elements of the housing system, it would be an oversight to not include a discussion of recent population growth which has a clear and immediate effect on housing demand.

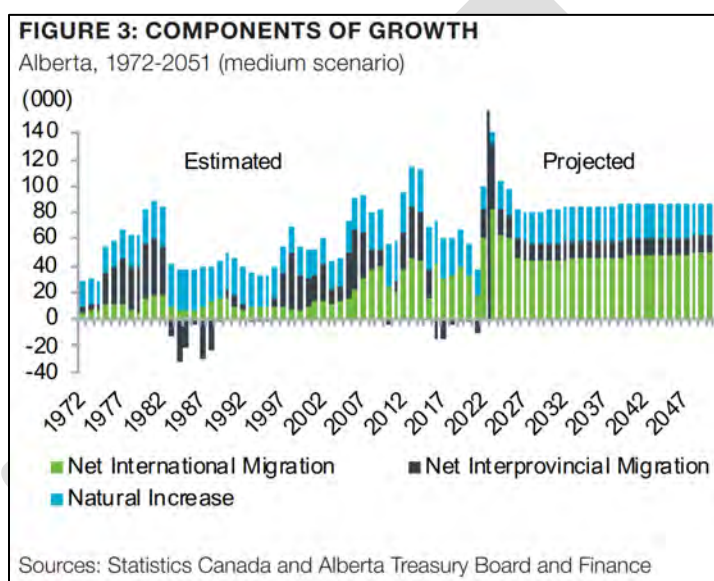


Table 3: Components of population change for Alberta, 1972 to 2051.<sup>5</sup>

According to Alberta's Office of Statistics and Information, Alberta's population grew by a record 4.3% between October 2022 and October 2023, representing about 194,000 people.<sup>6</sup> The year before that

<sup>4</sup>Carolyn Whitzman and Alexandra Flynn: <https://theconversation.com/housing-is-a-direct-federal-responsibility-contrary-to-what-trudeau-said-heres-how-his-government-can-do-better-211082>; accessed February 29, 2024.

<sup>5</sup> Alberta population projections 2023-2051: <https://open.alberta.ca/opendata/alberta-population-projections-2023-2051-alberta-and-census-divisions-data-tables>.

<sup>6</sup> Office of Statistics and Information, Government of Alberta: <https://www.alberta.ca/population-statistics>; accessed February 29, 2024.

experienced a 2.5% increase. This compares to Canada's growth rate of 3.2% over the same period.<sup>7</sup> About 63% of that growth is from net international migration, 29% from net interprovincial migration, and 8% from natural growth (births minus deaths).

Alberta's population is projected to continue growing too. The Office of Statistics and Information projects an average annual growth rate of 1.5% between 2023 and 2051 (1.8% in census division No. 6), with 55% of net population growth due to international migration and 17% from interprovincial migration. They expect that this growth will be concentrated in the Edmonton-Calgary corridor.

Alongside this population growth is significant growth in the consumer price index (CPI) which tracks the change in prices across a number of goods and services. According to Statistics Canada, the CPI rose 3.9% on an annual average basis in 2023, following a 40-year high increase of 6.8% in 2022 and a 3.4% increase in 2021. Aside from 2022, the annual average increase in 2023 is the largest since 1991.<sup>8</sup>

In Calgary, the cost to rent a 2-bedroom unit grew 14.3% in 2023, the highest year-over-year growth in rent in Calgary since 2007 according to CMHC, with average monthly rent \$1,695 for a 2-bedroom purpose-built rental unit, and \$1,819 to rent a 2-bedroom condo as of October 2023.<sup>9</sup> According to Rentals.ca, which tracks asking rents for unoccupied units exclusively, the average monthly rent for a 2-bedroom unit in Calgary in January 2024 was \$2,073.<sup>10</sup> This coincides with tightening supply as the overall vacancy rate for purpose-built apartments declined from 2.7% in 2022 to 1.4% in 2023.<sup>11</sup>

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<sup>7</sup> Statistics Canada. Table 17-10-0009-01 Population estimates, quarterly:

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000901>.

<sup>8</sup> Statistics Canada, The Daily: "Consumer Price Index: Annual review, 2023"

<https://www150.statcan.gc.ca/n1/daily-quotidien/240116/dq240116b-eng.htm>; accessed February 29, 2024.

<sup>9</sup> Canada Mortgage and Housing Corporation, Rental Market Report – January 2024; <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/rental-market-report/rental-market-report-2023-en.pdf>.

<sup>10</sup> Rentals.ca, February 2024 Rentals.ca report: <https://rentals.ca/national-rent-report#municipal-overview>; accessed February 29, 2024.

<sup>11</sup> Canada Mortgage and Housing Corporation, Rental Market Report – January 2024.



## Part 1: Existing Demographics and Housing

### Community Demographic Profile

	Calgary			
Census Year	2006	2011	2016	2021
Median age	35.7	36.4	36.7	38.0
Population	988,190	1,096,833	1,239,220	1,306,784
% of population aged 15+	82%	82%	82%	82%
% of population aged 65+	10%	10%	11%	14%

*Table 4: Demographic profile – Calgary.*

	Division No. 6			
Census Year	2006	2011	2016	2021
Median age	36.0	36.6	36.9	38.4
Population	1,160,935	1,311,020	1,498,780	1,590,640
% of population aged 15+	81%	82%	81%	82%
% of population aged 65+	10%	10%	11%	14%

*Table 5: Demographic profile – Division No. 6, Alberta.*

The City of Calgary and the surrounding region have been growing over the last 15 years. The population has also been ageing, with the median age rising as well as the proportion of the population age 65 years or older. This trend was mild between 2006 and 2016, but has accelerated over the last 5 years. At the same time, the number of young people has kept pace with the overall population as the proportion of the population 15 years or older has been steady since 2006.

The population split by age group (Table 4748 and Table 4849) also show growth in senior and youth populations. The headship rate is the more interesting measurement for this community housing report however as it represents the fraction of individuals who represent, or lead, a household. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

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Figure 2 below plots headship rate in the 2006 and 2021 censuses for Calgary and the region. Over that time, the headship rate dropped across all age groups, albeit a minor reduction for ages 55-75. A reduction in headship rate among youth can be indicative of suppressed household formation as it shows more young people living with others – either roommates or family. A reduction among seniors could be driven by economic or health conditions that make independent living less viable. Further investigation would be needed to conclude what is driving these changes.

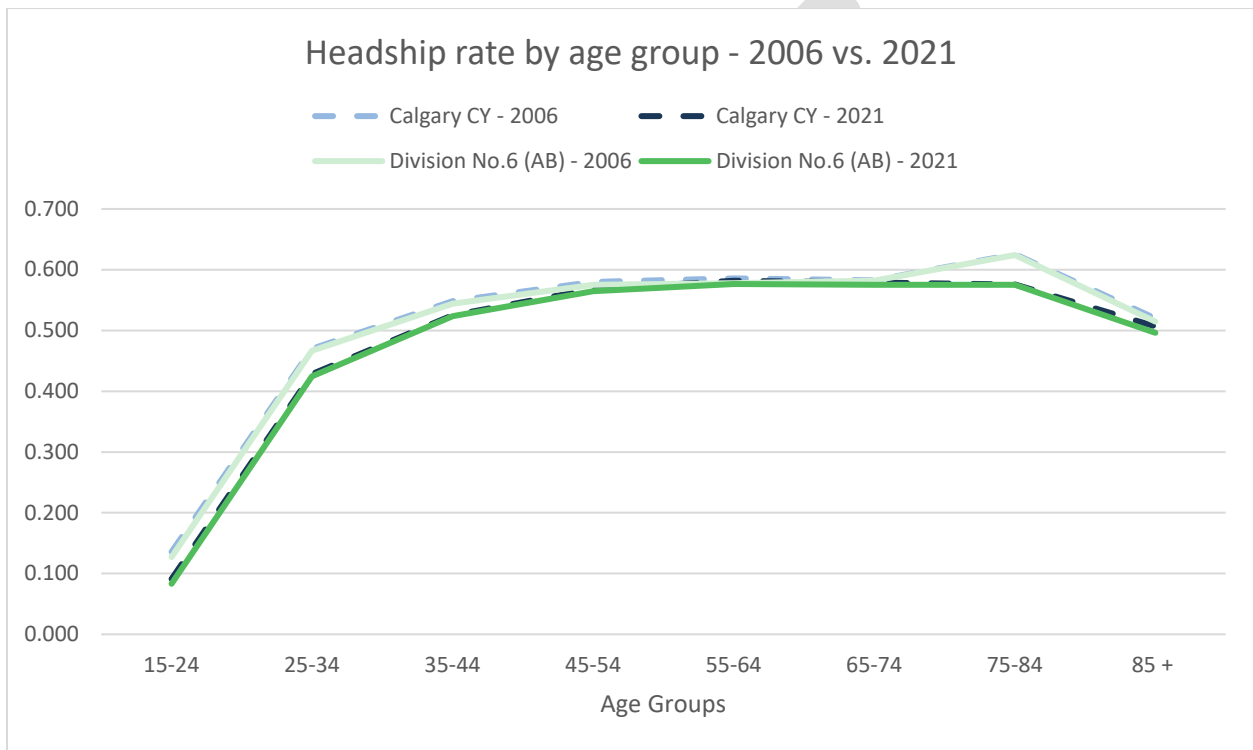


Figure 2: Headship rate by age groups - 2006 vs. 2021.

## Profile of Existing Housing Stock – Calgary

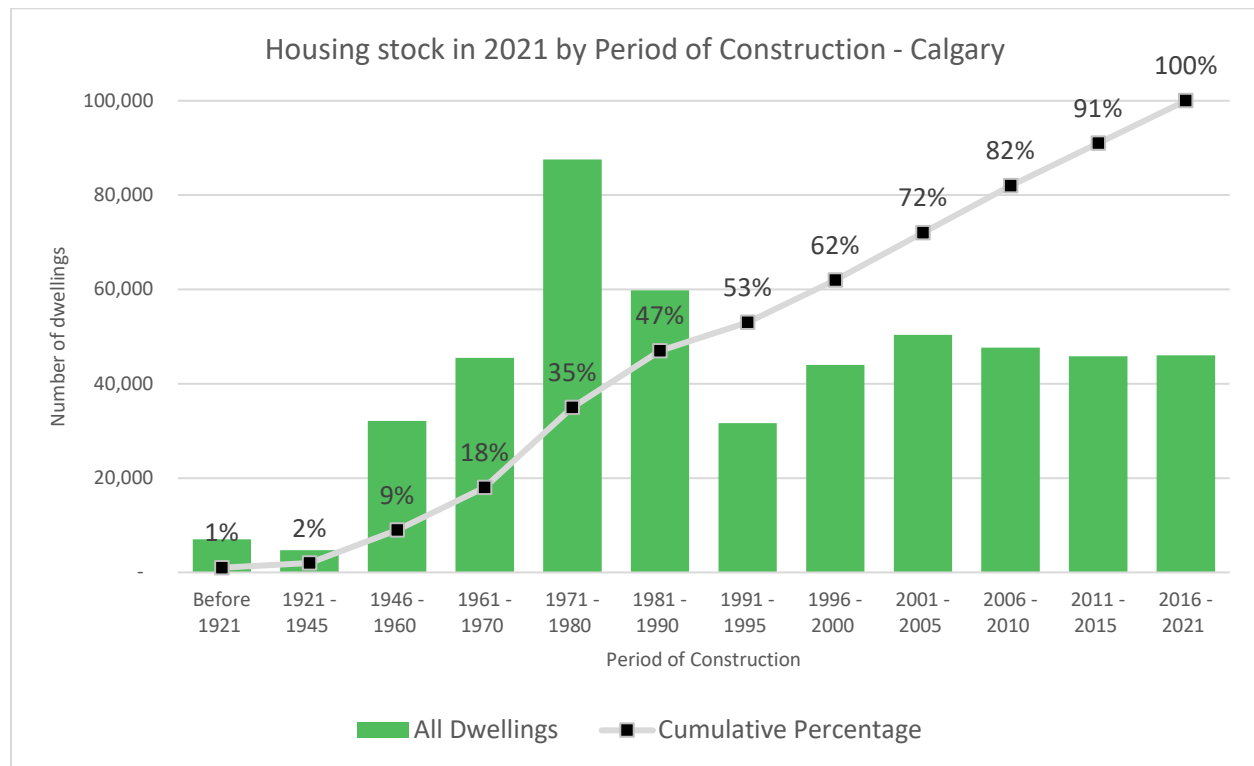


Figure 3: 2021 Housing stock by Period of Construction - Calgary

*When looking at the stock of existing housing reported in the census, and visualized in Figure 3 above, please note the uneven time intervals along the horizontal axis that can be misleading.*

Construction of new dwellings has been steady since the mid-1990's. Like other parts of Alberta, Figure 3 shows a period of high construction activity in the 1970's was followed by a significant decline in the 1980's. Approximately half of the housing stock was built prior to the 1995, with 9% built prior to 1961. Assuming that a house can last 70+ years, there should be some concern about a loss of housing due to age before 2031. For comparison, Calgary built approximately 9% of housing stock between 2016 and 2021.

In terms of what type of dwellings were built, the majority were single-detached houses (Figure 4). The share of single-detached homes peaked in the early 1990's and since then there has been consistent growth in the share of apartments, duplexes, semi-attached houses, and row houses. Looking at the number of bedrooms by dwelling type in Figure 5, almost all 1- and 2-bedroom units are in apartment buildings or duplexes, while single-detached homes are mostly 3+ bedrooms.

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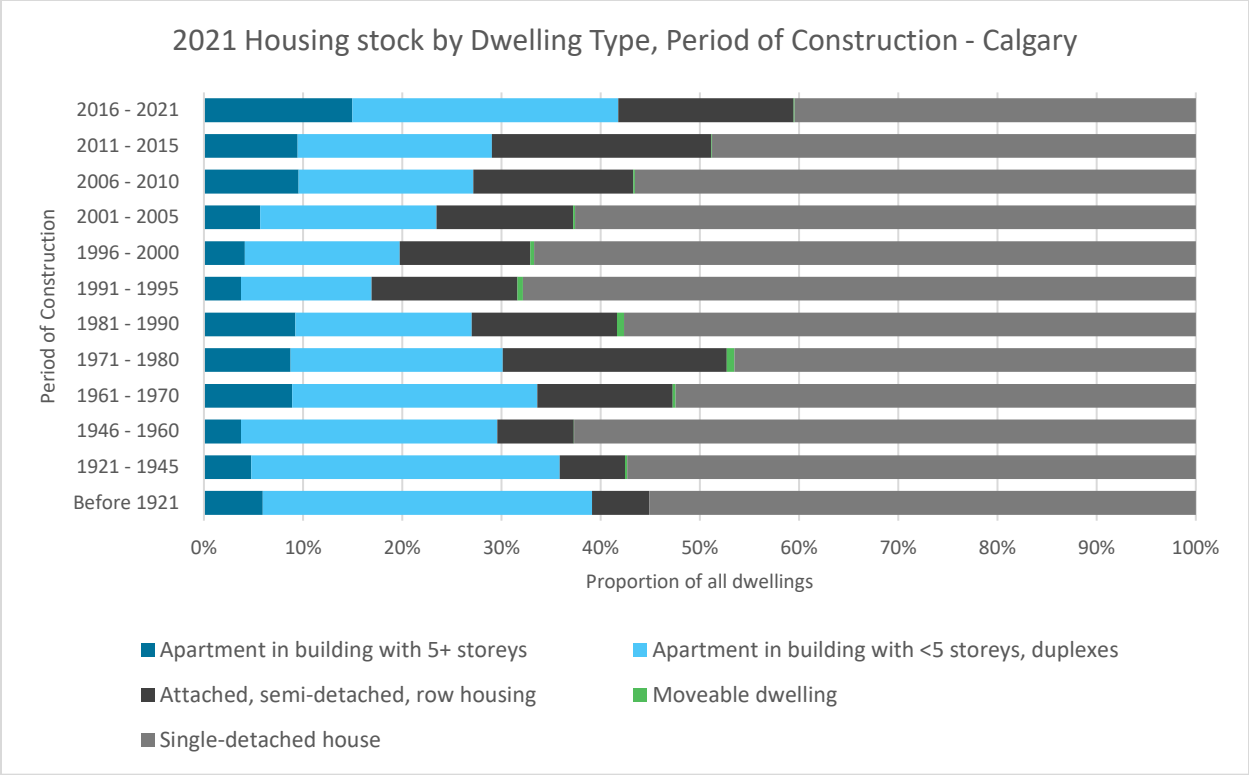


Figure 4: 2021 Housing stock by Dwelling Type, Period of Construction - Calgary.

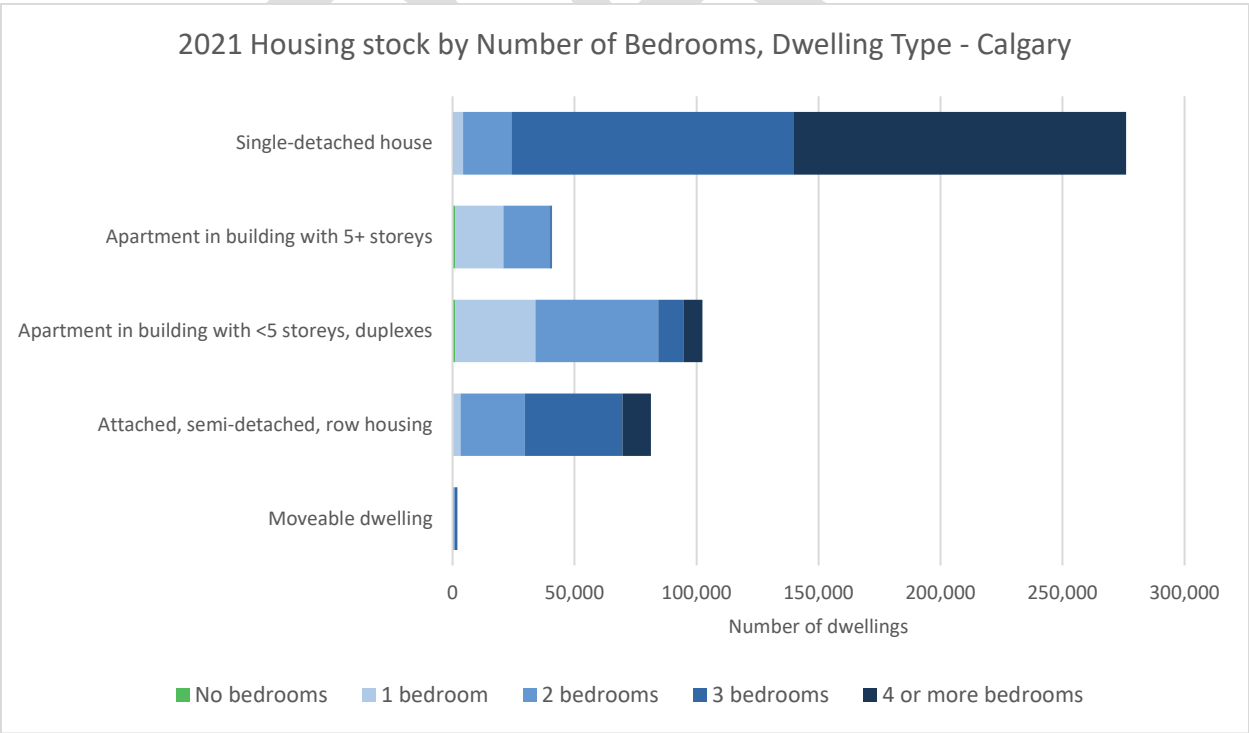
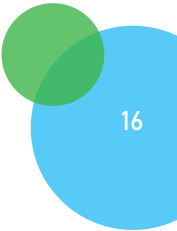


Figure 5: 2021 Housing stock by Number of Bedrooms, Dwelling Type - Calgary.



## Profile of Existing Housing Stock – Division No. 6, Alberta

The same trends in Calgary also appear in the broader region, which saw intense housing construction in the 1970's, dropping in the 1980's, but steadily building around 60,000 dwellings every 5 year period since the year 2000 (Figure 6).

The distribution of dwellings by type in the region also mirrors the Calgary, but with a larger share of single-detached homes (Figure 7 & Figure 9). Likewise, most single-detached homes have 3 or more bedrooms (67%) with 1-bedroom units concentrated in apartment buildings and duplexes (86%).

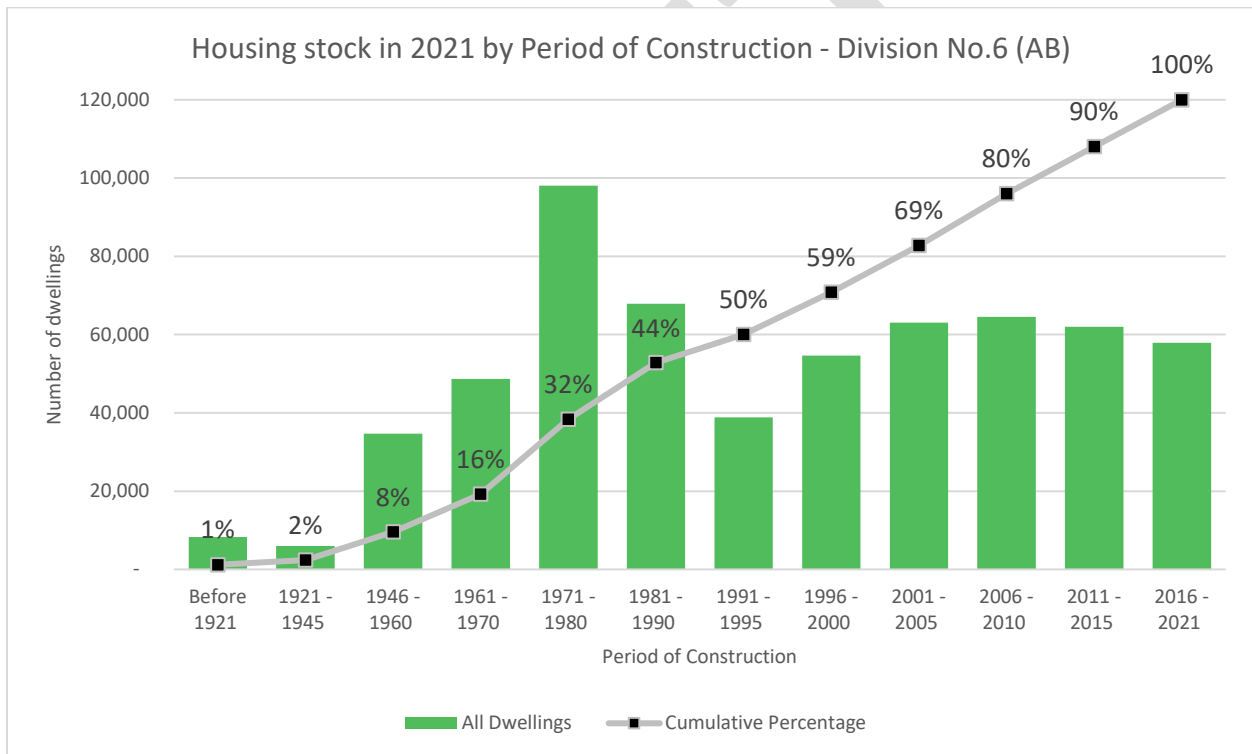


Figure 6: 2021 Housing stock by Period of Construction – Division No. 6, Alberta.

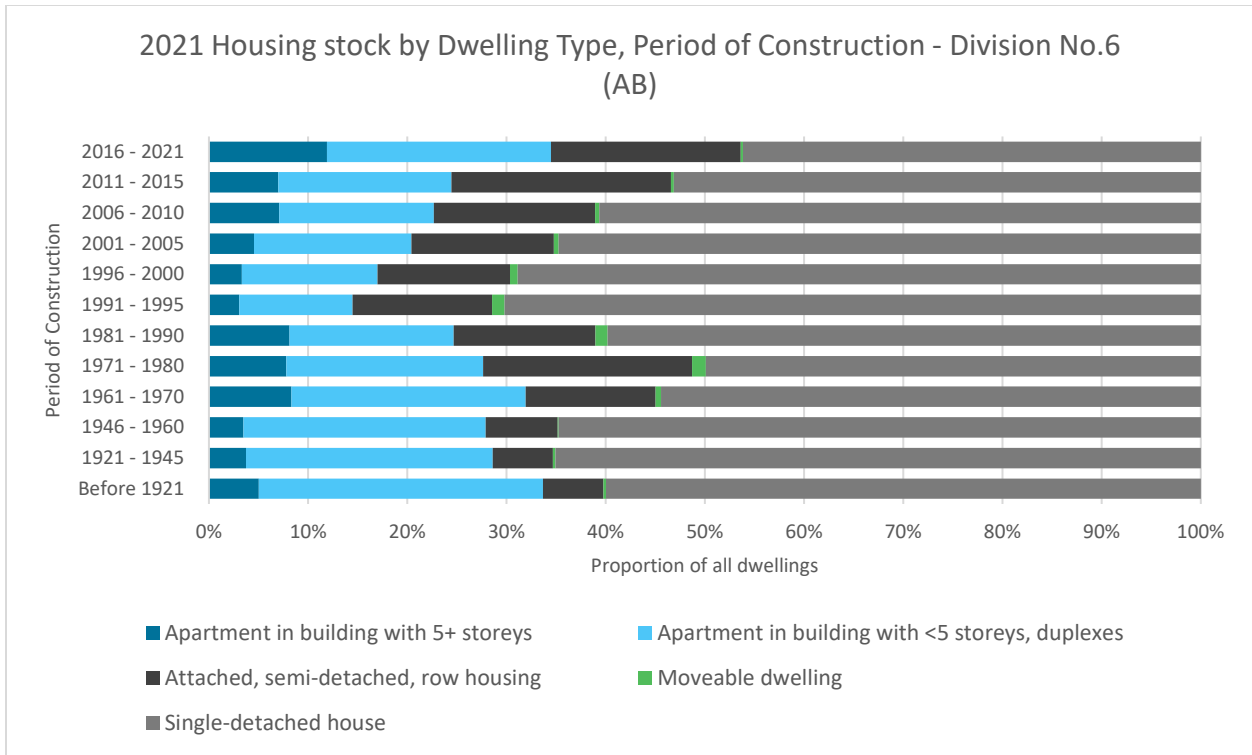


Figure 7: 2021 Housing stock by Dwelling Type, Period of Construction – Division No. 6, Alberta.

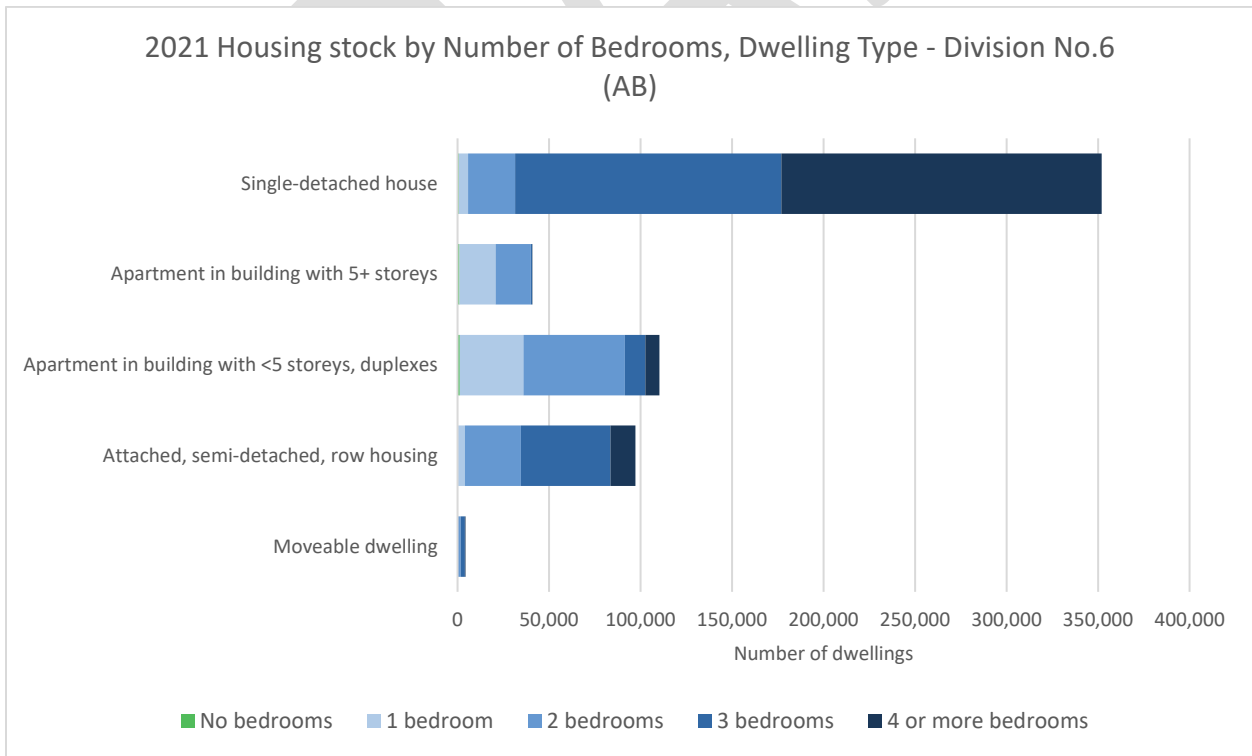
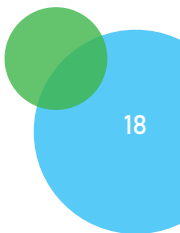
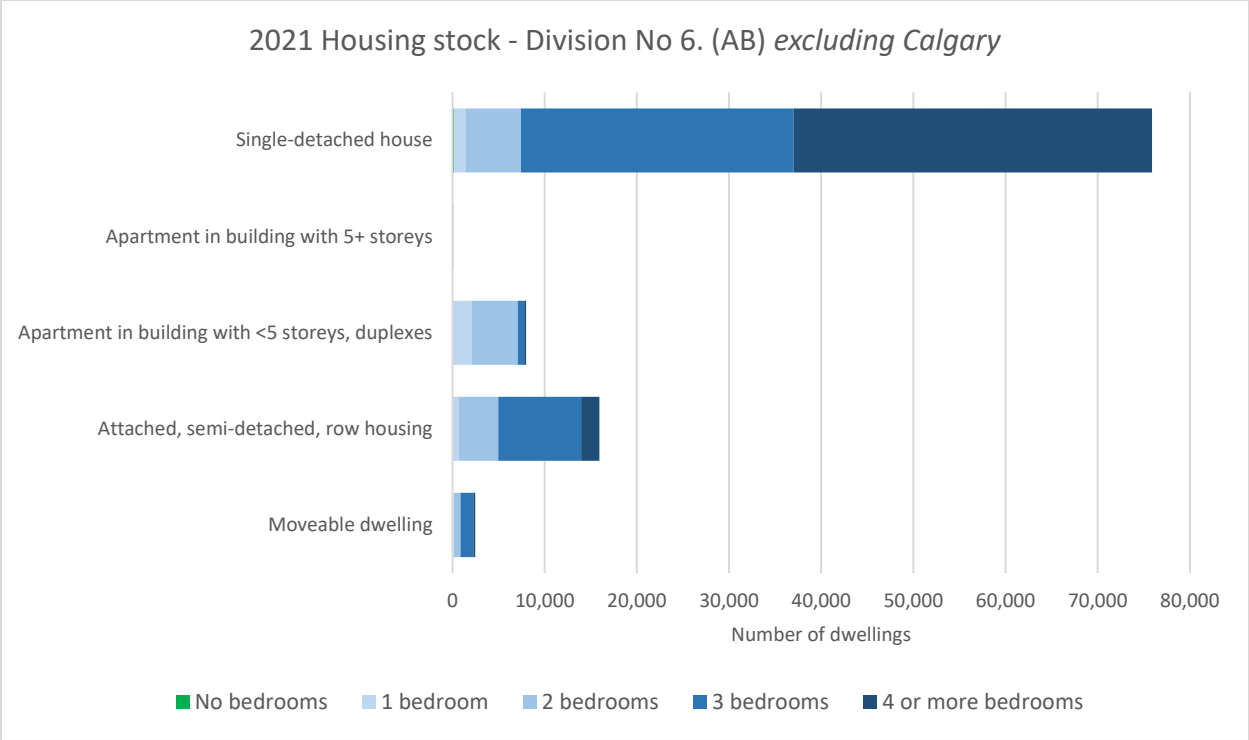


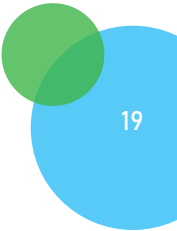
Figure 8: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Division No. 6, Alberta.





*Figure 9: 2021 Housing stock by Number of Bedrooms, Dwelling Type - Division No. 6, Alberta excluding Calgary.*

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## Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable population that can be identified with census data.

### Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).<sup>12</sup> Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

**Households by Income - Calgary**

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
<b>Income Categories</b>	AMHI	\$67,500 (2005\$)	\$98,000 (2015\$)	\$99,000 (2020\$)		
<b>Very Low</b>	<20% of AMHI	18,345	21,995	17,065	20%	-22%
<b>Low</b>	21-50%	61,485	74,865	85,890	22%	15%
<b>Moderate</b>	51-80%	69,935	83,160	93,225	19%	12%
<b>Median</b>	81-120%	79,975	98,675	108,030	23%	9%
<b>High</b>	>120%	153,895	185,680	195,650	21%	5%
<b>Total</b>		383,640	464,370	499,855	21%	8%

*Table 6: Change in number of households by income in 2006, 2016, and 2021 - Calgary.*

<sup>12</sup> Read more about our income categories in our HNA Methodology document on our website:  
<https://hart.ubc.ca/housing-needs-assessment-tool/>

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### Households by Income – Division No. 6 (AB)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
<b>Income Categories</b>	AMHI	\$68,500 (2005\$)	\$100,000 (2015\$)	\$101,000 (2020\$)		
<b>Very Low</b>	<20% of AMHI	20,540	25,575	20,335	25%	-20%
<b>Low</b>	21-50%	70,070	88,190	102,225	26%	16%
<b>Moderate</b>	51-80%	81,025	99,595	111,375	23%	12%
<b>Median</b>	81-120%	93,710	119,700	130,770	28%	9%
<b>High</b>	>120%	177,105	219,830	234,890	24%	7%
<b>Total</b>		442,450	552,885	599,605	25%	8%

Table 7: Change in number of households by income in 2006, 2016, and 2021 - Division No. 6, Alberta.

Similar to many communities in Canada, the number of households earning less than 20% of AMHI (“Very Low income”) decreased dramatically between 2016 and 2021, with an above-average increase in households with the Low and Moderate incomes. This is a much different result than we say between 2006 and 2016 where the number of Very Low income households grew at roughly the same rate as all households.

Taken on its own this is a positive result, but, as discussed in the Disclaimers, it is more likely that this result is only a temporary one caused by CERB payments. These payments were directed at lower income individuals who saw a loss of income during the COVID-19 pandemic and were greatest in 2020, and the 2021 census calculated household income using tax returns from 2020.

With that in mind, we may still conclude that households earning less than 80% of AMHI grew at a faster pace than those earning over 80% of AMHI for both Calgary and the larger region.

Households by Income	Calgary			Division No. 6 (AB)			
	Census Year	2016	2021	% Change	2016	2021	% Change
Equal to & Under 80% AMHI		180,020	196,180	9%	213,360	233,935	10%
Over 80% AMHI		284,355	303,680	7%	339,530	365,660	8%
Total		464,370	499,855	8%	552,885	599,605	8%

Table 8: Change in number of households by income (under/over 80% of AMHI) for 2016 and 2021 - Calgary and Division No. 6, Alberta.

## Households by Household Size

The growth in 1-person households has exceeded the growth in any other-sized household by a significant margin in the last 5 years. While other household sizes have seen minor change, 1-person households have grown 16%, now accounting for 26% of all households. This is a reversal of the trend that appears between 2006 and 2016 where 1-person households were the slowest growing size of households. In such cases it's worth exploring whether small households were in decline because there simply were no appropriately-sized dwellings, thereby suppressing the formation of 1-person households. This report can say that Figure 4 and Figure 6 show a growth in apartments and duplexes over that same period, and we know from Figure 5 and Figure 8 that those buildings contain most of the 1-bedroom dwellings being built, so there is no clear sign of suppression. Further investigation should be considered nevertheless since a mismatch of dwelling sizes with household size preference can worsen affordability.

Households by Household Size - Calgary					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 p.	99,030	112,840	131,220	14%	16%
2 p.	125,625	50,425	59,485	20%	6%
3 p.	63,525	78,205	79,715	23%	2%
4 p.	60,840	75,125	79,435	23%	6%
5+ p.	34,625	47,775	49,990	38%	5%
Total	383,640	464,370	499,855	21%	8%

Table 9: Change in number of households by household size between 2006, 2016, and 2021 – Calgary.

Households by Household Size - Division No. 6 (AB)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 p.	108,425	127,940	149,790	18%	17%
2 p.	146,845	182,340	195,330	24%	7%
3 p.	73,395	92,860	95,480	27%	3%
4 p.	72,425	91,665	97,350	27%	6%
5+ p.	41,360	58,085	61,660	40%	6%
Total	442,450	552,885	599,605	25%	8%

Table 10: Change in number of households by household size between 2006, 2016, and 2021 – Division No. 6, Alberta.

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## Households by Tenure, Subsidized Housing

Home ownership has declined in Calgary and the overall region between 2006 and 2021, but is still higher than the Canadian average (67% in 2021).

Census Year	Calgary			Division No. 6 (AB)		
	2006	2016	2021	2006	2016	2021
<b>Owner HHs</b>	279,600	332,710	344,795	330,660	407,830	428,445
<b>Renter HHs</b>	104,040	131,655	155,060	111,790	145,050	171,160
<b>% Owner</b>	73%	72%	69%	75%	74%	71%
<b>% Renter</b>	27%	28%	31%	25%	26%	29%

Table 11: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Calgary and Division No. 6, Alberta.

The census also allows for renter households to be split by those in subsidized housing and those not. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. In each of the last two censuses the proportion of renters in subsidized housing has fallen slightly for Calgary and the region.

Census Year	Calgary		Division No. 6 (AB)	
	2016	2021	2016	2021
<b>Renter HHs in Subsidized Housing</b>	13,555	14,005	14,225	14,640
<b>(Examined for CHN)</b>	(12,970)	(13,735)	(13,605)	(14,355)
<b>Renter HHs not Subsidized</b>	118,100	141,050	130,830	156,520
<b>(Examined for CHN)</b>	(111,065)	(135,545)	(122,980)	(150,485)
<b>% Renters in Subsidized Housing</b>	10%	9%	10%	9%

Table 12: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Calgary and Division No. 6, Alberta. Households Examined for CHN have been included in parenthesis to be referenced against Table 1312 and Table 1413.

## Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred.

Table 1312 and Table 1413 look at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs"). The actual shelter cost categories did not change much between 2016 and 2021 since the categories are linked to AMHI which only increased slightly in Calgary and the region.

Total HHs by Actual Shelter Cost - Calgary					
Actual monthly shelter cost			Households		
Affordable to income group	2016 (AMHI = \$98,000)	2021 (AMHI = \$99,000)	2016	2021	%Δ 2016-2021
Very Low	< \$490	< \$495	70,510	48,705	-31%
Low	\$490-\$1,225	\$495-\$1,238	114,230	141,845	24%
Moderate	\$1,225-\$1,960	\$1,238-\$1,980	166,765	165,300	-1%
Median	\$1,960-\$2,940	\$1,980-\$2,970	87,900	107,505	22%
High	> \$2,940	> \$2,970	24,955	36,495	46%
<b>Total</b>			<b>464,370</b>	<b>499,855</b>	<b>8%</b>

Table 13: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Calgary.

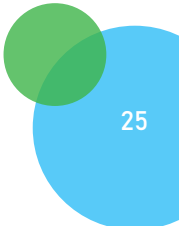
Total HHs by Actual Shelter Cost – Division No. 6 (AB)					
Actual monthly shelter cost			Households		
Affordable to income group	2016 (AMHI = \$100,000)	2021 (AMHI = \$101,000)	2016	2021	%Δ 2016-2021
Very Low	< \$500	< \$505	87,125	64,745	-26%
Low	\$500-\$1,250	\$505-\$1,263	133,755	168,210	26%
Moderate	\$1,250-\$2,000	\$1,263-\$2,020	199,715	196,875	-1%
Median	\$2,000-\$3,000	\$2,020-\$3,030	103,850	126,290	22%
High	> \$3,000	> \$3,030	28,430	43,480	53%
<b>Total</b>			552,885	599,605	8%

Table 14: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Division No. 6, Alberta

Between 2016 and 2021 there was a lot of fluctuation in the actual shelter costs paid by households. Most concerning is the 31% decrease in homes affordable to households earning less than 20% of AMHI, which in 2021 translates to a maximum shelter cost of \$495 per month. This loss is balanced numerically by the growth in dwellings that are affordable to Low income earners, which grew by 24%, adding 27k dwellings compared to the loss of 21k Very Low income dwellings. This change points to shelter costs increasing more rapidly than income over that time frame. This observation is supported by growth in dwellings affordable only to Median and High income households that significantly outpace the growth in households earning those incomes.

That being said, the number of households earning 80% of AMHI or higher is much greater than the number of dwellings affordable to those households – 304k households compared to 144k dwellings. This could be that households are all competing for inexpensive dwellings, or could be that households with older members have both higher incomes and lower shelter costs.

We can investigate the second hypothesis somewhat using HART’s data by restricting the households to those led by an individual aged 65 or older and compare the income and shelter cost distribution of those households with all households. Indeed, Table 1514 shows that 55% of dwellings affordable to Very Low income households are senior-led, compared to only 17% of senior-led households earning Very Low income.



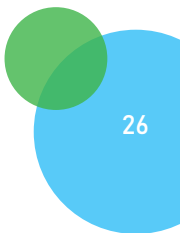
Distribution of Senior-led HHs in 2021 - Division No. 6 (AB)						
Income group/Affordable to ___ HHs	Income			Shelter Costs		
	HHs led by senior (65+)	All HHs	% Led by Senior	HHs led by senior (65+)	All HHs	% Led by Senior
Very Low	3,450	20,335	17%	35,680	64,745	55%
Low	32,230	102,225	32%	36,690	168,210	22%
Median	21,250	111,375	19%	15,465	196,875	8%
Moderate	17,470	130,770	13%	4,340	126,290	3%
High	19,200	234,890	8%	1,425	43,480	3%
<b>Total</b>	<b>93,605</b>	<b>599,605</b>	<b>19%</b>	<b>93,605</b>	<b>599,605</b>	<b>19%</b>

Table 15: Distribution of Senior-led households by income and actual monthly shelter cost paid in 2021, compared with all households – Division No. 6, Alberta

We can also perform the same analysis on households led by an individual under age 25. As expected we see the opposite relationship, with 11% of youth-led households earning Very Low income while only occupying 2% of dwellings affordable to that income group (Table 1615).

Distribution of Youth-led HHs in 2021 - Division No. 6 (AB)						
Income group/Affordable to ___ HHs	Income			Shelter Costs		
	HHs led by youth (under 25)	All HHs	% Led by Youth	HHs led by youth (under 25)	All HHs	% Led by Youth
Very Low	2,315	20,335	11%	1,000	64,745	2%
Low	4,420	102,225	4%	4,935	168,210	3%
Median	3,760	111,375	3%	7,325	196,875	4%
Moderate	2,710	130,770	2%	1,525	126,290	1%
High	1,715	234,890	1%	130	43,480	0%
<b>Total</b>	<b>14,920</b>	<b>599,605</b>	<b>2%</b>	<b>14,920</b>	<b>599,605</b>	<b>2%</b>

Table 16: Distribution of Youth-led households by income and actual monthly shelter cost paid in 2021, compared with all households – Division No. 6, Alberta



## Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

*Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.*

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## CERB and Core Housing Need in 2021

The Disclaimers section discusses how the CERB income benefit impacted households, having the result of significantly increasing the annual incomes of the households in the lowest 20-30% of the household income distribution in 2020. Since CHN in the 2021 census uses tax returns from 2020 to determine affordability, HART expects that CERB benefits caused a significant number of Very Low and Low income households to be temporarily lifted out of CHN. Unless a similar benefit is in place at the time of the next census, the rate of CHN in the 2016 census should be viewed as a better reflection of housing need than the rate in the 2021 census.

### Private Households vs Households Examined for Core Housing Need

Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 1716 below for example, we can see Calgary had about 14,255 private households that were not examined for CHN in 2016.

Census Year	Calgary		Division No. 6 (AB)	
	2016	2021	2016	2021
<b>Total – Private HHs</b>	464,370	499,855	552,885	599,605
<b>HHs Examined for CHN</b>	450,115	488,045	536,435	585,890
<b>HHs in CHN</b>	52,965	49,860	58,680	55,440
<b>% of HHs in CHN</b>	12%	10%	11%	9%

*Table 17: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Calgary and Division No. 6, Alberta.*

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## Core Housing Need by Income/Affordability

Calgary had an overall rate of CHN of 12% in 2016, decreasing slightly to 10% in 2021. The vast majority of those households in CHN, as of 2021, were in the Low income category, earning between 21-50% of AMHI (see Table 5152, Table 5253, Table 5556Table 5657 for actual income ranges). These 39k households represent 47% of all households in Low income, which is a higher rate than the other CMRB municipalities with the exception of High River (51%).

Generally though, it is the lowest earning households that are most likely to be in CHN. Most households in Very Low income are in CHN across the region, exceeding 80% in many CMRB municipalities. Compare this with households earning 80% or more of median where there is near-zero CHN across the CMRB (we say “near-zero” since some zeroes in HART’s data may represent 10 or fewer households that were suppressed for privacy).

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2016 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	140	54%	30	100%	120	63%	195	63%
Low	60	5%	500	55%	160	11%	335	18%
Moderate	0	0%	55	6%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>205</b>	<b>3%</b>	<b>585</b>	<b>11%</b>	<b>285</b>	<b>3%</b>	<b>530</b>	<b>5%</b>

Table 18: Households in core housing need, and the rate of core housing need, by income in 2016 – Foothills County, High River, Okotoks, Rocky View County.

2016 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	7,305	74%	110	88%	175	83%	325	78%
Low	38,710	53%	345	42%	535	41%	1,370	49%
Moderate	6,950	8%	0	0%	30	2%	85	2%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>52,965</b>	<b>12%</b>	<b>465</b>	<b>8%</b>	<b>740</b>	<b>8%</b>	<b>1,780</b>	<b>8%</b>

Table 19: Households in core housing need, and the rate of core housing need, by income in 2016 – Calgary, Chestermere, Cochrane, and Airdrie.

2021 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	235	81%	15	100%	115	82%	275	73%
Low	25	2%	435	51%	220	14%	235	12%
Moderate	0	0%	30	2%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>260</b>	<b>3%</b>	<b>480</b>	<b>8%</b>	<b>330</b>	<b>3%</b>	<b>510</b>	<b>4%</b>

Table 20: Households in core housing need, and the rate of core housing need, by income in 2021 – Foothills County, High River, Okotoks, Rocky View County.

2021 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	6,080	79%	55	69%	195	81%	290	88%
Low	38,910	47%	225	26%	585	34%	1,555	42%
Moderate	4,870	5%	0	0%	20	1%	145	3%
Median	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>49,860</b>	<b>10%</b>	<b>295</b>	<b>4%</b>	<b>800</b>	<b>7%</b>	<b>1,990</b>	<b>8%</b>

Table 21: Households in core housing need, and the rate of core housing need, by income in 2021 – Calgary, Chestermere, Cochrane, and Airdrie.

## Core Housing Need by Household Size

Across the CMRB, the rate of CHN among 1 person-sized households is significantly above the community average, reaching 26% in High River and 20% in Calgary. These households also account for the largest number of households in CHN in 2021, although there are a significant number of households in CHN in households of all sizes as measured by the census.

As mentioned in Part 1, such a result is sometimes due to a mismatch of desired household sizes and available dwellings. Perhaps these 1 person households are paying for a larger home than they need due to a scarcity of small homes? This report does not think such an effect is a significant concern, but would highlight this question as one for further investigation.

2016 (table 1 of 2)									
	Foothills County		High River		Okotoks		Rocky View County		
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	% in CHN
1 p.	80	9%	310	26%	85	6%	160	13%	
2 p.	65	2%	125	6%	45	1%	145	3%	
3 p.	25	2%	75	11%	40	2%	65	3%	
4 p.	0	0%	45	7%	65	3%	65	3%	
5 or more	20	3%	30	6%	50	4%	95	5%	
<b>Total</b>	<b>205</b>	<b>3%</b>	<b>585</b>	<b>11%</b>	<b>285</b>	<b>3%</b>	<b>530</b>	<b>5%</b>	

Table 22: Households in core housing need, and the rate of core housing need, by household size in 2016 – Foothills County, High River, Okotoks, Rocky View County.

2016 (table 2 of 2)									
	Calgary		Chestermere		Cochrane		Airdrie		
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	% in CHN
1 p.	21,610	20%	90	16%	275	16%	625	18%	
2 p.	13,305	9%	85	5%	200	6%	435	6%	
3 p.	7,370	10%	110	10%	125	8%	295	8%	
4 p.	5,700	8%	100	7%	70	4%	250	6%	
5 or more	4,975	11%	85	8%	70	8%	180	7%	
<b>Total</b>	<b>52,965</b>	<b>12%</b>	<b>465</b>	<b>8%</b>	<b>740</b>	<b>8%</b>	<b>1,780</b>	<b>8%</b>	

Table 23: HHs in CHN, and the rate of CHN, by household size in 2016 – Calgary, Chestermere, Cochrane, and Airdrie.

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2021 (table 1 of 2)									
	Foothills County		High River		Okotoks		Rocky View County		
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	
1 p.	140	13%	305	21%	150	9%	200	14%	
2 p.	70	2%	90	4%	85	2%	180	4%	
3 p.	30	3%	25	3%	45	3%	60	3%	
4 p.	0	0%	45	6%	25	1%	35	1%	
5 or more	0	0%	0	0%	20	1%	40	2%	
<b>Total</b>	<b>260</b>	<b>3%</b>	<b>480</b>	<b>8%</b>	<b>330</b>	<b>3%</b>	<b>510</b>	<b>4%</b>	

Table 24: Households in core housing need, and the rate of core housing need, by household size in 2021 – Foothills County, High River, Okotoks, Rocky View County.

2021 (table 2 of 2)									
	Calgary		Chestermere		Cochrane		Airdrie		
HH Size (persons)	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	
1 p.	25,410	21%	70	10%	370	16%	805	17%	
2 p.	12,030	8%	70	4%	205	5%	530	7%	
3 p.	5,960	8%	55	4%	110	6%	265	6%	
4 p.	3,480	4%	35	2%	85	4%	210	4%	
5 or more	2,980	6%	65	5%	25	3%	180	6%	
<b>Total</b>	<b>49,860</b>	<b>10%</b>	<b>295</b>	<b>4%</b>	<b>800</b>	<b>7%</b>	<b>1,990</b>	<b>8%</b>	

Table 25: Households in core housing need, and the rate of core housing need, by household size in 2021 – Calgary, Chestermere, Cochrane, and Airdrie.

## Core Housing Need by Tenure

In Calgary, the rate of CHN among owner households dropped slightly from 7% in 2016 to 6% in 2021. All the other CMRB municipalities have equal or lower rates of CHN among owners. Among renter households, the rate of CHN also dropped, from 25% in 2016 to 21% in 2021. This means that renters are 4 times more likely to be in CHN than owners, which is in line with Canada as a whole.

The decrease in CHN is seen in the other municipalities too, although renters went the opposite direction in Cochrane, increasing from 22% to 24%. With the growth of renter households in Cochrane, this slight increase in rate of CHN translates to almost a doubling of the number of renter households in CHN.

Please note that CHN among renters in subsidized housing tends to be high, in part, as these households are predominantly low income. In Calgary, 79% of all households in subsidized housing earn 50% or under of AMHI.

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2016 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	155	2%	300	7%	145	2%	390	4%
With mortgage	40	1%	215	9%	100	2%	200	3%
Without mortgage	115	4%	80	5%	50	3%	185	4%
Renter	45	6%	285	26%	135	10%	145	15%
Subsidized housing	0	-	50	59%	0	0%	0	0%
Not subsidized	45	6%	235	23%	120	9%	135	15%
<b>Total</b>	<b>205</b>	<b>3%</b>	<b>585</b>	<b>11%</b>	<b>285</b>	<b>3%</b>	<b>530</b>	<b>5%</b>

Table 26: Households in core housing need, and the rate of core housing need, by tenure in 2016 - Foothills County, High River, Okotoks, and Rocky View County.

2016 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	21,960	7%	370	7%	450	5%	1,025	6%
With mortgage	16,395	8%	270	6%	335	6%	850	6%
Without mortgage	5,560	5%	95	8%	120	5%	175	5%
Renter	31,005	25%	95	21%	285	22%	755	21%
Subsidized housing	6,335	49%	0	-	40	47%	55	55%
Not subsidized	24,665	22%	95	21%	250	21%	700	20%
<b>Total</b>	<b>52,965</b>	<b>12%</b>	<b>465</b>	<b>8%</b>	<b>740</b>	<b>8%</b>	<b>1,780</b>	<b>8%</b>

Table 27: Households in core housing need, and the rate of core housing need, by tenure in 2016 - Calgary, Chestermere, Cochrane, and Airdrie.

2021 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	170	2%	230	5%	200	2%	390	3%
With mortgage	30	1%	155	6%	115	2%	210	3%
Without mortgage	140	4%	70	4%	85	3%	180	3%
Renter	90	12%	250	18%	130	9%	120	13%
Subsidized housing	0	-	30	21%	0	0%	0	-
Not subsidized	90	12%	220	18%	130	9%	120	13%
<b>Total</b>	<b>260</b>	<b>3%</b>	<b>480</b>	<b>8%</b>	<b>330</b>	<b>3%</b>	<b>510</b>	<b>4%</b>

Table 28: Households in core housing need, and the rate of core housing need, by tenure in 2021 - Foothills County, High River, Okotoks, and Rocky View County.

2021 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	19,120	6%	235	4%	360	4%	955	5%
With mortgage	12,445	6%	175	4%	265	4%	760	5%
Without mortgage	6,680	6%	60	4%	95	3%	190	5%
Renter	30,740	21%	55	9%	445	24%	1,035	20%
Subsidized housing	5,315	39%	0	-	40	47%	35	39%
Not subsidized	25,425	19%	55	9%	400	22%	995	19%
<b>Total</b>	<b>49,860</b>	<b>10%</b>	<b>295</b>	<b>4%</b>	<b>800</b>	<b>7%</b>	<b>1,990</b>	<b>8%</b>

Table 29: Households in core housing need, and the rate of core housing need, by tenure in 2021 - Calgary, Chestermere, Cochrane, and Airdrie.



## Core Housing Need by Priority Populations

*Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.*

A description of each population is provided in Appendix D:

The population with the highest rate of CHN in the Calgary was single mother-led households, in both 2016 and 2021, followed by households led by someone over the age of 85. In 2021 there were approximately 7,700 single mother-led households in CHN in Calgary. Women-led households also experience higher-than-average CHN and represent the largest number of households in CHN in Calgary with over 26,000.

CHN among seniors is also higher than average across the metro region. The rates of CHN are not especially high among households led by someone 65 or older, but they rise noticeably once those households are led by someone age 85 or older. Section 1 of this report noted the ageing population and Figure 10 below shows the growth in seniors, which has nearly doubled between 2006 and 2021. The growth has been most strong in the 65 to 74 age range, but the oldest of the baby boomer generation will be entering the 75 to 85 age range by the time of the next census in 2026.

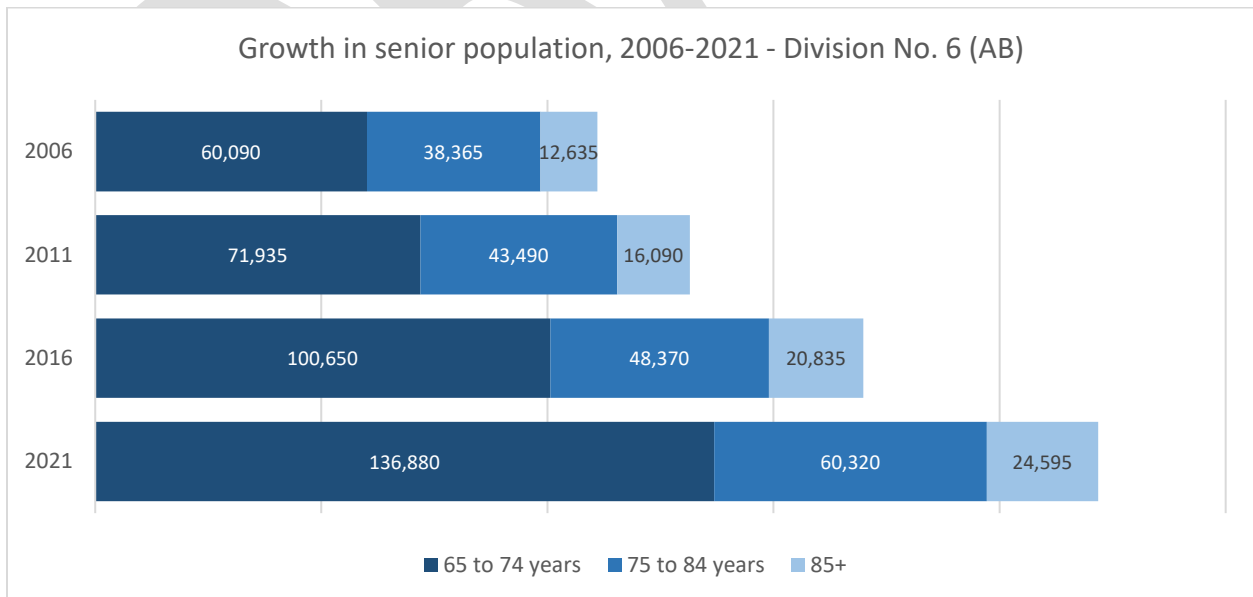


Figure 10: Growth in senior (age 65+) population from 2006 to 2021, Division No. 6, Alberta.

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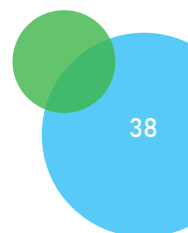
*Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.*

2016 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	75	3%	165	10%	90	3%	165	4%
HH with cognitive, mental, or addictions activity limitation	25	3%	70	10%	20	1%	50	3%
Indigenous HH	0	0%	40	15%	25	5%	30	7%
Visible minority HH	0	0%	35	8%	30	5%	45	4%
Women-led	115	6%	395	21%	160	5%	195	7%
Black-led HH	0	0%	0	0%	0	0%	0	0%
New migrant-led HH	0	0%	0	0%	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%	0	0%	0	0%
Single mother-led HH	35	17%	105	30%	70	10%	60	17%
HH head under 25	0	0%	15	16%	0	0%	0	0%
HH head over 65	65	4%	210	12%	45	3%	165	7%
HH head over 85	0	0%	15	14%	0	0%	20	14%

*Table 30: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Foothills County, High River, Okotoks, and Rocky View County.*

2016 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	14,480	12%	105	6%	170	7%	520	9%
HH with cognitive, mental, or addictions activity limitation	6,190	11%	80	9%	105	7%	280	8%
Indigenous HH	2,820	16%	40	14%	50	10%	105	8%
Visible minority HH	20,080	14%	180	10%	40	6%	305	11%
Women-led	26,175	16%	240	13%	405	13%	1,000	13%
Black-led HH	3,255	22%	0	0%	0	0%	50	12%
New migrant-led HH	4,395	20%	0	0%	20	9%	55	13%
Refugee claimant-led HH	4,365	22%	35	11%	15	38%	45	17%
Single mother-led HH	7,800	27%	90	25%	150	27%	395	28%
HH head under 25	2,250	19%	0	0%	30	15%	85	14%
HH head over 65	13,340	18%	65	11%	180	11%	360	16%
HH head over 85	2,075	26%	0	0%	0	0%	40	31%

*Table 31: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Calgary, Chestermere, Cochrane, and Airdrie.*

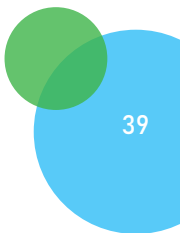


2021 (table 1 of 2)								
	Foothills County		High River		Okotoks		Rocky View County	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	40	2%	110	6%	100	3%	150	4%
HH with cognitive, mental, or addictions activity limitation	35	3%	65	7%	75	3%	80	4%
Indigenous HH	20	5%	0	0%	25	3%	20	3%
Visible minority HH	0	0%	25	3%	20	3%	65	4%
Women-led	100	4%	295	13%	215	5%	235	6%
Black-led HH	0	0%	0	0%	0	0%	0	0%
New migrant-led HH	0	0%	0	0%	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%	0	0%	0	0%
Single mother-led HH	0	0%	65	15%	55	7%	50	14%
HH head under 25	0	0%	0	0%	0	0%	0	0%
HH head over 65	85	4%	230	11%	105	4%	220	6%
HH head over 85	0	0%	35	14%	0	0%	35	15%

Table 32: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Foothills County, High River, Okotoks, and Rocky View County.

2021 (table 2 of 2)								
	Calgary		Chestermere		Cochrane		Airdrie	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	11,295	9%	60	3%	165	5%	560	8%
HH with cognitive, mental, or addictions activity limitation	7,095	9%	40	3%	150	6%	395	7%
Indigenous HH	3,355	15%	0	0%	65	10%	170	10%
Visible minority HH	18,215	10%	140	6%	75	7%	365	7%
Women-led	26,440	13%	115	5%	500	10%	1,180	11%
Black-led HH	3,170	15%	20	16%	15	20%	85	10%
New migrant-led HH	3,145	14%	0	0%	0	0%	70	10%
Refugee claimant-led HH	3,965	16%	35	9%	15	20%	65	11%
Single mother-led HH	7,690	22%	35	8%	185	27%	405	20%
HH head under 25	2,120	17%	0	0%	20	14%	75	15%
HH head over 65	13,665	14%	60	6%	260	9%	555	15%
HH head over 85	1,965	19%	0	0%	45	22%	55	23%

Table 33: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Calgary, Chestermere, Cochrane, and Airdrie.



## Part 3: Future Housing Need in 2031

### Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we use the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

### Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type. Performing this split on small communities may result in values being suppressed, and the estimate

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being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

#### How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for Calgary in terms both affordability and number of bedrooms. Then we will estimate future housing need for all CMRB municipalities by affordability as well as by household size, but not together.

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## Discussion of results

Based on trends between 2006 and 2021, HART's projection of the number of households in 2031, converted to need by unit size and affordability, shows that the majority of net new housing need will be in the form of 1-bedroom units: 34,080 out of a total 79,330 (43%). This need is balanced across all levels of affordability although 1-bedroom units represent a larger proportion of total need for lower income households: 95% of future need for Very Low income households and 71% of need for Low income households.

The remainder of the projected growth in households generally reflects the existing trend that households with higher incomes need more bedrooms – or conversely that income tends to increase with more people in the household. The majority of future housing need for 3 or more bedrooms is found in the High-income category, including 62% of net new demand for 5-or-more-bedroom homes.

Although those households that need 4-or-more bedrooms represent a relatively small number of all households, our projections show that housing need is growing fastest for homes with 5-or-more bedrooms (23%) and 4-bedroom homes (22%). Given the existing housing stock in Calgary and the current housing market, this high rate of growth could expose a gap in housing options in the future.

The vast majority of existing dwellings with 4-or-more bedrooms are single-detached homes (88% in Calgary, 89% in Division No. 6; see Table 5051), so households needing that many bedrooms will have limited choice in terms of type of dwelling to meet their needs. As of 2021, Calgary's High income households earn over \$118,800/yr (Table 5657). The City of Calgary's Housing Needs Assessment report notes that, in 2023, a household income of \$156,000/yr was needed to adequately afford the median single-detached home.<sup>13</sup> This income is well above the lower end of HART's High income category, meaning that these all these fast-growing Median and High income households that need 4 or more bedrooms may be challenged to find a home that is both affordable and with enough bedrooms to meet the needs of the household.

Having said that, it is also possible that this growth in larger households represents a reaction to rising shelter costs. Household formation can be suppressed if multiple households choose to live together if by doing so they achieve lower per person shelter cost. There are other reasons that people may want

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<sup>13</sup> City of Calgary: 2023 Housing Needs Assessment.

<https://www.calgary.ca/content/dam/www/csps/cns/documents/affordable-housing/housing-needs-assessment-2023.pdf> page 47; accessed February 20, 2024.

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to live together, including multi-generational support of seniors or children, and this report does not attempt to estimate the existence or extend of suppressed household formation.<sup>14</sup>

Please note that the relative growth between income groups should be viewed with caution since this analysis does not attempt to forecast how the distribution of income might change in the next 10 years. Yet the relative composition of unit sizes by income/affordability may still be helpful to understand what type of housing will be needed at different price points, based on the trend from the last 15 years.

## Results

The tables below are organized as follows:

- a) Projected change in Number of Households between 2021 and 2031,
  - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
  - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031
- d) Number of Households in 2021, and
- e) Number of Households in CHN in 2021 (for comparison).

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<sup>14</sup> A more detailed discussion of suppressed household formation is done by Nathan Lauster and Jens von Bergmann: <https://homefreesociology.com/2022/05/06/estimating-suppressed-household-formation/>; accessed February 20, 2024.

## a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,820	10,300	7,190	7,010	7,760	<b>34,080</b>
2	10	2,380	3,410	3,850	6,220	<b>15,870</b>
3	-50	1,110	2,050	4,310	9,510	<b>16,930</b>
4	110	590	1,210	2,390	4,030	<b>8,330</b>
5+	20	130	320	1,110	2,540	<b>4,120</b>
<b>Total</b>	<b>1,910</b>	<b>14,510</b>	<b>14,180</b>	<b>18,670</b>	<b>30,060</b>	<b>79,330</b>

Table 34: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Calgary CY.

## b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	13%	16%	13%	14%	12%	<b>14%</b>
2	1%	19%	17%	16%	16%	<b>16%</b>
3	-5%	20%	17%	20%	16%	<b>17%</b>
4	38%	31%	21%	26%	19%	<b>22%</b>
5+	33%	28%	23%	29%	21%	<b>23%</b>
<b>Total</b>	<b>11%</b>	<b>17%</b>	<b>15%</b>	<b>17%</b>	<b>15%</b>	<b>16%</b>

Table 35: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Calgary CY.

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### c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	15,600	76,000	60,900	56,200	71,700	<b>280,400</b>
2	1,900	14,700	23,700	28,400	45,100	<b>113,800</b>
3	1,000	6,600	14,200	25,600	68,600	<b>116,000</b>
4	400	2,500	6,900	11,600	25,600	<b>47,000</b>
5+	80	600	1,700	4,900	14,700	<b>21,980</b>
<b>Total</b>	<b>18,980</b>	<b>100,400</b>	<b>107,400</b>	<b>126,700</b>	<b>225,700</b>	<b>579,180</b>

Table 36: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) – Calgary CY.

### d) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	13,780	65,700	53,710	49,190	63,940	<b>246,320</b>
2	1,890	12,320	20,290	24,550	38,880	<b>97,930</b>
3	1,050	5,490	12,150	21,290	59,090	<b>99,070</b>
4	290	1,910	5,690	9,210	21,570	<b>38,670</b>
5+	60	470	1,380	3,790	12,160	<b>17,860</b>
<b>Total</b>	<b>17,070</b>	<b>85,890</b>	<b>93,220</b>	<b>108,030</b>	<b>195,640</b>	<b>499,850</b>

Table 37: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Calgary CY. Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.

### e) Existing Core Housing Need by need in terms of Unit Size & Affordability

2021 Households in CHN – Calgary CY						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	5,150	25,340	0	0	0	30,490
2	605	7,830	1,075	0	0	9,510
3	255	3,925	1,640	0	0	5,820
4	65	1,445	1,530	0	0	3,040
5+	0	370	635	0	0	1,005
<b>Total</b>	<b>6,075</b>	<b>38,910</b>	<b>4,880</b>	<b>0</b>	<b>0</b>	<b>49,865</b>

*Table 38: Actual number of households in core housing need in 2021, by income and number of bedrooms - Calgary CY. Note that estimating the needs of households by unit size may resulted in a different grand total than actual households in 2021.*

## Future Housing Need in the CMRB municipalities

These communities have too few total households to perform HART's unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

- a) Projected change in Number of Households between 2021 and 2031,
  - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
  - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031, and
- d) Number of Households in 2021.

## Discussion of results

In the discussion of the projections by unit size above we noted that the need for large dwellings was growing at a faster rate than smaller dwellings in the City of Calgary. This result consistent with the below projections of household size, where 5+ person-sized households are projected to grow at a rate noticeably above all other-sized households (24% growth of 5+ person households versus 16% for all households).

Table 40 shows High River and Chestermere showing a similar, though less pronounced, pattern as Calgary with 5+ person-sized households growing at a faster rate than the community. However, both High River and Chestermere also show high growth among 1 person-sized households too. In both cases, historical growth was more concentrated in the period between 2006-2016 compared to 2016-2021 – especially for Chestermere (Tables 59-61).

The other municipalities show balanced growth across the different household sizes with the exception of Cochrane which has the highest growth among 1 person households, with growth rates slowing as household sizes increase.

Growth across income (Table 44) is balanced, with the larger rates seen in Very Low income likely related to this group being the smallest and more sensitive to variation and rounding. Still, Foothills County and Chestermere are projecting considerably larger growth rates in Very Low income households – Foothills County's based on a doubling of these households between 2006-2016 that stayed flat between 2016-2021 despite CERB, and Chestermere's on a three-fold increase between 2016-2021 that dropped considerably between 2016-2021 (Tables 62-64).

Overall, it's noteworthy that 3 communities are projected to grow 40% or more over the next 10 years: Chestermere, Cochrane, and Airdrie; with Okotoks not far behind at 35%. These high rates seem to be driven by the remarkable growth that occurred between 2006-2016, where these 4 communities more-or-less doubled the number of households living in their communities, slowing between 2016-2021.

By household size:

**a) Projected change in Number of Households between 2021 to 2031**

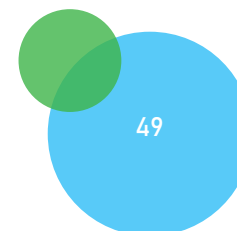
HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	145	365	620	275	17,080	320	1,140	2,160
2 p.	525	425	1,270	780	23,815	725	1,870	3,620
3 p.	140	90	640	195	12,985	460	805	1,950
4 p.	150	70	665	155	13,465	570	730	2,120
5+ p.	30	130	455	205	11,910	640	330	1,395
<b>Total</b>	990	1,080	3,650	1,610	79,255	2,715	4,875	11,245

Table 39: Projected change in number of households between 2021 and 2031, by household size - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

**b) Implied 10-year growth rate in Number of Households (2021 to 2031)**

HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	13%	24%	37%	17%	13%	44%	46%	43%
2 p.	16%	19%	36%	15%	15%	39%	42%	44%
3 p.	12%	12%	36%	10%	16%	37%	40%	43%
4 p.	12%	10%	31%	6%	17%	37%	34%	40%
5+ p.	4%	24%	34%	11%	24%	47%	33%	44%
<b>Total</b>	13%	19%	35%	12%	16%	40%	40%	43%

Table 40: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.



**c) Projected Number of Households in 2031**

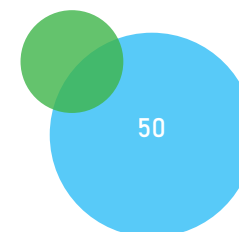
HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	1,300	1,900	2,300	1,900	148,300	1,040	3,600	7,200
2 p.	3,900	2,700	4,800	6,000	183,300	2,600	6,300	11,800
3 p.	1,300	820	2,400	2,100	92,700	1,700	2,800	6,500
4 p.	1,400	770	2,800	2,700	92,900	2,100	2,900	7,400
5+ p.	870	670	1,800	2,100	61,900	2,000	1,330	4,600
<b>Total</b>	<b>8,770</b>	<b>6,860</b>	<b>14,100</b>	<b>14,800</b>	<b>579,100</b>	<b>9,440</b>	<b>16,930</b>	<b>37,500</b>

Table 41: Projected number of households in 2031, by household size - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

**d) Number of Households in 2021**

HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	1,155	1,535	1,680	1,625	131,220	720	2,460	5,040
2 p.	3,375	2,275	3,530	5,220	159,485	1,875	4,430	8,180
3 p.	1,160	730	1,760	1,905	79,715	1,240	1,995	4,550
4 p.	1,250	700	2,135	2,545	79,435	1,530	2,170	5,280
5+ p.	840	540	1,345	1,895	49,990	1,360	1,000	3,205
<b>Total</b>	<b>7,780</b>	<b>5,780</b>	<b>10,450</b>	<b>13,190</b>	<b>499,845</b>	<b>6,725</b>	<b>12,055</b>	<b>26,255</b>

Table 42: Actual number of households in 2021, by household size - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.



By household income/affordability:

**a) Projected change in Number of Households between 2021 to 2031**

Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	160	-15	75	120	1,735	115	155	340
Low	165	205	560	420	14,610	455	640	1,560
Moderate	100	185	760	280	14,175	600	955	2,265
Median	240	270	715	325	18,670	640	1,405	2,850
High	265	420	1,375	535	30,050	970	1,760	4,215
<b>Total</b>	930	1,065	3,485	1,680	79,240	2,780	4,915	11,230

Table 43: Projected change in number of households between 2021 and 2031, by income – Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

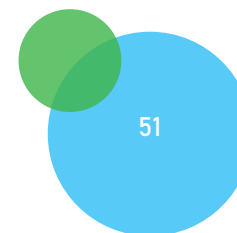
**b) Implied 10-year growth rate in Number of Households (2021 to 2031)**

Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	36%	-33%	29%	18%	10%	79%	36%	52%
Low	13%	23%	34%	20%	17%	51%	36%	41%
Moderate	7%	14%	39%	12%	15%	40%	39%	43%
Median	15%	20%	28%	12%	17%	36%	49%	42%
High	8%	19%	34%	10%	15%	40%	39%	44%
<b>Total</b>	12%	18%	33%	13%	16%	41%	41%	43%

Table 44: Implied 10-year growth rate in number of households between 2021 and 2031, by income – Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

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**c) Projected Number of Households in 2031**

Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	610	30	330	770	18,800	260	580	990
Low	1,400	1,100	2,200	2,500	100,500	1,340	2,400	5,400
Moderate	1,500	1,500	2,700	2,700	107,400	2,100	3,400	7,500
Median	1,800	1,600	3,300	3,000	126,700	2,400	4,300	9,700
High	3,400	2,600	5,400	5,900	225,700	3,400	6,300	13,900
<b>Total</b>	<b>8,710</b>	<b>6,830</b>	<b>13,930</b>	<b>14,870</b>	<b>579,100</b>	<b>9,500</b>	<b>16,980</b>	<b>37,490</b>

Table 45: Projected number of households in 2031, by income - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

**d) Number of Households in 2021**

Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	450	45	255	650	17,065	145	425	650
Low	1,235	895	1,640	2,080	85,890	885	1,760	3,840
Moderate	1,400	1,315	1,940	2,420	93,225	1,500	2,445	5,235
Median	1,560	1,330	2,585	2,675	108,030	1,760	2,895	6,850
High	3,135	2,180	4,025	5,365	195,650	2,430	4,540	9,685
<b>Total</b>	<b>7,780</b>	<b>5,765</b>	<b>10,445</b>	<b>13,190</b>	<b>499,860</b>	<b>6,720</b>	<b>12,065</b>	<b>26,260</b>

Table 46: Actual number of households in 2021, by income - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.



## Appendix A: Full data tables

Households, population, and headship rates (2006, 2011, 2016, 2021)

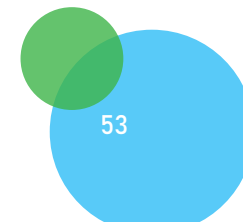
### Calgary

Census Year	2006			2011			2016			2021		
	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
0-14 years	0	178,450	-	0	196,415	-	0	226,980	-	0	235,855	-
15-24	19,380	142,815	0.136	16,645	144,150	0.115	13,340	148,370	0.090	13,825	151,855	0.091
25-34	75,790	161,330	0.470	84,565	183,715	0.460	90,125	209,585	0.430	83,280	194,345	0.429
35-44	89,815	163,800	0.548	91,550	172,150	0.532	101,440	193,805	0.523	110,700	210,845	0.525
45-54	90,415	155,860	0.580	98,675	171,235	0.576	99,335	174,700	0.569	100,130	176,110	0.569
55-64	53,470	91,300	0.586	69,635	119,980	0.580	85,310	147,385	0.579	93,305	160,360	0.582
65-74	29,315	50,305	0.583	33,865	58,360	0.580	45,945	80,510	0.571	62,865	108,615	0.579
75-84	20,815	33,275	0.626	Unavailable	36,900	n/a	22,960	40,030	0.574	27,860	48,370	0.576
85 +	5,750	11,060	0.520	Unavailable	13,925	n/a	8,280	17,860	0.464	10,345	20,420	0.507
(75+)	-	-	-	28,485	50,825	0.560	-	-	-	-	-	-
Total	384,740	988,190	-	423,415	1,096,833	-	466,740	1,239,220	-	502,305	1,306,784	-

Table 47: Number of households, population, and headship rate for census years 2006, 2011, 2016, and 2021. Calgary.

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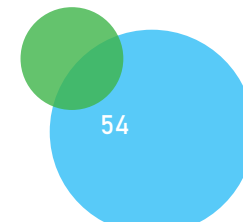
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**Division No. 6, Alberta**

Census Year	2006			2011			2016			2021		
	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
0-14 years	0	215,500	-	0	241,460	-	0	282,180	-	0	294,075	-
15-24	21,140	166,250	0.127	18,455	171,155	0.108	15,110	178,370	0.085	15,275	183,540	0.083
25-34	84,125	180,240	0.467	95,760	209,740	0.457	103,365	241,845	0.427	95,360	224,470	0.425
35-44	104,170	191,415	0.544	107,945	203,505	0.530	121,600	232,550	0.523	132,875	253,780	0.524
45-54	107,150	186,240	0.575	118,130	206,715	0.571	119,875	212,215	0.565	121,205	214,670	0.565
55-64	63,695	110,190	0.578	84,625	146,930	0.576	104,290	181,750	0.574	114,325	198,315	0.576
65-74	34,985	60,090	0.582	41,885	71,935	0.582	57,455	100,650	0.571	78,705	136,880	0.575
75-84	23,945	38,365	0.624	Unavailable	43,490	n/a	27,880	48,370	0.576	34,680	60,320	0.575
85 +	6,500	12,635	0.514	Unavailable	16090	n/a	9,335	20,835	0.448	12,200	24,595	0.496
(75+)	-	-	-	33295	59580	0.559	-	-	-	-	-	-
<b>Total</b>	<b>445,715</b>	<b>1,160,935</b>	<b>-</b>	<b>500,100</b>	<b>1,311,020</b>	<b>-</b>	<b>558,915</b>	<b>1,498,780</b>	<b>-</b>	<b>604,630</b>	<b>1,590,640</b>	<b>-</b>

*Table 48: Number of households, population, and headship rate for census years 2006, 2011, 2016, and 2021. Division No. 6, Alberta.*



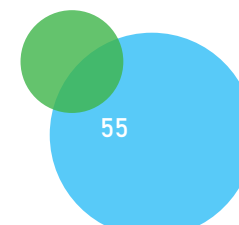
## Dwellings by structural type and period of construction (2021)

Calgary													
	Total	Before 1921	1921 - 1945	1946 - 1960	1961 - 1970	1971 - 1980	1981 - 1990	1991 - 1995	1996 - 2000	2001 - 2005	2006 - 2010	2011 - 2015	2016 - 2021
Total	502,305	7,025	4,715	32,115	45,485	87,540	59,780	31,675	44,010	50,390	47,665	45,850	46,050
Single-detached house	276,040	3,865	2,700	20,125	23,855	40,710	34,460	21,485	29,360	31,530	26,960	22,360	18,630
Apartment in building with 5+ storeys	40,700	415	225	1,200	4,050	7,645	5,520	1,180	1,815	2,865	4,550	4,335	6,895
Apartment in building with <5 storeys, duplexes (1)	102,375	2,330	1,465	8,295	11,240	18,720	10,620	4,170	6,875	8,945	8,390	8,970	12,340
Attached, semi-detached, row housing (2)	81,340	405	310	2,480	6,210	19,770	8,755	4,665	5,795	6,940	7,700	10,160	8,130
Moveable dwelling	1,850	-	10	15	130	705	410	175	170	105	65	25	45
Division No. 6, Alberta													
	Total	Before 1921	1921 - 1945	1946 - 1960	1961 - 1970	1971 - 1980	1981 - 1990	1991 - 1995	1996 - 2000	2001 - 2005	2006 - 2010	2011 - 2015	2016 - 2021
Total	604,625	8,275	6,005	34,650	48,695	98,080	67,920	38,870	54,645	63,060	64,555	62,005	57,870
Single-detached house	351,940	4,960	3,910	22,430	26,505	48,935	40,625	27,280	37,645	40,835	39,155	32,955	26,705
Apartment in building with 5+ storeys	40,755	415	225	1,200	4,050	7,650	5,525	1,185	1,815	2,875	4,570	4,345	6,895
Apartment in building with <5 storeys, duplexes (1)	110,370	2,370	1,495	8,465	11,495	19,450	11,235	4,445	7,475	10,000	10,060	10,815	13,060
Attached, semi-detached, row housing (2)	97,270	505	365	2,520	6,385	20,670	9,695	5,470	7,295	9,050	10,505	13,725	11,075
Moveable dwelling	4,295	20	15	25	260	1,380	830	485	425	300	260	175	130

Table 49: Number of dwellings by structural type and period of construction, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".

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## Dwellings by structural type and number of bedrooms (2021)

	Calgary						Division No. 6					
	Total	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more	Total	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more
Total	502,305	2,920	59,385	116,630	167,890	155,480	604,625	3,180	63,480	132,675	208,565	196,730
Single-detached house	276,045	535	3,725	19,820	115,840	136,120	351,940	690	5,020	25,800	145,425	175,000
Apartment in building with 5+ storeys	40,700	1,040	19,780	19,140	670	70	40,750	1,040	19,795	19,165	685	70
Apartment in building with <5 storeys, duplexes (1)	102,380	1,135	32,755	50,425	10,520	7,535	110,370	1,185	34,760	55,460	11,195	7,765
Attached, semi-detached, row housing (2)	81,345	205	3,040	26,435	39,965	11,705	97,280	245	3,690	30,720	48,940	13,675
Moveable dwelling	1,850	-	90	815	900	45	4,295	15	210	1,530	2,320	225

Table 50: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".

Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)				
	Foothills County	High River	Okotoks	Rocky View County
AMHI	\$137,000	\$79,500	\$117,000	\$159,000
Very Low	< \$27,400	< \$15,900	< \$23,400	< \$31,800
Low	\$27,401-\$68,500	\$15,901-\$39,750	\$23,401-\$58,500	\$31,801-\$79,500
Moderate	\$68,501-\$109,600	\$39,751-\$63,600	\$58,501-\$93,600	\$79,501-\$127,200
Median	\$109,601-\$164,400	\$63,601-\$95,400	\$93,601-\$140,400	\$127,201-\$190,800
High	> \$164,400	> \$95,400	> \$140,400	> \$190,800

Table 51: Annual household income ranges for HART income categories, 2016 – Foothills County, High River, Okotoks, and Rocky View County.

2016 – Income (table 2 of 2)				
	Calgary	Chestermere	Cochrane	Airdrie
AMHI	\$98,000	\$134,000	\$113,000	\$111,000
Very Low	< \$19,600	< \$26,800	< \$22,600	< \$22,200
Low	\$19,601-\$49,000	\$26,801-\$67,000	\$22,601-\$56,500	\$22,201-\$55,500
Moderate	\$49,001-\$78,400	\$67,001-\$107,200	\$56,501-\$90,400	\$55,501-\$88,800
Median	\$78,401-\$117,600	\$107,201-\$160,800	\$90,401-\$135,600	\$88,801-\$133,200
High	> \$117,600	> \$160,800	> \$135,600	> \$133,200

Table 52: Annual household income ranges for HART income categories, 2016 – Calgary, Chestermere, Cochrane, and Airdrie.

2016 – Affordable monthly shelter cost by income (table 1 of 2)				
	Foothills County	High River	Okotoks	Rocky View County
AMHI	\$137,000	\$79,500	\$117,000	\$159,000
Very Low	< \$685	< \$398	< \$585	< \$795
Low	\$685-\$1,713	\$398-\$994	\$585-\$1,463	\$795-\$1,988
Moderate	\$1,713-\$2,740	\$994-\$1,590	\$1,463-\$2,340	\$1,988-\$3,180
Median	\$2,740-\$4,110	\$1,590-\$2,385	\$2,340-\$3,510	\$3,180-\$4,770
High	> \$4,110	> \$2,385	> \$3,510	> \$4,770

Table 53: Implied affordable monthly shelter costs for each HART income category, 2016 - Foothills County, High River, Okotoks, and Rocky View County.

2016 – Affordable monthly shelter cost by income (table 2 of 2)				
	Calgary	Chestermere	Cochrane	Airdrie
AMHI	\$98,000	\$134,000	\$113,000	\$111,000
Very Low	< \$490	< \$670	< \$565	< \$555
Low	\$490-\$1,225	\$670-\$1,675	\$565-\$1,413	\$555-\$1,388
Moderate	\$1,225-\$1,960	\$1,675-\$2,680	\$1,413-\$2,260	\$1,388-\$2,220
Median	\$1,960-\$2,940	\$2,680-\$4,020	\$2,260-\$3,390	\$2,220-\$3,330
High	> \$2,940	> \$4,020	> \$3,390	> \$3,330

Table 54: Implied affordable monthly shelter costs for each HART income category, 2016 - Calgary, Chestermere, Cochrane, and Airdrie.

2021 – Income (table 1 of 2)				
	Foothills County	High River	Okotoks	Rocky View County
AMHI	\$137,000	\$82,000	\$117,000	\$153,000
Very Low	< \$27,400	< \$16,400	< \$23,400	< \$30,600
Low	\$27,401-\$68,500	\$16,401-\$39,750	\$23,401-\$58,500	\$30,601-\$79,500
Moderate	\$68,501-\$109,600	\$41,001-\$63,600	\$58,501-\$93,600	\$76,501-\$127,200
Median	\$109,601-\$164,400	\$65,601-\$98,400	\$93,601-\$140,400	\$122,401-\$183,600
High	> \$164,400	> \$98,400	> \$140,400	> \$183,600

Table 55: Annual household income ranges for HART income categories, 2021 – Foothills County, High River, Okotoks, and Rocky View County.

2021 – Income (table 2 of 2)				
	Calgary	Chestermere	Cochrane	Airdrie
AMHI	\$99,000	\$136,000	\$113,000	\$110,000
Very Low	< \$19,800	< \$27,200	< \$22,600	< \$22,000
Low	\$19,801-\$49,000	\$27,201-\$67,000	\$22,601-\$56,500	\$22,001-\$55,500
Moderate	\$49,501-\$78,400	\$68,001-\$107,200	\$56,501-\$90,400	\$55,001-\$88,800
Median	\$79,201-\$118,800	\$108,801-\$163,200	\$90,401-\$135,600	\$88,001-\$132,000
High	> \$118,800	> \$163,200	> \$135,600	> \$132,000

Table 56: Annual household income ranges for HART income categories, 2021 – Calgary, Chestermere, Cochrane, and Airdrie.

2021 – Affordable monthly shelter cost by income (table 1 of 2)				
	Foothills County	High River	Okotoks	Rocky View County
AMHI	\$137,000	\$82,000	\$117,000	\$153,000
Very Low	< \$685	< \$410	< \$585	< \$765
Low	\$685-\$1,713	\$410-\$1,025	\$585-\$1,463	\$765-\$1,913
Moderate	\$1,713-\$2,740	\$1,025-\$1,640	\$1,463-\$2,340	\$1,913-\$3,060
Median	\$2,740-\$4,110	\$1,640-\$2,460	\$2,340-\$3,510	\$3,060-\$4,590
High	> \$4,110	> \$2,460	> \$3,510	> \$4,590

Table 57: Implied affordable monthly shelter costs for each HART income category, 2021 - Foothills County, High River, Okotoks, and Rocky View County.

2021 – Affordable monthly shelter cost by income (table 2 of 2)				
	Calgary	Chestermere	Cochrane	Airdrie
AMHI	\$99,000	\$136,000	\$113,000	\$110,000
Very Low	< \$495	< \$680	< \$565	< \$550
Low	\$495-\$1,238	\$680-\$1,700	\$565-\$1,413	\$550-\$1,375
Moderate	\$1,238-\$1,980	\$1,700-\$2,720	\$1,413-\$2,260	\$1,375-\$2,200
Median	\$1,980-\$2,970	\$2,720-\$4,080	\$2,260-\$3,390	\$2,200-\$3,300
High	> \$2,970	> \$4,080	> \$3,390	> \$3,300

Table 58: Implied affordable monthly shelter costs for each HART income category, 2021 - Calgary, Chestermere, Cochrane, and Airdrie



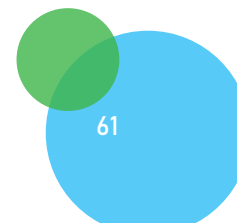
Total households by household size (2006, 2016, 2021)

2006								
HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	860	880	820	1,105	99,030	260	710	1,660
2 p.	2,625	1,740	1,760	3,780	125,625	950	1,695	3,130
3 p.	1,005	600	1,045	1,730	63,525	635	845	1,935
4 p.	1,125	590	1,335	2,385	60,840	785	1,035	2,215
5+ p.	770	370	780	1,585	34,625	435	525	1,125
<b>Total</b>	<b>6,390</b>	<b>4,180</b>	<b>5,745</b>	<b>10,585</b>	<b>383,640</b>	<b>3,065</b>	<b>4,815</b>	<b>10,070</b>

Table 59: Total households by household size, 2006 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

2016								
HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	1,045	1,265	1,395	1,320	112,840	585	1,810	3,740
2 p.	3,125	2,225	3,090	4,425	150,425	1,805	3,680	6,940
3 p.	1,125	695	1,735	1,975	78,205	1,115	1,675	3,965
4 p.	1,345	655	2,090	2,640	75,125	1,435	1,680	4,420
5+ p.	780	505	1,320	1,790	47,775	1,145	860	2,530
<b>Total</b>	<b>7,420</b>	<b>5,345</b>	<b>9,635</b>	<b>12,150</b>	<b>464,370</b>	<b>6,095</b>	<b>9,705</b>	<b>21,585</b>

Table 60: Total households by household size, 2016 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.



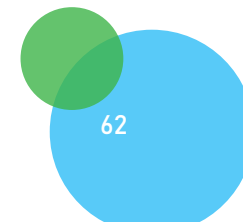
2021								
HH Size (persons)	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
1 p.	1,155	1,535	1,680	1,625	131,220	720	2,460	5,040
2 p.	3,375	2,275	3,530	5,220	159,485	1,875	4,430	8,180
3 p.	1,160	730	1,760	1,905	79,715	1,240	1,995	4,550
4 p.	1,250	700	2,135	2,545	79,435	1,530	2,170	5,280
5+ p.	840	540	1,345	1,895	49,990	1,360	1,000	3,205
<b>Total</b>	<b>7,785</b>	<b>5,775</b>	<b>10,450</b>	<b>13,185</b>	<b>499,855</b>	<b>6,725</b>	<b>12,060</b>	<b>26,260</b>

Table 61: Total households by household size, 2021 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

Total households by income/affordability (2006, 2016, 2021)

2006								
Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	265	115	240	525	18,345	80	200	330
Low	1,085	690	800	1,535	61,485	330	740	1,330
Moderate	1,115	850	975	1,885	69,935	610	910	1,940
Median	1,160	935	1,525	2,155	79,975	925	995	2,875
High	2,770	1,595	2,205	4,485	153,895	1,115	1,970	3,600
<b>Total</b>	<b>6,390</b>	<b>4,180</b>	<b>5,745</b>	<b>10,585</b>	<b>383,640</b>	<b>3,065</b>	<b>4,815</b>	<b>10,070</b>

Table 62: Total households by household income, 2006 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.



2016								
Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	450	125	370	665	21,995	245	365	760
Low	1,245	940	1,415	1,910	74,865	855	1,350	2,865
Moderate	1,230	990	1,825	2,165	83,160	1,150	1,755	4,230
Median	1,425	1,240	2,305	2,420	98,675	1,630	2,490	5,830
High	3,060	2,055	3,715	4,985	185,680	2,215	3,745	7,900
<b>Total</b>	<b>7,420</b>	<b>5,345</b>	<b>9,635</b>	<b>12,150</b>	<b>464,370</b>	<b>6,095</b>	<b>9,705</b>	<b>21,585</b>

Table 63: Total households by household income, 2016 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

2021								
Income	Foothills County	High River	Okotoks	Rocky View County	Calgary	Chestermere	Cochrane	Airdrie
Very Low	450	45	255	650	17,065	145	425	650
Low	1,235	895	1,640	2,080	85,890	885	1,760	3,840
Moderate	1,400	1,315	1,940	2,420	93,225	1,500	2,445	5,235
Median	1,560	1,330	2,585	2,675	108,030	1,760	2,895	6,850
High	3,135	2,180	4,025	5,365	195,650	2,430	4,540	9,685
<b>Total</b>	<b>7,785</b>	<b>5,775</b>	<b>10,450</b>	<b>13,185</b>	<b>499,855</b>	<b>6,725</b>	<b>12,060</b>	<b>26,260</b>

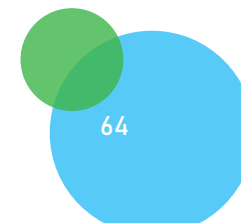
Table 64: Total households by household income, 2021 - Foothills County, High River, Okotoks, Rocky View County, Calgary, Chestermere, Cochrane, and Airdrie.

## Appendix B: Data Sources

1. Population, number of households
  - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
  - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
  - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
  - d. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
  - a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
  - b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
  - c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
  - d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
  - a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
  - b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
  - a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/QMNEON>, Borealis, V1

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- b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8
5. Households by vulnerable population
- a. 2016 Census: HART (see source 4 above)
  - b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
- a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
  - b. 2016 Census: HART (see source 4 above)
  - c. 2021 Census: HART (see source 4 above)

## Appendix C: Family type bedroom requirements

We use the National Occupancy Standards<sup>15</sup> (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

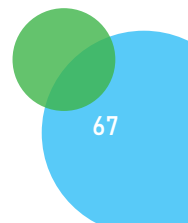
- Census family households
  - One-census-family households without additional persons
    - One couple census family without other persons in the household
      - **Without children**
      - **With children**
    - **One lone-parent census family without other persons in the household**
  - One-census-family households with additional persons
    - **One couple census-family with other persons in the household**
      - Without children
      - With children
    - **One lone-parent census family with other persons in the household**
  - **Multiple-family households**
- **Non-census-family households**
  - Non-family households: One person only
  - Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household.

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<sup>15</sup> <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>  
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Family Type	Description	Bedroom requirements
<b>One couple census family without other persons in the household - Without children</b>	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
<b>One couple census family without other persons in the household - With children</b>	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
<b>One lone-parent census family without other persons in the household</b>	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
<b>One census-family households with additional persons</b>	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
<b>One lone-parent census-family household with additional persons</b>	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
<b>Multiple-family households</b>	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases. In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
<b>Non-census-family households</b>	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size



## Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHS	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHS 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.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.



# Housing Need Report: Calgary Metro Region

**Andrew Rigsby**

Data Access & Engagement Manager, Housing Assessment Resource Tools  
(HART) Project

CMRB Board meeting

Agenda Item 9iii

April 26, 2024



CMRB Board Agenda Pkg April 26, 2024

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# HART Overview

The Housing Assessment Resource Tools (HART) project works with governments, housing providers, and advocates across Canada to improve how we measure and address housing need, towards the national goal of “progressively realizing the right to adequate housing”.



**We are currently assisting municipalities and regional governments with needs assessments for funding applications and reporting**



# Core Housing Need

Current Measures

A household is **below one or more** of the following standards:

- Adequacy (in need of major repairs)
- Suitability (overcrowding)
- Affordability

The household would have to spend **30% or more of its before-tax household income** to access local housing that meets all three standards.

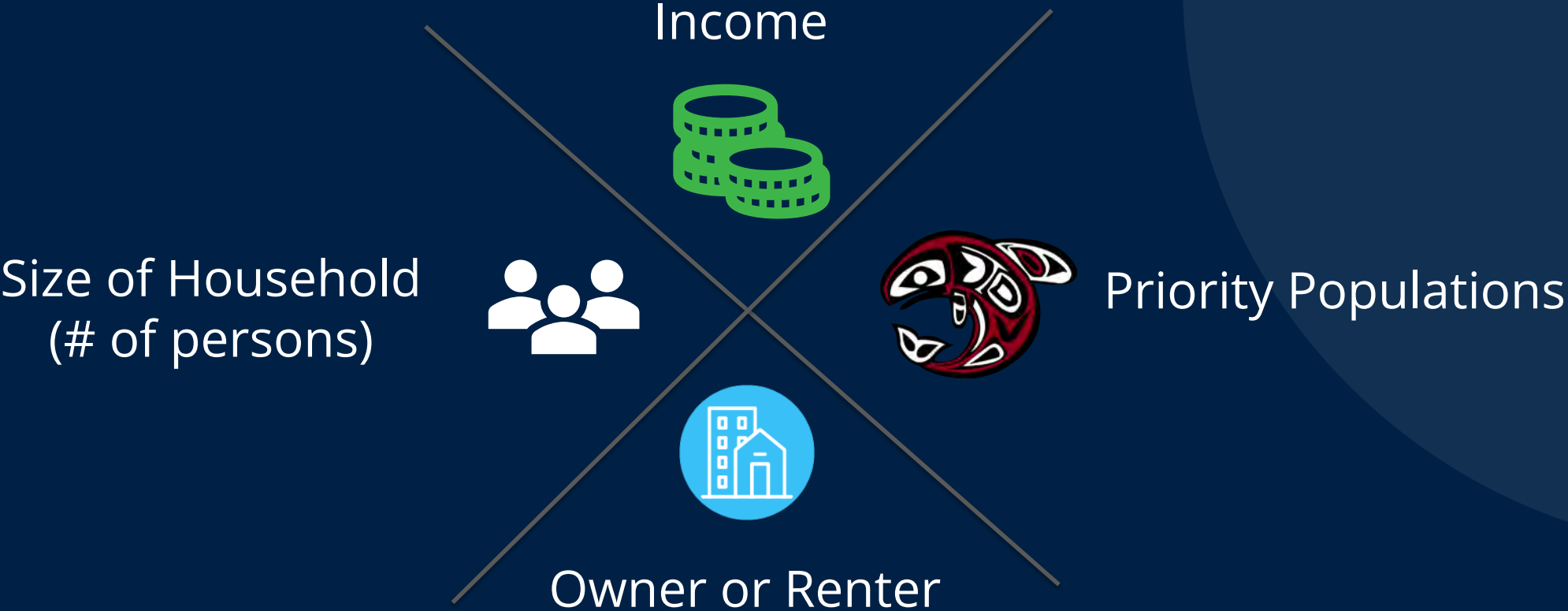


# Who is left out of Core Housing Need?

Excluded Population	Estimated Number (Canada)	Income Category	Notes
Homelessness	35,000 – 235,000	Very Low	35,000 on given night in 55 of 725 municipalities with population of 5,000+ (Infrastructure, 2023); 235,000/year (homelessness Hub, 2016) 100% in inadequate conditions
Students	1,430,000	Very Low – Low	2.3 million students, including temporary visa holders, 35% of whom live with parents, many in inadequate conditions (unaffordable, overcrowded)
Congregate Housing	700,000	Very Low	Group homes, health and correctional institutions, long-term care; most have disabilities (mental, addictions, cognitive), mostly in inadequate conditions (overcrowded, in need of repair)
Farm Workers	70,365	Very Low – Low	Mostly temporary visa workers, majority in inadequate conditions (overcrowded, in need of repair)
Total	1,605,000 – 1,805,000		



# Disaggregating Core Housing Need



# HART Income Categories

Income category	% of median income	Typical income source	% of all HHs – Division No. 6, AB
Very Low	0 - 20%	Fixed income, e.g., welfare, pension	1.65%
Low	21% - 50%	Minimum wage	17%
Moderate	51% - 80%	Starting salary for professional, e.g., nurse, teacher, construction worker	19%
Median	81% - 120%	Mid-range salary	22%
High	> 120%	Higher-range salary	40%



# Key Findings

CHN strongly correlated with income, tenure, household size

	HHs in CHN - 2021	% of HHs in CHN
All CMRB municipalities	54,525	100%
HH earning 50% or less of median income	49,450	91%
Renter HH	32,865	60%
1 person-sized HH	27,450	50%

- Overall CHN decreased from 2016 to 2021 almost everywhere
  - Likely a transient effect due to CERB income replacement in 2020
  - Overall CHN by community in 2021 ranges from 3% (Okotoks, Foothills County) to 10% (Calgary)



# Key Findings

Looking ahead

All CMRB municipalities	HHs in 2021*	Projected HHs in 2031* (% growth 2021 to 2031)
All HHs	582,000	688,000 (+18%)
HH earning 50% or less of median income	118,000	139,000 (+18%)
1 person-sized HH	145,000	168,000 (+15%)

*\*Values in table rounded to nearest thousand for presentation*

- 2 person-sized HHs represent the largest nominal growth (adding 33k HHs over 10 years)
- 5+ person-sized HHs the fastest growing (+25% growth over 10 years)





# Summary of Changes

## Updates after March 14<sup>th</sup>

1. Correcting projections tables
  - March 14<sup>th</sup> report had mislabeled Household Projections **by Income** with Household Projections **by Household Size** and vice versa
    - **Affected tables**  
(pgs. 49-51)
2. Minor updates to projection methodology
  - Made Total values equal the sum of the categories rather than projecting the Total values independently
    - Affected tables = 39, 41, 42, 43, and 45 (pgs. 49-51)
  - Changed rounding rules of projection:
    - If under 1000 households, round to nearest 10
    - If equal to/over 1000 households, round to nearest 100
3. Expanded Discussion of Results section to reflect above corrections (pg. 48)



# Stay in touch



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<b>Agenda Item</b>	<b>10</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Decision</b>
<b>Subject</b>	<b>Indigenous Relations Summary Report</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>Motion that the Board approve the Phase 2 CMRB Indigenous Relations Summary Report: 2022-2023</i>	
<p><b>Summary</b></p> <ul style="list-style-type: none"> <li>• The 2022/2023 Indigenous Relations Phase 2 project was approved by the Board in July 2022. The Project included deliverables for the 2022-2023 timeframe that fall under four key areas: <i>dialogue, co-creation of policy, commitment to learning, and celebrating the Indigeneity of the Region</i>. CMRB Administration retained Forum Community Relations to support the project. The fifth deliverable from the project is a summary report for the activities and outcomes realized by the four themes over 2022 and 2023.</li> <li>• One finding of note from 2022/2023 is as follows. The work to celebrate the Indigeneity of the Region through the <i>Stories of the Land</i> pilot project was initiated by CMRB in early 2022. CMRB Admin, the working group, and contractors took on the work of researching potential virtual and augmented reality solutions, identifying potential sites based on input from Indigenous community contacts, and doing initial outreach to Knowledge Holders to receive their guidance on how to move forward. Through this work and these conversations, it became clear that the CMRB is not the appropriate group to lead this work. It is recommended that this project be closed. The Phase 3 work in 2024 proposes to find new ways to continue the celebrate theme.</li> <li>• Should the Board approve the attached deliverable, the 2022-2023 project will be closed.</li> <li>• The charter for Phase 3 of Indigenous Relations (2024) is the subject of the next agenda item of this Board meeting</li> </ul>	
<p><b>Attachments:</b> Deliverable 5: Indigenous Relations Phase 2 - <i>Draft CMRB Indigenous Relations Summary Report: 2022-2023, Forum Community Relations</i></p>	

# CMRB Indigenous Relations Summary Report 2022 - 2023

## Background

The Calgary Metropolitan Region Board (CMRB)'s Regional Growth Plan includes a commitment to Truth and Reconciliation as one of seven key policy areas. Policy 3.7.1.1 states: The CMRB will seek to build meaningful and mutually beneficial long-term relationships with Indigenous Nations and communities in and around the Region. From December 2021 to April 2022, the CMRB reached out to Indigenous Nations and communities to understand what actions the board might take to implement the policy direction.

The CMRB 2022-2023 Indigenous Relations Project Charter ("the Project") was developed based on an understanding about the interests and expectations of local Indigenous Nations and communities in April 2022, and approved by the Board in July 2022. The Project included deliverables for the 2022-2023 timeframe that fall under four key areas, all of which support the policy goal of meaningful and mutually beneficial long-term relationships: dialogue, co-creation of policy, commitment to learning, and celebrating the Indigeneity of the Region.

This Summary Report, Project Deliverable #5, offers a summary of Indigenous Relations work that has been advanced by the CMRB through 2022 and 2023, as well as reflections on what has been learned and recommendations for ongoing and future approaches to advance the policy direction.



## Summary of Activities & Outcomes

Area of Action	Project Deliverable	2022-2023 Activities	Outcomes	What Was Learned
<p><b>DIALOGUE</b></p> <p>Ongoing dialogue with Indigenous Nations and communities to discover shared interests and continue building and strengthening relationships.</p>	<p>1) Regular Board and Committee Progress Updates</p>	<ul style="list-style-type: none"> <li>- Board met with Siksika Nation leadership April 2022</li> <li>- Board met with MNA Region 3 leadership November 2022</li> <li>- Invitations to all First Nations in CMR to participate in ATR Framework January 2023</li> </ul>	<ul style="list-style-type: none"> <li>- Initial interest from Siksika in MOU was not sustained through election of new council in December 2022</li> <li>- Renewed interest from Siksika in stronger relationship with CMRB indicated in December 2023</li> </ul>	<ul style="list-style-type: none"> <li>- While MOUs or similar relationship dialogue didn't progress due to lack of involvement from Nations, some meaningful conversations did happen on areas of mutual interest, which support long term relationship building</li> <li>- Following up to confirm Nations' interest (or lack of interest/capacity) is necessary to build relationships</li> </ul>

Area of Action	Project Deliverable	2022-2023 Activities	Outcomes	What Was Learned
<p><b>LEARNING</b></p> <p>Commitment to learning about the history and experiences of local Indigenous Nations and Indigenous Peoples in Canada more broadly.</p>	<p>2) Learning Event in 2023</p>	<ul style="list-style-type: none"> <li>- Received presentation from MNA Region 3 leadership in 2022</li> <li>- Board &amp; admin participated in Exploring Economic Reconciliation workshop December 2023</li> </ul>	<ul style="list-style-type: none"> <li>- Enhanced board &amp; leadership awareness about the experiences &amp; interests of Indigenous Peoples</li> </ul>	<ul style="list-style-type: none"> <li>- It's important to note that board members have also been participating in learning activities independently and through their own municipalities' efforts to advance reconciliation</li> <li>- There is interest among board members to continue learning, specifically about the protocols and interests of Nations and communities in the CMR</li> </ul>
<p><b>CO-CREATE</b></p> <p>Co-create policies or frameworks that support shared interests and objectives among CMRB members and local Indigenous Nations and communities.</p>	<p>3) Draft CMR Additions-to-Reserve Framework</p>	<ul style="list-style-type: none"> <li>- December 2022 invitation to all First Nations in CMR to join Working Group</li> <li>- January - May 2023 Working Group met to discuss and identify key principles and elements of framework for the region</li> </ul>	<ul style="list-style-type: none"> <li>- ATR Framework drafted with sustained involvement from 2 First Nations</li> <li>- Endorsed by Siksika Nation Chief &amp; Council</li> <li>- Approved by CMRB December 2023</li> </ul>	<ul style="list-style-type: none"> <li>- First Nations collaborators were engaged and effective, providing meaningful insights and helpful guidance in the framework development</li> <li>- 5 month delay in framework approval resulted from misunderstandings within a member municipality's administration, highlighting the need for clear, open, and effective communication in order to advance work related to Indigenous interests, which can often be complex and uncharted territory</li> </ul>

Area of Action	Project Deliverable	2022-2023 Activities	Outcomes	What Was Learned
<p><b>CELEBRATE</b></p> <p>Celebrate the Indigeneity of the Calgary Metropolitan Region by working with local Indigenous Elders and Knowledge Keepers to share stories of this land.</p>	<p>4) CMR Stories of the Land Pilot Project Charter</p>	<ul style="list-style-type: none"> <li>- Working Group gathered information in first half of 2023</li> <li>- Initial outreach and discussions completed with Blackfoot cultural mediator and five Blackfoot Elders fall 2023</li> </ul>	<ul style="list-style-type: none"> <li>- Pilot Project Charter approved June 2023</li> <li>- Pilot Project put on pause January 2024 while Working Group identifies potential alternatives to celebrate the Indigeneity of the region</li> </ul>	<ul style="list-style-type: none"> <li>- Stories hold a different significance in some Indigenous cultures, as they are part of oral governance structures. To condense a full story (which may take hours or days to tell) into a mass consumable clip risks devaluing the story and knowledge shared.</li> <li>- Some member municipalities and other organizations are also working on similar projects, and are likely better positioned that CMRB to lead this work</li> </ul>

## Conclusions and Next Steps

Since the CMRB first embarked on developing its Indigenous Relations Framework in early 2022, a number of changes have occurred within the Region and among member municipalities. The internal capacity of municipalities to consider and take action toward reconciliation within their own communities has strengthened significantly over the last two years. This internal capacity building has allowed member municipalities to develop and strengthen their own relationships with Indigenous Nations, communities, leaders, Elders, and Knowledge Holders. In light of this, the role that the CMRB might play in advancing Indigenous relations and reconciliation within the Region should be considered.

The policy goal of building meaningful and mutually beneficial long-term relationships, as well as the four areas of action (dialogue, learning, co-create, and celebrate), are still felt to be an effective framework through which the CMRB can advance Indigenous relations and reconciliation. While the work of 2022 - 2023 saw CMRB take a leadership role in implementing Indigenous relations activities, it now makes sense for CMRB's role to shift to more of a convening and coordinating role.

For example, the work to celebrate the Indigeneity of the Region through the Stories of the Land pilot project was initiated by CMRB in early 2022. CMRB Admin and contractors took on the work of researching potential virtual and augmented reality solutions, identifying potential sites based on input from Indigenous community contacts, and doing initial outreach to Knowledge Holders to receive their guidance on how to move forward. Through this work and these conversations, it became clear that the CMRB is not the appropriate group to lead this work:

- Since early 2022, many other organizations, including member municipalities, have undertaken and advanced similar initiatives, based on their own relationships with Indigenous Nations and communities. Those relationships will be much better served by continuing to be held by municipalities themselves, as there will be far more opportunities to deepen engagement with Elders, Knowledge Holders, and Indigenous leaders through municipalities than through the CMRB.
- As we worked through the cultural complexity of selecting an appropriate site, and furthermore identifying the appropriate person to share the story, we learned that while one person might be the final story teller, there may be a necessary process of convening many Knowledge Holders together to confirm the proper story is told in the proper way. CMRB is not appropriately equipped with the resources to fund this depth of engagement for a single site.



Looking ahead to 2024, it is recommended that the CMRB continue to identify actions in the areas of dialogue, learning, co-create, and celebrate. However, the CMRB should seek to coordinate and gather information and opportunities to share with member municipalities, as well as Indigenous Nations and communities, in order to amplify and accelerate great work that is already underway and/or poised to begin.

Draft

<b>Agenda Item</b>	<b>11</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Decision</b>
<b>Subject</b>	<b>Indigenous Relations Phase 3 Charter (2024/2025)</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>Motion that the Board approve the Phase 3 CMRB Indigenous Relations Charter</i>	
<p>Summary</p> <ul style="list-style-type: none"> <li>• A common value among Board members is the need to grow meaningful and mutually beneficial relationships with Indigenous Nations and communities within and around the region. The CMRB 2022-2023 Indigenous relations project charter is based on an understanding of the interests and expectations of local Indigenous Nations and communities. The Project included deliverables for the 2022-2023 timeframe that fall under four key areas: <i>dialogue, co-creation of policy, commitment to learning, and celebrating the Indigeneity of the Region.</i></li> <li>• In consideration of the recommendations of the 2022-2023 report, the attached workplan and charter have been prepared.</li> <li>• Project charters are required to be approved by the Board in order for CMRB Admin to retain consultants for Board-approved initiatives.</li> </ul>	
<p><b>Attachments:</b></p> <ul style="list-style-type: none"> <li>• Indigenous Relations <i>Phase 3 Project Charter</i></li> <li>• CMRB Indigenous Relations Phase 3: 2024/2025 Plan</li> </ul>	

<b>Indigenous Relations – Phase 3 (2024/2025)</b> <b>Calgary Metropolitan Region Board</b> <b>Project Charter</b>		
<b>Project Name</b>	<b>Indigenous Relations – Phase 3 (2024/2025)</b>	
<b>Short Description</b>	<b>Phase 3: Actioning the Indigenous Relations Plan – 2024/2025</b>	<b>Date: Draft March 31, 2024</b>
<b>Relation to 5 Year Strategic Plan and Growth Plan policy</b>	Amazing Quilt of Rural and Urban Vision Element  CMRB Growth Plan Truth and Reconciliation policy: 3.7.1.1 The CMRB will seek to build meaningful and mutually beneficial long-term relationships with Indigenous Nations and communities in and around the Region	
<b>Project Objectives</b>	<ul style="list-style-type: none"> <li>• Advance the Indigenous Relations Plan</li> <li>• Support member municipalities to develop and strengthen relationships with both Indigenous Nations and Indigenous community members</li> <li>• Convene conversations, facilitate learning opportunities, and make connections to support member municipalities to advance reconciliation in the Region</li> </ul>	
<b>Project Deliverables</b>	<ol style="list-style-type: none"> <li>1. Ongoing <b>Dialogue</b> through organized meetings with Indigenous Nations and community members living in municipalities</li> <li>2. Demonstrate continued <b>Learning</b> about Indigenous interests in the Region</li> <li>3. <b>Co-create</b> initiatives based on Indigenous interests (e.g. Regional Economic Development initiative)</li> <li>4. <b>Celebrate</b> through partnerships, support, and amplification of efforts to share about the Indigeneity of the Region</li> <li>5. Prepare a summary report</li> </ol>	
<b>Approximate Duration</b>	Multi year project, with the horizon of the project estimated to be around 2 years	
<b>Dependencies</b>	<u>INPUT</u> Board approved Growth Plan June 2021 Indigenous Awareness Sessions (Board) Dec 2021-May 2022 Indigenous Engagement Indigenous Relations Plan 2022-2023 Indigenous Relations Summary Report (to be approved) <u>OUTPUT may inform</u> Future work and other projects/studies	

	Future growth plan updates	
<b>Budget</b>	Consulting fees for: Dialogue –\$30,000* Learning – \$30,000* Co-create – \$6,000 Celebrate – \$2,000 Summary Report - \$3,500 *indicates quote includes disbursements/honoraria for Indigenous community member participation	
<b>Proposed Output Data Classification</b>	Dialogue – open data (summary updates at Board meetings) Learning – open data (workshop/session materials) Co-create – project by project basis Celebrate – open	
<b>Project Summary</b>		
<ul style="list-style-type: none"> <li>• Building on what we learned in Phase 1 of the Indigenous Engagement work (Dec 2021 to May 2022), the continued implementation of the Indigenous Relations Plan in 2024 involves four action areas:           <ul style="list-style-type: none"> <li>○ Ongoing <b>Dialogue</b> with Indigenous Nations and communities to discover shared interests and continue building and strengthening relationships</li> <li>○ Commitment to <b>Learning</b> about the experiences, protocols, and interests of local Indigenous Nations and communities</li> <li>○ <b>Co-create</b> policies or frameworks that support shared interests and objectives among CMRB members and local Indigenous Nations and communities</li> <li>○ <b>Celebrate</b> the Indigeneity of the Calgary Metropolitan Region by amplifying and supporting work being done to celebrate Indigenous histories and Peoples in the Region</li> </ul> </li> </ul>		
<b>Scope</b>		
<b>In Scope</b>	<b>Out of Scope</b>	
<ul style="list-style-type: none"> <li>• Continued connections and meeting with Indigenous Nations to determine individual next steps           <ul style="list-style-type: none"> <li>○ Bearspaw</li> <li>○ Chiniki</li> <li>○ Goodstoney</li> <li>○ Siksika</li> <li>○ Tsuut'ina</li> <li>○ Otipemisiwak Métis Government &amp; Districts</li> </ul> </li> <li>• Connections and meetings with local Indigenous organizations and community members living in municipalities</li> <li>• Development and delivery of protocols workshop</li> </ul>	<ul style="list-style-type: none"> <li>• Initiatives or actions which may arise from Dialogue, except Regional Economic Development initiative</li> <li>• Preparing partnership/grant applications</li> <li>• Event/meeting expenses related to bookings, travel, accommodations, rentals, equipment or catering</li> <li>• Public engagement</li> <li>• Honoraria for community participation (aside from what has been specified)</li> </ul>	

<ul style="list-style-type: none"> <li>• Coordination, recruitment, implementation, and reporting on municipal Indigenous community members' interests</li> <li>• Honoraria for specified Dialogue &amp; Learning activities (focus groups/interviews, local protocols workshop, Indigenous business ecosystem panel)</li> </ul>	
<p><b>Approach</b></p> <ul style="list-style-type: none"> <li>• Building on what was learned through early implementation of the Indigenous Relations Plan (2022-2023), the attached 2024 Indigenous Relations Plan identifies actions for each area of Dialogue, Learning, Co-create and Celebrate, with a recommended focus in 2024/2025 on the first two areas (Dialogue and Learning)</li> </ul>	
<p><b>Risk Assessment</b></p> <ul style="list-style-type: none"> <li>• Potentially limited availability of Indigenous Nations – mitigate by scheduling in advance, following up, maintaining momentum</li> <li>• Potentially conflicting schedules of CMRB members – mitigate by planning ahead, and providing multiple opportunities for attending events</li> </ul>	
<p><b>Team:</b>  <b>Project Sponsor:</b> CMRB  <b>Consultant Team:</b> Forum Community Relations (consultant), Anne Harding, Tenise Day Rider, Michelle Fournie, Darren Rea  <b>Support:</b> CMRB, Chair Clark, CMRB Administration, municipal staff (when required)  <b>Working Group:</b> None  <b>External Stakeholders:</b> contacts at Stoney Nakoda (Chiniki, Goodstoney and Bearspaw); Siksika; Tsuut'ina; and Métis Nation of Alberta Districts 1, 4, 5 &amp; 6; Indigenous-led and serving organizations and Indigenous community members based in member municipalities  <b>Summary</b>  The deliverables for this initiative will be co-created by the Team and an annual summary document prepared by the consultant.</p>	
<p><b>Preliminary Engaged Parties</b></p> <ul style="list-style-type: none"> <li>• CMRB and Admin – Responsible/Accountable</li> <li>• Forum Community Relations (consultant) - Responsible</li> <li>• Indigenous Nations who have interacted with CMRB in 2022-2023: <ul style="list-style-type: none"> <li>○ Siksika Nation</li> <li>○ Métis Nation of Alberta Districts 1, 4, 5 &amp; 6</li> <li>○ Bearspaw First Nation</li> </ul> </li> </ul> <p><b>Note:</b> Roles to be determined on case by case basis</p>	
<p><b>Special Consideration (informs this charter)</b></p> <ul style="list-style-type: none"> <li>• Siksika Nation &amp; Métis Nation meetings with board members (2022)</li> <li>• Siksika Nation &amp; Bearspaw Nation participation in the development of ATR Framework (2023)</li> <li>• Siksika Nation Chief &amp; Council endorsement of ATR Framework (2023)</li> </ul>	

- Stories of the Land Working Group meetings (2022/2023)

# CMRB Indigenous Relations Phase 3: 2024/2025 Plan

## Background

The Calgary Metropolitan Region Board (CMRB)’s Regional Growth Plan includes a commitment to Truth and Reconciliation as one of seven key policy areas. Policy 3.7.1.1 states: The CMRB will seek to build meaningful and mutually beneficial long-term relationships with Indigenous Nations and communities in and around the Region. From December 2021 to April 2022, the CMRB reached out to Indigenous Nations and communities to understand what actions the board might take to implement the policy direction.

The CMRB’s Indigenous Relations Framework was developed based on an understanding about the interests and expectations of local Indigenous Nations and communities. Activities within the Framework fall under four key areas, all of which support the policy goal of meaningful and mutually beneficial long-term relationships: dialogue, co-creation of policy, commitment to learning, and celebrating the Indigeneity of the Region.

This document outlines recommended activities to take place in 2024/2025 that will help continue to advance the CMRB’s work and relationships with Indigenous Nations and communities.



Agenda Item 11ii

## Recommendations for 2024/2025

### Dialogue

1. Strengthen relationship with Siksika Nation leadership, building on success of involvement and support of ATR
  - a. Facilitate and support dialogue between Nation leadership and member municipalities regarding potential ATR processes, if requested and deemed appropriate
2. Re-engage with Métis Nation leadership through outreach to leadership of Otipemisiwak Métis Government Districts 1, 4, 5, and 6. Identify Métis interests in the Region and discuss opportunities for meaningful and mutually beneficial long term relationships.
3. Seek input from member municipalities about how CMRB might support their relationship building with Indigenous community members living in member municipalities.
  - a. If member municipalities agree there is value, conduct interviews/focus groups to gather perspectives from Indigenous community organizations that are active within member municipalities about what relationships they would like to have with municipal leaders/governments.
4. Continue outreach to local Indigenous Nations for integration into regional economic development initiative.

### Learning

1. Request a presentation from new Métis leaders in the second half of 2024 to understand the Otipemisiwak Métis Government structure, as well as expectations and opportunities for collaboration.
2. Identify opportunities for on-the-land learning with Siksika leadership to better understand their ambitions and interests in the region, as well as the unique history and culture of Siksika people.
3. Participate in a workshop on Indigenous protocols with a specific focus on cultural practices and expectations of Indigenous Nations in and around the Region.
4. Participate in a learning opportunity to increase understanding about the Indigenous economic ecosystem in the Region, potentially in the format of a panel discussion with local Indigenous business leaders.
5. Create at least one convening event for shared learning among member municipalities about Indigenous relations initiatives and lessons learned.
  - a. Seek guidance from participating member municipalities about discussion topics that will be of most interest and use to avoid duplication, identify potential opportunities for collaboration among member municipalities, and to support the interests of Nations and communities.



### Co-Create

1. CMRB, with support from Calgary Economic Development, have a nascent regional economic development initiative. As the scoping of that project evolves, Indigenous involvement is being explored. The CMRB proposes to reach out to the Indigenous Nations in and around the Region: Siksika, Tsuut'ina, Stoney Nakoda, and Métis Nations. As part of deepening existing relationships and building new ones, CMRB has begun the process of contacting First Nations to determine if they would like to be engaged in a Regional Economic Development initiative, and in what ways.
2. Be prepared to explore additional co-created policies or frameworks of mutual interest that emerge from ongoing dialogue and learning with Indigenous Nations and communities.

### Celebrate

1. Formally close out Stories of the Land pilot in its proposed form, recognizing that CMRB is not well positioned to lead this work in 'a good enough way' and also that member municipalities and other organizations are already doing the work (e.g. Airdrie, Calgary, Okotoks).
2. Leverage CMRB's convening function for shared learning (above) to identify work that is already being done within member municipalities to 'celebrate the Indigeneity of the region' and determine if/how CMRB might amplify that work through its channels and network

<b>Agenda Item</b>	<b>13</b>
<b>Submitted to</b>	<b>Board</b>
<b>Purpose</b>	<b>For Decision</b>
<b>Subject</b>	<b>Amendment to Vice Chair Selection Policy</b>
<b>Meeting Date</b>	<b>April 26, 2024</b>
<i>Motion that the Board approve the Term of the Vice Chair Selection Policy G-07 be amended to elect a Vice Chair every two (2) years</i>	
<p>Background</p> <ul style="list-style-type: none"> <li>• The Board approved a Board and Committee Vice Chair Selection Process Policy on February 15, 2019.</li> <li>• The current Term states: Vice Chair terms shall not exceed one year from the date of their selection, either through acclamation or winning a vote. There is no limit on how many terms a Vice Chair may serve.</li> <li>• As the organization has evolved, CMRB Administration has recognized that electing a Vice Chair of the Board and Committees every two (2) years would allow for more continuity and less administrative process.</li> <li>• In addition, the change would align with the municipal election cycle which is every four (4) years.</li> <li>• The Governance Committee reviewed this item on March 8, 2024, and recommended to the Board that the term be changed to two (2) years.</li> </ul>	
Attachment: Board and Committee Vice Chair Selection Process Policy located <a href="#">here</a> .	

## 1. Introduction

The CMRB Board and Committees are required to elect a Vice Chair on a yearly basis as per the current approved Vice Chair Selection Process Policy. As the organization has evolved, CMRB Administration has identified that electing a Vice Chair every two years instead of one would be a logical change to the policy. This would allow for more continuity and less administrative process.

After discussion and debate at the March 8, 2024, Governance Committee meeting it was recommended that the Board approve the change of the term to two (2) years.

## 2. Recommendation

Motion that the Board approve the Term of the Vice Chair Selection Policy G-07 be amended to elect a Vice Chair every two (2) years.

### **Board and Committee Vice Chair Selection Process Policy**

**Policy Purpose:** To create a mechanism by which the Board and Committees of the Board can select a Vice Chair of the Board and of Committees of the Board.

#### **Scope**

This policy applies to the Board and all Committees of the Board.

#### **Policy**

##### Eligibility

Members in good standing of the Board or Committee are eligible to seek a Vice Chair position. Only a Mayor or Reeve is eligible to be a Vice Chair of the Board. Any member of a Committee, but not an alternate, is eligible to be Vice Chair.

##### Term

Vice Chair terms shall not exceed one year from the date of their selection, either through acclamation or winning a vote. There is no limit on how many terms a Vice Chair may serve.

##### Role

Vice Chairs will be required to participate in briefings given by CMRB Administration in advance of meetings and may be required to assume Chair duties at Board or Committee meetings. Vice Chairs are eligible to participate fully in any vote of the Board or Committee.

##### Nomination

Eligible members may volunteer for the Vice Chair role or be nominated for the role by another member of the Board or Committee. If a member is nominated by another member of the Board or Committee the nominated member must confirm they are able and interested to seek the position.

If more than one eligible member of the Board or Committee is nominated for the role of Vice Chair then the Chief Officer will conduct a selection process by secret ballot.

##### Voting

Members in good standing of the Board or Committee or their alternate are eligible to vote.

Each municipality is only eligible to cast one ballot and there is no weighting to the ballots, one member one vote. The selection of a Vice Chair requires the support of a simple majority of the Board or Committee.

In the event that no candidate achieves a majority on the first ballot, there will be a second round of voting with only the candidates who received the two highest number of votes in the first round on the ballot.

In the event of a tie after the second ballot, the names of both candidates will be written on a slip of paper and placed in a hat. The Chief Officer will draw one name and that candidate will become the Vice Chair.