Community Level Housing Needs Assessment

Guidebook

May 2026

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BACKGROUND

What is a Housing Needs Assessment?

A Housing Needs Assessment (HNA) is a data-informed report that helps a community understand its current housing conditions and anticipate future housing needs. It aims to provide a clear picture of what housing exists, where gaps are emerging, and how those needs are likely to change over time.

An HNA brings together local data, research, and stakeholder insight to support evidence-based decision-making. It is used by municipalities, non-profit and advocacy organizations, service providers, and governments to inform planning, policy, and investment decisions related to housing, land use, and infrastructure.

An HNA describes the supply, affordability, and suitability of housing within a community, and estimates how much and what type of housing will be required to meet present and projected demand. It helps identify populations most affected by housing pressures and highlights trends that may influence future needs, such as population growth, aging, or changes in the local economy.

Housing Needs Assessments are informed by both:

- **Quantitative data**, including population and household trends, income data, housing costs, and supply projections; and
- **Qualitative data**, such as stakeholder interviews, policy analysis, and community engagement.

By consolidating this information into a single, standardized evidence base, an HNA improves understanding of local housing conditions and supports alignment across municipal, provincial, and federal partners. In many cases, it serves as a foundational resource that informs subsequent work, such as housing strategies, action plans, or funding applications. While an HNA does not prescribe solutions, it plays a critical role in ensuring that housing decisions and investments are grounded in local realities and supported by reliable evidence.

Research & Knowledge Initiative

This guidebook was developed by Turner Drake & Partners Ltd. as part of the Research and Knowledge Initiative (RKI). This national funding program, led by Housing, Infrastructure and Communities Canada, supports research aligned with federal housing and infrastructure priorities.

The project was launched in response to widely recognized gaps in consistent, comparable housing needs data, particularly at the small-community level. Drawing on pilot Housing Needs

Assessment work, stakeholder engagement, and collaborative input from provincial and community partners.

Purpose of this Guide

This guidebook is an RKI output intended to share practical instructions about what information is possible to include in an HNA, how to retrieve this information, and how might a community interpret said information. Therefore, the document can be used in two ways: as a companion document to help interpret an existing HNA, or as a practical reference for communities seeking to understand what goes into an HNA and how one can be developed.

By explaining the intent, structure, and analytical foundations of an HNA, the guide supports clear interpretation, informed decision-making, and consistent application by municipalities, provincial governments, and community organizations.

It is important to note that there exist federal Housing Needs Assessment templates for different sized communities across Canada.[1] All of the data required for small communities (less than 30,000 people) is referenced in the RKI template that corresponds with this guidebook. However, the federal templates include several questions that require local input (and cannot be prepopulated). This guidebook also offers some instruction for these questions.

[1] Government of Canada. Housing Needs Assessments.

GUIDE FORMAT

This guide is organized to mirror the structure of an HNA report and has been designed to support alignment with the federal Housing Needs Assessment template, where applicable. While the structure of this guide does not replicate the federal template exactly, it incorporates the core types of information, analysis, and questions commonly required to support housing needs assessment, funding applications, and policy development. This document offers guidance in developing the following components of an HNA:

- Community Snapshot
- Demographic Profile
- Economic Profile
- Housing Profile
- Housing Need
- Projected Needs
- Additional Modules
- Appendices

Sections may be read sequentially or used independently, depending on objectives, capacity, and stage of work. The guide is intentionally flexible and should be adapted as needed to reflect local context and priorities.

The document organizes each section as follows:

PURPOSE

Each section and subsection begin with a brief overview of its unique purpose, highlighting and explaining why the topic is important and relevant in the context of an HNA. This purpose helps you decide which areas to prioritize based on your assessment goals.

DATA SOURCES & TOOLS

Within each section, you will find examples of quantitative data you may find relevant to your HNA. Use these as a guide for what information to gather during your assessment. Quantitative data might include metrics like income levels or housing types, while qualitative indicators could involve public and/or stakeholder feedback regarding their perceptions of housing quality, access, and/or experiences with affordability in your community.

The template itself does not include qualitative components in each section; rather, it has an appendix specific to engagement results. Notwithstanding, template users can add content wherever they feel is appropriate; the template is simply a cleaned repository of all useful information.

Most sections rely on simple descriptive analyses. Some require more detailed approaches to achieving relevant answers related to housing need. In those instances, the section will refer to a methodology employed by the template creator, which can subsequently be found in a corresponding **Methodology** document provided as part of the broader HNA Blueprint resource package. Note that the methodologies proposed may be one of many appropriate approaches. As such, users are welcome to use other approaches that they feel most comfortable with.

INTERPRETATION TIPS

Each section will come with **Interpretation Tips** that offer practical guidance on how to read, interpret, and analyze the data presented in each section. They highlight and provide suggestions concerning patterns to look for, relationships to consider between indicators, and considerations that may influence how findings are understood in a local context. Their purpose is to support thoughtful, informed analysis rather than surface-level data review.

Note that the tips are not meant to speak to every possible data scenario. Instead, they are high level guides that may nudge users in the direction of revealing underlying trends.

GUIDING QUESTIONS

A set of **Guiding Questions** are offered at the beginning of each section to help readers move from individual data sets to the broader narrative about housing need in their community. They prompt consideration of how indicators interact, reinforce, or contradict one another, and what those relationships imply for planning and policy. These questions can also be used to inform qualitative data collection, such as engagement activities, strategic discussions, or further research.

FEDERAL TEMPLATE REQUIREMENTS

Each section identifies relevant questions from the Federal Housing Needs Assessment template, where applicable. These questions are included to help users understand how the information presented in each section may support Federal reporting requirements, funding applications, or broader policy alignment.

Users should treat these questions as prompts to support completeness and alignment, not as a rigid structure. Depending on the local context, some questions may be answered directly within a section, while others may require cross-referencing findings from several parts of the report or supplementing quantitative data with engagement findings, local knowledge, or additional research.

For a complete list of federal template questions, users should refer to **Appendix B of the community report template**. Users may also wish to consult the Federal Housing Needs Assessment template directly, as the specific template required may vary depending on a community's geography and population size.

1 INTRODUCTION

PURPOSE

The Introduction section establishes the context, scope, and intended use of the Housing Needs Assessment (HNA). It should briefly identify the community being assessed, the purpose of the HNA, the geographic area covered, the planning horizon, and any key partners or contributors involved in its development. This section should also provide a high-level overview of the methods used to prepare the HNA, including the quantitative data sources, qualitative engagement activities, assumptions, and known data limitations that informed the assessment.

The Introduction may also include a brief summary of the local housing policy and regulatory context, including relevant municipal plans, housing strategies, action plans, zoning or land use frameworks, and other policies that shape housing supply, affordability, and development. This context helps readers understand how the HNA fits within existing local planning and decision-making processes. Where a more detailed policy landscape is required, users may wish to refer to the provincial/regional template and guidebook for examples of broader policy framing, including federal, provincial/territorial, and municipal roles in housing.

Overall, this section should orient readers before they engage with the detailed demographic, economic, housing, and projected needs analysis that follows. It should help clarify what the HNA is intended to do, how its findings were developed, and how the report can support local planning, policy, funding, and investment decisions.

GUIDING QUESTIONS

- *What community or geographic area does this HNA assess?*
- *What is the purpose of the HNA, and how is it intended to be used?*
- *What planning horizon does the assessment cover?*
- *Who contributed to or supported the development of the HNA?*
- *What local housing policies, plans, strategies, bylaws, or regulatory tools shape housing development in the community?*
- *How does this HNA connect to existing municipal planning, funding, or implementation priorities?*

FEDERAL TEMPLATE REQUIREMENTS

Federal Template Section	Prompt	Data Available	Narrative Requirements
5.2	*Brief history of how housing in the community has been shaped by employment, economic development, infrastructure, transportation, climate, and migration, including long-term challenges.*	Section 5.1 provides economic and commuting context (Tables 5.1-5.3) that can inform part of this narrative, particularly the role of employment patterns in shaping housing demand.	The historical narrative is community-specific and must be written by staff. It should address how past economic events, infrastructure investments, climate factors, and migration waves have shaped the community's current housing stock and ongoing challenges.
2.1	*Detail the existing municipal housing policy and regulatory context, including approved housing strategies, action plans, and relevant official community plan provisions.*	This question must be completed manually. It requires community-specific knowledge of local housing bylaws, zoning policies, official community plan provisions, and any active housing strategies or action plans. This information is not available through Statistics Canada, CMHC, or any other data source used in this report.	Not applicable
1.1	*Provide an overview of the quantitative and qualitative methodology and assumptions used to develop this HNA, including data sources and any data gaps.*	The quantitative and qualitative methodologies are identified in **Appendix B** of this Guidebook document, inclusive of sources and questionnaires used. Users can refer to that section as part of a submission or append relevant methodologies to this document for more information	Not applicable
1.2	*Provide an overview of the methodology used to engage with key stakeholder groups (e.g., non-profit housing providers, developers, public entities), including who was engaged, how, and how findings were incorporated.*	This question must be completed manually. As noted, users may refer to Appendix B of this guidebook for methodologies, as well as Appendix C of the municipal template, which contains a placeholder for community engagement results. Users should document: who was engaged (by sector and organization type), the type of engagement undertaken (interviews, public survey, focus groups, workshops), and how stakeholder input shaped or validated the HNA findings.	Not applicable
1.3	*Provide an overview of the methodology used to engage specifically with priority group*	This question must be completed manually. The federal template requires that engagement with priority	Not applicable

Federal Template Section	Prompt	Data Available	Narrative Requirements
	populations (see Section 4), including who was engaged and how.	populations be documented separately from general stakeholder engagement. Staff should describe which priority groups were consulted, through what means, and how their input informed the assessment. Any identifying information about private individuals must be anonymized.	
6.1	*Outline the methodology and calculations used to complete the projections, including all assumptions.*	The HNA Blueprint includes methodology documents, including for projections. Users can refer to these documents or prepare their own should they wish to use their own methodologies.	Not applicable

2 LONG-TERM PLANNING

PURPOSE

The Long-Term Planning section explains how the findings of the Housing Needs Assessment can inform future municipal planning, policy, infrastructure, and investment decisions. While other sections of this report identify current and projected housing needs, this section should describe how those findings can be translated into actionable interventions such as official community plans, development planning, housing strategies, zoning updates, capital plans, infrastructure priorities, etc.

This section should help users connect housing need to the broader systems that shape where and how housing can be delivered. This includes identifying whether projected growth can be supported by existing infrastructure, whether current planning policies enable the types of housing needed, and whether future investments are aligned with anticipated demand. It should also highlight where change to policy, regulation, servicing, transportation, community infrastructure, and/or land use planning may be required to support more complete, affordable, resilient communities.

GUIDING QUESTIONS

- *How will the findings of the HNA inform future updates to municipal plans, housing strategies, land use policies, and/or zoning by-laws?*
- *Do current planning policies enable the range of housing types identified as needed, including affordable housing, rental housing, accessible units, family-sized units, seniors housing, or housing for priority populations?*
- *Are projected housing needs aligned with existing growth management strategies, development patterns, and infrastructure plans?*
- *What infrastructure gaps may limit the municipality's ability to accommodate forecasted growth?*
- *Are there areas where housing demand is likely to exceed current servicing, transportation, school, recreation, health, or community infrastructure capacity?*
- *Are there policy or regulatory barriers that may limit the municipality's ability to respond to identified housing needs?*

FEDERAL TEMPLATE REQUIREMENTS

Federal Template Section	Prompt	Data Available	Narrative Requirements
7.1	*Please use the following questions to describe how those linkages will be made.* • *How will this HNA inform official community or development plans, housing policies and/or actions going forward? For example, if the HNA identifies specific needs in your communities across the housing spectrum (e.g., housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit), how could actions and changes in policy and planning help address those needs?* • *How will data be collected through this HNA help direct those plans and policies as they aim to improve housing at the territorial and community level, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?* • *Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for*	Can use projection results to inform anticipated growth pressures, and how those pressures may be improved or worsened by available infrastructure.	The answers are community-specific and should be written by staff who are familiar with local planning documents, targets, and overall development trends across the community.

Federal Template Section	Prompt	Data Available	Narrative Requirements
	housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.		

3 COMMUNITY SNAPSHOT

PURPOSE

This section therefore provides a high-level overview of the whole HNA document, distilling the report's most important findings into datapoints by topic that readers (e.g., elected officials, community members, staff, local organizations, and/or funding partners) can quickly review. From there, readers can opt to go to specific sections should a datapoint catch their interest or require more context for interpretation. While it is always suggested to review all HNA content for a fulsome picture of local conditions, not all readers may have the time and will likely look for a quick summary of findings.

The Community Snapshot highlights key housing pressures and trends, such as affordability gaps, population change, and projected housing demand, ensuring that the most consequential findings are immediately visible to readers. It can serve as a reference point for funding applications and decision-making processes where concise, data-supported summaries are required. It can also be used as a means for benchmarking data overtime (i.e., future iterations of an HNA).

The section is organized into six components:

- Priority Issues, which is an interpretation of national vulnerability data outputs
- Demographic Profile
- Economic Profile
- Housing Profile
- Housing Need
- Unit Demand / Projected Needs

GUIDING QUESTIONS

- *What are the most significant housing pressures identified across the HNA, and which require the most immediate attention?*
- *Which populations or household types are most impacted by affordability, suitability, and/or adequacy challenges?*
- *What are the most critical gaps between what households need and what housing is currently available?*

- *How to demographic, economic, and housing trends interact to shape current and future housing need in your community?*

DATA SOURCES & TOOLS

Individual data points can / should be found in the relevant report sections for context and interpretation.

INTERPRETATION TIPS

Topic	Interpretation
Comparing various indicators	Some of the most important HNA insights come from understanding how various indicators relate to one another (e.g. income levels relative to rents; population growth relative to housing supply), rather than from any single indicator in isolation.
Magnitude of challenges	Consider both the scale of housing challenges (how “big” the problem is) and the direction of change (whether conditions are improving or worsening over time).
Identifying priority populations	Indicators related to income, tenure, age, and household composition can help quickly identify which groups are most affected by housing pressures and where targeted responses may be needed.

4 DEMOGRAPHIC PROFILE

PURPOSE

The Demographic Profile section provides the foundational population and household that most housing analysis relies upon. It presents a detailed examination of who lives in the community, how households are formed and structured, and how the community may have changed.

GUIDING QUESTIONS

- *How is the community's population changing over time, and what do these trends suggest about future housing demand?*
- *Which age groups or demographic segments are growing or declining, and how might these shifts influence the types and sizes of housing required?*
- *What role do migration patterns play in population change, and how might in-migration or out-migration influence local housing demand?*
- *How are households structured in the community (e.g., renters vs. owners, family vs. non-family households, household size), and what types of housing do these patterns imply?*
- *Are there signs of unmet or latent housing demand, such as household suppression, high housing cost burdens, or population groups experiencing disproportionate housing challenges?*

FEDERAL TEMPLATE REQUIREMENTS

Federal Template Section	Prompt	Data Available	Narrative Requirements
2.3	*How have population changes impacted the local housing market?*	Section 4.1, Tables 4.1-4.3 and Figures 4.1-4.2 provide the quantitative foundation, including population growth rates, age shifts, and migration patterns.	Users must write a contextual response connecting population trends to observed housing market conditions.

Federal Template Section	Prompt	Data Available	Narrative Requirements
3.2	*Provide context for the household data: e.g., prevalence of lone-parent families, significance of the owner/renter income gap, notable household type distributions.*	Interpretive narrative is provided following Table 4.4 (Section 4.2) and Table 5.4 (Section 5.2), covering the income gap between tenure groups and the prevalence of single-person and lone-parent households.	The Required Response prompt in Section 4.2 asks for community-specific context. Staff should complete this with locally specific observations and any qualitative information that supplements the census data.
3.3	*Describe suppression of household formation (e.g., young adults living with family due to affordability) and suppression of housing demand since 2016; describe projected impacts over the next 5-10 years.*	Section 4.2, Table 4.5: estimated household suppression by age of primary household maintainer, comparing actual household formation against what headship rates from 2016 would predict. Projected suppression impacts are not currently produced as a standalone output. Staff should interpret the projection data in Section 8.2 in the context of Table 4.5 to address the forward-looking component of this question.	

4.1 POPULATION

PURPOSE

This section examines the size, composition, and trajectory of the community's population. It analyzes demographic trends such as growth or decline, age structure, migration patterns, and the presence of key population groups whose housing needs may differ from the general population. Said groups are referenced at various times within the report. Particularly important is the data presented in the **Housing Need** section.

Population trends are a leading indicator of housing demand. An intersectional understanding of how the population is changing helps anticipate the number of households to anticipate (and their composition), as well as the type, timing, and scale of dwellings required now and in the future.

DATA SOURCES & TOOLS

Quantitative
See individual subsections for specific data and sources.

Tools
See individual subsections for specific methodology references.

INTERPRETATION TIPS:

Topic	Interpretation
Housing demand	Population size, age composition, and migration patterns together shape the scale and type of housing demand, influencing how many homes may be needed and what forms of housing will be most appropriate.
Age structure	Changes in the age structure of the population often signal shifts in housing demand, such as increased need for entry-level housing for younger adults or accessible and supportive housing for older residents.
Migration	Migration-driven population change can create more immediate and volatile housing demand, particularly in rental markets, compared to growth driven primarily by natural population increase.

4.1.1 Population Change

PURPOSE

This section specifically examines how the size and age structure of the population are shifting over time, providing an early signal of the direction and type of housing demand. By analyzing changes in total population and age groups, it helps identify which segments of the housing market are likely to experience increased pressure in the near and medium term.

Comparisons with regional and provincial age profiles provide context for assessing whether local trends reflect broader demographic patterns or community-specific dynamics with implications for housing need.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 4.1	Population estimates by age group (2025) compared to most recent census (2021) and comparison of age distribution by geography	Statistics Canada Table 17-10-0162	Projected population for census divisions (e.g., counties) and census subdivisions (e.g., municipalities) by projection scenario, age, and gender. Data is as of July 1 each year and uses 2021 boundaries.
		2021 Census profile	The majority of population, households, and dwellings is based on the national Census, performed in five-year intervals. The Census is basis for most peoples understanding of Canada-wide data and trends.
Figure 4.1	Annual change in total population from previous year's population	Statistics Canada Table 17-10-0155	Population estimates by census subdivision (e.g., municipalities). Data is of July 1 each year and uses 2021 boundaries.

Tools

The section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Age groups and demand	Trends by age group often provide more insight than total population change alone when assessing future housing demand. Notable shifts in specific age groups between census periods may reflect changes in migration patterns, labour market conditions, or life-stage transitions and should be interpreted carefully when projecting future housing need.
Young adults	Growth among younger adults typically signals rising demand for rental housing and entry-level ownership options.
Seniors	Growth among older residents points to increasing need for accessible, age-appropriate, and potentially supported housing.
Population change impact	Sustained population growth suggests ongoing pressure across multiple housing types, while stagnation or decline may indicate weaker household formation or out-migration.

4.1.2 Migration

PURPOSE

This subsection specifically examines the components of population change to clarify how different forms of migration are influencing local housing demand. By distinguishing between natural change and intraprovincial, interprovincial, and international migration, it helps identify whether population change is likely to be stable and gradual or more volatile and market-sensitive.

The subsection first begins describing broader regional components of population change, as the level of detail (mostly that its annual) is greater than locally. It then shifts to local data from the Census to illustrate how local trends may follow broader ones.

Understanding these drivers provides important context for interpreting housing need; particularly, where growth or decline is shaped by movement into or out of the community rather than by natural increase.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Figure 4.2	Annual regional demographic component shares of population change	Statistics Canada Table 17-10-0152	Population estimates by census division (e.g., counties). Data is as of July 1 each year and uses 2021 boundaries.
		Statistics Canada Table 17-10-0153	Components of population change (e.g., births, deaths, international migration, etc) by census division (e.g., counties). Data is July 1 to June 30 and uses 2021 boundaries.
Table 4.2	Five-year mobility by origin and geography, 2021	2021 Census profile	The majority of population, households, and dwellings is based on the national Census, performed in five-year intervals. The Census is basis for most peoples understanding of Canada-wide data and trends.

Tools

The section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Attention to detail	Scale and composition both matter when interpreting migration trends, not just total population change.
In-migration	Elevated in-migration, particularly from interprovincial or international sources, often creates immediate pressure on rental housing as new residents enter the market quickly.
Natural change	Growth driven by natural increase (births exceeding deaths) is typically more gradual and easier to anticipate in housing planning.
Short-term versus long-term	Year-to-year volatility may reflect short-term economic conditions or one-time demographic events and should be interpreted cautiously rather than treated as a long-term trend.
Local versus regional migration	Comparing local migration rates to regional and provincial benchmarks helps distinguish broader demographic trends from community-specific dynamics, such as local attractiveness or housing constraints.
Local change versus regional change	Comparing annual total population change from Section 3.1.1 to regional population change (disaggregated by component) illustrates how closely local outcomes match broader ones.

4.1.3 Key Populations

PURPOSE

This subsection specifically highlights population groups whose housing circumstances and vulnerabilities may differ from the broader community. By identifying the presence and relative prevalence of these groups, it provides important context for understanding where housing needs may be more acute or require targeted responses.

Comparisons with regional and provincial benchmarks help indicate whether certain populations are more concentrated locally, which may influence the types of housing, affordability levels, or supports required.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 4.3	Key population group shares of total population by geography, 2021	2021 Census profile	The majority of population, households, and dwellings is based on the national Census, performed in five-year intervals. The Census is basis for most peoples understanding of Canada-wide data and trends.
		Statistics Canada Table 98-10-0624	2021 population groups by shelter-cost-to-income ratio groups and core housing need: Canada, provinces and territories, census divisions (e.g., counties), and census subdivisions (e.g., municipalities).

Tools
This section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS:

Topic	Interpretation
High concentrations	Higher local concentrations of specific population groups may signal demand for housing that the private market is unlikely to supply without targeted intervention.
Poverty	A higher share of people living in poverty often points to the need for non-market or deeply affordable housing options.
Recent immigrants	Larger shares of recent immigrants may indicate increased demand for affordable rental housing near transit, services, and employment.
Smaller groups	Groups that represent a smaller share of the population may still account for a meaningful number of households and should be considered for their contribution to overall housing need.

4.2 HOUSEHOLDS

PURPOSE

The Households section examines the number, composition, tenure, income, and size of households in the community. It goes beyond total population counts to understand the unit of housing demand (the household) and how household characteristics shape the type, size, and affordability of housing that residents require.

Households are the fundamental unit of housing demand. A community with the same population could have vastly different housing needs depending on whether that population lives in large families or small single-person dwellings. Income disparities between owner and renter households, the prevalence of one-parent families, and the share of households in very low-income categories all directly shape what the housing market should deliver.

DATA SOURCES & TOOLS

Quantitative
See individual subsections for specific data and sources.

Tools
See individual subsections for specific methodology references

INTERPRETATION TIPS

Topic	Interpretation
Household characteristics	Household characteristics (e.g. size, tenure, and composition) directly determine the types and sizes of housing required, making household trends a key indicator of future housing demand.
Tenure relationships	Differences between renter and owner household characteristics can reveal structural affordability pressures and indicate where housing supply may not align with residents' financial capacity.
Suppressed households	Evidence of suppressed household formation suggests latent housing demand, meaning that some housing need may not appear in current household counts but could emerge if more affordable or suitable housing becomes available.

4.2.1 Overall Characteristics

PURPOSE

This subsection provides a baseline profile of households in the community, examining household composition by tenure and geography. It helps clarify who occupies local housing, how households are structured, and how these patterns differ from regional and provincial benchmarks.

Understanding household characteristics is essential for interpreting housing demand, particularly the types, sizes, and affordability levels of housing required to meet local needs.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 4.4	Summary of household characteristics by tenure and geography, 2021	Statistics Canada Table 98-10-0240	2021 structural type of dwelling by tenure, household size, and number of bedrooms: Canada, provinces and territories, census divisions (e.g., counties), and census subdivisions (e.g., municipalities).
		Statistics Canada Table 98-10-0232	2021 age of primary household maintainer by tenure, structural type of dwelling, and household type including census family structure: provinces and territories, census divisions (e.g., counties), and census subdivisions (e.g., municipalities).

Tools

Subsection uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Renters by geography	A higher share of renter households compared to regional or provincial averages may indicate limited ownership affordability or a rental-dependent local economy and is often associated with increased pressure on affordable rental supply.
Younger household maintainers	Younger primary household maintainers are disproportionately represented among renters; where this group is more prevalent locally, near-term demand for affordable rental housing is likely elevated.
Single persons	A high proportion of single-person or non-census family households, particularly within the rental market, typically signals demand for smaller, lower-cost unit types such as bachelor and one-bedroom apartments.
Lone parent households	A large share of lone-parent households, especially among renters, points to combined affordability and suitability pressures, including the need for adequately sized units at accessible price points.

4.2.2 Household Suppression

PURPOSE

This subsection assesses whether households are forming at the rate expected based on historical patterns. By comparing observed household formation to expected formation by age group, it helps identify where affordability or other constraints may be preventing individuals from establishing independent households.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 4.5	Estimated household suppression by age of primary household maintainer, 2021	2016 Census profile 2021 Census profile	The majority of population, households, and dwellings is based on the national Census, performed in five-year intervals. The Census is basis for most peoples understanding of Canada-wide data and trends.

Tools

The suppressed household analysis provides insight into *latent housing demand*, or housing need that exists but is not visible in current household counts. Suppressed households is not a datapoint provided directly by Statistics Canada; however, it can be calculated using Statistics Canada provided data (specifically, via the Census program). A brief explanation of the calculation is found in the **Methodology – Regional Integration** document.

INTERPRETATION TIPS

Topic	Interpretation
Existing suppression	Positive suppression values mean fewer households formed than expected, suggesting people are more likely to be living in shared, overcrowded, or otherwise constrained housing situations.
Young adult suppression	Positive suppression among young adults often reflects affordability barriers that delay independent living, such as remaining in parental homes or shared accommodation.
Senior suppression	Positive suppression among older age groups may point to financial pressures, health-related needs, or increased reliance on multigenerational living arrangements.
Unsuppressed households	Negative suppression values indicate more households formed than expected, suggesting improved ability for those age groups to establish independent households.

5 ECONOMIC PROFILE

PURPOSE

The Economic Profile section provides context on local labour market conditions that influence residents' earning capacity and housing stability. It examines employment patterns, key industries, labour force participation, and commuting dynamics to illustrate how economic structure interacts with housing affordability.

Because housing affordability reflects the relationship between income and housing costs, understanding the nature of local employment is essential to interpreting affordability pressures and the resilience of households to economic change.

GUIDING QUESTIONS

- *What are the dominant industries and employment patterns in the community, and how do they influence typical household incomes?*
- *How does the structure of the local economy (e.g. seasonal, part-time, or lower-wage employment) shape housing affordability and housing stability?*
- *How does the income local households compare to the cost of housing in the community (discussed in later sections)?*
- *How do commuting patterns connect the community to the broader regional labour market?*
- *Do residents rely on jobs elsewhere, or does the community attract workers who must find housing locally?*

FEDERAL TEMPLATE REQUIREMENTS

Federal Template Section	Prompt	Data Available	Narrative Requirements
3.5	*How have labour conditions (e.g., precarious employment, seasonal or temporary workforces, sector reliance) impacted housing supply and demand?*	Section 5.1 provides the labour force context (Tables 5.1-5.3) and interpretive text on how sector composition and commuting patterns shape housing affordability and demand.	The Required Response prompt in Section 5.1 asks staff to address the impact of labour conditions on housing. This must be written for each specific community.
3.7	*Any other data or information that expands on or contextualises the household and economic data above.*	**Poverty rates:** - Section 5.2, Table 5.7: poverty rates by economic family type and age group (Market Basket Measure), from Statistics Canada Table 98-10-0113. **Priority population data:** - Section 7.3, Table 7.3: core housing need rates for a range of vulnerable population groups. **Students and collective dwellings:** - Sections 9.5 and 9.9 speak to populations excluded from standard CHN measurement (postsecondary students and seniors in collective dwellings). **Additional local context:** - Users may wish to add any locally specific economic context not captured above (e.g., a major employer closure, recent zoning change, significant in-migration event).	

5.1 ECONOMY

PURPOSE

This section examines key characteristics of the local labour market that influence residents' earning potential and housing outcomes. By analyzing labour force participation, dominant industries, and commuting patterns, it provides insight into how the structure and geography of employment shape local income levels, housing demand, and the community's exposure to economic change.

DATA SOURCES & TOOLS

Quantitative
See individual subsections for specific data and sources.

Tools
See individual subsections for specific methodology references.

5.1.1 Labour Force Statistics

PURPOSE

This subsection provides context on local employment conditions by examining labour force participation, employment, and unemployment relative to regional and provincial benchmarks. It helps establish the economic environment within which housing affordability and stability must be understood.

These indicators offer insight into the strength and structure of the local labour market and its capacity to support market-based housing outcomes.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 5.1	Labour force metrics by geography, 2021	2021 Census profile	The majority of population, households, and dwellings is based on the national Census, performed in five-year intervals. The Census is basis for most peoples understanding of Canada-wide data and trends.

Tools
Subsection uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Participation versus unemployment	High labour force participation combined with elevated unemployment may signal limited local job opportunities or skills mismatches, even where residents are actively seeking work.
Low participation	Low labour force participation can reflect a higher share of retirees, discouraged workers, or caregiving responsibilities that limit attachment to the labour market.
Employment outcomes and affordability	Weaker employment outcomes are often associated with lower household incomes and a greater share of households unable to afford market-rate housing.
Labour and income relationship	Interpreting labour force data alongside income and rental market indicators helps clarify the scale and underlying drivers of local affordability pressures.

5.1.2 Key Industries of Employment

PURPOSE

This subsection identifies the dominant sectors in which local residents work and compares the local employment mix to regional and provincial patterns. It helps clarify how the structure of the local economy shapes household incomes and, in turn, housing affordability.

Understanding the composition of local employment provides important context for interpreting income distributions and housing demand across different tenures and price points.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 5.2	Top 10 local NAICS industries of employment compared to higher level geographies, 2021	2021 Census profile	The majority of population, households, and dwellings is based on the national Census, performed in five-year intervals. The Census is basis for most peoples understanding of Canada-wide data and trends.

Tools
Subsection uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Low-wage industry concentrations	Higher concentrations in lower-wage industries (e.g., retail trade, accommodation and food services) are typically associated with greater housing affordability challenges, particularly for renter households.
Stable employment bases	Greater representation in public administration, health care, or education may indicate a more stable employment base, though affordability pressures can still exist where employment is part-time, casual, or contract-based.
Seasonal or part-time employment	Industries with seasonal or part-time employment (such as tourism, agriculture, or forestry) often generate income volatility, increasing housing instability and affordability risk for affected households.
Local role in broader area	Employment patterns that differ considerably from regional or provincial norms may reflect the community's role as a service centre, institutional hub, or resource-based economy, shaping both the scale and income profile of housing demand.
Single industry focused	Heavy reliance on a single industry can increase economic vulnerability, leaving households and the housing system more exposed to sector-specific downturns or shocks.

5.1.3 Commuting

PURPOSE

This subsection examines where residents work and where workers employed in the community live, situating the community within its broader regional labour market. By mapping the origins and destinations of commuting flows, this section helps clarify the relationship between housing location, employment opportunities, and regional affordability dynamics.

Understanding commuting patterns provides insight into whether housing and employment are geographically aligned, and whether the community functions primarily as a residential centre, an employment hub, or part of a broader regional housing market.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 5.3	Top 5 origins and destinations of commuters relative to the local community, 2021	Statistics Canada Table 98-10-0459	2021 commuting flow from geography of residence to geography of work by gender: Census subdivisions (e.g., municipalities).

Tools

Subsection uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Employment hub status and affordability	High inbound commuting may indicate the community functions as an employment hub but does not provide sufficient housing for its workforce. Large shares of workers commuting from surrounding municipalities can signal a mismatch between local housing supply and workforce needs (e.g., affordability or suitability barriers).
Commuter community	High outbound commuting suggests residents rely on employment opportunities in nearby centres, which may reflect limited local job availability.
Housing demand spillover	Communities within commuting distance of larger urban centres may experience housing demand spillover as workers seek more affordable housing while maintaining access to urban employment.
Commuting versus other trends	Examining commuting patterns alongside income, housing costs, and population growth can help identify whether housing pressures are being driven by regional labour market dynamics.

5.2 INCOME

PURPOSE

The Income section establishes the income landscape against which housing affordability is assessed. It examines household income levels across different household types and tenure, and how incomes are distributed within the community.

By disaggregating income by household characteristics and income categories, this section provides the foundation for assessing affordability gaps, identifying households at greatest risk of housing stress, and understanding who current and future housing supply must serve.

DATA SOURCES & TOOLS

Quantitative
See individual subsections for specific data and sources.

Tools
See individual subsections for specific methodology references.

INTERPRETATION TIPS

Topic	Interpretation
Incomes and affordability	Housing affordability ultimately reflects the relationship between incomes and housing costs. Understanding the overall income landscape helps determine whether current housing prices and rents are aligned with the financial capacity of local households.
Importance of income distribution	The distribution of income within the community is often more important than the median alone. Even where average incomes appear stable, large shares of households in lower income brackets can signal substantial unmet demand for affordable housing.
Incomes by household characteristic	Income patterns across tenure, household type, and poverty levels help identify which populations are most vulnerable to housing stress, providing guidance on where housing supply diversification or targeted affordability interventions may be required.

5.2.1 Income by Household Characteristics

PURPOSE

This subsection examines how household incomes vary across different household types and tenure groups. By comparing median household income by household composition and geography, it helps clarify how financial capacity differs among renters, owners, families, and individuals.

Understanding these differences provides essential context for assessing housing affordability and identifying which household types may face the greatest barriers to accessing suitable housing.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 5.4	Median household income by household characteristic and geography, 2021 Census	Statistics Canada Table 98-10-0057	2020 household income statistics by household type and household size: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities).
		Statistics Canada Table 98-10-0240	2021 structural type of dwelling by tenure, household size, and number of bedrooms: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities). Used as a means of estimating owner and renter household income.

Tools

Subsection mostly uses descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

Owner and renter household incomes are not readily available for Census Subdivisions (e.g., municipalities). In the absence of a custom data request, users can perform an estimation of owner and renter household incomes by weighting incomes of household sizes (Table 98-10-0057) by household size distributions of the two tenure types (Table 98-10-0240).

INTERPRETATION TIPS

Topic	Interpretation
Lower incomes and purchasing power	Lower median household incomes relative to regional or provincial benchmarks suggest reduced purchasing power and increased vulnerability to housing affordability pressures.
Tenure income gaps	Large income gaps between renter and owner households typically indicate that affordability challenges are concentrated in the rental market.
Household size and income	Lower median incomes among single-person and lone-parent households often signal heightened need for smaller and more affordable housing options. Large households with relatively low median incomes may face suitability and affordability pressures, particularly where larger affordable rental units are limited.
Incomes versus costs	Comparing renter incomes to average local housing costs helps identify structural affordability gaps that the market alone may not address.

5.2.2 Government Transfers

PURPOSE

This subsection examines the role of government transfers in household income composition, providing insight into the stability and sources of income across the community. While median household income figures reflect overall income levels, they do not distinguish between employment income and income received through government programs.

By examining the share of residents receiving government transfer income, this subsection supports in identifying populations whose housing outcomes are shaped (and often constrained by) program and policy design than by local economic conditions. Understanding these trends betters informs what types of housing interventions are most likely to the effective for this population.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 5.5	Select government transfer incomes by geography, 2021 Census	Statistics Canada Table 98-10-0070	2020 income statistics for detailed income sources and taxes: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities).

Tools

Subsection uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Government transfer reliance & vulnerability	Transfer income is generally more stable but less flexible than employment income. High prevalence of populations relying on fixed income benefits may be particularly vulnerable to rent increases, or other unexpected housing costs.
Seniors & fixed incomes	Higher shares of pension-related income (OAS, GIS, CPP) indicate a larger senior population living on fixed incomes, indicating limited capacity to absorb rising housing costs and/or housing-related expenses, such as maintenance and repairs.

Topic	Interpretation
Employment insurance	High rates of Employment Insurance (EI) reliance may signal seasonal and/or precarious employment conditions, contributing to increased risk of housing instability.
Family & child benefits	A higher prevalence of family and child benefit receipt indicates a greater share of households with dependent children, many of whom may be operating on constrained budgets (which should be highlighted in the Poverty data identified in an upcoming subsection). These constrained households may face elevated housing stress when benefit levels do not keep pace with rising housing and childcare costs.

5.2.3 Income Categories

PURPOSE

This subsection examines how households are distributed across income levels, disaggregated by tenure and household size. This provides a detailed picture of the community's income landscape and helps identify which households may face the greatest difficulty accessing adequate and affordable housing in the current market.

Understanding how income is distributed across tenures helps clarify the scale and depth of affordability pressures and provides an important foundation for interpreting housing need.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 5.6	Household income categories by household characteristic, 2021 Census	Housing Assessment Resource Tools	Housing Assessment Resource Tools (HART) produces a variety of housing related resources and datasets for public benefit. Among these are specific income categories, available in a cleaned format as part of their "Housing Needs Assessment Tool"[2] or in raw data form.[3]

Tools

Subsection uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

[2] Housing Assessment Resource Tools (HART). (2025). Housing Needs Assessment Tool.

[3] Statistics Canada, 2025, "HART (2025) - 2021 Census of Canada - Selected Characteristics of Households and Dwellings for Housing Need related to Federal HNA Template - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/LCXVCR, Borealis, V3

INTERPRETATION TIPS

Topic	Interpretation
Income versus housing costs	Comparing income category distributions with housing prices and rents helps determine whether the existing housing market aligns with residents' financial capacity.
Lower earnings and non-market housing	Large shares of households in very low- and low-income categories suggest considerable demand for housing that may not be affordable at prevailing market prices. High concentrations of low-income renters often signal increased reliance on/demand for subsidized or non-market housing options.
Single persons and lower incomes	Large numbers of single-person households in lower income categories may indicate strong demand for small, deeply affordable rental units.
Low-income homeowners	A high share of low-income owner households may suggest precarious homeownership, with increased risk of housing instability due to rising ownership costs (including maintenance).

5.2.4 Poverty

PURPOSE

This subsection examines the prevalence and distribution of poverty within the community, disaggregated by family type and age group. By comparing local poverty rates with regional and provincial benchmarks, it helps identify the depth of income poverty underlying housing affordability challenges.

Understanding where poverty is concentrated provides insight into which populations may face the greatest barriers to securing adequate and affordable housing.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 5.7	Percent of persons in poverty (Market Basket Measure) by characteristic and geography, 2021 Census	Statistics Canada Table 98-10-0113	Individual Market Basket Measure poverty status by economic family characteristics of persons, gender, and age: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities).

Tools

Subsection uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Poverty rates by geography	Higher poverty rates relative to regional or provincial benchmarks suggest deeper affordability challenges and greater potential demand for subsidized or supportive housing.
Poverty and single persons	High poverty rates among single-person households and individuals living with non-relatives often indicate groups most likely to face severe housing affordability constraints.
Poverty and lone parents	Elevated poverty among lone-parent families can signal combined affordability and suitability pressures, particularly for multi-bedroom housing.
Young adult poverty	High poverty rates among young adults (18–24) may reflect students or precarious early-career employment, which can contribute to housing instability and out-migration.
Senior poverty	Lower measured poverty rates among seniors should be interpreted carefully, as fixed retirement incomes may still struggle to keep pace with rising housing costs.

6 HOUSING PROFILE

PURPOSE

The Housing Profile section provides a comprehensive inventory and analysis of the community's existing housing stock, rental market, home prices, construction activity, and non-market housing resources. While the Community Profile establishes who needs housing and what they can afford, the Housing Profile examines what actually exists in the market and how it has evolved over time.

GUIDING QUESTIONS

- *What types of housing make up the existing housing stock, and how well does that supply align with the needs of local households (e.g., tenure, unit size, structural type)?*
- *How have rental prices, vacancy rates, and ownership prices (where available) changed over time, and what do these trends indicate about housing affordability and market pressure?*
- *Is recent housing construction producing the types, sizes, and price points of housing that the community needs?*
- *How large is the community's supply of affordable, subsidized, and non-market housing relative to the number of households that may require it?*
- *Are there signs that housing supply is tightening or shifting in ways that could increase affordability pressure for renters or first-time buyers?*
- *In the last 5 years, has there been a noticeable decrease in the volume and share of local affordable units (i.e., those afforded by low and very-low-income households)?*

FEDERAL TEMPLATE REQUIREMENTS

Federal Template Section	Prompt	Data Available	Narrative Requirements
5.3	*In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost?*	Section 6.5, Tables 6.9 and 6.10: rental units affordable to very low- and low-income households built and lost between 2016 and 2021, with net change in Table 6.11. Note: the census period is 2016-2021; if submitting after 2026, a refresh to a more recent five-year window may be required.	
5.4	*How have average rents changed over time, and what factors have influenced these changes?*	Section 6.3, Table 6.5: five-year average rent change by dwelling size (local and provincial) and most recent vacancy rate, from CMHC Rental Market Survey.	Referencing the quantitative data and any local factors such as in-migration surges, new purpose-built supply, or STR conversion of rental stock.
5.5	*How have vacancy rates changed over time, and what factors have influenced this change?*	**Current vacancy data:** - Section 6.3, Table 6.5: most recent vacancy rate by dwelling size, from CMHC. **Historical trend:** - The current report presents only the most recent vacancy rate. A multi-year CMHC vacancy series is needed to show trends. Staff should source this from the CMHC Housing Market Information Portal and add a trend table to Section 6.3.	
5.8	*Describe other affordable and community housing options and gaps not captured in the table above, including accessible units, rent supplements, and supportive housing needs.*	Section 6.8 (Non-Market Housing) should contain data (if available) covering accessible units, rent supplements, and supportive housing with wrap-around services. Section 9.5 (Senior Residential Facilities) addresses senior-specific capacity.	Staff must complete the question by drawing on local administrative knowledge, housing provider input, and community engagement findings.

6.1 EXISTING INVENTORY

PURPOSE

This section describes the composition of the community's current housing stock, including structural type, tenure, size, and age of construction. By examining how housing has historically been built and occupied, this section establishes the baseline supply conditions that shape present and future housing outcomes.

Understanding the structure of the existing housing inventory helps identify where the current stock aligns (or fails to align) with the needs of the community's households. It also provides important context for assessing how factors such as economic development, infrastructure, migration patterns, and historical planning decisions have influenced the local housing landscape.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.1	Dwellings occupied by a usual resident by structure type, tenure, and geography, 2021	Statistics Canada Table 98-10-0232	2021 age of primary household maintainer by tenure, structural type, and household type including census family structure: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities).

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS:

Topic	Interpretation
Single-detached prevalence	A housing stock heavily concentrated in single-detached homes may indicate limited supply diversity and reduced capacity to serve smaller households, renters, or seniors seeking accessible housing.
Apartment prevalence	Lower shares of apartments and multi-unit housing relative to regional or provincial averages may signal structural gaps in rental supply.
Low-density rentals	High renter occupancy in housing types traditionally associated with ownership may indicate affordability barriers preventing households from transitioning into homeownership.

Topic	Interpretation
Maintenance of older dwellings	Older housing stock may require investment to remain suitable for aging populations and to meet modern accessibility, energy efficiency, and climate resilience standards.
Household composition versus dwelling size	A mismatch between the structural composition of the housing stock and household characteristics (such as household size or tenure patterns) may signal a misalignment between supply and demand that limits affordability outcomes.

6.2 CONSTRUCTION ACTIVITY

PURPOSE

This section examines historical and recent housing development patterns to understand how the community's housing supply has evolved over time. By analyzing the age distribution of the housing stock and recent building permit activity, this section highlights periods of expansion, stagnation, or structural shifts in housing production.

Understanding construction trends helps assess whether recent development activity is aligned with the community's current and projected housing needs, including the production of affordable and diverse housing types.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.2	Total and share of age of construction for dwellings occupied by usual residents, 2021	2021 Census profile	The majority of population, households, and dwellings is based on the national Census, performed in five-year intervals. The Census is basis for most peoples understanding of Canada-wide data and trends.
Table 6.3	Recent historical permits by structure type and percent of total dwellings	Statistics Canada Table 46-10-0087	Rural Canada Housing Profiles, residential building permits, numbers and values, by type of residential building and type of work: Canada, provinces and territories, and census subdivisions (e.g., municipalities).

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS:

Topic	Interpretation
Quality of older dwelling stock	Housing stock concentrated in older construction periods may face growing challenges related to habitability, accessibility, and energy efficiency.
Recent supply growth	A high share of recently constructed housing indicates recent supply growth, though new units may not necessarily improve affordability if they are primarily higher-priced market housing.
Multi-unit permit volume	Growth in multi-unit permits may indicate improving capacity to deliver rental housing and more affordable entry-level ownership options.
Fluctuation permit volumes	Year-to-year volatility in building permits may reflect the influence of one or two large projects rather than a stable construction pipeline, requiring careful interpretation of trends.
Needs versus activity	Comparing construction trends with identified housing needs helps determine whether recent development activity is responding to local affordability and demographic pressures.

6.3 RENTAL MARKET

PURPOSE

The Rental Market section examines conditions in the primary and secondary long-term rental markets, focusing on vacancy rates and average rents by unit size over time. It assesses how demand growth, short-term rental activity, and the loss of long-term units are affecting rental supply, and compares rent trends to income growth to assess changes in affordability.

Rental market conditions are a critical indicator of housing vulnerability. Renters are disproportionately affected by housing stress, and sustained low vacancy rates and rapid rent escalation are closely linked to housing precarity and homelessness. Tracking these trends helps identify whether the rental market is tightening or easing, and whether affordability pressures are intensifying or stabilizing.

DATA SOURCES & TOOLS

Quantitative
See individual subsections for specific data and sources.

Tools
See individual subsections for specific methodology references.

INTERPRETATION TIPS:

Topic	Interpretation
Rental market conditions over time	Rental market conditions should be interpreted over time rather than through a single-year snapshot, as trends often reveal tightening or easing market dynamics more clearly than point-in-time figures. Rapid rent growth relative to local income growth signals increasing affordability pressure and widening gaps between existing and new market rents.
Rental market connection to homeownership	Rental market pressures are often interconnected with ownership market conditions; when homeownership becomes less attainable, more households remain in the rental market, increasing demand and competition for rental units.
Low vacancy rates	Persistently low vacancy rates generally indicate a tight rental market where households have limited housing choice and bargaining power.
Rental unit demand by unit sizes	Strong demand for specific unit sizes (often one- and two-bedroom units) may reveal which segments of the rental market are experiencing the greatest pressure.

6.3.1 Market Type

PURPOSE

This subsection examines the composition of the local rental market by distinguishing between primary (purpose-built) and secondary rental supply and comparing the distribution of unit sizes to provincial benchmarks. This analysis helps clarify how rental housing is structured locally and where gaps may exist in unit mix.

Where detailed local primary market data is unavailable, provincial-level data may provide contextual insight into broader trends and potential shifts in supply composition.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.4	Primary and secondary rental markets by dwelling size share and geography, 2021	CMHC Rental Market Survey	The CMHC Rental Market Study is the primary, authorized source of data regarding Canada's privately initiated rental market. It provides a comprehensive, annual snapshot of rental conditions, focusing on vacancy rates, rent

Template reference	Title	Sources	Description of source
			levels, and supply in urban areas with populations of 10,000 or more.
		Statistics Canada Table 98-10-0240	2021 structural type of dwelling by tenure, household size, and number of bedrooms: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities). Used as a means of estimating owner and renter household income.

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Reliance on secondary market	A high reliance on the secondary rental market (e.g., single-family homes, basement suites, accessory units) may indicate a less stable rental supply, as these units are more vulnerable to withdrawal through sale, personal use, or conversion.
Stability of primary market rental units	A strong primary rental base generally suggests greater long-term supply stability, as purpose-built rentals are less likely to exit the market.
Implication of inventory by unit size	A local rental stock skewed toward larger units (three or more bedrooms) may signal limited availability of smaller, more affordable options for singles, couples, and young adults. An over-representation of studios and one-bedroom units may indicate a shortage of suitable rental options for families with children who require two- or three-bedroom units.
Unit mix by geography	Differences between local and provincial unit mix can help identify whether gaps reflect broader market trends or community-specific supply constraints.

6.3.2 Rents & Vacancy

PURPOSE

This subsection examines recent changes in average rents alongside current vacancy rates by unit size. By assessing rent growth and market tightness together, it provides a clearer picture of affordability pressure across different segments of the rental market. Where local data is unavailable, provincial benchmarks offer contextual reference.

This combined analysis helps identify which unit types are experiencing the greatest stress and where affordability and availability pressures are most acute.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.5	Change in average rents (2020 to 2025) and most recent vacancy rate by dwelling size and geography	CMHC Rental Market Survey	The CMHC Rental Market Study is the primary, authorized source of data regarding Canada's privately initiated rental market. It provides a comprehensive, annual snapshot of rental conditions, focusing on vacancy rates, rent levels, and supply in urban areas with populations of 10,000 or more.
		Statistics Canada Table 14-10-0204	Average weekly earnings by industry, type of employee, and overtime status, annual: Canada, provinces and territories.

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS:

Topic	Interpretation
Vacancy thresholds	Vacancy rates below 3% generally indicate a rental market under stress, with limited choice for renters and increased vulnerability for households seeking new accommodation.
No vacancy	Vacancy rates near zero for specific unit sizes suggest an effectively inaccessible market segment, particularly affecting households that depend on those unit types.
Vacancy by geography	Comparing local trends to provincial benchmarks helps determine whether pressures reflect broader market conditions or localized supply constraints.
Changes in rent exceeding changes in income	Sustained above-income rent growth compounds affordability pressures over time, widening the gap between existing and new market rents. Low vacancy combined with rapid rent growth in the same unit sizes indicates the segments of the rental market under the greatest pressure, often one- and two-bedroom units.

6.3.3 Short-term Rentals

PURPOSE

This subsection examines the scale and characteristics of short-term rental (STR) activity within the community. In many jurisdictions, STRs have become an increasingly influential component of the housing system, particularly in communities with strong tourism activity.

By quantifying the number of STR units and estimating the number of units that could potentially return to the long-term rental market, this section helps assess the relationship between short-term rental activity and local housing supply. Understanding the size and dynamics of the STR market provides important context for interpreting rental affordability conditions and evaluating potential policy responses.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.6	Short-term rental (STR) and potential long-term dwellings (PLTDs) by geography	Self collected	Local governments sometimes have bylaws and data management programs / services that enable the collection of STR data.
		Provincial registries	Some provincial governments have established mandatory STR registries to improve regulation and compliance (e.g., Nova Scotia and British Columbia), that collect broad data about property characteristics.
		Private data provider (e.g., AirDNA© Property Performance data)	There exist for profit companies that scrape STR platforms to obtain information about all global STR listings and their property characteristics. Services often include historical information, which is particularly helpful for tracking trends.

Tools

Given short-term rental information is not readily available, it needs to be sourced from one or several sources to gain an understanding of its local prevalence. As hinted in the table above, said information can be acquired from private companies, can be collected by municipalities (either themselves or through a contractor), or may tracked by provincial registries. The preferred approach is at the discretion of the party performing the analysis.

However, studying potential long-term dwellings (i.e., short-term rentals that could otherwise be rented as permanent accommodation) has historically been tied to using data provider by private companies such as AirDNA©. In July 2024, the Government of Canada released a study about potential long-term dwellings across Canada.[4] It used AirDNA© data and included a clear methodology for defining and quantifying a potential long-term dwelling. While clear, the methodology does require comfort with cleaning and analyzing large datasets.

INTERPRETATION TIPS

Topic	Interpretation
The relative share of STRs versus total	The scale of STR activity relative to total rental supply is more important than the absolute number of units; even modest STR counts can substantially affect smaller rental markets.
STR volume and rental vacancies	High STR counts combined with low rental vacancy rates may indicate that short-term rental activity is contributing to pressure on long-term rental supply.
STRs and tourism	Communities with strong tourism economies may experience greater competition between housing for residents and short-term visitor accommodation.
Potential long-term dwellings	Potential long-term dwellings (PLTDs) represent units currently used as short-term rentals that could plausibly return to the long-term rental market under different regulatory or market conditions. PLTD estimates represent potential supply rather than guaranteed recovery, as conversion to long-term use depends on regulation, market incentives, and property owner decisions.
Historical over point-in-time	Changes in STR and PLTD counts over time often provide more insight than point-in-time figures, as trends may reflect shifts in tourism demand, regulatory changes, or platform policies.
STRs by geography	Local STR trends that diverge from regional or provincial patterns may signal community-specific drivers such as tourism assets or local policy environments.

6.4 HOMEOWNERSHIP MARKET

PURPOSE

This section examines current ownership housing prices and recent price trends across different dwelling types. By comparing local sale prices and price changes to regional and provincial benchmarks, this section helps situate the local ownership market within the broader housing system.

[4] Arbenser, L.; Bernard, M.-C.; Dormer, A.; and Vipond O. (2024, July). Analysis in Brief: Short-term rentals in the Canadian housing market. Statistics Canada.

Understanding price levels and appreciation patterns provides insight into ownership affordability, the accessibility of entry-level homeownership, and how changes in the ownership market may influence pressure on the rental market.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.7	Change in average house prices (2020 to 2025) by dwelling size and geography	MLS®	A Multiple Listing Service ® (MLS®) is a private, cooperative database used by real estate brokers and agents to share information about properties for sale (current and historically).
		Statistics Canada Table 14-10-0204	Average weekly earnings by industry, type of employee, and overtime status, annual: Canada, provinces and territories.

Tools

Direct access to a Multiple Listing Service ® (MLS®) database is the easiest way to obtain raw, property level sales data. With access, a user can clean and analyze data as they wish; however, it requires some level of proficiency with Microsoft Excel or an alternative data tool.

Direct MLS® access is uncommon, as it is most often held by realtors. As such, preparing an HNA usually necessitates outreach to a local realtor or real estate board for raw or aggregated data. If raw data, similar cleaning and analysis as mentioned above is likely necessary.

Alternative data options do exist, depending on the jurisdiction. For instance, municipalities and regional districts in British Columbia have access to Housing Needs Report sales and assessed value data from BC Assessment; Nova Scotia's Property Valuation Services Corporation (PVSC) routinely updates their open data portal, which includes sales data;[5] and New Brunswick offers some sales information through their "property assessment data" on their GeoNB Data Catalogue.[6]

INTERPRETATION TIPS

Topic	Interpretation
Prices by geography	Price growth that exceeds regional or provincial trends may indicate a local supply–demand imbalance and accelerating ownership affordability challenges.

[5] datazONE. (2026). Parcel Sales History.

[6] New Brunswick. (2026). GeoNB Data Catalogue.

Topic	Interpretation
Prices and dwelling sizes	Rapid price appreciation in smaller or entry-level units (such as condominiums or smaller homes) can signal that pathways into homeownership are becoming less accessible for first-time buyers. Faster price growth in larger homes may indicate that family-sized ownership housing is becoming less attainable for moderate-income households.
Ownership impacts on renting	When ownership housing becomes less accessible, households that would typically transition from renting to ownership may remain in the rental market longer, increasing pressure on rental supply.
Prices relative to incomes	Local prices that are lower than regional averages do not necessarily mean the market is more affordable; affordability must be assessed alongside local income levels. Comparing ownership prices with local income data provides a more accurate picture of whether households can realistically enter or remain in the ownership market.

6.5 AFFORDABLE HOUSING

PURPOSE

This section examines the availability and evolution of rental housing affordable to lower-income households. It assesses both the current supply of affordable units and how that supply has changed over time, helping to identify whether the local housing market is maintaining, expanding, or eroding access to housing for very-low and low-income renters.

Together, these measures provide a clearer picture of the scale of affordable housing available today and whether market dynamics are improving or worsening affordability conditions.

DATA SOURCES & TOOLS

Quantitative
See individual subsections for specific data and sources.

Tools
See individual subsections for specific methodology references.

INTERPRETATION TIPS

Topic	Interpretation
Income and affordability	Affordable housing conditions should be interpreted alongside income data, as affordability gaps arise when the cost of available housing exceeds what lower-income households can reasonably pay.
Affordable housing versus low income households	The relationship between affordable housing supply and the number of lower-income renter households provides a key indication of whether the housing market is meeting the needs of financially constrained households. Persistent gaps between affordable housing need and available supply often signal a structural affordability challenge that the private market alone may not resolve.

6.5.1 Overall Inventory

PURPOSE

This subsection estimates the share and number of rental units affordable to very-low and low-income households. By comparing the local affordable housing share to regional and provincial benchmarks, this section establishes the baseline level of affordable rental supply in the community.

Understanding both the proportion and the absolute number of affordable units helps clarify whether the existing rental market provides sufficient options for lower-income households.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.8	Rental units afforded by low and very-low income households by geography, 2021	Housing Assessment Resource Tools	Housing Assessment Resource Tools (HART) produces a variety of housing related resources and datasets for public benefit. Among these specific income categories, available in a cleaned format as part of their "Federal Housing Needs Assessment Template"[7] or in raw data form.[8]

[7] Housing Assessment Resource Tools (HART). (2025). Housing Needs Assessment Tool.

[8] Housing Assessment Resource Tools. 2025. "HART - Federal Housing Needs Assessment Template Database - Canada, All Provinces and Territories, at the Census Subdivision (CSD), Census Division (CD), and Census Metropolitan Area/Census Agglomeration (CMA/CA) Level." Borealis. https://doi.org/10.5683/SP3/NFGVT5.

Tools

This section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form). However, those wishing to replicate the Housing Assessment Resource Tools methodology can do so by referring to the methodology on their website.[9]

INTERPRETATION TIPS:

Topic	Interpretation
Affordable unit share by geography	A local affordable share well below regional or provincial averages suggests the community has relatively fewer low-cost rental options.
Impact of rising rents	Higher rent levels or constrained rental supply may contribute to a smaller affordable segment within the local housing market.
Affordable housing versus low income households	Where the share of affordable units is lower than the share of renter households in very-low- or low-income categories, the gap directly signals the scale of unmet affordable housing need. Comparing affordable supply with income distribution data helps identify whether the market is structurally misaligned with the financial capacity of renter households.

6.5.2 Change in Inventory

PURPOSE

This subsection examines how the supply of affordable rental housing has evolved over time by tracking units added, lost, and the resulting net change. This analysis helps determine whether the local market is expanding or shrinking access to housing affordable to lower-income households.

[9] Housing Assessment Resource Tools (HART). (2025). Federal Housing Needs Assessment Template: Methodology Guide. Section 5. Page 9.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.9	Rental units afforded by low and very-low income households built between 2016 and 2021 by geography	Housing Assessment Resource Tools	Housing Assessment Resource Tools (HART) produces a variety of housing related resources and datasets for public benefit. Among these specific income categories, available in a cleaned format as part of their "Federal Housing Needs Assessment Template"[10] or in raw data form.[11]
Table 6.10	Rental units afforded by low and very-low income households lost from 2016 to 2021 by geography	Housing Assessment Resource Tools	Housing Assessment Resource Tools (HART) produces a variety of housing related resources and datasets for public benefit. Among these are specific income categories, available in a cleaned format as part of their "Federal Housing Needs Assessment Template" or in raw data form.[12]
Table 6.11	Net change in rental units (2016 to 2021) afforded by low and very-low income households by geography	Housing Assessment Resource Tools	Derived using Tables 6.9 and 6.10.

Tools

This section uses mostly descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form). However, those wishing to replicate the Housing Assessment Resource Tools methodology can do so by referring to the methodology on their website.[13]

INTERPRETATION TIPS

Topic	Interpretation
Impacts of affordable unit loss	A net loss of units affordable to very-low and low-income households indicates a deteriorating affordable housing environment. Rapid loss of very-low-income affordable units is particularly concerning, as these units are least likely to be replaced through normal market activity.

[10] Housing Assessment Resource Tools (HART). (2025). Housing Needs Assessment Tool.

[11] Housing Assessment Resource Tools. 2025. "HART - Federal Housing Needs Assessment Template Database - Canada, All Provinces and Territories, at the Census Subdivision (CSD), Census Division (CD), and Census Metropolitan Area/Census Agglomeration (CMA/CA) Level." Borealis. https://doi.org/10.5683/SP3/NFGVT5.

[12] 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]." HART Custom Census Order - ORD-05563-K2P1Y6. Borealis. https://doi.org/10.5683/SP3/QMNEON.

[13] Housing Assessment Resource Tools (HART). (2025). Federal Housing Needs Assessment Template: Methodology Guide. Section 5. Page 9.

Topic	Interpretation
Rental growth not equal to affordable growth	Growth in total rental supply does not necessarily improve affordability if newly added units are priced above what lower-income households can afford.
Importance of reviewing losses and gains	Comparing units added to units lost provides more insight than net change alone, as losses of deeply affordable units may be offset by gains in higher affordability categories.
Loss of affordable units to higher incomes	Where affordable units are lost faster than they are created, the rental market may be filtering upward (i.e., being rented by higher incomes at higher prices) rather than expanding downward into lower price ranges.

6.6 SUBSIDIZED HOUSING

PURPOSE

This section examines the current stock of publicly supported rental housing as a share of total rental units. By comparing the local subsidized inventory to regional and provincial benchmarks, it provides context on the scale of non-market housing within the broader rental system.

This analysis establishes a baseline measure of publicly supported housing supply relative to potential need.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.12	Subsidized rental housing by geography, 2021	2021 Census profile	The majority of population, households, and dwellings is based on the national Census, performed in five-year intervals. The Census is basis for most peoples understanding of Canada-wide data and trends.

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Share of subsidized housing	A subsidized housing share below regional or provincial averages may indicate that the community is relatively underserved by non-market housing. A higher-than-average subsidized share does not necessarily indicate sufficient supply, particularly in communities with disproportionately large very-low-income populations.
Subsidized units and very-low-income households	The adequacy of subsidized supply must be assessed alongside the prevalence of very-low-income households, as unmet need depends on both available units and the size of the population requiring assistance.
Subsidized unit gap for very-low-income households	Large gaps between very-low-income households and subsidized unit supply signal heightened risk of deep affordability pressures and reliance on informal or precarious housing arrangements.
Supply versus need	Comparing supply and need together provides a clearer picture of structural affordability gaps than examining subsidized stock in isolation.

6.7 NON-MARKET HOUSING

PURPOSE

This section examines the existing inventory of non-market housing intended to serve households who cannot be adequately housed through the private market. For very low- and low-income households facing the most severe affordability gaps, non-market housing is often the primary mechanism through which housing need is addressed.

The section provides an overview of the scale, type, and condition of the non-market housing inventory and identifies potential gaps in supply. It may also consider related housing supports that contribute to housing stability, such as accessible affordable units (e.g., assisted living and long-term care), rent supplements or other financial assistance programs, and supportive housing that provides wrap-around services for households with complex needs.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 6.13	Summary of non-market housing by type of housing and geography	See Tools below	---

Tools

The **Methodology – Non-Market Housing Inventory** document provides an overview of how someone producing a Housing Needs Assessment may approach the non-market inventory process. Users can reference this document for ideas regarding what data to collect, where to collect it, and what stakeholders may be of importance in said collection.

Some jurisdictions may have more accessible data than others. For instance, BC Housing regularly provides summaries of non-market housing (where it has a financial relationship) across BC communities. Where data does not exists, users may be required to do their own research.

INTERPRETATION TIPS

Topic	Interpretation
Non-market housing and core housing need	total non-market inventory should first be read in the context of the community's core housing need; particularly, among the renting population, as that population often defines the scale of households for whom non-market housing is an increasingly viable form of stable accommodation.
Composition versus total	A disproportionately large share of the local inventory in particular forms of non-market housing accommodation (emergency, supportive, transitional, or affordable non-market units) may indicate an underdeveloped continuum of care that responds to a specific need or population group. For instance, co-operative and affordable non-market units serve a somewhat different population than emergency and transitional housing. They are typically lower-income households and seniors rather than individuals in acute crisis.

7 HOUSING NEED

PURPOSE

The Housing Need section is the analytical core of the Housing Needs Assessment. It synthesizes the community and housing profile data into a determination of the scale, nature, and distribution of housing need across the community. It draws on the federal Core Housing Need framework (i.e., assessing affordability, adequacy, and suitability) and contextualizes need within specific population groups and income categories.

This section is what distinguishes a Housing Needs Assessment from a housing market study or a demographic report. It translates data about who lives in the community and what housing exists into a direct answer to the central policy question: are residents' housing needs being met? The federal requirements under the BCSF and HAF frameworks specifically require that HNAs address core housing need by income category, household size, and tenure, making this section critical not only for local planning but for accessing federal funding programs.

GUIDING QUESTIONS

- *What share of households are in core housing need, and how does this vary by tenure (renters vs. owners)?*
- *Are renter households experiencing significantly higher housing stress than owners?*
- *How is core housing need distributed across income categories, age, and household sizes?*
- *Which income groups and household types are most unable to afford suitable housing at current market prices?*
- *How do Affordable Shelter Cost thresholds (HART) compare to current market rents and homeownership costs?*
- *Which priority populations experience disproportionately high housing need?*
- *What unique barriers or housing challenges do these groups face that may require targeted responses?*
- *How have housing need trends changed over time for both renter and owner households?*

FEDERAL TEMPLATE REQUIREMENTS

Federal Template Section	Prompt	Data Available	Narrative Requirements
4.1	*What information reflects the housing need of the 13 CMHC priority populations? Report CHN rates by priority group where data is available; use qualitative information where it is not.*	**Quantitative data (census-based groups):** - Section 7.3, Table 7.3: core housing need rates by vulnerable population group compared to regional and provincial benchmarks. Groups covered include: lone parents, women+ led households, single-person households, Indigenous households, visible minority households, immigrant and recent immigrant households, refugee-led households, non-permanent residents, young adults (<25), seniors (65+), elderly persons (85+), households with activity limitations, veterans, and households in poverty. **Groups not covered by census CHN data:** - The following priority groups should be explored more where possible, as they are not disaggregated in census core housing need data or are suppressed: women and children fleeing domestic violence; 2SLGBTQIA+ individuals; people with developmental disabilities; and people dealing with mental health and addictions. Staff should describe what is known about these groups from local service providers, shelter data, or community engagement.	
4.2	*Describe the incidence and severity of homelessness: estimated number of individuals and/or families, including hidden, visible, chronic, and episodic homelessness. Include Point-in-Time count data where available.*	Section 7.4 of this report contains a placeholder for homelessness data, but no traditional data source populates it. Users must supply Point-in-Time (PiT) count data, By-Name List figures, or shelter system usage data. If no formal PiT count has been conducted, qualitative information from local service providers, outreach workers, or	

Federal Template Section	Prompt	Data Available	Narrative Requirements
		housing agencies should be described.	
4.3	*Describe local factors believed to contribute to homelessness (e.g., closure of a mental health facility, high refugee claimant volumes, etc.).*	This question is primarily qualitative and community-specific. No traditional data source addresses contributing factors to homelessness at the local level. Staff should draw on input from local service providers, housing first programs, outreach workers, and community partners.	
4.4	*Identify temporary and emergency relief resources available for people experiencing homelessness: shelter beds, resource centres, transitional beds, and whether capacity meets need.*	This requires local administrative data from shelter operators and social service agencies. It is not available through Statistics Canada, CMHC, or any other source used in this report. Staff should contact local shelter operators and emergency housing providers to compile current bed counts, occupancy levels, and waitlist information.	
4.5	*Describe the housing needs of groups excluded from CHN data: students, congregate housing residents, and temporary foreign workers.*	**Students:** - Section 9.9 (Students) provides an estimate of postsecondary student demand based on enrolment data and residency rates, with an assessment of on-campus versus off-campus housing needs. **Senior collective dwellings:** - Section 9.5 (Senior Residential Facilities) examines populations in collective dwellings (long-term care, assisted living) using Statistics Canada collective dwelling data. **Temporary foreign workers and other congregate housing:** - These groups are not currently addressed in this report. Staff should describe what is known from local employers, agricultural operators, or labour programs. If no data is available, this should be stated explicitly.	

Federal Template Section	Prompt	Data Available	Narrative Requirements
5.6	*How have trends in core housing need changed over time between tenant and owner households?*	**Current CHN data**: - Section 7.1, Table 7.1: 2021 CHN rates by dimension and tenure, establishing the current baseline. **Historical trend:** - The report currently covers 2021 only. To show change over time, 2016 CHN rates by tenure should be sourced from the HART dashboard and added alongside the 2021 figures. Staff should note whether need has increased or decreased and identify the likely drivers.	

7.1 INDICATOR SUMMARY

PURPOSE

The Indicator Summary presents the high-level core housing need figures for the community, disaggregated by the three dimensions of need (affordability, adequacy, and suitability), by tenure (renters versus owners), and by income category. It allows readers to understand both the overall scale of housing need and which specific dimensions and populations drive it.

Core housing need is the federal government's primary measure of housing precarity, used to direct funding, benchmark community performance, and track progress over time. The disaggregation by tenure is particularly important: renters consistently experience core housing need at rates two to three times higher than owners across Canada, and a report that presents only aggregate figures obscures this structural inequality.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 7.1	Summary of local housing need indicators, 2021	Statistics Canada Table 98-10-0247	2021 core housing need by tenure including presence of mortgage payments and

Template reference	Title	Sources	Description of source
			subsidized housing, shelter-cost-to-income ratio, dwelling condition, and housing suitability: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities).
		Statistics Canada Table 98-10-0624	2021 population groups by shelter-cost-to-income ratio groups and core housing need by tenure, gender, and primary household maintainer: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities).
		Statistics Canada Table 98-10-0622	2021 population groups by housing suitability and condition of dwelling by tenure, gender, and primary household maintainer: Canada, provinces and territories, census divisions (e.g. counties) and census subdivisions (e.g., municipalities).

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Core housing need by geography	A core housing need rate above regional or provincial averages indicates comparatively greater housing stress and may warrant a more urgent or scaled policy response.
Renter versus owner core need	Large differences between renter and owner core housing need rates highlight structural inequality in the housing system; renters consistently face higher levels of need, and a wider-than-average local gap suggests particular pressure in the rental market.
Affordability driven need	High affordability-driven need signals a gap between incomes and housing costs and may point toward the need for increased supply, income supports, or non-market housing.
Overcrowding driven need	High suitability-driven need often reflects a shortage of appropriately sized units, particularly family-sized rental housing.
Major repair driven need	Adequacy need concentrated among owners may indicate aging housing stock and lower-income households unable to fund necessary repairs or maintenance.
Parts often more useful than sum	Interpreting all three dimensions together (affordability, adequacy, and suitability) provides a more complete picture than any single indicator in isolation.
Core need by income category	Patterns across income categories help identify which segments of the population are most affected and whether housing need is concentrated among very low-income households or more broadly distributed.

7.2 INCOME CATEGORIES

PURPOSE

This section examines how core housing need is distributed across income levels and household sizes. By cross-tabulating income category, household size, and housing need, it provides a detailed view of which households are unable to meet their housing needs in the current market. This analysis helps clarify the depth of affordability gaps and identifies the income segments and household types most in need of targeted intervention.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 7.2	Households in core housing need by household size and income category, 2021	Housing Assessment Resource Tool	Housing Assessment Resource Tools (HART) produces a variety of housing related resources and datasets for public benefit. Among these specific income categories, available in a cleaned format as part of their “Housing Needs Assessment Tool”[14] or in raw data form.[15]

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Concentration of core housing need	Core housing need concentrated among very low- and low-income households confirms structural affordability gaps that the private market alone is unlikely to resolve.

[14] Housing Assessment Resource Tools (HART). (2025). Housing Needs Assessment Tool.

[15] Statistics Canada, 2025, "HART (2025) - 2021 Census of Canada - Selected Characteristics of Households and Dwellings for Housing Need related to Federal HNA Template - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/LCXVCR, Borealis, V3

Topic	Interpretation
Small volumes remain important	Even small numbers of very low-income households in core housing need represent demand that cannot be met at realistic market price points and typically require subsidized or non-market housing options.
Single income need	Need concentrated among one- and two-person households may signal a shortage of small, deeply affordable units.
Evolving affordability pressures	Moderate-income households appearing in core housing need suggests affordability pressures have extended beyond the lowest income brackets, potentially due to rising rents or broader suitability and adequacy issues.
Core need is not equal	The absence of core need among median- and high-income households reinforces that housing stress is typically concentrated among specific income groups rather than evenly distributed across the market.
Comparing income and household size	Examining income and household size together helps define both the target population and the appropriate depth of intervention (e.g., shallow affordability supports versus deeply subsidized supply).

7.3 PRIORITY POPULATIONS

PURPOSE

This section examines how housing need is distributed among groups who may face compounded barriers to accessing adequate, suitable, and affordable housing. While overall core housing need rates provide a community-wide picture, they can mask severe precarity concentrated among specific populations.

By comparing core housing need rates across priority groups and against regional and provincial benchmarks, this section helps identify where housing need is most acute and which populations face disproportionate barriers. The analysis provides an evidence base for targeted, equity-informed interventions and supports alignment with federal funding and policy requirements that prioritize equity-deserving groups.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 7.3	Rate of core housing need by vulnerable population	Housing Assessment Resource Tool	Housing Assessment Resource Tools (HART) produces a variety of housing related resources and datasets for public benefit. Among these

Template reference	Title	Sources	Description of source
	group and geography, 2021		specific income categories, available in a cleaned format as part of their “Housing Needs Assessment Tool”[16] or in raw data form.[17]
		Statistics Canada Table 98-10-0624	2021 population groups by shelter-cost-to-income ratio groups and core housing need by tenure, gender, and primary household maintainer: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities).

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Targeted housing responses	Higher core housing need rates among specific groups indicate disproportionate housing stress and may signal the need for targeted housing responses. Rates should be interpreted alongside absolute household counts and qualitative barriers, as some groups may represent urgent need even when their local rates appear close to regional averages.
Single income earning often most impacted	Lone-parent households, single-person households, and households living in poverty consistently experience the highest housing need rates; local figures above regional or provincial benchmarks suggest compounded disadvantage.
Needs of newcomers	Elevated need among recent immigrants, refugees, and non-permanent residents may reflect barriers such as discrimination, limited credit history, language barriers, or unfamiliarity with local housing systems.
Appropriate housing models	Higher housing need among Indigenous households or persons with disabilities may point to the need for culturally appropriate housing models, accessible design, and targeted supports.

[16] Housing Assessment Resource Tools (HART). (2025). Housing Needs Assessment Tool.

[17] Statistics Canada, 2025, "HART (2025) - 2021 Census of Canada - Selected Characteristics of Households and Dwellings for Housing Need related to Federal HNA Template - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/LCXVCR, Borealis, V3

7.4 HOMELESSNESS

PURPOSE

This section examines the scale, severity, and characteristics of homelessness in the community, drawing on data sources such as Point-in-Time (PiT) counts, Coordinated Access or By-Name Lists, and information on shelter and transitional housing capacity. While core housing need captures households struggling to maintain housing, homelessness represents the most acute form of housing precarity.

Understanding the incidence of homelessness and the availability of emergency and transitional housing resources helps clarify where housing instability is translating into visible housing loss. This analysis also provides insight into whether existing emergency and support systems are sufficient to meet current needs and prevent further homelessness.

Homelessness data can be difficult to collect and interpret, particularly in smaller or rural communities where formal shelter systems and coordinated data infrastructure may be limited. Because homelessness is often transient and episodic, available data sources may undercount the true scale of local homelessness. As a result, both quantitative indicators and qualitative insights from local service providers are important for understanding the full extent of homelessness in a community.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 7.4	Summary of homelessness data and characteristics	Point-in-Time Counts	A specific time snapshot of the number of individuals experiencing homelessness within a defined community, capturing both sheltered and unsheltered populations. Conducted periodically, PiT Counts provide a standardized estimate of homelessness prevalence that supports community planning, service system evaluation, and federal reporting.
		By-Names List / Coordinated Access	A real-time, person-specific registry of individuals and families experiencing homelessness, capturing dynamic information on each person's housing situation, needs, and service history. It is maintained through a Coordinated Access system, which is a standardized community-wide approach to intake, assessment, and referral.

Tools
Section is intended to use solely descriptive analysis; therefore, it should report existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form). However, this is subject to the user intent and the data they have available, as there is no standardized dataset to draw information from.

INTERPRETATION TIPS

Topic	Interpretation
Structural gaps in housing system	Rising or persistently high homelessness counts may indicate structural gaps in the housing system, particularly shortages of deeply affordable or supportive housing.
Shelter capacity versus total unhoused	Differences between shelter capacity and observed homelessness levels can signal unmet need, especially where individuals remain unsheltered or shelters operate consistently at or above capacity.
Trends versus point-in-time	Trends over time are often more informative than a single count, as increases or decreases may reflect broader housing market pressures, economic conditions, or policy changes.
Homelessness data versus need data	Comparing homelessness data with broader housing need indicators (such as core housing need and income-based demand) helps identify how affordability pressures may be informing housing precarity at the local level.

8 PROJECTED NEEDS

PURPOSE

The Projected Needs section translates current housing conditions and demographic analysis into forward-looking estimates of housing demand, household formation, and unit requirements over the assessment horizon, typically 10 to 20 years.

A housing needs assessment that documents only current conditions is of limited value for planning purposes; it is the projection of future need that drives Official Plan amendments, capital budgeting, and funding applications. Federal program requirements under the BCSF and HAF explicitly include projected housing need as a required component of an HNA, reflecting the understanding that addressing Canada's housing challenges requires anticipating demand, not merely responding to it after the fact.

GUIDING QUESTIONS

- *How is the community's population expected to change over the next 10–20 years, and what uncertainty exists around different growth scenarios?*
- *How will projected population change translate into household formation and overall housing demand?*
- *How many additional housing units may be required over the projection horizon to accommodate expected population and household growth?*
- *What types of housing (by unit size, tenure, and affordability level) will be needed to meet projected demand?*
- *If recent construction trends continue, is the community likely to experience a housing shortfall, maintain balance, or develop surplus supply?*

FEDERAL TEMPLATE REQUIREMENTS

Federal Template Section	Prompt	Data Available	Narrative Requirements
6.2	*Outline the methodology and calculations used to complete the projections, including all assumptions.*	**Methodology overview:** - The **Methodology – Projections** document is available as part of the HNA Blueprint resource package **Projection output tables:** - Appendix A, Tables 6.3.1 and 6.3.2 present anticipated population and households by year, with breakdowns by age, tenure, dwelling type, bedroom count, and income. **Intermediate calculation documentation:** - The federal template's Table 6.2.1 requires intermediate projection inputs (survival rates, headship rates, birth projections, net migration) to be shown explicitly. These are used in the pipeline but not currently tabulated in the report output. Staff should add a supplementary table documenting these inputs for federal reviewers.	

8.1 POPULATION PROJECTIONS

PURPOSE

This section includes estimates of future population change based on Statistics Canada demographic projections. Population projections form the demographic foundation of the projected housing need analysis, establishing the range of possible growth or decline within which household formation and housing demand will occur.

By examining both the scale of projected population change and how that growth is distributed across age groups, this section provides the baseline assumptions used to estimate future housing requirements.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Figure 8.1	Range of anticipated total population over next 10 years	Statistics Canada Table 17-10-0155	Population estimates, July 1 of each year, by census subdivision (e.g., municipalities), 2021 boundaries
		Statistics Canada Table 17-10-0162	Projected population for census divisions (e.g., counties) and census subdivisions (e.g., municipalities), 2021 boundaries, by projection scenario, age and gender, as of July 1 of each year.
Table 8.1	Anticipated population by age group over next 10 years, medium growth scenario	Statistics Canada Table 17-10-0162	Projected population for census divisions (e.g., counties) and census subdivisions (e.g., municipalities), 2021 boundaries, by projection scenario, age and gender, as of July 1 of each year.

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Uncertainty of projections	The range between low and high projection scenarios reflects uncertainty, particularly around migration patterns, and helps illustrate how housing demand may change under different growth conditions.
Projection assumptions are everchanging	Recent population trends do not always continue at the same pace, as changes in housing affordability, employment opportunities, or migration patterns can influence future growth.
Younger adult demand	Growth in the 25–34 age group typically signals rising near-term demand for entry-level rental and ownership housing as new households form.
Senior demand	Growth among seniors (65+) indicates increasing future demand for accessible, age-appropriate, and supportive housing options.
Projections by geography	Local population projections that differ from regional or provincial trends may reflect unique economic, migration, or housing dynamics that could shape future housing demand.

8.2 HOUSING PROJECTIONS

PURPOSE

The Housing Projections section translates household projections into estimates of new housing unit requirements by bedroom count, structural type, tenure, and affordability level. It compares projected demand against the past development trends (e.g., permit activity) to anticipate potential supply gaps.

Housing projections represent the culmination of the assessment's analytical work: the translation of demographic and, in part, economic trends into a statement of how many homes of what type and at what price points the community may need to build.

DATA SOURCES & TOOLS

Quantitative
See individual subsections for specific data and sources.

Tools
See individual subsections for specific methodology references.

INTERPRETATION TIPS

Topic	Interpretation
Converting population change to housing	Housing projections translate demographic trends into housing requirements, indicating how many homes, and of what types and price points, the community may need to accommodate future population change.
Identifying gaps or barriers	Differences between projected demand and recent construction patterns may signal potential supply gaps or structural barriers preventing the housing market from responding to demographic needs.
Estimating shortages adds perspective	Housing projections should be interpreted alongside current housing conditions, as existing shortages or mismatches in supply can amplify the impacts of future demand growth.

8.2.1 Annual Dwelling Demand

PURPOSE

This subsection compares projected housing demand with expected housing supply based on recent construction trends. By examining how annual demand and supply accumulate over the projection horizon, it estimates whether the community is likely to experience a housing shortfall, maintain balance, or potentially build surplus capacity.

This analysis helps determine whether current development patterns are sufficient to meet projected housing needs or whether supply gaps may emerge over time.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Figure 8.2	Anticipated running dwelling shortage	See Tools below	---

Tools

The **Methodology – Projection** document provides a comprehensive overview of the housing demand estimation and projection process. Among the components calculated is the housing shortage. Users can reference this document for insight into how shortages may be calculated. The process relies heavily on the methodology produced by the British Columbia Ministry of Housing, with modifications.[18]

Note that, while projection and estimation methodologies are often similar in approach, there are also typically deviations between analyses (whether by consultants or governments). Therefore, given the imprecise nature of said work, it is common for approaches to differ. Should the user feel it best to make modifications to the methodology, this is up to their discretion based on their local context / nuance.

[18] BC Ministry of Housing. (2024, June). Guidelines for Housing Needs Reports – HNR Method Technical Guidance.

INTERPRETATION TIPS

Topic	Interpretation
Alignment of demand and supply	A widening gap between housing demand and supply signals the potential for increasing housing stress, as unmet demand accumulates and places upward pressure on rents and home prices. A stable balance between projected demand and supply may indicate that current construction activity is broadly aligned with housing need, though this should be examined alongside the types and affordability of units being built. Scenarios showing surplus supply under higher construction assumptions illustrate how housing conditions could improve if barriers to development are reduced and housing production increases.
Accumulating shortfalls	Even small annual shortfalls can compound over time, particularly in smaller communities where incremental changes in housing supply have larger proportional impacts.
Nuance of demand	Overall numerical balance can still mask mismatches if the units being constructed do not match the bedroom sizes, tenure types, or price points required by local households.

8.2.2 Disaggregated Anticipated Dwelling Demand

PURPOSE

This subsection breaks down projected housing demand by dwelling size, tenure, and affordability level. By translating population and household projections into expected demand for specific unit types and price ranges, it helps identify what kinds of housing the community may need to build over the projection horizon.

Understanding the distribution of demand across unit sizes, housing forms, and income levels provides guidance on whether future housing supply will need to diversify beyond recent construction patterns.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 8.2	Anticipated new dwellings demand by dwelling size, over next 10 years	See Tools below	---
Figure 8.3	Anticipated new dwelling demand by dwelling type, over next 10 years	See Tools below	---

Template reference	Title	Sources	Description of source
Figure 8.4	Anticipated new dwelling demand by dwelling price level, over next 10 years	See Tools below	---

Tools

The **Methodology – Projection** document provides a comprehensive overview of the housing demand estimation and projection process. Among the components calculated are the representations of future dwelling demand by dwelling size, dwelling type, and dwelling price level. Users can reference this document for insight into how shortages may be calculated. The process relies heavily on the methodology produced by the British Columbia Ministry of Housing, with modifications.

Note that, while projection and estimation methodologies are often similar in approach, there are also typically deviations between analyses (whether by consultants or governments). Therefore, given the imprecise nature of said work, it is common for approaches to differ. Should the user feel it best to make modifications to the methodology, this is up to their discretion based on their local context / nuance.

INTERPRETATION TIPS

Topic	Interpretation
Demand for smaller units	Strong projected demand for rental units, particularly smaller units, signals the importance of purpose-built rental housing to meet future household needs. Demand concentrated in smaller units (one- and two-bedroom) often reflects an aging population and growing numbers of single-person households, highlighting the need for housing types beyond single-detached homes.
Demand for ownership	Demand dominated by ownership housing may reflect family formation trends and continued demand for ground-oriented housing such as single-detached, semi-detached, or row houses.
Specific demand versus construction	A projected increase in apartment demand that differs from recent construction patterns may indicate that the local development environment is not currently producing the housing types demographic trends require.
Unmet affordable housing demand	Demand concentrated at lower price points suggests that a portion of future housing need may not be met by the private market alone, highlighting the potential role for subsidized or non-market housing interventions.

8.2.3 Demand by Household Size & Income Category

PURPOSE

This subsection examines projected housing demand across household sizes and income categories. By cross-tabulating projected household growth with income levels, it estimates the price points and housing types required to accommodate the community's future population.

This analysis highlights where and for whom demand is most likely to exceed supply, helping to identify gaps across affordable, below market, and market housing segments.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 8.3	Anticipated dwelling demand by household size and income category, by 2035	See Tools below	---

Tools

The **Methodology – Projection** document provides a comprehensive overview of the housing demand estimation and projection process. Among the components calculated are specific household characteristics the representations of future dwelling demand by dwelling size, dwelling type, and dwelling price level. Users can reference this document for insight into how shortages may be calculated. The process relies heavily on the methodology produced by the British Columbia Ministry of Housing, with modifications.

Note that, while projection and estimation methodologies are often similar in approach, there are also typically deviations between analyses (whether by consultants or governments). Therefore, given the imprecise nature of said work, it is common for approaches to differ. Should the user feel it best to make modifications to the methodology, this is up to their discretion based on their local context / nuance.

INTERPRETATION TIPS

Topic	Interpretation
Low income household demand	Demand concentrated among very-low and low-income households; particularly, among one- and two-person households, often represents the core of unmet housing need, as these households are least likely to access market-rate housing.
Higher income household demand	High-income demand concentrated among larger households typically reflects the segment of the housing market most readily served by private market development.
Moderate income household demand	Moderate-income demand across household sizes may signal a “missing middle” challenge, where households earn too much to qualify for subsidy programs but struggle to afford market prices.
Income-based demand versus existing supply	Comparing projected income-based demand with the existing housing supply helps identify whether future housing production will need to diversify in both price point and unit size to meet community needs.

9 ADDITIONAL MODULES

PURPOSE

This section provides a series a supplementary, standalone analyses that complement the broader HNA by examining factors that influence and inform housing outcomes, but are not exclusively housing-related. These modules introduce additional data, methods, and perspectives that can help provide a more complete and nuanced understanding of housing challenges in a community.

The section is comprised of the following 9 modules:

- Regional Integration
- Transportation Costs
- Public Transit Access
- Climate Considerations
- Seniors Housing
- “ALICE” Households
- Vulnerability Indices
- Build Canada Homes Affordable Rents
- Students

Not all modules will be relevant to every community. Users are encouraged to selectively apply these modules based on local priorities and data availability. Where applied, these modules can support more comprehensive and evidence-based housing planning and decision-making.

GUIDING QUESTIONS

- *What additional factors (beyond standard housing, income, and demographic indicators) are shaping housing outcomes in your community?*
- *Which modules are most relevant to local conditions, policy priorities, and/or funding requirements?*
- *Do the findings from these modules reinforce, refine, or challenge conclusions drawn from the core HNA analysis?*

9.1 REGIONAL INTEGRATION

PURPOSE

This module examines how housing demand in the local community is influenced by its broader regional housing and labour market. By estimating inward and outward demand pressures from surrounding municipalities within the regional employment area, it highlights how commuting patterns, affordability differences, and employment ties shape where households choose to live.

This analysis helps determine whether local housing demand is driven primarily by internal demographic change or by broader regional dynamics that may increase or reduce pressure on the local housing market.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 9.1	Net change to demand based on the integration of communities tied economically (via employment and affordability), 2021 estimates	See Tools below	---
Figure 9.1	Impact of regionally influenced demand on anticipated overall demand over next 10 years	See Tools below	---

Tools

The **Methodology – Regional Integration** document provides a comprehensive overview of the housing demand estimation and projection process. Among the components calculated is the impact of regionally influenced demand based on commuter prevalence and affordability metrics. Users can reference this document for insight into how shortages may be calculated.

Note that, the methodology is a simplification of the movement of people between communities and assumes that a small set of variables are primary indicators of household preference to live elsewhere. The intent is to develop a broad approach across Canada, especially where limited data may be available. Where data is of higher quantity and quality, and there is a desire by a community, more sophisticated analyses could be performed.

INTERPRETATION TIPS

Topic	Interpretation
Demand from adjacent communities	Net positive inward demand pressure suggests the community may attract additional housing demand from neighbouring communities if housing supply expands or prices become more affordable.
Impact of adjacent demand on local pressures	Strong inward demand relative to locally generated demographic demand indicates that regional housing pressures could significantly increase total housing need beyond what local population projections alone would suggest.
Demand to move to adjacent areas	Outward demand pressure reflects households who may relocate closer to their place of work if housing conditions improve in neighbouring communities.
Housing conditions and local demand	Communities functioning as structural alternatives to higher-cost markets may experience sustained housing demand as households seek more affordable locations within commuting distance. Changes in housing conditions in neighbouring communities can influence local demand: improvements in nearby markets may reduce local pressure, while continued shortages elsewhere may increase demand locally.

9.2 TRANSPORTATION COSTS

PURPOSE

This module considers the relationship between housing affordability and transportation. Housing affordability is typically assessed using a shelter-cost-to-income ratio, which forms the basis for determining Core Housing Need. While this metric provides an important benchmark, it fails to capture how transportation cost burden varies across locations.

Households in central, well-serviced areas may face higher housing costs but lower transportation expenses due to proximity to employment, services, and transit. Conversely, households accessing lower-cost housing in more peripheral or rural areas often incur higher transportation costs due to dispersed development patterns and greater reliance on private vehicles. This trade-off, wherein lower housing costs are offset by higher transportation costs, is poorly captured by shelter-cost-to-income ratios alone and can lead to an underestimate of the true cost burden faced by lower-income households in car-dependent communities.

Understanding the combined share of income allocated to housing and transportation provides a more complete picture of household financial pressure and is particularly relevant when evaluating whether new housing supply in a given location genuinely improves affordability or simply displaces one cost burden with another.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 9.2	Share of household income allocated to housing and transportation by geography, 2024	Statistics Canada Table 46-10-0090	A novel index for estimating the expense of housing and transportation in Canada. It combines data from the census and other statistical programs to obtain a composite index for all aggregate dissemination areas of Canada, except for territories and First Nations.

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Affordable housing and transportation	Housing affordability should be interpreted alongside transportation costs, as households may offset lower housing costs with higher commuting and/or vehicle expenses.
Housing-driven cost burden	A high combined cost driven primarily by housing may indicate supply constraints and/or limited affordability within the local housing market.
Transit-driven cost burden	A high combined cost driven primarily by transportation may indicate spatial “mismatch”, wherein affordable housing is located far from employment, services, transit, etc.
Combined cost burden	A combined housing and transportation cost burden above regional and/or provincial benchmarks may suggest that households face elevated overall living costs, even if local housing costs alone appear moderate.
Car dependency	Communities with limited transit and dispersed development patterns often experience higher transportation cost burdens, particularly among lower-income households that rely on private vehicles to access employment and services.

9.3 PUBLIC TRANSIT ACCESS

PURPOSE

This module introduces new data produced by Statistics Canada regarding proximity to public transit. Access to public transit is a meaningful determinant of housing affordability in communities where service exists, as it directly shapes whether households can reduce or avoid vehicle ownership (one of the largest discretionary expenditure categories available to lower-income households). For population groups with limited mobility options, including renters, low-income persons, youth, immigrants, and unemployed persons, proximity to transit is not simply a convenience but a functional condition of access to employment, health services, education, and essential amenities.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 9.3	Share of population within select transit service areas* by geography, 2024	Statistics Canada Table 23-10-0313	Access to public transport by distance and public transport carrying capacity, geography, gender, and selected demographic and socio-economic characteristics.

Tools

Section uses solely descriptive analysis. It reports existing data with little to no manipulation from the original source, except for how it is displayed (whether in chart or table form).

INTERPRETATION TIPS

Topic	Interpretation
Affordable housing and transportation	Housing affordability should be interpreted alongside transportation costs, as households may offset lower housing costs with higher commuting and/or vehicle expenses.
Combined cost burden	A combined housing and transportation cost burden above regional and/or provincial benchmarks may suggest that households face elevated overall living costs, even if local housing costs alone appear moderate.
Car dependency	Communities with limited transit and dispersed development patterns often experience higher transportation cost burdens, particularly among lower-income households that rely on private vehicles to access employment and services.

9.4 CLIMATE CONSIDERATIONS

PURPOSE

This module examines the relationship between housing and environmental risk, with a focus on climate variables like precipitation, heat, cold, and humidity. There is also a particular focus on flood susceptibility. Housing needs cannot be assessed in isolation from the environment, as the suitability of land for residential development, the viability of the existing housing stock, and the relative vulnerability of households are all informed by environmental conditions.

Flooding is amongst Canada's most costly natural hazards and can occur in any season due to heavy rainfall, rapid snowmelt, ice jams, coastal storm surges, or strong onshore winds. Understanding where housing and population are located relative to flood-susceptible areas is an important consideration for housing-related decision-making.

By examining the share of parcels, dwellings, and population located in areas of moderate or high flood susceptibility, this module provides important context for long-term housing planning, including considerations related to land-use suitability, infrastructure resilience, insurance costs, and the potential vulnerability of households living in flood-prone areas.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 9.4	Select local climate estimates and national percentiles based on Canadian climate data and scenarios	See Tools below	---
Table 9.5	Key Census metrics pertaining to housing and demographic vulnerability to climate conditions	2021 Census profile	The majority of population, households, and dwellings is based on the national Census, performed in five-year intervals. The Census is basis for most peoples understanding of Canada-wide data and trends.
Table 9.6	Estimated share of buildings, dwelling units, and people subject to moderate and high susceptibility to flooding	See Tools below	---

Template reference	Title	Sources	Description of source
Table 9.7	Estimated total and share of buildings, dwelling units, and people subject to coastal flooding based on a 1:100 year flood scenario, 2021	See Tools below Local coastal flood mapping	Similar approach as for Table 9.6, but uses specific local data over the national Flood Susceptibility Index as a means of comparing results.

Tools

Users can refer to two methodology documents for this section: **Methodology – Flood Susceptibility** and **Methodology – Climate Index Analysis**.

The former describes the methodology used to estimate the number of parcels, dwelling units, and residents located in areas of varying flood susceptibility across a defined geography. The analysis links parcel-level Flood Susceptibility Index (FSI) values to 2021 Census dissemination block (DB) population and dwelling counts, then aggregates results to census subdivisions (CSDs), census divisions (CDs), and provinces.

The latter speaks to how precipitation, heat, humidex, and cold related variables are derived from projected climate indices, enabling the assessment to situate a community's current and near-future climate exposure relative to all other Canadian Census Subdivisions (CSDs).

INTERPRETATION TIPS

Topic	Interpretation
Relative flood exposure and risk	Comparing the local share of parcels, dwellings, and population in flood-susceptible areas to regional and/or provincial benchmarks helps identify whether flood exposure is disproportionately concentrated in the community, or is broadly consistent with local, regional, and/or provincial trends.
Housing stock vulnerability	A high share of dwellings located in flood-susceptible areas indicates that a meaningful portion of local housing stock may face long-term exposure to environmental risk, with implications for housing stability, maintenance costs, and (re)development planning.
Population vulnerability	Where a large share of the population lives in flood-susceptible areas, environmental hazards may present broader social implications, particularly for vulnerable and low-income households with limited capacity to relocate or recover from flood-related housing-loss or damage.
Insurance and affordability pressures	As insurers increasingly reprice flood risk and/or withdraw coverage from higher-risk properties, households in flood-susceptible areas may face rising insurance costs or limited coverage options, further contributing to long-term housing affordability pressures.
Planning and development implications	Areas with higher flood susceptibility may require additional planning considerations such as development restrictions, mitigation infrastructure, and/or resilience strategies when evaluating future housing growth.

9.5 SENIORS HOUSING

PURPOSE

This section estimates current and projected demand for residential care facilities serving older adults, including nursing homes, senior residences, and other forms of supported collective living. Demand is estimated using two complementary approaches: an age-ratio method based on historical occupancy patterns among seniors in collective dwellings, and a disability-severity method based on functional limitations that may trigger transitions from independent living.

Together, these measures provide an estimate of the potential need for supported senior housing over time, helping communities assess whether current and future facility capacity is likely to align with demographic change.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 9.8	Potential demand for senior housing	See Tools below	---

Tools

The **Methodology – Seniors Housing Demand** document provides an overview of how senior demand is projected using two complementary methods that capture distinct dimensions of need among the population aged 65 and older. Briefly, the two methods are disability-based demand (applying Canada wide disability data by age group headship rates to future populations) and collective dwelling demand (applying senior-specific collective dwelling type by age group headship rates to future populations).

INTERPRETATION TIPS

Topic	Interpretation
Context regarding demand	Demand estimates reflect potential need rather than net shortages, as calculations do not account for existing facility supply that may already meet part of this demand.

Topic	Interpretation
Historical occupancy patterns	Ratio-based demand captures the broader share of the senior population likely to require collective or supported residential housing based on historical age-specific occupancy patterns.
Demand exceeding facility capacity	Demand that substantially exceeds current facility capacity may signal both a housing supply challenge and potential health and safety concerns for seniors unable to access appropriate care environments.
Housing demand driven by aging	Senior housing demand is largely driven by demographic aging, meaning it tends to be relatively inelastic and unlikely to adjust naturally through market mechanisms.

9.6 "ALICE" HOUSEHOLDS

PURPOSE

The module examines households that fall above the official poverty line but below the income levels required to meet basic living costs, commonly referred to as ALICE ("Asset Limited, Income Constrained, Employed").[19] While these households are typically employed, their incomes are insufficient to cover essential expenses such as housing, transportation, food, and childcare without financial strain or trade-offs.

In the Canadian context, this dynamic can be understood by comparing Market Basket Measure (MBM) with locally derived living wage thresholds. Households that fall between these two benchmarks represent a segment of the population that is not captured by traditional poverty measures, but still experiences significant affordability pressures.

Understanding the scale and composition of ALICE households provides a more nuanced and complete picture of local housing need, particularly for moderate- and lower-income working households who are not eligible for subsidized housing, but cannot afford market rents.

[19] The ALICE (Asset Limited, Income Constrained, Employed) framework was developed by the United Way of Northern New Jersey to identify households earning above the poverty line but below the income required to meet basic living costs.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 9.9	Estimated poverty line and living wage income thresholds, 2024	See Tools below	---
Table 9.10	Estimated "ALICE" households by household size based on poverty line and living wage income thresholds, 2021	See Tools below	---

Tools

The **Methodology – Seniors Housing Demand** document provides an overview of how senior demand is projected using two complementary methods that capture distinct dimensions of need among the population aged 65 and older. Briefly, the two methods are disability-based demand (applying Canada wide disability data by age group headship rates to future populations) and collective dwelling demand (applying senior-specific collective dwelling type by age group headship rates to future populations).

INTERPRETATION TIPS

Topic	Interpretation
Hidden housing need	A large ALICE household population indicates that housing affordability pressures extend beyond households living below the official poverty line, revealing a “hidden” segment of need not captured by core housing need or poverty metrics alone.
Household size	Differences in ALICE shares across household sizes help identify where affordability gaps are most acute (e.g. single-person households vs. families), which can support in informing appropriate and targeted responses and planning for future housing and policy development.

9.7 VULNERABILITY INDICES

PURPOSE

This module examines community-level vulnerability using composite indices developed by Statistics Canada and the Institut national de santé publique du Québec (INSPQ). Statistics

Canada produces the Canadian Index of Multiple Deprivation (CIMD),[20] the Canadian Index of Social Resilience (CISR), and the Canadian Index of Social Vulnerability (CISV)[21] which measure community-level conditions relating to residential instability, economic dependency, ethno-cultural marginalization risk, resilience capacity, and social vulnerability, using dimensions derived from the 2021 Census.

The Material and Social Deprivation Index (MSDI),[22] produced by the Institut national de santé publique du Québec (INSPQ), measures material disadvantage (income, employment, and educational attainment) and social disadvantage (household fragmentation, lone-parent family structure, and social isolation) at the dissemination area level, providing a complementary lens on deprivation rooted in a distinct methodological tradition.

Housing Needs Assessments traditionally focus on income and shelter-cost metrics, which can overlook the broader social conditions that shape housing vulnerability. These indices help fill this gap by situating housing pressures within the wider context of residential instability, economic dependency, social isolation, and community resilience.

By examining how communities “score” across these indices relative to provincial and national benchmarks, this module provides insight into whether the community’s vulnerability profile is distinctive or broadly consistent with provincial and/or national trends.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 9.11	Summary of vulnerability indices by measure and geographic comparison, 2021	Canadian Index of Multiple Deprivation [23]	The Canadian Index of Multiple Deprivation (CIMD) is an area-based index that is composed of four dimensions of deprivation and marginalization: residential instability; situational vulnerability; economic dependency; and, ethno-cultural composition.
		Canadian Index of Social Resilience and of Social Vulnerability [24]	Aim to better understand the disproportionate impacts of natural hazards on different populations across Canada. These indexes provide area-based information for all provinces and territories and are not hazard-specific, making them applicable to all types of natural

[20] Statistics Canada. (2023). The Canadian Index of Multiple Deprivation, 2021. Statistics Canada Catalogue no. 45-20-0001.
[21] Statistics Canada. (2025). The Canadian Index of Social Resilience and the Canadian Index of Social Vulnerability, 2021. Statistics Canada Catalogue no. 45-20-00012025002.
[22] Institut national de santé publique du Québec (INSPQ). Index of material and social deprivation compiled by the Bureau d'information et d'études en santé des populations (BIESP) from 1991, 1996, 2001, 2006, 2011, 2016 and 2021 Canadian Census data.
[23] Government of Canada. (2025). The Canadian Index of Multiple Deprivation (CIMD)
[24] Statistics Canada. (2025). The Canadian Index of Social Resilience and the Canadian Index of Social Vulnerability, 2021. Statistics Canada Catalogue no. 45-20-00012025002.

Template reference	Title	Sources	Description of source
			hazards. They help identify socioeconomic variability and inequities at the community level.
		Material and Social Deprivation Index [25]	The MSDI consists of specific socioeconomic characteristics of the population living in a small area. The index facilitates the documentation and identification of the presence of inequalities in health and health system use associated with inequality in access to material and social resources.

Tools

Index results are entirely performed by the aforementioned federal and provincial organizations at the dissemination area level across Canada. To represent broader community trends, the disseminations areas within each census subdivision were combined by applying weighted averages based on dissemination area size.

INTERPRETATION TIPS

Summary of indices

Canadian Index of Multiple Deprivation (CIMD)		
Index	Description	Scoring
Residential instability	Measures the degree to which a neighbourhood's population is transient and households are fragile, based on factors like renting, living alone, and frequent moving.	Split into quintiles 5th quintile being greatest instability
Economic dependency	Measures the extent to which an area's population relies on income sources other than employment, such as government transfers, and has a higher share of seniors or non-participants in the labour force.	Split into quintiles 5th quintile being greatest dependency
Ethno-cultural composition	Measures the concentration of immigrant and visible minority populations, including indicators of linguistic isolation and housing crowding. It is framed as a deprivation dimension in the context of marginalization risk (e.g., linguistic isolation, overcrowding), but it is worth noting it does not imply that diversity itself is negative.	Split into quintiles 5th quintile being greatest complexity
Situational vulnerability	Measures socio-demographic disadvantage related to housing quality, educational attainment, single-parent households, and Indigenous identity.	Split into quintiles 5th quintile being greatest vulnerability

Canadian Index of Social Resilience and Canadian Index of Social Vulnerability (CISR and CISV)		
Index	Description	Scoring
Social resilience	Made of up three dimensions that collectively capture a community's capacity to withstand and recover from natural hazards by measuring its human capital and economic diversity	Split into quintiles

[25] Institut national de santé publique du Québec (INSPQ). Index of material and social deprivation compiled by the Bureau d'information et d'études en santé des populations (BIESP) from 1991, 1996, 2001, 2006, 2011, 2016 and 2021 Canadian Census data.

Canadian Index of Social Resilience and Canadian Index of Social Vulnerability (CISR and CISV)		
Index	Description	Scoring
	(education, skilled employment, diversified industry), its financial stability and rootedness (income, homeownership, employment, residential permanence), and the physical health and housing condition of its population (age, activity limitations, dwelling modernity).	5th quintile being among most resilient
Social vulnerability	Made up of four dimensions that collectively capture the social factors that amplify the impact of natural hazards on a community by measuring racialized and immigrant concentration (racialized identity, recent immigration, linguistic isolation, inadequate housing), age- and gender-related disadvantage (older adults living alone, physical disability, women, low income, labour force absence), rural and Indigenous poverty (low education, Indigenous identity, large single-parent families, remoteness, social assistance reliance), and psychological and economic precarity (mental health challenges, frequent moving, low-income housing, social assistance dependency).	Split into quintiles 5th quintile being among most vulnerable

Material and Social Deprivation Index (MSDI)		
Index	Description	Scoring
Material deprivation	The material component mainly reflects low income, education, and employment; specifically, it captures the consequences of insufficient economic resources, measured through the proportion of the population without a high school diploma, the proportion that is employed, and average income.	Split into quintiles 5th quintile among most materially disadvantaged
Social deprivation	The social component implies being separated, divorced or widowed, living alone or in a single-parent family, capturing the fragility of a person's social network at both the household and community level.	Split into quintiles 5th quintile among weakest social connectivity and support

Interpretation examples

Topic	Interpretation
Economic dependency	High economic dependency indicates there is a substantial share of households relying on government transfers, seniors on fixed incomes, or residents outside the labour force. Housing cost pressures fall disproportionately on these households, and modest rent increases can push them into housing need.
Residential instability	High residential instability reflects a population with substantially elevated rates of renting, living alone, and frequent moves. These households face acute exposure to displacement and have the least capacity to absorb market shocks, making housing security a priority concern.
Ethno-cultural complexity	Complex ethno-cultural contexts may highlight elevated rates of linguistic isolation, recent immigration, and housing crowding. All can create concrete barriers to navigating the rental market, asserting tenant rights, and accessing housing services; barriers that require culturally responsive approaches to outreach and service delivery.
Situational vulnerability	Elevated situational vulnerability reflects concentrations of lone-parent households, lower educational attainment, housing in need of major repair, and/or a substantial share of residents identifying as Indigenous. These conditions compound affordability challenges and suggests there are barriers to households' ability to access support when needed.

Topic	Interpretation
Social resilience versus social vulnerability	Communities may simultaneously show strong social resilience and elevated social vulnerability. Resilience reflects the overall community capacity to withstand “shock” and market pressures, while vulnerability captures the distribution of risk factors affecting specific populations.
Material and social deprivation	Material deprivation reflects limited economic resources, while social deprivation captures weaker social networks and household fragmentation – both of which can increase susceptibility to housing instability and homelessness.

9.8 BUILD CANADA HOMES AFFORDABLE RENTS

PURPOSE

This module introduces the affordability thresholds used by Build Canada Homes (BCH), a federal agency established in 2025 to support the large-scale delivery of affordable housing through non-market and mixed-income development, public–private partnerships, modern construction methods, and housing development on federal lands.

As a core component of its investment policy framework, Build Canada Homes defines affordability using an income-based approach in which rents are considered affordable when they do not exceed 30% of pre-tax household income. These thresholds are calculated using local median household income and applied across income groups ranging from very low to median income.

These affordability thresholds are operationally significant because they function as the rent ceilings against which BCH-funded projects must be structured; meaning, they directly define the rent levels that non-market developers, non-profits, and private proponents must commit to in order to qualify for BCH grants, contributions, or loan concessions.

The BCH income categories are notably different than those used in HART's Housing Needs Assessment methodology (see **Income Categories** section for reference). Therefore, BCH affordability thresholds are not directly comparable to HART-derived housing need estimates without adjustment, and the two frameworks should not be treated interchangeably when translating housing need into BCH funding targets.

DATA SOURCES & TOOLS

Quantitative data

Template reference	Title	Sources	Description of source
Table 9.12	Estimated affordable rent thresholds, 2026	Statistics Canada Table 98-10-0057	2020 household income statistics by household type and household size: Canada, provinces and territories, census divisions (e.g., counties) and census subdivisions (e.g., municipalities).
		Build Canada Homes affordability definitions [26]	Build Canada Homes uses an income-based method to help determine what affordable housing looks like in each region. They offer a methodology for how to calculate affordability using local income data and household size.

INTERPRETATION TIPS

Topic	Interpretation
Program-based affordability	BCH rent thresholds represent program/project eligibility limits rather than market rents, and should be interpreted as the maximum rents that BCH-funded projects can charge while meeting federal affordability requirements.
Market gap analysis	Comparing BCH rent thresholds against existing local market rents helps estimate the subsidy or cost reductions required to BCH-eligible housing across income levels.
Depth of affordability	The largest affordability gaps typically occur in the very-low and low-income categories, where the difference between what households can afford versus what existing market rents are is often greatest.
Funding feasibility	Where BCH affordability thresholds fall considerably below market rents, delivering projects at those levels may require deeper capital subsidy, equity contribution, or operating support.

9.1 STUDENTS

PURPOSE

This module examines the relationship between post-secondary student populations and local housing market supply and demand. In many communities, student represent a distinct and often large share of local housing demand.

[26] Government of Canada. (2025, November). Build Canada Homes – Housing affordability by income level.

Students often access housing through a combination of on-campus accommodation, living with family, and the private rental market. In many cases, a large share of the student population relies on off-campus, market rental housing, contributing directly to rental demand and competition for available rental units. Understanding the scale, location, and characteristics of student housing demand helps clarify how post-secondary institutions influence local housing conditions, including availability, affordability, and unit-mix.

This module supports a more complete and nuanced assessment of housing need by identifying the extent to which student populations contribute to overall demand, where pressures are most concentrated (e.g. in proximity to campus), and whether existing housing supply is aligned with student needs in terms of location, affordability, and structure/unit-mix.

DATA SOURCES & TOOLS

Quantitative data

No ideal approach was determined for estimating student demand; thus, the data sources required depend on the preferred methodology (and available information) of the user. The **Tools** section offers an example methodology that is largely context reliant but may offer insight into what the appropriate information is for a community to collect.

Tools (example)

A study in Charlottetown and Summerside, PEI examined the role of post-secondary students in local housing demand, including estimates of students who live with family while attending school and therefore do not generate additional housing demand. Because no comprehensive dataset exists on this topic, assumptions were developed using a combination of external survey data, enrolment statistics, stakeholder input, and project-specific student survey results.

The analysis assumed that students living with family would primarily be in-province students. A high-end estimate was developed using findings from a 2023 Ipsos survey conducted for RBC,[27] which reported that 32% of Atlantic Canadian students lived with their parents while attending post-secondary institutions. This information was combined with enrolment data from the Maritime Provinces Higher Education Commission (MPHEC)[28] to estimate the proportion of in-province students likely living with family. Adjustments reflecting PEI's lower share of in-province enrolment overall resulted in a final high-end assumption of 25%.

A lower-end estimate of 15% was developed using responses from a project-specific post-secondary student survey, supplemented by stakeholder feedback and professional judgement. This lower assumption was also intended to account for the possibility that current housing affordability pressures may be inflating the number of students living with family beyond what would occur under more balanced housing market conditions.

[27] Ipsos. (2023, September 6). Nearly half (47%) of Canadian post-secondary students will live at their parent's home while going to school, up 11 points since 2013.
[28] Maritime Provinces Higher Education Commission. (2026). Maritime University Statistics.

Overall, the analysis adopted a range of 15% to 25% for the proportion of students living with family while studying. Given the limited data available, these assumptions remain subject to uncertainty and were used primarily to improve contextual understanding of the relationship between post-secondary students and local housing market conditions.

INTERPRETATION TIPS

Topic	Interpretation
Demand for student housing	A large student population relative to total population and/or rental inventory may represent a significant (and often under-reported) source of local rental housing demand.
Rental market dependence	Where most students reply on private rental market housing, student demand directly competes with other renter households, increasing pressure on rental availability and affordability.
Affordability	Students often have lower and more variable incomes, suggesting that even modest rent increases can impact and reduce student's ability to afford market rental housing.
Rental vacancy & availability	Students are particularly sensitive to tight rental market conditions. Low market rental vacancies may significantly reduce students' access to rental housing and increase reliance on shared and/or overcrowded living arrangements.
Adequacy & suitability of rental supply	Even in instances when local housing supply is increasing, new development may not meet student need if it is not located in proximity to campus or priced within a range affordable to students.