



# Regional or Provincial Level Housing Needs Assessment Guidebook

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# BACKGROUND

## What is a Housing Needs Assessment?

A Housing Needs Assessment (HNA) is a data-informed report that helps a government body or community understand 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 across a defined geography.

An HNA brings together data, research, and stakeholder insight to support evidence-based decision-making. It is used by provincial and territorial governments, regional planning bodies, municipalities, non-profit and advocacy organizations, service providers, and researchers 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 geography, 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 regional 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 housing conditions across a larger geography and supports alignment among provincial, regional, municipal, 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 community and regional levels. Drawing on pilot Housing

Needs Assessment work, stakeholder engagement, and collaborative input from provincial and community partners, this guidebook represents an RKI output intended to support the standardized preparation and interpretation of HNAs at the regional and provincial scale.

## **Purpose of this Guide**

This guidebook is an RKI output intended to share practical guidance about what information is possible to include in a regional or provincial HNA, how to retrieve that information, and how that information can be interpreted. The document can be used in two ways: as a companion document to help interpret an existing regional or provincial HNA, or as a practical reference for governments and practitioners seeking to understand what goes into an HNA at this scale and how one can be developed.

By explaining the intent, structure, and analytical foundations of a regional or provincial HNA, this guide supports clear interpretation, informed decision-making, and consistent application by provincial governments, regional planning bodies, and their consulting partners.

This guidebook is one of two guidebooks produced as part of the HNA Blueprint resource package. A companion guidebook addresses Housing Needs Assessments prepared at the community level. Users may find it helpful to consult both documents, as community and regional or provincial HNAs serve complementary functions within the same evidence-based housing planning system. The community-level guidebook covers federal template alignment in detail; this guidebook does not replicate that content, as the primary users of regional and provincial HNAs are most likely to be provincial planners and policy staff rather than individual municipalities responding to federal program requirements.

# GUIDE FORMAT

This guide is organized to mirror the structure of a regional or provincial HNA report. While the structure does not replicate any single government template exactly, it incorporates the core types of information, analysis, and questions commonly required to support housing needs assessment at this scale. This document offers guidance in developing the following components:

- Executive Summary
- Introduction
- Affordable Housing
- Policy Landscape
- Engagement Summary
- Demographic Profile
- Economic Profile
- Housing Profile
- Housing Need
- Projected Needs
- Growth Readiness

Sections may be read sequentially or used independently, depending on the objectives, capacity, and stage of work of the user. The guide is intentionally flexible and should be adapted as needed to reflect the geographic scope, data availability, and policy context of the region being assessed.

## **IMPORTANT:**

A key feature of regional and provincial HNAs is their use of geographic categories that group communities by settlement type and density. These categories, derived from a classification methodology developed as part of the HNA Blueprint project (see **Methodology – Geo Classification**), allow data to be presented in a way that is meaningful at the regional or provincial scale while still revealing important differences between community types. The methodology is documented separately and should be consulted alongside this guidebook. This guidebook introduces the geographic category framework in the Introduction section and references it throughout wherever data is likely to be disaggregated in this way.

Each section of this guidebook is organized as follows:

## PURPOSE

Each section and subsection begins with a brief overview of its unique purpose, highlighting why the topic is important and relevant in the context of a regional or provincial HNA. This purpose helps users decide which areas to prioritize based on their assessment goals.

## DATA SOURCES & TOOLS

Within each section, users will find examples of quantitative data that may be relevant to the HNA. Most sections rely on simple descriptive analyses. Some require more detailed approaches. In those instances, the section will refer to a methodology document provided as part of the broader HNA Blueprint resource package. Users are welcome to use alternative approaches that they feel most comfortable with.

## INTERPRETATION TIPS

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

## GUIDING QUESTIONS

A set of **Guiding Questions** is offered at the beginning of each section to help readers move from individual data sets to the broader narrative about housing need across a region. They prompt consideration of how indicators interact, reinforce, or contradict one another, and what those relationships imply for planning and policy.

# 1 EXECUTIVE SUMMARY

## PURPOSE

The Executive Summary is the entry point to the regional or provincial HNA. It distills the report's most notable findings into an accessible, self-contained overview that allows decision-makers, partners, and the public to quickly understand the scope and severity of housing need across the geography. Unlike a Community Snapshot that presents indicator tables (as shown in the **Template – Community HNA Report** document), the Executive Summary for a regional or provincial report is primarily a narrative synthesis drawing together threads from across the full assessment.

The Executive Summary should accomplish three things: briefly characterize the overall housing situation across the region; highlight the dominant and most consequential findings; and communicate how housing need varies across different community types or geographic categories. It should be written so that a reader who engages only with this section leaves with an accurate and meaningful understanding of the housing conditions documented in the full report.

## GUIDING QUESTIONS

- *What is the most important overall finding about housing conditions across the region or province?*
- *How does housing need vary across geographic categories, and which community types face the most acute or distinct challenges?*
- *Which populations or household types are most affected, and which housing need dimensions (affordability, adequacy, suitability) dominate?*
- *What is the scale of projected housing demand, and how does it compare to current supply trends?*
- *What are the most consequential implications for decision-makers at the provincial, regional, and municipal levels?*

## INTERPRETATION TIPS

| Topic                                      | Interpretation                                                                                                                                                                                                                                                                                                                     |
|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Overall characterization                   | The opening paragraphs should characterize the housing situation in plain terms, grounding the reader before introducing data. Avoid leading with tables or statistics; begin with a brief narrative that situates the geography and the scale of need.                                                                            |
| Key findings structure                     | Key findings work best when organized thematically rather than section by section. Group findings by their significance or urgency rather than following the order of the report. Typical themes include affordability pressure, core housing need, supply shortfalls, geographic differentiation, and vulnerable population need. |
| Geographic differentiation                 | A regional or provincial HNA covering multiple community types should clearly communicate that need differs across those types. A summary table showing the dominant need type, core housing need rate, and priority populations by geographic category is an effective way to present this compactly.                             |
| Priority challenges by geographic category | Complementing the narrative, a structured table summarizing the dominant need type, core housing need rate, priority populations, and priority intervention areas for each geographic category is a useful reference tool for decision-makers navigating a long report.                                                            |
| Implications for decision-makers           | The Executive Summary should include a brief section on implications: what the findings mean for policy, investment, and planning priorities. This section should be forward-looking and actionable, pointing toward interventions most warranted by the evidence without prescribing specific programs or projects.               |

## 2 INTRODUCTION

### PURPOSE

The Introduction section establishes the context, scope, and intended use of the regional or provincial Housing Needs Assessment. It should briefly identify the geography being assessed, the purpose of the HNA, 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, including quantitative data sources, qualitative engagement activities, assumptions, and known data limitations.

The Introduction should orient readers before they engage with the detailed demographic, economic, housing, and projected needs analysis that follows. It should clarify what the HNA is intended to do, how its findings were developed, and how the report can support planning, policy, funding, and investment decisions at the provincial, regional, and municipal levels.

### GUIDING QUESTIONS

- *What geographic area does this HNA assess, and how is that geography defined?*
- *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 quantitative and qualitative methods were used, and what are the key data limitations?*

### 2.1 PURPOSE AND OBJECTIVES

#### PURPOSE

This subsection articulates the primary purpose of the HNA and the specific objectives it is designed to achieve. For a regional or provincial assessment, this typically includes: establishing

a baseline record of current conditions; illustrating how housing need varies across the geography; providing context for investment and policy decisions; and demonstrating a commitment to evidence-based housing planning.

Users should tailor the purpose and objectives to reflect the specific context and intended use of their assessment. A provincial government using an HNA to inform a housing strategy update will have somewhat different objectives than a regional planning body using an HNA to prioritize infrastructure investment.

## 2.2 GEOGRAPHIC SCOPE

### PURPOSE

This subsection defines the geographic boundaries of the assessment and describes how the geography is structured for analysis. Regional and provincial HNAs commonly cover areas that include multiple community types, and the geographic category framework provides a systematic way to organize data across that diversity.

The geographic categories used in regional and provincial HNAs are derived from a classification methodology developed as part of the HNA Blueprint project. This methodology groups Census Subdivisions into community types based on characteristics such as population size, proximity to urban centres, and other geographic and settlement attributes. The full methodology is documented separately. The categories typically referenced include:

- **Major Urban:** the largest urban centres in Canada, most often described as central to a Metropolitan Area and having considerable rental market activity, a diverse housing stock, and a diverse economy.
- **Urban:** medium sized urban centres with notable rental market activity, diverse housing stock, and concentrated service infrastructure.
- **Small urban:** smaller cities and towns with a mix of ownership and rental supply, often experiencing growth pressure.
- **Rural (urban adjacent):** communities near urban centres, often affected by housing demand spillover from adjacent markets.
- **Rural (remote):** communities with limited market activity, older housing stock, and lower-income households often reliant on homeownership.
- **On-reserve:** First Nations communities with distinct housing governance, funding mechanisms, and need characteristics.

Some communities may sit at the boundary between categories, or have characteristics that a locally specific classification might resolve differently. The methodology underlying the

classification should be consulted alongside this report for a complete understanding of how geographic categories were assigned.

**IMPORTANT:**

The classification methodology is just one way to present the data by geography. Regional reports (especially those with fewer communities) may simply do a comparison of actual communities, rather than reclassifying them. In either case, the chosen approach should be documented in the related report.

## 2.3 HOW TO USE THIS REPORT

### PURPOSE

This subsection guides users on how to navigate the report and use its findings. It should clarify who the primary audiences are, how the report is organized, and how readers with specific interests can navigate to the sections most relevant to them. It should also note the planning horizon of the assessment and any key limitations that should be kept in mind when interpreting findings.

For regional and provincial HNAs, primary users typically include provincial and territorial government staff working on housing policy, planning, and program delivery; regional planning bodies; municipalities within the assessed geography; housing providers; community organizations; and researchers. The report is organized to build progressively from context to analysis, and readers focused on specific topics or community types may navigate directly to the relevant sections.

# 3 AFFORDABLE HOUSING

## PURPOSE

This section establishes the conceptual and policy context for the housing needs analysis that follows. It explains why housing affordability matters beyond the level of individual households (as a driver of economic performance, public health, social inclusion, and fiscal sustainability) and introduces the frameworks used to understand how housing systems function. This section is particularly important in a regional or provincial HNA because it shapes how readers interpret housing data across multiple geographic contexts and policy environments.

This section does not present data. Rather, it provides the conceptual grounding that makes the data in subsequent sections meaningful. Users are encouraged to adapt this section to reflect locally relevant programs, policies, and evidence.

## GUIDING QUESTIONS

- *How do housing affordability challenges affect the economic performance and fiscal sustainability of the region or province?*
- *Which populations are most likely to experience the consequences of housing insecurity, and through what pathways?*
- *How does the conceptual model of the housing system used in this assessment shape what housing need looks like and which interventions are most relevant?*
- *How does housing insecurity contribute to or reinforce broader patterns of socio-economic inequality across the geography?*

## 3.1 AFFORDABLE HOUSING CONTEXT

### PURPOSE

This subsection establishes the broader rationale for treating housing affordability as a policy priority. It should briefly summarize the role of housing as a foundational social determinant of

well-being, reference the relevant provincial or regional housing strategy or legislation, and situate the HNA within the context of those commitments.

Key points that are typically included in this subsection:

- The role of safe, adequate, and affordable housing in supporting health, economic participation, and social inclusion.
- The costs of housing insecurity to public systems, including healthcare, emergency services, and social supports.
- Recognition of housing as a rights-based issue, including reference to the *National Housing Strategy Act* and provincial equivalents where applicable.
- A brief statement on how investments in affordable housing generate broader economic and social returns.

## 3.2 HOUSING CONTINUUM VS. WHEELHOUSE MODEL

### PURPOSE

This subsection introduces the conceptual frameworks most commonly used to understand how housing systems are structured and how households interact with different types of housing over time. Two models are particularly relevant in the Canadian context: the Housing Continuum and the Wheelhouse model. Users may present one or both, depending on which is most relevant to the policy context of the region or province.

### 3.2.1 The Housing Continuum Model

### PURPOSE

The Housing Continuum presents housing as a linear spectrum of tenure types, ranging from emergency shelter and supportive housing through to rental housing and ultimately homeownership. This model has been foundational to federal housing policy in Canada, and many federal funding programs are structured around Continuum logic. Its use as an organizing framework is familiar to most housing policy audiences.

The Continuum offers practical benefits: it provides a simple and accessible way to organize housing types, it supports program design that aligns housing options with income levels, and it reflects common life-course transitions for many households.

Its limitations are also important to acknowledge:

- It assumes linear progression across the Continuum, which may not reflect the realities of many households.
- It risks implicitly prioritizing homeownership as the desired outcome.
- It does not fully account for the cyclical or non-linear nature of housing need.
- It may not adequately capture the role of long-term rental and supportive housing as valid and stable housing outcomes in their own right.

### 3.2.2 The Wheelhouse Model

#### PURPOSE

The Wheelhouse model reframes housing as an interconnected system rather than a linear pathway. Developed by Kelowna, British Columbia,<sup>1</sup> it recognizes that households may move between different housing types over time depending on their unique needs and circumstances, without a prescribed or hierarchical endpoint such as homeownership.

The Wheelhouse is particularly useful in regional and provincial assessments because it reflects the diversity of housing need across different community types. Urban and rural communities, aging households, newcomers, and individuals with complex needs all interact with the housing system in ways that the linear Continuum may not fully capture. It also draws attention to the interdependence of housing types: changes in one segment (such as the loss of affordable rental supply or growth in short-term rentals) have ripple effects across the broader system.

### 3.2.3 Implications for the Assessment

#### PURPOSE

Both models offer complementary perspectives. Users should select the framing that best fits the policy context and audience of their assessment. Where a regional or provincial geography includes notable diversity across community types (e.g., from urban rental markets to aging rural homeowner communities), the Wheelhouse model's emphasis on dynamic, non-linear housing need may be particularly resonant.

Regardless of the model used, the assessment should be explicit about how the conceptual framework shapes what housing need looks like and which policy responses are most relevant.

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<sup>1</sup> City of Kelowna. (2019). [The Housing Wheelhouse](#).

### 3.3 ECONOMIC AND FISCAL IMPACTS OF HOUSING INSECURITY

#### PURPOSE

This subsection establishes the economic rationale for addressing housing affordability at the regional or provincial scale. It should explain how housing insecurity imposes costs on public systems and constrains economic performance, not only for affected households, but for governments and communities more broadly. Key points to address include: increased public spending on healthcare, emergency shelter, and social services; reduced labour force participation; constrained local economic growth; and inefficiencies in public spending as housing instability drives demand across multiple systems simultaneously.

Where available, regional or provincial data on construction sector GDP contribution and employment should also be referenced, as this situates housing not only as a social policy issue but as a significant driver of economic activity.

#### INTERPRETATION TIPS

| Topic                       | Interpretation                                                                                                                                                                                                                                                                      |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Public system costs         | Housing insecurity is often associated with increased reliance on healthcare, emergency shelter, and social services. Where possible, reference provincial or regional data on shelter system usage or social service expenditure to ground the fiscal argument locally.            |
| Labour market effects       | Housing affordability constraints can limit workforce attraction and retention; particularly, in regions where workers are priced out of housing near employment centres. This is relevant in regional and provincial HNAs that span diverse geographic and labour market contexts. |
| Construction sector context | Where relevant, note the economic contribution of the housing construction and real estate sector to regional or provincial GDP and employment. This positions housing not only as a social policy issue but as a driver of economic activity.                                      |

### 3.1 HOUSING AND SOCIO-ECONOMIC INEQUALITY

#### PURPOSE

This subsection explains how housing affordability challenges disproportionately affect specific populations and contribute to broader patterns of socio-economic inequality. It should identify the groups most likely to bear the consequences of housing insecurity, describe the pathways through which housing instability compounds disadvantage, and situate these dynamics within the geographic context of the assessment.

#### INTERPRETATION TIPS

| Topic                                      | Interpretation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Vulnerable household types                 | Households most likely to experience housing need include low-income renters, lone-parent families, seniors on fixed incomes, persons with disabilities, recent immigrants, and Indigenous households. The degree to which these groups are present in different parts of the region will shape the nature of need across geographic categories. For instance, housing inequality among Indigenous households reflects both systemic underfunding of Indigenous housing programs and the ongoing legacy of colonization. Where Indigenous representation is high, assessments should put greater emphasis on treating Indigenous housing need as a distinct policy area with distinct governance and funding considerations. |
| Geographic inequality                      | Regional and provincial assessments should be explicit about how housing insecurity is not evenly distributed across the geography. Affordability-driven need tends to be concentrated in urban centres, while adequacy and maintenance-related need is more prevalent in rural and remote areas.                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Intergenerational wealth and homeownership | Rising home prices have deepened intergenerational wealth gaps between households with access to ownership and those without. This is particularly relevant where rapid appreciation in urban markets may be displacing moderate-income households and limiting the long-term accessibility of homeownership.                                                                                                                                                                                                                                                                                                                                                                                                                |

## 4 POLICY LANDSCAPE

### PURPOSE

The Policy Landscape section provides an overview of the legislative, strategic, and regulatory context within which housing development, affordability, and need are addressed across the province or region. It establishes the policy environment that shapes what interventions are available, what obligations exist, and what constraints may limit local action. This section is important context for the housing need analysis that follows, as it helps readers understand both the tools available to address identified need and the structural factors that may perpetuate it.

For a provincial or regional HNA, the Policy Landscape typically covers four areas: provincial housing legislation, strategies, and policies; recent and upcoming legislative changes; provincial and federal housing funding programs; and the municipal planning framework. Users should prioritize accuracy, currency, and relevance to identified housing need.

### GUIDING QUESTIONS

- *What provincial legislation, strategies, or policies directly govern housing supply, affordability, and tenancy across the region?*
- *What recent or upcoming legislative or regulatory changes are likely to affect housing development, rental market conditions, or the non-market housing sector?*
- *What provincial and federal funding programs are available to support housing development, repair, or affordability across the geography?*
- *How are land use planning and development control responsibilities distributed between the province and municipalities?*
- *Are there regulatory or governance gaps that may limit the ability of local governments to respond to identified housing need?*

## 4.1 PROVINCIAL HOUSING LEGISLATION, STRATEGIES, AND POLICIES

### PURPOSE

This subsection summarizes the key legislative and policy instruments that shape the housing system in the province or region. This typically includes the primary land use and planning legislation, any provincial housing strategy or action plan, tenancy legislation, and relevant poverty reduction or social equity frameworks.

Users should present this content as a summary table or brief narrative overview, identifying each instrument, its primary purpose, and any recent updates relevant to housing conditions and policy. Links to publicly available documents should be included where appropriate.

### INTERPRETATION TIPS

| Topic                          | Interpretation                                                                                                                                                                                                                                                |
|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Currency and relevance         | Policy landscapes change frequently. Users should verify that the instruments described reflect the most current legislation and strategic commitments, and should note where notable updates are pending or recently enacted.                                |
| Alignment with identified need | Where possible, draw connections between identified housing need and existing policy tools. This helps readers see where current commitments are well-matched to the evidence base and where gaps may exist.                                                  |
| Scope of provincial authority  | Provincial authority over land use and housing varies considerably across Canada. Users should be clear about which functions are provincially mandated, which are shared with municipalities, and where gaps in jurisdiction may limit policy effectiveness. |

## 4.1 RECENT AND UPCOMING LEGISLATIVE CHANGES

### PURPOSE

This subsection identifies legislative or regulatory changes enacted or proposed within approximately the last two to three years that are likely to affect housing outcomes across the region. This may include changes to tenancy legislation, land use regulation, development approvals, or provincial housing targets.

Where possible, users should assess the likely housing implications of recent changes, being both the intended policy outcomes and any unintended effects that may be emerging. For

example, changes to tenancy legislation may affect rental market stability; changes to subdivision or development regulations may affect housing supply in rural areas.

#### INTERPRETATION TIPS

| Topic                               | Interpretation                                                                                                                                                                                                                                                                                           |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Implementation versus intent        | Legislative changes do not always produce their intended effects in the short term. Where a recent change has been enacted but implementation is partial or uneven across the region, this should be noted explicitly. Qualitative insights from stakeholder engagement can be particularly useful here. |
| Engagement with sector stakeholders | Non-profit housing providers, developers, and local governments often have direct insight into how recent legislative changes are affecting development conditions on the ground. Engagement findings should be incorporated into this subsection where possible.                                        |

## 4.1 HOUSING FUNDING PROGRAMS

#### PURPOSE

This subsection provides an overview of provincial and federal funding programs that support housing development, repair, affordability, and non-market supply across the region. It should identify the purpose and eligibility criteria of key programs and, where data is available, note any investments made in the region under each program.

#### INTERPRETATION TIPS

| Topic                                  | Interpretation                                                                                                                                                                                                                                                                                                               |
|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Program availability versus uptake     | The existence of a funding program does not necessarily mean it is accessible to or effectively used by communities within the region. Small and rural municipalities may face capacity or eligibility constraints that limit their ability to apply for or administer funded programs. This should be noted where relevant. |
| Alignment with non-market housing need | Funding programs should be assessed against the non-market housing need identified in the report. Where programs are well-funded but non-market supply remains limited relative to need, this may signal structural barriers to program delivery at the local level.                                                         |

## 4.1 MUNICIPAL PLANNING FRAMEWORK

### PURPOSE

This subsection describes the land use planning and development control framework within which housing development occurs across the region. It should identify the roles and responsibilities of provincial and municipal governments in controlling land use, approving development, and setting housing-related policy.

For provincial-scale assessments, this subsection is particularly important in regions where municipalities vary significantly in their planning capacity, bylaw frameworks, or official plan currency. Users should note where planning frameworks may limit housing supply response, and where recent provincial direction has changed or constrained local planning authority.

### INTERPRETATION TIPS

| Topic                               | Interpretation                                                                                                                                                                                                                                                                                     |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Planning capacity variation         | Municipalities within a region or province often have vastly different planning capacities. Smaller communities may lack professional planners, current official community plans, or development approval processes that can support meaningful housing supply growth.                             |
| Rural unincorporated areas          | In many provinces, large areas of rural land are governed by provincial land use regulations rather than municipal official plans. This can create ambiguity about development standards, servicing requirements, and the availability of planning tools to support housing supply in those areas. |
| Provincial overrides and directives | Where provinces have issued planning directives, housing targets, or other overrides of local land use decisions, these should be described and their likely effect on local supply conditions assessed.                                                                                           |

# 5 ENGAGEMENT SUMMARY

## PURPOSE

The Engagement Summary section documents the qualitative evidence gathered through stakeholder consultation and community or population-specific surveys, and situates that evidence alongside the quantitative findings presented in the remainder of the report. At the regional or provincial scale, qualitative engagement is not incidental to the HNA. It provides insight into conditions, barriers, and lived experiences that quantitative data cannot fully capture, and it is often important for understanding the experiences of populations underrepresented in administrative data systems.

This section can include several sections, depending on the scope and scale of engagement performed. For this guidebook we describe two: Themes, summarizing the major issues and system-level observations that emerged from stakeholder interviews and focus groups, and Vulnerable Population Survey Findings, presenting findings from a targeted survey or consultation process with populations disproportionately affected by housing need. Together, these subsections translate qualitative evidence into a structured, reportable form that can be read alongside the quantitative HNA data.

## GUIDING QUESTIONS

- *Who was engaged, through what means, and how were findings incorporated into the assessment?*
- *What major themes emerged from stakeholder consultation, and how do they relate to the quantitative housing need data?*
- *Which vulnerable population groups were consulted, and what distinct housing barriers did each group identify?*
- *Where do qualitative findings reinforce or add nuance to the quantitative evidence?*
- *Are there housing conditions or barriers identified through engagement that are not captured in available quantitative data?*

## 5.1 THEMES

### PURPOSE

This subsection summarizes the key themes identified through stakeholder interviews and engagement activities. A theme represents a recurring issue or pattern that multiple stakeholders identified independently, lending weight to the finding beyond any single organization's experience. At the provincial or regional scale, themes typically reflect systemic conditions (e.g., supply gaps, service system pressures, regulatory barriers, or population-specific vulnerabilities) that are consistent with but often more specific than the quantitative housing need data can reveal.

Themes should be documented with enough specificity to be actionable: identifying not only the issue but the populations most affected and the overarching conclusion for policy or planning. The template provides a structured table format for this purpose, with columns for the theme, key issues identified, populations affected, and key takeaway.

### ENGAGEMENT OVERVIEW

Before presenting thematic findings, this subsection should briefly identify who participated in stakeholder engagement. At the provincial or regional scale, participants typically include non-profit housing providers, social service organizations, Indigenous communities and organizations, advocates, tenant support organizations, health and mental health services, legal aid organizations, and housing program delivery bodies. A participant list or summary table should be included to establish the basis for the findings that follow.

### DATA SOURCES & TOOLS

#### Quantitative and qualitative data

| Template reference | Title                         | Sources         | Description of source |
|--------------------|-------------------------------|-----------------|-----------------------|
| Table 5.1          | Stakeholder engagement themes | See Tools below | ---                   |

#### Tools

This section illustrates the results from engagement work. There are several scales and scopes a user can apply to engagement efforts, which depend on the geography being studied, budget, capacity, previous work completed, and general context.

For brief insights into consultation, users can read the **Methodology – Stakeholder Engagement**. Pre-made survey questionnaires are also available, being the **Template – Housing Survey (Business)** and **Template – Housing Survey (Public)**.

## INTERPRETATION TIPS

| Topic                                                    | Interpretation                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Selecting and naming themes                              | Themes should be derived from patterns across multiple interviews, not single-organization observations. Each theme should be named clearly and briefly, making it immediately understandable to a policy audience. Avoid overly broad labels (e.g., 'housing challenges') in favour of names that identify the specific system-level issue (e.g., 'Lack of transitional and supportive housing options'). |
| System-level versus household-level themes               | At the regional or provincial scale, themes often reflect system-level observations rather than individual household stories. Themes that speak to structural gaps (e.g., in the non-market housing continuum, in tenant protection enforcement, in rural service infrastructure) are typically most useful for policy-facing audiences.                                                                   |
| Populations affected                                     | Documenting which populations are disproportionately affected by each theme strengthens the connection between qualitative findings and the priority populations analysis in the Housing Need section. Where possible, these should reflect the same population groups referenced in the quantitative analysis.                                                                                            |
| Key takeaway                                             | Each theme should conclude with a clear, actionable takeaway that conveys what the finding means for housing planning and policy, rather than simply restating the key issues. A well-crafted takeaway bridges the qualitative evidence and the policy response.                                                                                                                                           |
| Alignment with quantitative data                         | Engagement findings are most compelling when they align with and reinforce the quantitative housing need data. Where stakeholders identify a shortage of supportive housing, for example, this can be cross-referenced with non-market inventory data showing limited continuum-of-care options outside urban centres. Making these connections explicit strengthens the evidentiary case for action.      |
| Divergence between qualitative and quantitative findings | Where engagement findings diverge from or add nuance to the quantitative data, this should be flagged rather than smoothed over. Qualitative data can reveal conditions that quantitative data undercounts (e.g., hidden homelessness, discrimination, or barriers in the private rental market) and those gaps are themselves important findings.                                                         |

## 5.1 VULNERABLE POPULATION SURVEY FINDINGS

### PURPOSE

This subsection presents housing-related findings from a targeted survey or structured consultation process with vulnerable population groups. While the Themes subsection captures

system-level observations from service providers and stakeholder organizations, this subsection documents the direct experiences of individuals and households who may be disproportionately affected by housing need.

The purpose is twofold. First, it surfaces housing conditions and barriers that are not adequately captured in administrative data or census-based core housing need measures, including discrimination, hidden homelessness, food and housing trade-offs, accessibility challenges, and legal and language barriers. Second, it reinforces the quantitative priority population analysis with direct experiential evidence, providing a more complete and human picture of housing need across the geography.

## DATA SOURCES & TOOLS

Before presenting findings, this subsection should briefly describe the survey or consultation approach: which population groups were targeted; how participants were recruited; what questions were asked; the number of respondents reached for each group; and any limitations in coverage or representativeness. Transparency about methodology is important, particularly where certain groups were difficult to reach or where sample sizes are small.

Population groups commonly surveyed in a provincial or regional HNA include, but are not limited to: visible minorities and racialized persons; newcomers and refugees; 2SLGBTQIA+ community members; Indigenous persons; persons with physical disabilities or mobility challenges; persons with developmental disabilities; veterans; and persons experiencing homelessness. The selection of groups to survey should be informed by the geographic context and the population groups identified through stakeholder engagement and quantitative analysis as facing the most acute housing barriers.

## REPORTING FORMAT

There is no perfect way to demonstrate findings. It is all dependent on the information gathered. However, if able, presenting it in a table format, with each row representing a population group, is often clearer and more organized. The table should include the population group, key survey findings (reported as numbered or bulleted observations rather than full narrative paragraphs), and where sufficient responses are available, an overarching takeaway summarizing the most significant pattern or implication. The PEI template provides a worked example of this structure.

## DATA SOURCES & TOOLS

### Quantitative and qualitative data

| Template reference | Title                                               | Sources         | Description of source |
|--------------------|-----------------------------------------------------|-----------------|-----------------------|
| Table 5.2          | Findings by identified vulnerable population groups | See Tools below | ---                   |

### Tools

This section illustrates the results from engagement work. There are several scales and scopes a user can apply to engagement efforts, which depend on the geography being studied, budget, capacity, previous work completed, and general context.

For brief insights into consultation, users can read the **Methodology – Stakeholder Engagement**. Pre-made survey questionnaires are also available, being the **Template – Housing Survey (Business)** and **Template – Housing Survey (Public)**.

## INTERPRETATION TIPS

| Topic                                         | Interpretation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Small sample sizes                            | Many vulnerable population groups are difficult to reach through survey methods alone, and sample sizes are usually too small to be treated as statistically representative. Results should be presented carefully, using language that conveys directionality and pattern rather than statistical precision (e.g., 'respondents in this group were more likely to report...' rather than 'X% of the population...').                                                                                     |
| Suppressed households and hidden homelessness | One of the most consistent and policy-relevant findings across vulnerable population surveys is the prevalence of suppressed households (i.e., individuals living with others due to a lack of affordable or available housing) and forms of hidden homelessness. These conditions do not appear in standard administrative data but represent a direct measure of unmet housing need. Where survey findings document this pattern across multiple groups, it reinforces the case for supply-side action. |
| Discrimination and rights barriers            | Survey findings related to discrimination in housing access, awareness of tenant rights, and barriers to complaint processes are particularly important for policy audiences, as they point to regulatory and enforcement gaps that supply-side interventions alone cannot address. These findings should be presented clearly and connected to the Policy Landscape section where relevant.                                                                                                              |
| Accessibility and suitability                 | Persons with physical or developmental disabilities often face compounding housing challenges that go beyond affordability: inappropriate unit design, landlord reluctance, limited accessible supply, and inadequate income supports. Where survey findings document these patterns, they reinforce the suitability dimension of housing need and point toward the need for accessible design standards and supported housing options.                                                                   |

| Topic                                            | Interpretation                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Persons experiencing homelessness                | Individuals experiencing homelessness are often the most difficult group to reach through a community survey, as they may not be connected to service systems that can facilitate recruitment. Where survey coverage of this group is limited, findings should be clearly qualified, and stakeholder observations from service providers should be referenced to supplement the limited direct evidence.                                                                    |
| Connecting findings to the quantitative analysis | The most effective use of this subsection is to draw explicit connections between survey-based experiential findings and the quantitative housing need data. Where the priority populations analysis in the Housing Need section identifies elevated core housing need rates for a specific group, the corresponding survey findings should speak to the lived experience behind that statistic, making the analysis more credible and the case for action more compelling. |
| Small sample sizes                               | Many vulnerable population groups are difficult to reach through survey methods alone, and sample sizes may be small enough that findings should not be treated as statistically representative. Results should be presented carefully, using language that conveys directionality and pattern rather than statistical precision (e.g., 'respondents in this group were more likely to report...' rather than 'X% of the population...').                                   |

# 6 DEMOGRAPHIC PROFILE

## PURPOSE

The Demographic Profile section provides the foundational population and household data that most housing analysis relies upon. It presents a detailed examination of who lives across the region, how households are formed and structured, and how the population has changed over time. At the regional or provincial scale, this section also captures meaningful differences in demographic conditions across geographic categories, which are essential for understanding why housing need looks different across the province.

## GUIDING QUESTIONS

- *How is the population changing over time across the region or province, and what do these trends suggest about future housing demand?*
- *Which geographic categories are experiencing the most significant population growth or decline, and what are the likely housing implications?*
- *What role does migration play in population change, and how do migration patterns differ across geographic categories?*
- *How are households structured across the region or province, and how do household characteristics vary between geographic categories?*
- *Which population groups face the greatest barriers to adequate, suitable, and affordable housing?*

## 6.1 POPULATION

## PURPOSE

The Population section examines the size, composition, and trajectory of the population across the region or province. It analyzes demographic trends including growth or decline, age structure, migration patterns, and the presence of key population groups whose housing needs may differ from the general population. At the regional or provincial scale, these trends are most useful when

disaggregated by geographic category, as the drivers and implications of population change differ considerably between urban centres and rural or remote communities.

DATA SOURCES & TOOLS

Quantitative

See individual subsections for specific data and sources.

Tools

See individual subsections for specific methodology references.

6.1.1 Population Change

PURPOSE

This subsection 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 across the region. Comparisons across geographic categories reveal whether growth is concentrated in specific community types or more evenly distributed, and help identify where demand pressures are most acute.

DATA SOURCES & TOOLS

Quantitative data

| Template reference | Title                                                                                    | Sources                            | Description of source                                                                                                                                               |
|--------------------|------------------------------------------------------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 6.1          | Population estimates by age group compared to most recent census, by geographic category | Statistics Canada Table 17-10-0162 | Projected population for census divisions and census subdivisions 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, household, and dwelling data is based on the national Census, performed in five-year intervals.                                         |
| Figure 6.1         | Annual change in total population from previous year, by geographic category             | Statistics Canada Table 17-10-0155 | Population estimates by census subdivision as of July 1 each year, using 2021 boundaries.                                                                           |

## Tools

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

### INTERPRETATION TIPS

| Topic                          | Interpretation                                                                                                                                                                                                                                                                                               |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Geographic category divergence | Population trends often diverge notably across geographic categories. Urban growth driven by international in-migration creates a very different set of housing pressures than rural population decline driven by aging and out-migration. Both phenomena may occur simultaneously within the same province. |
| Age groups and demand          | Trends by age group often provide more insight than total population change alone. Notable shifts in specific age groups over time may reflect changes in migration patterns, labour market conditions, or life-stage transitions.                                                                           |
| 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 supportive housing.                                                                                                                                                                                  |

## 6.1.2 Migration

### PURPOSE

This subsection examines the components of population change to clarify how different forms of migration are influencing housing demand across geographic categories. 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. At the regional or provincial scale, these distinctions have direct policy implications, as the appropriate housing supply response differs considerably depending on the source and nature of population growth.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                                     | Sources                            | Description of source                                                                                                                                                                                       |
|--------------------|-------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Figure 6.2         | Annual regional demographic component shares of population change, by geographic category | Statistics Canada Table 17-10-0152 | Population estimates by census division as of July 1 each year, using 2021 boundaries.                                                                                                                      |
|                    |                                                                                           | Statistics Canada Table 17-10-0153 | Components of population change (births, deaths, international migration, etc.) by census division. Data is July 1 to June 30 and uses 2021 boundaries.                                                     |
| Table 6.2          | Five-year mobility by origin and geography                                                | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

## INTERPRETATION TIPS

| Topic                                    | Interpretation                                                                                                                                                                                                                                                               |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Geographic concentration of in-migration | In-migration is often geographically concentrated in urban communities where settlement services and employment opportunities are most accessible. This concentration means that population growth at the provincial level may mask divergence across geographic categories. |
| In-migration and rental pressure         | Elevated in-migration, particularly from international sources, often creates immediate pressure on rental housing as new residents enter the market quickly.                                                                                                                |
| Rural out-migration                      | Sustained out-migration from rural and remote communities can lead to housing vacancy and stock deterioration, while simultaneously concentrating older populations with limited resources to maintain aging dwellings.                                                      |
| Short-term versus long-term trends       | 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.                                                                                             |

### 6.1.3 Key Populations

#### PURPOSE

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

#### DATA SOURCES & TOOLS

##### Quantitative data

| Template reference | Title                                                                  | Sources                            | Description of source                                                                                                                                                                                       |
|--------------------|------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 6.3          | Key population group shares of total population by geographic category | 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, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

#### 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, particularly in urban and small urban communities. |

| Topic                                  | Interpretation                                                                                                                                                                                                                                                                      |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Geographic variation across categories | The distribution of key populations across geographic categories shapes which community types require which types of intervention. On-reserve communities, rural remote areas, and urban centres each tend to host distinct population profiles with distinct housing implications. |

## 6.2 HOUSEHOLDS

### PURPOSE

The Households section examines the number, composition, tenure, income, and size of households across the region. It goes beyond total population counts to understand the fundamental unit of housing demand and how household characteristics shape the type, size, and affordability of housing required. At the regional or provincial scale, household data disaggregated by geographic category is essential for understanding how the mix of housing needs differs across the province.

### DATA SOURCES & TOOLS

#### Quantitative

See individual subsections for specific data and sources.

#### Tools

See individual subsections for specific methodology references

### 6.2.1 Overall Characteristics

#### PURPOSE

This subsection provides a baseline profile of households across the region, examining household composition by tenure and geographic category. It helps clarify who occupies local housing, how households are structured, and how these patterns differ across geographic categories. Understanding household characteristics is essential for interpreting housing demand, particularly the types, sizes, and affordability levels of housing required to meet needs across the region.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                  | Sources                               | Description of source                                                                                                                                                                                                                                |
|--------------------|------------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 6.4          | Summary of household characteristics by tenure and geographic category | Statistics Canada<br>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<br>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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

## INTERPRETATION TIPS

| Topic                                | Interpretation                                                                                                                                                                                                                                                                                               |
|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Renter shares by geographic category | The share of renter households typically varies considerably across geographic categories. Urban and small urban areas tend to have higher renter shares, corresponding with greater exposure to rental market stress. Rural categories often have low renter shares but very limited rental supply options. |
| Younger household maintainers        | Younger primary household maintainers are disproportionately represented among renters and are often the group most affected by tight rental market conditions and affordability pressures.                                                                                                                  |
| Household size and unit size demand  | Areas with larger average household sizes may signal demand for family-sized rental or ownership housing. Rural and on-reserve communities often show higher average household sizes and, in some cases, overcrowding, indicating a mismatch between household size and available unit types.                |

# 7 ECONOMIC PROFILE

## PURPOSE

The Economic Profile section provides context on regional 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 across the province or region.

Because housing affordability reflects the relationship between income and housing costs, understanding the nature of employment across the region is essential to interpreting affordability pressures, the resilience of households to economic change, and the capacity of households to meet housing costs without public support.

## GUIDING QUESTIONS

- *What are the dominant industries and employment patterns across the region or province, and how do they influence typical household incomes?*
- *How does the structure of the regional or provincial economy (e.g., seasonal, part-time, or lower-wage employment) shape housing affordability and stability across geographic categories?*
- *How do household incomes across the region or province compare to the cost of housing?*
- *How do commuting patterns connect communities to the broader regional or provincial labour market?*

## 7.1 ECONOMY

### 7.1.1 Labour Force Statistics

#### PURPOSE

This subsection provides context on employment conditions across the region by examining labour force participation, employment, and unemployment rates relative to provincial and national benchmarks. It helps establish the economic environment within which housing affordability and stability must be understood. Where geographic category disaggregation is possible, differences in labour force outcomes across community types can reveal important drivers of affordability divergence.

#### DATA SOURCES & TOOLS

##### Quantitative data

| Template reference | Title                                       | Sources             | Description of source                                                                                                                                                                                       |
|--------------------|---------------------------------------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 7.1          | Labour force metrics by geographic category | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

#### 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.                                                                                   |
| Seasonal employment and instability | Regions with economies heavily reliant on seasonal industries (agriculture, tourism, fisheries, forestry) often show elevated income volatility, which increases housing instability and affordability risk for affected households, particularly in rural categories. |

| Topic                                   | Interpretation                                                                                                                                                                                        |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Divergence across geographic categories | Labour force conditions often differ between urban and rural communities within the same province. Interpreting provincial averages without geographic disaggregation can obscure important patterns. |

## 7.1.2 Key Industries of Employment

### PURPOSE

This subsection identifies the dominant sectors in which regional residents work and compares the local employment mix to provincial and national patterns. Understanding the composition of 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 7.2          | Top 3 local NAICS industries of employment by geographic category | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

### INTERPRETATION TIPS

| Topic                            | Interpretation                                                                                                                                             |
|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Low-wage industry concentrations | Higher concentrations in lower-wage industries are typically associated with greater housing affordability challenges, particularly for renter households. |

| Topic                            | Interpretation                                                                                                                                                                     |
|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Seasonal or part-time employment | Industries with seasonal or part-time employment often generate income volatility, increasing housing instability and affordability risk for affected households.                  |
| Single-industry dependence       | Heavy reliance on a single industry increases economic vulnerability, leaving households more exposed to sector-specific downturns with direct implications for housing stability. |

### 7.1.3 Commuting

#### PURPOSE

This subsection examines where residents work and where workers employed in the region live, situating communities within their broader regional labour market. At the regional or provincial scale, commuting data can reveal important patterns of spatial mismatch between housing location and employment, and can help identify where housing demand is influenced by adjacent market conditions.

#### DATA SOURCES & TOOLS

#### Quantitative data

| Template reference | Title                                             | Sources                            | Description of source                                                                                                       |
|--------------------|---------------------------------------------------|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Table 7.3          | Commuting flows and shares by geographic category | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

#### INTERPRETATION TIPS

| Topic                 | Interpretation                                                                                                                                                                                                                                                                                    |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Employment hub status | High inbound commuting to urban areas from surrounding rural urban-adjacent communities may indicate that housing supply in employment centres is insufficient for the workforce. This spatial mismatch can sustain rental demand in urban areas even during slower periods of population growth. |

| Topic                         | Interpretation                                                                                                                                                                             |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Rural commuter communities    | Communities with high outbound commuting may function primarily as residential catchment areas for urban employment, which can drive housing demand spillover from adjacent urban markets. |
| Demand spillover implications | Where high shares of rural households commute to urban employment centres, housing conditions in those urban centres directly affect the economic resilience of rural households.          |

## 7.2 INCOME

### PURPOSE

The Income section establishes the income landscape against which housing affordability is assessed across the region or province. It examines household income levels across different household types and tenures and how incomes are distributed across geographic categories. Understanding the income profile of different community types is essential for interpreting the affordability data presented in subsequent sections.

### DATA SOURCES & TOOLS

#### Quantitative

See individual subsections for specific data and sources.

#### Tools

See individual subsections for specific methodology references.

### 7.2.1 Income by Household Characteristics

### PURPOSE

This subsection examines household income levels by tenure and household type across geographic categories, establishing the foundational income data against which housing affordability is assessed.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                       | Sources                               | Description of source                                                                                                                                                                                                                                                     |
|--------------------|-----------------------------------------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 7.4          | Median household income by household characteristic and geographic category | Statistics Canada<br>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<br>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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

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                                                                                                                                                                                                                                                                                                     |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Owner-renter income gap       | The income gap between owner and renter households is a consistent feature of Canadian housing markets and is particularly relevant for assessing affordability in the rental sector. A wider-than-average local gap suggests greater structural inequality in housing market access.                              |
| Income by geographic category | Median household incomes typically vary considerably across geographic categories. Urban areas often show higher median incomes but also higher housing costs; rural remote areas may show lower incomes alongside apparently lower costs, but affordability pressures can still be significant in absolute terms. |

## 7.2.2 Government Transfers

### PURPOSE

This subsection examines the share of household income derived from government transfer payments across geographic categories. High reliance on government transfers is an indicator of economic vulnerability and often correlates with elevated housing affordability risk, particularly as transfer income levels may not keep pace with rising housing costs.

### DATA SOURCES & TOOLS

#### Quantitative data

| Template reference | Title                                                     | Sources                            | Description of source                                                                                                                                                              |
|--------------------|-----------------------------------------------------------|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 7.5          | Select government transfer incomes by geographic category | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

### INTERPRETATION TIPS

| Topic                                         | Interpretation                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transfer dependence and housing vulnerability | Communities with high shares of transfer-dependent households face elevated housing affordability risk. Government transfers are typically fixed or slow-growing relative to market rents and ownership costs, meaning that even modest housing cost increases can push transfer-reliant households into housing need. |
| Seasonal and remote community context         | In rural remote and seasonal employment communities, transfer income (including Employment Insurance) is often a structural feature of household income rather than a temporary circumstance. This should be interpreted in the context of local employment patterns rather than treated as a deficit.                 |

## 7.2.3 Income Categories

### PURPOSE

This subsection presents the distribution of households across income categories defined for housing need analysis (very low, low, moderate, median, and high income). These categories, typically derived from the HART methodology, provide the foundation for estimating how many households in each income bracket can afford market housing and how many face affordability gaps requiring public intervention.

### DATA SOURCES & TOOLS

#### Quantitative data

| Template reference | Title                                                   | Sources                           | Description of source                                                                                                                                                                                                                                                                               |
|--------------------|---------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 7.6          | Household income categories by household characteristic | 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" <sup>2</sup> or in raw data form. <sup>3</sup> |

#### Tools

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

### INTERPRETATION TIPS

| Topic                                 | Interpretation                                                                                                                                                                                                                                                                                                             |
|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Distribution across categories        | Understanding how households are distributed across income categories is essential for sizing the non-market housing need within each geographic category. Higher shares of very-low and low-income households indicate greater reliance on subsidized or deeply affordable supply.                                        |
| Caution with AMHI-based affordability | The HART methodology uses Area Median Household Income (AMHI) to define income categories. Because AMHI includes both owner and renter households, and owner incomes are substantially higher than renter incomes on average, caution should be used when interpreting affordability thresholds derived from this measure. |

<sup>2</sup> Housing Assessment Resource Tools (HART). (2025). [Housing Needs Assessment Tool](#).

<sup>3</sup> 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

## 7.2.4 Poverty

### PURPOSE

This subsection examines poverty rates across the region, disaggregated by geographic category and key demographic groups. Poverty is a strong predictor of housing need, and the spatial distribution of poverty across community types has direct implications for where housing investments are most needed.

### DATA SOURCES & TOOLS

#### Quantitative data

| Template reference | Title                                                                                                    | Sources                            | Description of source                                                                                                                                                                                                                |
|--------------------|----------------------------------------------------------------------------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 7.7          | Percent of persons in poverty (based on Market Basket Measure) by characteristic and geographic category | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

### INTERPRETATION TIPS

| Topic                             | Interpretation                                                                                                                                                                                                                    |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Poverty and core housing need     | Poverty rates are closely related with core housing need. A high poverty rate in a geographic category often corresponds with elevated housing need, particularly among renter households.                                        |
| Child poverty as a housing signal | Elevated child poverty rates are an indicator of housing insecurity risk: children in poverty are disproportionately likely to be in households living in overcrowded, inadequate, or unaffordable dwellings.                     |
| Senior poverty interpretation     | Seniors may show lower measured poverty rates due to pension income while still facing housing affordability stress if fixed incomes do not keep pace with rent growth or if aging stock requires maintenance beyond their means. |

| Topic                                    | Interpretation                                                                                                                                                                         |
|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Small sample caution in rural categories | Suppressed poverty data in small rural communities reflects small sample sizes rather than an absence of poverty. Data gaps should not be interpreted as evidence that need is absent. |

# 8 HOUSING PROFILE

## PURPOSE

The Housing Profile section provides a comprehensive inventory and analysis of the existing housing stock across the region or province, organized by geographic category to highlight differences in supply characteristics, rental market conditions, home prices, construction activity, and non-market housing resources between community types.

The profile establishes the supply-side context for the housing need analysis in the following section. Together, the housing supply picture and the housing need analysis determine whether existing housing is meeting resident needs, and where gaps are largest.

## GUIDING QUESTIONS

- *How does the composition of the housing stock (by type, age, and tenure) differ across geographic categories?*
- *What are rental market conditions (vacancy, rents, unit mix) across geographic categories (where available), and where is pressure most acute?*
- *How have ownership prices changed, and what does this mean for housing affordability across the region?*
- *Where is non-market housing supply most limited relative to the scale of identified need?*

## 8.1 EXISTING INVENTORY

## PURPOSE

This section describes the composition of the housing stock by structural type across geographic categories, establishing baseline supply profiles and highlighting differences in housing form that shape the nature of housing need and the feasibility of housing supply responses.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                                     | Sources                            | Description of source                                                                                                                                                                                                                           |
|--------------------|-------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 8.1          | Dwellings occupied by a usual resident by structure type, tenure, and geographic category | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

## INTERPRETATION TIPS:

| Topic                               | Interpretation                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Stock composition and rental supply | Areas dominated by single-detached housing typically have limited purpose-built rental supply, meaning that rental housing is primarily drawn from the secondary market (e.g., converted homes, basement suites). This supply is often less stable and more vulnerable to withdrawal from the long-term rental pool.                                         |
| Movable dwellings in rural areas    | Movable dwellings (mobile and manufactured homes) often represent a meaningful share of the stock in rural categories and frequently serve as the de facto affordable housing supply for lower-income rural households. Their land-lease tenure arrangements represent a distinct form of housing insecurity not captured by standard affordability metrics. |
| Urban versus rural diversification  | Urban areas typically show more diversified housing stocks, with higher shares of apartment dwellings. Rural categories tend toward near-complete dominance of single-detached stock, with virtually no apartment supply, often due to servicing limitations.                                                                                                |

## 8.2 CONSTRUCTION ACTIVITY

### PURPOSE

This section provides a historical profile of housing construction activity across the region, examining the age distribution of the existing stock and recent permit volumes. Together, these data establish the pace at which the stock has been renewed and help identify where aging supply may be creating adequacy and maintenance challenges.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                                                    | Sources                            | Description of source                                                                                                                                                                                                 |
|--------------------|----------------------------------------------------------------------------------------------------------|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 8.2          | Total and share of age of construction for dwellings occupied by usual residents and geographic category | 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 8.3          | Recent historical permits by structure type and percent of total dwellings, by geographic category       | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

## INTERPRETATION TIPS:

| Topic                            | Interpretation                                                                                                                                                                                                                                                                                                 |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Aging stock and adequacy risk    | A high share of dwellings built before 1981 indicates a stock that is disproportionately likely to require major repair.                                                                                                                                                                                       |
| Permit trends as a supply signal | Permit volumes provide an indicator of construction activity and can help assess whether new supply is being produced at a pace consistent with demand. Year-over-year volatility in permit volumes can reflect the influence of a small number of large multi-unit projects, particularly in smaller markets. |
| Unit type composition of permits | The structural composition of permits indicates whether new supply is likely to address identified need. Growing apartment permit shares suggest increasing multi-unit development, which is generally a positive signal for rental supply.                                                                    |

8.3 RENTAL MARKET

PURPOSE

The rental market is often where housing vulnerability is most acute and most quickly transmitted to households. Renters are disproportionately represented in core housing need across Canada, and rental market conditions are among the most direct drivers of housing precarity.

DATA SOURCES & TOOLS

Quantitative

See individual subsections for specific data and sources.

Tools

See individual subsections for specific methodology references.

8.3.1 Market Type

PURPOSE

This subsection breaks down the rental market into its primary and secondary components by dwelling size, providing a baseline for understanding the composition and relative stability of rental supply across geographic categories.

DATA SOURCES & TOOLS

Quantitative data

| Template reference | Title                                                                 | Sources                            | Description of source                                                                                                                                                                                                                                                                                 |
|--------------------|-----------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 8.4          | Primary and secondary rental markets by dwelling size share, province | 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 98-10-0240 | 2021 structural type of dwelling by tenure, household size, and number of bedrooms: Canada, provinces and territories, census                                                                                                                                                                         |

| Template reference | Title | Sources | Description of source                                                                                                                       |
|--------------------|-------|---------|---------------------------------------------------------------------------------------------------------------------------------------------|
|                    |       |         | 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                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Primary versus secondary market stability | Secondary market units are more vulnerable to withdrawal from the long-term rental pool as owners may sell, convert to personal use, or shift to short-term rental. In rural areas, where purpose-built rentals are virtually absent, the entire rental supply could theoretically exit the market under adverse conditions.                                                                           |
| Unit size distribution                    | The distribution of unit sizes across the primary and secondary markets has important implications for specific household types. A shortage of studio and one-bedroom units in the primary market may indicate that single-person households must either rely on larger, more expensive units in the primary market or smaller units in the secondary market, which may offer less security of tenure. |

## 8.3.2 Rents & Vacancy

## PURPOSE

This subsection presents primary market rent levels and vacancy rates across geographic categories, providing the core data for assessing rental market stress. The relationship between rent growth, wage growth, and vacancy rates is central to understanding whether rental housing is becoming more or less affordable over time.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                      | Sources                   | Description of source                                                                     |
|--------------------|--------------------------------------------|---------------------------|-------------------------------------------------------------------------------------------|
| Figure 8.1         | Change in average primary market rents and | CMHC Rental Market Survey | The CMHC Rental Market Study is the primary, authorized source of data regarding Canada's |

| Template reference | Title                                                                    | Sources                            | Description of source                                                                                                                                                                                       |
|--------------------|--------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                    | pay versus primary market vacancy (with healthy vacancy range), province |                                    | 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 rate benchmarks        | A vacancy rate below 3% is widely recognized as indicative of a rental market under stress. At that threshold, renters have limited choice and landlords have reduced incentive to maintain or improve units. Sustained rates approaching zero in specific unit sizes indicate functional inaccessibility to new entrants in that category. |
| Rent growth versus wage growth | Rent increases that substantially outpace provincial wage growth represent a compounding affordability problem. Each year of above-income rent growth widens the gap between what existing renters pay and what new renters must pay, progressively eroding the purchasing power of lower-income households.                                |
| Rural market interpretation    | In rural areas, primary market survey data is often unavailable due to the absence of purpose-built rental supply. Secondary market data and qualitative engagement findings may be necessary to characterize rental market conditions in those categories.                                                                                 |

### 8.3.3 Short-term Rentals

#### PURPOSE

This subsection examines the scale and geographic distribution of short-term rental (STR) activity across the region, and estimates the share of STR units that could plausibly serve as long-term rental housing. In regions with significant tourism economies, STR activity can represent a meaningful displacement pressure on already limited rental supply.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                                    | Sources                                                         | Description of source                                                                                                                                                                                                                                |
|--------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 8.5          | Short-term rental (STR) and potential long-term dwellings (PLTDs) by geographic category | 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 provided by private companies such as AirDNA®. In July 2024, the Government of Canada released a study about potential long-term dwellings across Canada.<sup>4</sup> 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                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tourism geography and STR concentration | STR activity is often concentrated in rural urban-adjacent and coastal communities with considerable tourism economies. In those rural communities, STR penetration rates as a share of total dwellings can be meaningfully large, and represent a more direct displacement pressure on limited rental supply. |

<sup>4</sup> 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.

| Topic                                 | Interpretation                                                                                                                                                                                                                                                                  |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Potential long-term dwellings (PLTDs) | The PLTD figure provides an upper-bound estimate of the supply that current STR activity may be displacing from the long-term rental pool. The extent to which PLTDs would actually convert depends on regulatory intervention, platform policy changes, and owner willingness. |
| Change since pre-pandemic baseline    | Comparing current STR counts to a pre-pandemic baseline (typically 2019) helps distinguish structural growth in STR activity from pandemic-era volatility and identify where regulatory intervention may be most warranted.                                                     |

## 8.4 HOMEOWNERSHIP MARKET

### PURPOSE

This section examines trends in homeownership market prices across geographic categories, establishing how ownership affordability has changed over time and what the implications are for households seeking to enter or remain in the ownership market.

### DATA SOURCES & TOOLS

#### Quantitative data

| Template reference | Title                                                             | Sources                               | Description of source                                                                                                                                                                    |
|--------------------|-------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Figure 8.2         | Year-over-year change in average house prices and pay, provincial | 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). |
| Table 8.6          | Average sale price by selected year and geographic category       | 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<br>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;<sup>5</sup> and New Brunswick offers some sales information through their “property assessment data” on their GeoNB Data Catalogue.<sup>6</sup>

INTERPRETATION TIPS

| Topic                                        | Interpretation                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Price appreciation and affordability erosion | Sustained home price appreciation across all geographic categories erodes the entry-level ownership market historically accessible to younger and lower-income buyers. In rural areas, where ownership has traditionally been more attainable, rapid appreciation risks excluding lower-income households from ownership for the first time. |
| Urban rental market implications             | Households who might otherwise transition from renting to ownership remain in the rental market longer as prices rise, sustaining demand pressure on an already constrained rental supply.                                                                                                                                                   |
| Rural price levels and rural incomes         | Lower average prices in rural remote categories do not necessarily translate into greater affordability. If there are lower median household incomes, even more modest home prices can remain difficult to access through conventional mortgage financing.                                                                                   |

8.5 AFFORDABLE HOUSING

PURPOSE

This section estimates the share of existing rental units that are affordable to very low and low-income households across geographic categories, establishing the distribution of affordable rental supply and identifying where gaps between need and available supply are most significant.

<sup>5</sup> datazONE. (2026). [Parcel Sales History](#).  
<sup>6</sup> New Brunswick. (2026). [GeoNB Data Catalogue](#).

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                               | Sources                           | Description of source                                                                                                                                                                                                                                                                                       |
|--------------------|-------------------------------------------------------------------------------------|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 8.7          | Rental units afforded by low- and very low-income households by geographic category | 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” <sup>7</sup> or in raw data form. <sup>8</sup> |

### Tools

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging). Those wishing to replicate the Housing Assessment Resource Tools methodology can do so by referring to the methodology on their website.<sup>9</sup>

## INTERPRETATION TIPS

| Topic                                    | Interpretation                                                                                                                                                                                                                                                                          |
|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Affordable share versus affordable count | A higher affordable share does not necessarily indicate adequate affordable supply. Rural categories may show higher shares of affordable units due to lower overall rents, but the absolute number of affordable units may be very small relative to the number of households in need. |
| Urban affordable supply gap              | Urban areas typically contain the largest number of low-income households and therefore the largest affordable supply gaps in absolute terms, even if their affordable share as a percentage of total rental supply is among the lowest.                                                |
| Very low-income affordability thresholds | The maximum affordable shelter cost for very low-income households is often below the cost of most available rental units. This group is effectively unable to be served by the private market without subsidy.                                                                         |

<sup>7</sup> Housing Assessment Resource Tools (HART). (2025). [Housing Needs Assessment Tool](#).

<sup>8</sup> 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>.

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

## 8.6 SUBSIDIZED HOUSING

### PURPOSE

This section examines the current stock of subsidized rental housing as a share of total rental units across geographic categories, establishing the distribution of publicly supported housing supply and highlighting where the non-market base is least developed relative to need.

### DATA SOURCES & TOOLS

#### Quantitative data

| Template reference | Title                                            | Sources             | Description of source                                                                                                                                                                                       |
|--------------------|--------------------------------------------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 8.8          | Subsidized rental housing by geographic category | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

### INTERPRETATION TIPS

| Topic                                         | Interpretation                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Geographic concentration of subsidized supply | Subsidized rental housing is commonly concentrated in urban areas due to economies of scale and service proximity requirements. This means that rural households in need of subsidized accommodation often must travel to access it, or go without.                                                                      |
| Subsidized share versus need                  | A high subsidized share as a percentage of total rental units does not necessarily indicate adequate supply, particularly in communities with disproportionately large very low-income populations. The absolute count of subsidized units should be read alongside the estimated number of households who require them. |

## 8.7 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. It provides an overview of the scale, type, and geographic distribution of the non-market housing inventory across community types, and identifies potential gaps in the continuum of care.

The non-market sector includes emergency shelter, transitional housing, supportive housing, affordable non-market housing, cooperative housing, and subsidized market housing, among others. The sector also functions as a buffer that moderates private rental market demand: where non-market supply is limited relative to need, affected households compete directly with low-income market renters for affordable private rental units.

### DATA SOURCES & TOOLS

#### Quantitative data

| Template reference | Title                                                                                  | Sources         | Description of source |
|--------------------|----------------------------------------------------------------------------------------|-----------------|-----------------------|
| Table 8.9          | Summary of non-market housing (beds and units) by housing type and geographic category | 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 exist, users may be required to do their own research.

## INTERPRETATION TIPS

| Topic                                      | Interpretation                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Non-market inventory and core housing need | Total non-market inventory should first be read in the context of the region or province's core housing need, particularly among the renting population, as that population is most likely to require non-market housing as a stable housing option.                                                                             |
| Continuum composition                      | A disproportionately large share of the inventory in particular forms of non-market housing may indicate an underdeveloped continuum of care. Crisis-response capacity (emergency shelter, supportive housing) is often concentrated in urban areas, while longer-term affordable non-market supply is more broadly distributed. |
| Geographic gaps in rural areas             | Non-market housing infrastructure is commonly absent or very limited in rural urban-adjacent and rural remote categories. Rural residents experiencing acute housing need often have no local non-market options and must travel to urban centres to access services.                                                            |
| Data limitations                           | Non-market housing inventories are often incomplete due to the decentralized nature of the sector. Users should note these limitations explicitly and invite corrections from sector stakeholders as part of an engagement process.                                                                                              |

# 9 HOUSING NEED

## PURPOSE

The Housing Need section is the analytical core of a Housing Needs Assessment. It synthesizes the demographic, economic, and housing profile data into a determination of the scale, nature, and distribution of housing need across the geography and by geographic category. It draws on the federal Core Housing Need framework (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 across the region and what housing exists into a direct answer to the central policy question: are residents' housing needs being met? At the regional or provincial scale, disaggregation by geographic category can be effective, as the drivers, scale, and most appropriate responses to housing need differ considerably across community types.

## GUIDING QUESTIONS

- *What share of households are in core housing need, and how does this vary by tenure and by geographic category?*
- *Which geographic categories have the highest core housing need rates, and what dimensions of need (affordability, adequacy, suitability) are driving those rates?*
- *How is core housing need distributed across income categories, and which income groups face the most severe affordability needs?*
- *Which priority populations experience disproportionately high housing need, and where across the region or province are they concentrated?*
- *What does the homelessness data indicate about the depth and nature of acute housing need across the geography?*

## 9.1 INDICATOR SUMMARY

### PURPOSE

This subsection presents the core housing need profile across the region or province, disaggregated by the three dimensions of need (affordability, adequacy, and suitability) and by tenure (renters versus owners). A geographic category breakdown is also presented to reveal where need is most concentrated and what dimensions of need differ across community types.

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 9.1          | Summary of housing need indicators by tenure, province    | Statistics Canada<br>Table 98-10-0247 | 2021 core housing need by tenure including presence of mortgage payments and 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<br>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<br>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).                                                |
| Table 9.2          | Summary of housing need indicators by geographic category | Statistics Canada<br>Table 98-10-0247 | 2021 core housing need by tenure including presence of mortgage payments and 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). |

| Template reference | Title | Sources                               | Description of source                                                                                                                                                                                                                                         |
|--------------------|-------|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                    |       | Statistics Canada<br>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<br>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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

## INTERPRETATION TIPS

| Topic                                 | Interpretation                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Primary driver by geographic category | The primary driver of housing need often differs between urban and rural contexts. In urban areas, affordability-driven need typically dominates. In rural categories, adequacy need is often comparatively higher, reflecting older housing stock and that lower-income homeowners may lack the financial capacity to maintain their dwellings. |
| Renter versus owner core need         | Large differences between renter and owner core housing need rates highlight structural inequality in the housing system.                                                                                                                                                                                                                        |
| Deeply unaffordable and extreme need  | Households paying 50% or more of income on shelter represent households at elevated risk of housing loss. These categories are typically concentrated in urban areas and warrant particular attention in policy design.                                                                                                                          |
| On-reserve data                       | Core housing need data for on-reserve communities is unavailable. Adequacy and suitability data is typically more available and often shows substantially higher rates than off-reserve categories.                                                                                                                                              |

## 9.2 INCOME CATEGORIES

### PURPOSE

This subsection examines how core housing need is distributed across income levels and household sizes at the regional or provincial level. By cross-tabulating income category, household size, and housing need, it provides a detailed view of which households cannot meet their housing needs in the current market, and at what scale intervention would be required.

### DATA SOURCES & TOOLS

#### Quantitative data

| Template reference | Title                                                                 | Sources                          | Description of source                                                                                                                                                                                                                                                                             |
|--------------------|-----------------------------------------------------------------------|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 9.3          | Households in core housing need by household size and income category | 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" <sup>10</sup> or in raw data form. <sup>11</sup> |

#### Tools

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

### INTERPRETATION TIPS

| Topic                                   | Interpretation                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Very low-income affordability gap       | Single-person households at the very low-income level can typically afford a maximum shelter cost well below the cost of most available rental units without subsidy. This group is unlikely to be served by market supply under any realistic scenario and represents an irreducible demand for deeply subsidized housing. |
| Moderate-income households in core need | The presence of moderate-income households in core housing need is a signal that affordability and suitability pressures have extended beyond the lowest income brackets. This indicates that the market is failing households that would ordinarily be expected to find adequate housing without public support.           |

<sup>10</sup> Housing Assessment Resource Tools (HART). (2025). [Housing Needs Assessment Tool](#).

<sup>11</sup> 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                                                                                                                                                                                                                                                               |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Scaling intervention requirements | The income category table provides a basis for sizing the scale of subsidy or non-market supply required. The number of very low- and low-income households in core need gives an approximate lower bound for the amount of deeply affordable or subsidized supply required. |

### 9.3 PRIORITY POPULATIONS

#### PURPOSE

This subsection examines how housing need is distributed among groups who may face compounded barriers to accessing adequate, suitable, and affordable housing. Aggregate core housing need rates can mask severe precarity concentrated among specific populations. By comparing core housing need rates across priority groups and geographic categories, this section helps identify where housing need is most acute and which populations face disproportionate barriers.

#### DATA SOURCES & TOOLS

##### Quantitative data

| Template reference | Title                                                                            | Sources                            | Description of source                                                                                                                                                                                                                                                                             |
|--------------------|----------------------------------------------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 9.4          | Rate of core housing need by vulnerable population group and geographic category | 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" <sup>12</sup> or in raw data form. <sup>13</sup> |
|                    |                                                                                  | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

<sup>12</sup> Housing Assessment Resource Tools (HART). (2025). [Housing Needs Assessment Tool](#).

<sup>13</sup> 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                                                                                                                                                                                                                                                                                     |
|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Households in poverty                    | Households in poverty often show the highest core housing need rates across geographic categories.                                                                                                                                                                                                 |
| Lone-parent and single-person households | These groups share a structural characteristic: they tend to be single-income earning and therefore have limited capacity to absorb housing costs that may be manageable for dual-income households.                                                                                               |
| Indigenous household need                | Indigenous household core housing need rates typically exceed the overall average, and are strongly tied to elevated adequacy and unsuitability. On-reserve communities often show the highest inadequacy and unsuitability rates of any geographic category.                                      |
| Newcomer populations in urban areas      | Elevated core housing need rates among recent immigrants, non-permanent residents, and refugees are primarily a feature of urban markets where rental market tightness makes it most difficult to secure adequate and affordable housing upon arrival.                                             |
| Groups near average rates                | Groups showing near-average core housing need rates can still represent urgent need in absolute terms, or face qualitative barriers not captured by the core housing need definition, including discrimination, lack of culturally appropriate options, and limited access to wraparound services. |

## 9.4 HOMELESSNESS

### PURPOSE

This subsection examines the scale, severity, and characteristics of homelessness across the region. Homelessness represents the most acute expression of housing system failure and is the point at which a household's inability to secure adequate, stable, and affordable housing results in the complete loss of permanent shelter.

Current policy approaches and best practices recognize that experiences of homelessness should be rare, brief, and non-recurring. This framing emphasizes that individuals should be supported to exit homelessness quickly and not return, rather than becoming entrenched in chronic or periodic experiences of housing loss.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                   | Sources                                                      | Description of source                                                                                                                                                                                                                                                                                                                               |
|--------------------|-------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Table 9.5          | Summary of regional or provincial 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.               |
|                    |                                                                         | HIFIS (Homeless Individuals and Families Information System) | Federal data system used to track shelter usage and homelessness characteristics in communities that have adopted the platform.                                                                                                                                                                                                                     |

### Tools

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging). 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                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Data limitations and undercounting                 | Point-in-time counts and administrative sources capture only individuals in contact with shelter systems at a specific moment, systematically undercounting the true homeless population. Hidden homelessness (couch-surfing, staying with family due to lack of stable housing) does not appear in administrative data systems. |
| Geographic concentration of shelter infrastructure | Individuals tend to migrate toward areas with shelters and support services, meaning communities with limited local services may appear to have low homeless populations simply because residents must travel elsewhere to access support.                                                                                       |

| Topic                                | Interpretation                                                                                                                                                                                                                                                                                                            |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chronic versus episodic homelessness | The share of individuals experiencing chronic homelessness is a signal of whether the housing system is providing pathways out of homelessness. A high chronic rate suggests a persistent gap in transitional and permanent supportive housing supply.                                                                    |
| Rural homelessness                   | Rural homelessness is typically substantially undercounted, as the near-absence of shelter infrastructure outside urban centres compels individuals to rely on informal and hidden arrangements. Qualitative engagement with rural service providers is essential for understanding the true scale of rural homelessness. |

# 10 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. It is the projection of future need that often drives land use policy, capital budgeting, infrastructure investment, and funding applications.

At the regional or provincial scale, projections disaggregated by geographic category are important for understanding where growth pressures may be most acute and where decline could create different, though no less significant, housing planning challenges

## GUIDING QUESTIONS

- *How is the population expected to change across the region over the next 10 years, and how does projected growth differ across geographic categories?*
- *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 growth?*
- *What types of housing (by unit size, tenure, and affordability level) will be needed to meet projected demand?*
- *If recent construction trends continue, which geographic categories are likely to experience a housing shortfall?*

## 10.1 POPULATION PROJECTIONS

### PURPOSE

This section presents estimates of future population change across the region, based on Statistics Canada demographic projections and any locally calibrated adjustments. 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.

At the regional or provincial scale, projections by geographic category reveal important differences in growth trajectories that aggregate provincial figures obscure. Urban areas may be projected to grow significantly while rural remote communities face stagnation or decline, with very different housing supply implications in each case.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                          | Sources                            | Description of source                                                                                                                                                                          |
|--------------------|--------------------------------------------------------------------------------|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Figure 10.1        | Range of anticipated total population over next 10 years, region or province   | 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 10.1         | 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

This section uses solely descriptive analysis, though it may report data based on the geographic classifications, which requires data manipulation (e.g., aggregating or weighted averaging).

## INTERPRETATION TIPS

| Topic                                         | Interpretation                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Geographic category divergence in projections | Provincial-level projections may show modest growth, but this can mask rapid growth in urban categories alongside stagnation or decline in rural remote areas (or the opposite). Disaggregating projections by geographic category helps identify where housing supply is most urgently needed. |
| Uncertainty of projections                    | The range between low and high projection scenarios reflects uncertainty, particularly around migration patterns. In regions that have experienced rapid recent growth driven by migration, both the magnitude and duration of that growth are subject to considerable uncertainty.             |
| Age structure implications                    | Growth in the 25 to 34 age group typically signals rising near-term demand for entry-level rental and ownership housing. Growth among seniors indicates increasing future demand for                                                                                                            |

| Topic | Interpretation                                                                                                                                                        |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       | accessible, age-appropriate, and supportive housing. These two trends may occur simultaneously in different geographic categories within the same region or province. |

## 10.2 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 past development trends to identify anticipated supply gaps across geographic categories.

### DATA SOURCES & TOOLS

#### Quantitative

See individual subsections for specific data and sources.

#### Tools

See individual subsections for specific methodology references.

### 10.2.1 Annual Dwelling Demand

#### PURPOSE

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

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                             | Sources         | Description of source |
|--------------------|-----------------------------------------------------------------------------------|-----------------|-----------------------|
| Figure 10.2        | Anticipated running dwelling shortage                                             | See Tools below | ---                   |
| Table 10.2         | Anticipated shortage and net new demand over next 10 years by geographic category | 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 is based closely on the methodology produced by the British Columbia Ministry of Housing, with modifications.<sup>14</sup>

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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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.                                                                                                                                                                                                                                                                                                                                                                                                                                               |

<sup>14</sup> BC Ministry of Housing. (2024, June). [Guidelines for Housing Needs Reports – HNR Method Technical Guidance](#).

## 10.2.2 Disaggregated Anticipated Dwelling Demand

### PURPOSE

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

### DATA SOURCES & TOOLS

#### Quantitative data

| Template reference | Title                                                                                              | Sources         | Description of source |
|--------------------|----------------------------------------------------------------------------------------------------|-----------------|-----------------------|
| Table 10.3         | Anticipated new dwelling demand by dwelling size and geographic category, over next 10 years       | See Tools below | ---                   |
| Table 10.4         | Anticipated new dwelling demand over next 10 years by dwelling type and geographic category        | See Tools below | ---                   |
| Table 10.5         | Anticipated new dwelling demand over next 10 years by dwelling price level and geographic category | 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 rental and smaller units | Strong projected demand for rental units, particularly smaller units, signals the importance of purpose-built rental housing. Demand concentrated in smaller units often reflects an aging population and/or growing numbers of single-person households.                           |
| Below-market demand share           | The share of projected demand at below-market or deeply affordable price points provides an estimate of the demand the private market is unlikely to serve without public support. Where this share is large, the case for non-market investment is strongest.                      |
| Geographic category differences     | Demand for apartment units is likely concentrated in urban and small urban categories, while ground-oriented family-sized supply demand may be more weighted toward rural urban-adjacent areas. Disaggregating demand by category prevents over-supply of inappropriate unit types. |

### 10.2.3 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 region's future population, and identifies where demand is most likely to exceed supply across affordable, below-market, and market segments.

## DATA SOURCES & TOOLS

### Quantitative data

| Template reference | Title                                                                                 | Sources         | Description of source |
|--------------------|---------------------------------------------------------------------------------------|-----------------|-----------------------|
| Table 10.6         | Anticipated dwelling demand by household size and income category, 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 specific household characteristics and 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                                                                                                                                                                                                                                                                               |
|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Income-based demand and market gaps    | Demand concentrated at very-low and low-income thresholds confirms that a meaningful share of projected housing need cannot be met at realistic market price points. This sizing exercise helps translate housing need into an approximate required scale of non-market investment.          |
| Household size and unit type alignment | Demand from larger households (three or more persons) often points to a need for ground-oriented family-sized units. Where current construction activity is weighted toward studios and one-bedroom apartments, a disconnect between what is being built and what is needed may be emerging. |

# 11 GROWTH READINESS

## PURPOSE

The Growth Readiness Assessment (GRA) is a structured tool designed to help communities and their planning partners answer, at a high level, the question honestly and systematically.

The GRA evaluates a community's capacity to accommodate residential growth across eight interrelated dimensions, ranging from the availability of developable land to the strength of the local construction industry. Rather than relying on a single indicator or a broad subjective judgment, the GRA draws on a questionnaire completed by knowledgeable local stakeholders (capturing both documented facts and informed perception) to build a multidimensional picture of where a community stands. Overall, the GRA serves three related purposes:

- It provides an honest baseline. Before a community can meaningfully plan for growth, it needs to understand its starting position: where capacity exists, where constraints are present, and where notable gaps would need to be addressed before growth could be responsibly accommodated. The GRA is designed to surface that information in a consistent and comparable way.
- It supports informed decision-making. Councils, planners, and senior staff are regularly asked to make decisions about growth targets, infrastructure investment, and planning policy without a clear picture of whether underlying capacity exists. The GRA provides that picture in a high-level, structured format that can inform strategic conversations and long-range planning exercises.
- It enables comparison across communities. The GRA uses a standardized framework, which means that results from one community can be compared to others, whether as part of a regional housing study or to be used by provincial staff to understand trends.

## GUIDING QUESTIONS

- *What decision or conversation is this assessment meant to inform (a capital plan, an OCP update, a grant application, council orientation)?*
- *Is growth something our community is actively pursuing, preparing for, or trying to manage and direct?*
- *Who is in the room completing this, and whose knowledge is missing?*

- *Of the gaps identified, which are prerequisites that must be in place before growth, and which can be built incrementally as growth arrives?*
- *Which low-scoring areas are within our own authority to fix, and which require partners (e.g., province, utility, a neighbouring municipality, a First Nation)?*

## DATA SOURCES & TOOLS

### **Quantitative data**

Not applicable (outside of information collected as part of the questionnaire).

### **Tools**

Users can use the HNA Blueprint's Guidebook – Growth Readiness Assessment, Template – Growth Readiness Assessment (Questionnaire), and Template – Growth Readiness Assessment (Fillable Form) to become familiar with the intent of the GRA.

How the GRA is used (or used at all) is up to the user. Some may prefer to use it as a background document; whereas, others may wish to use it in public facing documents. Should the latter be preferred, it can be discussed or illustrated in this section in a manner considered most appropriate for the geographic level and user type.