For details on the meaning of each field and how to enter information, please refer to the Affordable housing needs assessment guidebook.

Get started

Submission contact

Name:	Sara Jones
Title:	Executive Assistant
E-mail address:	sara.jones@canmore.ca
Organization type:	Municipal government
Name of municipal government:	Canmore
Municipality(ies) in assessment:	Canmore

Population

When entering information into fields, enter all the data for the municipalities you are completing the needs assessment on behalf of. All fields are required, unless otherwise noted. Information, where available from Statistics Canada for the municipality(ies) noted above is included in the grey boxes below.

Data for the municipality(ies) you have selected is not available due to data suppression from Statistics Canada to protect individual privacy. Please upload any municipal census report/dataset to support your Housing Needs Assessment submission.

	2016	2021	Compound annual growth (2016 - 2021)	2028 (projected)	Compound annual growth (2021 - 2028)
Total population	13,992	15,990	2.71%	18,095	1.78%
Household count	5,705	6,775	3.5%	7,552	1.56%

	2016	2021	2028 (projected)
Average household size (max 10)	2.4	2.3	2.3
Median age (max 99)	41.4	42.8	43
Percentage of population age 65 or greater (max 100)	13.1%	17.4%	19.2%

	Own home	Rent home	Rent home (subsidized)
Percentage of households 2021	66.27%	33.8%	12.2%

Comments on population, household projections and other population considerations (optional)**:**

Source data for projected Average Household size (2.3)/Median Age (43)/percentage of population over 65 (17.4+1.4) taken from 2021 Statistics Canada Census and assumes comparable figures in 2027 from 2021 census data

Source data for projected population is Bow Valley Housing Needs Assessment (BVHNA) Section 5.1 (pg.45 in pdf). Source data for Household count is 2021 Stats Canada Census (6805) + (747) BVHNA (Table pg. 48 in pdf)(2023-2027: 75 SF+ 336 Row/TH +336 APT/Condo)

Canmore's estimated permanent population in 2022 is 16,417 people and the total population is estimated at 20,292 people.

Canmore's actual permanent population growth from 2016 to 2021 was 18% and the community population grew during that time by about 2,000 people.

Canmore's median age is 42.8 years old and these 2021 results continue the recent and ongoing aging trend.
Age categories at the upper range (65+ years) made up 18% of Canmore's population in 2021 compared to 13% 2016.
    Comment: This stat may show a need for additional seniors housing but may not show a need for additional low-income seniors housing. This trend may be because Canmore attracts individuals with significant financial assets and these individuals tend to be older
    adults
Age categories at the lower range (below 15 years) made up 13% of Canmore's population in 2021 compared to 15% 2016.
Age categories at the middle range (15 years-64) made up 72% of Canmore's population in 2021 compared to 70% 2016.

Canmore had 6,800 households in 2021 representing an increase of 865 households from 2016.
Families without children make up 36% of all households, and those with children decreased from 33% in 2016 to 30% in 2021.
    Comment: this stat may indicate a need for additional affordable housing for families with children
One person households increased from 24% to 27% of all household types.

The median total individual income in 2019 was $47,010 which was 1% higher than in 2018 ($46,590). This median income is $4,500 more than the Alberta median individual income (Employment income and all other forms of income, including investment income).
In 2019, the median individual employment income was just over $39,000 or 83% of the median individual total income. The Alberta individual employment income during the same year was $43,050 and this represents 92% of the median total individual income.
    Comment: This stat highlights the need for housing that is affordable and accessible to local employees

The employment rate in 2016 was 71%, 1% less than in 2011 and 4% points greater than the Alberta rate.

Income/Economy

Information from Statistics Canada, where available for the municipality(ies) for which the assessment is being done, is included below. If you have more recent or relevant data, you may select the checkbox below and enter the relevant/updated information.

Median household income (2021.0)

	From Stats CAN
All households	$107,000.00
Owner households	$124,000.00
Renter households	$79,500.00
Year of data provided	2021.0

Labour force data

The economic region has been determined based on the census subdivision(s) you have selected. For more information on economic regions, please visit the Statistics Canada website. You may enter your own information instead of using the data from the economic region.

Reporting region:	Banff--Jasper--Rocky Mountain House
Labour participation rate:	70.4%
Unemployment rate:	5.3%
Month/year of data provided:	Mar-2022

Major local industries

Select from the National Occupation Classification (NOC) industries. Please include top ten employer/industries, including those that employ a majority of lower income households. Also highlight if the workforce is seasonal or temporary (e.g. construction projects).

Industry 1
Health care and social assistance

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

Making up 11% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Industry 2
Construction

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

Making up 9% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Industry 3
Professional, scientific and technical services

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

Making up 8% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Industry 4
Retail trade

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

Predominantly low income employment opportunities. No buffer through tipping structures. Making up 10% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Industry 5
Educational services

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

Making up 7% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Industry 6

Public administration

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

Making up 6% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Industry 7

Administrative and support, waste management and remediation services

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

Making up 4% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Industry 8

Other services (except public administration)

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

make up 5% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Industry 9

Transportation and warehousing

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

Making up 4% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Industry 10

Accommodation and food services

Top employers in industry (optional)

NA

Unique characteristics impacting housing demand (optional)

Generally lower income service industry jobs. Making up 15% of Canmore's top employment industries as the the 2019 Situational Analysis completed as part of the Economic Development Strategy

Housing

The housing data below is derived from the 2016 Statistics Canada Census. No entry is required. You can use this information to estimate housing need in the Housing Supply section of the Housing Needs Assessment.

A household is considered in "Core Housing Need" if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30 percent or more of its before tax income to access acceptable local housing. Acceptable housing is adequate in condition, suitable in size, and affordable. Adequate housing does not require any major repairs, according to residents. Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements.

		Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
Owner households						
In core housing need	Units	0	0	90	65	0
	%Total	0%	0%	7.53%	3.59%	0%
Spending more than 30% of household income on shelter costs	Units	0	25	345	280	135
	%Total	0%	18.52%	28.87%	15.47%	13.22%
Spending more than 50% of household income on shelter costs	Units	0	0	70	90	30
	%Total	0%	0%	5.86%	4.97%	2.94%
Renter households						
In core housing need	Units	0	50	40	0	0
	%Total	0%	9.62%	3.67%	0%	0%
Spending more than 30% of household income on shelter costs	Units	0	210	420	165	30
	%Total	0%	40.38%	38.53%	31.43%	27.27%
Spending more than 50% of household income on shelter costs	Units	0	70	135	70	15
	%Total	0%	13.46%	12.39%	13.33%	13.64%
All households						
In core housing need	Units	0	60	125	80	15
	%Total	0%	9.22%	5.48%	3.43%	1.32%
Spending more than 30% of household income on shelter costs	Units	0	235	765	440	165
	%Total	0%	36.15%	33.55%	18.84%	14.54%
Spending more than 50% of household income on shelter costs	Units	0	70	200	160	55
	%Total	0%	10.77%	8.77%	6.85%	4.85%

Additional information

Information on rents and vacancies is provided for your reference from CMHC and/or the Government of Alberta as of 2016.

		Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
Canmore					
Average rent		$	$ 1,345	$ 1,888	$
Vacancy rate		0%	0%	4%	0%

Provide some context on the average rent or vacancy rates if the information above do not accurately capture the current market housing situation (e.g. variable housing demand due to seasonal/temporary fluctuations in population, vacancy mostly in high-end market units, and data inaccuracies due to survey methodology).(optional)

This section has been completed by Government of Alberta and the figures provided do not reflect the current rental market status. CCH gathers local rental listing rates monthly (document attached), for 2022 the Median rental market listing rates were :
Bachelor:$1,250/
1-BDRM:$1,880.50/ 2-BDRM:$2,698.75 / 3-BDRM: $3,475 . Vacancy rates in Canmore are 0% across the board.

We have a lack of available developable land and the cost to acquire the same.

Post COVID: a high volume of remote workers have moved to Canmore and absorbed rental units that were previously available to local workers. Their income is derived outside of Canmore and is higher than the local economy provides, by extension they have the ability to pay higher rents and this has driven the overall rental market prices up. A high volume of both retirees and remote workers have entered the local housing market, their wealth earned from outside of Canmore has been brought into the local market and they have absorbed previously available homeownership and rental units at price points that local workers can't afford. The cumulative affect of this wealth earned outside of Canmore entering the housing market has driven both rental and homeownership prices up significantly over the last 2 years.

Policies and key initiatives

Please provide current municipal/regional housing policies and key initiatives that enable affordable housing (e.g. tax exemptions, inclusionary zoning), as well as any current local community plans and regional growth strategies established within the last five years.

- Changed LUB to incentivize ADUs
- Exploring tax policies within the limits of the MGA
- Continue to enforce short term rental restrictions in residential areas
- Inclusionary zoning is not a tool available to us
- Currently doing local area planning with a focus on employee housing and affordable housing provide through our housing provider (CCH)
- Happipad - promoting tools to share availability of rental units in town - increase utilization of existing housing stocks

Files added: 0. Canmore Rental Summary 2022.pdf;BVR HNA May 2019 Final.pdf;Town of Canmore Situational Analysis Final Draft Feb 2020 (3).pdf;2023-2026 Council Strategic Plan.pdf;MDP-2016-03-amended Jan 2020.pdf

Community consultations

Please provide findings from community consultations undertaken on housing needs with persons, organizations, authorities, or community groups (including Indigenous groups) serving the priority low- to moderate-income populations* selected for the municipality(ies).

Who did you consult with?

Business community, not-for-profits, housing providers (BVRH, CCH), developers and builders, community at large

What was the consultation process?

Ongoing formal and informal conversations

What were the results of these consultations?

Resounding consensus on the overwhelming need for supports for affordable housing and housing supply overall

What target populations were the consultations related to?

People at risk of homelessness or transitioning out of homelessness supports

Other

Files added: NA

Housing supply

Please provide the number of non-market housing units currently in the municipality(ies), as well as the number of units currently needed.

2023 current state

	Existing units	Current unit deficit (need)	Current accessible unit deficit (need)	Number of households on waitlist
Community housing	58	145		29
Seniors self contained	62	40		38
Seniors lodge	85	0		24
Other seniors housing				
Non-market affordable housing	275			255
Permanent supportive housing	0	45		
Special needs				
Indigenous housing				
Rent supplement	46	340		8
Other				

2028 projections

	Current unit deficit (need)	Anticipated new units	Committed or under development	Projected new demand	Unit loss to expiry, condition or age	Total projected unit deficit
Community housing	145	0	0	34	0	179
Seniors self contained	40	0	0	27	0	67
Seniors lodge	0	0	0	67	0	67
Other seniors housing						
Non-market affordable housing				360		360
Permanent supportive housing	45	0	0	19	0	64
Special needs						0
Indigenous housing						
Rent supplement	340	0	0	43		383
Other						

If applicable, provide information on the number of emergency shelter spaces available, usage and trends associated with these spaces. (optional)

As per the attached 2020 Rural Housing and Services Needs Estimation project report (Bow Valley Report): "In total, there are 145 individuals within the Bow Valley that are either living in insecure housing conditions, or sharing these conditions with [housing needs estimation] survey respondents"

As per the 2022 Canmore Winter Emergency Shelter program review (HSBV program review): "During the 116 nights that the outreach and shelter programs operated, 28 unique individuals accessed a combined total of 366 bed nights."

As per the 2022 Living Wage Report, Canmore has the highest living wage in all of Alberta. This means that an individual in Canmore must earn more income to cover expenses related to a conservative, yet decent standard of living.

Files added: BVR HNA May 2019 Final.pdf; Bow Valley Report VFinal.pdf; HSBV Program Review 2022.pdf; 2022 Final LW report.pdf

Municipal priorities

Please list the top three (3) priority housing types for the municipality and the number of units needed. Provide rationale / key findings to support the top housing priorities.

Priority 1
Housing type: Non-market affordable housing
Current units available:
Current units deficit:
Projected unit deficit in 5 years:
Current vacancy rate:
Current waitlist count:

Key findings/comments

- Very low vacancy rates
- Attraction of housing for second home owners have substantially reduced available income appropriate housing for the local community
- High living wage - Canmore's 2022 Living Wage for various scenarios (see attached Living Wage Report)
o Family of four: $131,586 household/year
o Lone parent: $85,813/year
o Single individual: $52,780/year

Please upload any documentation you may have to support this priority. (optional)
Files added: 2022 Canmore Living Wage Report.pdf

Priority 2
Housing type: Rent supplement
Current units available:
Current units deficit:
Projected unit deficit in 5 years:
Current vacancy rate:
Current waitlist count:

Key findings/comments

See previous submissions

Please upload any documentation you may have to support this priority. (optional)
Files added: NA

Priority 3
Housing type: Other
Current units available:
Current units deficit:
Projected unit deficit in 5 years:
Current vacancy rate:
Current waitlist count:

Key findings/comments

- Tools for work to reside housing
- Housing protected for local residents/workers

Please upload any documentation you may have to support this priority. (optional)
Files added: NA

Municipal endorsement

Have you received a municipal endorsement for each municipal government this submission is for?

Please upload copies of supporting documentation of your municipality's endorsement(s) for this Housing Needs Assessment.

The municipal endorsement may consist of: approval by council, council committee, or municipal general manager.

For questions about municipal endorsements, please contact SH.HousingNeedsAssessment@gov.ab.ca.

Files added: Housing Needs Assessment - Municipal Endorsement.pdf