

Housing Needs Assessment

Lethbridge (CY)

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Preface

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [*Housing Needs Report*](#) and the City of Edmonton's [*Affordable Housing Needs Assessment*](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

As a research document meant to inform an update to the City of Lethbridge's Municipal Housing Strategy (MHS), and to reflect the current housing realities within the city, the City of Lethbridge conducted a Housing Needs Assessment and Priorities Update. The assessment was completed in the Spring of 2024 and was approved by Council along with the updated MHS on July 26, 2024. This updated Needs Assessment collected information to inform key findings through two key steps:

- a) Quantitative data analysis of demographic information (community profile, health, wellbeing, safety indicators, and housing information) through the review of available data and existing City of Lethbridge documents.
- b) Qualitative input collected through engagement with key stakeholders, City Councilors, and people with lived and living experience in the community, as well as a document review which noted qualitative inputs.

Beyond the data sources listed above, the HNA used supplementary quantitative data sources to inform the analysis, as listed below:

- Building Industry and Land Development Association Alberta (BILD) (2025) – which is used to inform housing sales pricing.
- Government of Alberta (2023) - Alberta Population Projections, 2023-2051 for Alberta and Census Divisions, which is used to inform the population projections.

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

In Fall 2023, through the Housing Needs Assessment, the City and its consultant (Urban Matters), initiated engagement to raise awareness about the project, establish relationships and knowledge networks, and gather input from key internal and external stakeholders. Engagement activities included success and opportunities brainstorming, reflection on current conditions, visioning activities, and mapping exercises, and was completed with the following audiences:

- 1 workshop with the Community Well-Being and Safety Strategy (CWSS) Advisory Committee (the CWSS Advisory Committee acts in a Community Advisory Board capacity for Reaching Home Funding and includes broader sector representation)
- 1 workshop with City of Lethbridge Internal Departments
- 4 workshops with key housing and wellbeing stakeholders
- 5 interviews with City of Lethbridge Councillors

During these interactive sessions, questions, comments, and responses were collected and transcribed verbatim. After completing the workshops and conducting one-on-one interviews with City Councillors, the Project Team – consisting of members from the City’s Community Social Development team and consultants from Urban Matters – reviewed all feedback gathered as part of the engagement activities and engaged in a sensemaking discussion to identify patterns and make connections with updated community data.

The feedback collected from various community stakeholders reinforced and validated the themes identified through the quantitative data analysis.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

In early 2024, focus groups were conducted with people with lived and living experience to gain a better understanding of the experiences and challenges individuals face when accessing housing and wellbeing services in Lethbridge. The organizations who supported the focus groups included:

- Woods Homes Youth Shelter (7 youth participants)
- Fetal Alcohol Spectrum Disorder (FASD) Network (1 participant and 8 support staff)
- Lethbridge Seniors Citizens Organization (4 participants)
- Lethbridge Housing Authority (7 participants)
- Lethbridge Family Services (9 participants)
- Peak Support Services (7 participants)

These 6 focus groups (35 participants in total) were comprised of people with lived and living experience (consisting of youth, seniors, Indigenous-serving, persons with developmental disabilities, Lethbridge Housing Authority residents, and immigrant/newcomers). A consent form was signed by each participant to participate in the focus group, or verbal consent was given by the participant. Participant time is valuable, and their voices are integral to understanding well-being and housing circumstances in Lethbridge. As a result, focus group participants were paid \$40 for sharing their lived experience expertise.

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

- **Municipal Development Plan**

The City's [Municipal Development Plan \(MDP\)](#) was adopted by City Council on June 29, 2021, replacing the previous 2010 version. The MDP is a long-term statutory plan, required by the provincial Municipal Government Act, that sets policies to guide the development of our built environment, infrastructure and City services for many years to come. The MDP discusses housing at length, covering the entire housing continuum from homelessness to market home ownership, with the recognition that people can move back and forth along the continuum through different stages in their lives. Housing specific direction within the MDP covers: Affordable, Accessible, and Supportive Housing; Development Patterns and Infill; Housing Types; and Innovation.

- Affordable, Accessible, and Supportive Housing;
- Development Patterns and Infill;
- Housing Types; and
- Innovation.

- **Municipal Housing Strategy**

The [Municipal Housing Strategy \(MHS\)](#) serves as a foundational document for the City of Lethbridge, along with community organizations, local housing providers, private developers, and other levels of government, to work towards everyone in Lethbridge being housing. Updated in summer 2024, this refreshed five-year strategy aligns with other guiding strategies and plans at municipal, provincial, and federal levels, and provides direction to the City through established outcomes, objectives, and actions to address existing and emergent housing challenges in Lethbridge. The MHS includes 5 outcomes with 37 total actions:

- Outcome 1: Increase the supply of non-market housing options to meet housing need.
- Outcome 2: Expand rental housing options to increase housing choice and affordability for renters.
- Outcome 3: Build and redevelop neighbourhoods to support a diversity of housing types
- Outcome 4: Collaborate with housing providers to deliver services that address community needs.
- Outcome 5: Ensure priority populations have equitable housing opportunities.

- Land Use Bylaw Renewal Project

Lethbridge’s existing Land Use Bylaw has served our community since 1986. During this time, several amendments have been undertaken to this Bylaw to address market demands and citizen aspirations. However, since its creation almost 40 years ago, it has not undergone a comprehensive renewal.

From 2023-2026, the City is conducting a complete review and rewrite of the Land Use Bylaw. A comprehensive renewal of the Land Use Bylaw is necessary to:

- Address the new policy direction established in our new Municipal Development Plan;
- Address Council direction regarding shelters, supportive housing, and other related social issues;
- Consider recommendations from the Social Services Integration Group;
- Incorporate the recommendation from the Municipal Housing Strategy; and
- Address issues identified by Administration, development industry, and citizens.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	92729
	2021	98406
Population Growth (Number)	Total	5677
	Percentage	6.1
Age (Years)	Average	40.2
	Median	38
Age Distribution	0 - 14 years	17060
	15 - 64 years	63540
	65+ years	17810
Mobility	Non-movers	79510
	Non-migrants	10530
	Migrants	5140

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	14485
Non-Immigrants	Total	80370
Recent Immigrants (2016-2021)	Total	3155
Interprovincial migrants (2016-2021)	Total	3965
Indigenous Identity	Total	6395

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

As indicated in the table above, the population of Lethbridge has grown by 6.1% and 5677 persons from 2016 to 2021. During this time, 3155 recent immigrants and 3965 interprovincial migrants have come to call Lethbridge home.

The Housing Needs Assessment provides additional narrative regarding population growth. In the report, both the City census data and Statistics Canada Census data indicate that significant population growth has occurred in Lethbridge from 2016 (City census indicated 5.2% growth, 5203 people; Statistics Canada Census indicated 6.1% growth, 5677 people).

Within this timeframe, the city's population of children, youth, and young adults grew by 1,250, contrasting the aging nature of the city's population, which has increased from an average of 36.4 in 2016 to 38.0 in 2021 (Statistics Canada Census). While those over the age of 65 predominantly reside in core mature neighbourhoods, the highest rates of growth in Lethbridge are occurring on the edges of the city based on Statistics Canada Census data (Housing Needs Assessment, 2024).

This population growth, shifting demographic makeup, and concentration of growth within peripheral areas has broadly impacted the demand for housing, the demand for new types of housing, and has increased the pressure on programs and services that residents rely on for their wellbeing. Specifically, this has put significant pressure on the rental housing market, making units more costly and increasingly difficult to secure (as discussed in Sections 5.4 and 5.5).

In speaking with engagement focus groups, it is clear that the impacts of population growth are felt by community members by way of increasing housing prices (Housing Needs Assessment, 2024). In focus groups with youth, seniors, immigrants and refugees, and people living with developmental disabilities, many participants reported that they live on a fixed monthly income. Of those on a fixed income, many reported that market rental prices are too high, and their monthly budget does not allow for them to live on their own. As a result, these participants who identified as being on a fixed income (predominantly young adults, immigrants and refugees, and students) shared that they live with a roommate to be able to afford housing (Housing

Needs Assessment, 2024). However, even when living in a roommate household, market rental housing prices were still noted as unaffordable when considering other monthly living expenses.

When speaking with seniors, people living in social housing, and people with development disabilities, other participants reported living alone and noted that it can be challenging to pay rent within their fixed monthly budget. Participants shared that because housing costs take up such a substantial portion of their fixed income budget, they are often making difficult decisions to cut costs on other monthly expenses: food, utilities, cellphone, medical expenses, and transportation.

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	37575
	2021	40225
Household income (Canadian dollars per year)	Average	99300
	Median	82000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Lethbridge (CMA), Alta.	Average	65200
	Median	56000
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Lethbridge (CMA), Alta.	Average	115300
	Median	99000
Average household size (Number of members)	Total	2.4
Breakdown of household by size (Number of households)	Total	40225
	1 person	11535
	2 persons	14655
	3 persons	5855
	4 persons	4990
	5 or more persons	3190
Tenant households (Number of households)	Total	12785
	Percentage	31.784
	Total	27440

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Owner households (Number of households)	Percentage	68.216
Percentage of tenant households in subsidized housing	Percentage	11.8
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	N/A - City of Lethbridge provides a modest public transportation service which does not include high frequency transit routes.
Number of one-parent families	Total	4300
	Percentage	16.3
Number of one-parent families in which the parent is a woman+	Total	3320
Number of one-parent families in which the parent is a man+	Total	980
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	945
	Low (21% – 50% AMHI)	6805
	Moderate (51 – 80% AMHI)	7705
	Median (81% - 120% AMHI)	8765
	High (>120% AMHI)	15845

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

In 2021, there were a total of 40,225 households in Lethbridge, which is up 7% (2,650 households) from 2016, outpacing comparable mid-sized Alberta, such as Medicine Hat, Grand Prairie, and Red Deer (Housing Needs Assessment 2024). Key statistics to note are:

- Between 2016 and 2021, the number of households in Lethbridge growth is primarily driven by one- and two-person households (Statistics Canada).
- Households with children have declined, with 12,700 couples and one-parent families with children in 2021—down from 12,940 in 2016. Despite this, the child and youth population increased, suggesting that families with children are having more children on average (1.9 per household).
- Lethbridge has a higher proportion of tenant households in subsidized housing compared to the province (11.8% and 9.1% respectively), indicating that continued housing supports are needed.
- In 2021, Lethbridge has a higher proportion of renter households than provincially, 32% and 28%, respectively. The income divide between homeowners and renters is notable, with the average homeowner earning \$115,300 compared to \$65,200 for renters. Lower-income households (below 50% of the AMHI) make up a significant portion of the population, while higher-income households (above 120% AMHI) represent the largest group, reinforcing the economic gap in housing tenure.
- Household incomes in Lethbridge vary widely, with 18% earning less than \$40,000 annually—slightly above the provincial average (16.9%). About 26% of households make under \$50,000, compared to 21% provincially, while only 7% earn over \$200,000, significantly lower than Alberta's 13%. In terms of income distribution, households in the "very low" and "low" income categories (below 50% of the AMHI) make up a substantial portion of the population.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.¹

To understand the suppressed household formation, one of the common metrics is to compare the headship rates (i.e. Proportion of primary household maintainers divided by total population within each age group) across age groups between the past and the more recent period as an indicator of changes in the propensity of household formation pattern across age groups.

The following table shows the changes in headship rates in the City of Lethbridge across the two Census years, 2016 and 2021.

Age Group	Headship Rate, 2016	Headship Rate, 2021	Changes from 2016 to 2021
Total	49.0%	49.4%	0.4%
15 to 24 years	18.8%	18.0%	-0.8%
25 to 34 years	47.2%	47.2%	0.0%
35 to 44 years	53.5%	54.9%	1.3%
45 to 54 years	58.2%	57.4%	-0.8%
55 to 64 years	59.4%	59.4%	-0.1%
65 to 74 years	61.5%	60.1%	-1.4%
75 years over	55.5%	58.3%	2.7%

Derived from Statistics Canada, Census 2006 (Table 97-554-XCB2006034) and Census 2021 (Table 98-10-0232-01)

Overall, the headship rates across most age groups remains similar between 2016 and 2021, where the differences in headship rates are generally less than 1%. There is a slight decrease in headship rates among the groups aged 15 to 24, 45 to 54, 55 to 64 and 65 to 74, while the headship rates increase for groups aged 35 to 44, and 75 years over. It is expected that the overall household formation pattern would remain similar in the next 5 to 10 years as in 2021.

In general, a persistent decline in headship rates is often seen as a sign of suppression in household formation or housing demand. However, other non-market related factors, such as change in household type preferences (e.g. more formation of couple-family households in contrast to one-person households), choices of deferred household formation due to cultural or societal preferences (e.g. more freedom of exploration of life outside family or household life), could result in decline in number of households formed within age groups.

¹We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.

It is also recognized that there could be different perspectives of the choice of year as the baseline, of which the market conditions that is regarded as the most optimal (i.e. affordable, with healthy level of household formation across age groups).

To have a better understanding of the suppression of household formation as a result of housing unaffordability or other market constraints, further studies on changes in historical household formation by household types could be conducted based on earlier Census year in the future.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	51775
Number of workers by industry (Top 10 only)	Health care and social assistance	8650
	Retail trade	6520
	Educational services	4820
	Manufacturing	4230
	Construction	4045
	Accommodation and food services	3695
	Professional, scientific and technical services	2510
	Public administration	2495
	Other services (except public administration)	2415
	Transportation and warehousing	2075
Unemployment rate and participation rate (Percent)	Unemployment rate	9.425
	Participation rate	65.356
All classes of workers (Number)	Total	50610

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Employees (Number)	Total	44655
Permanent position (Number)	Total	37360
Temporary position (Number)	Total	7290
Fixed term (1 year or more, Number)	Total	2050
Casual, seasonal or short-term position (less than 1 year, Number)	Total	5245
Self-employed (Number)	Total	5955
Number of commuters by commuting destination	Within census subdivision	29255
	To different census subdivision	3350
	To different census division	1200
	To another province/territory	220
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	37285
	Public transit	930
	Walked	1465
	Bicycle	390
	Other method	640

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

Lethbridge's unemployment rate has climbed from 7% to 9% between 2016 and 2021, at which point the labour participation rate declined from 69% to 65%. These put Lethbridge higher than the provincial unemployment rate (7.6%) and lower than the provincial participation rate (71%) (Statistics Canada Census 2006, 2011, 2016, 2021). Sectors with the highest unemployment rates include accommodation and food services, finance and insurance, mining, quarrying, and oil and gas extraction, and construction. That said, Lethbridge's five largest employers represent the healthcare and educational institutions. These include Alberta Health Services (3,512), University of Lethbridge (2,114), City of Lethbridge (1,532), Lethbridge School District Number 51 (1,200), and Lethbridge College (910) (Choose Lethbridge, 2022).

The relative economic stability associated with these sectors may help sustain demand for housing compared to other mid-sized Alberta communities with greater exposure to resource sector fluctuations. However, as healthcare and education institutions are highly dependent on provincial and federal funding, reductions in funding could lead to job losses, affecting local incomes and, consequently, the ability of residents to secure or maintain housing.

Additionally, the prevalence of precarious employment in sectors such as accommodation, food services, and construction may contribute to housing instability for workers in these industries. Limited access to stable, well-paying jobs could impact affordability and demand for different types of housing, particularly rental units.

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

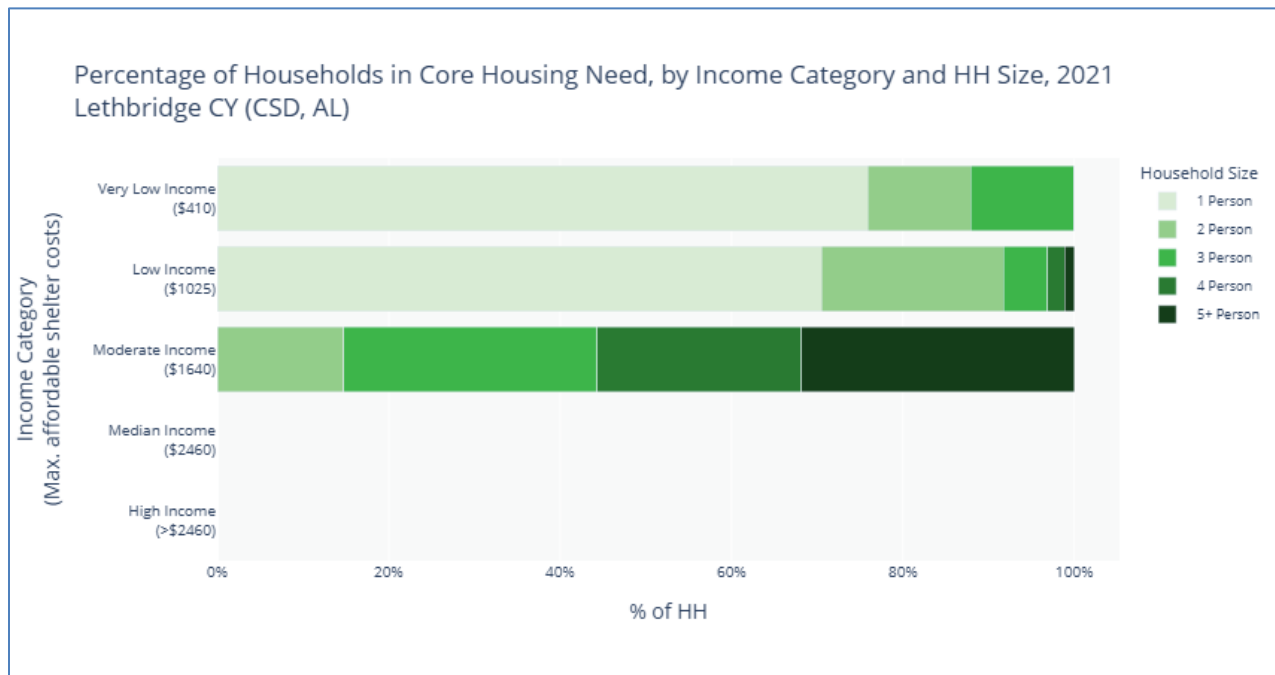
Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

Lethbridge CY (CSD, AL)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$82,000	\$2,050
Very Low Income (20% or under of AMHI)	1.13%	<= \$16,400	<= \$410
Low Income (21% to 50% of AMHI)	17.01%	\$16,400 - \$41,000	\$410 - \$1,025
Moderate Income (51% to 80% of AMHI)	19.49%	\$41,000 - \$65,600	\$1,025 - \$1,640
Median Income (81% to 120% of AMHI)	22.22%	\$65,600 - \$98,400	\$1,640 - \$2,460
High Income (121% and more of AMHI)	40.16%	>= \$98,401	>= \$2,461

- About 40% of Lethbridge households are in the High-Income category (121% or more of AMHI).
 - While the average rent of \$1,440 in 2024 (as indicated through CMHC Market Rental Survey data in Section 5.2) is below the affordable shelter cost of \$2,461, there is very little purpose-built rental housing available in Lethbridge (0.6% vacancy in 2024).
 - On the homeownership front, based on average sales prices in 2023 (as detailed in the Housing Needs Assessment, 2024) the affordable shelter cost of \$2,461 would allow for a household to spend 30% or less of their income on a townhouse or apartment, but shelter costs for a detached house would exceed \$2,461 (\$2,857 in 2023).
- About 18% of the households in Lethbridge fall into Very Low Income and Low-Income categories (under 20% to 50% of AMHI).
 - Based on the affordable shelter cost of \$410 to \$1,025, these households are unlikely to be able to afford average market rent in Lethbridge (\$1,440 in 2024) if they were to enter the market today without a roommate or housing subsidy.

Percentage of Households in Core Housing Need, by Income Category and Household Size:



- Over 60% of households in the Very Low Income and Low Income categories are 1-person households, indicating that units requiring deeper affordability levels are likely to be smaller in size.
- The Moderate Income category has a more even distribution of household sizes, and primarily consists of larger households. About 60% households are made up of 4- and 5+ person households.

2021 Affordable Housing Deficit:

Lethbridge CY (CSD, AL)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$410)	220	35	35	0	0	290
Low Income (\$1025)	2,140	645	155	60	35	3,035
Moderate Income (\$1640)	0	65	130	105	140	440
Median Income (\$2460)	0	0	0	0	0	0
High Income (>\$2460)	0	0	0	0	0	0
Total	2,360	745	320	165	175	3,765

- Based on the table above, severe affordable housing deficit at lower income levels suggest a strong need for affordable housing.
 - 290 households struggle with affordability at the highest degree (Very low income)
 - 3,035 households are identified in the low-income category and are assumed to be facing housing affordability challenges
- Approximately 6,345 (minimum assumption) people are facing challenges in housing affordability.
 - The majority (37.2%) of people struggling with affordable housing are in 1-person households.
 - 2-person households account for 23.5%, making them the second-largest group.
 - Larger households (3+ people) collectively account for around 39.3%, meaning families also face challenges but at a lower individual proportion than singles.
 - Highlights the importance of affordable housing solutions for singles and small households (60.7%)

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	3580
	Percentage	9.1
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	2550
	Percentage	6.5
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	1035
	Percentage	2.6
Adequacy – Households in dwellings requiring major repair (# and %)	Total	1950
	Percentage	4.9
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	810
	Percentage	2.1
	Total	1145

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Percentage	2.9
Suitability – Households in unsuitable dwellings (# and %)	Total	1240
	Percentage	3.1
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	870
	Percentage	2.2
Suitability – Owner households in unsuitable dwellings (# and %)	Total	370
	Percentage	0.9
Total households in core housing need	Total	3765
Percentage of tenant households in core housing need	Percentage	4.1 (should be 21.5 according to Census data)
Percentage of owner households in core housing need	Percentage	21.5 (should be 4.1 according to Census data)

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

Core Housing Need in Lethbridge has fluctuated but slightly declined overall, with renters disproportionately affected. Please note that 2021 Census datapoints for Core Housing Need are impacted by households receiving the Canada Emergency Response Benefit (CERB) during the COVID-19 pandemic, which were income relief supplements that could skew household income higher than without CERB. As such, Lethbridge will be tracking the next Census data to understand how Core Housing Need has changed since 2016.

According to Statistics Canada, households in Core Housing Need peaked at 10.1% (3,810 households) in 2016 before falling to 9.4% (3,765 households) in 2021. Renters made up 71% (2,655 households) of those in need in 2021, while homeowners accounted for 29% (1,110 households). Though renter Core Housing Need households declined from 22.4% in 2006 to 20.8% in 2021, it remains significantly higher than that of homeowners, which dropped from 4.7% to 4.0% in the same period.

Affordability is the main issue, affecting 85% of cases (Statistics Canada, 2021), while suitability (5%) and adequacy (10%) play smaller roles. Extreme Core Housing Need remains a concern,

with 1,350 households spending over 50% of their income on housing. Renters again bear the brunt, making up 64% (870 households) of these cases (Statistics Canada, 2021).

Demand for housing support remains high. As of November 2023, the Lethbridge Housing Authority had 1,049 applications, with 600 seeking subsidized housing. The Green Acres Foundation reported an additional 170 households on waitlists for independent and assisted living.

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

Lived and living experience focus groups comprised of youth, seniors, Indigenous communities, those with developmental disabilities, Lethbridge Authority residents, and immigrants/newcomers expressed numerous challenges with regards to housing.

Participants across all groups expressed challenges with housing affordability, particularly for those on fixed incomes or with limited financial resources. Access to suitable housing was identified as an issue, with concerns about waitlists, criteria required to access housing, and discrimination from landlords.

Social connection was identified as crucial for wellbeing and mitigating isolation, emphasizing the importance of housing options that meet the needs of residents (regardless of where it fell on the housing continuum), and environments that promote social interaction and community building.

Participants perceived a lack of participation from developers, landowners, funders, and investors in strategic planning discussions about housing and wellbeing.

Participants expressed support for exploring and piloting innovative approaches to housing, such as tiny homes and pod homes. Participants are keen to explore alternative types of housing with support from the City in the form of funding and bylaw revisions.

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

The City of Lethbridge has seen a significant rise in homelessness in recent years, underscoring urgent need. According to Point-In-Time (PiT) Counts conducted by the City, the number of individuals experiencing homelessness more than doubled between 2018 and 2022, increasing by 104% from 223 individuals to 454.

The demographic breakdown of the unsheltered population highlights critical areas for intervention. The 2022 PiT Count found that 72% of Lethbridge's unsheltered population identified as Indigenous, while Indigenous individuals comprised 51% of the total surveyed population. Additionally, homelessness is disproportionately concentrated among working-age adults, with nearly two-thirds (61.5%) of unsheltered individuals falling within the 25 to 44 age range.

Chronic homelessness is a key challenge in the community. The 2022 PiT Count found that 65% of individuals identified were chronically homeless, meaning they had been without stable housing for at least six months within the past year. On average, individuals experiencing homelessness in Lethbridge spent approximately 254 days without secure shelter.

In response to the growing crisis, the City of Lethbridge, in collaboration with the Blood Tribe Department of Health, launched a By-Names List (BNL) in 2023. This real-time database of individuals experiencing homelessness provides a coordinated approach to service delivery and helps track inflows and outflows within the system. As of March 2024, the BNL identified 422 unique individuals experiencing homelessness in Lethbridge.

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

In talking with individuals experiencing homelessness, engagement participants cited substance use issues, insufficient income, eviction, conflicts with partners or landlords, and unsafe housing conditions as common contributors (Housing Needs Assessment, 2024).

Rental prices in Lethbridge saw a significant jump in 2024. Findings from the National Rent Report say the cost to rent a one-bedroom apartment was \$1,393 per month, increasing by 14.6 percent over the past year. Two-bedroom units were priced at \$1,559, increasing by 10.7 percent over the previous year. This increase in rental prices has closed the gap between Lethbridge and the rest of the province, where rental prices have been virtually unchanged since the previous year (Lethbridge News Now, 2025). A likely contributor to this is the increased interprovincial migration and increased number of immigrants in Lethbridge, see Section 2.2.2. This is further exacerbated by a reduction in the number of housing units in developments, particularly during COVID and post-COVID years due to increased input costs, interest rate changes, etc.

Another major factor is the lack of sufficient emergency, transitional, and treatment housing. On the night of the 2022 PiT Count, 454 individuals were experiencing homelessness, with just over half staying in unsheltered locations. Although there were 261 shelter beds available that night, 185 (71%) were occupied, indicating a shortfall in emergency shelter capacity and suitability (Housing Needs Assessment, 2024). Even if all 369 available beds across emergency, transitional, and treatment housing were occupied in 2023, there would still be more individuals experiencing homelessness (422–454) than available beds. The number of supportive housing units has not responded to the climbing rates of homelessness, increasing by 4 units between 2018 and 2023 (with 30 currently in development). Supportive Housing is not included in the current Land Use Bylaw as an approved use in any Land Use Districts, which is to be included as a consideration to a Land Use Bylaw Renewal Project undertaken by the City.

Following the closure of the city's SCS, HealthAnalytics data (2025) highlights a significant increase in acute substance related deaths to rates far beyond other Alberta municipalities. In the year following the closure of the ARCHES facility, the city recorded 65 substance use related deaths. The year following that (2022) this number jumped to 76, with it spiking to 119 in 2023. These put the city at drug poisoning rates at nearly triple that of the provincial average, highlighting the severity of the situation. Data on location of unintentional opioid poisoning deaths also shows that since the SCS closure, the uptick in substance use related deaths have predominantly occurred in public, as opposed to within private residences.

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

Lethbridge currently has 261 temporary and emergency shelter beds, including emergency shelters (92 beds), transitional housing (52 beds), and treatment facilities (41 beds) (Housing Needs Assessment, 2024). Expansion of the existing emergency shelter is underway and will add an additional 125 new emergency shelter beds. On the night of the 2022 PiT Count, 71% of available beds were occupied. However, the number of people experiencing homelessness (454 in 2022) far exceeds available capacity. More than half of individuals experiencing homelessness were unsheltered, highlighting the urgent need for expanded emergency and transitional housing. The By Names List (BNL) in 2024 recorded 422 unique individuals experiencing homelessness, further demonstrating the ongoing gap between available resources and community needs.

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

Post-secondary institutions in Lethbridge have reported that on-campus housing is fully occupied, leaving students to seek accommodation in the broader rental market. Additionally, institutions have recently repurposed housing that previously accommodated shared living arrangements, such as single-detached homes with multiple bedrooms, into family-oriented housing to better support students with families.

5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

- **Pre-1950's**
 - Lethbridge incorporated as a city in 1906, grew around the coal mining industry and the Canadian Pacific Railway. The housing stock developed during this time consisted mainly of modest single-family homes and rental properties catering to the working class.
- **1950's to 1970's**
 - Following World War II, the Lethbridge population began to climb and the local economy became more diverse as the agricultural industry (i.e. grain farming) became a significant driver of economic growth.
 - University of Lethbridge (est. 1967) and Lethbridge Polytechnic (est. 1957) drove further demand for student and faculty housing.
 - Infrastructure in Lethbridge was developed to accommodate the growth, however, suburban sprawl emerged as housing developments occurred further from the city centre. This trend led to some of the current dependence on cars for commuting and rising infrastructure costs.
- **1980's to 1990's**
 - Declines within the coal industry, paired with challenging economic conditions within the agricultural industry, led to economic diversification for the city as it expanded other growth sectors such as healthcare, education, and retail.
 - Post-secondary institutions, alongside healthcare facilities like Chinook Regional Hospital (est. 1988) attracted both students and professionals to the city.
- **2000's-Present**
 - Continued growth in Lethbridge amidst a relatively stable economy with contributions from sectors like agriculture, healthcare and education. In more recent years, the city began to see further economic diversification as it accommodated growth of the service and technology sectors.
 - Steady and progressively increasing in-migration from other parts of Alberta and Canada, as well as internationally, continue(d) to drive housing demand.
 - Lethbridge's relatively lower housing costs and high quality of life have made it an appealing destination for young families, retirees, and individuals seeking a change from larger urban centres.
- **Challenges**
 - Climate has been an ongoing factor in Lethbridge's housing development. The city is known for its relatively mild winters but is also susceptible to extreme weather conditions such as cold snaps and windstorms. Housing designs have had to adapt to these conditions over time, with newer development often

- incorporating weather-resistant features resulting in an increase to construction costs and maintenance.
- As Lethbridge’s urban footprint expanded outward into new suburban neighbourhoods, so did the importance of both housing and vehicle related infrastructure:
 - Transportation Infrastructure – the increased reliance on cars led to traffic congestion, especially during peak hours, and created additional strain on the road network.
 - Public Transportation – The city’s public transportation system is still evolving in many suburban areas, limiting access to employment and essential services for residents without cars. While Ride-on-Demand services help connect customers to scheduled transit routes, the absence of regular routes can create perceived or real inequities in housing opportunities, with residents in remote areas facing higher transportation costs, longer travel times, and fewer housing options.
 - Utilities and Services – the trend toward suburban, low-density expansion has led to challenges and demands related to the maintenance and/or required upgrades to infrastructure.
 - The city continues to struggle with an adequate supply of affordable housing, especially for low-income renters.
 - While purpose built affordable rental investment by the municipality has increased in recent years, demand still exceeds supply, and many residents find themselves in rental units with rising costs.
 - In 2021, 9.4% of Lethbridge households were experiencing some form of core housing need. Of those in core housing need, renters accounted for 71% of households with owners only making up 21%.
 - Of all households experiencing core housing need, 85% were due to affordability challenges. Core housing need indicators of suitability and adequacy are less of an issue at 5% and 10% respectively.
 - Of the 3,580 households experiencing core housing need due to affordability (30% or more of gross income on shelter costs), 1,350 households were in extreme core housing need (50% or more of gross income on housing costs).
 - The lack of affordable housing is expected to continue in the immediate future. CMHC data from October 2024 indicates that, within the primary rental market, the vacancy rate has plummeted:
 - 2020 Vacancy Rate- 6%
 - 2021 Vacancy Rate- 3.1%
 - 2022 Vacancy Rate- 2.5%
 - 2023 Vacancy Rate- 2.3%
 - 2024 Vacancy Rate- 0.6%
 - A corresponding increase in average rent within the primary rental market has been identified, with average rent climbing at an above average pace:
 - 2020 Average Rent- \$1,014
 - 2021 Average Rent- \$1,035 (+2.1% from previous year)
 - 2022 Average Rent-\$1,098 (+6.1% from previous year)
 - 2023 Average Rent-\$1,201 (+9.4% from previous year)
 - 2024 Average Rent- \$1,440 (+19.9% from previous year)
 - There continues to be a shortage of specialized housing options for seniors, individuals with disabilities, individuals experiencing homelessness as no existing

land use districts allow for supportive housing as a permitted use. This challenge has been highlighted for City staff to include during the review of the Land Use Bylaw.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	40225
Breakdown by structural types of units (number of units)	Single-detached	25180
	Semi-detached	2490
	Row house	2465
	Apartment/flat in a duplex	3040
	Apartment in a building that has fewer than 5 storeys	5445
	Apartment in a building that has 5 or more storeys	825
	Other single attached	10
	Movable dwelling	765
Breakdown by size (number of units)	Total	40225
	No bedrooms	225
	1 bedroom	3175
	2 bedrooms	9210
	3 bedrooms	12485
	4 or more bedrooms	15130
Breakdown by date built (number of units)	Total	40225
	1960 or before	7225
	1961 to 1980	10780
	1981 to 1990	4035

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	1991 to 2000	4845
	2001 to 2005	3440
	2006 to 2010	3560
	2011 to 2015	3185
	2016 to 2021	3155
Rental vacancy rate (Percent)	Total	3.1
	Bachelor	2.1
	1 bedroom	2.4
	2 bedrooms	3.9
	3 bedrooms+	1.3
Number of primary and secondary rental units	Primary	4177
	Secondary	8,608 in 2021 - estimated based on Census 2021 and CMHC 2021 data
Number of short-term rental units	Total	194 (AirDNA data)

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

Over the past five years (Jan 1, 2020 – March 13, 2025), the City of Lethbridge has committed \$7,595,136 in capital funding through the Affordable and Social Housing Capital Fund (ASHCF), with \$3,248,516 disbursed and \$4,346,620 conditionally approved. Historically, funds were administered through the Affordable and Social Housing Capital Projects Grant (Policy CC-49). Since May 2023, the program has been paused for policy updates, with projects leveraging federal or provincial funding presented to City Council for consideration.

Funding has supported 10 housing projects at various stages of development, with three completed. These projects have resulted in 415 new units/beds across various housing types, including shelter, supportive, transitional, and below-market housing, with 296 (71%) designated

as affordable for at least 20 years. The city's investment has leveraged over \$113 million from other sources, providing a 15:1 return on investment.

Priority populations served include Indigenous peoples, seniors, women and children, individuals in recovery, BIPOC immigrants, and other vulnerable groups.

Data on the number of affordable units lost is not available.

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

Please note that the table above refers to CMHC October 2021 rental market data. Between 2006 and 2022, the cost of rental units across all bedroom types has increased between 69% (2 bedroom) and 94% (bachelor). Consistent with this, Lethbridge has fewer available primary rental market units in 2022 (overall 2.5% vacancy rate) than in 2016 (overall 6.9% vacancy rate) and represents the lowest vacancy rate since 2008.

While there are other economic and social factors occurring, such as the rising cost of living, the City has also seen an increase in individuals experiencing homelessness in recent years. According to Point-In-Time (PiT) Counts by the City, the number of individuals experiencing homelessness in Lethbridge has increased by 104%, from 223 in 2018 to 454 as of 2022.

Since the publication of the Housing Needs Assessment, in Lethbridge, between 2022 and 2024, the median rent for total purpose-built rental units has increased by 33% from \$1,060 to \$1,415 (CMHC, 2024).

5.5 How have vacancy rates changed over time? What factors have influenced this change?

Lethbridge has fewer available primary rental market units in 2022 (overall 2.5% vacancy rate) than in 2016 (overall 6.9% vacancy rate) and represents the lowest vacancy rate since 2008. However, since the publication of the Housing Needs Assessment (2024) and the Municipal Housing Strategy, recent investments have resulted in an increase in the number of rental units from 4,178 to 4,400 units from 2022 to 2024 (CMHC, 2024). These investments include funding from the City of Lethbridge to support affordable, social, and mixed-market housing; and investments in new mixed-market housing from the private sector.

Despite the growth in purpose built rental units, the vacancy rate has further declined from 2.5% vacancy rate in 2022 0.6% in 2024 (CMHC, 2024), highlighting the need for additional purpose-built rental units to meet the existing and projected future demand.

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

Over time, Core Housing Need in Lethbridge has remained a larger issue for renters than homeowners. Since 2006, renters in Core Housing Need have consistently represented around 22% of all renter households, while for homeowners, this figure has averaged only 4.5%. In 2021, 9.4% of all households were in Core Housing Need, with renters disproportionately affected—making up 71% of those in need (2,655 households) compared to 29% of homeowners (1,110 households) (Housing Needs Assessment, 2024).

Affordability remains the primary challenge, affecting 85% of households in Core Housing Need, while issues of suitability (5%) and adequacy (10%) are less significant. The most severe cases

have worsened, with 1,350 households in Extreme Core Housing Need, meaning they spend 50% or more of their income on housing, and renters make up the majority (64%) of these cases (Housing Needs Assessment, 2024). Overall, while Core Housing Need has persisted over time, affordability pressures remain the dominant issue, with renters consistently facing greater challenges than homeowners.

Please note that 2021 Census datapoints for Core Housing Need are impacted by households receiving the Canada Emergency Response Benefit (CERB) during the COVID-19 pandemic, which were income supplements that could skew household income higher than without CERB.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	2,254
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	569
Number of co-operative housing units	Total	30
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	1,655

In the Housing Needs Assessment (2024), Lethbridge has identified 2,254 non-market housing units plus **an additional** 1,411 continuing care homes, for a total of 3,665 units.

While the 2,254 non-market units represent an approximate 5.6% of total households in Lethbridge, there is estimated to be **an additional underlying housing need** of 1,677 to 1,709 non-market units to support individuals experiencing homelessness and households in extreme core housing need (i.e., at risk for homelessness), as identified in the Municipal Housing Strategy (2024).

Note the “number of housing units that are subsidized” (i.e., 2,254 units) in the table above represent the total units for all three subcategories (“number of housing units that are below market rent in the private market”, “number of co-operative housing units”, “number of other non-market housing units”).

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

As mentioned in Section 5.7, Lethbridge’s Municipal Housing Strategy (2024) has identified an underlying need for 1,677 to 1,709 non-market housing units. This consists of approximately:

- 422 to 454 units of emergency, transitional, and supportive housing
- 1,255 units of supportive, social or community housing, and below-market rental housing

There is insufficient emergency, transitional, and treatment housing within Lethbridge to support the city’s current homeless population. Between 2022 and 2018, Lethbridge witnessed a 49% increase in the number of individuals experiencing homelessness, with a total of 454 people counted during the PiT Count in 2022 (Housing Needs Assessment, 2024). The City of Lethbridge has historically taken a hands-off approach to developing new shelter spaces, instead leaving this responsibility to the province, and interested not-for-profit organizations. However, in response to an increase in homelessness, the City took a more active role in shelter development, including the 2023 Shelter Development Strategy, which resulted in the City-led rezoning and in-kind donation of the existing shelter land and building to facilitate expansion. In addition, the City is currently advancing the Land Use Bylaw Renewal Project, which seeks to provide greater land use flexibility and increased support for housing provision across the housing continuum.

Examples can include:

Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?

The City administers funding from the Affordable and Social Housing Capital fund to community organizations, in support of their eligible housing projects. The majority of municipally funded projects have included an accessibility component and investments to date have balanced contributions supporting a wide range of priority populations identified in the Municipal Housing Strategy.

Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?

The City provides the Lethbridge Housing Authority with an annual operating grant of \$252,000. The funding is utilized to operate the Lethbridge Economic Assistance Fund, which supports residents in need with rental subsidies over a 6-12 month period. Funding can also be provided, in a once/lifetime capacity, to support individuals with payment of security deposits or support with rental arrears, all with the overarching intent of maintaining housing stability.

Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

The City, through the development of its Municipal Housing Strategy, has identified supportive housing, particularly for those with high acuity needs, as a key gap within the community’s housing continuum. While strides are being made to increase capacity for our most vulnerable community members, additional investments of both capital and operational funding for these services are needed in order to address the current underlying needs.

5.9 Housing Trends

Note that the tables below contain CMHC Rental Housing Data from October 2021. Since then, median rents have increased by 39% to \$1,440 in 2024 (see Section 5.2).

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1130
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1035
	Bachelor	753
	1 bedroom	947
	2 bedrooms	1041
	3 bedrooms+	1215
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1000
	Bachelor	800
	1 bedroom	940
	2 bedrooms	1000
	3 bedrooms+	1200
Sale prices (Canadian dollars)	Average	Detached: 603,554 Semi-detached: 535,759 Row/Townhouse: 391,414 Apartment: 295,501 (Alberta Real Estate Association, Feb 2025)
	Median	n/a
Sale prices by unit size (Average, Canadian dollars)	Average	n/a
	Bachelor	n/a
	1 bedroom	n/a
	2 bedrooms	n/a

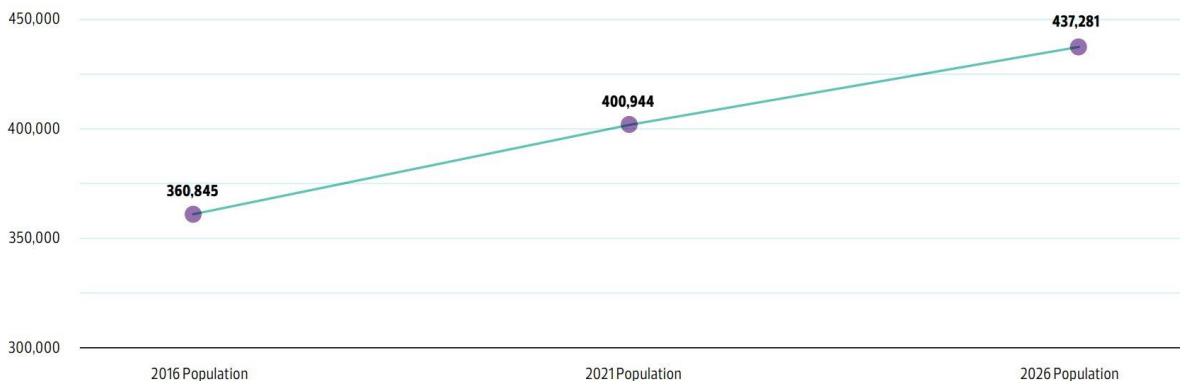
5.9.1 Housing Values		
Characteristic	Data	Value
	3 bedrooms+	n/a
Sale prices by unit size (Median, Canadian dollars)	Median	n/a
	Bachelor	n/a
	1 bedrooms	n/a
	2 bedrooms	n/a
	3 bedrooms+	n/a

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	18 (Total for Tenant and Owner combined) (City of Lethbridge Building Permit Data, 2022)
	Owner	N/A
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	582
	Single	213
	Semi-detached	46
	Row	132
	Apartment	191
Completed – Breakdown by tenure (annual, number of structures)	Tenant	278
	Owner	268
	Condo	36
	Coop	0
Housing starts by structural type and tenure	Total	341 (City of Lethbridge Building Permit Data, 2022)

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.
 - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.

- Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
 - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community’s projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	821	0	23	13	9	866
Low Income	6,276	1,608	204	114	63	8,265
Moderate Income	3,570	3,702	876	306	421	8,875
Median Income	1,971	4,833	1,564	1,037	732	10,137
High Income	773	6,769	4,001	4,231	2,718	18,492
Total	13,411	16,912	6,668	5,701	3,943	46,635

Source: Housing Needs Assessment Tool, Housing Assessment Resource Tools (HART)

Note that the projected household numbers in Table 6.1.1 are projected households in 2031 directly extracted from *2031 Projected Households by Household Size and Income Category* table of the Housing Needs Assessment Tool developed by HART as requested in the report. According to HART methodology, the projected household numbers in this table would be based on projected household growth using historic growth rates at municipal and regional level, assuming past pattern of growth will remain, where the alternative scenarios of local or regional are not captured.

The projected future household numbers reported in the subsequent sections (From 6.2 onwards) in this report will be based on the household projections based on demographic trends, household formation pattern across age groups, and potential alternative scenarios of fertility and migration at regional and provincial level numbers following the approach in the City of Lethbridge’s *Needs Assessment and Priorities Update Report* in 2023. This would result in discrepancies in projected household numbers in the subsequent section from the numbers from HART as reported in Table 6.1.1.

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

The population and household projections adopted in this report is developed based on the approach in City of Lethbridge's *Needs Assessment and Priorities Update Report* in 2024. Baseline and high growth population and household scenarios are projected for different growth scenarios based on potential immigration and population growth outlook at the regional level. The methodology in the report is used to develop population and household projections up to year 2031, using 2023 as the base year.

For reporting purpose, the projection results high scenario is reported to ensure potential growth is captured.

Sources of data used for projection development:

- Statistics Canada, Census Profile 2006, 2016 and 2021, which is used to understand the historical changes in demographic pattern and age structure.
- Government of Alberta, Alberta Population Projections, 2023-2051 for Alberta and Census Divisions, which is used to inform the regional trend and growth scenarios to develop population projections
- In addition, the following Census tables are used to derive the household maintainer rates by age groups and tenure distribution:
 - Census 2006, Table 97-554-XCB2006034, Age Groups of Primary Household Maintainer, Structural Type of Dwelling, Sex of Primary Household Maintainer and Housing Tenure for Private Households of Canada, Provinces, Territories, Census Divisions and Census Subdivisions
 - Census 2021, Table 98-10-0232-01, Age of primary household maintainer by tenure: Canada, Provinces, Territories, Census Divisions and Census Subdivisions

Methodology for population projection

The projected growth scenarios for the City of Lethbridge are based on the population growth for the corresponding Census Division No. 2 from the Alberta Population Projections, 2023-2051 for Alberta and Census Divisions prepared by the Government of Alberta. Description of the two scenarios are as follows:

- **Baseline scenario:** The population of the City of Lethbridge is assumed to account for 53.8% of the projected population of Census Division No. 2, Alberta in the next three years (i.e. remain constant as the City's share of the Census Division No. 2's population in 2021) based on the **medium** growth scenario projected for Census Division No. 2 as in the Alberta provincial population projection.
- **High scenario:** The population of the City of Lethbridge is assumed to account for 53.8% of the projected population of Census Division No. 2, Alberta in the next three years based on the **high** growth scenario in the Alberta provincial population projection for Census Division No. 2. The high growth scenario would reflect higher immigration trend and fertility.

Population projection by 5-year age group for the City is then derived based on the historical trend of population change across age groups, standardized to the projected population. While the demographic patterns (e.g. fertility rates and migration) are not explicitly projected, the projected regional trend of fertility and migration would be reflected based on different population growth scenarios under Census Division-level population projection scenarios developed by the Government of Alberta.

It is also noted that the population projection adopted in the 2024 *Needs Assessment and Priorities Update Report* and this report is based on 5-year age group for overall population. As the purpose of the 2024 report is to understand the general housing needs in the community, the population projection in the 2024 report and this report does not include detailed breakdown of gender or single-year ages. It is understood that gender-specific projections would be beneficial in understanding housing needs of specific groups (e.g. women-led families and lone parent households), and could be considered to be incorporated into future housing needs assessment if specific housing needs in the community is identified.

Methodology of Household Projections

Future number of households is determined by projected population by age group and age-specific headship rates. The headship rate analysis in Section 3.3 shows that there are not significant changes in headship rates across age groups between 2016 and 2021. Thus, future headship rate by age group is assumed to remain constant as in Census 2021 across all age groups.

Then, the proportion of rental tenure by age groups is projected in the next 3 years up to 2026 based on the historical trend of rental tenure proportion in the past 15 years from 2006 to 2021. From 2006 to 2021, proportion of renters across all households increases from 27.8% to 31.8%, where the proportion of renters among groups aged 15 to 24, and aged 25 to 34 have both increased by about 10% during this period. Thus, a trended proportion of rental tenure has been applied to all age groups to determine future tenure distribution among households.

The distribution of tenure-dwelling types is then determined by the historical distribution of the dwelling types for each tenure type by 2021. Since the rental tenure are often correlated with ground-oriented family units (e.g. townhouse, etc.) or apartments, the trend for higher needs for multi-family housing units would be reflected in this methodology. The projection of distribution between family versus non-family households is also determined based on constant distribution across age groups as in Census 2021.

6.2.1 Projections (2031)		
* 2023 as base year. High growth scenario presented		
Characteristic	Data/Formula	Value
Women by age distribution (# and %) ²	0-14	N/A
	15-19	N/A
	20-24	N/A
	25-64	N/A
	65-84	N/A
	85+	N/A
Male Births	Births x Estimated Proportion of Male Births	N/A
Female Births	Total births – Male Births	N/A
Survival Rate	Survival rate for those not yet born at the beginning of the census year	N/A
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	N/A
Projected Family Households	Age-group population x projected age-specific family headship rate	31,612
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	18,479

² As discussed in methodology section, projection by gender breakdown is not included in the methodology adopted.

6.2.1 Projections (2031)		
* 2023 as base year. High growth scenario presented		
Characteristic	Data/Formula	Value
Total Projected Headship Rate ³	Family headship rates+ non-family headship rates	50.5% (2031) Family HH rates: 31.9% Non-family HH rates: 18.6%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	8,224 net households (= 50,091 in 2031 - 41,867 in 2023)
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Owner HH in 2031: 32,793
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Renter HH in 2031: 17,298
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	HH in 2031 Single-family homes: 30,631 Ground-oriented (e.g. Semi-detached, Townhouse): 10,228 Apartment: 8,173 Movable: 999

³ Overall headship rates determined by number of household maintainers divided by potential headship population (i.e. population aged 15 or above)

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031 * 2023 as base year. High growth scenario presented		
Characteristic	Data	Value
Anticipated population	Total	121,023
Anticipated population growth	Total	18,723
	Percentage	18.3% (or annual rate of 2.1%)
Anticipated age	Average	41.1
	Median	38.9
Anticipated age distribution (# and %)	0-14	21,808
	15-19	6,241
	20-24	7,976
	25-64	59,579
	65-84	22,370
	85+	3,049

6.3.2 Anticipated Households by 2031		
* 2023 as base year. High growth scenario presented		
Characteristic	Data	Value
Current number of households (2023)	Total	41,867
Anticipated number of households	Total	Anticipated HH in 2031: 50,091
Anticipated Household Age ⁴	Average	51.9
	Median	52.9
Anticipated Households by Tenure	Renter	32,793
	Owner	17,298
Anticipated Units by Type	Total	50,091
	Single	30,631
	Semi-detached	7,201
	Row	3,087
	Apartment	8,173
	Movable Dwellings	999
Anticipated Units by Number of Bedrooms ⁵	1 bedroom	N/A
	2 bedroom	N/A
	3 bedroom	N/A
	4 bedroom	N/A

⁴ Note that the household maintainer data by age group brackets comes in 10-year age brackets, which could have overestimated the average or median age of household maintainers.

⁵ The number of bedrooms is not determined in the previous 2024 Needs Assessment methodology due to the expectation of changing demographics as a result of alternative migration or fertility population scenarios and shifting dwelling choices, and the bedroom needs is subject to changing family formation preferences depending on socio-economic conditions, real estate markets that could vary vastly. Further studies could be conducted in the future to determine specific needs for unit size and mixes.

6.3.2 Anticipated Households by 2031		
* 2023 as base year. High growth scenario presented		
Characteristic	Data	Value
	5 bedroom	N/A
Anticipated Households by Income ⁶	Average	N/A
	Median	10,888
	Very Low	930
	Low	8,877
	Moderate	9,533
	High	18,492
Anticipated average household size	Total	2.42
Draft approved lots by planned housing type	Total	N/A
Draft approved lots by tenure	Tenant	N/A
	Owner	N/A

⁶ Note: The number of households are derived based on the distribution of households by income categories reported by Housing Needs Assessment Tools, HART as in Table 6.1.1 in Section 6.1, and standardized to the projected number of households based on demographic trend as in Section 6.2. Income is not projected for household categories.

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

How will this HNA inform your official community or development plan, housing policies and/or actions going forward? For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

Using the findings within the Municipal Housing Strategy (2024), several **goals** were developed to achieve desired future outcomes for housing. Actions are included for each outcome to describe the steps to be taken which will support the state/condition of housing outlined by each outcome. These include:

- 1. Increase the supply of non-market housing which is affordable to households with low incomes.** With key actions being:
 - Enable the addition of new non-market housing by providers by streamlining city planning processes, expanding City-led programs to fund non-market housing pre-development costs, introducing incentives for non-market housing, partnering with providers to assess alternative construction methods, and collaborating with land-owning groups to optimize land for non-market housing development.
 - Use City-owned land to support non-market housing development by identifying suitable City-owned land, identifying shovel-ready land, defining a criteria for land acquisition, strengthening the Land Banking Strategy, investing in the Affordable and Social Housing Capital Fund, and co-locating non-market housing with community facilities.

- 2. Expand the supply of rental housing units and options to increase housing choice and affordability for renters.** Actions include:
 - Encourage mixed-market housing development by:
 - using land economics testing to identify effective incentives for mixed-market applications,
 - collaborating with post-secondary institutions to understand student housing needs/solutions, and
 - exploring scaling capabilities for alternative rental housing options (e.g., co-operative housing).
 - Support provision of rental subsidy housing by:
 - advocating the provincial government for local housing authority funding
 - working with local housing authorities to understand and bolster program participation.

- 3. Build and redevelop neighbourhoods to support a diversity of housing types.** The City aims to achieve this through actions:
 - Encourage appropriate housing mix, tenure, and density by:
 - Considering MDP amendment to set recommended minimums for non-market housing
 - Increasing residential densities in established areas
 - Amending necessary bylaws to provide development flexibility
 - Implementing Infill Infrastructure Guidelines to evaluate and align infrastructure capacity and condition, policy, and market interest
 - Upgrading/improving infrastructure capacity/condition
 - Considering municipal tax exemptions to encourage density
 - Working with Lethbridge Land to increase residential densities, build infrastructure capacities, and to optimize/upgrade and sell land for missing middle housing, and
 - Aiding housing providers in accessing Federal Government's Apartment Construction Loan Program
 - Review and pilot changes to internal City processes to support diverse housing options by:
 - Identifying and testing refinements to application processes
 - Streamlining development/building process through regulatory flexibility in design standards
 - Assessing how City processes can accommodate standardized federal housing designs to cut costs, raise awareness, and support missing middle housing, and
 - Creating an Infill Development Committee to streamline requirements, reduce costs, and improve the review process for infill projects.
- 4. Collaborate with housing providers to deliver the services and amenities that communities need.** Key actions include:
 - Collaborate with housing providers to enhance functioning of the housing system. This will be done by:
 - Forming a compact housing working group uniting key housing stakeholders to set five-year targets and address Lethbridge's housing needs. The group will identify barriers, explore funding and partnerships, advocate to higher governments, foster innovation, and raise community awareness while enhancing supportive services.
 - Administering federal funds to build/operate more housing
 - Advocate to provincial government for appropriate funding allocation to local housing authorities
 - Collaborate with other municipalities to advocate for the removal of systemic barriers to housing supply
- 5. Identify priority populations and ensure that they have access to equitable housing opportunities.** Actions include:
 - Advance the City's understanding of the needs of priority populations by:
 - Supporting research of By-Names-List in partnership with organizations serving priority populations
 - Improving data collection, management, and sharing to foster common understanding of needs

- Align funding and programming opportunities with needs of identified priority populations by:
 - Sharing updated needs of priority populations with levels of government and community organizations
 - Developing regular reporting expectations
 - Building on the work of the Integrated Coordinated Access system and prioritize housing initiatives

How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?

The Planning and Design department has embarked on a multi-year project to renew its Land Use Bylaw. All of the land use districts will be looked at including the residential ones, the land uses allowed in each district and the associated parking requirements. Recently City staff supported 3 separate rezoning proposals to add 40+ apartments on former lots consisting of single detached dwellings and neighbourhood commercial uses. Staff supported the proposals where supplied parking was less than the Land Use Bylaw stipulated in order to put more housing into the core areas of the City where access to transit and ability to walk and cycle exists.

The City has employed an on-line permitting system for many years now with over 95% of applications being submitted 24/7 and many residential approvals issued the same day. Builders and contractors have repeatedly told staff how easy the system is to navigate and how it has led to them becoming more efficient with applications which saves their customers time as well.

Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.

- The Capital Planning and Engineering department has embarked on an Underground Infrastructure Master Plan (UIMP) to understand the existing capacities in established neighbourhoods in order to understand where density can be best accommodated. The UIMP's target deadline is Q2 of 2025 to have information compiled for internal review. As the City's Municipal Development Plan supports growth along arterial corridors and in neighbourhood nodes to support existing businesses or the establishment of new ones this enhanced understanding of infrastructure capacity will form the basis for future densification and/or servicing upgrade discussions. In new neighbourhoods, growth and development progresses as the required infrastructure is provided by the developers.
- The City of Lethbridge provides a modest public transit service through Lethbridge Transit. Lethbridge Transit works in close collaboration with city departments, including the Planning and Design Department to align transit service with current and anticipated community needs.

- The City of Lethbridge is currently undertaking an assessment of existing infrastructure capacity and condition. The results of this exercise will highlight gaps in the system and required infrastructure improvements to service anticipated growth both in established neighbourhoods and within new neighbourhoods on the edges of the city.
- Given the substantial amount of residential development on the west side of Lethbridge, exploration and planning has started to contemplate the future construction of a third bridge crossing the Oldman River. At this time, only two bridges connect the west side of the city with the remainder of the community which has created mobility challenges, especially during periods of inclement weather.

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.