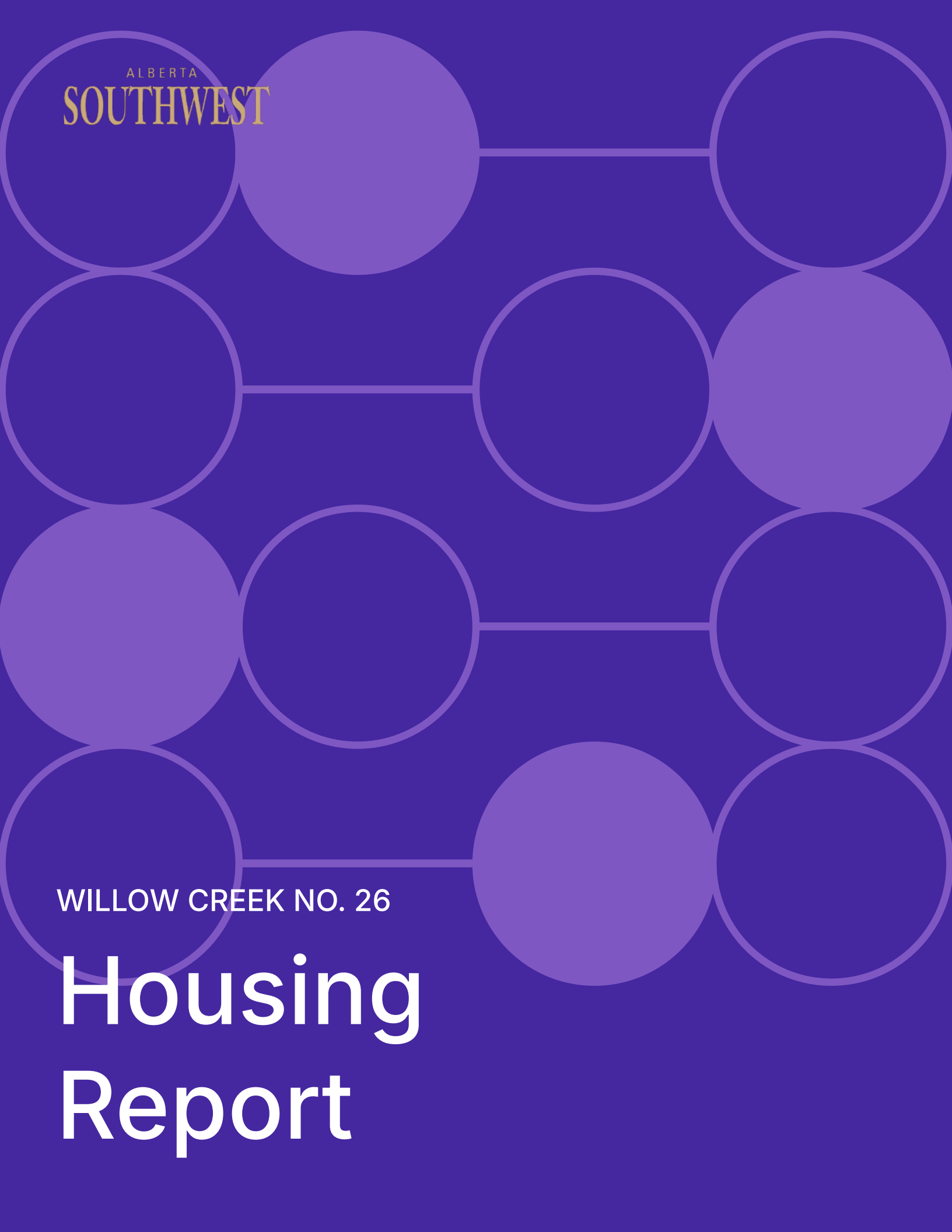




ALBERTA
SOUTHWEST

WILLOW CREEK NO. 26

Housing Report

Table of Contents

Households Spending 30%+ on Shelter	4
Housing Suitability	5
Occupied Private Dwellings	6
Median Shelter Costs	7
Tenant Households in Subsidized Housing	8
Core Housing Need by Tenure	9
Condominium Status	10
Number of Bedrooms	11
Average Rooms per Dwelling	12
Household Crowding	13
Dwelling Condition	14
Shelter Cost Ratio	15
Median Dwelling Value	16
Number of Rooms	17
Dwelling Construction Period	18
Owner Households with a Mortgage	19
Housing Quality Indicators	20
Dwelling Structure Type	21
Housing Tenure	22
Average Shelter Costs	23
Core Housing Need	24

Executive Summary

Willow Creek No. 26's housing profile in 2021 was defined by growth in occupied homes and a stock that remained overwhelmingly ownership-based, low density, and physically spacious. Occupied private dwellings increased over the past decade and rose faster between 2016 and 2021, while owner households continued to far outnumber renters. The built form was dominated by single-detached, non-condominium homes, with larger dwellings still the norm by both room count and bedroom count. Older construction formed the core of the housing stock, and only a relatively small share of homes dated from the most recent building period. Average rooms per dwelling changed little, reinforcing a picture of structural continuity rather than major reshaping of the local housing mix.

That broad stability sat alongside more mixed signals on housing pressure. Most households lived in suitable housing, crowding remained limited, and most dwellings needed only regular maintenance or minor repairs. The number of homes requiring major repairs declined, suggesting some improvement at the more severe end of dwelling condition. At the same time, affordability pressures became more visible. Households spending 30% or more of income on shelter remained a minority, but that group grew much faster than those below the threshold. Renters faced the sharper pressure: they had higher shelter-cost burden rates than owners, a higher rate of core housing need, and faster growth in both median and average shelter costs over five years, even though owners still paid more in dollar terms. The subdivision also recorded no tenant households in subsidized housing, leaving little sign of assisted rental housing within the measured tenant population.

The result is a housing picture that is broadly functional but uneven. Most homes appear adequate in size and condition, and the local stock remains centered on larger owner-occupied dwellings. Yet that same structure does not remove stress for all households. Affordability problems were rising faster than the broader housing base, and they were more pronounced among renters than owners. Median dwelling value moved down between 2016 and 2021, but this did not prevent shelter-cost pressure from increasing within the measured household population. Willow Creek No. 26 therefore presents a housing market with a stable physical form and a generally sound stock, alongside a clearer edge of cost strain concentrated in the rental side of the system.

Households Spending 30%+ on Shelter

In Willow Creek No. 26, renters had the highest shelter-cost burden in 2021 at 24.1%, up 49.7% from 2016. Owners were lower at 18.4%, rising 21.9% over the same period.

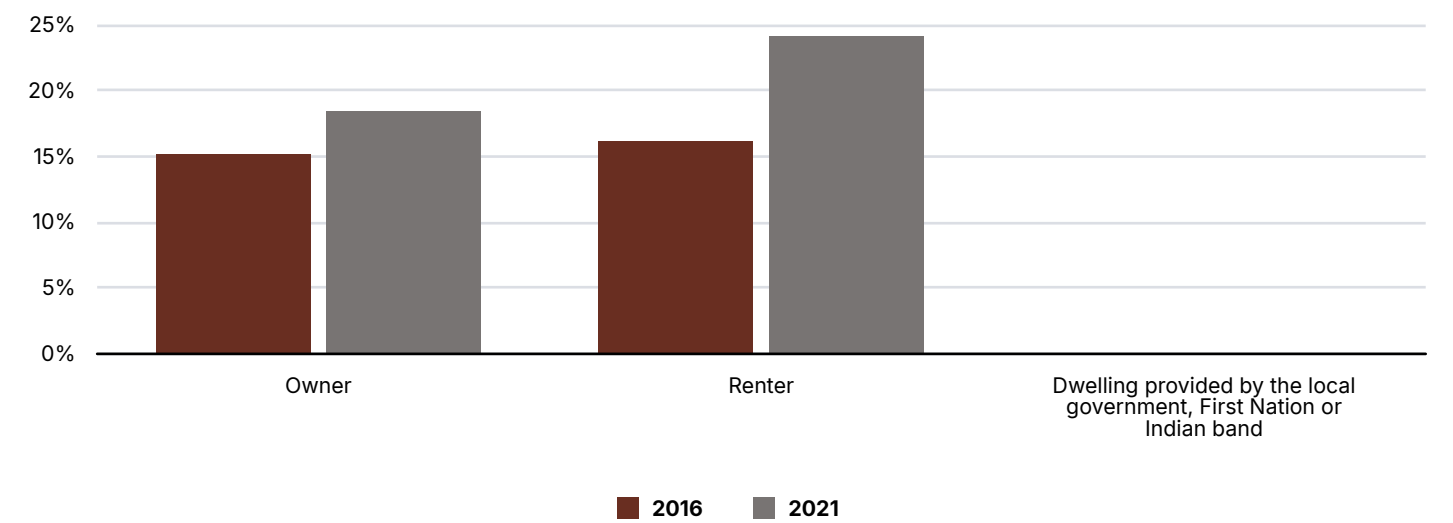
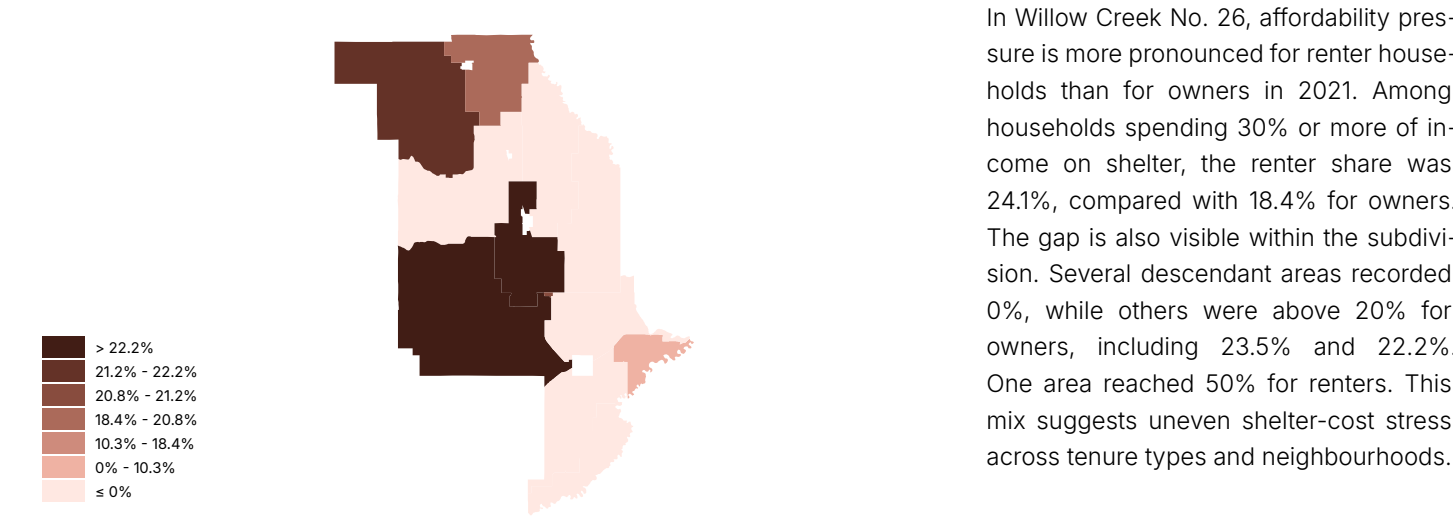


Figure 1.1: Shows the share of households spending 30% or more of income on shelter. It helps indicate the extent of housing affordability pressure. (Willow Creek No. 26, 2016-2021)¹

In Willow Creek No. 26, housing affordability pressure differed by tenure in 2021. Among owner households, 18.4% spent 30% or more of income on shelter, while the share was higher for renters at 24.1%. The five-year change points to rising pressure in both groups. The owner share was up 21.9%, and the renter share rose 49.7%, a much faster increase. Households in dwellings provided by the local government, First Nation or Indian band were recorded at 0%, so no pressure was shown in that category.



In Willow Creek No. 26, affordability pressure is more pronounced for renter households than for owners in 2021. Among households spending 30% or more of income on shelter, the renter share was 24.1%, compared with 18.4% for owners. The gap is also visible within the subdivision. Several descendant areas recorded 0%, while others were above 20% for owners, including 23.5% and 22.2%. One area reached 50% for renters. This mix suggests uneven shelter-cost stress across tenure types and neighbourhoods.

Figure 1.2: Distribution of Largest Group: Housing Tenure - Owner (Willow Creek No. 26)¹

Housing Suitability

Most households in Willow Creek No. 26 were suitable in 2021, at 1,830 households, up 10.9% from 2016. Not suitable households rose from 20 to 50, a 150.0% increase.

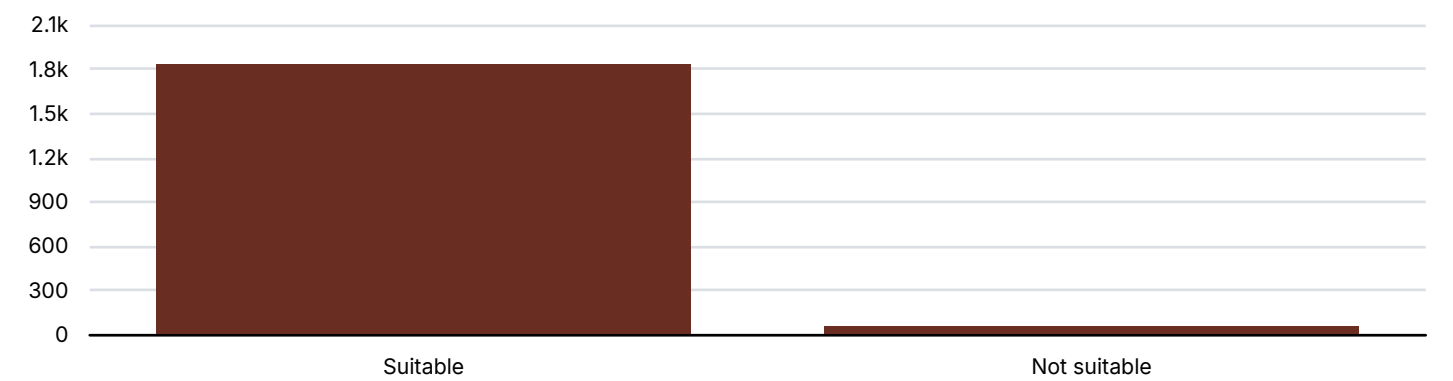


Figure 2.1: Shows whether homes have enough bedrooms for the households living in them. It helps indicate whether housing size matches household composition. (Willow Creek No. 26, 2021)¹

In Willow Creek No. 26, housing suitability in 2021 was concentrated among private households with suitable homes. There were 1,830 suitable households, and that figure was up 10.9% over five years. The number of not suitable households was much smaller at 50, though it rose by 150% over the same period. The pattern suggests that most households had enough bedrooms, while the smaller not suitable group grew faster from a low base.

Housing suitability in Willow Creek No. 26 was strongly weighted toward suitable homes in 2021. The subdivision recorded 1,830 suitable households and 50 not suitable households, pointing to a housing stock that mostly matched household size. The 5-year change shows a mixed pattern: suitable households rose 10.9%, while not suitable households increased sharply from a very small base. At the local level, most descendant areas also reported no not suitable households, though one area had 20. This suggests limited mismatch overall, with pockets where bedroom supply and household composition do not align as well.



Figure 2.2: Distribution of Largest Group: Housing Suitability - Suitable (Willow Creek No. 26)¹

Occupied Private Dwellings

Willow Creek No. 26 had 1,882 occupied private dwellings in 2021, up 12.6% over five years. The count rose from 1,602 in 2011 to 1,671 in 2016, then increased faster by 2021.

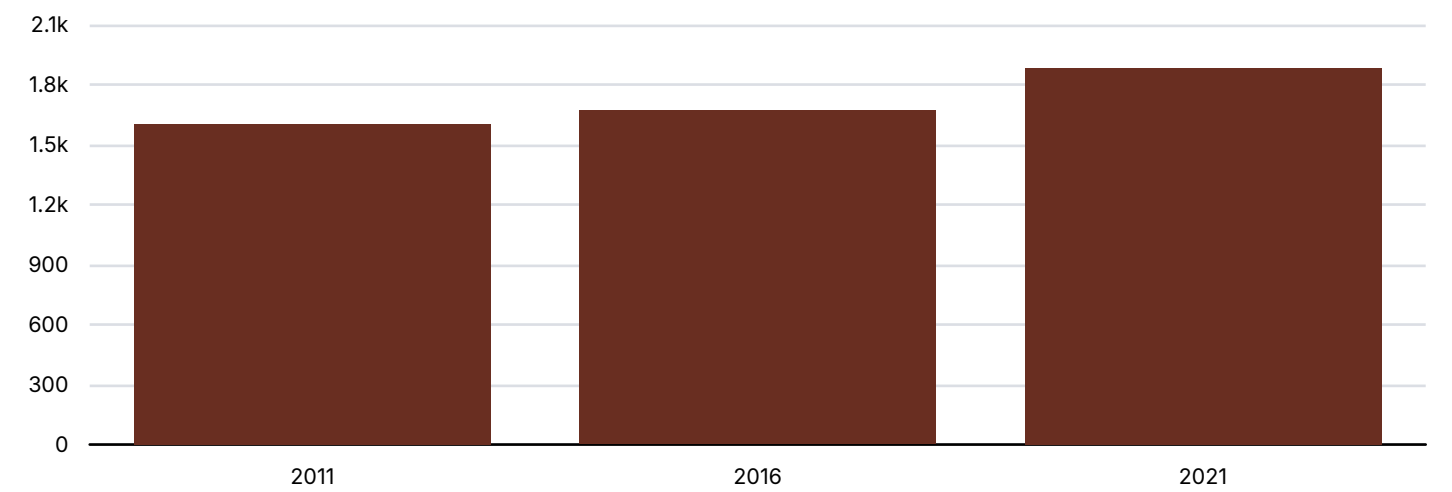
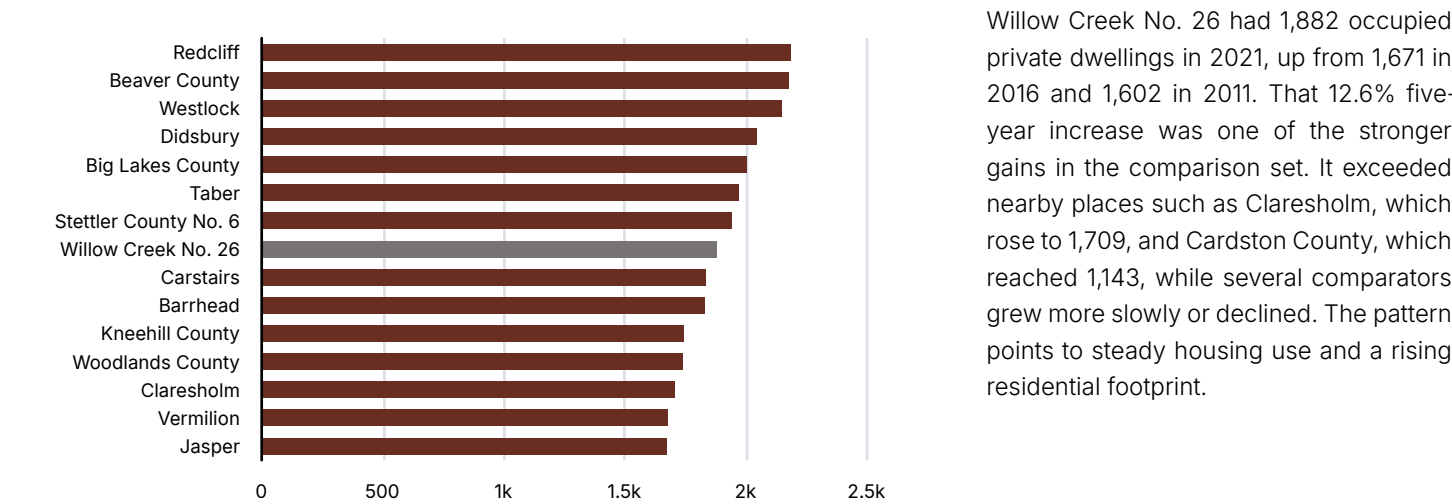


Figure 3.1: Shows the number of private dwellings occupied by usual residents. It helps indicate how much of the housing stock is in active residential use. (Willow Creek No. 26, 2011-2021)¹

Willow Creek No. 26 had 1,882 occupied private dwellings in 2021, up from 1,671 in 2016 and 1,602 in 2011. The pattern shows steady growth across the two census intervals, with the number of occupied homes rising by 4.3% from 2011 to 2016 and then by 12.6% from 2016 to 2021. That later increase was larger, suggesting stronger recent expansion in active residential use of the housing stock. With no comparison area in the data, the main takeaway is the upward trend itself: more of the subdivision’s private dwellings were occupied by usual residents over time.



Willow Creek No. 26 had 1,882 occupied private dwellings in 2021, up from 1,671 in 2016 and 1,602 in 2011. That 12.6% five-year increase was one of the stronger gains in the comparison set. It exceeded nearby places such as Claresholm, which rose to 1,709, and Cardston County, which reached 1,143, while several comparators grew more slowly or declined. The pattern points to steady housing use and a rising residential footprint.

Figure 3.2: Comparison of Occupied Private Dwellings with other locations (Willow Creek No. 26, 2021)¹

Median Shelter Costs

In Willow Creek No. 26, median monthly shelter costs were higher for owners than renters in 2021, at \$1,230 versus \$1,000. Over five years, owner costs rose 17.6% and renter costs 33.5%.

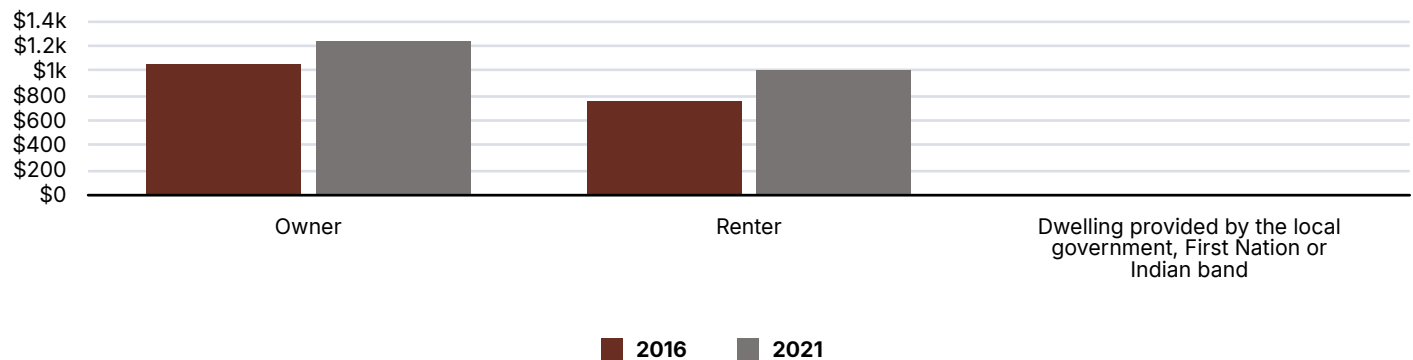


Figure 4.1: Shows median monthly shelter costs. It helps indicate the typical housing expense faced by households. (Willow Creek No. 26, 2016-2021)¹

Willow Creek No. 26’s 2021 median shelter costs were higher for owner households than for renters, within non-farm, non-reserve private dwellings. The pattern is shaped by tenure: owners recorded a median monthly cost of \$1,230, while renters were at \$1,000. The five-year change also points upward for both groups. Owner costs rose 17.6%, and renter costs increased 33.5%. Dwelling provided by the local government, First Nation or Indian band was listed at \$0, which sets it apart from the other tenure types. The data shows a modest owner-renter gap in monthly costs, alongside stronger recent growth for renters.

In Willow Creek No. 26, median monthly shelter costs in 2021 were \$1,230 for owner households and \$1,000 for renter households in non-farm, non-reserve private dwellings. Dwelling provided by the local government, First Nation or Indian band was recorded at \$0. Across nearby areas, owner costs ranged from \$760 to \$1,560, showing noticeable local variation. The pattern suggests a mixed housing-cost profile within the subdivision.



Figure 4.2: Distribution of Largest Group: Housing Tenure - Owner (Willow Creek No. 26)¹

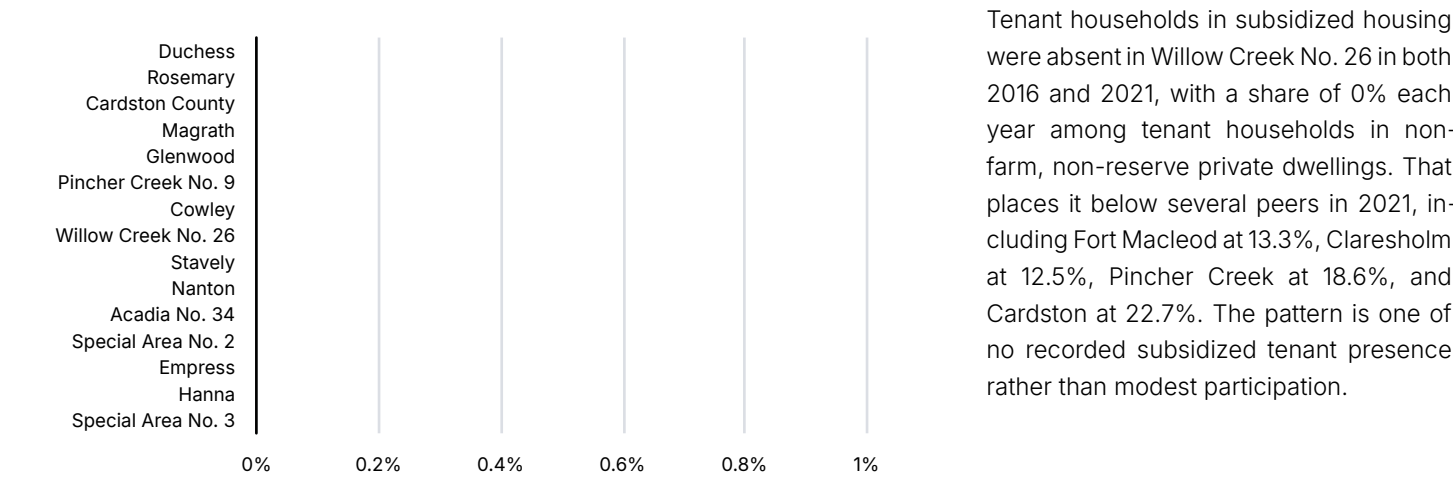
Tenant Households in Subsidized Housing

Willow Creek No. 26 recorded no tenant households in subsidized housing in 2021, unchanged from 2016. The share remained at 0.0%, with no change over the five-year period.



Figure 5.1: Shows the share of tenant households living in subsidized housing. It helps indicate the role of assisted housing in meeting local need. (Willow Creek No. 26, 2016-2021)¹

Willow Creek No. 26 had no tenant households living in subsidized housing in either 2016 or 2021, within the tenant household population in non-farm, non-reserve private dwellings. The share was 0.0% in both census years, leaving no visible change over time. This means subsidized housing made no recorded contribution to the tenant housing profile in the available data for either period. With the measure unchanged at zero, the pattern is one of stability rather than movement. The figures point to a very limited role for assisted housing among tenant households in the census subdivision over this period.



Tenant households in subsidized housing were absent in Willow Creek No. 26 in both 2016 and 2021, with a share of 0% each year among tenant households in non-farm, non-reserve private dwellings. That places it below several peers in 2021, including Fort Macleod at 13.3%, Claresholm at 12.5%, Pincher Creek at 18.6%, and Cardston at 22.7%. The pattern is one of no recorded subsidized tenant presence rather than modest participation.

Figure 5.2: Comparison of Tenant Households in Subsidized Housing with other locations (Willow Creek No. 26, 2021)¹

Core Housing Need by Tenure

Renter households were more likely to be in core housing need in Willow Creek No. 26 in 2021, at 26.9%, compared with 20.6% of owner households, a gap of 6.3 percentage points.

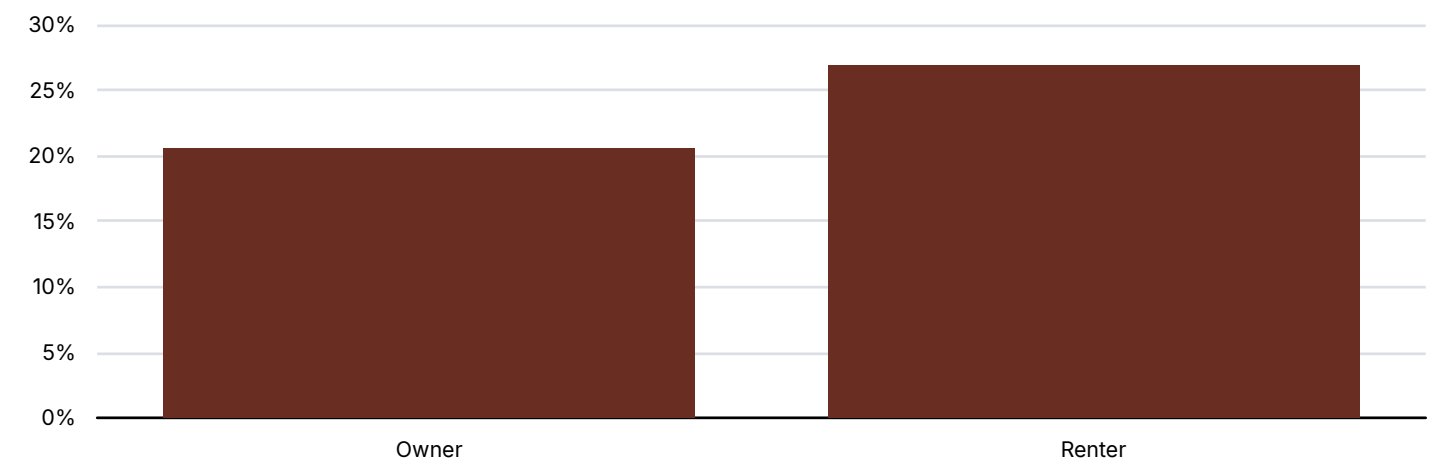


Figure 6.1: Shows core housing need separately for owners and renters. It helps indicate which tenure group faces greater housing stress. (Willow Creek No. 26, 2021)¹

In Willow Creek No. 26, core housing need in 2021 was higher among renters than owners, pointing to a clear tenure gap in housing stress. Among owner households in non-farm, non-reserve private dwellings, 20.6% were in core housing need. The renter rate was 26.9%, a difference of 6.3 percentage points. The figures come from the 2021 Census Profile and describe owner and tenant households within the same universe. With only one year shown, the data do not support a trend over time, but they do show that renters faced the greater burden at that point.



Figure 6.2: Distribution of Largest Group: Housing Tenure - Owner (Willow Creek No. 26)¹

Condominium Status

Willow Creek No. 26’s occupied private dwellings were almost entirely non-condominiums in 2021, with 1,875 units. Non-condominium dwellings rose 12.95% since 2016, while condominium units fell from 10 to zero.

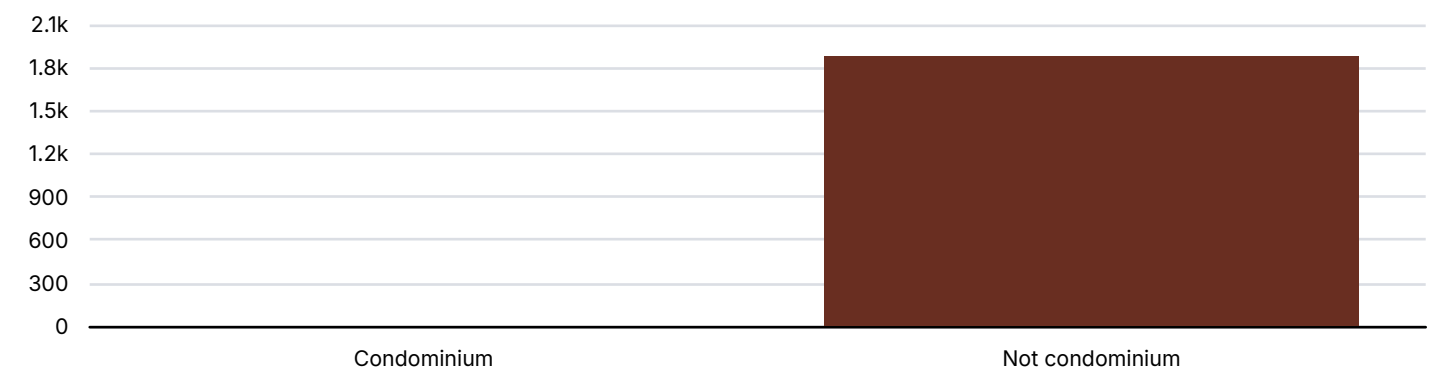


Figure 7.1: Shows whether residential properties are condominiums or non-condominiums. It helps indicate the mix of the housing stock. (Willow Creek No. 26, 2021)¹

In Willow Creek No. 26, the occupied private dwelling stock in 2021 was overwhelmingly non-condominium. The subdivision recorded 1,875 not condominium units and no condominium units at all. That leaves the condominium share at 0%, with the non-condominium category showing a 13.0% five-year change. The pattern suggests a housing stock with no condominium presence in the census snapshot and measurable growth in non-condominium dwellings over the period.

In Willow Creek No. 26, condominium housing was absent in 2021 within occupied private dwellings. All 1,875 counted homes were not condominiums, leaving the condominium share at 0%. The non-condominium stock also showed a 5-year increase of 12.9%. Across the descendant dissemination areas, condominium counts were also 0, while non-condominium counts ranged from 45 to 215 units. This points to a housing mix that is uniformly non-condominium rather than diversified across ownership forms. For this aspect, the defining feature is the complete lack of condominium dwellings.



Figure 7.2: Distribution of Largest Group: Condominium Status - Not condominium (Willow Creek No. 26)¹

Number of Bedrooms

In Willow Creek No. 26, dwellings with 4 or more bedrooms remained the largest group at 790 units in 2021, while 1-bedroom dwellings rose to 90, up 157.1% from 35 in 2016.

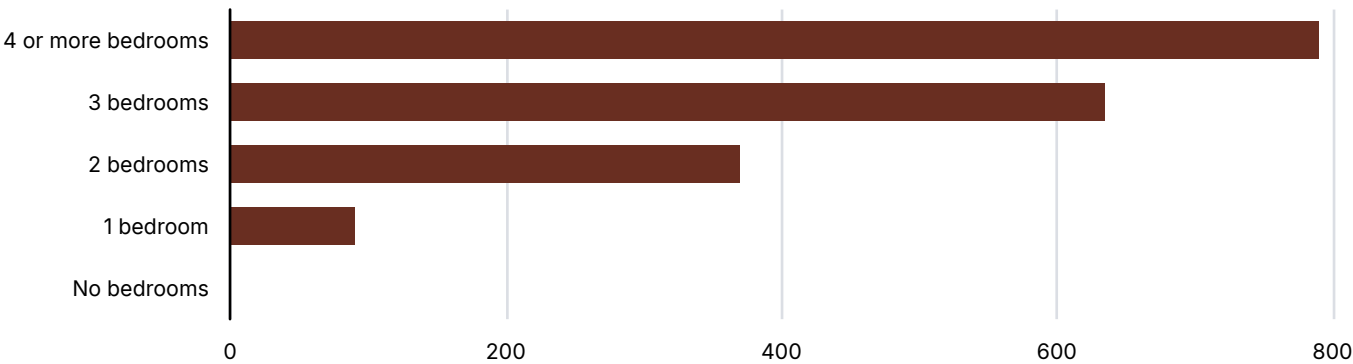


Figure 8.1: Shows the number of bedrooms in dwellings. It helps indicate whether the housing stock offers smaller or larger homes. (Willow Creek No. 26, 2021)¹

In Willow Creek No. 26, the occupied private dwelling stock in 2021 was concentrated in larger homes, with 790 units having four or more bedrooms and 635 with three bedrooms. Smaller units were less common: 370 dwellings had two bedrooms, 90 had one bedroom, and none had no bedrooms. The clearest time trend is the sharp 157.1% increase in one-bedroom dwellings over five years, alongside more modest growth in larger categories.

Willow Creek No. 26’s occupied private dwellings are concentrated in larger units. In 2021, 4 or more bedrooms was the biggest category, with 790 housing units, followed by 3 bedrooms at 635. Smaller homes were less common, with 370 two-bedroom units and 90 one-bedroom units. No-bedroom dwellings were not reported. The 1-bedroom category showed the fastest five-year increase, up 157.1%, while 2-bedroom units rose 27.6% and 4-or-more-bedroom units grew 8.2%. That mix points to a housing stock weighted toward family-sized homes, with limited supply in the smallest unit types. Source: Statistics Canada, Census Profile



Figure 8.2: Distribution of Largest Group: Dwelling Bedrooms - 4 or more bedrooms (Willow Creek No. 26)¹

Average Rooms per Dwelling

Willow Creek No. 26 averaged 7.4 rooms per occupied dwelling in 2021, down 1.33% from 7.5 in 2016. The five-year decline was small, leaving the average nearly unchanged.

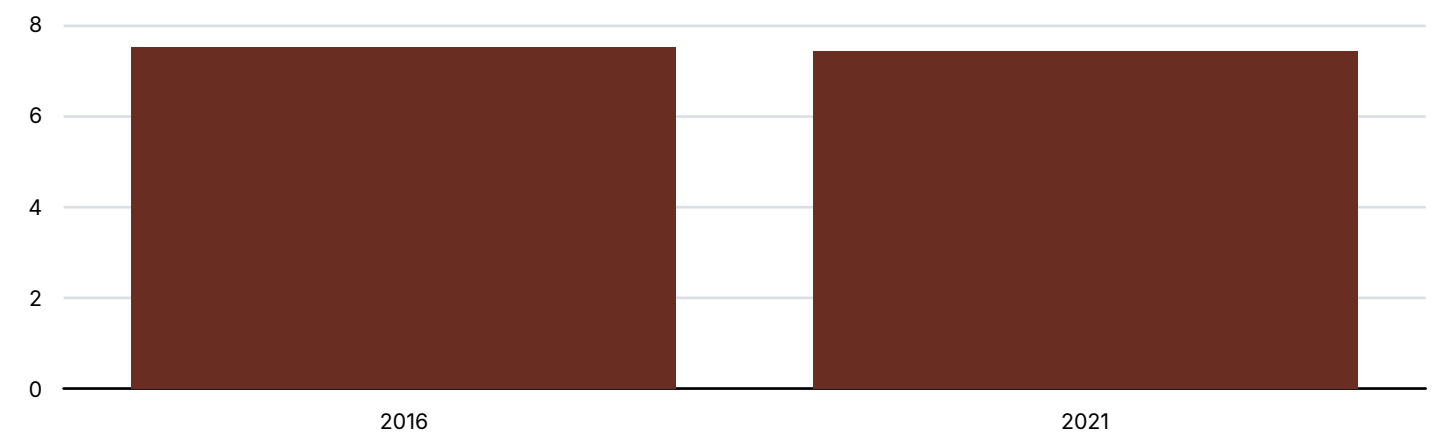


Figure 9.1: Shows the average number of rooms in occupied dwellings. It helps indicate the size of the housing stock available to residents. (Willow Creek No. 26, 2016-2021)¹

Willow Creek No. 26 had an average of 7.5 rooms per occupied private dwelling in 2016, slipping to 7.4 in 2021. That 0.1-room decline equals a 1.3% decrease over five years, pointing to a very small change in the size profile of local housing. The series remains high in absolute terms and shows little movement across the period, suggesting relative stability rather than a sharp shift in dwelling structure.

Willow Creek No. 26 had an average of 7.4 rooms per occupied private dwelling in 2021, a small decline from 7.5 in 2016. That places it near the upper end of the comparison set, though below Cardston County and Cardston, both at 8.1 and 7.8 rooms respectively. It was also higher than several nearby places, including Nanton at 6.8 and Pincher Creek at 6.9. The pattern suggests a housing stock with relatively large dwellings, with only slight softening over five years.

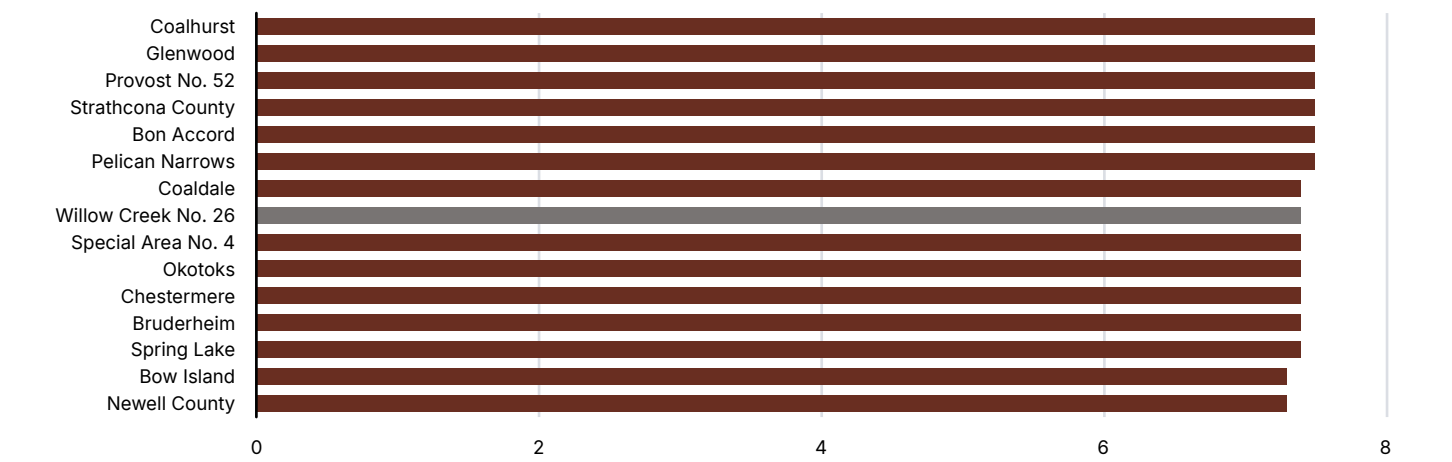


Figure 9.2: Comparison of Average Rooms per Dwelling with other locations (Willow Creek No. 26, 2021)¹

Household Crowding

In Willow Creek No. 26, households with one person or fewer per room remained the largest group at 1,850 in 2021, up 12.1% from 2016. More than one person per room rose to 30, a 50.0% increase.

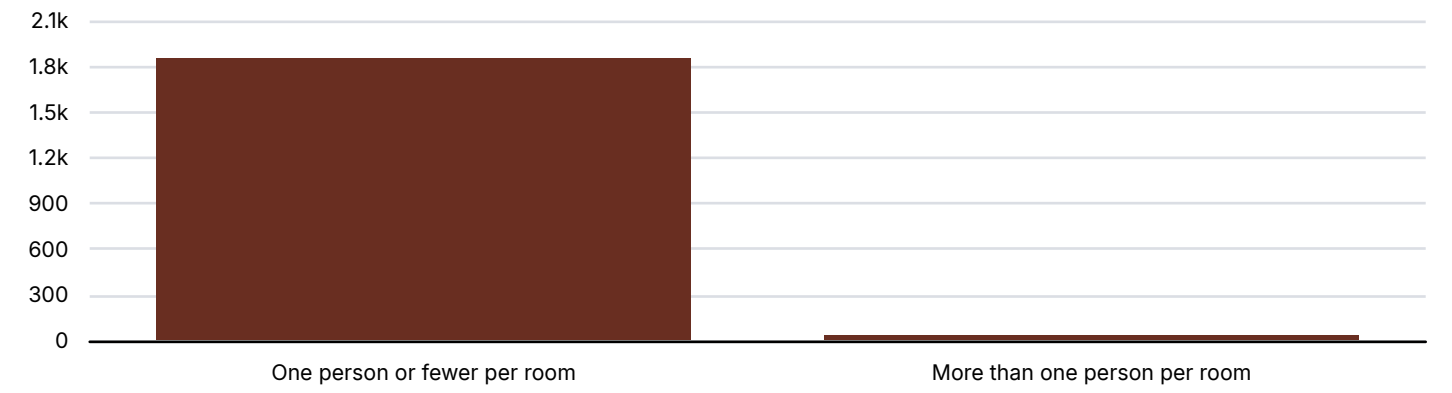


Figure 10.1: Shows how many people live relative to the number of rooms in a household. It helps indicate overcrowding and pressure on available living space. (Willow Creek No. 26, 2021)¹

In 2021, household crowding in Willow Creek No. 26 was concentrated in the less crowded category. Private households with one person or fewer per room totaled 1,850 and were up 12.1% over five years. Households with more than one person per room numbered 30 and increased 50% in the same period. The pattern shows a small crowded segment alongside a much larger non-crowded base, with recent growth in both measures.

In Willow Creek No. 26, household crowding in 2021 was concentrated in the least crowded category. There were 1,850 private households with one person or fewer per room, compared with 30 households with more than one person per room. That gap points to limited crowding pressure across the census subdivision. The crowded category also rose 50% over five years, but it remained small in absolute terms. Most households therefore continued to sit well below the threshold associated with tighter living space.



Figure 10.2: Distribution of Largest Group: Dwelling Crowding - One person or fewer per room (Willow Creek No. 26)¹

Dwelling Condition

Willow Creek No. 26 had 1,695 occupied private dwellings needing only regular maintenance and minor repairs in 2021, up 15.7% from 2016. Dwellings needing major repairs totalled 185, down 7.5%.

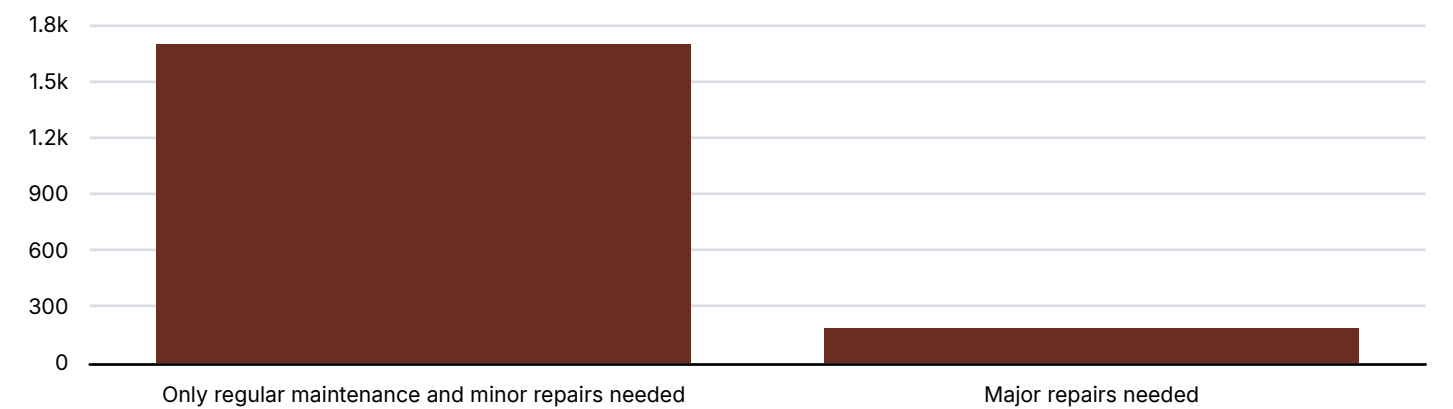


Figure 11.1: Shows the condition of dwellings based on whether they need regular maintenance, minor repairs, or major repairs. It helps indicate housing quality and renovation needs. (Willow Creek No. 26, 2021)¹

In Willow Creek No. 26, the 2021 dwelling condition data for occupied private dwellings points to a housing stock that is more often in usable condition than in serious disrepair. Dwellings needing only regular maintenance or minor repairs numbered 1,695, up 15.7% over five years. By contrast, 185 dwellings needed major repairs, down 7.5% over the same period. The pattern suggests improvement in the more severe end of housing condition.

In 2021, Willow Creek No. 26 had 1,695 occupied private dwellings needing only regular maintenance or minor repairs, compared with 185 needing major repairs. That pattern suggests most homes were in relatively sound condition, while a smaller share faced more serious maintenance needs. Over five years, the count of dwellings in the lighter-need category rose 15.7%, while major-repair dwellings fell 7.5%, pointing to a modest shift toward better dwelling condition.



Figure 11.2: Distribution of Largest Group: Dwelling Condition - Only regular maintenance and minor repairs needed (Willow Creek No. 26)¹

Shelter Cost Ratio

In Willow Creek No. 26, households spending less than 30% of income on shelter costs remained the largest group at 1,070 in 2021, up 17.6% from 2016, while those spending 30% or more rose to 265, up 60.6%.

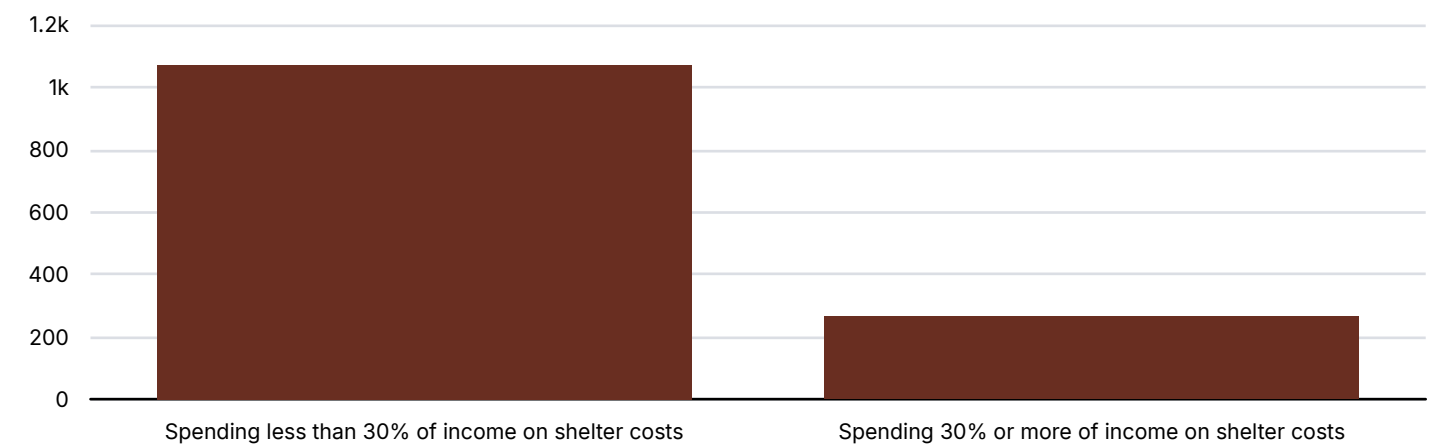
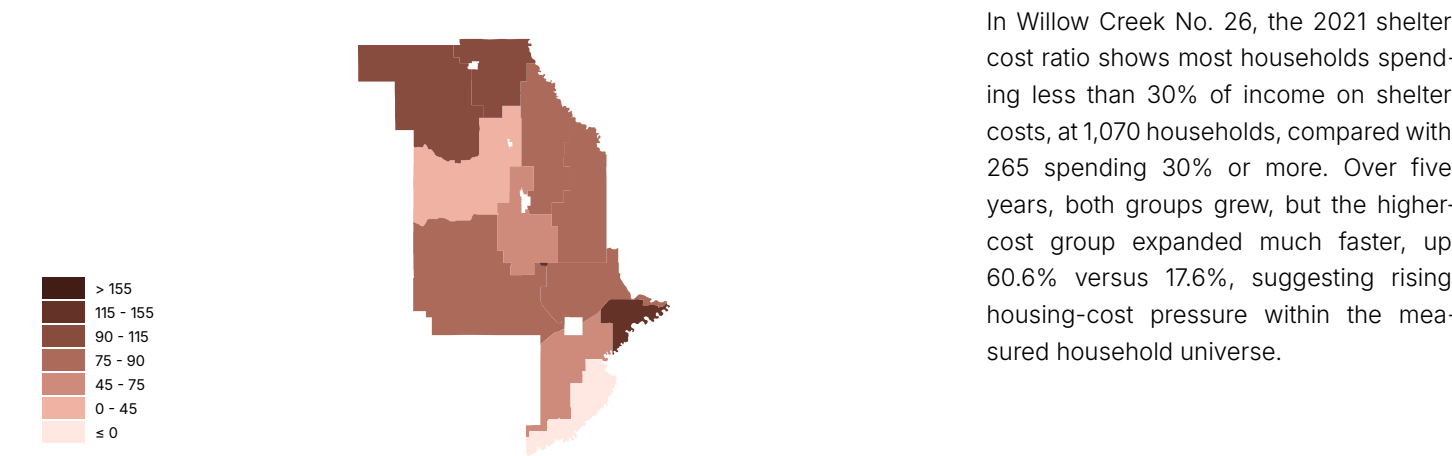


Figure 12.1: Shows the share of household income spent on shelter costs. It helps indicate how heavy housing costs are relative to income. (Willow Creek No. 26, 2021)¹

In Willow Creek No. 26, the 2021 shelter cost ratio data show more households spending less than 30% of income on shelter costs than spending 30% or more. The lower-cost group accounted for 1,070 households, while 265 households were in the higher-cost category. The five-year changes point in different directions. Households spending less than 30% of income on shelter costs increased by 17.6%, while those spending 30% or more rose by 60.6%. That suggests the higher-cost group grew faster over the period. Taken together, the figures show a mixed pattern: most households in this measure were still in the lower-cost category, but the faster growth in the higher-cost group is notable within the available data.



In Willow Creek No. 26, the 2021 shelter cost ratio shows most households spending less than 30% of income on shelter costs, at 1,070 households, compared with 265 spending 30% or more. Over five years, both groups grew, but the higher-cost group expanded much faster, up 60.6% versus 17.6%, suggesting rising housing-cost pressure within the measured household universe.

Figure 12.2: Distribution of Largest Group: Shelter Cost Ratio - Spending less than 30% of income on shelter costs (Willow Creek No. 26)¹

Median Dwelling Value

Willow Creek No. 26’s median dwelling value fell to \$360,000 in 2021, down 10.1% from 2016. That compares with \$400,490 five years earlier, showing a decline of \$40,490.

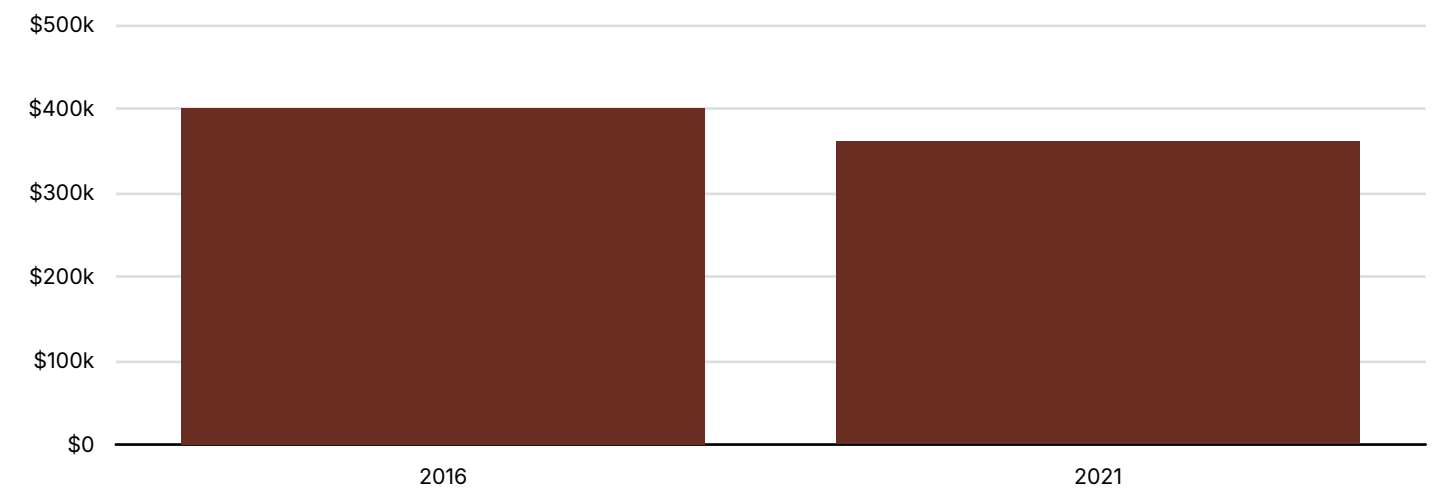
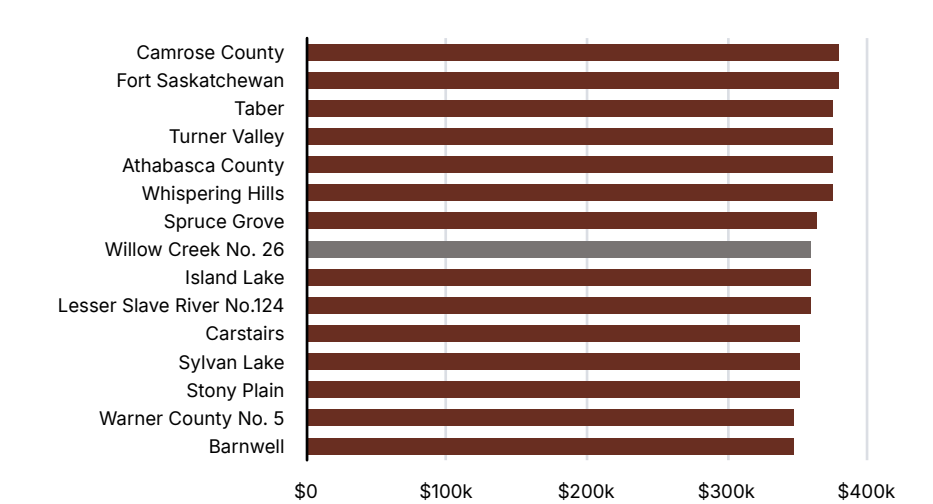


Figure 13.1: Shows the median value of residential dwellings. It helps indicate the typical price point in the local ownership housing market. (Willow Creek No. 26, 2016-2021)¹

Willow Creek No. 26 saw its median dwelling value fall between the 2016 and 2021 censuses. In 2016, the median was \$400,490, and by 2021 it had declined to \$360,000. The five-year change was -10.1%, pointing to a clear downward move in the typical value of owner-occupied, non-farm, non-reserve private dwellings. The shift is moderate in size but notable because it changes the local price point at the middle of the housing market. With only two census snapshots available, the data show direction and magnitude, but not the reasons behind the change.



In Willow Creek No. 26, the median dwelling value for owner households in non-farm, non-reserve private dwellings was \$360,000 in 2021. That was down 10.1% from \$400,490 in 2016. The 2021 figure sat above Claresholm and Nanton at \$250,000 to \$300,000, but below Pincher Creek No. 9 at \$400,000 and Cardston County at \$348,000. This places Willow Creek No. 26 in the upper-middle range among nearby comparators, despite the recent decline. The pattern suggests a housing market that remains relatively high-valued, even after a softer five-year trend.

Figure 13.2: Comparison of Median Dwelling Value with other locations (Willow Creek No. 26, 2021)¹

Number of Rooms

Willow Creek No. 26’s housing stock remained centered on larger dwellings in 2021, with 835 units in 8 or more rooms. The 1 to 4 room group rose to 235 units, up 74.1% since 2016.

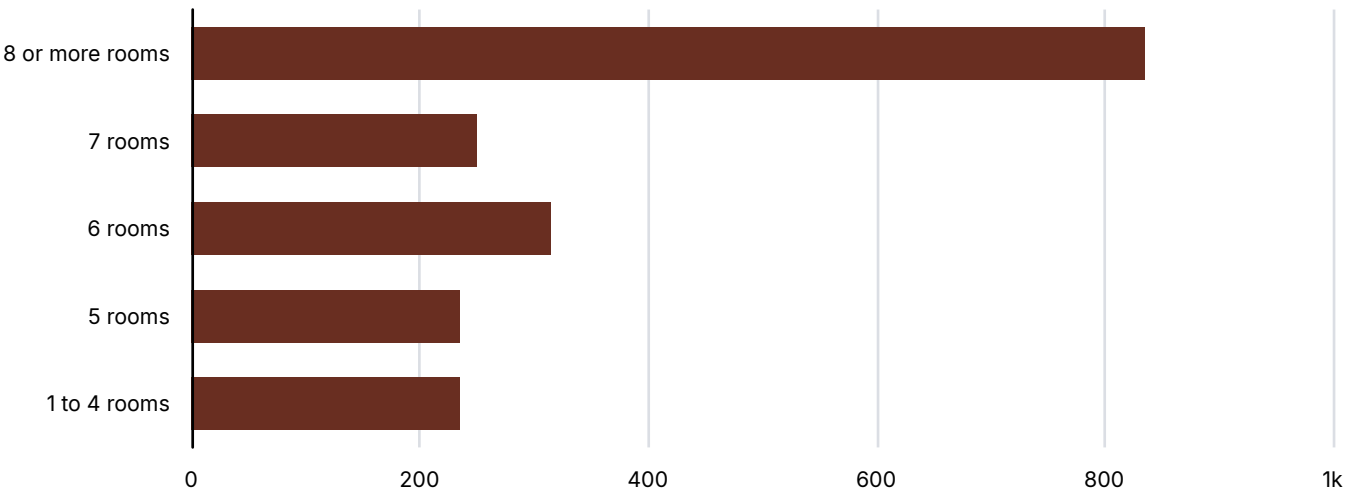
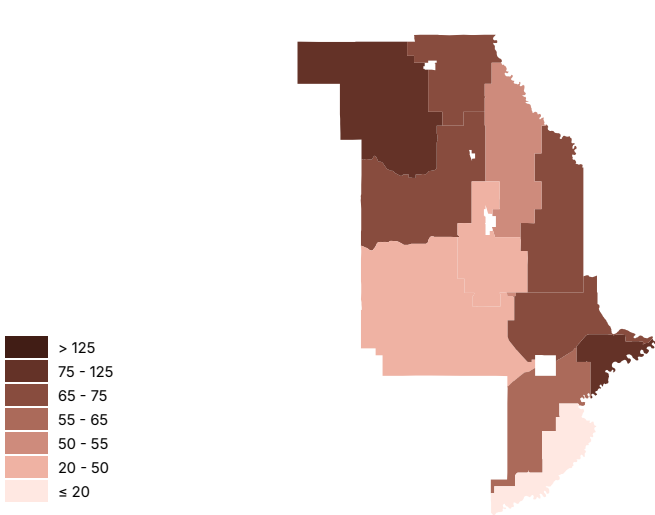


Figure 14.1: Shows the total number of rooms in dwellings. It helps indicate the size and layout of the housing stock. (Willow Creek No. 26, 2021)¹

In Willow Creek No. 26, the dwelling stock in 2021 was concentrated at the larger end of the room count spectrum. Homes with 8 or more rooms accounted for 835 occupied private dwellings, well ahead of 6-room units at 315, 7-room units at 250, and both 1 to 4 room and 5-room dwellings at 235 each. Over five years, the biggest increase was in 1 to 4 room dwellings, up 74.1%, while 8 or more room units rose 9.2% and 6-room units 8.6%.



Willow Creek No. 26’s occupied private dwellings in 2021 were weighted toward larger homes. The most common category was 8 or more rooms, with 835 housing units, far ahead of 6 rooms at 315 and 7 rooms at 250. Smaller dwellings were less common: 1 to 4 rooms and 5 rooms each accounted for 235 units. The pattern points to a housing stock dominated by spacious dwellings, with modest representation at the smaller end.

Figure 14.2: Distribution of Largest Group: Dwelling Rooms - 8 or more rooms (Willow Creek No. 26)¹

Dwelling Construction Period

Willow Creek No. 26’s housing stock is anchored by older dwellings, with 510 built in 1960 or before. The 2001 to 2005 group rose 21.4% to 85 units, while 1991 to 2000 fell 8.2% to 225.

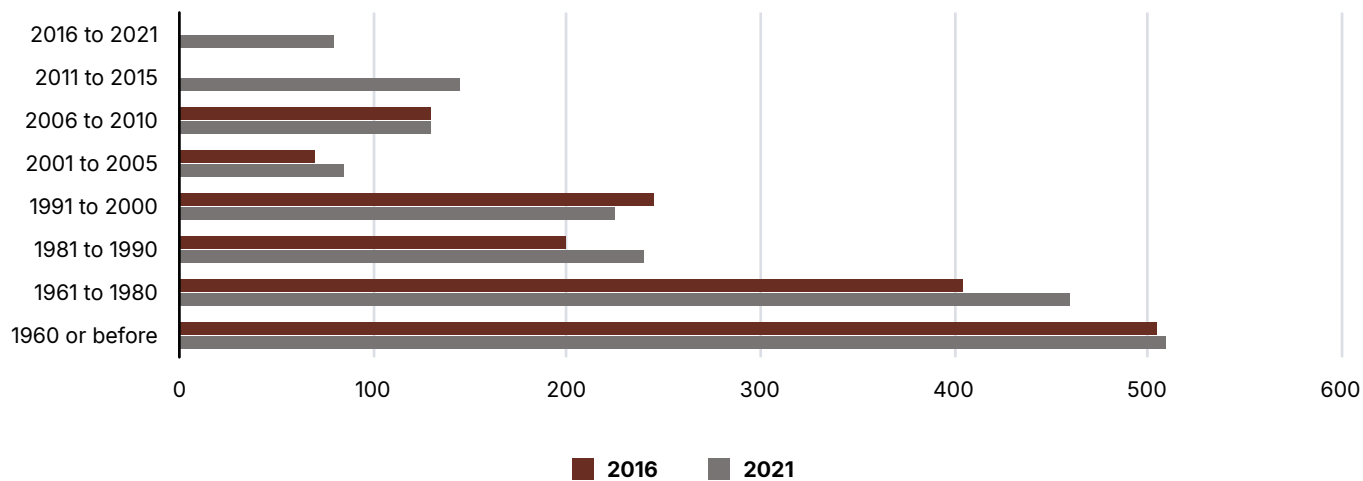
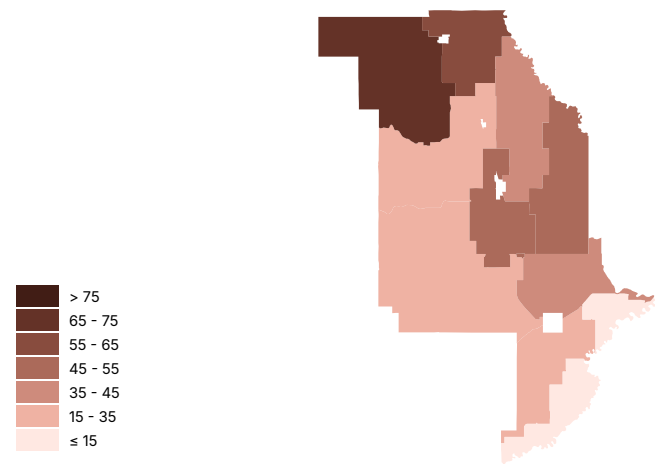


Figure 15.1: Shows when dwellings were built. It helps indicate the age of the housing stock and periods of residential growth. (Willow Creek No. 26, 2016-2021)¹

Willow Creek No. 26’s occupied private dwellings in 2021 were weighted toward older construction periods, with 510 units built in 1960 or before and 460 from 1961 to 1980. Another 240 dwellings dated to 1981 to 1990, while 225 were built from 1991 to 2000. More recent additions were smaller in number: 85 dwellings from 2001 to 2005, 130 from 2006 to 2010, 145 from 2011 to 2015, and 80 from 2016 to 2021. The pattern shows a housing stock with a strong older base and limited recent growth.



In Willow Creek No. 26, the occupied private dwelling stock in 2021 is tilted toward older construction. The largest groups were homes built in 1960 or before, at 510 units, and 1961 to 1980, at 460. Another 240 were built in 1981 to 1990, while only 80 date from 2016 to 2021. Newer additions remain limited compared with the older core.

Figure 15.2: Distribution of Largest Group: Dwelling Construction Period - 1960 or before (Willow Creek No. 26)¹

Owner Households with a Mortgage

Willow Creek No. 26 had 61.5% of owner households with a mortgage in 2021, up from 55.3% in 2016. That was an 11.2% increase over five years.

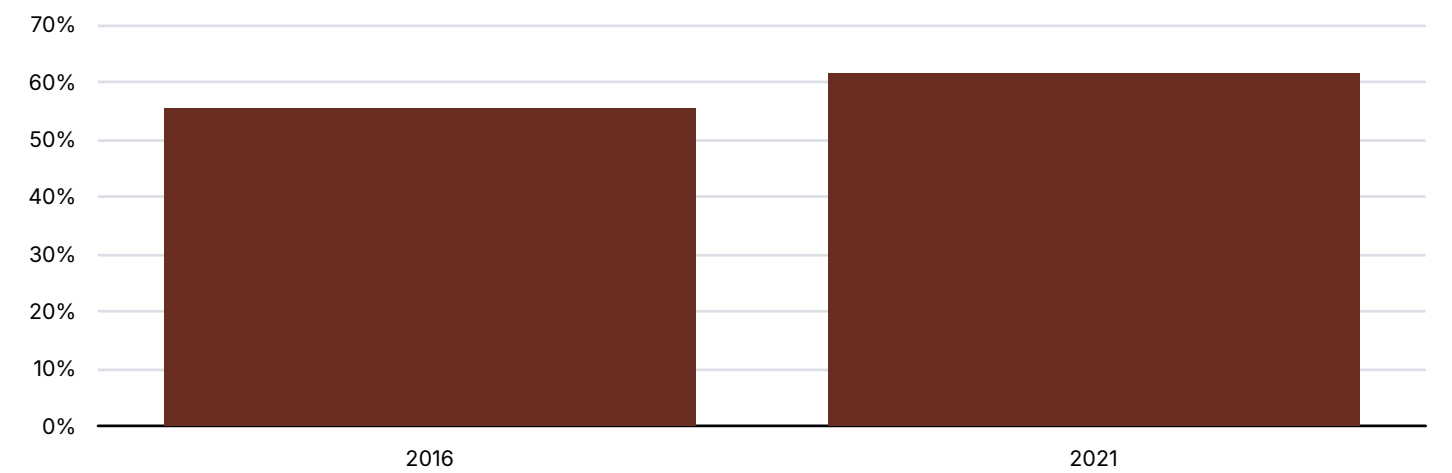
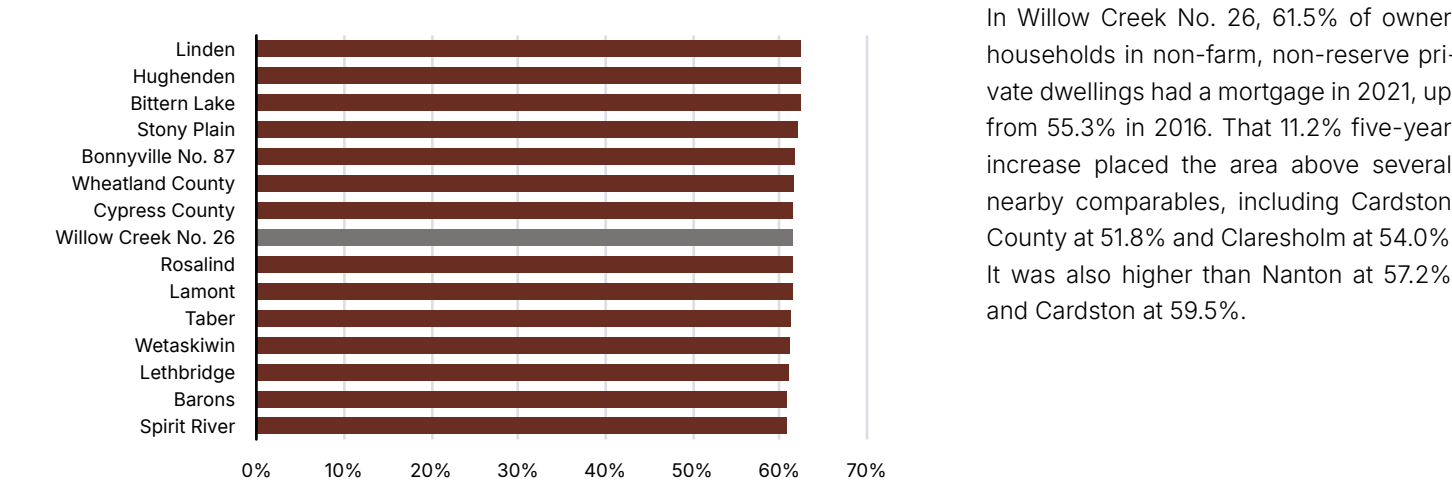


Figure 16.1: Shows the share of owner households with a mortgage. It helps indicate how many homeowners still carry housing debt. (Willow Creek No. 26, 2016-2021)¹

In Willow Creek No. 26, the share of owner households with a mortgage was 61.5% in 2021, showing that most owner households were still carrying housing debt. That was up from 55.3% in 2016, a gain of 6.2 percentage points over five years. The increase suggests a clear upward shift in the mortgage share during the period. Because no benchmark or sublocation detail is provided, the main pattern is the time trend itself. The measure is limited to owner households in non-farm, non-reserve private dwellings, so it describes that specific housing universe rather than all households. The data points to a higher reliance on mortgages among owner households in 2021 than in 2016.



In Willow Creek No. 26, 61.5% of owner households in non-farm, non-reserve private dwellings had a mortgage in 2021, up from 55.3% in 2016. That 11.2% five-year increase placed the area above several nearby comparables, including Cardston County at 51.8% and Claresholm at 54.0%. It was also higher than Nanton at 57.2% and Cardston at 59.5%.

Figure 16.2: Comparison of Owner Households with a Mortgage with other locations (Willow Creek No. 26, 2021)¹

Housing Quality Indicators

Acceptable housing was the largest category in Willow Creek No. 26 in 2021, at 1,415 occupied private dwellings. Among other indicators, 235 households spent 30% or more on shelter costs, and 160 needed major repairs.

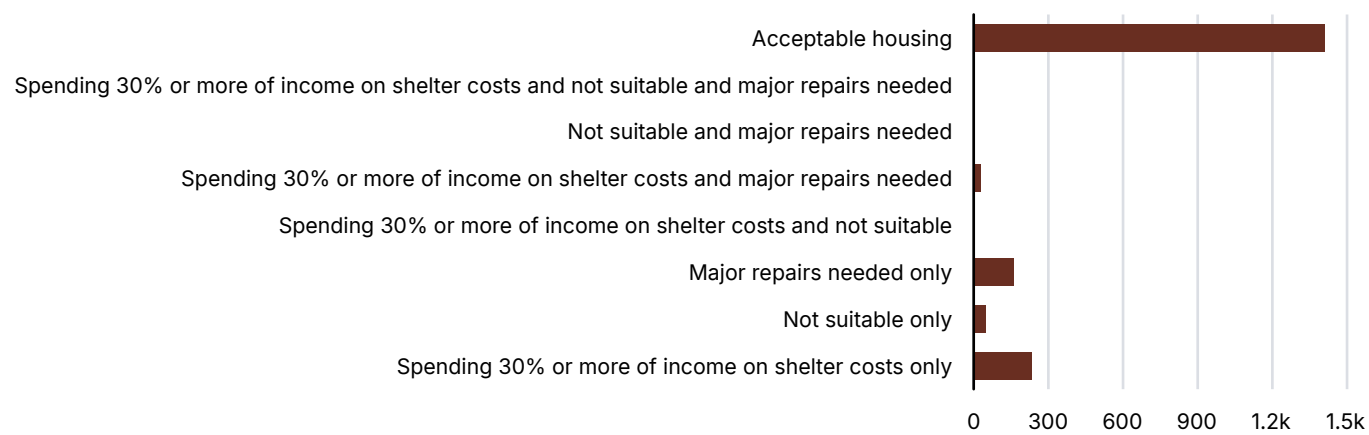


Figure 17.1: Shows key housing quality indicators such as adequacy, suitability, and affordability. It helps indicate whether housing conditions meet household needs. (Willow Creek No. 26, 2021)¹

In 2021, housing quality indicators for Willow Creek No. 26 show most occupied private dwellings were acceptable, while smaller counts fell into affordability, suitability, or repair-related categories. Acceptable housing accounted for 1,415 units. Separate concerns included 235 units spending 30% or more of income on shelter costs only, 160 units needing major repairs only, and 50 units that were not suitable only. Only 30 units combined high shelter costs with major repairs, and no dwellings were recorded in the other combined categories. The single-year data do not show time trends. The pattern points to a housing stock where acceptable dwellings are the largest category, but affordability and repair issues remain present in a limited share of units.

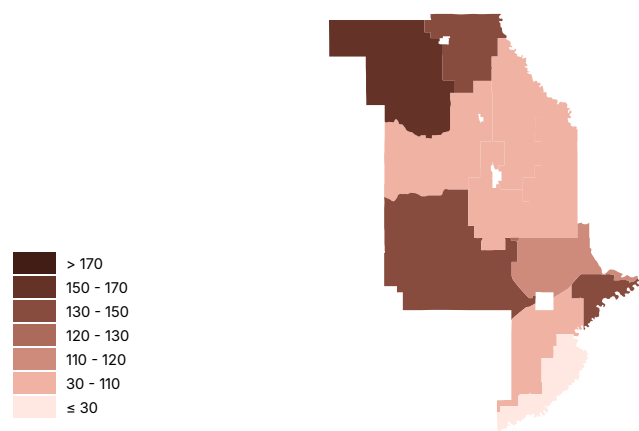


Figure 17.2: Distribution of Largest Group: Housing Quality Indicators - Acceptable housing (Willow Creek No. 26)¹

In Willow Creek No. 26, housing quality in 2021 was shaped mainly by acceptable conditions, but a notable share of occupied private dwellings faced cost or maintenance pressures. Of 1,890 dwellings, 1,415 were acceptable, while 235 spent 30% or more of income on shelter costs only and 160 needed major repairs only. Most other issues were limited to single concerns: 50 were not suitable only and 30 combined high shelter costs with major repairs. No dwellings fell into the combined categories involving not suitable housing and shelter cost together.

Dwelling Structure Type

Single-detached houses dominated Willow Creek No. 26’s occupied dwellings in 2021, with 1,775 units, up 16.4% from 2016. Movable dwellings numbered 95, while row houses fell to zero.

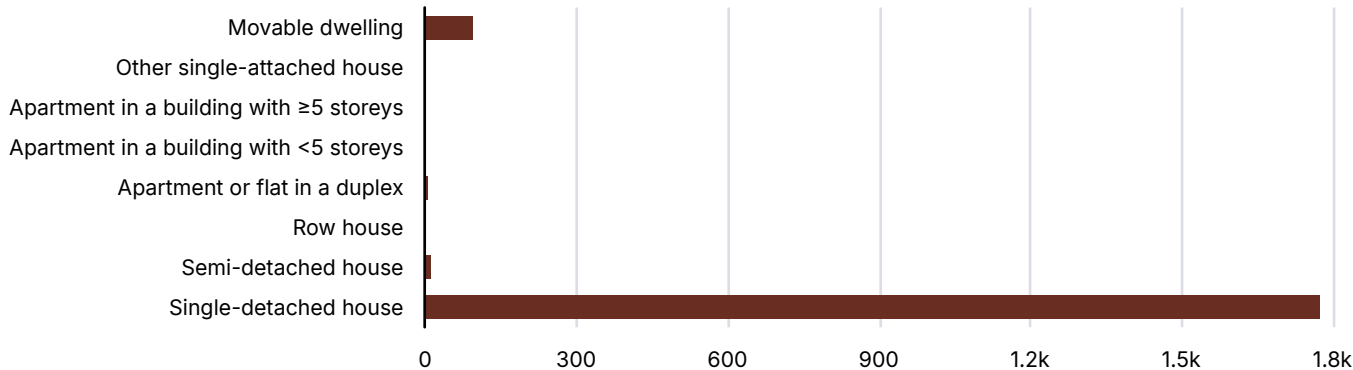


Figure 18.1: Shows the mix of dwelling structure types, such as detached homes, apartments, and other forms. It helps indicate the physical form of the housing stock. (Willow Creek No. 26, 2021)¹

In 2021, Willow Creek No. 26’s occupied private dwellings were dominated by single-detached houses, with 1,775 units. Movable dwellings were a distant second at 95 units, while semi-detached houses numbered 10 and apartment units were minimal or absent. The five-year pattern points to modest growth in the main housing form: single-detached houses rose 16.4%, while movable dwellings fell 9.5%. Several other dwelling types were unchanged at zero or near zero, showing a stable and highly concentrated housing mix.

Willow Creek No. 26’s occupied private dwellings are overwhelmingly single-detached houses, with 1,775 units in 2021. Movable dwellings are a distant second at 95, while semi-detached houses account for 10 and apartments are minimal. The mix suggests a highly low-density housing stock, with little presence of row houses or multi-storey apartments. Single-detached homes also rose 16.4% over five years, while movable dwellings declined 9.5%, reinforcing that pattern.



Figure 18.2: Distribution of Largest Group: Dwelling Structure Type - Single-detached house (Willow Creek No. 26)¹

Housing Tenure

Owner households remained the largest tenure group in Willow Creek No. 26 in 2021, rising to 1,575 from 1,385 in 2016. Renter households also increased, from 290 to 315, while government-provided dwellings stayed at zero.

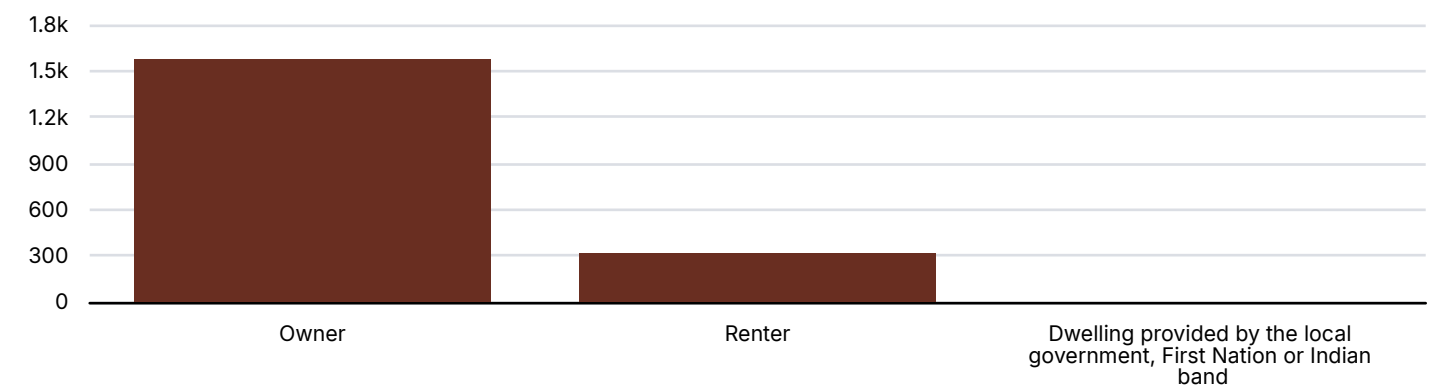


Figure 19.1: Shows whether households own or rent their homes. It helps indicate the balance between ownership and rental housing in the community. (Willow Creek No. 26, 2021)¹

In Willow Creek No. 26, housing tenure in 2021 was strongly tilted toward ownership within private households. There were 1,575 owner households, compared with 315 renter households. Both groups grew over five years, with ownership up 13.7% and renting up 8.6%, showing growth on both sides while ownership remained the dominant tenure. No households were recorded as living in dwellings provided by the local government, a First Nation or an Indian band.

In 2021, housing tenure in Willow Creek No. 26 was strongly tilted toward ownership. The community had 1,575 owner households and 315 renter households, while no dwellings were reported as provided by the local government, First Nation or Indian band. Over five years, owner households grew by 13.7% and renter households by 8.6%, pointing to growth on both sides of the tenure mix. The pattern suggests a stable ownership-heavy housing profile, with rental housing present but much smaller in scale.



Figure 19.2: Distribution of Largest Group: Housing Tenure - Owner (Willow Creek No. 26)¹

Average Shelter Costs

In Willow Creek No. 26, owner shelter costs were higher than renter costs in 2021, at \$1,356 versus \$930. Over five years, owners rose 13.3% and renters 24.0%, narrowing the gap slightly.

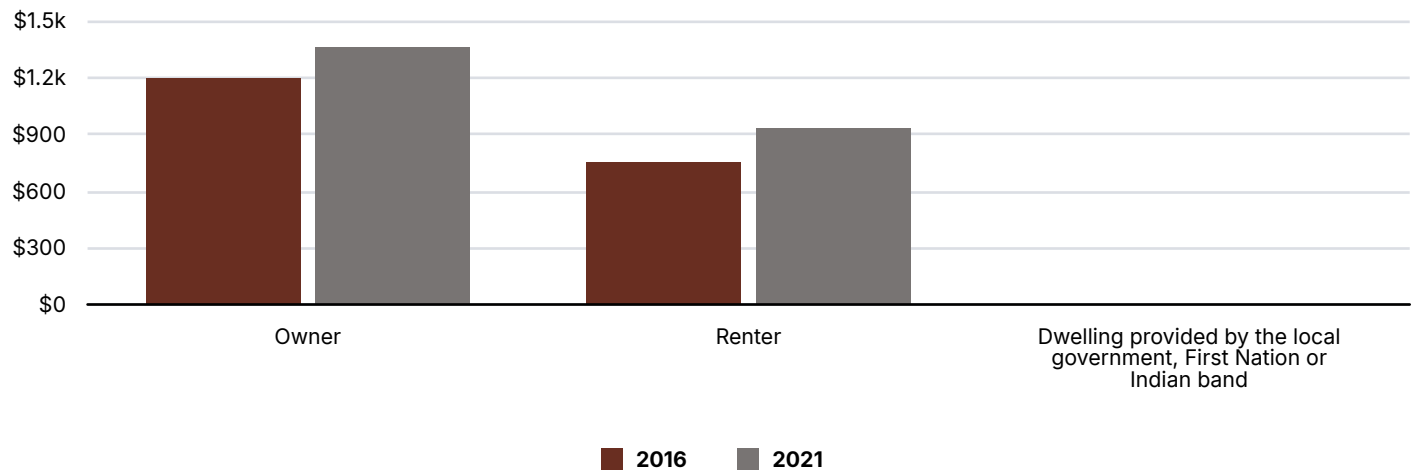
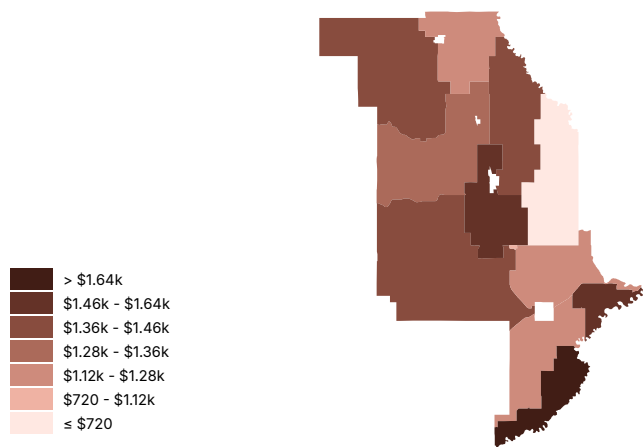


Figure 20.1: Shows the average monthly shelter costs paid by households. It helps indicate typical housing expenses faced by owners and renters. (Willow Creek No. 26, 2016-2021)¹

In 2021, shelter costs in Willow Creek No. 26 varied by tenure. Owner households paid an average of \$1,356 per month, while renter households paid \$930. Households in dwellings provided by the local government, First Nation or Indian band recorded no monthly shelter cost. The owner figure was up 13.3% from five years earlier, and the renter figure rose 24.0% over the same period. That makes renter costs the faster-growing part of the local pattern, even though owners still paid more in absolute dollars. The data point to moderate shelter expenses with some upward movement over time, especially for renters.



In 2021, average shelter costs in Willow Creek No. 26 were \$1,356 for owners and \$930 for renters in non-farm, non-reserve private dwellings. Owner costs rose 13.3% over five years, while renter costs rose 24%. Some nearby areas showed wider gaps, with owner costs from \$720 to \$2,200 and renter costs from \$0 to \$1,400.

Figure 20.2: Distribution of Largest Group: Housing Tenure - Owner (Willow Creek No. 26)¹

Core Housing Need

In Willow Creek No. 26, most households were not in core housing need in 2021, with 1,020 households compared with 290 in core need, a ratio of roughly 3.5 to 1.

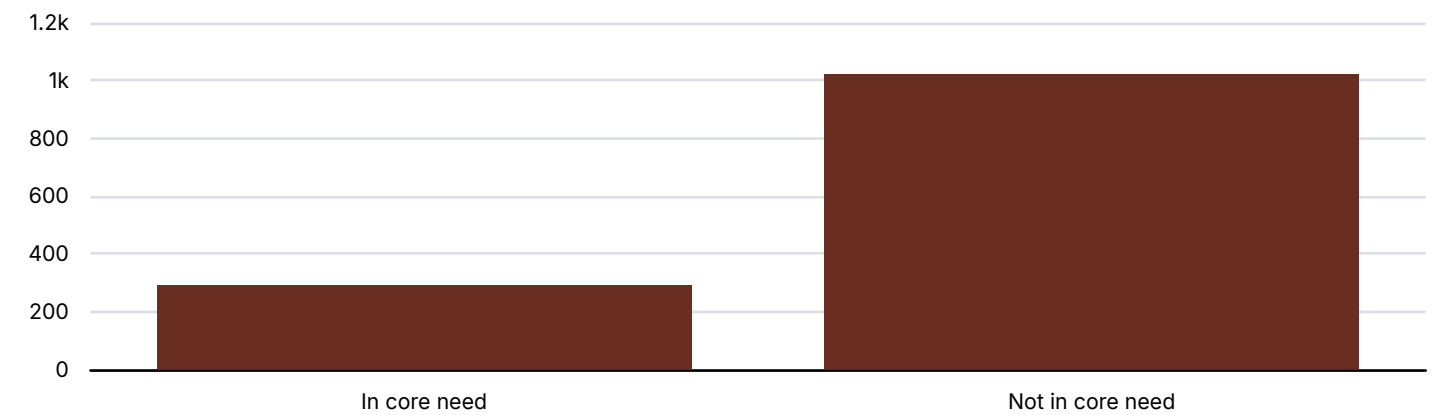


Figure 21.1: Shows the share of households living in housing that is unaffordable, unsuitable, or in need of major repairs. It helps indicate overall housing stress in the community. (Willow Creek No. 26, 2021)¹

In 2021, Willow Creek No. 26 had 290 households in core housing need and 1,020 not in core need, within the census profile measure for owner and tenant households in non-farm, non-reserve private dwellings. The data show that most households were not in core housing need. No time series is provided here, so change over time cannot be assessed. The figures give a snapshot of housing stress in the community, but they do not show whether conditions improved or worsened.

In 2021, Willow Creek No. 26 had 290 households in core housing need, compared with 1,020 not in core need, within the measured household universe. That means about 22.1% of households were living in housing that was unaffordable, unsuitable, or needed major repairs. The pattern is mixed across the area’s smaller census units: several had no households in core need, while others showed modest counts such as 50, 45, 35, 30, 25, and 20. The distribution suggests housing stress is present but unevenly spread across the subdivision.



Figure 21.2: Distribution of Largest Group: Core Housing Need - Not in core need (Willow Creek No. 26)¹

Data Sources

1. Statistics Canada, Census Profile. Published in Dec 15, 2022.

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