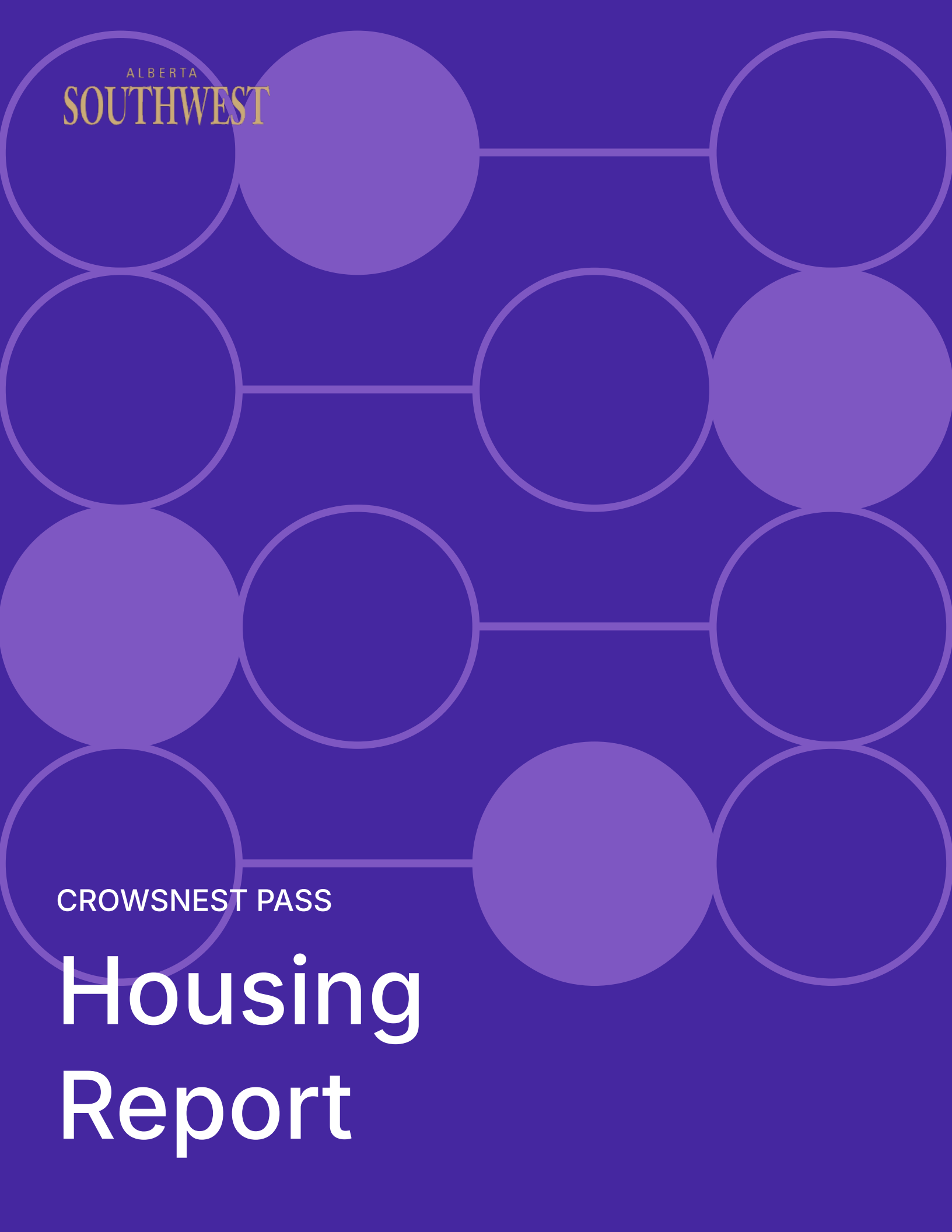




ALBERTA
SOUTHWEST

CROWSNEST PASS

Housing Report

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Executive Summary

Crowsnest Pass presents a housing picture defined by stability in the physical stock and sharper differences in how households experience costs. In 2021, the community remained strongly owner-dominated, with ownership growing while the number of renter households declined. Occupied private dwellings also rose after a slight mid-decade dip, pointing to a modest rebound in active housing use. The housing base itself was shaped mainly by single-detached, non-condominium homes, with larger dwellings and family-sized layouts forming the core of the stock. Much of that stock is older, with homes built in 1960 or earlier still making up the largest segment and relatively limited recent construction.

The strongest dividing line in the data is tenure. Most households remained below the 30% shelter-cost threshold, and core housing need affected a relatively small minority of households, but pressure was much more pronounced among renters than owners. Renters were far more likely to spend 30% or more of income on shelter and had a markedly higher rate of core housing need. At the same time, renter median shelter costs were higher than owner median costs, while owner costs rose more quickly over the previous five years. Housing quality indicators point in a similar direction: acceptable housing was the dominant category, and where problems appeared, affordability was more common than unsuitability or major repairs. Tenant households in subsidized housing were absent in 2021, after a brief mid-decade presence.

The physical condition and fit of housing were generally favourable. Most households lived in suitable housing, crowding was effectively absent in the reported data, and the vast majority of dwellings needed only regular maintenance or minor repairs. Major-repair dwellings formed a much smaller group and declined modestly over five years. Median dwelling values also rebounded strongly from their 2016 level, while the share of owner households with a mortgage continued to rise. The resulting picture is of a community with a largely spacious, older, and ownership-led housing stock that broadly meets household needs, but with affordability stress concentrated on the rental side rather than spread evenly across the market.

Households Spending 30%+ on Shelter

In Crowsnest Pass, renters were most affected in 2021, with 34.1% spending 30% or more of income on shelter, down 12.3% from 2016. Owner households rose to 11.2%, up 5.7%.

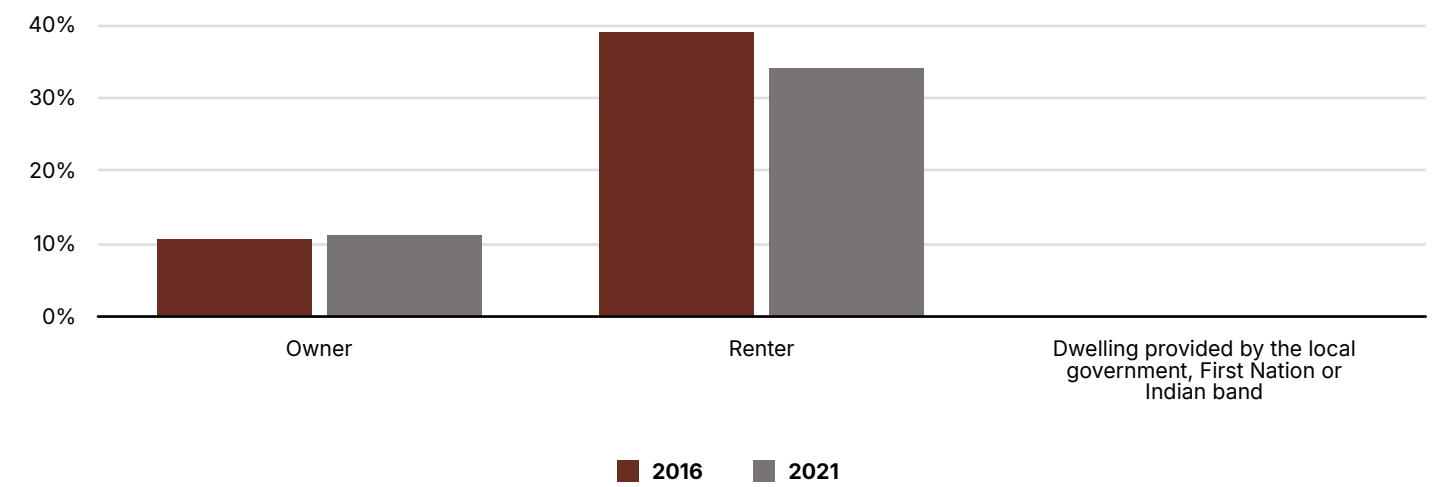
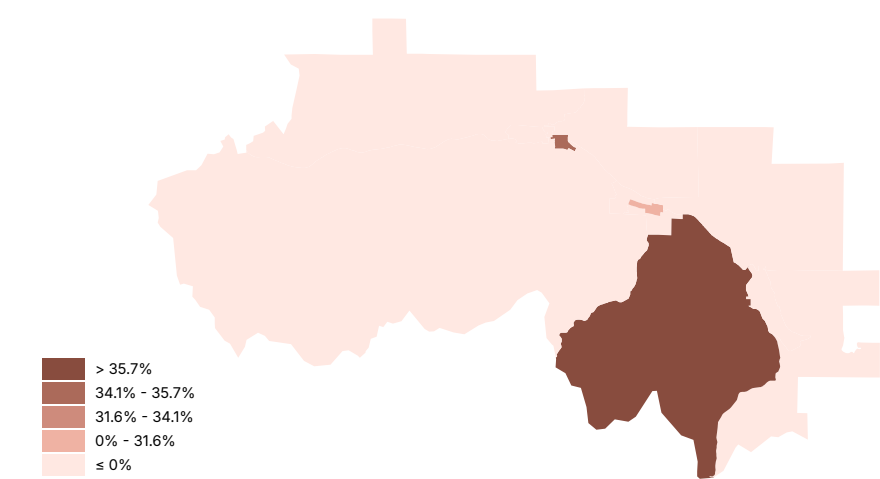


Figure 1.1: Shows the share of households spending 30% or more of income on shelter. It helps indicate the extent of housing affordability pressure. (Crowsnest Pass, 2016-2021)¹

In Crowsnest Pass, the share of households spending 30% or more of income on shelter differed sharply by tenure in 2021. Owner households faced a relatively low level of housing cost pressure, while renter households were much more exposed. Among owner households, 11.2% spent 30% or more of income on shelter, up 5.7 percentage points over five years. Among renter households, the share was 34.1%, down 12.3 points over the same period. Households in dwellings provided by the local government, First Nation or Indian band were at 0%. The gap between owners and renters remains substantial, even with the recent decline among renters. These figures suggest affordability pressure is concentrated among renters rather than owners.



In Crowsnest Pass, the share of households spending 30% or more of income on shelter varies notably by tenure. In 2021, 11.2% of owner households were in this range, compared with 34.1% of renter households. The gap is also visible within the area. Among descendant census areas, owner shares ranged from 0% to 29.2%, while renter shares reached 42.9% in one area and 35.7% in another. This pattern suggests housing cost pressure is more concentrated among renters than owners, with some local pockets showing much higher shelter burdens than others.

Figure 1.2: Distribution of Largest Group: Housing Tenure - Renter (Crowsnest Pass)¹

Housing Suitability

Crowsnest Pass had 2,725 suitable households in 2021, up 7.5% from 2016. Not suitable households stayed unchanged at 35, leaving the distribution heavily weighted toward suitable housing.

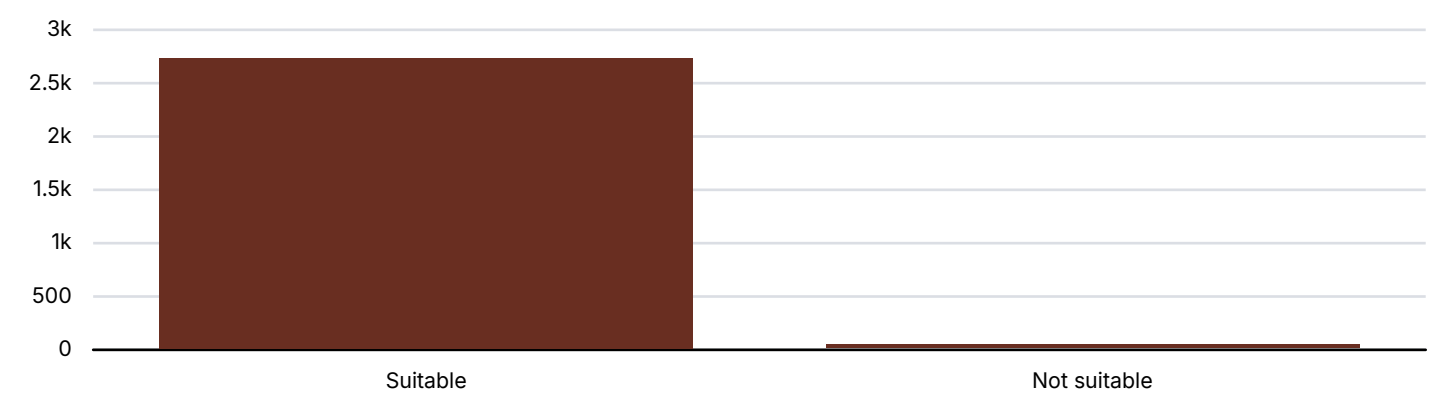


Figure 2.1: Shows whether homes have enough bedrooms for the households living in them. It helps indicate whether housing size matches household composition. (Crowsnest Pass, 2021)¹

In 2021, most private households in Crowsnest Pass were living in suitable housing, meaning the dwelling had enough bedrooms for the household size. The area recorded 2,725 suitable households, compared with 35 not suitable households. The suitable category also increased by 7.5% over five years, while the not suitable count showed no change. That leaves the local picture heavily concentrated in the suitable category, with very limited reported mismatch between household size and bedroom count.

In Crowsnest Pass, housing suitability was broadly high in 2021. Of private households, 2,725 were in suitable housing and 35 were not, showing only a small mismatch between dwelling size and household composition. Most of the local pattern sits with the suitable category, which also rose 7.5% over five years. A few smaller areas still had some not suitable housing, but several showed none at all. The data points to a housing stock that largely fits household needs.

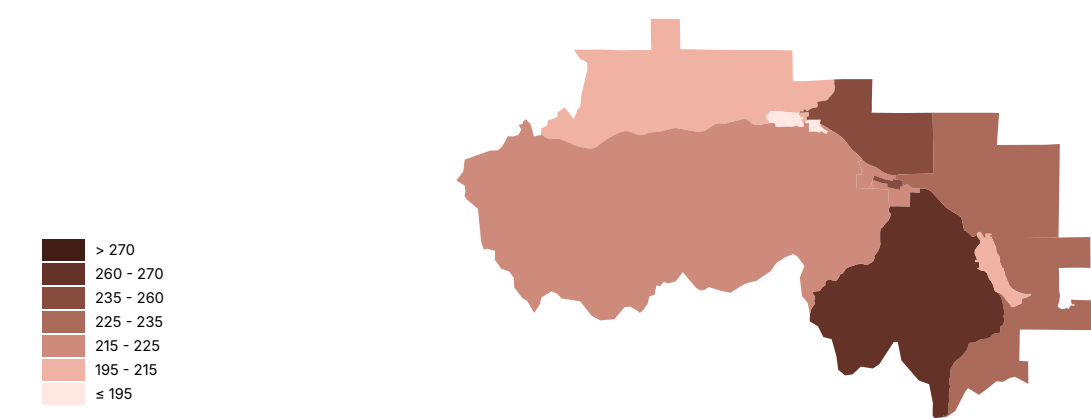


Figure 2.2: Distribution of Largest Group: Housing Suitability - Suitable (Crowsnest Pass)¹

Occupied Private Dwellings

Crowsnest Pass had 2,759 occupied private dwellings in 2021, up 7.5% over five years. The count also exceeded 2011's 2,586 and 2016's 2,567, reversing the earlier decline.

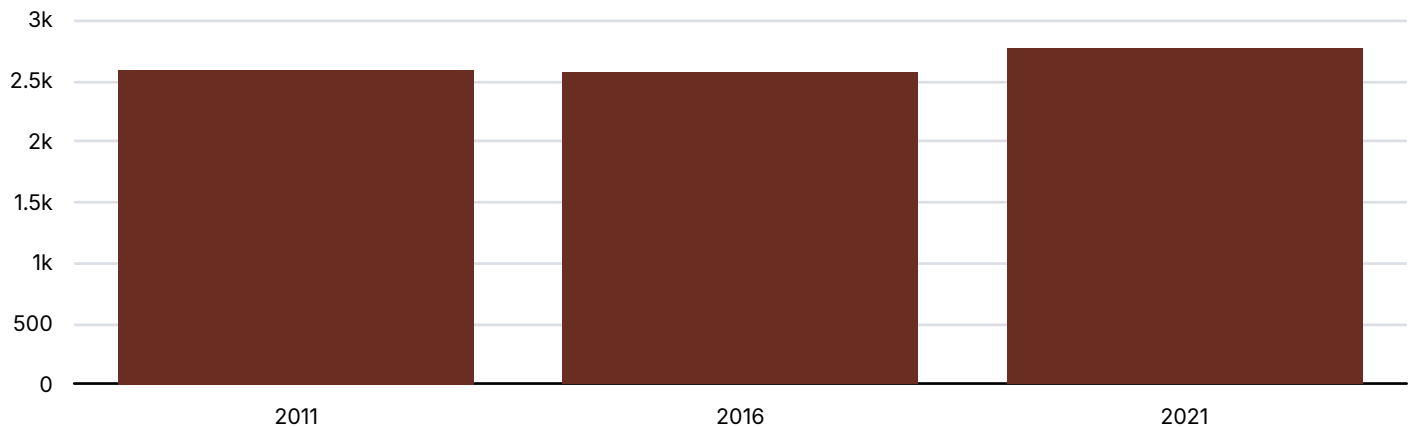


Figure 3.1: Shows the number of private dwellings occupied by usual residents. It helps indicate how much of the housing stock is in active residential use. (Crowsnest Pass, 2011-2021)¹

Occupied private dwellings in Crowsnest Pass were fairly stable over the decade, with a small dip before a stronger rebound. The count stood at 2,586 in 2011, edged down to 2,567 in 2016, then rose to 2,759 in 2021. That represents a 0.7% decline over the first five-year period, followed by a 7.5% increase over the next one. The pattern suggests that more of the housing stock was in active residential use by 2021 than in the middle of the decade.

Crowsnest Pass had 2,759 occupied private dwellings in 2021, showing a modestly growing share of its housing stock in active residential use. That was up from 2,567 in 2016, a 7.5% increase, after a slight dip from 2,586 in 2011. Among nearby comparators, it was larger than Jasper's 1,674 and Banff's 2,930 was slightly higher, while Canmore's 6,804 was far above it. The pattern points to steady housing use rather than sharp fluctuation, with Crowsnest Pass sitting in the middle of the regional range.

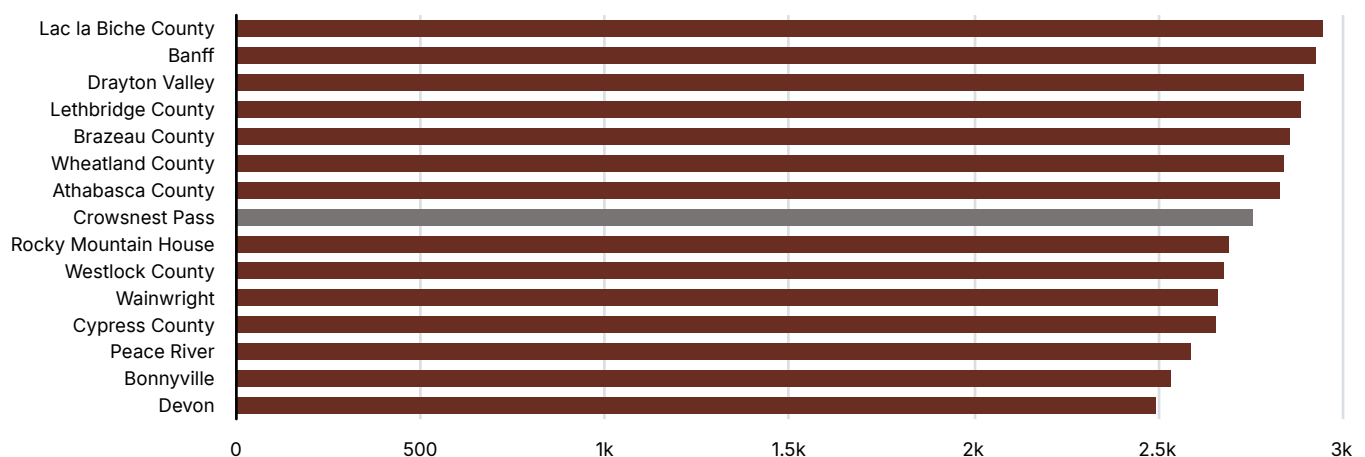


Figure 3.2: Comparison of Occupied Private Dwellings with other locations (Crowsnest Pass, 2021)¹

Median Shelter Costs

In Crowsnest Pass, renter households had the highest median monthly shelter costs at \$1,020 in 2021, while owner costs were \$870. Over five years, owner costs rose 28.1%, compared with 4.5% for renters.

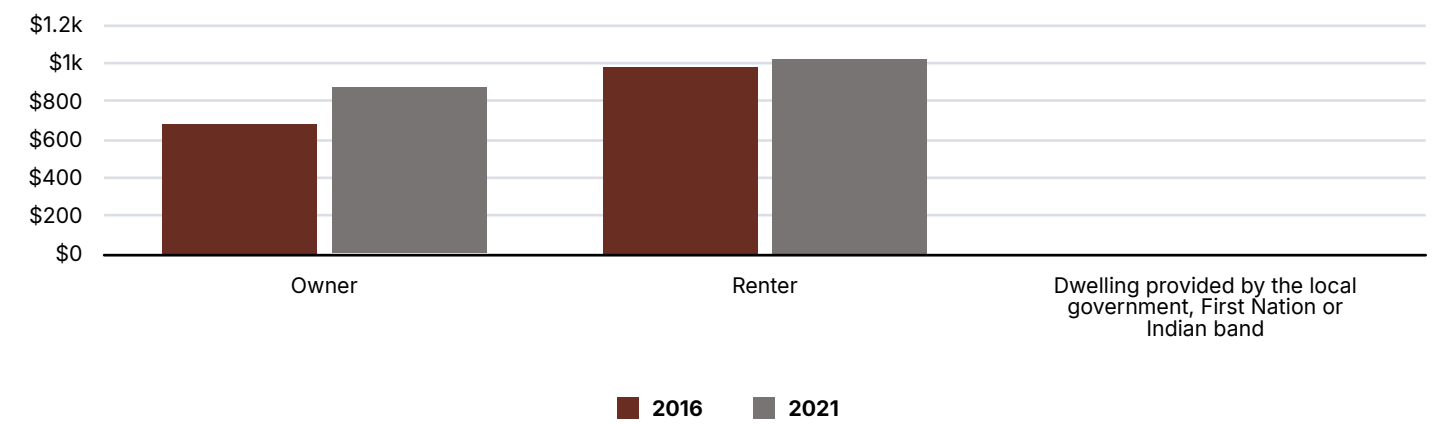


Figure 4.1: Shows median monthly shelter costs. It helps indicate the typical housing expense faced by households. (Crowsnest Pass, 2016-2021)¹

In 2021, median monthly shelter costs in Crowsnest Pass were \$870 for owner households and \$1,020 for renter households, within non-farm, non-reserve private dwellings. The renter figure was higher than the owner figure, while dwellings provided by the local government, First Nation or Indian band recorded \$0. The five-year change shows different momentum: owner costs rose 28.1%, compared with a 4.5% increase for renters. That points to a sharper recent rise for owners than for renters.

In Crowsnest Pass, median monthly shelter costs in 2021 were \$870 for owner households and \$1,020 for renters, with no households recorded in dwellings provided by the local government, First Nation or Indian band. Owner costs rose 28.1% over five years, while renter costs increased 4.5%. The gap suggests renting remained the more expensive tenure, even as owner shelter costs showed stronger recent growth.

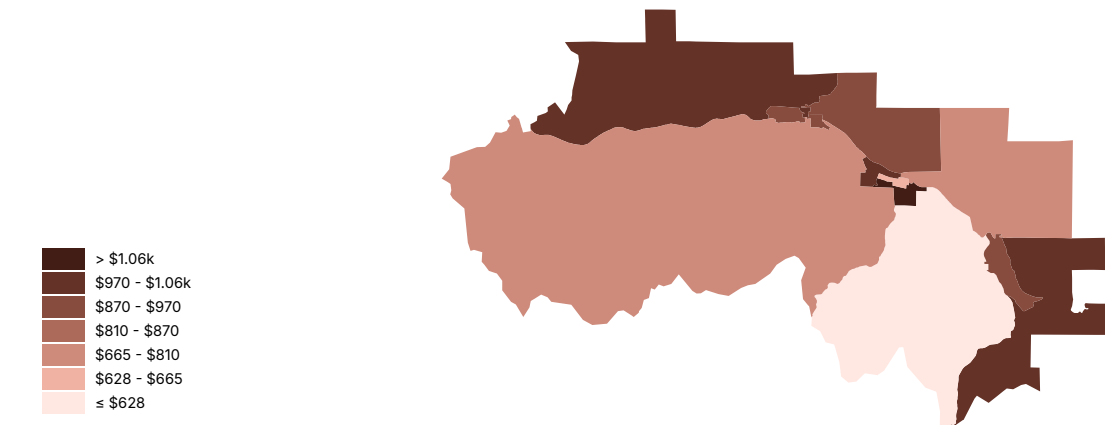


Figure 4.2: Distribution of Largest Group: Housing Tenure - Owner (Crowsnest Pass)¹

Tenant Households in Subsidized Housing

Crowsnest Pass had no tenant households in subsidized housing in 2021, down from 3.3% in 2016. The share was also 0.0% in 2011, leaving the five-year change at -100.0%.

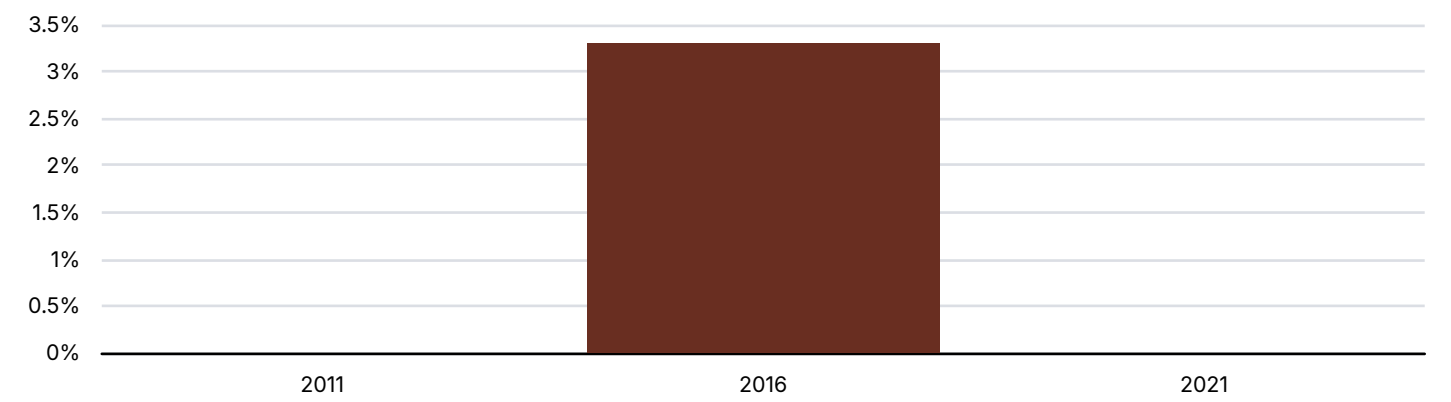


Figure 5.1: Shows the share of tenant households living in subsidized housing. It helps indicate the role of assisted housing in meeting local need. (Crowsnest Pass, 2011-2021)¹

Tenant households in subsidized housing in Crowsnest Pass remained very limited across the years shown. The share was 0% in 2011, rose to 3.3% in 2016, then returned to 0% in 2021. That pattern suggests a brief mid-decade increase followed by a full reversal. The five-year change to 2021 was -100%, reflecting the drop from the 2016 level. For tenant households in non-farm, non-reserve private dwellings, the latest figure leaves Crowsnest Pass with no recorded share in subsidized housing. Source: Statistics Canada, Census Profile.

In Crowsnest Pass, tenant households in subsidized housing accounted for 0% in 2021, after reaching 3.3% in 2016. The share was measured among tenant households in non-farm, non-reserve private dwellings. That places Crowsnest Pass below several nearby comparators with nonzero shares in 2021, including Jasper at 15.7%, Banff at 14.7%, and Canmore at 12.2%. Several other comparison locations were at 0%, including Stoney 142B, Bighorn No. 8, and Ghost Lake. The local pattern is one of a brief mid-decade increase followed by a return to zero. Source: Statistics Canada, Census Profile

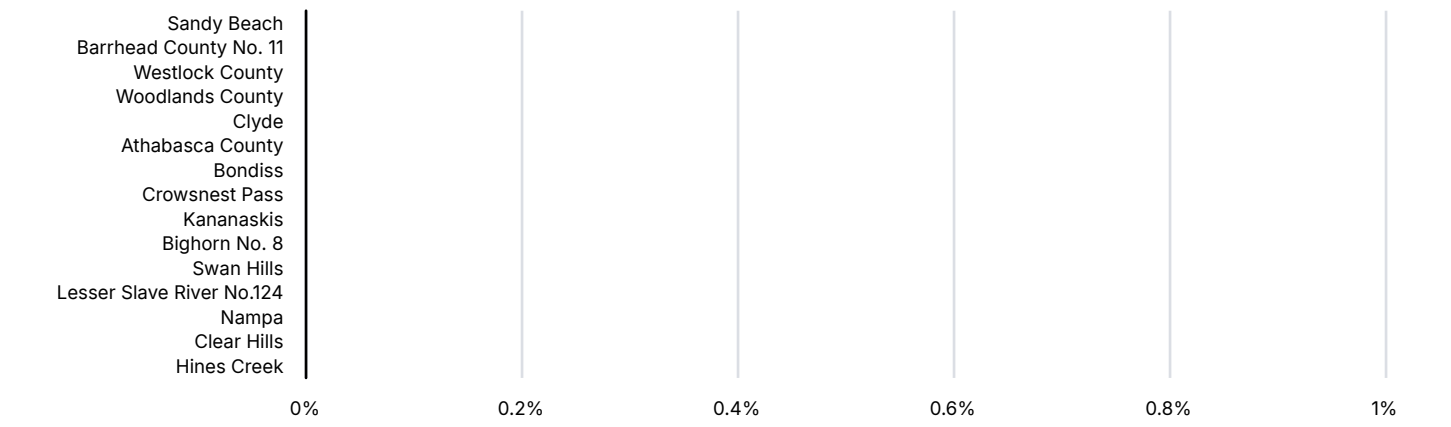


Figure 5.2: Comparison of Tenant Households in Subsidized Housing with other locations (Crowsnest Pass, 2021)¹

Core Housing Need by Tenure

In Crowsnest Pass, renters had a 10.6% core housing need rate in 2021, compared with 3.5% for owners. Renters' rate was 7.1 percentage points higher than owners' rate.

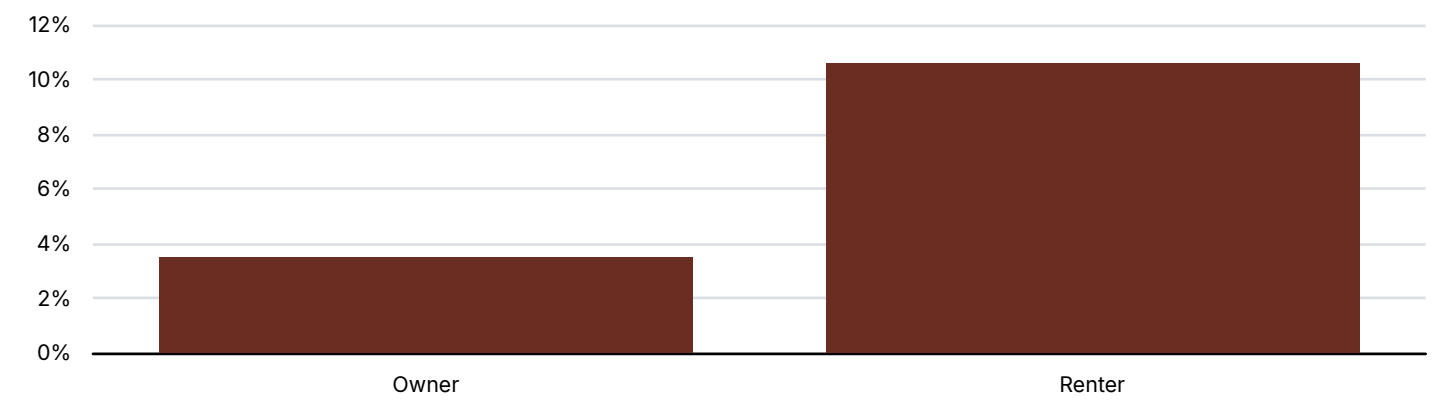


Figure 6.1: Shows core housing need separately for owners and renters. It helps indicate which tenure group faces greater housing stress. (Crowsnest Pass, 2021)¹

In Crowsnest Pass, core housing need in 2021 was notably higher among renters than owners. Among owner households in non-farm, non-reserve private dwellings, 3.5% were in core housing need, compared with 10.6% of renter households. The gap suggests a clear tenure difference in housing stress at that point in time. With only one year of data provided, no trend over time can be established, but the 2021 snapshot shows renters facing a substantially higher share of need than owners.

In 2021, core housing need in Crowsnest Pass was much higher among renters than owners. The gap suggests that housing stress was concentrated in the rental market rather than across all households. Owner households recorded a core housing need rate of 3.5%, while renter households were at 10.6%. That is a difference of 7.1 percentage points. The pattern points to a clear tenure divide. Ownership appears relatively stable, while renting is associated with a notably higher share of households in core need. For housing planning, the rental side stands out as the more pressured segment.

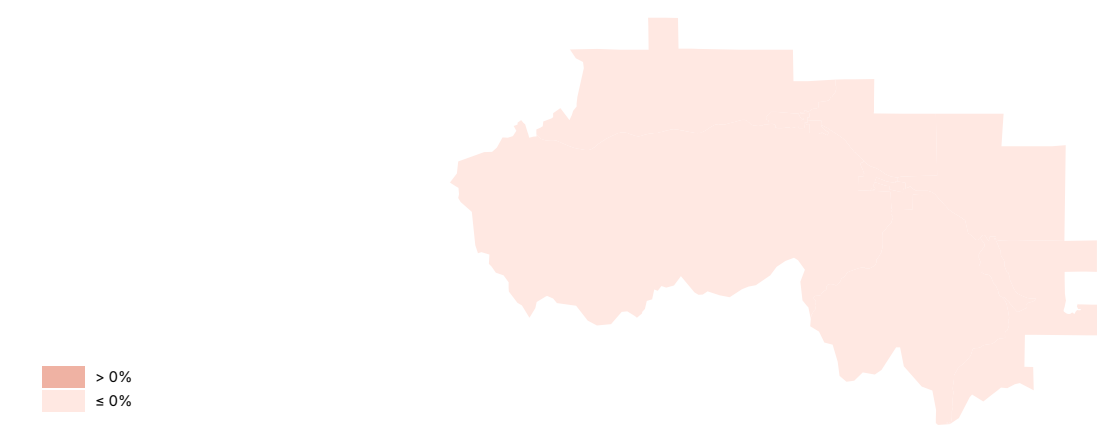


Figure 6.2: Distribution of Largest Group: Housing Tenure - Renter (Crowsnest Pass)¹

Condominium Status

Crowsnest Pass remained dominated by non-condominium dwellings in 2021, with 2,540 units, up 3.5% from 2016. Condominium units doubled to 220, rising from 110 over the same period.

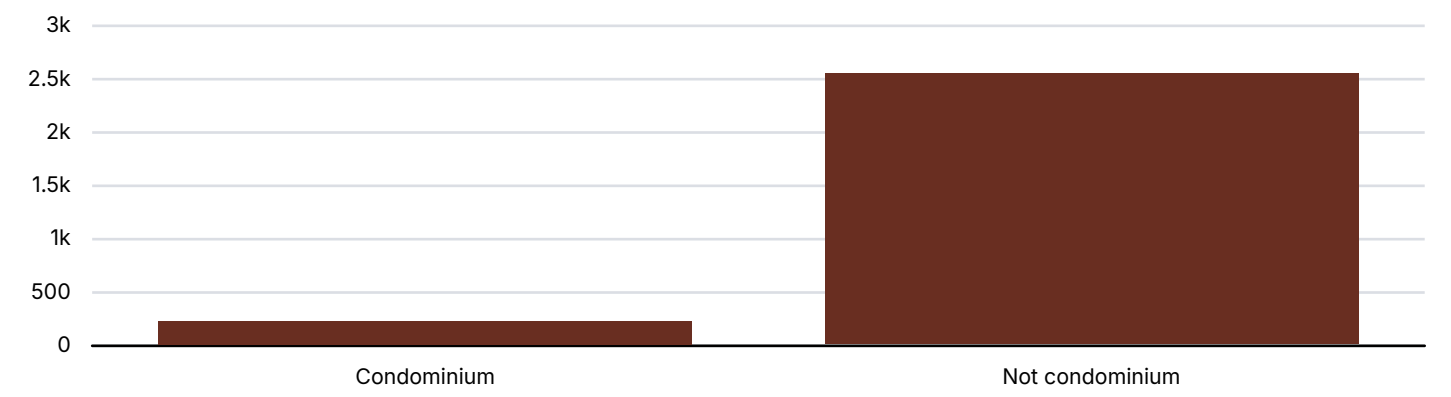


Figure 7.1: Shows whether residential properties are condominiums or non-condominiums. It helps indicate the mix of the housing stock. (Crowsnest Pass, 2021)¹

In 2021, Crowsnest Pass had a small condominium presence within occupied private dwellings, with 220 condominium units compared with 2,540 non-condominium units. The housing stock remained clearly dominated by non-condominium dwellings. The change pattern points in different directions. Condominiums were up 100 over five years, while non-condominium units increased by 3.46% over the same period. That suggests condominium housing grew faster, even though it remained a minor part of the overall mix.

In Crowsnest Pass, occupied private dwellings were predominantly non-condominiums in 2021. The area had 2,540 non-condominium units and 220 condominium units, so condominiums made up a small share of the housing stock. Within the subdivision, condominium counts were uneven: one dissemination area had 110 units, while several had none. This pattern suggests a housing mix that is largely non-condominium, with condominium ownership concentrated in a few local pockets rather than spread evenly across the municipality.

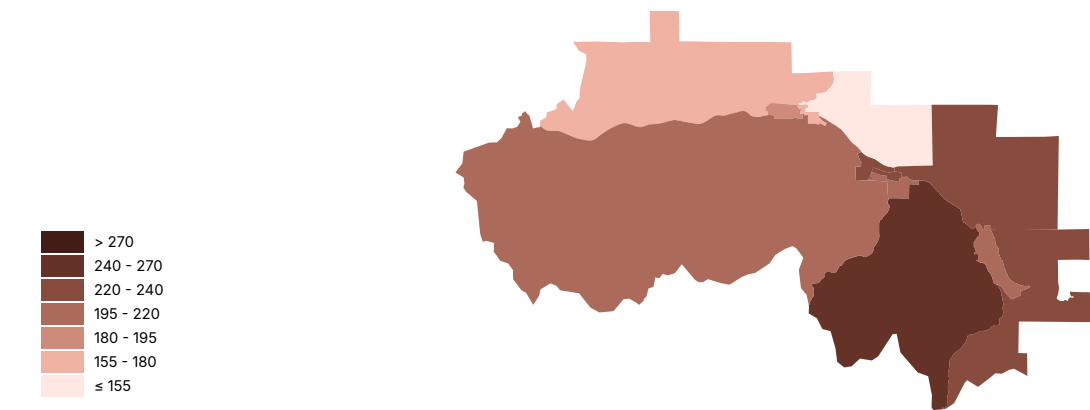


Figure 7.2: Distribution of Largest Group: Condominium Status - Not condominium (Crowsnest Pass)¹

Number of Bedrooms

Crowsnest Pass housing stock was led by three-bedroom dwellings in 2021, with 1,075 units. Four-or-more-bedroom homes grew fastest over five years at 17.7% to 800, while no-bedroom units fell to zero.

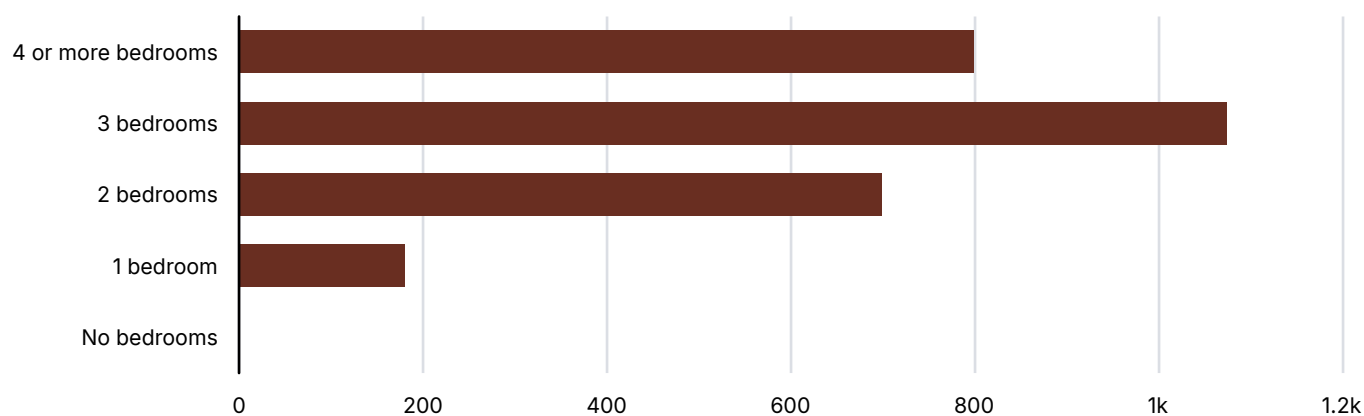


Figure 8.1: Shows the number of bedrooms in dwellings. It helps indicate whether the housing stock offers smaller or larger homes. (Crowsnest Pass, 2021)¹

Crowsnest Pass's occupied private dwellings in 2021 were concentrated in homes with two or three bedrooms, with smaller and larger units making up a secondary share of the stock. There were 1,075 three-bedroom dwellings and 700 two-bedroom dwellings. Larger homes were also common, with 800 dwellings having four or more bedrooms. Smaller units were less prevalent, including 180 one-bedroom dwellings and no dwellings with no bedrooms. The five-year pattern points to growth in most categories. Four-or-more-bedroom dwellings rose 17.6%, one-bedroom units increased 12.5%, and two-bedroom units grew 4.5%. Three-bedroom dwellings increased 1.9%, while no-bedroom units fell from a very small base. The mix suggests a housing stock centered on mid-sized homes, with recent gains most visible at the larger end.

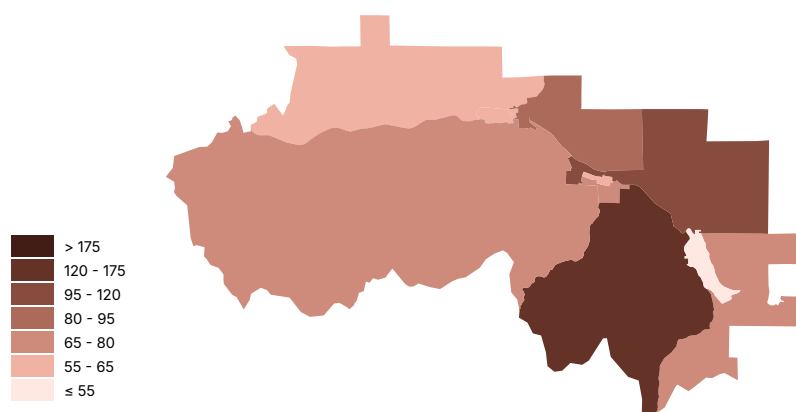


Figure 8.2: Distribution of Largest Group: Dwelling Bedrooms - 3 bedrooms (Crowsnest Pass)¹

Crowsnest Pass's occupied private dwellings are concentrated in larger unit sizes, with 1,075 three-bedroom homes and 800 units with four or more bedrooms in 2021. Two-bedroom dwellings account for 700 units, while 1-bedroom homes number 180 and no-bedroom units are absent. The five-year changes are mixed: no-bedroom units fell to zero, 1-bedroom homes rose 12.5%, 2-bedroom homes increased 4.5%, 3-bedroom homes edged up 1.9%, and 4-or-more-bedroom homes grew 17.6%. The pattern points to a housing stock that is tilted toward family-sized dwellings.

Average Rooms per Dwelling

Crowsnest Pass averaged 6.9 rooms per occupied dwelling in 2021, up 2.99% from 2016. The figure remained below 2011's 7.0 rooms, showing a small five-year rebound after decline.

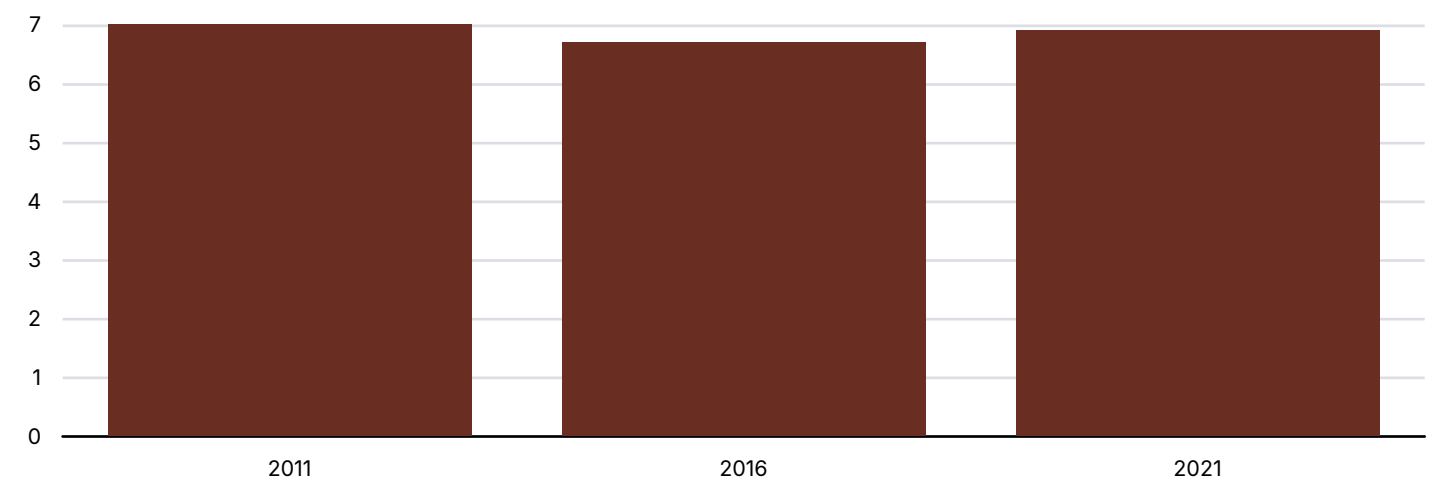
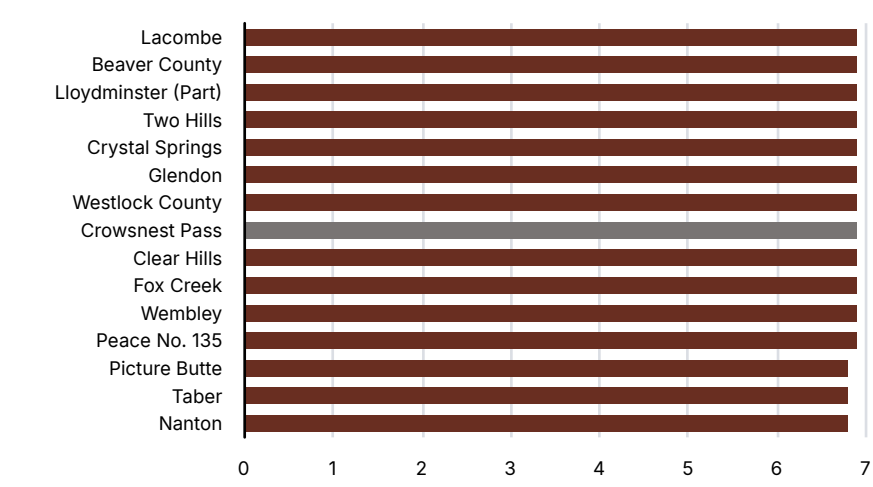


Figure 9.1: Shows the average number of rooms in occupied dwellings. It helps indicate the size of the housing stock available to residents. (Crowsnest Pass, 2011-2021)¹

Crowsnest Pass has recorded a fairly stable average room count in occupied private dwellings, with only modest movement across the last three censuses. The figure was 7.0 rooms in 2011, dipped to 6.7 in 2016, and then rose to 6.9 in 2021. That leaves the most recent value slightly below the 2011 level, but above the 2016 low. The 5-year change from 2016 to 2021 was 3.0%, showing a small rebound rather than a sharp shift. The pattern suggests a housing stock size that has changed little over time.



Crowsnest Pass had an average of 6.9 rooms per occupied private dwelling in 2021, slightly above 6.7 in 2016 and below 7.0 in 2011. That places it toward the upper end of the local comparison set, ahead of nearby Banff, Canmore, Jasper and Kananaskis, which all recorded fewer rooms on average in 2021. The pattern suggests a relatively spacious housing stock, with only modest change over the decade.

Figure 9.2: Comparison of Average Rooms per Dwelling with other locations (Crowsnest Pass, 2021)¹

Household Crowding

Crowsnest Pass had 2,755 households with one person or fewer per room in 2021, up 7.2% from 2016. No households were counted with more than one person per room in either year.

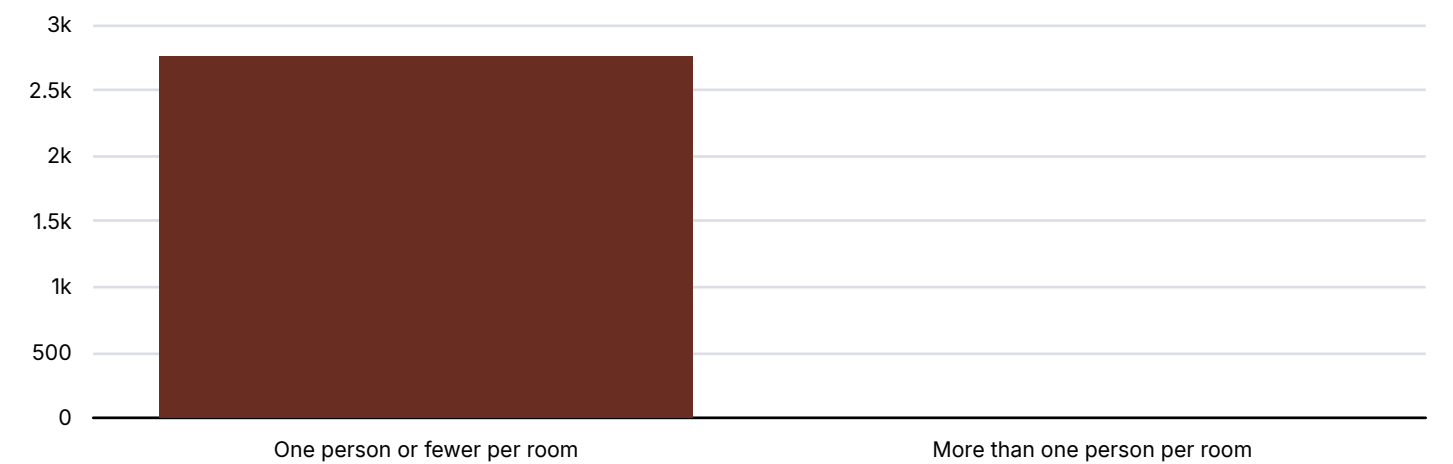
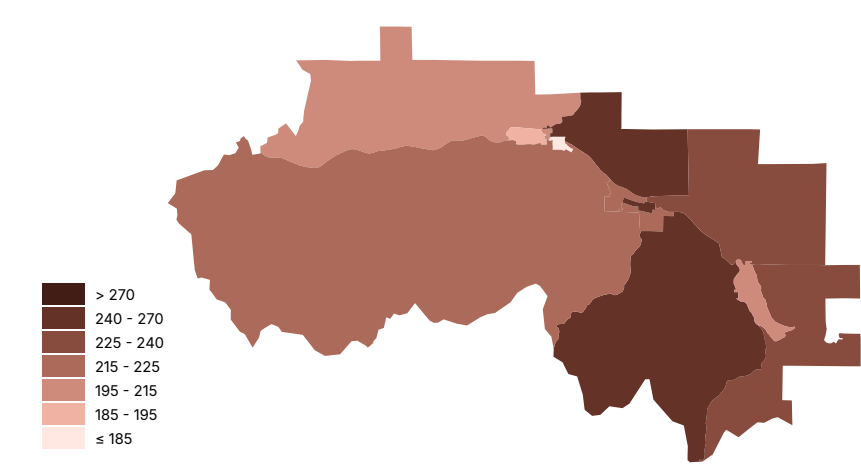


Figure 10.1: Shows how many people live relative to the number of rooms in a household. It helps indicate overcrowding and pressure on available living space. (Crowsnest Pass, 2021)¹

In 2021, household crowding in Crowsnest Pass was limited to the least crowded category in the available data. Among private households, 2,755 had one person or fewer per room, while none were recorded as having more than one person per room. That pattern leaves no evidence of crowded households in the figures provided. The only change measure also points to growth in the less crowded category, which increased by 7.2% over five years. With no households shown in the more crowded category, the data suggest a housing pattern characterized by spacious living arrangements rather than pressure on room availability.



Household crowding in Crowsnest Pass was limited in 2021. All 2,755 private households fell into the one person or fewer per room category, and none were counted as having more than one person per room. That pattern was consistent across every dissemination area in the subdivision: each reported zero households in the more crowded category. Counts for the less crowded category ranged from 185 to 270 households. The five-year change varied by area, from -8.2% to 26.8%, but the crowding profile itself remained unchanged.

Figure 10.2: Distribution of Largest Group: Dwelling Crowding - One person or fewer per room (Crowsnest Pass)¹

Dwelling Condition

Crowsnest Pass had 2,540 dwellings needing only regular maintenance or minor repairs in 2021, up 8.8% from 2016. Dwellings needing major repairs fell to 220, down 4.3% over the same period.

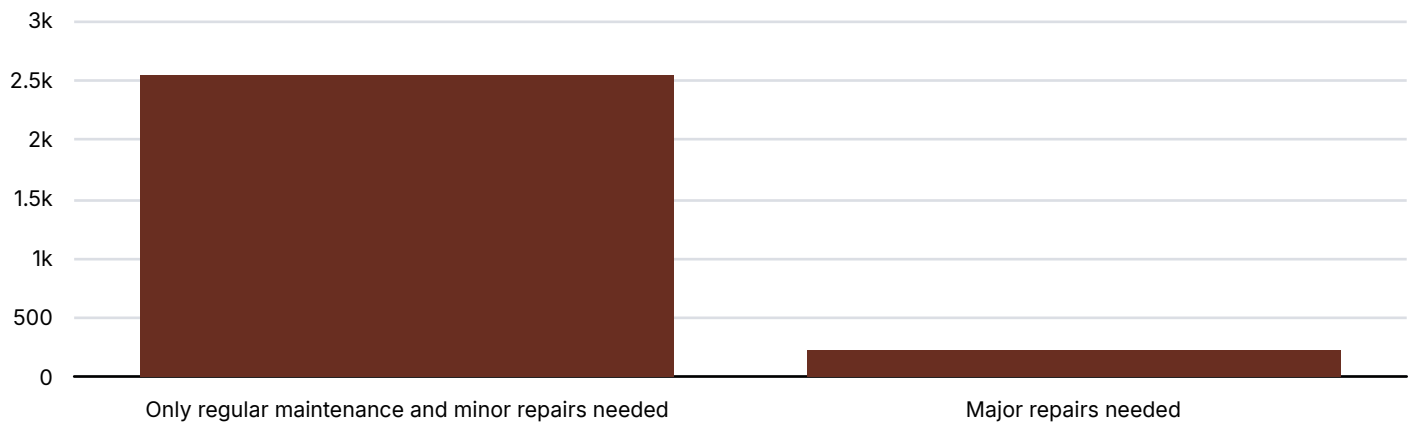


Figure 11.1: Shows the condition of dwellings based on whether they need regular maintenance, minor repairs, or major repairs. It helps indicate housing quality and renovation needs. (Crowsnest Pass, 2021)¹

In Crowsnest Pass, the 2021 dwelling condition profile for occupied private dwellings points to mostly sound housing, with most homes needing only regular maintenance or minor repairs. A smaller share needed major repairs, suggesting limited but present housing quality concerns. There were 2,540 dwellings in the regular maintenance and minor repairs category, up 8.8% over five years. By contrast, 220 dwellings needed major repairs, down 4.3% over the same period. The pattern shows growth in the less serious repair category alongside a modest decline in the most serious one. That suggests the housing stock shifted slightly toward better condition between censuses. The data offers a clear but narrow view of maintenance needs rather than a full housing quality profile.

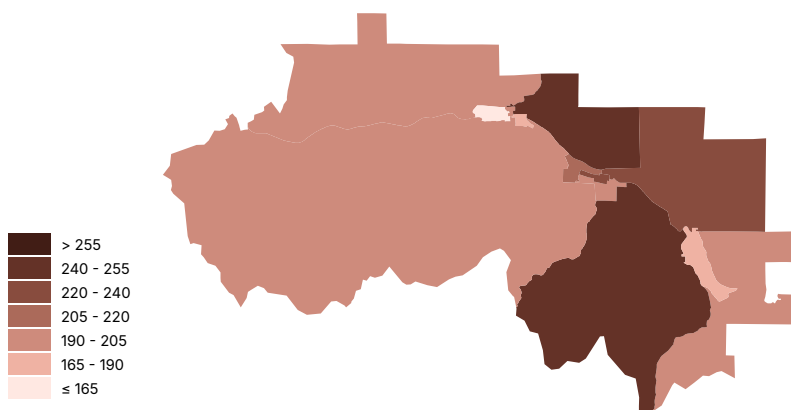


Figure 11.2: Distribution of Largest Group: Dwelling Condition - Only regular maintenance and minor repairs needed (Crowsnest Pass)¹

In Crowsnest Pass, most occupied private dwellings were reported as needing only regular maintenance or minor repairs in 2021, with 2,540 units in that condition. A smaller group, 220 dwellings, needed major repairs. Over five years, the first category rose 8.8%, while major-repair dwellings fell 4.3%. Across the subdivision, the pattern points to a housing stock that is largely in manageable condition, with a limited share requiring more serious work. The five-year changes suggest modest improvement in the overall balance of dwelling condition.

Shelter Cost Ratio

In Crowsnest Pass, households spending less than 30% of income on shelter costs remained the largest group at 2,350 in 2021, up 9.8% from 2016. Those spending 30% or more reached 405, up 3.9%.

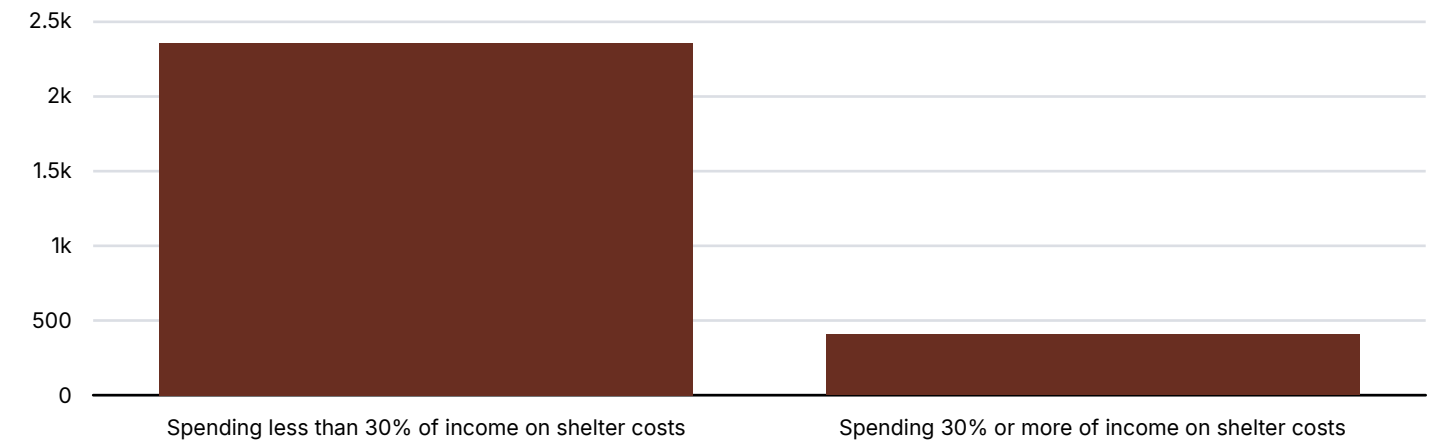
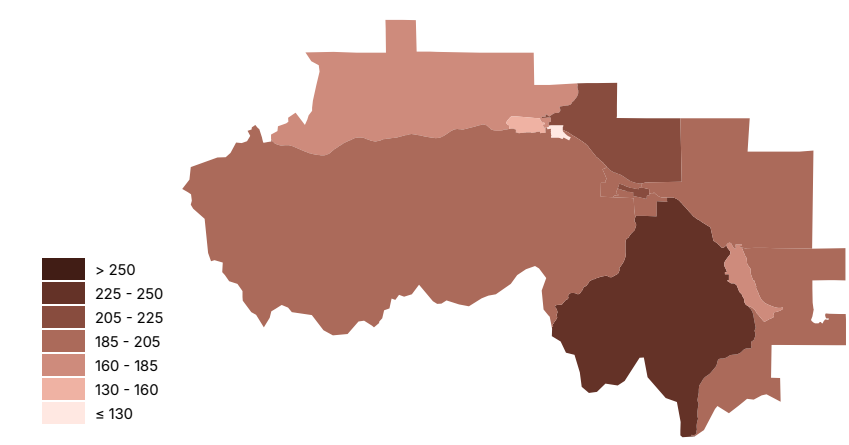


Figure 12.1: Shows the share of household income spent on shelter costs. It helps indicate how heavy housing costs are relative to income. (Crowsnest Pass, 2021)¹

In Crowsnest Pass, the shelter cost ratio in 2021 shows a clear split between households spending less than 30% of income on shelter and those spending 30% or more. The lower-cost group accounted for 2,350 households, while 405 households were in the higher-cost category. That means the less burdensome shelter-cost group was much larger than the higher-cost group. The time trend points upward in both categories over five years. Households below the 30% threshold increased by 9.8%, and those at 30% or more rose by 3.9%. Within the income-positive owner and tenant household universe, the pattern suggests relatively broad shelter-cost stability, with growth concentrated in the lower-cost group.



In Crowsnest Pass, most households with income spent less than 30% of their income on shelter costs in 2021, but a smaller group faced a heavier burden. That split points to a mixed housing cost picture within the community. There were 2,350 households in the lower-cost category and 405 spending 30% or more. Over five years, the lower-cost group rose 9.8%, while the higher-cost group increased 3.9%, suggesting the less burdened group grew faster than the more cost-stressed group.

Figure 12.2: Distribution of Largest Group: Shelter Cost Ratio - Spending less than 30% of income on shelter costs (Crowsnest Pass)¹

Median Dwelling Value

Crowsnest Pass’s median dwelling value reached \$300,000 in 2021, up 19.9% over five years. It had fallen to \$250,264 in 2016 from \$268,526 in 2011 before rebounding.

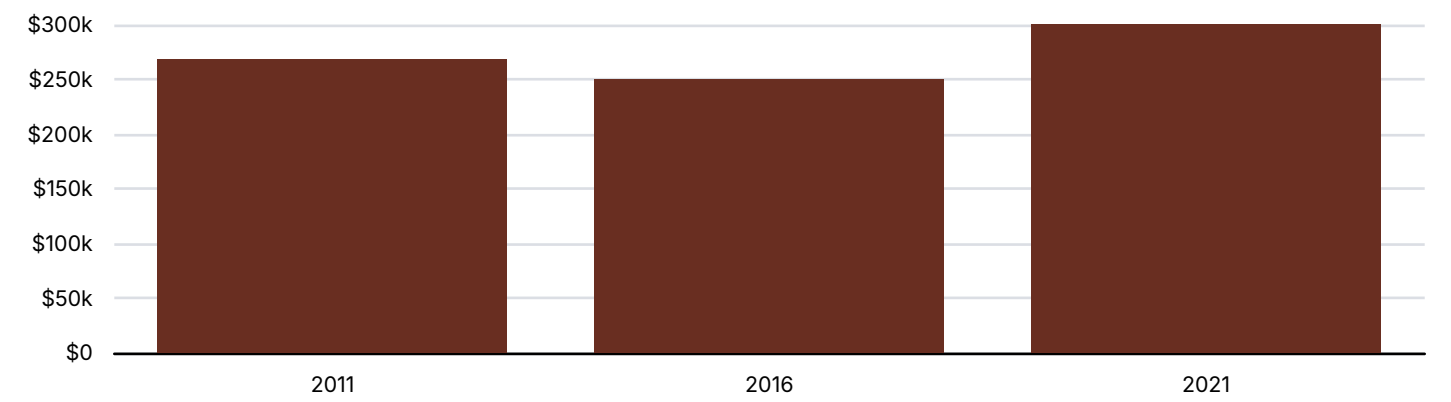


Figure 13.1: Shows the median value of residential dwellings. It helps indicate the typical price point in the local ownership housing market. (Crowsnest Pass, 2011-2021)¹

Crowsnest Pass has seen a modest but clear shift in median dwelling value over the past decade. The typical owner-occupied home was valued at \$268,526 in 2011, fell to \$250,264 in 2016, then rose to \$300,000 in 2021. That means the median value declined by 6.8% over the first five-year period before increasing by 19.9% in the next one. The recent rise more than offset the earlier drop, leaving 2021 above both prior benchmarks. For owner households in non-farm, non-reserve private dwellings, the pattern points to a housing market that weakened mid-decade and then recovered strongly by 2021.

In Crowsnest Pass, the median dwelling value was \$300,000 in 2021, up from \$250,264 in 2016 after a 6.8% decline over the previous five-year period. That left the local housing market below several nearby comparators with reported values, including Jasper at \$695,000, Banff at \$725,000, and Canmore at \$850,000 in 2021. The pattern places Crowsnest Pass in a lower price range than these resort-oriented municipalities, while still showing a clear rebound from 2016.

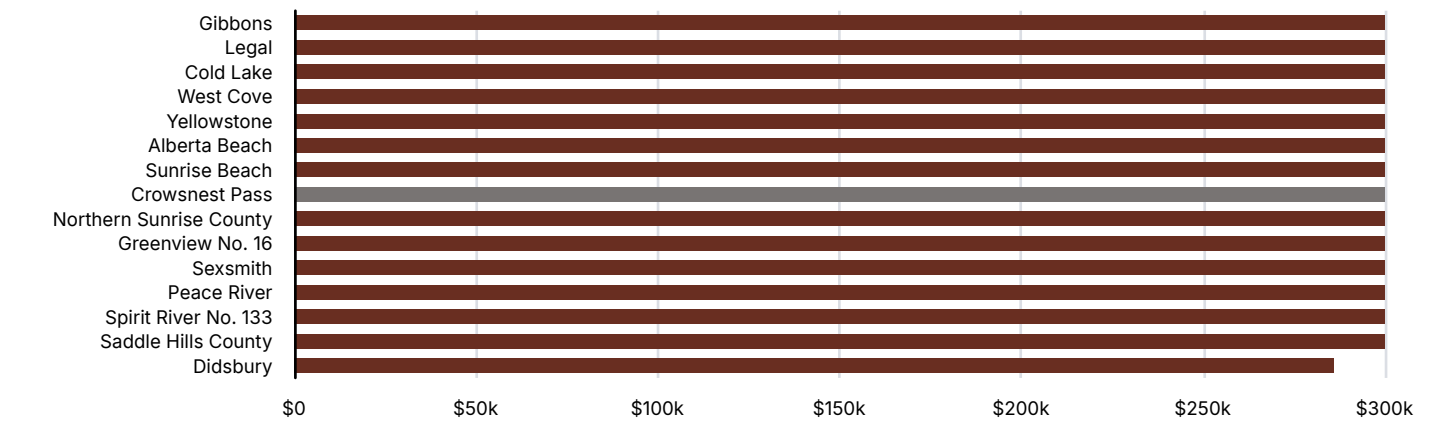


Figure 13.2: Comparison of Median Dwelling Value with other locations (Crowsnest Pass, 2021)¹

Number of Rooms

In Crowsnest Pass, dwellings with 8 or more rooms remained the largest group at 940 units in 2021, up 11.9% since 2016. Six-room dwellings rose fastest, reaching 495 units, up 23.8%.

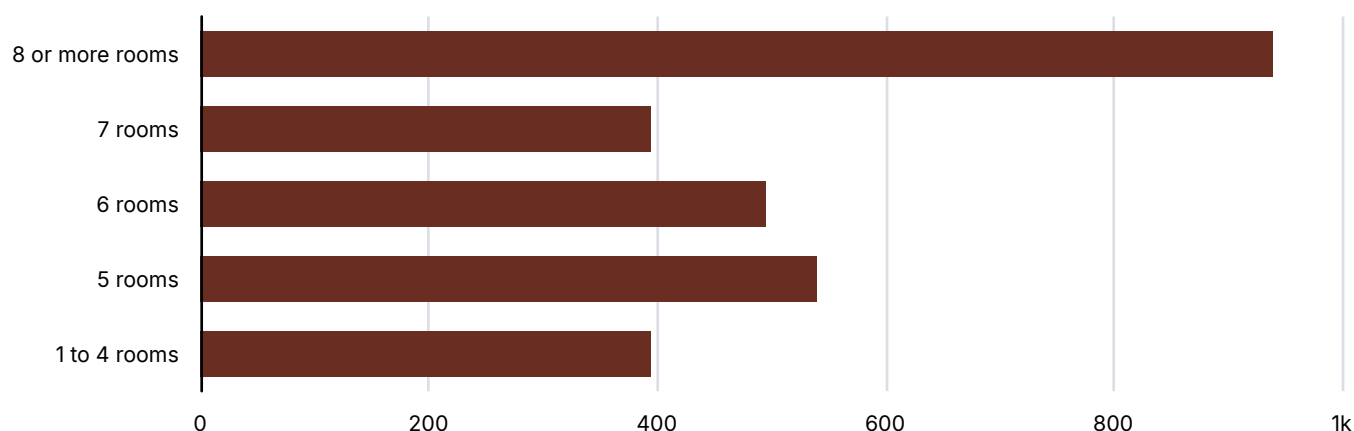
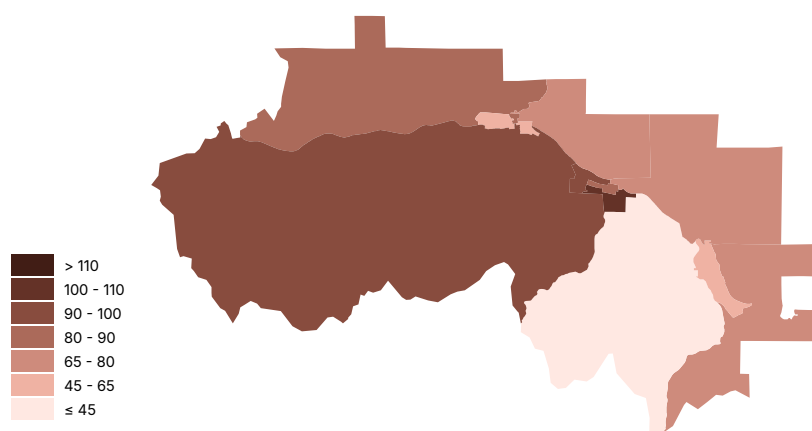


Figure 14.1: Shows the total number of rooms in dwellings. It helps indicate the size and layout of the housing stock. (Crowsnest Pass, 2021)¹

In 2021, Crowsnest Pass had a housing stock in occupied private dwellings that leaned toward larger room counts. The biggest category was 8 or more rooms, with 940 dwellings, followed by 5 rooms at 540 and 6 rooms at 495. Smaller units were less common. There were 395 dwellings with 1 to 4 rooms and another 395 with 7 rooms. The 5-year change shows mixed movement across the distribution. The largest category grew by 11.9%, while 6-room dwellings rose 23.8%. By contrast, 5-room dwellings declined 6.1%. That pattern suggests a room mix that remains weighted toward larger dwellings, with recent growth concentrated in the upper end of the distribution.



In Crowsnest Pass's occupied private dwellings in 2021, larger homes dominated the room mix. Units with 8 or more rooms numbered 940, ahead of 5-room dwellings at 540, while 6-room and 7-room homes each stood at 495 and 395. The 5-year change was strongest for 6-room dwellings at 23.8%, while 5-room units fell 6.1%.

Figure 14.2: Distribution of Largest Group: Dwelling Rooms - 8 or more rooms (Crowsnest Pass)¹

Dwelling Construction Period

In Crowsnest Pass, dwellings built in 1960 or before remained the largest group at 1,150 in 2021, down 2.1% since 2016. The 1991 to 2000 group rose 22.9% to 215.

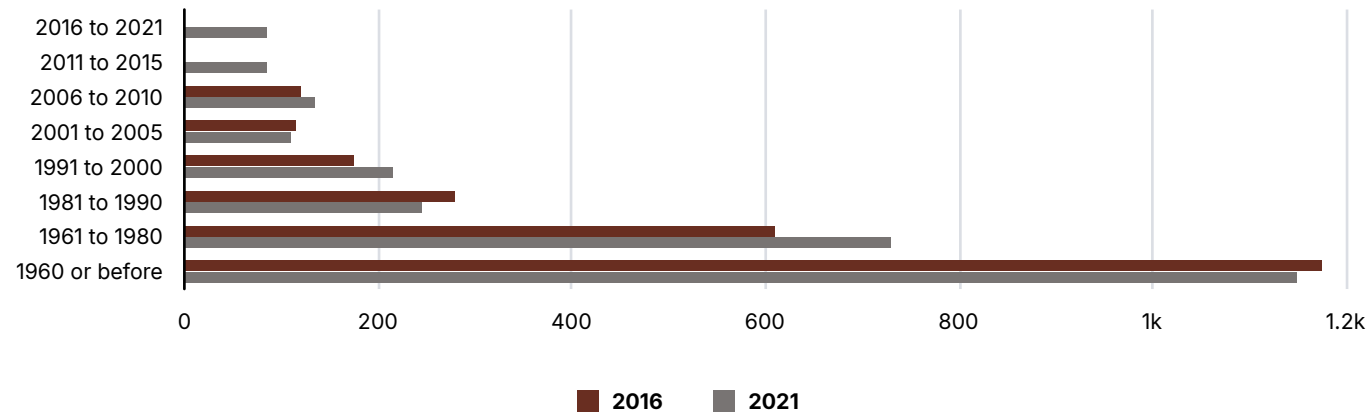


Figure 15.1: Shows when dwellings were built. It helps indicate the age of the housing stock and periods of residential growth. (Crowsnest Pass, 2016-2021)¹

In Crowsnest Pass, the occupied private dwelling stock in 2021 was concentrated in older homes, with 1,150 units built in 1960 or before. The next largest group was 1961 to 1980, at 730 units, while 1991 to 2000 accounted for 215 units. More recent construction was smaller, including 135 units from 2006 to 2010 and 85 units each from 2011 to 2015 and 2016 to 2021. Five-year change points to modest shifts rather than a single clear building wave. The oldest group edged down 2.1%, while 1961 to 1980 rose 19.7% and 1991 to 2000 increased 22.9%.

Crowsnest Pass has a housing stock that leans old within occupied private dwellings, with 1,150 homes built in 1960 or before and 730 built from 1961 to 1980 in 2021. Later periods are smaller: 245 from 1981 to 1990, 215 from 1991 to 2000, and 85 each from 2011 to 2015 and 2016 to 2021. The pattern suggests limited recent construction alongside a large older base. That mix points to an established dwelling stock shaped more by earlier build periods than by new additions.

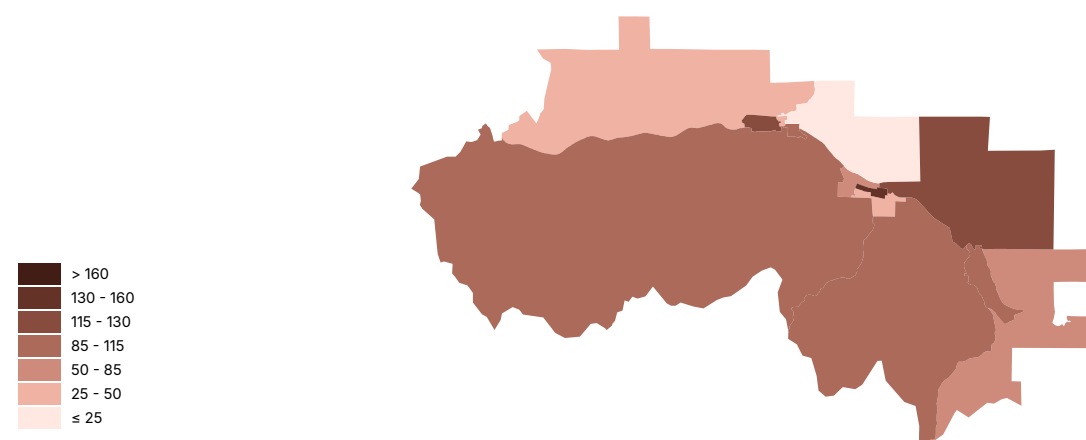


Figure 15.2: Distribution of Largest Group: Dwelling Construction Period - 1960 or before (Crowsnest Pass)¹

Owner Households with a Mortgage

Crowsnest Pass had 51.1% of owner households with a mortgage in 2021, up from 47.1% in 2016 and 44.6% in 2011. The five-year increase was 8.49%, continuing a rise.

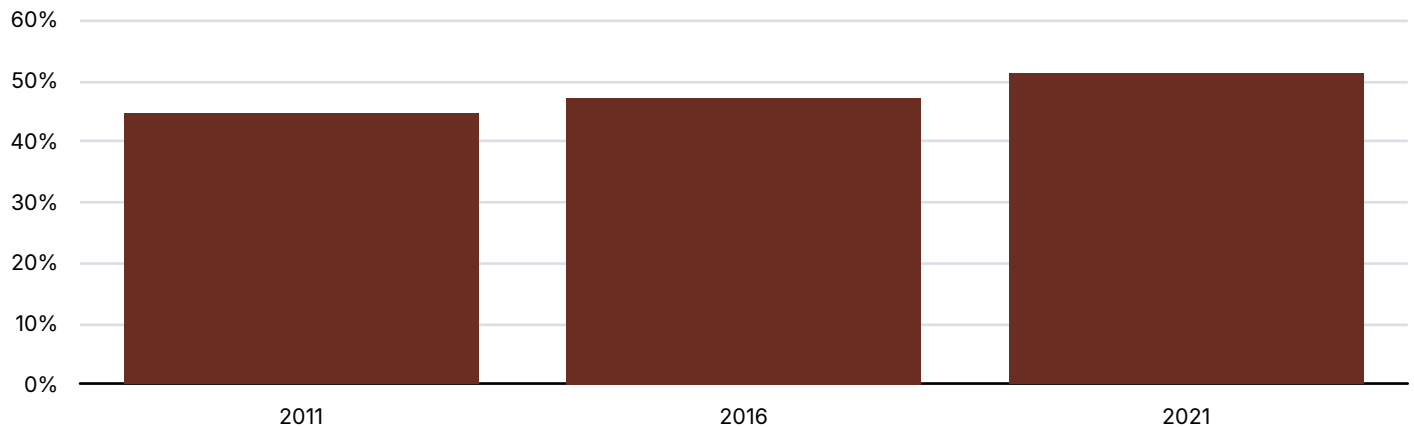


Figure 16.1: Shows the share of owner households with a mortgage. It helps indicate how many homeowners still carry housing debt. (Crowsnest Pass, 2011-2021)¹

In Crowsnest Pass, the share of owner households with a mortgage rose steadily over the past decade among owner households in non-farm, non-reserve private dwellings. It increased from 44.6% in 2011 to 47.1% in 2016 and 51.1% in 2021. The 2011 to 2021 gain was 6.5 percentage points, with most of the increase occurring after 2016. By 2021, just over half of owner households still carried housing debt, pointing to a clear upward trend in mortgage incidence.

In Crowsnest Pass, 51.1% of owner households had a mortgage in 2021, up from 47.1% in 2016 and 44.6% in 2011. The share has risen steadily over the decade. That places Crowsnest Pass close to Canmore at 51.7% and slightly below Jasper at 53.0%, while remaining under Banff at 58.5% and Bighorn No. 8 at 60.6%. Several comparables reported 0%, so the local figure sits in a middle range within the region.

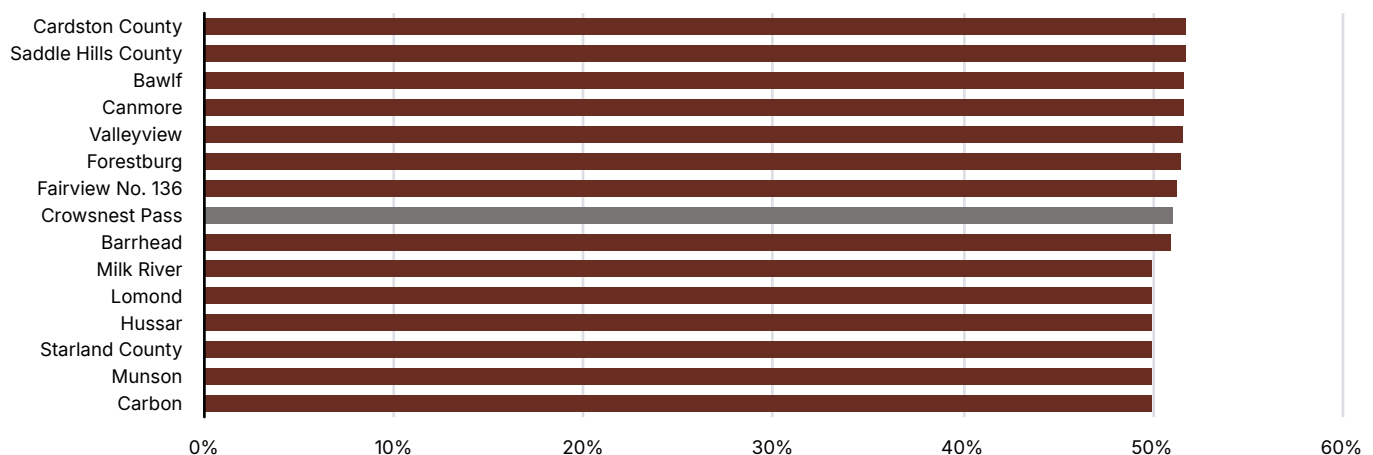


Figure 16.2: Comparison of Owner Households with a Mortgage with other locations (Crowsnest Pass, 2021)¹

Housing Quality Indicators

Acceptable housing was the largest group in Crowsnest Pass in 2021, at 2,165 dwellings. Among less acceptable categories, 355 spent 30% or more on shelter, and 160 needed major repairs only.

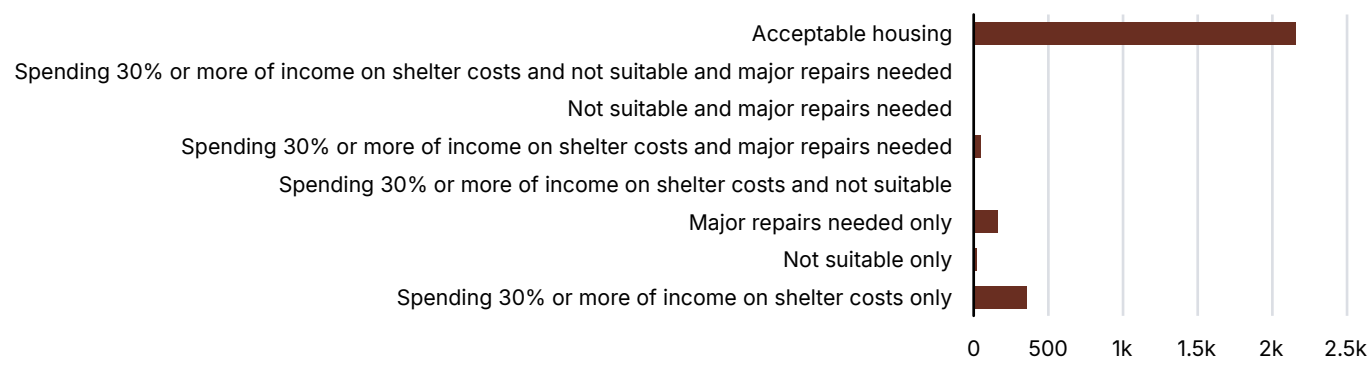


Figure 17.1: Shows key housing quality indicators such as adequacy, suitability, and affordability. It helps indicate whether housing conditions meet household needs. (Crowsnest Pass, 2021)¹

In Crowsnest Pass, the 2021 housing quality profile was dominated by acceptable housing, with 2,165 occupied private dwellings in that category. Among the remaining dwellings, 355 spent 30% or more of income on shelter costs only, while 160 required major repairs only and 20 were not suitable only. A further 45 combined high shelter costs with major repairs. No dwellings were recorded in the categories combining unsuitability and repairs with shelter-cost stress. The pattern suggests that most housing met the standard, with smaller pockets of affordability and condition concerns.

In Crowsnest Pass, housing quality in 2021 was dominated by acceptable units, with 2,165 occupied private dwellings classified as acceptable. The main pressure point was affordability: 355 dwellings spent 30% or more of income on shelter costs only. By comparison, 160 needed major repairs only, 20 were not suitable only, and 45 faced both high shelter costs and major repairs. No dwellings were recorded in the remaining combined problem categories. The pattern suggests affordability concerns were more common than structural or suitability issues.

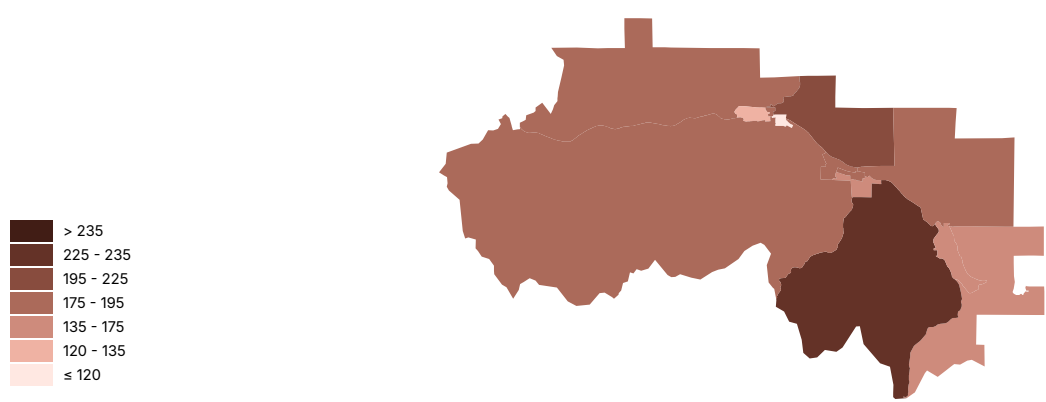


Figure 17.2: Distribution of Largest Group: Housing Quality Indicators - Acceptable housing (Crowsnest Pass)¹

Dwelling Structure Type

Single-detached houses remained the largest group in Crowsnest Pass at 2,320 units in 2021, up 7.2% from 2016. Movable dwellings fell to 165, while duplex apartments tripled to 45.

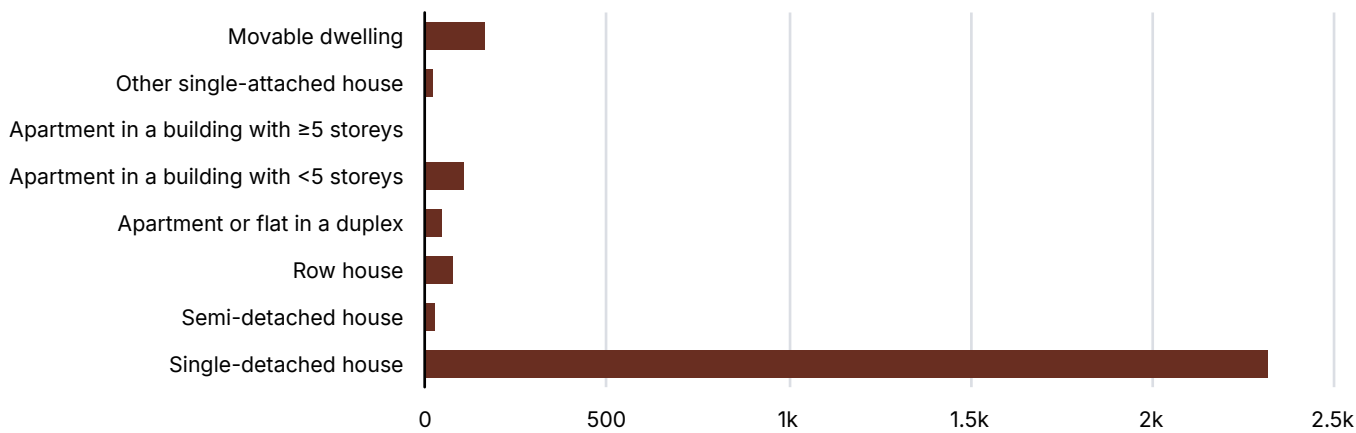
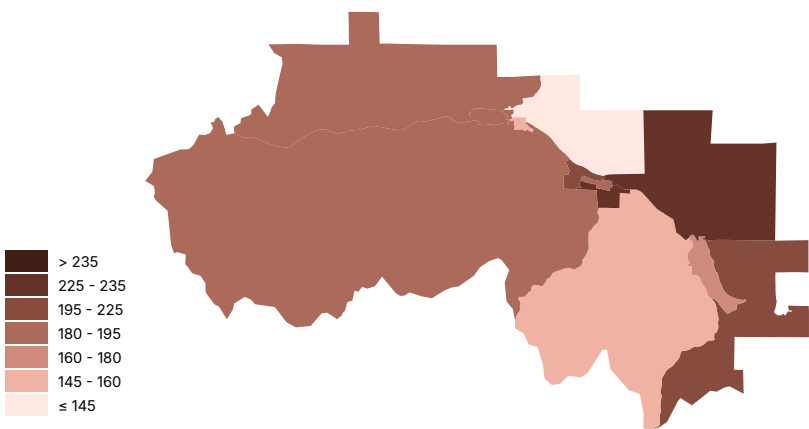


Figure 18.1: Shows the mix of dwelling structure types, such as detached homes, apartments, and other forms. It helps indicate the physical form of the housing stock. (Crowsnest Pass, 2021)¹

Crowsnest Pass’s occupied private dwellings in 2021 were dominated by single-detached houses, with 2,320 units. The next largest form was movable dwellings at 165, followed by apartments in buildings with fewer than five storeys at 105 and row houses at 75. Smaller counts were recorded for apartments or flats in duplexes (45), semi-detached houses (25), and other single-attached houses (20), while apartments in buildings with five storeys or more were absent. Over the previous five years, the mix shifted unevenly: semi-detached houses rose 150%, duplex apartments 200%, and row houses 25%, while movable dwellings fell 15.4% and smaller apartments slipped 4.5%.



Crowsnest Pass’s occupied private dwellings were dominated by single-detached houses in 2021, with 2,320 units. The next largest form was movable dwellings at 165, followed by apartments in buildings with fewer than five storeys at 105 and row houses at 75. Semi-detached homes and duplex apartments were much smaller segments, while apartments in buildings with five or more storeys were absent.

Figure 18.2: Distribution of Largest Group: Dwelling Structure Type - Single-detached house (Crowsnest Pass)¹

Housing Tenure

Owner households remained the largest tenure group in Crowsnest Pass in 2021 at 2,330, up 10.4% from 2016. Renter households numbered 430, down 6.5%, while government-provided dwellings stayed at zero.

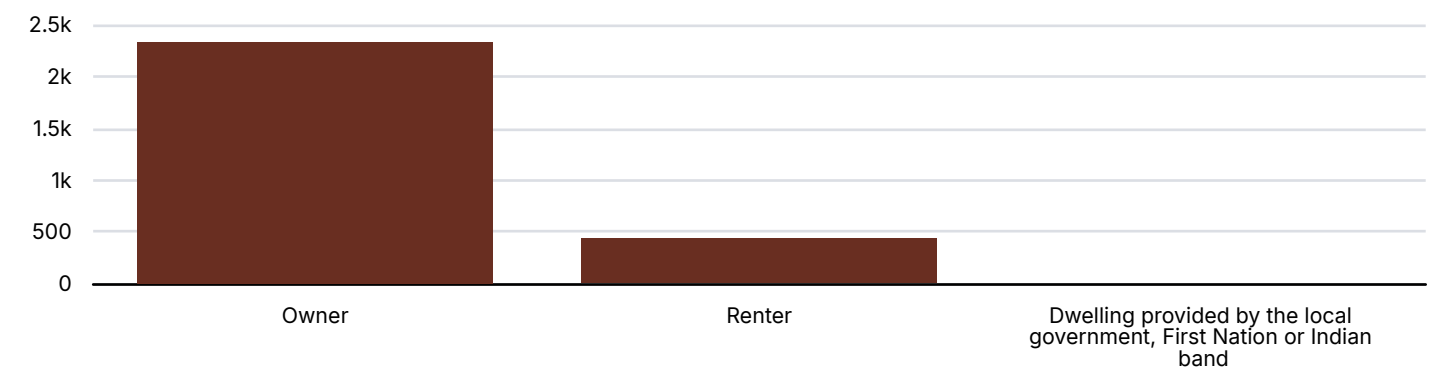


Figure 19.1: Shows whether households own or rent their homes. It helps indicate the balance between ownership and rental housing in the community. (Crowsnest Pass, 2021)¹

In 2021, housing tenure in Crowsnest Pass was heavily weighted toward ownership among private households. The community had 2,330 owner households, compared with 430 renter households, and no households were recorded in dwellings provided by the local government, First Nation or Indian band. Over five years, owner households increased by 10.4%, while renter households declined by 6.5%. That pattern points to a tenure mix that remained ownership-dominant, with modest growth on the ownership side and some softening in renting.

Crowsnest Pass's housing tenure in 2021 was strongly owner-led, with 2,330 owner households and 430 renter households out of private households counted in the census profile. Ownership also rose over the five-year period by 10.4%, while renting fell by 6.5%. No households were recorded as living in dwellings provided by the local government, First Nation or Indian band. Within the municipality, ownership dominated every listed area, though renter counts varied from 15 to 100 households.

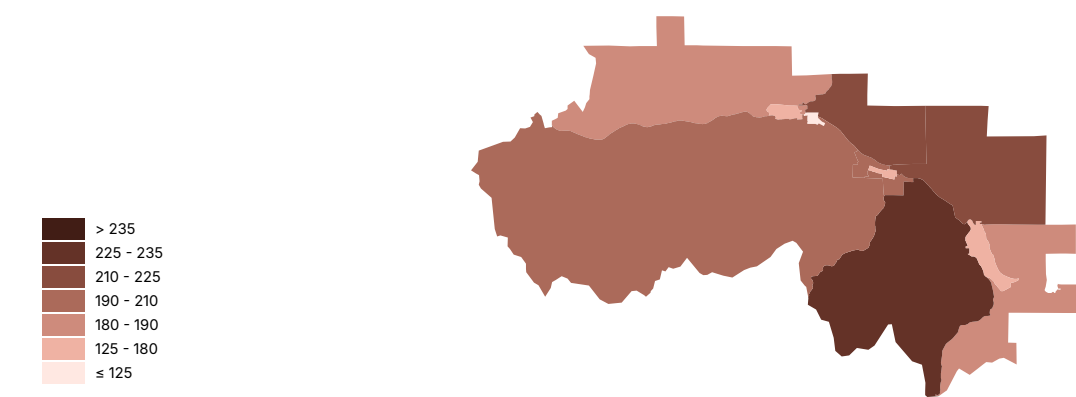


Figure 19.2: Distribution of Largest Group: Housing Tenure - Owner (Crowsnest Pass)¹

Average Shelter Costs

Crowsnest Pass had average monthly shelter costs of \$1,111 for owners and \$1,072 for renters in 2021. Both were above 2016 levels, rising 12.7% and 10.9% respectively, with owners slightly higher.

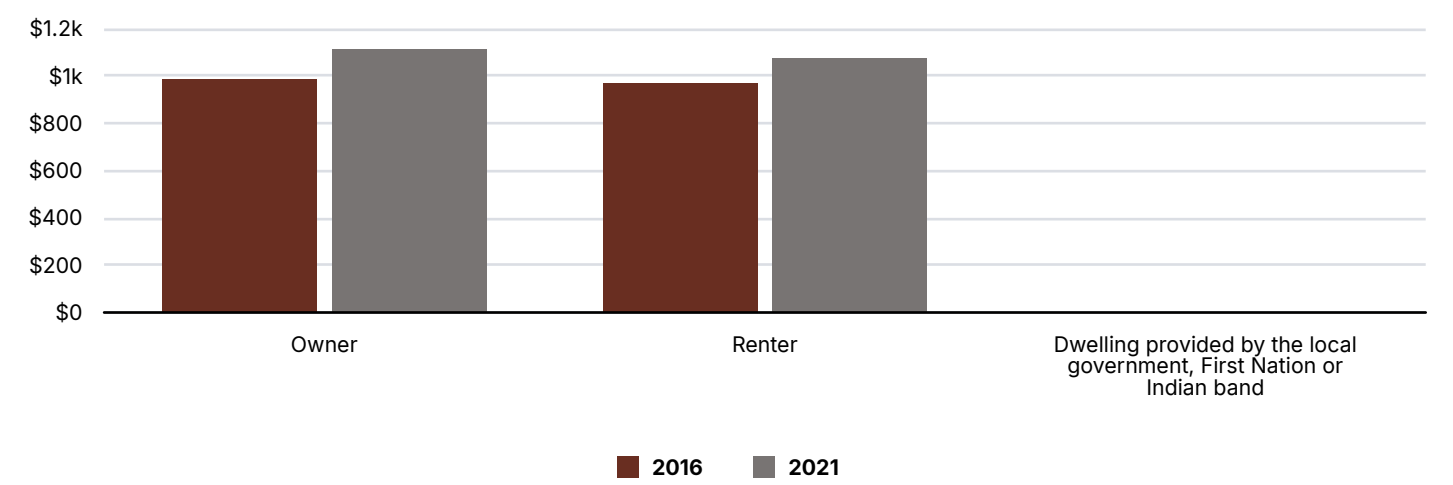
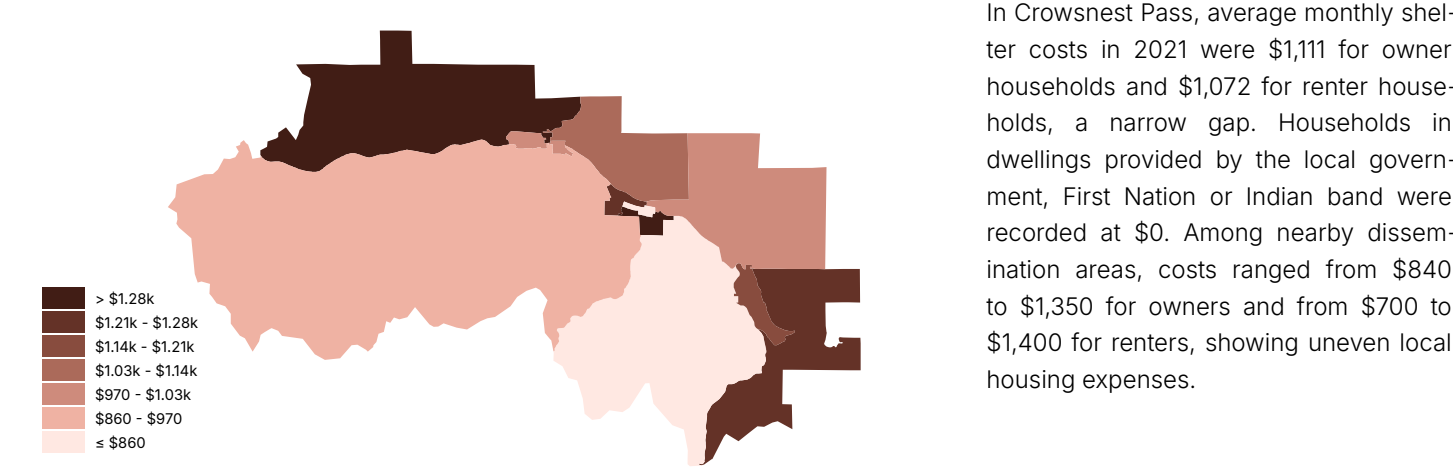


Figure 20.1: Shows the average monthly shelter costs paid by households. It helps indicate typical housing expenses faced by owners and renters. (Crowsnest Pass, 2016-2021)¹

Crowsnest Pass shows a fairly narrow spread in average monthly shelter costs across tenure types. In 2021, owner households paid \$1,111 per month, while renter households paid \$1,072. Dwellings provided by the local government, First Nation or Indian band were reported at \$0, reflecting no recorded monthly shelter cost in this category. The 5-year changes were positive for both main tenure groups, rising 12.7% for owners and 10.9% for renters. That suggests shelter costs increased at a similar pace for both groups over the period. The gap between owners and renters remained modest, with owners slightly higher.



In Crowsnest Pass, average monthly shelter costs in 2021 were \$1,111 for owner households and \$1,072 for renter households, a narrow gap. Households in dwellings provided by the local government, First Nation or Indian band were recorded at \$0. Among nearby dissemination areas, costs ranged from \$840 to \$1,350 for owners and from \$700 to \$1,400 for renters, showing uneven local housing expenses.

Figure 20.2: Distribution of Largest Group: Housing Tenure - Owner (Crowsnest Pass)¹

Core Housing Need

Crowsnest Pass had 2,615 households not in core housing need in 2021, compared with 120 households in core need. The not-in-need group was the largest, outnumbering the core-need group by 2,495 households.

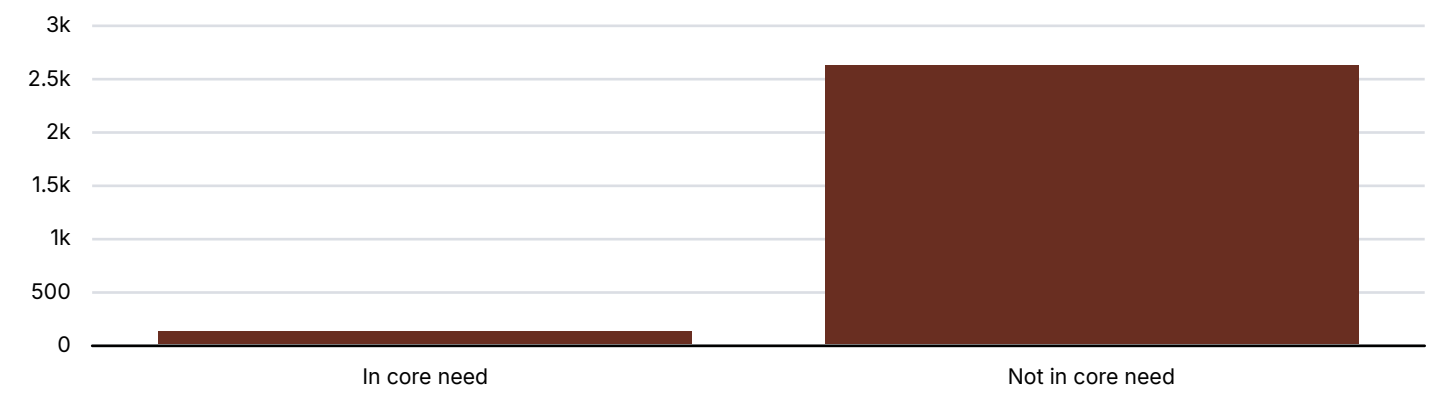


Figure 21.1: Shows the share of households living in housing that is unaffordable, unsuitable, or in need of major repairs. It helps indicate overall housing stress in the community. (Crowsnest Pass, 2021)¹

In Crowsnest Pass, 120 households were in core housing need in 2021, compared with 2,615 households not in core need. Within the census subdivision, the data shows that most households were outside core housing need, while a smaller group faced housing stress linked to affordability, suitability, or major repairs. Because only one year is provided, no time trend can be assessed from this dataset. The figures describe the local housing situation in that census year, not a broader change over time.

In Crowsnest Pass, core housing need was limited in 2021 but still present for a small share of households. The community recorded 120 households in core need, compared with 2,615 not in core need, which works out to about 4.4% of the total. Most descendant dissemination areas reported no households in core need, while three areas recorded 20 each. That pattern points to relatively contained housing stress, with some localized pockets rather than widespread need across the subdivision.

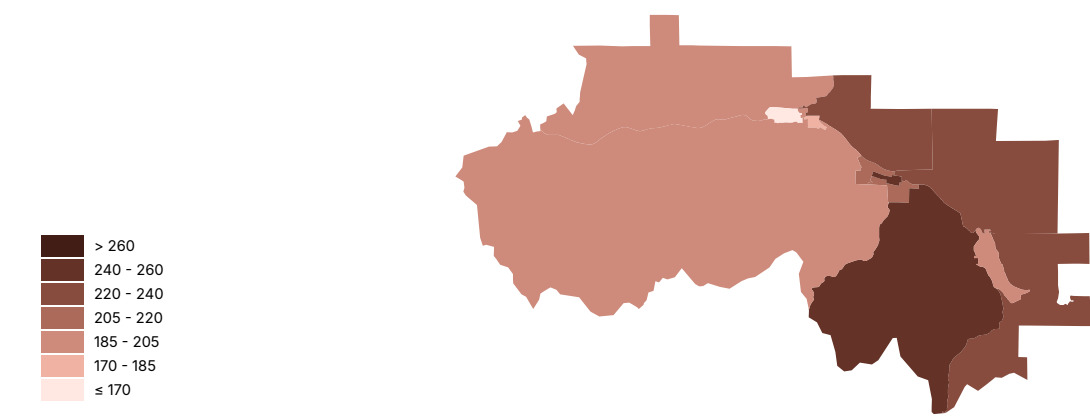


Figure 21.2: Distribution of Largest Group: Core Housing Need - Not in core need (Crowsnest Pass)¹

Data Sources

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

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