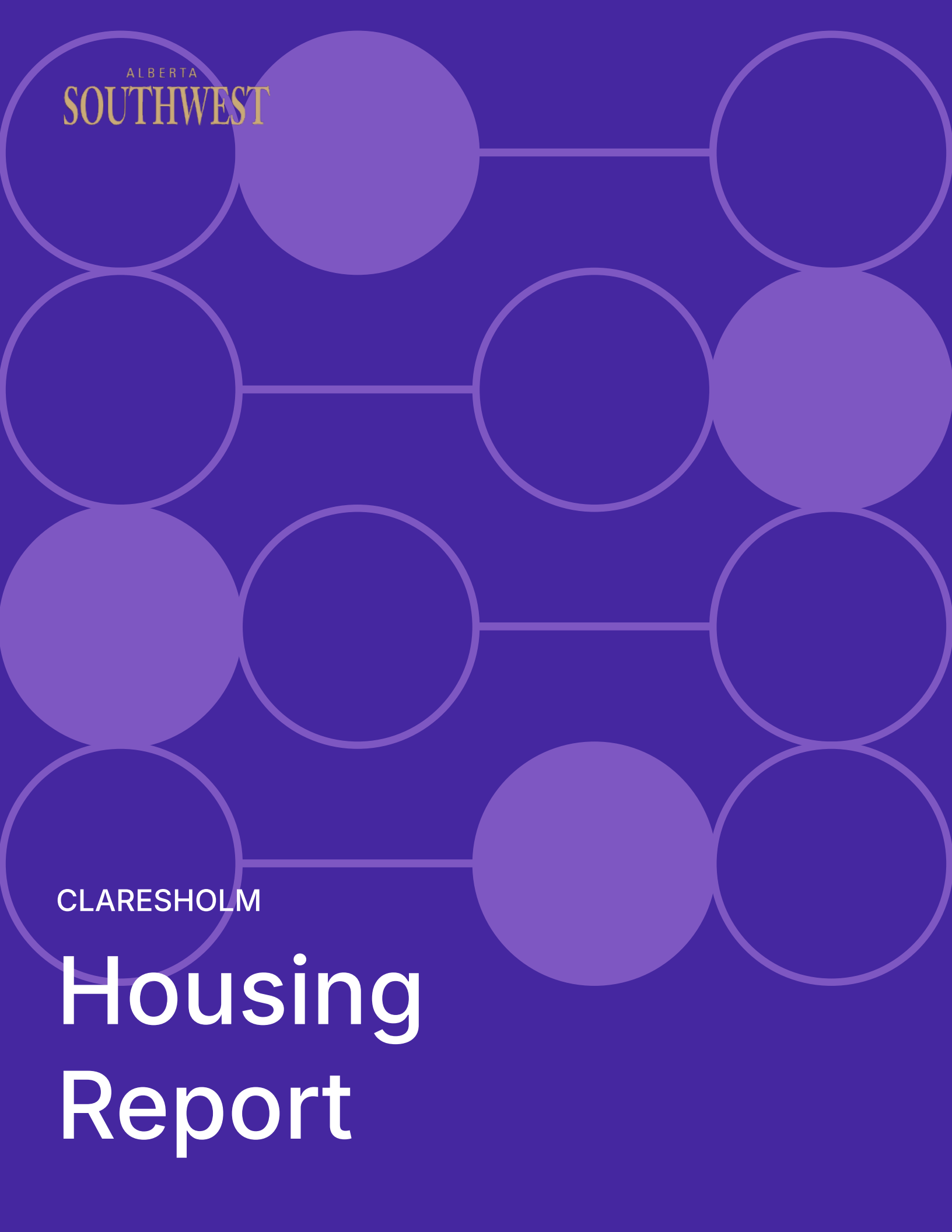


The background is a solid purple color. It features a decorative pattern of circles and horizontal lines. There are three rows of circles. The top row has three circles, the middle row has three, and the bottom row has three. Horizontal lines connect the circles in each row. The circles are of two shades of purple: a lighter shade and a darker shade. The text 'ALBERTA SOUTHWEST' is in the top left circle, and 'CLARESHOLM' is in the bottom left circle.

ALBERTA  
SOUTHWEST

CLARESHOLM

# 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

Claresholm's housing picture in 2021 is one of broad stability, modest growth, and generally strong fit between homes and households, with pressure concentrated in a narrower part of the market. Occupied private dwellings increased over the past decade and grew somewhat faster from 2016 to 2021 than in the previous five years, while ownership remained the dominant tenure. Most households were outside core housing need, and the town's housing stock continued to be used in ways that suggest limited crowding and a high degree of suitability. In that sense, the overall profile is not one of widespread strain, but of a relatively settled housing base with a few clear areas of imbalance.

The strongest divide runs between owners and renters. Shelter cost pressure was much heavier for renters, with a far larger share spending 30% or more of income on housing than owner households, even though that burden eased for both groups over five years. Core housing need followed the same pattern, remaining low overall but more common among renters than owners. At the same time, housing quality indicators point more toward affordability than physical inadequacy as the main area of concern. Most dwellings were classified as acceptable, major repair needs were limited and declined, and housing suitability was overwhelmingly positive. Costs also moved unevenly by tenure: owner shelter costs, both median and average, rose faster than renter costs, even though owner households still appeared less exposed to affordability stress than renters.

The structure of Claresholm's housing stock helps explain the town's steady profile. It remains centered on single-detached homes, with larger layouts common and average dwelling size little changed over time. Much of the stock dates from 1961 to 1980, reinforcing the sense of an established housing base rather than one shaped by recent construction. More recent change has been gradual rather than transformative, though some smaller segments, including condominiums, semi-detached homes, and low-rise apartments, expanded more quickly from a smaller base. Median dwelling values edged upward rather than surging. The result is a housing market that appears broadly functional and settled, with renter affordability standing out as the clearest persistent pressure.

# Households Spending 30%+ on Shelter

In Claresholm, renters were the largest group spending 30% or more of income on shelter costs at 38.8% in 2021, while owners were at 10.7%, down 33.5% from 2016.

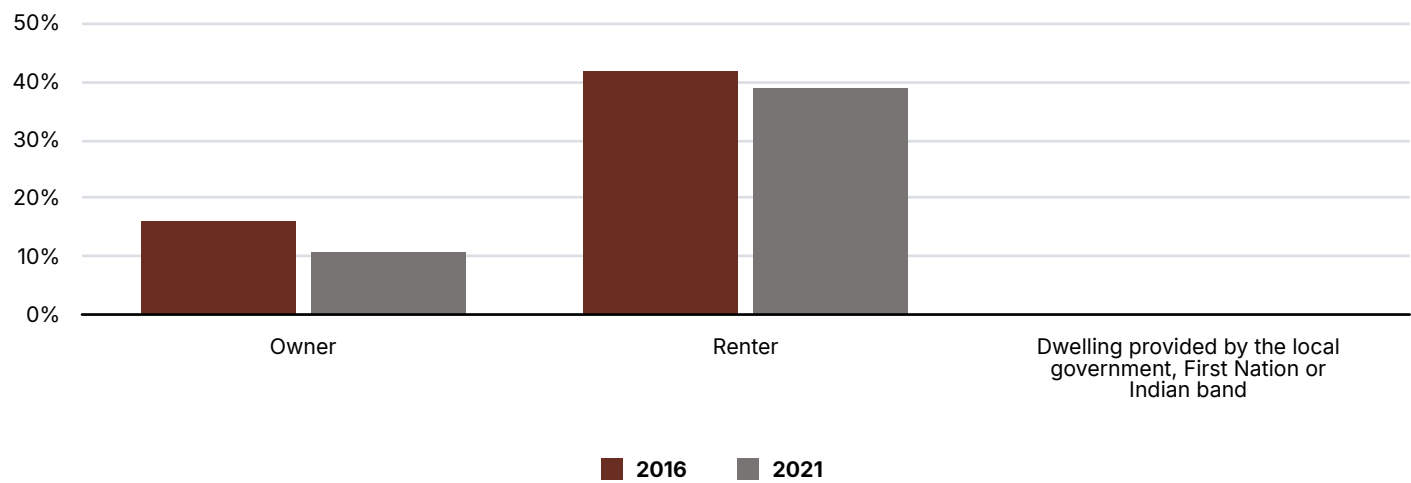
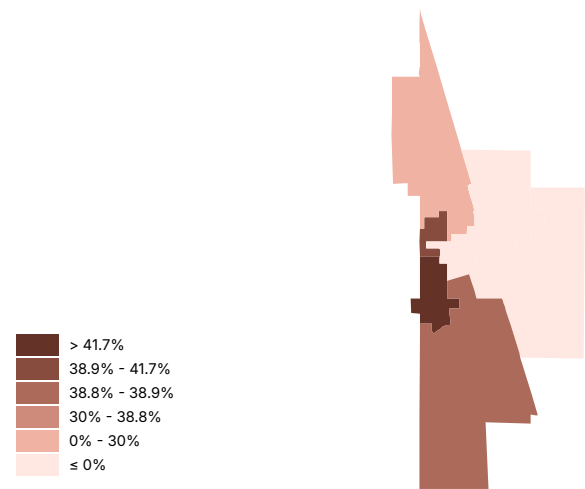


**Figure 1.1:** Shows the share of households spending 30% or more of income on shelter. It helps indicate the extent of housing affordability pressure. (Claresholm, 2016-2021)<sup>1</sup>

In Claresholm, the share of households spending 30% or more of income on shelter was much higher for renters than for owners in 2021. Within the population of owner and tenant households in non-farm, non-reserve private dwellings, the burden was uneven across tenure types. Owner households stood at 10.7%, down 33.5% over five years. Renter households were 38.8%, down 7.2% over the same period. The gap between owners and renters remained wide despite the decline in both groups. Renters were still nearly four times as likely as owners to face shelter costs at or above the 30% threshold. The pattern points to a persistent affordability pressure among renters, while owner households experienced a sharper improvement over time.



In Claresholm, housing affordability pressure differs sharply by tenure. In 2021, 10.7% of owner households spent 30% or more of income on shelter, while the renter share was 38.8%. The town also reported 0% for households in dwellings provided by the local government, First Nation or Indian band. Nearby areas show wider variation, with owner shares ranging from 0% to 21.4% and renter shares from 0% to 61.5%. The pattern suggests renters faced the greater burden, while ownership was comparatively less strained.

**Figure 1.2:** Distribution of Largest Group: Housing Tenure - Renter (Claresholm)<sup>1</sup>

# Housing Suitability

In Claresholm, suitable households increased to 1,685 in 2021 from 1,615 in 2016, a 4.3% rise. Not suitable households were unchanged at 25, leaving the housing mix little changed.

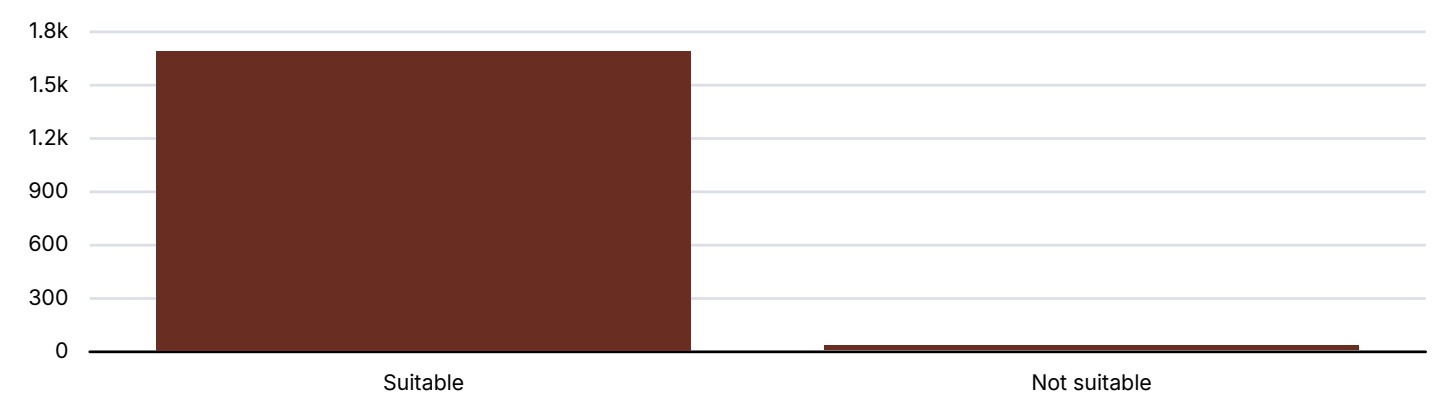


**Figure 2.1:** Shows whether homes have enough bedrooms for the households living in them. It helps indicate whether housing size matches household composition. (Claresholm, 2021)<sup>1</sup>

In Claresholm, housing suitability was overwhelmingly positive in 2021, with most private households living in homes that had enough bedrooms for their needs. There were 1,685 suitable households, compared with just 25 not suitable households. The five-year change shows a modest increase of 4.3% in suitable housing, while the not suitable count was unchanged. That pattern suggests stability rather than strain in housing size matching household composition, at least within the private household universe measured here.

In Claresholm, housing suitability is overwhelmingly strong for private households. In 2021, 1,685 households were in suitable housing, compared with 25 that were not suitable. Suitable housing also increased by 4.3% over five years. The descendant dissemination areas show the same pattern, with each area reporting only suitable households and no recorded not-suitable households. That suggests the local housing stock generally matched household size well in 2021, with only a very small share falling short of suitability.



**Figure 2.2:** Distribution of Largest Group: Housing Suitability - Suitable (Claresholm)<sup>1</sup>

# Occupied Private Dwellings

Claresholm had 1,709 occupied private dwellings in 2021, up from 1,644 in 2016 and 1,635 in 2011. The five-year change accelerated to 3.95%, compared with 0.55% previously.

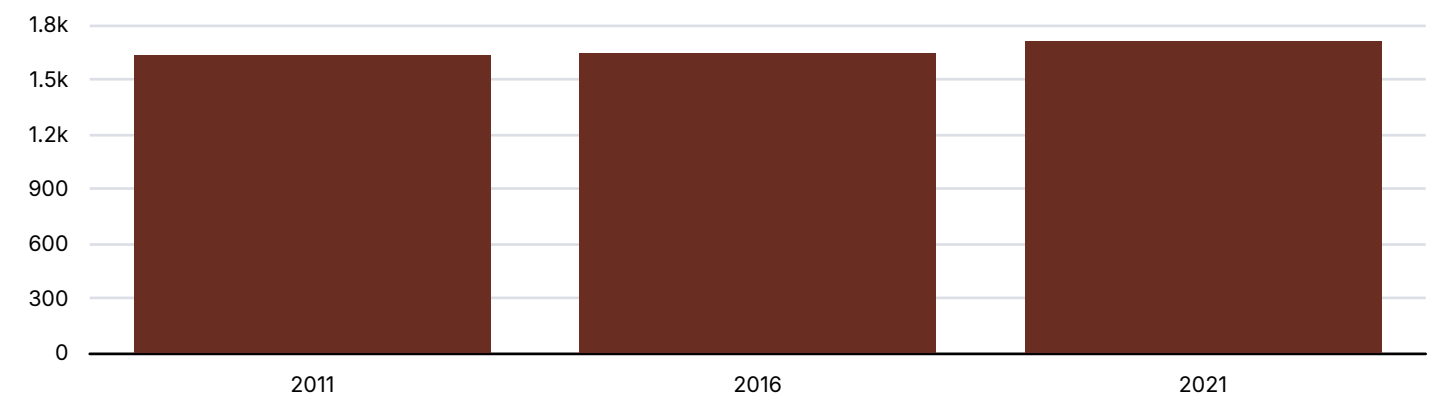


**Figure 3.1:** Shows the number of private dwellings occupied by usual residents. It helps indicate how much of the housing stock is in active residential use. (Claresholm, 2011-2021)<sup>1</sup>

Claresholm had 1,709 occupied private dwellings in 2021, up from 1,644 in 2016 and 1,635 in 2011. The increase was modest between 2011 and 2016 at 0.6%, then stronger over the next five years at 4.0%. That pattern shows a small but steady rise in the number of homes in active use. With no benchmark data provided, the clearest story is gradual growth in occupied housing over the decade.

Claresholm had 1,709 occupied private dwellings in 2021, placing it among the larger nearby communities in this set. The figure was modestly above its 2016 level of 1,644 and well above 2011, when it recorded 1,635. The five-year change from 2016 to 2021 was 4.0%, compared with 3.4% in Nanton and 2.1% in Pincher Creek, but below the faster gains seen in Fort Macleod and Willow Creek No. 26. That leaves Claresholm in a middle position for housing occupancy growth. The pattern suggests a stable housing base with gradual expansion rather than sharp swings.

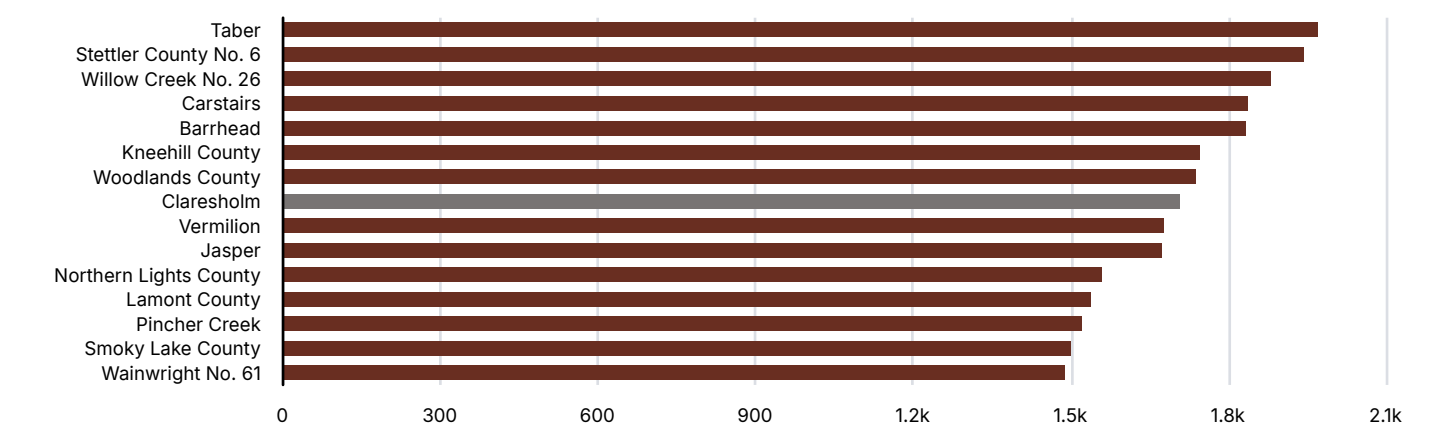


**Figure 3.2:** Comparison of Occupied Private Dwellings with other locations (Claresholm, 2021)<sup>1</sup>

# Median Shelter Costs

In Claresholm, owner median shelter costs were \$940 in 2021, up 28.4% from 2016. Renter costs were \$870, rising 9.0%, while dwellings provided by local government, First Nation or Indian band were \$0.

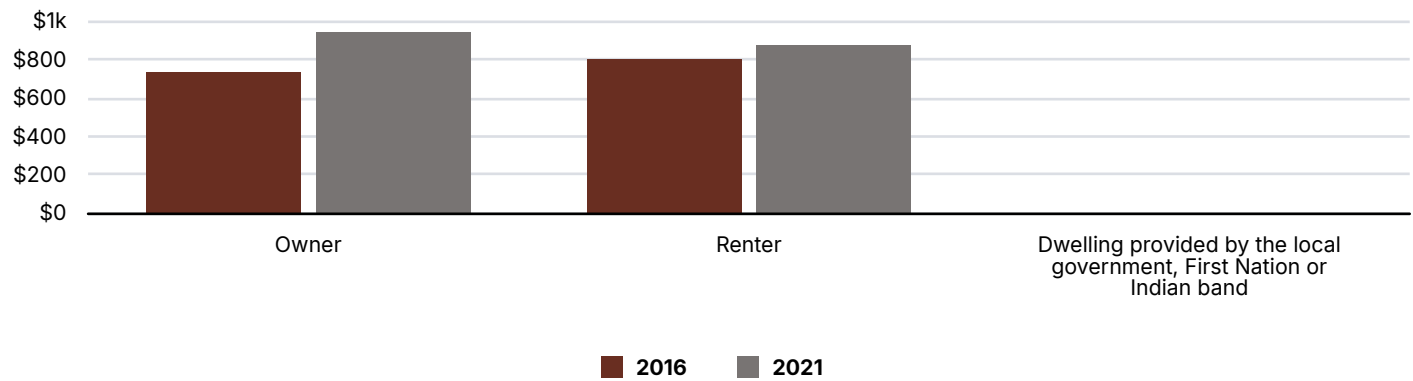


**Figure 4.1:** Shows median monthly shelter costs. It helps indicate the typical housing expense faced by households. (Claresholm, 2016-2021)<sup>1</sup>

In Claresholm, median monthly shelter costs in 2021 were higher for owner households than for renters. Owners paid \$940, while renters paid \$870. The difference was modest, but both figures point to similar shelter expense levels within the town's non-farm, non-reserve private dwelling households. The longer-term pattern shows stronger growth for owners. Owner costs were up 28.4% over five years, compared with a 9.0% increase for renters. That suggests ownership costs rose more quickly than rental costs in Claresholm, even though both tenure types moved upward.

Claresholm's median shelter costs in 2021 were \$940 for owner households and \$870 for renters, within the scope of non-farm, non-reserve private dwellings. Owner costs were higher than renter costs, but the gap was modest at \$70 per month. The only zero-cost category shown was dwellings provided by the local government, First Nation or Indian band, which remained at \$0. Over five years, owner costs rose 28.4% and renter costs increased 9.0%, pointing to faster growth for owners than renters.



**Figure 4.2:** Distribution of Largest Group: Housing Tenure - Renter (Claresholm)<sup>1</sup>

# Tenant Households in Subsidized Housing

In Claresholm, 12.5% of tenant households lived in subsidized housing in 2021. That was down from 15.2% in 2016 and 14.3% in 2011, a 17.8% five-year decline.

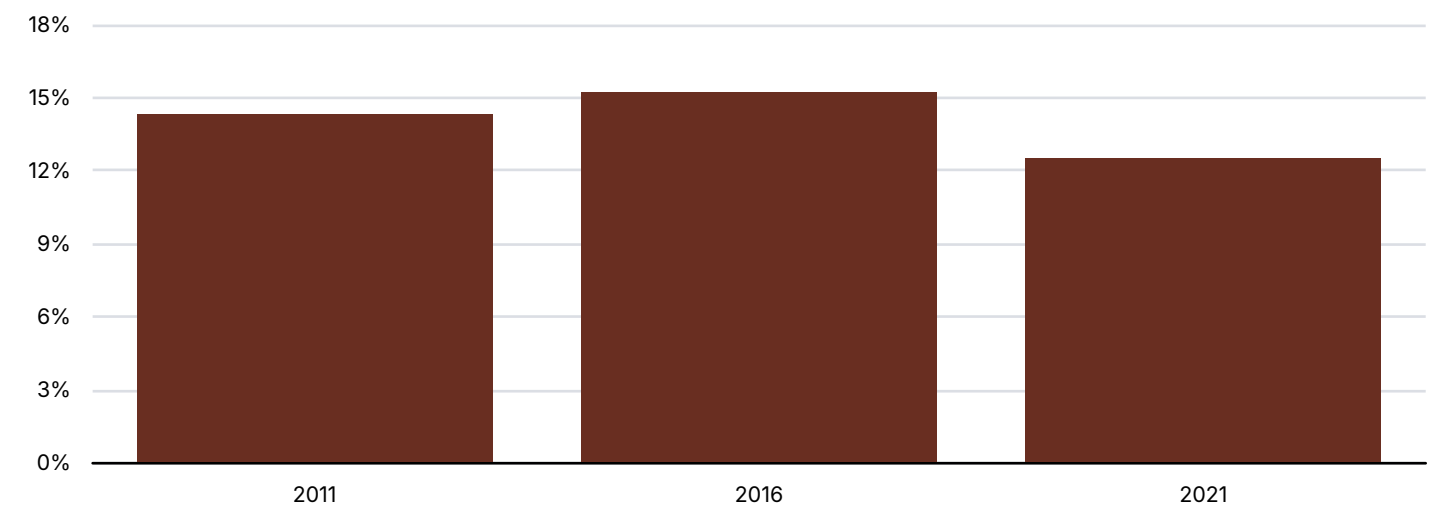
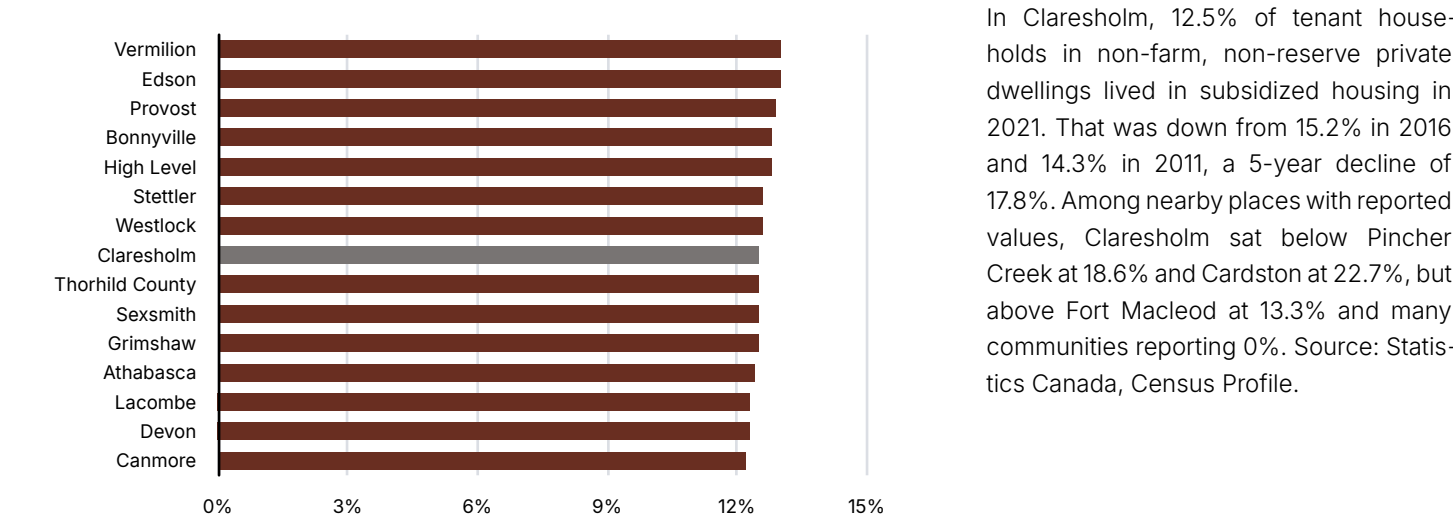


**Figure 5.1:** Shows the share of tenant households living in subsidized housing. It helps indicate the role of assisted housing in meeting local need. (Claresholm, 2011-2021)<sup>1</sup>

In Claresholm, the share of tenant households living in subsidized housing has shifted over time, but not in a straight line. It was 14.3% in 2011, rose to 15.2% in 2016, and then fell to 12.5% in 2021. The 2016 level marked the high point in the period, while the 2021 figure was 2.7 percentage points below that peak and 1.8 points below 2011. Within the local tenant population, subsidized housing remained a noticeable part of the picture, but its share was smaller in 2021 than in either earlier census year.



In Claresholm, 12.5% of tenant households in non-farm, non-reserve private dwellings lived in subsidized housing in 2021. That was down from 15.2% in 2016 and 14.3% in 2011, a 5-year decline of 17.8%. Among nearby places with reported values, Claresholm sat below Pincher Creek at 18.6% and Cardston at 22.7%, but above Fort Macleod at 13.3% and many communities reporting 0%. Source: Statistics Canada, Census Profile.

**Figure 5.2:** Comparison of Tenant Households in Subsidized Housing with other locations (Claresholm, 2021)<sup>1</sup>

# Core Housing Need by Tenure

In Claresholm, renters had a higher core housing need rate than owners in 2021, at 3.8% versus 1.6%. The renter rate was 2.2 percentage points higher.

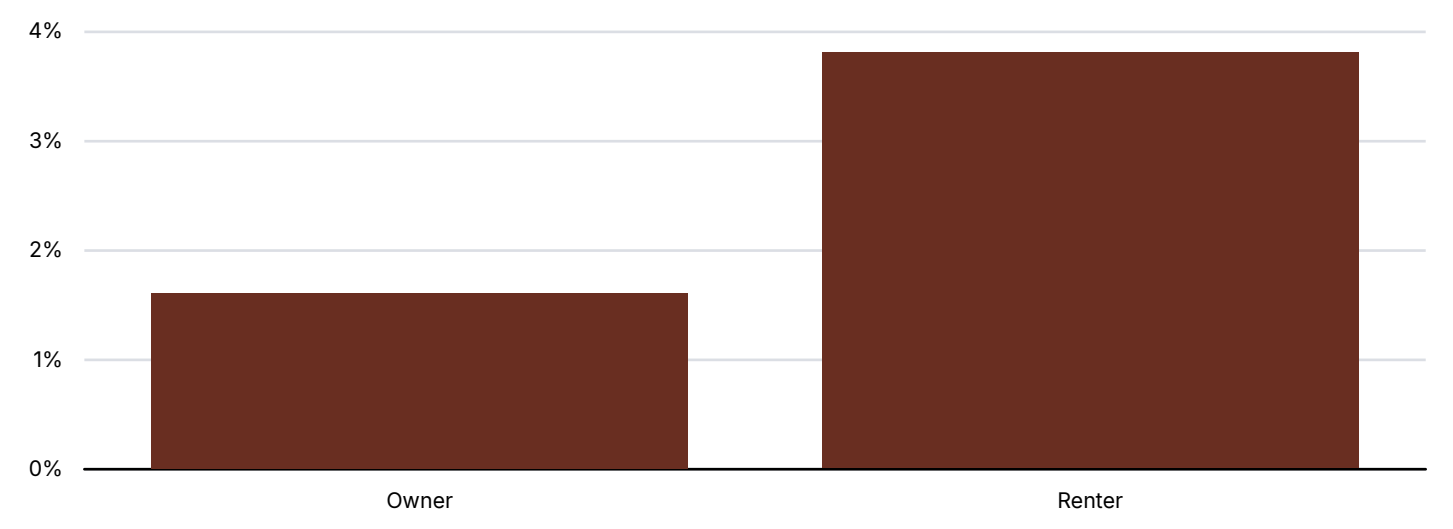


**Figure 6.1:** Shows core housing need separately for owners and renters. It helps indicate which tenure group faces greater housing stress. (Claresholm, 2021)<sup>1</sup>

In Claresholm, core housing need in 2021 was higher among renters than owners within non-farm, non-reserve private households. The owner rate was 1.6%, while the renter rate was 3.8%. That difference shows a clear tenure split in housing stress. Renters were more than twice as likely as owners to be in core housing need, even though both rates were relatively low in absolute terms. The data point to a smaller share of owner households facing pressure and a more noticeable concentration among renters.



In Claresholm, 2021 core housing need was higher for renters than owners, indicating greater housing stress among renter households in non-farm, non-reserve private dwellings. Renters recorded 3.8% compared with 1.6% for owners. That gap shows tenure, not the overall location, is the key divide in this measure, with the pressure concentrated in the renter group.

**Figure 6.2:** Distribution of Largest Group: Housing Tenure - Renter (Claresholm)<sup>1</sup>

# Condominium Status

Claresholm’s occupied private dwellings were mostly not condominiums in 2021, with 1,615 units, up 1.9% from 2016. Condominium dwellings totaled 95, rising 58.3% over the same period.

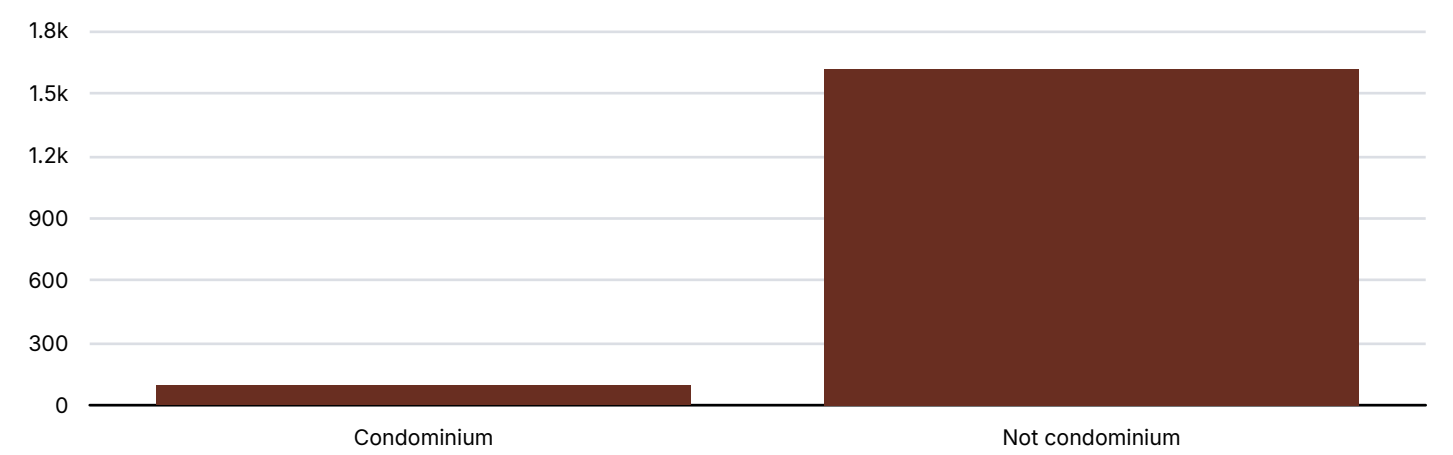


**Figure 7.1:** Shows whether residential properties are condominiums or non-condominiums. It helps indicate the mix of the housing stock. (Claresholm, 2021)<sup>1</sup>

In Claresholm, the 2021 housing stock of occupied private dwellings was dominated by non-condominium homes, but condominium units were present in a smaller, growing segment. The town had 95 condominiums and 1,615 non-condominium dwellings. Over the previous five years, the condominium count rose by 58.3%, while non-condominium dwellings increased by 1.9%. That contrast suggests the condominium portion expanded much faster than the rest of the housing stock, even though it remained the smaller category. The data point to a housing mix that is still largely non-condominium, with condominium supply showing the stronger recent momentum.



**Figure 7.2:** Distribution of Largest Group: Condominium Status - Not condominium (Claresholm)<sup>1</sup>

# Number of Bedrooms

Claresholm’s housing stock was led by three-bedroom and 4-or-more-bedroom dwellings at 540 units each in 2021. Two-bedroom homes rose to 485, the fastest five-year gain at 8.99%, while one-bedroom units fell to 130.

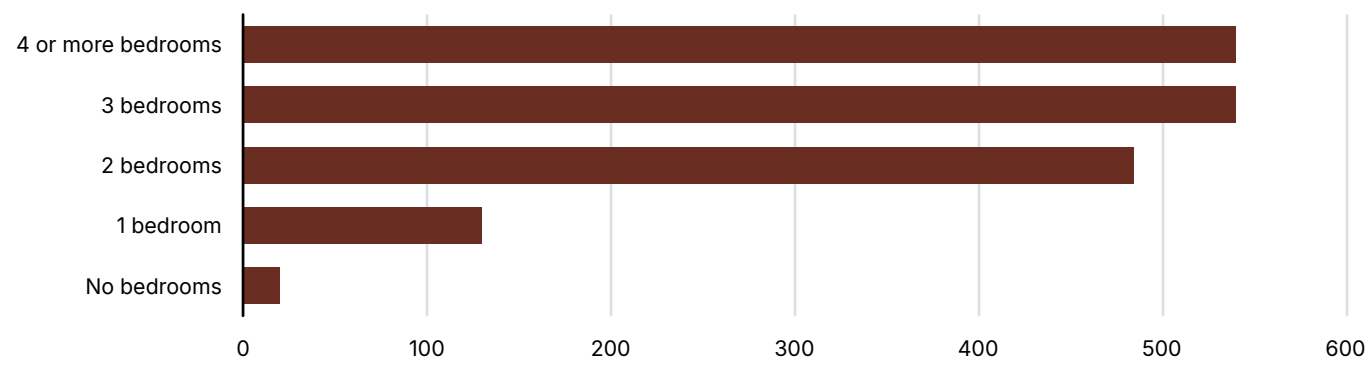


**Figure 8.1:** Shows the number of bedrooms in dwellings. It helps indicate whether the housing stock offers smaller or larger homes. (Claresholm, 2021)<sup>1</sup>

In 2021, Claresholm’s occupied private dwellings were concentrated in larger layouts. Homes with 3 bedrooms and with 4 or more bedrooms each numbered 540, making them the most common types. Two-bedroom dwellings were also substantial at 485 units, while 1-bedroom units totalled 130. Smaller units were less prevalent: 20 dwellings had no bedrooms. Over five years, 2-bedroom homes rose 9.0%, 3-bedroom homes increased 2.9%, and 4-or-more-bedroom homes edged up 0.9%, while 1-bedroom homes fell 7.1%.

Claresholm’s occupied private dwellings in 2021 were concentrated in larger unit sizes, with 3-bedroom homes and 4-or-more-bedroom homes tied at 540 units each. Two-bedroom dwellings were also common at 485 units, while 1-bedroom units numbered 130 and no-bedroom dwellings 20. The mix suggests a stock tilted toward family-sized housing rather than very small homes. The 5-year change pattern was mixed. Two-bedroom units grew by 9.0%, 3-bedroom units by 2.9%, and 4-or-more-bedroom units by 0.9%, while 1-bedroom units declined by 7.1%.



**Figure 8.2:** Distribution of Largest Group: Dwelling Bedrooms - 3 bedrooms (Claresholm)<sup>1</sup>

# Average Rooms per Dwelling

Claresholm’s average rooms per dwelling was 6.7 in 2021, unchanged from 2011 after rising to 6.8 in 2016. The five-year change was -1.47%, reversing the earlier increase.

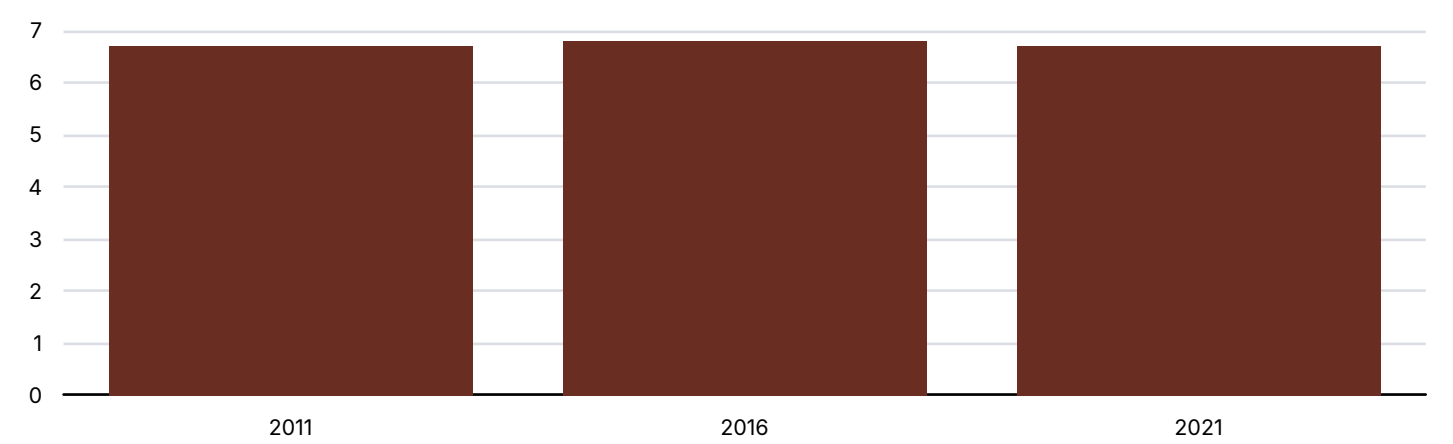


**Figure 9.1:** Shows the average number of rooms in occupied dwellings. It helps indicate the size of the housing stock available to residents. (Claresholm, 2011-2021)<sup>1</sup>

Claresholm’s average rooms per dwelling has been stable over the census period, with only a slight rise and then a small pullback. For occupied private dwellings, the average was 6.7 rooms in 2011, edged up to 6.8 in 2016, and returned to 6.7 in 2021. That five-year change from 2016 to 2021 was -1.5%, while the earlier increase was 1.5%. The pattern points to a housing stock size that has changed very little over time, with no clear upward or downward trend in the average number of rooms.

Claresholm’s occupied private dwellings averaged 6.7 rooms in 2021, essentially unchanged from 2011 and just below the 2016 peak of 6.8. That places it in the middle of the local comparison set: below larger averages such as Cardston County at 8.1 and Magrath at 7.9, but above Cowley at 6.2 and Stavely at 6.0. The pattern is stable rather than volatile, suggesting a housing stock that has held a consistent room size profile over the decade.

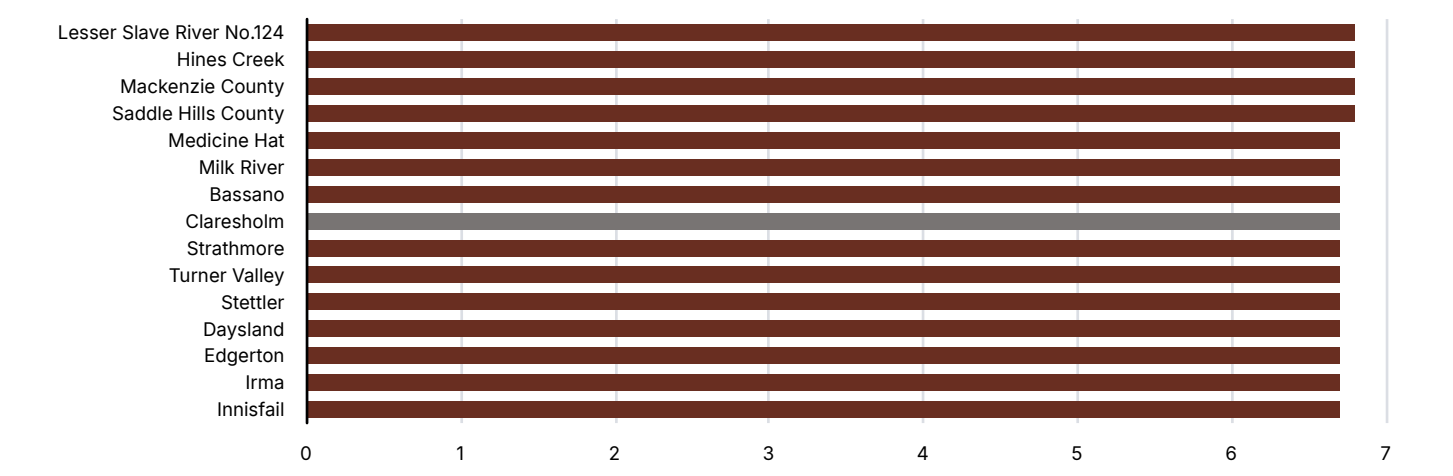


**Figure 9.2:** Comparison of Average Rooms per Dwelling with other locations (Claresholm, 2021)<sup>1</sup>

# Household Crowding

Claresholm had 1,705 households with one person or fewer per room in 2021, up 3.7% from 1,645 in 2016. Households with more than one person per room remained at zero.

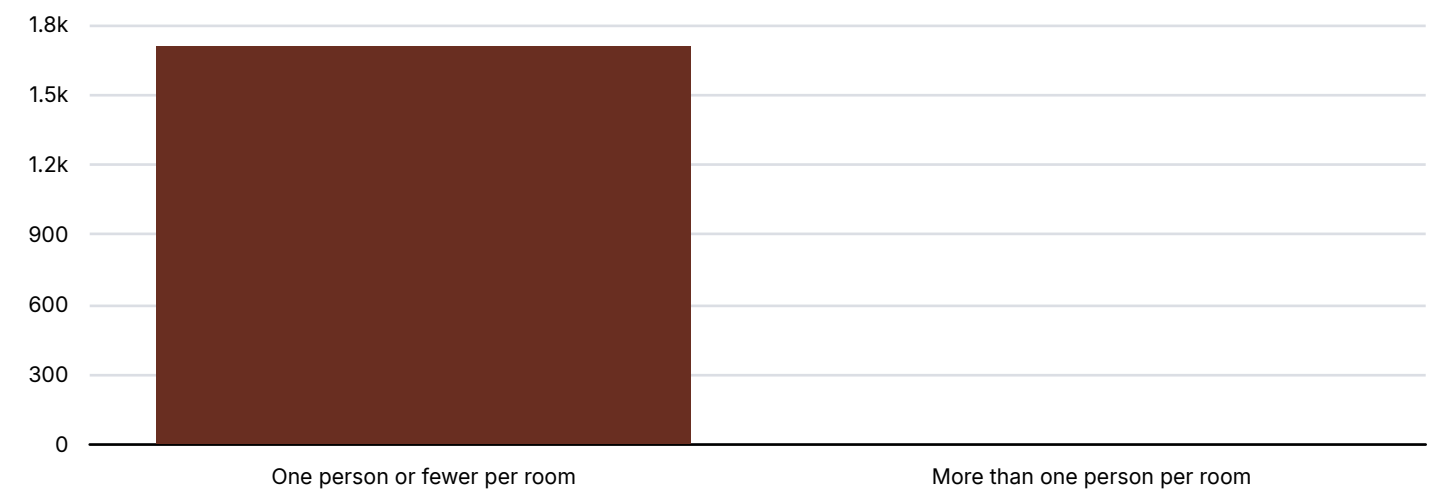
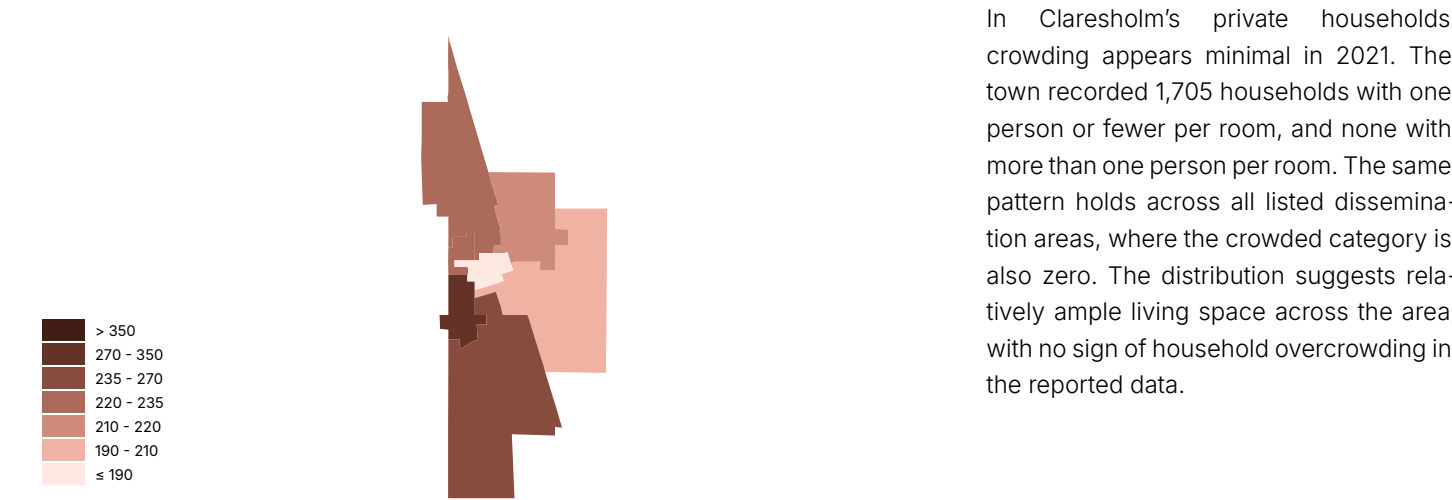


**Figure 10.1:** Shows how many people live relative to the number of rooms in a household. It helps indicate overcrowding and pressure on available living space. (Claresholm, 2021)<sup>1</sup>

In Claresholm, household crowding was very limited in 2021. Among private households, 1,705 were in the category of one person or fewer per room, and no households were recorded with more than one person per room. The available change measure points to modest growth in the less crowded category, with a 3.6% increase over five years. With no households reported in the more crowded category, the pattern suggests that living space was not under notable pressure in this census subdivision during the period covered by the data.



In Claresholm's private households, crowding appears minimal in 2021. The town recorded 1,705 households with one person or fewer per room, and none with more than one person per room. The same pattern holds across all listed dissemination areas, where the crowded category is also zero. The distribution suggests relatively ample living space across the area, with no sign of household overcrowding in the reported data.

**Figure 10.2:** Distribution of Largest Group: Dwelling Crowding - One person or fewer per room (Claresholm)<sup>1</sup>

# Dwelling Condition

Claresholm’s occupied private dwellings were mostly in good condition in 2021, with 1,605 needing only regular maintenance or minor repairs. Dwellings needing major repairs fell to 105, down 8.7% from 2016.

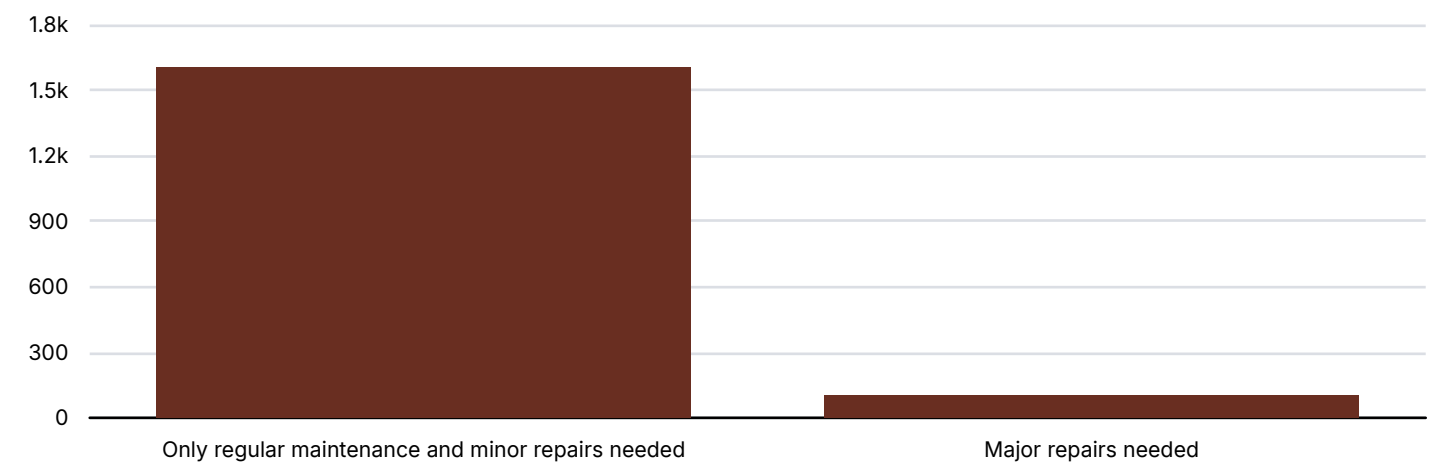


**Figure 11.1:** Shows the condition of dwellings based on whether they need regular maintenance, minor repairs, or major repairs. It helps indicate housing quality and renovation needs. (Claresholm, 2021)<sup>1</sup>

In Claresholm, most occupied private dwellings in 2021 were in good condition, with 1,605 units needing only regular maintenance or minor repairs. A smaller group, 105 dwellings, required major repairs. The recent trend was mixed: dwellings needing only light upkeep were up 4.6% over five years, while those needing major repairs fell 8.7%. This points to a housing stock where lighter maintenance needs are more common than serious repair issues. The change pattern suggests gradual movement toward fewer major problems, although the data do not show the full distribution of all dwelling-condition categories.

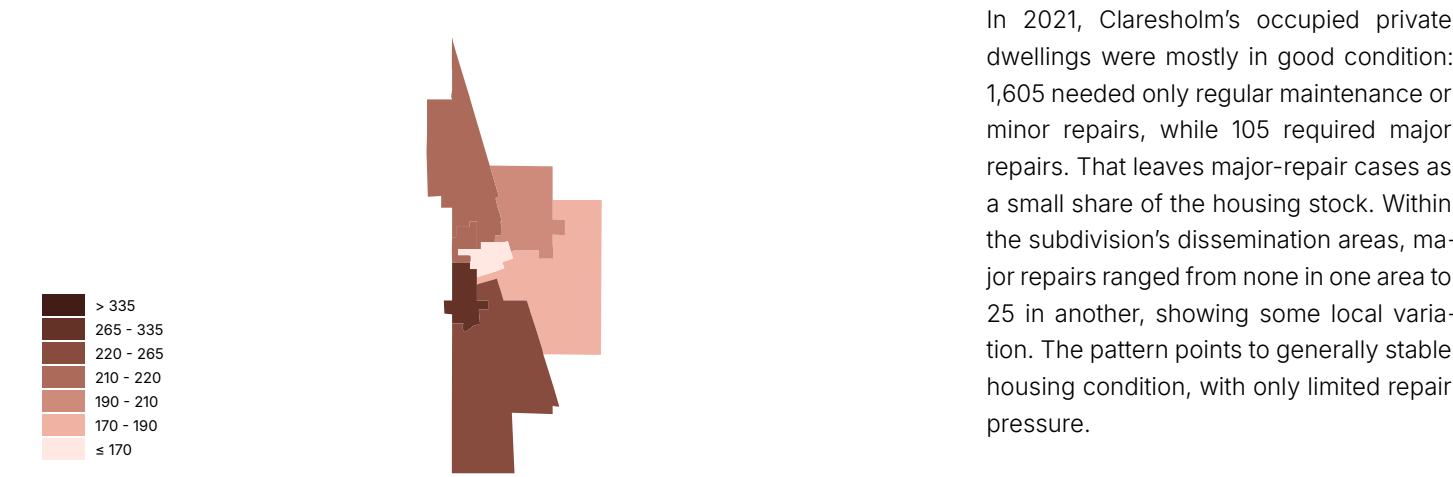


**Figure 11.2:** Distribution of Largest Group: Dwelling Condition - Only regular maintenance and minor repairs needed (Claresholm)<sup>1</sup>

# Shelter Cost Ratio

In Claresholm, most households spent less than 30% of income on shelter costs in 2021, totaling 1,410 households, while 295 households spent 30% or more. Since 2016, the lower-cost group rose 10.2% and the higher-cost group fell 19.2%.

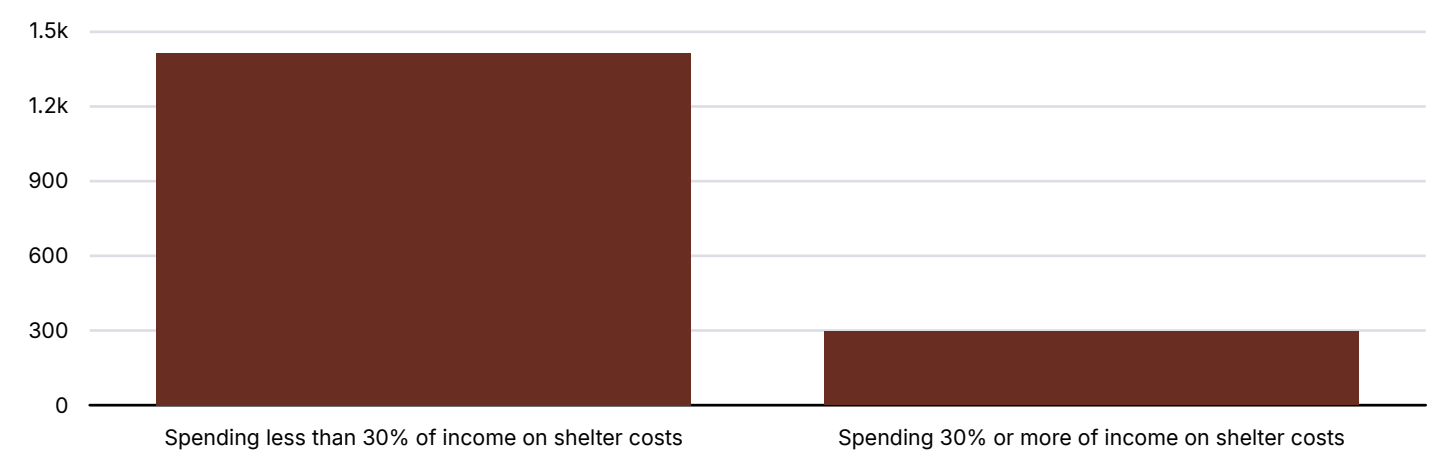
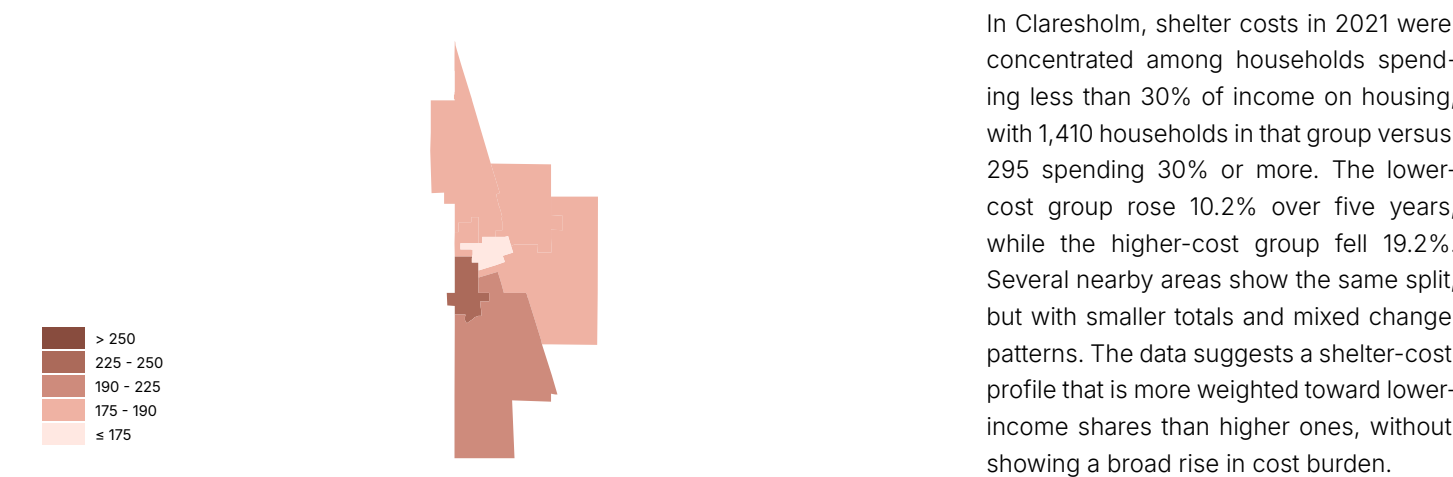


**Figure 12.1:** Shows the share of household income spent on shelter costs. It helps indicate how heavy housing costs are relative to income. (Claresholm, 2021)<sup>1</sup>

In Claresholm, the 2021 shelter cost ratio profile shows that most owner and tenant households with income spent less than 30% of income on shelter costs. There were 1,410 households in that lower-cost category, compared with 295 households spending 30% or more. The five-year change points in different directions. Households spending less than 30% of income on shelter costs increased by 10.16%, while the higher-cost group declined by 19.18%. Taken together, the pattern suggests a shift toward fewer households facing heavier shelter-cost burdens, at least within this Census Subdivision's income-positive, non-farm, non-reserve private dwellings.



In Claresholm, shelter costs in 2021 were concentrated among households spending less than 30% of income on housing, with 1,410 households in that group versus 295 spending 30% or more. The lower-cost group rose 10.2% over five years, while the higher-cost group fell 19.2%. Several nearby areas show the same split, but with smaller totals and mixed change patterns. The data suggests a shelter-cost profile that is more weighted toward lower-income shares than higher ones, without showing a broad rise in cost burden.

**Figure 12.2:** Distribution of Largest Group: Shelter Cost Ratio - Spending less than 30% of income on shelter costs (Claresholm)<sup>1</sup>

# Median Dwelling Value

Claresholm’s median dwelling value reached \$250,000 in 2021, up 4.1% over five years. That followed a smaller 0.2% increase from 2011 to 2016, when it was \$239,808.

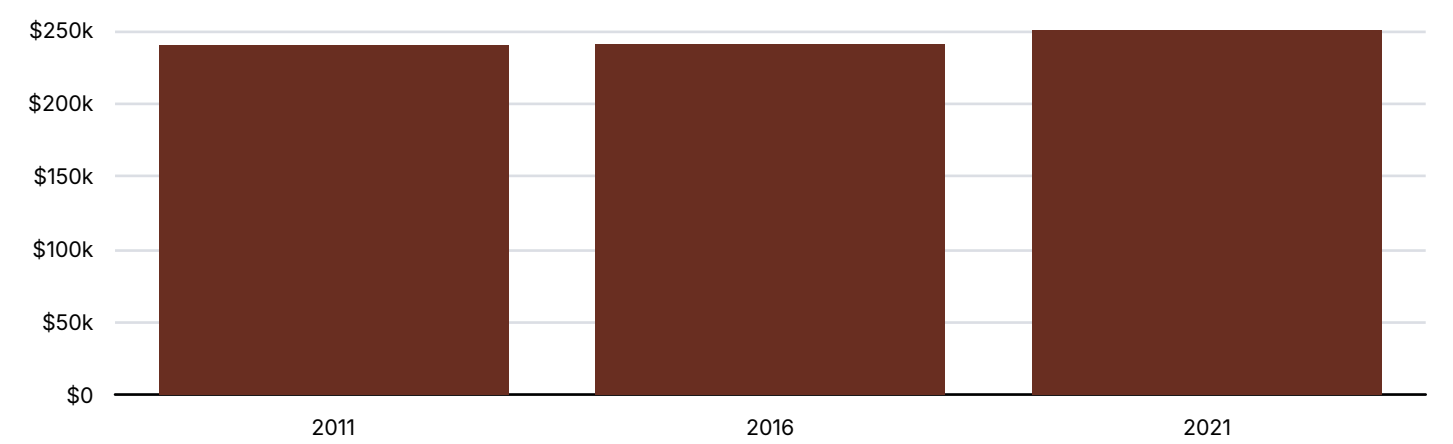


**Figure 13.1:** Shows the median value of residential dwellings. It helps indicate the typical price point in the local ownership housing market. (Claresholm, 2011-2021)<sup>1</sup>

Claresholm’s median dwelling value has been stable but edged upward over the decade, within owner households in non-farm, non-reserve private dwellings. The median was \$239,808 in 2011, rose slightly to \$240,187 in 2016, and reached \$250,000 in 2021. The largest movement came between 2016 and 2021, when the median increased by 4.1%. By contrast, the earlier five-year change was only 0.2%, showing a much slower pace before the more recent gain.

Claresholm’s median dwelling value was \$250,000 in 2021, up from \$239,808 in 2011 and \$240,187 in 2016. The increase was modest over the first five years, then strengthened to 4.1% between 2016 and 2021. That places Claresholm below Nanton at \$300,000 and Pincher Creek No. 9 at \$400,000, but above Cowley at \$150,000 and close to Hill Spring and Glenwood, both at \$250,000.

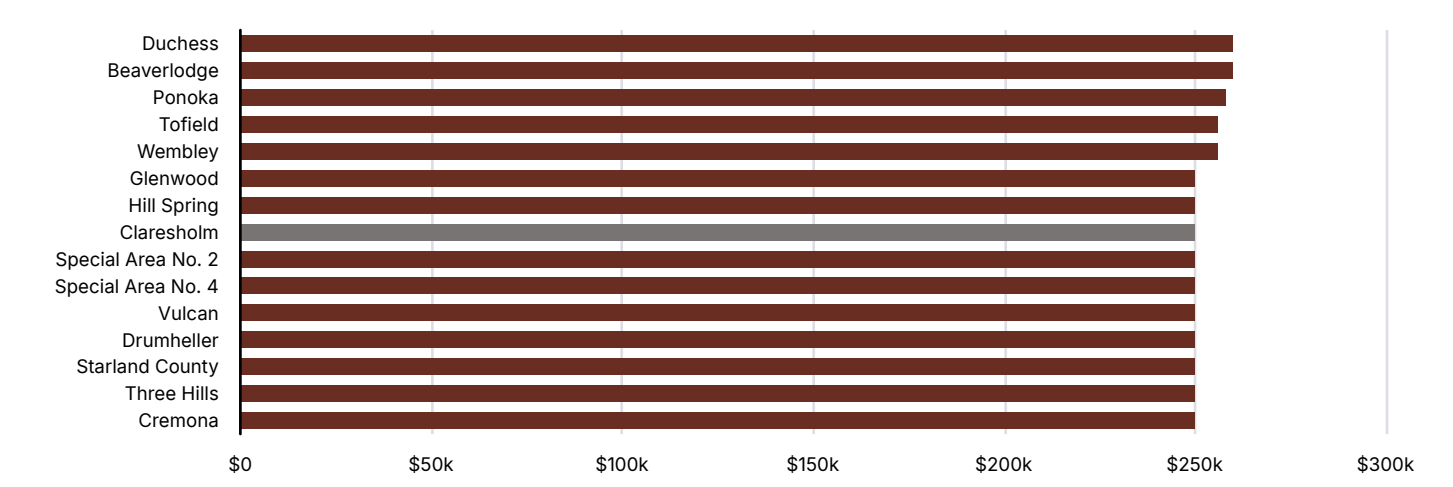


**Figure 13.2:** Comparison of Median Dwelling Value with other locations (Claresholm, 2021)<sup>1</sup>

# Number of Rooms

Claresholm's housing stock was led by dwellings with 8 or more rooms in 2021, at 645 units, up 9.3% from 2016. Seven-room dwellings fell to 190 units, down 19.2% over five years.

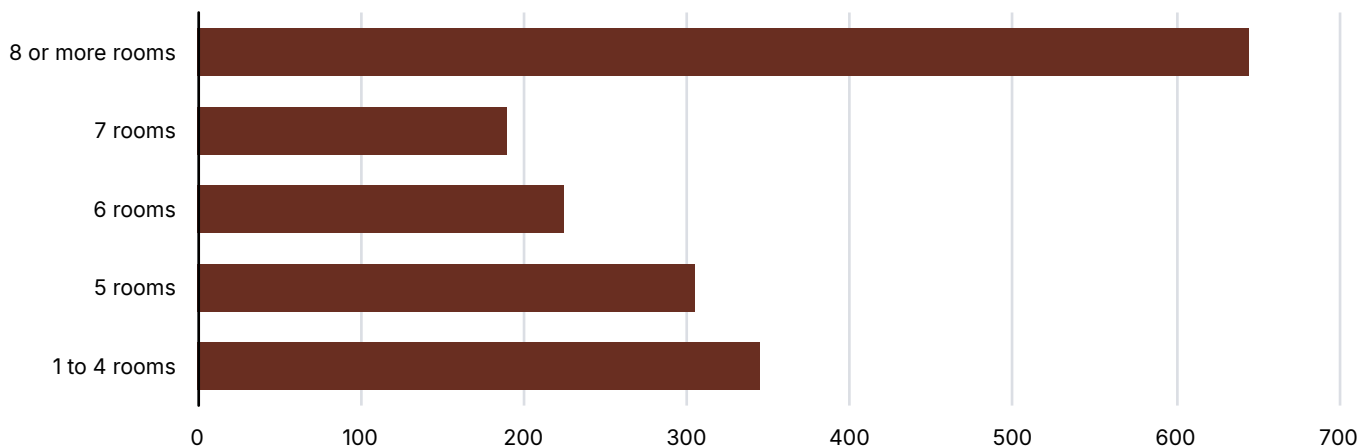
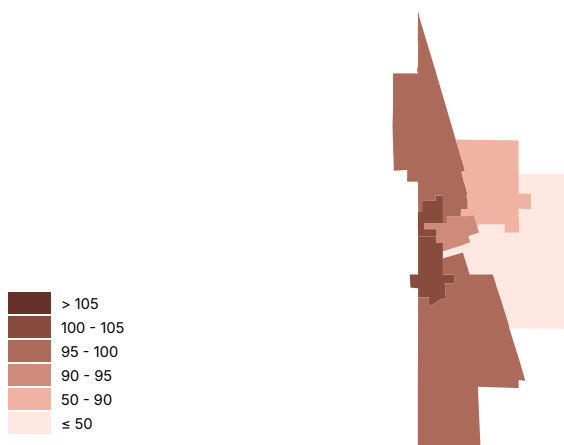


**Figure 14.1:** Shows the total number of rooms in dwellings. It helps indicate the size and layout of the housing stock. (Claresholm, 2021)<sup>1</sup>

In Claresholm, the 2021 housing stock for occupied private dwellings was concentrated at the smaller and larger ends of the room count. Homes with 8 or more rooms were the largest category at 645 housing units, while 1 to 4 rooms accounted for 345 units and 5 rooms for 305. Mid-sized dwellings were less common, with 225 units in the 6-room category and 190 in the 7-room category. The 5-year changes suggest mixed movement: 1 to 4 rooms rose by 15%, 5 rooms by 10.9%, and 8 or more rooms by 9.3%, while 6 rooms fell by 8.2% and 7 rooms by 19.1%.



In Claresholm's occupied private dwellings, the housing stock in 2021 leaned toward larger rooms. Dwellings with 8 or more rooms were the largest category at 645 units, followed by 1 to 4 rooms at 345 and 5 rooms at 305. Smaller shares appeared in 6-room dwellings, at 225, and 7-room dwellings, at 190. The pattern suggests a housing mix weighted toward more spacious layouts, with modest recent growth in several categories and declines in the mid-sized range.

**Figure 14.2:** Distribution of Largest Group: Dwelling Rooms - 8 or more rooms (Claresholm)<sup>1</sup>

# Dwelling Construction Period

Claresholm's dwelling stock was still led by homes built from 1961 to 1980, with 675 units in 2021, up 8.9% from 2016. The 2006 to 2010 group rose 22.7% to 135 units.

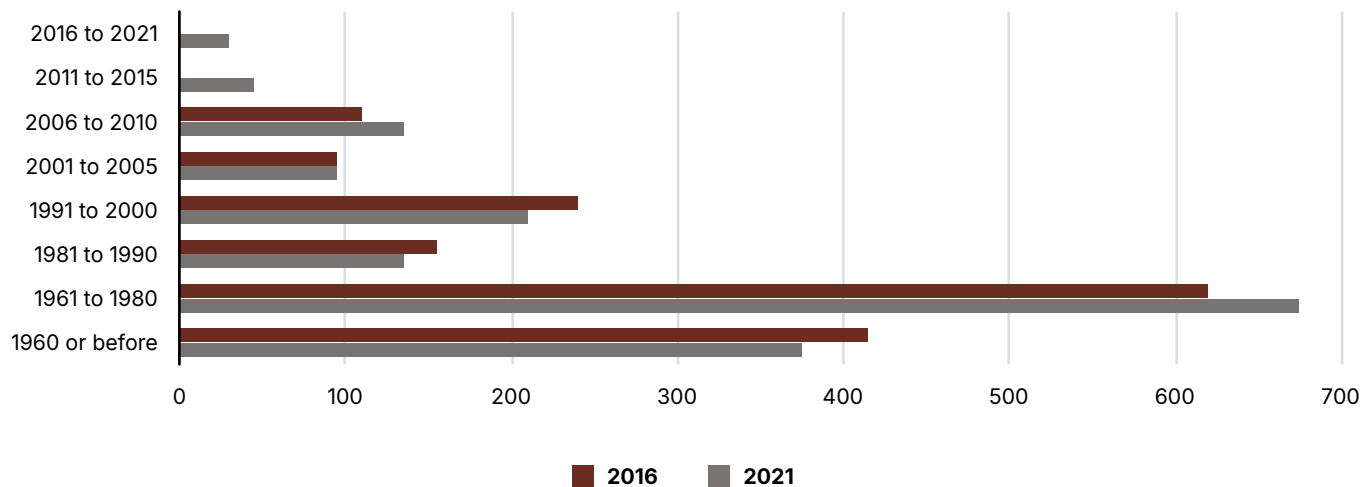
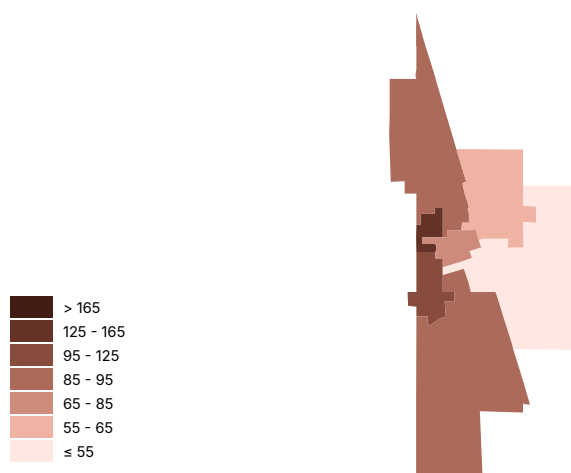


**Figure 15.1:** Shows when dwellings were built. It helps indicate the age of the housing stock and periods of residential growth. (Claresholm, 2016-2021)<sup>1</sup>

Claresholm's housing stock in 2021 was concentrated in dwellings built from 1961 to 1980, with 675 units in that period. Older homes built in 1960 or before accounted for 375 units, while 1991 to 2000 included 210 units. More recent construction was smaller in scale: 135 units each from 1981 to 1990 and 2006 to 2010, 95 units from 2001 to 2005, 45 units from 2011 to 2015, and 30 units from 2016 to 2021. Over the previous five years, the 1960-or-before category declined by 9.6%, while 2006 to 2010 grew by 22.7%. The pattern suggests a housing base shaped more by mid-century construction than by recent building.



In 2021, Claresholm's occupied private dwellings were weighted toward older construction periods. The largest share, 675 housing units, was built from 1961 to 1980, followed by 375 built in 1960 or before. More recent stock was smaller, with 135 units from 2006 to 2010 and 30 from 2016 to 2021.

**Figure 15.2:** Distribution of Largest Group: Dwelling Construction Period - 1961 to 1980 (Claresholm)<sup>1</sup>

# Owner Households with a Mortgage

In Claresholm, 54.0% of owner households had a mortgage in 2021, unchanged from 2016. The share was 51.5% in 2011, rising 2.5 percentage points over five years.

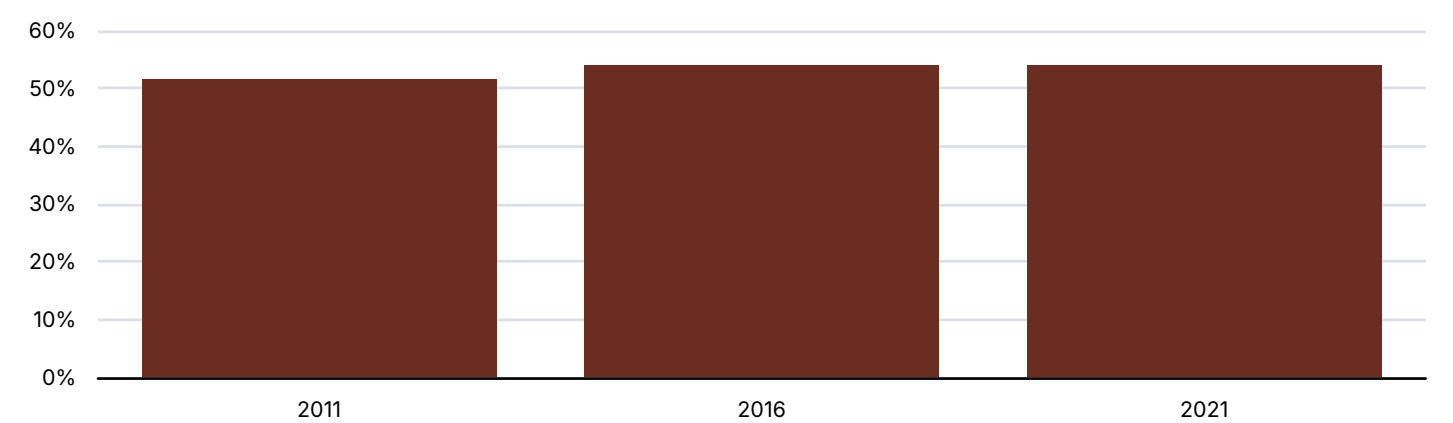


**Figure 16.1:** Shows the share of owner households with a mortgage. It helps indicate how many homeowners still carry housing debt. (Claresholm, 2011-2021)<sup>1</sup>

In Claresholm, the share of owner households with a mortgage was fairly steady over the decade. Among owner households in non-farm, non-reserve private dwellings, 51.5% had a mortgage in 2011, rising to 54.0% in 2016 and then holding at 54.0% in 2021. The pattern shows a modest increase followed by no change in the most recent period. That suggests mortgage holding became slightly more common between 2011 and 2016, then stabilized through 2021.

In Claresholm, 54.0% of owner households had a mortgage in 2021, up from 51.5% in 2011 and unchanged from 2016. The share places the town close to several nearby communities. Claresholm was slightly below Fort Macleod at 54.6% and above Pincher Creek at 40.7%, while Nanton stood at 57.2% and Cardston at 59.5%. Several reserve areas in the comparison set recorded 0%. The pattern suggests a fairly stable mortgage profile, with Claresholm sitting in the middle of the local range rather than at either extreme.

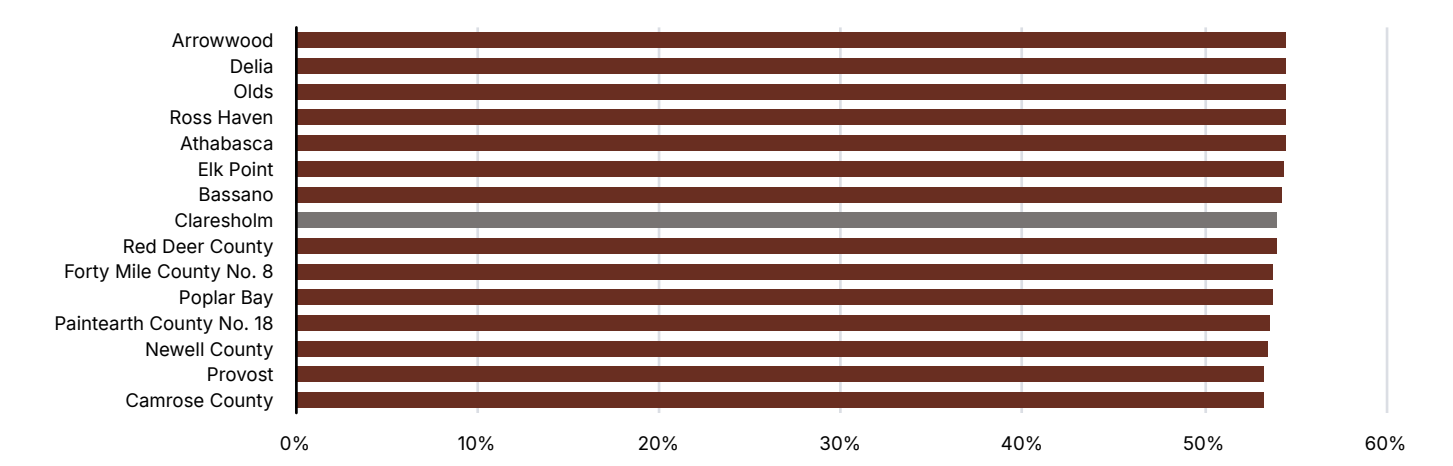


**Figure 16.2:** Comparison of Owner Households with a Mortgage with other locations (Claresholm, 2021)<sup>1</sup>

# Housing Quality Indicators

Acceptable housing was the largest category in Claresholm in 2021, with 1,305 occupied private dwellings. Another 270 spent 30% or more of income on shelter costs only, while 85 needed major repairs only.

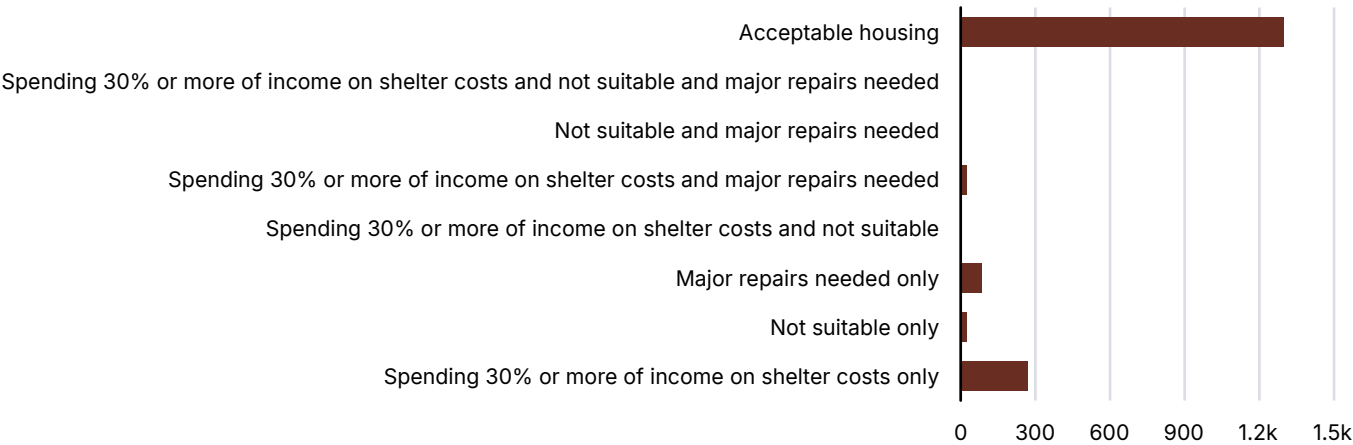
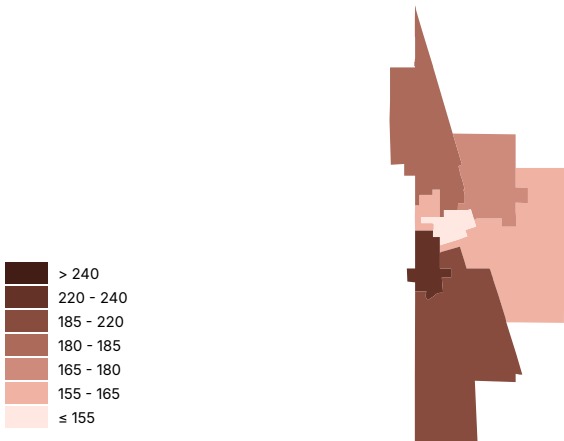


**Figure 17.1:** Shows key housing quality indicators such as adequacy, suitability, and affordability. It helps indicate whether housing conditions meet household needs. (Claresholm, 2021)<sup>1</sup>

In 2021, Claresholm's housing quality profile for occupied private dwellings was mixed, with most units classified as acceptable housing but several signs of pressure or need. The largest count was 1,305 acceptable dwellings, alongside 270 spending 30% or more of income on shelter costs only and 85 needing major repairs only. Smaller counts fell into less common combined categories: 25 were not suitable only, 25 combined shelter-cost burden with major repairs, and the remaining combined categories were zero. With no time series in the data, the picture is a single-year snapshot of housing conditions rather than a trend.



Claresholm's housing quality profile in 2021 was dominated by acceptable housing, with 1,305 occupied private dwellings in that category. The main pressure point was affordability: 270 dwellings spent 30% or more of income on shelter costs only. Smaller counts were recorded for major repairs needed only (85) and not suitable only (25), while overlap cases were limited. The pattern suggests affordability is the clearest housing issue in this town.

**Figure 17.2:** Distribution of Largest Group: Housing Quality Indicators - Acceptable housing (Claresholm)<sup>1</sup>

# Dwelling Structure Type

Claresholm’s housing stock remained centered on single-detached houses, unchanged at 1,245 units from 2016 to 2021. Apartments in buildings with fewer than five storeys rose to 185, while semi-detached homes increased to 135.

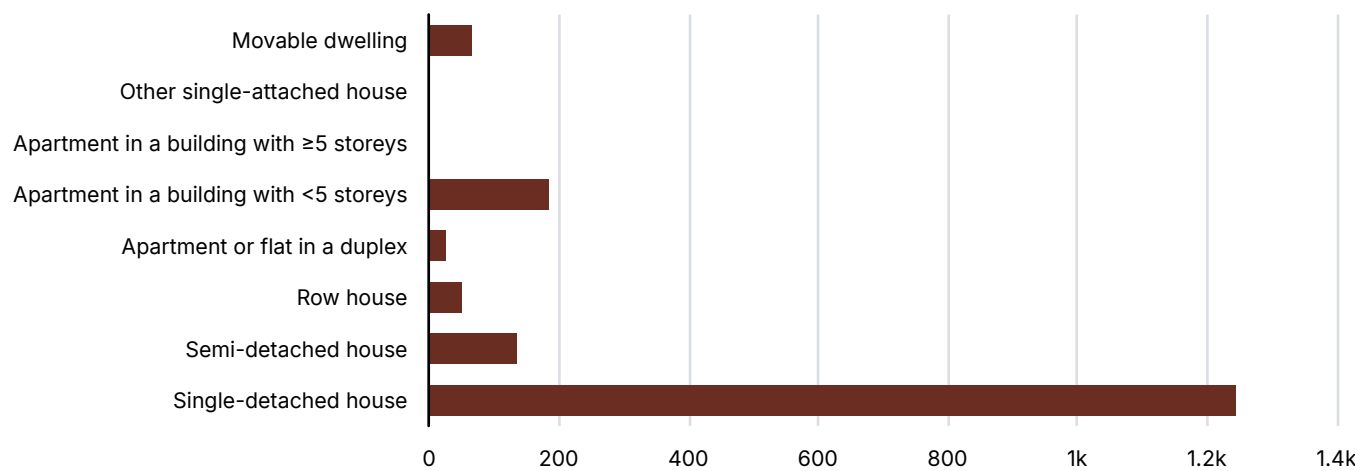
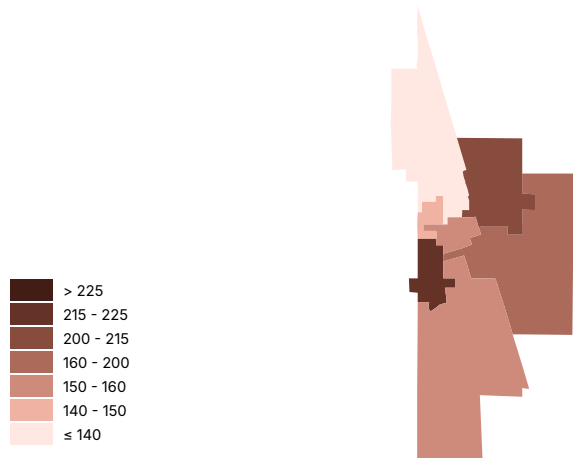


**Figure 18.1:** Shows the mix of dwelling structure types, such as detached homes, apartments, and other forms. It helps indicate the physical form of the housing stock. (Claresholm, 2021)<sup>1</sup>

In Claresholm, occupied private dwellings were dominated by single-detached houses in 2021, with 1,245 units. The next largest categories were apartments in buildings with fewer than five storeys, at 185, and semi-detached houses, at 135. Over the previous five years, semi-detached houses grew by 80, while single-detached homes were unchanged. Apartments in buildings with fewer than five storeys rose by 23.3%, while apartments in duplexes fell by 37.5%.



Claresholm’s occupied private dwellings are dominated by single-detached houses, with 1,245 units in 2021. The stock also includes 185 apartments in buildings under five storeys, 135 semi-detached houses, and 65 movable dwellings, showing a mostly low-rise form. Over five years, semi-detached homes rose 80%, while apartments under five storeys grew 23.3%. In contrast, apartments in buildings with five or more storeys fell to zero.

**Figure 18.2:** Distribution of Largest Group: Dwelling Structure Type - Single-detached house (Claresholm)<sup>1</sup>

# Housing Tenure

Owner households remained the largest tenure group in Claresholm in 2021 at 1,310, up 4.8% from 2016. Renter households also increased, but only to 400, leaving ownership far ahead.

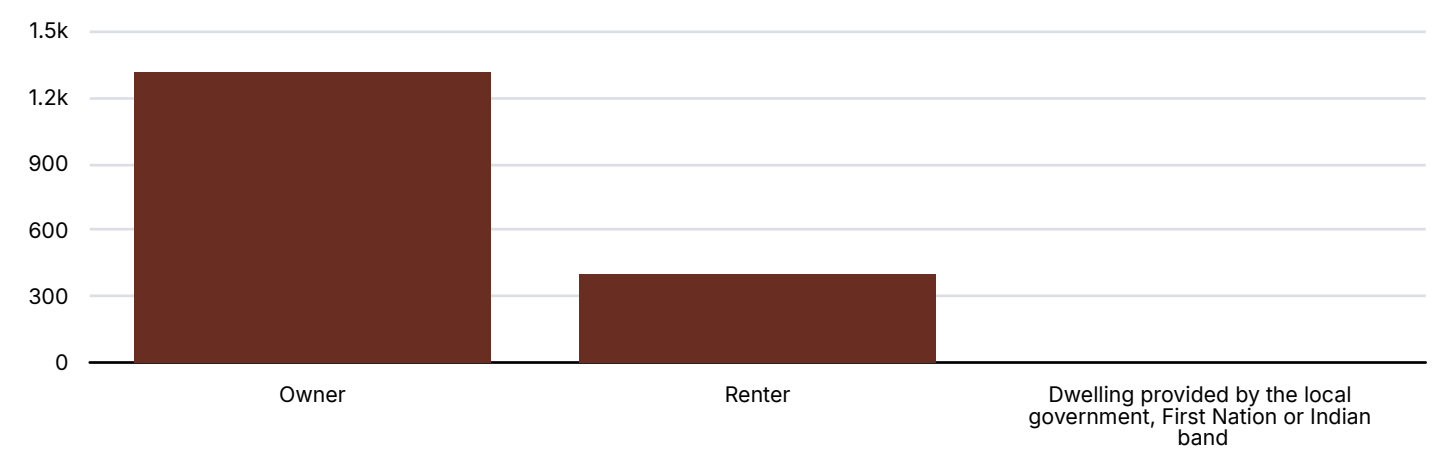


**Figure 19.1:** Shows whether households own or rent their homes. It helps indicate the balance between ownership and rental housing in the community. (Claresholm, 2021)<sup>1</sup>

In 2021, Claresholm’s housing tenure profile was weighted strongly toward ownership, with 1,310 owner households and 400 renter households among private households. No households were reported as living in dwellings provided by the local government, First Nation or Indian band. The five-year change was positive for both main tenure types. Owner households increased by 4.8%, while renter households rose by 1.27%. The gap between the two tenure groups remained substantial, but both moved upward over the period. This pattern suggests a community where ownership is the dominant form of housing tenure, alongside a smaller rental base that also expanded modestly.

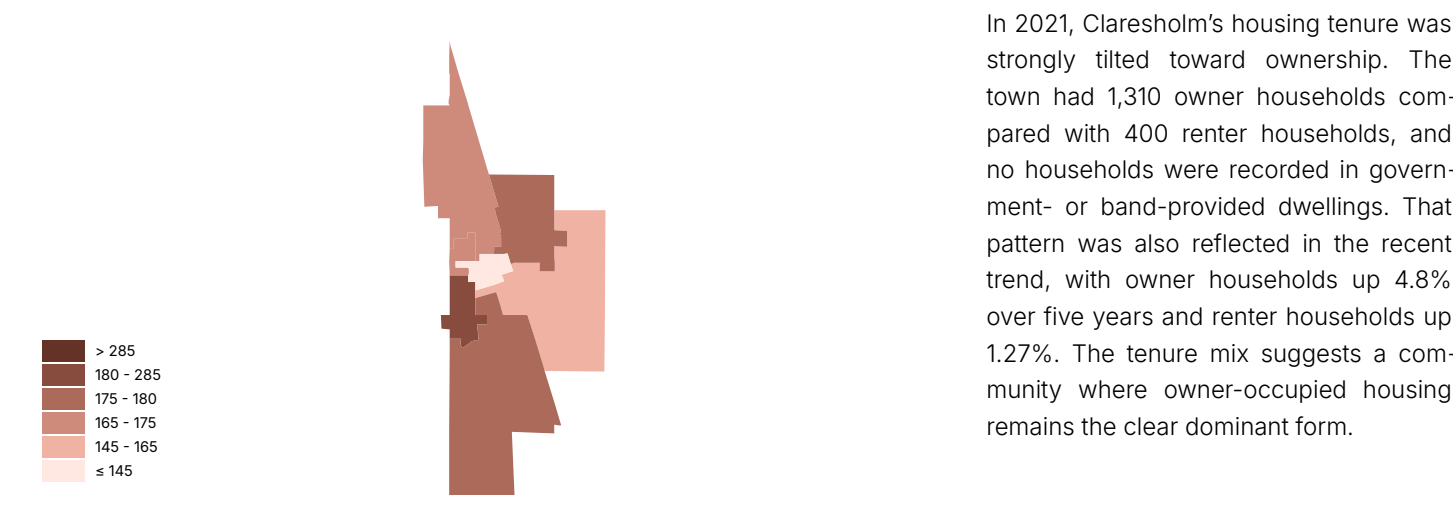


**Figure 19.2:** Distribution of Largest Group: Housing Tenure - Owner (Claresholm)<sup>1</sup>

# Average Shelter Costs

Claresholm’s owner shelter costs reached \$1,109 in 2021, up 16.5% from 2016. Renter costs were lower at \$948 and rose 5.8% over the same period, narrowing the gap to \$161.

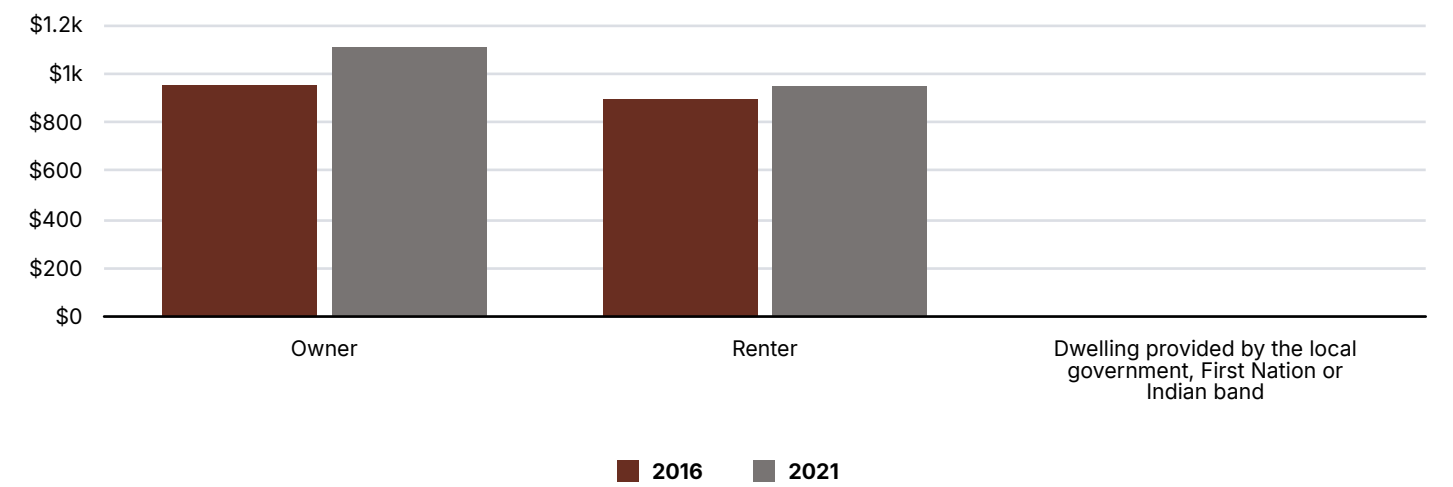


**Figure 20.1:** Shows the average monthly shelter costs paid by households. It helps indicate typical housing expenses faced by owners and renters. (Claresholm, 2016-2021)<sup>1</sup>

In 2021, Claresholm’s average monthly shelter costs were higher for owner households than for renters, with both measures showing some increase over five years. The figures suggest a modestly rising cost profile rather than a sharp shift. Owner households paid an average of \$1,109 per month, up 16.5% from five years earlier. Renter households paid \$948, a 5.8% increase over the same period. The gap between owners and renters remained clear, with owners paying \$161 more per month. That difference is noticeable, but the stronger recent growth among owners points to faster cost pressure in that tenure. A dwelling provided by the local government, First Nation or Indian band was reported at \$0.



**Figure 20.2:** Distribution of Largest Group: Housing Tenure - Owner (Claresholm)<sup>1</sup>

# Core Housing Need

Claresholm had 1,645 households not in core housing need in 2021, compared with 35 households in core need. That left 97.9% outside core need and 2.1% in need.

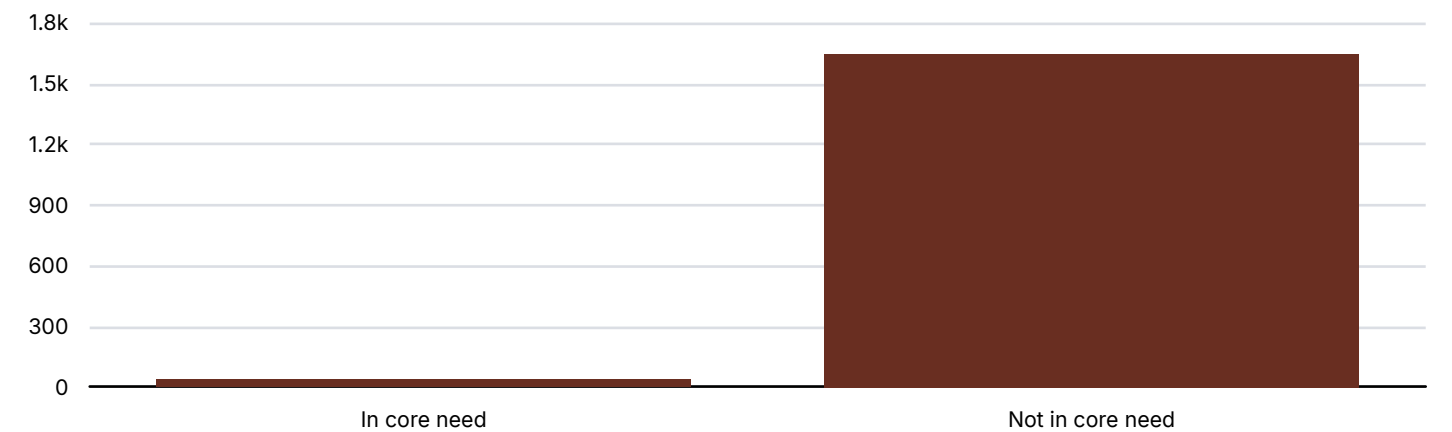


**Figure 21.1:** Shows the share of households living in housing that is unaffordable, unsuitable, or in need of major repairs. It helps indicate overall housing stress in the community. (Claresholm, 2021)<sup>1</sup>

In 2021, Claresholm had 35 households in core housing need and 1,645 not in core housing need among owner and tenant households in scope. The data show that most households were not experiencing core housing need, while a smaller number were living in housing that was unaffordable, unsuitable, or in need of major repairs. With only one year provided, the dataset does not support a time trend. The snapshot points to limited but present housing stress in the community.

In 2021, Claresholm had 35 households in core housing need and 1,645 not in core housing need, within the surveyed household universe. That means about 2.1% of households were in core need, while 97.9% were not. The subareas shown in the data all recorded 0 households in core housing need, with not-in-core-need counts ranging from 190 to 320. This points to a low measured level of housing stress in the community, with the issue concentrated in a small share of households.



**Figure 21.2:** Distribution of Largest Group: Core Housing Need - Not in core need (Claresholm)<sup>1</sup>

## Data Sources

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

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