CARDSTON

Housing Report

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Executive Summary

Cardston's housing picture in 2021 is defined by a generally stable and spacious housing stock, alongside a sharper set of pressures in the rental market. Most households were owners, most dwellings were occupied, and most homes fit household size without crowding. Core housing need remained limited at the town level, and the large majority of households spent less than 30% of income on shelter. At the same time, several measures point to a housing landscape that is changing rather than standing still, with rising shelter costs, a growing renter population, and a modest shift in the composition of occupied dwellings.

The strongest contrast in the data is between owners and renters. Ownership still dominated, but renter households rose quickly over five years while owner households edged down. Housing stress was concentrated among renters: renters were far more likely than owners to face high shelter-cost burdens, and all recorded core housing need was among renter households. Subsidized housing also became a much larger part of the tenant market by 2021, reinforcing the picture of a rental sector carrying more of the town's affordability pressure. Costs moved upward for both groups, with owner and renter shelter costs sitting at similar levels by 2021, though the rate of increase was notable across tenure types. This combination suggests that affordability concerns were not widespread across all households, but were more concentrated in the part of the market serving tenants.

The housing stock itself remained centered on larger, low-density homes. Single-detached dwellings dominated, condominiums played only a minor role, and homes with four or more bedrooms or eight or more rooms were still the most common. Even with a slight decline in average rooms per dwelling and some growth in smaller unit types, the town's housing supply continued to lean toward family-sized layouts. Much of that stock is older, with the largest shares built before 1981 and only limited recent construction. Condition and suitability were broadly solid, with most dwellings needing only regular maintenance or minor repairs and only a small minority considered unsuitable, crowded, or in major disrepair. Cardston therefore appears as a town where housing conditions are broadly sound, but where recent change is making rental affordability the clearest point of strain.

Households Spending 30%+ on Shelter

In Cardston, renters were most affected in 2021, with 33.3% spending 30% or more of income on shelter. Owners were at 6.0%, down from 13.5% in 2016, while renters fell from 36.6%.

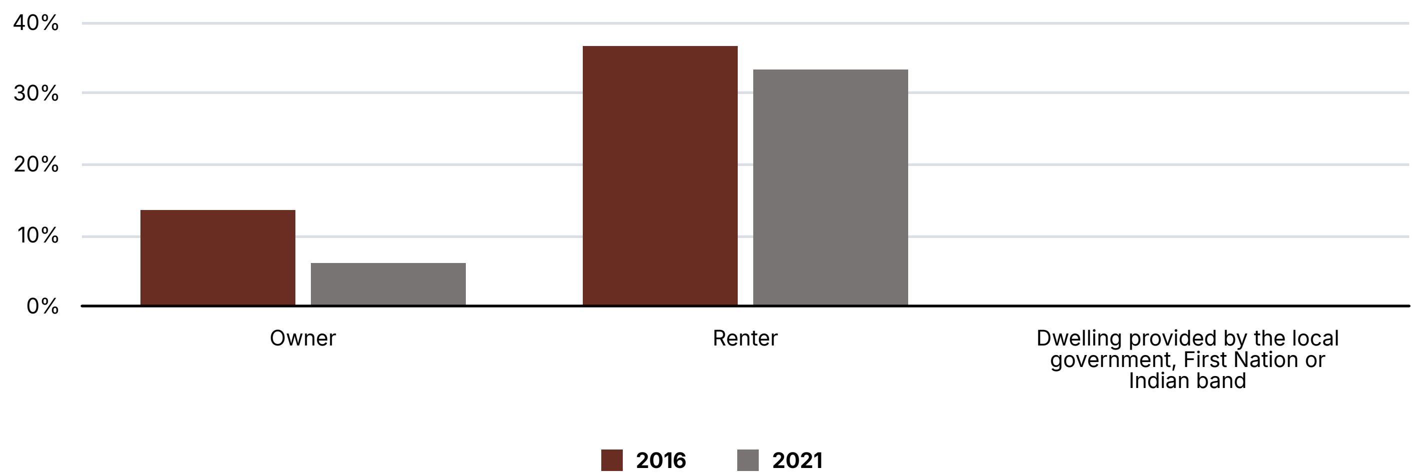

Figure 1.1: *Shows the share of households spending 30% or more of income on shelter. It helps indicate the extent of housing affordability pressure. (Cardston, 2016-2021)*[1]

In Cardston, housing cost pressure in 2021 was much more concentrated among renter households than owner households. The share spending 30% or more of income on shelter was 33.3% for renters, compared with 6.0% for owners. The five-year changes point in different directions by tenure. Among owners, the share fell by 55.6%. Among renters, it declined by 9.0%. That gap suggests affordability pressure remained present for renters even after some easing over time, while owner households showed a much sharper reduction. The group living in dwellings provided by the local government, First Nation or Indian band was recorded at 0%.

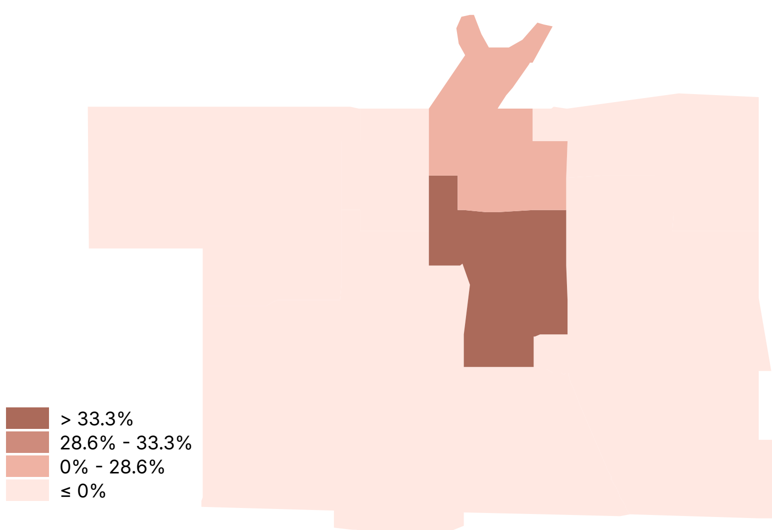

Figure 1.2: *Distribution of Largest Group: Housing Tenure - Renter (Cardston)*[1]

In Cardston in 2021, the share of households spending 30% or more of income on shelter was much higher for renters than for owners. Among owner households, the rate was 6.0%, while renter households were at 33.3% in non-farm, non-reserve private dwellings. The local pattern was uneven within the town as well. Several dissemination areas recorded 0% for both owners and renters, while one area showed 36.8% among renters and another 16.0% among owners.

Housing Suitability

In Cardston, suitable households rose to 1,200 in 2021 from 1,115 in 2016, a 7.6% increase. Not suitable households stayed unchanged at 60, leaving the smaller group flat over five years.

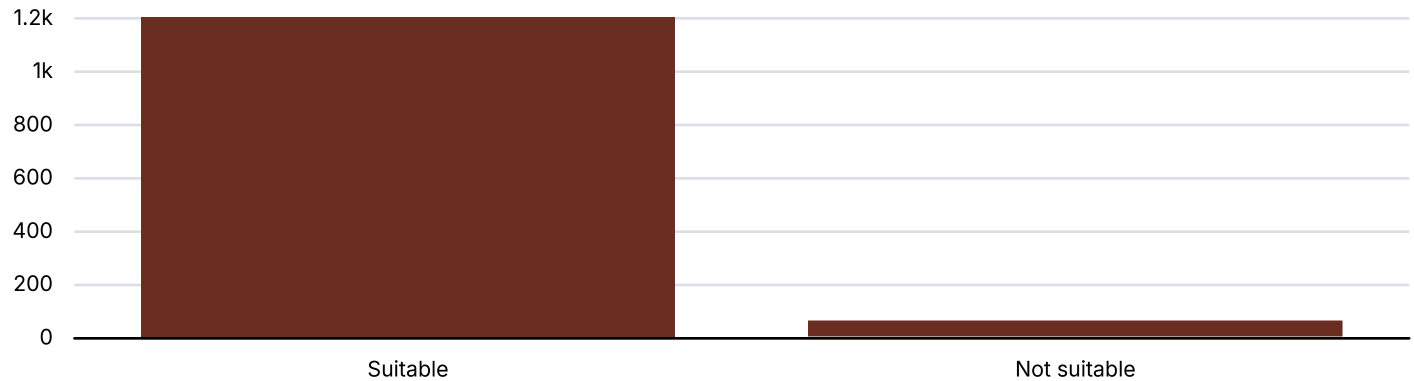

Figure 2.1: *Shows whether homes have enough bedrooms for the households living in them. It helps indicate whether housing size matches household composition. (Cardston, 2021)*[1]

In 2021, housing suitability in Cardston was strongly weighted toward homes that fit the households living in them. Among private households, 1,200 were classified as suitable, while 60 were not suitable. The suitable count also rose 7.6% over five years, suggesting modest growth in the number of households with adequate bedroom space. With very few households in the not suitable category, the pattern points to a housing stock that mostly aligns with household size.

In Cardston, housing suitability in 2021 was largely aligned with household needs. The census subdivision recorded 1,200 suitable private households and 60 not suitable. That pattern was echoed across the area's dissemination areas, where suitable households ranged from 110 to 255 and not suitable households were usually 0 to 20. Recent change was mixed. Cardston's suitable households rose 7.6% over five years, while some areas increased faster and others declined, including one with a 20% drop.

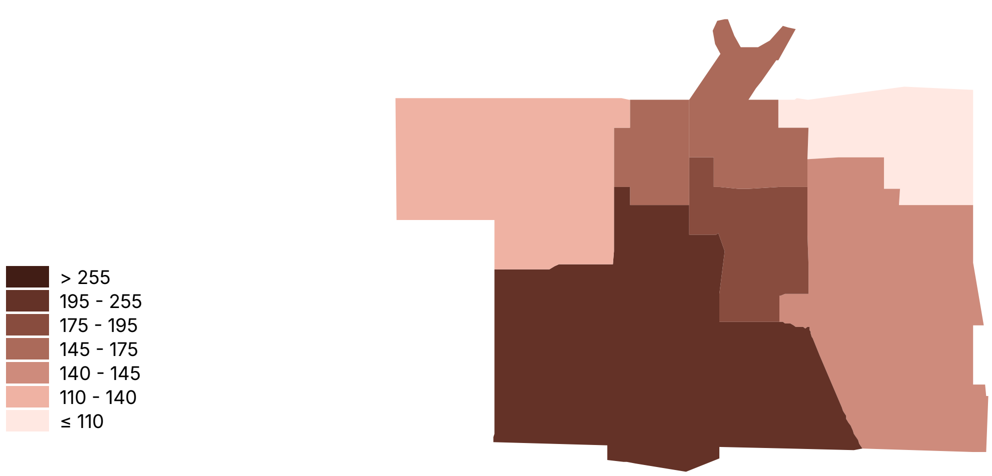

Figure 2.2: *Distribution of Largest Group: Housing Suitability - Suitable (Cardston)*[1]

Occupied Private Dwellings

Cardston had 1,261 occupied private dwellings in 2021, up 7.3% from 2016. The count was 1,208 in 2011, showing a net increase of 53 dwellings over the decade.

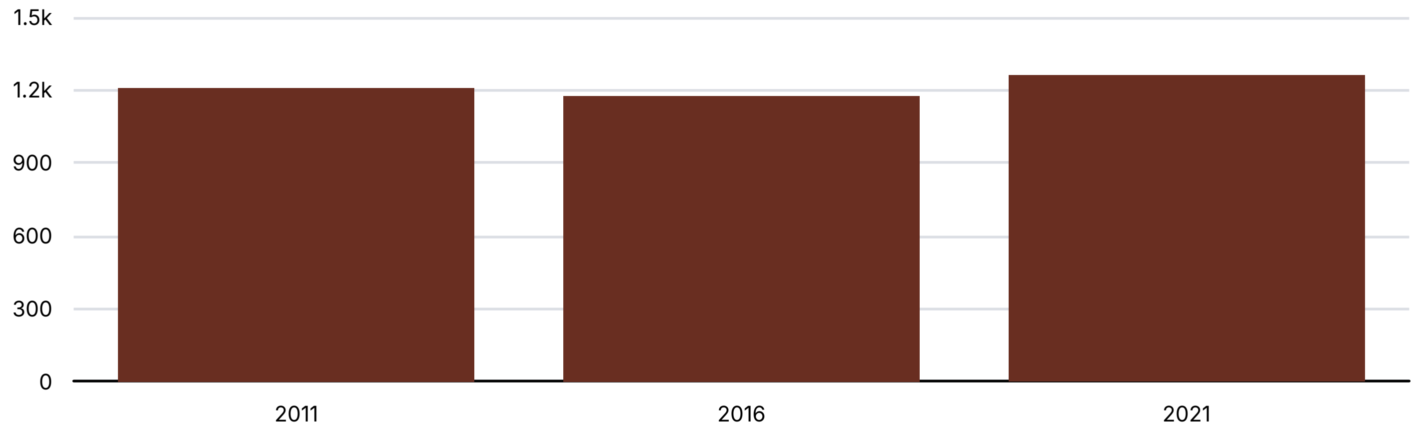

Figure 3.1: *Shows the number of private dwellings occupied by usual residents. It helps indicate how much of the housing stock is in active residential use. (Cardston, 2011-2021)*[1]

Cardston had 1,261 occupied private dwellings in 2021, up from 1,175 in 2016 after a decline from 1,208 in 2011. The five-year change of 7.3% points to a recent rebound in dwellings occupied by usual residents, while the earlier 2.7% decrease shows the trend was not steady across the decade. The pattern suggests that active residential use of the housing stock increased again by 2021, but the series remains limited to these three census years.

Cardston had 1,261 occupied private dwellings in 2021, up from 1,175 in 2016 after a slight dip from 1,208 in 2011. The 7.3% five-year increase put it above several nearby places with similar or larger housing stocks, including Nanton at 953, Cardston County at 1,143 and Blood 148 at 1,170. It remained below Claresholm at 1,709 and Willow Creek No. 26 at 1,882.

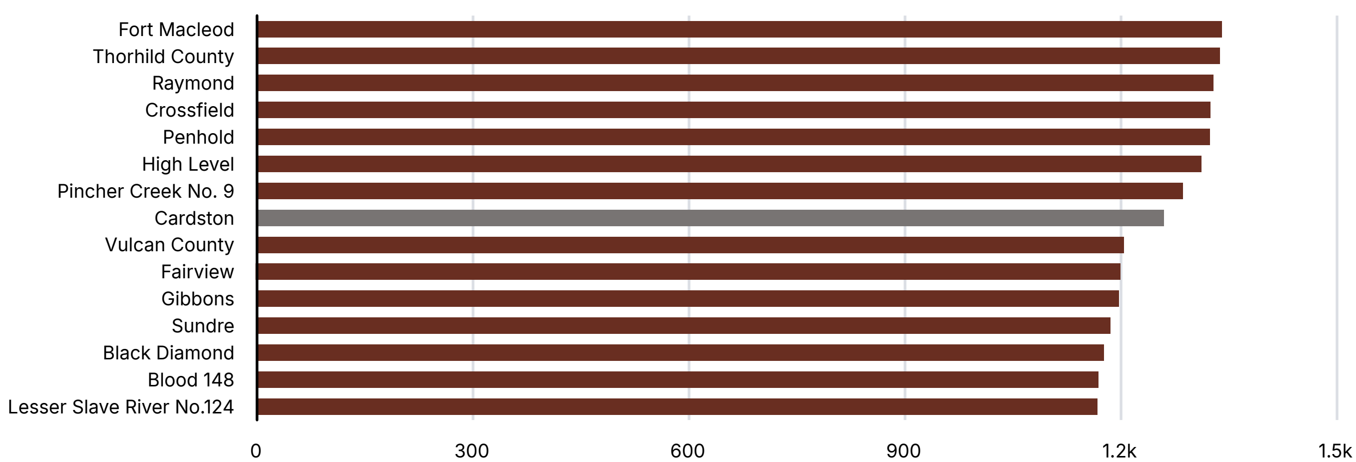

Figure 3.2: *Comparison of Occupied Private Dwellings with other locations (Cardston, 2021)*[1]

Median Shelter Costs

Cardston's median shelter costs rose for both tenure groups by 2021, with owner households at $1,040 and renters at $1,000. Over five years, owner costs increased 46.9%, compared with 33.2% for renters.

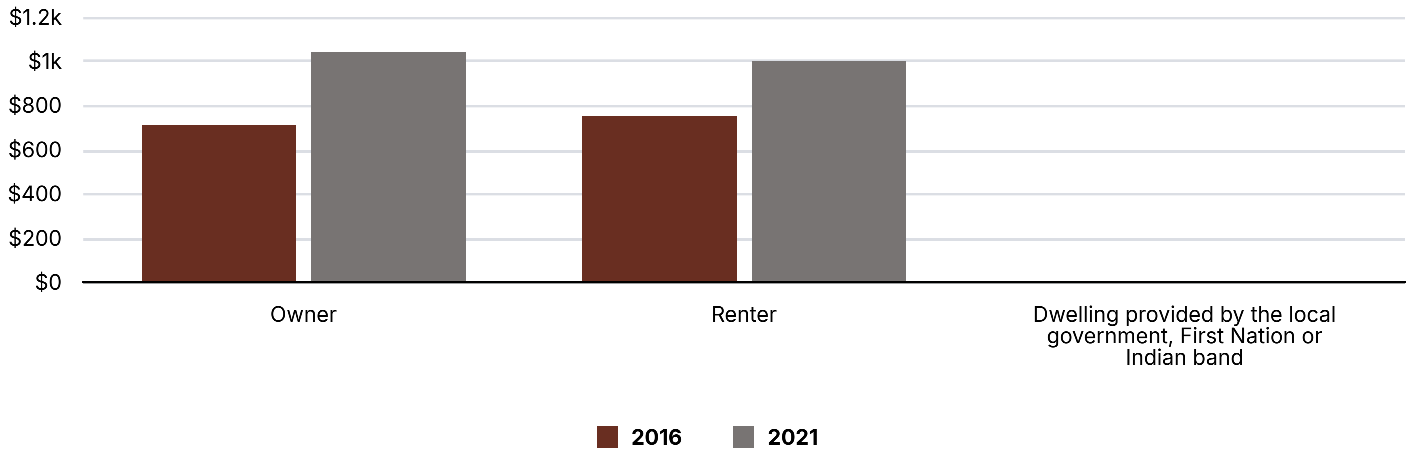

Figure 4.1: *Shows median monthly shelter costs. It helps indicate the typical housing expense faced by households. (Cardston, 2016-2021)*[1]

In Cardston, median shelter costs in 2021 were modestly higher for owner households than for renters. Owners reported a median monthly cost of $1,040, while renters paid $1,000. Both figures point to similar shelter expense levels across tenure types, with owners just above renters by $40. The time trend is more pronounced than the gap itself. Median shelter costs rose 46.9% for owners over five years and 33.2% for renters. A third tenure category, dwellings provided by the local government, First Nation or Indian band, is shown at $0, with no five-year change reported. The data suggest that shelter costs increased substantially in Cardston between 2016 and 2021, regardless of tenure.

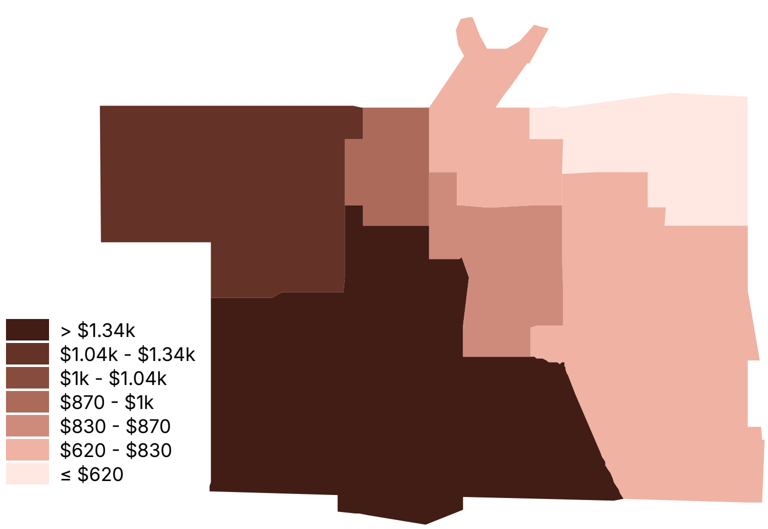

Figure 4.2: *Distribution of Largest Group: Housing Tenure - Owner (Cardston)*[1]

In 2021, Cardston's median shelter costs were $1,040 a month for owner households and $1,000 for renter households in non-farm, non-reserve private dwellings. The owner figure was slightly higher, but the gap was narrow. Across local areas, costs ranged from $620 for owners in one area to $1,410 in another, showing clear internal variation. Several areas had no renter value reported, which limits comparison.

Tenant Households in Subsidized Housing

In Cardston, 22.7% of tenant households lived in subsidized housing in 2021, up from 0.0% in 2016. This places assisted housing in a larger share of the tenant market than five years earlier.

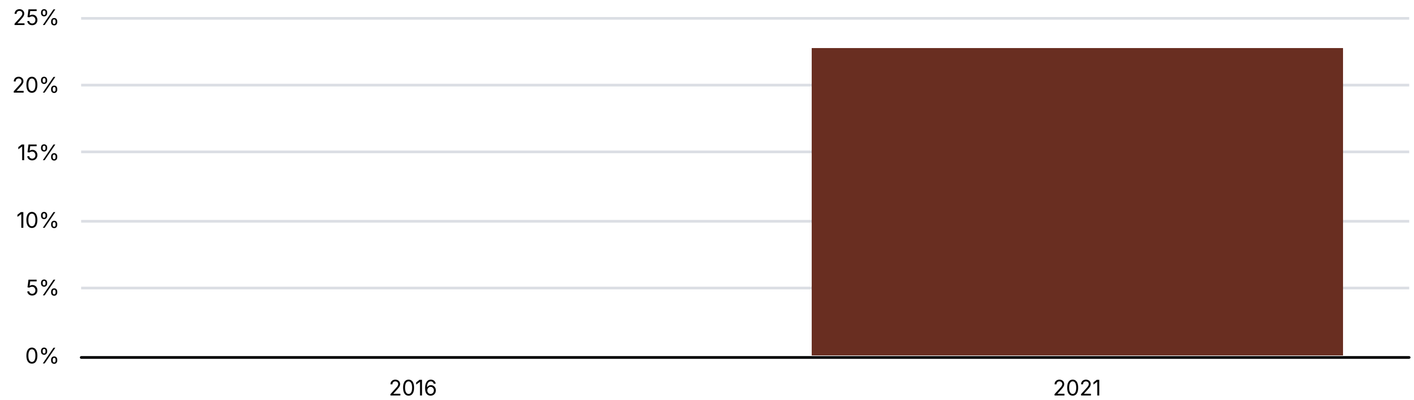

Figure 5.1: *Shows the share of tenant households living in subsidized housing. It helps indicate the role of assisted housing in meeting local need. (Cardston, 2016-2021)[1]*

In Cardston, the share of tenant households living in subsidized housing was 0% in 2016 and rose to 22.7% in 2021. That shift points to a clear change in the local mix of tenant housing over the five-year period. Within the category of tenant households in non-farm, non-reserve private dwellings, subsidized housing became a much larger part of the picture by 2021. The data shows growth in assisted housing use, but does not explain the reasons behind it.

In Cardston, tenant households in subsidized housing accounted for 22.7% of tenant households in non-farm, non-reserve private dwellings in 2021, up from 0% in 2016. That places Cardston above several nearby comparators, including Claresholm at 12.5%, Fort Macleod at 13.3%, and Pincher Creek at 18.6%. Many other local areas in the comparison set remained at 0% in 2021. The pattern suggests a recent increase in the role of subsidized housing within the local tenant market.

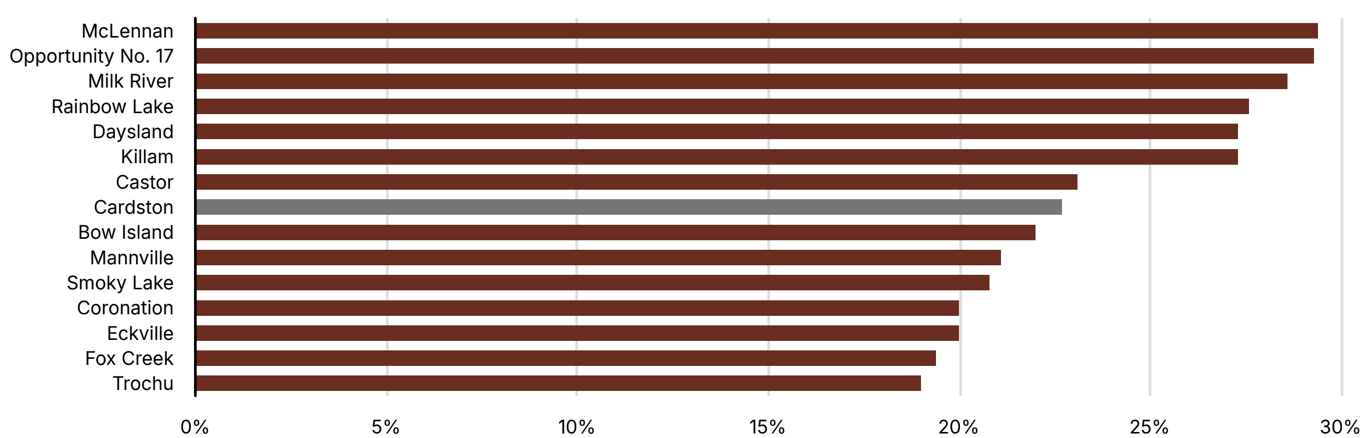

Figure 5.2: *Comparison of Tenant Households in Subsidized Housing with other locations (Cardston, 2021)[1]*

Core Housing Need by Tenure

In Cardston, renters accounted for all households in core housing need at 7.8%, while owners were at 0.0%, showing the need was concentrated entirely among renter households in 2021.

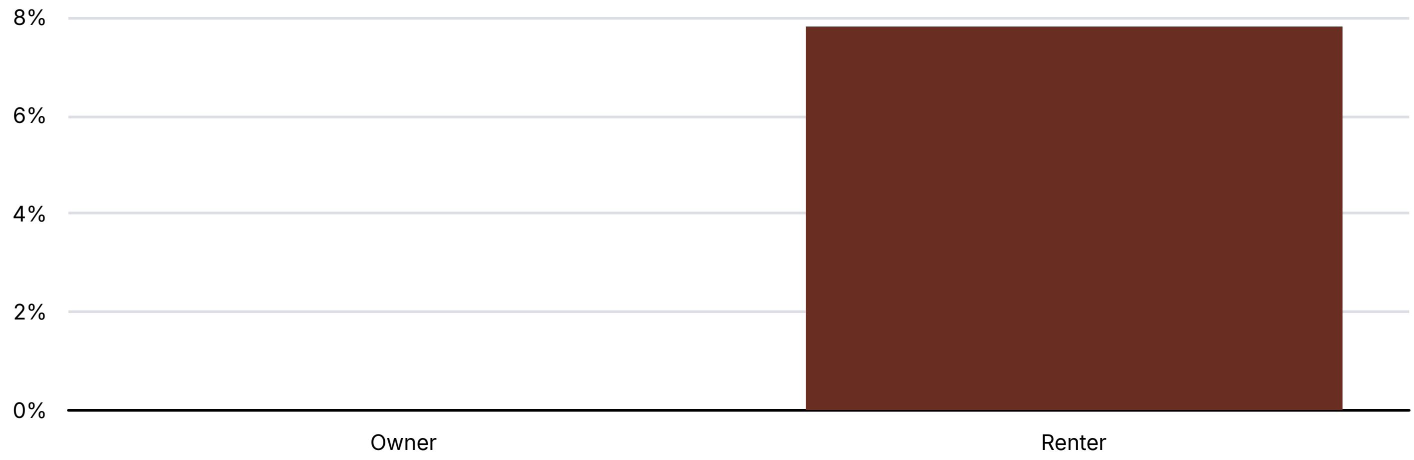

Figure 6.1: *Shows core housing need separately for owners and renters. It helps indicate which tenure group faces greater housing stress. (Cardston, 2021)*[1]

In Cardston, core housing need in 2021 was reported very differently by tenure. Among owner households in non-farm, non-reserve private dwellings, the rate was 0%, while renter households had a rate of 7.8%. That gap suggests housing stress was concentrated among renters rather than owners. With only one year available, the data does not show a trend over time, but it does give a clear snapshot of tenure-based differences in housing need. For this measure, Cardston's pattern is simple: no recorded core housing need among owners, alongside a non-zero rate among renters.

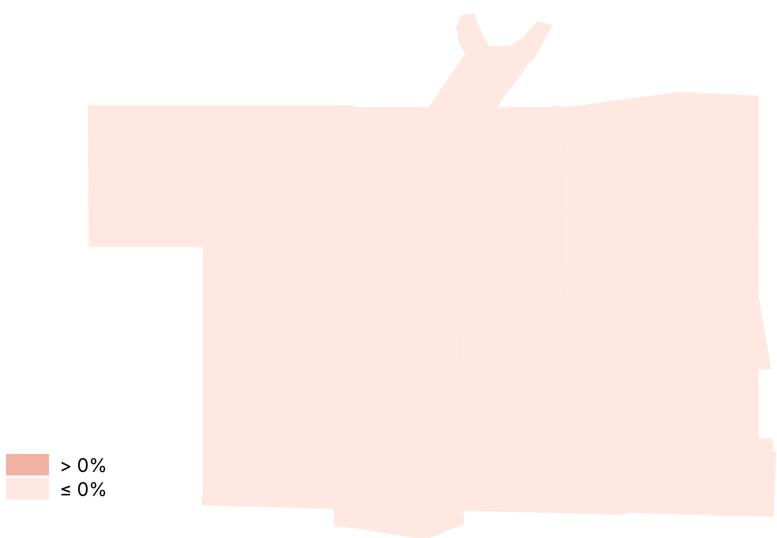

Figure 6.2: *Distribution of Largest Group: Housing Tenure - Renter (Cardston)*[1]

In Cardston, core housing need in 2021 was concentrated among renters, while owner households recorded no core housing need. Within owner and tenant households in non-farm, non-reserve private dwellings, the renter rate was 7.8%. The sublocation data shown are all 0% for both owners and renters, which contrasts with the town-level renter figure. That leaves the main pattern clear: housing stress in Cardston appears limited to renters rather than owners.

Condominium Status

Cardston's occupied private dwellings were mainly not condominiums in 2021, with 1,220 units versus 45 condominiums. Over five years, non-condominiums rose 7.5%, while condominiums increased 28.6%.

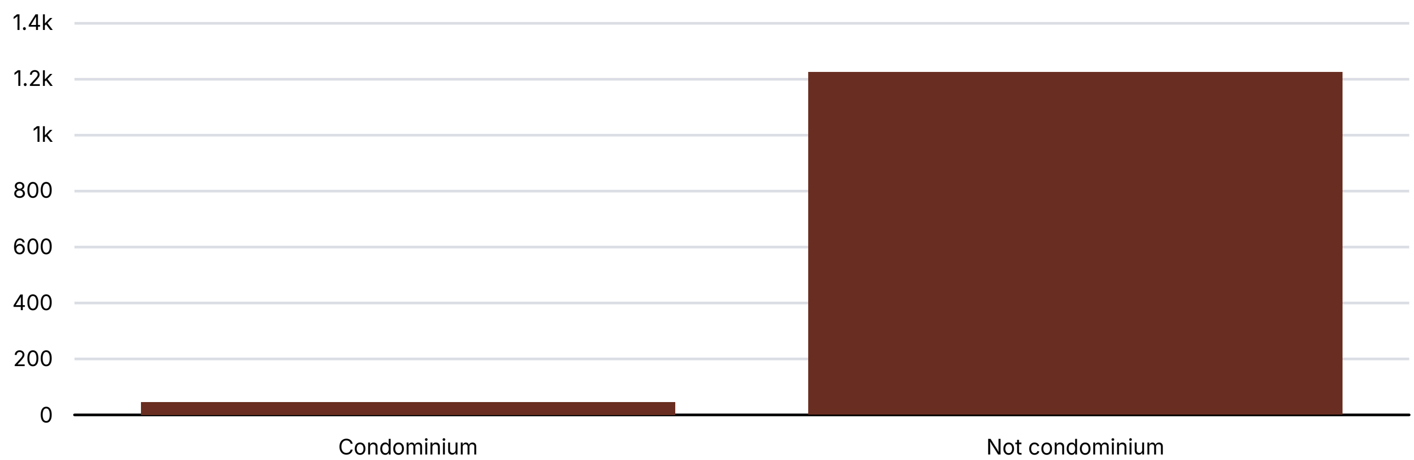

Figure 7.1: *Shows whether residential properties are condominiums or non-condominiums. It helps indicate the mix of the housing stock. (Cardston, 2021)*[1]

In Cardston, the occupied private dwelling stock in 2021 was overwhelmingly non-condominium. The town had 1,220 not condominium homes, compared with 45 condominium units. That mix shows condominiums made up only a small share of the housing base. The time trend points to growth in both categories over five years, but at different rates. Condominium units rose by 28.6%, while not condominium dwellings increased by 7.5%. Even with that faster condominium growth, the stock remained dominated by non-condominium housing, suggesting only a limited shift in tenure mix during the period.

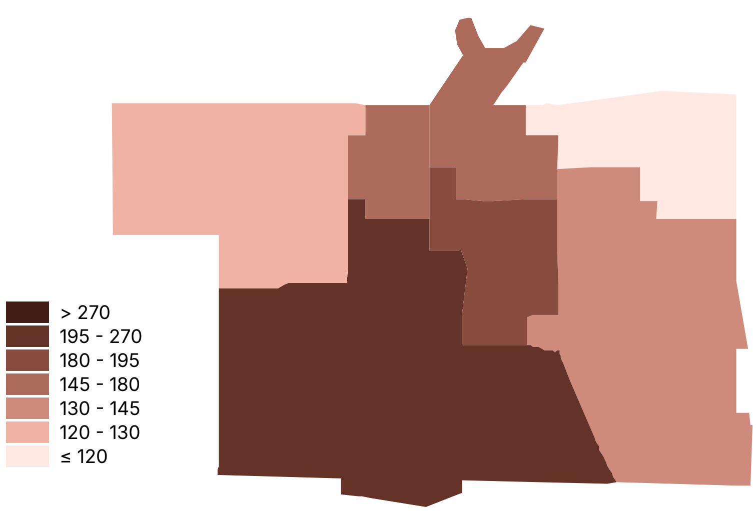

Figure 7.2: *Distribution of Largest Group: Condominium Status - Not condominium (Cardston)*[1]

Cardston's occupied private dwellings in 2021 were overwhelmingly non-condominiums, with only a small condominium presence in the housing stock. The town recorded 45 condominium units and 1,220 non-condominium units. That mix points to a housing stock dominated by non-condominium dwellings. Within Cardston's descendant areas, most also showed few or no condominiums. Two areas had 15 condominium units each, two had 10, and several had none. The pattern suggests condominium housing plays a limited role in Cardston's residential mix, while non-condominium dwellings account for nearly all occupied homes.

Number of Bedrooms

Cardston's housing stock remained led by 4 or more bedroom dwellings at 695 units in 2021, up 2.96% over five years. One-bedroom homes rose fastest, from 25 to 65 units, while 3-bedroom units edged to 310.

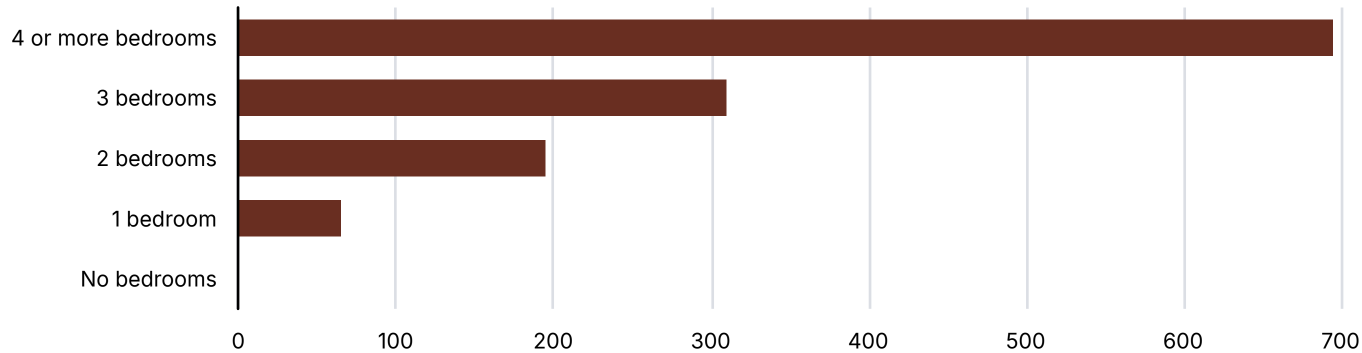

Figure 8.1: *Shows the number of bedrooms in dwellings. It helps indicate whether the housing stock offers smaller or larger homes. (Cardston, 2021)*[1]

In Cardston, the 2021 housing stock in occupied private dwellings was concentrated in larger units. Homes with 4 or more bedrooms accounted for the largest share at 695, while 3-bedroom dwellings numbered 310 and 2-bedroom dwellings 195. Smaller units were much less common, with 65 one-bedroom dwellings and no dwellings reported as having no bedrooms. The pattern is stable rather than sharply changing: 1-bedroom units showed the strongest 5-year increase at 160%, while 4 or more bedrooms rose 3.0% and 3-bedroom units 1.6%. 2-bedroom dwellings increased 11.4%.

In Cardston's occupied private dwellings in 2021, larger homes were the most common part of the bedroom mix. Dwellings with 4 or more bedrooms numbered 695, compared with 310 with 3 bedrooms, 195 with 2 bedrooms, 65 with 1 bedroom, and none with no bedrooms. The pattern points to a stock weighted toward family-sized units. Recent change was strongest at the small end: 1-bedroom dwellings rose 160% over five years, while 2-bedroom units increased 11.4%. Three-bedroom and larger homes changed more modestly.

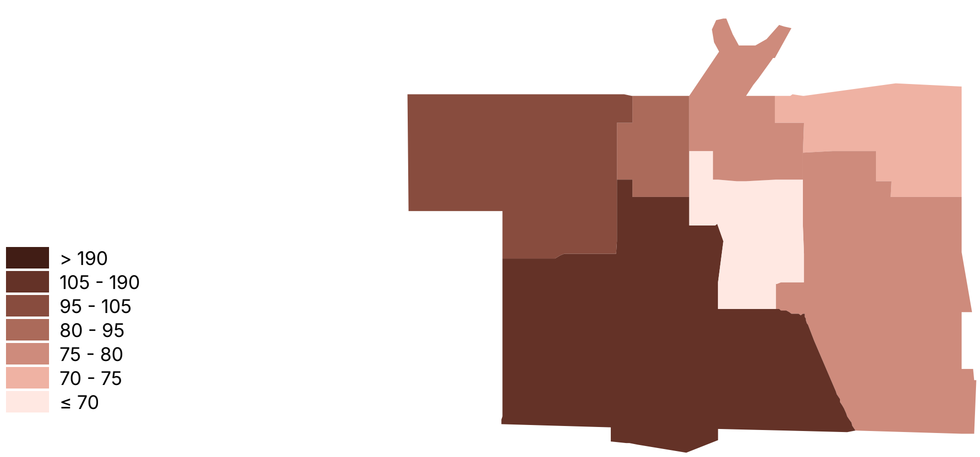

Figure 8.2: *Distribution of Largest Group: Dwelling Bedrooms - 4 or more bedrooms (Cardston)*[1]

Average Rooms per Dwelling

Cardston's average rooms per dwelling fell to 7.8 in 2021, down 4.9% from 8.2 in 2016. The reduction was 0.4 rooms over five years in occupied private dwellings.

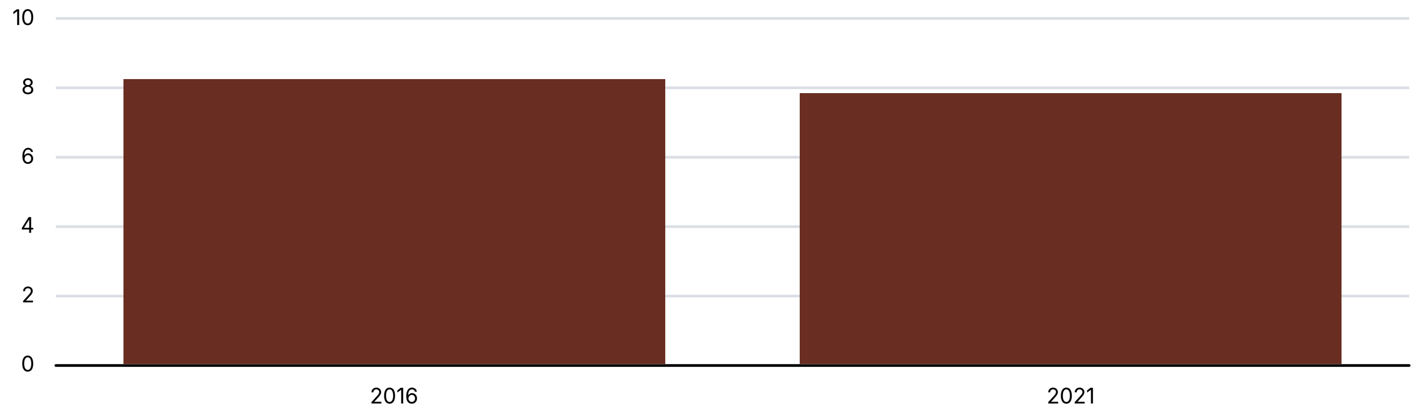

Figure 9.1: *Shows the average number of rooms in occupied dwellings. It helps indicate the size of the housing stock available to residents. (Cardston, 2016-2021)*[1]

Cardston's occupied private dwellings became slightly smaller between 2016 and 2021, based on the average number of rooms per dwelling. The figure was 8.2 rooms in 2016 and 7.8 rooms in 2021. That represents a decline of 4.9% over the five-year period. Even after the decrease, the average remained relatively high at nearly eight rooms per dwelling, suggesting a housing stock with comparatively spacious units within the limits of the data provided.

Cardston's average rooms per dwelling was 7.8 in 2021, down from 8.2 in 2016. Within occupied private dwellings, that places the town in a relatively high range, though below nearby Cardston County at 8.1 and Magrath at 7.9. Several comparators sat lower, including Claresholm at 6.7, Pincher Creek at 6.9, and Glenwood at 7.5. Some places were more compact, such as Blood 148 at 5.9 and Piikani 147 at 5.7. The pattern suggests a housing stock with comparatively larger dwellings, even with a modest recent decline.

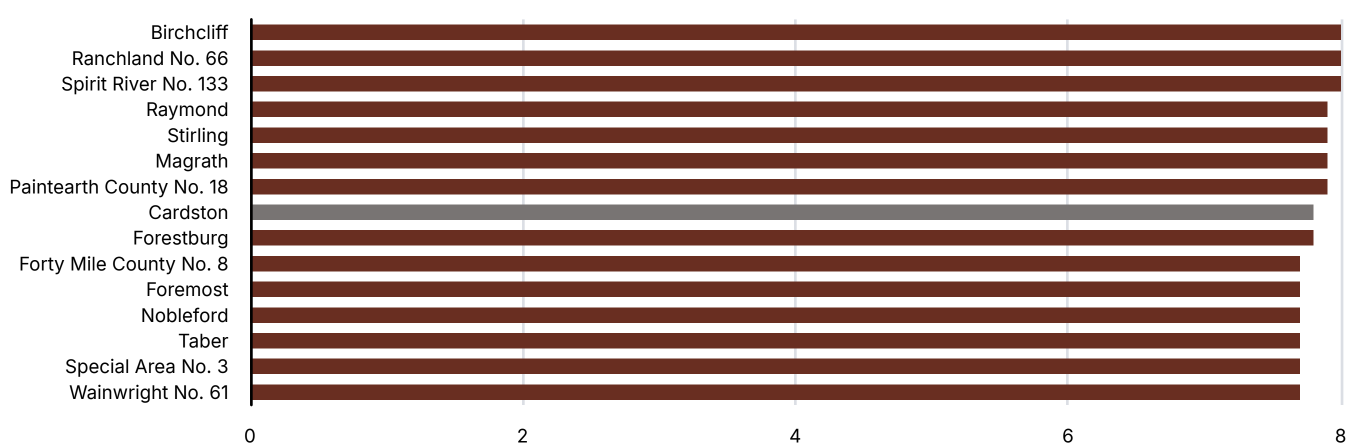

Figure 9.2: *Comparison of Average Rooms per Dwelling with other locations (Cardston, 2021)*[1]

Household Crowding

Cardston's household crowding was dominated by one person or fewer per room in 2021, with 1,235 households, up 7.9% from 2016. Households with more than one person per room fell to 25, down 16.7%.

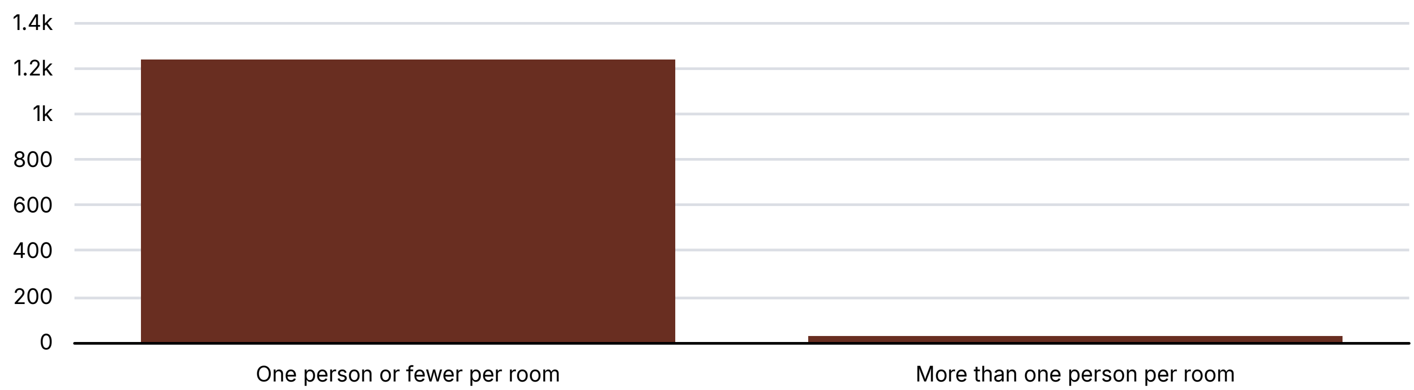

Figure 10.1: *Shows how many people live relative to the number of rooms in a household. It helps indicate overcrowding and pressure on available living space. (Cardston, 2021)*[1]

In Cardston, household crowding appears limited in 2021. The census shows 1,235 private households with one person or fewer per room, compared with just 25 households with more than one person per room. That means the vast majority of households fell into the less crowded category. The recent trend is mixed: the less crowded group was up 7.9% over five years, while the more crowded group fell 16.7%. Taken together, the data point to low crowding and a small decline in households facing tighter living space.

In Cardston's private households in 2021, crowding was limited. The census counted 1,235 households with one person or fewer per room, compared with 25 households with more than one person per room. That means about 98% of households were in the lower-crowding category. The 5-year change points in different directions: the less crowded group rose 7.9%, while the more crowded group fell 16.7%.

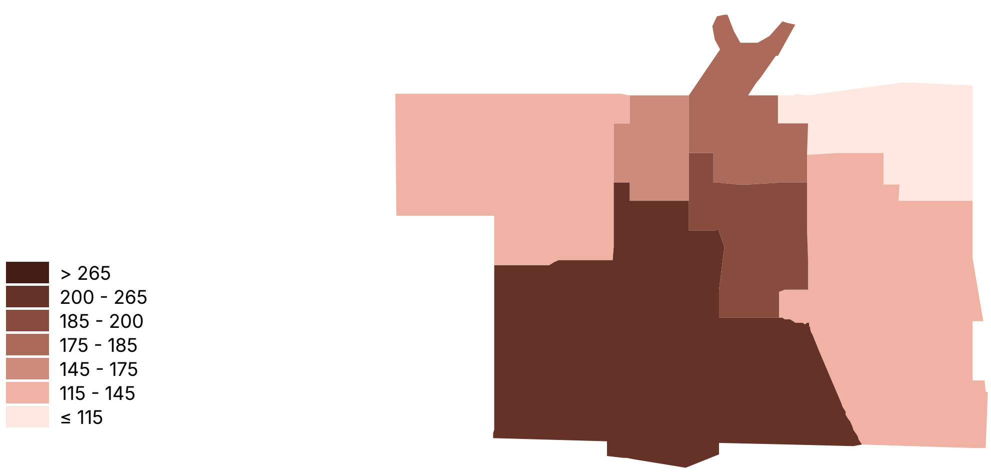

Figure 10.2: *Distribution of Largest Group: Dwelling Crowding - One person or fewer per room (Cardston)*[1]

Dwelling Condition

Cardston's occupied private dwellings were mostly in good condition in 2021, with 1,165 needing only regular maintenance or minor repairs. Major repairs needed covered 95 dwellings, up 18.8% from 2016.

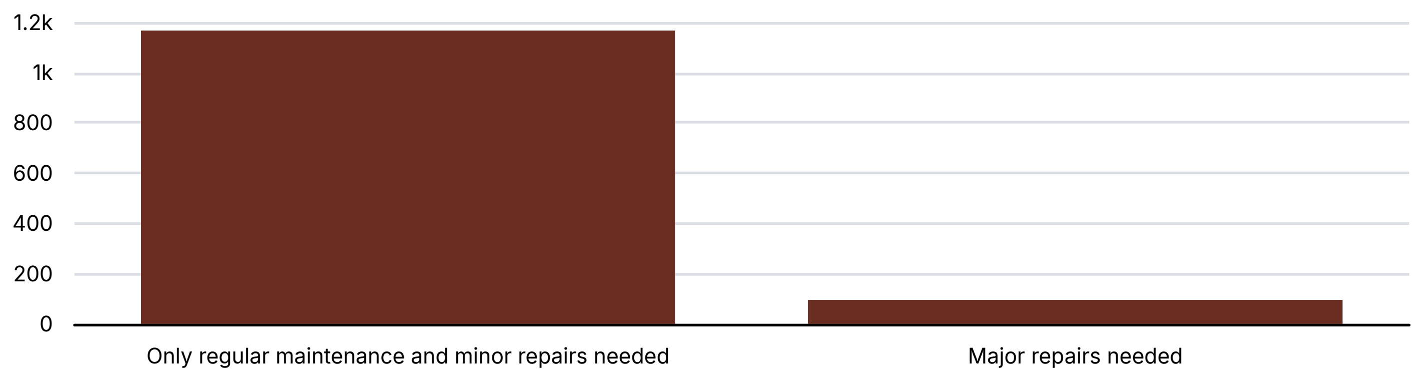

Figure 11.1: *Shows the condition of dwellings based on whether they need regular maintenance, minor repairs, or major repairs. It helps indicate housing quality and renovation needs. (Cardston, 2021)*[1]

Cardston's dwelling condition profile in 2021 points to a housing stock that is mostly in relatively good repair, within occupied private dwellings. There were 1,165 homes needing only regular maintenance or minor repairs, up 6.4% over five years, while 95 dwellings needed major repairs, up 18.8%. The faster rise in major-repair cases suggests some deterioration alongside growth in the better-conditioned category. With only these two reported categories, the data shows change over time but not a complete condition breakdown.

Cardston's occupied private dwellings were mostly in good shape in 2021, with most needing only regular maintenance or minor repairs. A smaller share required major repairs, pointing to a limited but visible need for housing upkeep. There were 1,165 dwellings in the maintenance-or-minor-repair category, up 6.4% over five years. Another 95 dwellings needed major repairs, a 18.8% increase. The pattern suggests modest growth in both categories, with weaker conditions still concentrated in a small minority of homes. For housing quality, Cardston appears broadly stable, but repair needs have not disappeared.

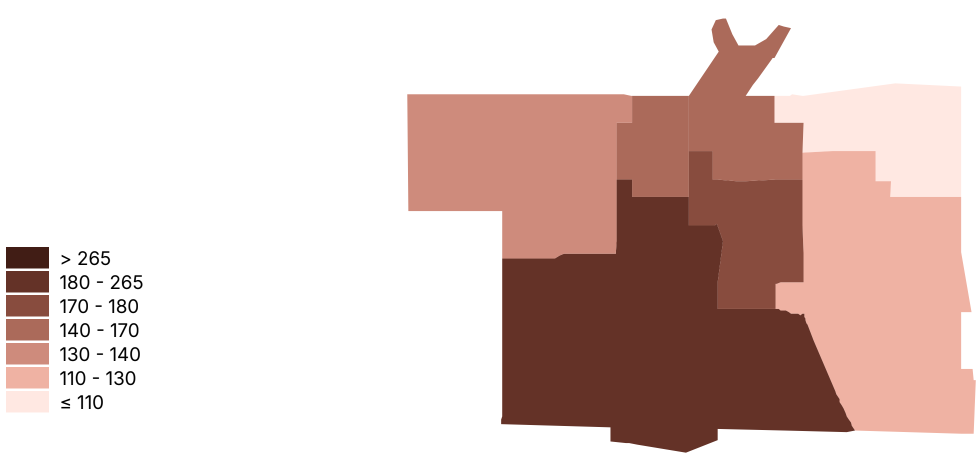

Figure 11.2: *Distribution of Largest Group: Dwelling Condition - Only regular maintenance and minor repairs needed (Cardston)*[1]

Shelter Cost Ratio

In Cardston, most households spent less than 30% of income on shelter costs in 2021, rising to 1,090 households, while 165 households spent 30% or more, down 17.5% from 2016.

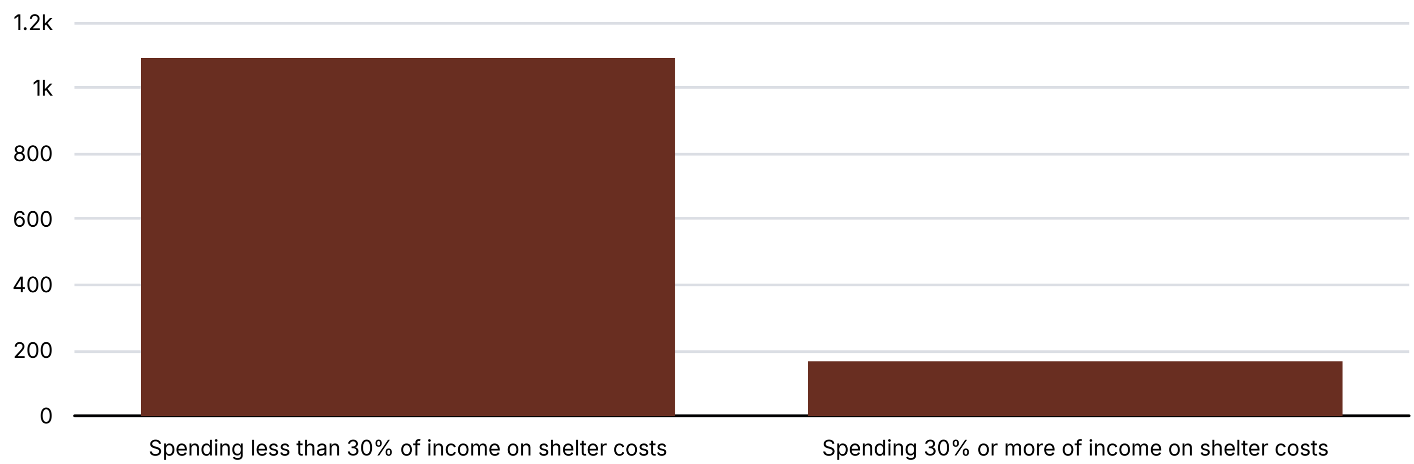

Figure 12.1: *Shows the share of household income spent on shelter costs. It helps indicate how heavy housing costs are relative to income. (Cardston, 2021)*[1]

In Cardston, the 2021 shelter cost ratio profile shows most households spending less than 30% of income on shelter costs. That group accounted for 1,090 households and was up 11.8% over five years. By contrast, 165 households spent 30% or more of income on shelter costs, down 17.5% over the same period. The pattern points to a shift toward a larger share of households in the lower-cost category. Even so, the higher-cost group remains part of the local housing picture, which means affordability pressures are not absent. The data describe owner and tenant households with income above zero in non-farm, non-reserve private dwellings.

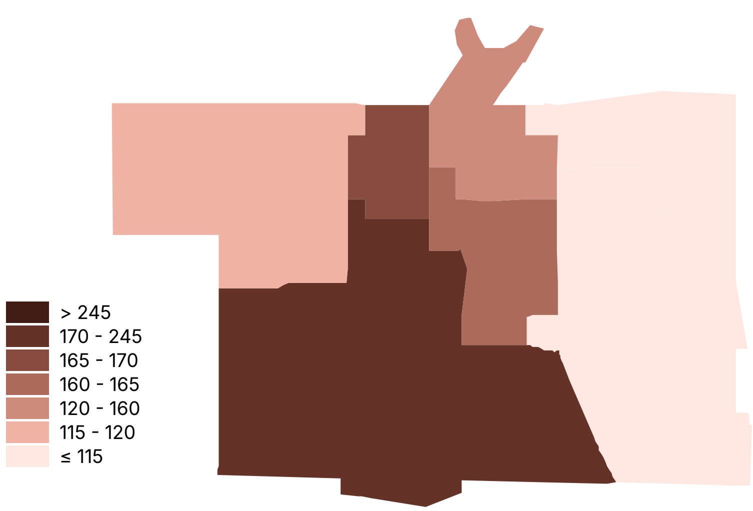

Figure 12.2: *Distribution of Largest Group: Shelter Cost Ratio - Spending less than 30% of income on shelter costs (Cardston)*[1]

Cardston's shelter cost ratio shows most households spending less than 30% of income on shelter costs. In 2021, 1,090 households were in that group, compared with 165 spending 30% or more. The lower-cost group rose 11.8% over five years, while the higher-cost group fell 17.5%. That pattern suggests the burden of shelter costs was more concentrated among a smaller share of households. The data points to a generally moderate shelter-cost profile, with fewer households in the higher-cost category than in the lower-cost one.

Median Dwelling Value

Cardston's median dwelling value reached $280,000 in 2021, up 11.6% from $250,878 in 2016. The five-year increase added $29,122, placing the local ownership housing market above its earlier level.

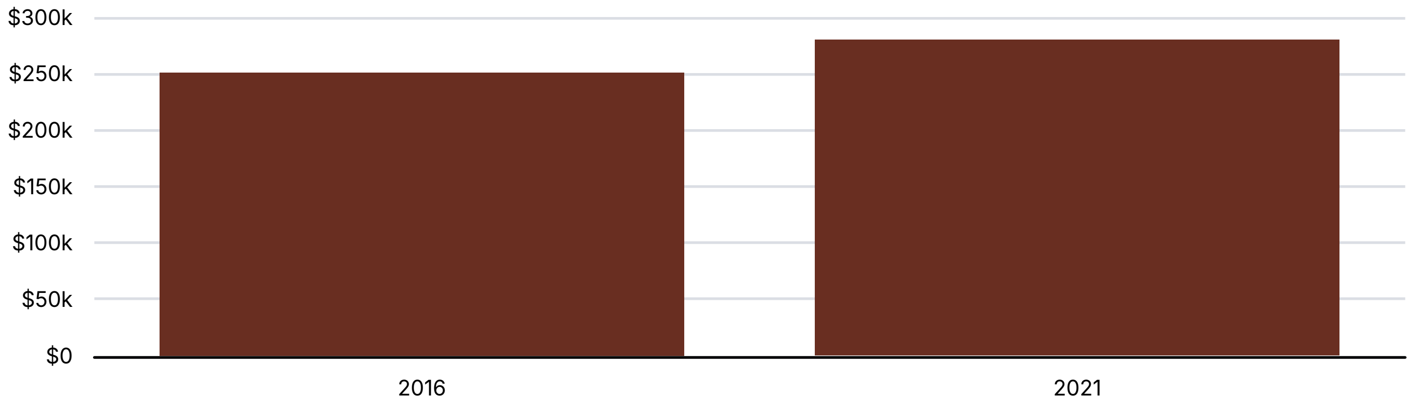

Figure 13.1: *Shows the median value of residential dwellings. It helps indicate the typical price point in the local ownership housing market. (Cardston, 2016-2021)*[1]

Cardston's median dwelling value rose between the 2016 and 2021 censuses, moving from $250,878 to $280,000. That represents a 5-year increase of 11.6% in the owner-occupied, non-farm, non-reserve private dwelling market. The data points to a modest upward shift in the typical home value rather than a sharp jump. With only two time points provided, the clearest pattern is simple growth over time, with 2021 sitting above the 2016 level.

Cardston's median dwelling value rose from $250,878 in 2016 to $280,000 in 2021, a 11.6% increase. Within the same ownership housing universe, that places it above several nearby places such as Fort Macleod at $240,000 and Claresholm at $250,000, but below Nanton at $300,000, Magrath at $300,000 and Cardston County at $348,000. The figure suggests a mid-range local housing market with moderate growth over the five-year period.

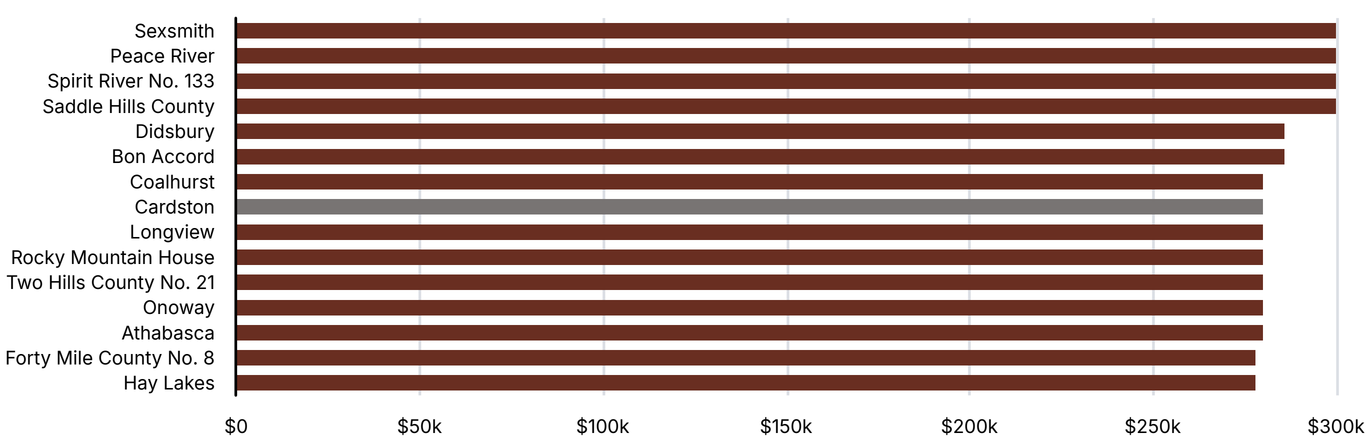

Figure 13.2: *Comparison of Median Dwelling Value with other locations (Cardston, 2021)*[1]

Number of Rooms

Cardston's housing stock was still dominated by 8 or more rooms in 2021, with 625 dwellings, though this group fell 10.1% from 2016. One to 4 room dwellings rose 64.7% to 140.

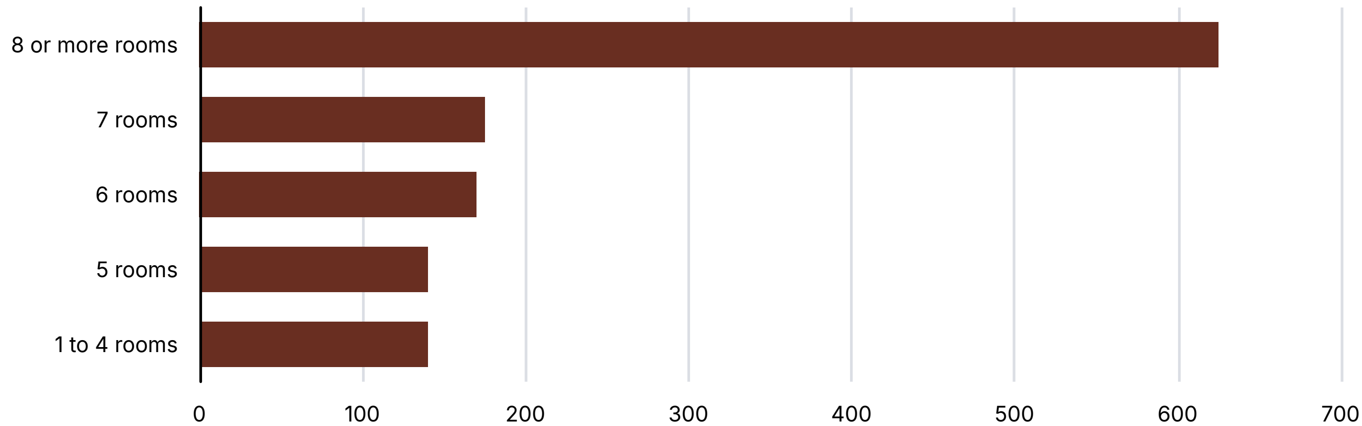

Figure 14.1: *Shows the total number of rooms in dwellings. It helps indicate the size and layout of the housing stock. (Cardston, 2021)*[1]

Cardston's occupied private dwellings in 2021 were concentrated in larger room counts, with 625 units having 8 or more rooms. Smaller categories were much thinner: 175 units had 7 rooms, 170 had 6 rooms, and 140 each had 5 rooms or 1 to 4 rooms. The five-year pattern was mixed. The 1 to 4 room category rose 64.7%, 5-room dwellings increased 21.7%, 6-room dwellings grew 41.7%, and 7-room dwellings edged up 6.1%, while 8 or more rooms fell 10.1%.

Cardston's occupied private dwellings are dominated by larger units, especially 8 or more rooms, with 625 such dwellings in 2021. Smaller and mid-sized homes are present but less common: 140 each in 1 to 4 rooms and 5 rooms, 170 in 6 rooms, and 175 in 7 rooms. The mix suggests a housing stock tilted toward larger layouts, even as some smaller categories have grown over five years.

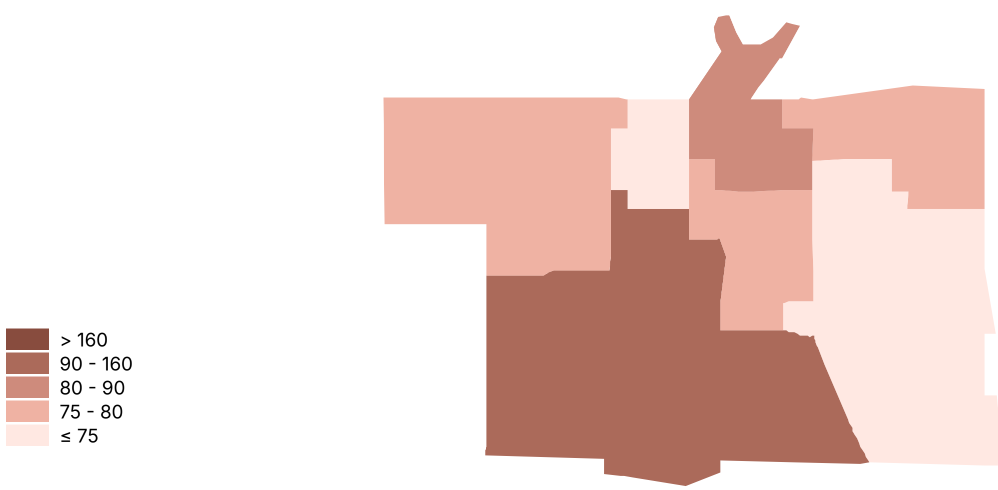

Figure 14.2: *Distribution of Largest Group: Dwelling Rooms - 8 or more rooms (Cardston)*[1]

Dwelling Construction Period

Cardston's housing stock is led by dwellings built from 1961 to 1980, with 370 units in 2021. Homes from 1960 or earlier followed at 365, while 1981 to 1990 rose 78.6% to 125 units.

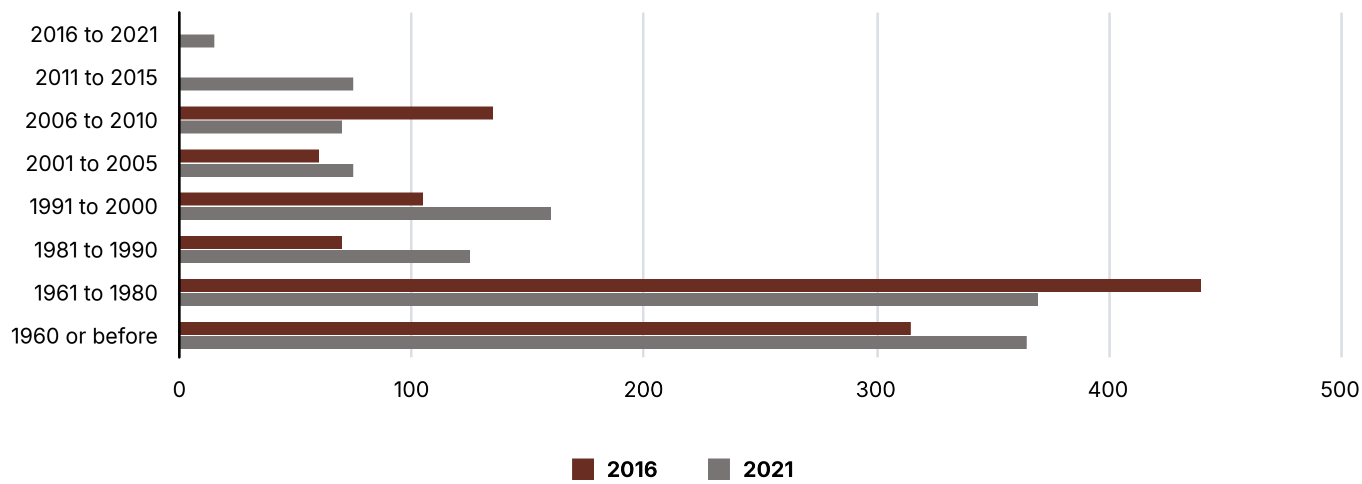

Figure 15.1: *Shows when dwellings were built. It helps indicate the age of the housing stock and periods of residential growth. (Cardston, 2016-2021)*[1]

Cardston's occupied private dwellings in 2021 were concentrated in older construction periods, with 370 homes built from 1961 to 1980 and 365 built in 1960 or before. Together, those two groups account for most of the housing stock. Newer periods are smaller by comparison. There were 160 dwellings from 1991 to 2000, 125 from 1981 to 1990, and only 15 from 2016 to 2021. The 5-year changes point to growth in some older and mid-era categories and declines in several newer ones.

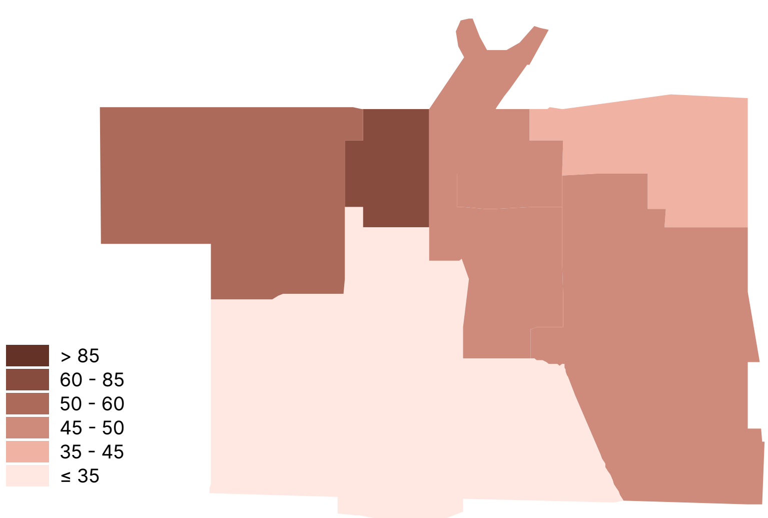

Figure 15.2: *Distribution of Largest Group: Dwelling Construction Period - 1961 to 1980 (Cardston)*[1]

Cardston's occupied private dwellings are split between older and mid-era housing, with the largest counts in homes built in 1961 to 1980 and 1960 or before. Newer construction is limited: only 15 dwellings were built from 2016 to 2021. Older stock still dominates, but several periods show pockets of later growth. Cardston records 370 dwellings from 1961 to 1980, 365 from 1960 or before, and 160 from 1991 to 2000. The most recent period, 2016 to 2021, remains small.

Owner Households with a Mortgage

In Cardston, 59.5% of owner households had a mortgage in 2021, up from 46.1% in 2016. That equals a 29.1% increase over five years.

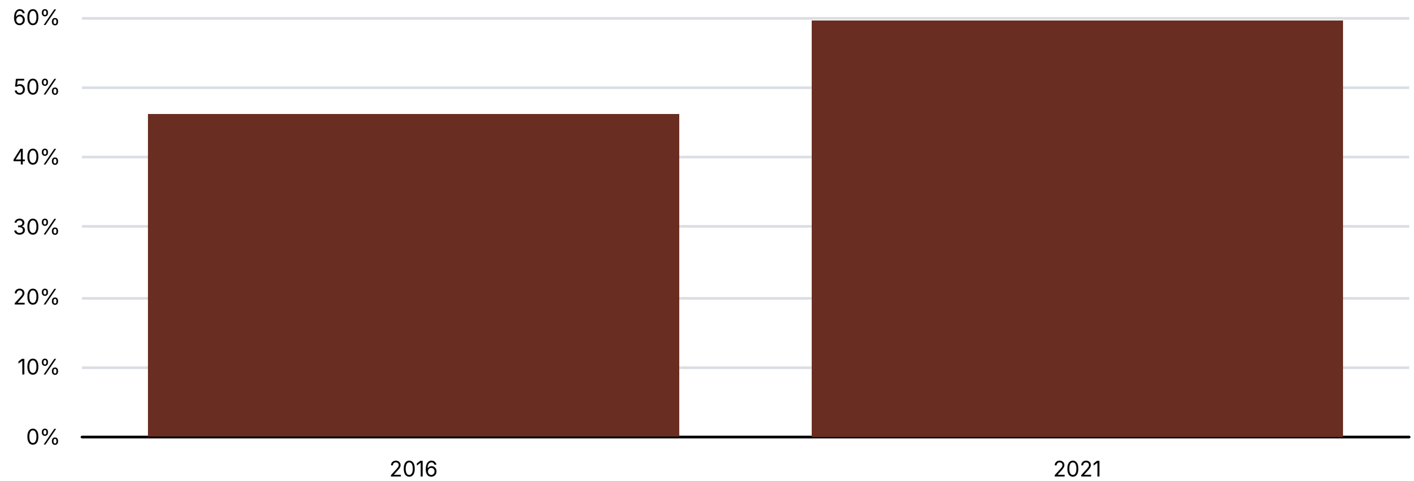

Figure 16.1: *Shows the share of owner households with a mortgage. It helps indicate how many homeowners still carry housing debt. (Cardston, 2016-2021)*[1]

In Cardston, the share of owner households with a mortgage was 59.5% in 2021, up from 46.1% in 2016. That five-year increase of 29.1% shows a clear upward shift in the share of owner households carrying mortgage debt. The data are limited to two census years, so the main pattern is the change itself rather than a longer series. Even so, the 2021 figure suggests that mortgage-holding owner households made up a majority of owners in non-farm, non-reserve private dwellings. With only these two points, the trend is straightforward: Cardston moved to a noticeably higher mortgage share over the five-year period.

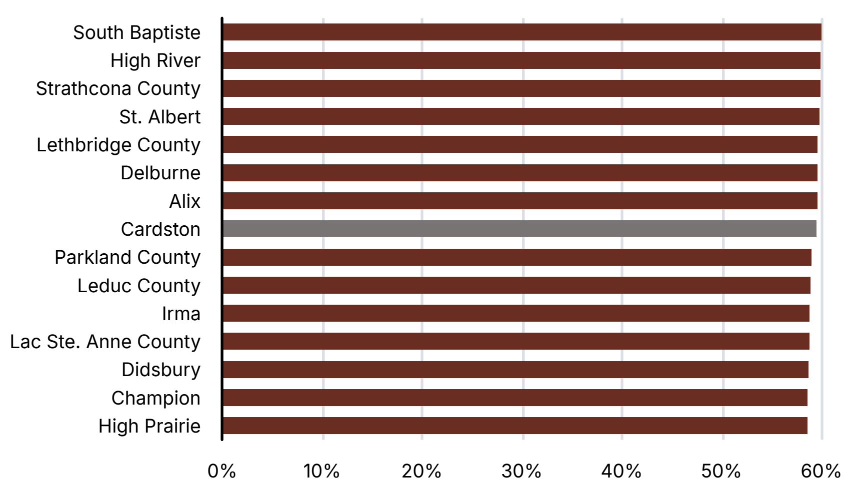

Figure 16.2: *Comparison of Owner Households with a Mortgage with other locations (Cardston, 2021)*[1]

In Cardston, 59.5% of owner households in non-farm, non-reserve private dwellings had a mortgage in 2021. That was up from 46.1% in 2016, a 29.1% increase. The share was above Cardston County's 51.8% and nearby Claresholm's 54.0%, and slightly above Fort Macleod's 54.6%. Among the comparison places, some had zero mortgage-holding owner households in reserve locations, while others were lower or similar. Cardston's rise suggests a larger share of owners were carrying housing debt in 2021 than five years earlier. Source: Statistics Canada, Census Profile

Housing Quality Indicators

Cardston's largest housing category was acceptable housing, with 970 occupied private dwellings in 2021. Another 145 dwellings spent 30% or more of income on shelter costs only, while 75 needed major repairs only.

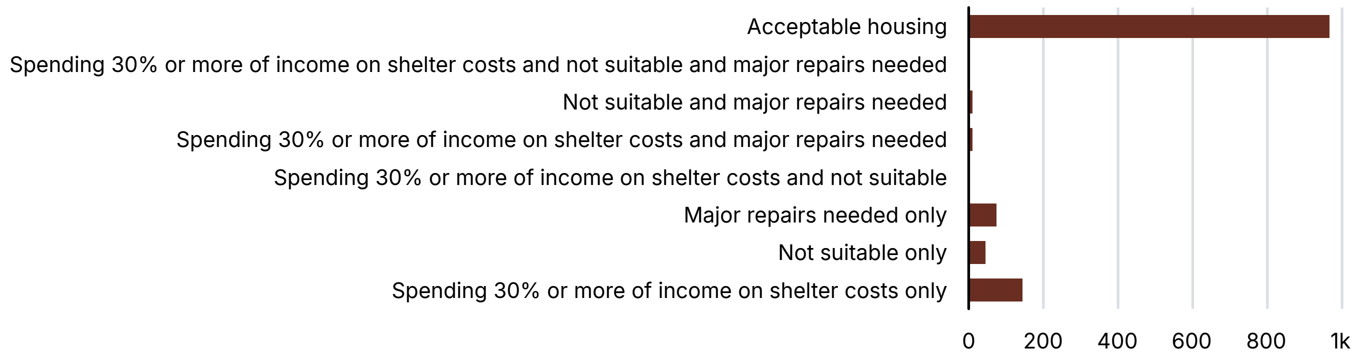

Figure 17.1: *Shows key housing quality indicators such as adequacy, suitability, and affordability. It helps indicate whether housing conditions meet household needs. (Cardston, 2021)*[1]

Cardston's housing quality profile in 2021 was dominated by acceptable housing, with 970 occupied private dwellings in that category. Some dwellings still faced affordability or quality pressures: 145 spent 30% or more of income on shelter costs only, 75 needed major repairs only, and 45 were not suitable only. Combined problems were uncommon. Ten dwellings were both unaffordable and in need of major repairs, and 10 were not suitable and needed major repairs. No dwellings were reported as facing all three issues at once, suggesting that most housing concerns were isolated rather than overlapping.

Cardston's occupied private dwellings in 2021 were mostly in acceptable condition, with 970 units. Some housing concerns were still present: 145 units spent 30% or more of income on shelter costs only, 75 needed major repairs only, and 45 were not suitable only. Only small overlaps appeared, including 10 units facing both cost and repair issues and 10 that were not suitable and needed major repairs. The pattern suggests that housing quality pressures exist, but they affect a limited share of dwellings compared with the much larger acceptable stock.

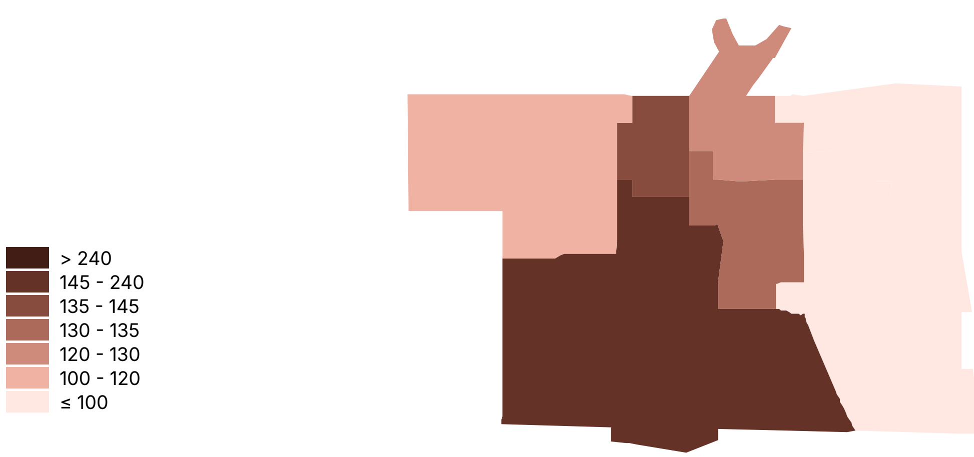

Figure 17.2: *Distribution of Largest Group: Housing Quality Indicators - Acceptable housing (Cardston)*[1]

Dwelling Structure Type

Cardston's housing stock remained dominated by single-detached houses, at 1,075 units in 2021, up 0.9% since 2016. Apartments in buildings with fewer than five storeys rose to 50 units, up 233.3%.

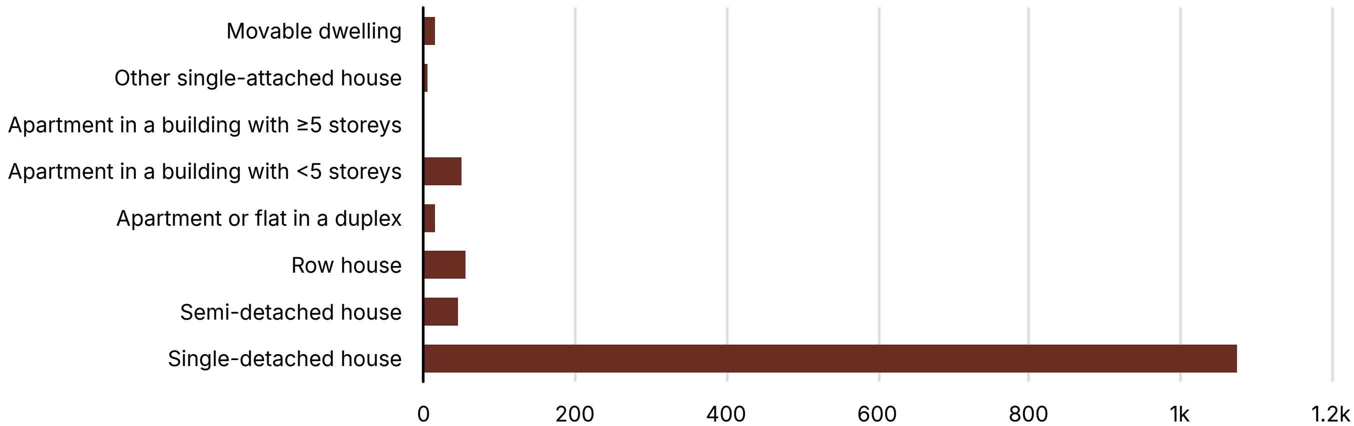

Figure 18.1: *Shows the mix of dwelling structure types, such as detached homes, apartments, and other forms. It helps indicate the physical form of the housing stock. (Cardston, 2021)*[1]

Cardston's occupied private dwellings in 2021 were dominated by single-detached houses, which accounted for 1,075 units. The rest of the housing stock was much smaller in each category: 55 row houses, 50 apartments in buildings with fewer than five storeys, 45 semi-detached houses, and 15 each in duplex apartments and movable dwellings. Time trends point to growth in several smaller forms over five years. Semi-detached houses rose 80%, duplex apartments increased 50%, and apartments in buildings with fewer than five storeys grew 233.3%. Single-detached houses changed little, up 0.9%, while row houses declined 8.3%. The mix remained centred on detached housing, with modest diversification at the margins.

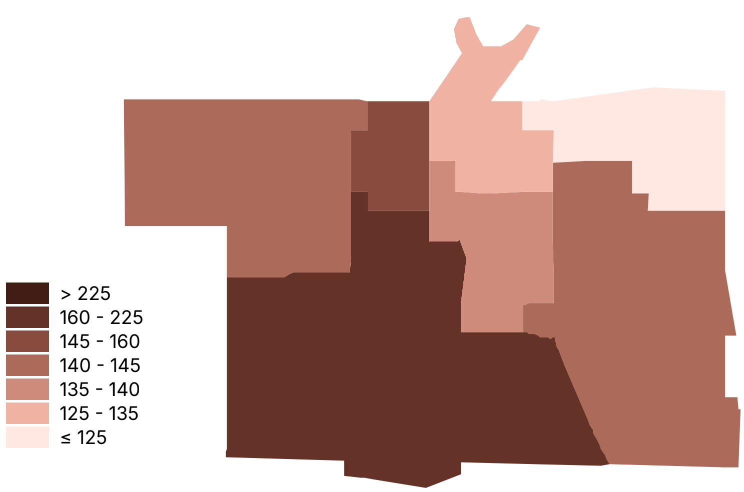

Figure 18.2: *Distribution of Largest Group: Dwelling Structure Type - Single-detached house (Cardston)*[1]

Cardston's occupied private dwellings are dominated by single-detached houses, with 1,075 units in 2021. Smaller shares are spread across semi-detached houses (45), row houses (55), and low-rise apartments (50), while apartments in buildings with five or more storeys are absent. The mix points to a largely low-density housing stock, with only limited multi-unit diversity.

Housing Tenure

In Cardston, owner households remained the largest group at 930 in 2021, down 3.6% from 2016. Renter households increased to 330, up 61.0%, while government-provided dwellings stayed at zero.

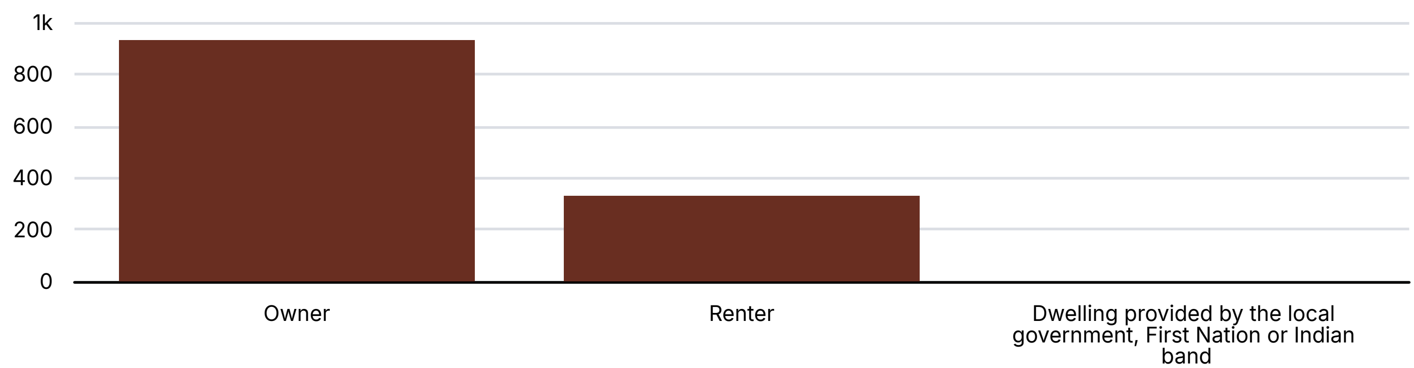

Figure 19.1: *Shows whether households own or rent their homes. It helps indicate the balance between ownership and rental housing in the community. (Cardston, 2021)*[1]

Cardston's housing tenure in 2021 remained strongly owner-based, with 930 owner households compared with 330 renter households. No households were recorded in the category for dwellings provided by the local government, First Nation or Indian band. The recent trend points in different directions for the two main tenure types. Owner households were down 3.6% over five years, while renter households increased 61.0%. That mix suggests a shift toward a larger rental presence, even though ownership still accounted for most private households.

Cardston's housing tenure profile in 2021 was strongly owner-based, with 930 owner households compared with 330 renter households among private households. Owner households declined slightly over five years, down 3.6%, while renter households rose sharply by 61.0%. No households were recorded as living in dwellings provided by the local government, First Nation or Indian band. The local pattern points to a stable ownership majority, but also a clear increase in renting. That shift is visible in several surrounding areas as well, though the balance still favours ownership in Cardston.

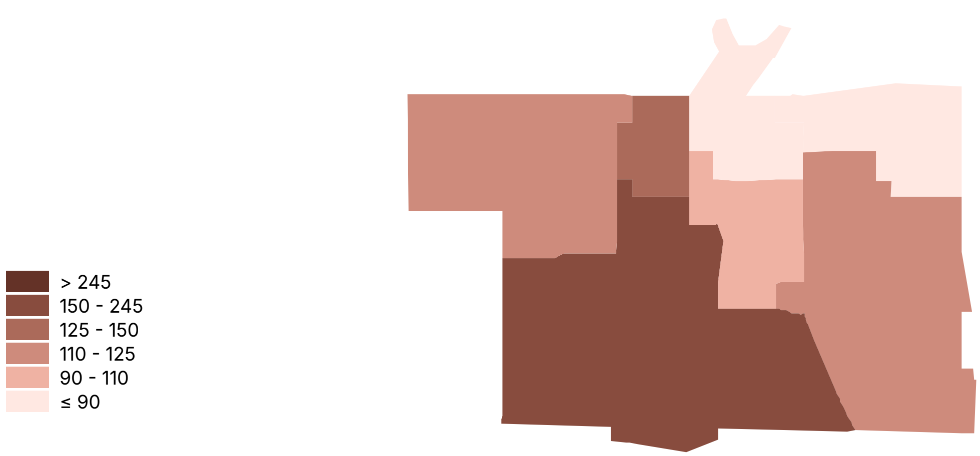

Figure 19.2: *Distribution of Largest Group: Housing Tenure - Owner (Cardston)*[1]

Average Shelter Costs

In Cardston, average monthly shelter costs were higher for owners than renters in 2021, at $1,164 versus $1,040. Over five years, owner costs rose 19.3% and renter costs 27.1%.

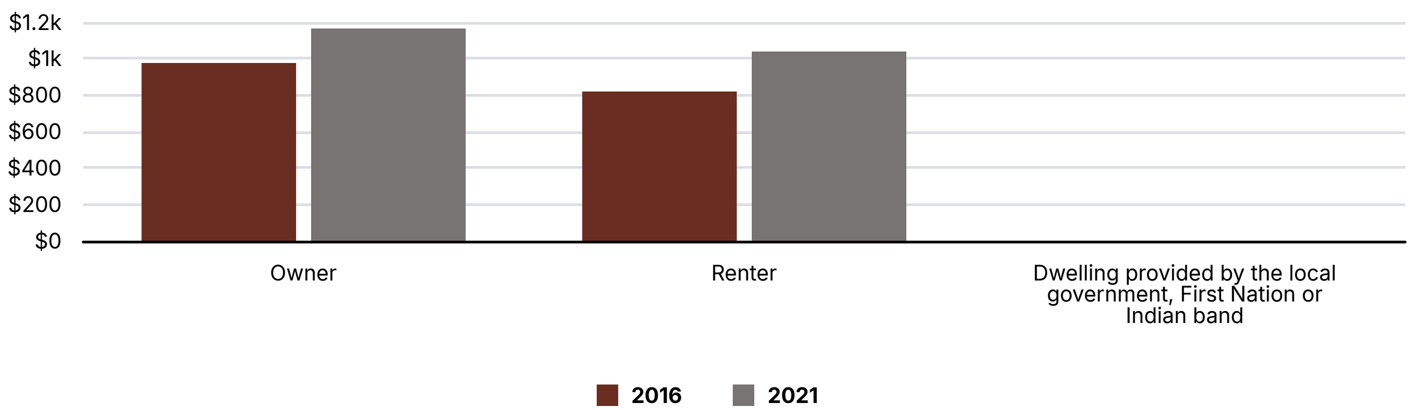

Figure 20.1: *Shows the average monthly shelter costs paid by households. It helps indicate typical housing expenses faced by owners and renters. (Cardston, 2016-2021)*[1]

In Cardston, average monthly shelter costs in 2021 were higher for owners than renters, though both tenures showed notable increases over five years. Owner households paid $1,164 per month, while renter households paid $1,040. The five-year change was 19.3% for owners and 27.1% for renters, suggesting faster growth in renter costs over the period. The category for dwellings provided by the local government, First Nation or Indian band was reported at $0. These figures describe shelter costs for owner and tenant households in private dwellings and show a moderate upward trend, especially among renters.

Cardston's average monthly shelter costs in 2021 were $1,164 for owner households and $1,040 for renter households in non-farm, non-reserve private dwellings. The local government, First Nation or Indian band category was reported at $0. Both tenure groups show notable five-year increases, with owners up 19.3% and renters up 27.1%. Within the subdivision, owner costs ranged from $900 to $1,540 across descendant areas, while renter costs ranged from $900 to $1,200. The spread suggests uneven shelter expense levels across nearby areas rather than a single uniform pattern.

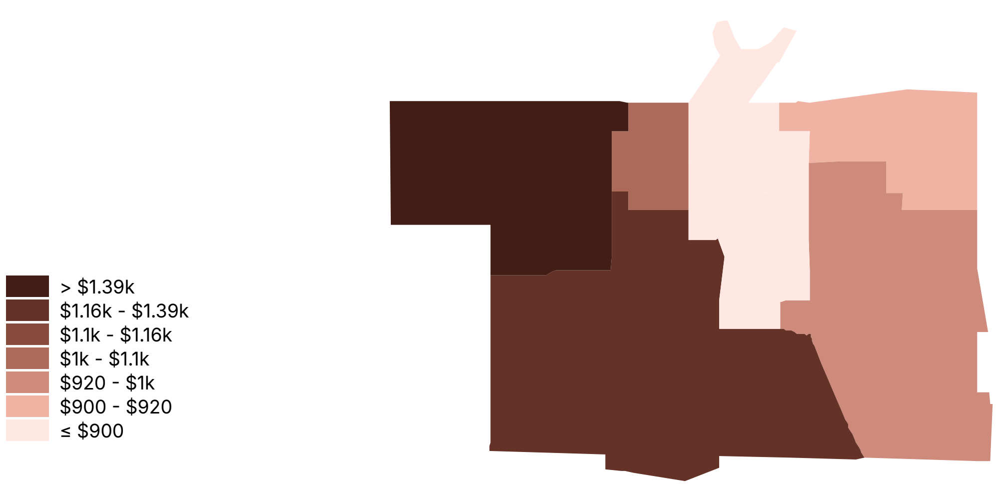

Figure 20.2: *Distribution of Largest Group: Housing Tenure - Owner (Cardston)*[1]

Core Housing Need

In Cardston, 1,205 households were not in core housing need in 2021, compared with 30 households in core need. That left 97.6% outside core need and 2.4% inside it.

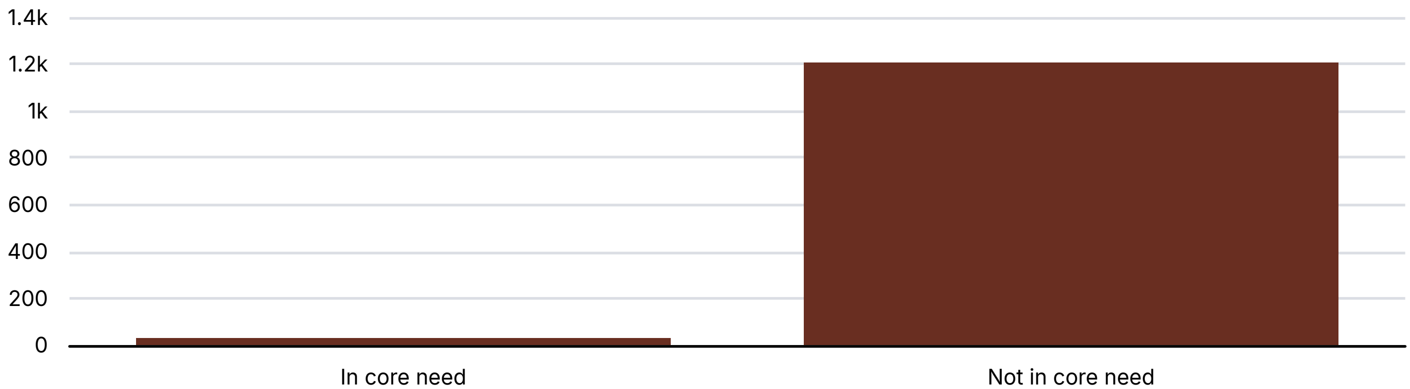

Figure 21.1: *Shows the share of households living in housing that is unaffordable, unsuitable, or in need of major repairs. It helps indicate overall housing stress in the community. (Cardston, 2021)*[1]

In 2021, Cardston's core housing need picture was limited but clear: 30 households were in core need, while 1,205 were not. The data covers owner and tenant households with income above zero in non-farm, non-reserve private dwellings. With only one year available, no trend can be shown. The figures provide a snapshot of housing stress in the community rather than a time series. Source: Statistics Canada, Census Profile.

In 2021, Cardston had 30 households in core housing need and 1,205 not in core need, pointing to a relatively small share of households facing housing stress within the measured universe. The pattern is even across the listed dissemination areas: each showed 0 households in core housing need, while non-core-need counts ranged from 120 to 255. That suggests the town's need is concentrated at the overall location level rather than appearing in the smaller areas shown here. The data show limited housing stress in the sampled household population, with the main count remaining outside core need.

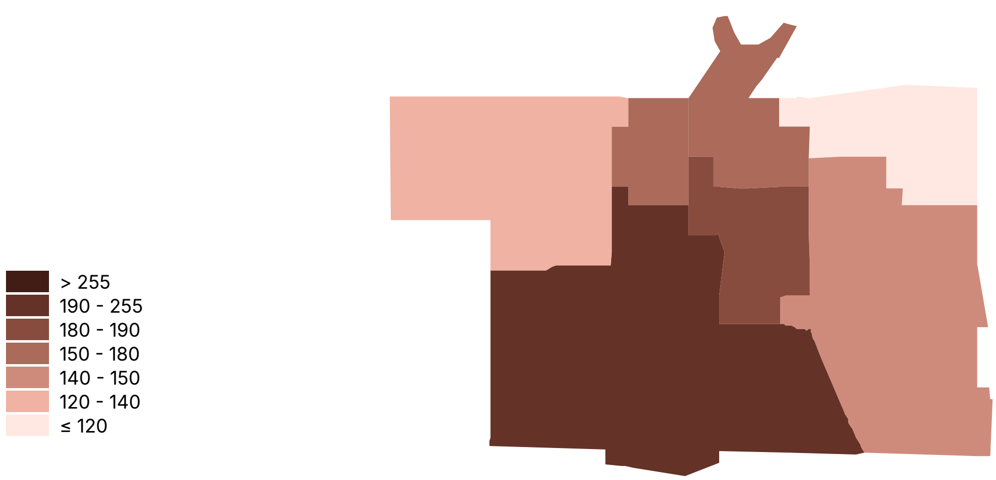

Figure 21.2: *Distribution of Largest Group: Core Housing Need - Not in core need (Cardston)*[1]

Data Sources

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