



ALBERTA
SOUTHWEST

FORT MACLEOD

Housing Report

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Executive Summary

Fort Macleod's housing profile in 2021 is shaped by an established, predominantly owner-occupied market with a modest recent expansion in occupied dwellings. Ownership remained the dominant tenure, with owners outnumbering renters by more than three to one, while both groups grew over the previous five years. The housing stock was centred on single-detached, non-condominium homes and weighted toward older construction, especially dwellings built before 1981. Larger homes remained common, but several measures suggest some movement toward smaller or more moderate-sized units, including growth in two-bedroom homes and in five-room dwellings, alongside a decline in average rooms per dwelling. Occupancy also strengthened after a dip in 2016, leaving the town with more dwellings in active use than at either earlier census point.

Affordability pressures were present, but they were not spread evenly across the market. Most households spent less than 30% of income on shelter costs, and most were outside core housing need, yet renters faced much sharper pressure than owners. Nearly half of renter households spent 30% or more of income on shelter, compared with a small minority of owners, and core housing need was also far more common among renters. At the same time, both average and median shelter costs rose over five years for both tenures, with 2021 costs ending up quite close between owners and renters. Tenant households in subsidized housing also became a more visible part of the local rental picture by 2021. These patterns point to a market where broad affordability conditions were manageable for many households, but where stress was concentrated in the rental segment.

Housing quality and space needs were generally more stable than strained. Most households lived in suitable housing, crowding was limited, and the great majority of dwellings needed only regular maintenance or minor repairs. Homes requiring major repairs made up a much smaller share of the occupied stock and declined over five years, even as a small unsuitable segment grew from a low base. Acceptable housing remained the clear majority of occupied dwellings. Fort Macleod's housing picture is therefore one of a mature, low-density housing base with improving occupancy and generally adequate conditions, but with meaningful rental affordability pressure standing out as the town's clearest point of strain.

Households Spending 30%+ on Shelter

In Fort Macleod, renters were the largest group spending 30% or more of income on shelter costs at 48.3% in 2021, while owners were at 7.4%. Renter share rose 17.5% over five years.

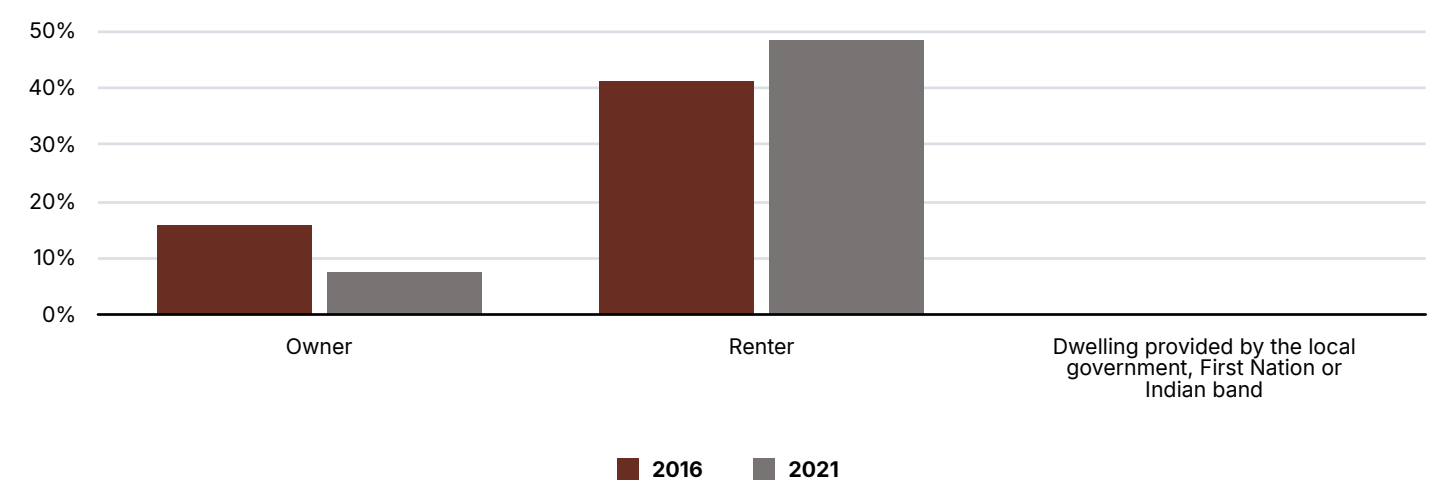


Figure 1.1: Shows the share of households spending 30% or more of income on shelter. It helps indicate the extent of housing affordability pressure. (Fort Macleod, 2016-2021)¹

In Fort Macleod, the share of households spending 30% or more of income on shelter was much higher for renters than for owners in 2021. Among owner households, 7.4% were in this range, down 52.9% from five years earlier. Among renters, the share was 48.3%, up 17.5% over the same period. The gap suggests that shelter-cost pressure was concentrated in the rental market, while owner households saw a sharp decline over time. The available data also shows 0% for dwellings provided by the local government, First Nation or Indian band.



Figure 1.2: Distribution of Largest Group: Housing Tenure - Renter (Fort Macleod)¹

Housing Suitability

In Fort Macleod, suitable households remained the largest group at 1,280 in 2021, up 6.7% from 1,200 in 2016. Not suitable households rose faster, increasing 25.0% to 50.

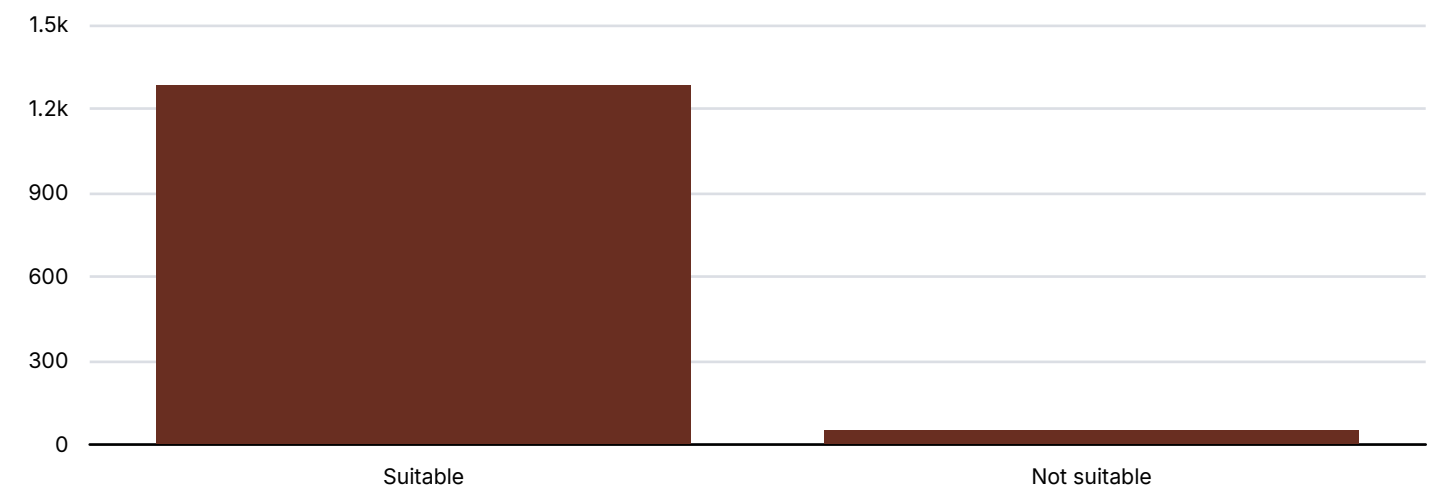


Figure 2.1: Shows whether homes have enough bedrooms for the households living in them. It helps indicate whether housing size matches household composition. (Fort Macleod, 2021)¹

In 2021, most private households in Fort Macleod were in housing that met the suitability standard. The census counted 1,280 suitable households, compared with 50 not suitable households, showing a clear balance toward dwellings with enough bedrooms for the households living in them. The time trend also points upward. Suitable households were up 6.7% over five years, while not suitable households rose 25%. Even with that faster growth in the not suitable category, the number remained small relative to suitable housing. The pattern suggests a housing stock that largely fits household size, with some recent increase in mismatch.



Fort Macleod's housing suitability profile is dominated by suitable homes, with very few households in unsuitable housing. In 2021, 1,280 households were suitable and 50 were not suitable. Suitable housing rose 6.7% over five years, while unsuitable housing increased 25%, from a small base. The pattern suggests most private households had adequate bedroom space, though the smaller unsuitable group grew more quickly.

Figure 2.2: Distribution of Largest Group: Housing Suitability - Suitable (Fort Macleod)¹

Occupied Private Dwellings

Fort Macleod had 1,342 occupied private dwellings in 2021, up 9.5% from 2016. The count was 1,244 in 2011, showing a net increase of 98 dwellings over five years.

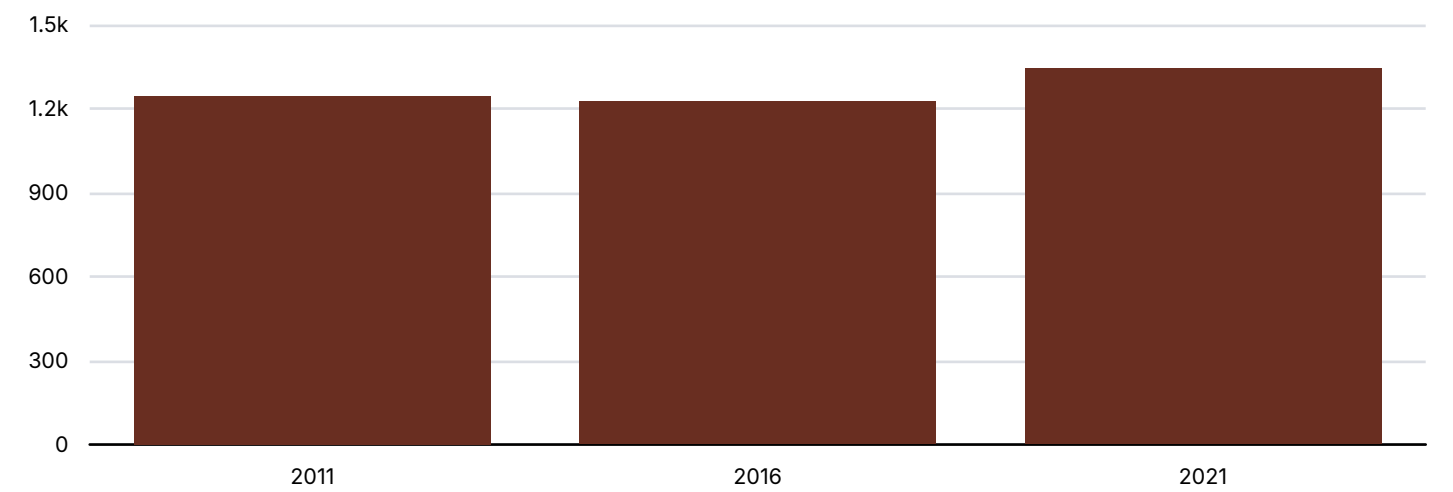
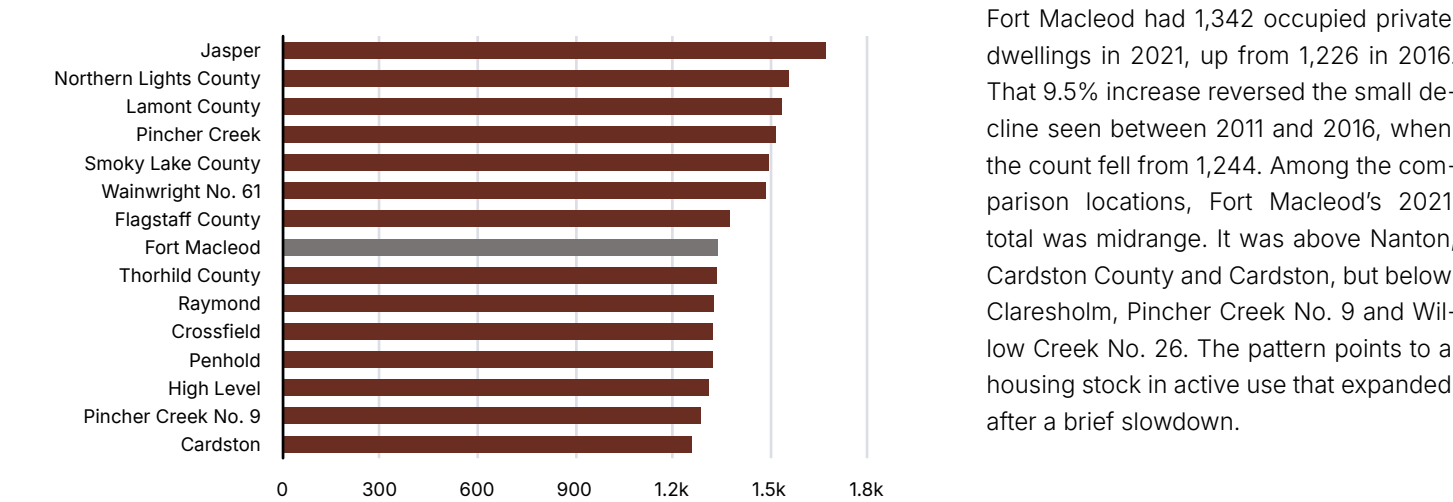


Figure 3.1: Shows the number of private dwellings occupied by usual residents. It helps indicate how much of the housing stock is in active residential use. (Fort Macleod, 2011-2021)¹

Fort Macleod had 1,342 occupied private dwellings in 2021, showing the amount of housing in active use across the town’s private dwelling stock. The count was 1,244 in 2011 and slipped to 1,226 in 2016 before rising again by 9.5% over the next five years. That left 2021 above both earlier points. The recent increase followed a modest decline in the earlier period, suggesting a shift from weaker occupancy to stronger use of dwellings by usual residents. Taken together, the figures point to a small but clear rebound in occupied housing over the decade, with the strongest movement occurring between 2016 and 2021.



Fort Macleod had 1,342 occupied private dwellings in 2021, up from 1,226 in 2016. That 9.5% increase reversed the small decline seen between 2011 and 2016, when the count fell from 1,244. Among the comparison locations, Fort Macleod’s 2021 total was midrange. It was above Nanton, Cardston County and Cardston, but below Claresholm, Pincher Creek No. 9 and Willow Creek No. 26. The pattern points to a housing stock in active use that expanded after a brief slowdown.

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

Median Shelter Costs

Fort Macleod’s median monthly shelter costs rose for both tenures by 2021, with renters at \$1,000 and owners at \$960. Over five years, owner costs increased 25.0%, outpacing renters’ 10.9% gain.

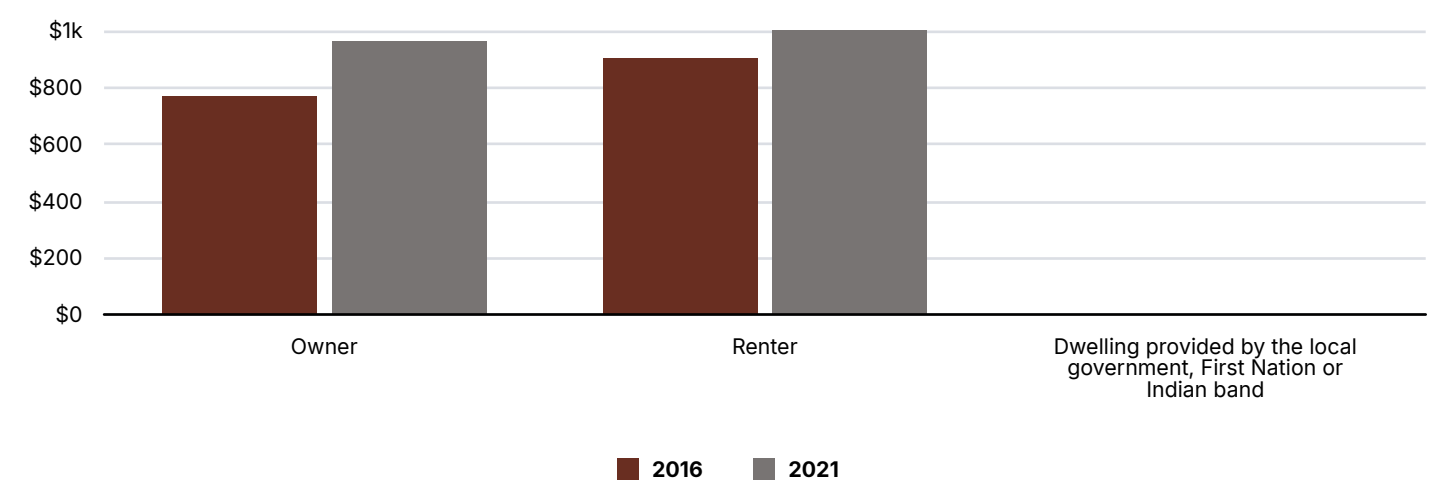


Figure 4.1: Shows median monthly shelter costs. It helps indicate the typical housing expense faced by households. (Fort Macleod, 2016-2021)¹

In Fort Macleod, median monthly shelter costs in 2021 were similar for owner and renter households. Owners paid \$960 a month, while renters paid \$1,000. The category for dwellings provided by the local government, First Nation or Indian band was recorded at \$0. The 5-year change shows both tenure groups moving upward, with owners increasing by 25% and renters by 10.9%. That means the owner side rose more quickly over the period, even though renter costs remained slightly higher in 2021. Within the available data, the main pattern is gradual cost growth rather than a sharp divergence.



In 2021, median shelter costs in Fort Macleod were close for owner and renter households, at \$960 and \$1,000 per month. That puts renters slightly above owners in the town’s private, non-farm, non-reserve housing universe. Across nearby dissemination areas, owner costs ranged from \$608 to \$1,050, while renter costs ranged from \$850 to \$1,100. One area reported no renter cost because there were no renter households.

Figure 4.2: Distribution of Largest Group: Housing Tenure - Owner (Fort Macleod)¹

Tenant Households in Subsidized Housing

In Fort Macleod, 13.3% of tenant households lived in subsidized housing in 2021, up from 0.0% in 2016. This shows an increase of 13.3 percentage points over five years.

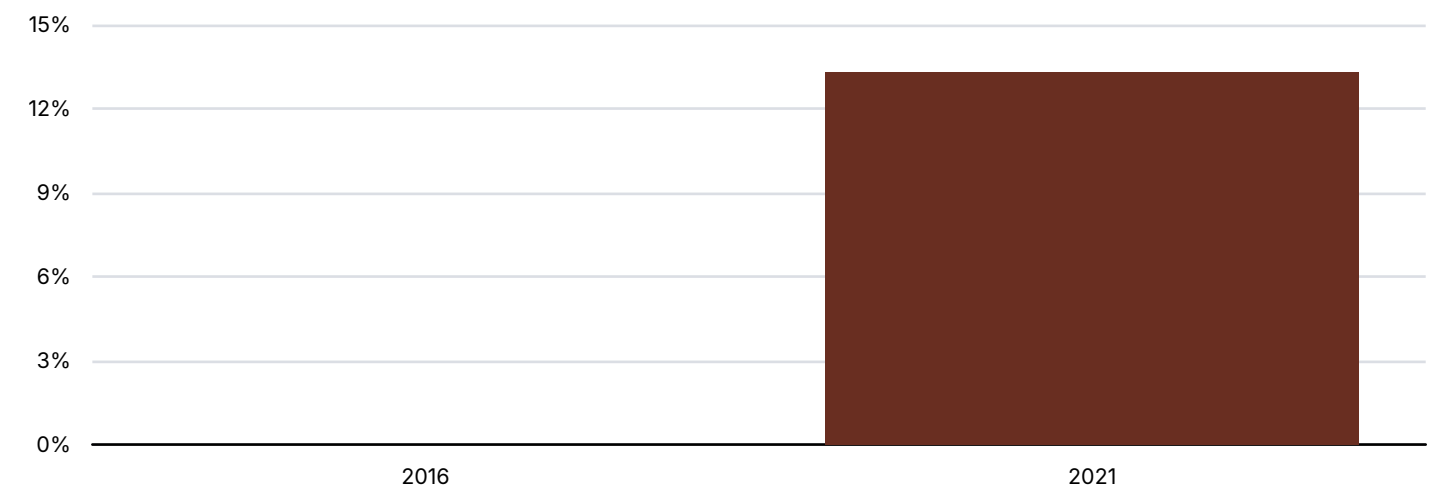
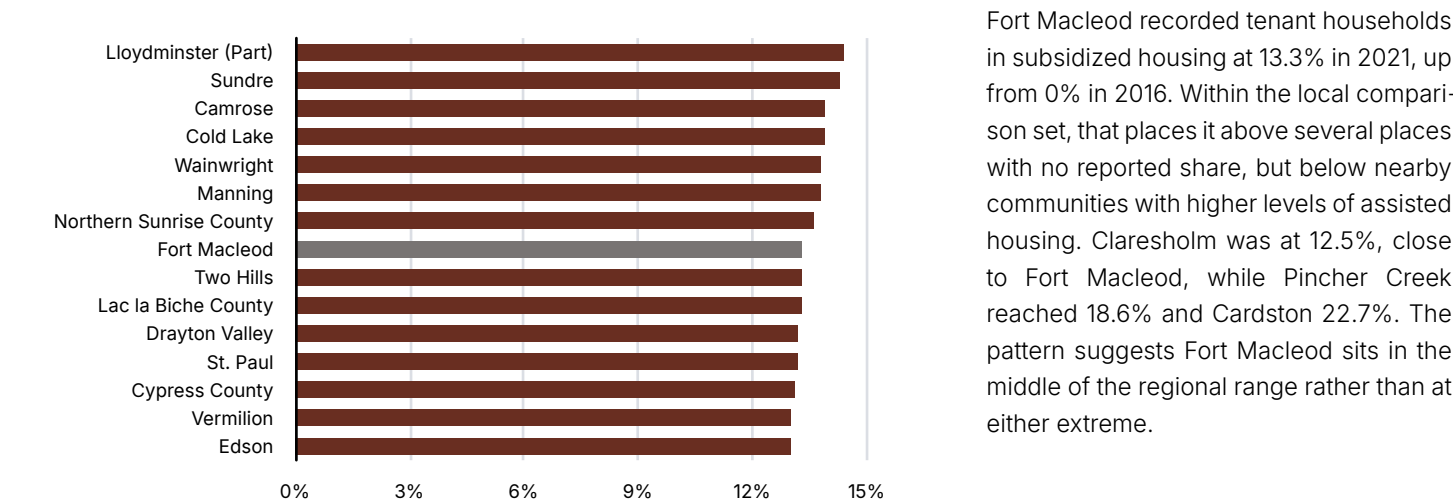


Figure 5.1: Shows the share of tenant households living in subsidized housing. It helps indicate the role of assisted housing in meeting local need. (Fort Macleod, 2016-2021)¹

In Fort Macleod, the share of tenant households living in subsidized housing was 0% in 2016 and 13.3% in 2021. Within the group of tenant households in non-farm, non-reserve private dwellings, that points to a clear increase over the five-year period. The change is notable because it moves from no recorded share to a measurable presence in 2021. With only two time points, the data show direction but not the pace of change in between. The pattern suggests subsidized housing became a more visible part of the local tenant housing mix by 2021. Beyond that, the dataset does not show why the shift occurred or whether it continued after 2021.



Fort Macleod recorded tenant households in subsidized housing at 13.3% in 2021, up from 0% in 2016. Within the local comparison set, that places it above several places with no reported share, but below nearby communities with higher levels of assisted housing. Claresholm was at 12.5%, close to Fort Macleod, while Pincher Creek reached 18.6% and Cardston 22.7%. The pattern suggests Fort Macleod sits in the middle of the regional range rather than at either extreme.

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

Core Housing Need by Tenure

In Fort Macleod, renters had far higher core housing need than owners in 2021, at 16.9% versus 2.5%. The renter rate was 14.4 percentage points higher, showing a clear tenure gap.

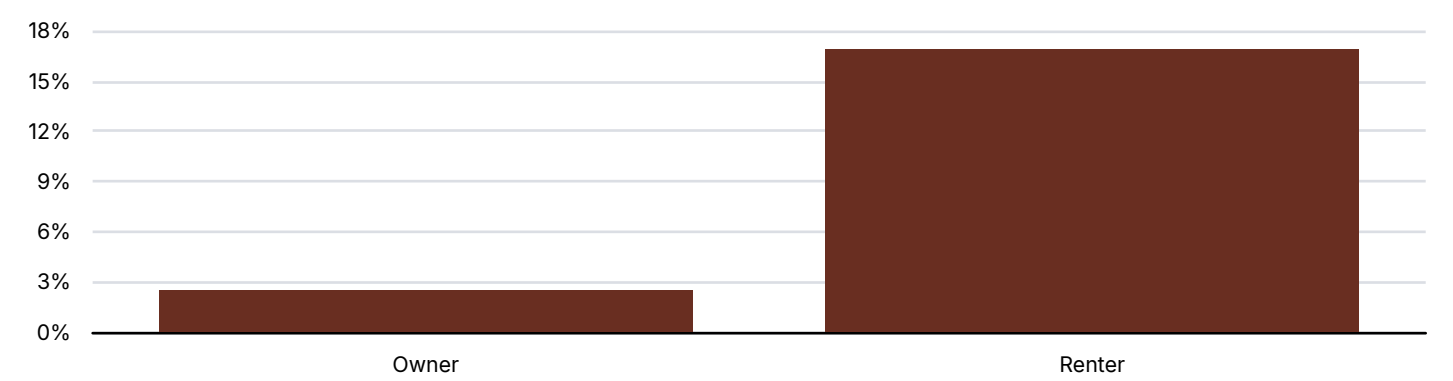


Figure 6.1: Shows core housing need separately for owners and renters. It helps indicate which tenure group faces greater housing stress. (Fort Macleod, 2021)¹

In Fort Macleod, core housing need in 2021 was much higher among renters than owners. Owner households were at 2.5 percent, while renter households were at 16.9 percent, a gap of 14.4 percentage points. The figures apply to owner and tenant households in non-farm, non-reserve private dwellings. With only one year provided, the data shows a clear tenure divide rather than a trend over time. The pattern points to greater housing stress among renters than owners.

In Fort Macleod in 2021, core housing need was much more common among renters than owners. Within owner and tenant households in non-farm, non-reserve private dwellings, the rate was 2.5% for owners and 16.9% for renters. That gap suggests the tenure pattern is the main story here. Among descendant dissemination areas, most recorded 0% for both groups, while one area showed 19.0% for owners and another 28.6% for renters. The figures point to housing stress being concentrated in a small part of the local rental market rather than spread evenly across tenure groups.

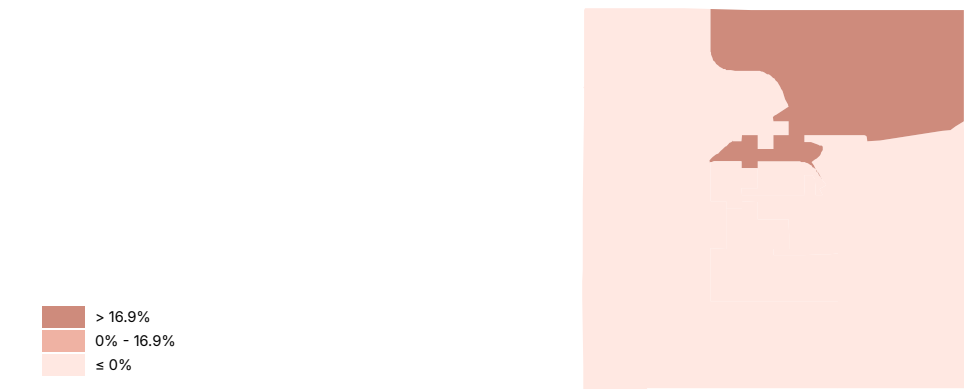


Figure 6.2: Distribution of Largest Group: Housing Tenure - Renter (Fort Macleod)¹

Condominium Status

Fort Macleod’s occupied private dwellings were mostly not condominiums in 2021, with 1,280 units versus 40 condominiums. Over five years, non-condominiums rose 6.7% while condominiums fell 11.1%.

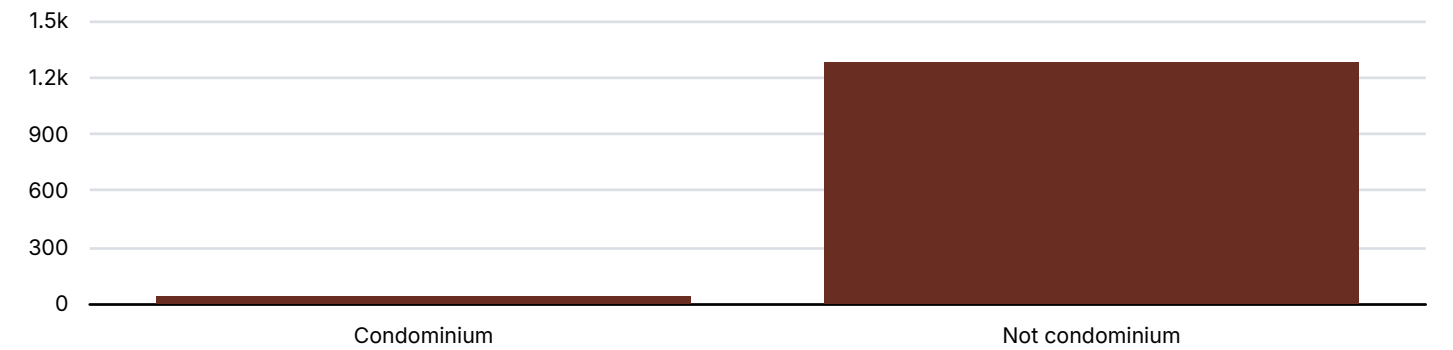


Figure 7.1: Shows whether residential properties are condominiums or non-condominiums. It helps indicate the mix of the housing stock. (Fort Macleod, 2021)¹

In Fort Macleod, condominiums make up a small part of the occupied private dwelling stock. In 2021, there were 40 condominium units compared with 1,280 not condominiums, showing a housing mix that is heavily tilted toward non-condominium homes. The 5-year change points to a decline in condominium units of 11.1%, while non-condominium units rose 6.7% over the same period. That pattern suggests the town’s housing stock has become even more dominated by non-condominium dwellings over time.

Fort Macleod’s occupied private dwellings are overwhelmingly non-condominiums. In 2021, the town counted 1,280 non-condominium homes and 40 condominiums, showing a housing stock dominated by non-condo units. The mix also changed unevenly over five years. Condominium units fell 11.1%, while non-condominium homes rose 6.7%. Among the smaller areas in the town, condominium counts were often zero or very low, reinforcing the limited presence of this housing type. This pattern suggests a housing structure centered on traditional non-condominium dwellings, with condominiums playing only a minor role.



Figure 7.2: Distribution of Largest Group: Condominium Status - Not condominium (Fort Macleod)¹

Number of Bedrooms

Fort Macleod’s housing stock in 2021 was led by four-or-more-bedroom dwellings at 460 units, while two-bedroom homes grew fastest, rising 33.96% to 355 units. Three-bedroom units reached 435, and one-bedroom units fell to 75.

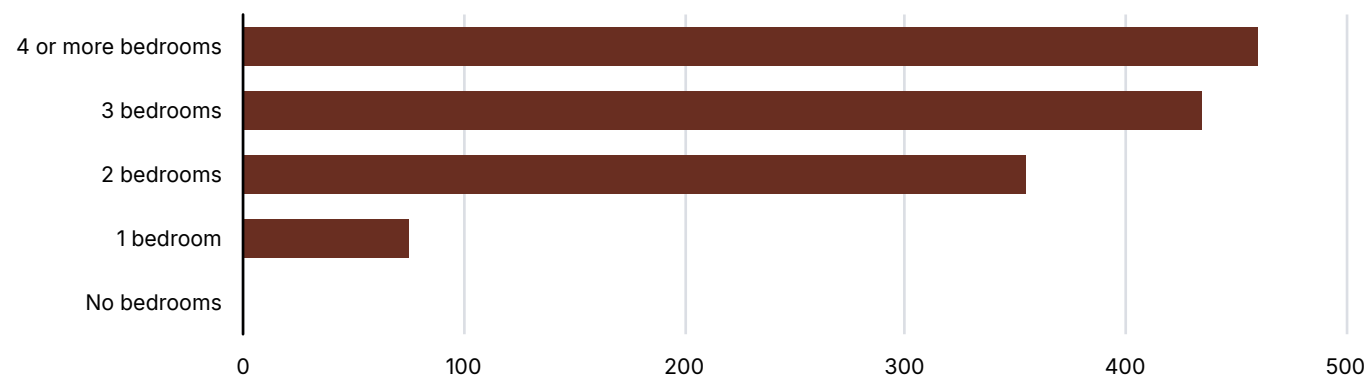


Figure 8.1: Shows the number of bedrooms in dwellings. It helps indicate whether the housing stock offers smaller or larger homes. (Fort Macleod, 2021)¹

Fort Macleod’s occupied private dwellings in 2021 were dominated by larger units. Homes with 4 or more bedrooms were the most common at 460, while 3-bedroom dwellings were close behind at 435. Two-bedroom homes numbered 355, and 1-bedroom units were much fewer at 75; no-bedroom dwellings were not reported. Over five years, the mix shifted unevenly: 2-bedroom homes rose 34.0%, 3-bedroom homes increased 7.4%, while 1-bedroom homes fell 11.8% and 4-plus-bedroom units edged down 4.2%.

Fort Macleod’s occupied private dwellings are concentrated in mid-sized and larger homes. In 2021, 4 or more bedroom units were the most common at 460, followed closely by 3-bedroom dwellings at 435 and 2-bedroom dwellings at 355. Smaller units were less common, with 75 one-bedroom homes and no dwellings with no bedrooms. Over five years, 2-bedroom homes rose 34.0%, while 4-plus bedroom homes edged down 4.2%. This mix points to a housing stock centered on family-sized units.



Figure 8.2: Distribution of Largest Group: Dwelling Bedrooms - 4 or more bedrooms (Fort Macleod)¹

Average Rooms per Dwelling

Fort Macleod averaged 6.5 rooms per occupied dwelling in 2021, down 8.45% from 7.1 rooms in 2016. The decline left the average below the earlier level by 0.6 rooms.

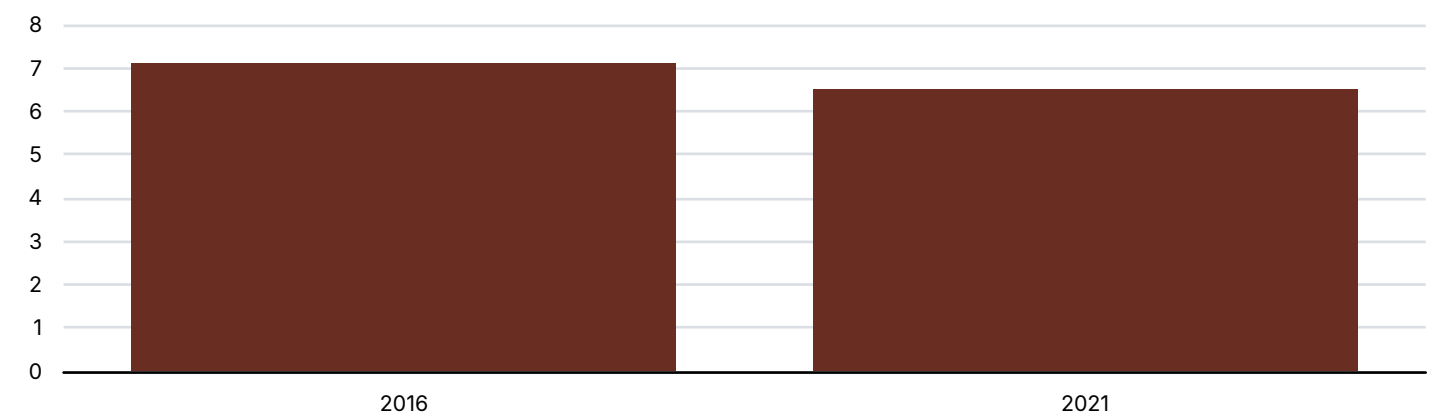


Figure 9.1: Shows the average number of rooms in occupied dwellings. It helps indicate the size of the housing stock available to residents. (Fort Macleod, 2016-2021)¹

In Fort Macleod, the average number of rooms in occupied private dwellings fell over the most recent census period. The figure was 7.1 rooms in 2016, then 6.5 in 2021, a decline of 8.4%. That points to a modest reduction in average dwelling size within the town's housing stock. With only two time points available, the clearest story is the downward shift between censuses rather than a longer trend.

Fort Macleod had an average of 6.5 rooms per occupied dwelling in 2021, down from 7.1 in 2016. That is an 8.4% decline over five years, pointing to a modest reduction in average dwelling size. In regional terms, Fort Macleod sat below several nearby comparators in 2021, including Nanton at 6.8, Claresholm at 6.7 and Pincher Creek at 6.9, but above places such as Cowley at 6.2 and Stavely at 6.0. The figure places Fort Macleod in the middle of the local range rather than at either extreme.

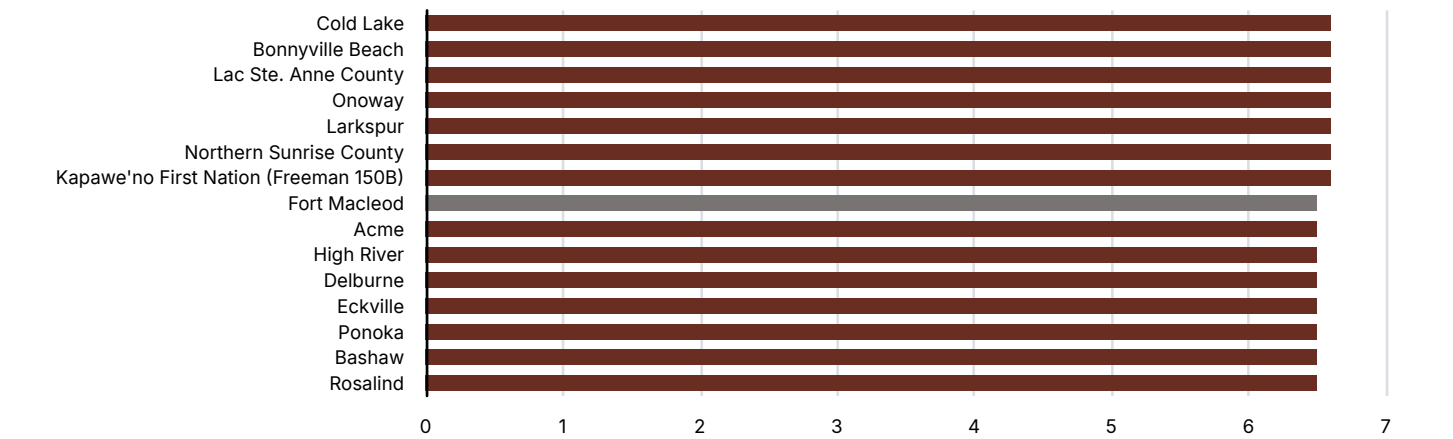


Figure 9.2: Comparison of Average Rooms per Dwelling with other locations (Fort Macleod, 2021)¹

Household Crowding

Fort Macleod’s households were mostly in the one person or fewer per room category in 2021, rising to 1,305 from 1,225 in 2016. More than one person per room increased to 25 from 15.

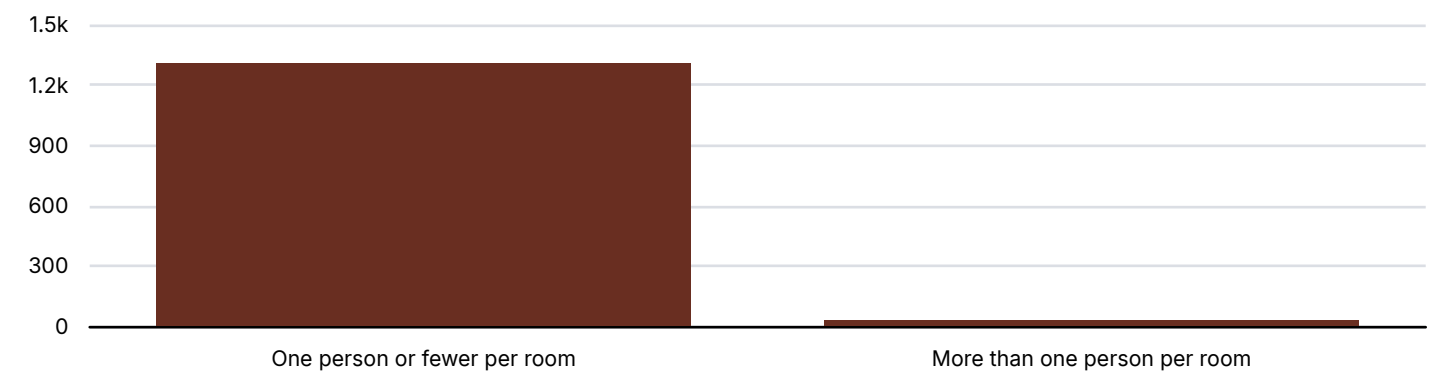


Figure 10.1: Shows how many people live relative to the number of rooms in a household. It helps indicate overcrowding and pressure on available living space. (Fort Macleod, 2021)¹

Household crowding in Fort Macleod was low in 2021, with most private households falling into the one person or fewer per room category. There were 1,305 households in that group, compared with 25 households with more than one person per room. The longer-term change shows a modest 6.5% increase in the lower-crowding category and a much larger 66.7% rise in the higher-crowding category. Even so, the crowded group remained very small in absolute terms.

In Fort Macleod, household crowding was low in 2021. Among private households, 1,305 had one person or fewer per room, while 25 had more than one person per room. That means about 98.1% were not crowded and 1.9% were crowded. The five-year change shows the crowded group rose 66.7%, while the less crowded group increased 6.5%. The pattern suggests limited pressure on living space, with crowding affecting only a small share of households. Some nearby areas also showed no crowded households, reinforcing that high crowding was not widespread across the local area.



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

Dwelling Condition

Fort Macleod’s occupied private dwellings were mostly in the regular-maintenance category in 2021, at 1,220 units, up 9.9% from 2016. Homes needing major repairs fell to 100, down 23.1%.

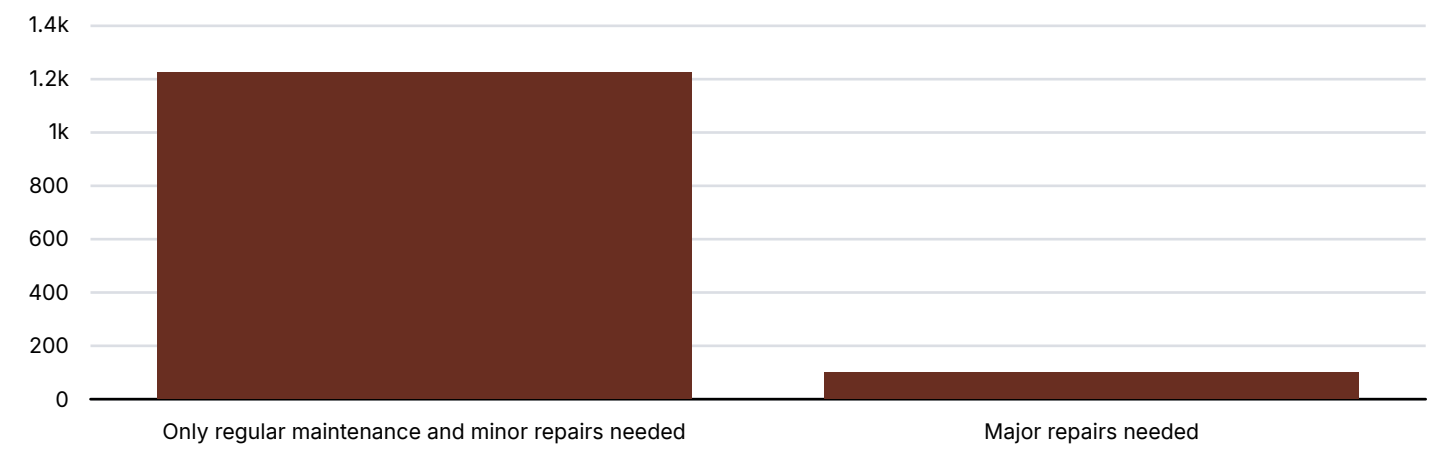


Figure 11.1: Shows the condition of dwellings based on whether they need regular maintenance, minor repairs, or major repairs. It helps indicate housing quality and renovation needs. (Fort Macleod, 2021)¹

In Fort Macleod, the dwelling condition picture in 2021 was weighted toward homes needing only regular maintenance or minor repairs, with 1,220 units in that category. By contrast, 100 dwellings were reported as needing major repairs. The recent trend points in different directions for the two measures: the number needing regular maintenance or minor repairs was up 9.9% over five years, while major-repair dwellings fell 23.1%. Taken together, the data suggest that the local housing stock was more often in relatively manageable condition than in serious disrepair. The sharper decline in major repairs also signals a smaller share of the most urgent housing issues within occupied private dwellings.



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

In Fort Macleod, most occupied private dwellings in 2021 were in relatively good condition, with 1,220 units needing only regular maintenance or minor repairs. A much smaller 100 dwellings needed major repairs. Over five years, the maintenance and minor-repair category rose 9.9%, while major-repair cases fell 23.1%. Within the census subdivision, the pattern suggests housing upkeep is concentrated at the lighter end of the repair scale. The figures point to limited but noticeable pressure among the smaller share of homes needing major work.

Shelter Cost Ratio

In Fort Macleod, most households spent less than 30% of income on shelter costs in 2021, at 1,095 households, up 12.9% from 2016. Households spending 30% or more fell to 220, down 17.0%.

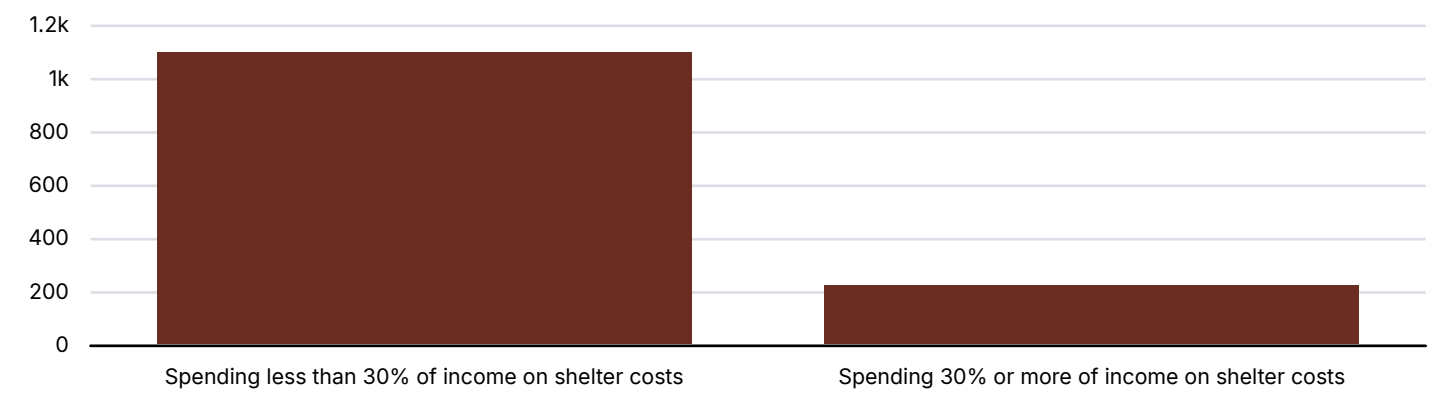


Figure 12.1: Shows the share of household income spent on shelter costs. It helps indicate how heavy housing costs are relative to income. (Fort Macleod, 2021)¹

In Fort Macleod, the 2021 shelter cost ratio profile shows that most owner and tenant households with income above zero spent less than 30% of income on shelter costs. That group numbered 1,095 households and was up 12.9% over five years. By contrast, 220 households spent 30% or more of income on shelter costs, a category that fell 16.98% over the same period. The pattern points to a shift toward a smaller share of households facing heavier shelter costs, while the lower-cost group remained the clear majority.

In 2021, most Fort Macleod households with income spent less than 30% on shelter costs, while a smaller group spent 30% or more. The counts were 1,095 households below 30% and 220 at or above 30%. Across nearby areas, shelter-cost pressure varied, with some dissemination areas showing rising higher-cost shares and others declining. The pattern suggests housing affordability was uneven within the subdivision, but the lower-cost group remained the larger one.



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

Median Dwelling Value

Fort Macleod’s median dwelling value reached \$240,000 in 2021, up 19.7% from \$200,571 in 2016. The five-year increase added nearly \$39,000 to the local ownership housing market.

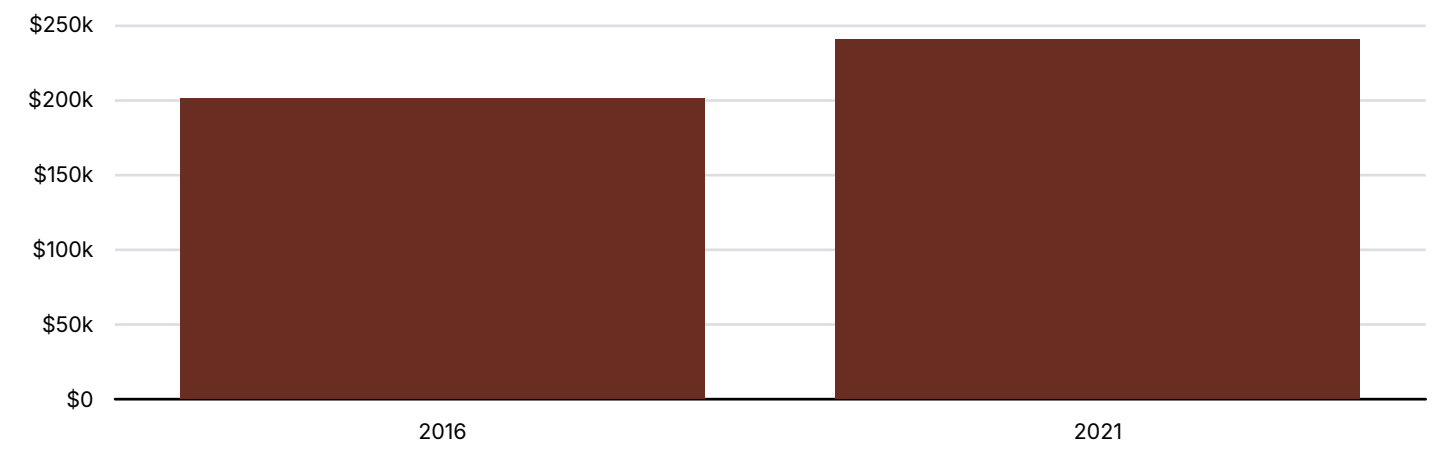
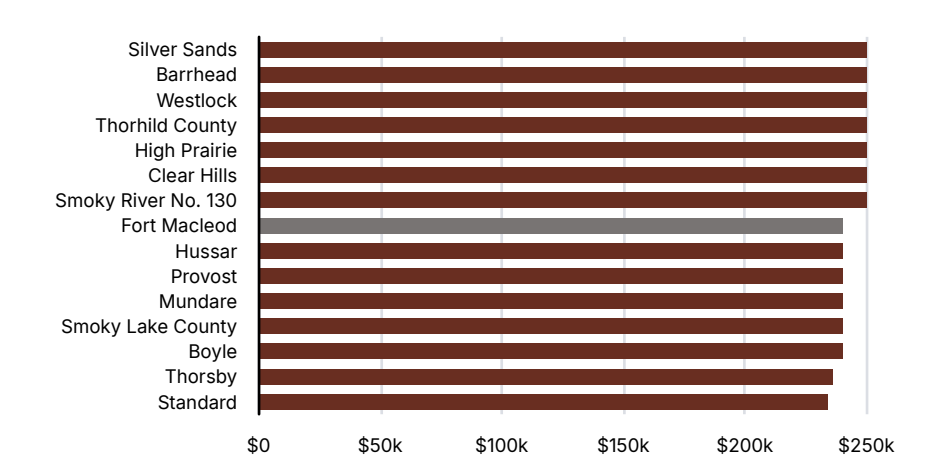


Figure 13.1: Shows the median value of residential dwellings. It helps indicate the typical price point in the local ownership housing market. (Fort Macleod, 2016-2021)¹

Fort Macleod’s median dwelling value points to a higher typical ownership price in 2021 than in 2016. Within owner households in non-farm, non-reserve private dwellings, the median value rose from \$200,571 in 2016 to \$240,000 in 2021. That change equals a 19.7% increase over five years. The 2021 figure gives a clear snapshot of the local housing market’s midpoint at that time. With only two time points, the main pattern is straightforward: a notable upward move in median value. The data does not show whether the increase was steady or concentrated in a shorter period. For Fort Macleod, the available figures suggest a stronger typical dwelling value in 2021 than in 2016.



Fort Macleod’s median dwelling value stood at \$240,000 in 2021, up from \$200,571 in 2016. That 19.7% five-year increase places it near the middle of the local comparison set. It was below Pincher Creek No. 9 at \$400,000 and Cardston County at \$348,000, but above Cowley at \$150,000. Several nearby places were clustered around \$250,000, suggesting Fort Macleod sits in a moderate-value market within the region.

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

Number of Rooms

Fort Macleod’s dwellings were still led by 8 or more rooms in 2021, at 415 units, though down 17.8% from 2016. Five-room dwellings rose to 235, the largest five-year increase at 42.4%.

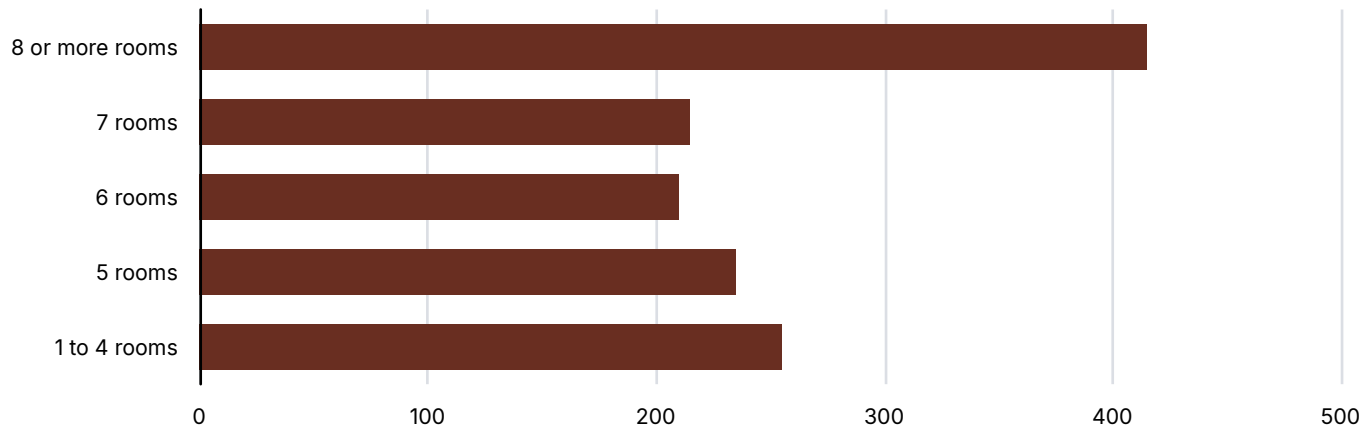
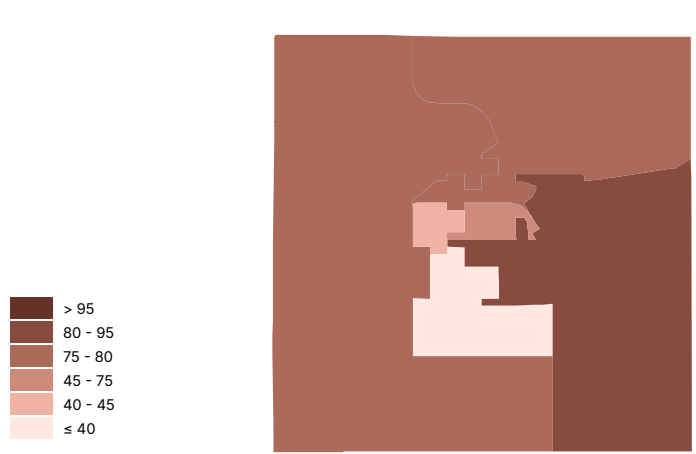


Figure 14.1: Shows the total number of rooms in dwellings. It helps indicate the size and layout of the housing stock. (Fort Macleod, 2021)¹

Fort Macleod’s occupied private dwellings in 2021 were spread across a range of room counts, with the housing stock leaning toward smaller and mid-sized units. The largest category was 8 or more rooms, with 415 dwellings, but the distribution also included 255 dwellings with 1 to 4 rooms and 235 with 5 rooms. The 5-year change suggests mixed movement. Dwellings with 5 rooms increased by 42.4%, while 1 to 4 rooms rose 30.8% and 7-room dwellings grew 30.3%. By contrast, 8 or more rooms fell 17.8%, and 6-room dwellings were unchanged. That pattern points to modest growth in smaller and mid-sized housing, alongside a decline in the largest units.



In Fort Macleod’s occupied private dwellings in 2021, the room distribution leaned toward larger homes, led by 8 or more rooms at 415 housing units. The next largest groups were 1 to 4 rooms at 255, 5 rooms at 235, 7 rooms at 215, and 6 rooms at 210. Over five years, smaller and mid-sized categories generally grew, while 8 or more rooms declined 17.8%.

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

Dwelling Construction Period

In Fort Macleod, dwellings built in 1960 or before remained the largest group at 430 in 2021, up 8.9% from 2016. The fastest growth was 2001 to 2005 units, rising to 80 from 30.

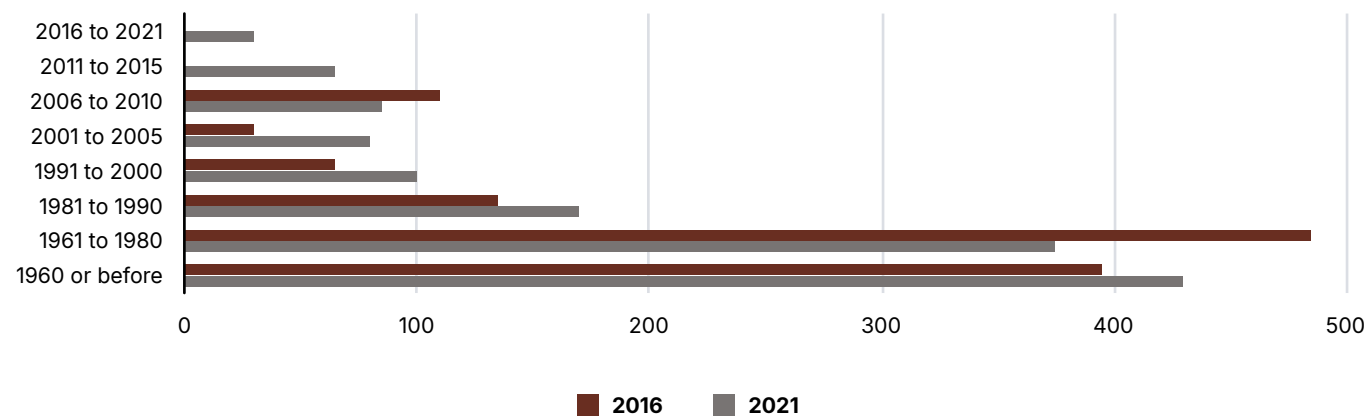


Figure 15.1: Shows when dwellings were built. It helps indicate the age of the housing stock and periods of residential growth. (Fort Macleod, 2016-2021)¹

Fort Macleod’s occupied private dwellings are concentrated in older housing, with 430 units built in 1960 or before and 375 from 1961 to 1980. Smaller shares appear in newer periods, including 170 built from 1981 to 1990 and 100 from 1991 to 2000. Recent construction is limited: 85 dwellings were built from 2006 to 2010, 65 from 2011 to 2015, and 30 from 2016 to 2021. The pattern points to a housing stock shaped more by earlier development than by recent building.

In Fort Macleod, the housing stock in 2021 was weighted toward older dwellings, with 430 units built in 1960 or before and 375 from 1961 to 1980. Newer construction was much smaller, including 100 units from 1991 to 2000 and 30 from 2016 to 2021. The 2001 to 2005 period stands out with 80 units and the strongest five-year growth at 166.7%. By contrast, 1961 to 1980 fell 22.7%, and 2006 to 2010 also declined 22.7%. This pattern suggests an established housing base with limited recent rebuilding.



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

Owner Households with a Mortgage

Fort Macleod's share of owner households with a mortgage was 54.6% in 2021, up 4.2% from 52.4% in 2016. More than half of owner households still carried housing debt.

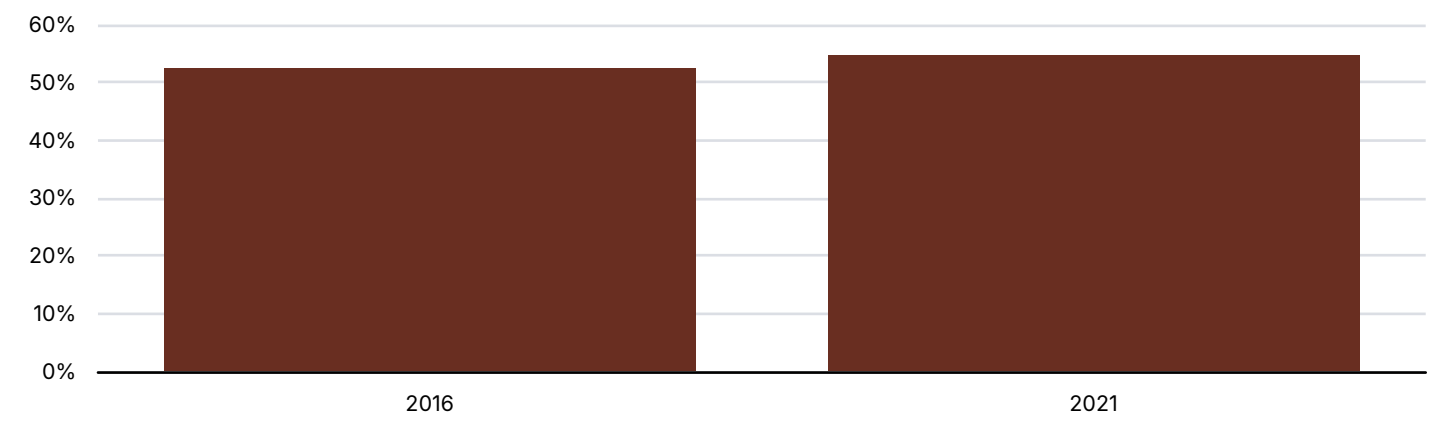


Figure 16.1: Shows the share of owner households with a mortgage. It helps indicate how many homeowners still carry housing debt. (Fort Macleod, 2016-2021)¹

In Fort Macleod, the share of owner households with a mortgage was a little over half in both census years, rising from 52.4% in 2016 to 54.6% in 2021. That places the town in a fairly even split between mortgage-holding owners and those without housing debt. The 2.2-point increase over five years suggests a modest upward shift rather than a sharp change. Because the data covers owner households in non-farm, non-reserve private dwellings, it reflects the mortgage profile of local homeowners within that specific housing universe.

In Fort Macleod, 54.6% of owner households in non-farm, non-reserve private dwellings had a mortgage in 2021. That was up from 52.4% in 2016, a 4.2% increase over five years. The town's rate sat near the middle of the comparison set. It was below Nanton at 57.2%, but above Pincher Creek No. 9 at 40.7% and Magrath at 55.9%. Several nearby places were higher, including Cardston at 59.5% and Willow Creek No. 26 at 61.5%. The pattern suggests a fairly typical mortgage profile for the area, with moderate growth rather than a sharp shift.

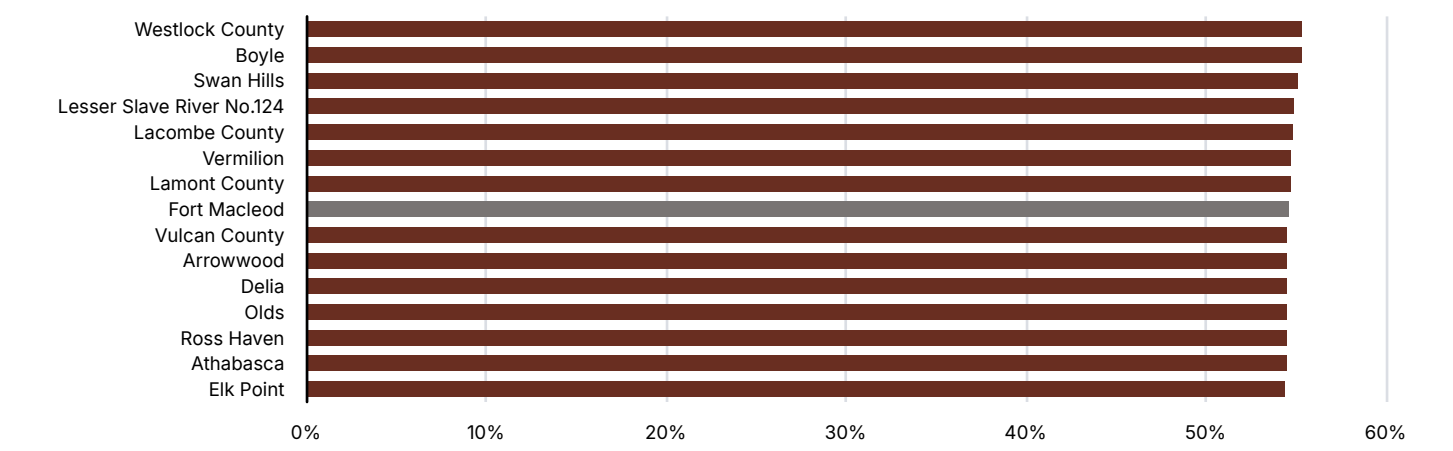


Figure 16.2: Comparison of Owner Households with a Mortgage with other locations (Fort Macleod, 2021)¹

Housing Quality Indicators

Acceptable housing was the largest category in Fort Macleod in 2021, with 975 occupied private dwellings. Among the others, 200 spent 30% or more on shelter costs, and 85 needed major repairs only.

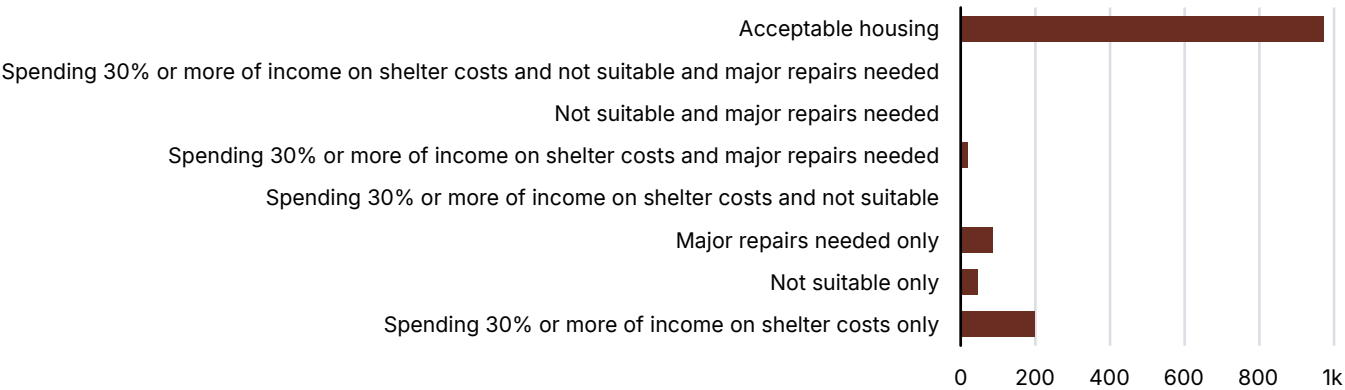


Figure 17.1: Shows key housing quality indicators such as adequacy, suitability, and affordability. It helps indicate whether housing conditions meet household needs. (Fort Macleod, 2021)¹

In Fort Macleod, the 2021 housing quality profile for occupied private dwellings was dominated by acceptable housing, which accounted for 975 units. Smaller counts were reported for spending 30% or more of income on shelter costs only, at 200 units, major repairs needed only, at 85, and not suitable only, at 45. Combined affordability and condition issues were limited, with 20 units needing major repairs while also facing high shelter costs. Source: Statistics Canada, Census Profile.

In Fort Macleod’s occupied private dwellings in 2021, acceptable housing accounted for 975 units, or 73.6% of the total. The main housing pressures were shelter costs only at 200 units and major repairs needed only at 85 units, while 45 units were not suitable only. Smaller overlap categories were limited, including 20 units facing both high shelter costs and major repairs.



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

Dwelling Structure Type

Single-detached houses remained the largest dwelling type in Fort Macleod at 1,035 units in 2021, up 7.8% from 2016. Apartments in buildings with under five storeys rose to 95 units, more than doubling.

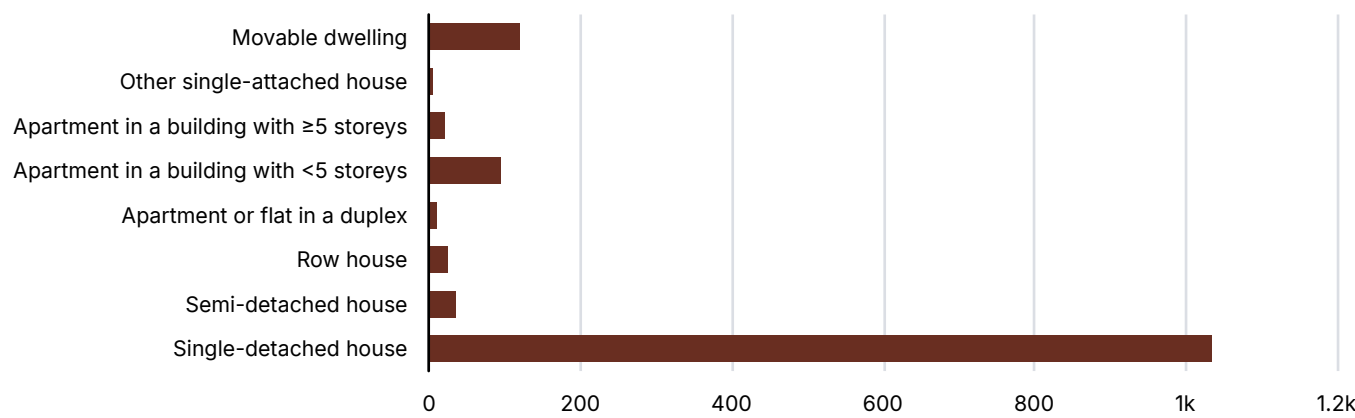


Figure 18.1: Shows the mix of dwelling structure types, such as detached homes, apartments, and other forms. It helps indicate the physical form of the housing stock. (Fort Macleod, 2021)¹

Fort Macleod’s housing stock in 2021 was dominated by single-detached homes, with 1,035 occupied private dwellings in that category. Smaller numbers were found in movable dwellings, at 120, and apartments in buildings with fewer than five storeys, at 95. Semi-detached houses accounted for 35 dwellings, while row houses totalled 25. The five-year change points to a mixed but generally expanding apartment segment. Apartments in buildings with fewer than five storeys more than doubled, rising 111.1%, while single-detached houses grew 7.8% and semi-detached houses increased 40.0%. By contrast, row houses fell 16.7% and movable dwellings edged down 4.0%. The pattern suggests a housing mix that remains centred on detached homes, with some recent growth in smaller apartment forms.

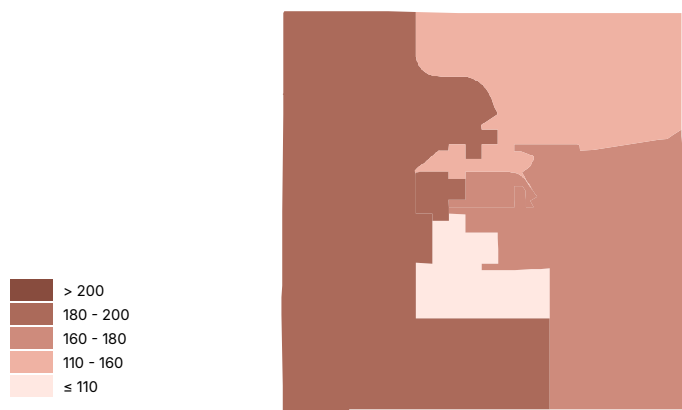


Figure 18.2: Distribution of Largest Group: Dwelling Structure Type - Single-detached house (Fort Macleod)¹

Fort Macleod’s occupied private dwellings in 2021 were dominated by single-detached houses, with 1,035 units. Movable dwellings were the next largest type at 120, followed by apartments in buildings with fewer than five storeys at 95. Smaller counts of semi-detached homes, row houses, and larger apartment buildings point to a housing mix that is heavily oriented toward low-density forms. Over five years, the stock grew most in smaller apartment buildings, while row houses declined.

Housing Tenure

Owner households remained the largest tenure group in Fort Macleod in 2021 at 1,025, up 6.8% from 2016. Renter households also increased, from 275 to 300, a 9.1% rise.

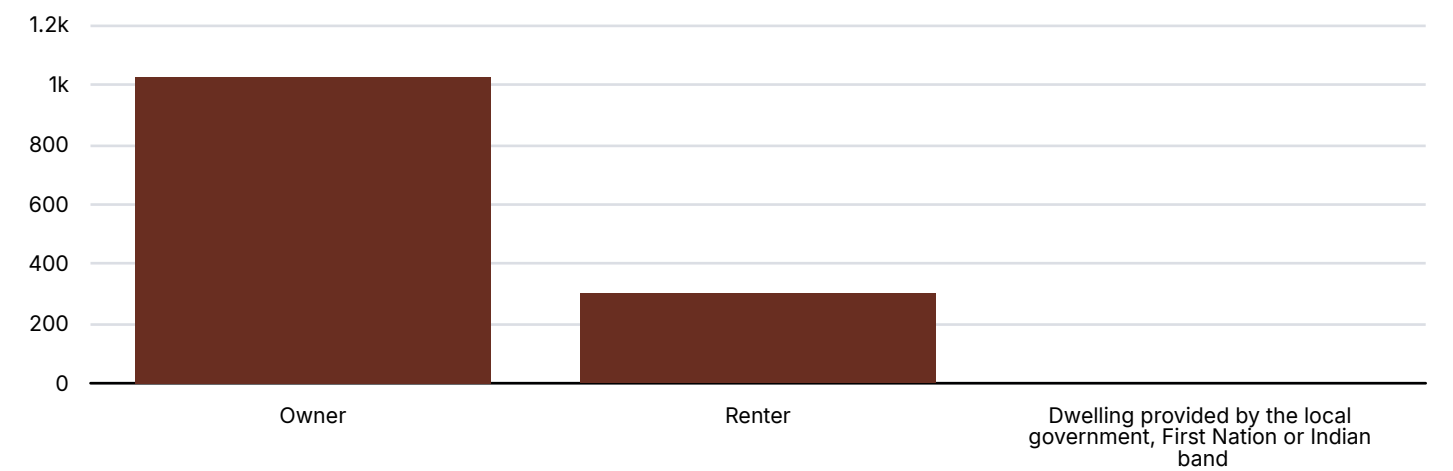


Figure 19.1: Shows whether households own or rent their homes. It helps indicate the balance between ownership and rental housing in the community. (Fort Macleod, 2021)¹

In Fort Macleod, housing tenure in 2021 was dominated by ownership among private households. The town had 1,025 owner households and 300 renter households, with no dwellings provided by the local government, First Nation or Indian band. Owner households were the clear majority, at more than three times the number of renter households. Over the previous five years, both groups grew: owners by 6.8% and renters by 9.1%. The faster rise in renter households suggests modest rental growth alongside a larger owner base, though ownership remained the main tenure form. The pattern points to a stable tenure mix with limited public-housing presence.



Fort Macleod’s housing tenure profile in 2021 was strongly owner-based, with 1,025 owner households and 300 renter households among private households. No dwellings were reported as provided by the local government, First Nation or Indian band. The balance also shows change over five years: owner households were up 6.8%, while renter households rose 9.1%. At the subarea level, patterns varied, with some areas gaining owners and others seeing renter growth.

Figure 19.2: Distribution of Largest Group: Housing Tenure - Owner (Fort Macleod)¹

Average Shelter Costs

Fort Macleod’s owner shelter costs were \$1,074 in 2021, up 12.7% from 2016. Renter costs were nearly the same at \$1,070, rising 11.0% over the same period.

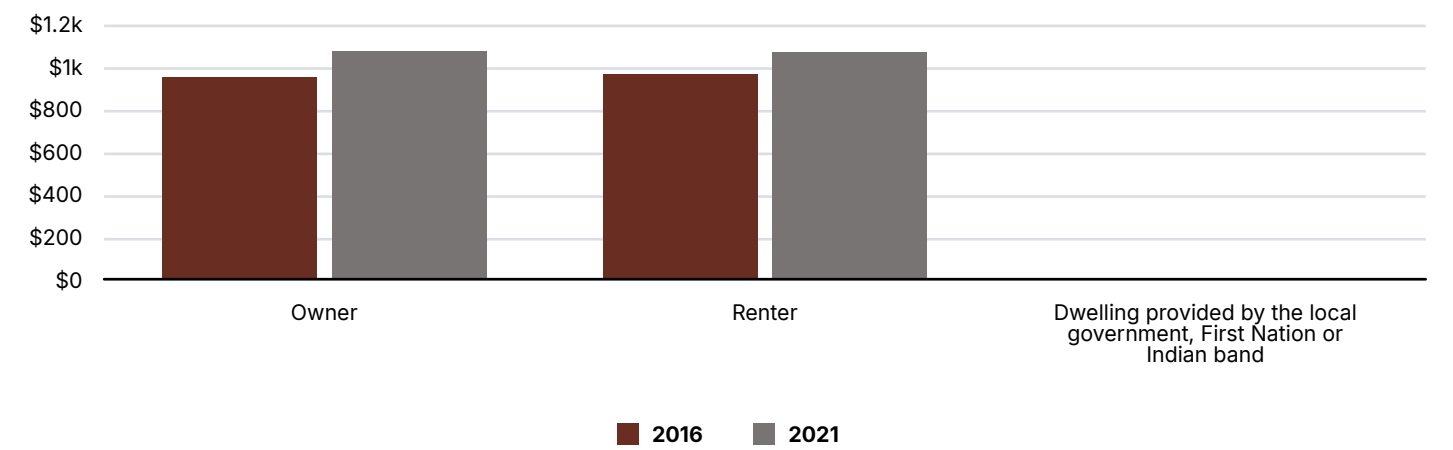


Figure 20.1: Shows the average monthly shelter costs paid by households. It helps indicate typical housing expenses faced by owners and renters. (Fort Macleod, 2016-2021)¹

In 2021, average monthly shelter costs in Fort Macleod were nearly the same for owners and renters, at \$1,074 for owner households and \$1,070 for renter households. Both were higher than five years earlier, with owner costs up 12.7% and renter costs up 11.0%. Households in dwellings provided by the local government, First Nation or Indian band reported no cost. Source: Statistics Canada, Census Profile.

Fort Macleod’s average monthly shelter costs in 2021 were nearly identical for owners and renters, at \$1,074 and \$1,070. Both figures sit within a fairly tight local range, with nearby areas showing more variation, from \$920 for owners in one dissemination area to \$1,600 for renters in another. Five-year change was also mixed, rising 12.7% for owners and 11.0% for renters. The pattern suggests relatively stable but uneven housing costs across the community.



Figure 20.2: Distribution of Largest Group: Housing Tenure - Renter (Fort Macleod)¹

Core Housing Need

Fort Macleod had most households not in core housing need in 2021, with 1,230 households outside core need compared with 75 in core need. That means 94.3% were not in core need.

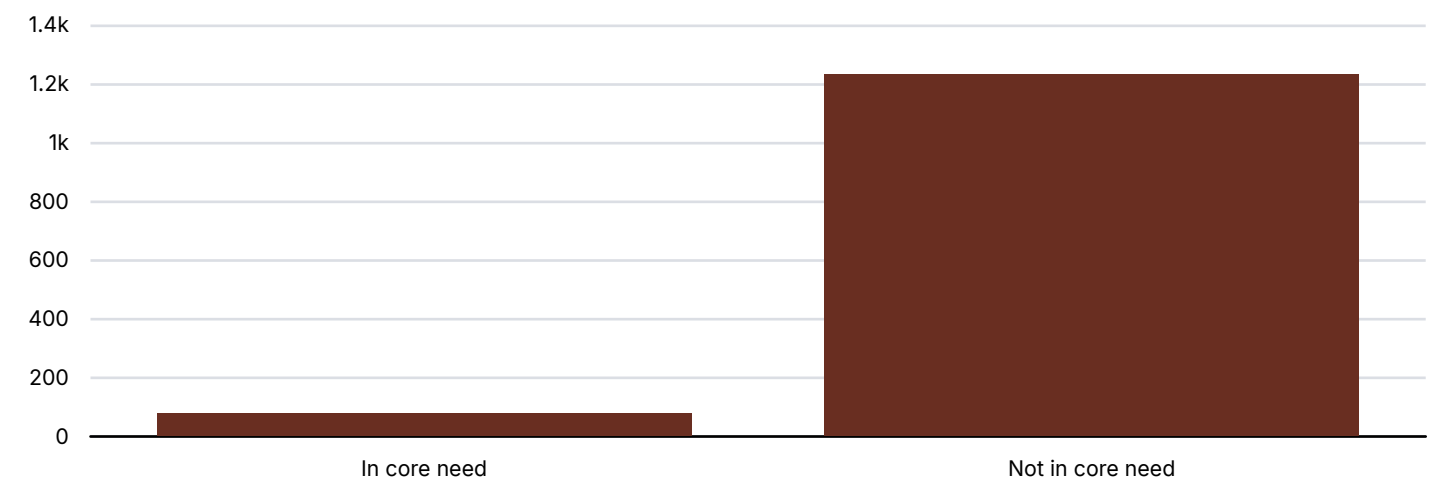
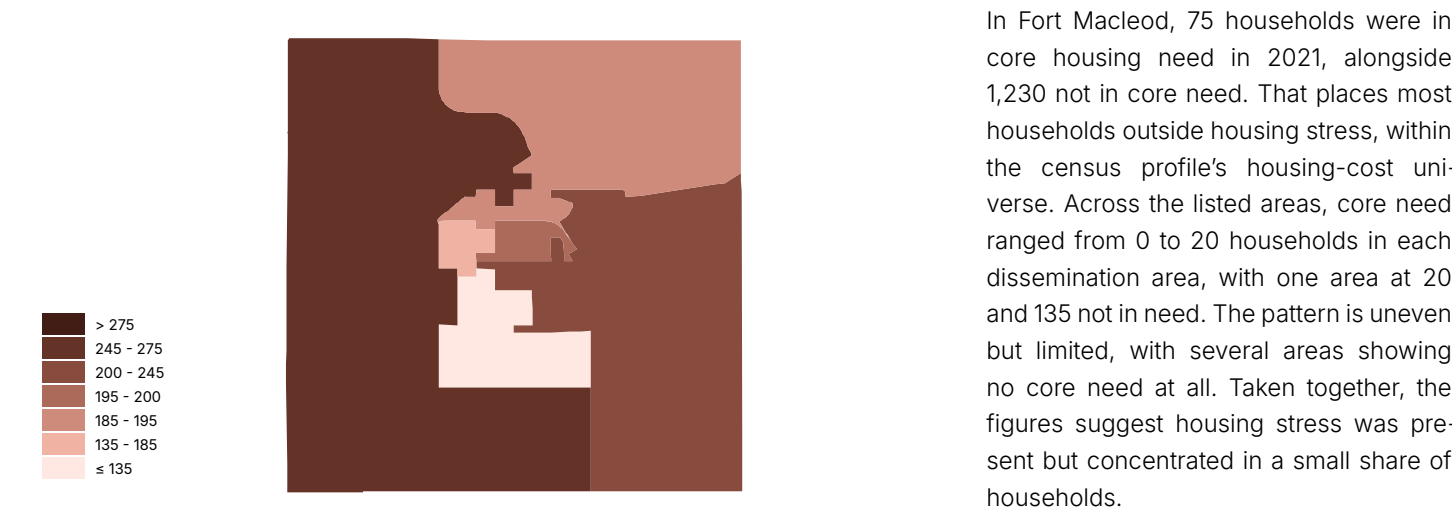


Figure 21.1: Shows the share of households living in housing that is unaffordable, unsuitable, or in need of major repairs. It helps indicate overall housing stress in the community. (Fort Macleod, 2021)¹

In 2021, Fort Macleod had a small share of households in core housing need, with 75 households in core need and 1,230 not in core need among owner and tenant households in the measured universe. That works out to about 5.7% in core need and 94.3% not in core need. The data points to a housing picture where most households were not under this form of stress. Because only one year is provided, there is no time trend to assess, and no comparison with other places is included.



In Fort Macleod, 75 households were in core housing need in 2021, alongside 1,230 not in core need. That places most households outside housing stress, within the census profile's housing-cost universe. Across the listed areas, core need ranged from 0 to 20 households in each dissemination area, with one area at 20 and 135 not in need. The pattern is uneven but limited, with several areas showing no core need at all. Taken together, the figures suggest housing stress was present but concentrated in a small share of households.

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

Data Sources

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

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