



REGIONAL MUNICIPALITY  
OF WOOD BUFFALO

# REGIONAL MUNICIPALITY OF WOOD BUFFALO

## HOUSING NEEDS REPORT

Prepared by CitySpaces Consulting  
December 2025



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# Land Acknowledgement

The Regional Municipality of Wood Buffalo is located within Treaty 8 territory, the traditional lands of the Cree and Dene peoples, and the unceded territory of the Métis. We are grateful to live and work on these lands, learning from their teachings of resilience, respect, and reciprocity. In the spirit of maintaining good relations for future generations, we acknowledge our responsibility to care for these lands as long as the sun shines, the river flows, and the grass grows.

# Appreciation

The Regional Municipality of Wood Buffalo and CitySpaces Consulting acknowledges and appreciates all residents, leaders, elders and community members that participated in providing feedback and information that helped to inform this assessment, including:

- Athabasca Chipewyan First Nation
- BILD Wood Buffalo
- Centre of Hope
- Chard Métis Nation
- Chipewyan Prairie First Nation
- Conklin Resource Development Advisory Agency
- Economic Development Agency
- Fort Chipewyan Métis
- Fort McKay First Nation
- Fort McKay Métis
- Fort McMurray Métis
- Group leaders from Anzac, Conklin, Janvier, Fort McKay, and Fort Chipewyan
- Métis Housing
- Salvation Army
- Wood Buffalo Housing
- Wood Buffalo Wellness Society

# Executive Summary

The Regional Municipality of Wood Buffalo (the RMWB) faces a complex and evolving housing landscape shaped by unique regional factors and broader national trends. Specifically, housing data and information collected during engagement highlight the RMWB's distinct context and conditions: a vast geographical area within a remote northern location, a resource-based economy subject to fluctuating national and global conditions, periods of housing shortages and overbuilding, and natural disasters across the region. In addition, periods of rapid growth and subsequent contraction have left pockets of unused or underutilized housing. Yet, some groups continue to face barriers to finding suitable, adequate, and affordable accommodation. It is within this context that the following key insights have been drawn from this assessment:

- **Regional Disparity:** rural areas within the RMWB face a shortage of affordable, adequate, and good quality housing relative to their population, while the urban service centre of Fort McMurray continues to experience elevated vacancy rates;
- **Mismatch Between Housing Need and Supply:** the need for housing is most prominent among households with **lower incomes, seniors, Indigenous Peoples, youth, persons with disabilities, and people experiencing homelessness**. Despite high vacancy rates in some areas, the **overall availability does not translate into suitable, affordable, or accessible housing for this select population cohort**. As a result, this portion of residents struggle to access homes that are affordable, suitable, and adequate for their circumstances leading to situations such as paying more for housing costs than what they can afford, overcrowding, and homelessness;
- **Risk and Instability:** an increasingly common situation occurring in the RMWB is **households with relatively moderate to high incomes are financially overextended and at-risk of experiencing housing instability** should a major life event confront them such as a job loss, serious health issue, or natural disaster.
- **Shifting Demographics:** the growing proportion of seniors is driving heightened demand for housing solutions that are accessible, adaptable, and appropriate to accommodate the needs of seniors.

- **Contradictory Demand:** it is projected the region will require between 4,050 and 6,470 housing units to satisfy demand by 2031. However, these figures represent a net estimated need and does not automatically mean that new units will be built or added to the inventory. In fact, these requirements might be met through currently vacant rental properties and serviced land, as noted in the associated Housing Strategy Framework report.
- **Evolving Conditions:** the region’s heavy reliance on the oil and gas sector amplifies fluctuation and instability for employment estimates, housing estimates, and property tax revenue – making long-term housing planning for the RMWB challenging.

The RMWB is confronted by an unusual contradiction: **there is a substantial inventory of vacant units and, at the same time, unmet needs among specific low-income and vulnerable groups.** This Housing Needs Report provides a foundation for understanding current and future housing needs and sets the stage for the RMWB to consider strategic action.

# Introduction

## Purpose

CitySpaces Consulting was engaged by the Regional Municipality of Wood Buffalo (the RMWB) to complete its Housing Needs Assessment (HNA) and Housing Strategy. This process aims to provide the RMWB with a stronger understanding of the regional housing landscape and provide the necessary data and evidence to create a high-level strategy to help address existing and future housing needs.

A secondary objective of the HNA is to align with the Housing, Infrastructure and Communities Canada (HICC) federal HNA template<sup>1</sup>. The RMWB's HNA will serve as a comprehensive document that encompasses demographic analysis, housing indicators, unit needs estimates, and government, interest-holder, and public engagement. Available indicators from the HICC template can be found in Appendix A. The HNA includes additional analysis on unit need by bedroom count and commentary on key housing trends and data related to the oil and gas industry.

Housing is one of the largest expenses for households and a key necessity for social, physical, and economic well-being. While critically important, affordability challenges are affecting communities across the RMWB, Alberta, and Canada. These challenges are further compounded by evolving economic and demographic trends, such as a mismatch between population growth and existing housing supply and economic conditions in the region. The Regional Municipality is not immune to these challenges but is committed to sustainable and long-term solutions.

## What is a Housing Needs Assessment?

A housing needs assessment provides communities with a clear picture of the current and future housing requirements by analyzing data on local demographics, incomes, infrastructure, and housing supply. These assessments identify gaps in housing, enables

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1. For communities with populations above 30,000, a pre-populated template was provided by HICC to inform data collection.

progress tracking, and informs targeted investment and planning decisions, forming the basis for effective housing strategies and actions.

## Process

### Methodology

The RMWB (HNA) methodology is guided by an evidence-based and community-informed approach. Both qualitative and quantitative information was accessed and analyzed to provide a holistic picture of the Municipality's housing needs.

**Quantitative data** used in this report includes:

- CMHC Rental Vacancy Rates & Median Rents;
- CMHC Starts and Completions Survey;
- Government of Alberta Statistics;
- MLS Database –Sales of homes involving institutional owners (Foreclosures);
- Point-in-Time Homelessness Survey;
- Regional Municipality of Wood Buffalo Municipal Census Data 2012 – 2025;
- Regional Municipality of Wood Buffalo Property Assessment Roll;
- Regional Municipality of Wood Buffalo Permitting Data;
- Statistics Canada, Census of Population, 2011 – 2021; and
- Wood Buffalo Housing, Records of Units Under Management.

**Qualitative data** includes comments received from engagement with non-profit and social service providers and organizations, government agencies, Indigenous communities, residents in the region, other community interest-holders, and the general public. In addition, the project team reviewed and sourced the following municipal plans and policies to inform the HNA:

- *Aging in Place What We Heard Report, 2025;*
- Area Structure Plans;
- *Downtown Area Redevelopment Plan;*

- *Conklin Housing and Service Needs Estimations Community Report, 2023;*
- *Indigenous Housing Initiative, May 2025;*
- *Land Use Bylaw 26/001;*
- *Municipal Development Plan, July 2024;*
- *Reaching Home: Regional Municipality of Wood Buffalo Community Plan 2024 – 2028; and*
- *Wood Buffalo Housing Needs Assessment, 2019.*

These diverse data sources provided an overview of trends over time and contextual insights from community observations.

## ENGAGEMENT METHODS

Engagement was held throughout August and September 2025, with the primary objective to identify potential gaps in the existing housing landscape and highlight areas for further exploration. The process offered unique information absent from existing data sets:

- **7 Key Informant Interviews:** discussions with regional non-profits and interest-holders:
  - BILD Wood Buffalo
  - Centre of Hope
  - Conklin Resource Development Advisory Committee
  - Economic Development Agency
  - Métis Housing
  - Salvation Army
  - Wood Buffalo Wellness Society
- **7 Indigenous Housing Needs Discussions:** meetings with representatives from various Indigenous communities:
  - Athabasca Chipewyan First Nation
  - Chard Métis Nation
  - Chipewyan Prairie First Nation
  - Fort Chipewyan Métis
  - Fort McKay First Nation
  - Fort McKay Métis
  - Fort McMurray Métis
- **4 Focus Group Discussions:** discussions on the existing housing situation and potential strategies to address housing needs:
  - Homelessness Initiatives Strategic Committee
  - Municipal Planning & Development Workshop
  - Non-Profits Workshop
  - The RMWB Internal Partners Meeting

- **1 Open House:** an engagement event open to all members of the region, held in the Lobby of the Jubilee Building on September 24, Fort McMurray, to gather information about their experiences and views on the current housing situation in the RMWB:
  - 47 participants attended
- **1 Community Survey:** a multi-week paper and online survey, launched on August 27, 2025 until October 3, 2025, geared towards further understanding of the housing situation in the region and to offer flexibility for those unable to attend the open house (results can be found in Appendix C):
  - 560 survey participants
  - 112 quick poll participants
- **Community Tours:** through Fort McMurray neighbourhoods and hamlets in the region including Fort McMurray, Janvier, Conklin, Fort McKay, Fort Chipewyan, Anzac, and Draper; the tours were led by one or more local champions and provided visual and anecdotal information on the housing situation in the region.
- **9 Community Pop-ups:** informational materials and printed copies of the community survey were shared with visitors as well as project information through community events including: Fall Trade Show, Rural Seniors Luncheon, and YMCA Newcomer Welcoming Week. The pop-ups were held in partnership with Community Safety and Social Well-being Strategy consultants.

This structured engagement approach provided the opportunity for each group’s unique insights to be captured, supporting a comprehensive and well-rounded HNA. All feedback was collected, analyzed, and key findings are integrated throughout the report.

Engagement Board from Open House Event, Jubilee Building, Fort McMurray, September 24, 2025



## Data + Limitations

Despite best efforts to include comprehensive data for the HNA, known limitations are outlined below:

- **Aged Distribution of Data:** Census data is the main source for observation and analysis of housing need, but the Canadian 2021 Census is outdated and some indicators no longer reflect current realities; this challenge is particularly evident in estimating housing needs, where Statistics Canada customized data tabulations are required to conduct HART analysis of housing need. A recent 2025 municipal census was completed, with this data being partially made available to better capture some recent trends.

In addition, unusually high proportion of high-income households in the RMWB tend to mismatch with the income brackets used in Statistics Canada Population Census, not fully capturing the income distribution specific to the region. As a result, the estimates of households within these income categories had to be approximated and rounded to better reflect local conditions.

- **Accuracy and Existence of Projection Data:** Projection estimates are based on available datasets and intended to forecast future population scenario(s) based on historical trends. Absolute accuracy is neither possible nor expected. Assumptions may need to be revisited as circumstances change, such as shifts in the oil and gas economy that could influence population projections.

An unusual challenge was the lack of household projections for the RMWB, as neither the municipality nor the Government of Alberta produce these estimates. To address this, the project team applied a constant annual growth rate of 1%, as recommended in the *Municipal Development Plan*, to the most recent household count from the 2025 Municipal Census.

- **Indigenous and Rural Data:** Census data for Indigenous and rural communities in the RMWB is quite limited due to factors like small population size, jurisdictional boundaries, and insufficient sample sizes. As a result, the HNA uses the quantitative data available and supplements with qualitative insights gathered from engagement with these communities.

# Regional Context

## Northern, Rural, and Remote

The Regional Municipality of Wood Buffalo is situated within Treaty 8 territory, established in 1899, and located on the traditional lands of six First Nation communities and the homelands of six Métis communities who continue to maintain deep connections to this region. Situated approximately 430-km north of Edmonton, the RMWB encompasses more than 63,000<sup>2</sup>-km in northern Alberta<sup>2</sup>. Renowned for its extensive oil sands, boreal forests, and open landscapes, the region offers diverse opportunities for outdoor recreation to both residents and visitors.

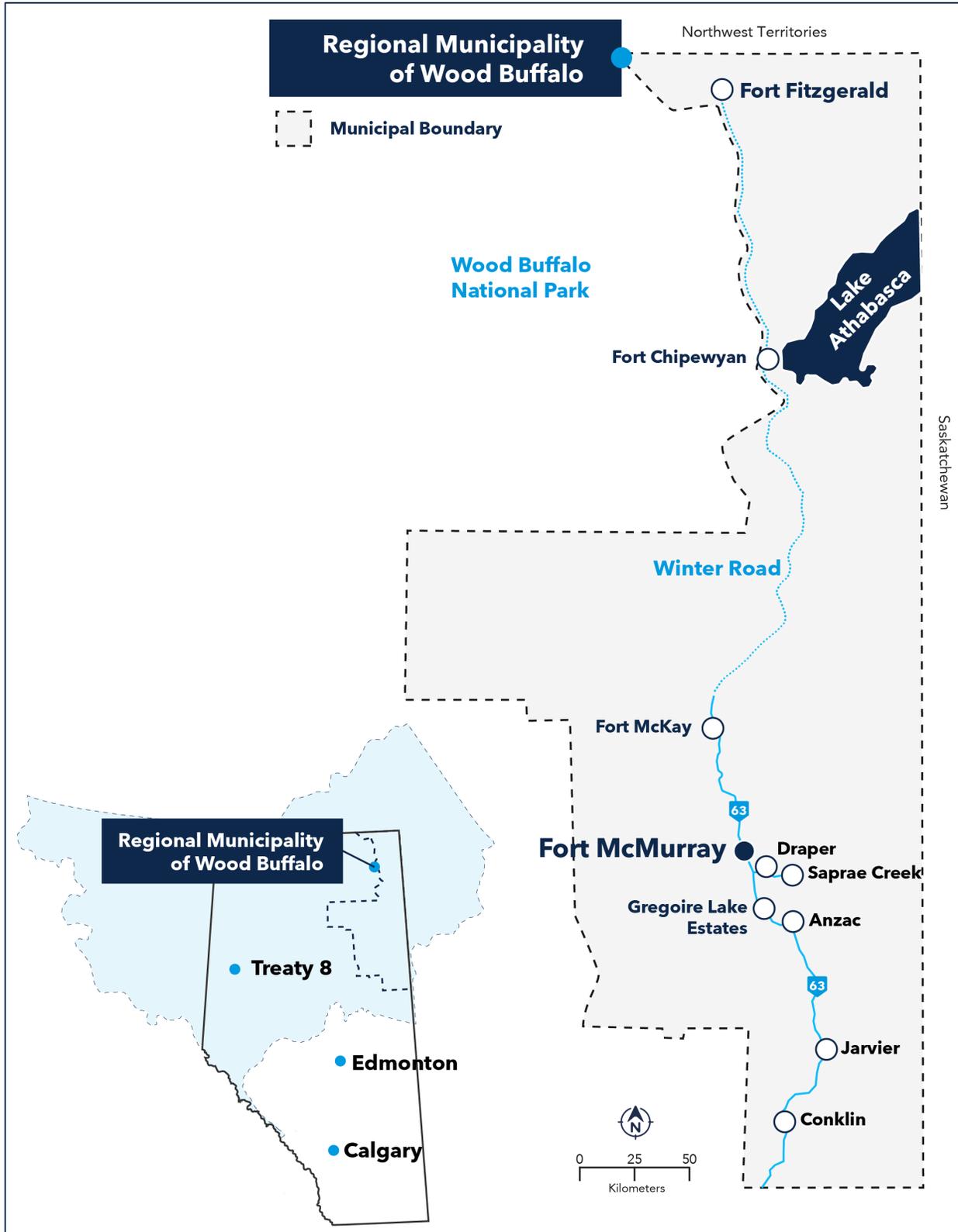
Situated along the north-western boundary of the RMWB, Wood Buffalo National Park is Canada's largest national park, encompassing nearly 45,000<sup>2</sup>-km<sup>3</sup>. Access to the park by land is only available through the RMWB during winter, when the Fort Chipewyan Winter Road becomes passable; this seasonal route provides a 500-km drive from Fort McMurray to Fort Smith in the Northwest Territories, where the park's visitor centre is located.

Fort Chipewyan, one of the northernmost hamlets in the region, depends solely on the Fort Chipewyan Winter Road for road access. Recent feedback from community members reveals that the usable period for the winter road has shrunk by more than one week in both autumn and spring, limiting the time when construction materials and equipment can be delivered at minimal cost. These supplies are brought in over the winter road and then stored until warmer months suitable for construction arrive. This shortened window has impacted the isolated community, where the only other option for year-round access is by charter plane. In summer, barges may also be used to transport heavy equipment and supplies, but their availability relies on water levels.

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2. Regional Municipality of Wood Buffalo – Municipal Development Plan, July 2024.  
3. Discover Wood Buffalo National Park. Parks Canada, Government of Canada.

Map 1: Regional Context Map of Housing Needs Assessment Area



The RMWB was established in April 1995 through the amalgamation of the City of Fort McMurray and Improvement District No. 143. The RMWB is currently overseen by a Mayor and Council, with Council members representing four distinct Wards to address the varied needs of constituents throughout the region. The amalgamation marked a major turning point for the region. The newly unified local government gained control of land used by industry, resulting in substantial tax revenue that helped fund infrastructure projects and amenities throughout the communities and hamlets. As engagement participants pointed out, incomplete development of water and sewage infrastructure remain a barrier to improving quality of living in some the RMWB rural communities.

Located near Fort McKay, the Athabasca Oil Sands are projected to add about \$1-trillion to Canada's gross domestic product<sup>4</sup>. According to the 2021 Census, 30.2% of the workforce population is directly employed in the mining, quarrying, oil, and gas extraction industry<sup>5</sup>. When factoring in closely related sectors such as construction, logistic, trades, and hospitality, the proportion of residents whose livelihoods depend on the oil and gas industry is likely higher.

## Natural Disasters

Severe weather events and natural disasters affect the RMWB's housing inventory. The RMWB has faced major incidents necessitating the evacuation of thousands of residents and extensive property damage. Consequently, engagement feedback indicated some homeowners now face challenges securing home insurance and increased condominium fees because their properties are in hazard areas such as floodplains and fire hazard areas. Homeowners in Draper have been forced to vacate their properties at a loss due to the area becoming condemned from recent geotechnical studies, such as landslides and flooding.

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4. Business Invest: Market Opportunity – Industry Growth You Can Depend On. Fort McMurray Wood Buffalo.

5. Canada 2021 Census, Statistics Canada. Calculated using total workforce population of 41,775 and 12,625 identified workers in mining, quarrying, oil and gas extraction industry.



The cost of home insurance has almost doubled just because of living in Fort McMurray. We are considered high wildfire risk area. Very expensive to insure a home.

[Survey Participant]

## 2016 FORT MCMURRAY WILDFIRE

On May 3, 2016, more than 80,000 residents were evacuated via Highway 63, which traverses the urban service area from north to south<sup>6</sup>, due to a wildfire. The wildfire was Canada's most expensive natural disaster, destroying more than 2,400 homes and causing an estimated \$3.8-billion<sup>7</sup> in damage and additional socioeconomic costs. Following these events, the RMWB adopted several measures mitigating wildfire risks including building code changes and other policies requiring FireSmart landscaping standards and the use of fire-proof materials<sup>8</sup>.

## 2020 FLOOD

On April 26, 2020, an ice jam on the Clearwater and Athabasca Rivers caused significant flooding, classified as a one-in-100-year event, with a blockage spanning over 25-km. Approximately 15,000 residents were required to evacuate from affected areas, including downtown Fort McMurray, Draper, Waterways, and Taiga Nova Industrial Park. The evacuation occurred during the height of the COVID-19 pandemic, resulting in concerns among evacuees regarding potential virus transmission and the difficulties associated with leaving their homes under such circumstances.<sup>9</sup>

Following the flood, the RMWB prioritized the *Flood Mitigation Framework* (2014) and adopted seasonal measures until all mitigation is complete; construction of flood mitigation

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6. Home Again: Recovery after the Wood Buffalo Wildfire. Alberta Government.

7. 5 years after 'The Beast' ignited, investigation into Fort McMurray wildfire 'remains open and active'. Global News, 2021.

8. The RMWB 2016 Wildfire Recovery Plan. Regional Municipality of Wood Buffalo.

9. Fort McMurray floods force 15,000 to flee; Premier Kenney pledges more police, flood mitigation supplies. Edmonton Journal.

measures is currently underway to safeguard downtown properties, including residential buildings.

### 2023 WILDFIRE EVACUATIONS

Throughout 2023, wildfires burned more than 3,643<sup>2</sup>-km in the RMWB. In May 2023, around 1,000 people were evacuated from Fort Chipewyan including Fort Chipewyan Métis Nation and Mikisew Cree and Athabasca Chipewyan First Nations.<sup>10</sup>

### 2024 WILDFIRE EVACUATIONS

In 2024, approximately 1,007 and 387 dwellings were evacuated from the Prairie due to out-of-control wildfire.

## People and Community

In 2025, the RMWB has a population of 107,740 residents, which includes 23,752 individuals classified as non-permanent population<sup>11</sup>. Fort McMurray functions as the principal urban service area, accounting for 76% of the region's total population. Beyond Fort McMurray, eight hamlets and one rural community are home to 2,899 residents. Approximately 29% of current municipal population has resided in the region for five years or less, with inter-provincial newcomers originating from various parts of Canada, notably Ontario, Newfoundland and Labrador, and British Columbia.

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10. The RMWB spent more than \$4.1-million reacting to 2023 wildfire season, evacuations. Fort McMurray Today.

11. In the context of the RMWB, the non-permanent population primarily consists of non-resident workers, most commonly project workers employed in the oil sands industry, who reside in the region for work but do not consider it their permanent home. These individuals typically, but not exclusively, live in employer-provided accommodations such as work camps. While they contribute to local service demand, they are not counted as part of the permanent population in official Census data.

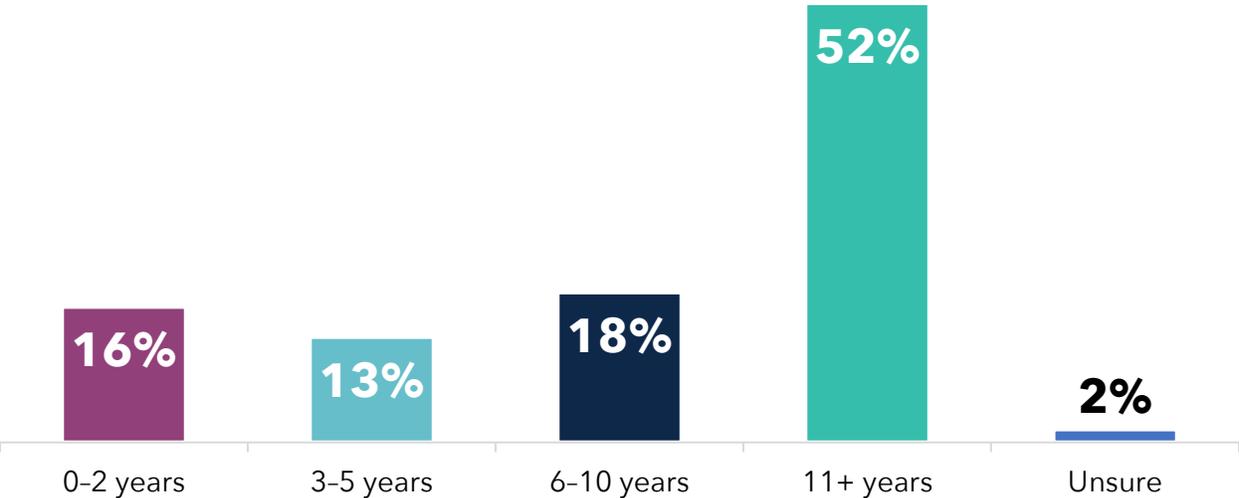
Table 1: Population Change by Population Group, Regional Municipality of Wood Buffalo, 2012–2025

Source: Regional Municipality of Wood Buffalo Municipal Census, 2012–2025

Population	2012	2015	2018	2021	2025	% change 2012 - 2025
Urban	70,645	78,382	72,056	72,917	81,089	<b>+14.8%</b>
Rural	4,211	3,566	2,953	2,638	2,899	<b>-31.2%</b>
Temporary Residents	41,551	43,084	36,678	30,504	23,752	<b>-42.8%</b>
<b>Total</b>	<b>116,407</b>	<b>125,032</b>	<b>111,687</b>	<b>106,059</b>	<b>107,740</b>	<b>-7.4%</b>

Figure 1: Years Lived in Regional Municipality of Wood Buffalo, 2025

Source: Regional Municipality of Wood Buffalo 2025 Municipal Census



The region exhibits a younger median age compared to the rest of the province, 34 years versus 38 in Alberta and 42 in Canada<sup>12</sup>. However, the RMWB is also experiencing the effects of an aging population, similar to broader provincial and national trends. Historically, the youthful demographic profile was attributed to the steady out-migration of older individuals relocating elsewhere for retirement. Feedback from residents during engagement indicates a shift in this pattern, influenced by the establishment of multi-generational family ties within

12. Source: Census 2021, Statistics Canada.

the area and increasingly challenging housing market conditions that prevent some residents from selling their properties without financial loss.



Seniors retired staying home in our region need more options and support.

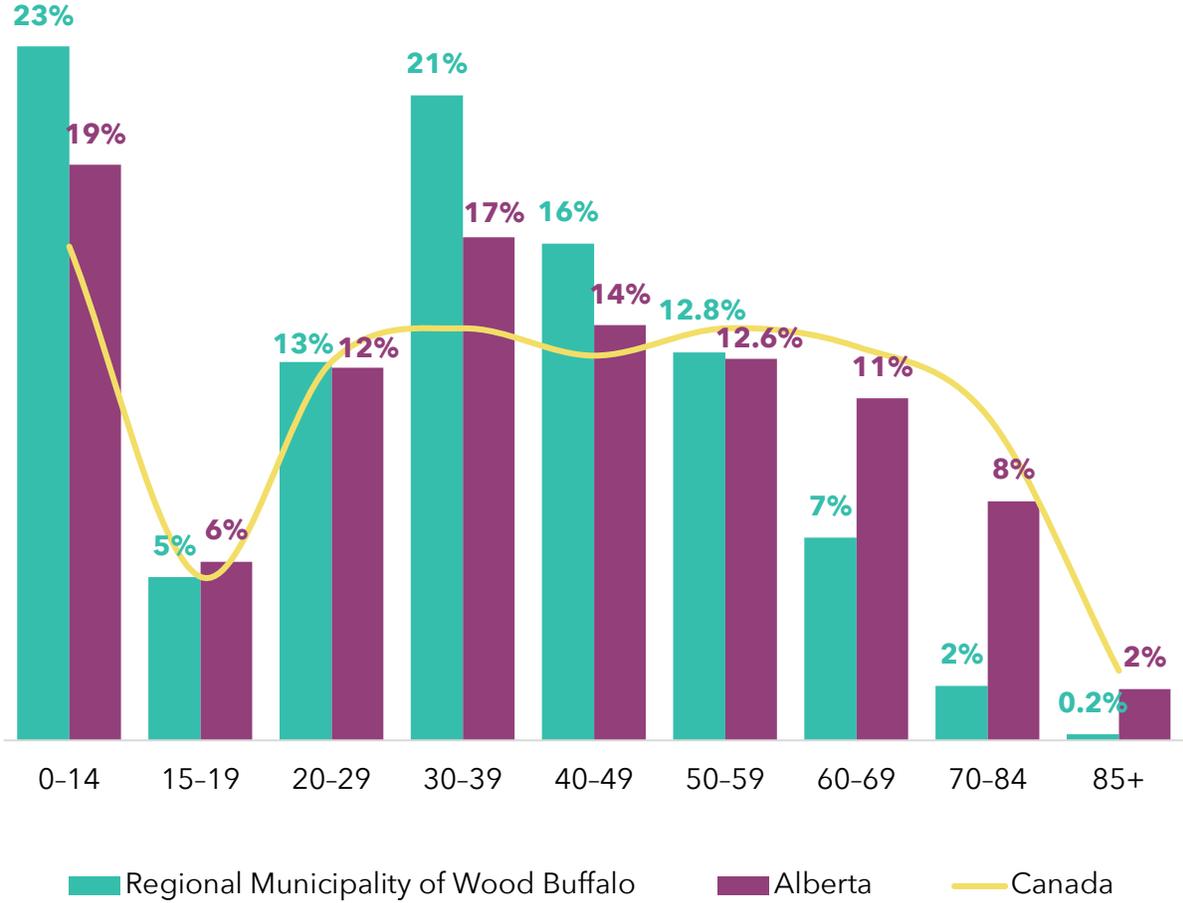
[Survey Participant]

Engagement participants also indicated concerns regarding the deteriorating housing situation faced by older populations, as well as the lack of appropriate options for seniors to comfortably age-in-place within their existing homes. Survey results show that 42% of participants identified housing for elders/seniors as a need, ranking just after low-income families (66%)<sup>13</sup>.

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13. Housing Needs Assessment Public Survey. Regional Municipality of Wood Buffalo.

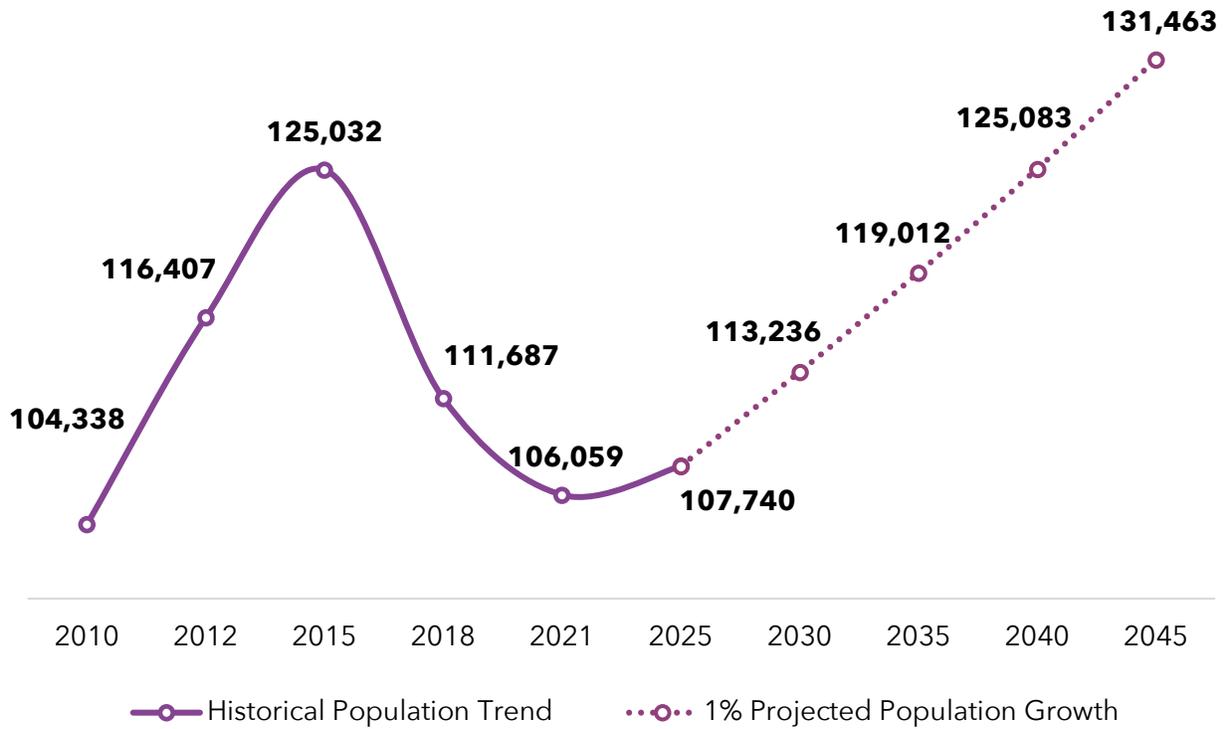
Figure 2: Age of Population in Regional Municipality of Wood Buffalo, Alberta, and Canada, 2021  
 Source: Census 2021, Statistics Canada



From 2010 to 2025, the RMWB’s population has varied significantly due mainly to shifts in temporary residents, also known as non-permanent population. Between 2010 and 2015 the population in the RMWB increased from 104,338 to 125,032, an increase of 19.8% in five years.

Figure 3: Historical and Projected Population Growth, Regional Municipality of Wood Buffalo, 2010–2045

Source: Municipal Census, 2010–2025, Municipal Development Plan, Regional Municipality of Wood Buffalo



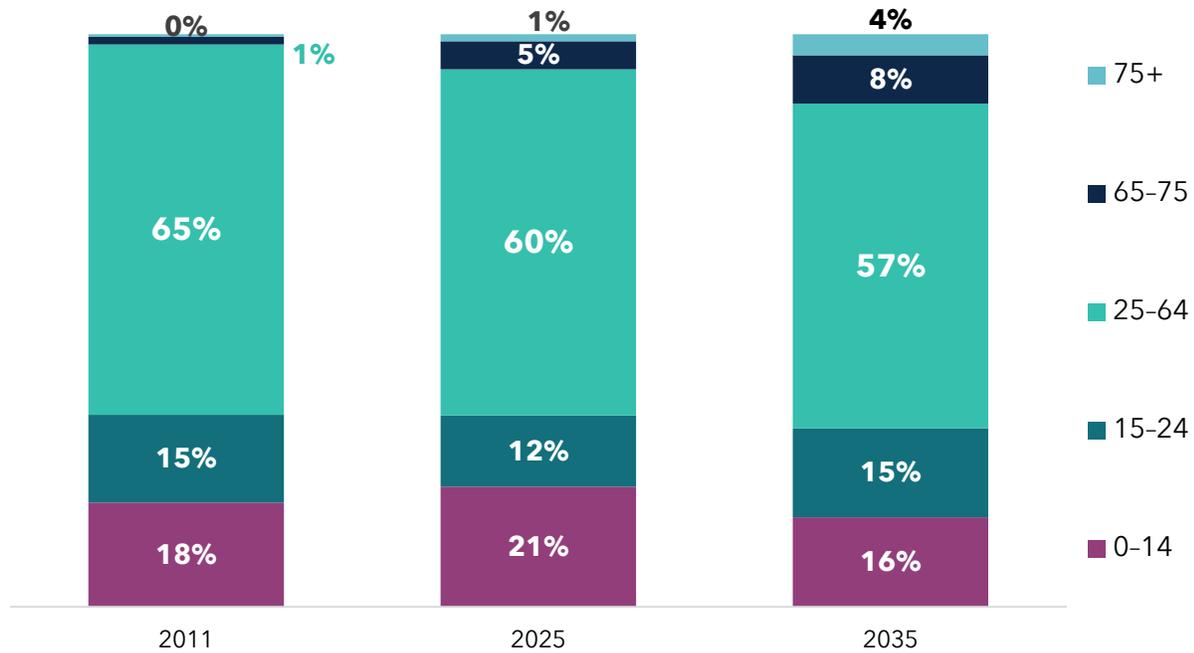
The non-permanent population made up 34.4% of the total population in the RMWB in 2015<sup>14</sup>. In the following years, the trend shifted sharply as the number of temporary workers declined by 20% between 2015 and 2021. As a result, the RMWB’s population decreased from 125,032 to 106,059 over just six years. As of 2025, the region’s population decline stabilized and recorded modest growth to 107,740 residents; this growth is projected to continue over the next 20 years, at a rate of 1% annually, arriving at the RMWB’s estimated population of 131,463 by 2045.

14. As per the RMWB’s Municipal Census 2015 Report that indicated the non-permanent population in 2015 was 43,084.

Over the next 10 years, the RMWB’s population of those aged 65 and older is projected to double, while the proportion of residents aged 25 to 64 and 0 to 14 will decline by three to five percent. The 15-24 age group will grow, driven by a large youth cohort in 2025.<sup>15</sup>

Figure 4: Historical and Projected Population by Age Group, Regional Municipality of Wood Buffalo, 2011–2035

Source: Government of Alberta



## Hamlets + Urban Service Area + Rural Community

The RMWB comprises the urban service area, Fort McMurray, eight hamlets located throughout the rest of the region, and one rural community - Draper. Each hamlet has its own character and history, including cultural and oral histories from the Indigenous communities in the area. Indigenous reserve lands are out of scope for this assessment and are not included in the HNA. Many hamlets have limited data available due to the size and location, and as such, the housing needs assessment draws from engagement feedback, previously

15. Demographic projections by age group differ from the municipal population projections Figure 4 as the former is based Government of Alberta projection rate of 0.5%, is estimated for Census Metropolitan Area and considers permanent residents only.

published reports, and Municipal Census data to create a deeper understanding of the housing situations in each hamlet and rural community.

Table 2: Population Counts, Urban Service Areas + Hamlets, 2015 – 2025

Source: Regional Municipality of Wood Buffalo, Municipal Census 2012–2025

Urban Service Area / Hamlet	2012	2015	2018	2021	2025	% change 2012 - 2021
Anzac	714	763	659	555	659	<b>-7.7%</b>
Conklin	318	376	229	178	276	<b>-13.2%</b>
Draper	197	215	187	132	137	<b>-30.4%</b>
Fort Chipewyan	1,014	1,014	918	847	651	<b>-35.7%</b>
Fort Fitzgerald <sup>16</sup>	*	9	8	6	13	<b>+44%</b>
Fort McKay	59	51	59	57	60	<b>+1.7%</b>
Fort McMurray	76,009	80,428	73,974	75,186	81,089	<b>+14.8%</b>
Gregoire Lake Estates	275	232	204	217	199	<b>-27.6%</b>
Janvier	171	155	141	77	229	<b>+33.9%</b>
Saprae Creek Estates	943	977	715	658	786	<b>-16.6%</b>

## FORT MCMURRAY

Fort McMurray is an urban service area and home to 97% of the region's population<sup>17</sup>. Rural and Indigenous residents travel there for community amenities, social supports, and homelessness services, as these are concentrated in the city and largely unavailable in outlying communities.

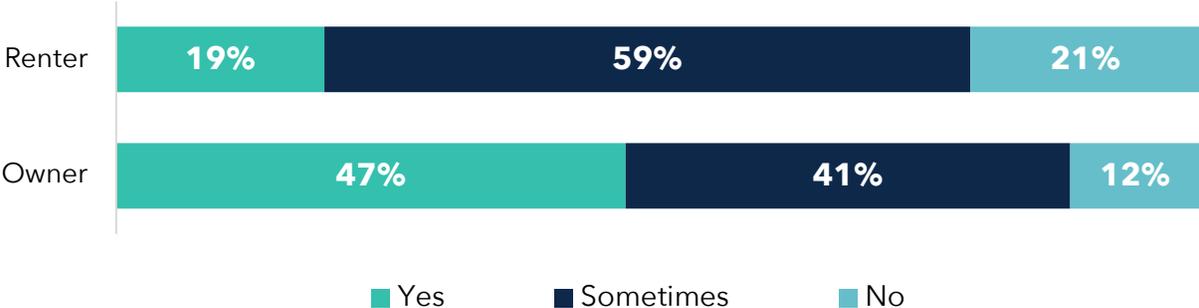
<sup>16</sup> Percent change based on 2015 – 2021 due to suppressed data in 2012 for Fort Fitzgerald.

<sup>17</sup>. Percentage based on total population in Fort McMurray and rural areas (83,988).

Even though the median income in the urban service area was \$184,000 in 2021<sup>18</sup>, some residents struggle to cover basic needs. 21% of tenants participating in the survey indicated they cannot afford basic needs such as food, clothing, and transportation after paying for rent; 59% said this happens sometimes. In comparison, only 12% of owners participating in the survey reported the same issues.

Figure 5: After paying your rent/mortgage and utilities each month, do you have enough money left over for other basic needs such as good, clothing, and transportation?

Source: The RMWB Housing Needs Assessment Public Survey



Feedback from community engagement also indicated the barriers residents were facing to obtain housing in Fort McMurray<sup>19</sup> were financial (44%), availability of appropriate units (14%), or devaluation in assessed home value (8%). Fort McMurray consists of nine distinct urban neighbourhoods ranging in size between 45 to 38,294 residents.

Table 3: Fort McMurray Neighbourhood Breakdown, 2025

Source: Regional Municipality of Wood Buffalo 2025 Municipal Census

Neighbourhood	Population	Housing Units
Abasand	4,656	1,728
Beacon Hill	2,155	698
Downtown	13,285	5,372
Gregoire	3,975	1,499
Parsons Creek	4,386	1,777

18. Census 2021, Statistics Canada, Specialized Municipality Wood Buffalo  
 19. 93% of survey participants indicated they live in Fort McMurray.

Neighbourhood	Population	Housing Units
Saline Creek	45	15
Thickwood Heights	16,405	5,902
Timberlea	38,294	13,876
Waterways	266	105

## Indigenous Communities

The RMWB is situated within Treaty 8 territory and includes 12 Indigenous communities.<sup>20</sup> Although this housing needs assessment does not cover housing on Indigenous reserve lands, gaining insight into the housing conditions and insecurity faced by indigenous Peoples living on and off reserve remained a key consideration.

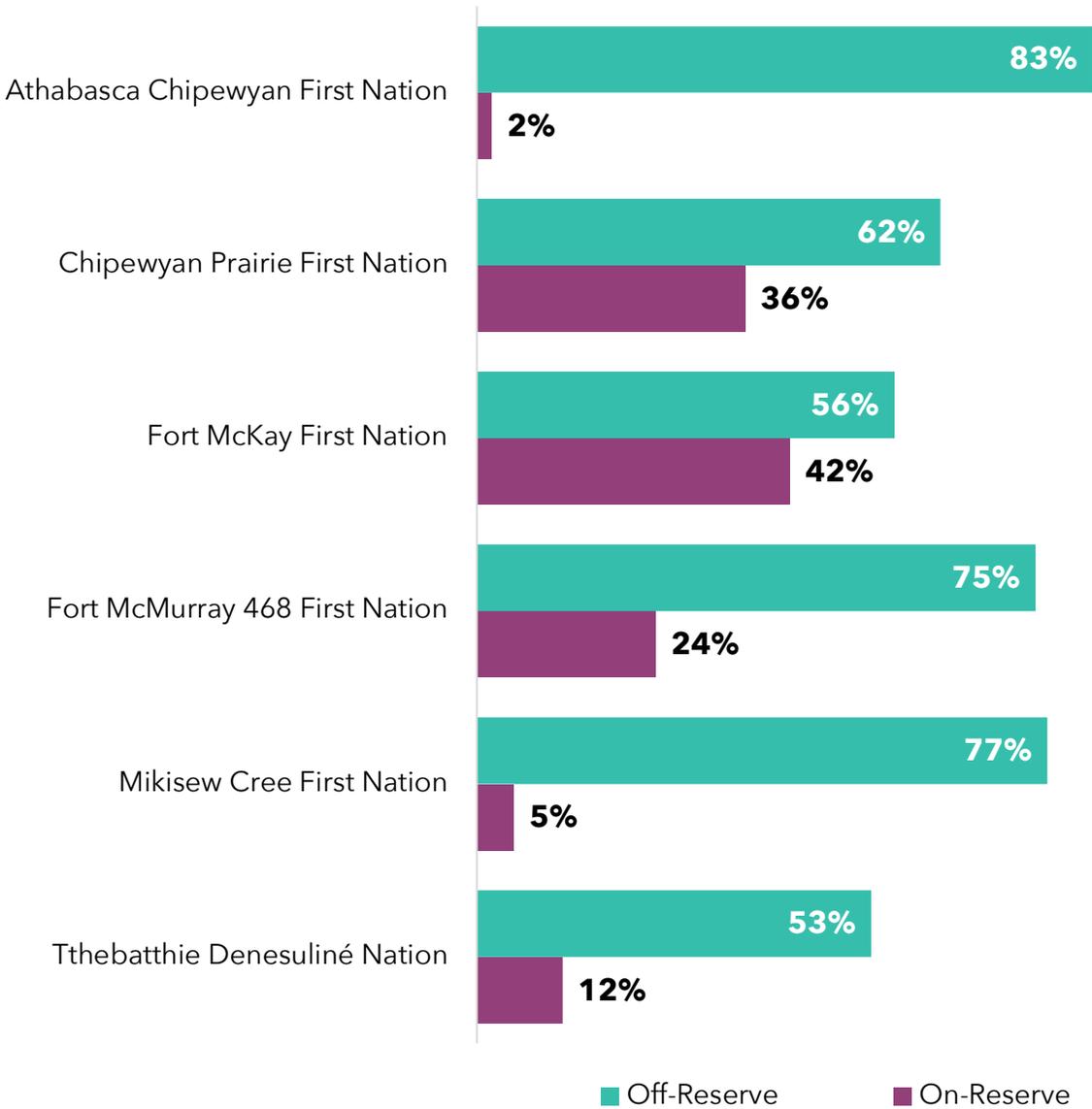
In the region, the majority of members from each of the six First Nation communities reside off-reserve (see Figure 6), with many living in areas such as Fort McMurray. Engagement with these communities revealed that individuals living off-reserve frequently encounter housing environments that lack cultural appropriateness and trauma-informed practices, resulting in feelings of discomfort or insecurity.

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20. Membership data for the RMWB’s First Nation communities was gathered from Government of Canada First Nation Profiles, last updated September 2025.

Figure 6: First Nation’s On-Reserve and Off-Reserve Residency in Regional Municipality of Wood Buffalo, as of September 2025

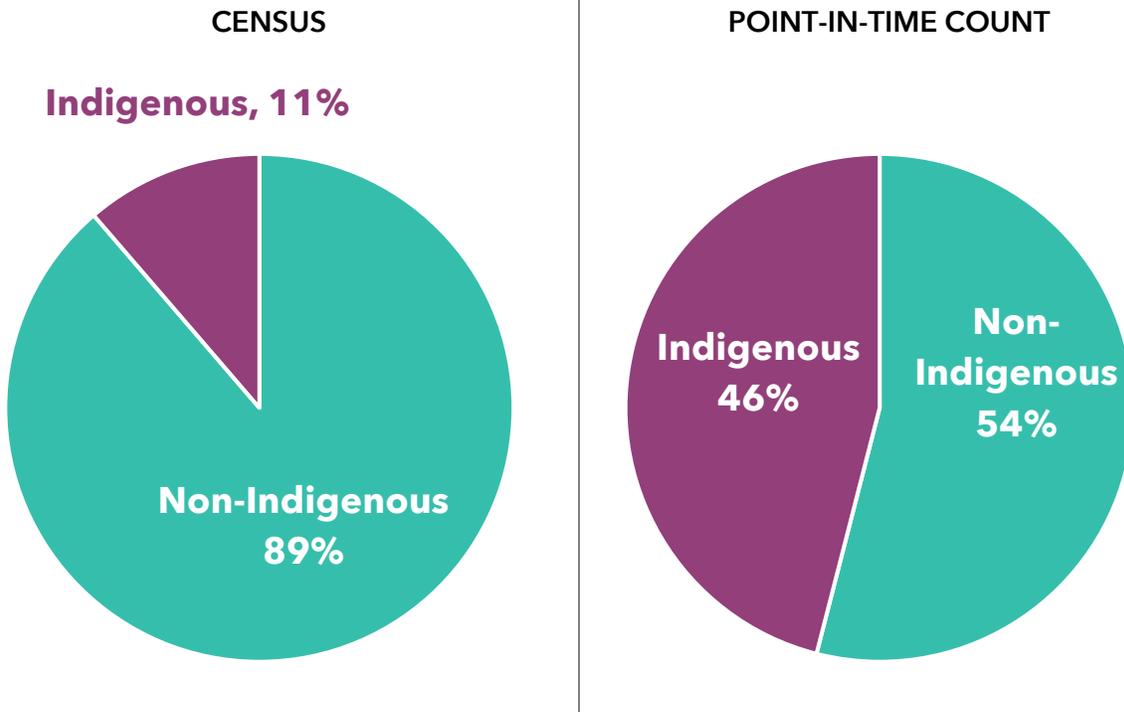
Source: Indigenous Profiles, Indigenous Services Canada, 2025



Compared to the broader regional population, Indigenous Peoples are disproportionately represented among those experiencing homelessness. While Indigenous Peoples represent only 11% of the total population of the RMWB, Point-in-Time count conducted in 2024 showed that 46% of all unsheltered people were Indigenous. The disproportionate representation of Indigenous Peoples among those experiencing homelessness and trauma-related substance use are just a few examples of how Indigenous communities continue to be affected by systemic factors, including racism, colonialism, and intergenerational trauma.

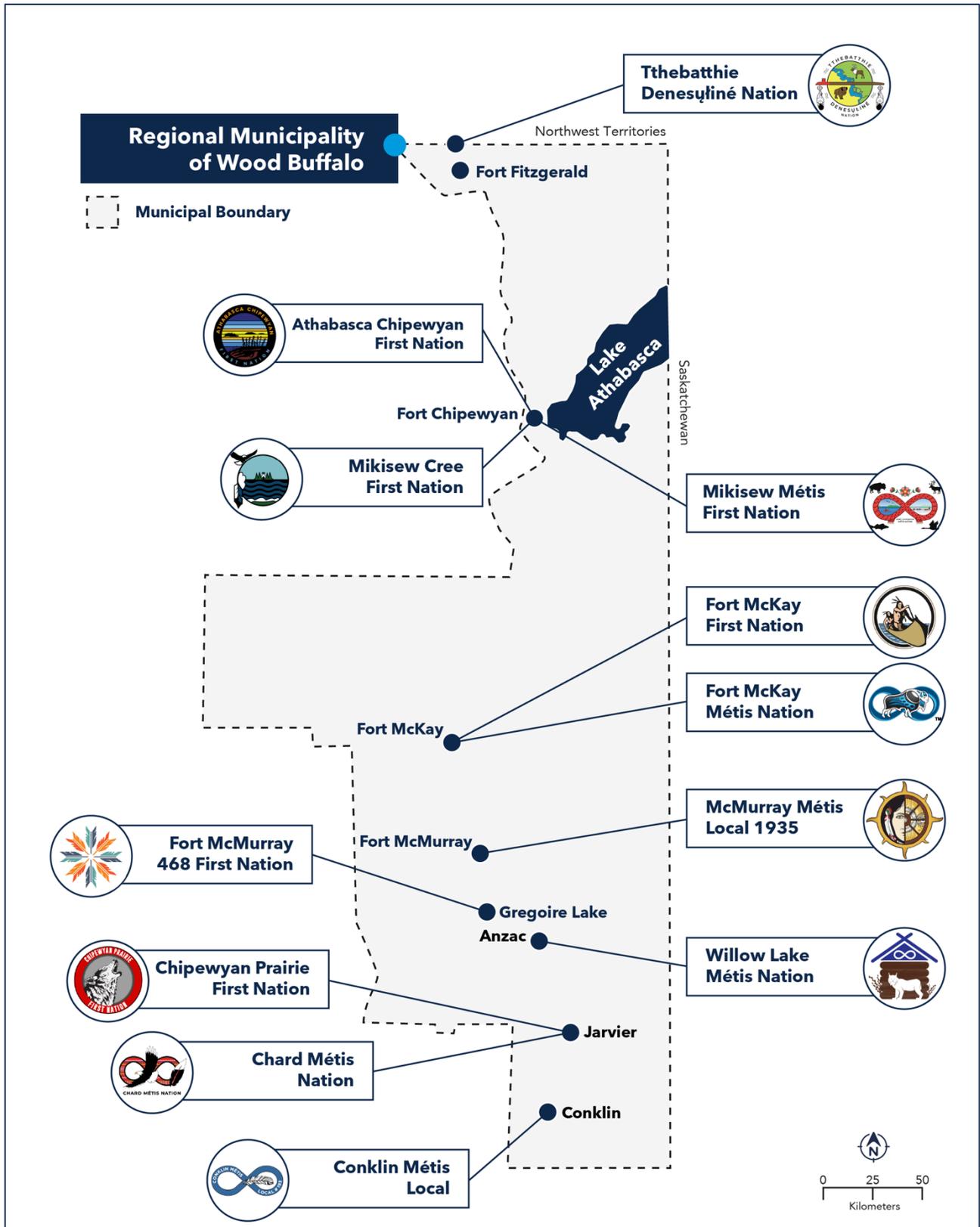
Figure 7: Indigenous Population in Regional Municipality of Wood Buffalo from Census (2021) and Point-in-Time Count (2024)

Source: Census 2021, Statistics Canada; 2024 Point-in-Time Homeless Count, Regional Municipality of Wood Buffalo



Engagement with Indigenous communities has revealed that, while efforts are being made to improve housing on reserves and to support off-reserve members in returning home, these communities encounter several difficulties, including not enough funding, a shortage of temporary housing for tradespeople or contractors, and restricted access to local amenities or job opportunities nearby.

Map 2: Indigenous Communities in the Regional Municipality of Wood Buffalo



# The Boom and Bust of the Oil Industry and Implications for Housing

The economic landscape of the RMWB is closely tied to oil price fluctuations. More than 30%<sup>21</sup> of the local workforce relies on the oil and gas sector directly and indirectly, meaning changes in oil prices have direct implications for employment stability, income levels, and housing demand.

Historically, increases in oil prices have driven industry growth and heightened demand for labour, resulting in increased incomes and attracting substantial number of temporary workers and job seekers to the region. This migration exerted significant pressure on the housing market, especially as oil companies began providing living out allowances as supplementary benefits, which further contributed to rising rental rates. For example, in 2010 the median rent was \$2,049, representing a 51% increase compared to the median rent reported in 2024.

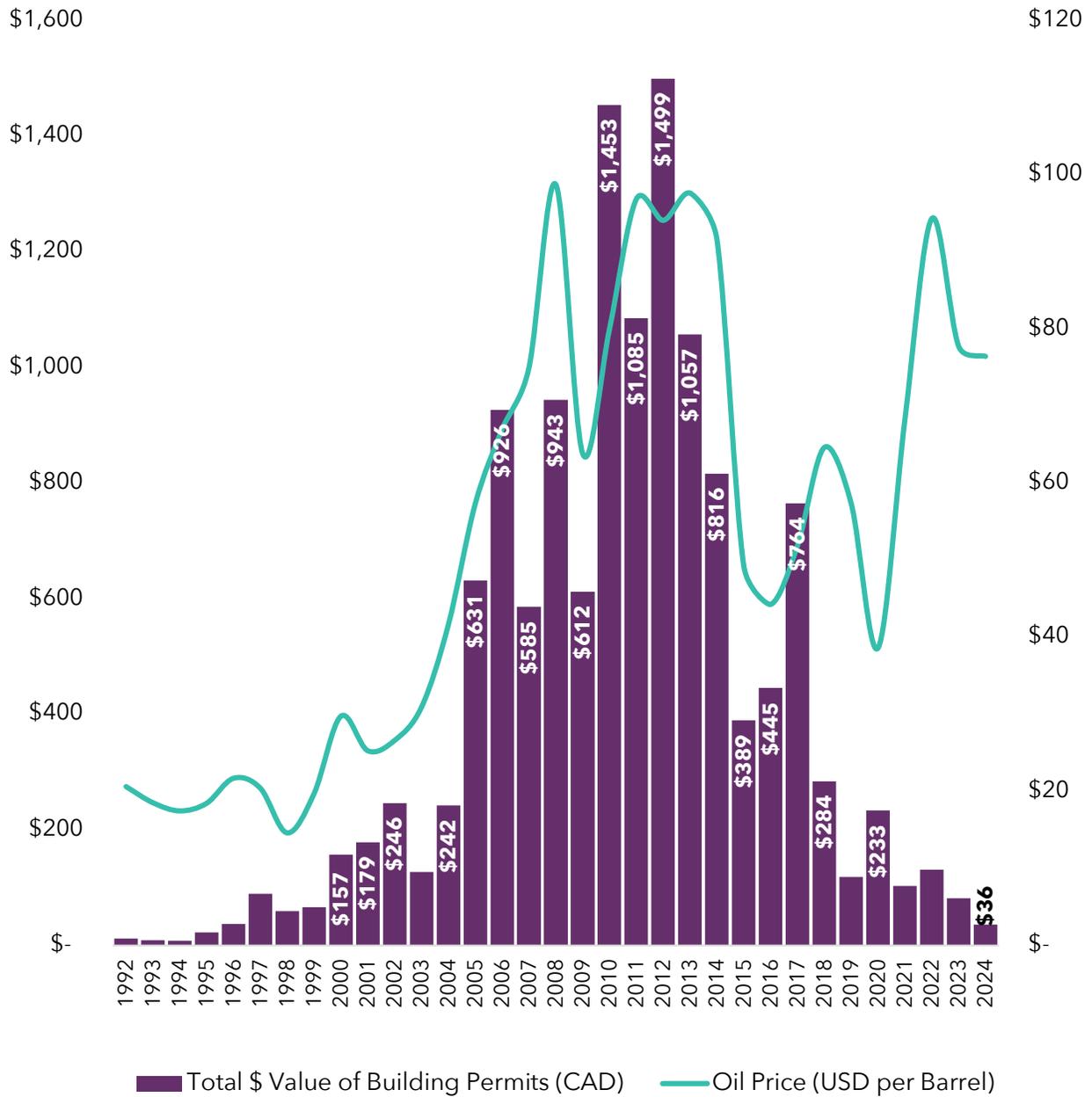
The connection between the housing market in the RMWB and the oil industry is illustrated in Figure 8, which plots historical building permit values alongside oil prices. Between 2000 and 2008, building permit values increased from \$0.2-billion to \$0.9-billion, by 600%, only to sharply decline during the financial recession and oil price slump of 2008. Despite the construction boom, housing supply remained insufficient to meet the demand. Anecdotal evidence suggests that, during peak growth periods, workers often resorted to a practice known as 'hot bedding, a cost-saving arrangement in which two individuals share a single bed, alternating sleep schedules based on their work shifts. Data from 2006 highlights the depth of the shortage, indicating that almost one in four renters faced core housing need.

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21. Census 2021, Statistics Canada.

Figure 8: Total Value of Building Permits (millions of \$), Regional Municipality of Wood Buffalo + Oil Price, 1992–2024

Source: Government of Alberta, Macrotrends.net



After the 2008 economic slowdown, the oil industry rebounded in the early 2010s, resulting in record temporary population numbers: 51,101 temporary oil workers according to the 2014 Municipal Census. The housing sector struggled to meet demand, and despite \$1.5-billion in building permits, rents and home prices reached historic highs since 2005.

Anticipating rapid continued growth of the community, the RMWB took a proactive approach in planning and investment, delivering new infrastructure, facilities, and housing in both urban and rural communities. Notable projects include the construction of a new water treatment facility in Anzac and a new sports multiplex in Conklin<sup>22</sup>. In Fort McMurray, the RMWB planned for additional housing capacity by unlocking land for new development in Parsons Creek and Saline Creek Plateau neighborhoods<sup>23</sup>.

Figure 9: Rental Vacancy Rate & Median Rent Market Rent, Regional Municipality of Wood Buffalo, (2005 – 2024)

Source: Canada Mortgage and Housing Corporation, Information Portal, Specialized Municipality Wood Buffalo



22. The Conklin Sports Multiplex opened in 2018.

23. Regional Municipality of Wood Buffalo – Municipal Development Plan.

By December 2015, oil and gas prices had decreased by nearly 60%. Similar to the situation in 2008, oil companies responded by reducing infrastructure investments and implementing substantial workforce layoffs.<sup>24</sup> Regional unemployment subsequently increased from 4.6% in 2014 to a peak of 9.5% in 2016<sup>25</sup>. A secondary effect of industry layoffs and the related outflow of temporary residents, reflected in the rental housing market in the RMWB, was a spike in the vacancy rate, reaching 29% in 2015, which led to a gradual decrease in median rent from \$2,000 per month in 2014 to \$1,355 per month in 2024 (Figure 9).

While oil prices have recovered to approximately 80% of their pre-2015 levels, the housing market has yet to rebound. Home values have declined across all property types. Between 2012 and 2024, the average price of a new single-detached home fell from \$762,000 to \$535,000, a 30% decrease, while the average value of a new mobile home dropped 49%, from \$460,000 to \$261,000.

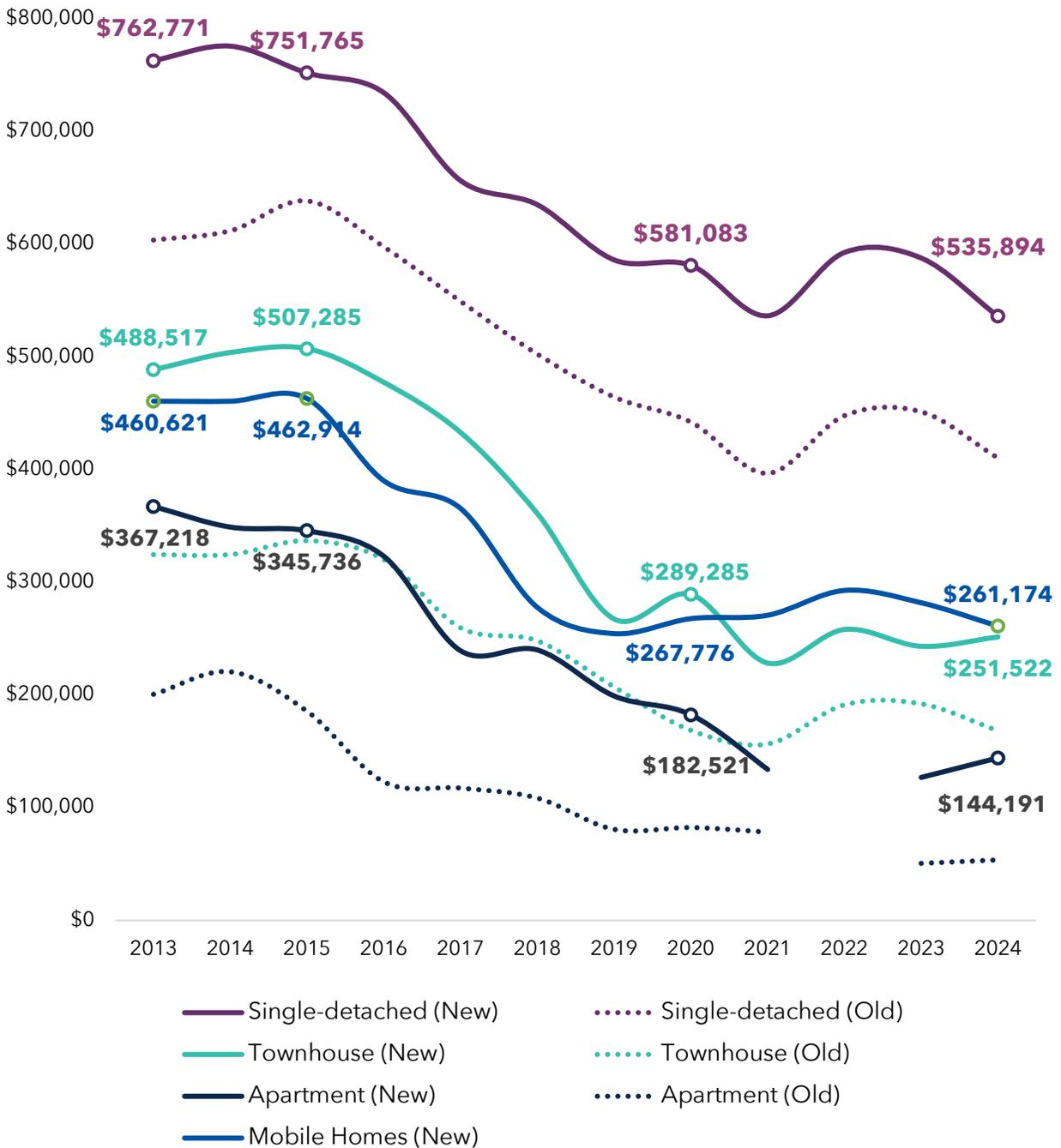
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24. Canada's oilpatch suffers a miserable year in 2015 – CBC News. December 31, 2015.

25. Source: Statistics Canada, Labour force characteristics by province, territory and economic region, annual, Wood Buffalo-Cold Lake, Alberta.

Figure 10: Average Assessed Value of Units by Building Type, Regional Municipality of Wood Buffalo<sup>26</sup>, (2013 – 2024)<sup>27</sup>

Source: Regional Municipality Wood Buffalo, Property Assessment Roll, 2013-2024



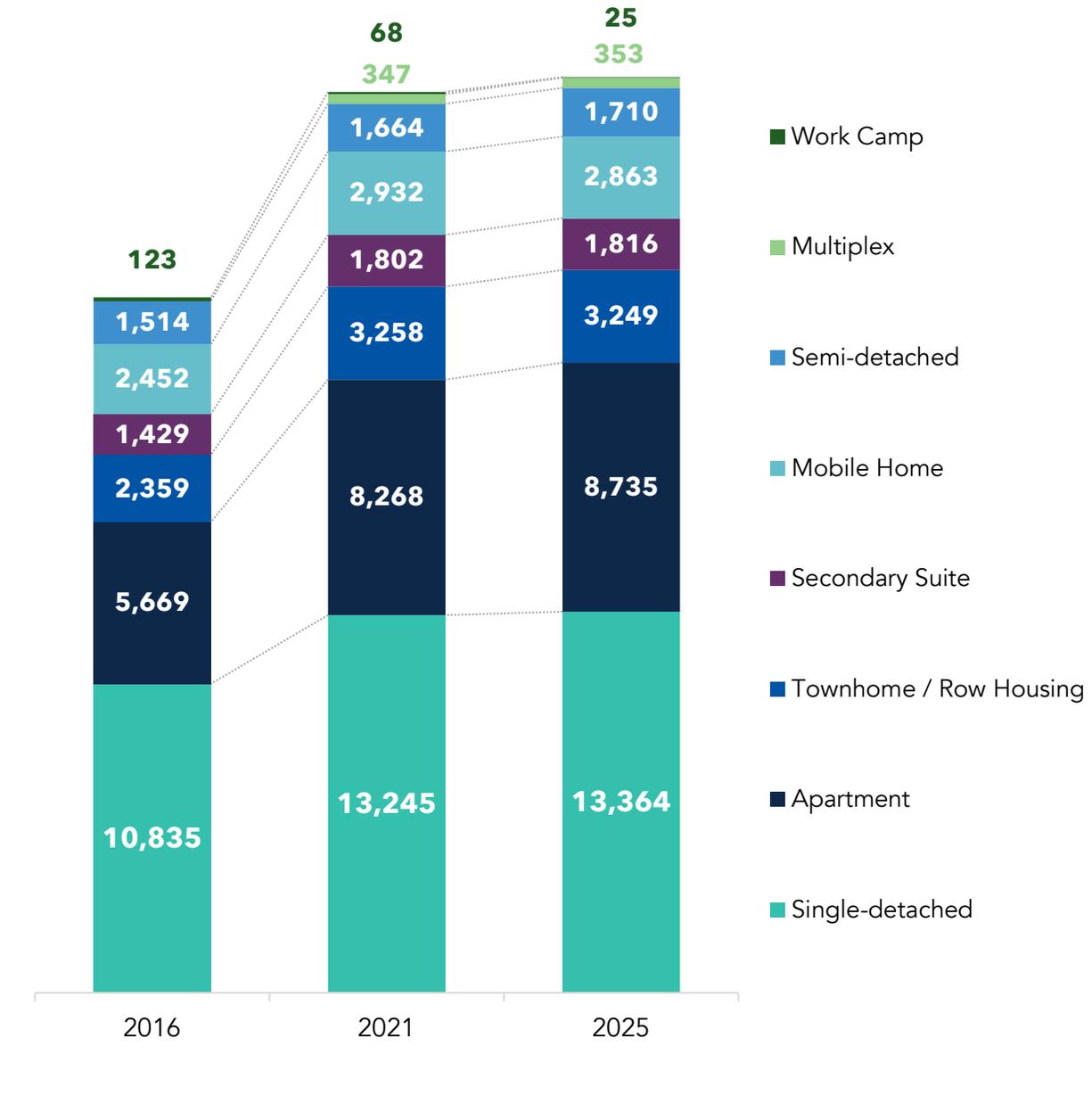
26. Home values for a given year are assessed as of July 1 of the previous year. Homes completed after July 1 are considered new, while those built before July 1 are classified as existing.

27. Figure 10 does not include missing data on prices of Apartment (New) and Apartment (Old) for 2022

Consequently, the construction sector slowed down, delivering only 652 new units between 2021 and Q2 2025, or on average 145 units every year. Current trend indicates even slower pace with 28 units receiving occupancy permits and 24 units receiving development permits as of Q2 2025.<sup>28</sup>

Figure 11: Number of Housing Units by Type, Regional Municipality of Wood Buffalo, 2016 – 2025

Source: Statistics Canada, Census of Population, Regional Municipality of Wood Buffalo, 2016–2025



28. Municipal data on development, building, occupancy permits.

Homeowners who bought during the industry boom between 2000 and 2014 now owe more on their mortgages than their homes are worth, making it difficult to sell without taking a loss.

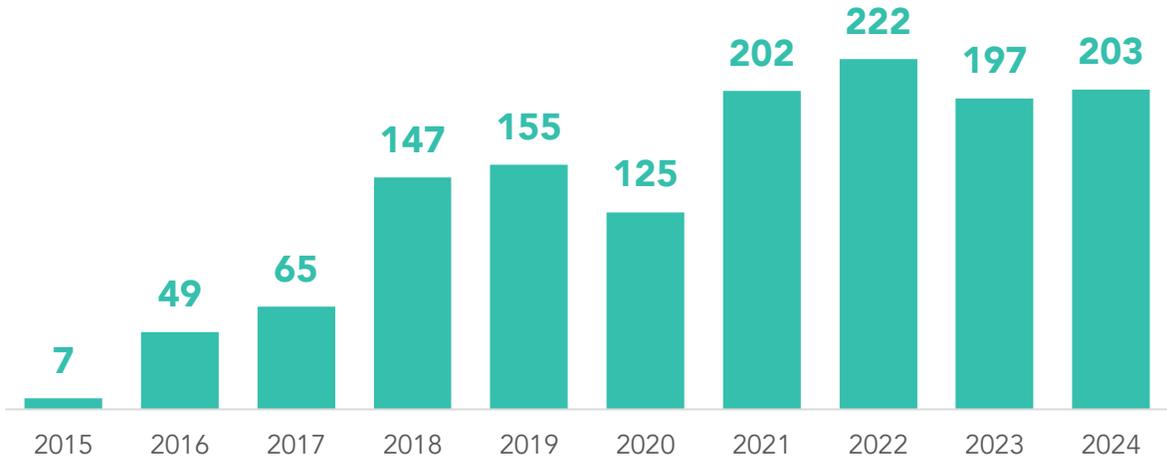
**” It is hard to sell when value has decreased dramatically from when purchased**

[Survey Participant]

Some choose to wait for market recovery, especially hoping for an oil price increase to boost the local economy and housing market. Investors with multiple properties often struggle with rents that do not cover mortgage payments, leading to delinquencies and foreclosures. Feedback from engagement indicates that credit defaults and resulting home foreclosures are becoming increasingly prevalent in the RMWB, as confirmed by available data. Figure 12 shows sales involving institutional owners<sup>29</sup>, a proxy for foreclosures, which rose sharply from 7 to 203 between 2015 and 2024, with a peak of 222 sales in 2022.

Figure 12: Number of Home Sales Involving Institutional Ownership Interest, Regional Municipality of Wood Buffalo, 2015 – 2025

Source: Fort McMurray Real Estate Board – Multiple Listing Service Database



29. Institutional Interest Ownership includes sales recorded in the Multiple Listing Service database that involved one of the following: Judicial Sale, Bank/Financial Institution Owned, Civil Enforcement, or Probate.

The oil industry has changed considerably, with newer plants located farther from Fort McMurray, making worker accommodation essential. Previously, workers could commute daily from the city to nearby Suncor and Syncrude facilities, but now housing near distant oil sands projects is increasingly necessary.

Between 2018 and 2025, the number of non-resident workers, was reduced by 31%<sup>30</sup>. At the same time, practices such as living out allowances have gradually been phased out and replaced by more frequent fly-in/fly-out arrangements. As the oil industry's influence on the housing market diminishes, housing prices continue to fall, with considerable uncertainty about any potential return to pre-2015 levels.

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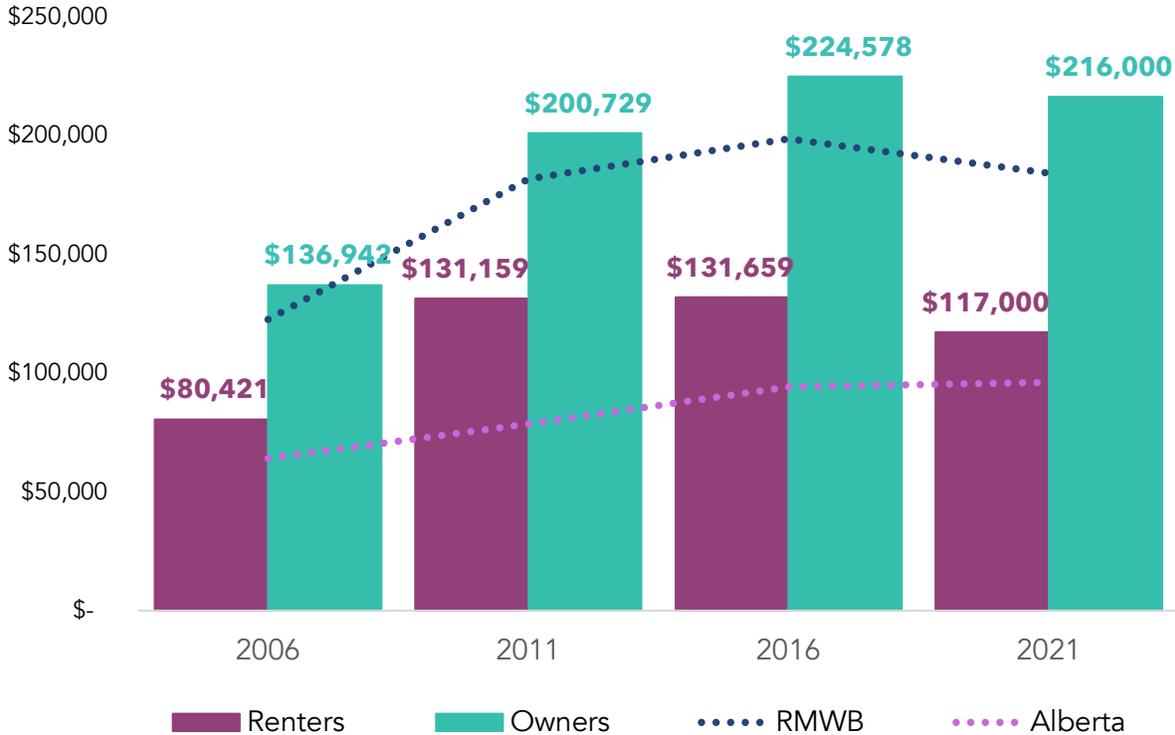
30. 2025 Municipal Census, Regional Municipality of Wood Buffalo

# Housing Affordability

Housing in the RMWB is generally considered affordable for most residents. In 2021, the area reported a median household income of \$184,000, nearly double the provincial median. There is a marked disparity between households that own their homes, with a median income of \$216,000, and those that rent, whose median income stands at \$117,000.

Figure 13: Median Household Incomes, Owners and Renters in Regional Municipality of Wood Buffalo and Alberta, 2006 – 2021

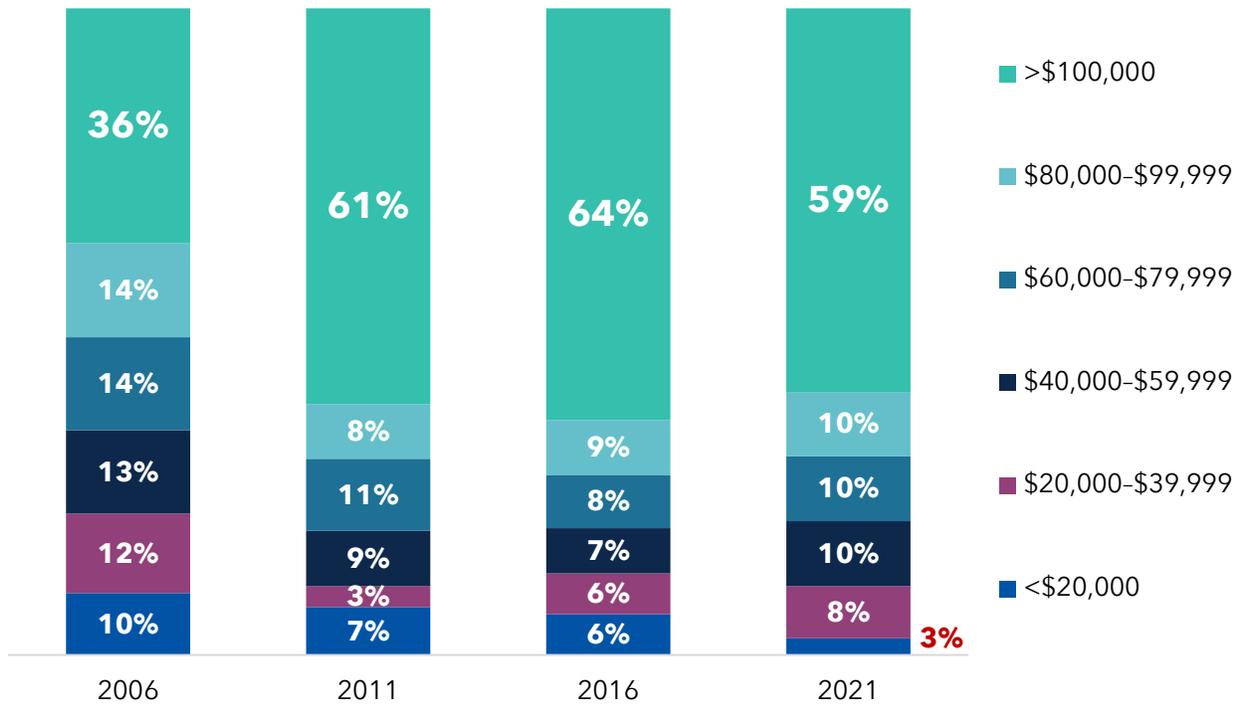
Source: Statistics of Canada, Census of Population, Wood Buffalo Special Municipality (SM)



To buy a single-detached home in today's market in the RMWB, buyers need an annual income of at least \$113,695, while a townhouse requires \$85,539. In 2021, over half of renters earned enough to meet these requirements. The rental market shows a similar trend. According to CMHC's housing affordability guidelines, an annual pre-tax income of \$54,200 is required to afford the median rent in 2024. This amount is manageable for **79% of renter households**, indicating most renters in the region can still find affordable housing.

Figure 14: Proportion of Renter Household Income Categories, Regional Municipality of Wood Buffalo, 2011 – 2021

Source: Statistics of Canada, Census of Population, Wood Buffalo Special Municipality (SM)



## Vulnerable Groups, People Experiencing Homelessness, and Core Housing Need

The RMWB is generally affordable for most of its residents when observing purely income compared to housing prices. However, vulnerable populations such as low-income households, people experiencing homelessness, women-led households, one-parent households, seniors, Indigenous Peoples, and residents in remote hamlets face financial and geographical barriers in accessing safe, suitable, and affordable housing.



There are major concerns about homelessness in our community.

[Survey Participant]

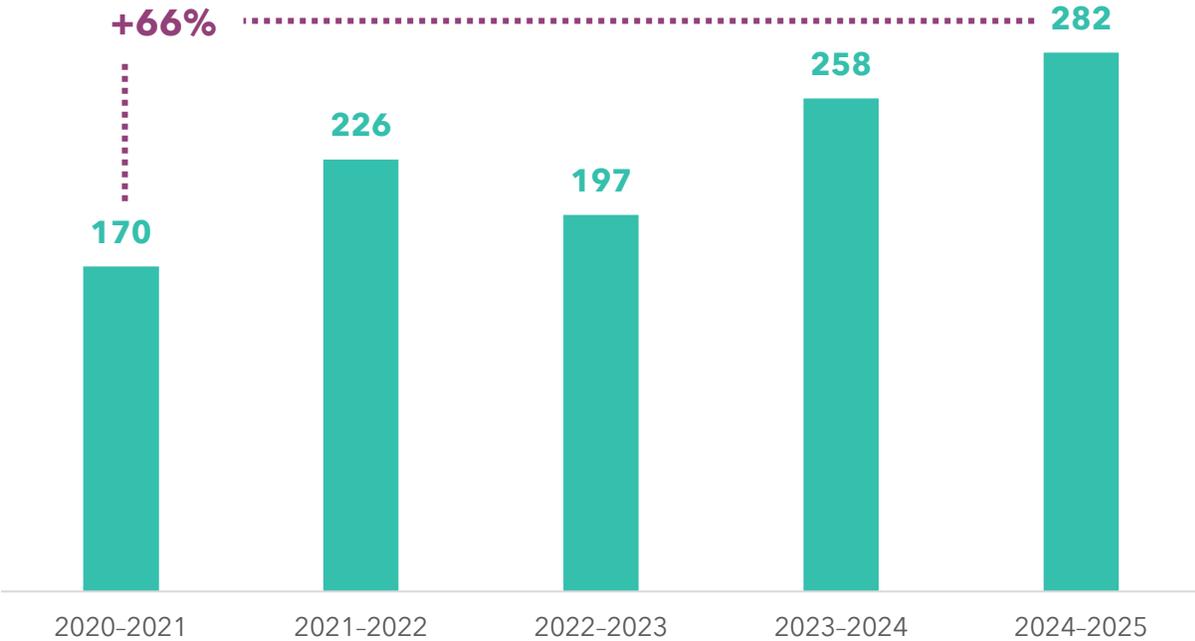
Individuals experiencing homelessness are particularly susceptible to the adverse impacts associated with a lack of stable housing. Accordingly, the Housing Assessment Resource Tool

(HART) analysis includes the number of individuals without homes as one of its core components in estimating the housing need in the RMWB. The 2025 RMWB Point-in-Time count identified 282 residents experiencing homelessness, with Indigenous Peoples accounting for 50% (142) of this population. Although this figure constitutes a small proportion of the overall community, there has been a 66% increase in homelessness over the past five years.

Feedback from organizations active in the affordable housing sector suggests that this upward trend is primarily linked to a rise in substance use-related challenges.

Figure 15: People Experiencing Homelessness for At Least One Day That Year

Source: Reaching Home: Canada’s Community Homeless Strategy, Community Homelessness Report Regional Municipality of Wood Buffalo, 2024



Core housing need (CHN), an indicator measured by Statistics Canada during the regular Census of Population, identifies households living in housing that is unaffordable, lacks sufficient bedrooms, or requires major repairs. In the approach used in this report to estimate housing need, the number of households in core housing need is directly tied to the number of housing units needed. In 2021, the RMWB recorded 1,190 households in core housing need, representing 5% of all households. Encouragingly, this figure has declined by 30% since 2006, when 1,700 households were identified as being in core housing need.

Table 4: Selected Household Groups in Core Housing Need, Regional Municipality of Wood Buffalo, 2006, 2021

Source: Statistics Canada, Census of Population, Regional Municipality of Wood Buffalo (2016, 2021)

Household Type	2006		2021	
	#	%	#	%
Renter	1,085	23%	810	10%
Owner	615	5%	380	2%
Women-led <sup>31</sup>	255	43%	325	20%
Indigenous (Primary Household Maintainer)	200	12%	265	10%
Youth (Primary Household Maintainer age under 24)	245	20%	75	10%
Seniors (Primary Household Maintainer age 65+)	95	20%	165	11%
Visible minority (Primary Household Maintainer)	1,700	10%	305	6%
<b>All Households in Core Housing Need</b>	<b>1,700</b>	<b>10%</b>	<b>1,190</b>	<b>5%</b>

Even though the core housing need statistics have improved between 2006 and 2021, vulnerable groups such as women-led households (20%), Indigenous Peoples (10%), youth (10%), and seniors (11%) remain in core housing need. This sentiment was shared among engagement participants who repeatedly indicated a need for affordable housing for these groups.

31. Women-led households are considered households with female as a lone parent.



More affordable seniors housing. Ground-oriented independent living.

[Survey Participant]

## Housing Issues and Affordability in Rural Communities

Geographical challenges are particularly compounded in rural and remote communities within the RMWB, such as Fort Chipewyan, Anzac, Janvier, and Conklin, where geographic isolation, limited infrastructure, and services impact housing quality, availability, and affordability. Some of the communities, like Fort Chipewyan, are accessible only by air or long, seasonal roads, which increases the cost and complexity of construction, maintenance, and service delivery.

Engagement feedback indicated that many dwellings in these communities are older, require significant repairs, and lack diversity, presenting challenges in meeting the distinct needs of different household types. Community members participating in the engagement process identified issues such as a shortage of skilled labour, limited availability of building materials, and seasonal transportation constraints – all of which contribute to construction delays and increased costs.



The houses in hamlets are older and most need updating

[Survey Participant]

In 2025, as housing prices in the RMWB decline and the local economy contracts, rural communities across the region are facing various challenges. Communities such as Conklin, Fort Chipewyan, and Janvier are facing population outflows and worsening housing conditions. Other communities such as Draper are challenged by land instability and related evictions. The housing stock in one of the largest hamlets, Fort Chipewyan, has decreased by 114 units between 2015 and 2025. A significant number of homes in hamlets like Janvier have been lost to fires, further straining the already limited housing stock. During a tour of

these communities, residents reported a range of challenges, including inadequate access to basic services, substance use, and overcrowded households.

Table 5: Housing Units in Hamlets, 2015 – 2025

Source: Regional Municipality of Wood Buffalo Census 2015 – 2025

Urban Service Area / Hamlet	2015	2018	2021	2025	% change 2015 - 2025
Anzac	289	264	259	257	<b>-11%</b>
Conklin	122	115	107	106	<b>-13%</b>
Draper	64	57	60	53	<b>-17%</b>
Fort Chipewyan	392	356	373	278	<b>-29%</b>
Fort Fitzgerald	2	10	10	13	-
Fort McKay	21	27	28	27	<b>28.5%</b>
Gregoire Lake Estates	85	79	84	82	<b>-3.5%</b>
Janvier	58	68	55	85	<b>+25%</b>
Saprae Creek Estates	272	233	243	261	<b>-4%</b>

Overcrowded or suppressed households are identified when individuals would choose to relocate if suitable housing options were accessible. Within hamlets of the RMWB, this challenge persists, frequently resulting in multiple generations residing together in confined spaces because of restricted housing availability. Estimates of suppressed households are derived by analyzing the age distribution of household maintainers in the RMWB from 2006 to 2021. Notably, an underrepresentation of certain age groups may indicate that these individuals are unable to establish independent households, likely due to constraints related to affordability, availability, or housing quality.

Many hamlets in the RMWB are experiencing significant housing issues. In places like Janvier and Conklin, homes often require major repairs and are frequently affected by unsafe or inadequate conditions such as mold, poor plumbing, or old roofs. Residents have reported they cannot afford to hire professional contractors, so they usually attempt these repairs themselves. This often leads to work being done without proper permits, incorrect fixes, or only short-term solutions that do not address deeper problems.

## Gaps in The Non-Market Housing Network

Non-profit housing providers play a vital role in the housing network, particularly in addressing the needs of individuals and families who cannot access adequate housing through the private market. The range of services non-profit providers typically spans from emergency housing and deeply-subsidized units all the way to affordable homeownership programs.

Wood Buffalo Housing (WBH) is the largest non-profit provider of affordable housing in the RMWB. Its mandate is to offer “safe and sustainable housing solutions for all residents.” The Corporation was set up to address the challenges caused by rapidly rising rents, mainly by supplying rental homes at prices close to the market rate. Besides its regular rental properties, rented at 10% below the average market rate, WBH also oversees rent and land assistance programs benefiting 581 recipients, manages a limited number of provincially funded affordable units that are rented at 30% of a tenant’s income, and operates seniors’ housing in Fort McMurray, Anzac, and Fort Chipewyan.

WBH once managed over 80 rental units in rural areas with reliable quality and pricing. After a strategic shift, only 14 units remain in Fort Chipewyan and five units in Anzac. Most of these units (14) are for seniors. Over time, WBH transferred units in rural communities from its management to local non-profit housing associations, offloading maintenance and operational costs. However, WBH’s diminishing presence in these areas will likely result in a gradual decline in the condition of the local housing stock, as smaller non-profit associations may struggle to keep up with ongoing maintenance expenses.

Table 6: Wood Buffalo Housing Corporation Unit Portfolio, 2025

Source: Wood Buffalo Housing, 2025

Urban Service Area / Hamlet	Community Housing <sup>32</sup>	Seniors	Lodge <sup>33</sup> Operations	Affordable 10%	Total
Anzac	1	4	-	-	<b>5</b>
Conklin	-	-	-	-	-
Fort Fitzgerald	-	-	-	-	-
Fort Chipewyan	2	10	-	2	<b>14</b>
Fort McKay	-	-	-	-	-
Fort McMurray	41	30	39	1,122	<b>1,232</b>
Janvier	-	-	-	-	-
<b>Total</b>	<b>44</b>	<b>44</b>	<b>39</b>	<b>1,124</b>	<b>1,251</b>

WBH’s focus on close-to-market rents has had unexpected effects for both the organization and affordable housing sector. By setting rents only 10% below the average market rate, the Corporation has ended up competing directly with private market units, making itself vulnerable to shifts in the housing market. When the market declined in 2015, the organization faced high vacancy rates and financial challenges. This strategy has also led to gaps in affordable housing support, especially for lower-income residents, households in rural communities with limited ability and others at-risk of homelessness or struggling to find housing due to high costs. Non-profit housing providers noted a lack of social and transitional housing services for people moving from emergency shelters to medium- and long-term affordable homes.

32. Community housing units are units with rents at 30% of tenant’s adjusted income, Source: Wood Buffalo Housing.

33. Rotary House Lodge comprises supported semi-independent units for seniors, Source Wood Buffalo Housing.

# Housing Needs, Gaps, and Estimates

It is projected that between 2021 and 2031, the RMWB will require approximately 4,625 to 7,045 housing units.<sup>34</sup> Table 7 presents two scenarios modelling the number of housing units required to address both existing unmet housing needs and future demand driven by population growth. The total estimated need is consists of several components, each of which is explained in detail Appendix B. The primary factor differentiating the high and low scenarios is the population growth rate provided by the *Municipal Development Plan* of the RMWB.

Table 7: Estimated Unmet and Future Housing Need, Low and High Scenario, 2021 – 2031

Source: CitySpaces Consulting

Need	Scenario	Low (1%)	High (1.8%)
Unmet	Units for Core Housing Need	1,190	
	Units for Homelessness	215	280
	Units for Healthy Vacancy Rate <sup>35</sup>	-	-
	Units for Suppressed Households	510	510
Future	Units for Projected Household Growth (2031)	2,710	5,065
<b>Total Housing Need</b>		<b>4,625</b>	<b>7,045</b>
2031 Projection + Core Housing Need		3,900	6,255

Between 2021 and Q2 2025, a total of 652 new units have been incorporated into the housing stock, while 78 units were removed, resulting in a net increase of 574 units. This represents between 8% and 12% of the anticipated housing units required for the 2021 to 2031 period, indicating that most of the projected demand will need to be addressed in the coming years. Given the four-year interval since the last Federal Census and the completion

34. As analysis primarily relies on Federal Census data, the starting year is 2021 (most recent available data). The analysis could be updated in 2027, upon the release of 2026 Federal Census data.

35. This component estimates the number of additional vacant units required to achieve a healthy vacancy rate. The RMWB average vacancy rate in 2024 was 10.2%, which significantly exceeds the typical healthy rate of 3 – 5%. Therefore, no additional units were allocated under this component.

of new housing units, it is necessary to refine housing need estimates in Table 7 by deducting the number of completions from 2021 through 2025 to determine the net requirement through 2031.

**The net estimate of 4,050 to 6,470 housing units is anticipated to be required by 2031 in order to address both current and future demand in the RMWB. These figures do not imply that thousands of new units must necessarily be constructed or added to the market. Considering the elevated rental vacancy rate, the increased inventory of homes for sale, and the substantial number of individuals seeking housing, it appears there is a significant disparity between the characteristics of existing housing stock and actual requirements.**

Table 8: Net Estimated Housing Need, Regional Municipality of Wood Buffalo 2021 – 2031

Source: CitySpaces Consulting; unit estimates have been rounded to the nearest multiple of five.

	Low (Preferred)	High
Total Estimated Housing Need (2021 - 2031)	4,625	7,045
Net Housing Completions (2021 - Q2 2025)	574	
<b>Net Housing Need (2021 - 2031)</b>	<b>4,050</b>	<b>6,470</b>
Share of Housing Need Addressed	12%	8%

In the following sections, additional analysis of the unit need estimates is based on the low (preferred) scenario, which assumes more conservative population growth (1% annually) along with conservative assumptions on the number of people experiencing homelessness. Appendix A offers a detailed explanation of the methodology and assumptions applied to each scenario.

### Housing Need Estimates by Type

Estimating housing needs over the next decade provides useful insight, but demand varies across households. Not all housing types suit or are affordable for everyone. This analysis looks at the Units for Projected Household Growth (2031) as a standalone component of the total estimated housing need and compares it with current local costs, categorizing future demand into four groups by housing type and tenure.

- **Deep Subsidy + Supportive Rental** is deeply subsidized rental housing affordable to individuals on social assistance as well as housing with additional on-site supports. This category is intended to address the needs of very low-income households, individuals requiring extra supports, and those experiencing homelessness. Renter households that can afford to spend less than \$875 per month and people experiencing homelessness are allocated to this category.
- **Non-Market Rental** describes purpose-built, subsidized rental housing with below market prices. Based on local market rents, renter households that can afford to spend between \$876 and \$2,250 per month are allocated to this category.
- **Market Rental** is rental housing with prices set by the open market and includes both purpose-built rental housing and ownership units rented on the secondary market. Based on local prices and analysis, renter households that can afford to spend between \$2,250 and \$3,625 per month on housing are allocated to this category.
- **Ownership** housing is owned and occupied by individual households. While housing built for ownership is sometimes rented on the secondary market, this category describes owner-occupied homes only. Based on affordability analysis of local sales and current interest rates, the 35% of renter households earning \$145,000<sup>36</sup> or more are assumed to be able to purchase, in addition to approximately two thirds of projected household growth based on recent and historical trends.



The Municipality should consider alternative housing options such as shared living.

[Survey Participant]

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36. Estimating purchasing capacity for a single-detached home priced at \$466,486 (2024) with a 20% downpayment and a 25-year mortgage at 4.19% (stress tested at 6.19%), assuming a 32% gross debt service ratio and \$600 per month in utilities and taxes, is challenging. This is due to some households receiving downpayment support from family or inheritances, and the variety of ways people buy homes even when their incomes seem insufficient for local prices.

Table 9: Estimated Unit Need by Type, Regional Municipality of Wood Buffalo

Source: CitySpaces Consulting, Unit estimates have been rounded to the nearest multiple of five

Projected Estimate		Market Rental	Non-Market Rental	Deep Subsidy + Supportive Rental	Ownership	Total
5-year	#	425	385	485	1,020	<b>2,315</b>
	%	18%	17%	21%	44%	<b>100%</b>
10-year	#	850	770	965	2,040	<b>4,625</b>
	%	18%	17%	21%	44%	<b>100%</b>

## Unit Needs Estimates by Size and Income Group

### INCOME GROUP CONCEPT

To more accurately assess households' capacity to afford housing, they may be categorized according to income levels. This approach outlines the principal income sources for each group and specifies the proportion of local area median income each is likely to earn.

Table 10: Income Group Ranges and Categories, Regional Municipality of Wood Buffalo

Source: CitySpaces Consulting

Income Group	Income Type or Source <sup>37</sup>	Percent of Area Median Household Income
Very Low	Social Assistance	< 20%
Low	Minimum Wage Worker	20% - 49%
Moderate	Entry-Level Professional Job	50% - 79%
Median	Middle Class	80% - 120%
High	High-Income	> 120%

37. The relationship between income groups, area median incomes, and typical income source is defined by the University of British Columbia Housing Research Collaborative. See the HART Housing Need Assessment Tool Methodology Guide for more information. <https://hart.ubc.ca/wp-content/uploads/2024/03/HNA-Methodology.pdf>

Table 11 provides the income ranges and associated affordable monthly housing cost<sup>38</sup> for the five income groups based on the median household income in the RMWB (\$184,000), in addition to the number and share of households in each income group (2021 Federal Census). The median income in the RMWB is relatively high, resulting in higher income ranges than that might be seen in other communities applying the income group concept.

Table 11: Income Ranges and Maximum Monthly Housing Costs, Regional Municipality of Wood Buffalo  
 Source: CitySpaces Consulting

Income Group	Income Range	Maximum Monthly Housing Cost	Number of Households	Share of Households (2021)
Very Low	Less than \$35,000	Up to \$875	1,185	5%
Low	\$35,000 - \$89,999	\$876 - \$2,250	3,765	15%
Moderate	\$90,000 - \$144,999	\$2,250 - \$3,625	5,260	20%
Median	\$145,000 - \$219,999	\$3,527 - \$5,499	4,180*	16%
High	Above \$219,000	More than \$5,500	11,555	45%

The RMWB's distinctive economic situation means that nearly half of its households (45%) are classified as high-income, enabling them to spend over \$5,500 each month on housing and comfortably afford market rentals or home purchases. Households with moderate-income comprise 20% of the population and can spend at least \$2,250 monthly, making market rent within their reach as well. In contrast, 15% of households fall into the low-income category and face challenges affording market rentals, often needing to rely on non-market rental solutions to achieve affordability, particularly if their earnings are at the lower end of the spectrum. For 1,185 households (5%) fall into with very low-income, even standard non-market social housing may be inaccessible unless it receives substantial subsidies and is specifically allocated to those receiving social assistance.

38. Assuming a household can afford its housing when it costs no more than 30% of its before-tax income.

## Estimated Current and Future Need by Income Group

Around 84% of the total housing need, represented by units for households in core housing need and estimated household growth, can be distributed by income group and household size to understand housing need in finer detail.<sup>39</sup> The distributions do not consider persons experiencing homelessness, rental vacancy estimate, or suppressed households, which represent approximately 17% of the total estimated need.

In 2021, no households within moderate- to high-income brackets experienced core housing need; instead, the majority (70%) were found among low-income households. Core housing need was particularly prevalent among smaller households, notably 64% of one-person households, which are limited to a single income source. In contrast, households with two or more members may benefit from additional sources of income, thereby lessening the likelihood of core housing need. Notably, one-person households earning over \$35,000 annually did not experience core housing need in 2021.



More subsidized housing is needed.

[Survey Participant]

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39. Concepts not captured by Census data cannot be reliably broken down by income group or household size, as this would not accurately reflect those populations. The tables showing such breakdowns pertain specifically to core housing need and projected household demand.

Table 12: Households in Core Housing Need by Income Group, Household Size, 2021

Source: Consultant Calculations; Statistics Canada, Housing Assessment Resource Tool (2025), 2021 Census of Population, Wood Buffalo Specialized Municipality, Unit estimates have been rounded to the nearest multiple of five.

INCOME GROUP		VERY LOW	LOW	MODERATE	MEDIAN	HIGH	
% AREA MEDIAN HOUSEHOLD INCOME		<20%	20-49%	50-79%	70-119%	>120%	
HOUSEHOLD INCOME		<\$35,000	\$35,000-\$89,999	\$90,000-\$149,999	\$150,000-\$219,999	\$220,000+	
MONTHLY AFFORDABLE HOUSING COST		<\$876	\$876-\$2,250	\$2,251-\$3,625	\$3,626-\$5,500	>\$5500	<b>TOTAL</b>
HOUSEHOLD SIZE	1-PERSON	415	0	0	0	0	<b>415</b>
	2-PERSON	155	190	0	0	0	<b>345</b>
	3-PERSON	50	110	0	0	0	<b>160</b>
	4+PERSON	45	225	0	0	0	<b>270</b>
<b>TOTAL</b>		<b>660</b>	<b>525</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,190</b>
% TOTAL		55%	45%	0%	0%	0%	

To estimate current and future housing needs by household size and income, the low (preferred) projection scenario is combined with unit estimates allocated to core housing need. Housing demand is evenly split: 45% for very low- to low-income households, 42% for median- to high-income groups, and 13% for moderate-income households.

Table 13: Low-preferred Projection + Core Housing Need by Income Group, Household Size, 2021-2031

Source: Consultant Calculations; Statistics Canada, HART (2025), 2021 Census of Population, Wood Buffalo Specialized Municipality, Unit estimates have been rounded to the nearest multiple of five.

INCOME GROUP		VERY LOW	LOW	MODERATE	MEDIAN	HIGH	
% AREA MEDIAN HOUSEHOLD INCOME		<20%	20-49%	50-79%	70-119%	>120%	
HOUSEHOLD INCOME		<\$35,000	\$35,000-\$89,999	\$90,000-\$149,999	\$150,000-\$219,999	\$220,000+	
MONTHLY AFFORDABLE HOUSING COST		<\$876	\$876-\$2,250	\$2,251-\$3,625	\$3,626-\$5,500	>\$5500	<b>TOTAL</b>
HOUSEHOLD SIZE	1-PERSON	510	175	120	125	80	<b>1,010</b>
	2-PERSON	185	315	180	195	270	<b>1,145</b>
	3-PERSON	60	160	95	145	200	<b>660</b>
	4+PERSON	55	285	100	210	435	<b>1,085</b>
<b>TOTAL</b>		<b>810</b>	<b>935</b>	<b>495</b>	<b>675</b>	<b>985</b>	<b>3,900</b>
% TOTAL		21%	24%	13%	17%	25%	

## Bedroom Allocation by Income Group

**While estimating housing needs by income group and household size is useful, household size does not always directly correspond to the number of bedrooms required.** For instance, a three-person household comprising unrelated roommates may need three separate bedrooms, whereas a couple with one child may only require two bedrooms.

Although household arrangements vary widely, most housing needs can be reasonably assessed using the National Occupancy Standard, which considers both household size and composition to determine appropriate bedroom requirements; this approach provides a more accurate understanding of the types of housing needed in the community.<sup>40</sup>

**The analysis identifies the minimum number of bedrooms required to meet a household's basic needs.** However, higher-income households often seek additional space beyond their minimum requirements, for hosting guests, storage, future family expansion, home offices, or hobbies. While these preferences are important, they reflect individual lifestyle choices rather than essential needs. As such, the analysis focuses on identifying **core bedroom requirements** based on household size and composition, rather than discretionary space, which varies widely across households.

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40. The National Occupancy Standards outlines the recommended number of bedrooms for a household's housing to be considered 'suitable' when assessing core housing need. Generally, adults (except couples) and children should each have their own bedroom, with a maximum of two people per bedroom. Children of the same sex or under five years old can share a room, but this analysis assumes each child has their own bedroom.

Table 14 estimates bedroom needs by income group for the low (preferred) projection.<sup>41</sup> The analysis shows that smaller one- and two-bedroom units account for the largest share, with 1,910 units (70%). At the same time, majority of the need (2,164 units, or 79%) is allocated to households earning more than \$90,000. This is due to the assumption that households formed by unrelated roommates would likely split into separate one-bedroom units. Anecdotal evidence suggests that co-living of unrelated roommates has occurred in the RMWB among temporary workers who may opt to share housing temporarily to reduce costs during their employment in the area.

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41. Core housing need and population projections are grouped by income and household size. Some unmet need components cannot be allocated this way because they involve sub-populations not fully captured in Census data. Percentages may differ slightly between scenarios due to rounding to the nearest five.

Table 14: Estimated Housing Units Needed by Bedroom Count + Income Group, Preferred Projection, 2021 – 2031,

Source: Consultant Calculations; Statistics Canada, HART (2025), 2021 Census of Population, Wood Buffalo Specialized Municipality, Unit estimates have been rounded to the nearest multiple of five.

INCOME GROUP		VERY LOW	LOW	MODERATE	MEDIAN	HIGH	
% AREA MEDIAN HOUSEHOLD INCOME		<20%	20-49%	50-79%	70-119%	>120%	
HOUSEHOLD INCOME		<\$35,000	\$35,000-\$89,999	\$90,000-\$149,999	\$150,000-\$219,999	\$220,000+	
MONTHLY AFFORDABLE HOUSING COST		<\$876	\$876-\$2,250	\$2,251-\$3,625	\$3,626-\$5,500	>\$5500	TOTAL
UNIT SIZE	1-BEDROOM	115	275	290	330	330	<b>1,340</b>
	2-BEDROOM	15	55	85	120	295	<b>570</b>
	3-BEDROOM	10	50	75	130	205	<b>470</b>
	4+BEDROOM	5	30	45	90	16.	<b>330</b>
<b>TOTAL</b>		<b>145</b>	<b>410</b>	<b>495</b>	<b>670</b>	<b>990</b>	<b>2,710</b>
% TOTAL		5%	15%	18%	25%	37%	

For components of total housing need (see Table 7) not captured in the bedroom distribution tables, such as units for individuals experiencing homelessness or units for suppressed household formation, it is reasonable to assume a need for one-bedroom units. Based on this assumption, **727 additional one-bedroom units** would be required in the case of the low (preferred) projection scenario.

# Key Housing Needs and Issues

The following section provides an overview of the most pressing housing needs and issues in the RMWB, drawing attention to specific areas where gaps in supply and affordability persist.

## Emergency Shelters, Supportive Housing, and Affordable Rental

- There is an unmet need of 727 units in form of emergency shelters and temporary housing, and one-bedroom units particularly for **individuals experiencing homelessness** and suppressed household formation.
- Several operators of non-profit housing facilities indicated during engagement that supportive housing is needed for **vulnerable populations**, including people with complex needs such as mental health and substance use issues, to reduce and prevent chronic homelessness and provide stability and pathways to independence.
- The current availability of affordable rental units does not meet the demand, especially among **low-income households and persons with disabilities**, highlighting persistent gaps in both availability and affordability of housing options.
- While there is ample supply of rental units, there remains a substantial **affordability gap** that exacerbates the risk of housing insecurity, making it important to prioritize investments in emergency, supportive, and affordable housing for at-risk and low-income residents.

## Seniors Housing

- There is a growing demand for seniors housing due to an **aging population** and a shift from younger, family-oriented residents to older cohorts, including retirees. **In 2021, 165 seniors were in urgent need of more suitable or affordable housing.**
- Current options are limited for downsizing, low-income seniors, **aging-in-place**, and for those with mobility or cognitive limitations.
- As the number of seniors (65+) is projected to double in the next 10-years, the need for seniors housing is expected to increase, requiring targeted solutions to address these gaps.

## Youth Housing

- During public engagement, participants indicated that youth-specific housing was needed to support young people, including **high school students leaving rural and Indigenous communities** for educational opportunities, who may live with hosting or billeting arrangements in Fort McMurray.
- Youth in need of substance use treatment require **specialized housing** options tailored to their unique challenges. Providing targeted youth housing serves as an early intervention, helping to prevent long-term housing insecurity and homelessness.
- Creating access to stable and affordable housing for youth can improve their chances of securing employment and achieving life stability.

## Culturally and Indigenous Appropriate Housing

- Current housing options often fail to meet the specific cultural, social, and support needs of residents including the **urban Indigenous population living off-reserve and other cultures present in the RMWB**.
- **Indigenous Peoples are disproportionately represented among people experiencing homelessness**, underscoring the urgent need for Indigenous appropriate housing solutions that address both systemic barriers and community-specific needs.
- Providing culturally appropriate housing can help reduce housing insecurity, promote stability, and improve overall well-being for urban Indigenous individuals and families living off-reserve.

## Rural Housing

- Rural communities such as Conklin, Janvier, Anzac, and Fort Chipewyan face significant housing challenges, including **overcrowding, aging homes in need of major repair**, and homes that are **no longer suitable for occupation**.
- The lack of suitable and affordable housing, as well as limited community amenities such as grocery stores and gas stations, has contributed to a high-degree of **out-migration**, as residents leave in search of better living conditions and access to essential services.

- Development in northern, rural, and remote contexts is further constrained by **limited infrastructure** (i.e. water and sewer servicing), natural development constraints, and far from trades and building supplies.

## Mismatch of Current Supply and Housing Need

- The current regional housing landscape reveals a stark **mismatch between need and supply**. Despite a very high rental vacancy rate of 10.2% in 2024<sup>42</sup>, particularly among one-bedroom units (11.2%<sup>43</sup>), property owners are struggling to find renters. This surplus is a legacy of a period of overbuilding aimed at a population that ultimately did not materialize, leaving behind a glut of housing stock that now sits empty. Yet, at the same time, individuals and families are actively seeking housing but are unable to secure suitable options.
- Mismatch between supply and demand is also present in availability of developable land across the municipality. While some hamlets such as Janvier are experiencing outflow of residents and are abundant with available land, Fort Chipewyan is struggling to secure more developable land to accommodate new housing.
- The reasons for the disconnect between need and supply are complex. Many potential renters have low incomes and simply cannot afford the prevailing market rents, while others face discrimination due to factors such as racism, being new immigrants, living with disabilities, or having a history of homelessness. These barriers mean that, **even with abundant vacancies, the available units do not meet the needs of those searching for homes**.
- There is a contradiction: while absorbing excess housing stock is necessary, what is truly needed is a supply of affordable, accessible, and culturally appropriate housing that reflects the realities and challenges of the local population.

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42. Canada Mortgage and Housing Corporation, Information Portal, 2024.

43. Ibid.

## Other Significant Challenges

- **Natural hazards such as floods and wildfires have created ongoing risks** for housing stability and made insurance coverage more difficult and costly for property owners. **Insurance issues**, including high premiums and limited availability, pose financial barriers for both homeowners and landlords in the region.
- The local private sector has stalled, with little demand pressure resulting in **minimal new investment or development** in the housing market. There is also limited availability of trades and building supplies due to remote locations, which further restricts housing improvements and new construction.

# APPENDIX A

## Mandatory Data Tables

# Disclaimer

The data in this report were collected by the project team, the RMWB, and Alberta’s Office of Statistics and Information to meet federal Housing Needs Assessment (HNA) requirements. While the available data were sufficient to complete housing estimates and describe the housing context in the RMWB, some assumptions were necessary where data were unavailable. Examples of missing indicators include household projections for the RMWB and Alberta as well as anticipated birth rates, anticipated survival rates, and hardship rates. To address this gap, the project team applied a 1% annual growth rate—recommended in the RMWB’s Municipal Development Plan—to the household count from the 2021 Municipal Census to estimate the number of households in the future. Indicators from the federal HNA template not included in this Appendix are provided in the main body of the report.

# Community Profile + Trends

Table 15: Income Categories and Affordable Shelter Costs, 2021

Source: Wood Buffalo SM (CSD, AL), Housing Needs Assessment Tool (HART)

Income Category	% Total Households	Annual Household Income	Affordable Shelter Cost (2020 CAD\$)
Median Household Income	-	\$184,000	\$4,600
Very Low Income (20% or under of AMHI)	3.83%	<= \$36,800	<= \$920
Low Income (21% to 50% of AMHI)	15.15%	\$36,800 - \$92,000	\$920 - \$2,300
Moderate Income (51% to 80% of AMHI)	18.64%	\$92,000 - \$147,200	\$2,300 - \$3,680
Median Income (121% or more of AMHI)	25.15%	\$147,200 - \$220,800	\$3,680 - \$5,520
High Income (121% and more of AMHI)	37.24%	>= \$220,801	>= \$5,521

Table 16: Percentage of Households in Core Housing Need, by Income Category and Household Size, 2011–2021

Source: Wood Buffalo SM (CSD, AL), Housing Needs Assessment Tool (HART)

Income Category	Households				
	1-person	2-person	3-person	4-person	5-person
High Income >\$5,520	0.0%	0.0%	0.0%	0.0%	0.0%
Median Income \$5,520	0.0%	0.0%	0.0%	0.0%	0.0%
Moderate Income \$3,680	0.0%	0.0%	0.0%	0.0%	0.0%
Low Income \$2,300	0.0%	36.2%	21.0%	25.7%	17.1%
Very Low Income \$920	62.4%	23.3%	7.5%	3.8%	3.0%

Table 17: Affordable Housing Deficit, by Household Size and Income Category, 2021

Source: Wood Buffalo SM (CSD, AL), Housing Needs Assessment Tool (HART)

Income Category (Max. Affordable Shelter Cost)	Households					
	1-Person	2-Person	3-Person	4-Person	5-Person	Total
Very Low Income \$920	415	155	50	25	20	665
Low Income \$2,300	0	190	110	135	90	525
Moderate Income \$3,680	0	0	0	0	0	0
Median Income \$5,520	0	0	0	0	0	0
High Income >\$5,520	0	0	0	0	0	0
<b>Total</b>	<b>415</b>	<b>345</b>	<b>160</b>	<b>160</b>	<b>110</b>	<b>1,190</b>

Table 18: Affordable Housing Deficit, by Number of Bedrooms, 2021

Source: Wood Buffalo SM (CSD, AL), Housing Needs Assessment Tool (HART)

Number of Bedrooms	Maximum Affordable Cost					Total
	\$920	\$2,300	\$3,680	\$5,520	>\$5,520	
1	475	35	0	0	0	<b>510</b>
2	125	205	0	0	0	<b>330</b>
3	40	115	0	0	0	<b>155</b>
4	10	100	0	0	0	<b>110</b>
5	0	35	0	0	0	<b>35</b>
<b>Total</b>	<b>650</b>	<b>490</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,140</b>

Table 19: Projected Number of Households by Household Size and Income Category

Source: Wood Buffalo SM (CSD, AL), Housing Needs Assessment Tool (HART)

Income Category	Households					Total
	1-person	2-person	3-person	4-person	5+ person	
Very Low Income	1,274	361	0	20	56	<b>1,711</b>
Low Income	2,048	1,477	604	509	233	<b>4,871</b>
Moderate Income	1,465	2,233	1,140	671	551	<b>6,060</b>
Median Income	1,581	2,360	1,812	1,251	938	<b>7,942</b>
High Income	1,017	3,355	2,339	3,061	2,231	<b>12,003</b>
<b>Total</b>	<b>7,385</b>	<b>9,786</b>	<b>5,895</b>	<b>5,512</b>	<b>4,009</b>	<b>32,587</b>

Table 20: Population, 2011–2025

Source: Wood Buffalo (SM) CSD, Census 2021, Statistics Canada & the RMWB Municipal Census 2025

Characteristic	Data	Value
Total Permanent Population 2011 - 2025	2012	70,645
	2015	78,382
	2021	72,917
	2025	81,089
Population Growth from 2011 - 2025	Total	19,401
	Percentage	29.5%
Age (Years), 2021	Average	33.4
	Median	34.4
Age Distribution, 2021	0-14 Years	16,545
	15 - 64 Years	52,640
	65+ Years	3,150
Mobility, 2021	Non-Movers	60,730
	Non-Migrants	7,575
	Migrants	2,530

Table 21: Demographic Information, 2021

Source: Wood Buffalo (SM) CSD, Census 2021, Statistics Canada

Characteristic	Data	Value
Immigrants, 2021	Total	15,410
Non-Immigrants, 2021	Total	55,505
Recent Immigrants (2016-2021)	Total	4,135
Interprovincial Migrants (2016-2021)	Total	5,565
Indigenous Identity, 2021	Total	8,135

# Household Profiles + Economic Characteristics

Table 22: Household Income and Profile, 2016 - 2021

Source: Wood Buffalo (SM) CSD, Census 2021, Statistics Canada & Wood Buffalo SM (CSD, AL), Housing Needs Assessment Tool (HART)

Characteristic	Data	Value
Total Number of Households	2016	25,664
	2021	25,934
Household Income, 2021 (Canadian Dollars per year)	Average	197,400
	Median	184,000
Tenant Household Income, 2021 (Canadian dollars per year, only available at CMA or CA level) - Data from [Wood Buffalo (SM) CSD]	Average	134,600
	Median	117,000
Owner Household Income, 2021 (Canadian dollars per year, only available at CMA or CA level) - Data from [Wood Buffalo (SM) CSD]	Average	228,200
	Median	216,000
Average Household Size, 2021	Total	2.8
Breakdown of Household by Size, 2021	Total	25,935
	1-person	5660
	2-persons	7670
	3-persons	4,780
	4-persons	4,620
	5 or more persons	3,205
Tenant Households, 2021	Total	85,60
	Percentage	33.006
Owner Households, 2021	Total	17,375
	Percentage	66.994
Percentage of Tenant Households in Subsidized Housing, 2021	Percentage	9.6
Households within 800m of a higher-order / high frequency transit stop or station, 2021	Total	Not available
Number of One-Parent Families, 2021	Total	2,775

Characteristic	Data	Value
	Percentage	14.264
Number of One-Parent Families in which the Parent is a Woman+, 2021	Total	1,925
Number of One-Parent Families in which the Parent is a Man+, 2021	Total	850
Number of Households by Income Category, 2021	Very Low (up to 20% below Area Median Household Income (AMHI))	1,365
	Low (21% - 50% AMHI)	3,875
	Moderate (51% - 80% AMHI)	4,750
	Median (81%-120% AMHI)	6,410
	High (>120% AMHI)	9,490

Figure 16: Historical Change in Average Assessed Values of New Units, the RMWB, 2012-2024

Source: Regional Municipality Wood Buffalo, Assessment Roll, 2012–2024

Year	Single-detached (New)		Mobile Home (New)		Apartment (New)		Townhouse (New)	
	Value	% CHANGE	Value	% CHANGE	Value	% CHANGE	Value	% CHANGE
2012	\$762,771		\$488,517		\$367,218		\$460,621	
2016	\$734,233	-4%	\$477,359	-2%	\$323,037	-12%	\$422,142	-8%
2018	\$634,902	-17%	\$360,972	-26%	\$239,992	-35%	\$365,515	-21%
2022	\$556,723	-27%	\$232,614	-52%	\$116,500	-68%	\$270,760	-41%
2024	\$535,894	-30%	\$251,522	-49%	\$144,191	-61%	\$191,009	-59%

Table 23: Economy and Labour Force, 2021

Source: Wood Buffalo (SM) CSD, Census 2021, Statistics Canada

Characteristic	Data	Value
Number of Workers in Labour Force, 2021	Total	42,650
Number of Workers by Industry (Top 10 Only), 2021	Mining, quarrying, and oil and gas extraction	12,625
	Retail trade	3,605
	Construction	3,420
	Health care and social assistance	2,815
	Administrative and support, waste management and remediation services	2,560
	Educational services	2,340
	Accommodation and food services	2,170
	Transportation and warehousing	2,140
	Public administration	2,045
	Other services (except public administration)	1,785
Unemployment Rate and Participation Rate (%), 2021	Unemployment Rate	8.746
	Participation Rate	77.202
All Classes of Workers (#), 2021	Total	41,775
Employees (#), 2021	Total	39,310
Permanent Position (#), 2021	Total	34,175

Characteristic	Data	Value
Temporary Position (#), 2021	Total	5,130
Fixed Term (1-Year or More), 2021	Total	1,735
Casual, Seasonal, or Short-Term Position (less than 1-Year, Number), 2021	Total	3,400
Self-Employed (#), 2021	Total	2465
Number of Commuters by Commuting Destination, 2021	Within Census Subdivision	25,370
	To Different Census Subdivision	510
	To Different Census Division	295
	To Another Province/Territory	105
Number of Commuters by Main Mode of Commuting for the Employed Labour Force with a Usual Place of Work or No Fixed Workplace Address, 2021	Car, Truck, or Van	23,370
	Public Transit	9,215
	Walk	1,050
	Bicycle	90
	Other Method	570

Table 24: Owner and Tenant Households in Unaffordable, Inadequate, and Unsuitable Housing, 2021  
Source: Wood Buffalo (SM) CSD, Census 2021, Statistics Canada

Characteristic	Data	Value
Affordability - Owner and Tenant Households Spending 30% or more on Shelter Costs, 2021	Total	3,330
	Percentage	12.9%
Affordability - Owner and Tenant Households Spending 30% or more on Shelter Costs and In Core Need, 2021	Total	1,020
	Percentage	4%
Affordability - Tenant Households Spending 30% or more of income on shelter costs, 2021	Total	1,450
	Percentage	17%
Affordability - Tenant households spending 30% or more of income on shelter costs and in core need, 2021	Total	655
	Percentage	2.6%
	Total	1,880

Characteristic	Data	Value
Affordability - Owner households spending 30% or more of income on shelter costs, 2021	Percentage	10.8%
Affordability - Owner households spending 30% or more of income on shelter costs and in core need, 2021	Total	365
	Percentage	1.4%
Adequacy - Owner and Tenant households in dwellings requiring major repair, 2021	Total	1,445
	Percentage	5.6%
Adequacy - Owner and tenant households in dwellings requiring major repair and in core need, 2021	Total	150
	Percentage	0.6%
Adequacy - Tenant households in dwellings requiring major repairs, 2021	Total	545
	Percentage	6.4%
Adequacy - Tenant households in dwellings requiring major repairs and in core need, 2021	Total	95
	Percentage	0.4%
Adequacy - Owner households in dwellings requiring major repairs, 2021	Total	905
	Percentage	5.2%
Adequacy - Owner households in dwellings requiring major repairs and in core need, 2021	Total	55
	Percentage	0.2%
Suitability - Owner and tenant households in unsuitable dwellings, 2021	Total	1,595
	Percentage	6.1%
Suitability - Owner and tenant households in unsuitable dwellings and in core need, 2021	Total	240
	Percentage	0.9%
Suitability - Tenant households in unsuitable dwellings, 2021	Total	1,015
	Percentage	11.9%
Suitability - Tenant households in unsuitable dwellings and in core need, 2021	Total	210
	Percentage	0.8%
Suitability - Owner households in unsuitable dwellings, 2021	Total	585
	Percentage	3.4%
Suitability - Owner households in unsuitable dwellings and in core need, 2021	Total	30
	Percentage	0.1%
Total households in core housing need, 2021	Total	1,190

Characteristic	Data	Value
Percentage of tenant households in core housing need, 2021	Percentage	9.7%
Percentage of owner households in core housing need, 2021	Percentage	2.2%

## Housing Profile

Table 25: Housing Units: Currently Occupied/Available

Source: Wood Buffalo (SM) CSD, Census 2021, Statistics Canada & Wood Buffalo SM (CSD, AL), Housing Needs Assessment Tool (HART), AirDNA 2025

Characteristic	Data	Value
Private Dwellings, 2021	Total	25,935
Breakdown by Structural Types of Units (number of units) , 2021	Single-detached	12,480
	Semi-detached	1,225
	Row house	2,745
	Apartment/flat in a duplex	475
	Apartment in a building that has fewer than 5 storeys	5,645
	Apartment in a building that has 5 or more storeys	845
	Other single attached	0
	Moveable dwelling	2,520
Breakdown by size (number of units) , 2021	Total	25,935
	No bedrooms	135
	1-bedroom	2,340
	2-bedroom	5,050
	3-bedroom	8,315
	4- or more bedrooms	10,095
Breakdown by date built (number of units) , 2021	Total	25,935
	1960 or before	350
	1961 to 1980	5,050
	1981 to 1990	2,850
	1991 to 2000	2,915

Characteristic	Data	Value
	2001 to 2005	3,845
	2006 to 2010	4,990
	2011 to 2015	3,390
	2016 to 2021	2,545
Rental Vacancy Rate (%), 2021	Total	19.7
	Bachelor	10.8
	1-bedroom	19.3
	2-bedroom	19.8
	3-bedroom+	21.3
Number of Primary and Secondary Rental Units, 2021	Primary	3213
	Secondary	5317
Number of Short-Term rental units, 2025	Total	135

Table 26: Current Non-Market Housing Units

Source: Wood Buffalo SM (CSD, AL), Housing Needs Assessment Tool (HART), the RMWB Housing Data 2025

Characteristic	Data	Value
Number of Housing units that are subsidized, 2021	Total	825
Number of housing units that are below market rent in the private market (can either be rent or income-based definition), 2021	Total	7,655
Number of co-operative housing units, 2021	Total	0
Number of other non-market housing units (permanent, supportive, transitional, etc), 2025	Total	1,251

Table 27: Housing Values, 2024

Source: Wood Buffalo (SM) CSD, Census 2021, Statistics Canada & Wood Buffalo, Housing Market Information Portal, CMHC & the RMWB Assessment Roll 2025

Characteristic	Data	Value
Median Monthly Shelter costs for rented dwellings, 2024 (CDN \$)	Median	\$1,530
Purpose-built rental prices by unit size, 2024 (Average, CDN \$)	Total	\$1,329
	Bachelor	\$921
	1-bedroom	\$1,100
	2-bedroom	\$1,352
	3-bedroom+	\$1,875
Purpose-built rental prices by unit size, 2024 (Median, CDN \$ per month)	Total	\$1,300
	Bachelor	\$900
	1-bedroom	\$1,060
	2-bedroom	\$1,340
	3-bedroom+	\$1,750
Sale Prices, 2024 (CDN \$)	Average	\$462,800
	Median	\$472,000
Sale prices by unit size, 2024 (Median, CDN \$)	Median	\$365,520
	Bachelor	*
	1-bedroom	\$106,720
	2-bedroom	\$159,670
	3-bedroom+	\$329,450

Table 28: Housing Units: Change in Housing Stock,2024

Source: Wood Buffalo, Housing Market Information Portal, CMHC

Characteristic	Data	Value
Demolished - breakdown by tenure	Tenant	Not available
	Owner	Not available
Completed - Overall and breakdown by structural type (annual, number of structures), 2021	Total	260
	Single	38
	Semi-Detached	6
	Row	178
	Apartment	38
Completed - Breakdown by tenure (annual, number of structures), 2021	Tenant	38
	Owner	140
	Condo	82
	Co-op	0
Number of Housing Units Started by structural type, 2024	Total	37
	Single	34
	Semi-Detached	0
	Row	0
	Apartment	3
Number of Housing Units Started by tenure, 2024	Total	37
	Condo	0
	Owner	34
	Rental	3

# Projections: Population, Households, and Housing

Table 29: Projections by 2031

Source: Alberta Treasury Board and Finance, CitySpaces Consulting

Characteristic	Data	Value
Women by age distribution (# and %)	0-14	7,290 (18.4%)
	15-19	3,000 (7.6%)
	20-24	2,420 (6.1%)
	25-64	23,010 (58.2%)
	65-84	3,665 (9.3%)
	85+	140 (0.4%)
Male Births	Births x Estimated proportion of male births	Not available
Female Births	Total Births - Female Births	Not available
Survival Rate	Survival rate for those not yet born at the beginning of the census year	Not available
Net Migrations	Net migrations (in and out) of those not yet born in the beginning of the census year	Not available
Projected Family Households	Age-group population x projected age-specific family headship rate	Not available
Projected Non-family households	Age-group population x projected age-specific non-family headship rate	Not available
Total Projected Headship Rate	Family headship rates + non-family headship rates	Not available
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) - Projected households by type (family and non-family)(Year 1)	Not available

Characteristic	Data	Value
Projected Owner Households	Projected households by type, year, and age group x projected ownership rate by type, year, and age group	Not available
Projected renter households	Projected households by type year and age-group - projected owner households by type year and age group	Not available
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure, and age group	Not available

Table 30: Anticipated Households by 2031

Source: Housing Needs Assessment Tool (HART), Canada 2021 Census, Statistics Canada, the RMWB Municipal 2025 Census

Characteristic	Data	Value
Anticipated Population by 2031	Total	82,695
Anticipated Population growth	Total	2,097
	Percentage	2.1%
Anticipated Age	Average	38
	Median	39.4
Anticipated age distribution (# and %)	0-14	14,935 18.1%
	15-19	6,205 7.5%
	20-24	4,920 5.9%
	25-64	48,200 58.3%
	65-84	8,215 9.9%
	85+	230 0.3%
Current number of households by 2021	Total	25,935
Anticipated number of households by 2031	Total	28,647

Characteristic	Data	Value
Anticipated household age	Average	Not available
	Median	Not Available
Anticipated households by tenure	Renter	Not available
	Owner	Not available
Anticipated units by type (2031)	Total	Not available
	Single	Not available
	Semi-detached	Not available
	Row	Not available
	Apartment	Not available
Anticipated average household size	Total	2.8
Draft approved lots by planned housing type	Total	Not available
Draft approved lots by tenure	Tenant	Not available
	Owner	Not available

# **APPENDIX B**

## **Housing Needs Estimates: Methodology + Supplementary Tables**

## Housing Unit Estimates Approach

There are two key components considered when estimating how much housing is needed in a community: the pre-existing, current unmet housing needs of households who already live there and the future needs of households who will form from the existing population or new people moving to the municipality. Four concepts have been applied to estimate the current unmet housing needs of the RMWB households:

- **Core Housing Need:** a Statistics Canada concept to identify households with unmet housing needs; a household is classified as being in core housing need when their housing does not meet any one of three housing standards (suitability, adequacy, and affordability)<sup>44</sup> and could not resolve their housing issue by moving within the community without spending more than 30% of its income. The value is the same for the low and high scenarios.
- **Individuals Experiencing Homelessness:** the *Reaching Home: Canada's Homelessness Strategy Community Homelessness Report* for the RMWB is used to estimate the number of people experiencing homelessness in the RMWB. The low scenario estimate is based on the average number of people experiencing homelessness over the last five years, while the high scenario is the maximum number of people ever recorded since 2020.
- **Healthy Vacancy Rate:** a vacancy rate of 3 to 5% is typically considered a 'healthy' balance, where 3% is the minimum for existing households to easily circulate within the housing system. If any new households form from the existing population or move into the community from somewhere else, a higher level of vacancy may be required to avoid

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44. Assessing for Core Housing Need is a two-step test, and the household does not meet both conditions:

1. The household lives in acceptable housing
2. The household's before-tax income is sufficient to access acceptable housing in the community

Housing is acceptable when all three housing standards are met:

1. Adequacy: adequate housing does not need any major repairs.
2. Suitability: housing is suitable when if there are enough bedrooms for the household type and size as per the National Occupancy Standards
3. Affordability: Housing is considered to be affordable when it costs less than 30% of before-tax household income.

Source: Statistics Canada, Census Dictionary, 2021

price escalations. This component estimates the number of additional vacant units required to achieve a healthy vacancy rate. In the RMWB, the average vacancy rate in 2024 was 10.2%, which significantly exceeds the typical healthy rate of 3 to 5%. Therefore, no additional units were allocated under this component.

- **Suppressed Household Formation:** this component estimates how many additional households there might be in the community if insufficient housing supply or affordability was addressed. The calculations compare the share of households of led by people of different ages today to a time in the past to assess if, or how much, household formation was suppressed by lack of housing.<sup>45</sup>

Two population projections have been applied for the future component of the unit need estimates: the high and low-preferred projections. Typically, this method uses household projection to estimate the number of housing need. In the case of the RMWB, the official household projection was not available at the time of writing this report.

Table 31: Components of Unmet and Future Housing Need by Scenario

Scenario	Low	High	Type
Core Housing Need	# of Households in Core Housing Need		
Individuals Experiencing Homelessness	PiT Average 2021-2025	PiT Maximum (2025)	Unmet Pre-Existing Housing Needs
Healthy Vacancy Rate	-	-	
Suppressed Household Formation	Referenced against 2006 headship rate (15-54 yrs)	Referenced against 2006 headship rate (15-75+ yrs)	
Projection	Preferred	High	Future Need

45. Analysis uses 2006 as the reference year.

## Supplementary Tables

Table 32: High Projection + Core Housing Need by Income Group + Household Size, 2021 – 2031

Source: Consultant Calculations; Statistics Canada, HART (2025), 2021 Census of Population, Wood Buffalo Specialized Municipality

INCOME GROUP		VERY LOW	LOW	MODERATE	MEDIAN	HIGH	
% AMI		<20%	20-49%	50-79%	70-119%	>120%	
HOUSEHOLD INCOME		<\$35,000	\$35,000-\$89,999	\$90,000-\$149,999	\$150,000-\$219,999	\$220,000+	
MONTHLY AFFORDABLE HOUSING COST		<\$876	\$876-\$2,250	\$2,251-\$3,625	\$3,626-\$5,500	>\$5500	
HOUSEHOLD SIZE	1-PERSON	177	324	226	232	147	<b>1,106</b>
	2-PERSON	56	231	335	364	511	<b>1,497</b>
	3-PERSON	16	90	178	271	377	<b>932</b>
	4+PERSON	18	114	190	388	820	<b>1,530</b>
<b>TOTAL</b>		<b>267</b>	<b>759</b>	<b>929</b>	<b>1,255</b>	<b>1,855</b>	<b>5,065</b>

Table 33: Estimated Housing Units Needed by Bedroom Count + Income Group, High Projection, 2021 – 2031

Source: Consultant Calculations; Statistics Canada, HART (2025), 2021 Census of Population, Wood Buffalo Specialized Municipality

INCOME GROUP		VERY LOW	LOW	MODERATE	MEDIAN	HIGH	
% AMI		<20%	20-49%	50-79%	70-119%	>120%	
HOUSEHOLD INCOME		<\$20,000	\$20,000 - \$54,999	\$55,000-\$89,999	\$90,000-\$134,999	\$135,000+	
MONTHLY AFFORDABLE HOUSING COST		<\$501	\$501-\$1,375	\$1,376-\$2,250	\$2,251-\$3,375	>\$3,375	
UNIT SIZE	1-BEDROOM	208	511	543	613	620	<b>2,495</b>
	2-BEDROOM	30	103	161	225	550	<b>1,069</b>
	3-BEDROOM	18	89	139	246	384	<b>876</b>
	4+BEDROOM	10	57	85	171	302	<b>625</b>
<b>TOTAL</b>		<b>266</b>	<b>760</b>	<b>928</b>	<b>1,255</b>	<b>1,856</b>	<b>5,065</b>

# APPENDIX C

## Survey Results

# Online Survey Results

A total of 560 participants took part in the survey.

## Tell Us About Your Current Housing Situation

Figure 17: My home is a:

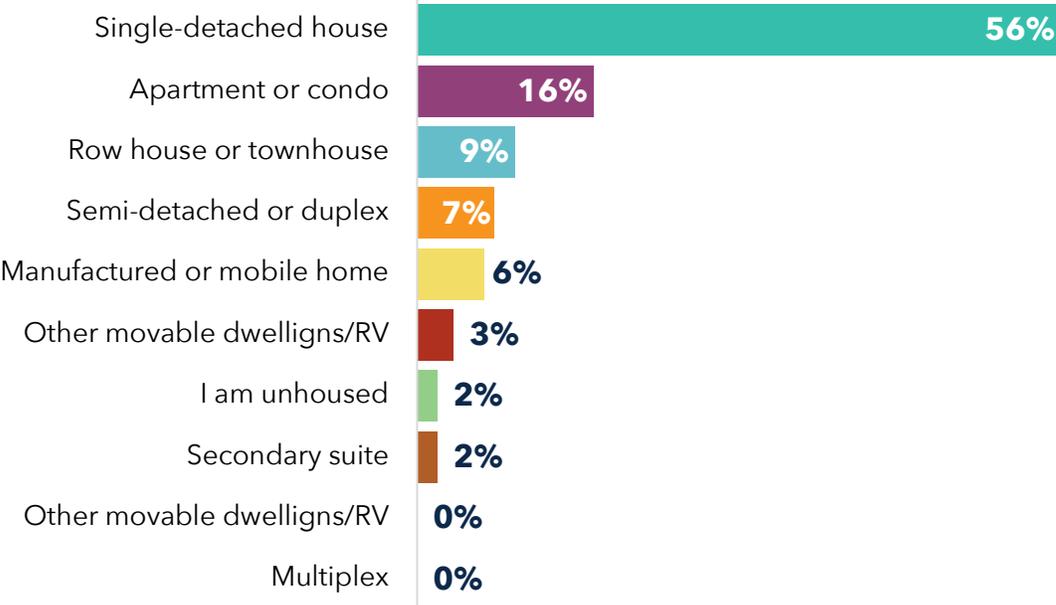


Figure 18: How many bedrooms does your current home have?

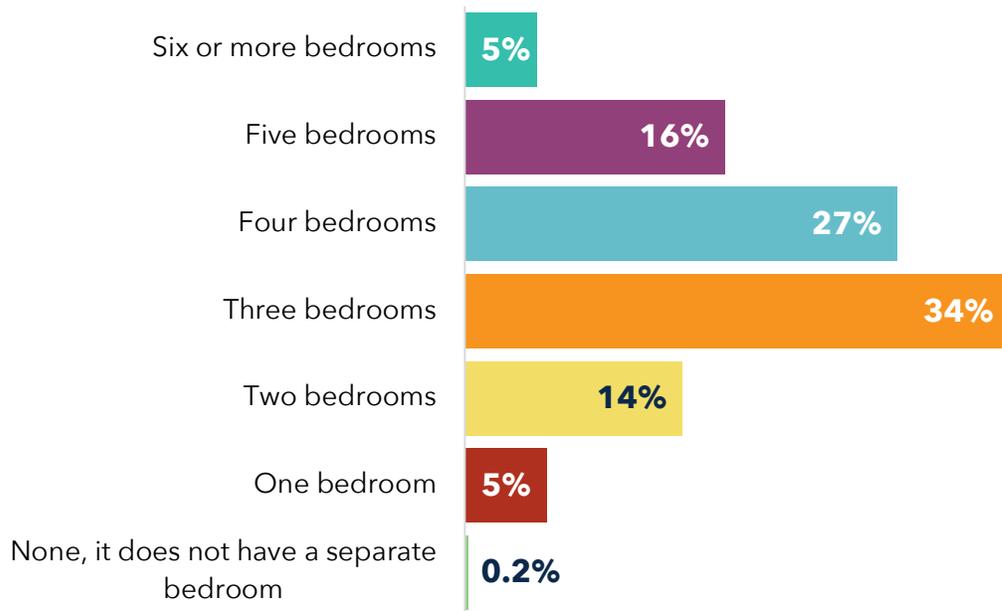


Figure 19: Do you consider your housing to be?

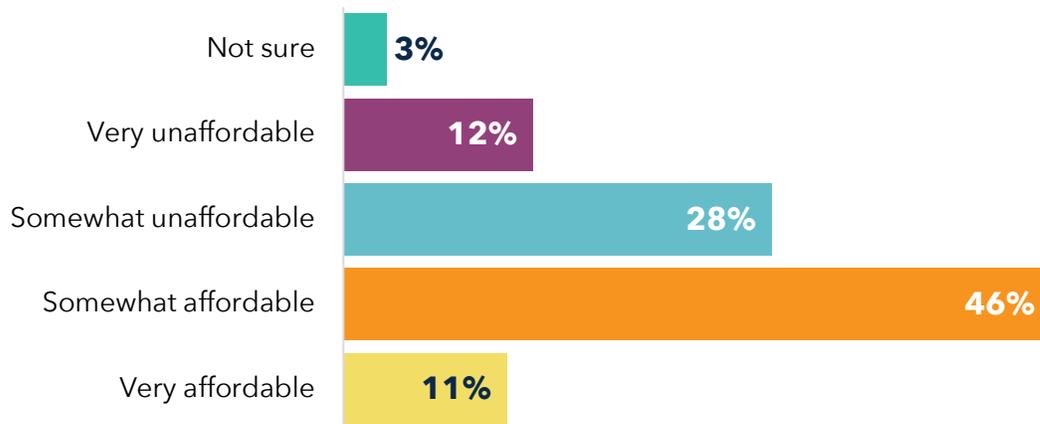


Figure 20: Do you own a vacant lot in the region where you plan to build your future home?

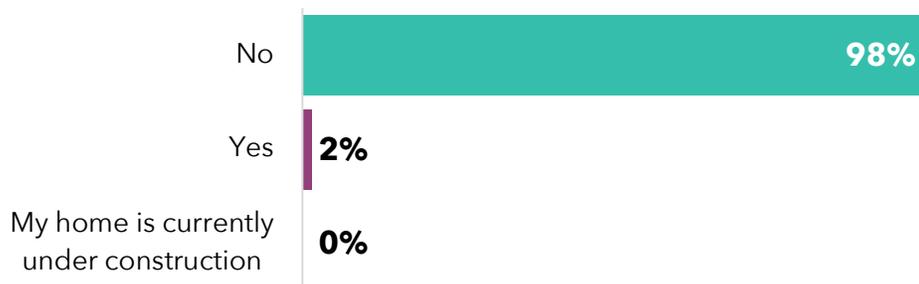
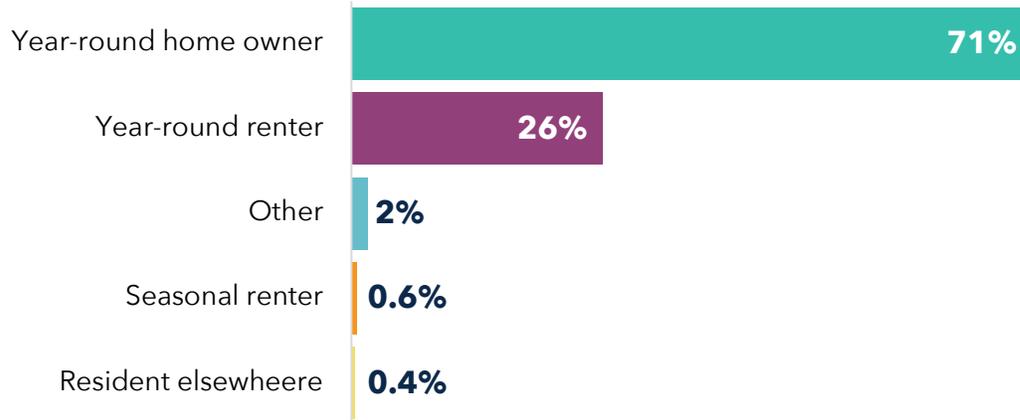


Figure 21: How would you describe your residency in the Regional Municipal of Wood Buffalo?



### RENTER SPECIFIC<sup>46</sup>

Figure 22: After paying rent and utilities each month, do you have enough money left over for other basic needs such as food, clothing, and transportation?

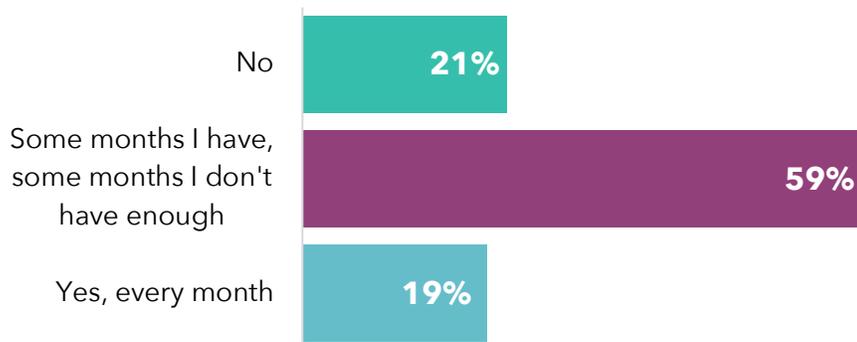
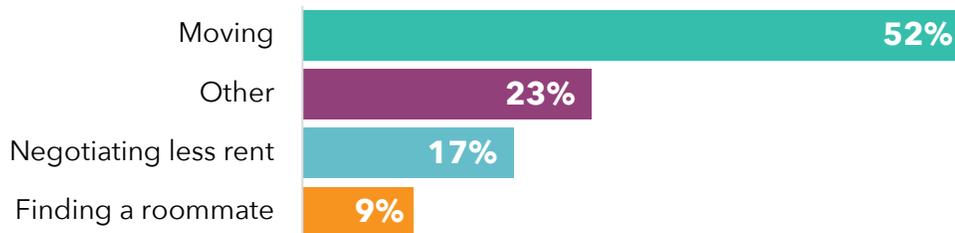


Figure 23: Due to not having enough money left over for your basic needs, are you considering:



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46. This section was only answered by participants who indicated they are renters (143 participants).

Figure 24: If you were to lose your home in the next 1–3 years, would you have a place to stay?

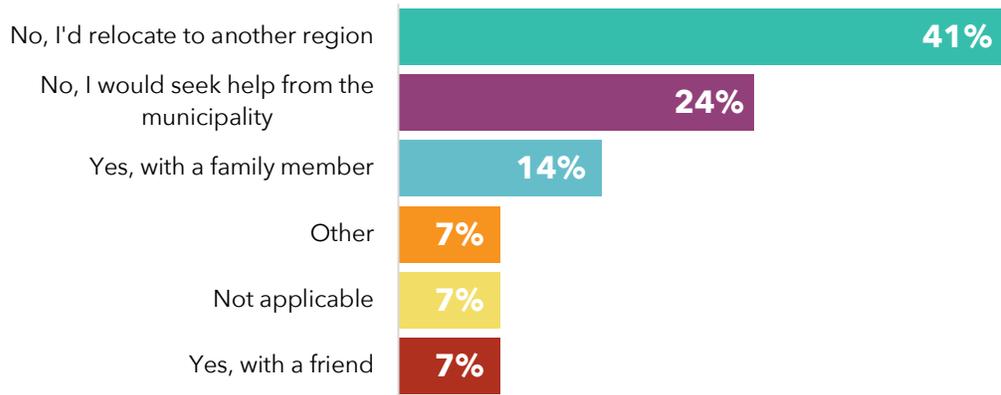


Figure 25: Do you consider your housing to be:

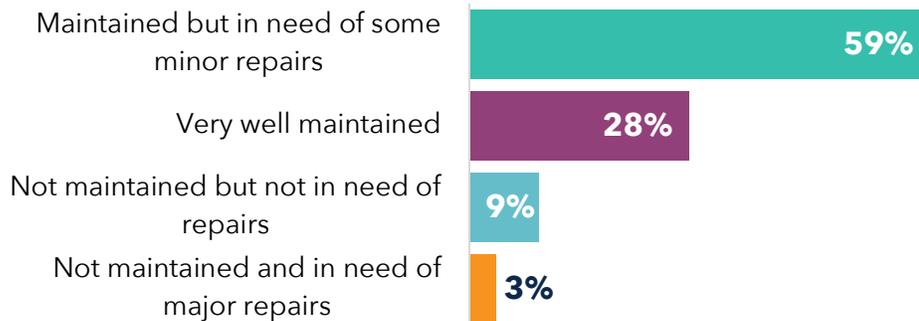


Figure 26: Are you aware about your rights through the Residential Tenancies Act (e.g., rent increases, eviction notices, ect)?



## OWNER SPECIFIC<sup>47</sup>

Figure 27: After paying your mortgage, taxes, utilities, and regular maintenance costs, do you have enough money left over each month for other basic needs such as food, clothing, and transportation?

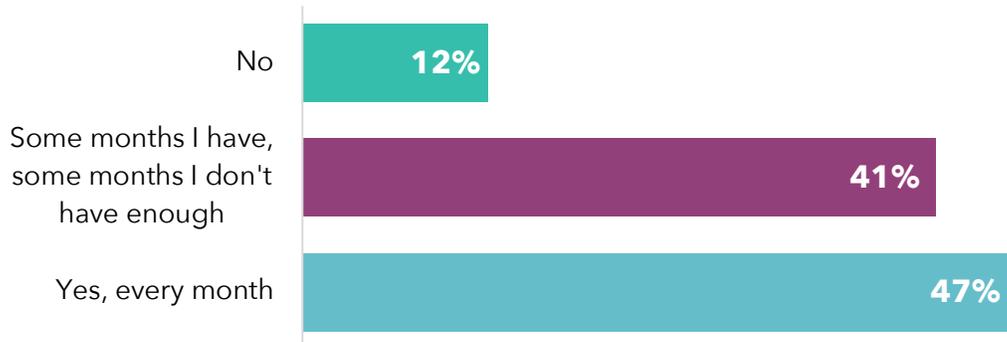


Figure 28: Do you consider your housing to be:

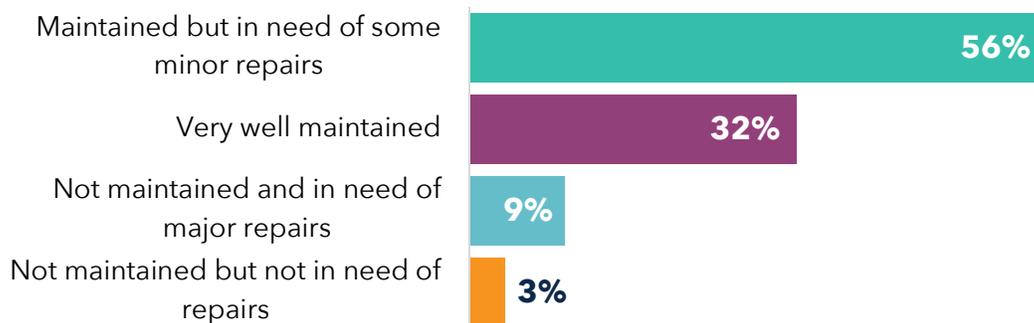
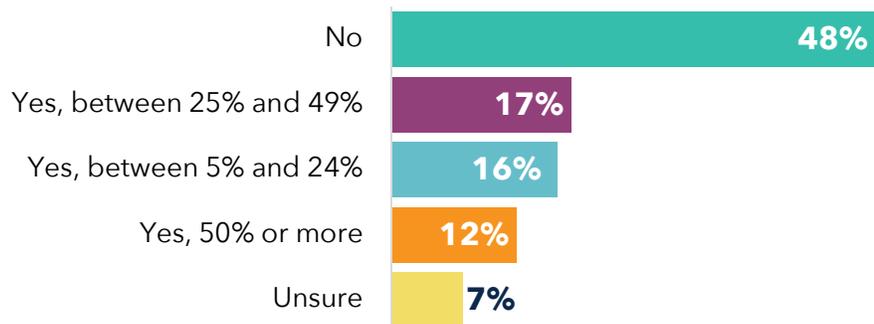


Figure 29: Do you owe more on your mortgage than the current assessed value?



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47. This section was only answered by participants who indicated they are owners (381 participants).

Figure 30: What is the likelihood you may miss a mortgage payment, become delinquent, or lose your home, in the next 1 to 3 years?

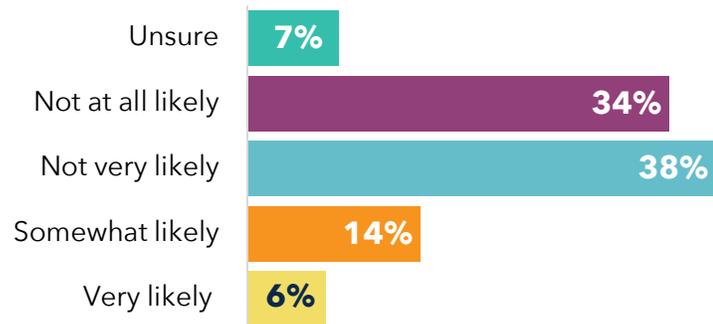


Figure 31: If you were to lose your home in the next 1 to 3 years, would you have a place to stay?

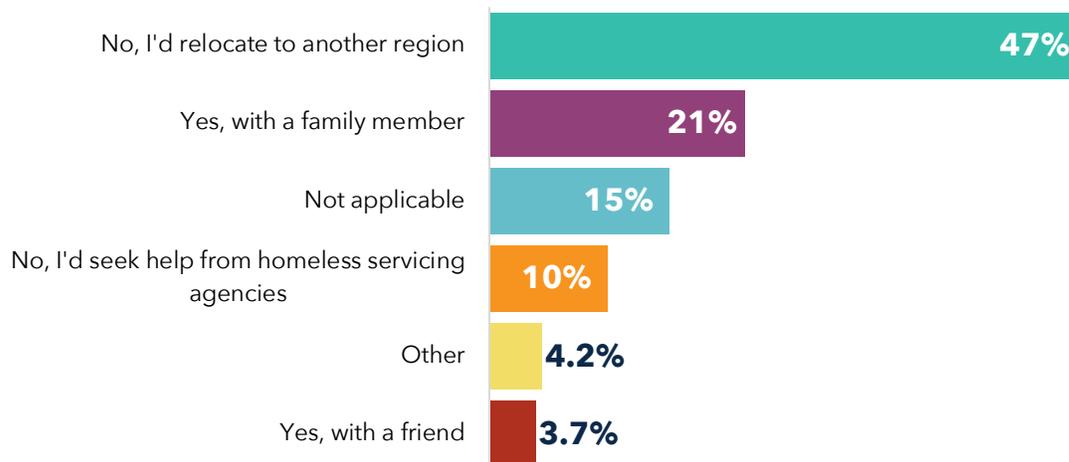
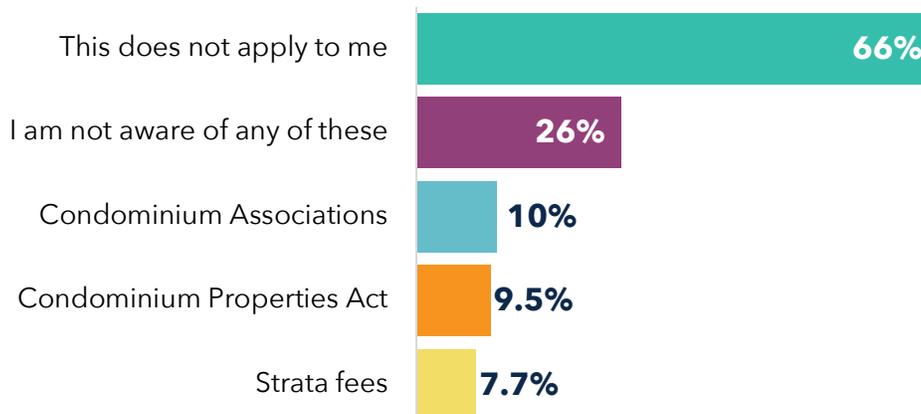


Figure 32: Are you aware about your rights through the Condominium Properties Act, your Strata fees, and the Condominium Associations in your area?



## Tell Us About Your Housing Needs & Wants

Figure 33: Why do you live in your current community/neighbourhood?

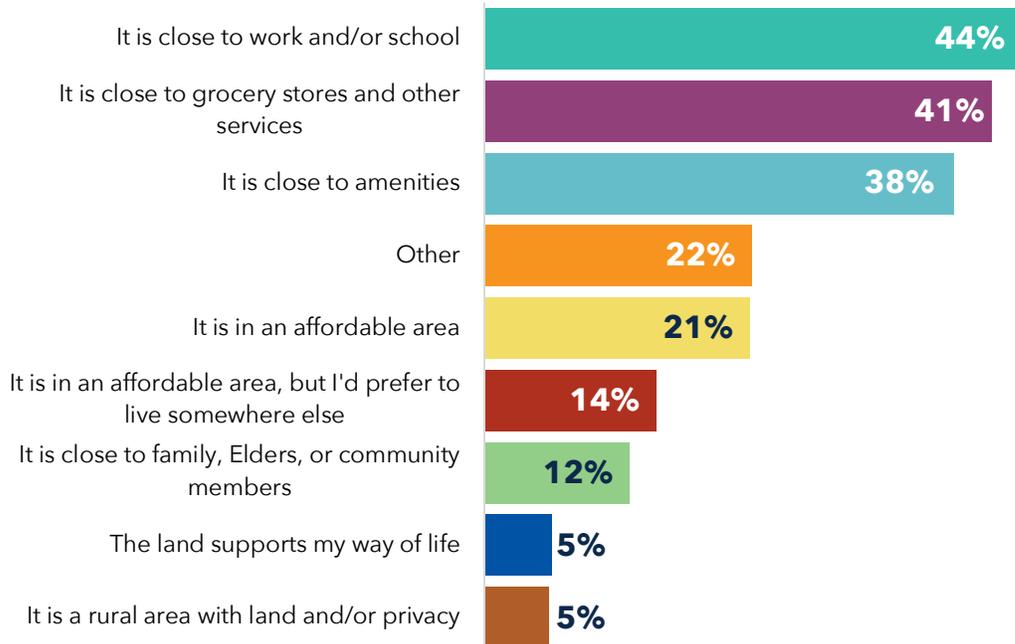


Figure 34: When searching for a place to live, how often do you find something that fits your needs?

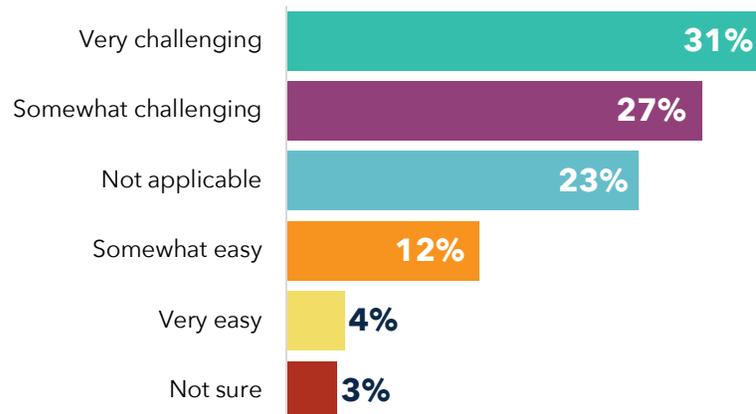


Figure 35: Does your current housing meet your needs?

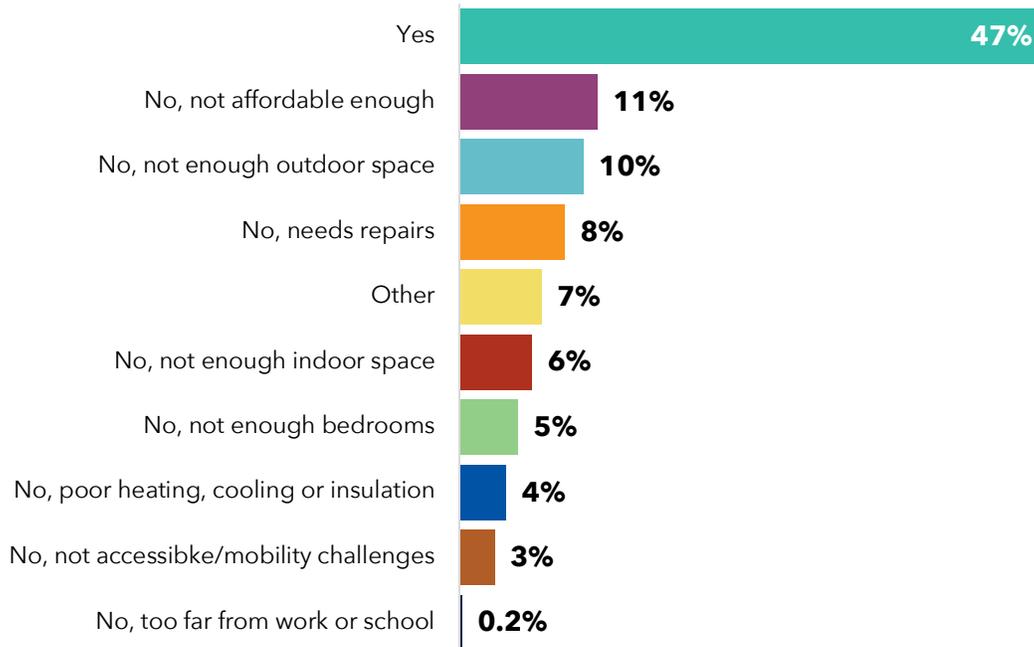


Figure 36: What type of housing do you want to live in?

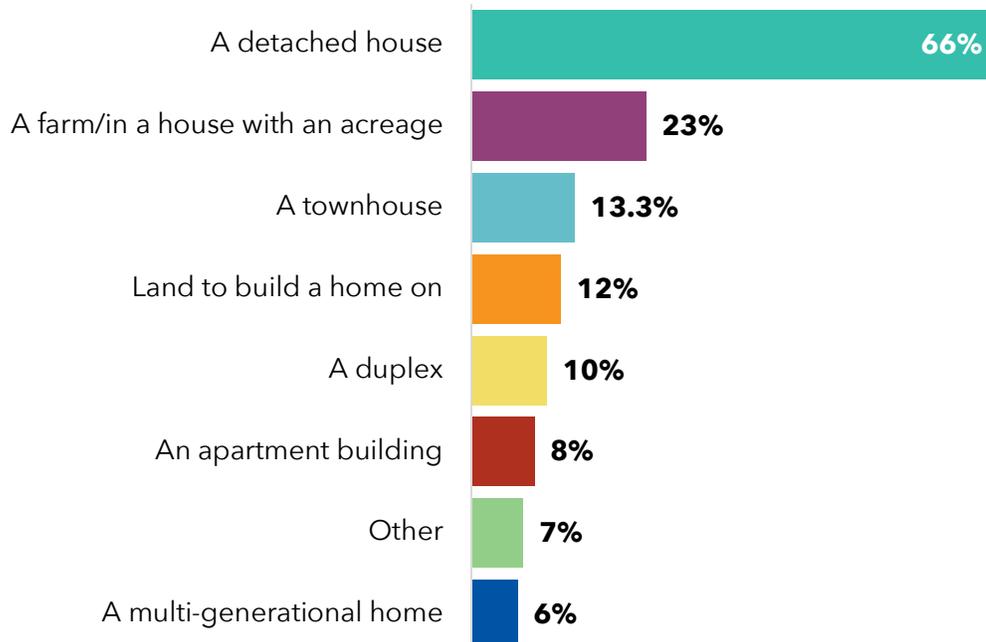


Figure 37: How many bedrooms do you need?

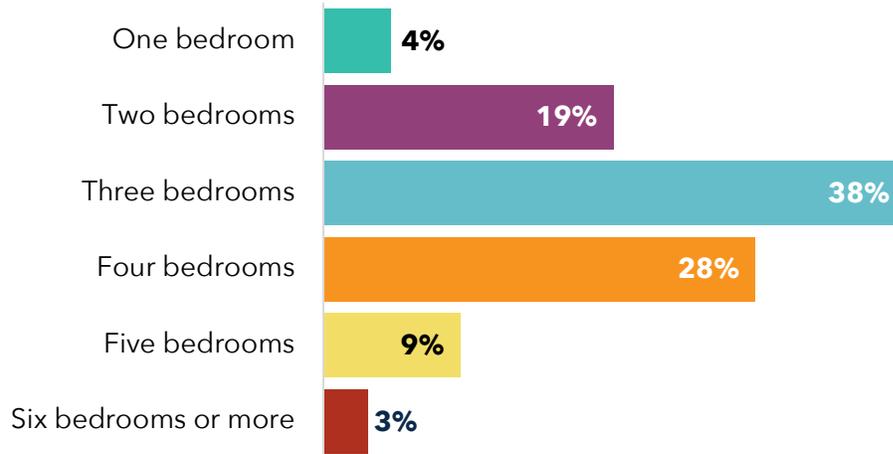
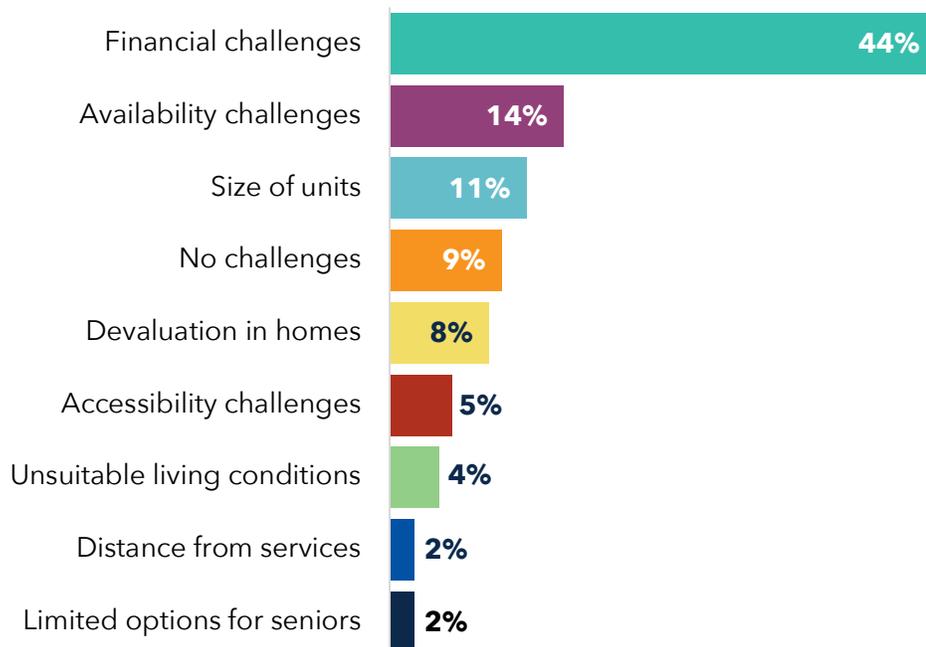


Figure 38: What are some challenges you have faced accessing the housing you need (e.g., financial, availability, accessibility, size)?<sup>48</sup>



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<sup>48</sup> This question was not multiple choice. The presented results were based on themes gathered from long-answer analysis (555 responses).

Figure 39: How concerned are you with the following issues in your community?

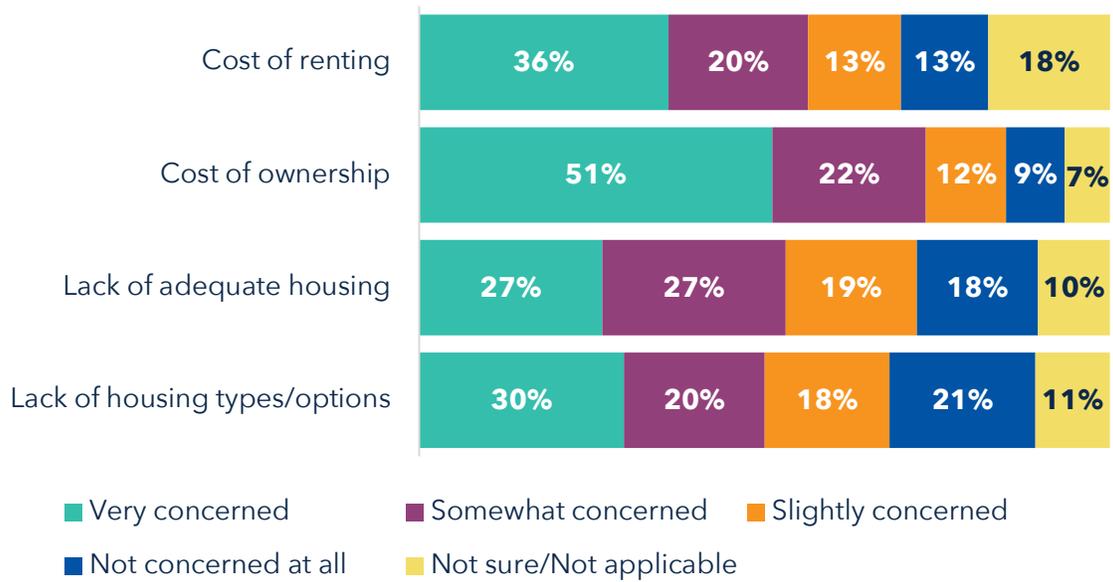


Figure 40: Who is in most need of housing in your community?

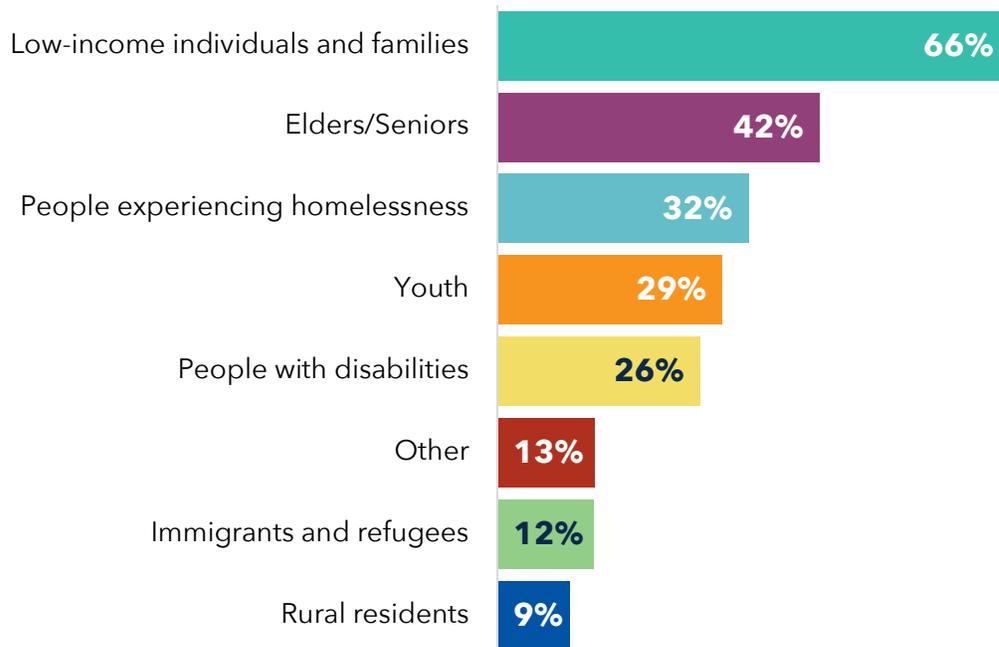


Figure 41: What kind of housing is needed?

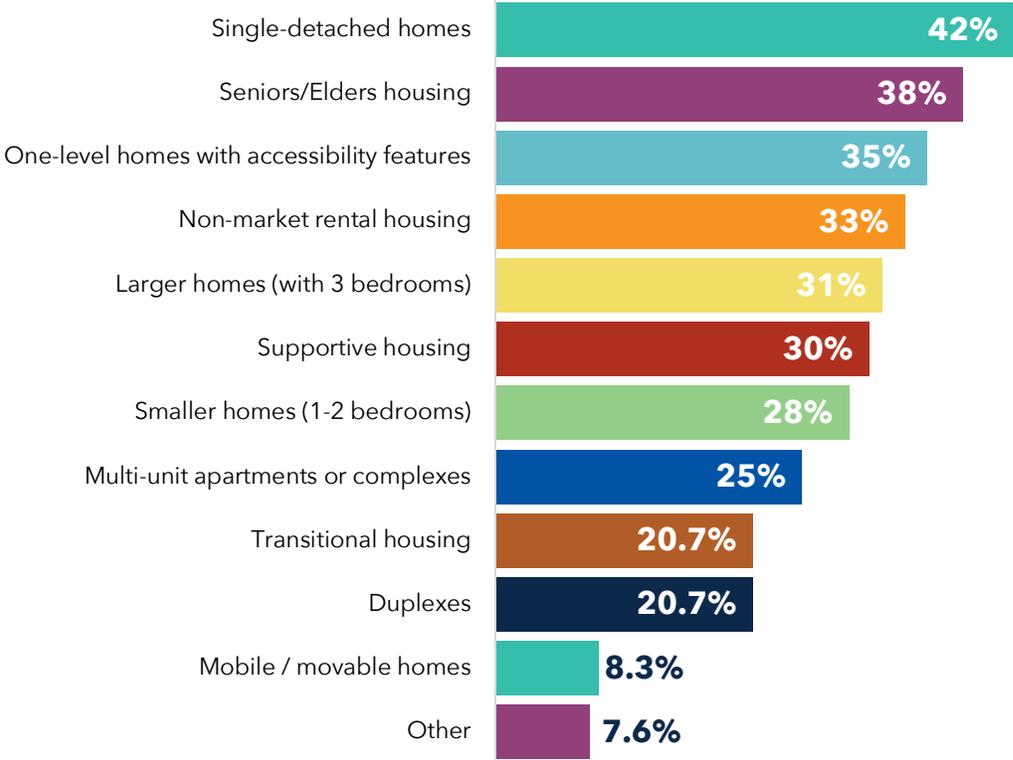
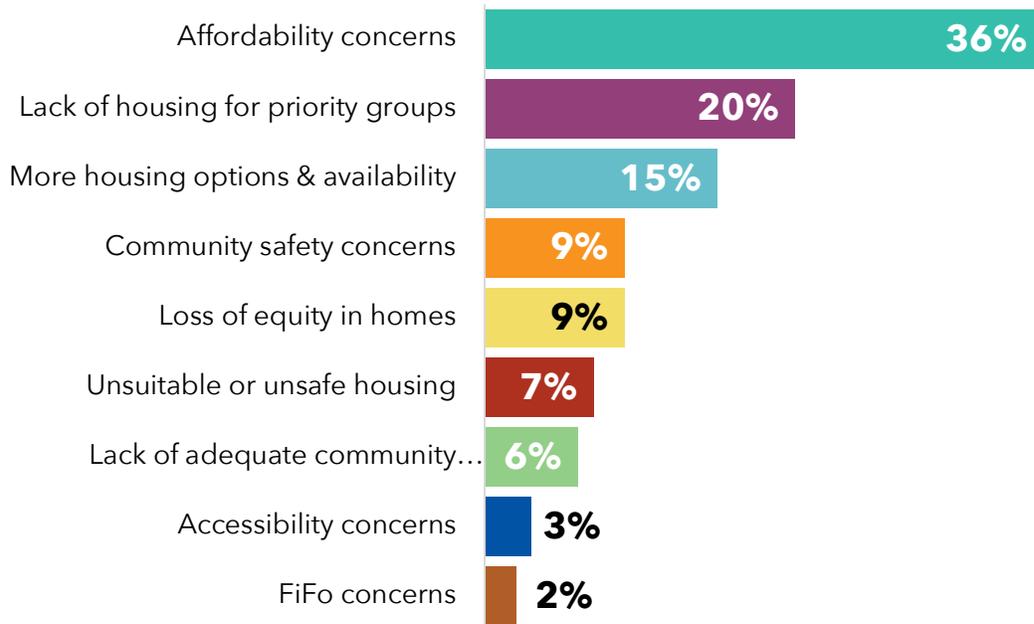
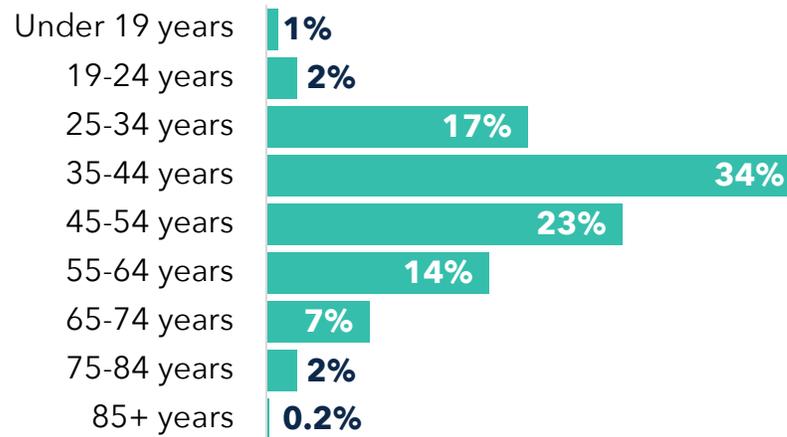


Figure 42: What else should we know about housing in your community?<sup>49</sup>



## Tell Us About You

Figure 43: What is your age group?



<sup>49</sup> This question was not multiple choice. The presented results were based on themes gathered from long-answer analysis (550 responses).

Figure 44: What is your racial or ethnic identity?

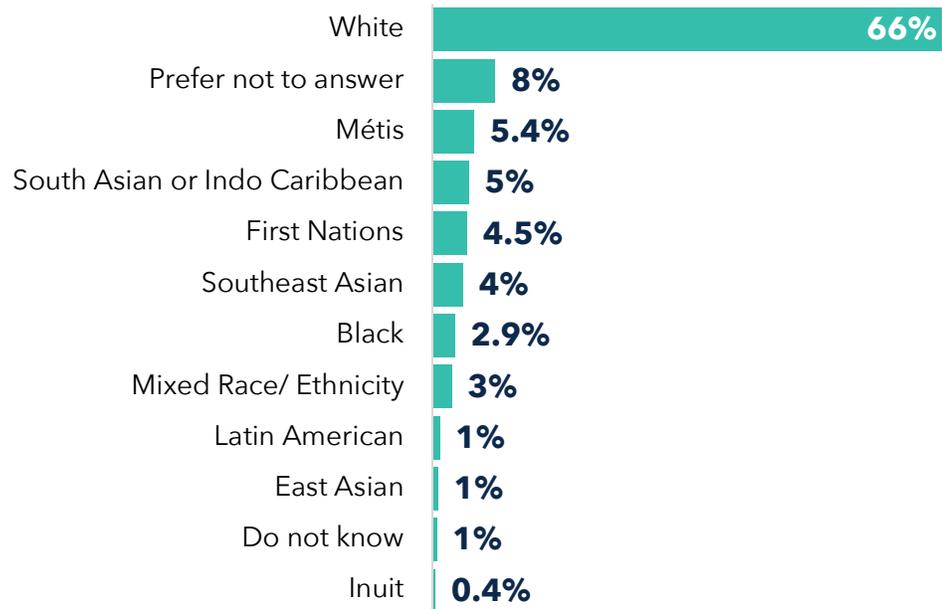


Figure 45: Where do you currently live?

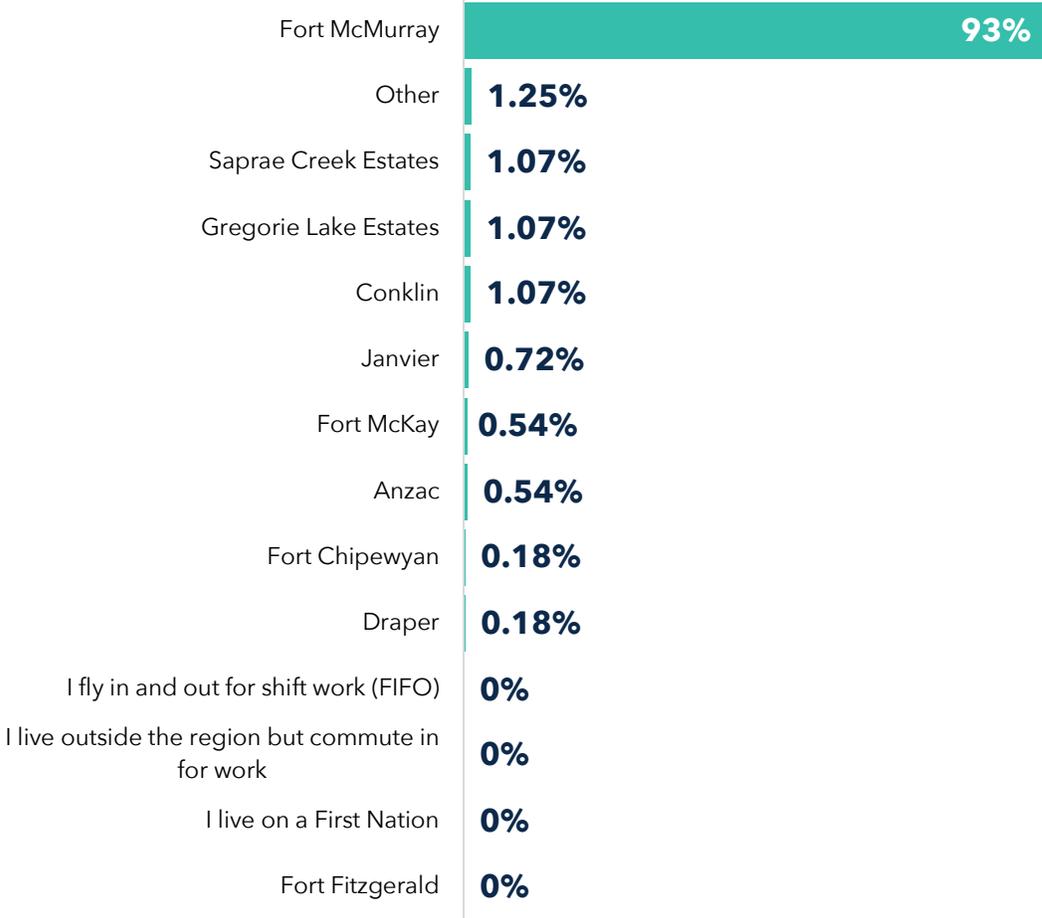
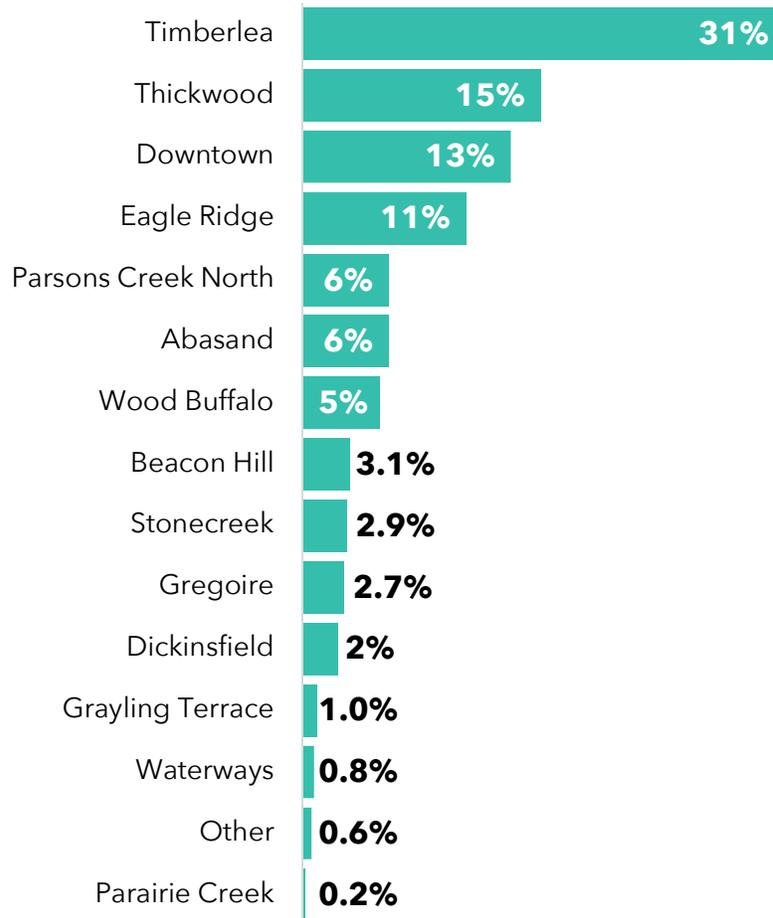


Figure 46: Which neighbourhood do you live in?<sup>50</sup>



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50. Answered only by participants that indicated they lived in Fort McMurray (521 participants)

Figure 47: How long have you lived in the region?

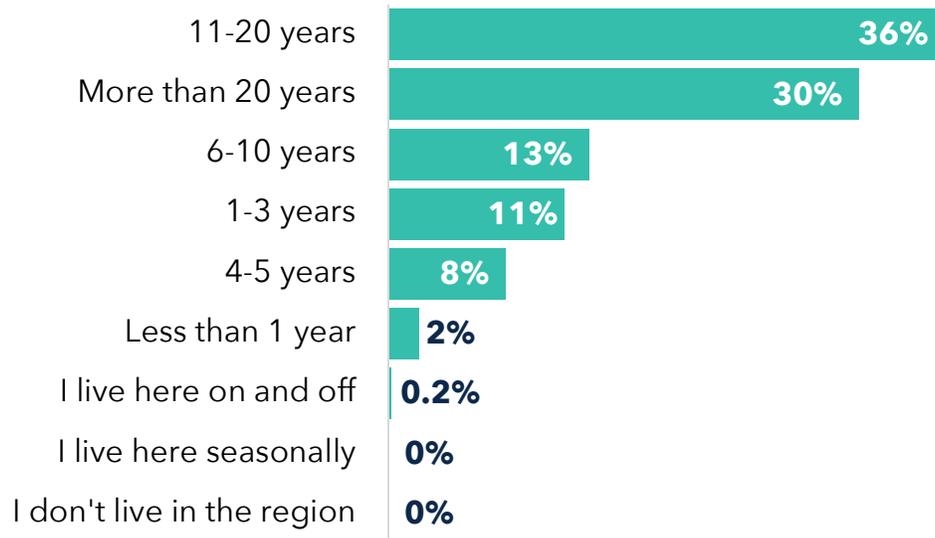


Figure 48: What best describes your household or family?

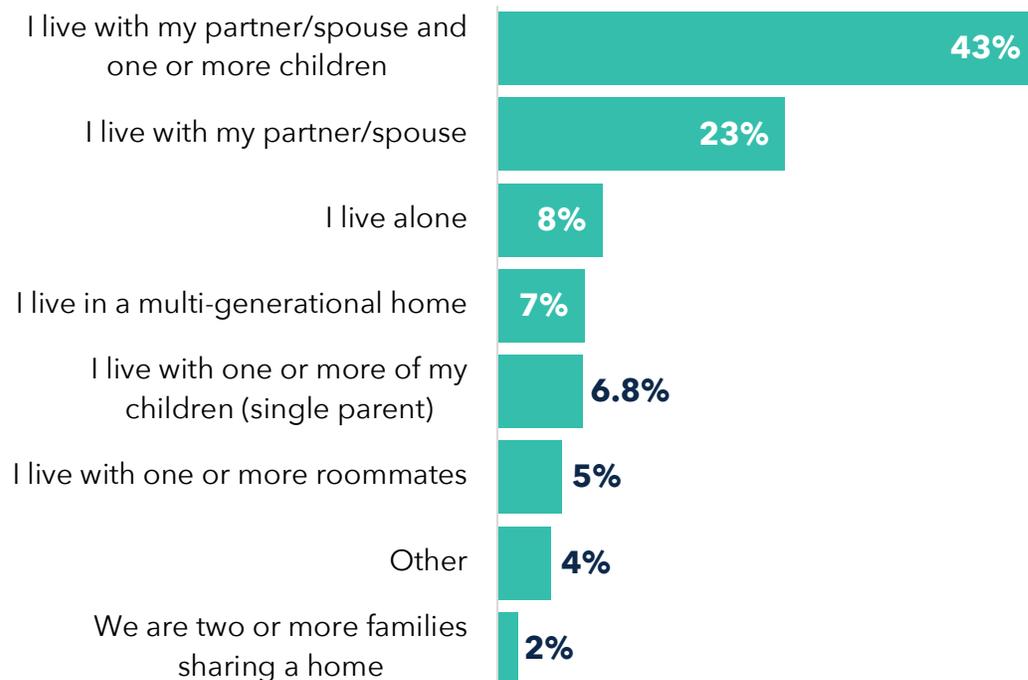
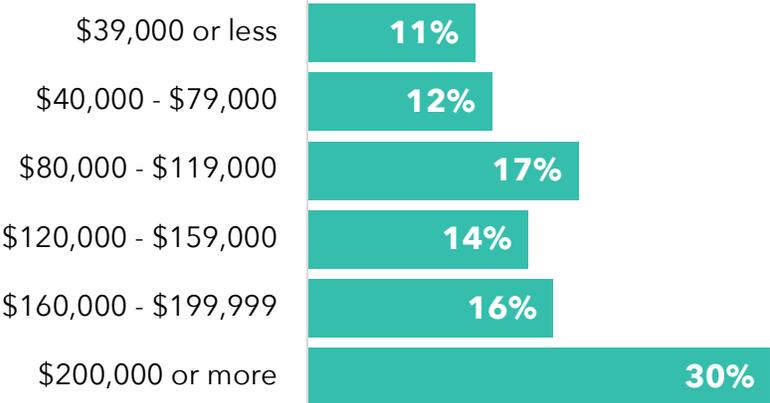


Figure 49: What is your household income?



# Quick Poll Results

A total of 112 participants took part in the Quick Poll

Figure 50: Do you consider your housing to be:

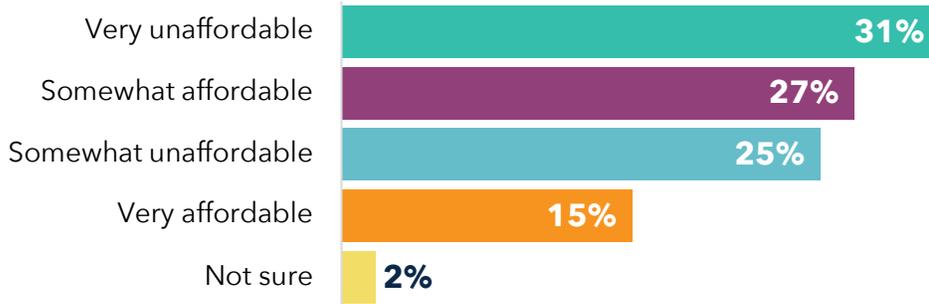


Figure 51: Does your current housing meet your needs?

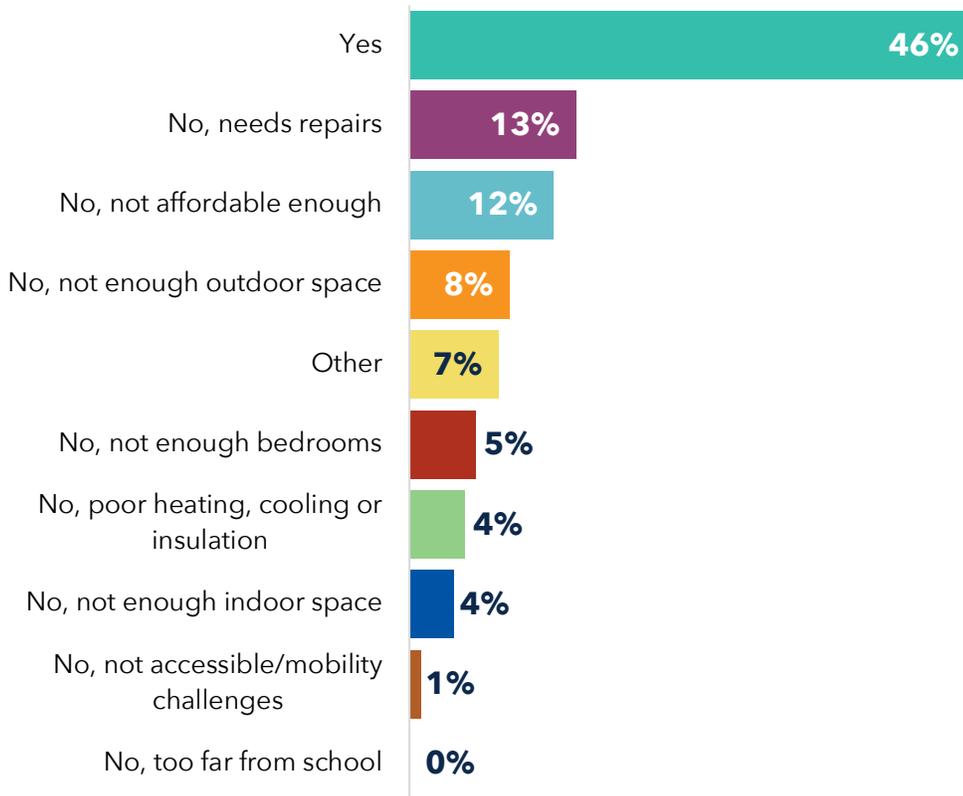


Figure 52: Where do you currently live (or which community do you live closest to)?

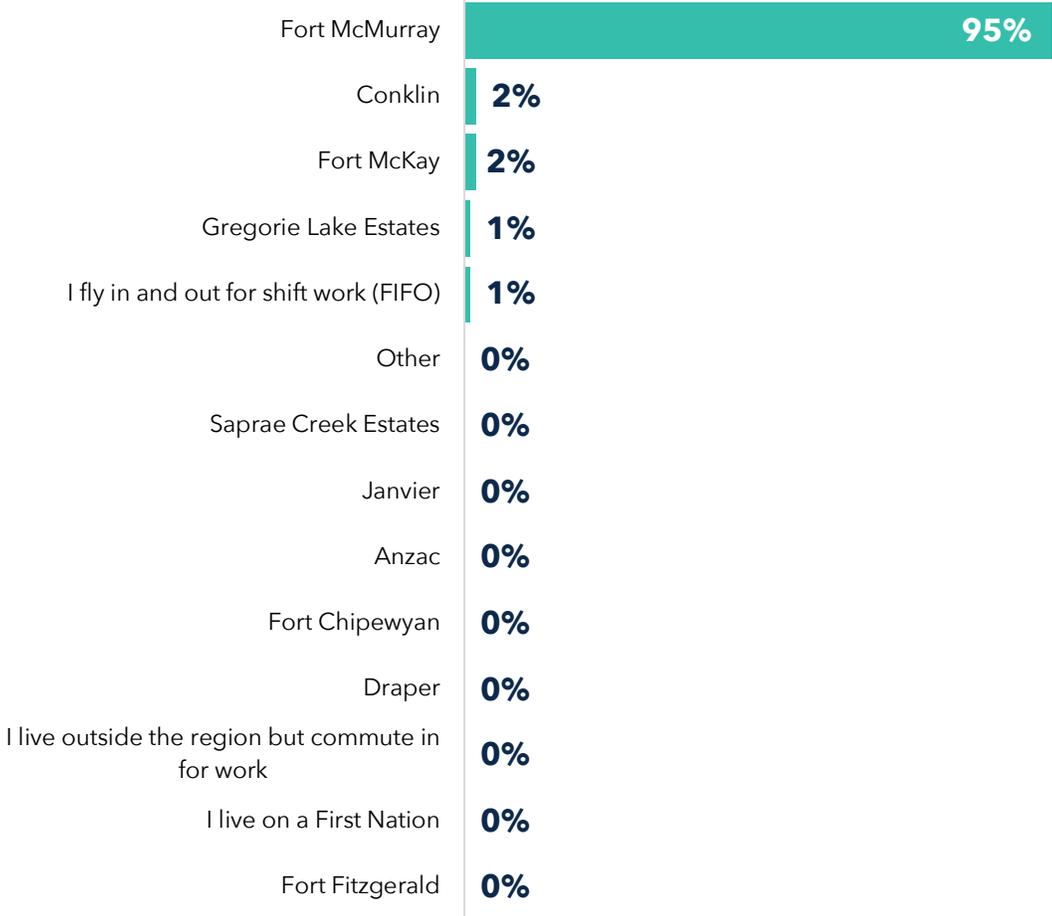
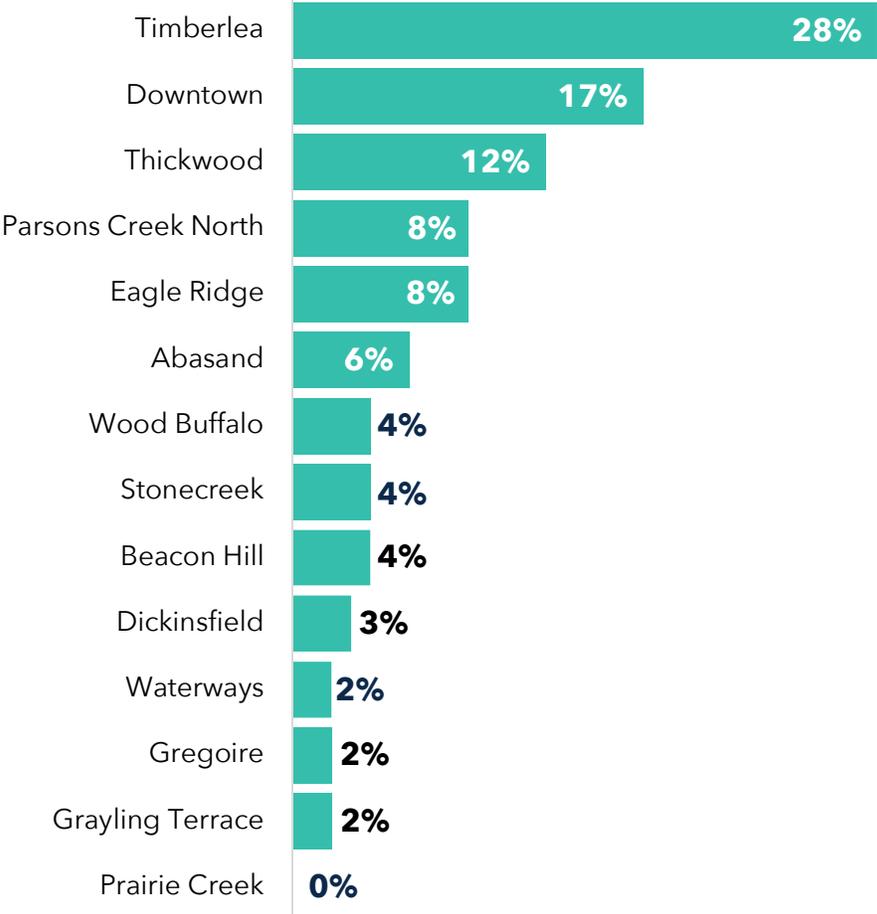


Figure 53: Which neighbourhood do you live in?





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