ASCHA
ALBERTA SENIORS & COMMUNITY HOUSING ASSOCIATION

SECURING DIGNITY FOR ALBERTANS:

Strengthening the Housing and Supports Sector

PRE-BUDGET SUBMISSION 2026
ALBERTA SENIORS & COMMUNITY HOUSING ASSOCIATION

ASCHA's 2026 Pre-Budget Submission to Alberta Treasury Board

Alberta's housing and support providers are the quiet backbone of community development and resilience - the people and organizations who keep thousands of Albertans safely housed, connected, and cared for.

Members of the Alberta Seniors & Community Housing Association (ASCHA) operate across the housing and supports continuum: from independent seniors living and affordable community housing, to lodges, supportive living, and continuing care environments.

Yet the foundation of healthy, growing communities is under substantial stress and strain, and the pressures are increasing. Rising costs, inadequate funding models, and workforce shortages are pushing the sector towards a breaking point. Pressure is most visible in contracted continuing care spaces and aging social housing inventory is at risk because of deferred repairs.

Even market seniors housing with services and supports is facing unprecedented challenges, as reinvestment is becoming increasingly difficult, as well as the need for more community options as demand for alternative care increases. Capacity and quality are eroding at the same time increases in need for more spaces and enhanced supports are challenging system and program delivery. Without proper investment and prioritization, every part of Alberta's housing and supports continuums will be unable to keep pace with what Albertans require.

Stabilizing contracted Continuing Care Type B spaces, capital maintenance and renewal planning, and creating viable incentives for investment in market seniors housing are essential to support the Government of Alberta's provincial housing strategy, health refocusing, and continuing care transformation. This submission outlines how actions taken by government in the upcoming 2026 provincial budget can collectively modernize and strengthen Alberta's entire housing and supports continuum, while saving money across the entire health and supports sector.

ASCHA members work toward three critical goals:

- **Supporting Albertans with Affordability,**
- **Supporting Albertans as they Age, and**
- **Supporting Albertans with the Appropriate Housing and Supports.**

ASCHA's membership spans Alberta's full housing continuum. Each segment of the continuum faces distinct pressures, yet every single housing and supports type shares a common challenge: operating within systems that have not kept pace with today's realities and the increasingly complex needs of residents/ tenants.

Our members, regardless of housing or supports portfolio, funding model or ownership type (i.e. public, non-profit or private for-profit) also have a shared purpose: that Albertans live in housing that honours their dignity, serves their needs and inspires purpose in their chosen community

A Continuum Under Pressure

Across Alberta's housing continuum, providers face rising operating costs, inflationary pressures, and workforce shortages that limit capacity and delay modernization in addition to increasingly complex needs of residents/tenants. These challenges differ by segment, but converge on the same outcome: **reduced capacity, deferred reinvestment, and increasing strain across the system.**

- ***Independent and Market Seniors Housing:*** Operators face escalating costs for utilities, insurance, property taxes, and upkeep. Margins are shrinking, and necessary capital reinvestment is being deferred, limiting modernization and long-term sustainability.

  Without these options, and the involvement of private providers, there would be too much strain on the public system - one communities and the province would not be able to sustain without the important role private providers play. Finding ways to work with housing and support partners can greatly reduce overall costs to taxpayers with minimal investment in the overall system. Even slight changes to policies that would encourage reinvestment and incentivize true partnerships would be welcomed by the sector and provide choice to Albertans.

- ***Community and Social Housing:*** The Alberta Social Housing Corporation owns approximately 27,000 affordable housing units across more than 2,800 facilities. The Auditor General's report shows that there is over $1 billion in deferred maintenance across these properties, leaving many units at risk of failing to meet safety or livability standards[i]. Families struggling to stabilize their households face growing pressures when social services deem a unit inadequate or in poor condition and put children at risk.

- ***Lodges and Supportive Living:*** These settings bridge housing and health by supporting older Albertans who need light to moderate supports. Many of Alberta's 150 lodges and over 10,000 lodge units are aging while resident needs and regulatory expectations continue to increase.

  The Lodge Assistance Program (LAP) Grant helps offset some of the costs for low-income seniors, but the shortfalls are deficit-funded by municipalities. The recommendations in the Lodge Program Review present a critical opportunity to strengthen this foundational program.

Addressing them across community housing, seniors housing and continuing care requires coordinated policy, predictable funding, and a renewed commitment to treating housing as essential infrastructure - the foundation that supports health, mental wellness, family unification, personal independence, and overall resilience of the greater community.

The Urgency of Stabilizing Contracted Continuing Care Spaces and Home Care

Alberta's contracted supportive living spaces are now operating within a funding framework that does not reflect the actual cost of care delivery. Under the current Interim Provincial Funding Model for CCH Type B*, funding excludes key cost components, including accreditation, human resources, legal, equipment, insurance, IT, etc. Even with the recent 1.25% annual increase, it is insufficient to keep up with escalating costs. Canada's inflation rate is 2.2%[ii], and borrowing rates are expected to increase as well, a major concern for housing development and renewals.

While our seniors housing and continuing care operators are expected to meet the same standards of care and accountability as Alberta Health Services, they do so without access to equivalent financial supports or capital funding. In many cases, they are unable to compete with wages, benefits and incentives offered to the exact same positions in other areas of the system.

In effect, operators are delivering the health care and supports residents inarguably require, within the confines of a compliance and regulated system that dictates they must do so, but without the funding needed. Accommodation rates, one of the few revenue levers available to offset costs, are government-regulated and capped, leaving no ability to respond to escalating expenses.

Without timely action to modernize CCH Type B funding, operators will be forced to return unsustainable contracts, shifting costs and capacity pressures directly to government.

These costs underscore the fiscal importance of stabilizing and leveraging seniors housing and continuing care settings as cost-effective alternatives to hospital and facility-based care. Alberta cannot build Continuing Care Type A or hospital spaces fast enough to keep pace with demographic growth, nor should it have to. By leveraging and strengthening the spaces we already have, we can ensure Albertans receive the right care, in the right place, at the right time.

* Continuing Care Homes Type B and Home Care are referred to throughout as CCH Type B; Continuing Care Homes Type A are referred to as CCH Type A.

$9,172
per case

The approximate average cost of a standard acute-care inpatient stay in Alberta in 2021-22[iii]

$3,600
per day

Estimated national average cost for an ICU bed[iv]

Intensive-care costs significantly outpace typical inpatient stays

$5-9M
per day

Estimated costs of Alternate Level of Care-related delays to Canada's health-care system

$1,100
per day

Approximate cost for an ALC patient in acute care[v]

Integration, Prevention & Community-Based Care

To relieve pressure on hospitals and improve outcomes, Alberta must accelerate the shift from siloed service delivery to integrated, community-based supports that meet people where they live, whether they live in a private family home or a congregate living setting. Enhancing supports as needs shift advances the intent of Alberta's Health Care Refocus initiative. Housing providers across the continuum, including independent, supportive and market housing operators, are essential partners in this shift. They, like community housing providers, are often the first to identify emerging needs, stabilizing residents/tenants before crises escalate, and connecting people to timely supports that delay or prevent entry into higher-cost public systems.

Senior housing providers are uniquely positioned to serve as community health hubs, as outlined in ASCHA's *Transforming Care for Aging Albertans: Leveraging Housing as Foundational to Integrated Care & Supports*. Strengthening their ability to deliver and coordinate wraparound support is an immediately actionable, system-ready strategy that improves resident outcomes while easing demand on acute care.

Enabling 24/7, or at the very least, supporting unscheduled home care in lodges and supportive living, as called for in ASCHA's 2024 Resolution 2, would provide consistent access to supports for congregate living residents. Investments into enhanced supports have been proven to stabilize an individual's care needs, support aging in community, and prevent avoidable escalation to hospital or CCH Type A. It also leverages cost efficiency with long-term care being among the most expensive care environments. Community-based home care and preventative social supports cost significantly less and delay or avoid transitions to higher-intensity settings.

A 2025 University of Calgary study found that incremental investments in Alberta's home care programs between 2015-16 and 2019-20 decreased the need for 346,000 acute-care bed-days, achieving a cost-effectiveness ratio of 694:1. This demonstrates the incredible fiscal return of community-based care investments[vi]. This evidence underscores what housing operators have long known: strategic investment in community-based care pays for itself many times over[vii].

For example, a resident in a lodge receiving coordinated home care can avoid unnecessary hospitalizations, remain safely housed, and stay connected to their support network, which often plays a key part in an individual's personal care needs. Similarly, tenant support workers, though currently out of reach for many smaller organizations, play a critical preventive role across the province by addressing social needs, mitigating crises, and reducing reliance on emergency services.

Family and Community Support Services (FCSS) is one example of organizations supporting Albertans in communities across the province. Sustaining and expanding these functions is essential to a more integrated, efficient, and person-centred health and housing system.

FCSS

421,473

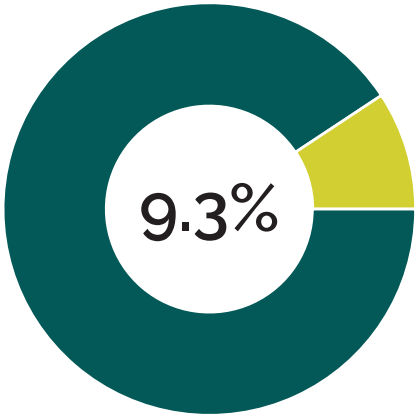
Participants

90%

Attributing positive change to this critical support network

Maintenance Need vs. Funding (2022–23)

Social Housing Providers identified $333M in Capital Maintenance and Renewal projects, $31M approved, accounting for only 9.3% of the identified projects.



With those funding levels, it would take 9 years to pay off the single year of requested CMR[x].

Adding 43,800 units by 2030

↓

6-10% productivity growth[xi]

Economic & Social Value Across the Continuum

A supportive policy environment for seniors housing is also essential to Alberta's long-term sustainability. This sector contributes significantly to Alberta's economy through private capital investment, employment, and reduced pressure on public systems. Without it, more older Albertans would be forced into higher-cost publicly funded settings, accelerating fiscal pressure by offering housing and support options for seniors of all income levels, we can ensure we have a robust continuum.

At the same time, community housing remains a critical part of easing our province's housing challenges. Alberta's housing indicators underscore the urgency. In 2021, approximately 34% of renter households in Alberta were spending 30% or more of their income on securing a place to live, a level considered unaffordable under Canada's housing affordability benchmark. This reflects persistent affordability challenges for renters despite modest changes since 2016[viii]. At the same time, deferred maintenance in social housing threatens the viability of aging assets and the quality of homes for vulnerable Albertans.

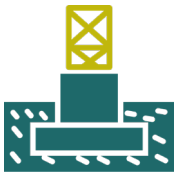
Alberta's housing pressures are deepening as population growth far exceeds new construction. For every two new households moving to the province, only one new home is built. The province's community housing stock is, on average, 35 years old, and nearly 19,000 households remain on the waitlist for subsidized housing, one-third of whom are seniors[ix].

Investing in housing and community care yields both economic and social returns.

ASCHA's Core Recommendations for 2026

ASCHA's recommendations go beyond restoring balance in housing, home care and continuing care funding; they aim to build a predictable, partnership-based system that enables the province and providers to plan together for the housing and support needs of Alberta's growing population.

For Budget 2026, ASCHA's recommendations are defined around three strategic priorities:



Stabilizing the Foundation:

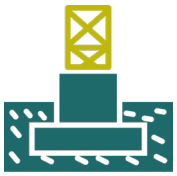
Align funding with real operating costs to prevent service erosion, protect existing capacity, and ensure safe, stable housing and care.

Building Capacity and Sustainability:

Strengthen long-term system sustainability through capital renewal, predictable funding, and policies that support growth across market and community housing.

Integrating and Empowering Local Solutions:

Advance integrated, community-based supports by, incentivizing and enabling housing providers as local hubs and improving access to timely care and supports, data, and coordination.



STRATEGIC PRIORITY ONE

Stabilizing the Foundation

1. Modernize contracted health funding models so that providers are supported to deliver the care and supports their residents require, ensuring sustainable service delivery, and high-quality care across the full continuum of options outside of more costly acute and facility-based care.

2. Index and modernize operating funding across all funded housing, care, and accommodation rates so they keep pace with actual operational costs and inflation.

3. Support innovative housing and care solutions across the market sector by introducing flexible affordability tools to enable access to appropriate housing without drawing on publicly funded continuing care spaces. This includes:

   Introducing an incentive like the Alberta Seniors Transition Tax Credit to offset age-related relocation and housing costs or piloting a targeted monthly support benefit for private-pay Assisted Living and Memory Care, inspired by Saskatchewan's Personal Care Home Benefit but adapted for Alberta's system.

   This pilot would provide $1,500–$2,000/ month for Assisted Living and $2,000–$2,500/ month for Memory Care, paid directly to residents. By helping seniors who are able to pay a portion of private accommodation and care costs, this model reduces pressure on Continuing Care Type-B funded spaces, avoids higher downstream health-system costs, and leverages private-sector capacity without the administrative burden, staffing pressures, or case management requirements associated with publicly funded continuing care.

4. Restore and expand community health supports to focus on prevention and wellness to avoid /delay many chronic health issues including funding for pharmacist and doctor visits, specifically for seniors who require such access in their congregate living environments and provide sustainable funding for tenant support workers, mental health resources, and on-site care to sustain current functionality and wellbeing and to prevent the system from more unnecessary crisis care.

5. Support workforce recruitment and retention by enabling seniors housing providers to participate in provincial workforce incentives where housing is a barrier to staffing stability, particularly in rural and remote communities. Targeted incentives for staff housing can reduce vacancy pressures, stabilize contracted health care capacity, and decrease reliance on higher-cost temporary staffing models.

6. Provide funding for emergency preparedness initiatives, including outbreak management resources for seniors' lodges and supportive living that are not funded but that must follow provincially prescribed measures.

7. Building off the increase in Budget 2025, increase rent assistance to help more Albertans struggling with the cost of housing immediately. Additionally, ASCHA encourages the Alberta government to work with the federal government to extend the Canada-Alberta Housing Benefit.

STRATEGIC PRIORITY TWO

Building Capacity & Sustainability

8. Increase investment in capital maintenance and renewal prioritizing safety, accessibility, and modernization regardless of ownership.

9. Adopt multi-year funding relationships and flexibility, including funding for Capital Maintenance and Renewal (CMR) of Alberta Social Housing Corporation (ASHC)-owned units and extend CMR to lodges regardless of ownership.

10. Increase the $5,000 limit for tendering requirements for CMR to allow housing providers to make more timely repairs of ASHC-owned units.

11. Introduce targeted rural development incentives—such as tax measures or capital support tools—to encourage the construction or renewal of housing in undersupplied rural communities. Rural areas face disproportionate capital costs and slower population growth, requiring tailored incentives to maintain safe, viable housing stock.

12. Ensure consistent property tax exemptions for units with government-regulated rental rates or those not otherwise covered by the affordable housing property tax exemption. Additionally, provide municipalities with funding to offset revenue losses from these exemptions.

13. Establish ambitious targets to build more community housing. For example: increasing community housing stock to 7% of Alberta's total housing by 2030.

14. Reform the Affordable Housing Partnership Program (AHPP) to reduce administrative costs and establish clear funding streams.

    A. Work with the federal government to coordinate funding applications to streamline the development process, reduce administrative burdens, and allow housing providers to focus on building the housing Albertans need.

    B. To help finance more needed projects, extend long-term borrowing eligibility for housing projects under the *Local Authorities Capital Financing Act*.

STRATEGIC PRIORITY THREE

Integrating & Empowering Local Solutions

15. To expand wraparound and preventive supports, position housing providers as support hubs. This would be done by supporting facility-based continuing care to become higher acuity hubs and other seniors supportive living providers, like lodges, into community hubs.

16. Increase funding for home care and implement 24/7 or unscheduled home care in seniors' congregate living settings to help meet care needs, preventing premature moves to higher levels of care.

17. Advance data systems, transparency, and innovation enabling evidence-based planning and accountability, including a funding model framework for continuing care communities to address the adequacy of the current revenue model.

18. Strengthen Alberta's Seniors Lodge Program, including addressing the shortfalls created when occupancy for the LAP Grant is only done once a year.

Conclusion

ASCHA's membership spans the full spectrum of housing and care, from independent seniors homes to deeply subsidized community housing, below market housing, lodges, supportive living, and contracted health settings including CCH Type B and Community Care delivery in congregate settings.

Without policy modernization, predictable funding, and cross-ministry integration, the foundation of Alberta's housing system will continue to weaken. The 2026 Budget is Alberta's opportunity to secure dignity across the housing and care continuum: for the Albertans who call these homes their own, for the providers who sustain them, and for the communities and Albertans that depend on both.

Endnotes

i. Processes to Assess and Manage the Condition of Affordable Housing Performance Audit. Office of the Auditor General of Alberta, 2024.

ii. Consumer Price Index, Statistics Canada.

iii. AHS Estimated Cost of Standard Hospital Stay. Alberta Health Services, 2021-22.

iv. Care in Canadian ICUs. Canadian Institute for Health Information, 2016.

v. Confronting the Alternate Level of Care (ALC) Crisis with a Multifaceted Policy. Stephanie Durante, Ken Fyie. Jennifer Zwicker and Travis Carpenter, 2023.

vi. Impacts of Home Care Investments in Alberta: Ecological and Economic Trend Analysis. Max Jajszczok, Cathy A. Eastwood, Mingshan Lu, Ceara Cunningham and Hude Quan, 2025.

vii. Impacts of Homecare Investments in Alberta: Ecological and Economic Trend Analysis, Max Jajszczok, Cathy A Eastwood, Mingshan Lu, Ceara Cunningham, Hude Quan. 2025.

viii. 2021 Census of Population, Table 98-10-0252-01 — Shelter-cost-to-income ratio by tenure: Canada, provinces and territories, census metropolitan areas and census agglomerations. Statistics Canada.

ix. The Impact of Community Housing on Productivity. Canadian Housing and Renewal Association. 2023.

x. Office of the Auditor General of Alberta, 2024.

xi. Canadian Housing and Renewal Association. 2023.