
CITY OF WINNIPEG

COMPREHENSIVE HOUSING NEEDS ASSESSMENT

JAN-2020





THE UNIVERSITY OF
WINNIPEG



INSTITUTE OF
URBAN STUDIES

SCATLIFF + MILLER + MURRAY

visionary urban design + landscapes



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Suggested Citation:

Carter, Tom, Tom Janzen, Scott McCullough, Ryan Shirliffe, Evan Sinclair (2020). City of Winnipeg Comprehensive Housing Needs Assessment. Institute of Urban Studies, University of Winnipeg.

Front Cover Photo:

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The photo shows the neighbourhoods of Riverview, Lord Roberts and Earl Grey in the foreground; McMillan, Osborne Village, part of Downtown, Norwood and St. Boniface in the mid-ground; and Point Douglas, with East Kildonan stretching to the horizon in the background.

Contents

List of Tables:	iv
List of Figures:	vii
Acronyms / Abbreviations / Terms & Definitions:	viii
Executive Summary	xi
Part 1: Introduction	1
1.1 Study Purpose	1
1.2 Study Approach	2
1.3 Sources of Data	2
1.4 Study Area, Geographies, and Limitations	3
1.4.1 Study Area and Geographies	3
1.4.2 Availability of Data, Compiling Data	9
1.4.3 Other Missing Data	9
1.4.4 Comparison Municipalities	9
1.4.5 The Housing Continuum	10
Part II: Housing Demand Analysis	11
2.1 Population Trends & Projections	11
2.1.1 Historic Population Growth	11
2.1.2 Growth Contributors	13
2.1.3 Zone Population Growth	14
2.1.4 Population Projections for the City, CMA, and Outlying Areas	15
2.1.5 Age of Population	16
2.1.6 Population Age Groups by Zone	18
2.1.7 Specific Population Groups	20
2.2 Household Trends	27
2.2.1 Household Growth	27
2.2.2 Households by Age of Primary Household Maintainer	29
2.2.3 Households by Size	30
2.2.4 Households by Family Type	32
2.2.5 Households by Tenure	36
2.2.6 Aboriginal Households	38
2.2.7 Recent Immigrant Households	39
2.3 Economic Context	40
2.3.1 Unemployment Rates and Labour Force Activity	40
2.3.2 Average and Median Household Income for Winnipeg	43
2.3.4 Average and Median Household Income by Zones	44
2.3.5 Measurements and Incidence of Low Income	47
2.3.6 Low Income by Zone	49
2.3.7 Assistance Programs	50
2.3.11 Income Deciles	55
2.3.12 Income Deciles for the CMHC Zones	55
2.3.13 Income Deciles by the Downtown Zoning Boundary	57
2.3.14 Income Deciles by Household Size	58
2.3.15 Income Deciles by Total Bedrooms	60
2.3.16 Income Deciles by Structure Type	61
2.3.17 Income Decile by Maintainer Age	63
2.3.18 Income Deciles by Household Tenure	65
2.3.19 Income Deciles by Specific Population Groups	67
Key Findings:	77

Part III	Housing Supply Analysis	79
3.1	Overall Housing Supply	79
3.1.1	Trends in Dwellings	79
3.1.2	Housing Starts by Type	86
3.1.3	Age and Condition of Dwellings	89
3.2	Market Housing Supply	91
3.2.1	Market Ownership Housing.....	92
3.2.2	Housing Starts: <i>Homeowner / Condominium / Rental</i>	94
3.2.3	Resale Housing Market.....	97
3.3	Market Rental Universe	97
3.3.1	Rental Universe by Number of Bedrooms.....	100
3.3.2	Rental Universe by Structure Type / Size	102
3.3.3	Rental Universe by Year of Construction.....	102
3.3.4	Housing Starts in Winnipeg's Rental Universe	104
3.3.5	Vacancy Rates in the Rental Universe	106
3.3.6	Average Rental Rates.....	108
3.4	Secondary Rental Market.....	111
3.4.1	The Secondary Market	111
3.5	Residential Development Potential	114
3.5.1	Future Residential Development / Supply.....	115
3.6	Non-Market Housing Supply	119
3.6.1	Social Housing	119
3.6.2	Non-Profit Housing.....	120
3.6.3	Supported Housing Types.....	121
3.6.4	Summary on Non-Market Housing.....	123
3.7	Housing for Specific Population Groups.....	123
	Key Findings:	125
Part IV:	Housing Affordability	127
4.1	Income Spent on Shelter	127
4.2	Shelter Cost to Income Ratio by Income Deciles.....	130
4.2.1	Shelter Costs by Income Deciles for Winnipeg.....	130
4.2.2	Shelter Costs by Income Deciles for the Study Zones	132
4.2.3	Shelter Cost to Income Ratio by Household Tenure	133
4.2.4	Shelter Costs to Income by Age of the Primary Household Maintainer.....	137
4.2.5	Shelter Cost by Age and Study Zones	138
4.2.6	Shelter Cost to Income by Household Type	140
4.2.7	Shelter Costs by Household Type and Zone	141
4.2.8	Shelter Cost to Income: Recent Immigrant Primary Household Maintainers	143
4.2.9	Shelter Cost to Income for Recent Immigrant Households by Zones.....	144
4.2.10	Shelter Cost to Income for Aboriginal Households.....	145
4.2.11	Shelter Cost to Income for Aboriginal households by CMHC Zones.....	146
4.3	Actual Shelter Costs - Average and Median Shelter Costs	147
4.3.1	Shelter Costs by Age of the Primary Household Maintainer	148
4.3.2	Shelter Costs for Recent Immigrant Led Households	149
4.3.3	Shelter Costs for Aboriginal Households	150
4.3.4	Shelter Costs by Household Type	152
4.3.5	Shelter Costs by Income Deciles.....	154
4.5	Core Housing Need.....	156
4.5.1	Households in Core Housing Need Over Time	157
4.5.2	Core Housing Need by Housing Standards	158
4.5.3	Core Housing Need by Tenure.....	158
4.5.4	Households in Core Housing Need by Age of the Primary Maintainer.....	159

4.5.5	Households in Core Housing Need by Household Type	160
4.5.6	Households in Core Housing Need by Immigrant Led Households	161
4.5.7	Households in Core Housing Need by Aboriginal Households	162
4.5.8	Income of Households in Core Need	162
4.5.9	Shelter Costs of Households in Core Housing Need	163
4.6	Ownership and Rental Affordability	163
4.6.1	Affordability within the Seniors Housing Sector	166
4.6.2	Seniors Affordability for Home Ownership	167
4.6.3	Seniors Affordability to Rent	167
4.7	Housing Gaps along the Continuum	169
	Key Findings: Who is Facing Housing Affordability Challenges in Winnipeg?	171
Part V:	Policy Environment	173
5.1	Planning and Housing Policies Affecting Supply	173
5.1.1	Recent Housing Policy and Program Trends	173
5.1.2	The Federal National Housing Strategy: Implications for the City of Winnipeg	179
5.1.3	Provincial Housing Policy	183
5.1.4	The Role of The City of Winnipeg and Other Municipalities in Housing Policy	187
5.1.5	Options Municipalities Can Use to Facilitate the Development and Provision of Housing	191
Part VI:	Final Thoughts	205
	Identifying and Monitoring Challenges	205
	Setting Targets	207
	Moving Forward	208
	A Last Word	211

List of Tables:

Table 2.1: Historical Population Growth in Winnipeg (CMA & City)	11
Table 2.2: Population Growth in Comparison Cities, 2006 to 2016	12
Table 2.3: Expected Population Growth (2016)	14
Table 2.4: CMHC Zone Population Growth	14
Table 2.5: Expected Population Growth (2016, 2020, and 2040)	15
Table 2.6: Expected Population Growth (2018 to 2023)	16
Table 2.7: Forecasted Population Growth by Age Groups for the Winnipeg CMA	18
Table 2.8: CMHC Zone Age Groups	19
Table 2.9: Period of Immigration for Immigrants	20
Table 2.10: Recent Immigrants by CMHC Zones	21
Table 2.11: Visible Minority Population in the Winnipeg CSD, 2016	23
Table 2.12: Visible Minority Population by CMHC Zones	23
Table 2.13: Aboriginal Population in the Winnipeg CSD, 2016	25
Table 2.14: Aboriginal Population by CMHC Zones, 2016	25
Table 2.15: Household Growth of the Winnipeg CSD, Winnipeg CMA, and Outlying Areas	27
Table 2.16: Total Households by CMHC Zones, 2016	27
Table 2.17: Household Growth by CMHC Zones, 2016	28
Table 2.18: Growth of Households by Age of Primary Household Maintainer, for the Winnipeg CSD, 2006 to 2016	29
Table 2.19: Age of the Primary Household Maintainer for the CMHC Zones, 2016	30
Table 2.20: Households Size from 2006 to 2016 for the Winnipeg CSD	31
Table 2.21: Household Size by CMHC Zones, 2016	31
Table 2.22: Household Type for the Winnipeg CSD, 2006 to 2016	32
Table 2.23: Percent of Households by Household Type for the CMHC Zones, 2016	34
Table 2.24: Total Households by Tenure	36
Table 2.25: Total Household Tenure for CMHC Zones	36
Table 2.26: Household Tenure from 2006 to 2016, for the Winnipeg CSD, Downtown, and CMHC Zones	37
Table 2.27: Household Tenure for Comparison Cities, 2016	38
Table 2.28: Total Aboriginal Households	38
Table 2.29: Total Recent Immigrant Households	39
Table 2.30: Unemployment Rates by CMHC Zones	41
Table 2.31: Participation Rates for all Winnipeg Geographies, 2006 to 2016	43
Table 2.32: Unemployment Rates for all Winnipeg Geographies, 2006 to 2016	43
Table 2.33: Private Household Income (2015), for the Winnipeg CSD, 2016	43
Table 2.34: Private Household Income Change from 2006 to 2016	44
Table 2.35: Total Private Households Income (2015)	45
Table 2.36: Total Private One-Person Households Income (2015)	46
Table 2.37: Total Population in Private Households in Low-income Measures After Tax (LIM-AT) for the Winnipeg CSD	48
Table 2.38: Total Population in Private Households in Low-income Cut-offs, After Tax (LICO-AT) for the Winnipeg CSD	49
Table 2.39: Low-Income Status in 2015 for the Population in the CMHC Zones, 2016	49
Table 2.40: Average Monthly Employment and Income Assistance Cases by Category	50
Table 2.41: EIA and Non-EIA Rent Assistance in the Winnipeg CSD and CMHC Zones	51
Table 2.42: EIA and Non-EIA Rent Assistance by Total Households for the Winnipeg CSD and CMHC Zones	52
Table 2.43: Total Units Receiving Rent Supplements	54
Table 2.44: Income Deciles for the Winnipeg CSD, 2016	55
Table 2.45: Percent of Total Private Households by Income Deciles for Zones	56
Table 2.46: Percent of Total Private Households by Income Deciles for Zones (Continued)	56
Table 2.47: Income Deciles for the Downtown, 2016	58
Table 2.48: Income Deciles by Household Size for the Winnipeg CSD, 2016	58
Table 2.49: Distribution of household size across Income Deciles	59
Table 2.50: Income Deciles by Household Size for the Downtown, 2016	59
Table 2.51: Income Deciles by Total Bedrooms for the Winnipeg CSD, 2016	60
Table 2.52: Income Deciles by Total Bedrooms for the Downtown, 2016	61
Table 2.53: Housing Suitability by Total Bedrooms	61
Table 2.54: Income Deciles by Structure Type for the Winnipeg CSD, 2016	62
Table 2.55: Income Deciles by Structure Type for the Downtown, 2016	63
Table 2.56: Income Decile by Primary Household Maintainer Age Group for the Winnipeg CSD, 2016	64
Table 2.57: Income Deciles by Household Tenure for the Winnipeg CSD, 2016	66
Table 2.58: Income Deciles by Households Tenure for the Downtown, 2016	67
Table 2.59: Income Deciles by Households led by Recent Immigrants for the Winnipeg CSD, 2016	68
Table 2.60: Percent of Recent Immigrant Private Household Maintainers by Income Deciles for the Zones, 2016	69
Table 2.61: Percent of Recent Immigrant Private Household Maintainers by Income Deciles for the Zones, 2016 (continued)	69
Table 2.62: Income Deciles by Households led by Recent Immigrants for the Downtown, 2016	70
Table 2.63: Income Deciles by Aboriginal Households for the Winnipeg CSD, 2016	70

Table 2.64: Income Deciles by Aboriginal Households for the Downtown, 2016	72
Table 2.65: Income Deciles by Household Type for the Winnipeg CSD, 2016	73
Table 2.66: One Census Family with Children Households by Income Deciles for the CMHC Zones, 2016	75
Table 2.67: One Census Family with Children Households by Income Deciles for the CMHC Zones, 2016 (continued)	75
Table 2.68: Income Deciles by Household Type for the Downtown, 2016	76
Table 3.1: Trends in the Total Number of Dwellings for Winnipeg, 2006, 2011, and 2016	79
Table 3.2: Trends in the Total Number of Dwellings for Winnipeg CMHC Zone and Downtown, 2006, 2011, and 2016	81
Table 3.3: Structure Types of Occupied Private Dwellings, Winnipeg CSD	81
Table 3.4: Trends by Structure Type for the Winnipeg CSD, Winnipeg CMA, and Outlying Areas	82
Table 3.5: Structure Types of Occupied Private Dwellings, for the CMHC zones, 2016	82
Table 3.6: Structure Types of Occupied Private Dwellings - Other Attached Dwellings for the CMHC zones, 2016	83
Table 3.7: Occupied Private Dwellings by Number of Bedroom	84
Table 3.8: Condominium Status of the Winnipeg CSD, Winnipeg CMA, and CMHC Zones, 2016	85
Table 3.9: Housing Starts by Dwelling Types	87
Table 3.10: Housing Starts by Dwelling Types for CMHC Zones, from 2011 to 2016	87
Table 3.11: Year of Construction for Comparison Cities, 2016	89
Table 3.12: Trend of Dwellings Needing Major Repairs from 2006 to 2016	90
Table 3.13: Condition of Dwellings: Major Repairs	90
Table 3.14: Dwellings with Major Repairs Needed by Year of Construction for the Winnipeg CSD, 2016	91
Table 3.15: Absorbed Unit Prices by Single-Detached Structures for the Winnipeg CSD	92
Table 3.16: Absorbed Unit Prices by Structure Type for Winnipeg CSD	93
Table 3.17: Absorbed Unit Price at Completion, for Single Detached Units, 2017	93
Table 3.18: Housing Starts in the Winnipeg CSD	94
Table 3.19: Total Housing Starts by CMHC zones, 2010 to 2016	95
Table 3.20: Total Housing Starts for Homeowner Intended Market	96
Table 3.21: Total Housing Starts for Condominium Intended Market	96
Table 3.22: Total Rental Universe for the Winnipeg CSD, 2006 to 2016	98
Table 3.23: Total Rental Universe by CMHC Zones, 2016	99
Table 3.24: Total Change in the Rental Universe from 2011 to 2016 for the CMHC Zone	99
Table 3.25: Rental Universe by Number of Bedrooms by CMHC zones, 2016	100
Table 3.26: Trends in the Rental Universe by Bedroom Type for the Winnipeg CSD, 2006 to 2016	101
Table 3.27: Trends in the Rental Universe by Bedroom Type for the CMHC Zones, 2011 to 2016	102
Table 3.28: Trends in the Rental Universe by Year of Construction for the Winnipeg CSD, 2006 to 2016	103
Table 3.29: Rental Universe by Year of Construction, CMHC 2016	104
Table 3.30: Trends in Housing Starts for the Renter Intended Market, by the Winnipeg CSD and CMHC Zones, 2011 to 2017	105
Table 3.31: Vacancy Rate for CMHC Zones, 2010 to 2017	106
Table 3.32: Vacancy Rate by Number of Bedrooms, 2016	107
Table 3.33: Average Rent and Rent Increases for the Winnipeg CSD, 2006 to 2017	108
Table 3.34: Average Rent for CMHC Zones from 2010 to 2017	109
Table 3.35: Average Rent by Number of Bedrooms, 2017	110
Table 3.36: Average Rent by Year of Construction, 2017	111
Table 3.37: Other Secondary Rental Dwellings, Winnipeg CMA	112
Table 3.38: Rental Condominium Apartments for the Winnipeg CSD	112
Table 3.39: Active Rooming Houses in the City of Winnipeg, Feb 2019	113
Table 3.40: City of Winnipeg Construction of Residential Dwelling Units and Projections 2017 to 2031	114
Table 3.41: Future Residential Development / Supply	115
Table 3.42: Major Redevelopment Sites	116
Table 3.43: Existing and Future Supply in Winnipeg	117
Table 3.44: Social & Non-Profit Housing	119
Table 3.45: Total Manitoba Housing Units by Bedroom Type	120
Table 3.46: Total Private Non-Profit Units by Bedroom Type	121
Table 3.47: Shelter Capacity in Winnipeg	122
Table 3.48: Transitional Housing Capacity in Winnipeg	122
Table 3.49: Permanent Supportive Housing in Winnipeg	122
Table 3.50: Military Housing in Winnipeg, 2019	125
Table 4.1: Shelter-cost-to-income Ratio for the Winnipeg CSD, 2016	128
Table 4.2: Shelter-cost-to-income Ratio for the CMHC Zones, 2016	129
Table 4.3: Shelter-Cost-to-Income Ratio by Income Deciles for the Winnipeg CSD, 2016	131
Table 4.4: Shelter-cost-to-Income Ratio by Tenure for the Winnipeg CSD, 2016	133
Table 4.5: Owner Tenure Households by Shelter-cost-To Income Groups for the CMHC Zones and Downtown, 2016	133
Table 4.6: Owner Tenure Households by Shelter-cost-To Income Groups for the CMHC Zones and Downtown, 2016	134
Table 4.7: Renter Tenure Households by Shelter-cost-To Income Groups for the CMHC Zones and Downtown, 2016	136
Table 4.8: Age of the Primary Household Maintainer by Shelter-cost-To-Income Ratio Groups, for the Winnipeg CSD, 2016	137
Table 4.9: Households Spending 30% or more on Shelter Costs, by Age of the Primary Maintainer for the Wpg CSD & CMHC Zones	138
Table 4.10: Households Spending 70% or more on Shelter Costs, by Age of the Primary Maintainer for the Wpg CSD & CMHC Zones	139
Table 4.11: Household Type by Shelter-Cost-to-Income Ratios	140

Table 4.12: Recent Immigrant Led Households by Shelter-Cost-to-Income Ratio Groups for the Winnipeg CSD, 2016	143
Table 4.13: Percent of Recent Immigrants that are Primary Household Maintainers by Shelter to Income Ratio for the CMHC Zones	144
Table 4.14: Aboriginal Household by Shelter-cost-to-Income Ratio Groups for the Winnipeg CSD, 2016	145
Table 4.15: Aboriginal Household by Shelter-cost-to-Income Ratio Groups for the CMHC Zones, 2016	146
Table 4.16: Monthly Shelter Costs for the Winnipeg CSD and CMA, 2016	148
Table 4.17: Monthly Shelter Costs for the Winnipeg CSD and CMHC Zones, 2016	147
Table 4.18: Monthly Shelter Costs by Age of the Primary Household Maintainer for the Winnipeg CSD	148
Table 4.19: Monthly Shelter Costs for Recent Immigrant Led Households for the Winnipeg CSD and CMA, 2016	149
Table 4.20: Monthly Shelter Costs of Recent Immigrant Led Housing for the Winnipeg CSD, CMA, and CMHC Zones, 2016	149
Table 4.21: Monthly Shelter Costs for Aboriginal Households for the Winnipeg CSD, and Winnipeg CMA, 2016	150
Table 4.22: Monthly Shelter Costs for Aboriginal Households for the Winnipeg CSD, CMA, and CMHC Zones, 2016	151
Table 4.23: Monthly Shelter Costs by Household Type for the Winnipeg CSD, and Winnipeg CMA, 2016	152
Table 4.24: Monthly Shelter Costs by Household Type for the Winnipeg CSD, CMA, and CMHC Zones, 2016	153
Table 4.25: Monthly Shelter Costs by Household Type for the Winnipeg CSD, CMA, and CMHC Zones, 2016	154
Table 4.26: Households in Core Housing Need in Comparison Cities, 2016	157
Table 4.27: Households in Core Housing Need for the CMHC Zones, 2016	157
Table 4.28: Households in Core Housing Need by Housing Standards, 2016	158
Table 4.29: Tenure of Households in Core Housing Need, 2016	159
Table 4.30: Households in Core Housing Need by Age of the Primary Maintainer	160
Table 4.31: Households in Core Housing Need by Household Type, 2016	161
Table 4.32: Households in Core Housing Need by Immigrant Led Households, 2016	161
Table 4.33: Households in Core Housing Need by Aboriginal Households, 2016	162
Table 4.34: Average and Median Before Tax Income of Households in Core Housing Need	162
Table 4.35: Average and Median Shelter Cost of Households in Core Housing Need	163
Table 4.36: Household Ownership Affordability by Income Deciles for the Winnipeg CSD, 2016	164
Table 4.37: Renter Household Affordability by Income Deciles for the Winnipeg CSD, 2016	165
Table 4.38: Vacancy Rate (%) by Rent Range and Unit Size for the Winnipeg CSD, 2016	165
Table 4.39: Seniors (65+) Households by Income Decile for the Winnipeg CSD, 2016	166
Table 4.40: Seniors (65+) Household Ownership Affordability by Income Decile for the Winnipeg CSD, 2016	167
Table 4.41: Seniors (65+) Household Renter Affordability by Income Decile for the Winnipeg CSD, 2016	168

List of Figures:

Figure 1.1: Study Area and Geographies	4
Figure 1.2: CMHC Survey Zones	5
Figure 2.1: Historical Population Growth	12
Figure 2.2: Sources of Population Growth for the Winnipeg CMA, 2002 to 2040	13
Figure 2.3: Age Pyramid for the Winnipeg CSD, 2016	17
Figure 2.4: Percent Senior Population from 2001 to 2016	20
Figure 2.5: Recent Immigrant Distribution	22
Figure 2.6: Visible Minority Population by Census Tracts, 2016	24
Figure 2.7: Aboriginal Population by CMHC Zones and Census Tracts	26
Figure 2.8: Percent of Households by Age of Primary Household Maintainers, 2016 Census	29
Figure 2.9: Household Type for the CMHC Zones, 2016	34
Figure 2.10: Percent of Households with Children, 2016	35
Figure 2.11: Unemployment Rates for the Winnipeg CMA, for persons Aged 15 years or over	40
Figure 2.12: Unemployment Rates in Comparison Cities, 2016 Census	41
Figure 2.13: Unemployment Rates by Census Tracts, 2016	42
Figure 2.14: Average and Median Total Before Tax Income for Private Households	44
Figure 2.15: Average and Median Total Before Tax Income (2015) for Total Households by CMHC Zones	45
Figure 2.16: Average and Median Total Before Tax Income (2015) for One-Person Households by CMHC Zones	46
Figure 2.17: Average Total Household Income by Census Tracts, 2016	47
Figure 2.18: EIA Rent Assist Households as a percentage of Total Households	53
Figure 2.19: Non-EIA Rent Assist Households as a percentage of Total Households	53
Figure 2.20: Total Units Receiving Rent Supplements by Census Tracts, 2016	54
Figure 2.21: Income Deciles for CMHC Zones, 2016	57
Figure 2.22: Income Deciles by Primary Household Maintainer Age, 2016	65
Figure 2.23: Income Deciles by Tenure, 2016	66
Figure 2.24: Income Deciles for Recent Immigrant Primary Household Maintainers, for the Winnipeg CSD, 2016	68
Figure 2.25: Recent Immigrant Primary Household Maintainers by CMHC Zones, 2016	70
Figure 2.26: Income Deciles for Aboriginal Households, in the Winnipeg CSD, 2016	71
Figure 2.27: Aboriginal Households by CMHC Zones, 2016	71
Figure 2.28: Income Deciles by Households Type for the Winnipeg CSD, 2016	73
Figure 3.1: Occupied Dwelling Change, 2006 to 2016 by Census Tracts	80
Figure 3.2: Private Dwellings by Number of Bedrooms	84
Figure 3.3: Housing Starts from 2006 to 2016, for the Winnipeg CSD	86
Figure 3.4: Total Rental Universe from 2006 to 2016 for the Winnipeg CSD	98
Figure 3.5: Rental Universe by Number of Bedrooms, 2016	101
Figure 3.6: Housing Starts by Intended Markets, from 1990 to 2017	105
Figure 4.1: Shelter-cost-to-income Ratio for CMHC Zones, 2016	129
Figure 4.2: Shelter-Cost-to-Income Ratio by Income Deciles for the Winnipeg CSD, 2016	131
Figure 4.3: Shelter-cost-to-Income Ratio by Tenure for the Winnipeg CSD, 2016	133
Figure 4.4: Owner Households by Shelter-Cost-to Income Groups for the CMHC Zones and Downtown of Winnipeg, 2016	135
Figure 4.5: Renter Households by Shelter-Cost-to Income Groups for the CMHC Zones and Downtown of Winnipeg, 2016	136
Figure 4.6: Shelter-cost-to-Income Ratio by Age of the Primary Household Maintainer for the Winnipeg CSD, 2016	137
Figure 4.7: Household Type by Shelter-Cost-to-Income Ratio Groups for the Winnipeg CSD, 2016	141
Figure 4.8: Average Median Shelter Costs by Age of the Primary Household Maintainer for the Winnipeg CSD, 2016	148
Figure 4.9: Average Monthly Shelter Costs of Recent Immigrant Led Households, 2016	150
Figure 4.1: Average Monthly Shelter Costs of Aboriginal Households, 2016	151
Figure 4.11: Median Shelter Costs by Income Deciles by the Winnipeg CSD and CMHC Zones, 2016 (Part 1)	155
Figure 4.12: Median Shelter Costs by Income Deciles by the Winnipeg CSD and CMHC Zones, 2016 (Part 2)	155
Figure 4.13: Median Shelter Costs by Income Deciles for the Winnipeg CSD and CMHC Zones, 2016 (Part 1)	156
Figure 4.14: Median Shelter Costs by Income Deciles for the Winnipeg CSD and CMHC Zones, 2016 (Part 2)	156
Figure 4.15: Percentage of 65+ Households without Ability to Rent - by Rental Accommodation Type, Overall Winnipeg CSD	168
Figure 4.16: Housing Gaps along the Continuum	169

Acronyms / Abbreviations / Terms & Definitions:

CoW: City of Winnipeg

CT: Census Tract

NHS: National Housing Strategy

CMHC: Canada Mortgage and Housing Corporation

Zones / Survey Zones: a CMHC geographic breakdown of the City of Winnipeg area, numbering twelve. These Zones are built up from Census Tracts. These are the primary areas of analysis for this study.

MB Housing: Manitoba Housing's current full legal name is the Manitoba Housing Renewal Corporation (MHRC), under the Department of Families, Government of Manitoba. However, it is referred to almost exclusively as "Manitoba Housing".

Definitions:

Indigenous: The term Indigenous is becoming more common to identify the first peoples of Canada, including First Nations, Metis, and Inuit peoples. However, this Assessment will use the term Aboriginal as this is the legal terminology as used in the Charter of Rights and Freedoms of Canada, is more commonly understood and used by government agencies, and is the term used by Statistics Canada in the 2016 Census -- from which this study draws much of its data.

Census family households: A Census family household is "a household containing a married or common law couple, with or without children, lone parent, or multiple census families in the same household". Census family households do not include households with other persons unrelated to the census family.

Non-census family households: households that have one or two or more persons who are not related, and are not married or in a common law relationship.

Recent immigrant households: households with a primary household maintainer that is an immigrant who landed or became a permanent resident in Canada between 2011 and 2016.

Primary household maintainer: is defined by Statistics Canada as the "first person in the household identified as someone who pays the rent or the mortgage, or the taxes... for the dwelling".

Market Housing: This refers to the primary rental market, which includes rental units in privately initiated apartment structures containing at least three rental units.

Low-End-of-Market (LEM) refers to housing where rental rates are at the lower end of the private market. Typically, this refers to households that would have difficulty affording housing in the private market. (Some define LEM rents as a minimum 10% below the market rents identified by CMHC.)

Public housing is housing that is owned by Manitoba Housing and rented at a subsidized rate, for households with limited or fixed incomes.

Rent-Geared-to-Income (RGI) housing is where the rent charged for a housing unit is set at a proportion of that household's income (usually 25–30%), for households with limited or fixed incomes.

Move-up Buyer: a term for a household that is moving from their starter home to a more substantial or higher-quality home. The move-up buyer, is typically found in the 45-64 age segment.

Infill Housing: new housing built in existing communities (usually *Mature Communities* as defined in *Our Winnipeg* (p99)) – that is, limited to usually small-scale development in previously existing areas but NOT including *Recent-Communities*.

Definitions of affordable housing:

Affordable Housing: Housing is generally considered “affordable” when **households spend no more than 30% of their before-tax income on housing-related costs** (this is the definition the CMHC uses).¹ The term affordable housing is sometimes used interchangeably with “social housing”; however, social housing is one category of affordable housing and usually refers to rental housing subsidized by the government. Affordable housing is a much broader term, and it is not synonymous with low-income housing.

The Province of Manitoba defines affordable housing as **housing priced at or below median market rents in the private market**. It is usually restricted to moderate-income households. As a household's income rises above the threshold for **social housing**, it becomes eligible for **affordable housing**, and only households below certain income thresholds are eligible. “Affordable” income limits are established annually by Manitoba Housing. Households with higher incomes can expect to pay full market rate, which in many cases will be much higher than the median rate.²

For the purpose of this Assessment, the term “affordable” refers to the CMHC definition, unless otherwise specified.

Core Housing Need: the CMHC defines³ those households as being in core-housing need when they do not meet one of the standards of *affordability*, *adequacy*, or *suitability*:

- **Adequate housing does not require any major repairs, according to residents.** Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.

¹ It should be noted that in reporting average rents, CMHC does not make any adjustments for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. When calculating average rents, CMHC uses the figure for rent as the amount the owner is asking for the unit, by unit size and geographical sector.

² For families with very low incomes, “affordable” housing at the posted provincial rates may still be “unaffordable,” even with Rent Assist top-ups. Some argue that that non-profit housing organizations offering affordable housing should be supported so they are able to set their affordable rents at rates that reflect neighbourhood market conditions, based on a local rather than city-wide median market rate (see, e.g., <https://policyfix.ca/2014/11/20/how-affordable-is-affordable-housing/>).

³ <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/CoreHousingNeedMethodology>

- **Suitable housing has enough bedrooms for the size and make-up of resident households,** according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; lone parent; unattached household member age 18 or older; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).
- **Affordable housing costs less than 30% of before-tax household income.** For renters, shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services. For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services.

If a household not living in acceptable housing can access acceptable local housing for less than 30% of its before-tax income, it is not in core housing need; it is in core housing need only if acceptable local housing would cost 30% or more of its before-tax income.

Executive Summary

Purpose

The primary purpose of this report is to provide a comprehensive assessment of current and future housing needs in the City of Winnipeg. Components of this assessment will include:

- Identification of trends related to housing supply and demand spanning the entire housing continuum;
- A more detailed analysis of the demand and supply circumstances for low- and moderate-income households and households requiring significant levels of support;
- Identification of housing gaps along the housing continuum, again with a focus on low- and moderate-income households requiring subsidies to make housing affordable or support services to address special needs;
- Identification of areas within the City where housing needs are most significant, the types of households most in need and the type housing supports required; and,
- Evaluation of policies at all levels of government that are designed to stimulate supply to address demand requirements and provide the necessary housing supports required.

This report establishes a baseline understanding of the City's current housing needs across the housing spectrum. It provides a strong starting point for informing the City's housing policies and programs in both the short and long-term. But it is just that: a starting point. Housing need is dynamic; it is affected by a multitude of factors including changes in population, the economy, and public policy at all levels. **Accordingly, in order to be responsive to the most urgent needs as they emerge, the City needs to actively monitor housing supply, demand, affordability, and the effect of its policies and programs.**

Changing demographics

Demographics are the basic indicator of changing housing needs. The following points summarize recent, current and expected demographic and household changes:

- According to the 2016 census the City contained 708,823 people, an increase of approximately 90,000 since 2001;
- **City growth is fueled largely by international immigration** which in recent years has added as many as 13,000 people in a single year. Although always a difficult figure to predict this immigration is expected to continue adding 7,000-8,000 people per year through to 2040. This plus natural increase and rural to urban migration is expected to result in an annual increase of about 1.4% per year adding an additional 87,800 people by 2025 and 204,200 by 2040 when the City population will be close to a million.
- **Some segments of the population are growing faster than others.** Recently (2011-2016) the 65-69 age cohort increased by 32%, the 70-74 age cohort by 21%. Over the long term (2016-2040) the most significant increases will be in the 65-74 and 74+ age groups at 53% and 139% growth respectively. Growth in younger age categories are more likely to be in the 20-30% range or less.
- **The aging population will increase demand for rental accommodation and seniors housing options with services.** There may also be an increase in demand for smaller existing homes and condos as seniors look to downsize. Overall, however, with more modest growth in younger households there may be declining demand for single detached ownership units.

- The older population currently tends to be more concentrated in the S. James, East Kildonan, St. Vital and Assiniboine Park zones.
- **The growth of immigrant households has been significant.** Recently arriving immigrants (last five years) numbered 52,000 people in 2016 or 7.5% of the total City population. They are concentrated in the Fort Garry, Centennial, West Kildonan and Lord Selkirk zones. **Recent immigrant households tend to be larger, younger, and require larger rental units that are often not available in the numbers and at the affordable prices low income recent immigrant households require.**
- **In the 2016 census 84,305 people self-reported as Aboriginal, 12.2% of the City population.**
- Aboriginals tend to be more concentrated in the Lord Selkirk and East Kildonan zones with very few Aboriginals in the Transcona, Ft. Garry, Ft. Rouge and Assiniboine Park zones.
- Like recent immigrants, **many Aboriginal households tend to be larger, requiring larger three- and four-bedroom rental units that are not always available at affordable rents.**
- The population has been living in progressively smaller and smaller households for several decades and average household size is now approximately 2.5 persons. This is not expected to change substantially over the next several years.
- One person households account for 30% of all households, two person 32%, three person 15% and 4 or more persons 22.7%.
- Families with children make up 22.6% of the households, families without children 26.0% and single parent households 9.6%.
- Not surprisingly, one person households tend to be concentrated in rental housing in the central zones while larger households comprising families with children dominate in more suburban zones.
- **Larger low-income households tend to be more concentrated in the Lord Selkirk (some of them in social housing) and West Kildonan zones and those with low incomes face very significant challenges trying to find three- and four-bedroom units at rents that are affordable.**
- **On average one person households have the lowest incomes and face the most significant housing affordability problems. These households tend to be more concentrated in the Centennial zone.**

Growth

While Winnipeg is experiencing moderate and steady growth, growth is also strong in the CMA, particularly in those communities in the ring immediately surrounding the city.

- The growth occurring in the outlying areas is wealthier and much less ethnically diverse than in the city, with a housing market dominated by the development of new single-family homes. As households in the City face a significant challenge moving up the continuum in the current market, they may seek more affordable opportunities in surrounding bedroom communities where housing construction has trended toward “urban style” options.
- **The city cannot ignore what is happening in these outlying areas. The growth occurring just outside the city (Outlying Areas) has significant implications for the city in terms of taxation, planning, and infrastructure, as well as social service demands and housing need.**

Housing Supply

The growth and characteristics of the housing supply determines how well households are accommodated in the City.

- In the 2016 census 281,045 occupied dwelling units were identified.
- **To accommodate future growth, it is estimated that the City will have to add about 4,000 units per year over the next decade.**
- New housing supply is growing much faster in the suburban areas in zones such as Fort Garry, St. Boniface and West Kildonan with very little new development in St. James, Lord Selkirk, Assiniboine Park, Centennial and Midland. **At this point infill development is making only a modest contribution to the increase in new stock.**
- **The majority of new housing starts, particularly in the suburban areas, are intended for the ownership market** with most units being single detached or condos. Condominium units make up 8.6% of all dwelling units. Currently 65% of the dwellings in the City are owner occupied, 35% are rental.
- **Data is starting to reveal a shift in the ratio between single detached and multi-family housing.** Single-detached housing starts peaked in 2009 at 69.4% of the market. The market then shifted significantly, and by 2015 new apartment starts outpaced single family starts 2,051 to 1,290. By 2016 the two types were almost in parity. **The reasons are complex, but economic changes, changing rental rates and housing prices, demographic change, and the impact of immigration all play a role. There has been and most likely will continue to be a shift to multi-family (apartments).**
- **Some Zones are seeing almost no housing starts:** Midland, Fort Rouge, and to a lesser extent St. James and Transcona Zones.
- In the built up, older and more mature neighbourhoods the proportion of apartment-starts were higher, while in neighbourhoods where there is development on new land, single detached starts dominate. Centennial and Midland zones show this trend with 86% and 82% of starts being apartments.
- **With the trends in demographics over the next few years that were noted above there is likely to be more emphasis on rental development and seniors housing options with the aging population. The focus on ownership, particularly single detached units will slow with the slower growth in the demographic age groups most likely to purchase a home.**
- Approximately 8% of dwellings in the City are in need of major repair and these dwellings are concentrated amongst the older stock as 35% of dwellings in the City were built prior to 1960.
- Midland, Centennial and the Downtown zones have concentrations of very old stock. **Midland and Lord Selkirk have highest proportion of dwellings in need of major repair.**
- Zones more centrally located have an older rental housing stock. This older rental stock is more affordable but also most likely to be in need of major repair so in the zones noted above, there are many low-income households living in older, poor quality rental units yet often still paying unaffordable rents.
- The average price of a new home in 2016 was \$418,000, up 59.8% since 2001. The average price for an existing unit in 2016 was \$284,610 up 84.1% since 2006.
- During the same period the average rental rate in Winnipeg's rental apartments increased 53% rising from \$610 to \$926.
- On the demand side of the equation, between 2006 and 2016 the average income of Winnipeg households rose from \$63,025 to \$86,931, a 39% increase. Prices are rising faster than incomes. However, **this is softened by current low interest rates which has kept the amount households spend on housing to historical norms of about 30% of median household income.**
- After very little development of new rental housing for many years (as noted above) the inventory is once again starting to increase with one and two bedrooms dominating the inventory. **Despite high demand for three- or four-bedroom units from low income families these large units are**

in short supply and those available are not affordable for low- and modest-income households. In fact, the vacancy rate tends to be higher in newer three- and four-bedroom units mainly because the units are not affordable.

- The inventory of social housing has been declining as the Province focuses its efforts in rental assistance to help the private sector accommodate low- and modest-income households.
- There has also been reduced emphasis on building housing options for seniors, particularly assisted living options for low- and modest-income seniors.
- **With the growing number of seniors, many with low and modest incomes, the decreasing supply of subsidized and assisted housing options, and the increasing gap between rising housing costs and the incomes of lower income households, the City is likely to experience significant housing affordability and supply problems in the coming years, unless steps are taken to address this gap in housing supply.**

Poverty

As noted in the discussion above housing affordability is a major problem in the City and may get worse. A review of household income and housing affordability indicators highlights the significance of the problem.

- There are two measures of poverty – the LIM (Low-income measure after tax) and LICO (Low income cut-offs after tax). **Both LIM and LICO indicate marginally higher poverty rates in Winnipeg compared to the province and country.**
- By the LIM, about 34,000 children (under 17) or 23% live in poverty; and by the LICO measure about 26,000 children (18%) live in poverty.
- **This poverty is highly concentrated in the zones of Centennial, Midland, and Lord Selkirk — especially child poverty and poverty among those 65+ older adults.**
- Most of the households in poverty in Centennial are smaller one and two person.
- These figures suggest a significant need for rental housing for seniors, smaller households and families in these zones and many of the seniors may also need support services.
- The Zone with the next highest level of poverty — Fort Garry at 18.8% LIM-AT (of total population) shows less than half the level of Centennial, and this number may be partially attributable to students not working.

Affordability

With the high levels of poverty, particularly in certain zones within the City housing affordability becomes a significant problem.

- **Currently (2016) 21.8% or 61,215 households pay 30% or more of their income on shelter, almost 9% pay 50% or more.** The situation is much worse for renters with 39.4% paying 30% or more compared to just 12.3% of owners.
- Age is a strong determinant of housing affordability problems with **the young and the very old most likely to face affordability challenges.** Approximately 60% of households led by persons under 25 years of age were spending 30% or more of their total income on housing, 26% were spending 70% or more. Affordability problems then decline quickly with age until households led by persons 75 or older where 25% spend 30% or more.

- **One person households also face significant affordability problems** as 37% spend 30% or more, a higher proportion than any other household type including single parents where the proportion spending 30% or more is 28.3%.
- **Recent immigrants also face affordability challenges** as 36% spend 30% or more of their income on shelter, 18% spend 50% or more, and 13% spend 70% or more.
- **Likewise, Indigenous households face challenges with 26% spending 30% or more on shelter, and much higher levels in some zones.**
- There is naturally a strong correlation between housing affordability problems and income as 80% of households in the first (lowest) income decile spend 30% or more and 60% spend 50% or more.
- Aboriginal people, and new immigrants who are visible minorities, also face discrimination in the housing market, making it even more difficult to find and secure adequate housing.
- There is also a strong correlation between housing affordability problems and location. **Affordability problems are most common in Centennial where 35% of all households spend 30% or more.** Other areas where affordability problems are pronounced include Midland, Lord Selkirk, the Downtown and Fort Garry.
- One person households with affordability problems are concentrated in the Centennial zone including the Downtown.
- The Lord Selkirk zone has the most Indigenous households facing housing problems followed by Centennial and East Kildonan; and 48% of Indigenous households living in the Downtown face affordability problems.
- Renters and recent immigrants in Fort Garry zone face significant affordability problems as do lone parents in Midland, Ft. Rouge, Ft. Garry and the Downtown. A high proportion of recent immigrants in Assiniboine Park also pay 30% or more of their income for shelter.
- The concept of *core housing need* is also used to identify housing problems. It identifies households paying 30% or more of their income on shelter, living in dwellings needing major repair, and living in units that do not have enough bedrooms to accommodate the number, gender and relationship of household members and do not have enough income to afford housing where they would not have these problems.
- **12.8% of all Winnipeg households are in core need – 28% of renters and 5% of owners.**
- **Lone parents (27%), recent immigrants (26%), Indigenous (22%), and one -person (20%) are most likely to be in core need.**
- **The greatest proportion of households in core need are concentrated in the Centennial (30%), Midland (20%) and Lord Selkirk (19%) zones.**

Challenges

The review of housing demand (demographics), housing supply and housing affordability and core need problems highlights some trends and challenges in the city.

- There is a high proportion of households facing significant affordability and housing need issues and **recent policy and program initiatives by all levels of government have not reduced the number of households facing these challenges.**
- **The number of homeless have not been declining.**
- **The number and proportion of households in core need have been rising.**
- **At the same time the number of social housing units have been declining, home repair programs have been cancelled and assistance under Rent Assist has been reduced for many households.**
- **In addition, rents, and prices for new and existing units have been rising faster than incomes.**

- Moving up the housing continuum has become more difficult. With a declining number of social housing units, homeless people, even if they are able to get into transitional housing will have little opportunity to move up the continuum into social housing. **If current trends in housing costs and construction continues, households may not only face difficulties moving up the continuum but may also be forced to move down it. In turn, this would likely put further pressure on the already strained non-market housing supply, which is unable to meet current needs.**
- With fewer people able to access social housing, where rents are geared to income, there will be fewer people able to move into affordable non-profit or private rental accommodation.
- In addition, with rents and, housing prices increasing faster than incomes it will eventually slow the progression of renter households into home ownership, especially if the current low interest rates rise.
- In addition, with so many gaps and bottlenecks, both existing and emerging, along the continuum **there will be even more households facing housing problems in the future.**
- The aging population will have significant impacts on housing demand and supply in the future. For example, between 2016 and 2032 the number of seniors 65-74 is expected to increase by 37,400 people, the 74+ group is expected to grow by 42,300 people. This will place significant demands on rental housing, condos and supportive housing options for seniors. Even though seniors are staying in their own homes longer (aging in place), when they do move to supportive housing, it will also increase the supply of existing homes for sale.
- This demographic shift towards more elderly people will impact both housing demand and, assuming responsiveness in the private market, housing supply. In the medium to long-term, this trend may manifest itself in seniors looking to downsize from larger single-family homes to smaller homes closer to amenities, as well as apartments, condos, and collective dwellings such as supportive homes or personal care home facilities. **The cost of these future housing options will be a factor, however, as the data shows that more than half of senior households fall within the bottom four income deciles, for which many housing types are not considered affordable.**
- The lower proportion of households in younger age groups may **decrease the demand for rental housing**, and the number of first-time home buyers. The high number of immigrant households may help ameliorate this trend.
- Aboriginal and recent immigrant households are struggling to find suitable affordable housing. Limited incomes and larger households are common characteristics. The overall shortage of social housing and the limited number of three- and four-bedroom rental units at affordable prices exacerbate their problems.
- **Geographically, the greatest concentrations of housing need and poor-quality housing can be found in the core of the City, particularly in the Lord Selkirk, Centennial, Midland zones, and the Downtown. Unfortunately, it is in these zones that the inventory of social housing is actually declining.**
- The Fort Garry zone is also an area of high housing expenditures relative to income. Fort Garry's high shelter-cost-to-income ratio is seen at both its lowest and higher income deciles. At the low-end, this may be due to the concentration of lower income students living around the University of Manitoba and the high number of recent immigrants in the zone. Some of these households are paying higher costs to be in this area and rents and housing prices are high in this zone. At the higher end of the spectrum, it may be a result of: high income households spending more on luxury housing - where a higher ratio of shelter-cost-to-income is not a financial burden; households who are "house-rich, but cash-poor"; and homeowners with modest incomes, but with significant savings which are being used to pay for their housing costs – as is the case with some retired seniors.

- On the supply side growth in the housing stock is largely happening in suburban areas at the edge of the City and the majority of new units being built are single-detached homes or condos.
- There has been an increase in rental units in the last few years but nearly all of the newer stock has been at the high end of the market and consists of one- and two-bedroom units. Very few larger three-bedroom units are being built and those that are, tend to be very expensive so larger families, particularly recent immigrants and Aboriginal households still face significant challenges finding units of a suitable size that are affordable.
- **The amount of infill housing that is occurring is very limited.** Most infill development consist of lot splits and the overall increase in density in mature neighbourhoods has been very low. **Infill housing is not making any significant contribution to addressing housing demand at this time.**

The greatest housing needs and housing challenges are concentrated in the core of the city

- **This includes the Lord Selkirk, Midland, and the Centennial zones.** While housing in these zones is less likely to meet adequacy standards than housing in other areas of the city, as further evidenced by the proportion of dwellings in need of major repairs, the greatest challenge faced by households is by far related to affordability. The low average monthly shelter costs in these zones are offset by the concentration of lower income households. Many depending on Rent Assist, Social Housing or other support programs. Their needs are not likely to be met by the private market. **In fact, according to feedback from key stakeholders, some of the most significant gaps in these areas are the lack of transitional and social housing units.**

Housing policy and program initiatives in recent years has done little to address the significant demand for housing support and the growing number of households requiring assistance. The Province has been withdrawing support from the assisted housing sector, and policy and program delivery overall have done very little to address the real affordability issues of lower-income households.

- **There has been stagnation, if not outright decline, in the number of social housing units.** Recent initiatives by the Province have actually reduced the inventory of social housing with the sale of units to the private sector. This trend is expected to continue.
- **The cancellation of home repair and modernization programs have reduced opportunities to upgrade older ownership and rental units leading to more deterioration in the housing stock;**
- Although the list of provincial programs is impressive it should be noted that **several are not currently taking new applications. Several of the other programs have very limited activity while others are basically managing an existing portfolio that is not increasing and in fact in some cases inventories are declining.**
- The Province still places a limited emphasis on supporting affordable housing for more moderate-income households and has provided limited support for the homeless, **but the number of homeless people has not declined;**
- Currently much assistance is in the form of rental subsidies through the Rent Assist Program to households living in private rental units or in some cases non-profit rental housing. **The provincial government has shifted the focus of housing support away from supplying an inventory of rent-geared to income housing for the poor to relying mainly on rental shelter subsidies to households living in private rental housing – the private sector provides the units, the government provides the subsidy,** although assistance is not always sufficient to address affordability issues, particularly for larger households with children;
- With little or no growth in the number of social housing units it is difficult for homeless people to move from transitional housing into permanent social housing. There is also too little transitional

housing for homeless people to move easily from shelters to more permanent housing arrangements where they can access services;

- The assistance available under programs like Rent Assist make it difficult for some households, particularly larger families, to transition out of social housing;

Although the new Federal National Housing Strategy (NHS) may be a positive step forward it is unlikely that there will be any significant reductions in the number of households facing housing problems any time soon.

- Under the NHS the target nationally is to reduce the number of households in core housing need and chronic homelessness by 50%. Similar objectives have been set in other countries with very limited success. **Certainly, achieving these objectives provincially may depend a great deal on provincial and municipal support.**
- Under the NHS and the bi-lateral agreement between the Federal and Provincial Governments there is a commitment to protect the remaining inventory of social and urban native housing and protect the affordability of the stock where agreements are expiring. However, it is unlikely there will be significant additions to this stock, in fact it is more likely the inventory will decline as the Province sells more units to the private sector. The Province is also shifting management of some of the remaining units to the non-profit and private sector.
- There will be renewed efforts to reduce the number of homeless people in the City as well as new initiatives in affordable housing, although the success of such initiatives will depend on provincial and municipal support
- **It appears that one of the major focuses of assistance will still be subsidies for people living in private rental accommodation through a Federal Housing Benefit Program.** However, consultations with the Province are still underway on how this program will roll out, how it will supplement the Provincial Rent Assist Program and what level of subsidies will be available. The next few months will provide greater clarity on this initiative.
- Programs (grants, tax incentives, etc.) for first time homebuyers will be continued under the NHS and have illustrated some success but regulations to prevent households from taking on high ratio mortgages and increased debt have driven some purchasers out of the market or delayed their entry into ownership. Some argue these limitations (particularly the Stress Test) are not necessary in the Winnipeg market;
- Overall, the NHS presses a lot of the right buttons. However, until more detail is available at both the federal and provincial level a lot of what is actually supposed to take place is still uncertain. **The NHS appears to be a significant initiative and investment but the level of new funding is still relatively modest compared to the level of need, a great deal of the funding is loans that have to be repaid which limits the assistance groups can provide and there does not appear to be much assistance to expand the number of social rent-to-income housing stock.**
- **Commitments will be greater than they have been in the past couple of decades but with the growing level of inequality in society many critics feel the level of need will continue to grow more rapidly than the number of households accommodated under the NHS initiatives.** These general concerns were confirmed by the comments we received during interviews for this current research. Many people felt there was just too little assistance for the very low-income households that need rent-to-income housing.

The City of Winnipeg has the capability to help address local housing need, but needs to implement a cohesive strategy to do so:

- Although housing policy and programs are largely the domain of the federal and provincial governments, **the City has a number of options within its purview to influence supply and demand along the housing continuum.**
- As housing support from those two levels of government has declined over the years, many municipalities have taken a more active role in responding to local housing need.
- **The City has had a strong history of working with its federal and provincial counterparts to implement policies and programs to support housing development but in recent years has let housing support decline.** The city's current housing initiatives are sparse with previous TIF programs no longer active, infill policy and programs still pending, and there is limited program support for affordable housing.
- Building on *OurWinnipeg* and the subsequent Housing Policy (2013) which establish broad housing objectives, **the City needs to take a more active and strategic role in housing;**
- What does seem obvious from the current trends is that **the City is likely to be called upon to participate in many ways to help make initiatives a success. Contributions from partners is an important part of the NHS, particularly if it is going to be a success.** The City would be well advised to examine ways and means of facilitating the provision of housing within its jurisdiction.
- **A continuous theme during the interviews was that the City could be doing much more to encourage and facilitate the development of low-income and affordable housing. There was a consensus that the City has been far too "hands off" when it comes to the provision of low-income and affordable housing and on housing in general. It was pointed out that there were many tools (not all of them providing direct funding) that the City has at its disposal that it has not been using.**
- The review of the many options available for municipalities to get involved in housing and the many examples of housing initiatives in other Canadian municipalities that have been highlighted in this report provide Winnipeg with many opportunities to consider.
- Included among these many options are: more research, education and advocacy around housing in general; adopting policies and community/neighbourhood plans that encourage the development of affordable housing, infill development and housing intensification; regulatory measures such as zoning by-laws, site plans and inclusionary zoning approaches that encourage and support social and affordable housing; fiscal actions like waving development fees, density bonuses and tax rebates for affordable housing; fast tracking affordable housing options; shifting benefits of infill back to neighbourhoods; facilitation of community partnerships to encourage affordable housing development, etc. These options and many more are detailed in this report with examples from municipalities across Canada;
- The City of Winnipeg could certainly add to the effectiveness of many of the initiatives under the National Housing Strategy with many of the housing support tools it has at its disposal -- again an idea suggested many times during the interviews conducted during this study.

This section has provided a brief summary of how recent trends in housing policy and program delivery have affected housing opportunities for the residents of the City. **The evidence suggests that over the past couple of decades, policies and programs have not succeeded in responding adequately to the housing needs of the poor and the homeless.** There has been insufficient assistance to provide low cost housing with services for the growing number of for low-income elderly and the aging population in general. There are not a lot of additions to the portfolio of housing and other housing related assistance for low- and moderate-income households.

One of the major concerns we heard many times during the interviews was the lack of emphasis on increasing the supply of social rent-geared-to-income housing. Most people felt there should be greater emphasis on expanding this portfolio but as policy currently stands it seems that at best the current number of units will be maintained, although it is more likely there will be continued decline, with sale of units to the private sector and transferring of additional units to non-profits for management. **The Provincial Government appears to be determined to divest itself of much of the portfolio of social housing. Declining numbers of rent-geared-to-income housing may lead to increased numbers of people living in housing insecurity, and eventually increases in the number of absolute and hidden homeless. The social costs of people homeless or living in housing insecurity is likely to flow into sectors other than social housing, especially the homeless serving sector, the health and mental health systems, and possibly the justice system.**

The patchwork of policies and programs and the limited amount of assistance have left gaps in the housing continuum. Moving up the housing continuum in general has become more difficult in recent years. Overall the number of households with housing needs has not been reduced by recent policy and program initiatives. Housing commitments may be greater under the NHS than they have been in the past couple of decades but with the growing level of inequality in society many critics feel the level of need will continue to grow more rapidly than the number of households accommodated under the initiatives. These general concerns were confirmed by the comments we received during the interviews.

Private Housing Market

The analysis in this report and the information from the interviews indicates that the private housing market is currently essentially healthy:

- Sales of new and existing homes have been significant, and supply is meeting demand;
- There is also a relatively stable and appropriate vacancy rate in the rental market;
- In the future it is expected that demand for multi-family rental housing will increase in response to demographic change – an aging population and the increasing cost of owning a home will also push more people into the rental market;
- There is also likely to be increasing demand for a range of seniors housing options – rental apartments, condos, assisted living projects, and perhaps smaller existing units in mature neighbourhoods close to amenities as some seniors choose to downsize to smaller ownership homes. This may help to drive demand for such units in St. Boniface, Old St. Vital, Riverview, and parts of River Heights etc. as these areas tend to be close to a range of amenities and services required by seniors.

There are also some less positive trends and circumstances that may affect the market in the future:

- Increases in prices and rents are outstripping increases in incomes, though we note that the percentage of income homeowners spend on owned-housing has remained stable.
- Increasing prices may force people into the rental market reducing the demand for ownership housing, particularly from first time buyers. However, with rent increases outstripping increases in income many of these rental households will have housing affordability problems;
- The aging of the population and fewer people in the 20-34 age groups will also reduce the demand from first time buyers, though immigration will help;
- These two trends, if they continue, may reduce the demand for entry level housing in the existing sales market and the condo market;

- If housing affordability becomes more of a problem as is expected, households will have more difficulty moving up the housing continuum. There will be fewer people moving up the property ladder creating higher demand in the more affordable parts of the continuum where demand will outstrip supply;
- Several key stakeholders interviewed felt that what appears to be a finite supply of infill housing will force people to choose detached and attached (townhouses and semi-detached units) housing in newer subdivisions where prices are higher. This will only serve to increase affordability problems; and,
- Several key stakeholders also suggested that increased competition from communities around Winnipeg, will reduce housing demand in the City, particularly for single detached homes.

Conclusion

Although overall, Winnipeg has one of the most affordable housing markets in the country and housing is expected to remain more affordable than in many cities, there are some trends that will make affordability a greater challenge for many households and make moving up the housing continuum (the property ladder) more difficult for many. If current trends continue more households are likely to be trapped in rental housing options paying excessive amounts of their income for housing.

In conclusion, the work in this report suggests that overall the market has been relatively effective in addressing evolving housing demands in the City and the market is likely to continue to meet most housing needs. However, there are significant parts of the housing continuum that the private market cannot address. There are growing needs and gaps, particularly in the lower-income housing components of the continuum. Addressing the needs in these parts of the continuum will require actions by all levels of government.

Although no area of the City is without housing needs the central zones Lord Selkirk, Midland, and Centennial demonstrate much higher levels of housing affordability problems and core housing need. There are also high levels of housing problems in parts of Fort Garry and East Kildonan. Households most likely to face housing difficulties include younger households, immigrant and Aboriginal households, single parents and larger low-income families.

How should the City proceed to play its role to address the many housing problems in the City? Although there may be opportunities to address the housing problems these households face within these particular areas, factors like land supply, servicing capacity, access to amenities and planning issues may limit housing development opportunities in these areas. However, addressing the housing problems of households need not be restricted to a specific zone but can be approached on a city-wide scale. Developing and implementing housing policies and programs at a city-wide scale would not only provide greater flexibility to respond to housing needs and problems but would also provide the opportunity of aligning housing initiatives with broader planning and development objectives. It would also allow the City to disburse affordable housing options throughout a range of neighbourhoods with perhaps a better range of services needed by those living in social and affordable housing projects.

However, there still has to be some targeted development in areas of high need, particularly given the condition of many of the dwellings in these central zones. Reintroduction of housing and neighbourhood

improvement programs would go a long way toward improving the housing circumstances of many households in these areas. In addition, any new strategies or programs to address housing needs, regardless of their location within the City should be aligned with the City's broader planning and growth directions as outlined in *OurWinnipeg* and its companion document *Complete Communities* as they prescribe where and how the City should grow.

The City has to accept greater responsibility in addressing the housing needs of its citizens. To neglect this responsibility will only lead to even greater problems in the future.

Part 1: Introduction

All three levels of government have roles, mandates, and jurisdiction when it comes to the provision of housing. According to the City of Winnipeg's Housing Policy (2013), "the City's role has typically included municipal planning by-laws that regulate land use and building form, and programs to encourage development that supports and maintains the housing stock in Winnipeg". In order to fulfill this role, however, City representatives from various departments agree they require better data on residential supply and demand to determine what types of housing are most needed throughout Winnipeg.

This Comprehensive Housing Needs Assessment is intended to help fill this void in available housing data and, in turn, assist the City in advancing the primary objectives outlined in its Housing Policy (2013). To that end, the findings of this study aim to provide support and direction to the City of Winnipeg, the Winnipeg Housing Steering Committee, and other housing service providers in developing policy strategies and program options to help create and maintain a sufficient housing supply that will accommodate a range of household incomes and tenures in all areas of the City.

1.1 Study Purpose

The primary purpose of this study is to provide a comprehensive assessment of current housing and housing needs in the City of Winnipeg, as well as identify trends related to housing supply, demand, and policies that may influence these needs moving forward. In doing so, the study consists of two major components: an assessment of housing supply and demand spanning the entire housing spectrum; and, an evaluation of major policies designed to stimulate housing supply in response to demand requirements. Additionally, this study is intended to provide *baseline* data for future reference, and is therefore as comprehensive as possible.

The two components cover the following broad areas of study:

Supply and Demand Analysis

- Undertake a comprehensive analysis of demand and supply trends;
- Analyze the entire spectrum of housing (social, affordable, and market by types and tenures), placing a greater emphasis on the housing demand and supply for low and moderate-income households and households requiring significant support services;
- Identify housing supply gaps, including what income groups and household types are not being adequately served with a particular emphasis on housing affordability and adequacy; and,
- Extend the analysis of housing gaps to determine how extensive the gaps are and the spatial location of these gaps within the city. This will include an analysis of affordability by area and a description of the households impacted by these gaps.

Policy Analysis

- Identify the major municipal policies and programs that impact the demand and supply of housing in the City (particularly policies focused on improving housing affordability);
- Evaluate federal and provincial policy initiatives that can enhance the supply of low and moderate-income rental housing, in addition to homeownership for moderate income people; and,

- Review policies and initiatives in other Canadian municipalities, documenting potentially applicable strategies and approaches that the City can consider to address its own housing needs.

1.2 Study Approach

To identify broad population and household trends, the analysis begins with a review of census data from Statistics Canada and housing market data from CMHC, in addition to previous studies and analyses conducted on the Winnipeg housing market. This analysis will be extended to include a geographic breakdown of the city into areas developed by the CMHC known as “Survey Zones”¹², numbering twelve. In addition, the analysis also includes the geography called the “Official Downtown Zoning Boundary” as defined by the City of Winnipeg. For the non-market housing sector, data is provided by Manitoba Housing.

These data sources will allow us to determine factors such as where residential growth is occurring, where it is needed, and how appropriate the current housing stock is for accommodating changes in population demographics. Findings from the data will be situated within the broader policy context of the city of Winnipeg and province of Manitoba. By determining the effects of various policies and programs on housing costs and supply, we will be able to more clearly articulate our recommendations for introducing measures to help address the city’s housing needs.

Interviews with key knowledge-holders in the housing sector were also undertaken to obtain their opinions on: gaps in the housing continuum, what households are not being adequately served, what program initiatives have been most successful, and what initiatives they feel the City should pursue to address the housing needs in the City.

1.3 Sources of Data

To achieve these two broad components above, various data sets will be collected and analyzed. The major data sets and their sources that will be used are:

1. Housing, demographic and other relevant socio-economic data variables from the census (current 2016 and previous census years, 2011 excluded where possible). With the high quality of the re-implemented mandatory census, 2016 has been chosen as the base-year for this study. Figures will NOT be adjusted to account for potential small changes in the data between the Census date 2016 and study completion;
2. Population projection data from the Manitoba Bureau of Statistics (MBS), the Conference Board of Canada, and the City of Winnipeg;
3. Housing data from Canada Mortgage and Housing Corporation (CMHC) derived from the 2016 Census for the CMHC Survey Zone geographies;
4. Immigration data from provincial and federal departments;
5. Zoning, land supply information and other relevant planning and housing data from the City of Winnipeg;
6. Housing market information from the Winnipeg Real Estate Board (MLS data);
7. Current and planned policy information from all three levels of government;

¹² Previous to 2018, the CMHC labelled these zones as “Neighbourhood Zones”.

8. Affordable and low-income housing portfolio data from Manitoba Housing, (number and type of units, location, client group, where possible);
9. Data on the non-profit sector will be sourced from Manitoba Housing, augmented with data from the Manitoba Non-Profit Housing Association (MNPFA); and,
10. Relevant economic and labour force data from Statistics Canada and the CANSIM socioeconomic database, which provides access to a large range of statistics and data. CANSIM covers a wide range of topics, from Economics and Health, to Education, Income, and Households. The data from CANSIM is available at standard Statistics Canada levels of geography, which include the CMA of Winnipeg, and Census Tracts. Building data up to the desired geography “Zones” (see Geographies below) is dependent on the database’s quality and type of data.

1.4 Study Area, Geographies, and Limitations

1.4.1 Study Area and Geographies

The Study Area for the Housing Needs Assessment is the City of Winnipeg. There are however, multiple definitions and boundaries used to define the extent of the city. This study uses the boundary defined by Statistics Canada called the Winnipeg Census Sub-Division (CSD). The Winnipeg CSD is more inclusive than the definition called the ‘City of Winnipeg (CY)’ because the City of Winnipeg (CY) only includes people living in private residences. We use the Winnipeg CSD as it includes those people not living in private residences, including: nursing homes, hospitals, staff residences, school residences, rooming houses, hotels, motels, tourist establishments, military bases, work camps, jails, group homes, and other collective dwellings.

This research was not specifically tasked to address areas outside the City of Winnipeg boundary -- such as the larger Census Metropolitan Area (CMA), or Capital region; nor address issues related to those larger areas -- such as development potentially moving to ex-urban areas. However, as these areas and issues are important to understanding of City development patterns and housing needs, this research has addressed these larger areas where data and information was freely available. Further research on these larger areas and issues is required, and we recommend a separate study be conducted examining the impact of development outside of the city.

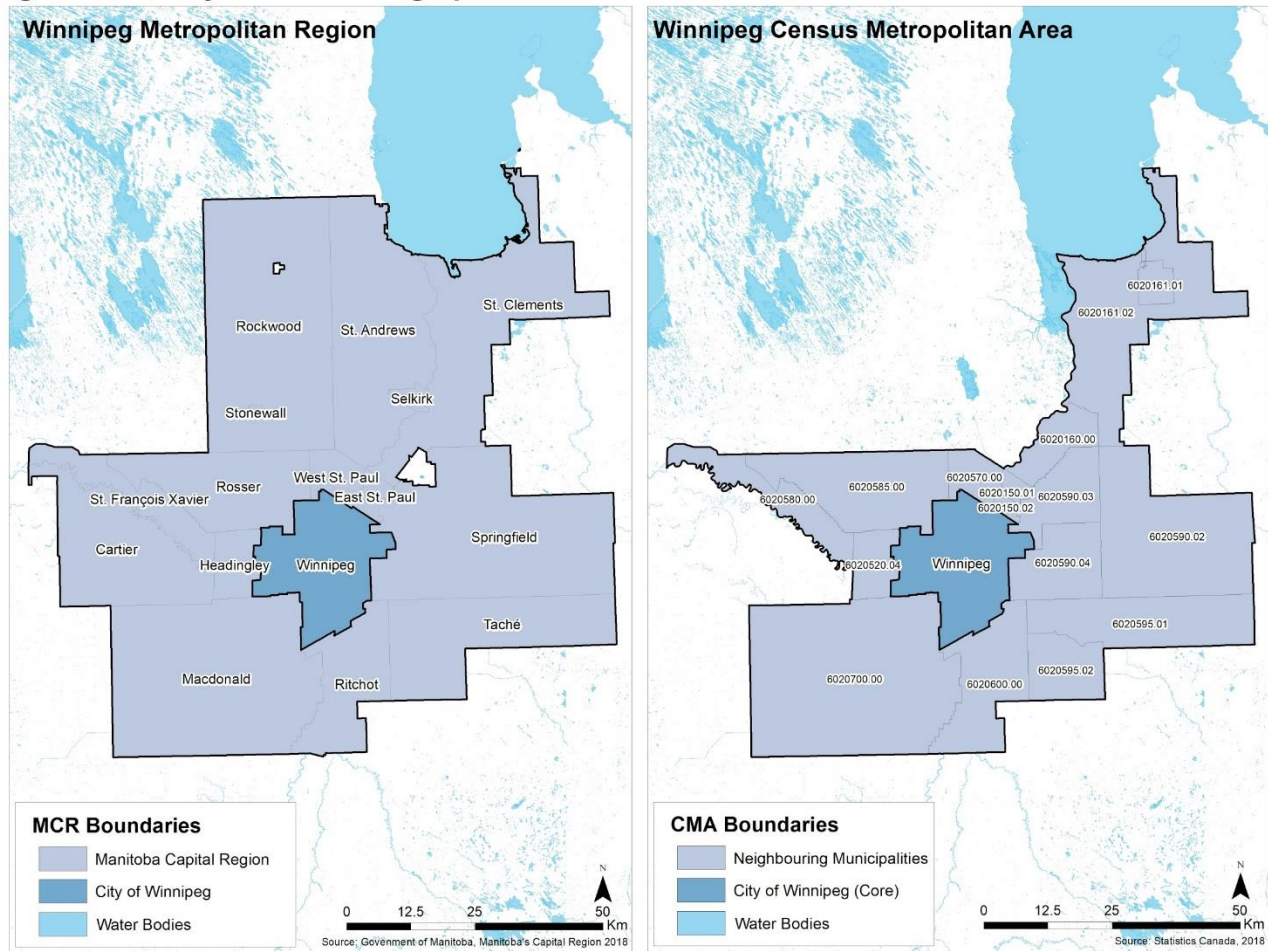
Where this research extends beyond the City of Winnipeg Official Boundary, it utilizes two study areas: the *Winnipeg Census Metropolitan Area* (CMA) for which Statistics Canada data is readily available; and an area defined by the CMHC as the CMA minus the City of Winnipeg and termed “*Outlying Areas*”. This is the ring of communities surrounding the city where most residents commute into the city.¹³ The

¹³ Statistics Canada defines the CMA as a *population core* which has one or more adjacent municipalities, where there is a high degree of integration with the core. Integration is measured by commuting flows between the population core, and the surrounding municipalities. Statistics Canada defines the CMA by seven criteria, if an adjacent municipality meets at least one of the criteria, it is included. The following seven criteria are ranked in priority by Statistics Canada:

1. **The Core rule**, if an adjacent municipality falls partly or completely within the core, then it must be included to maintain spatial contiguity.
2. **Commuter rule**, of the employed labour force working in an adjacent municipality, at least half works within the core.
3. **Reverse Commuter rule**, of the labour force working in an adjacent municipality, at least one quarter commutes from and lives in the core.
4. **Spatial Contiguity rule**, if an area meets either rule 2 or 3, but is surrounded by a municipality adjacent to the core, which did not meet a commuting threshold, that area is then included in the core. Similarly, if a municipality does meet

Outlying Areas is the ring of communities surrounding the City of Winnipeg that have a high level of integration with the core. These have sometimes been called exurban areas, the urban fringe, or bedroom communities, and understanding growth in these communities is important to understanding growth in the City of Winnipeg. The City of Winnipeg also identifies this area outside of the city and labels it “Rest of CMA”. This study will use the term *Outlying Areas* to be consistent with CMHC descriptions of the area.

Figure 1.1: Study Area and Geographies



One of the guiding mandates of this Assessment is to determine where various types of housing are located currently, and where there are housing needs. Therefore, the selection of an appropriate level or

the requirements, any smaller area within the municipality that do not meet the required commuting threshold is then included.

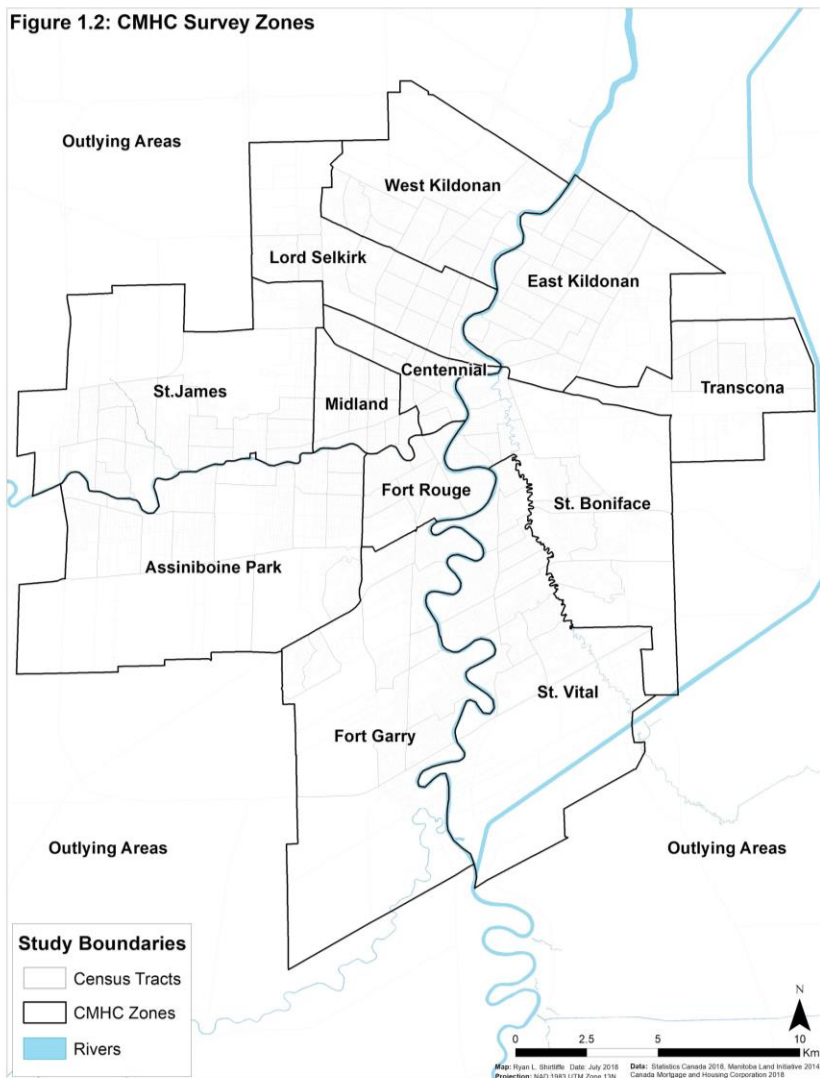
5. **Historical Comparability rule**, to maintain historical comparability for CMAs, municipalities are retained by the CMA even if the commuting threshold is not met in following census years.
6. **Manual Adjustments**, a CMA represents an area that is economically or socially integrated, however there are situations which may result in undesirable outcomes, or when the rules are not easily applied. In these situations, a manual adjustment is applied to ensure the integrity of the program.
7. **Merging Adjacent CMAs**, A Census Area (CA) adjacent to a CMA can be merged with the CMA if the total percentage commuting between the two is at least 30% of the employed labour force in the CA.

‘geography’ of analysis is a critical first step. The project team reviewed seventeen different potential geographies for conducting the housing analyses (see Appendix 2: Potential Geographies). The geography selected was based on four criteria:

- Availability of Statistics Canada data for the geography
- Availability of CMHC housing data for the geography
- The number of divisions in the geography (how many parts the city is divided into)
- Consistency of those divisions’ borders with Census Tract borders.

The objective is a geography for which both Census and CMHC data is available. As this is a housing study, the availability of housing data matched to census information in the same geographic area is the critical criteria. Additionally, using boundaries that both Statistics Canada and the CMHC share, limited the amount of ‘special order data’ that had to be purchased.

Figure 1.2: CMHC Survey Zones



Therefore, this Assessment will use the CMHC ‘Survey Zone’ geography, numbering twelve zones, as the unit of analysis for detailed study of the city. The analysis will also extend to the geography of the Official Winnipeg Downtown Zoning Boundary (hereafter called ‘Downtown’). For context, a brief description of the study geographies is provided below, which includes each Zone’s characteristics, number of census tracts, and other notable attributes.

It is important to recognize that the CMHC Survey Zone boundaries do NOT align with Winnipeg’s Neighbourhood boundaries, NOR with Ward boundaries. The CMHC Zones are large and contain many neighbourhoods (or census tracts) -- often with striking differences between them. Findings are not applicable to individual neighbourhoods or census tracts because the data on the zones are averages for their entire area. This study

uses the CMHC Survey Zones as they are a reasonable number of study areas for which housing data is available. Such data is not available for Winnipeg neighbourhoods. For comparison, this study uses the

CMHC Survey Zone areas, numbering twelve and covering the city, whereas there are 158 census tracts, and 237 Neighbourhoods covering the same area. A map indicating Neighbourhoods and Wards, compared to the CMHC Survey Zones appears as **Appendix 6**.

Centennial Zone

Situated centrally within the city, Centennial is comprised of ten census tracts. The Zone contains a great deal of diversity, as it encompasses such neighbourhoods as the Exchange District, Portage South, China Town, Central Park, Broadway/Assiniboine, Pacific Industrial, and the Forks. The characteristics attributed to this area range from railyards to low-income and high-income residential. This zone was 78% renter occupied in 2016. The Centennial Zone contains the Forks which is one of the City's most popular destinations, attracting tourists and residents throughout all seasons of the year. The Forks does not currently serve residential purposes, though residential as part of new mixed use development on *Parcel Four* and *Railside* is coming. All of downtown Winnipeg is also located within the Centennial Zone, which is described below.

Midland Zone

The Midland Zone is also located centrally within the City and is comprised of eleven census tracts. Situated within the Zone are such neighbourhoods as Wolseley, St. Matthews, West Broadway, Spence, and the Provincial Legislative Grounds. As outlined in *OurWinnipeg*, these neighbourhoods are generally considered mature communities. The close proximity to downtown Winnipeg makes this a desirable area for residents, with established transit connectivity, an abundance of community amenities, and a number of employment opportunities. While a variety of housing types are offered, such as a substantial amount of rental options in West Broadway, much of the housing is single-family detached. This area has also seen significant turnover of housing stock and some replacement of single family housing with higher-density multi-family housing. Midland is currently 51% owner tenure, 49% renter.

Lord Selkirk Zone

Located in the north-west portion of the City, the Lord Selkirk zone is comprised of 17 census tracts. The Zone encompasses the neighbourhoods of Burrows Central, Burrows Keewatin, William Whyte, Lord Selkirk Park, Garden Grove, Meadows Witt, Inkster Gardens, and the North End, the Zone's characteristics range from industrial to low income residential. Specifically, the North End retains a great deal of historical and cultural significance, as it was previously the hub of commercial activity within the city, and now accommodates a high number of Indigenous residents and local businesses. The North End has much single-family housing and the Lord Selkirk zone is currently 64.3% owner tenure.

Fort Rouge Zone

The Fort Rouge zone is located centrally within the City, bordered by the Assiniboine River to the north, the Red River to the east, Parker Avenue to the south, and Waverley Street to the west. Including a total of 8 census tracts, neighbourhoods such as River-Osborne, Crescentwood, and Earl Grey are encompassed within the area. As outlined in *OurWinnipeg*, these neighbourhoods are all defined as mature communities. While Osborne hosts a variety of commercial, retail, and residential to support a dense population of residents, the remainder of the zone is predominantly higher-income single family housing.

St. James Zone

Situated in the western portion of Winnipeg, St. James is bound by the Assiniboine River to the south and extends west to the City's perimeter. The Zone is made up of 19 census tracts, and includes the Winnipeg James Armstrong Richardson National Airport, which is encompassed by the Airport Vicinity Protection Area that puts restrictions on certain types of development. Neighbourhoods located within St. James include such mature (mid-century) communities as Bruce Park, Deer Lodge, and Silver Heights, as well as the newer communities of Westwood and Glendale. There are also considerable amounts of commercial, and light industry in this area providing attractive employment options. St. James zone is 66.1% owner occupied.

West Kildonan Zone

Located in the northern portion of the City, West Kildonan is defined by Inkster Blvd. to the south, the Red River to the east, and the City's boundary to the north. The Zone is comprised of 12 census tracts. Included within the Zone are neighbourhoods such as the Maples, Garden City, Seven Oaks, and Rosser-Old Kildonan. The primary land uses in this area can be summarized as single-family residential, big-box retail, and greenfield sites. According to *OurWinnipeg*, West Kildonan has accommodated a significant amount of new community growth over the past decade, and in some neighbourhoods has very high new immigrant populations. West Kildonan is 71.7% owner tenure.

East Kildonan Zone

Situated in the north-east portion of Winnipeg, the Zone is bound by the Red River to the west and the extent of the City to the east. Comprised of 19 census tracts, East Kildonan encompasses such neighbourhoods as River East, Chalmers, Peguis, and Regent. There are both recent and mature neighbourhoods here, with some of the oldest development located along the Red River. The primary land uses in this area include regional retail, light industrial, and a mixture of residential types. The East Kildonan zone is 65.8% owner tenure.

Transcona Zone

The Zone is located in the eastern-most portion of the City, extending to the Perimeter Highway and Red River Floodway. Included within the Zone are 7 census tracts, which encompass the neighbourhoods of Kildare Redonda, Transcona South, and Transcona North. The Transcona Yards are also included within the Zone, operated by the Canadian National Railway company and serving as an employment hub for the community since the early 1970s. At its core, Transcona includes a mature neighbourhood with a distinct character, from which more recent communities have developed. Transcona is 86.9% owner occupied.

St. Boniface Zone

St. Boniface stretches from the confluence of the Red, Assiniboine, and Seine rivers to the south-east edge of the City. The Zone's western boundary is mostly the Seine River and the eastern boundary Plessis Road. The Zone includes 13 census tracts and encompasses a wide range of neighbourhoods, including Windsor Park, Southdale, and Symington Yards to the south, as well as Norwood and Central St. Boniface to the north. The variety of areas included within the Zone accommodates a broad mix of land uses, including industry, retail, and single-family and multi-family residential, as well as some agricultural. The area also

includes the former Canada Packers site, a potential area for new development. St. Boniface is 70% owner tenure.

St. Vital

Located in the south-east area of the City, St. Vital is bordered by St. Boniface to the east, the Red River to the west, and the Red River Floodway to the south, with some portions extending just beyond the city. The Zone includes 15 census tracts. A diverse offering of neighbourhoods can be found within the census tracts, including Kingston Crescent, Elm Park in the north, to River Park and Dakota Crossing to the south. Centrally, St. Vital Centre accommodates a mixture of uses, surrounded by a broad range of residential types. St. Vital is 71% owner occupied.

Fort Garry

Situated in the south-west portion of Winnipeg, the Fort Garry Zone is bordered by the Red River to the east and McGillivray Boulevard to the north, with agricultural land framing its extent to the south and west. Within Fort Garry, there are a total of 12 census tracts. The neighbourhoods included within these tracts vary significantly, including more recent communities like Bridgwater Lakes and Bridgwater Trails, and longer standing communities such as Fort Richmond and St. Norbert to the south. Notably, the University of Manitoba is located within this Zone, which has been identified as a site for major redevelopment in the near future. There has been extensive new development in Fort Garry zone over the last couple of decades and more development is expected. Fort Garry is 68% owner tenure.

Assiniboine Park

The Assiniboine Park Zone covers the western portion of the City, south of the Assiniboine River, and bordered by Kenaston to the east, Wyper Road to the south, and the Perimeter Highway to the west. Stretching from the Tuxedo neighbourhoods to Westdale and Ridgewood South, as well as encompassing the widely accessed Assiniboine Park, the area is predominantly residential and greenfield. Within the Assiniboine Park zone, there are a total of 15 census tracts. According to *OurWinnipeg*, these neighbourhoods are mostly considered recent and new communities, with some mature communities in the eastern portion of the Zone. These attributes suggest that Assiniboine Park has seen substantial growth over the past decade, most of which has been in newer developments in the western portions. This zone is 80% owner tenure.

Outlying Areas

As discussed above, the Outlying Areas is defined by the CMHC as the CMA minus the City of Winnipeg. This is the ring of communities surrounding the city that have a high level of integration with the city and where most residents commute into the city. The Outlying Areas contains 16 census tracts and covers an extensive area, stretch-nearly to Grand Beach in the north, along Highway 26 nearly to Popular Point in the north-west, nearly to Sterling in the south-west, and to Forestry Road in the east. The Outlying Areas contains dozens of smaller communities, some of substantial size – such as Selkirk. The Outlying Areas is distinctly different than the Zones inside the city – made up primarily of rural areas, and smaller communities. It also contains mostly single family homes, has higher household incomes than Zones inside the city, and is growing in population much faster than the city.

Downtown

Lastly, the City of Winnipeg has expressed particular interest in the Downtown as defined by the Official Downtown Zoning Boundary (2004). This boundary is a political-administrative boundary used by the City of Winnipeg. The Winnipeg Data Consortium (Community Data Program) orders data for this geography from Statistics Canada and some data is available. However, the CMHC does NOT produce data to this geography.¹⁴ The downtown has very high levels of multi-family housing and rental tenure-ship.

1.4.2 Availability of Data, Compiling Data

This project was initiated in May, 2018. At that time, data was not yet available for the CMHC Survey Zones, nor for the Stats Can 'special geography' of the Downtown, nor was custom ordered housing data available. However, in order to begin work on this Assessment, the project began by aggregating needed data where possible¹⁵. The reader should be aware that some aggregated data is used within this study, and these aggregated numbers may not match CMHC data, though the differences will be small.

1.4.3 Other Missing Data

Information on non-market housing has been provided by Manitoba Housing. Several aspects of this data was note made available due to potential privacy reasons. This is particularly the case for housing targeting specific populations (e.g. women's shelters), as well as waiting list data.

At the time this study ordered data from Statistics Canada, data from the Canadian Survey of Disabilities was not available. Instead, data was ordered on the 2016 Census question regarding *Activity Limitations* - mapped to the CMHC Zones. Unfortunately, this data has proved to be far too broad, as the Activity Limitations census-question captures any response to one-or-more of the six limitations defined by Statistics Canada. This results in approximately 50% response rate for Activity Limitation in all areas of the city, with little revealed about where housing is needed for those with disabilities. It is recommended that further research is conducted in this area, using data special-ordered from Statistics Canada from the Canadian Survey of Disabilities by Census Tracts and CMHC Zones.

1.4.4 Comparison Municipalities

Comparable cities were selected based on population, developmental history, and geographic location. Comparisons to other cities will only be used sparsely, as every municipality faces unique challenges to

¹⁴ The CMHC uses a different definition of downtown, consistent with Statistics Canada, which comprises five census tracts and sometimes called the Central Business District (CBD). This CBD contains significant areas of single-family housing inconsistent with the general understanding of downtown characteristics. This single family housing in the neighbourhoods of Centennial, South Point Douglas, and CPR/Logan, and are areas of lower income. These two facts limit the ability of this study in the use CMHC data to inform an accurate market assessment of the Official Downtown Zoning Boundary. For a full discussion of these boundaries see, McCullough S. et al (2017). *Winnipeg Downtown Profile: A Special Report on Demographic and Housing Market Factors in Winnipeg's Downtown*. Institute of Urban Studies, University of Winnipeg.
http://winnspace.uwinnipeg.ca/bitstream/handle/10680/1563/2017_Winnipeg_Downtown_Profile.pdf?sequence=1&isAllowed=y

¹⁵ Because the CMHC Survey Zone geography is based on aggregated census tracts, it is possible to perform the aggregation for basic data (such as population counts), though the result will have a higher level of error because data for each Census Tract is rounded, and we aggregated these rounded numbers. For instance, the "number of new immigrants" in each CT will be rounded to the nearest 5, and we would then be aggregating multiple CTs into the Zone geography. This could be significant for some analyses where the total count was small compared to the aggregated error.

development and housing. Comparisons will only be done for the highest level indicators — such as overall growth. The metropolitan comparison populations:

- Quebec City, Quebec: 0.8 million
- Saskatoon, SK: 0.225 million
- Hamilton, Ontario: 0.8 million
- Edmonton, Alberta: 1.4 million

1.4.5 The Housing Continuum



Based on 'The Housing Continuum' by the CMHC¹⁶

Thinking about housing along a continuum allows for a general separation of the population by household and housing-stock characteristics and, therefore, allows more specific development and targeting of policy and program initiatives. That is, different sectors represent: different groups in society, different types of housing stock, different tenures, different types of housing problems, and different prices. In response to this variability, different policies and programs target different sectors. **The intent is to build a healthy demand/supply environment where households should be able to transition up the continuum to better housing as their own circumstances improve.**

¹⁶ <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

Part II: Housing Demand Analysis

Historical trends, emerging patterns, and projected changes in population characteristics greatly influence a community's housing needs. In turn, these characteristics offer useful insight into the current and future housing demands of a population. The following offers an overview of these factors in relation to the City of Winnipeg, the CMA, and the corresponding study Zones.

2.1 Population Trends & Projections

This section begins with an overview of the populations for both the City of Winnipeg and the Winnipeg Census Metropolitan Area (CMA) beginning in 1976 (the earliest date data can be sourced at consistent boundaries), followed by a more in-depth analysis of population trends and projections from 2001-2016. Subsequently, the section discusses past, present, and future age characteristics of the Winnipeg population. Finally, special population groups within the City are considered, including Immigrants, Visible Minorities, and Aboriginal Peoples.

2.1.1 Historic Population Growth

According to Statistics Canada, the Winnipeg Census Metropolitan Area (CMA) has increased by over 100,000 people between 2001 and 2016, rising from 676,594 to 778,489. The majority of this growth has occurred within the City, where the population increased from 619,544 persons in 2001 to 708,823 persons in 2016.

This demonstrates a 14.4% increase in the City's population over the most recent 15-year period, with the rate of growth rising steadily from 0.17% in 2001 to 2.24% in 2006, and further still to 5.27% in 2011 and 6.3% in 2016. Looking back, the City's population increased from 564,464 persons in 1981 to 618,477 in 1996, demonstrating a more modest 9.5% increase over this 15-year period.

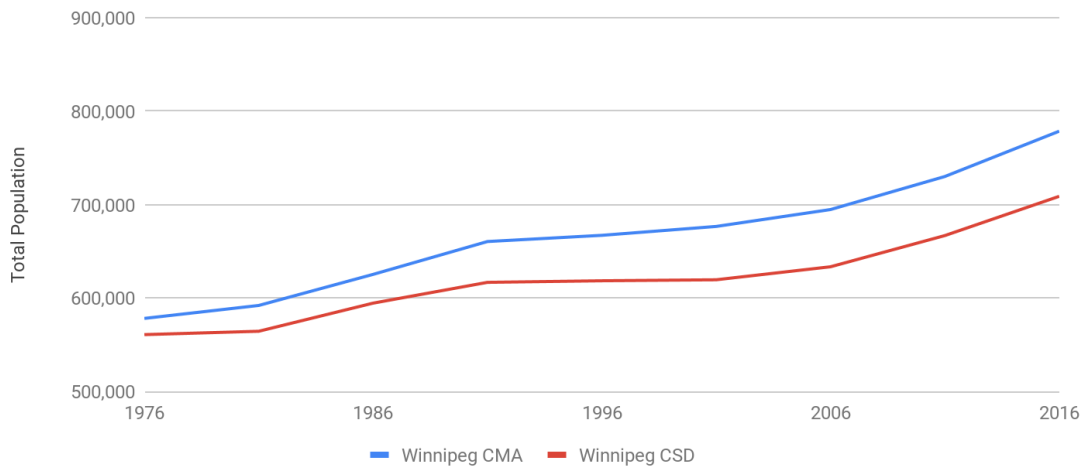
Table 2.1: Historical Population Growth in Winnipeg (CMA & City)

Year	Winnipeg CMA	Winnipeg CMA Outlying Areas	Winnipeg CSD	Winnipeg CMA Population Growth	Winnipeg Outlying Areas Population Growth	Winnipeg CSD Population Growth
1976	578,217	17,343	560,874	-	-	-
1981	592,061	27,597	564,464	2.39%	59.12%	0.64%
1986	625,304	30,763	594,541	5.61%	11.47%	5.33%
1991	660,450	43,664	616,786	5.62%	41.94%	3.74%
1996	667,093	48,616	618,477	1.01%	11.34%	0.27%
2001	676,594	57,050	619,544	1.42%	17.35%	0.17%
2006	694,668	61,217	633,451	2.67%	7.30%	2.24%
2011	730,018	63,186	666,832	5.09%	3.22%	5.27%
2016	778,489	69,666	708,823	6.64%	10.26%	6.30%

Note that although the population growth by number is highest in the City, the growth rate is higher in the Outlying Areas for most census periods (see Table 2.1). In 2016, Statistics Canada reported 69,666 people living in the CMA outside of the city's boundary, which represented just under 9% of the Winnipeg

CMA's total population. While the City of Winnipeg's population has seen significantly more growth than the outlying CMA in terms of real numbers, the rate of growth in the CMA has outpaced that of the City, rising by 10.26% between 2011 and 2016. This trend is even stronger when looking back to earlier periods. Table 2.1 shows the CMA population increased by 11.34% in 1996 and 17.35% in 2001, as compared to 0.27% and 0.17% in the City respectively. This larger growth rate for the Outlying Areas is attributable to the smaller total population, increasing population has a greater impact on the rate of growth.

Figure 2.1: Historical Population Growth, 1976 to 2016



Comparison Cities

When compared to other mid-sized cities in Canada, recent rates of growth within the City of Winnipeg have been 'middle of the pack', (see Table 2.2) For example, the City of Edmonton's population increased by 21.7% between 2006 and 2016. During the same period, Winnipeg's population increased by 10.6%, less than half that of Edmonton. Population growth in the City of Saskatoon also outpaced that of Winnipeg, increasing by 17.8% between 2006 and 2016. By contrast, Quebec and Hamilton demonstrated slower growth rates than Winnipeg during the same period. As population growth drives housing demand, Winnipeg's overall housing demand would be considered in the moderate range, compared to these cities.

City	2006	2011	2016	2006 to 2011	2011 to 2016	2006 to 2016
Canada	31,612,897	33,476,688	35,151,728	5.6%	4.8%	10.1%
Winnipeg, CSD	633,451	666,832	708,823	5.0%	5.9%	10.6%
Saskatoon, CSD	202,408	222,246	246,376	8.9%	9.8%	17.8%
Quebec City, CSD	491,142	516,576	531,902	4.9%	2.9%	7.7%
Edmonton, CSD	730,372	812,201	932,546	10.1%	12.9%	21.7%
Hamilton, CSD	504,559	519,949	536,917	3.0%	3.2%	6.0%

2.1.2 Growth Contributors

The City of Winnipeg (2016)¹⁷ and the Conference Board of Canada (2015)¹⁸ detailed the **four primary trends affecting population growth within the city's borders: natural increase, immigration, interprovincial migration, and intercity migration.**

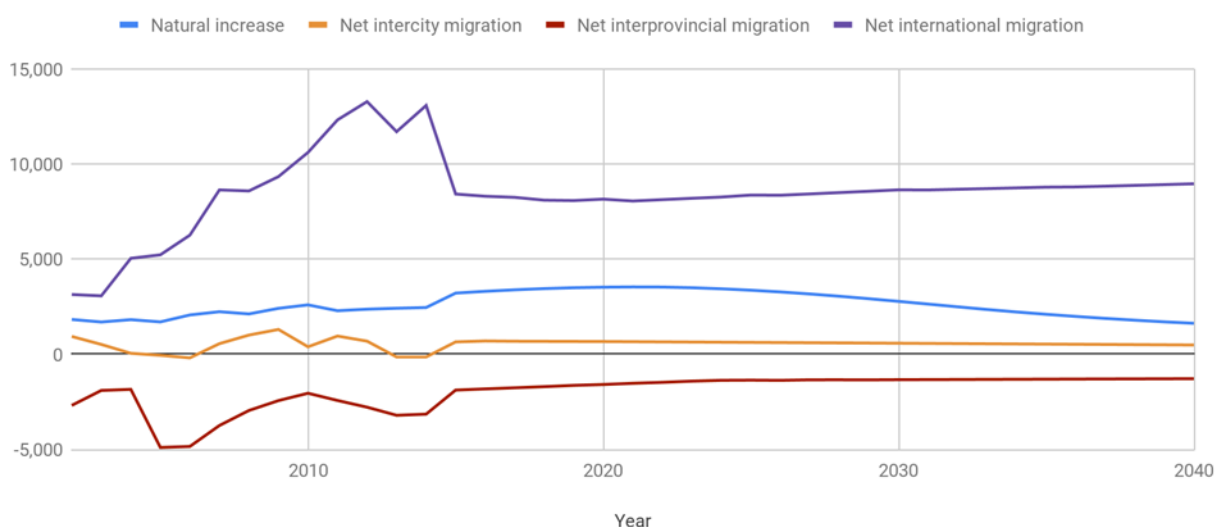
International migration has long been identified as the main contributor to growth within the Winnipeg CMA. Net international migration peaked in 2012 with 13,300 immigrants, but is forecasted to “stabilize in the range of 7,000 to 8,000 people net migrants per year” by 2040 (City of Winnipeg, 2016, Conference Board of Canada, 2015).

Natural increase is the difference between total births and total deaths and, despite showing negative rates of growth between 2002 and 2011, a positive rate emerged during the 2012-2015 period. Natural increase is forecasted to peak at 3,540 per year by 2021 for the Winnipeg CMA, then gradually decline to 1,630 per year by 2040 (City of Winnipeg, 2016; Conference Board of Canada, 2015).

The Winnipeg CMA has seen a decline in population due to interprovincial migration. In fact, between the years of 2002-2009, the net loss of population due to interprovincial out-migration outpaced growth from natural increases. From 2016 to 2040, interprovincial migration is forecasted to result in an average loss of 1,420 people per year, however, by 2040, the loss is forecasted to be reduced to 1,280 people per year (City of Winnipeg, 2016; Conference Board of Canada, 2015).

Intercity migration has been a steady source of population growth for the city. While the Conference Board of Canada (2015) predicts this factor's contribution peaked at 1,305 persons per year in 2009, growth is expected to remain stable at an average of 641 persons until 2030, before gradually declining to a net increase of 490 persons in 2040.

Figure 2.2: Sources of Population Growth for the Winnipeg CMA, 2002 to 2040



¹⁷ City of Winnipeg (2016). Population, Housing and Economic Forecast.

¹⁸ The Conference Board of Canada (October 2015). Long-Term Population, Housing and Economic Forecast for Winnipeg. Prepared by: Constantinos Bougas.

While interprovincial out-migration is expected to continue, the Winnipeg CMA population is forecasted to continue growing until at least 2040 due to natural increase, international migration, and intercity migration (City of Winnipeg, 2016; Conference Board of Canada, 2015).

Table 2.3: Expected Population Growth (2016)

Years	CMA	City	Outlying Areas
10 Years (2015-2025)	107,100	87,800	19,200
25 Years (2015-2040)	262,100	204,200	57,800

The province of Manitoba and the Winnipeg Metropolitan Area have been growing at a modest but steady pace for the last couple of decades. However, this growth has been largely dependent on immigration to the province and the city. We discuss the implications of immigration for the city of Winnipeg in 2.1.7 Immigration Trends, below.

2.1.3 Zone Population Growth

As demonstrated in Table 2.4 below, population growth within the City of Winnipeg has not been uniform, with substantial growth occurring only in select areas. During the period of 2001-2016, the most significant growth can be observed in the Fort Garry Zone, which increased by 21,725 persons (39.9%). The West Kildonan Zone saw the next highest increase in population at 16,668 persons (33.2%), followed by the St. Boniface Zone at 13,505 persons (29.2%). The lowest growth rates occurred in the Fort Rouge and St James Zones with gains of 697 persons (1.8%) and 964 persons (1.6%) respectively.

Table 2.4: CMHC Zone Population Growth

CMHC Zone	Total Population		Total Growth 2001 to 2016	
	2001	2016	Total	Percent
Winnipeg CSD	619,544	708,823	89,279	12.6%
Fort Garry zone	54,480	76,205	21,725	39.9%
West Kildonan zone	50,143	66,811	16,668	33.2%
Outlying Areas	57,050	73,245	16,195	28.4%
St. Boniface zone	46,318	59,823	13,505	29.2%
St. Vital zone	60,649	69,027	8,378	13.8%
East Kildonan zone	83,612	90,323	6,711	8.0%
Lord Selkirk zone	60,524	66,657	6,133	10.1%
Transcona zone	28,414	32,352	3,938	13.9%
Centennial zone	29,910	33,400	3,490	11.7%
Assiniboine Park zone	62,275	64,771	2,496	4.0%
Midland zone	42,099	43,094	995	2.4%
St. James zone	62,097	63,061	964	1.6%
Fort Rouge zone	39,023	39,720	697	1.8%

Looking at overall growth by CMHC Survey Zone, we note that the greatest growth is occurring in suburban areas where land is available. Fort Garry, West Kildonan, Outlying Areas, and to a lesser extent St. Boniface and St. Vital have seen the vast majority of growth for the city and CMA. Over these 15 years, the growth in those five zones (76,471 people) accounted for 80% of the total population growth of 95,762 people. The low growth zones correspond to the older parts of the city (mature neighbourhoods) where a limited number of new lots are available. Low growth in some areas might also be partially attributable to the Airport Vicinity Protection Area (AVPA) zoning which covers most of the St. James zone, and a small portion of the Midland zone, Fort Rouge zone, and Fort Garry zone. This

zoning overlay limits new residential growth to replacement of existing structures, and limited building heights.

Low growth in specific areas has implications for infill development, future new development areas, and city strategic planning for locating future growth.

2.1.4 Population Projections for the City, CMA, and Outlying Areas

The City of Winnipeg regularly produces population forecasts including a 2016 forecast, and a mid-2019 forecast created to inform the current 2020 Budget cycle. The 2016 forecast is used throughout this report, as it is contemporaneous with the 2016 Census and CMHC data used throughout this study, and was the projection available at the time of writing. The mid-2019 forecast has been added below as it is more optimistic, projecting an annual growth rate of 1.4% compared to the 2016 forecast of 1.2% per year. The reader should remain aware that the mid-2019 forecast projects higher growth rate for the city, and a lower growth-rate for the surrounding Outlying Areas than the 2016 projection.

The 2016 Population Projection

Based on the *City of Winnipeg's Population, Housing and Economic Forecast (2016)*, the population within the city's boundaries is expected to reach approximately 761,900 by 2020, further increasing to 922,600 by 2040. For the Winnipeg CMA, the population is projected to reach 846,000 by 2020 and 1,055,500 by 2040. This represents a 23% population increase, or approximately 213,800 people over 25 years with growth forecasted at an annual rate of 1.2% by 2017, and declining to 0.74% by 2040.

These population growth projections for the city of Winnipeg and CMA reflect a similar trend to historic growth conditions. While the city will continue to be home to the majority of the new population, the *rate* of growth is expected to be greater in the CMA. As demonstrated in Table 2.5, the city's population is projected to increase by 1.2% from 2016 to 2020, with growth in the Outlying Areas expected to be almost double that at 2.3%. Between 2039 and 2040, the difference between these growth rates are predicted to increase, with city growth at 0.7%, and the Outlying Areas continuing to grow at 2.3% – a faster rate than the city, but lower overall population growth numbers.

Table 2.5: Expected Population Growth (2016, 2020, and 2040)

Period	Winnipeg CMA			City of Winnipeg			Winnipeg 'Outlying Areas'		
	Population	Population Growth/Yr	Change	Population	Population Growth/Yr	Change	Population	Population Growth/Yr	Change
2016	803,500	--	--%	726,700	--	--%	76,800	--	--%
2020	846,000	10,700	1.3%	761,900	8,900	1.2%	84,200	1,900	2.3%
2040	1,055,500	9,800	0.9%	922,600	6,800	0.7%	132,900	2,300	2.3%

The average household size in Winnipeg is currently 2.5 people. In this scenario, with a population growth of 8900 in the City in 2020; about 3500 new housing units of various sizes, tenures, and affordability levels will be required annually in the City. The *City of Winnipeg's Population, Housing and Economic Forecast (2016)* estimated Household Growth to fall from about 4500 new households a year to around 3500 new households a year by 2040 (p.20); and the number of housing starts to hold steady at around 4000 units per year, though the ratio of Single Family homes to Multi-Family starts will increasingly shift to the later over time (p.21).

The 2019 Population Projection

The 2019 forecast, predicts a growth scenario slightly higher than the 2016 forecast, but it is a short-term forecast to only 2023. The *Community Trends and Performance Report* (July 2019), predicts the population within the city's boundaries to reach approximately 776,400 by 2020, further increasing to 809,800 by 2023. This represents a 7.4% population increase, or approximately 56,100 people over 5 years with growth forecasted at an annual rate of 1.4%¹⁹. For the Winnipeg CMA, the population is projected to reach 856,200 by 2020 and 892,900 by 2023. Growth in Outlying Areas is projected to be 1.15% per year, significantly lower than the 2016 prediction.

Table 2.6: Expected Population Growth (2018 to 2023)

Period	City of Winnipeg			Winnipeg CMA			Winnipeg 'Outlying Areas'		
	Population	Population Growth/Yr	Change	Population	Population Growth/Yr	Change	Population	Population Growth/Yr	Change
2018	753,700	--	--%	832,200	--	--%	78,500	--	--%
2018 to 2020	776,400	11,350	1.49%	856,200	12,000	1.43%	79,800	650	0.82%
2018 to 2023	809,800	11,220	1.45%	892,900	12,140	1.42%	83,100	920	1.15%

In this 2019 projection, with a population growth of over 11,000 out to 2023; about 4400 new units of housing will be required annually in the city, based on a household size of 2.5 people.

Comparison

These two different projections are complementary. The 2019 projection is optimistic on growth for the city at over 11,000 people per year over the short-term, likely requiring 4400 units of housing per year. The 2016 projection indicates a more conservative long-term estimate of growth at 10,000 people per year requiring 4000 units of housing.

The primary difference between the two is growth projections in the Outlying Areas (Rest of CMA) which the 2019 projection estimates as low at around 1.15%. Interviews conducted with the development community for the current research suggests that growth in the population in the Outlying Areas will remain high -- likely at the 2016 projection of 2300 people per year or a 2.3% growth rate.

The remainder of this report will use the estimate of 4000 units of housing required each year in Winnipeg driven by population growth, with an ongoing shift to more multi-family housing.

2.1.5 Age of Population

Shifts in the age of the city's population profile have significant impacts on the types of housing needed. In the City of Winnipeg, the average age is 39.9 years, lower than the Canadian average of 41 years (Statistics Canada, 2016). Exploring the characteristics of Winnipeg's population with an age pyramid reveals four age groupings. Each group is comprised of multiple 5-year cohorts (e.g. 0-4, 5-9, etc.) as used

¹⁹ Community Trends and Performance Report Volume 1 for the 2020 Budget (July 2019), p.2-2.

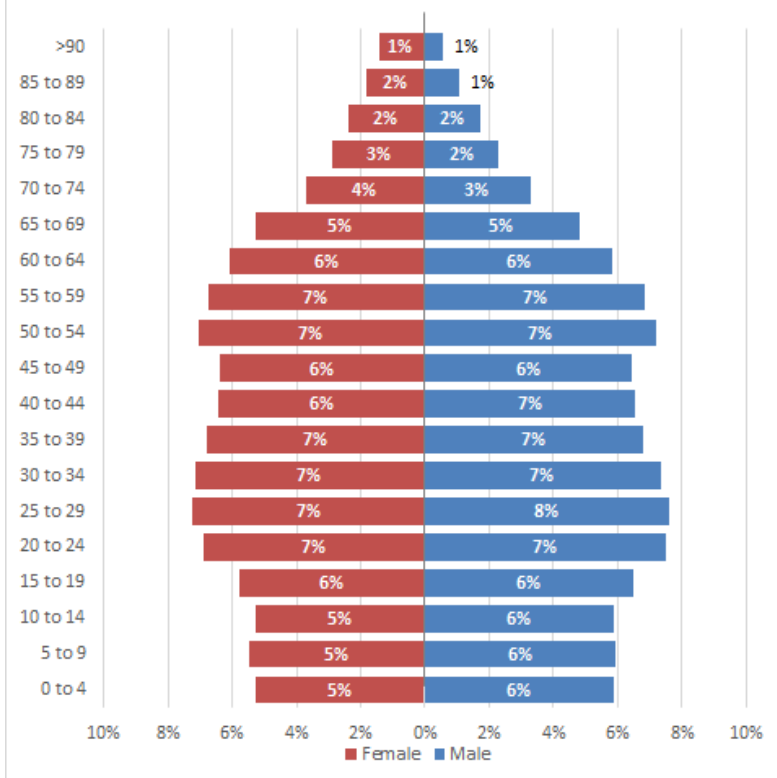
by Statistics Canada. The first group, age 0-19 and comprising 4 cohorts can be defined as youth. With less than 6.9% of the population per cohort, youth is the smallest group, making up 23% of Winnipeg's total population. The second group can be defined as young adults, age 20-39, with 4 cohorts. These young adults represent 28.6% of the City's total population, making them the largest population group overall. The third group, age 40-59, represents 26.8% of the city's total population. The fourth group can be defined as all age cohorts 60-years and above. With a total of 9 cohorts, this group represents 21.6% of Winnipeg's population, making them the smallest overall.

Between 2011 and 2016, the age 65-69 cohort saw the highest rate of growth overall, increasing by 8,640 persons or 32.1%, followed by the 70-74 age cohort, which grew by 20.8%, or 4,255 persons. However, in terms of increase in population total, the age 30-34 cohort saw a significant increase of 6,220 persons, or a proportional increase of 13.86%. The age 45-49 cohort represents the most significant decrease in numbers, falling by 5,445 persons or 10.7%. The next largest decline occurred in the age 15-19 cohort, which decreased by 1,130 persons or 2.5%.

The City of Winnipeg's Population, Housing and Economic Forecast Report (2016) offers a short, medium, and long-term population projection for the Winnipeg CMA seen in Table 2.7.²⁰ In the short-term, between 2015-2023, the most

significant ratio increase of any age cohort is predicted for the 65-74 cohort, which is expected to gain an additional 21,600 persons or 33%. However, in terms of the actual highest increase in number, the 35-44 age cohort is predicted to narrowly exceed the 65-74 cohort, gaining 21,700 persons or 20% of its current total. In the medium term, considered to be 2015-2032, the 74+ age cohort is predicted to see the most substantial growth both in terms of numbers and ratio increase, with a gain of 42,300 persons or 82% of its total. The next highest rate of growth is expected to occur in the age 65-74 cohort, which is projected to increase by 37,400 persons or 58%. Long Term projections for 2015-2040 reveal a similar trend. The 74+ age cohort is predicted to have the highest rate of growth with 71,600 persons or 139%, followed by the 65-74 age cohort with 34,400 persons or 53%, and the 45-54 age cohort next with 39,300 persons or 35%.

Figure 2.3: Age Pyramid for the Winnipeg CSD, 2016



²⁰ The cohorts created for each scenario were determined in the City of Winnipeg's Housing, Population and Economic Forecast (2016), not the authors of this assessment.

Table 2.7: Forecasted Population Growth by Age Groups for the Winnipeg CMA

Age Group	Short Term, 2015 to 2023		Medium Term, 2015 to 2032		Long Term, 2015 to 2040	
	Total Growth	Percent Increase	Total Growth	Percent Increase	Total Growth	Percent Increase
0-4	6,700	15%	6,700	15%	8,100	19%
5-14	11,000	13%	23,000	26%	23,400	27%
15-24	-5,000	-5%	6,500	6%	19,600	18%
25-34	7,100	6%	0	0%	9,100	8%
35-44	21,700	20%	36,000	33%	29,900	28%
45-54	-500	0%	22,500	20%	39,300	35%
55-64	9,800	10%	8,000	8%	26,900	27%
65-74	21,600	33%	37,400	58%	34,400	53%
74+	13,200	26%	42,300	82%	71,600	139%
Total Growth	85,600		182,400		262,300	

Source: City of Winnipeg's Population, Housing and Economic Forecast, 2016; cf Conference Board of Canada

These numbers emphasize Winnipeg's aging population. In 2006, the age range of 43-49 represented the highest proportion of Winnipeg's population (City of Winnipeg's Population, Housing and Economic Forecast, 2016). The proportion of older adults is expected to increase further over the next two decades as this cohort ages. As recognized in the City's official development plan *OurWinnipeg* (2011), there is a particular need to address Winnipeg's aging population as there will be "a larger proportion of older Winnipeggers than ever before" (*OurWinnipeg*, 2011).

This changing distribution of the population will have significant impacts on housing demand in coming decades. For now, older adults are staying in their homes longer than ever before, and options allowing older adults to age-in-place will be required. In the Medium to Long Term scenarios, we can expect increased demand for smaller single family homes close to amenities, as well as apartments and condos, and eventually for collective dwelling units for seniors such as group living, supportive housing, and personal care home facilities. At some point, with this cohort leaving the single-family housing market, a significant number of homes may become available in the market. However, Winnipeg's robust international migration has kept the average age below the national average and resulted in significant growth in the 20-35 age group. This trend will likely absorb some of homes left empty by leaving boomers, keeping demand for ownership units relatively high. Young adults will continue to generate demand for suburban development, but may also create demand for affordable and infill housing if the proper designs and locations are available.

2.1.6 Population Age Groups by Zone

Examining Winnipeg's population characteristics at the level of the twelve study Zones reveals some differences from the city averages and provides important insight into the unique housing needs of each area. In Table 2.8 below, we have grouped age cohorts as to their expected life-phase as related to housing. The 15-24 age group are identified as primarily renters, the 25-34 age group represent potential

first time buyers, the 35-65 age group represent potential move-up buyers, and the 65+ group are expected to be stable in their housing until downsizing.

The largest proportion of residents in the 65+ age group was observed in the Assiniboine Park zone. With a total of 13,380 seniors constituting 21.4% of its residents, this is markedly higher than the Winnipeg average of 15.6%. In fact, the Assiniboine Park zone accommodates 12.58% of Winnipeg's total senior population. Similarly, when the 85+ cohort which comprises 3.9% of the zone's population is factored out, the Assiniboine zone accommodates 14.8% of Winnipeg's total 85+ population. The Assiniboine Park zone has a greater proportion of the larger houses in Winnipeg, and there may be a mismatch between the housing types available here and the needs of a senior population.

The zone with the next highest proportion of residents 65+ is St. James where 12,600 persons or 20% of the population falls within the category. However, while the St. James and Assiniboine Park zones have high proportions of older adults, the East Kildonan zone accommodates the highest number of residents 65+ overall²¹ with 15,700 persons aged 65+ comprising 17.38% of a total population of 90,325. Again separating out the 85+ cohort reveals that East Kildonan is home to 2,745 residents in that cohort, comprising 15.9% of Winnipeg's total.

In terms of the 0-14 age group, the Winnipeg average is 16.84%. The East Kildonan zone accounts for 12.9% of Winnipeg's total population in this age group with 15,335 persons. Higher than average concentrations occur in the Lord Selkirk zone, with 13,855 persons representing 20.79% of the population; and the Transcona zone, with 6,045 individuals representing 18.69% of the population. The lowest proportion occurs in the Fort Rouge zone where 11.29% of the population is aged 0-14.

In terms of young adults aged 14-24, we see a higher proportion in Fort Garry zone, likely associated with the University of Manitoba. In terms of the 25-34 cohort, the Downtown and Fort Rouge zones areas have higher proportions due to large amounts of new and renovated multifamily housing including condos that provide entry to the owned housing market.

Where there are higher proportions of children there will be a need for family housing, including rental in the lower income zones such as Lord Selkirk, and perhaps ownership units in higher income zones such as Transcona, St. Boniface, St. Vital, and Outlying Areas where higher proportions of the 36-64 age group

Table 2.8: CMHC Zone Age Groups

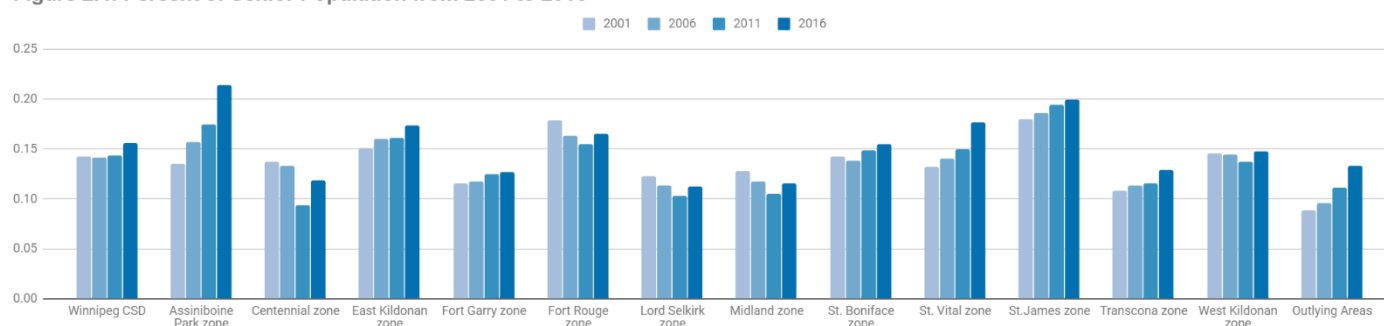
CMHC Zone	Aged 0 to 14	Aged 15 to 24	Aged 25 to 34	Aged 35 to 64	Aged 65 or older
Winnipeg CSD	16.8%	13.3%	14.6%	39.6%	15.6%
Downtown	11.4%	11.2%	26.0%	38.9%	12.5%
Lord Selkirk zone	20.8%	14.5%	13.7%	39.8%	11.2%
Outlying Areas	19.1%	13.2%	10.1%	44.3%	13.3%
Transcona zone	18.7%	12.8%	14.7%	41.0%	12.9%
West Kildonan zone	18.7%	13.2%	13.7%	39.8%	14.8%
Centennial zone	17.4%	13.2%	19.2%	38.3%	11.9%
St. Boniface zone	17.2%	12.4%	13.4%	41.4%	15.5%
East Kildonan zone	17.0%	12.2%	14.1%	39.4%	17.4%
Fort Garry zone	16.8%	18.2%	15.2%	37.1%	12.7%
Midland zone	16.7%	13.6%	18.5%	39.6%	11.6%
St. Vital zone	16.1%	12.3%	13.2%	40.6%	17.7%
Assiniboine Park zone	15.1%	12.3%	10.6%	40.6%	21.4%
St. James zone	15.0%	11.5%	13.6%	39.9%	20.0%
Fort Rouge zone	11.3%	12.2%	22.6%	37.4%	16.5%

²¹ East Kildonan has the highest overall population of all 12 study Zones.

suggest a market for both first time and move up buyers. The current information also tells us where there is likely to be a demand for seniors housing such as rental, life lease, and perhaps condos, as well as areas where demand will shift to accommodations with various levels of service.

When combined with other indicators discussed later in this report, age distribution lays the groundwork for refining the tenure and type of housing required in different zones in the City. In built up neighbourhoods some of this demand may have to be accommodated by infill housing options.

Figure 2.4: Percent of Senior Population from 2001 to 2016



2.1.7 Specific Population Groups

Total Immigrant Population

As discussed previously, international immigration has been a key driver of growth in Winnipeg for many years, and immigrants now make up a substantial part of Winnipeg's overall community. As reported by Statistics Canada in the 2016 Census, there are approximately 176,155 immigrants residing in Winnipeg, comprising 25.5% of the city's total population. Of the total immigrant population, 29.5% are considered to be *recent immigrants*, who became permanent residents or 'landed immigrants' between 2011 and 2016.²² The remainder became permanent residents before 2011 (see Table 2.9).

Table 2.9: Period of Immigration for Immigrants

2016 Census	Immigrants	
Population in Private Households	690,005	100%
Non-immigrants	500,565	72.55%
Immigrants	176,155	25.53%
Before 1981	37,655	21.38%
1981 to 1990	16,165	9.18%
1991 to 2000	17,875	10.15%
2001 to 2010	52,440	29.77%
2011 to 2016	52,020	29.53%
Non-permanent residents	13,285	1.93%

Immigrant Population by Study Zone

Examining the immigrant population by study zones shows West Kildonan has the highest concentration of immigrants in Winnipeg with a total immigrant population to 27,625, representing 41.8% of the zone's population and 15.7% of Winnipeg's immigrant population, followed by Lord Selkirk with 24,840 immigrants representing 14.8% of the zone's population. Notably, the Lord Selkirk and Kildonan zones are adjacent to one another. Between 2011 and 2016 West Kildonan also saw the greatest increase in immigrant population of any zone, adding 8,495 persons accounting for 12.87% of the zone's population.

²² A 'landed immigrant' (permanent resident) is a person who has been granted the right to live in Canada permanently by immigration authorities.

Table 2.10: Recent Immigrants by CMHC Zones

2016 Census	Total Population	Total Immigrants	Total Recent Immigrants	Percent Immigrants	Percent Recent Immigrants	Distribution of Immigrants	Distribution of Recent Immigrants
Winnipeg CSD	690,005	176,155	52,020	25.5%	7.5%	100%	100.0%
Downtown	14,680	5,365	2,474	36.5%	16.9%	3.0%	4.8%
West Kildonan Zone	66,005	27,625	8,495	41.9%	12.9%	15.7%	16.3%
Lord Selkirk Zone	65,700	24,840	6,905	37.8%	10.5%	14.1%	13.3%
Fort Garry Zone	75,100	23,275	8,135	31.0%	10.8%	13.2%	15.6%
East Kildonan Zone	88,730	19,635	4,840	22.1%	5.5%	11.1%	9.3%
Midland Zone	41,840	13,575	3,930	32.4%	9.4%	7.7%	7.6%
St. Vital Zone	67,585	13,440	4,310	19.9%	6.4%	7.6%	8.3%
Centennial Zone	31,345	11,895	4,900	37.9%	15.6%	6.8%	9.4%
Assiniboine Park Zone	62,750	10,555	2,025	16.8%	3.2%	6.0%	3.9%
St. Boniface Zone	58,605	9,875	2,640	16.9%	4.5%	5.6%	5.1%
St. James Zone	61,585	9,255	2,345	15.0%	3.8%	5.3%	4.5%
Fort Rouge Zone	38,710	7,085	2,230	18.3%	5.8%	4.0%	4.3%
Transcona Zone	32,090	5,085	1,240	15.8%	3.9%	2.9%	2.4%
Outlying Areas	71,015	5,795	430	8.2%	0.6%	-	-

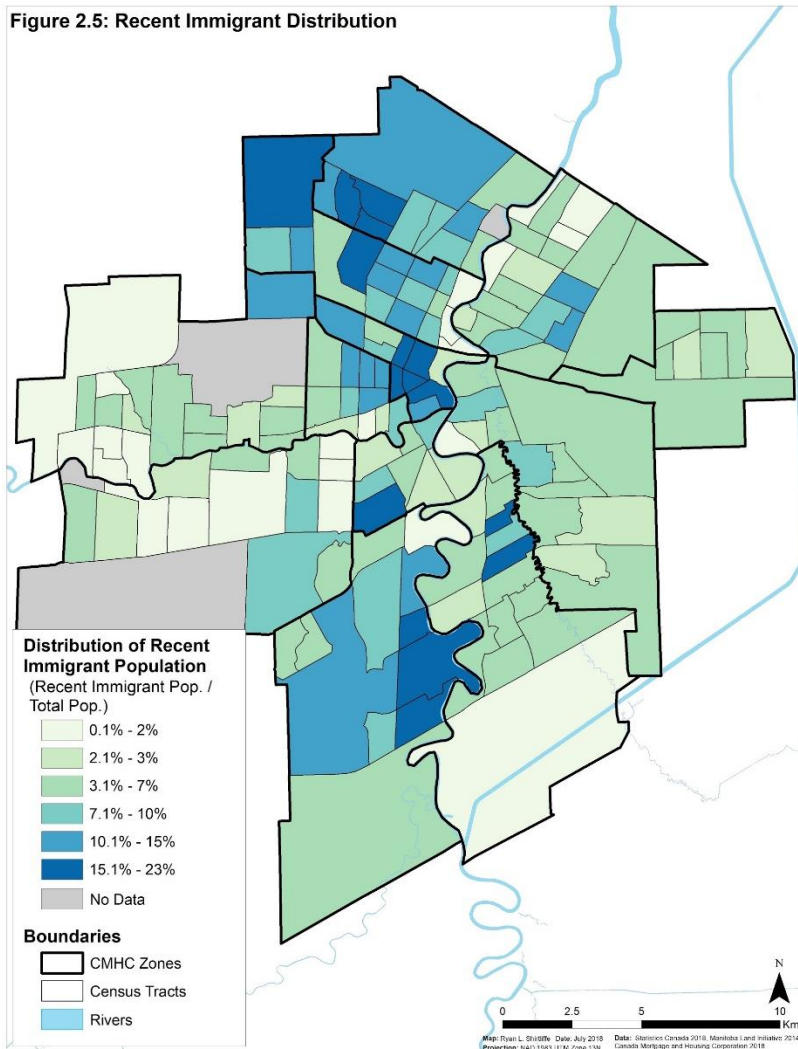
While Lord Selkirk saw an increase of 6,905 immigrants arrive between 2011 and 2016, this growth was actually outpaced by the Fort Garry Zone, where the immigrant population grew by 8,135 persons during the same period. The Fort Garry Zone accommodates the third largest concentration of immigrants with 23,275 persons, representing 13.2% of the city's total immigrant population. Though smaller in terms of real numbers (11,895), the Centennial Zone holds a higher proportion of immigrants within its population, which was nearly 38% in 2016. A similar trend can be observed in the Midland Zone, where the immigrant population is just 13,575, but comprises 32.4% of the population.

As observed in Table 2.10 and Figure 2.5, the four Zones with the largest proportions of immigrants – including West Kildonan, Lord Selkirk, Centennial, and Midland – are contiguous and located in the northern portion of Winnipeg.

The smallest proportion of immigrants was found in the St. James Zone, which has a total of 9,255 immigrants comprising 15% of its population; followed by the Transcona Zone, where 5,085 immigrants comprise 15.8% of the zone's population.

Recent immigrant arrivals (the last five years) are more likely to be renters, and many will require affordable rental units. Many immigrant families also tend to be larger, which means they will be looking for rental accommodation with three and possibly four bedroom units. Interviews repeatedly stressed that this is a major challenge for recently arrived immigrant families. Few rental units are large enough to accommodate these families and even if they are available, the rents are too high to be affordable, even with Rent Assist. There also appears to be a discrepancy between where larger housing is located and where it is needed. As we will see, the area with the greatest proportion of large housing is the Outlying Zone, where few immigrants have located.

Figure 2.5: Recent Immigrant Distribution



After five years the proportion of immigrants who are owners starts to increase considerably. There are some immigrants arriving with considerable assets as well as access to higher paying positions in the labour force. These tend to be skilled immigrants who arrive under the Provincial Nominee Program. Many of these households purchase housing upon, or shortly after arrival. Interviews indicate that many of these immigrant households prefer to locate in the south west part of the city, especially the Fort Garry zone.

Appendix 4 - Detailed Immigration Information contains more information on immigrants and their housing needs. The statistics provided illustrate the significance of international immigration to the province and the city, underscoring the impact of immigration on the housing market. New immigrants generate demand for housing.

They tend to be a younger population with higher than average education and skills levels, and therefore quickly become candidates for homeownership. Their propensity to remain in the city increases housing demand over the long-term. Refugees tend to have lower incomes and less rapid mobility rates up the income scale. As such they are more likely to generate rental demand including social, and affordable housing. Without international immigration, demand for housing would be significantly more modest in the province, and in particular within the city of Winnipeg.

Visible Minority Population

NOTE: Appendix 1 contains more extensive tables on the *proportion* of visible minorities in each CMHC Zone (Table A.1), and the *distribution* across Zones (Table A.2).

In 2016, Statistics Canada reported that visible minorities comprised 28% of Winnipeg's population, numbering 193,055 persons in total. Table 2.11 demonstrates that in the Winnipeg CSD, Filipinos make up the largest visible minority group, comprising 73,365 people, or 10.6% of Winnipeg's population.

When analyzed by study zones (Figure 2.6 on following page), the largest concentration of visible minorities in the city (16.3%) occurs in the Fort Garry zone. Visible minorities in Fort Garry number 31,400 persons and account for 41.8% of the zone's total population.

The West Kildonan and Lord Selkirk zones also have large concentrations of visible minorities, with 16% and 15.2% of Winnipeg's total visible minority population respectively. The West Kildonan zone accommodates 30,800 visible minorities accounting for 46.7% of the zone's population, while the Lord Selkirk zone accommodates 29,360 visible minorities accounting for 44.7% of that zone's population.

Table 2.11: Visible Minority Population in the Winnipeg CSD, 2016

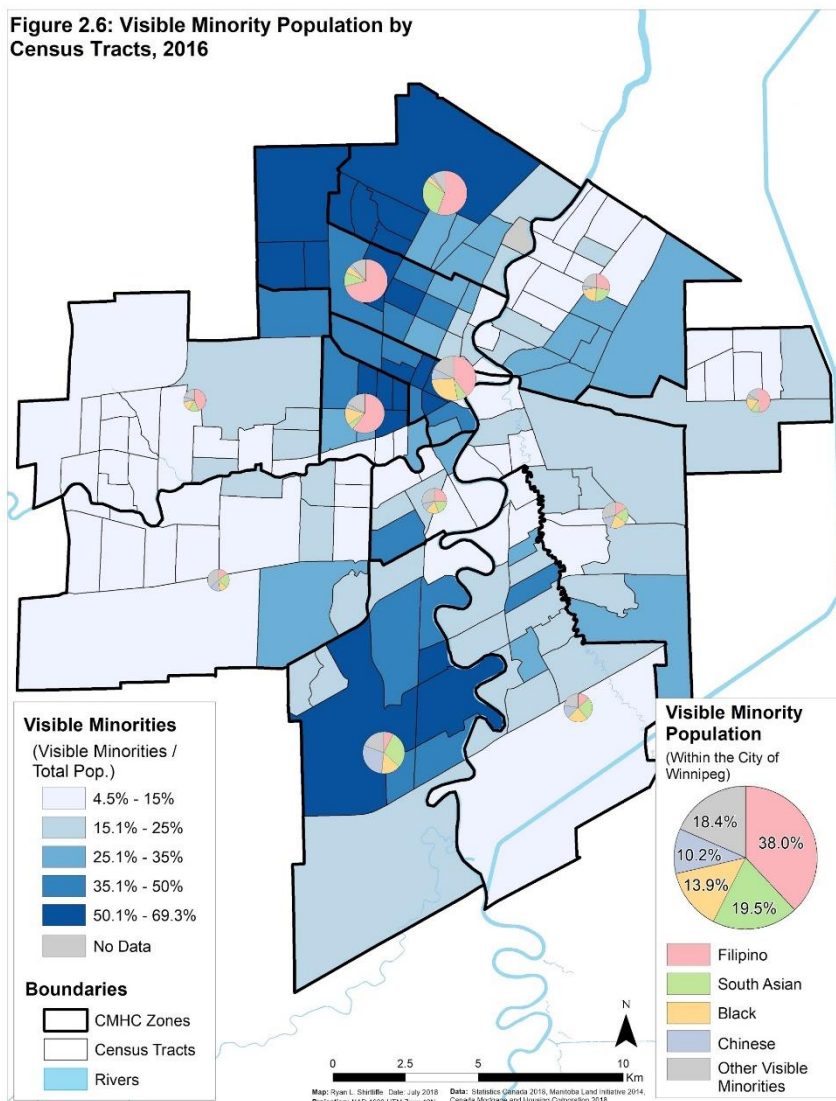
2016 Census	Total Population	Percent of Total Population	Percent of Visible Minority Population
Total visible minority population	193,055	28.0%	100%
Filipino	73,365	10.63%	38.0%
South Asian	37,570	5.44%	19.5%
Black	26,890	3.90%	13.9%
Chinese	19,660	2.85%	10.2%
Southeast Asian	7,880	1.14%	4.1%
Latin American	6,715	0.97%	3.5%
Arab	4,565	0.66%	2.4%
Korean	3,780	0.55%	2.0%
West Asian	2,450	0.36%	1.3%
Japanese	1,550	0.22%	0.8%
Visible minority; n.i.e.	2,760	0.40%	1.4%
Multiple visible minorities	5,875	0.85%	3.0%
Not a visible minority	496,950	72.02%	-

Notably, while the Midland zone has a greater number of visible minorities than the Centennial zone (15,780 compared to 14,656), visible minorities account for a greater *proportion* of the population in the Centennial zone than they do in the Midland zone (46.46% compared to 37.7%). In contrast, the zones with the lowest proportion of visible minorities are Assiniboine Park, with 8,320 persons comprising 13.26% of the total population, and St James, where 8,525 persons make up 13.84% of the population.

Table 2.12: Visible Minority Population by CMHC Zones

CMHC Zones	Total Visible Minority Population	Percent of Zones total population that are Visible Minorities	Percent of Total Visible Minorities in the Winnipeg CSD
Winnipeg CSD	193,055	28.0%	100%
Downtown	6,485	44.2%	3.4%
West Kildonan zone	30,800	46.7%	16.0%
Centennial zone	14,565	46.5%	7.5%
Lord Selkirk zone	29,360	44.7%	15.2%
Fort Garry zone	31,400	41.8%	16.3%
Midland zone	15,780	37.7%	8.2%
St. Vital zone	14,435	21.4%	7.5%
East Kildonan zone	17,505	19.7%	9.1%
St. Boniface zone	10,820	18.5%	5.6%
Fort Rouge zone	6,565	17.0%	3.4%
Transcona zone	4,965	15.5%	2.6%
St. James zone	8,525	13.8%	4.4%
Assiniboine Park zone	8,320	13.3%	4.3%
Outlying Areas	2,305	3.2%	-

Figure 2.6: Visible Minority Population by Census Tracts, 2016



There is significant overlap between the zones with concentrations of visible minorities, and the zones with concentrations of immigrants and refugees. These groups also share similar housing narratives, such as the search for rental housing upon arrival, and the struggle to accommodate large families on limited incomes. In fact, affordability and suitably-sized units are the two most significant challenges due to a significant shortage of social rent-geared-to-income housing. There also appears to be a mis-match between where larger housing is located, and where it is needed. Additionally, immigrants who are visible minorities often face discrimination in the housing market which adds an additional challenge in their search for affordable housing. Information from interviews suggests that many end up in unsuitable, unaffordable, poor quality housing in need of major repairs.

Immigrants arriving under the Provincial Nominee or the Federal Skilled Worker Programs usually fare much better because of assets they bring with them and their improved prospects in the labour market. As such, their potential for early entrance into the ownership market improves their housing opportunities.

Information obtained from the interviews suggests there is a real need for more social rent-to-income housing to provide better housing opportunities for recently arrived immigrants and refugees, many of whom are also visible minorities.

Aboriginal Population²³

In Winnipeg, Aboriginal identity is self-reported by 84,305 people, or 12.2% of the general population. Of those reporting Aboriginal Identity, 45,630 people, or 54.1%, identify as Metis, and 36,840 people, or 43.7%, identify as First Nations. Metis and First Nations individuals make up 6.6% and 5.3% of Winnipeg's general population respectively (see Table 2.13).

Table 2.13: Aboriginal Population in the Winnipeg CSD, 2016

2016 Census	Total Population	Percent of Total Population	Percent of Aboriginal Identity
Aboriginal identity	84,305	12.2%	100%
Single Aboriginal responses	82,755	12.0%	98.2%
First Nations (North American Indian)	36,840	5.3%	43.7%
Métis	45,635	6.6%	54.1%
Inuk (Inuit)	275	0.0%	0.3%
Multiple Aboriginal responses	1,195	0.2%	1.4%
Aboriginal responses not included elsewhere	360	0.1%	0.4%
Non-Aboriginal identity	605,700	87.8%	-

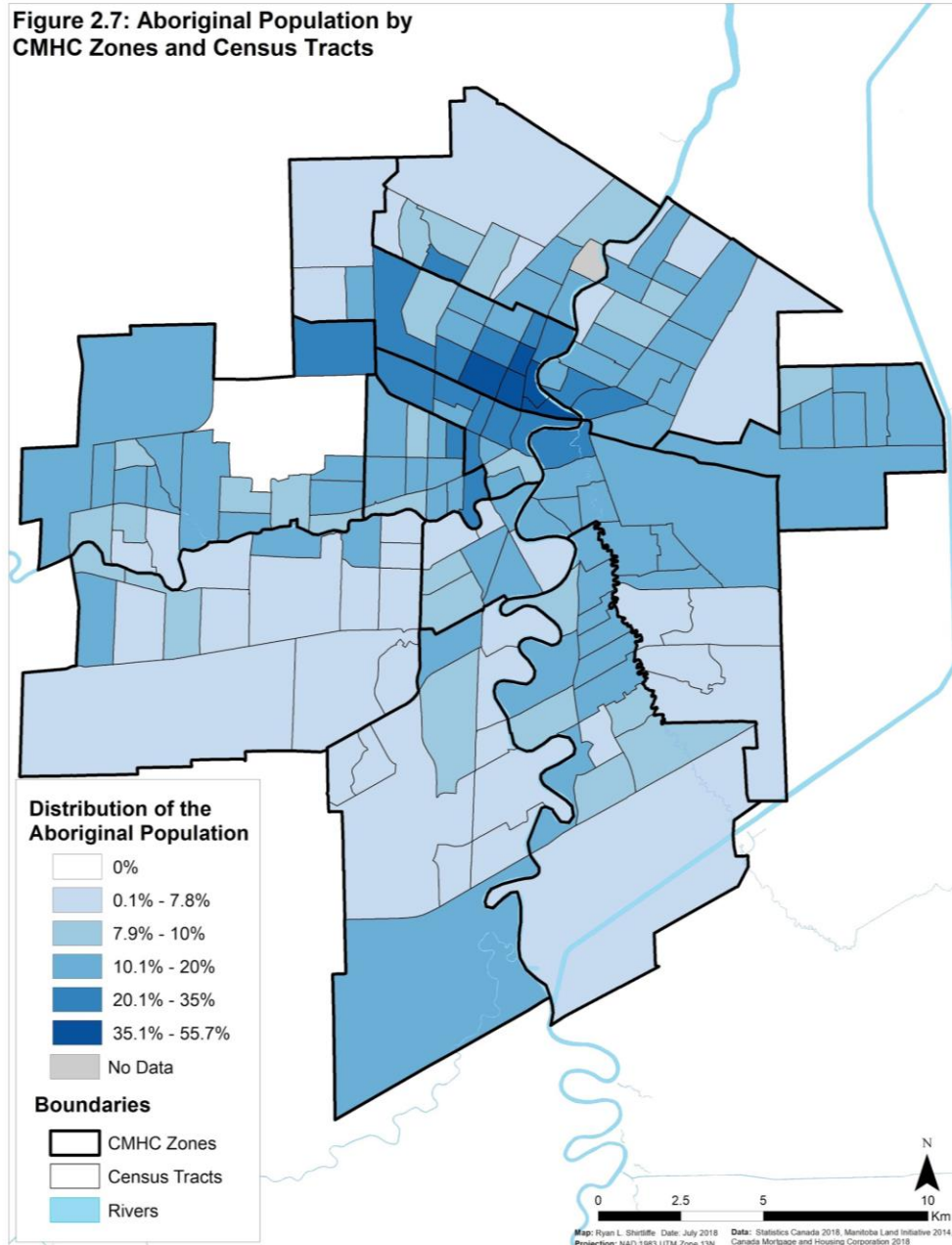
Analyzing by zone, Lord Selkirk and East Kildonan have the greatest numbers of individuals of Aboriginal identity with 14,695 people or 22.37%, and 11,620 people or 13.1% respectively. The Lord Selkirk and East Kildonan zones also have the highest *proportion* of Aboriginal persons, with 17.3% and 13.8% of Winnipeg's total Aboriginal population respectively. Among those identifying as Aboriginal in Lord Selkirk, 8,435 identify as First Nations, comprising 22.9% of Winnipeg's total First Nations population. Similarly, in the Centennial Zone, 4,460 people or 14.2% of the zone's population self-identify as Aboriginal, accounting for 12.1% of Winnipeg's total First Nations population.

Table 2.14: Aboriginal Population by CMHC Zones, 2016

2016 Census	Total Aboriginal Population	Percent of Winnipeg Aboriginal Population	Percent of Zones total population Aboriginal Population
Winnipeg CSD	84,305	100%	
Downtown	2,105	2.5%	14.3%
Lord Selkirk zone	14,695	17.4%	22.4%
East Kildonan zone	11,620	13.8%	13.1%
St. James zone	7,360	8.7%	12.0%
St. Vital zone	7,140	8.5%	10.6%
St. Boniface zone	7,105	8.4%	12.1%
Centennial zone	6,855	8.1%	21.9%
Midland zone	6,720	8.0%	16.1%
West Kildonan zone	6,350	7.5%	9.6%
Fort Garry zone	4,745	5.6%	6.3%
Fort Rouge zone	3,935	4.7%	10.2%
Transcona zone	3,910	4.6%	12.2%
Assiniboine Park zone	3,840	4.6%	6.1%
Outlying Areas	8,505	--%	11.9%

²³ The term Indigenous is becoming more common to identify the first peoples of Canada, including First Nations, Metis, and Inuit peoples. However, this Assessment will use the term Aboriginal as this is the legal terminology as used in the Charter of Rights and Freedoms of Canada, is more commonly understood and used by government agencies, and is the term used by Statistics Canada in the 2016 Census -- from which this study draws much of its data.

Winnipeg has one of the largest proportions of Aboriginal People of any large city in Canada. Generally, the Aboriginal population is characterized by lower incomes, larger or extended families, higher rates of unemployment, and employment in lower skilled, lower paying positions. Further, they often face discrimination in the housing market. Many Aboriginal households are unable to access adequate, affordable, and suitable accommodation. There is a considerable need for larger rental units at prices these households can afford. Such units are not readily available in any part of the city, let alone areas where there is a concentration of Aboriginal People. They face many of the same housing problems as recent immigrants, refugees, and visible minorities. The solution is also similar; social housing units that can accommodate large families, provided on a rent-to-income basis.



2.2 Household Trends

Developing a thorough understanding of household characteristics is important for complementing more general population statistics. While the population trends above provide a useful starting point for defining current and future housing needs, factors such as household growth, size, type, and tenure are all necessary details for accurately defining the housing needs of a population. As such, this section discusses these various characteristics in greater detail, both portraying the current state of households in the city of Winnipeg, as well as how they have changed over the past decade.

2.2.1 Household Growth

In response to population growth, Winnipeg's total number of households has increased since 2006. Between 2006 and 2011, the city added 7,640 households accounting for a growth of 2.9%. Between 2011 and 2016, the number of households grew by 4.6%, adding 12,300 to reach a total of 281,045 households in 2016. As for the Outlying Areas (exclusive of the city of Winnipeg), between 2011 and 2016, 2,940 households were added accounting for a 13% increase. While lower in terms of actual numbers, this 13% increase is much more significant than the 4.6% increase observed within the city of Winnipeg over the same period.

Table 2.15: Household Growth of the Winnipeg CSD, Winnipeg CMA, and Outlying Areas

2016 Census	Winnipeg CSD	Winnipeg CMA	Outlying Areas
	2.9%	3.4%	9.4%
2006 to 2011	7,640	9,570	1,930
	4.6%	5.2%	13.0%
2011 to 2016	12,295	15,235	2,940
	7.6%	8.8%	23.6%
2006 to 2016	19,935	24,805	4,870

For the 12 Study Zones, a substantial range can be observed in the total number of households found in each, as well as in the rates of growth occurring between 2006 and 2016. As of 2016, the zone with the most households was East Kildonan with 36,915 households, comprising 13.1% of the city's total. The St. Vital, Fort Garry, and St. James zones also had a large proportion of the city's total households with 28,035 (10%), 27,855 (9.9%), and 22,270 (9.7%) respectively. The Transcona Zone had the smallest number of households in 2016 with a total of 12,275, comprising only 4.4% of the city's total. A breakdown of the total number of households found within each Zone is demonstrated in Table 2.16.

Table 2.16: Total Households by CMHC Zones, 2016

2016 Census	Total Households	Percent of Total Households
Winnipeg CSD	281,045	100%
East Kildonan Zone	36,915	13.1%
St. Vital Zone	28,035	10.0%
Fort Garry Zone	27,855	9.9%
St. James Zone	27,270	9.7%
Assiniboine Park Zone	25,640	9.1%
St. Boniface Zone	23,800	8.5%
West Kildonan Zone	23,030	8.2%
Lord Selkirk Zone	22,885	8.1%
Fort Rouge Zone	20,270	7.2%
Midland Zone	17,885	6.4%
Centennial Zone	15,240	5.4%
Transcona Zone	12,275	4.4%
Outlying Areas	25,500	-

Table 2.17: Household Growth by CMHC Zones, 2016

2016 Census	Total Households			Total Household Growth			Percent of Household Growth		
	2006	2011	2016	2006 to 2011	2011 to 2016	2006 to 2016	2006 to 2011	2011 to 2016	2006 to 2016
Winnipeg CSD	261,110	268,750	281,045	7,640	12,295	19,935	2.9%	4.6%	7.6%
Fort Garry Zone	22,505	23,855	27,855	1,350	4,000	5,350	6.0%	16.8%	23.8%
Outlying Areas	20,645	22,550	25,500	1,905	2,950	4,855	9.2%	13.1%	23.5%
St. Boniface Zone	20,320	21,775	23,800	1,455	2,025	3,480	7.2%	9.3%	17.1%
West Kildonan Zone	20,080	21,850	23,030	1,770	1,180	2,950	8.8%	5.4%	14.7%
Transcona Zone	10,895	11,630	12,275	735	645	1,380	6.7%	5.5%	12.7%
St. Vital Zone	25,450	26,835	28,035	1,385	1,200	2,585	5.4%	4.5%	10.2%
Fort Rouge Zone	18,450	20,015	20,270	1,565	255	1,820	8.5%	1.3%	9.9%
East Kildonan Zone	34,890	36,090	36,915	1,200	825	2,025	3.4%	2.3%	5.8%
Centennial Zone	14,535	14,217	15,240	-318	1,023	705	-2.2%	7.2%	4.9%
Assiniboine Park Zone	24,965	25,140	25,640	175	500	675	0.7%	2.0%	2.7%
Lord Selkirk Zone	22,365	22,430	22,885	65	455	520	0.3%	2.0%	2.3%
St. James Zone	26,965	27,225	27,270	260	45	305	1.0%	0.2%	1.1%
Midland Zone	17,855	17,695	17,885	-160	190	30	-0.9%	1.1%	0.2%

Table 2.17 offers a complete breakdown of household growth in the 12 Study Zones. While the East Kildonan Zone currently holds the largest proportion of households in the city of Winnipeg, the Fort Garry Zone saw the largest amount of growth between 2006 and 2016. During this period 5,350 new households were added in Fort Garry, bringing the Zone's total from 22,505 in 2006, to 27,855 in 2016, and representing a growth rate of 23.8%. The St. Boniface Zone demonstrated the next highest rate of growth between 2006 and 2016, adding 3,480 new households over the period to reach a total of 23,800, translating to a 17.1% increase.

Between 2006 and 2016, household growth lagged in several Zones including Midland, Centennial, St. James and Assiniboine Park. Household growth in the Midland Zone was largely stagnant between 2006 and 2016, demonstrating a modest 0.2% increase with the addition of 30 new households. In fact, between the 2006 and 2011 census periods, the Midland Zone experienced a 0.9% decline in total households, losing 160 over that time. The Centennial Zone also saw a decline in households between 2006 and 2011, during which time the total decreased by 318, or 2.2%. However, this decline was followed a 7.2% increase in total households between 2011 and 2016, adding 1,023 new households during that time. Although the Midland and Centennial Zones demonstrated the lowest rates of household growth between 2006 and 2016, the St. James Zone also remained largely stagnant, adding just 305 new households over the decade to generate a modest increase of 1.1%. The Assiniboine Park Zone saw very little development or new household formation between 2006-2016 despite being a relatively wealthy area. Notably, outside the city of Winnipeg in the CMA the total number of households grew from 20,645 in 2006 to 25,500 in 2016, representing a 23.5% increase.

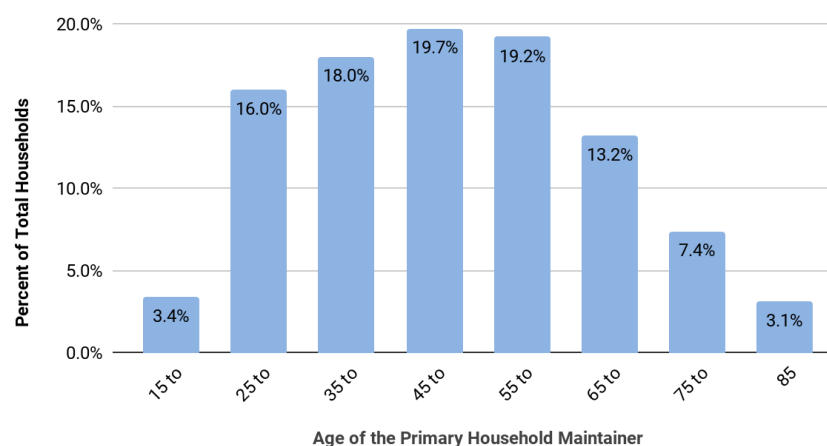
Generally, household growth has mirrored the population changes across the city. While growth was concentrated in certain Zones, a few Zones saw little to no growth at all, likely the result of demolitions and the lack of new investment in older neighbourhoods. By contrast, growth in Outlying Areas has been substantial, nearly equalling the growth in the Fort Garry Zone, however, this is partly the result of an increase in the housing stock of that Zone.

2.2.2 Households by Age of Primary Household Maintainer

As defined by Statistics Canada (2016), a *primary household maintainer* is the “first person in the household identified as someone who pays the rent or the mortgage, or the taxes... for the dwelling”. Understanding the age of primary household maintainers provides clues to future housing needs as this data may reveal aging household trends and potential changes to housing needs.

In Winnipeg, primary household maintainers from two age cohorts, individuals aged 45 to 54, and individuals aged 55 to 64, collectively account for 109,360 households, or 38.9% of all households. 55,300 households, or 19.7% of the city’s total, were led by a maintainer who was between the ages of 45 and 54, and 54,060 households, or 19.2% of the city’s total were led by a maintainer aged 55 to 64.

Figure 2.8: Percent of Households by Age of Primary Household Maintainers, 2016 Census



The smallest cohort of household maintainers was those aged 85 years and older. This group led 8,700 households, accounting for 3.1% of the city’s total. A complete breakdown of the primary household maintainers in the city of Winnipeg is offered in Table 2.18 and Figure 2.8.

Table 2.18: Growth of Households by Age of Primary Household Maintainer, for the Winnipeg CSD, 2006 to 2016

Household Maintainer Age	2006	2011NHS	2016	2006 to 2011	2011 to 2016	2006 to 2016
Under 25 years	12,200	10,455	9,595	-14.3%	-8.2%	-21.4%
25 to 34 years	40,680	42,365	44,830	4.1%	5.8%	10.2%
35 to 44 years	51,745	47,545	50,500	-8.1%	6.2%	-2.4%
45 to 54 years	56,725	58,935	55,300	3.9%	-6.2%	-2.5%
55 to 64 years	41,490	50,340	54,060	21.3%	7.4%	30.3%
65 to 74 years	26,935	29,115	37,180	8.1%	27.7%	38.0%
75 years and over	31,360	30,025	29,575	-4.3%	-1.5%	-5.7%

Between 2006 and 2016, the number of households with a primary household maintainer in the 65-74 age group saw the greatest growth, increasing by 10,245, or a rate of 38%. Over the same period, the 55-64 age group saw the next highest growth; 12,750 households, or rate of 30.3%. By contrast, the 25 years or younger age group saw a significant decline over the decade, decreasing by 2,605 households, or 21.4%.

These figures suggest that the proportion of older primary household maintainers is increasing quickly. **This trend may necessitate an increased supply of housing appropriate for an ageing population in the coming years.** Though we expect older adults to remain in their homes for as long as possible, there will be increased demand for smaller homes as well as multi-family housing, condominiums, and eventually supportive housing as these households downsize.

Although the proportion of primary household maintainers per age group across the Study Zones was generally consistent with city of Winnipeg average figures, several small variations were observed in the 2016 census data. For example, in the Fort Rouge Zone nearly a quarter of primary household maintainers were between 25-34 years of age, while in the Assiniboine Park and St. James Zones, a quarter of primary household maintainers were between 65-84 years of age.

There is also a much higher proportion of households with primary maintainers aged less than 25 in Centennial, Fort Garry and Fort Rouge. These three Zones along with Midland contain higher proportions of households with maintainers aged 25-34. There are several reasons why this may be, including the location of educational institutions, and the attraction of certain age groups to certain types of housing stock. For instance, the larger amount of rental and amenities in Fort Rouge may attract younger renters, and the presence of the University of Manitoba may result in large number of student households in Fort Garry.

Table 2.19: Age of the Primary Household Maintainer for the CMHC Zones, 2016

CMHC Zones, 2016	Total	Under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 to 84 years	85 years and over
Winnipeg CSD	100%	3.4%	16.0%	18.0%	19.7%	19.2%	13.2%	7.4%	3.1%
Fort Garry zone	100%	7.5%	17.0%	17.0%	20.9%	17.6%	11.2%	6.4%	2.4%
Centennial zone	100%	7.1%	23.0%	19.2%	18.5%	15.7%	9.4%	4.9%	2.5%
Fort Rouge zone	100%	5.9%	24.9%	17.3%	14.6%	15.7%	12.0%	6.5%	3.1%
Midland zone	100%	5.0%	21.3%	19.8%	19.8%	17.4%	10.5%	4.5%	1.7%
Lord Selkirk zone	100%	2.8%	13.8%	19.1%	23.1%	21.1%	12.2%	5.7%	2.2%
St. James zone	100%	2.8%	14.5%	15.9%	18.9%	19.4%	13.9%	10.5%	4.0%
East Kildonan zone	100%	2.5%	14.6%	17.5%	18.5%	19.9%	14.1%	8.6%	4.4%
St. Boniface zone	100%	2.5%	14.8%	19.5%	20.8%	19.4%	13.1%	7.1%	2.8%
St. Vital zone	100%	2.0%	14.1%	17.4%	19.0%	20.8%	15.8%	8.1%	2.9%
Transcona zone	100%	1.8%	16.8%	19.9%	21.4%	19.4%	12.1%	6.2%	2.3%
Assiniboine Park zone	100%	1.4%	10.8%	15.8%	20.3%	21.1%	17.2%	9.3%	4.2%
Outlying Areas	100%	1.2%	10.6%	18.2%	24.3%	23.4%	15.2%	5.7%	1.4%
West Kildonan zone	100%	1.2%	12.8%	20.1%	20.9%	20.7%	13.4%	7.7%	3.2%

2.2.3 Households by Size

Across the developed world household size has been falling, resulting in an increased number of houses needed for the population. This is a key driver of housing demand. For Winnipeg, two-person households are the most common size, numbering 90,015, or 32% of all households (Table 2.20). Close behind are households containing one-person, numbering 84,595, or 30.1%. Households with three, four, and five-or-more-persons number 42,585, or 15.2%, 38,335, or 13.6%, and 25,510, or 9% of Winnipeg's total households respectively. Considering these figures, the average number of persons per household in the city of Winnipeg was 2.5 in 2016, slightly higher than in 2011 when it was 2.4 persons per household. Growth rates between 2006 and 2016 by household size group, was greatest for 3-person households and 4-or-more person households at 8.5% and 13.1%.

Table 2.20: Households Size from 2006 to 2016 for the Winnipeg CSD

Household Size	2006		2011		2016		2006 to 2011	2011 to 2016	2006 to 2016
Total	261,110	100%	268,750	100%	281,045	100%	2.9%	4.6%	7.6%
1 person	82,230	31.5%	83,515	31.1%	84,595	30.1%	1.6%	1.3%	2.9%
2 persons	83,195	31.9%	85,495	31.8%	90,015	32.0%	2.8%	5.3%	8.2%
3 persons	39,240	15.0%	40,425	15.0%	42,585	15.2%	3.0%	5.3%	8.5%
4 or more persons	56,445	21.6%	59,305	22.1%	63,845	22.7%	5.1%	7.7%	13.1%
Average People Per Household	2.4		2.4		2.5				

For Outlying Areas in 2016 (Winnipeg CMA, exclusive of the city), two-person households also accounted for the largest proportion with 37.8% or 9,650 households in total. However, the proportions of other household sizes differ greatly from those observed in the city of Winnipeg. For instance, four-person and five-person households accounted for 19.5% (4,970) and 11.1% (2,825) of the CMA total respectively, while one-person households represented only 14.9% (3,810).

Table 2.21 below lists the proportion of each of the five household-size categories by CMHC Zone. Looking at one-person households, the zones with the highest proportion are Centennial, where they number 7,480 and account for 49% of the Zone total, and Fort Rouge, where they number 9,200 and account for 45.4% of the Zone total. By contrast, the Fort Garry Zone has the lowest proportion of one-person households with 5,910, comprising just 21.2% of the total.

Two-person households are common in both the Assiniboine Park Zone where 9,135 account for 35.6% of the total, and the St. James Zone which is 35.2% of all households. By contrast, the Centennial Zone has the lowest proportion with 3,920 accounting for 25.7% of the Zone's total households.

Table 2.21: Household Size by CMHC Zones, 2016

2016 Census	One person	Two persons	Three persons	Four persons	Five or more persons
Winnipeg CSD	30.1%	32.0%	15.2%	13.6%	9.1%
Centennial Zone	49.0%	25.7%	10.4%	6.9%	7.9%
Fort Rouge Zone	45.4%	33.2%	10.7%	7.4%	3.1%
Midland Zone	37.0%	28.3%	14.3%	11.4%	9.0%
St. James Zone	33.2%	35.2%	14.2%	11.4%	6.1%
East Kildonan Zone	30.2%	33.5%	15.3%	12.8%	8.2%
St. Vital Zone	28.5%	34.4%	15.5%	14.3%	7.3%
St. Boniface Zone	27.9%	33.5%	15.3%	15.0%	8.2%
Assiniboine Park Zone	26.2%	35.6%	15.1%	15.9%	7.1%
Lord Selkirk Zone	25.7%	25.4%	16.5%	15.6%	16.9%
West Kildonan Zone	22.7%	27.7%	17.4%	17.0%	15.2%
Transcona Zone	22.2%	34.0%	17.9%	15.9%	9.7%
Fort Garry Zone	21.2%	33.0%	17.7%	17.3%	10.7%
Outlying Areas	15.0%	37.8%	16.6%	19.5%	11.1%

The Lord Selkirk Zones contains a mix of all five household sizes, with 5,870 one-person households accounting for 25.7% of the total, 5,780 two-person households accounting for 25.4% of the total, 3,780 three-person households accounting for 16.5% of the total, 3,860 four-person households accounting for 16.8% of the total, and 3,860 households of five or more accounting for the remaining 16.8% of the total. The West Kildonan Zone contains a similar mix, with 5,230 one-person households accounting for 22.7% of the total, 6,385 two-person households accounting for 27.7% of the total, 4,010 three-person

households accounting for 17.4% of the total, 3,915 four-person households accounting for 17% of the total, 3,495 households of five or more accounting for the remaining 15.2%.

Table 2.21 demonstrates that Lord Selkirk and West Kildonan contain a significantly higher proportion of households with four or more persons than the other Study Zones. These two Zones are characterized by significant percentages of new immigrant families. The data on housing preferences emphasize a need for larger homes for new immigrant families as well as Aboriginal families. This finding is also supported by interviews.

2.2.4 Households by Family Type²⁴

Households by Type is a Statistics Canada measure that indicates the family structure of households, analyzing households by type gives an indication of the size and type of housing needed. However, Statistics Canada's classifications of household types can be complex, so we have simplified the number of household types down to the seven most prominent and informative categories²⁵ (See Table 2.22).

Table 2.22: Household Type for the Winnipeg CSD, 2006 to 2016

Household Type	Total Households			Total Change in Households			Percent Change in Households		
	2006	2011	2016	2006 to 2011	2011 to 2016	2006 to 2016	2006 to 2011	2011 to 2016	2006 to 2016
Total Households	261,130	268,755	281,050	7,625	12,295	19,920	2.90%	4.60%	7.60%
Census Family Household with Children	58,200	60,510	63,655	2,310	3,145	5,455	4.0%	5.2%	9.4%
Census Family Household without Children	69,235	69,650	72,975	415	3,325	3,740	0.6%	4.8%	5.4%
Census Family Household Lone Parent	26,680	26,560	26,900	-120	340	220	-0.4%	1.3%	0.8%
Multiple Census Family Household	n/a	5,180	6,035	n/a	855	n/a	n/a	16.5%	n/a
Census Family Households with Additional Persons	n/a	11,285	13,420	n/a	2,135	n/a	n/a	18.9%	n/a
Non-Census Family One Person Household	82,220	83,520	84,615	1,300	1,095	2,395	1.6%	1.3%	2.9%
Non-Census Family Two or more Person Household	11,230	12,055	13,455	825	1,400	2,225	7.3%	11.6%	19.8%

In 2016, the most common household type in the city of Winnipeg was *Non-Census Family One Person Household* at 30.1% of all households.²⁶ The second most common household type was *One-Census-*

²⁴ Changes between the 2011 Census and the 2016 Census make it difficult to compare change over time. The primary example is that Census Family Households prior to 2016 were counted as "Households without additional people", but in 2016 this has changed to include "Households with additional people".

²⁵ For the household types see: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231

²⁶ This type is defined as a household not containing a married couple or common law couple living with or without children, or a lone parent living in the same dwelling as at least one child. Basically, one person living alone.

Family with Children, numbering 72,975 and accounting for 26% of households in the city of Winnipeg.²⁷ A total of 63,655 *One-Census-Family Households without Children* were reported, comprising 22.6% of all households, and a total of 26,900 *Lone-Parent Households without other persons*²⁸ were reported, comprising 9.6% of all households.

Between 2006 and 2016, the population of Winnipeg grew by about 12%, and the total number of households grew by 7.6%. The growth in the number of *Family Households with Children* outpaced the growth in the total number of households, while the growth in the number of *Family Households without Children* lagged behind it. This is an interesting finding as some Zones saw decreasing numbers of *Family Households with Children*, and implies that *Family Households with Children* are concentrating in other zones.

The number of *Lone Parent Family Households* has been relatively stable over the last decade, an indicator that should be seen as encouraging. The change in the data, however, is the increase in the number of *Non-Census Family Two or more Person Households* (two or more people living as room-mates) which has increased by nearly 20% since 2006. One potential explanation is that increased housing costs have forced people to make efficiencies. The increasing number of students, both international and domestic, may also be playing a role in this trend.

The household type *Census Family Households with Additional Persons* appears to have grown significantly, but this is due to changes made to the definition of the category by Statistics Canada which resulted in other types being combined into this category.

Looking at household types by each CMHC Zones can help identify differences in household composition across areas of the city, identify housing needs for those areas, and help identify pockets of housing poverty. Turning to table 2.23, and figure 2.9 we do see such differences. Most prominent is the Zones where single people live compared to families. The areas with the highest percentage of *Non-Census Family One Person Households* (single people living alone) are the Downtown where they account for 59% of all households, the Centennial Zone, where they account for 49%, and Fort Rouge Zone, where they account for 45%. This is not surprising as all three areas are centrally located, close to amenities, and characterized by higher densities and large amounts of multi-family housing.

The Downtown, Midland, Fort Garry and Fort Rouge Zones also have high numbers of *Two Person non-Family Households* (adults sharing an apartment). While the concentration of one-person and shared households in central areas is expected, consideration should be given to ensuring that these areas are *Complete Communities* with a range of housing options available. This is an important consideration, as these areas, especially the Downtown and Centennial Zones have higher levels of immigration which generates demand for larger housing units. Note that the CMHC-defined Fort Rouge Zone includes the denser areas of Osborne Village, Corydon, and Grant Park, as well as the inner-ring-suburbs of Riverview and Lord Roberts.

²⁷ Statistics Canada's full definition of a Census Family is: "a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children".

²⁸ Lone-parent family refers to families containing only one parent with his or her child(ren). (Statistic Canada, 2016)

Figure 2.9: Household Type for the CMHC Zones, 2016

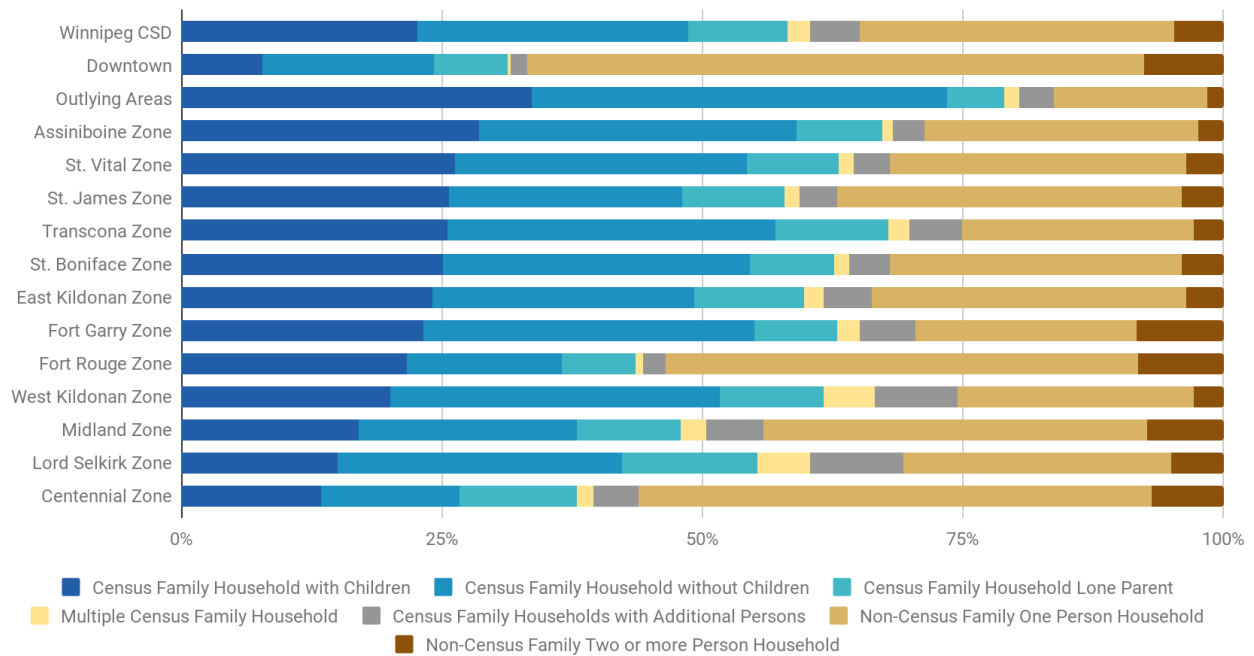


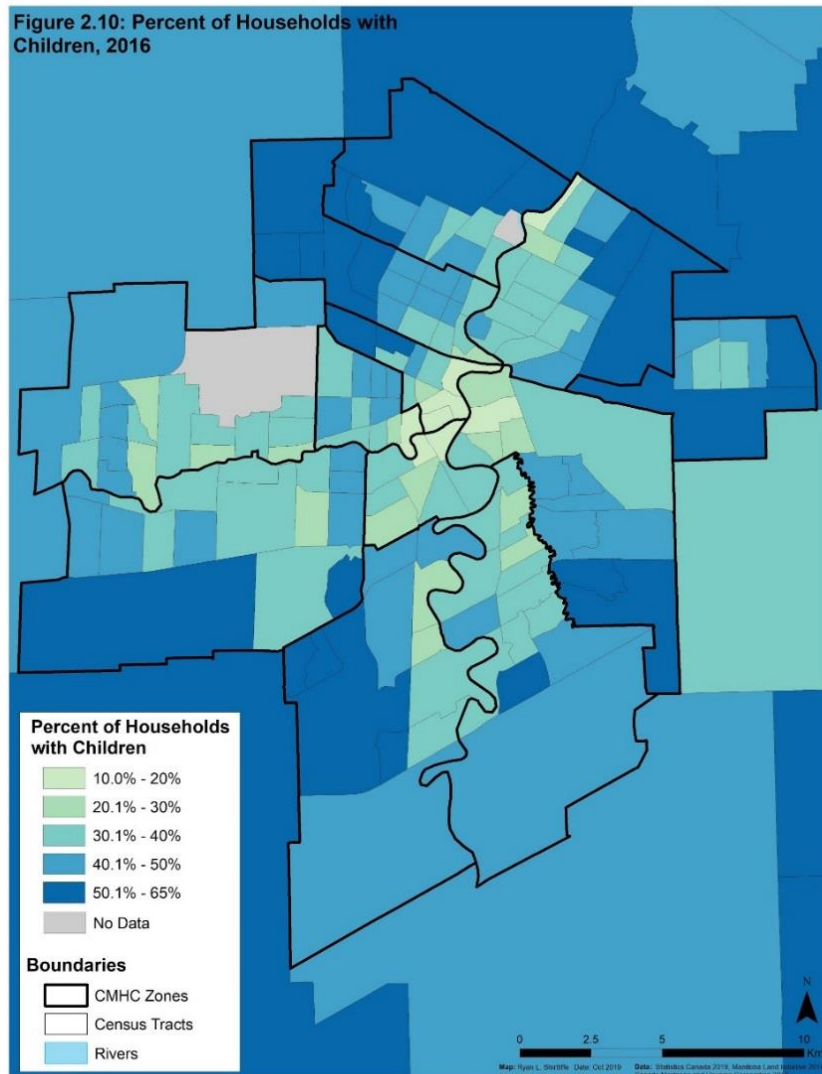
Table 2.23: Percent of Households by Household Type for the CMHC Zones, 2016

Household Type	Total Households	Census Family Household with Children	Census Family Household without Children	Census Family Household Lone Parent	Multiple Census Family Household	Census Family Households with Additional Persons	Non-Census Family One Person Household	Non-Census Family Two or more Person Household
Winnipeg CSD	100%	22.6%	26.0%	9.6%	2.1%	4.8%	30.1%	4.8%
Downtown	100%	7.8%	16.4%	7.2%	0.2%	1.5%	59.3%	7.6%
Outlying Areas	100%	25.7%	22.4%	9.9%	1.4%	3.6%	33.1%	4.0%
Assiniboine Zone	100%	28.6%	30.4%	8.2%	1.0%	3.0%	26.2%	2.5%
St. Vital Zone	100%	26.3%	27.9%	8.8%	1.5%	3.5%	28.5%	3.6%
St. James Zone	100%	25.7%	22.4%	9.9%	1.4%	3.6%	33.1%	4.0%
Transcona Zone	100%	25.5%	31.5%	10.8%	2.0%	5.1%	22.3%	2.9%
St. Boniface Zone	100%	25.0%	29.4%	8.2%	1.5%	3.9%	27.9%	4.0%
East Kildonan Zone	100%	24.0%	25.1%	10.6%	1.9%	4.6%	30.2%	3.5%
Fort Garry Zone	100%	23.2%	31.8%	7.8%	2.2%	5.4%	21.3%	8.3%
Fort Rouge Zone	100%	21.6%	14.8%	7.2%	0.6%	2.2%	45.4%	8.1%
West Kildonan Zone	100%	20.1%	31.6%	10.0%	4.8%	8.0%	22.7%	2.8%
Midland Zone	100%	17.0%	20.9%	10.1%	2.4%	5.4%	36.9%	7.3%
Lord Selkirk Zone	100%	14.9%	27.3%	13.0%	5.0%	9.0%	25.7%	5.0%
Centennial Zone	100%	13.5%	13.1%	11.3%	1.6%	4.3%	49.3%	6.9%

While lone parent families are found across the city, the Centennial and Lord Selkirk Zones contain greater concentrations of them and the areas outside of the city contain relatively few. This might be expected considering the costs and challenges of single parenting as housing prices are lower in these areas in the central Zones and higher in the Outlying Areas. Most suburban areas have higher percentages of households with children, but the Assiniboine Zone and the Outlying Areas stand out in particular, with 28% and 34% respectively. Outlying Areas also has the highest percentage of Census Families without Children (couples without children) at 40% of households.

These data show a clear trend of families with children preferring to live in single family housing outside of the core of the city. In fact, the percentage of households that have children increases the farther one goes out from the downtown. Figure 2.10 maps this pattern by Census Tract and CMHC Zone. For this map, all households with children have been combined.

This map also reveals interesting outliers. For instance, the Valhalla neighbourhood along the Red River on the north edge of the city has become a retirement enclave with a very low percentage of households with children. This area has an age profile much older than the rest of the city and boasts a number of high and low-rise condominium projects.



2.2.5 Households by Tenure

As reported in the 2016 Census and seen below in Table 2.24, 64.9% of private households²⁹ within the city of Winnipeg are owned and rental households account for the remaining 35.1%.

Between 2001-2016, the total number of owner households in the city of Winnipeg increased by 21,640, or 13%. During this period, the number of renter households increased by 6600 or 7.2%, yet the proportion of owned households in the city of Winnipeg remained essentially unchanged, increasing by 1% between 2006 and 2011, and falling by 1.1% to 64.9% between 2011 and 2016.

Table 2.24: Total Households by Tenure

2016 Census	Owner		Renter	
	Total	Percent	Total	Percent
Winnipeg CSD	182,395	64.9%	98,655	35.1%
Winnipeg CMA	206,285	67.3%	100,150	32.7%
Outlying Areas	23,890	93.7%	1,495	5.9%
Manitoba	336,170	68.7%	140,260	28.7%

For the Outlying Areas, owned households dominate the residential landscape. The proportion of owned households was reported as 93.7% in 2016, significantly higher than the proportion within the city's boundaries and across the province of Manitoba overall.

Table 2.25: Total Household Tenure for CMHC Zones

2016 Census	Owner		Renter	
	Total	Percent	Total	Percent
Winnipeg CSD	182,395	64.9%	98,655	35.1%
Downtown	935	10.3%	8,120	89.7%
Outlying Areas	23,895	93.7%	1,500	5.9%
Transcona zone	10,650	86.9%	1,605	13.1%
Assiniboine Park zone	20,585	80.3%	5,055	19.7%
West Kildonan zone	16,505	71.7%	6,515	28.3%
St. Vital zone	20,020	71.4%	7,995	28.5%
St. Boniface zone	16,695	70.2%	7,105	29.9%
Fort Garry zone	19,090	68.6%	8,740	31.4%
St. James zone	18,025	66.0%	9,275	34.0%
East Kildonan zone	24,265	65.8%	12,625	34.2%
Lord Selkirk zone	14,710	64.3%	8,170	35.7%
Midland zone	9,120	51.0%	8,755	49.0%
Fort Rouge zone	9,435	46.6%	10,830	53.4%
Centennial zone	3,225	21.2%	11,995	78.8%

Though the number of renter households in the Outlying Areas has grown by more than 400, the proportion of rental housing in the Winnipeg CMA has shown very little variation since 2001. Note that 2011 NHS Survey data is very poor for this data-set and should not be relied upon.

In assessing households by tenure across the Study Zones, a great deal of variation is observed in the proportions of rented and owned dwellings (see Table 2.25). The East Kildonan Zone has the greatest quantity of owned households, with 24,265 in total. However, Transcona leads the 12 Zones in terms of the highest proportion of owned households with 10,650, accounting

for 86.9% of total households followed by Assiniboine Park with 20,585, or 80.3%. The Outlying Areas Zone also has a very high proportion of owner households, nearly 94%.

²⁹ Non-market housing excluded.

As of 2016, the East Kildonan Zone had the greatest number of rented households with 12,625 in total but due to its overall size, the ratio of owner to renter households is average among the 12 Zones. Centennial stands out as the Zone with the lowest proportion of owner households at 21%. This Zone has a total of 11,995 or 78.8% rented households, and contains the West Broadway neighbourhood which is currently estimated to be 92% rental. Fort Rouge contained the next highest proportion of rented households with 10,830 or 53.4%. As previously noted this Zone contains neighbourhoods with large quantities of multi-family housing such as Osborne Village, Corydon, and Grant Park.

Table 2.26: Household Tenure from 2006 to 2016, for the Winnipeg CSD, Downtown, and CMHC Zones

Tenure	Owner				Renter			
	2006	2016	2006 - 2016		2006	2016	2006 - 2016	
			Total Change	Percent Change			Total Change	Percent Change
CMHC Zone								
Winnipeg CSD	169,890	182,395	12,505	7.4%	91,245	98,655	7,410	8.1%
Downtown	730	935	205	28.1%	7,605	8,120	515	6.8%
Outlying Areas	19,335	23,895	4,560	23.6%	1,195	1,500	305	25.5%
Fort Garry zone	15,625	19,090	3,465	22.2%	6,865	8,740	1,875	27.3%
St. Boniface zone	14,285	16,695	2,410	16.9%	6,020	7,105	1,085	18.0%
West Kildonan zone	14,575	16,505	1,930	13.2%	5,535	6,515	980	17.7%
Transcona zone	9,525	10,650	1,125	11.8%	1,370	1,605	235	17.2%
St. Vital zone	18,250	20,020	1,770	9.7%	7,185	7,995	810	11.3%
East Kildonan zone	22,970	24,265	1,295	5.6%	11,900	12,625	725	6.1%
Centennial zone	3,090	3,225	135	4.4%	11,450	11,995	545	4.8%
Fort Rouge zone	9,335	9,435	100	1.1%	10,960	10,830	-130	-1.2%
Lord Selkirk zone	14,575	14,710	135	0.9%	7,780	8,170	390	5.0%
Assiniboine Park zone	20,480	20,585	105	0.5%	4,450	5,055	605	13.6%
St. James zone	17,960	18,025	65	0.4%	9,000	9,275	275	3.1%
Midland zone	9,115	9,120	5	0.1%	8,720	8,755	35	0.4%

Predictably, between 2006 and 2016, the changes to Household Tenure across the 12 CMHC Zones closely mirrored the changes in population in these Zones. The Midland, Centennial, Lord Selkirk, St. James, Fort Rouge, and Assiniboine Park Zones all showed low growth of owner tenureship due to the low number of new owned homes being constructed. However, several of these Zones saw growth in renter units except Midland, which was nearly stagnant, and Fort Rouge, which actually lost renter households over this time period.

Real growth of total households is occurring in the Zones with the space to accommodate it. St. Boniface, West Kildonan and especially Fort Garry have shown significant growth in both owner and renter households. The largest growth in owner households has occurred in the Outlying Areas of the CMA with more than 4500 new owner households, though it must be remembered though that this Zone covers a much larger area than Zones within the city. In contrast, growth in rental households in the Outlying Areas has been relatively low. The Downtown has seen good growth in rental households, as well as high growth in owner households, thanks to the construction of many new condo buildings. However, the 28% growth

rate resulting from the addition of 205 new owner households Downtown is skewed high as a result of the lower total number of owner households in that Zone.

Table 2.27: Household Tenure for Comparison Cities, 2016

City	Owner		Renter	
	Total	Percent	Total	Percent
Canada	9,541,320	67.8%	4,474,530	31.8%
Winnipeg	182,395	64.9%	98,655	35.1%
Winnipeg CMA	206,285	67.3%	100,150	32.7%
Saskatoon, SK	65,875	66.8%	32,685	33.2%
Saskatoon CMA, SK	80,900	70.2%	34,305	29.8%
Quebec City, Q	134,615	53.4%	117,425	46.6%
Quebec City, CMA	217,920	60.2%	143,935	39.8%
Edmonton, AB	232,000	64.3%	128,830	35.7%
Edmonton CMA, AB	349,570	69.6%	151,715	30.2%
Hamilton, ON	143,050	67.6%	68,545	32.4%
Hamilton CMA, ON	206,485	70.4%	86,860	29.6%

The ratio of owner to rental housing observed in Winnipeg is fairly consistent with what is seen across our comparator cities; generally, about two thirds of homes within a city are owned, and that figure approaches 70% when the entire CMA is included. The exception is Quebec City, which has a higher percentage of rental housing.

Table 2.28: Total Aboriginal Households

2016 Census	Aboriginal Household		Non-Aboriginal Household	
	Total	Percent	Total	Percent
Winnipeg CSD	38,970	13.9%	242,075	86.1%
Downtown Zoning Bylaw	1,480	16.3%	7,575	83.6%
Lord Selkirk Zone	5,580	24.4%	17,305	75.6%
Centennial Zone	3,345	22.0%	11,875	78.0%
Midland Zone	3,060	17.1%	14,820	82.9%
St. Boniface Zone	3,840	16.1%	19,950	83.8%
Outlying Areas	3,900	15.3%	21,605	84.7%
Transcona Zone	1,850	15.1%	10,410	84.9%
East Kildonan Zone	5,140	13.9%	31,760	86.1%
St. James Zone	3,550	13.0%	23,740	87.0%
St. Vital Zone	3,655	13.0%	24,370	87.0%
Fort Rouge Zone	2,405	11.9%	17,865	88.2%
West Kildonan Zone	2,470	10.7%	20,560	89.3%
Fort Garry Zone	2,180	7.8%	25,665	92.2%
Assiniboine Zone	1,895	7.4%	23,745	92.6%

Note: An Aboriginal Household is a household where the Primary Household Maintainer, or the married spouse or common law of the Primary Household Maintainer, or at least half or more of the household members self-identified Aboriginal people

2.2.6 Aboriginal Households

Aboriginal Households are defined by two types of households: non-family households and family households. Non-family Aboriginal households are households where at least half of the household members self-identify as Aboriginal. Family Aboriginal households need to meet one of two criteria to be an Aboriginal household; either they need to contain at least one married, common-law partner, or lone-parent self-identified as an Aboriginal person, or at least of the family household members must self-identify as an Aboriginal person. An Aboriginal person is a Treaty Indian or Registered Indian on the 2016 Census, as well as anybody identifying as an Aboriginal person, a member of an Indian Band or First Nation, or Métis.

Almost 14% of Winnipeg's households identify as Aboriginal (a higher percentage than the population that

identifies as Aboriginal). Aboriginal households occur in all areas across the city and in Outlying Areas, however, two Zones stand out as having significantly higher proportion of Aboriginal households; Lord Selkirk and Centennial with 24% and 22% respectively. This distribution of Aboriginal households follows historical patterns and is linked to long-term challenges of poverty, racism, and the lack of access to affordable housing.

2.2.7 Recent Immigrant Households

Recent immigrant households are defined as households with a primary household maintainer that is an immigrant who landed or became a permanent resident in Canada between 2011 to 2016. Keep in mind that this data only shows households where the Primary Household Maintainer is a Recent Immigrant, NOT the *total* recent immigrant population. Recent immigrants typically have distinct housing needs, often requiring larger affordable housing units. They also tend to rely on rental housing for the first few years before moving into the ownership market relatively quickly.

At 11%, the proportion of Recent Immigrant Households in the Centennial Zone is more than double the city average of 5%. West Kildonan and Fort Garry Zones also have higher than average rates, 8.5% and 8.7% respectively. Assiniboine, St. James and the Outlying Areas, stand out with low levels of Recent Immigrant Households, especially the Outlying Areas at only 0.3%.

Table 2.29: Total Recent Immigrant Households

2016 Census	Recent Immigrant PHM		Non-Recent Immigrant PHM	
	Total	Percent	Total	Percent
Winnipeg CSD	14,050	5.0%	267,000	95.0%
Downtown Zoning Bylaw	1,035	11.4%	8,025	88.6%
Centennial Zone	1,670	11.0%	13,555	89.0%
Fort Garry Zone	2,425	8.7%	25,420	91.3%
West Kildonan Zone	1,965	8.5%	21,060	91.5%
Midland Zone	1,195	6.7%	16,685	93.3%
Lord Selkirk Zone	1,410	6.2%	21,475	93.8%
St. Vital Zone	1,180	4.2%	26,845	95.8%
Fort Rouge Zone	710	3.5%	19,555	96.5%
East Kildonan Zone	1,225	3.3%	35,680	96.7%
St. Boniface Zone	730	3.1%	23,065	96.9%
St. James Zone	690	2.5%	26,600	97.5%
Transcona Zone	290	2.4%	11,975	97.6%
Assiniboine Zone	550	2.1%	25,095	97.9%
Outlying Areas	70	0.3%	25,435	99.7%

Note: Recent Immigrant Households are households where the Primary Household Maintainer is an immigrant who has ever been a landed immigrant or permanent resident who arrived in Canada between 2011 to 2016.

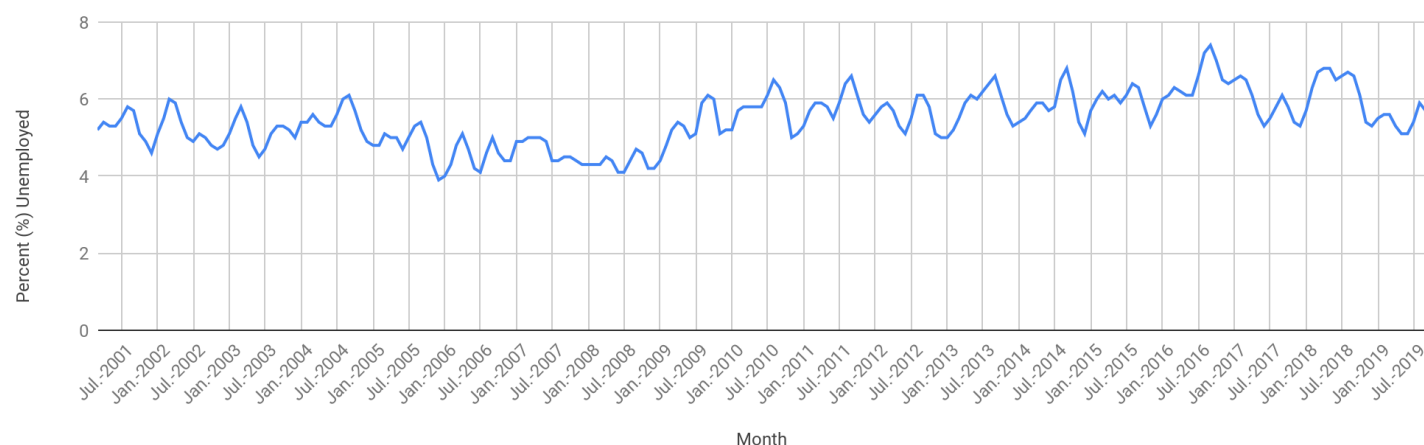
2.3 Economic Context

The economic conditions of a municipality can influence the type, size, and tenure of housing being demanded. As such, the following section considers a multitude of factors that contribute to Winnipeg's past and current economic context including employment rate, unemployment rate, labour force activity, and median household income. We also examine income groups by household size, household earners, and household type before detailing incidence low-income by Zone, and describing various assistance programs.

2.3.1 Unemployment Rates and Labour Force Activity

Figure 2.11 below, details the unemployment rate³⁰ for the Winnipeg CMA from 2001 until 2019. Barring seasonal fluctuations, the rate has increased slightly over these two decades, particularly after the 2008 financial crisis. For this study, we focus on 2016 Census data that allows finer examination within the Zones of the city.

Figure 2.11: Unemployment Rates for the Winnipeg CMA, for persons Aged 15 years or over

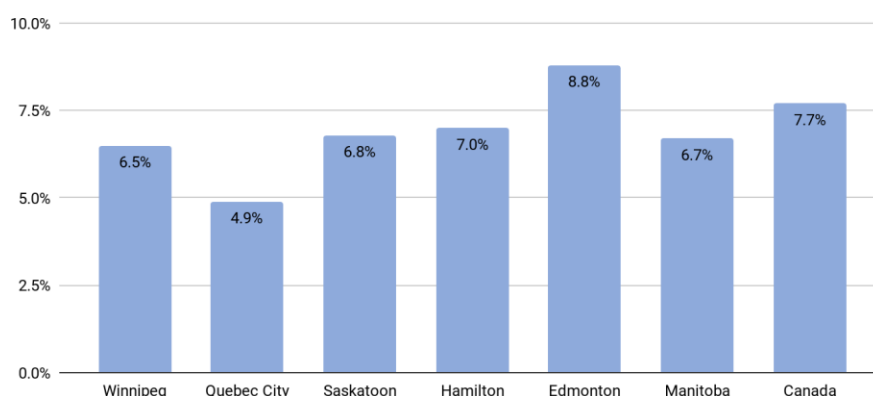


The unemployment rate is calculated from the number of persons without paid work or gainful self-employment. In 2016, Winnipeg's unemployment rate was 6.5%, or 24,990 unemployed persons, representing a 0.6% increase from 2011 when it had been 5.9%, or 21,750 unemployed persons. Similarly, the 2011 unemployment rate represents a 0.7% increase from 2006 when it was 5.2%, or 18,255 persons unemployed. Between 2006 and 2016 the unemployment rate in Winnipeg rose by 1.3% due to an increase of 6,375 unemployed persons, however, the population increased by nearly 84,000 people.

When compared to other Canadian municipalities, Winnipeg's 6.5% unemployment rate is slightly below average (see Figure 2.12). Quebec City reported the lowest unemployment rate at 4.9%, and Edmonton the highest at 8.8%. The overall unemployment rate for Canada was reported as 7.7% in 2016.

³⁰ Stats Canada: Unemployment is a percentage of the labour force, not the population. People who "were without paid work, or without self-employment work and were available to work and either A) had actively looked for work in the past 4 weeks, or B) Temporary lay-off and expected to return to their job, or C) Had definite arrangements to start a new job in four weeks or less."

Figure 2.12: Unemployment Rates in Comparison Cities, 2016 Census



The employment rate in the city of Winnipeg has been steadily declining over the past decade. In 2016, Statistics Canada reported the employment rate to be 62.7%, translating to 358,310 employed persons. While still higher than the national employment rate of 60.2%, this figure represents a decrease from 64.2% in 2011, and from 64.5% in 2006. However, the size of Winnipeg's workforce actually grew by 3.62% or 26,505 persons between 2006 and 2016.

Table 2.30: Unemployment Rates by CMHC Zones

CMHC Zone - 2016	Total Unemployed Population	Unemployment Rate
Winnipeg CSD	24,990	6.5%
Centennial Zone	1,525	9.9%
Lord Selkirk Zone	2,730	8.2%
Fort Garry Zone	2,985	7.2%
Midland Zone	1,695	7.0%
East Kildonan Zone	3,340	6.9%
Transcona Zone	1,170	6.4%
Fort Rouge Zone	1,565	6.3%
West Kildonan Zone	2,195	6.1%
St. Vital Zone	2,275	6.0%
St. James Zone	2,000	5.8%
St. Boniface Zone	1,845	5.5%
Assiniboine Park Zone	1,660	4.7%
Outlying Areas	1,825	4.4%

When examining the unemployment rate by study Zone, a wide range be observed as demonstrated in Table 2.30 and Figure 2.13.³¹ The unemployment rate in the Centennial Zone is 9.86%, representing 1,525 persons without paid work or gainful self-employment. This rate is 3.42% higher than the city-wide average and represents the highest rate for any Zone. The Zones with the next highest unemployment rates are Lord Selkirk, with 8.23% or 2,730 persons, and Fort Garry, with 7.21% or 2,985 persons. The unemployment rate in Fort Garry is likely due to the Zone's large population of University of Manitoba students. Finally, the total number of unemployed persons is greatest in the East Kildonan Zone which contains 3,340, representing a 6.88% unemployment rate.

At the opposite end of the spectrum, a number of the study Zones demonstrate lower unemployment rates than the city average. The unemployment rate in the

Assiniboine Park Zone is 4.7%, representing 1,660 persons without paid work or gainful self-employment. This rate is 1.74% lower than the city-wide average and represents the lowest rate for any Zone. The Zones with the next lowest unemployment rates are St Boniface, with 5.5% or 1,845 persons, and St James, with 5.8% or 2,000 persons. Notably, the Outlying Areas of Winnipeg demonstrate the lowest unemployment rate of all geographies, reported to be 4.4%.

³¹ Unemployment rates were calculated by grouping Census Tract data to the CMHC Zone level, and are subject to random rounding by Statistics Canada.

For the Winnipeg CMA, the rate of unemployment was observed to be slightly lower than the city of Winnipeg. The rate of employed persons in the CMA was reported to be 67.4% with a total of 434,375 persons, which is higher than the city of Winnipeg's rate of 63.2% with a total of 387,545 employed persons.

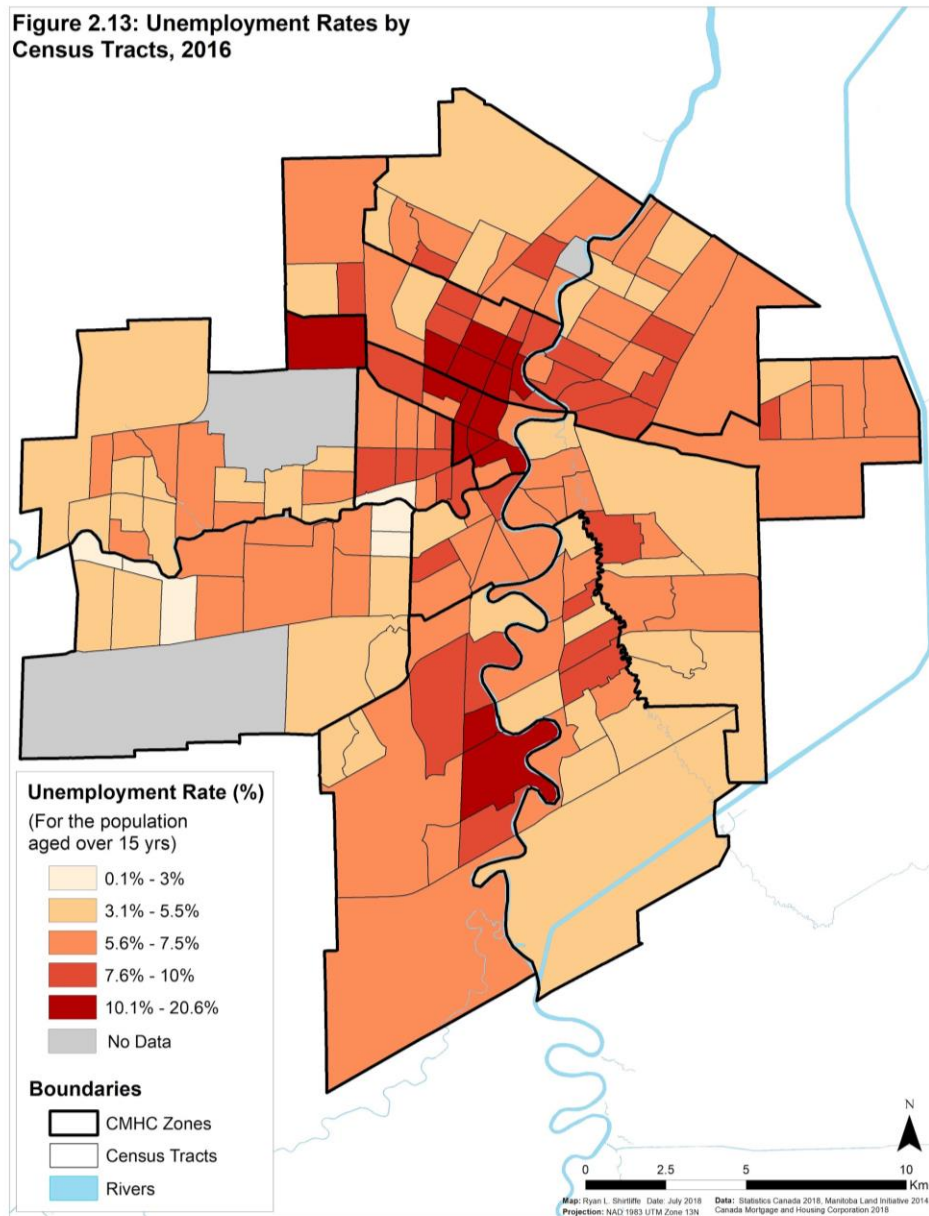


Table 2.31: Participation Rates for all Winnipeg Geographies, 2006 to 2016

2006 to 2016 Census Participation Rate (%)	2006	2016	Change (2006-2016)
Winnipeg CMA	68.6%	67.4%	-1.2%
Winnipeg CSD	68.0%	67.1%	-0.9%
Fort Rouge Zone	69.9%	72.9%	3.0%
Outlying Areas	74.8%	71.0%	-3.8%
Midland Zone	69.5%	70.2%	0.7%
Transcona Zone	71.6%	70.1%	-1.5%
St. Boniface Zone	70.7%	69.8%	-0.9%
St. Vital Zone	70.3%	67.3%	-3.0%
West Kildonan Zone	67.3%	67.2%	-0.1%
Fort Garry Zone	69.6%	66.5%	-3.1%
St. James Zone	65.3%	66.2%	0.9%
East Kildonan Zone	66.9%	66.1%	-0.8%
Assiniboine Park Zone	69.1%	66.1%	-3.0%
Downtown	61.9%	66.0%	4.1%
Lord Selkirk Zone	65.6%	63.9%	-1.7%
Centennial Zone	59.9%	60.4%	0.5%

Table 2.32: Unemployment Rates for all Winnipeg Geographies, 2006 to 2016

2006 to 2016 Census Unemployment Rate (%)	2006	2016	Change (2006-2016)
Winnipeg CMA	5.0%	6.3%	1.3%
Winnipeg CSD	5.2%	6.5%	1.3%
Centennial Zone	11.3%	9.9%	-1.4%
Lord Selkirk Zone	6.9%	8.2%	1.3%
Downtown	10.1%	8.0%	-2.1%
Fort Garry Zone	5.1%	7.2%	2.1%
Midland Zone	6.6%	7.0%	0.4%
East Kildonan Zone	4.8%	6.9%	2.1%
Transcona Zone	5.3%	6.4%	1.1%
Fort Rouge Zone	4.8%	6.3%	1.5%
West Kildonan Zone	4.9%	6.1%	1.2%
St. Vital Zone	4.4%	6.0%	1.6%
St. James Zone	4.3%	5.8%	1.5%
St. Boniface Zone	4.0%	5.5%	1.5%
Assiniboine Park Zone	4.0%	4.7%	0.7%
Outlying Areas	3.3%	4.4%	1.1%

2.3.2 Average and Median Household Income for Winnipeg

Understanding the financial state of households in the city of Winnipeg is a critical factor in determining current and future housing needs. While Winnipeg's average and median household incomes were on the rise between 2006 and 2016, they lagged behind national figures as well as several comparison municipalities.

Table 2.34 demonstrates the change in both average, and median total household income for the city of Winnipeg between 2006 and 2016. It also provides a breakdown between one-person households and households with two or more persons. Between 2006 and 2016 average total household incomes in Winnipeg rose by 37.9% while median total household incomes rose by 37.4%. As of 2016, average and median total household incomes were significantly higher among households with two or more individuals than they were among single family households. This is due not only to the presence of additional earners, but also because household expenses can be shared between earners.

Table 2.33: Private Household Income (2015), for the Winnipeg CSD, 2016

2016 Census	Total Households	Average Income	Median Income
Total Households Income	281,045	\$86,921	\$68,331
One-Person Households Income	84,600	\$45,555	\$37,389
Two-or-more Person Household Income	196,450	\$104,739	\$86,478

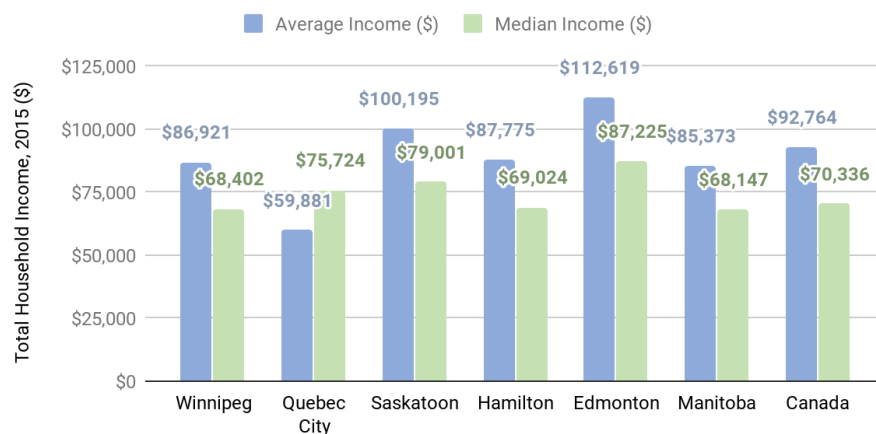
Table 2.34: Private Household Income Change from 2006 to 2016

	2006		2016		2006 to 2016 Total Change		2006 to 2016 Percent Change	
	Average Income	Median Income	Average Income	Median Income	Average Income	Median Income	Average Income	Median Income
Total Households Income	\$63,025	\$49,794	\$86,921	\$68,402	\$23,896	\$18,608	37.9%	37.4%
One-Person Households Income	\$32,776	\$26,549	\$45,555	\$37,389	\$12,779	\$10,840	39.0%	40.8%
Two-or-more Person Household Income	N/A	N/A	\$104,739	\$86,478	N/A	N/A	N/A	N/A

Despite increasing between over a 10-year period, Winnipeg's 2016 average and median total household incomes were below national figures. Winnipeg's average total household income lagged \$5,843, or 6.3% behind the Canadian average total household income, and Winnipeg's median total household income lagged \$1,934, or 2.7% behind the Canadian median total household income.

When examining average and median total household income against our comparison municipalities, Winnipeg is on par with Hamilton, but falls behind both Edmonton and Saskatoon. In fact, Winnipeg's average total household income was 22.8% lower than Edmonton's, and 13.2% lower than Saskatoon's, while Winnipeg's median total household income was 21.6% lower than Edmonton's, and 13.4% lower than Saskatoon's. Interestingly, Winnipeg's average total household income exceeded Quebec City's by 31.1%, yet Winnipeg's median total household income was 9.7% lower than Quebec City's (See Figure 2.14 below)³².

Figure 2.14: Average and Median Total Before Tax Income for Private Households



2.3.4 Average and Median Household Income by Zones

Turning to an examination of Total Private Household Income by study Zone, we are able to assess the financial capacity of residents across different parts of the city, and to identify what is affordable to them.

³² All figures were generated using total income before tax.

There is a significant range in incomes across the city and in the outlying areas. Centennial ranks lowest among the twelve Zones with an average income of \$47,114 and a median income of \$37,364 (see Table 2.35, and Figure 2.15). As a sub-region of Centennial, Downtown exhibits even lower income than the Zone average, however there are several factors that may influence this. Downtown is characterized by a greater rate of single-person households, therefore these households have fewer people contributing to them and they pull the average and median income measures down (see Table 2.36, Figure 2.16). Furthermore, downtown has slightly more older adults than the city average and these individuals may represent retirees with relatively low incomes. These individuals may also own their own home (such as a condo)³³.

Table 2.35: Total Private Households Income (2015)

2016 Census	Average Total Income	Median Total Income	Total Households
Winnipeg CSD	\$86,921	\$68,331	281,045
Downtown	\$46,456	\$37,169	9,055
Assiniboine Park Zone	\$137,982	\$93,191	25,645
Outlying Areas	\$123,630	\$102,490	25,505
St. Boniface Zone	\$98,694	\$80,737	23,795
Fort Garry Zone	\$97,814	\$77,005	27,845
St. Vital Zone	\$91,985	\$75,013	28,025
Transcona Zone	\$86,620	\$78,311	12,260
St. James Zone	\$86,501	\$69,450	27,295
West Kildonan Zone	\$85,045	\$73,978	23,030
Fort Rouge Zone	\$78,110	\$59,383	20,265
East Kildonan Zone	\$77,603	\$65,387	36,900
Lord Selkirk Zone	\$67,284	\$58,707	22,885
Midland Zone	\$64,620	\$51,858	17,880
Centennial Zone	\$47,114	\$37,364	15,225

Figure 2.15: Average and Median Total Before Tax Income (2015) for Total Households by CMHC Zones



Outside of the Centennial, there is more uniformity in income across the remaining 11 Zones. Median incomes range between \$50-60,000 for the Midland, Lord Selkirk, and Fort Rouge Zones, and rise to \$93,191 in the Assiniboine Park Zone and \$102,490 outside of the city.

Average total household incomes are mapped in Figure 2.17, on page 47.

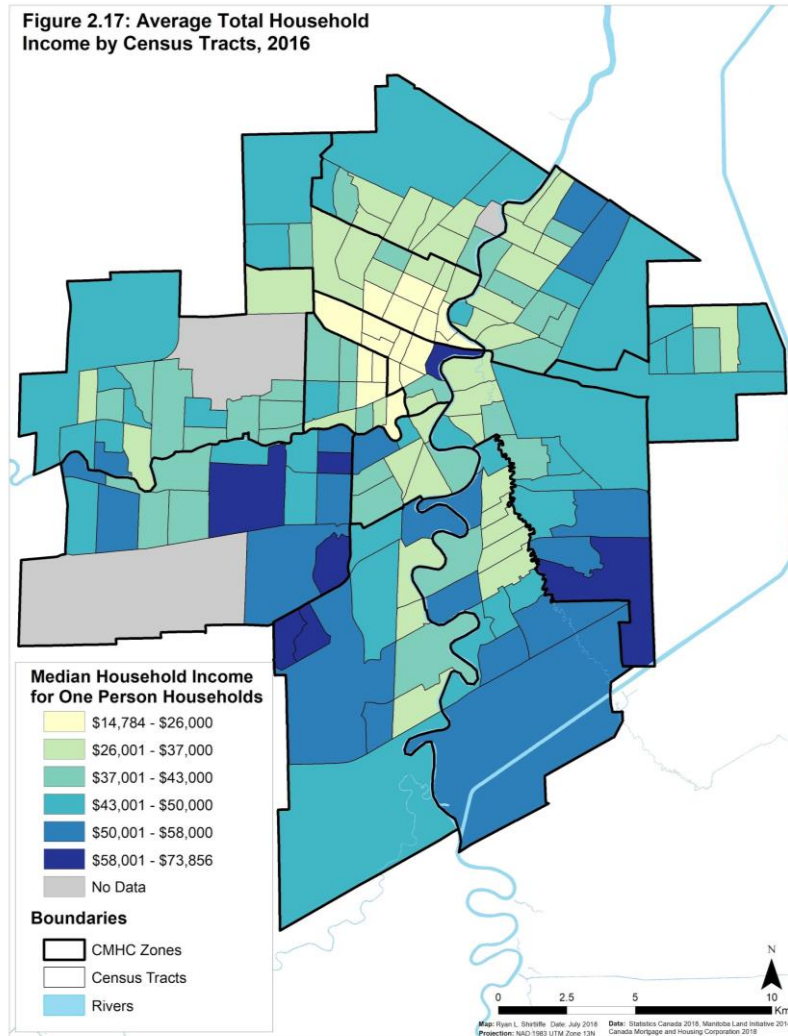
³³ For a full discussion of the profile of downtown residents, see "Winnipeg Downtown Profile: A Special Report on Demographic and Housing Market Factors in Winnipeg's Downtown".
http://winnspace.uwinnipeg.ca/bitstream/handle/10680/1563/2017_Winnipeg_Downtown_Profile.pdf?sequence=1&isAllowed=y

Table 2.36: Total Private One-Person Households Income (2015)

2016 Census	Average Total Income	Median Total Income	Total Households
Winnipeg CSD	\$45,555	\$37,424	84,615
Downtown	\$37,489	\$29,878	5,370
Assiniboine Park Zone	\$65,017	\$49,098	6,725
Outlying Areas	\$55,752	\$47,586	3,760
Fort Rouge Zone	\$52,462	\$40,756	9,200
Fort Garry Zone	\$50,351	\$41,516	5,920
St. Vital Zone	\$47,890	\$41,197	7,980
St. Boniface Zone	\$47,665	\$40,176	6,650
St. James Zone	\$47,472	\$40,682	9,040
Transcona Zone	\$46,799	\$43,288	2,735
West Kildonan Zone	\$42,835	\$35,963	5,235
East Kildonan Zone	\$42,232	\$36,779	11,160
Midland Zone	\$35,235	\$29,721	6,595
Centennial Zone	\$33,941	\$25,672	7,500
Lord Selkirk Zone	\$33,716	\$27,324	5,880

Figure 2.16: Average and Median Total Before Tax Income (2015) for One-Person Households by CMHC Zones





2.3.5 Measurements and Incidence of Low Income

Three measures are used to define ‘low income’ by Statistics Canada, and two are presented here.³⁴ In the 2016 Census, Statistics Canada provided the *low income measure, after-tax* (LIM-AT) and reintroduced the *low income cut-offs, after tax* (LICO-AT) which was last featured on the 2006 Census. The LIM-AT refers to a fixed percentage (50%) of median after tax income of private households, adjusted for the size of the household, in order to account for the fact that household needs increase as household size grows. The low income line applicable to a household is defined by the adjusted household income, as well as household size based on all persons occupying a private household. If a household falls below the threshold applicable to that household size, it is considered to be a low-income household according to LIM-AT.³⁵

³⁴ Each measure has strengths and weaknesses. Stats Can has recommended that “...it is necessary to look at various indexes together for policy development, and given that various indexes can be produced with little cost, the best practice would be to use multiple indexes.” See: <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2010003-eng.htm>

³⁵ Statistics Canada. Dictionary, Census of Population, 2016. Low-Income measure, after tax (LIM-AT). <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam021-eng.cfm>

It is important to consider the prevalence of low income households in order to define affordability in the local context, and determine gaps in the housing supply. As of 2016, 15.9% of households in the city of Winnipeg qualified as low income under the LIM-AT. This figure is higher than the 15.4% low income rate for Manitoba, as well as the 14.2% rate for Canada. Of Winnipeg households that qualify as low income, 23% were occupied by persons between 0 and 17 years of age, 14.4% were occupied by persons between 18 and 64 years of age, and 12.1% by persons 65 years of age and older (See Table 2.37).

Table 2.37: Total Population in Private Households in Low-income Measures After Tax (LIM-AT) for the Winnipeg CSD

In low income based on the Low-income measure, after tax (LIM-AT)	Total Population in Private Households to whom Low-Income Concepts are Applicable	Total Population In Low Income Based on the Low-Income Measure (LIM-AT)	Prevalence of low Income Based on the Low-Income Measure (LIM-AT)
Total Population in Private Households	690,005	109,540	15.9%
0 to 17 years	143,460	32,990	23.0%
18 to 64 years	446,715	64,450	14.4%
65 years and over	99,825	12,095	12.1%

Note: Note: Low-Income concepts are not applicable in certain areas such as Indian reserves, places with substantial in-kind transfers (subsidized housing and First Nation band housing), and sizable barter economies or consumption of own products (hunting and fishing).

As defined by Statistics Canada, *Low income cut-off, after tax (LICO-AT)*, refers to the income thresholds below which persons or families are expected to spend 20% or more of their after-tax income on food, shelter, and clothing. With reference to the 2016 census, Statistics Canada defined 35 categories of low-income cut-offs, determined according to family size and area of residence to account for the cost of living in communities of different sizes.³⁶

In the Winnipeg CSD, of the total population in private households whom low-income measures are applicable to, 13.3% or 91,940 persons in private households were considered to be in low-income by the LICO-AT measure.

Of the total population in private households whom low-income measures are applicable, 18.1% of individuals aged 0-17 were considered to be in low-income, while 13.1% of those between 18- 64 years old, and 7.8% of those age 65 or older were considered to be in low-income according to LICO-AT (See table 2.38).

These figures from the LIM-AT and the LICO-AT emphasize the levels of child poverty in the city. This will be particularly important for housing when examined by the Zones, as provided below.

³⁶ Statistics Canada. Dictionary, Census of Population, 2016. Low income cut-off, after tax (LICO-AT). <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam019-eng.cfm>

Table 2.38: Total Population in Private Households in Low-income Cut-offs, After Tax (LICO-AT) for the Winnipeg CSD

In low income based on the Low-income cut-offs, after tax (LICO-AT)	Total Population in Private Households to whom Low-Income Concepts are Applicable	Total Population in low income based on the Low-income cut-offs, after tax (LICO-AT)	Prevalence of low income based on the Low-income cut-offs, after tax (LICO-AT)
Total Population in Private Households	690,005	91,940	13.3%
0 to 17 years	143,460	25,905	18.1%
18 to 64 years	446,715	58,305	13.1%
65 years and over	99,825	7,740	7.8%

Note: Note: Low-Income concepts are not applicable in certain areas such as Indian reserves, places with substantial in-kind transfers (subsidized housing and First Nation band housing), and sizable barter economies or consumption of own products (hunting and fishing).

2.3.6 Low Income by Zone

When the data are displayed by Zone, certain trends become apparent. For example, suburban neighbourhoods generally illustrate lower rates of poverty than the inner city. The Centennial Zone has by far the highest level of poverty, followed by its sub-area the Downtown, followed by the Fort Rouge, Lord Selkirk and Midland Zones. In neighbourhoods like Centennial there is a close correlation between poverty rates, high proportions of Aboriginal population, refugees and recent immigrants, larger households, rental housing, unemployment, and other factors that generally define neighbourhoods in distress.

Table 2.39: Low-Income Status in 2015 for the Population in the CMHC Zones, 2016

CMHC Zones	Total Population		Aged 0 to 17 years		Aged 18 to 64 years		Aged 65 and over	
	Prevalence of LIM-AT (%)	Prevalence of LICO-AT (%)	Prevalence of LIM-AT (%)	Prevalence of LICO-AT (%)	Prevalence of LIM-AT (%)	Prevalence of LICO-AT (%)	Prevalence of LIM-AT (%)	Prevalence of LICO-AT (%)
Winnipeg CSD	15.9%	13.3%	23.0%	18.1%	14.4%	13.1%	12.1%	7.8%
Centennial Zone	40.4%	34.2%	57.1%	45.0%	36.6%	32.7%	31.3%	22.1%
Downtown	37.6%	32.8%	57.9%	47.5%	34.8%	32.0%	33.9%	22.4%
Lord Selkirk Zone	23.6%	19.2%	35.0%	26.7%	19.3%	17.0%	21.5%	15.0%
Midland Zone	23.2%	19.9%	31.8%	24.4%	20.8%	19.5%	22.5%	14.2%
Fort Garry Zone	18.8%	17.3%	20.9%	17.5%	20.0%	19.3%	8.4%	5.1%
Fort Rouge Zone	16.4%	15.3%	21.4%	17.5%	15.8%	16.0%	14.4%	10.2%
East Kildonan Zone	14.4%	11.2%	22.7%	17.5%	12.0%	10.0%	13.1%	7.7%
West Kildonan Zone	13.4%	10.6%	20.1%	15.3%	11.5%	9.7%	11.3%	7.2%
St. Vital Zone	12.4%	10.3%	19.8%	16.3%	10.9%	9.7%	9.5%	5.8%
St. James Zone	11.6%	9.4%	17.9%	13.8%	10.3%	9.1%	9.5%	5.8%
St. Boniface Zone	10.4%	8.7%	13.1%	10.2%	9.6%	8.7%	10.1%	6.1%
Transcona Zone	8.6%	6.7%	13.6%	10.5%	6.8%	5.6%	8.8%	4.9%
Assiniboine Park Zone	8.4%	7.1%	12.4%	10.1%	7.7%	7.0%	6.2%	4.3%
Outlying Areas	6.6%	2.5%	8.9%	3.0%	5.6%	2.6%	7.4%	1.3%

The LIM-AT and LICO-AT indicators provide solid evidence of which areas are in need of assistance and give some direction to future housing policy. Clearly, the Centennial, Midland, and Lord Selkirk Zones have higher levels of poverty, especially child poverty and poverty among those 65+ older adults. This is where the focus of government programs should be. When considered with housing data and other indicators, this is also where assisted housing is most needed. The level of child poverty in Centennial implies a need there for assisted rental housing with higher numbers of bedrooms, though we note most of the households in the Zone comprise one and two persons.

These three zones, especially Centennial, have high proportions of rental tenure. It is important to ensure affordable rental options are available in these Zones as opportunities for home-ownership will be limited due to low income. Similarly, these three Zones have a high proportion of seniors in poverty and there may be a need for assisted/subsidized seniors housing.

The remaining Zones of the city experience varied levels of poverty, but even Fort Garry, the next highest at 18.8% LIM-AT (of total population), is less than half that of Centennial. As such, most of the zones will see higher demand for ownership tenure.

2.3.7 Assistance Programs

Employment and Income Assistance

Within the Province of Manitoba, the Employment and Income Assistance (EIA) Program and the Manitoba Child Benefit (MCB) Program provide income support for those households that need assistance. The rates of assistance and number of recipients are outlined in Table 2.40.

Table 2.40: Average Monthly Employment and Income Assistance Cases by Category				
Case Category	2011/12	2015/16	2016/17	2017/18
Disabled	19,935	20,575	20,616	20,890
General Assistance	6,380	9,821	11,770	12,853
Single Parents	7,964	7,813	8,234	8,446
Total	34,418	38,424	40,843	42,424
<i>Note: Cases to the number of Households receiving EIA benefits. Not all Case Categories are represented in chart, and calculated totals may not match presented totals</i>				
Source: Government of Manitoba, EIA Rate Review: Fall 2013, and Government of Manitoba, Manitoba Families: Annual Report 2017-2017				

Manitoba Rent Assistance

Rent Assist provides financial help with housing costs for Manitobans living in eligible accommodations. There are two streams of Rent Assist benefits: the first for people accessing *Employment and Income Assistance* (EIA); and the second for low income Manitobans not on EIA. For EIA participants, Rent Assist is included as part of the EIA households' total monthly income assistance. The information below is late-2019 data for Winnipeg households (cases) receiving Rent Assist and is presented as both the percentage of the total recipients in each zone, and as the percentage of households in each zone receiving the benefit.

Table 2.41: EIA and Non-EIA Rent Assistance in the Winnipeg CSD and CMHC Zones

CMHC Zone	EIA Rent Assisted		Non-EIA Rent Assisted	
	Total	Percent	Total	Percent
Winnipeg CSD	17,116	100%	6,244	100%
Lord Selkirk zone	4,026	23.5%	370	5.9%
Centennial zone	2,568	15.0%	537	8.6%
Midland zone	2,365	13.8%	540	8.6%
East Kildonan zone	2,004	11.7%	1,048	16.8%
St. James zone	1,084	6.3%	425	6.8%
St. Boniface zone	961	5.6%	431	6.9%
West Kildonan zone	901	5.3%	718	11.5%
St. Vital zone	857	5.0%	670	10.7%
Fort Rouge zone	739	4.3%	511	8.2%
Fort Garry zone	708	4.1%	689	11.0%
Assiniboine Park zone	481	2.8%	207	3.3%
Transcona zone	422	2.5%	98	1.6%

EIA-Rent Assist Households by CMHC Zones

In the Winnipeg CSD there was a total of 17,116 households receiving EIA Rent Assist. Households receiving this support were again concentrated in the Lord Selkirk, Centennial, and Midland zones, together encompassing more than half of all households receiving EIA Rent Assist in the City. Other areas of the city have much lower percentages of EIA-Rent Assist, especially Assiniboine Park and Transcona zones each with less than 3% of recipients. These numbers follow a familiar pattern as in the rest of this report, with unemployment and housing challenges concentrated in the core.

Non-EIA Rent Assist Households by CMHC Zones

Non-EIA Rent Assisted households number 6,244 in Winnipeg. The data for Non-EIA Rent Assist does not follow the familiar spatial pattern, with recipients much more spread out across the city. The East Kildonan zone has the highest percentage of all Non-EIA recipients, but this is because it also has the most households of all zones. Again the Assiniboine Park and Transcona zones have very low percentages of recipients of Non-EIA Rent Assist.

EIA Rent Assist Households as a Percentage of Total Households for each CMHC Zone

Perhaps more useful than the above percentage of total recipients, is the percentage of households in each zone receiving the benefit, as shown below.

Table 2.42: EIA and Non-EIA Rent Assistance by Total Households for the Winnipeg CSD and CMHC Zones

CMHC Zone	Total Households	EIA Rent Assisted		Non-EIA Rent Assisted	
		Total	Percent of Households	Total	Percent of Households
Winnipeg CSD	281,020	17,116	6.1%	6,244	2.2%
Lord Selkirk zone	22,870	4,026	17.6%	370	1.6%
Centennial zone	15,225	2,568	16.9%	537	3.5%
Midland zone	17,880	2,365	13.2%	540	3.0%
East Kildonan zone	36,895	2,004	5.4%	1,048	2.8%
St. Boniface zone	23,785	961	4.0%	431	1.8%
St. James zone	27,295	1,084	4.0%	425	1.6%
West Kildonan zone	23,030	901	3.9%	718	3.1%
Fort Rouge zone	20,265	739	3.6%	511	2.5%
Transcona zone	12,260	422	3.4%	98	0.8%
St. Vital zone	28,030	857	3.1%	670	2.4%
Fort Garry zone	27,840	708	2.5%	689	2.5%
Assiniboine Park zone	25,645	481	1.9%	207	0.8%

Again, the Lord Selkirk, Centennial and Midland zones, have high percentages of recipients with 17.6% (4,026), 16.9% (2,568), and 13.2% (2,365) of households in those zones receiving EIA Rent Assist. Suburban areas have much lower percentages.

Non-EAI Rent Assist is more distributed when considered as a percentage of households. Although the Centennial Zone has the highest percentage, other zones come close with West Kildonan zone at 3.1% and East Kildonan zone at 2.8% of all households receiving non-EIA assistance.

The above table is also useful for understanding the total percentage of households in each zone receiving one or the other Rent Assist benefit. In the Centennial zone, more than 20% of all households receive one of the Rent Assistance benefits. In the Lord Selkirk zone, more than 19%. These are significant percentages that show the concentrations of low levels of income and housing-need in these zones.

EIA Rent Assist Households of Total Households by Census Tracts

Breaking the data down by Census Tract shows that in nine Census Tracts 30% or more of all households receive EIA Rent Assist. These census tracts can be seen to be concentrated primarily covering the north-east of the Centennial zone, and the south-east portion of the Lord Selkirk zone.

Of interest, three Census Tracts had 48% to 50% of households receiving EIA Rent Assist. The three CTs overlapped the North Point Douglas neighbourhood, the south west corner of the St. John's neighbourhood, and the south portion of the St. John's Park neighbourhood (the south east corner of the Lord Selkirk zone).

Figure 2.18: EIA Rent Assist Households as a percentage of Total Households

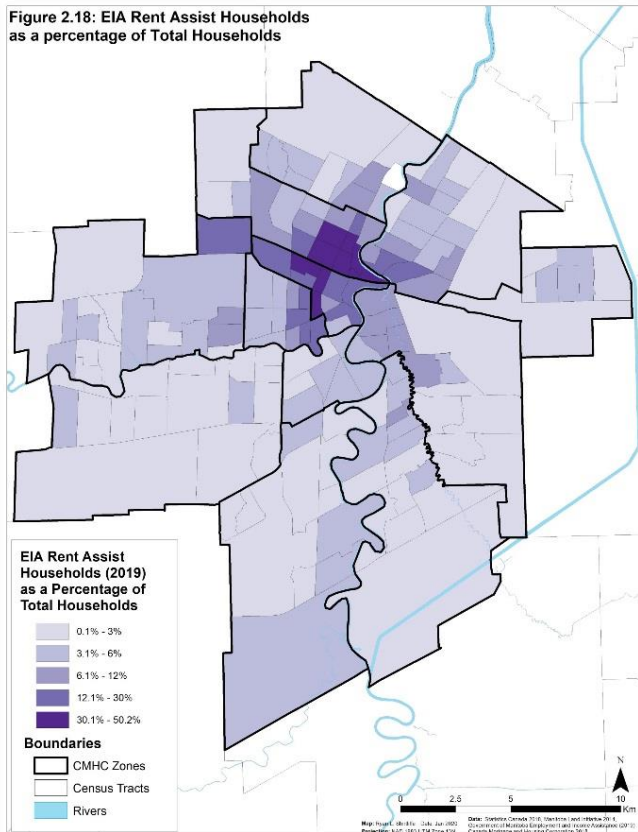
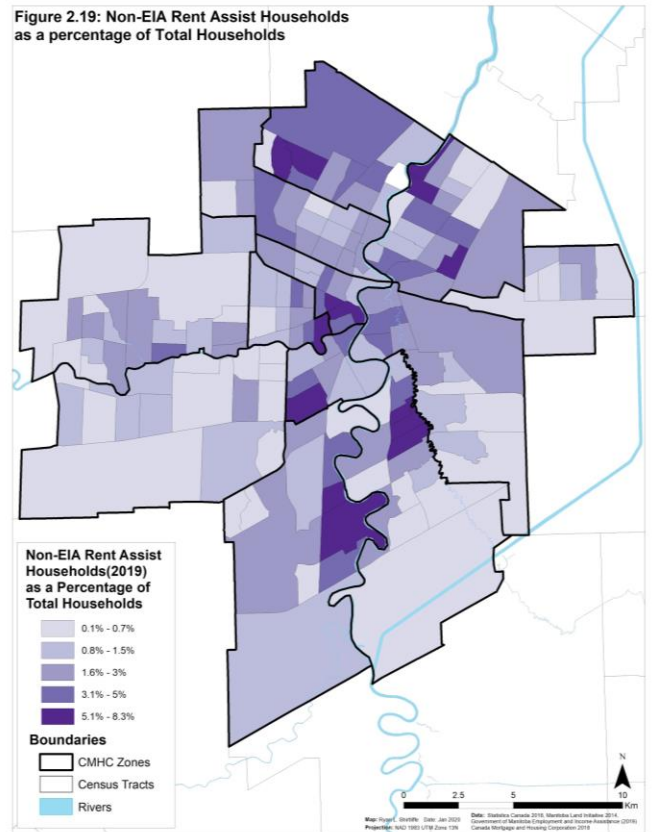


Figure 2.19: Non-EIA Rent Assist Households as a percentage of Total Households



Non-EIA Rent Assist Households by Total Households by Census Tracts

When breaking Non-EIA Rent Assisted households to census tract level, there is no single cluster of households, but instead, smaller groupings around the city. Examining the census tracts shows that fourteen had 5% or more of all households receiving Non-EIA Rent Assist, with the highest being 8.5%. The census tract where 8.5% of households were Non-EIA Rent Assisted was located in the St. Vital zone, with two other census tracts with over 5% of households receiving Non-EIA Rent Assisted adjacent.

Manitoba Rent Supplement

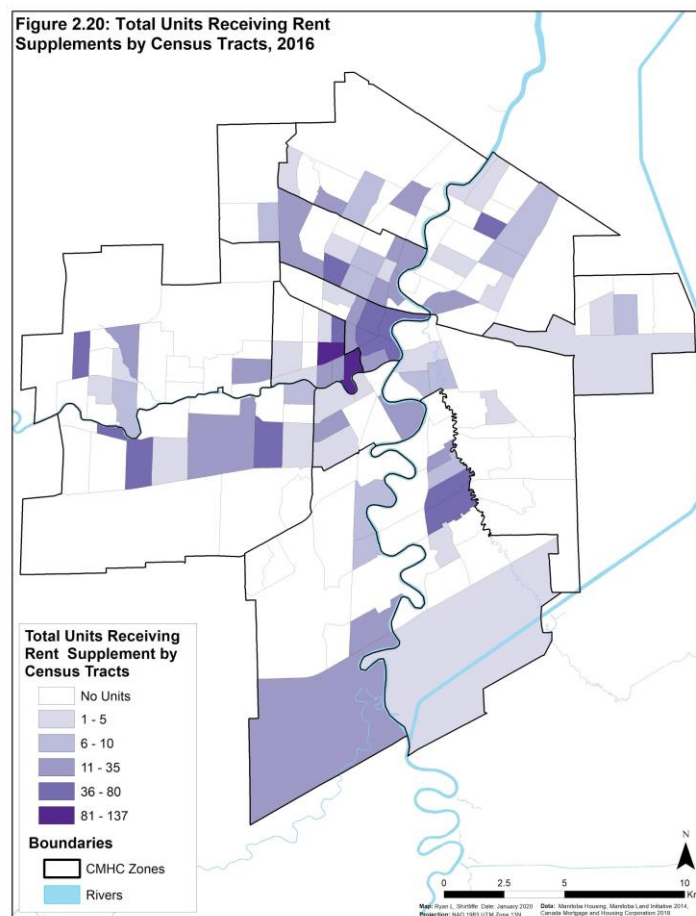
Manitoba Housing's Rent Supplement is a non-portable supplement that goes directly to landlords. Manitoba Housing maintains agreements with landlords for a limited number of units, mainly in major urban centers like Winnipeg. The majority of Rent Supplements are applied to seniors housing units.

Table 2.43: Total Units Receiving Rent Supplements

2016 Census	Total Units	Percent of Total Units	Percent of Households
Winnipeg CSD	1,514	100%	0.5%
Downtown	271	17.9%	3.0%
Midland Zone	365	24.1%	2.0%
Centennial Zone	308	20.3%	2.0%
Lord Selkirk Zone	174	11.5%	0.8%
St. Vital Zone	165	10.9%	0.6%
Assiniboine Park Zone	140	9.2%	0.5%
East Kildonan Zone	96	6.3%	0.3%
St. James Zone	89	5.9%	0.3%
Fort Garry Zone	44	2.9%	0.2%
West Kildonan Zone	43	2.8%	0.2%
Fort Rouge Zone	38	2.5%	0.2%
St. Boniface Zone	24	1.6%	0.1%
Transcona Zone	11	0.7%	0.1%
Outlying Areas	N/A	N/A	N/A

Source: Manitoba Housing

As with many other indicators in this report, certain neighbourhoods are prominent. Midland, Centennial, and Lord Selkirk all have a significant number of recipients of Rent Supplements. Not surprisingly these neighbourhoods also illustrate high levels of poverty, and significant housing challenges.



2.3.11 Income Deciles

A decile is a method of categorizing a large dataset into ten equal-sized ranked groups, ranked from lowest to highest. Each decile contains 10% of the dataset; the bottom decile comprises the group representing the lowest 10% of the dataset; the top decile comprises those representing the top 10% of the dataset.

The income decile profile for the Winnipeg CSD was created by breaking the total number of households into ten equal parts and ranking by size of income of those households from lowest to highest. This is reflected in Table 2.44, with the bottom income decile holding 28,115 households, or 10% of the total households in the Winnipeg CSD. Households in the bottom decile had a total income of \$20,382 or less, while households in the fifth income decile had a total income between \$55,720 and \$68,331. Households in the top decile had a total income that was \$160,340 or more.

We have also split the income deciles into two groups, the Bottom to Fifth group, and the Sixth to Top group. Each group contains 50% of private households in Winnipeg. The Bottom to Fifth group contains households with an income of \$68,331 or less, the sixth to top group contains households that had a total income of \$68,332 or more.

Table 2.44: Income Deciles for the Winnipeg CSD, 2016

Income Decile	Total Households	Percent of Households	Income Deciles
Total Households	281,050	100%	-
Bottom decile	28,115	10.0%	\$20,382
Second decile	28,085	10.0%	\$32,811
Third decile	28,130	10.0%	\$44,073
Fourth decile	28,075	10.0%	\$55,719
Fifth decile	28,090	10.0%	\$68,331
Sixth decile	28,105	10.0%	\$82,699
Seventh decile	28,130	10.0%	\$99,364
Eighth decile	28,100	10.0%	\$122,472
Ninth decile	28,130	10.0%	\$160,339
Top decile	28,090	10.0%	\$160,340+
Bottom to Fifth	140,495	50.0%	\$68,331 or Less
Sixth to Top	140,555	50.0%	\$68,332 or More

2.3.12 Income Deciles for the CMHC Zones

Applying income deciles to the CMHC Zones allows us to show the household income landscape within each Zone, and see what percent of Zone households come from which decile.

The Centennial Zone has the highest percentage of households in the bottom income decile with 26.8%, or 4,027 households having incomes below \$20,382. Centennial is followed by Midland which had 16%, or 2,855 households with incomes below \$20,382. By contrast, Transcona had only 4%, or 495 households with incomes below \$20,382, making it the Zone with the lowest percent of households in the bottom income decile. Similarly, the Assiniboine Park Zone contained only 5.5%, or 1,420 households in the bottom income decile.

Assiniboine Park Zone had the highest percentage of households in the top income decile, with 22.1% or 5,675 households having incomes above \$160,340, followed by St. Boniface, which had 15.2% or 3,625 of households with incomes above \$160,340. The Centennial Zone had the lowest percentage of households in the top income decile, with 1.7% or 265 households with incomes above \$160,340, followed by the Midland Zone which had 4.3% or 760 households with incomes above \$160,340.

Looking at Figure 2.21, which presents the percent of households in each Zone by income deciles; the Centennial Zone stands out with 78.2% or 11,910 of total households in the Bottom to Fifth group. The

Centennial Zone was followed by the Midland Zone, which had 63.8% or 11,415 of total households in the Bottom to Fifth decile. Interestingly, 57.9% of households in the Fort Rouge Zone belong to the Bottom to Fifth group. This is the result of consistent percentages of households in each of the lowest five deciles, rather than a concentration of households in the Bottom decile.

The Assiniboine Park Zone stands out with 65.3% or 16,750 households in the Sixth to Top grouping of deciles. The Transcona Zones follows next with 60% or 7,360 households in the Sixth to Top group.

Table 2.45: Percent of Total Private Households by Income Deciles for Zones

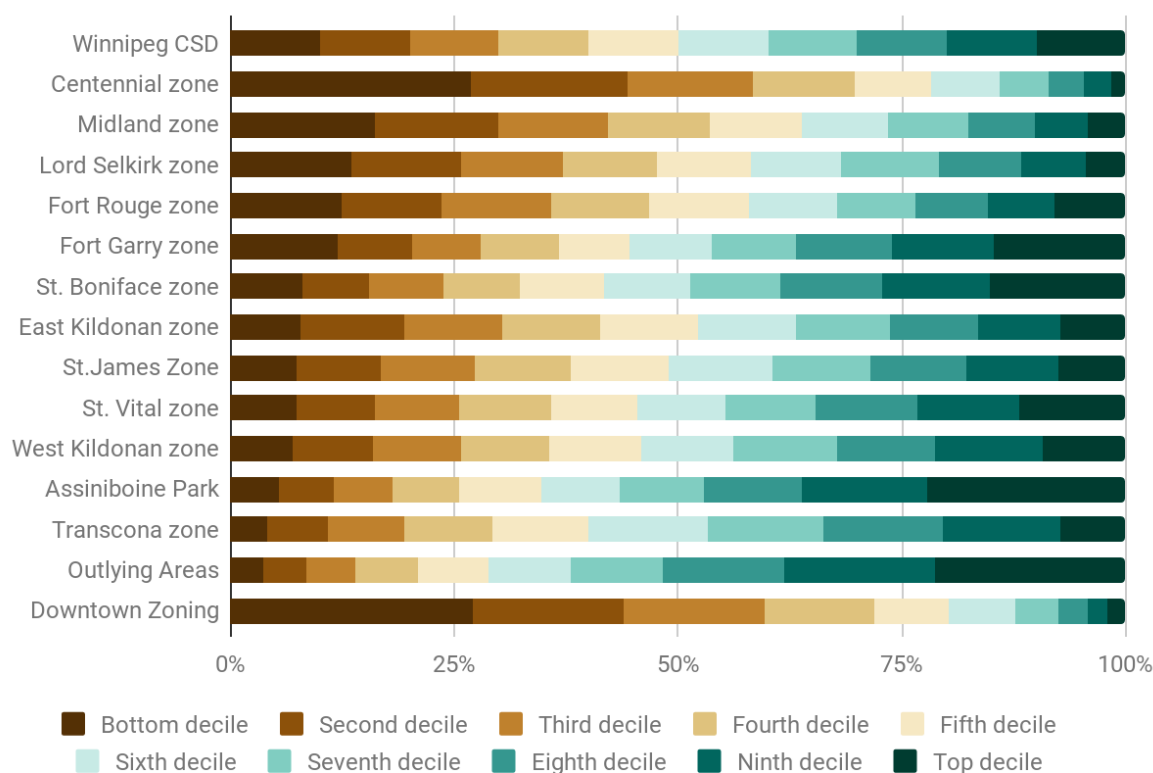
Income Decile	Centennial zone	Midland zone	Lord Selkirk zone	West Kildonan zone	East Kildonan zone	St. Vital zone	Fort Rouge zone
Bottom decile	26.8%	16.0%	13.6%	6.9%	7.7%	7.3%	12.3%
Second decile	17.5%	13.9%	12.2%	8.9%	11.6%	8.8%	11.3%
Third decile	14.0%	12.3%	11.5%	9.9%	11.0%	9.5%	12.1%
Fourth decile	11.6%	11.3%	10.4%	9.8%	10.9%	10.3%	10.9%
Fifth decile	8.4%	10.3%	10.6%	10.4%	11.0%	9.6%	11.3%
Sixth decile	7.8%	9.6%	10.1%	10.3%	10.9%	9.7%	9.7%
Seventh decile	5.4%	9.0%	10.8%	11.6%	10.6%	10.2%	8.9%
Eighth decile	4.0%	7.4%	9.3%	11.0%	9.9%	11.3%	8.1%
Ninth decile	2.9%	5.8%	7.3%	11.9%	9.2%	11.5%	7.4%
Top decile	1.7%	4.3%	4.4%	9.3%	7.2%	11.8%	7.9%
Bottom to Fifth	78.2%	63.8%	58.2%	46.0%	52.2%	45.5%	57.9%
Sixth to Top	21.8%	36.1%	41.8%	54.1%	47.8%	54.5%	42.0%

Table 2.46: Percent of Total Private Households by Income Deciles for Zones (Continued)

Income Decile	St. James Zone	Transcona zone	St. Boniface zone	Fort Garry zone	Assiniboine Park zone	Outlying Areas	Downtown
Bottom decile	7.3%	4.0%	8.0%	11.9%	5.5%	3.7%	26.9%
Second decile	9.5%	6.8%	7.5%	8.3%	6.1%	4.8%	16.9%
Third decile	10.6%	8.6%	8.2%	7.7%	6.4%	5.5%	15.8%
Fourth decile	10.6%	9.9%	8.6%	8.7%	7.6%	6.9%	12.1%
Fifth decile	11.0%	10.6%	9.4%	8.0%	9.1%	7.9%	8.4%
Sixth decile	11.5%	13.3%	9.7%	9.1%	8.7%	9.2%	7.5%
Seventh decile	11.0%	12.9%	9.9%	9.4%	9.6%	10.4%	4.7%
Eighth decile	10.7%	13.5%	11.5%	10.6%	10.8%	13.6%	3.4%
Ninth decile	10.4%	13.0%	12.0%	11.5%	14.2%	16.7%	2.2%
Top decile	7.5%	7.3%	15.2%	14.7%	22.1%	21.4%	2.0%
Bottom to Fifth	49.0%	40.0%	41.6%	44.6%	34.7%	28.8%	80.1%
Sixth to Top	51.0%	60.0%	58.3%	55.4%	65.3%	71.2%	19.8%

This data begins to outline where affordable housing is needed in the city, such as the Midland and Centennial Zones in which 29.9% and 44.3% of households are in the bottom two deciles with incomes totalling less than \$32,000 a year. While housing is somewhat less expensive in these Zones (as we see below), households in these lower deciles do spend significant proportions of their income on housing. There is a strong correlation between this data and other neighbourhood indicators, such as unemployment, poverty, percentage identifying as Aboriginal, and percentage of recent immigrants and refugees. Taken as a whole, these indicators help identify “distressed” neighbourhoods where there is a significant need for affordable housing (such as social, or rent-geared-to-income), specifically three and four bedroom-unit rental housing.

Figure 2.21: Income Deciles for CMHC Zones, 2016



2.3.13 Income Deciles by the Downtown Zoning Boundary

Examining downtown Winnipeg by income deciles shows that 26.9% or 2,440 of the households were in the bottom income deciles, meaning that over a quarter of the households in the downtown had a total income of \$20,382 or less. By contrast, downtown had just 2% or 180 households with incomes above \$160,340. Splitting the income deciles into two groups shows that 80.1% or 7,260 of downtown households were in the Bottom to Fifth income group, while 19.8% or 1,790 of households belonged to the Sixth to Top income group.

Table 2.47: Income Deciles for the Downtown, 2016

Income Decile	Total Households	Percent of Households
Total Households	9,060	100%
Bottom decile	2,440	26.9%
Second decile	1,530	16.9%
Third decile	1,430	15.8%
Fourth decile	1,100	12.1%
Fifth decile	760	8.4%
Sixth decile	680	7.5%
Seventh decile	425	4.7%
Eighth decile	310	3.4%
Ninth decile	195	2.2%
Top decile	180	2.0%
Bottom to Fifth	7,260	80.1%
Sixth to Top	1,790	19.8%

As has been noted earlier in this document, downtown Winnipeg contains a concentration of households of lower incomes. This is partly because such a large percentage of downtown households are single person households, and because the median income for one-person households in the downtown is low. Regardless, the 43.8% of downtown households earning less than \$32,000 a year will have more challenges affording housing. We can surmise that these lower deciles spend significant proportions of their income on housing.

2.3.14 Income Deciles by Household Size

For the Winnipeg CSD, one-person household incomes were primarily in Bottom to Fifth group of deciles with 22.7% or 19,205 one person households earning less than \$20,382 a year, and 83% or 70,240 earning \$68,331 or less per year. Of households with two or more persons, 5.6%, or a total of 5,020

had total household incomes in the Bottom decile. In total, 44.8% of households with two or more persons had total household incomes in the Bottom to Fifth group. As for households with five or more persons, only 6,515, or 25.6% were in the Bottom the Fifth group, while 74.3% or 18,904 households were in the Sixth to Top group, including 20.9% or 5,310 households in the Top income decile.

Table 2.48: Income Deciles by Household Size for the Winnipeg CSD, 2016

Income Decile	1 Person		2 Persons		3 Persons		4 Persons		5 Persons		Average Size
Bottom decile	22.7%	19,205	5.6%	5,020	5.0%	2,110	3.0%	1,145	2.5%	635	1.6
Second decile	20.7%	17,480	6.5%	5,810	6.1%	2,600	3.8%	1,475	2.8%	720	1.7
Third decile	16.1%	13,620	9.9%	8,865	5.9%	2,515	4.5%	1,720	5.5%	1,410	1.9
Fourth decile	13.5%	11,405	10.8%	9,720	7.5%	3,200	5.4%	2,055	6.6%	1,680	2.1
Fifth decile	10.1%	8,530	12.1%	10,930	9.3%	3,945	6.8%	2,620	8.1%	2,070	2.3
Sixth decile	7.1%	6,025	12.7%	11,395	11.0%	4,710	9.1%	3,490	9.8%	2,485	2.5
Seventh decile	4.6%	3,875	12.7%	11,400	12.8%	5,440	11.5%	4,405	11.8%	3,010	2.8
Eighth decile	2.5%	2,140	11.8%	10,620	14.2%	6,065	14.5%	5,565	14.6%	3,710	3.0
Ninth decile	1.5%	1,250	10.0%	8,995	14.9%	6,335	18.7%	7,165	17.3%	4,390	3.3
Top decile	1.3%	1,090	8.1%	7,250	13.4%	5,715	22.7%	8,720	20.9%	5,310	3.5
Bottom to Fifth	83.0%	70,240	44.8%	40,345	33.7%	14,370	23.5%	9,015	25.6%	6,515	
Sixth to Top	17.0%	14,380	55.2%	49,660	66.3%	28,265	76.5%	29,345	74.3%	18,905	

Below, the data on deciles and household size is also presented by the distribution of household size across each decile. This emphasizes how concentrated one person households are in the bottom income deciles.

As noted below, most household incomes in the downtown fall into the Bottom to Fifth decile group regardless of size. However, one person households really stand out with 34.2% or 1,835 households in the Bottom decile, and 88.1% or 4,730 households in the Bottom to Fifth group. Two person households in the downtown also were primarily in the lower income deciles with 68.2% or 1,730 households in the Bottom to Fifth group, but with a more even spread across each of the four lowest deciles. The correlation between larger sized

households and higher household incomes which occurs in suburban areas does not hold in the downtown, as households of three, four, and five or more persons are primarily in the Bottom to Fifth decile group.

Table 2.49: Distribution of household size across Income Deciles

	Total	1 Person	2 Persons	3 Persons	4 Persons	5 Persons
Total Households	100%	30.1%	32.0%	15.2%	13.7%	9.0%
Bottom decile	100%	68.3%	17.9%	7.5%	4.1%	2.3%
Second decile	100%	62.2%	20.7%	9.3%	5.3%	2.6%
Third decile	100%	48.4%	31.5%	8.9%	6.1%	5.0%
Fourth decile	100%	40.6%	34.6%	11.4%	7.3%	6.0%
Fifth decile	100%	30.4%	38.9%	14.0%	9.3%	7.4%
Sixth decile	100%	21.4%	40.5%	16.8%	12.4%	8.8%
Seventh decile	100%	13.8%	40.5%	19.3%	15.7%	10.7%
Eighth decile	100%	7.6%	37.8%	21.6%	19.8%	13.2%
Ninth decile	100%	4.4%	32.0%	22.5%	25.5%	15.6%
Top decile	100%	3.9%	25.8%	20.3%	31.0%	18.9%

Household size by income deciles for each CMHC Zone show a similar pattern to the overall Winnipeg CSD. These tables are in Appendix 1 due to their size (see Table A.3 to Table A.5). Again, the Centennial, Lord Selkirk, and Midland Zones stand out. Within the Centennial Zone, of the one person households, 2,985 or 39.8% were in the Bottom decile. In the Lord Selkirk Zone, 2,100 or 35.8% of one person households were in the Bottom decile, and in Midland, 2,165 or 32.8% one person households were in the bottom income decile.

Table 2.50: Income Deciles by Household Size for the Downtown, 2016

Income Decile	1 Person	2 Persons	3 Persons	4 Persons	5+ Persons
Bottom decile	34.2%	18.1%	11.6%	6.7%	19.0%
Second decile	20.4%	12.2%	13.2%	10.0%	7.1%
Third decile	15.9%	13.4%	19.4%	23.3%	21.4%
Fourth decile	11.3%	12.8%	16.3%	10.0%	14.3%
Fifth decile	6.3%	11.6%	9.3%	13.3%	14.3%
Sixth decile	5.1%	10.5%	13.2%	13.3%	7.1%
Seventh decile	2.8%	7.7%	3.9%	16.7%	7.1%
Eighth decile	2.0%	5.3%	8.5%	3.3%	4.8%
Ninth decile	0.9%	4.7%	1.6%	0%	0%
Top decile	1.1%	3.6%	1.6%	3.3%	0.0%
Bottom to Fifth	88.1%	68.2%	69.8%	63.3%	76.2%
Sixth to Top	11.9%	31.8%	28.7%	36.7%	19.0%

These data tell us that poverty is concentrated among one person households and households of five or more persons. There are high levels of poverty amongst one-person households which may include the elderly on fixed pensions, young people working for minimum wage, and students. However, there are also high levels of poverty amongst large five or more person households, these may include families with several children, many of them likely Aboriginal, recent immigrants or refugees, and visible minorities. These are all groups in need of affordable, larger housing units -- especially Rent-Geared-to-Income social housing.

2.3.15 Income Deciles by Total Bedrooms

Table 2.51 shows the relationship between income and the number of bedrooms within households within the Winnipeg CSD. We see a strong correlation between Bachelor households and lower incomes. In fact, 2,905, or 95.9% of Bachelor households were in the Bottom to Fifth group, and 1,660 or 54.8% were from the Bottom decile alone. It is important to note that Bachelor households are primarily rental units. Similarly, One Bedroom household incomes are clustered in the lower deciles with 12,835, or 26.8% in the Bottom decile, and 10,205, or 21.3% in the Second decile for a total of 41,450 or 86.6% in the Bottom to Fifth group. The incomes of Two Bedroom households were distributed more evenly across the deciles, however 45,610 or 62.2% of Two Bedroom household incomes were in the Bottom to Fifth group and 7,920 or 10.8% were in the Bottom decile. Households with a greater number of bedrooms tended to have incomes in the higher deciles, with 46,445, or 76.3% of Four or more Bedroom households in the Sixth to Top group.

Table 2.51: Income Deciles by Total Bedrooms for the Winnipeg CSD, 2016

Income Decile	Bachelor	One Bedroom	Two Bedroom	Three Bedrooms	Four or more Bedrooms
Bottom decile	54.8%	26.8%	10.8%	4.2%	2.7%
Second decile	19.3%	21.3%	12.4%	6.4%	3.4%
Third decile	12.7%	16.7%	12.9%	7.7%	4.8%
Fourth decile	5.8%	13.0%	13.2%	8.9%	5.7%
Fifth decile	3.3%	8.7%	12.9%	10.5%	7.1%
Sixth decile	1.5%	5.8%	11.7%	11.8%	8.9%
Seventh decile	1.0%	3.9%	9.9%	12.6%	11.3%
Eighth decile	0.8%	1.9%	7.6%	13.6%	14.1%
Ninth decile	0.5%	1.1%	5.3%	13.5%	17.6%
Top decile	0.3%	0.8%	3.3%	10.9%	24.3%
Bottom to Fifth	95.9%	86.6%	62.2%	37.6%	23.7%
Sixth to Top	4.1%	13.4%	37.8%	62.4%	76.3%

We find a similar relationship between income and the number of bedrooms in a household when we break down the data by CMHC Zones. Bachelor households' incomes fall predominantly in the Bottom to Fifth decile group, and the incomes of households with Three, and Four or more bedrooms are well represented in the Sixth to Top decile group. Tables for the CMHC Zones can be found in Appendix 1, Tables A.6 to A.8.

In Table 2.52 demonstrates the relationship between income and total number of bedrooms in a household for Downtown Winnipeg. Like we saw with the Winnipeg CSD, over 90% of Bachelor household incomes, and 85.4% of One-bedroom household incomes were in the Bottom to Fifth group. Similarly, over 60% of Two bedroom households had incomes in the Bottom to Fifth group, however this household size has an even between the Bottom and Seventh deciles with only 385, or 16% of households in the Bottom decile alone. One and Two bedroom households comprise over 90% of the current housing supply in the Downtown area, while Bachelor households account for only a small number in the area.

Table 2.52: Income Deciles by Total Bedrooms for the Downtown, 2016

Income Decile	Bachelor		One Bedroom		Two Bedroom		Three Bedrooms		Four or more Bedrooms	
Bottom decile	56.4%	330	28.9%	1,695	16.0%	385	15.0%	30	-	0
Second decile	11.1%	65	19.4%	1,135	11.6%	280	22.5%	45	-	0
Third decile	14.5%	85	16.4%	960	13.9%	335	25.0%	50	-	0
Fourth decile	6.0%	35	12.6%	740	12.1%	290	12.5%	25	100.0%	<10
Fifth decile	5.1%	30	8.1%	475	10.2%	245	12.5%	25	-	0
Sixth decile	1.7%	10	6.4%	375	11.6%	280	5.0%	10	-	0
Seventh decile	1.7%	10	3.9%	230	7.9%	190	5.0%	10	-	0
Eighth decile	1.7%	10	2.2%	130	7.1%	170	5.0%	10	-	0
Ninth decile	1.7%	10	1.1%	65	5.2%	125	0%	0	-	0
Top decile	0%	0	0.9%	55	4.6%	110	5.0%	10	-	0
Bottom to Fifth	93.2%	545	85.4%	5,005	63.8%	1,535	87.5%	175	100.0%	<10
Sixth to Top	6.8%	40	14.6%	855	36.4%	875	20.0%	40	-	0

Housing Suitability

We can compare the number of persons living in households with the number of bedrooms to reveal the 'bedroom shortfall'. For Winnipeg, this data is only available for the CMA and shows that 9345 households of Five-or-More people were living in unsuitable housing -- that is, short the appropriate number of bedrooms. Additionally, 4900 Four-Person Households, 4135 Three-Person households and 3135 Two-Person households were living in housing with not enough bedrooms. In total, 21,510 households in Winnipeg are living in unsuitable housing.

Table 2.53: Housing Suitability by Total Bedrooms

Winnipeg CMA	Total	One Person	Two Persons	Three Persons	Four Persons	Five or more Persons	Average Household Size
Total Households	306,550	88,375	99,690	46,900	43,335	28,250	2.5
Suitable	285,040	88,375	96,555	42,765	38,440	18,905	2.3
Not suitable	21,510	0	3,130	4,135	4,900	9,345	4.5
One bedroom shortfall	17,110	0	3,005	3,800	4,020	6,285	4.1
Two bedroom shortfall	3,600	0	130	320	830	2,320	5.4
Three or more bedroom shortfall	795	0	0	10	45	740	7.7

2.3.16 Income Deciles by Structure Type

Table 2.51 examines the correlation between income and the type of structure in which a household lives. In the Winnipeg CSD, the incomes of Single-Detached households are distributed among the higher deciles with 110,555, or 66.2% in the Sixth to Top group, and 25,740, or 15.4% in the Top decile alone. By contrast, 29,160 or 79.1% of households in apartments with five or more storeys had incomes in the Bottom to Fifth group, with almost a quarter of these in the bottom decile.

Similarly, 70% of households in Other Attached Dwellings such as semi-detached, row houses, flats, duplexes, and apartments with fewer than five storeys had incomes belonging to the Bottom to Fifth decile group. Among this category, 16.8% of households had incomes in the Bottom decile. Movable dwellings, which CMHC defines as mobile homes, houseboats, or other types of movable dwellings, comprise only a small portion of the total households in the Winnipeg CSD. Households in moveable dwellings had incomes that were largely between the Third and the Fifth decile.

Table 2:54: Income Deciles by Structure Type for the Winnipeg CSD, 2016

Income Decile	Single-Detached House		Apartment that has 5+ storeys		Other Attached Dwelling		Moveable Dwelling	
Bottom decile	4.0%	6,725	23.0%	8,470	16.8%	12,890	5.8%	35
Second decile	5.5%	9,140	19.8%	7,285	15.1%	11,595	9.9%	60
Third decile	6.8%	11,365	15.0%	5,530	14.6%	11,155	14.9%	90
Fourth decile	8.0%	13,355	12.2%	4,480	13.2%	10,105	22.3%	135
Fifth decile	9.5%	15,830	9.2%	3,395	11.5%	8,795	12.4%	75
Sixth decile	10.7%	17,905	7.1%	2,605	9.8%	7,535	10.7%	65
Seventh decile	12.1%	20,185	5.5%	2,020	7.6%	5,855	10.7%	65
Eighth decile	13.4%	22,395	3.5%	1,280	5.7%	4,375	8.3%	50
Ninth decile	14.6%	24,330	2.7%	990	3.6%	2,795	3.3%	20
Top decile	15.4%	25,740	2.2%	810	2.0%	1,525	1.7%	10
Bottom to Fifth	33.8%	56,415	79.1%	29,160	71.2%	54,540	65.3%	395
Sixth to Top	66.2%	110,555	20.9%	7,705	28.8%	22,085	34.7%	210

In general, across Winnipeg, the data show a very clear pattern: households living in Single Detached Housing typically have much higher incomes. This is because single-detached housing tends to be owned-housing as opposed to rented-housing³⁷. However, to purchase housing, households must have enough income to save for a down payment *in addition* to their regular housing costs, such as rent. With prices rising steeply over the last two or more decades, this has become an insurmountable barrier to many lower-income working families, trapping them in rented-housing. In fact, a down payment is often cited as the primary hindrance to households seeking to enter the owned-housing market. Owned-housing provides myriad advantages to households, specifically the ability to build wealth in those homes.

For the CMHC Zones, the distribution of income deciles by structure type is similar to that of the Winnipeg CSD, and tables for the CMHC Zones are available in Appendix 1- Tables A.9 to A.10. Again, the Midland, Centennial, and Lord Selkirk Zones again stand out with regards to incidence of low income. Among households living in apartments with five or more storeys, 1,560, or over 90% had incomes in the Bottom to Fifth decile group, 1,035, or 61.8% of these concentrated in the Bottom and Second decile. Similarly, among households living in apartments with five or more storeys in the Lord Selkirk Zone, 1,970 or 90.5% had incomes in the Bottom, Second, and Third deciles. Among Single-Detached households in Centennial, 1,560 or 55.8% had incomes in the Bottom to Fifth group.

Downtown housing consists primarily of Apartments with five or more storeys and Other attached dwellings; single-detached dwellings or moveable dwellings comprise fewer than 25 Downtown

³⁷ Some single detached housing is rented. 6.8% (12,855 units) of Single-Detached households in the Winnipeg CMA are being rented (2016). Data is not currently available to show where those rental homes are located.

households. Of the households in apartments with five or more storeys, 5,675, or 79.5% had incomes in the Bottom to Fifth group, with 1,925, or 27% falling into the Bottom decile. Of the households that were in Other attached dwellings, 1,570 or 82.8% had incomes in the Bottom to Fifth group, with 510, or 26.9% in the Bottom decile.

Table 2.55: Income Deciles by Structure Type for the Downtown, 2016

Income Decile	Apartment that has 5+ storeys		Other Attached Dwelling	
	Percent	Total	Percent	Total
Bottom decile	27.0%	1,925	26.9%	510
Second decile	15.6%	1,110	21.9%	415
Third decile	15.6%	1,110	16.9%	320
Fourth decile	12.8%	910	9.5%	180
Fifth decile	8.7%	620	7.7%	145
Sixth decile	8.0%	570	5.5%	105
Seventh decile	4.7%	335	4.5%	85
Eighth decile	3.5%	250	3.2%	60
Ninth decile	2.2%	155	2.1%	40
Top decile	2.2%	155	1.1%	20
Bottom to Fifth	79.5%	5,675	82.8%	1,570
Sixth to Top	20.5%	1,465	16.4%	310

2.3.17 Income Decile by Maintainer Age

A Primary Household Maintainer (PHM), is the first person that is identified as paying rent, the mortgage, taxes, or other utilities for a household, and is the leader of the household. The age of the PHM was broken into groups of ten years, starting with PHMs aged 25 years or less, and ending with PHMs who were over the age of 75 years (See Table 2.56). The data show incomes rising in tandem with the age of PHMs, with the exception of PHMs aged 65 and older.

8,215 or 85.7% of households led by a PHM younger than 25 years fall into the Bottom to Fifth group, and 68% are clustered in the lowest three deciles. The incomes of households with a PHM aged 25 to 34 years were nearly evenly distributed across all deciles, with the exception of the Top and Ninth, as such, 24,545 or 54.7% of households with PHM aged 25 to 34 were in the Bottom to Fifth group, and 20,285 or 45.2% in the Sixth to Top group. Of the households led by 45 to 54 year olds, 9,350, or 16.9% were in the Top income decile, however, only 8,060 or 14.9% of households led by 55 to 64 year olds had incomes in the Top decile. 35,545, or 62.5% of households with a PHM aged 35-64 were in the Sixth to Top group, only 42.7% of households with a PHM aged 65 to 74 were in this same group, a number which falls further to 24.9% among households with a PHM aged 75 and up. Over 34% of households with a PHM aged over 75 years had incomes in the First or Second decile -- an income where it is challenging to make rent.

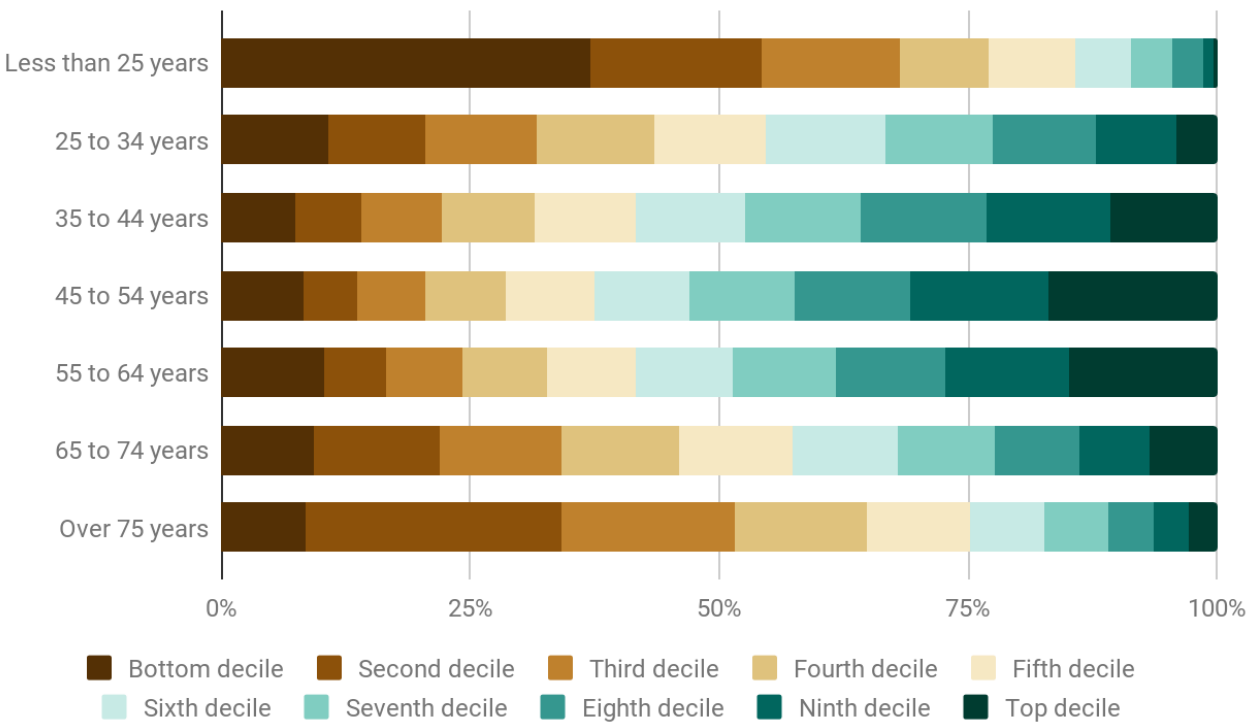
Table 2.56: Income Decile by Primary Household Maintainer Age Group for the Winnipeg CSD, 2016

Income Decile	Less than 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	Over 75 years
Bottom decile	37.0%	10.7%	7.4%	8.2%	10.3%	9.2%	8.5%
Second decile	17.3%	9.8%	6.6%	5.4%	6.2%	12.7%	25.6%
Third decile	13.7%	11.2%	8.0%	6.9%	7.8%	12.3%	17.5%
Fourth decile	9.0%	11.8%	9.4%	8.0%	8.4%	11.6%	13.2%
Fifth decile	8.6%	11.3%	10.1%	9.0%	8.9%	11.5%	10.3%
Sixth decile	5.6%	11.9%	11.0%	9.4%	9.7%	10.7%	7.6%
Seventh decile	4.3%	10.8%	11.6%	10.7%	10.3%	9.6%	6.5%
Eighth decile	2.9%	10.3%	12.6%	11.6%	10.9%	8.5%	4.6%
Ninth decile	1.1%	8.1%	12.6%	13.8%	12.5%	7.2%	3.3%
Top decile	0.4%	4.2%	10.7%	16.9%	14.9%	6.7%	2.9%
Bottom to Fifth	85.7%	54.7%	41.5%	37.5%	41.6%	57.4%	75.1%
Sixth to Top	14.3%	45.2%	58.4%	62.5%	58.4%	42.7%	24.9%

In general, households with a PHM aged 35 and under tend to have incomes in the Bottom to Fifth group, while households led by PHMs aged 35 to 64 tend to have incomes in the Sixth to Top group, a trend that reverses for PHMs aged 65 and up. Younger PHMs tend to be in lower income deciles because they are starting their careers and earn less. Also, many of these households are single-person households. Older PHMs tend to be in higher income deciles, with 35-44 and 45-55 groupings displaying a much more even distribution of income deciles and reduced numbers in the bottom deciles. Note that 45-54 and 55-64 years old PHMs have larger proportions in the top income decile as should be expected as many will be in their peak earning years. Note as well that past age 65, more Household Maintainers fall into lower income deciles, this is also expected as more have retired and rely on fixed incomes. For some seniors, low or fixed income means rents are more difficult to achieve. However, this does not include the impact of savings or equity built up by seniors who are retired. Some seniors have significant assets to draw upon, though they may have low fixed incomes.

For the CMHC Zones, the majority had income decile distributions for PHM ages that was similar to the Winnipeg CSD, while a number of Zones stood out from the others. Tables for the CMHC Zones are available in Appendix 1, Tables A.12 to A.15. For households led by persons less than 25 years, the Fort Garry, Lord Selkirk, and Centennial Zones stand out, with the Fort Garry Zone having 91.1% or 1,895 households at or below the fifth income decile, with 58.7% or 1,220 households at the bottom income decile. Households that were led by a person less than 25 years old in the Lord Selkirk Zone had 88.3% or 565 of households at or below the fifth income decile, with 50% or 320 households in the bottom decile. Households in the Centennial Zone which were led by persons less than 25 years had 91.2% or 985 of household at or below the fifth income decile.

Figure 2.22: Income Deciles by Primary Household Maintainer Age, 2016



For the Assiniboine Park Zone, households that were led by 45 to 54 year olds were primarily in the higher income deciles, with 33.4% or 1,740 households in the top income decile, while households that were led by 55 to 64 year olds in the Assiniboine Park Zone had 29.4% or 1,590 households in the top decile. Additionally, 25.2% or 975 households in the Assiniboine Park Zone were in the top income decile, and were led by 35 to 44 year olds. The Fort Garry Zone, had a high percentage of its younger-than-25 led households in the bottom income decile, but households with older maintainers had some of the highest incomes of the CMHC Zones. Households led by 45 to 54 year olds in the Fort Garry Zone had 71.1% or 3,485 households at or above the sixth decile, with 25.5% or 1,480 households in the top income decile. Households led by 55 to 64 year olds in the Fort Garry Zone had 71.1% or 3,485 households at or above the sixth income decile, with 23.3% or 1,140 households in the top income decile.

2.3.18 Income Deciles by Household Tenure

Owner occupied households in the Winnipeg CSD tend to have higher household incomes than renter households (See Figure 2.23). This data pairs with the data on *Income Deciles by Household Type*. Of owner households in the Winnipeg CSD, 119,300, or 64.5% were in the Sixth to Top income decile group, with 26,850, or 14.7% in the Top decile. By contrast, only 6,580 or 3.6% of owner households were the Bottom income decile.

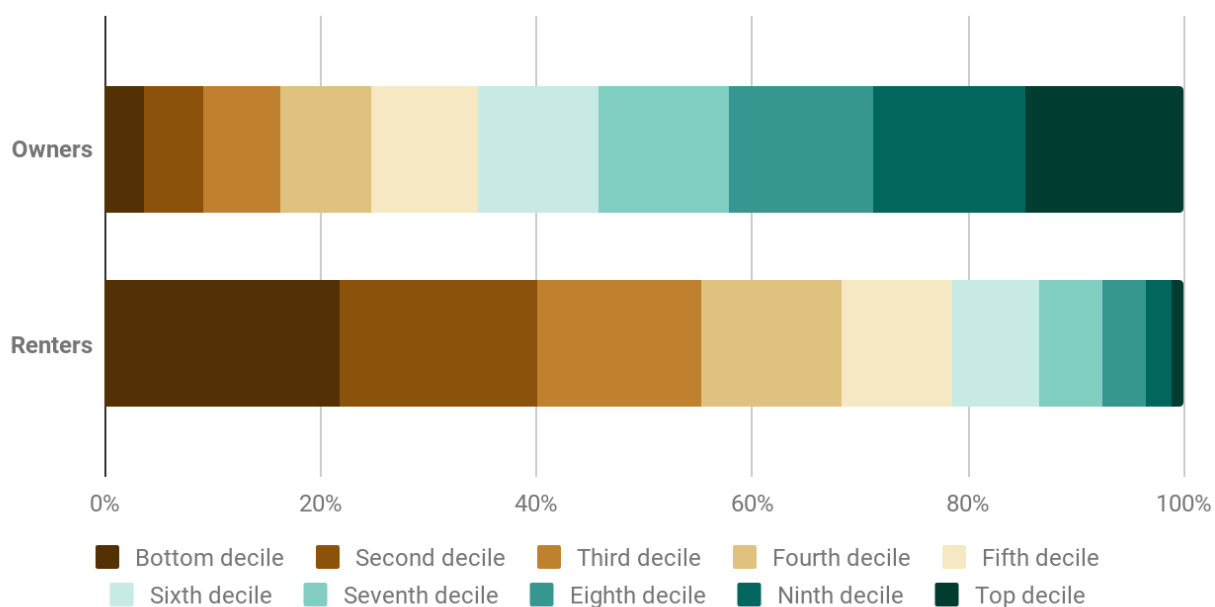
Table 2.57: Income Deciles by Household Tenure for the Winnipeg CSD, 2016

Income Decile	Owners		Renters	
	Percent	Total	Percent	Total
Bottom decile	3.6%	6,580	21.8%	21,540
Second decile	5.6%	10,175	18.2%	17,910
Third decile	7.1%	13,010	15.3%	15,120
Fourth decile	8.4%	15,325	12.9%	12,750
Fifth decile	9.9%	18,010	10.2%	10,080
Sixth decile	11.1%	20,190	8.0%	7,920
Seventh decile	12.2%	22,325	5.9%	5,800
Eighth decile	13.2%	24,130	4.0%	3,970
Ninth decile	14.1%	25,805	2.4%	2,325
Top decile	14.7%	26,850	1.3%	1,235
Bottom to Fifth	34.6%	63,100	78.5%	77,400
Sixth to Top	65.4%	119,300	21.5%	21,250

Renter-occupied households in the Winnipeg CSD were strongly represented in the lower income deciles, with 78.5% or 77,400 at or below the fifth income decile, 21.8% or 21,540 of these households in the Bottom decile. 21,250 or just over one fifth of renter households were in the Sixth to Top group, 1.3% or 1,235 of these in the Top decile.

Data for the CMHC Zones can be seen in Appendix 1-Table A.16 and A.17.

Figure 2.23 Income Deciles by Tenure, 2016



Owner Households:

For the CMHC Zones, owner-occupied households continued to have a higher income than renter households. Owner occupied households in the Midland, Centennial, and Lord Selkirk Zones had distributions that were lower than the overall Winnipeg CSD. Owner households in the Midland and Lord Selkirk Zones were closer to balanced between the bottom to fifth and sixth to top, with 43.5% or 3,970

of Midland households at or below the fifth decile, and 56.4% or 5,145 households above the fifth decile. The Centennial Zone was the only Zone where over half of the owner households, 1,680 in total, were in the Bottom to Fifth decile group. The St. Boniface and Assiniboine Park Zones owner households had the highest percent of households in the higher income deciles, with 72.7% or 12,140 of households at or above the sixth decile in St. Boniface, with 20.9% or 3,480 households in the top decile. The Assiniboine Park Zone had 73.5% or 15,130 households at or above the sixth decile, with 26.8% or 5,520 households at the top decile.

Renter Households:

The Midland, Centennial, and Lord Selkirk Zones each had a larger percentage of renter households in lower income deciles. The Midland Zone had 7,450, or 85.1% of renter households in the Bottom to Fifth group, and 2,335, or 26.7% in the Bottom decile. The Centennial Zone had 10,225 households, or 35.1% in the Bottom to Fifth group (the highest percentage of all Zones), and 31.5% or 3,775 households in the Bottom decile. The Assiniboine Park Zone had the lowest percentage of renter households in the bottom deciles with 67.9% or 3,430 in the Bottom to Fifth group, and 17.4% or 880 in the Bottom income decile.

Table 2.58: Income Deciles by Households Tenure for the Downtown, 2016

Income Decile	Owners		Renters	
	Percent	Total	Percent	Total
Bottom decile	9.1%	85	29.0%	2,355
Second decile	10.7%	100	17.6%	1,430
Third decile	11.8%	110	16.3%	1,320
Fourth decile	13.4%	125	12.0%	975
Fifth decile	10.2%	95	8.3%	670
Sixth decile	9.1%	85	7.4%	600
Seventh decile	7.0%	65	4.5%	365
Eighth decile	11.2%	105	2.6%	210
Ninth decile	8.6%	80	1.4%	115
Top decile	11.2%	105	1.0%	80
Bottom to Fifth	55.1%	515	83.1%	6,750
Sixth to Top	47.1%	440	16.9%	1,370

Nearly 90% of the households in the Downtown are renter-occupied. Owner-occupied households in the Downtown do NOT have a distribution similar to the Winnipeg CSD, instead, owner-occupied households in Downtown were spread across the income deciles with 515, or 55.1% in the Bottom to Fifth group, and 440, or 47.1% in the Sixth to Top group. Renter households were primarily in the Bottom income decile, with 83.1% or 6,750 households in the Bottom to Fifth group, and 2,355, or 29% in the Bottom decile.

2.3.19 Income Deciles by Specific Population Groups

Recent Immigrant Led Households

Immigrants are the key driver of population growth and housing demand in Winnipeg. Statistics Canada defines recent immigrant households as “households where the primary household maintainer is an immigrant who landed or became a permanent resident in Canada between 2011 to 2016” and number 14,050, accounting for 5% of all households in Winnipeg CSD. Of the recent immigrant households, 66.6%, or 9,355 were in the Bottom to Fifth income decile group, and 16%, or 2,255 were in the Bottom decile. Of the recent immigrant households, 33.3%, or 4,685 were in the Sixth to Top group, with only 1.7%, or 245 in the Top income decile.

Table 2.59: Income Deciles by Households led by Recent Immigrants for the Winnipeg CSD, 2016

Income Decile	Recent Immigrants	
	Percent	Total
Bottom decile	16.0%	28,115
Second decile	11.5%	28,085
Third decile	12.3%	28,130
Fourth decile	12.8%	28,075
Fifth decile	13.8%	28,090
Sixth decile	12.0%	28,105
Seventh decile	9.3%	28,130
Eighth decile	6.3%	28,100
Ninth decile	4.0%	28,130
Top decile	1.7%	28,090
Bottom to Fifth	66.6%	140,495
Sixth to Top	33.3%	140,555

For the CMHC Zones in Winnipeg, the Centennial, Fort Garry, and West Kildonan Zones had the highest percentage of recent immigrant households in the Winnipeg CSD, with 11%, 8.7%, and 8.5% of all households in each Zone respectively. Within the Centennial Zone, 83.5%, or 1,395 of the recent immigrant households were in the Bottom to Fifth income decile group, with 23.1%, or 385 households in the Bottom decile. The Fort Garry Zone was similar to the Centennial Zone, with 70.7%, or 1,715 recent immigrant households in the Bottom to Fifth group, and 23.9%, or 580 households in the Bottom decile. Recent immigrant households in the West Kildonan Zone had fewer households in the lower deciles than the Centennial and Fort Garry Zones, with 61.3% or 1,205 households in the Bottom to Fifth group, and 9.4%, or 185 households in the Bottom decile. Interviews have indicated that recent immigrants to Winnipeg favour locating in the south side of the city (Fort Garry and St. Vital zones) when they can afford to do so. Also, many Filipino immigrants have located in the West Kildonan zone, building a robust community there.

Figure 2.24: Income Deciles for Recent Immigrant Primary Household Maintainers, for the Winnipeg CSD, 2016

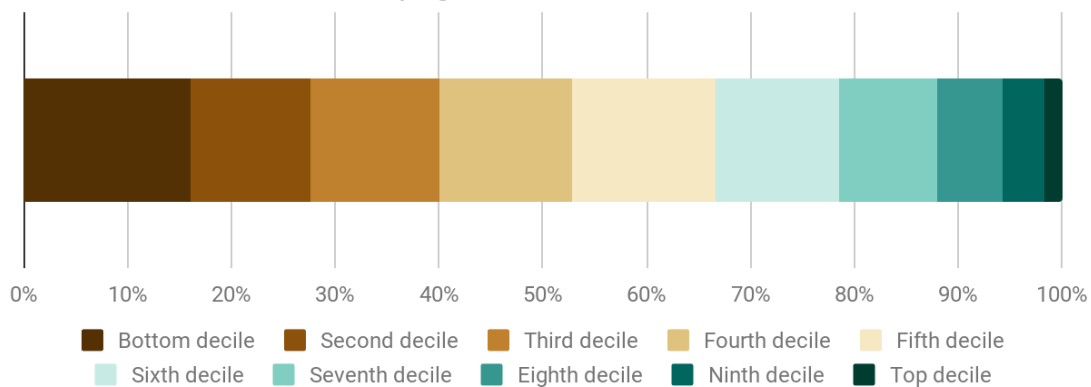


Table 2.60: Percent of Recent Immigrant Private Household Maintainers by Income Deciles for the Zones, 2016

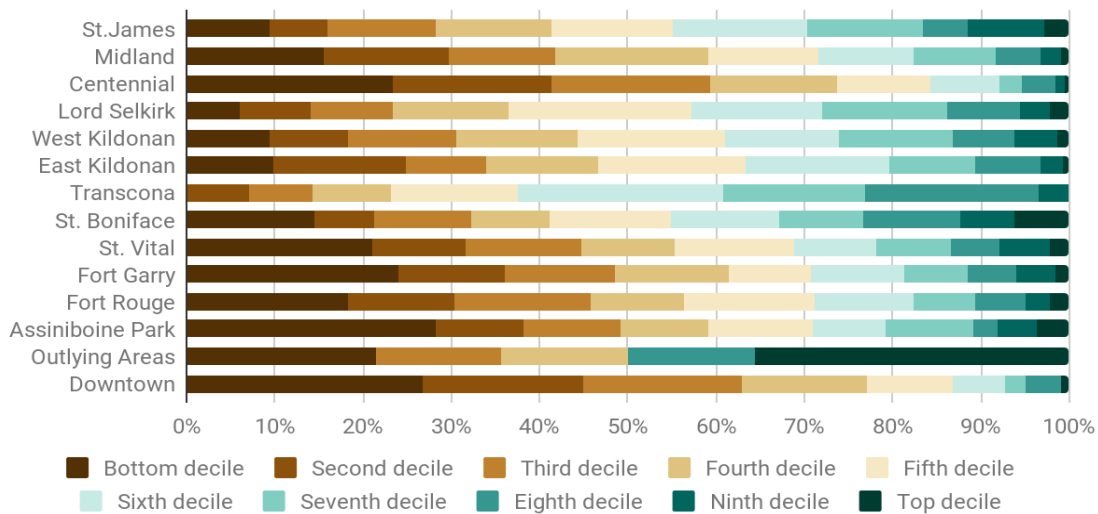
Income Decile	St. James zone	Transcona zone	St. Boniface zone	St. Vital zone	Assiniboine Park zone	Outlying Areas	Downtown
Bottom decile	9.4%	0%	14.4%	21.2%	28.2%	21.4%	26.6%
Second decile	6.5%	6.9%	6.8%	10.6%	10.0%	0.0%	17.9%
Third decile	12.3%	6.9%	11.0%	13.1%	10.9%	14.3%	17.9%
Fourth decile	13.0%	8.6%	8.9%	10.6%	10.0%	14.3%	14.0%
Fifth decile	13.8%	13.8%	13.7%	13.6%	11.8%	0.0%	9.7%
Sixth decile	15.2%	22.4%	12.3%	9.3%	8.2%	0.0%	5.8%
Seventh decile	13.0%	15.5%	9.6%	8.5%	10.0%	0.0%	2.4%
Eighth decile	5.1%	19.0%	11.0%	5.5%	2.7%	14.3%	3.9%
Ninth decile	8.7%	3.4%	6.2%	5.9%	4.5%	0.0%	0.0%
Top decile	2.9%	0%	6.2%	2.1%	3.6%	35.7%	1.0%
Bottom to Fifth	55.1%	36.2%	54.8%	69.1%	70.9%	50.0%	86.0%
Sixth to Top	44.9%	60.3%	45.2%	31.4%	29.1%	50.0%	13.0%

Table 2.61: Percent of Recent Immigrant Private Household Maintainers by Income Deciles for the Zones, 2016
(continued)

Income Decile	Centennial zone	Midland zone	Lord Selkirk zone	West Kildonan zone	East Kildonan zone	Fort Garry zone	Fort Rouge zone
Bottom decile	23.1%	15%	6.0%	9.4%	9.8%	23.9%	18.3%
Second decile	18.0%	14.2%	8.2%	8.9%	15.1%	12.2%	12.0%
Third decile	17.7%	12.1%	9.2%	12.5%	9.0%	12.4%	15.5%
Fourth decile	14.4%	17.2%	13.1%	13.7%	12.7%	13.0%	10.6%
Fifth decile	10.5%	12.6%	20.9%	16.8%	16.7%	9.3%	14.8%
Sixth decile	7.8%	10.9%	14.9%	13.0%	16.3%	10.5%	11.3%
Seventh decile	2.4%	9.2%	14.2%	13.0%	9.8%	7.2%	7.0%
Eighth decile	3.9%	5.0%	8.2%	6.9%	7.3%	5.6%	5.6%
Ninth decile	0.9%	2.5%	3.5%	5.1%	2.4%	4.3%	2.8%
Top decile	0.6%	1%	2.1%	1.3%	0.8%	1.6%	2.1%
Bottom to Fifth	83.5%	71.5%	57.4%	61.3%	63.3%	70.7%	71.1%
Sixth to Top	15.6%	28.5%	42.9%	39.2%	36.7%	29.3%	28.9%

In the Assiniboine Park Zone, 2.1% of households were led by recent immigrants, the lowest percentage of all Zones. Of the recent immigrant households in Assiniboine Park, 155, or 28.2% were in the Bottom decile, the highest in all Zones. In the Transcona Zone where 2.4% of households were led by recent immigrants, 60.3%, or 175 of those households were in the Sixth to Top group, the highest such percentage of any Zone.

Figure 2.25: Recent Immigrant Primary Household Maintainers by CMHC Zones, 2016



In the Downtown area, 11.4% of the total households were led by recent immigrants, with 86%, or 890 households in the Bottom to Fifth group, and 26.6%, or 275 households in the Bottom decile.

Table 2.62: Income Deciles by Households led by Recent Immigrants for the Downtown, 2016

Income Decile	Recent Immigrants	
	Percent	Total
Bottom decile	26.6%	275
Second decile	17.9%	185
Third decile	17.9%	185
Fourth decile	14.0%	145
Fifth decile	9.7%	100
Sixth decile	5.8%	60
Seventh decile	2.4%	25
Eighth decile	3.9%	40
Ninth decile	0.0%	0
Top decile	1.0%	10
Bottom to Fifth	86.0%	890
Sixth to Top	13.0%	135

Table 2.63: Income Deciles by Aboriginal Households for the Winnipeg CSD, 2016

Income Decile	Aboriginal Households	
	Percent	Total
Bottom decile	15.1%	5,880
Second decile	11.7%	4,570
Third decile	10.9%	4,245
Fourth decile	9.9%	3,840
Fifth decile	9.7%	3,770
Sixth decile	9.2%	3,570
Seventh decile	9.2%	3,570
Eighth decile	8.8%	3,425
Ninth decile	8.8%	3,425
Top decile	6.9%	2,675
Bottom to Fifth	57.2%	22,305
Sixth to Top	42.8%	16,665

Aboriginal Households

A household is defined as Aboriginal when “the primary maintainer, or spouse/common law of the primary maintainer is Aboriginal, or at least half of the total household is Aboriginal”. Of the total households in the Winnipeg CSD, 13.9% were Aboriginal, the majority of those were in the lower income deciles (see Table 2.63 above, and Figure 2.26 below). In Fact, 57.2%, or 22,305 Aboriginal households were in the Bottom to Fifth group, and 15.1%, or 5,880 households were in the Bottom decile. 42.8% or 16,665 Aboriginal households were in the Sixth to Top group, with 24.4% or 9,525 households in the top three deciles. Note: of the total households in the bottom decile in the Winnipeg CSD, 20.9% were Aboriginal households.

Figure 2.26: Income Deciles for Aboriginal Households, in the Winnipeg CSD, 2016

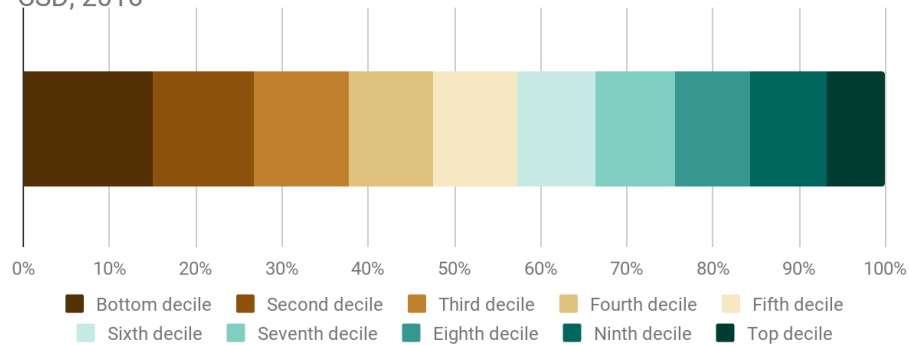
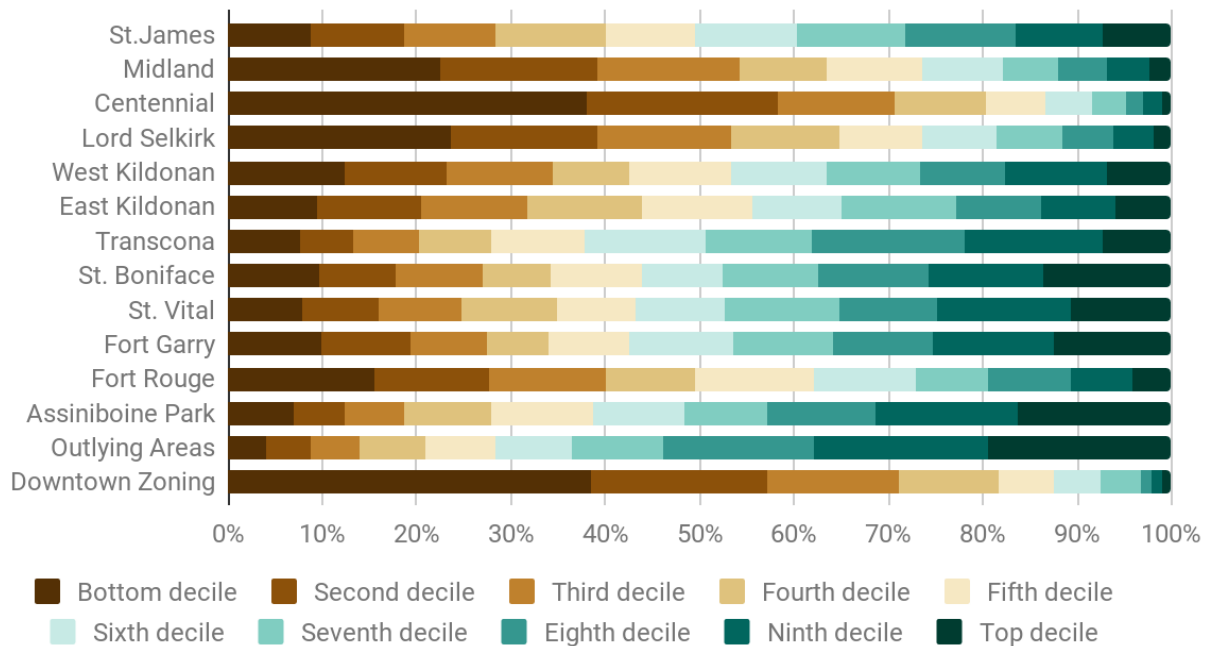


Figure 2.27: Aboriginal Households by CMHC Zones, 2016



When examining Aboriginal households by CMHC Zones (Figure 2.27), we see that the Lord Selkirk and Centennial Zones contained the highest percentage of Aboriginal households in the city at 24.4% and 22% respectively. In the Lord Selkirk Zone 9,200 Aboriginal households, or 73.6% were in the Bottom to Fifth group, and 1,800, or 23.5% in the Bottom decile. In the Lord Selkirk Zone, 42.1% of all households in the Bottom decile were Aboriginal households and 30% of all households in the Second and Third deciles were Aboriginal. In the Centennial Zone, 9,200, or 86.7% of Aboriginal households were in the Bottom to Fifth group, and 2,805, or 38% were in the Bottom decile. In the Centennial Zone, 31.2% of all households in the Bottom decile were Aboriginal households. Detailed charts of *Aboriginal Households by Before Tax Income Deciles for CMHC Zones* appear in Appendix 1, Table A.18, and in Figure 2.27 below.

Table 2.64: Income Deciles by Aboriginal Households for the Downtown, 2016

Income Decile	Aboriginal Households	
	Percent	Total
Bottom decile	38.5%	360
Second decile	18.7%	175
Third decile	13.9%	130
Fourth decile	10.7%	100
Fifth decile	5.9%	55
Sixth decile	4.8%	45
Seventh decile	4.3%	40
Eighth decile	1.1%	10
Ninth decile	1.1%	10
Top decile	1.1%	10
Bottom to Fifth	87.7%	820
Sixth to Top	12.3%	115

The East Kildonan Zone has 13.1% of the total Aboriginal households in the Winnipeg CSD, the highest percent out of any Zone. Aboriginal households in the East Kildonan Zone were nearly evenly split, with 55.6% or 16,415 households in the Bottom to Fifth group, and 44.5% or 15,340 households in the Sixth to Top group. In the Assiniboine Park Zone, 15,575 Aboriginal households, or 61.5% were in the Sixth to Top group, and 5,365, or 16.4% were in the Top decile.

In the Downtown area, 16.3% of all households were Aboriginal households, yet of the total households in the Bottom decile for the Downtown, 24% were Aboriginal. 820, or 87.7% of downtown Aboriginal households fell in the Bottom to Fifth income decile group, and 360, or 38.5% were in the Bottom decile. The distribution of Aboriginal households across the income deciles was similar to the total households in the Downtown.

Household Type

Lastly, we examine income deciles across household types. Data in the following section should be read with *Section 2.2.4 - Households by Type* in mind. Census family households “with other persons” are excluded from this section, and data may not sum to 100%.

Households are divided into one of several household types in the Winnipeg CSD, under two possible groups: Census family households, and Non-Census family households. A Census family household is “a household containing a married or common law couple, with or without children, lone parent, or multiple census families in the same household”. Census family households do not include households with other persons unrelated to the census family. Non-census family households are households that have one or two or more persons who are not related, and are not married or in a common law relationship.

Of all the households in the Winnipeg CSD, non-census family households with one person were the most common, comprising 30.1% of all households. Of the non-census family households with one person, 70,245, or 83% were in the Bottom to Fifth group, and 50,305, or 59.5% in the bottom three deciles. Households with one person were primarily in the lower income deciles when compared to other

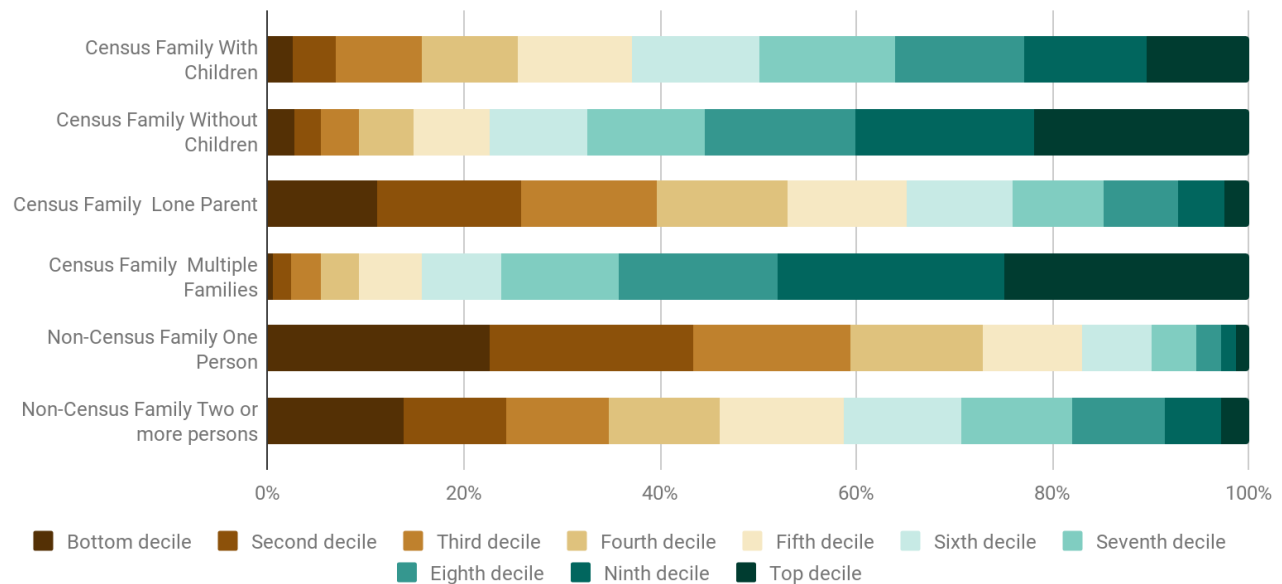
household types, but it should be noted that this type of household may only have one person to contribute to the household total income, while other types of households may have multiple incomes.

Table 2.65: Income Deciles by Household Type for the Winnipeg CSD, 2016

Income Decile	Census Family Household				Non-Census Family Household	
	With Children	Without Children	Lone Parent	Multiple Families	One Person	Two or more persons
Bottom decile	2.6%	2.8%	11.1%	0.6%	22.7%	13.9%
Second decile	4.3%	2.6%	14.7%	1.7%	20.7%	10.4%
Third decile	8.8%	3.9%	13.8%	3.1%	16.1%	10.4%
Fourth decile	9.9%	5.6%	13.3%	3.7%	13.5%	11.3%
Fifth decile	11.6%	7.7%	12.1%	6.5%	10.1%	12.7%
Sixth decile	12.9%	10.0%	10.8%	8.0%	7.1%	11.9%
Seventh decile	13.9%	12.0%	9.3%	12.0%	4.6%	11.3%
Eighth decile	13.3%	15.3%	7.6%	16.2%	2.5%	9.5%
Ninth decile	12.3%	18.3%	4.6%	23.0%	1.5%	5.7%
Top decile	10.5%	21.8%	2.5%	24.9%	1.3%	2.9%
Bottom to Fifth	37.2%	22.6%	65.1%	15.7%	83.0%	58.8%
Sixth to Top	62.8%	77.4%	34.9%	84.2%	17.0%	41.2%

Census family households with children are the second most common type in the Winnipeg CSD, comprising 26% of all households. Of the census family households with children, 56,475, or 77.4% were in the Sixth to Top group, with 15,475, or 21.8% in the top decile.

Figure 2.28: Income Deciles by Households Type for the Winnipeg CSD, 2016



Census family households without children comprise 22.6% of all households, and had a similar distribution across the lower income deciles. Of the census family households without children, 39,995, or 62.8% were in the Sixth to Top group, with 6,680, or 10.5% in the top decile.

Lone parent census family households accounted for 9.6% of all households in the Winnipeg CSD, and were primarily in the lower income deciles. Of the lone parent households in the Winnipeg CSD, 17,500, or 65.1% were in the Bottom to Fifth group, with 11,260, or 41.9% spread between the second and fourth deciles. Non-census family households with multiple families comprise the largest households, with multiple people contributing to the total household income. As such, they comprised the highest percent of households in the higher income deciles. Of the multiple family households in the Winnipeg CSD, 5,080, or 84.2% were in the Sixth to Top income decile group.

Household Type by CMHC Zone

Note: there are six separate tables for Household Types by CMHC zones. Only one is presented below for *Census Family Households with Children*, the remainder appear in Appendix 1 as tables Table A.19 to Table A.24.

A number of CMHC Zones stand out from others for census family households with children. In the Centennial Zone the majority of families with children were in lower income deciles, with 1,310, or 63.9% in the Bottom to Fifth group, and only 4.1% or 85 households at the top decile. Similarly, the Lord Selkirk and Midland Zones both had over 50% of family households with children in the Bottom to Fifth group, and less than 5% in the top decile.

The Centennial Zone had 1,165, or 58.3% of census family households without children in the Bottom to Fifth group. Of these households, less than 10% were in each of the lowest two deciles. The Third to Sixth deciles each contained more than 10%, for a total of 1,175 or 58.8%.

The Assiniboine Park Zone contained a disproportionate amount of census family households without children in the Sixth to Top group with 6,820, or 87.4%. In fact, 3,205, or 41.1% of census family households without children in Assiniboine Park belonged to the Top decile alone. Similarly, the St. Boniface Zone had 85.4% or 5,985 of family households without children in the Sixth to Top group, and 32.6% or 2,285 households in the Top decile.

The Transcona Zone also had a strong percentage of its census family households without children in the higher income deciles, with 3,290, or 85.2% in the Sixth to Top group. However, these households were not concentrated in the top income decile, but were instead distributed in the sixth to top income deciles.

Lone parent households accounted for between 7.5% and 13% of each CMHC Zone, and were generally in the lower deciles of household income. In the Centennial Zone, 13% of all households were lone parent census families. Of these, 1,535, or 89.2% were in the Bottom to Fifth group, with 990, or 57.5% in the lowest two deciles. In the Transcona Zone, 10.8% of all households were lone parent households. Of these, 740, or 55.6% were in the Bottom to Fifth group.

Table 2.66: One Census Family With Children Households by Income Deciles for the CMHC Zones, 2016

Zone	Centennial Zone	Midland Zone	Lord Selkirk Zone	West Kildonan Zone	East Kildonan Zone	Fort Garry Zone
Bottom decile	12.7%	4.8%	5.3%	1.8%	1.2%	4.1%
Second decile	11.7%	9.4%	8.9%	4.6%	5.0%	4.6%
Third decile	13.4%	12.5%	14.0%	12.4%	9.5%	8.0%
Fourth decile	14.9%	13.7%	12.6%	11.2%	10.9%	8.2%
Fifth decile	11.2%	11.2%	11.0%	13.3%	13.4%	9.8%
Sixth decile	11.5%	12.3%	13.0%	12.5%	14.9%	11.4%
Seventh decile	8.0%	13.2%	14.2%	13.3%	14.9%	12.4%
Eighth decile	7.8%	11.3%	11.5%	11.1%	13.3%	14.6%
Ninth decile	5.4%	7.2%	6.6%	11.1%	10.8%	13.7%
Top decile	4.1%	4.8%	3.1%	8.3%	6.1%	13.6%
Bottom to Fifth	63.9%	51.5%	51.8%	43.5%	39.9%	34.6%
Sixth to Top	36.8%	48.8%	48.4%	56.4%	60.1%	65.6%

Table 2.67: One Census Family With Children Households by Income Deciles for the CMHC Zones, 2016 (continued)

Zone	St. James Zone	Transcona Zone	St. Boniface Zone	St. Vital Zone	Fort Rouge Zone	Assiniboine Park Zone	Outlying Areas Zone
Bottom decile	1.1%	1.6%	1.8%	1.9%	4.0%	1.0%	1.6%
Second decile	3.2%	2.4%	2.6%	2.7%	4.1%	1.8%	3.1%
Third decile	8.8%	6.1%	7.2%	7.7%	9.6%	4.1%	6.8%
Fourth decile	9.6%	10.2%	8.7%	10.5%	8.8%	6.3%	8.0%
Fifth decile	12.1%	12.8%	11.4%	11.1%	12.1%	10.1%	10.1%
Sixth decile	15.5%	15.5%	11.9%	13.0%	12.0%	10.2%	12.4%
Seventh decile	14.6%	18.1%	15.1%	14.7%	13.3%	11.9%	13.7%
Eighth decile	15.3%	14.7%	13.7%	14.7%	11.7%	13.3%	15.8%
Ninth decile	12.8%	13.4%	14.4%	12.5%	11.6%	18.1%	14.8%
Top decile	7.1%	5.3%	13.0%	11.2%	13.0%	23.3%	13.6%
Bottom to Fifth	34.8%	33.1%	31.8%	33.9%	38.5%	23.2%	29.6%
Sixth to Top	65.2%	67.0%	68.1%	66.1%	61.7%	76.8%	70.4%

Of note in Transcona, is that fewer lone parent households are in the Bottom decile than in the Second decile. In the Transcona Zone, 65, or 4.9% of lone parent households were in the Bottom decile, while 135, or 10.2% were in the Second decile. This distribution increases through the deciles and then declines at higher deciles. This pattern can also be observed in the St. Boniface, St. Vital, and St. James Zone.

Non-census family households with one person range from 21.3% to 49.3% of all households by Zone. For the Centennial Zone, 49.3% of all households were non-census family one person households, the highest percent of households of all Zones. Of these households, 5,975, or 90.6% were in the Bottom to Fifth group, with 3,625, or 55% in the bottom two deciles. Within the Fort Garry Zone, 21.3% of all households

were non-census family households with one person. Of these, 1,370, or 23.1% were in the Sixth to Top group, one of the highest percentages for one person households in the CMHC Zones.

Table 2.68: Income Deciles by Household Type for the Downtown, 2016

Income Decile	Census Family Household			Non-Census Family Household	
	With Children	Without Children	Lone Parent	One Person	Two or more persons
Bottom decile	12.8%	13.5%	28.5%	34.3%	17.5%
Second decile	9.8%	6.4%	26.9%	20.4%	10.2%
Third decile	11.4%	21.3%	17.7%	16.0%	13.9%
Fourth decile	16.2%	13.5%	9.2%	11.3%	9.5%
Fifth decile	10.8%	14.9%	6.9%	6.2%	16.1%
Sixth decile	10.8%	14.2%	4.6%	5.0%	13.1%
Seventh decile	8.1%	8.5%	2.3%	2.8%	10.9%
Eighth decile	7.1%	4.3%	2.3%	2.0%	5.8%
Ninth decile	7.4%	1.4%	0.0%	1.0%	1.5%
Top decile	5.4%	2.8%	1.5%	1.1%	0.0%
Bottom to Fifth	60.9%	69.5%	89.2%	88.2%	67.2%
Sixth to Top	38.7%	31.2%	10.8%	11.9%	31.4%

In the Downtown, 59.3% of households were non-census family one person households. Of these, 4,735, or 88.2% were in the Bottom to Fifth group, and 1,840, or 34.4% in the Bottom decile. Households in the Downtown with one person reflected the overall distribution of all households in the Downtown, with many households in the lower deciles, and fewer at the higher deciles. Census families with children in the Downtown accounted for 16.4% of all households, and had a distribution that was reflective to all households in the Downtown. Of the family households with children, 905, or 60.9% were in the Bottom to Fifth group; 190, or 12.8% were in the Bottom decile; and 730, or 49.2% were between the Third and Sixth deciles.

Census families without children accounted for 7.8% of all households in the downtown. Of these, 490, or 69.5% were in the Bottom to Fifth group; 150, or 21.3% were in the Third decile; and 450, or 63.8% were between the Third to Sixth deciles.

Lone-parent households were mainly in the lower deciles, with 580, or 89.2% in the Bottom to Fifth group, and 360, or 55.4% in the bottom two deciles. Only 10.8% or 70 lone parent households were in the Sixth to Top group, with 1.5%, or 10 in the top decile.

Key Findings:

Top determinants expected to impact housing:

Population growth within the city of Winnipeg has not been uniform: growth is concentrated in suburban zones where land is available: Fort Garry, Outlying Areas, St. Boniface, West Kildonan, St. Vital. Growth was minimal in: Midland, Centennial, St. James, and Assiniboine Park zones.

1. Growth of the 65-69 and 70-74 age cohorts will cause significant impacts on housing demand.
 - a. Short term: Demand will increase for seniors housing types such as: rental, life lease, and condos, as well as accommodations with various levels of service.
 - b. Long Term: Given the aging of the population, it is anticipated that the demand for single detached starts will fall while demand for multiple dwelling starts will increase.
2. International migration is identified as the main contributor to growth for Winnipeg at 7,000 to 8,000 net migrants per year, and is driving housing demand. Immigrants in the 20-35 age group are absorbing some of the homes vacated by seniors, and keeping demand for ownership units relatively high. Recent Immigrants have located in specific areas driving housing demand in those areas (Centennial, Fort Garry, West Kildonan, and Lord Selkirk Zones). Assiniboine Park, St. James and the Outlying Areas contain the lowest levels of Recent Immigrant Households, especially the Outlying Areas at only 0.3%.
 - a. Recent immigrant and refugee arrivals require affordable units, however Immigrants arriving under the Provincial Nominee or the Federal Skilled Worker Programs have assets and potential for early entrance into the ownership market.
 - b. Affordability and suitably-sized rental accommodation (three and four bedroom units) are the two most significant challenges for Aboriginals, immigrants, and refugees. There appears to be a mismatch between where larger housing is located vs. needed.
3. Growth in the total number of households is expected to require 4,000 additional households per year for the next 20 years. Especially in Fort Garry, Outlying Areas, St. Boniface, West Kildonan, St. Vital.
 - a. *Non-Census Family Two or more Person Households* (room-mates), has increased nearly 20% since 2006. This is likely due to the increasing costs of housing.
 - b. Families with children prefer single family housing outside of the core of the city.
 - c. The Lord Selkirk and West Kildonan Zones demonstrated a significantly higher proportion of households with 4 or more persons than other Zones.
4. Owner-occupied households (especially single-detached) have higher incomes than renter households. Tenure varies by Zone:
 - a. The highest proportion of owned (housing) households are found in Transcona (86.9%), Assiniboine Park (80.3%), and the Outlying Areas, 94%.
 - b. The Centennial Zone contains the highest proportion of rented households (78.8%).
 - c. At 53.4% rental, the Fort Rouge Zone also contains neighbourhoods with large amounts of multi-family housing.
 - d. The Midland, Centennial, Lord Selkirk, St. James, Fort Rouge, and Assiniboine Park Zones show low growth of owner tenure-ship, but are seeing growth in rented units.

5. Income deciles by household size tell us that poverty is concentrated amongst: one-person households (elderly on fixed pensions, young people), large five or more person households (families with children, recent immigrants or refugees, Aboriginal families, and visible minority families), younger aged *Primary Household Maintainers* (aged 15-24), *Household Maintainers* over the age of 65 (retired and on fixed income).
 6. Centennial, Midland, and Lord Selkirk Zones are “distressed”, containing high levels of poverty, and significant housing challenges. Within these Zones:
 - a. In all three zones, there is a larger percentage of renter households in lower income deciles.
 - b. In all three zones, more than 50% of family households with children are at or below the fifth income decile.
 - c. All three zones also have a high proportion of seniors in poverty and there may be a need for assisted/subsidized seniors housing.
 - d. The majority of Aboriginal households are at or below the fifth income decile, with concentrations in Lord Selkirk and Centennial Zones
 - e. In Centennial, 83.5% of recent immigrant households in the Bottom to Fifth income decile group.
-
- ❖ In general, across Winnipeg, there is a very clear pattern: Households living in Single Detached Housing (mostly owned) typically have much higher incomes. Owned-housing provides advantages, especially the ability to build wealth.
 - ❖ There is a strong correlation between indicators such as unemployment levels, poverty levels, percentage of Aboriginal households, and the percentage of recent immigrants and refugees in core neighbourhoods.
 - ❖ Housing needs are concentrated in the core of the city.
 - ❖ Aboriginal households, recent immigrants, refugees, and visible minorities face many of the same housing problems. Each of these groups has a similar need for affordable or social housing units that can accommodate larger families.
 - ❖ There is a need for assisted/subsidized seniors housing.

Part III Housing Supply Analysis

Housing supply is defined as the housing options available to the residents of the city. In order to provide a detailed assessment of housing options available to residents of Winnipeg, this section discusses aspects of the overall market, as well as the non-market housing supply. By generating a detailed understanding of trends in dwelling types, median costs, and vacancy rates, the suitability of the supply to meet local demands and needs can be analyzed.

3.1 Overall Housing Supply

In discussing the overall housing supply in Winnipeg, an overview of general trends in residential construction, market activity, and dwelling condition is provided. These factors are relevant to both market and non-market housing options along the housing continuum. In effect, the following section describes the current state of Winnipeg's housing stock and how it has changed over time, which is important for understanding how effectively it is serving the needs of residents.

3.1.1 Trends in Dwellings

Trends in Dwelling Totals³⁰

The City of Winnipeg and the larger Winnipeg CMA have seen consistent growth in the number of homes constructed since 2006. Growth in the number of dwellings across the city was 7.6% over this period, with the number for the Winnipeg CMA growing slightly faster than the city at 8.8%. The Outlying Areas (the CMA minus the city) experienced a growth in private dwellings of 23%.

Table 3.1: Trends in the Total Number of Dwellings for Winnipeg, 2006, 2011, and 2016

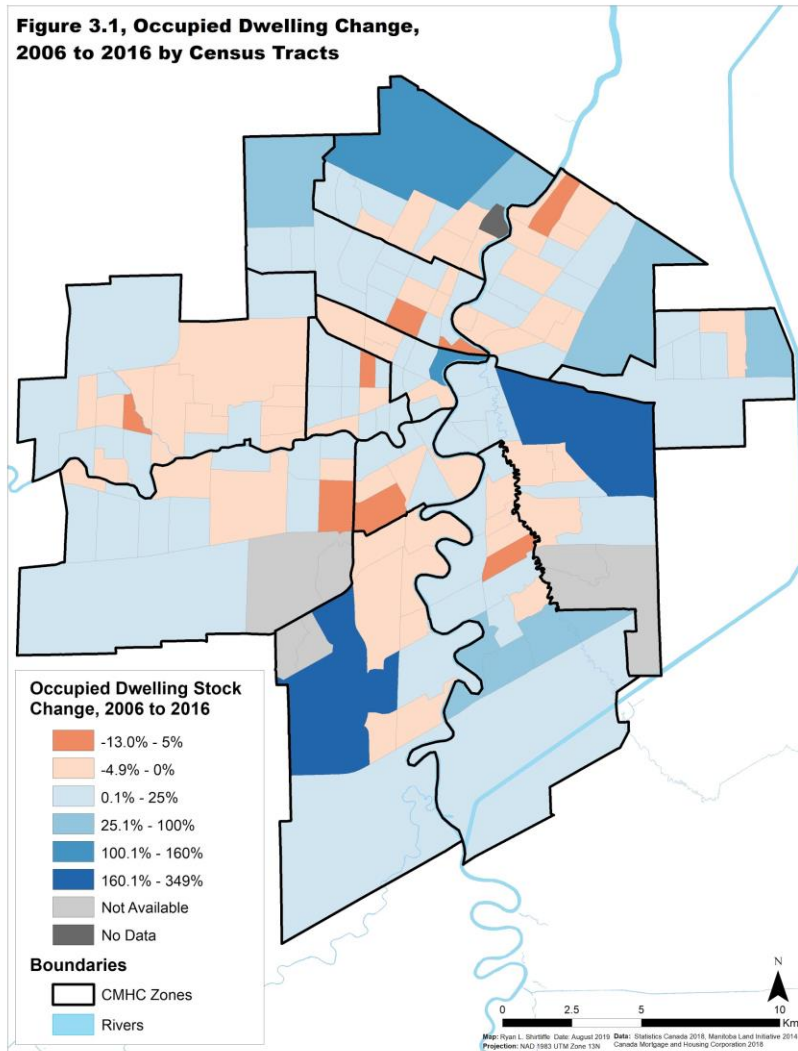
2016 Census	Total Dwellings			Percent Change		
	2006	2011	2016	2006 to 2011	2011 to 2016	2006 to 2016
Winnipeg CSD	261,110	268,750	281,045	2.9%	4.6%	7.6%
Winnipeg CMA	281,745	291,315	306,550	3.4%	5.2%	8.8%
Outlying Areas	20,635	22,565	25,505	9.4%	13.0%	23.6%

By units, the City of Winnipeg had a total of 281,045 dwellings within its boundaries in 2016, representing an increase of 7.63% from 2006, at which time there were 261,110 dwellings. For the Winnipeg CMA, there were a total of 306,550 dwellings in 2016, demonstrating an 8.8% increase from the 2006 total of 281,745. During this period, the number of dwellings added to the Outlying Area stock was 4,870, increasing the 2006 total of 20,635 to 25,505.

In assessing the construction of dwellings according to the study geographies, a great deal of variation can be observed across the City of Winnipeg. The highest growth in dwellings between 2006 and 2016 was observed in the Fort Garry Zone, during which time 5,350 dwellings were constructed, increasing the total from 22,505 to 28,035, or by 23.77% over the decade. The next highest growth in dwellings between 2006

³⁰ "Private dwellings occupied by usual residents" as defined by Statistics Canada.

and 2016 was observed in the St. Boniface Zone, increasing the stock by 17.13% with the addition of 3,480 dwellings, resulting in a total of 23,800 by the end of the period.



On the opposite end of the range, the lowest growth in dwellings between 2006 and 2016 was observed in the Midland Zone, where only 30 dwellings were constructed over the decade. This 0.17% growth rate brought the total dwelling count from 17,855 to 17,885. The next lowest growth in dwellings was observed in the St. James Zone, where only 305 dwellings were introduced between 2006 and 2016, bringing the total from 26,965 to 27,270 at a rate of 1.13%.

Trends in Dwelling Types

In 2016, the majority of dwellings in the City of Winnipeg were single-detached houses, comprising 59.4% of the stock with a total of 166,955 units. The next greatest proportion was apartment buildings with fewer than five storeys, comprising 18.03% of the stock with 50,660 dwellings, followed by apartment buildings with five or more storeys comprising 13.07% with 36,730 dwellings. Semi-detached houses, row houses, apartments in a flat or duplex, and other types of households each accounted for less than 5% of dwellings with an accumulated total of 9.5%, or 26,695 dwellings in total across Winnipeg.

Table 3.2: Trends in the Total Number of Dwellings for Winnipeg CMHC Zone and Downtown, 2006, 2011, and 2016

CMHC Zones	Total Dwellings			Total Change			Percent Change		
	2006	2011	2016	2006 to 2011	2011 to 2016	2006 to 2016	2006 to 2011	2011 to 2016	2006 to 2016
Winnipeg CSD	261,110	268,750	281,045	7,640	12,295	19,935	2.9%	4.6%	7.6%
Fort Garry zone	22,505	23,855	27,855	1,350	4,000	5,350	6.0%	16.8%	23.8%
Outlying Areas	20,645	22,550	25,500	1,905	2,950	4,855	9.2%	13.1%	23.5%
St. Boniface zone	20,320	21,775	23,800	1,455	2,025	3,480	7.2%	9.3%	17.1%
West Kildonan zone	20,080	21,850	23,030	1,770	1,180	2,950	8.8%	5.4%	14.7%
St. Vital zone	25,450	26,835	28,035	1,385	1,200	2,585	5.4%	4.5%	10.2%
East Kildonan zone	34,890	36,090	36,915	1,200	825	2,025	3.4%	2.3%	5.8%
Fort Rouge zone	18,450	20,015	20,270	1,565	255	1,820	8.5%	1.3%	9.9%
Transcona zone	10,895	11,630	12,275	735	645	1,380	6.7%	5.5%	12.7%
Downtown	8,340	8,470	9,055	130	585	715	1.6%	6.9%	8.6%
Centennial zone	14,535	14,217	15,240	-318	1,023	705	-2.2%	7.2%	4.9%
Assiniboine Park zone	24,965	25,140	25,640	175	500	675	0.7%	2.0%	2.7%
Lord Selkirk zone	22,365	22,430	22,885	65	455	520	0.3%	2.0%	2.3%
St. James zone	26,965	27,225	27,270	260	45	305	1.0%	0.2%	1.1%
Midland zone	17,855	17,695	17,885	-160	190	30	-0.9%	1.1%	0.2%

Table 3.3: Structure Types of Occupied Private Dwellings, Winnipeg CSD

2016 Census	Total Dwellings 2006	Total Dwellings 2016	Percent of Dwellings 2016	Percent Change from 2006 to 2016
Total number of occupied private dwellings	261,110	281,050	100%	7.6%
Single-detached house	155,075	166,955	59.4%	7.7%
Apartment in a building that has five or more storeys	35,535	36,730	13.1%	3.4%
Other attached dwelling	69,945	76,725	27.3%	9.7%
Semi-detached house	10,155	10,590	3.8%	4.3%
Row house	8,695	10,060	3.6%	15.7%
Apartment or flat in a duplex	4,790	5,095	1.8%	6.4%
Apartment in a building that has fewer than five storeys	45,985	50,660	18.0%	10.2%
Other single-attached house	320	320	0.1%	0%
Movable dwelling	560	630	0.2%	12.5%

Within the City of Winnipeg, row houses demonstrated the highest rate of growth at 15.7%, though starting from the much lower count of 8,695 in 2006. The next highest rate of growth was for apartments with fewer than five storeys, which grew by 10.2% between 2006 and 2016, increasing its total number of dwellings from 45,985 to 50,660. However, in terms of real numbers, the largest total growth in the City occurred for single-detached houses. Between 2006 and 2016, 16,150 dwellings were added to the single-detached housing stock, bringing the total from 150,805 to 166,955 by the end of the period.

For the Outlying Areas, there was greater growth in constructing single-detached housing between 2006 and 2016. Over this period, the total number of single-detached dwellings grew from 19,185 to 23,255, demonstrating a 21.2% increase. Notably, in the period prior to this between 2001 and 2006, the growth was also very high at 20.8%.

Table 3.4: Trends by Structure Type for the Winnipeg CSD, Winnipeg CMA, and Outlying Areas

	Winnipeg CSD			Winnipeg CMA			Outlying Areas		
	2006	2016	2006 to 2016	2006	2016	2006 to 2016	2006	2016	2006 to 2016
Total number of occupied private dwellings	261,110	281,050	7.6%	281,745	306,550	8.8%	20,635	25,500	23.6%
Single-detached house	155,075	166,955	7.7%	174,260	190,210	9.2%	19,185	23,255	21.2%
Apartment in a building that has five or more storeys	35,535	36,730	3.4%	35,560	36,875	3.7%	25	145	480.0%
Other attached dwelling	69,945	76,725	9.7%	70,465	77,970	10.7%	520	1,245	139.4%
<i>Semi-detached house</i>	10,155	10,590	4.3%	10,320	10,815	4.8%	165	225	36.4%
<i>Row house</i>	8,695	10,060	15.7%	8,795	10,265	16.7%	100	205	105.0%
<i>Apartment or flat in a duplex</i>	4,790	5,095	6.4%	4,815	5,120	6.3%	25	25	0.0%
<i>Apartment in a building that has fewer than five storeys</i>	45,985	50,660	10.2%	46,185	51,420	11.3%	200	760	280.0%
<i>Other single-attached house</i>	320	320	0.0%	350	355	1.4%	30	35	16.7%
Movable dwelling	560	630	12.5%	1,470	1,495	1.7%	910	865	-4.9%

Table 3.5: Structure Types of Occupied Private Dwellings, for the CMHC zones, 2016

2016 Census	Single-detached house		Apt. building 5+ storeys		Other attached dwelling—see below		Movable dwelling	
Winnipeg CSD	59.4%	166,955	13.1%	36,730	27.3%	76,725	0.2%	630
Outlying Areas	91.2%	23,245	0.6%	145	4.9%	1,245	3.4%	865
Transcona zone	79.4%	9,745	1.1%	130	19.4%	2,385	0.0%	0
Lord Selkirk zone	68.3%	15,635	4.2%	955	27.6%	6,305	<0.1%	<5
Assiniboine Park zone	68.3%	17,505	6.7%	1,725	24.9%	6,395	0.0%	0
West Kildonan zone	64.5%	14,845	5.7%	1,315	29.5%	6,785	0.3%	80
St. Boniface zone	64.3%	15,305	6.7%	1,590	28.8%	6,865	<0.1%	<5
East Kildonan zone	62.6%	23,115	12.8%	4,725	24.6%	9,065	<0.1%	10
St. Vital zone	61.8%	17,335	11.8%	3,305	25.1%	7,025	1.3%	360
St. James zone	61.6%	16,795	13.9%	3,800	23.8%	6,495	0.7%	180
Fort Garry zone	60.9%	16,975	12.3%	3,415	26.8%	7,455	0.0%	0
Midland zone	52.8%	9,450	9.1%	1,635	37.9%	6,780	0.0%	0
Fort Rouge zone	36.5%	7,400	31.6%	6,400	31.9%	6,460	0.0%	0
Centennial zone	18.7%	2,850	50.5%	7,690	31.0%	4,720	<0.1%	<5
Downtown	0.3%	25	78.8%	7,135	20.9%	1,895.00	0.0%	0

For the study geographies - the CMHC zones - a significant amount of variation can be observed in the proportion of dwelling types across each Zone (see Table 3.5 below). For example, in 2016 the percentage of single-detached dwellings ranged from 18.7% in the Centennial Zone on the low end, to 79.4% in the

Transcona Zone at the high end. The number of single-detached dwellings in each of the zones was 2,850 and 9,745 respectively. However, the highest number of single-detached dwellings is found in the East Kildonan Zone with a total of 23,115, comprising 62.62% of the zone's housing stock in 2016.

Table 3.6: Structure Types of Occupied Private Dwellings (Continued) - **Other Attached Dwellings** for the CMHC zones, 2016

2016 Census	Semi-Detached House		Row House		Apt. or Flat in a Duplex		Apt. Building <5 Storeys		Other Single-Attached House	
Winnipeg CSD	3.8%	10,590	3.6%	10,060	1.8%	5,095	18.0%	50,660	0.1%	320
St. James zone	3.1%	845	4.2%	1,140	0.1%	30	16.3%	4,455	<0.1%	10
Midland zone	1.0%	170	0.8%	140	6.8%	1,220	29.2%	5,220	<0.1%	25
Centennial zone	1.6%	245	1.2%	190	2.6%	400	25.3%	3,860	<0.1%	30
Lord Selkirk zone	4.6%	1,055	4.5%	1,030	6.0%	1,380	12.0%	2,745	<0.1%	95
West Kildonan zone	5.8%	1,330	4.4%	1,015	0.3%	70	18.8%	4,335	0.2%	35
East Kildonan zone	5.3%	1,970	3.0%	1,120	1.4%	505	14.7%	5,425	<0.1%	25
Transcona zone	7.7%	945	2.9%	355	0.2%	30	8.5%	1,040	<0.1%	<5
St. Boniface zone	4.6%	1,095	3.0%	720	2.2%	515	19.0%	4,520	<0.1%	35
St. Vital zone	2.4%	685	4.8%	1,340	0.2%	55	17.6%	4,930	0.1%	30
Fort Garry zone	2.9%	795	6.2%	1,730	0.3%	90	17.4%	4,850	<0.1%	<5
Fort Rouge zone	1.6%	325	1.2%	235	3.2%	645	25.9%	5,245	<0.1%	<5
Assiniboine Park zone	4.5%	1,165	4.2%	1,080	0.6%	160	15.7%	4,030	0.0%	0
Outlying Areas	0.9%	235	0.8%	210	0.1%	20	3.0%	760	0.2%	40
Downtown	0.0%	0	0.3%	25	0.1%	10	20.5%	1,855	0.0%	0

For apartments in buildings with five or more storeys, the Centennial Zone (which includes the downtown) has the highest proportion with 50.5%, while the Transcona Zone has the lowest with only 1.1%. The total number of private dwellings attributed to apartment buildings with five or more storeys is 7,690 and 130 within those two zones respectively. The zone with the highest number of low-rise apartment buildings with fewer than five storeys is Fort Rouge, totalling 5,245 and comprising 25.88% of the housing stock. It is closely followed by the Midland Zone which has the highest proportion of apartment buildings with fewer than five storeys, comprising 29.2% of the housing stock with a total of 5,220 units.

Almost 60% of Winnipeg's dwellings are suburban, single-family homes.

Total Rooms and Bedrooms

The number of bedrooms in a household is key to determining *Housing Suitability*, and where smaller or larger households are needed. For the number of bedrooms within Winnipeg households in 2016, Table 3.7 and Figure 3.2 shows that 18.1% had one or less bedrooms (50,915), 26.1% or 73,360 dwellings had two bedrooms, 34.1% or 95,890 dwellings have three bedrooms, 21.7% had 4 or more bedrooms (60,880). Between 2011 and 2016, the number of dwellings with three bedrooms increased by 2,520 units, or 2.7%. Dwellings with four or more bedrooms saw more significant growth during this period, adding 6,280 new units to the housing stock and generating an increase of 11.5%. Smaller dwellings with zero to one bedroom were actually reported to decrease between 2011 and 2016, during which time 330 units were lost, constituting a 0.64% reduction of the stock

Figure 3.2: Private Dwellings by Number of Bedrooms

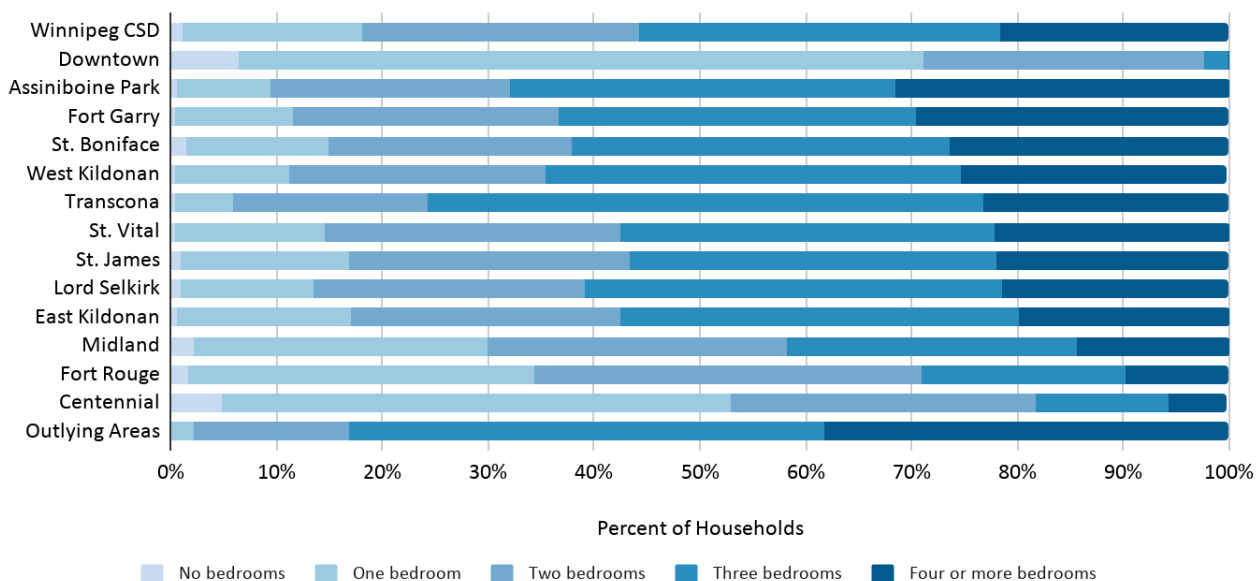


Table 3.7: Occupied Private Dwellings by Number of Bedrooms

2016 Census	No bedrooms	One bedroom	Two bedrooms	Three bedrooms	Four or more bedrooms
Winnipeg CSD	1.1%	17.0%	26.1%	34.1%	21.7%
Downtown	6.5%	64.7%	26.5%	2.2%	0.2%
Assiniboine Park zone	0.5%	8.9%	22.7%	36.4%	31.6%
Fort Garry zone	0.4%	11.1%	25.2%	33.7%	29.5%
St. Boniface zone	1.5%	13.4%	23.0%	35.8%	26.3%
West Kildonan zone	0.4%	10.7%	24.3%	39.3%	25.1%
Transcona zone	0.4%	5.5%	18.4%	52.5%	23.2%
St. Vital zone	0.4%	14.2%	27.9%	35.4%	22.2%
St. James zone	1.0%	15.9%	26.5%	34.7%	21.9%
Lord Selkirk zone	1.0%	12.4%	25.7%	39.5%	21.3%
East Kildonan zone	0.6%	16.4%	25.4%	37.8%	19.9%
Midland zone	2.1%	27.8%	28.3%	27.5%	14.4%
Fort Rouge zone	1.6%	32.8%	36.6%	19.3%	9.6%
Centennial zone	4.8%	48.2%	28.8%	12.5%	5.4%
Outlying Areas	0.0%	2.2%	14.6%	44.8%	38.3%

Across the CMHC Survey Zones, a significant range in the proportion of dwellings with 0-1 bedroom, 2 bedrooms, 3 bedrooms, and 4 or more bedrooms can be observed across the city. For example, in Figure 3.2 and Table 3.7, the Centennial Zone stands out with 53% (8,070) of its dwellings having one or zero bedrooms, and 28% (4,380) two-bedroom dwellings. Similarly, the downtown has almost no housing stock with more than 2-bedrooms. The Fort Rouge Zone has a high proportion of smaller household sizes, with 34.4% (6,970) of dwellings with one or zero bedrooms and 36.6%

(7,415) with two-bedroom. The Assiniboine Park and Fort Garry Zones have higher proportion of households with more bedrooms. Assiniboine Park zone has 36.37% (9,330) of dwellings having three bedrooms, and 31.5% (8,205) having four or more bedrooms. The Fort Garry Zone has 33.7% (9,390) of dwellings with three bedrooms and 29.5% (8,205) with four or more bedrooms.

The data on bedrooms is useful in identifying gaps between where housing is offered and where it is needed. Some neighbourhoods with higher populations of new immigrants and Aboriginal households could use larger housing with more bedrooms -- such as Centennial and Midland. It is interesting that there has been a significant increase in the number of units with four or more bedrooms, when interviews have strongly indicated the challenge large families have finding units with enough bedrooms. There are two reasons for this. If we consider tenure, we find that the homes with more bedrooms are typically owned homes as opposed to rental units. In addition, the homes with more bedrooms are not in the neighbourhoods where we find large immigrant and refugee households, Aboriginal families, or many of the multi-generational, and larger low-income families in general. There is a geographic discrepancy between larger households and larger housing units. As many of these larger households are low-income it is unlikely the private sector is going to build larger units for them -- even with programs like Rent Assist. This highlights the need for more social housing units (three and four bedroom units) that are provided on a rent-geared-to-income basis.

Condominium Status

Within the City of Winnipeg, 24,155 dwellings are condominium units, comprising 8.6% of the housing stock in 2016. Between 2011 and 2016, the number of condominium units in the City increased by 3,390, or 16.3% from the previous total of 20,785. Looking to the Zones, the Assiniboine Park Zone has the highest proportion of condominium dwellings, comprising 17.1% of the stock with a total of 4,390 units. The Fort Garry, Fort Rouge, and St. Vital zones have 3,725; 3,180; and 3,295 units. The lowest proportion of condominium dwellings is in the Lord Selkirk Zone at 2.8% (640 units), followed closely by the Midland Zone at 2.9% (525).

Condominiums are an important component of the housing stock. Condos offer a relatively lower entry point to the ownership market, particularly for younger households, but also for other often smaller households looking for affordable entry to the ownership market, or who prefer housing with fewer maintenance responsibilities. For an aging population that may be looking to downsize or reduce homeownership responsibilities, condos are also an attractive option. Areas with good numbers of condos can accommodate an aging population within the neighbourhood. When conversions of non-residential buildings (such as in the Exchange District) or new-built condominiums come to market they are a welcome diversity to housing options in a neighbourhood because they add units to the overall housing supply.

The challenge is when condominium conversions remove affordable rental stock from neighbourhoods. Under rent-controls in the Winnipeg market, some rental landlords find it more profitable to convert an existing apartment building into condominiums and sell them, than to maintain a building. This change of tenure of a building usually forces tenants out of a building. Between 2006 and

Table 3.8: Condominium Status of the Winnipeg CSD, Winnipeg CMA, and CMHC Zones, 2016

	Condominium		Not Condominium	
Winnipeg CSD	8.6%	24,155	91.4%	256,885
Winnipeg CMA	8.3%	25,350	91.7%	281,195
Assiniboine Park zone	17.1%	4,390	82.7%	21,235
Fort Rouge zone	15.7%	3,180	84.3%	17,100
Downtown	14.2%	1,285	85.8%	7,770
Fort Garry zone	13.4%	3,725	86.6%	24,110
St. Vital zone	11.8%	3,295	88.2%	24,715
Centennial zone	9.6%	1,460	90.4%	13,760
St. James zone	7.5%	2,035	92.6%	25,250
West Kildonan zone	6.6%	1,510	93.5%	21,535
St. Boniface zone	5.9%	1,405	94.0%	22,360
Outlying Areas	4.6%	1,185	95.3%	24,310
Transcona zone	4.4%	545	95.5%	11,710
East Kildonan zone	3.9%	1,425	96.1%	35,465
Midland zone	2.9%	525	97.1%	17,370
Lord Selkirk zone	2.8%	640	97.2%	22,235

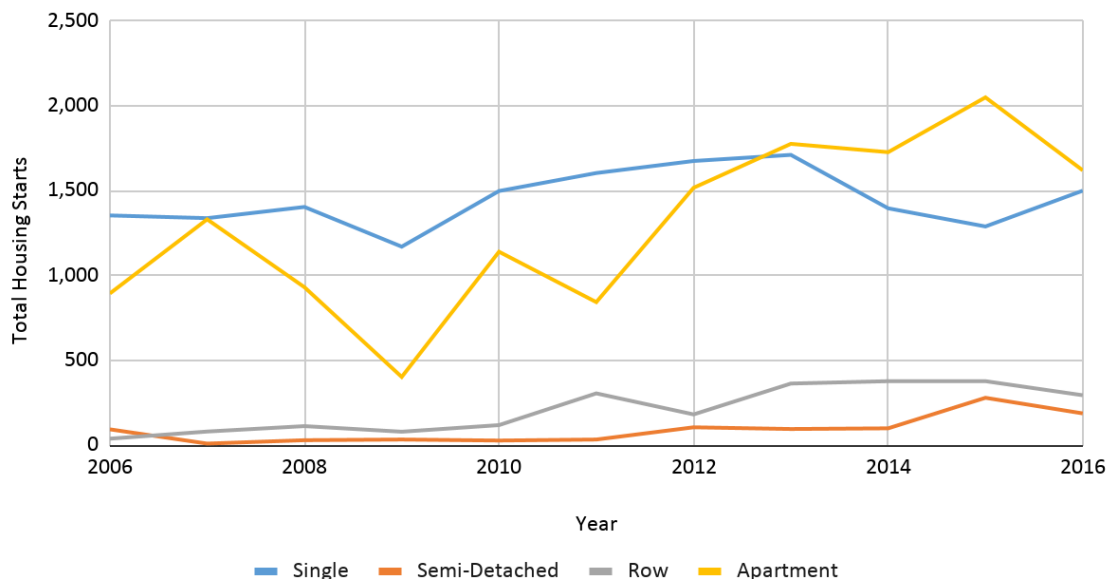
2015 more than 2000 rental units have been converted into condo units in Winnipeg.³¹ However, many of these condo conversions also provide entry into the ownership market at more affordable rates than single family housing or purpose built new condos.

3.1.2 Housing Starts by Type

Between 1990 and 2016, the City of Winnipeg had 56,400 housing starts, which averaged approximately 2,089 starts annually over that 27-year period. Over the more recent period, the City had 33,527 housing starts between 2006 and 2016, which averaged 3,048 housing starts annually over the decade.

Despite the number of housing starts trending toward a gradual increase over time, there is significant fluctuation in terms of annual increases and decreases, as shown in Table 3.9. For example, while 2015 boasted 3,999 starts, up from 3,603 in 2014, the number decreased slightly to 3,605 in 2016. Most recently, 2017 demonstrated a significant increase of nearly 40% with 5,023 starts. This jump in housing starts is widely attributed to the implementation of Impact Fees on May 1, 2017.

Figure 3.3 Housing Starts from 2006 to 2016, for the Winnipeg CSD



Of all housing starts in the City of Winnipeg from 2006 to 2016, 47.6% or 15,950 were single-detached dwellings, 9.9% were semi-detached or row structures, and 42.5% or 14,242 were apartment dwellings.

Perhaps more important is the change in the ratios between single detached and multi-family housing. During this period, single-detached housing starts peaked in 2009 at 69.4% of the market. Reciprocally, apartment housing starts accounted for 28.8% of the market, while only 6.7% were semi-detached or row structures. The market shifted significantly, and by 2015 new apartment starts outpaced single family starts 2,051 to 1,290. By 2016 the two types were almost in parity.

³¹ McCullough, S. and Tom Carter (Forthcoming). Winnipeg's Condominium Market. Institute of Urban Studies, University of Winnipeg.

Table 3.9: Housing Starts by Dwelling Types

Year	Total	Single-Detached		Semi- Detached and Row		Apartment and Other	
2006	2,383	1,355	56.9%	133	5.6%	895	37.6%
2007	2,762	1,339	48.5%	91	3.3%	1,332	48.2%
2008	2,480	1,405	56.7%	143	5.8%	932	37.6%
2009	1,688	1,171	69.4%	114	6.8%	403	23.9%
2010	2,787	1,499	53.8%	147	5.3%	1,141	40.9%
2011	2,789	1,605	57.5%	340	12.2%	844	30.3%
2012	3,482	1,676	48.1%	288	8.3%	1,518	43.6%
2013	3,949	1,712	43.4%	460	11.6%	1,777	45.0%
2014	3,603	1,397	38.8%	478	13.3%	1,728	48.0%
2015	3,999	1,290	32.3%	658	16.5%	2,051	51.3%
2016	3,605	1,501	41.6%	483	13.4%	1,621	45.0%
2006 to 2016	33,527	15,950	47.6%	3,335	9.9%	14,242	42.5%

There are a number of factors behind these shifts. Demographically, Winnipeg has seen strong numbers in the age groups most likely to buy -- first time buyers, as well as an increase in those age groups most likely to be *move-up buyers*.

However, there was also a shift in the ratio between the carrying costs of owning a home and rental rates. Significant increases in rental rates made ownership more attractive, especially during the long period of very low interest rates after the 2008 housing crisis. I.E., a person could carry the cost of ownership for not a lot more than renting. In addition, during this period there were assistance programs for first time buyers -- with down-payments, through tax credits etc. There has not been the same level of assistance to the rental market. Over and above all of this, the cost of buying a home in Winnipeg has remained relatively affordable compared to many other Canadian cities.

Table 3.10: Housing Starts by Dwelling Types for CMHC Zones, from 2011 to 2016

CMHC Zones	Total		Single-Detached		Semi- Detached and Row		Apartment and Other	
Winnipeg CSD	21,427	100.0%	9,181	42.8%	2,707	12.6%	9,539	44.5%
St. Boniface zone	2,219	100.0%	1,350	60.8%	492	22.2%	377	17.0%
Lord Selkirk zone	1,289	100.0%	739	57.3%	282	21.9%	268	20.8%
Transcona zone	954	100.0%	519	54.4%	90	9.4%	345	36.2%
Fort Garry zone	5,685	100.0%	2,982	52.5%	713	12.5%	1,990	35.0%
West Kildonan zone	1,696	99.9%	889	52.4%	255	15.0%	552	32.5%
St. Vital zone	2,052	100.0%	817	39.8%	215	10.5%	1,020	49.7%
St. James zone	797	100.0%	310	38.9%	73	9.2%	414	51.9%
East Kildonan zone	3,043	99.9%	1,066	35.0%	327	10.7%	1,650	54.2%
Assiniboine Park zone	1,566	100.1%	283	18.1%	103	6.6%	1,180	75.4%
Fort Rouge zone	684	100.0%	88	12.9%	78	11.4%	518	75.7%
Midland zone	356	100.0%	43	12.1%	22	6.2%	291	81.7%
Centennial zone	1,086	99.9%	95	8.7%	57	5.2%	934	86.0%
Outlying Areas	3,376	100.0%	2,552	75.6%	229	6.8%	497	14.7%

More recently the cost of purchasing a home has increased. There has been modest but steady price growth for more than two decades, and combined with the introduction of the stress-test the income needed to purchase a home has increased. These factors (slightly) suppress demand for single family housing. Additionally, increases in the population of young adults, driven to a considerable extent by international migration, have strengthened demand for multi-family rental housing.

When assessed according by the Zones,³² a great degree of variation can be observed in both the types and totals of housing starts across the City. The Fort Garry Zone held the highest proportion of single-detached starts between 2011 and 2016, with 26.5% of all starts occurring within Winnipeg, or 5,685 in total. The East Kildonan Zone held the second highest number of single-detached, comprising 14.2% of all starts in the City with 3,043 in total. St. Boniface and St. Vital Zones also experienced significant housing starts. These areas all have significant new single family developments. The Midland Zone had the lowest share of housing starts across the Study Zones, accounting for only 1.6% of the City's starts between 2011 and 2016, or 356 in total. The next lowest number of housing starts is attributed to the Fort Rouge Zone, with a total of 684 housing starts during that period. While geographically the Midland Zone and Fort Rouge Zone are comparatively small, they are also centrally located within the City of Winnipeg. In both of these zones, the vast majority of starts were for multi-family buildings, and in Fort Rouge (especially Osborne Village) these may be identified as condominium infill developments.

The proportion of housing starts that were single-detached were especially high in the Outlying Areas (75.6%), St. Boniface (60.8%), Transcona (54.4%), Fort Garry (52.5%), West Kildonan (52.4%), and Lord Selkirk (57.3%).

Perhaps more informative is the starts of multi-family. Generally, in the built up, older and more mature neighbourhoods the proportion of apartment-starts were higher, while in neighbourhoods where there is development on new land single detached starts dominate. Centennial and Midland really show this trend with 86% and 82% of starts being apartments; also for Assiniboine and Fort Rouge at 75% apartment starts. Lord Selkirk appears to be an exception to this generalization at only 21% apartments, but is likely due to the geography of the zone with includes new single-family developments at the very northwest corner of the city (Inkster Gardens for instance). Of the few single detached starts in neighbourhoods such as Centennial, Midland and Lord Selkirk some units may be built under programs such as HOP and other programs of assistance that have supported new infill starts in these areas.

There are two drivers to this pattern — land availability and the economics of development. Development occurs where there is land for it — and most available land is in suburban areas. Here, demand is primarily for single detached housing. But for older neighbourhoods, new starts are *infill* developments. These have particular characteristics — they tend to be more expensive to develop and a much smaller scale (than a large suburban single family development on new land). This means it is difficult for infill developments to be profitable if they are single, single-family infill. Rather, the economics of these developments push them towards multi-family construction. Additionally, some of the new starts in the older neighbourhoods have been social and affordable housing units.

A complete breakdown of the types and totals of housing starts across the zones and by year is provided in Appendix 1 as Table A.25 and Table A.26. While the proportion of starts by housing type remained largely consistent across many of the Study Zones, some demonstrated significant variations between 2011 and 2016. For instance, the Fort Garry Zone saw a decrease in the proportion of single detached housing starts during this period, dropping from 81.6% (617) to 61.9% (373). In the Lord Selkirk Zone,

³² Currently, the CMHC only provides data from 2010-2018 for any geography smaller than a CSD.

although the proportion actually decreased, the number of single-detached housing starts increased from 67 (77%) in 2011 to 227 (57.5%) in 2016. For apartment starts, the St. James Zone saw the most significant decline over this period, decreasing from 192 (79.8%) in 2011 to zero in 2016. On the other hand, the number of apartment starts in the East Kildonan Zone increased significantly, rising from 20 (7.7%) in 2011 to 327 (50%) in 2016.

Housing starts across the city have been consistently growing. But are highly differentiated by zones -- in both the number of starts in each area and the types of housing starts. Generally, newer and higher income areas are dominated by single detached starts while older and lower-income areas illustrate a focus on apartment starts, which could be rental apartments or condominiums. However, the cost of new or converted condominiums or the rents in new apartments often make them unaffordable for many low-income households in some of these older neighbourhoods -- Centennial for example.

3.1.3 Age and Condition of Dwellings

Age:

The Age of a dwelling is important, as it impacts the affordability of housing (older homes may be less expensive, but in need of repair or renovation), and the appropriateness of housing (the use and types of spaces within a home). The City of Winnipeg has an older housing stock. In the City, nearly 70% of the housing stock was built prior to 1980, with 34.5% built before 1961. Just 5.5% of the City's housing stock was built between 2011 and 2016. Winnipeg has some of the oldest housing stock in Canada.

Table 3.11: Year of Construction for Comparison Cities, 2016

	Winnipeg MB, CSD		Saskatoon, SK		Quebec City, Q		Edmonton, AB		Hamilton, ON	
Total Dwellings	100%	281,045	100%	98,565	100%	252,040	100%	360,830	100%	211,595
1960 or before	34.5%	97,100	18.6%	18,295	23.1%	58,275	15.0%	54,260	35.2%	74,470
1961 to 1980	33.3%	93,635	33.4%	32,925	32.6%	82,275	31.2%	112,725	29.1%	61,565
1981 to 1990	12.8%	36,085	16.1%	15,905	15.2%	38,280	12.2%	44,195	11.7%	24,785
1991 to 2000	6.4%	17,865	8.2%	8,080	11.0%	27,720	10.4%	37,530	9.8%	20,635
2001 to 2005	3.1%	8,720	4.9%	4,850	5.0%	12,670	9.1%	32,755	4.6%	9,835
2006 to 2010	4.3%	12,190	7.2%	7,115	6.7%	16,780	9.9%	35,585	4.8%	10,165
2011 to 2016	5.5%	15,455	11.6%	11,390	6.4%	16,040	12.1%	43,780	4.8%	10,155

Condition:

According to the 2016 Census, 7.8% or 22,015 dwellings across Winnipeg are in need of major repairs.³³ Between 2006 and 2011, the number of dwellings in need of major repair in Winnipeg increased by 2,850, bringing the total proportion of housing stock categorized as such to 9.3%. Since then, the number of houses in need of major repair has decreased, dropping by a total of 3,065, or 12.2%, and overall down more than 7% since 2006.

³³ As defined by Statistics Canada, the 'major repairs needed' category includes such dwellings as those with defective plumbing or electrical wiring, as well as those requiring significant structural repairs to walls, floors, or ceilings.

Table 3.12: Trend of Dwellings Needing Major Repairs from 2006 to 2016

	2006		2011NHS		2016		2006 to 2011	2011 to 2016	2006 to 2016
Winnipeg CSD	22,230	8.5%	25,080	9.3%	22,015	7.8%	12.8%	-12.2%	-7.3%
Winnipeg CMA	23,745	8.4%	26,735	9.2%	23,440	7.6%	12.6%	-12.3%	-1.3%
Outlying Areas	1,515	7.3%	1,655	7.3%	1,425	5.6%	9.2%	-13.9%	-5.9%

When considering the Zones, Midland had the highest proportion of dwellings in need of major repair, which was reported to be 15% or 2,690 dwellings in total in 2016. The Lord Selkirk Zone followed with 11.4% or 2,610 dwellings in total reported as being in need of major repairs. This should not be surprising, as these areas have lower household incomes, and some of these households may struggle to invest in their homes. Alternately, the West Kildonan Zone had the lowest proportion of dwellings in need of major repairs, which was reported to be 4.4% or 1,010 dwellings in total. The Fort Garry Zone also has a low proportion of dwellings categorized as such, with 5.3% or 1,475 dwellings in total reported as in need of major repairs. The condition of dwellings across all Study Zones is shown in Table 3.13.

Table 3.13: Condition of Dwellings: Major Repairs

Census 2016	Dwellings Requiring Major Repairs	
	Total	Percent
Downtown Zoning Bylaw	775	8.6%
Winnipeg CSD	22015	7.8%
Midland Zone	2,690	15.0%
Lord Selkirk Zone	2,610	11.4%
Centennial Zone	1,715	11.3%
Fort Rouge Zone	2,225	11.0%
St. James Zone	2,070	7.6%
Assiniboine Park Zone	1,790	7.0%
East Kildonan Zone	2,505	6.8%
St. Boniface Zone	1,505	6.3%
Transcona Zone	770	6.3%
St. Vital Zone	1,675	6.0%
Outlying Areas	1,430	5.6%
Fort Garry Zone	1,475	5.3%
West Kildonan Zone	1,010	4.4%

A correlation can be identified between the age of dwellings in the City of Winnipeg and the proportion in need of major repairs. According to 2016 Census data in Table 3.14 below, 58.5% of dwellings in need of major repairs were constructed prior to 1961, 14.2% between 1961 and 1970, and 15.9% between 1971 and 1980. Only 0.8% of dwellings constructed between 2011 and 2016 were reported as being in need of major repairs. Note that the proportion of homes in need of repair rises slowly but steadily as dwellings age, but shifts remarkably once homes are older than a 1960 build-date. We also note that Zones with a high percentage of dwellings in need of major repairs are also zones with lower income levels.

Age and condition of the housing stock is an important factor in determining housing affordability, adequacy and suitability. Older stock, particularly rental stock, can be more affordable and generally the older stock is located in low-income neighbourhoods. However, the older stock is also often smaller single detached units, or older and smaller apartments and rooming houses. This is not always suitable accommodation for many of the larger low-income households in these areas. In addition, as the figures

illustrate it is the older stock that tends to be in the poorest condition which raises the problem of adequacy. Interviews strongly stated the poor quality of older apartments and houses in the Centennial, Midland, Lord Selkirk and other older inner city neighbourhoods. In addition to physical condition, infestations and mold are common problems in these older units. An additional challenge is both federal and provincial repair programs have declined or have been redirected away from upgrading existing stock. This means older homes may deteriorate faster. Lastly, interviews indicate that rents have increased significantly in some of this older stock -- in older apartments, rooming houses and hotel single room occupancy units.

When all these factors are considered, it appears that many low-income households in these older neighbourhoods are living in older, poorer quality, inadequate units that are often unsuitable for the household size and type; and tenants are paying rents that are unaffordable for this low quality accommodation. This general problem is exacerbated by the fact that in increasing numbers of these older units, the cost of utilities is less likely to be included in the rent. The impact is affordability problems become worse as many of these older units are very expensive to heat. The result is that you have more and more low-income households living in poor quality, unaffordable units. The emerging problem of utility costs was identified in several interviews.

Table 3.14: Dwellings with Major Repairs Needed by Year of Construction for the Winnipeg CSD, 2016

Year of Construction	Total	Percent
Total Dwellings	22,015	7.8%
1960 or before	12,880	58.5%
1961 to 1970	3,135	14.2%
1971 to 1980	3,500	15.9%
1981 to 1990	1,525	6.9%
1991 to 1995	320	1.5%
1996 to 2000	220	1.0%
2001 to 2005	115	0.5%
2006 to 2010	130	0.6%
2011 to 2016	175	0.8%

3.2 Market Housing Supply

Home ownership remains an important way for individuals and households to build wealth.³⁴ For many households, owning a home is a secure investment option and reliable form of accommodation. As such, the demand for homes continues to drive a significant proportion of residential development in Winnipeg. For others, particularly those with less stable or lower incomes, special households needs, or inadequate access to formal banking services, the benefits of home ownership may be out of reach. As such, it is important to ensure other housing options are available, which allows residents to choose from options along the housing continuum according to their needs. This section offers an overview of the trends in Winnipeg's ownership housing by looking at the newly constructed, resale, and condominium dwelling market supply.

In general, at the highest level, the data and interviews conducted with key stakeholders suggest the Winnipeg primary housing market is both healthy and relatively inexpensive compared to other cities. Supply is meeting demand for new purchase housing; and there is currently a stable, appropriate vacancy rate for rental housing. We expect demand to increase for multi-family housing, as the market responds to increased costs and demographic changes. Seniors and the boomer generation will continue to live in their homes (aging-in-place) far longer than previous generations. But information from key stakeholders suggest there will also be increased demand for smaller existing-homes, condos, and apartments as seniors downsize. This demand will likely be in established areas in mature communities that are closer to the urban core amenities -- such as old St. Boniface, old St. Vital, Wolseley, River Heights, and Riverview. Affordability of housing is discussed in Part IV below.

Key stakeholders in the development community have also indicated that new housing starts are driven to a large extent by immigration, and importantly, the critical purchase criteria is value (cost per square foot). To some extent, this means the incentive for development is towards cheaper land and construction costs. The result is that infill development in *Mature Communities* - with higher land-purchase price, challenging construction costs, and - in some zones - low sale price; is extremely difficult to accomplish.

³⁴ Assuming prices continue to rise. There is research that suggests renting over the longer term is a better way to build wealth, but it depends on how money saved by a renter is invested. Capital appreciation in a house (if it happens) can be a form of forced savings as long as this capital accumulation is not used as security to increase debt (mortgage) for other purposes.

Interviews in the development community also suggest some developers now prefer to build outside of the city, citing ongoing frustrations with city processes around development, including the lack of transparency and consistency, as well as the politicization of some development (especially infill). Some communities in the Outlying Areas are aggressively pursuing development and this is helping drive growth outside of the city.

3.2.1 Market Ownership Housing

As discussed in *Section 2.2 - Household Trends and Projections* section, the majority of market housing in the City of Winnipeg is owned, comprising 64.9% of the housing stock or 182,395 households in total. Between 2006 and 2016, the number of owned-households increased by 7.6%, representing an addition of 19,935 households to the stock over the ten-year period. Currently, single-detached dwellings represent the majority of the ownership housing supply in Winnipeg, with semi-detached and condominium dwellings comprising significantly smaller proportions.

Table 3.15: Absorbed Unit Prices by Single-Detached Structures for the Winnipeg CSD

Year	Single-Detached Dwellings		
	Median Value (\$)	Average Value (\$)	Units
2006 to 2016 Change	\$152,500 62.2%	\$156,536 59.8%	-
2006	\$245,000	\$261,937	1,343
2007	\$275,000	\$294,911	1,275
2008	\$310,000	\$335,915	1,338
2009	\$330,000	\$361,128	1,237
2010	\$340,000	\$371,828	1,325
2011	\$350,000	\$391,342	1,388
2012	\$370,000	\$398,340	1,422
2013	\$400,000	\$419,834	1,689
2014	\$430,000	\$434,434	1,363
2015	\$400,000	\$441,380	1,365
2016	\$397,500	\$418,473	1,360

Absorbed Sale Prices

Across the Winnipeg CSD, the average sale price of a newly constructed single detached dwelling in 2017 was \$433,637, while the median price was \$425,000. In that year, the CMHC reports 1,502 single detached units being sold. Based on historical data, as shown in Table 3.15, the average and median prices of single detached homes has gradually increased over time. Between 2006 and 2016, the average price of a newly constructed single detached dwelling grew by 59.8%, rising from \$261,937 to \$418,473. The median price increased 62.2%, rising from \$245,000 in 2006 to \$397,500 in 2016.

Within the Zones in 2017, newly constructed single detached dwellings in the Assiniboine Park Zone demonstrated the highest price, averaging \$508,384. The Fort Garry Zone followed closely behind with the next highest average price of \$483,836 per single detached dwelling. On the opposite end of the market, the St. James Zone demonstrated the lowest average price for newly

constructed single-detached dwellings, which was \$288,237. The East Kildonan Zone followed with a significantly higher average cost of \$367,593 per single detached dwelling. However, the Midland, Centennial, and Transcona Zones were not included in this assessment, as data was suppressed by Statistics Canada and therefore not available.³⁵ It is assumed, based on previous information in this study, that prices in the Midland and Centennial Zones is lower than other zones.

³⁵ The data was suppressed because a low number of sales potentially risks identifying sellers, as well as produces a limited and unreliable sample size.

Table 3.16: Absorbed Unit Prices by Structure Type for Winnipeg CSD

Year	Single/Semi-Detached			Semi-Detached		
	Median	Average	Units	Median	Average	Units
2006 to 2016 Change	\$140,000	\$155,082	-	\$67,500	\$68,878	-
	57.1%	59.5%	-	28.1%	28.7%	-
2006	\$245,000	\$260,822	1,434	\$240,000	\$240,303	91
2007	\$275,000	\$294,199	1,308	**	\$248,835	33
2008	\$310,000	\$335,915	1,351	**	**	13
2009	\$330,000	\$361,128	1,266	**	**	29
2010	\$340,000	\$371,828	1,348	**	**	23
2011	\$350,000	\$391,342	1,410	**	**	22
2012	\$370,000	\$397,750	1,478	**	\$341,785	56
2013	\$400,000	\$418,096	1,770	**	\$291,197	81
2014	\$430,000	\$434,503	1,421	**	\$446,181	58
2015	\$400,000	\$440,659	1,483	**	\$299,957	118
2016	\$385,000	\$415,904	1,653	\$307,500	\$309,181	293

The price of new single detached housing is one of the benchmarks for entry into ownership. It is obvious that these prices are well out of reach of most of the households that need affordable housing, particularly the lower income households in the older neighbourhoods (see Section 4.6 *Ownership and Rental Affordability* for details). For those seeking to move into ownership it means that most have to look to the existing housing sales market or more likely remain in rental accommodation in the private or public sector. New single detached units are most likely to be purchased by move-up buyers or people with significant incomes. They are simply unaffordable for many households in the City of Winnipeg. Our analysis indicates that a household would need to be in the seventh decile for incomes (earning \$99,000 or more) before it could afford new housing (see 4.6 *Ownership and Rental Affordability*).

Table 3.17: Absorbed Unit Price at Completion, for Single Detached Units, 2017

2017	Single Detached Unit Price
Winnipeg CSD	\$433,637
Winnipeg CMA	\$436,671
Assiniboine Park zone	\$508,384
Fort Garry zone	\$483,836
St. Boniface zone	\$469,941
Outlying Areas	\$455,927
St. Vital zone	\$455,297
West Kildonan zone	\$396,405
Lord Selkirk zone	\$389,579
Fort Rouge zone	\$384,756
East Kildonan zone	\$367,593
St. James zone	\$288,273
Midland zone	**
Centennial zone	**
Transcona zone	**

3.2.2 Housing Starts: *Homeowner / Condominium / Rental*

Housing starts intended for homeowners have maintained a majority of the market share over the past decade.³⁶ Between 2006 and 2016, 49.7% of starts in Winnipeg, or 16,678 in total were targeted to the ownership market. During this period, the number of housing starts intended for the Homeowner market peaked in 2009 with 70.5% of the market, which is consistent with the high proportion of single-detached dwelling starts that same year (see section 3.1.1 *Trends in Dwellings*). Alternatively, housing starts for homeowners constituted the smallest proportion of the market in 2015 at 38.1%, also consistent with the lower proportion of single-detached housing starts that year.

Table 3.18: Housing Starts in the Winnipeg CSD

Year	Total Starts	Homeowners		Condominium		Rental	
		Total	Percent of Total Starts	Total	Percent of Total Starts	Total	Percent of Total Starts
2006	2,383	1,373	57.6%	397	16.7%	613	25.7%
2007	2,762	1,332	48.2%	636	23.0%	794	28.7%
2008	2,480	1,428	57.6%	706	28.5%	322	13.0%
2009	1,688	1,190	70.5%	122	7.2%	376	22.3%
2010	2,787	1,507	54.1%	476	17.1%	804	28.8%
2011	2,789	1,635	58.6%	441	15.8%	713	25.6%
2012	3,482	1,741	50.0%	945	27.1%	796	22.9%
2013	3,949	1,800	45.6%	1,370	34.7%	779	19.7%
2014	3,603	1,483	41.2%	1,502	41.7%	618	17.2%
2015	3,999	1,523	38.1%	827	20.7%	1,649	41.2%
2016	3,605	1,666	46.2%	783	24.5%	1,156	32.1%
2006 to 2016	33,527	16,678	49.7%	8,205	24.5%	8,620	25.7%

Source: CMHC Housing Information Portal 2018

In 2016, there were 1,666 housing starts intended for the Homeowner market, which constituted 46.2% of all housing starts that year. In the following year, the number increased to 2,218 housing starts intended for the ownership market across the City of Winnipeg, while the proportion decreased to 44.1% of all starts in 2017.

Between 2006 and 2016, the average number of condominium starts per year was 746, which totalled 8,205 starts by the end of the decade. This figure translates to 24.3% of all housing starts over this period. The peak of condominium starts was observed in 2014 with 1,502 in total, which constituted 41.7% of all housing starts that year. This peak coincides with increased condo construction in the downtown. Most recently, there were 1,708 condominium starts across the city in 2017, which constituted 21.7% of all starts that year and demonstrated a significant increase from the 783 starts in 2016. Combining housing starts for Homeowners and Condominiums result in 74% of all starts between 2006 and 2016 (or 24,883 in total) being for these owned markets.

³⁶ The CMHC defines *Homeowner* and *Condo-owner* differently: "A Homeowner is a residence where the owner owns the dwelling and the lot outright. A Condo is a privately owned dwelling that is built on land that is collectively owned by all dwelling unit owners. Lastly a Rental unit is a dwelling constructed for rental purposes." (Canadian Mortgage and Housing Corporation, Starts & Completions Survey Methodology, 2019). Emphasis added.

Housing Starts by CMHC Survey Zones

As would be expected most of the housing starts occur in neighbourhoods that have open suburban tracts of land for development -- East Kildonan, St. Boniface, and Fort Garry for example. This is also true to a lesser extent in neighbourhoods like West Kildonan, Transcona and St. Vital. Many of the housing starts in the older, more built-up neighbourhoods represent condominium units, and to a lesser extent infill development and development on repurposed commercial and industrial property. Key stakeholders indicate that infill development in mature communities is both more challenging and more expensive than greenfield development. This suggests prioritizing infill development will require actions or incentives by the City to encourage such development.

Table 3:19: Total Housing Starts by CMHC zones, 2010 to 2016

Year	2010	2011	2012	2013	2014	2015	2016	Total
Winnipeg CSD	2,787	2,789	3,482	3,949	3,603	3,999	3,605	24,214
Fort Garry zone	566	756	1,117	1,444	795	971	602	6,251
Outlying Areas	446	542	583	756	645	401	449	3,822
East Kildonan zone	464	259	334	400	291	1,105	654	3,507
St. Boniface zone	585	478	383	445	409	213	291	2,804
St. Vital zone	240	105	533	349	465	293	307	2,292
Assiniboine Park zone	373	191	74	33	447	263	558	1,939
West Kildonan zone	141	188	392	417	326	242	131	1,837
Lord Selkirk zone	89	87	102	84	259	362	395	1,378
Transcona zone	172	339	197	209	92	62	55	1,126
Centennial zone	34	124	154	311	333	55	109	1,120
St. James zone	57	241	103	189	41	159	64	854
Fort Rouge zone	39	15	41	38	139	75	376	723
Midland zone	38	6	52	30	6	199	63	394

A high degree of variation can be observed in the amount and proportion of Homeowner housing starts across the Study Zones. In 2016, the Fort Garry Zone had the greatest number of housing starts intended for the Homeowner market with 409, which constituted 68% of all housing starts in that zone that year. The Lord Selkirk Zone followed with 313 housing starts for the Homeowner market in 2016, which accounted for 79.2% of housing starts in that zone that year. Notably, while only amounting to 60 housing starts in terms of real numbers, those intended for the Homeowner market in the St. James Zone accounted for 93.7% of all starts that year -- indicating that almost all units were single detached houses.³⁷ Between 2011 and 2016 the Transcona Zone had the greatest decrease in housing starts intended for the Homeowner market, dropping by 76% from 143 starts in 2011 to just 35 in 2016.

³⁷ Note this is likely because of the Airport Vicinity Protection Area plan (AVPA), which limits all new construction in the Area to the replacement of existing homes only. The AVPA does not allow for multi-family developments and the only intensification possible is lot-splits (creating two homes where there was one).

Table 3.20: Total Housing Starts for Homeowner Intended Market by CMHC zones, 2010 to 2016

Year	2010	2011	2012	2013	2014	2015	2016	Total
Winnipeg CSD	1,507	1,635	1,741	1,800	1,483	1,523	1,666	11,355
Fort Garry zone	506	616	571	684	429	416	409	3,631
Outlying Areas	405	371	445	514	514	375	380	3,004
St. Boniface zone	210	256	306	325	206	108	229	1,640
East Kildonan zone	268	223	166	180	137	280	254	1,508
West Kildonan zone	128	164	251	172	155	118	57	1,045
Lord Selkirk zone	89	75	46	42	173	272	313	1,010
St. Vital zone	59	57	133	192	171	140	134	886
Transcona zone	140	143	134	70	80	59	35	661
St. James zone	49	48	53	44	39	67	60	360
Assiniboine Park zone	27	26	32	27	38	27	133	310
Centennial zone	9	6	22	29	34	9	14	123
Fort Rouge zone	13	15	14	17	15	16	25	115
Midland zone	18	6	13	18	6	11	3	75

Condominium Starts by CMHC Survey Zones

As for condominium starts, the Fort Rouge Zone had the most in 2016 with 306, which accounted for 18.4% of all housing starts in the zone that year. Many of these are new condo developments in Osborne Village. Between 2011 and 2016, the East Kildonan Zone saw the highest rate of growth in condominium starts, increasing by 300% from 36 condominium starts in 2011 to 144 in 2016. The rate of condominium starts decreased most significantly in the St. James Zone between 2011 and 2016, dropping by 87.9% from 33 starts in 2011 to just 4 in 2016.

Table 3.21: Total Housing Starts for Condominium Intended Market

Year	2010	2011	2012	2013	2014	2015	2016	Total
Winnipeg CSD	476	441	945	1,370	1,502	827	783	6,344
Fort Garry zone	60	103	293	641	366	55	129	1,647
St. Vital zone	131	48	238	151	250	45	36	899
St. Boniface zone	62	98	45	112	114	105	58	594
Outlying Areas	38	72	90	213	94	24	34	565
Centennial zone	0	55	94	48	292	40	20	549
Fort Rouge zone	26	0	27	21	110	29	306	519
East Kildonan zone	20	36	8	31	33	199	144	471
West Kildonan zone	13	24	26	90	147	111	34	445
Assiniboine Park zone	118	44	42	6	92	83	15	400
Lord Selkirk zone	0	0	56	28	84	90	17	275
Transcona zone	32	0	63	139	12	3	20	269
St. James zone	8	33	14	91	2	44	4	196
Midland zone	8	1	39	12	0	23	0	83

3.2.3 Resale Housing Market

NOTE: Housing Resale data is derived from *CMHC Housing Market Outlook Reports* and is available for the Winnipeg CMA only.

For trends in the existing housing market, the CMHC reports the average resale price for households in the Winnipeg CMA was \$284,610 in 2016, with a total of 12,871 sales taking place. The average resale price in 2017 increased to \$295,885, while total sales declined to 12,751. The average resale in 2018 was \$301,518 with 11,979 sales, with a forecasted range between \$299,500 and \$310,500, with sales expected to increase to be between 11,800 to 12,500.

Between 2006 and 2016, the average price of a house on the resale market increased by 84.1%, rising from \$154,607 in 2006 to \$284,610 in 2016. During this same period, the average percentage change in the price of a house on the resale market was 6.4% annually, or approximately \$13,000. The peak annual difference occurred between 2007 and 2008, during which time the average resale price of a house increased by just over 13%, or \$22,737. Looking at more recent trends, the average resale price of a house increased 17.9% between 2011 and 2016, with the most significant increases in 2012 (\$13,649) and 2013 (\$13,324). The smallest increase was observed between 2014 and 2015, when the average resale value of a house only grew by 1.8%, or \$4,981. Between 2006 and 2016, the average rate of inflation / consumer price index had an average increase of 1.62%³⁸, and during this period the average hourly employee wage increased by 34%, from \$17.57 to \$23.54 (Adjusted to 2019 dollars).³⁹ The average increase in the price of an existing home has increased much faster than the rate of inflation as well as increases in incomes and wages.

3.3 Market Rental Universe

Market rental households are an important component of the housing spectrum. While some residents of a community are in a position to pursue ownership, others may not have the required resources, or prefer rental lifestyles. Many households prefer rental housing that relieves them of regular maintenance, some households prefer to downsize to rental units that are more modestly sized, and others rent because it suits their job mobility / life-style. With these potential benefits in mind, it is critical that rental housing market options range in size and affordability, as more vulnerable members of the population commonly rely upon them. With this important role of rental housing in mind, this section outlines trends in the construction, cost, and vacancy of Winnipeg's rental stock.

NOTE: This section reports on the CMHC *Primary Rental Market* which is created from the Rental Market Survey. The Survey is conducted every year in October on a *sample basis*, and *only targets market housing*: “private structures with at least three rental units which has been on the market for at least three months”⁴⁰. Rental Universe data does NOT include information on the Secondary Rental Market—which

³⁸ Source: Bank of Canada Inflation Calculator

³⁹ Source: Statistics Canada. Table 14-10-0064-01 Employee wages by industry, annual.

⁴⁰ CMHC, 2016. This definition of the rental market is important as it excludes many housing types. The CMHC surveys only units that are open to market rent—having no income qualifiers. Excluded housing includes all rental units that are owned or maintained by government organizations, non-profit organizations, or charity organizations (examples would include units operated by Manitoba Housing, the Winnipeg Housing Rehabilitation Corporation, or Non-Profit Housing Corporations). Additionally, rental units which support student living or assisted/supported senior living are not included in the CMHC survey, nor are any units that are not self-contained or that share facilities—such as some student housing, some seniors housing and rooming houses. The CMHC market data only covers market housing, and in some areas of Winnipeg, there is a significant amount of non-market housing.

is covered in section 3.4 below. As well, CMHC Rental Market data differs significantly from 2016 Census data which asks every respondent to indicate whether they rent or not. The CMHC data is being used because, although it is a sample, the survey occurs yearly, providing a better picture of change over time.

Figure 3.4: Total Rental Universe from 2006 to 2016 for the Winnipeg CSD

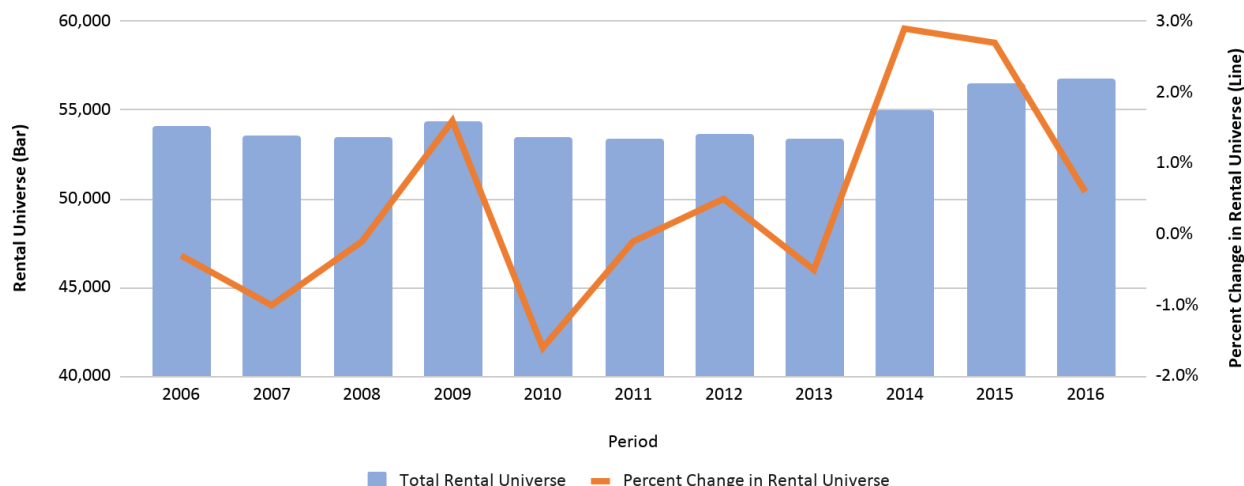


Table 3.22: Total Rental Universe for the Winnipeg CSD, 2006 to 2016

Period	Total	Total Change	Percent Change
2006 October	54,135	-188	-0.30%
2007 October	53,573	-562	-1.00%
2008 October	53,520	-53	-0.10%
2009 October	54,364	844	1.60%
2010 October	53,476	-888	-1.60%
2011 October	53,421	-55	-0.10%
2012 October	53,690	269	0.50%
2013 October	53,417	-273	-0.50%
2014 October	54,985	1,568	2.90%
2015 October	56,489	1,504	2.70%
2016 October	56,801	312	0.60%
2006 to 2016	-	2,666	4.90%
2011 to 2016	-	3,380	6.30%

Rental housing, constituting 35.1% of Winnipeg's housing stock in 2016, makes up a significantly smaller proportion of the housing stock compared to those units intended for ownership. In the same year, the total rental universe for the City of Winnipeg was reported as 56,801. Between 2006 and 2016, the rental universe in the City increased by 4.9% with the addition of 2,666 units, bringing the total from 54,135 to 56,801. Interestingly, the rate of growth is not only more significant between 2011 and 2016, but the actual number of rental units added to the stock as well. During this period, the rental universe increased by 6.3% with the addition of 3,380 units. This trend can be attributed to the 1.64% decline in the rental universe between 2006 and 2011. Notably, 1,917 new rental units were added in 2017, bringing the total to 58,718 and demonstrating a significant 3.37% increase in the rate of growth from the previous year. Much of this growth arises from increasing numbers of people in age groups most likely to rent — in turn driven by immigration.

Between 2006 and 2016 the annual average increase in Winnipeg's rental universe was 0.42%, or 225 units per year, peaking at a growth rate of 2.9% between 2013 and 2014, during which time a total of 1,568 units were added. The lowest growth rate was observed between 2009 and 2010 when the rental universe decreased by 1.63%, or a loss of 888 units in total.

Table 3.23: Total Rental Universe by CMHC Zones, 2016

CMHC Zone	Percent of Total Units	Total 2016 Units
Winnipeg CSD	100%	56,801
East Kildonan zone	14.7%	8,353
Fort Rouge zone	13.2%	7,488
Centennial zone	12.2%	6,921
St. James zone	11.4%	6,487
Fort Garry zone	9.4%	5,336
St. Boniface zone	8.7%	4,965
Midland zone	8.3%	4,696
St. Vital zone	7.4%	4,220
West Kildonan zone	7.3%	4,142
Assiniboine Park zone	3.7%	2,110
Lord Selkirk zone	2.9%	1,622
Transcona zone	0.8%	461
Outlying Areas	-	237

For the Study Zones in Table 3.23, the East Kildonan Zone demonstrated the largest contribution to the rental universe in 2016, constituting 14.7% of the total with 8,353 units. The Fort Rouge Zone followed, comprising 13.2% of the rental universe with a total of 7,488 units. The Transcona Zone and Outlying Areas have the smallest part of the rental universe in 2016, constituting just 0.8% with a total of 461 units. The Lord Selkirk Zone followed with a total of 1,622 units comprising 2.8% of the rental universe. The total combined Winnipeg CMA rental universe is 57,038 units. Again, this indicates that rental units are concentrated in some areas of the city, with Transcona and Outlying Areas standing out with such a low number of units -- and therefore indicating a majority of single family housing. Generally speaking, in neighbourhoods where there is suburban land for development the building and development industry has been focusing on the single-detached ownership market — as that is where the demand, and profits, lay.

Table 3.24: Total Change in the Rental Universe from 2011 to 2016 for the CMHC Zone

CMHC Zone	Total Change	Percent Change
Winnipeg CSD	3,380	6.33%
Outlying Areas	191	415.2%
Assiniboine Park zone	630	42.6%
Transcona zone	71	18.2%
Fort Garry zone	604	12.8%
Lord Selkirk zone	157	10.7%
St. Boniface zone	443	9.8%
East Kildonan zone	732	9.6%
West Kildonan zone	285	7.4%
Centennial zone	441	6.8%
St. Vital zone	188	4.7%
St. James zone	188	3.0%
Fort Rouge zone	-104	-1.4%
Midland zone	-255	-5.2%

Between 2011 and 2016, the Assiniboine Park Zone demonstrated the highest growth rate in the rental universe, increasing by 42.5% with the addition of 630 units. The next highest rate of growth was observed in the Transcona Zone, which increased by 18.2% over the period, but adding just 71 units in terms of real numbers. In regards to the greatest total increase in rental unit numbers, the East Kildonan Zone's addition of 732 units between 2011 and 2016 was the highest across the city, demonstrating a 9.6% increase over that period. In the Midland Zone, the number of rental units actually decreased by 255 between 2011 and 2016, translating to 5.1% reduction. The Fort Rouge Zone followed a similar trend, where 104 rental units were lost during this period, reducing the total from 7,592 to 7,488. Note that the Outlying Areas had a huge growth rate, but this is because so few rental units existed previously.

3.3.1 Rental Universe by Number of Bedrooms

Within the City of Winnipeg rental universe in 2016 in Figure 3.3, the one-bedroom rental unit was the most common, with a total of 27,108 units constituting 47.7% of the stock. Two-bedroom units were the next most common, contributing a total of 23,710 units to the rental universe, which constituted 41.7% of the total stock. Bachelor units comprised 6.5% with a total of 3,740 dwellings, while three or more bedroom units were the least common with a total of 2,243 dwellings constituting 3.95% of the total rental universe.

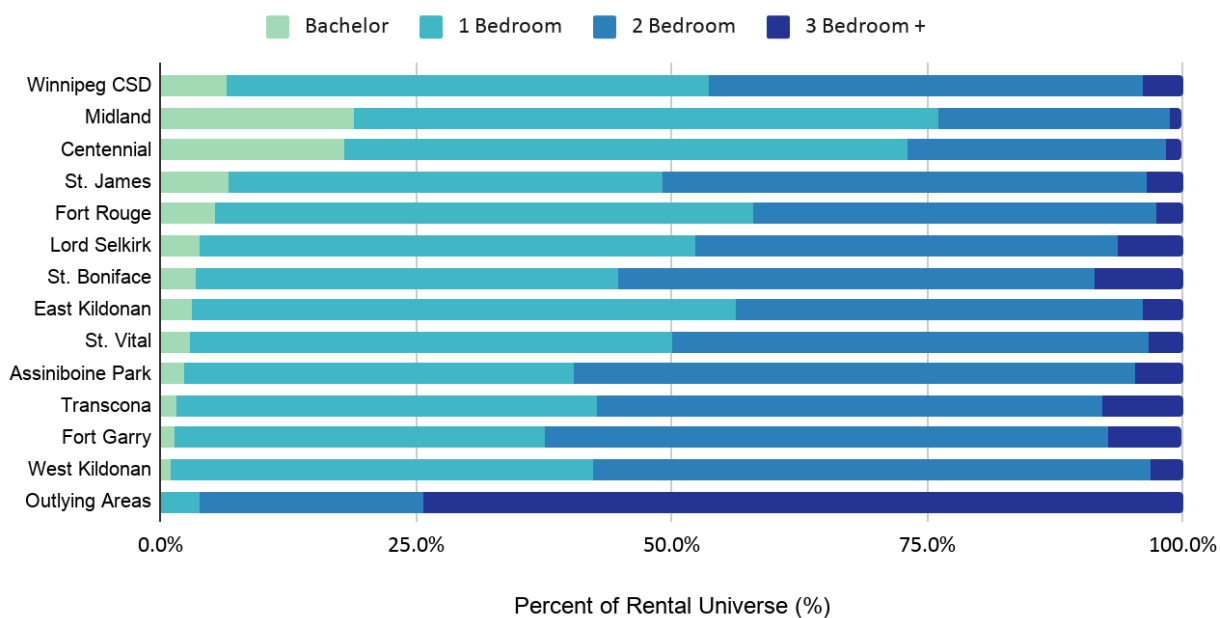
Table 3.25: Rental Universe by Number of Bedrooms by CMHC zones, 2016

CMHC Zones	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +	
Winnipeg CSD	3,740	6.6%	27,108	47.7%	23,710	41.7%	2,243	3.9%
Midland zone	893	19.0%	2,682	57.1%	1,063	22.6%	58	1.2%
Centennial zone	1,242	17.9%	3,821	55.2%	1,754	25.3%	104	1.5%
St. James zone	428	6.6%	2,754	42.5%	3,077	47.4%	228	3.5%
Fort Rouge zone	402	5.4%	3,931	52.5%	2,968	39.6%	187	2.5%
Lord Selkirk zone	62	3.8%	788	48.6%	668	41.2%	104	6.4%
St. Boniface zone	174	3.5%	2,047	41.2%	2,312	46.6%	432	8.7%
East Kildonan zone	255	3.1%	4,447	53.2%	3,325	39.8%	326	3.9%
St. Vital zone	117	2.8%	1,990	47.2%	1,968	46.6%	145	3.4%
Assiniboine Park zone	49	2.3%	806	38.2%	1,156	54.8%	99	4.7%
Transcona zone	7	1.5%	190	41.2%	228	49.5%	36	7.8%
Fort Garry zone	69	1.3%	1,938	36.3%	2,937	55.0%	392	7.3%
West Kildonan zone	42	1.0%	1,714	41.4%	2,254	54.4%	132	3.2%
Outlying Areas	-	-	9	3.8%	52	21.9%	176	74.3%

For the Zones in 2016, the Midland Zone has a varied distribution of rental unit types, with 19% bachelor (893), 57.1% one-bedroom (2,682), 22.6% two-bedroom (1,063), and 1.2% three bedrooms or more (58). Notably, the Midland Zone had the highest percentage of bachelor and one-bedroom units of all the Study Zones, contrasted with the lowest percentage of three or more bedroom units. The Centennial Zone had a similar distribution of rental unit types, with 18% bachelor (1,242), 55.2% one bedroom (3,821), 25.3% two bedrooms (1,754), and 1.5% three or more bedrooms (104). Of all the zones, the St. Boniface Zone was observed to hold the highest number of three-or-more-bedroom rental units, with 432 in total. The complete breakdown of rental unit types by zone in 2016 is outlined in Table 3.25 and Figure 3.5.

Two things are worth noting: one is that Winnipeg (and Manitoba) relies on immigration for growth. Many new immigrant families require larger rental housing with three+ bedrooms. Likewise, the number of Aboriginal households in the city is growing, many also requiring larger rental housing. Both trends have also been supported by interviews. Secondly, note that almost 75% of the rental universe in Outlying areas is 3+ bedrooms -- though the actual number of units is relatively small. Overall, this indicates a mismatch between demand for housing and what is being offered -- and built. There is a far greater demand for affordable three plus bedroom rental units than the private market is able or willing to provide and with very limited additions of larger rental units to the social and affordable rental portfolios many larger low-income families end up in unaffordable, unsuitable housing.

Figure 3.5 Rental Universe by Number of Bedrooms, 2016



Between 2006 and 2016, the number of one-bedroom rental units has fluctuated, both gaining and losing units, but demonstrates an overall decline of 1,047 dwellings over the period, translating to a 3.7% decrease. Bachelor units also demonstrated a decrease, declining by 3.48% with a less significant loss of 135 units. During this same period, the supply of two-bedroom rental units had the most significant growth, increasing by 15.68% with the addition of 3,214 units over the decade. Three or more bedroom units had the second highest rate of growth at 5.53%, though in terms of real numbers, only 124 units were added over this period. This number is far fewer than the number required by large newcomer or Aboriginal households search for suitable, affordable rental accommodation.

Table 3.26: Trends in the Rental Universe by Bedroom Type for the Winnipeg CSD, 2006 to 2016

Period	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +	
2006 to 2016	-135	-3.5%	-1047	-3.7%	3214	15.7%	215	10.6%
2006 to 2007	-97	-2.3%	-392	-1.4%	59	0.3%	-132	-6.6%
2007 to 2008	-68	-1.7%	-127	-0.5%	186	0.9%	-44	-2.4%
2008 to 2009	-81	-2.0%	168	0.6%	603	2.9%	154	8.5%
2009 to 2010	-194	-5.0%	-396	-1.5%	-254	-1.2%	-44	-2.2%
2010 to 2011	-31	-0.8%	-307	-1.2%	354	1.7%	-71	-3.7%
2011 to 2012	-30	-0.8%	75	0.3%	154	0.7%	70	3.8%
2012 to 2013	-11	-0.3%	-255	-1.0%	-6	0.0%	-1	-0.1%
2013 to 2014	19	0.5%	627	2.4%	923	4.3%	-1	-0.1%
2014 to 2015	127	3.5%	329	1.2%	859	3.8%	189	9.8%
2015 to 2016	-48	-1.3%	-9	0.0%	244	1.0%	125	5.9%

From 2011 to 2016, rental units with three or more bedrooms increased by 141.5% in the Assiniboine Park Zone, adding 58 units over the period. Two-bedroom rental units in the Assiniboine Zone also demonstrated a substantial rate of growth over the period, increasing by 56.8% with the addition of 419 units. Over this period, the Midland Zone's rental universe shrunk by 5.1% overall with a loss of 255 rental units -- mainly 1-bedroom units.

Table 3.27: Trends in the Rental Universe by Bedroom Type for the CNHC Zones, 2011 to 2016

2011 - 2016	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Winnipeg CSD	57	1.5%	767	2.9%	2174	10.1%	382	20.5%
Outlying Areas	-	-	-3	-25.0%	30	136.4%	164	1366.7%
Assiniboine Park zone	3	6.5%	150	22.9%	419	56.9%	58	141.5%
St. Boniface zone	-3	-1.7%	-4	-0.2%	294	14.6%	156	56.5%
Transcona zone	0	0.0%	17	9.8%	42	22.6%	12	50.0%
Fort Garry zone	-23	-25.0%	165	9.3%	348	13.4%	114	41.0%
Midland zone	-12	-1.3%	-177	-6.2%	-81	-7.1%	15	34.9%
St. James zone	1	0.2%	43	1.6%	113	3.8%	31	15.7%
West Kildonan zone	-4	-8.7%	57	3.4%	218	10.7%	14	11.9%
Fort Rouge zone	-5	-1.2%	-95	-2.4%	-18	-0.6%	14	8.1%
Lord Selkirk zone	-1	-1.6%	55	7.5%	101	17.8%	2	2.0%
St. Vital zone	2	1.7%	44	2.3%	146	8.0%	-4	-2.7%
Centennial zone	136	12.3%	248	6.9%	62	3.7%	-5	-4.6%
East Kildonan zone	-37	-12.7%	264	6.3%	530	19.0%	-25	-7.1%

3.3.2 Rental Universe by Structure Type / Size

As reported by CMHC, apartment buildings dominated the Winnipeg rental market in 2016, making up 97.6% of the private rental universe with a total of 55,441 units. Row structures comprised the remaining 2.4% with a total of 1,360 units. Examining the Winnipeg rental universe by structure size shows that apartment buildings with 50-199 units were the most common, accounting for just over 42%, followed by buildings with 20-49 units comprising 27.5%. Apartment buildings with 50-199 units demonstrated the greatest growth between 2006 and 2016, increasing by 15.9% with the addition of 3,205 rental units. These larger apartment buildings are not always the best place for families with children and many of the low-income households looking for affordable rental housing are large families.

3.3.3 Rental Universe by Year of Construction

The bulk of Winnipeg's market rental housing is mid-aged. Within the Winnipeg rental universe in 2016, the majority of rental units were situated within structures built between 1960 and 1979, comprising 55.8% of the stock with a total of 31,671 units. The next greatest proportion of rental units were held within structures built before 1960, constituting 22.6% of the universe with a total of 12,857 units. Structures constructed between 1980 and 1999 are 11.3% of the rental stock, accounting for a total of

6,427 units. Lastly, structures built after 2000 followed closely behind, constituting 10.3% of the rental universe in 2016 with a total of 5,846 units.

Notably, with the addition of 1,426 rental units in 2017, the proportion of the rental universe held by structures built after 2000 increased to 12.4%. Prior to this upsurge, between 2006 and 2016, the number of rental units within a structure constructed before 1960 declined by 8.16%, or 1,143 units in total. Structures constructed between 1960 and 1979 also had declining numbers of rental units over this period, decreasing by 2.8% with the loss of 905 units. Consistent with this trend, the number of rental units within structures constructed between 1980 and 1999 also saw a decline between 2006 and 2016, decreasing by 4.7% with the loss of 315 units. Some of this decline may be attributable to the conversion of apartments to condominium units.

Rental units within structures constructed in 2000 or later, however, have increased by 615.5% with the addition of 5,029 units over the decade. These changes demonstrate the normal process of older buildings coming to the end of their life cycle and being retired, but the growth of new units is substantial.

Table 3.28: Trends in the Rental Universe by Year of Construction for the Winnipeg CSD, 2006 to 2016

Period	Before 1960		1960 - 1979		1980 - 1999		2000 or Later	
2006 to 2016	-1143	-8.2%	-905	-2.8%	-315	-4.7%	5029	615.5%
2006 to 2007	-550	-3.9%	-189	-0.6%	-152	-2.3%	329	40.3%
2007 to 2008	-313	-2.3%	-288	-0.9%	72	1.1%	476	41.5%
2008 to 2009	269	2.0%	306	1.0%	-19	-0.3%	288	17.8%
2009 to 2010	-113	-0.8%	-629	-1.9%	-326	-4.9%	180	9.4%
2010 to 2011	-233	-1.8%	-474	-1.5%	311	4.9%	341	16.3%
2011 to 2012	-482	-3.7%	85	0.3%	-28	-0.4%	694	28.5%
2012 to 2013	-504	-4.0%	-153	-0.5%	-105	-1.6%	489	15.6%
2013 to 2014	286	2.4%	528	1.7%	-66	-1.0%	820	22.7%
2014 to 2015	560	4.5%	-12	0.0%	44	0.7%	912	20.6%
2015 to 2016	-63	-0.5%	-79	-0.2%	-46	-0.7%	500	9.4%

When assessed according to the Zones, unsurprisingly, those more centrally located were observed to have an older rental housing stock. The Midland Zone had the greatest number of rental units within a structure constructed before 1960, accounting 64.3% of the rental stock with 3,022 units in total. The Transcona Zone and East Kildonan Zone both also had a significant proportion of their rental universes constructed between 1960 and 1979. In the Transcona Zone, 403 units were constructed during this period to comprise 87.4% of the rental universe, while 6,952 units were constructed in the East Kildonan Zone to comprise 83.24%. As of 2016, the Centennial Zone stood out as having the greatest number of rental units within structures constructed between 1980 and 1999, with a total of 1,597 units comprising 23% of the rental universe. The Assiniboine Park Zone had the greatest proportion of rental units within structures constructed after 2000, comprising 27.2% of its rental universe with 575 units. In terms of real numbers, the West Kildonan Zone and St. Boniface Zone emerged as having the greatest number of rental units within structures constructed after 2000, with 1,029 units and 1,229 units respectively. A complete break of each zone's rental universe by period of construction is offered in Table 3.29.

Table 3.29: Rental Universe by Year of Construction, CMHC 2016

CMHC Zone	Before 1960	1960 to 1979	1980 to 1999	2000 or Later
Winnipeg CSD	22.6%	55.8%	11.3%	10.3%
Midland zone	64.4%	26.7%	8.3%	0.6%
Lord Selkirk zone	64.4%	32.1%	2.8%	0.7%
Fort Rouge zone	39.4%	51.7%	7.7%	1.2%
Centennial zone	37.8%	34.1%	23.1%	5.0%
St. James zone	18.2%	67.5%	8.0%	6.4%
St. Boniface zone	16.0%	45.4%	13.8%	24.8%
Assiniboine Park zone	13.1%	42.9%	16.7%	27.3%
Transcona zone	8.9%	87.4%	1.1%	2.6%
West Kildonan zone	6.9%	51.9%	16.4%	24.8%
St. Vital zone	6.7%	67.3%	9.0%	17.1%
East Kildonan zone	3.8%	83.2%	4.7%	8.4%
Fort Garry zone	1.1%	70.9%	15.2%	12.8%
Outlying Areas	-	-	-	100%

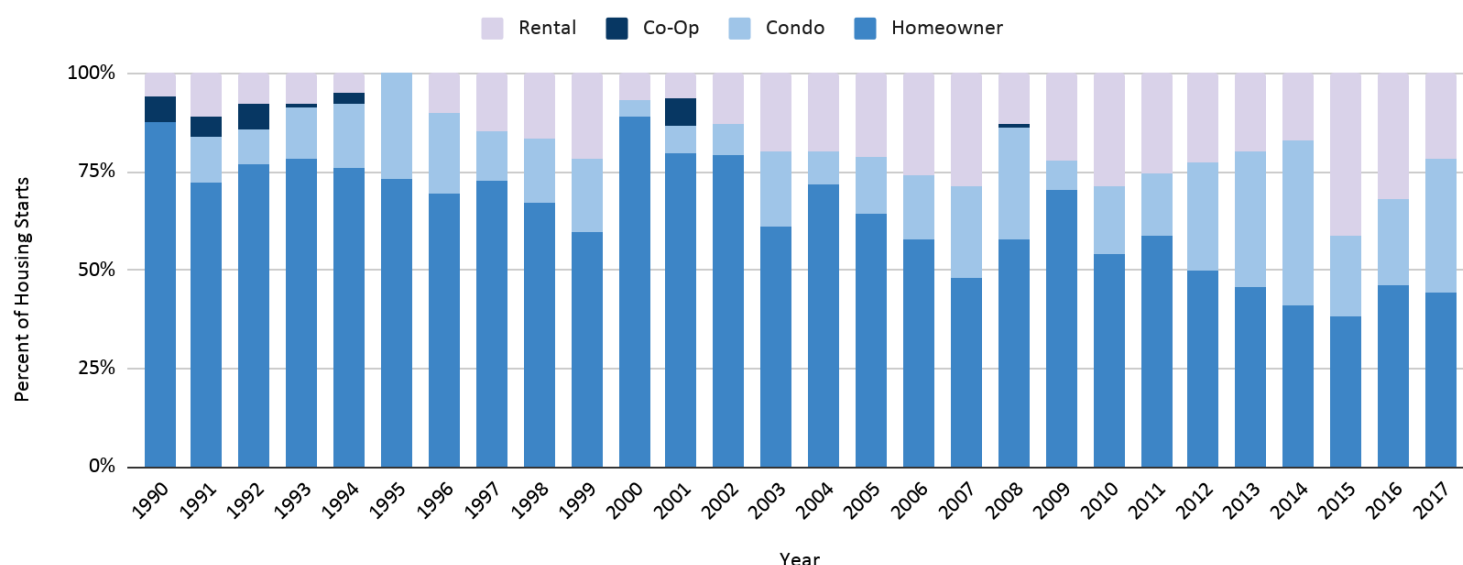
The age of the rental stock can be an important factor in the affordability of rental units — as older units tend to be more affordable, but offer fewer modern conveniences and be in poorer condition. Previous research indicates that much of the older stock in Winnipeg is in need of major upgrades. The costs of these upgrades can add significantly to rent increases, as under rent control legislation these costs can be passed through to the tenant in the form of higher rents. In interviews it was suggested renovations and resultant rent increases are increasing. This will continue to have an effect on affordability for renters.

3.3.4 Housing Starts in Winnipeg's Rental Universe

Looking at CMHC data from as far back as 1990 demonstrates the proportion and total number of rental housing starts has fluctuated over time. At the lowest point, Winnipeg was reported to have zero (0) rental housing starts in 1995, as compared to 1,708 at its highest point in 2017. Notably, when compared to homeowner and condo housing starts, rental housing starts held the greatest proportion of the market in 2015 with 41.24%. In general, however, the proportion of rental housing starts is significantly less than those intended for ownership. The long-term trend in proportion of rental housing starts, including data from 1990 until 2017, is illustrated in Figure 3.6. Fluctuations in rental housing starts are driven by a number of factors -- the vacancy rate, the cost of rental construction, demographics, immigration, and the cost of homeownership relative to rental rates. They can also be affected by incentives provided to stimulate rental construction.

During the early part of this period vacancy rates were high as most of the boomer population had moved out of the rental age brackets and into homeownership. Demand for rental accommodation was low. However, with the arrival of millennials into the market in the later part of this period, demand for rental accommodation increased and vacancy rates fell stimulating more rental construction. Now as the millennials are looking toward ownership we see a decline in rental demand -- and reduced rental starts. The availability of inexpensive condo units in Winnipeg in the 90s and into the early 2000s also helped absorb some rental demand as many young singles and couples opt to purchase smaller condos, often in what had been older rental apartment units. However, the rising cost of ownership with increasing construction costs, the introduction of the stress test, and the higher cost of the land tax may keep demand for rental units moderately high as fewer millennials will be able to move out of rental units into the ownership sector. Ongoing strong immigration has also supported strong demand for rental housing over the last decade or more.

Figure 3.6: Housing Starts by Intended Markets, from 1990 to 2017



Although there is much fluctuation in the Housing Starts two general trends have become apparent: the first is that the Homeowner share of Housing starts has generally fallen over the last thirty years, the second is that condo starts have grown to consistently cover a significant share of all starts. This is part of the shift to multi-family and condo development.

Table 3:30: Trends in Housing Starts for the Renter Intended Market, by the Winnipeg CSD and CMHC Zones, 2011 to 2017

	2011		2012		2013		2014		2015		2016		2017	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Winnipeg CSD	713	100%	796	100%	779	100%	618	100.0%	1,649	100%	1,156	100%	1,097	100%
Assiniboine Park zone	121	17.0%	0	0%	0	0%	317	51.3%	153	9.3%	410	35.5%	261	23.8%
Fort Garry zone	37	5.2%	253	31.8%	119	15.3%	0	0%	500	30.3%	64	5.5%	192	17.5%
West Kildonan zone	0	0%	115	14.4%	155	19.9%	24	3.9%	13	0.8%	40	3.5%	178	16.2%
Lord Selkirk zone	12	1.7%	0	0%	14	1.8%	2	0.3%	0	0%	65	5.6%	133	12.1%
St. Boniface zone	124	17.4%	32	4.0%	8	1.0%	89	14.4%	0	0%	4	0.3%	106	9.7%
Fort Rouge zone	0	0%	0	0%	0	0%	14	2.3%	30	1.8%	45	3.9%	86	7.8%
Midland zone	0	0%	0	0%	0	0%	0	0%	165	10.0%	60	5.2%	71	6.5%
East Kildonan zone	0	0%	160	20.1%	189	24.3%	121	19.6%	626	38.0%	256	22.1%	29	2.6%
St. Vital zone	0	0%	162	20.4%	6	0.8%	44	7.1%	108	6.5%	137	11.9%	29	2.6%
Centennial zone	63	8.8%	38	4.8%	234	30.0%	7	1.1%	6	0.4%	75	6.5%	12	1.1%
St. James zone	160	22.4%	36	4.5%	54	6.9%	0	0%	48	2.9%	0	0%	0	0%
Transcona zone	196	27.5%	0	0.0%	0	0%	0	0%	0	0%	0	0%	0	0%
Outlying Areas	99	-	48	-	29	-	37	-	2	-	35	-	35	-

For the Study Zones, the Assiniboine Park Zone had the greatest number of housing starts intended for the rental market in 2016 with 410, and again in 2017 with 261. Respectively, these totals comprised 35.47% and 23.8% of all rental housing starts in those years. In 2014, the Assiniboine Park Zone actually held the majority of rental housing starts in the City of Winnipeg with 51.29%, comprised of 317 starts in

total. At the opposite end of the spectrum, in both 2016 and 2017, the St. James Zone and Transcona Zone had zero (0) rental housing starts. The St. Boniface Zone followed closely behind in 2016 with just 4 rental housing starts, but demonstrated some growth in 2017 with a total of 106. In the Midland Zone, over 95% of housing starts in 2016 were intended for the rental market, which declined to 44.1% in 2017. The Fort Rouge Zone demonstrated the greatest proportion of rental housing starts that year with 63.7%.

3.3.5 Vacancy Rates in the Rental Universe

The vacancy rate for Winnipeg's rental housing market was 2.8% in October 2017. Notably, this is just slightly below the 3% vacancy rate that is considered healthy for the private rental market by industry professionals, as it indicates a desirable balance between supply and demand.⁴¹ Winnipeg's vacancy rate was lower than several similar sized Canadian cities in 2017, as Saskatoon had a vacancy rate of 9.3%, and Edmonton 6.7%. In Hamilton, however, the rate was much closer at 2.9%, and Quebec City at 3.2%. Canada's overall vacancy rate that year was reported to be 3%. A short discussion of Winnipeg's vacancy rate history and the market forces driving it appears as Appendix 5.

Looking at rental vacancy rates over time by the Zones in Table 3.31 shows some degree of variation across the City of Winnipeg. The Lord Selkirk Zone has fluctuated over the past decade, demonstrating the highest vacancy rate of 4.9% in 2016, which was a significant increase from the 1.8% rate that was reported in 2011. The rate has stabilized more recently at 3% in 2017. The vacancy rate in the Transcona Zone has also fluctuated significantly, declining to 1.7% in 2016, which was the lowest of all the study zones. However, the vacancy rate rose to 6.3% the following year, which was the highest of all the study zones in 2017.

Table 3.31: Vacancy Rate for CMHC Zones, 2010 to 2017

CMHC Zone	2010	2011	2012	2013	2014	2015	2016	2017
Winnipeg CSD	0.8%	1.1%	1.7%	2.5%	2.5%	2.9%	2.8%	2.8%
Transcona zone	0.0%	2.8%	1.0%	1.7%	0.0%	0.9%	1.6%	6.3%
Midland zone	1.3%	1.1%	1.8%	2.3%	2.1%	2.9%	2.8%	3.7%
Centennial zone	0.8%	1.9%	1.8%	3.3%	3.4%	3.3%	3.9%	3.6%
St. James zone	0.8%	1.2%	1.0%	2.5%	2.7%	3.4%	2.4%	3.4%
Lord Selkirk zone	2.9%	1.8%	1.0%	2.6%	2.7%	3.1%	4.9%	3.0%
Assiniboine Park zone	0.2%	0.5%	2.4%	5.0%	2.7%	3.4%	2.3%	3.0%
Fort Garry zone	0.3%	0.7%	1.7%	1.5%	2.6%	2.4%	3.1%	2.8%
East Kildonan zone	0.7%	0.5%	1.3%	2.6%	2.1%	3.4%	3.3%	2.5%
Fort Rouge zone	1.1%	0.9%	1.8%	2.4%	3.0%	3.0%	2.3%	2.5%
St. Vital zone	0.6%	1.0%	1.3%	1.6%	2.1%	1.7%	2.1%	2.3%
West Kildonan zone	0.4%	0.5%	1.3%	1.7%	2.1%	2.6%	2.6%	2.2%
St. Boniface zone	0.8%	1.7%	3.1%	2.6%	2.2%	2.7%	2.2%	1.7%
Outlying Areas	2.2%	2.2%	2.2%	6.1%	6.5%	2.2%	0.4%	0.3%

⁴¹ The latest CMHC Rental Market Report (2020) puts the vacancy rate at 3.1% for the Winnipeg CMA.

Vacancy Rate by Bedroom Type by Zone

In terms of rental unit types across the study zones, according to CHMC data from 2016, vacancy rates in bachelor apartments ranged from 6.2% in the Assiniboine Park Zone to 0.4% in the East Kildonan Zone. As for one-bedroom units, vacancy rates reached as high as 6.9% in the Transcona Zone, and as low as 1.7% in the St. Boniface Zone. The Transcona Zone also emerged with the highest vacancy rate for two-bedroom units at 6.5%, followed by the Midland Zone at 5%. The West Kildonan Zone had the lowest vacancy rate for two-bedroom units at 1.4%, followed closely by the St. Boniface Zone at 1.6%. In general, vacancy rates for rental units with three or more bedrooms were relatively low, including rates like 0% in the Midland Zone, 0.5% in the St. James Zone, and 1.2% in the Centennial Zone.⁴² However, the Assiniboine Park Zone was an outlier in this category with a 13% vacancy rate, which was significantly higher than all the other study zones. As discussed previously, this could potentially be explained by the addition of rental units with three or more bedrooms introduced to the Assiniboine Park Zone in recent years, as the stock increased by 141.5% between 2011 and 2016 with the addition of 58 units.

Table 3.32: Vacancy Rate by Number of Bedrooms, 2016

CMHC Zone	Total	Bachelor	One Bedroom	Two Bedroom	Three or More Bedrooms
Winnipeg CSD	2.8%	2.7%	3.1%	2.6%	2.7%
Assiniboine Park zone	3.0%	6.2%	2.9%	2.0%	13.0%
St. Boniface zone	1.7%	3.4%	1.7%	1.6%	1.4%
Centennial zone	3.6%	3.3%	3.5%	4.1%	1.2%
Fort Garry zone	2.8%	3.2%	3.1%	2.5%	3.5%
St. James zone	3.4%	2.9%	4.2%	3.0%	0.5%
Midland zone	3.7%	2.7%	3.6%	5.0%	0.0%
St. Vital zone	2.3%	2.3%	2.8%	1.8%	2.3%
West Kildonan zone	2.2%	2.2%	3.2%	1.4%	**
Fort Rouge zone	2.5%	1.5%	2.7%	2.6%	**
East Kildonan zone	2.5%	0.4%	2.5%	2.5%	3.5%
Transcona zone	6.3%	**	6.9%	6.5%	**
Lord Selkirk zone	3.0%	**	2.8%	3.6%	**
Outlying Areas	30.0%	**	**	0.0%	40.0%

These figures also support the conclusion that there is demand for 3+ bedroom housing in many areas of the city that is currently not being met. Providing more three plus bedroom units will help address some of the unmet need but rents are very high in three plus bedroom units so it will not necessarily provide affordable accommodation for many of the low-income households with large families.

Note the very high vacancy rate in three-bedroom units in the Outlying Areas. This high vacancy rate in the Outlying Areas affects the overall 3-bedroom vacancy rate for the Winnipeg CMA (reported in the

⁴² Four of the study zones, including Lord Selkirk, West Kildonan, Fort Rouge, and Transcona have suppressed data due to quality and privacy concerns.

2020 CMHC Rental Market Report as 5.9%). The high vacancy rate in the Outlying Areas obscures the need for 3-bedroom units within the city.

3.3.6 Average Rental Rates

The average monthly rental rate in 2017 was \$975 over the 58,718 units within Winnipeg's rental universe. This represents a 4.6% increase from 2016, during which time the average rent was reported to be \$932. Compared to other Canadian cities that year, Winnipeg has a lower average rent than Saskatoon (\$1,032), Regina (\$1,043), and Edmonton (\$1,132). However, Hamilton's average rental rate of \$901 in 2016 was lower than Winnipeg's.'

Between 2006 and 2016, the average rental rate in Winnipeg's apartment structures rose from \$610 to \$926, representing a 52.8% increase. On an annual basis the average increase in rent was \$31.80 or 4.3%. In 2017, the average rate for apartment structures was \$969. The largest increase occurred between 2012 and 2013 when the average rate grew by 6.64% or \$52. As for row structures between 2011 and 2016, the average rental rate increased by 58.86%, which translates to \$422 over the period. The year-to-year average increase was \$42.20 or 4.86%, with the largest increase occurring between 2011 and 2012, during which time the rental rate increased by 18.63% (\$159). The average rental rate for row structures was \$1,139 in 2017.

Table 3.33: Average Rent and Rent Increases for the Winnipeg CSD, 2006 to 2017

Year	Average Rent	Total Increase	Percent Increase
2006	\$610	-	-
2007	\$641	\$31	5.1%
2008	\$666	\$25	3.9%
2009	\$694	\$28	4.2%
2010	\$722	\$28	4.0%
2011	\$756	\$34	4.7%
2012	\$788	\$32	4.2%
2013	\$840	\$52	6.6%
2014	\$878	\$38	4.5%
2015	\$910	\$32	3.6%
2016	\$932	\$22	2.4%
2017	\$975	\$43	4.6%
2006 to 2016	-	\$322	52.8%

Breaking the average rental rate down by Zone demonstrates some significant differences across Winnipeg. The Assiniboine Park Zone's average rental rate of \$1,151 was the highest in 2017, followed by the Fort Garry Zone's rate of \$1,114, both of which are situated peripherally in the City's south end. The Lord Selkirk Zone had the lowest overall average rental rate of \$733, trailed closely by the Midland Zone's rate of \$741, which are both more centrally located, have older stock, and higher proportions of bachelor / one bedroom units.

Between 2011 and 2016, the Assiniboine Park Zone had the largest increase in average rental rates, which rose by 39% or \$309 over the period. The Assiniboine Park Zone also had the largest single-year increase in average rent, which was a nearly 21% increase in 2012, rising from \$903 the previous year to \$1,092. This was probably due to the completion of one or more new projects. The Fort Garry Zone had the second largest increase in average rent from 2011 to 2016, rising from \$821 to \$1,038 over the period, demonstrating a

26.4% rate of growth. Alternately, the West Kildonan Zone had the lowest average increase in rental rates at 12.3%, rising from \$862 in 2011 to \$968 in 2016. The next smallest increase over the period occurred in the Transcona Zone, where the average rental rate rose from \$681 to \$788, demonstrating a 15.7% rate of growth. A complete breakdown of average rental rates in the study zones from 2010 to 2017 is offered in Table 3.34.

Table 3.34: Average Rent for CMHC Zones from 2010 to 2017

CMHC Zone	2010	2011	2012	2013	2014	2015	2016	2017
Winnipeg CSD	\$722	\$756	\$788	\$840	\$878	\$910	\$932	\$975
Assiniboine Park zone	\$748	\$792	\$903	\$1,092	\$1,042	\$1,081	\$1,101	\$1,151
Fort Garry zone	\$819	\$821	\$874	\$897	\$971	\$993	\$1,038	\$1,114
St. Vital zone	\$767	\$793	\$841	\$891	\$952	\$991	\$993	\$1,054
Fort Rouge zone	\$812	\$817	\$846	\$892	\$923	\$960	\$964	\$1,032
St. James zone	\$801	\$815	\$824	\$894	\$931	\$974	\$980	\$1,012
St. Boniface zone	\$734	\$787	\$869	\$893	\$907	\$931	\$983	\$1,001
West Kildonan zone	\$785	\$862	\$864	\$896	\$920	\$962	\$968	\$988
East Kildonan zone	\$667	\$725	\$742	\$808	\$841	\$891	\$936	\$986
Transcona zone	\$650	\$681	\$670	\$744	\$789	\$826	\$788	\$866
Centennial zone	\$657	\$667	\$717	\$766	\$810	\$827	\$819	\$852
Midland zone	\$522	\$593	\$593	\$624	\$670	\$683	\$713	\$741
Lord Selkirk zone	\$574	\$568	\$600	\$632	\$639	\$680	\$715	\$733
Outlying Areas	\$823	\$880	\$997	\$1,178	\$1,236	\$1,271	\$1,298	\$1,338

Average Rent by Bedroom Type

Looking at average costs according to the rental unit sizes is also an important consideration in determining how accessible and affordable the current stock is. Across the Winnipeg universe, the average rent for a bachelor unit in 2017 was \$656; \$880 for a one-bedroom, \$1,106 for a two-bedroom, and \$1,284 for units with three or more bedrooms. Between 2006 and 2011, the **largest increase in average rent was observed for units with three or more bedrooms, which grew by 58.9% or \$476 over the period. This is a significant finding considering that population growth is driven by immigration**, with families that often require larger, affordable units. The increase in rental rates for bachelor, one-bedroom, and two-bedroom units was fairly uniform, which were 51.3%, 50.3% and 50.4% over the period.

Assessing average rental rates by bedroom types in the Zones provides a more detailed understanding of how household costs vary across the City. The highest average rental rates in 2017 were all attributed to the Assiniboine Park Zone, which were \$790 for bachelor units, \$982 for one-bedroom units, \$1,220 for two-bedroom units, and \$1,677 for units with three or more bedrooms. Notably, the Fort Rouge Zone and Fort Garry Zone trailed closely behind. Alternatively, the Lord Selkirk Zone consistently had the lowest average rental rates, which were \$456 for bachelor units, \$672 for one-bedroom units, and \$802 for two-bedroom units. However, with data suppressed for units with three or more bedrooms in the Lord Selkirk Zone, the adjacent Centennial Zone emerged with the lowest average rental rate of \$1,118.⁴³ Therefore, consistent with overall rental rates reported in 2017, the Assiniboine Park Zone was generally the most expensive area to rent, while the Lord Selkirk Zone was the least expensive. A complete breakdown of average rental rates for bedroom types in the study zones is provided in Table 3.35.

⁴³ Data for units with three or more bedrooms was also suppressed for the Midland Zone and Transcona Zone in 2017.

Table 3.35: Average Rent by Number of Bedrooms, 2017

CMHC Zone	Total	Bachelor	One Bedroom	Two Bedroom	Three or More Bedrooms
Winnipeg CSD	\$975	\$656	\$880	\$1,106	\$1,354
Assiniboine Park zone	\$1,151	\$790	\$982	\$1,220	\$1,677
Fort Garry zone	\$1,114	\$770	\$975	\$1,176	\$1,402
St. Vital zone	\$1,054	\$761	\$939	\$1,181	\$1,223
St. James zone	\$1,012	\$740	\$926	\$1,103	\$1,408
East Kildonan zone	\$986	\$689	\$905	\$1,093	\$1,351
St. Boniface zone	\$1,001	\$689	\$879	\$1,088	\$1,319
Centennial zone	\$852	\$650	\$829	\$1,030	\$1,118
West Kildonan zone	\$988	\$647	\$913	\$1,053	\$1,202
Fort Rouge zone	\$1,032	\$647	\$918	\$1,203	\$1,529
Midland zone	\$741	\$594	\$717	\$899	**
Lord Selkirk zone	\$733	\$456	\$672	\$802	**
Transcona zone	\$866	**	\$816	\$920	**
Outlying Areas	\$1,338	**	**	\$1,525	\$1,307

Average Rent by Year of Construction

In the City of Winnipeg, average rental rates in 2017 varied significantly according to year of construction. Older structures built before 1960 had the lowest average rental rate of \$790. Interestingly, structures built between 1960 and 1979 had an average rate of \$981, which was higher than the average rate of \$969 for structures built between 1980 and 1999. Structures built in 2000 or later had the highest average rental rate of \$1,337.

In regards to the Zones according to year of construction, older units were generally observed to be less expensive than the newer units, as outlined in Table 3.36. For structures built before 1960, the lowest average rental rate of \$663 was found in the Lord Selkirk Zone, while the highest rate of \$1,080 was found in the Assiniboine Zone. As for structures built between 1960 and 1979, the Fort Rouge Zone had the highest average rate of \$1,136, contrasted with the lowest rate of \$738 in the Midland Zone. For structures built between 1980 and 1999, the Fort Garry Zone had the highest average rental rate of \$1,104, while the St. Boniface Zone had the lowest average rental rate of \$864. Again, data for five of the study zones was suppressed for structures built between 1980 and 1999, including Lord Selkirk, Midland, East Kildonan, Transcona, and Fort Rouge. With respect to structures built in 2000 or later, the St. Vital Zone had the highest average rental rate of \$1,453, followed closely by the Assiniboine Park Zone with a rate of \$1,445. The lowest average rate was observed in the Midland Zone at \$1,129.

Generally, this data tells a straight forward story — older stock is more affordable, new stock is more expensive, but variability exists among the zones.

Table 3.36: Average Rent by Year of Construction, 2017

	Total	Before 1960	1960 - 1979	1980 - 1999	2000 or Later
Winnipeg CSD	\$975	\$790	\$981	\$969	\$1,337
St. Vital zone	\$1,054	\$801	\$991	\$1,030	\$1,453
Assiniboine Park zone	\$1,151	\$1,080	\$1,060	\$977	\$1,445
Fort Garry zone	\$1,114	\$837	\$1,022	\$1,104	\$1,443
Fort Rouge zone	\$1,032	\$873	\$1,136	**	\$1,435
Outlying Areas	\$1,338	**	**	**	\$1,338
East Kildonan zone	\$986	\$766	\$938	**	\$1,336
St. Boniface zone	\$1,001	\$841	\$972	\$864	\$1,292
Centennial zone	\$852	\$706	\$904	\$952	\$1,225
St. James zone	\$1,012	\$962	\$1,006	\$1,020	\$1,219
West Kildonan zone	\$988	\$864	\$938	\$950	\$1,198
Midland zone	\$741	\$713	\$738	**	\$1,129
Lord Selkirk zone	\$733	\$663	\$865	**	**
Transcona zone	\$866	\$686	\$869	**	**

3.4 Secondary Rental Market

This section will provide a brief overview of other housing markets available in Winnipeg.

3.4.1 The Secondary Market

The CMHC defines the Secondary Rental Market as all “dwellings not covered by the regular RMS” (Rental Market Survey). These include:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e. Two units of approximately equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town-homes.
- Rented duplex apartments (i.e. one-above-other).
- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums (can be any dwelling type but are primarily apartments).
- One or two apartments which are part of a commercial or other type of structure.⁴⁴

The CMHC conducts yearly surveys on this market and has released limited data as follows in Table 3.37:

⁴⁴ See CMHC methodology: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology>

Table 3.37: Other Secondary Rental Dwellings, Winnipeg CMA

	Single		Semi / Row / Duplex		Other- Primarily Accessory Suites		Total	
	Total Units	Average Rent (\$)	Total Units	Average Rent (\$)	Total Units	Average Rent (\$)	Total Units	Average Rent (\$)
2007	**	**	**	**	**	**	**	**
2008	**	**	**	**	**	**	**	**
2009	**	**	**	**	**	**	**	**
2010	**	**	**	**	**	**	**	**
2011	**	\$986	8,755	\$931	**	\$635	22,344	\$902
2012	11,020	\$959	8,841	\$851	**	**	22,517	\$881
2013	10,925	**	8,928	\$907	**	**	22,685	\$850
2014	**	\$1,016	9,046	\$1,087	**	\$770	23,077	\$1,014
2015	**	\$1,126	10,146	\$1,027	**	\$849	24,475	\$1,051
2016	11,492	\$1,097	10,078	\$1,088	**	\$823	24,646	\$1,054
2017	**	**	**	**	**	**	**	**

Source: Secondary Rental Market Survey, 2017

The secondary rental market has also shown strong increases in rents between 2011 and 2016. The regulations of The Residential Tenancies Act also apply to the secondary rental market.

Table 3.38: Rental Condominium Apartments for the Winnipeg CSD

	Estimated Total Condos	Estimated Total Condos used for Rental	Percent of Condos used for Rental	Vacancy Rate (%)	Average Rent (\$)
2007	**	**	**	**	**
2008	**	**	**	**	**
2009	**	**	**	**	**
2010	**	**	**	**	**
2011	13,289	1,828	13.8%	1.8%	**
2012	13,863	2,011	14.5%	1.3%	\$1,134
2013	14,345	1,997	13.9%	1.5%	\$1,265
2014	15,241	2,707	17.8%	2.6%	\$1,077
2015	15,994	3,011	18.8%	**	\$1,074
2016	17,181	3,084	18.0%	1.8%	\$1,185
2017	18,257	3,960	21.7%	2.8%	\$1,303

Source: Secondary Rental Market Survey, 2017

Probably the most interesting finding in the condominium data is the high percentage that are used for rental. This percentage has been rising steadily since the earliest data became available, reaching nearly 22% of all condos rented in 2017.

Secondary Suites

In January 2017, the City of Winnipeg updated the zoning bylaw to make Secondary Suites a permitted use, where they were previously conditional. This made it easier to build Secondary Suites in residential zoned areas. Both the City and the Province produce guides explaining the conditions on creating Secondary Suites, and encouraging the construction of them. There is recognition that Secondary Suites help provide affordable rental housing, and where older people are housed, secondary suites allow for aging-in-place.

Between 2008 to the end of 2016, 193 secondary suits applications have been approved by the City. There has been a clear increase in interest building secondary suites with 45 of the approvals occurring in 2016.⁴⁵ Secondary suites are not currently a significant contributor to overall housing supply, and are not expected to be in the short term. However, they do have the potential to have a significant impact on housing in the longer term. Other jurisdictions have had significant success with Secondary Suites, notably Vancouver with over 25,000 units supplying approximately 1/5th of the city's total rental units.⁴⁶

Single Room Occupancy (Rooming Houses)

Traditionally called Rooming Houses, these housing units are termed Single Room Occupancy in the City's zoning by-law. Though often maligned, Rooming Houses form an important part of Winnipeg's Secondary rental market. Rooming houses are often the least expensive housing option available for people who otherwise could not enter the primary rental market. It is important to emphasize that rooming houses often house people living in poverty, and sometimes with concurrent life-challenges. Therefore, **rooming houses serve a vulnerable population**. Many of these residents would end up more precariously housed, or homeless if their rooming house ceased to exist.

It is important to distinguish between *legal* rooming houses which are *licensed* yearly with the City of Winnipeg, and *unlicensed* (illegally-operating) rooming houses. Rooming houses licensed by the City have been mapped to the CMHC Zones. Note that the vast majority occur in the three Zones with older housing and lower incomes. The age of these buildings and deteriorating state of repair leads to a loss of several each year, whether intentional or accidental (such as due to fire).

There have been increasing concerns about illegal Rooming Houses in Winnipeg, due to potential deficiencies in fire-safety requirements, and impacts on the surrounding neighbourhood. Anecdotal reports from neighbourhood-groups suggest there are many illegal rooming houses in operation, especially in the inner-city, and around the University of Manitoba. However, no data exists on

Table 3.39: Active Rooming Houses in the City of Winnipeg, Feb 2019

CMHC Zone	Number Of Properties	Rental Rooms	Dwelling Units	Total Rental Units
Total	196	1,131	293	1,424
Midland zone	77	445	140	585
Centennial zone	88	551	101	652
Lord Selkirk zone	20	93	33	126
East Kildonan zone	1	2	1	3
St. Boniface zone	5	13	15	28
St. Vital zone	1	4	1	5
Fort Garry zone	1	3	1	4
Fort Rouge zone	3	20	1	21

⁴⁵ Secondary Suites: An Introduction (Planning Ed Series). City of Winnipeg, PP&D, January 2017.

⁴⁶ <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/accessible-adaptable-housing/secondary-suites>

these illegal rooming houses, and they are not included in the above table.

Though rooming houses are an important source of affordable entry-level housing and are needed, it is unlikely that new legal rooming houses will be created. There are two reasons. Requirements to meet current Manitoba Building Code (including Fire Code) are cost prohibitive for this level of affordable housing. As well, there are few zoning categories that allow for Single Room Occupancy -- it requires a minimum zoning of multi-family.

3.5 Residential Development Potential

The following table outlines construction activity from 2012 to 2018 based on City of Winnipeg records as well as projections out to 2031. The total number of units recorded between 2012 and 2018 varied from 3,610 to 5,111, but as discussed above 2017 may have been an anomaly year with 5,111 units due to many buyers entering the market before the implementation of *Impact Fees*. Therefore, the projections below estimate 4000 units per year -- closer to the historical average between 2011 and 2016, and similar to the long-term projections by the Conference Board of Canada and City. This projection also tracks new dwelling units to be 45% apartments -- close to the historical average.

Table 3.40: City of Winnipeg Construction of Residential Dwelling Units and Projections 2017 to 2031

Dwelling Type	Single Family Dwellings		Semi-detached		Row Housing		Apartments		Total	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
2012	1,853	51.3%	121	3.4%	332	9.2%	1,304	36.1%	3,610	100%
2013	1,493	38.6%	126	3.3%	734	19.0%	1,513	39.1%	3,866	100%
2014	1,470	32.3%	140	3.1%	460	10.1%	2,478	54.5%	4,548	100%
2015	1,318	36.1%	288	7.9%	310	8.5%	1,740	47.6%	3,656	100%
2016	1,625	40.6%	216	5.4%	382	9.5%	1,779	44.5%	4,002	100%
2011 to 2016 Actual (5 Year Average)	1,552	39.4%	178	4.5%	444	11.3%	1,763	44.8%	3,936	100%
2017	1,771	34.7%	351	6.9%	666	13.0%	2,323	45.5%	5,111	100%
2018	1,403	37.3%	260	6.9%	489	13.0%	1,605	42.7%	3,757	100%
2017 to 2018 Actual (2 Year Average)	1,587	35.8%	306	6.9%	578	13.0%	1,964	44.3%	4,434	100%
2017 to 2021 (5 Year Projections)	7,000	35.0%	1,400	7.0%	2,600	13.0%	9,000	45.0%	20,000	100%
2022 to 2026 (5 Year Projections)	7,000	35.0%	1,400	7.0%	2,600	13.0%	9,000	45.0%	20,000	100%
2027 to 2031 (5 Year Projections)	7,000	35.0%	1,400	7.0%	2,600	13.0%	9,000	45.0%	20,000	100%
2017 to 2031 (15 Year Projections)	21,000	35.0%	4,200	7.0%	7,800	13.0%	27,000	45.0%	60,000	100%

3.5.1 Future Residential Development / Supply

Looking to the future we must consider where the majority of Winnipeg's new housing stock will be built. The following chart shows a small sample of 2016 construction permits within CMHC zones. CMHC boundaries are large geographical areas that include both existing and new communities. The intent below is to show lack of homogeneity within these zones, by comparing new communities, and existing communities of comparable geographic sizes, within these CMHC zones.

Table 3.41: Future Residential Development / Supply

CMHC Area	Neighbourhood	New SFD	New Attached	New Apartment
West Kildonan zone	Amber Trails	39	0	0
	Jefferson	13	0	0
St Boniface zone	Sage Creek	128	0	0
	Norwood East / West	5	2	3
Fort Garry zone	South Point	58	46	0
	Beumont / Point Road	6	0	0

The above shows a far larger concentration of new construction in new communities vs. existing, due to the availability of land. This is being considered in discussing future housing supply.

Development in Existing Communities - *Infill*

Winnipeg's existing communities rely mainly on the redevelopment of properties, with the exception of the occasional unimproved lot which is built upon. Infill development is less reliant on the availability of land, and more reliant on a developer's perceived ability to acquire existing property, for which the redevelopment to a more intensified use is economically feasible.

Observed infill housing development predominantly consists of:

- Purchase of existing homes where lots splits are achievable, resulting in replacement of one existing home, with two or more new homes.
- Purchase and demolition of existing single-family homes, with construction of new single-family homes, therefore not providing an increase in total housing units.
- Redevelopment of existing properties to an intensified use, with either attached housing, or apartments.

Infill development has not made up a large portion of Winnipeg's new housing stock, nor would it be expected to provide a large percentage of Winnipeg's overall future housing stock. As infill takes place on existing improved properties, it is difficult to provide an estimation of where and to what extent infill housing will take place in the City in the future.

In addition to infill property the City has the potential for larger-scale redevelopment within existing communities, within the lands identified in *OurWinnipeg / Complete Communities* as Major Redevelopment Sites. It should be noted that of these areas a number are already under development, some in the initial phases of application for future development, and some are not expected to be improved to a residential standard. These areas are highlighted in the following table.

Table 3.42: Major Redevelopment Sites

Major Redevelopment Site	Status	Form of Development	Form of Residential
Palliser	Future Development	Unknown	Unknown
Ravelston and Plessis	Under Development	Mixed Residential Commercial	Multi-Family
South Point Douglas	Future Development	Unknown	Unknown
Public Markets	In Planning	Mixed residential / commercial / light industrial	Attached and multi-family
Fort Rouge Yards	Under Development	Residential	Attached and multi-family
Taylor Lands	Under Development	Commercial	NA
Parker Lands	In planning	Residential	Single/ attached / multi-family
Sugar Beet Lands	Under Development	Mixed residential / commercial / light industrial	Multi-Family
Old Southwood Golf Course	In Planning	Mixed institutional / residential / commercial	Multi-Family
Tuxedo / Lafarge Lands	Future Development	Unknown	Unknown
Kapyong Barracks	In Planning	Mixed commercial / residential	Unknown

Considerations:

- There is a finite supply of existing properties which can be subdivided into two or more single-family lots for redevelopment, in which the expected value of the new development justifies subdivision and redevelopment. Workforce housing prices continue to rise at a faster rate than entry-level new home prices, further limiting viability of this type of housing moving forward. There is an expectation for an overall decrease in this form of infill development moving forward.
- Recent years have seen a swing towards more multi-family construction being for rent, than for sale (condo). The vast majority of this development is geared towards market rent, which as evidenced earlier are substantially higher than the reported CMHC suggested market rents for Winnipeg.

Development in New Communities

The majority of the City's future development will continue to take place in new communities, as has been the case in recent history. The following table (3.43) outlines areas of existing and future supply in the City, as well as the regions of perceived rural competition.

Based on recent absorption in new communities, and anticipated future demand based on population growth, we can't see any indicators that supply should be a concern in the short or long term. I.e. there will not be a shortage of residential land in the foreseeable future. In arriving at this conclusion, we have also taken into consideration the increasing supply and competition from Winnipeg's bedroom communities (Outlying Areas). As Winnipeg's new development gets closer to the edge of the City, Winnipeg's bedroom communities are increasingly able to attract developers and new residents.

As opportunities for redevelopment in existing communities decrease, a large percentage of Winnipeg's new housing stock is found in new communities. New communities have development guidelines which result in higher expectations for minimum house size, construction standards, etc., resulting in a higher average price for new homes in new communities than existing homes. This should have a negative impact on overall affordability in the long run.

Table 3.43: Existing and Future Supply in Winnipeg					
Period	SW Winnipeg	SE Winnipeg	NE Winnipeg	NW Winnipeg	W Winnipeg
Short / Mid Term Supply (current to 14 year)	Waverley West	Sage Creek	Canterbury	Amber Gate	Centreport
	Ridgewood / Scotswood	Bonavista	1500 Plessis	Precinct G / F	
			Starlite Village	Precinct E	
			Devonshire		
Long Term Supply (14 year +)	South of Wilkes	St. Vital South	South Transcona	Precinct D	Centreport
	Precinct L	Precinct K	Precinct I	Precinct A / B	
		Precinct J	Precinct H		
			Grassie @ Plessis		
Rural Competition	Oak Bluff West	St. Adolphe	Oak Bank	West St. Paul	Headingley
	La Salle	Iles Des Chenes	East St. Paul	St. Andrews	
	St. Agathe	Lorette			
		Grande Pointe			

Communities outside of Winnipeg have been placing pressure on Winnipeg's new communities, with developers having to look for more affordable ways to compete. Communities outside of Winnipeg have seen an increasing number of "urban style" lots, or lots of comparable size to those being offered in Winnipeg's new communities. These Outlying Areas typically have lower raw-land prices, and slightly lower requirements for servicing, resulting in a more affordable product than the alternative in Winnipeg. This pressure has seen Winnipeg's new communities providing a higher percentage of their lots as semi-attached, attached, or multi-family housing, as well as some smaller lots. This is observed in the overall increase in multi-family housing as a percentage of overall new development.

Another consideration for the overall affordability of new housing is a decreasing ability for existing homeowners to take advantage of equity and "trade up" to a more expensive home in new communities. Entry-level housing prices in existing communities have become relatively more expensive, and are no longer exhibiting the increase in sales price they have seen in recent years. Fewer households are able to purchase an entry-level home, and those households are not seeing as quick an appreciation in market value. In turn, fewer households have strong equity in their home which can be utilized and rolled into the purchase of a new home. A larger percentage of overall development is multi-family, and an increasing percentage of that development is rental housing. With less people owning homes, less people are able to take advantage of built-up equity in their homes.

Future Impacts on Affordability

- A finite supply of infill opportunities will continue to push a larger percentage of Winnipeg's detached and attached housing supply to new communities, where the average new house price is higher.⁴⁷
 - This leads to a decrease in overall affordability
- An increasing percentage of Winnipeg's new housing stock is multi-family, an increasing percentage of new multi-family product is for-rent apartment and attached housing.
 - New apartments not falling under rent control
 - Increase in average rent for City
 - Decrease in overall percentage of "family housing" (3 plus bedrooms)
 - Decrease in entry-level first and second homes for sale
- Increase in average entry-level existing house price
 - Push towards more people renting their first / second homes
 - Decrease in the ability to build equity through homeownership and participate in using equity to move up the property ladder, up the housing continuum
 - Less people moving up the property ladder means less entry-level housing becoming available to those who need it.
- Increased percentage of single-family development in new communities is attached or semi-attached
 - Leads to a higher percentage of "affordable" options in new communities
 - Affordable here is relative, prices for attached / semi-attached housing in new communities are still higher than average existing home price in mature communities.
- Increased competition for new development from communities surrounding Winnipeg
 - Overall, the Outlying Areas have more affordable prices than Winnipeg
 - Positive impact on development patterns in Winnipeg's communities to compete with the Outlying Areas (more attached / semi-attached)
 - Communities outside of Winnipeg do not benefit from public transit
 - Increase in commuters working in Winnipeg but not paying City taxes, negative impacts on Winnipeg's infrastructure and tax-base.

In recent history the vast majority of Winnipeg's new housing product has been built by for-profit developers, and has been geared towards what the market is willing and able to purchase, not towards general affordability. Moving forward we anticipate this to remain true. While we do see strides towards more attached and rental housing as an overall percentage of new development, which provides an overall lower entry price to moving into new communities, lower entry price is a relative term. **We anticipate that Winnipeg's overall price of housing will continue to be considered "affordable" for a decreasing percentage of Winnipeg's population.**

⁴⁷ The proposed Residential Infill Strategy (2020) will likely depoliticize and make easier infill-development by making property divisions (lot-splits) a right. However, we do not anticipate this having a dramatic effect on the overall supply of housing in the short to medium term, especially considering the costs of infill development compared to greenfield development and low sale-prices in some inner-city neighbourhoods. The Residential Infill Strategy does not address the economic challenges of infill development.

3.6 Non-Market Housing Supply

This section provides a brief overview of the supply of non-market (or subsidized) housing available in Winnipeg. Permanent non-market housing includes subsidized rental housing with monthly rents that are either geared to income, set at affordable rates, or subsidized. The non-market sector also includes temporary accommodations such as emergency shelters for those who are homeless, as well as transitional and supportive housing.

Note that CMHC data covers only market-housing, and does not address the non-market sector. Data for this section has been compiled from Manitoba Housing, Manitoba Non-Profit Housing Association, and End Homelessness Winnipeg.

3.6.1 Social Housing

Social housing is a critical component of the housing continuum, helping households with low incomes in core housing need (adequate, affordable and suitable housing) to access stable housing. Manitoba Housing provides social housing units primarily through four programs. The main program, Social Housing Rental Program (SHRP), provides the bulk of units and are owned and managed by Manitoba Housing. These are termed Direct-Managed units in the tables below. The other programs are partnerships with non-profit housing providers, where Manitoba Housing does not own the units but ensures affordable rental rates, providing subsidies or funding for some or all of the units. In these programs partner organizations manage and maintain the housing. These include the programs: *Urban Native Housing* (sic), *Sponsor-Managed*, and *Private-Non-Profit* housing⁴⁸. All programs are targeted to seniors, persons with disabilities, and families with low to moderate incomes. Within Winnipeg, Manitoba Housing partners with more than seventy organizations to provide housing.

Subsidies for the Social Housing Rental Program address the gap between the market rate of housing and the rent the tenant pays which is limited to the rent-geared-to-income (RGI) rate of 30% of household income. Other programs provide a limited number of affordable rental units under a variety of affordable rental rates including RGI rates, pre-authorized affordable housing rates, Employment and Income Assistance participants fixed monthly shelter rate, or subsidized through the Rent Supplement Program.

Manitoba Housing has provided data on the number and location of social housing units within the city, where available. Due to privacy concerns, data has been suppressed for the locations of some housing. In particular, the portfolio called *Urban Native Housing* is mostly single family housing scattered throughout the city, and locations are suppressed.

MB Housing Units	Units
Winnipeg Direct Managed	7,092
Winnipeg Urban Native Housing	799
Winnipeg Sponsor Managed	3,129
Sub-Total Social Units	11,020
Winnipeg Private non-profit	1,266
Total Units	12,286

⁴⁸ These names were created by the CMHC as the programs were developed, prior to the 1980s.

Table 3.45: Total Manitoba Housing Units by Bedroom Type

March 2018	Total Units	Bachelor	1 Bedroom	2 Bedrooms	3 Bedrooms	4+ Bedrooms
Winnipeg CSD	11,020	3,488	1,665	2,381	2,350	692
Centennial zone	2,466	913	591	682	222	58
Lord Selkirk zone	1,577	407	327	297	423	123
East Kildonan zone	894	72	107	292	306	117
Fort Garry zone	699	81	59	310	218	31
Fort Rouge zone	697	430	151	72	40	4
St. James zone	681	258	71	53	176	55
St. Vital zone	676	159	43	193	228	53
West Kildonan zone	596	240	70	62	168	56
St. Boniface zone	568	316	117	79	51	5
Assiniboine Park zone	513	255	57	55	91	55
Midland zone	504	238	38	136	83	9
Transcona zone	329	116	17	54	116	26

Note: Contains suppressed data, calculated totals may not equal the reported total

Social housing is located throughout the city with some concentration in the Centennial and Lord Selkirk Zones. Transcona and Assiniboine Park Zones have less social housing available.

Bachelor and one-bedroom units are nearly half of all social housing in the city; but there are still significant numbers of larger 3-bedroom, and 4+bedroom units. Note that many of these larger units are single family homes.

Although waiting lists do exist for social housing in Winnipeg, we have not detailed the information here due to the unreliability of the data. Applicants for housing may put their name on a waiting-list while they already have housing (perhaps awaiting more suitable housing, for instance), or names may remain on the list when removal is warranted (such as when an applicant has received housing). As well, many partners of Manitoba Housing maintain their own waiting lists, as do some individual housing complexes. These tracking and administrative challenges make waiting-list data unreliable.

3.6.2 Non-Profit Housing

Non-profit housers operate independently or in partnership with Manitoba Housing, and provide a significant number of housing units in the city. Most of the housing units were built prior to 1980 and are owned/managed by community-based non-profit housing groups. Locations of these housing units have been mapped to the CMHC Zones in the table below. It is important to note that two-thirds of the units available are in neighbourhoods that need affordable housing -- Centennial, Midland, and Lord Selkirk.

Table 3.46: Total Private Non-Profit Units by Bedroom Type

CMHC_Zone	Total Units	Bachelor	1 Bedroom	2 Bedrooms	3 Bedrooms	4+ Bedrooms
Winnipeg CSD	1,266	7	624	319	165	41
Assiniboine Park zone	57	0	35	17	5	0
Centennial zone	337	2	89	146	57	18
East Kildonan zone	95	5	82	6	0	0
Fort Garry zone	29	0	11	12	3	0
Fort Rouge zone	57	0	19	12	25	0
Lord Selkirk zone	254	0	131	27	25	4
Midland zone	243	0	128	63	38	17
St. Boniface zone	0	0	0	0	0	0
St. Vital zone	27	0	27	0	0	0
St. James zone	78	0	53	22	3	0
Transcona zone	18	0	0	8	9	1
West Kildonan zone	57	0	41	0	0	1

Note: Contains suppressed data, calculated totals may not equal the reported total

3.6.3 Supported Housing Types

A variety of supported housing exists in Winnipeg. The following information has been compiled by End Homelessness Winnipeg. Note that some numbers are subject to high variation as definitions of housing types vary, and counts may include program numbers rather than beds. Transitional Housing is especially challenging to track, as by its very nature this housing needs to be flexible. Some may be ad hoc, some located in social housing units and counted in that data, and some units only exist for a short amount of time. As well, housing units/beds may be transferred between types of supported housing or even between programs. The tables on the following page (3.47, 3.48, and 3.49) should be considered as only an estimate of supported housing capacity in the city. Supported housing data have been compiled by End Homelessness Winnipeg.

Table 3.48: Transitional Housing Capacity in Winnipeg

Transitional Housing	Program Name	Total
Programs for Women	Indigenous Women's Healing Centre	43
	Bravestone	14
	North End Women's Centre (NEWC)	14
	Holy Names House of Peace	8
	New directions (TERF)	8
	Alpha House	7
	Ikwe	6
	Ma Mawi	6
	L'entre temps	5
	Wahbung Abinoonjiiag	2
	Sub-Total	113
Youth Programs	RaY	27
	Ndinawe - Chu Manitou Tanka Oyati Tipi	12
	Siloam Exit Up	12
	Pan Am Place	**
	Sub-Total	51
Addictions, Recovery, & Mental Health Programs	Friends Housing	31
	Tamarack Recovery	12
	Sara Riel	11
	Addictions Recovery Inc	6
	AFM	**
	Two Ten Recovery Inc - 3 houses	**
	Sub-Total	60
Post-Corrections Programs	United Church Halfway Homes	30
	Elizabeth Fry	6
	Sub-Total	36
Newcomers Programs	Welcome House/MIIC	23
	Sub-Total	23
Other Programs	Salvation Army	179
	House of Hesed	10
	Mainstay (MSP)	28
	Red Road Lodge	47
	Flatlanders Inn	16
	FASD Life's Journey	**
	Turning Leaf	**
	Ten Ten Sinclair	**
	Age & Opportunity	**
	Sub-Total	290
Total Units		573

Note: Due to suppression, and drop-in spaces the total number may not represent the true total number of units

Table 3.47: Shelter Capacity in Winnipeg

Shelter Type	Shelter Name	Total	Over-flow
General Shelters	Siloam Mission	110	
	Salvation Army	380	20
	Main Street Project	80	
	Sub-Total	570	20
Youth Shelters	MacDonald Youth Center	8	
	Ndinawe Safe House	16	
	Total	24	
Warming Centers	1JustCity - Just a Warm Sleep	25	
	Sub-Total	25	
24 Hour Safe Spaces	Ndinawe	50	
	Spence Neighbourhood Association	30	50
	Rossbrook house	**	
	Sub-Total	80	50
Total Units		699	70

Note: Due to suppression, overflow capacity, and drop-in spaces the total number may not represent the true total number of units

Table 3.49: Permanent Supportive Housing in Winnipeg

Name	Total
The Bell Hotel (MSP, WHRC)	42
Madison	85
Total Units	127

Source: compiled by End Homelessness Winnipeg

3.6.4 Summary on Non-Market Housing

Interviews in the non-market sector indicate a significant deficit of housing across the sector. We repeatedly heard that the situation for non-market and affordable housing has become worse over the last decade. There is a need particularly for more Rent-Geared-to-Income social housing, and especially for those that are ‘hard-to-house’. There is a shortfall between the demand for social housing and the supply, and the affordable housing supply is not able to pick up this demand because much of this housing is not truly affordable for many families, particularly larger families. These shortfalls are also concentrated in marginalized communities -- Indigenous households, larger households with lower incomes, and some senior households -- as well as in particular zones -- notably Centennial and Midland, but also other zones to a lesser extent. Additionally, the city should expect a growing number of low-income seniors over the next two decades needing RGI housing with support-services.

There has also been a shift towards subsidizing households rather than projects (i.e.; providing Rent Assist rather than building social housing). In many zones there has been significant increases in multi-family rental units, but these tend to be exclusively market rental housing -- beyond the means of many, as the data above shows.

Addressing the issues of homelessness and the lack of affordable housing will require more units of housing. Determining the need for social and affordable housing is beyond the scope of this project, but several estimates of the need have been projected by other organizations. One conservative estimate of future needs has been produced by End Homelessness Winnipeg in their report *Housing Models and Development Framework*, 2018; and is available at:

<https://endhomelessnesswinnipeg.ca/housing-models-development-framework-executive-summary/>

3.7 Housing for Specific Population Groups

Seniors Housing

Note that most data for senior’s housing is only available for the Winnipeg CMA.

Within the Winnipeg CMA, the 2016 Census indicates a 65+ population of 119,890, or 15.4 percent of the total population. In its 2019 Provincial Outlook Long-Term Economic Forecast, the Conference Board of Canada stated that “Rising life expectancies will also contribute to the percentage of seniors (those aged 65 years and older) in the provincial population increasing every year and reaching 19.5 per cent in 2040”. Within the city, the expected number of seniors is expected to grow by 105,000 between 2015 and 2040 (see 2.1.5 Age of Population).

Housing Options for Seniors

Numerous studies have confirmed that seniors prefer to remain in their own homes or in their community for as long as possible, or to “age in place”. For those within the 65+ age cohort that are either faced with a move from their homes or already live in alternate housing forms (such as rented accommodations), the following housing options exist;

- Market apartments (rented accommodations)
- Condominiums – apartments, townhomes, bungalow, etc (shared ownership)
- Co-operative housing (equity shares likely required)
- Life lease rental housing (entrance fee or equity contribution required)
- Independent Living / Assisted Living / Retirement Residences (rental)

- Private Non-profit housing (affordable rental)
- Social Housing for seniors (affordable rental)
- Supportive Housing (includes care component – licensed facilities)

Each of these housing options would have characteristics that would define its target market, affordability and availability within the marketplace.

Non-Profit and Social Housing

In general, the most affordable housing options for seniors would be found within the subsidized options, including the private non-profit and public social housing sectors. However, with little development of public housing in recent years, the supply of subsidized housing is simply not positioned to handle the projected increases in the 65+ population.

Manitoba Housing provides many units of housing for Elderly Persons (sic), either managed directly or in partnership with other community organizations. The numbers available are:

Direct Managed:	2,441*
Sponsor Managed:	2,142*
<u>Private non-Profit:</u>	<u>374*</u>
Total:	4,957

(*Note: Total Elderly Person Housing units as determined by Manitoba Housing, but some may contain some non-elderly units)

In the non-profit sector, the expiry of Operating Agreements is having impacts on availability of housing. For non-profit housing providers, the End of Agreements brings greater independence, but also comes with the loss of government operating and rent subsidies. A few non-profit projects are being transferred to private ownership, many have had to, or will reduce the number RGI units they can make available. As little social housing has been developed in the last 25 years, the loss of any low-cost housing is likely to result in increased housing need. Seniors non-profit housing is a subset of the overall non-profit and social housing inventory. It is expected to face the same future challenges.

Market Rental Housing

Market rental options may include apartments, townhomes, duplex units, etc. The age, condition and affordability of the available stock varies from neighbourhood to neighbourhood. The availability of these units is generally illustrated by the vacancy rates reported by CMHC. Not surprisingly, the greatest vacancy rate is found within the highest rental range. As an example, in the 2019 Fall CMHC Rental Market Survey for Winnipeg, the rental rate for apartments renting in the \$1100 - \$1299 range was indicated at 2.3 percent. For those units renting above \$1300, the vacancy rate jumped to 5.3 percent.

New multi-family development has been significant in recent years, and is expected to continue and even accelerate in years to come. The increase in multi-family inventories is expected to address the demand from projected population increases but with average rents for new apartments ranging from \$1268 (1 BR) to \$1547 (2 BR), affordability may be a challenge for the 65+ cohort.

Independent Living and Retirement Residence Sector

In its most recent market forecast for Manitoba⁴⁹, CMHC indicated an inventory of 4,407 private market units within 40 projects in the Winnipeg CMA. Vacancy rates have been falling for senior's housing. In the Winnipeg CMA, vacancy rates for 2019 stood at: 2.5% for bachelor units, 3.5% for one-bedroom units, and 1.6% for two-bedroom or more units. However, these overall numbers belie the pressure at the affordable end of the market. For 2019, the vacancy rate for units costing \$1500-1999 was 1.3%, for units costing \$2000-\$2499 -- 1.1%, for units costing \$2500-\$2999 -- 0.5%, and for units costing \$3000+ -- 5.8%. About 88% of all seniors' private market housing has rents above \$2000 per month. Again, **affordability may be a challenge for many seniors.**

Development within this sector has slowed considerably in recent years after the majority of projects were developed between 2005 – 2015. Due to the relatively small percentage of seniors that can afford this model, we expect that development may be stalled until the next wave of boomers reach the 75+ age cohort.

Military Housing

A small amount of military housing is available in the city, but does not affect the market as it is reserved for serving personnel.

Table 3.50: Military Housing in Winnipeg, 2019

Total Bedrooms	Total Units	Rent Range	Structure Types
Total	507	\$708 to \$1,392	Single, Semi-Detached, and Row
Two Bedrooms	204	\$708 to \$1,292	Single, Semi-Detached, and Row
Three Bedrooms	243	\$755 to \$1,352	Single, Semi-Detached, and Row
Four Bedrooms	60	\$911 to \$1,392	Single, and Semi-Detached

Source: Government of Canada, Military Housing, Military Housing in Winnipeg, 2019

Key Findings:

- The city has seen about 20,000 new dwelling units created between 2006-2016.
- Zones located on the edge of the city with the land available for development are demonstrating the highest rates of growth. Outlying Areas added about 5000 units.
- Most of the city's dwellings are suburban, single-family homes.
- Strategies to encourage infill development are needed in Midland, St. James, Lord Selkirk, Assiniboine Park, and Centennial Zone

Housing Starts:

- While the majority of starts in the City of Winnipeg are intended for the homeowner market, this share has fallen over the last thirty years with condo starts now comprising a significant share of starts.

⁴⁹ CMHC Seniors' Housing Report – Manitoba - 2019

- In 2016, single detached and multi-family housing starts were almost at parity. Complex reasons – but economic changes and the impact of immigration are key.
- In built up, older and more mature neighbourhoods the proportion of apartment-starts were higher, while in neighbourhoods where there is development on new land single detached starts dominate. Centennial and Midland show this trend with 86% and 82% of starts being apartments.
- Some Zones are seeing few housing starts: Midland, Fort Rouge, and to a lesser extent St. James and Transcona.

New Ownership Housing Market:

- Prices increasing steadily since 2006 (prices were relatively flat prior to 2000)
- Assiniboine Zone average price now over a half million
- A household would need to be in the seventh decile of incomes (earning \$99,000 or more) before it could afford new market housing.

Resale Market:

- Between 2006 and 2016, the average price of a house on the resale market increased by 84.1%, rising from \$154,607 in 2006 to \$284,610 in 2016.
- Housing, even resale housing, is becoming harder to afford.
- Low interest rates are keeping the percentage of income a median-income household spends on housing fairly steady at 30%.

Rental Market:

- The rental universe has been expanding and stands at 56,801 units in 2016, the vast majority are one and two-bedroom units. Centennial, Midland, and Fort Rouge Zones have a high percentage of apartment buildings/attached dwellings.
- There is a demand for affordable 3+ bedroom units beyond what the private market is able or willing to provide (for new immigrant and Aboriginal families).

Rental Rates:

- Older stock is more affordable, new stock is more expensive, but variability exists among the zones. However, many low-income households are paying unaffordable rent for older, poorer quality, units that are in need of repair and often unsuitable for the household size and type.
- The secondary rental market has shown strong increases in rents between 2011 and 2016. Of note is the high percentage of condominium units used as rental units – 22% in 2016 and climbing.

Social Housing and Affordable Housing:

- Interviews in the non-market sector indicate a significant deficit of housing across the non-market sector. We repeatedly heard that the availability of social and affordable housing has become worse over the last decade. There is a need particularly for more Rent-Geared-to-Income social housing, and especially for those that are 'hard-to-house'.

Seniors Housing:

- The number of seniors is expected to grow by 105,000 between 2015 and 2040. Expect a growing number of low-income seniors over the next two decades needing RGI housing with supports.
- Vacancy rates for affordable seniors' units are low, the supply of subsidized (social) housing is not positioned to handle new demand.

Part IV: Housing Affordability

Winnipeg remains one of the most affordable housing markets in the country. One way to measure this affordability is to determine the percentage of a household's pre-tax income that is required to afford housing. According to the Royal Bank of Canada's *Housing Trends and Affordability* reports, Winnipeg remains close to its long-range average of around 30% of median household income is required to afford owned-housing.⁵⁰

This percentage remains similar to the comparator city Quebec City (at 30% of median household income), and is lower than the comparator cities Edmonton (34%), and Saskatoon (33%).⁵¹ As well, Statistics Canada data below shows that just over 77% of Winnipeg households are spending 30% or less of their income on housing.

And yet, these positive findings do not tell the complete story. Housing has become more expensive in Winnipeg, and the increase has not been matched by increasing wages. Households that spend more than 30% of income on housing are highly concentrated -- by geography, as well as by age, Aboriginal identity, and immigrant status. More households are in core housing need than in the past and core housing need is also highly concentrated. There is less affordable housing, and the amount of social housing has declined. This chapter examines these challenges in detail.

According to CMHC's definition, housing in Canada is considered "affordable" if it costs less than 30% of a household's before-tax income. The ability of residents to afford adequate housing is fundamental to building an inclusive and viable city. Further, it is critical for allowing people to fully participate in the economic, social, and cultural aspects of their community. However, as indicated by the 2016 census data in the previous sections, access to affordable housing remains a challenge for many individuals and families in Winnipeg.

In 2016, approximately 21.8% of households in Winnipeg spent 30% or more of their income on shelter costs, including rent or mortgage payments, utilities, fees, and taxes. While issues related to housing affordability disproportionately affects lower-income households, moderate income households can also be subject to affordability challenges for a variety of reasons, such as rapidly rising housing costs, stagnant wages, or inadequate support programs.

This section discusses the affordability of housing across the City of Winnipeg and, after comparing the proportion of income different types of households to spending on shelter costs, provides an overview of who is currently facing affordability challenges.

4.1 Income Spent on Shelter

With shelter costs representing the largest expenditure for the majority of Canadian households, as reported by the Statistics Canada *Survey of Household Spending* (2017), it is important for municipalities to evaluate the capacity of residents to meet those costs. Statistics Canada measures this factor using the *shelter-cost-to-income ratio* (STIR)⁵², which is defined as the proportion of average total income of

⁵⁰ See: <http://www.rbc.com/newsroom/assets-custom/pdf/house-mar2019.pdf>

⁵¹ Data not available for Hamilton.

⁵² In 2020 Stats Can will adopt an additional measure of housing affordability that addresses some of the gaps of STIR. The new measure will be called 'housing hardship' and will use a Market Basket Measure to determine if a household has sufficient

households spent on shelter costs. Shelter costs account for mortgage or rent payments where applicable, in addition to the costs of property taxes, heat, water, and other household services.

The shelter-cost-to-income ratio is divided into three key groups: households spending less than 30% of their total income on shelter costs; households spending 30% or more on shelter costs; and households that are not applicable. Consistent with the CMHC definition of “affordable housing”, households spending less than 30% of their total income on shelter costs is the standard acceptable portion⁵³, with households spending 30% or more of income on shelter costs considered unaffordable. Households in the Not Applicable group are those that had zero or negative total income, or were located in Band Housing, on a reserve, or an agricultural operation operated by a household member. Households that are in the Not Applicable group are excluded from all data, and may cause datasets to not sum to 100%.

Table 4.1: Shelter-cost-to-income Ratio for the Winnipeg CSD, 2016

Shelter-cost-to-income Ratio	Total Households	Percent of Households
Total Households	281,050	100%
Spending less than 30%	219,010	77.9%
Spending more than 30%	61,215	21.8%
Spending more than 50%	24,485	8.7%
Spending more than 70%	14,375	5.1%

For the Winnipeg CSD in 2016, 77.9% of households spent less than 30% of total income on shelter costs, meaning 219,010 households spent an acceptable portion of income on housing. As mentioned previously, however, 21.8% of households spent 30% or more of total income on shelter costs, meaning 61,215 households in the Winnipeg CSD faced affordability challenges. At a more detailed level, 8.7% (24,485) of households were spending 50% or more of their total income on shelter costs, while 5.1% (14,375) of households were spending 70% or more.

For the study geographies, the Transcona zone had the highest proportion of households spending an acceptable amount on housing, with 87.4% (10,720) spending less than 30% of total income on shelter costs. The Assiniboine Park zone followed at 83.9% (21,505) spending less than 30% on shelter costs.

The Centennial zone had the greatest proportion of households facing affordability challenges, with 35.3% (5,375) of households spending 30% or more on shelter costs. The zone with the next greatest proportion of households facing affordability challenges was the Fort Rouge zone, at 26.6% (5,385) of households, followed by the Fort Garry zone at 26.5% (7,390) and the Midland zone at 26.3% (4,705). The Fort Rouge zone is interesting, the higher proportion of households spending 30%+ may be due to the higher percentage of rental units, and many younger adults living in this area.

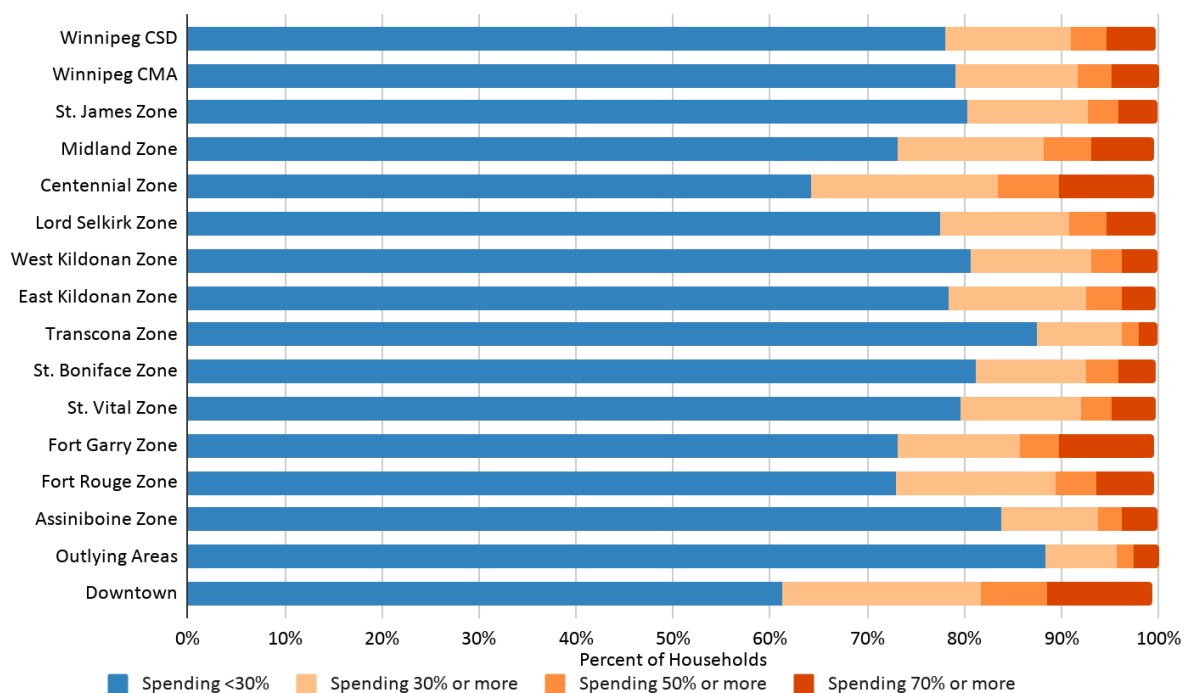
income to pay for non-housing necessities along with their housing. See: https://www.cmhc-schl.gc.ca/en/housing-observer-online/2020-housing-observer/new-affordability-metric-assesses-household-ability-afford-basic-goods?utm_source=newsletter-feature-housing-hardship&utm_medium=email&utm_campaign=obs-new-affordability-metric

⁵³ Recent research by Chris Glynn, Thomas H. Byrne, and Dennis P. Culhane, supported by Zillow, has substantiated the 30% rule. See: http://files.zillowstatic.com/research/public/StaticFiles/Homelessness/Inflection_Points.pdf

Table 4.2: Shelter-cost-to-income Ratio for the CMHC Zones, 2016

CMHC Zone	Spending Less than 30%	Spending 30% or More	Spending 50% or More	Spending 70% or More
Winnipeg CSD	77.9%	21.8%	8.7%	5.1%
Winnipeg CMA	78.54%	20.90%	8.34%	4.90%
Downtown	61.3%	38.0%	17.7%	10.8%
Centennial Zone	64.1%	35.3%	16.0%	9.8%
Fort Rouge Zone	73.0%	26.6%	10.1%	5.9%
Fort Garry Zone	73.0%	26.5%	13.8%	9.8%
Midland Zone	73.2%	26.3%	11.4%	6.5%
Lord Selkirk Zone	77.5%	22.2%	9.0%	5.2%
East Kildonan Zone	78.4%	21.3%	7.2%	3.6%
St. Vital Zone	79.7%	20.0%	7.7%	4.6%
St. James Zone	80.3%	19.6%	7.3%	4.0%
West Kildonan Zone	80.6%	19.2%	6.7%	3.6%
St. Boniface Zone	81.2%	18.5%	7.1%	4.0%
Assiniboine Zone	83.9%	15.9%	6.1%	3.5%
Transcona Zone	87.4%	12.5%	3.8%	1.9%
Outlying Areas	85.3%	11.2%	4.2%	2.5%

Figure 4.1: Shelter-cost-to-income Ratio for CMHC Zones, 2016



For households facing more pronounced affordability challenges, again the Centennial zone faced the most serious challenge with 16% (2,440) of households spending 50% or more on shelter costs, followed

by the Fort Garry zone with 13.8% (3,855). As for the highest level of shelter-cost-to-income ratio, 9.8% (1,490) of households in the Centennial zone were spending 70% or more of total household income on shelter costs, similar to the Fort Garry zone where 9.8% (2,740) of households were also facing this significant affordability challenge. This is an interesting finding. Centennial -- with its much lower income, higher rates of unemployment, and older housing stock -- has the same high proportion of households spending 70%+ of income on housing as Fort Garry -- with its high incomes and new housing developments. We surmise this is because many households in Fort Garry have high enough income that spending this amount is not a burden, or, many of these households are “house-rich, cash-poor” -- meaning the household has all of its income tied up in the house, and has little disposable income left over. It could also mean that there are homeowners in this area who have modest incomes but very significant savings and are able to pay for housing out of these savings. This is sometimes the case with retired seniors. Still, based on the above shelter-cost-to-income ratio figures and feedback from key stakeholders in the private and public housing sector, the most significant affordability challenges are faced by households in the Centennial zone (including the Downtown).

Within the Downtown, 38% (3,445) of households were spending 30% or more on shelter costs. Of these households facing affordability challenges, 17.7% (1,600) were spending 50% or more on shelter costs, while 10.7% (975) were spending 70% or more on shelter costs. Considering the Downtown zone is located within the Centennial zone, these high proportions of households spending 30% or more on shelter costs suggests there are significant affordability challenges within the inner city, which was also reported by service providers and housing experts familiar with the area.

4.2 Shelter Cost to Income Ratio by Income Deciles

4.2.1 Shelter Costs by Income Deciles for Winnipeg

Comparing the *shelter-cost-to-income ratio* to *income deciles* reveals which households are facing affordability challenges. As demonstrated in Table 4.3 below, the majority of households within the lowest income deciles (bottom and second income decile) are facing affordability challenges, as are a significant proportion of households in the third and fourth income deciles. Not surprisingly, the proportion of households facing affordability challenges continues to decrease as income increases in higher deciles.

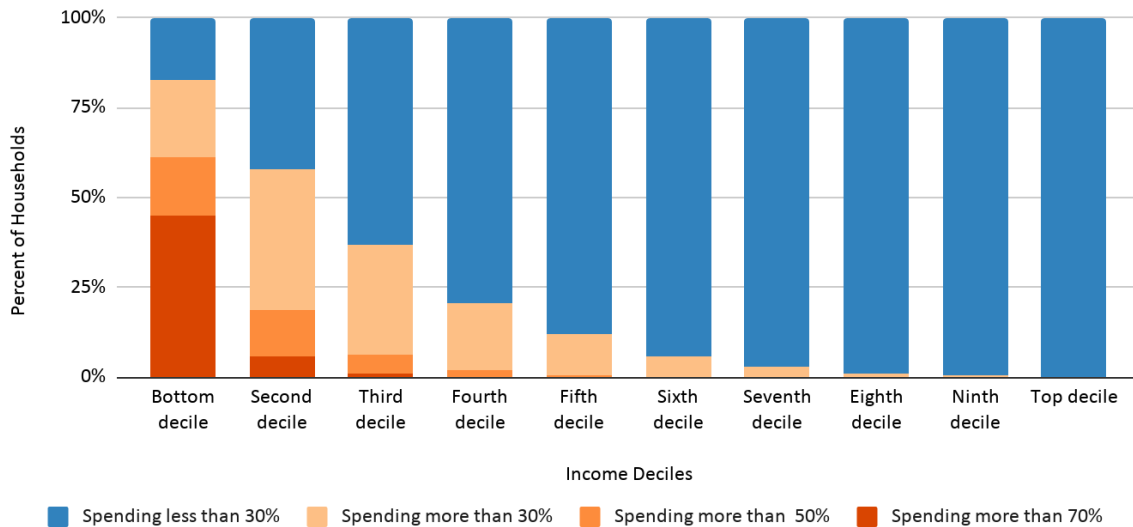
At the bottom household income decile, representing households that had a total income of \$20,382 or less in the Winnipeg CSD, 80.2% (25,555) of households were spending 30% or more of total household income on shelter costs. Within this group, 59.5% (16,730) of households in the Winnipeg CSD were spending 50% or more of the household's income on shelter costs, and 43.8% (12,325) of households were spending 70% or more on shelter costs.

As for the second income decile in the Winnipeg CSD, the proportion of households spending 30% or more on shelter costs declined compared to the bottom decile, with 57.8% (16,220) of households falling within this category. In regards to households within this group facing greater affordability challenges, 18.5% (5,195) were spending 50% or more on shelter costs, while 5.6% (1,570) of households were spending 70% or more. **Combined, a total of 41,775 households within the bottom and second income decile were facing affordability challenges, which accounts for nearly 15% of households within the City of Winnipeg.**

Table 4.3: Shelter-Cost-to-Income Ratio by Income Deciles for the Winnipeg CSD, 2016

Shelter Cost to Income Ratio	Spending less than 30%		Spending 30% or more		Spending 50% or more		Spending 70% or more	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Bottom decile	4,755	16.9%	22,555	80.2%	16,730	59.5%	12,325	43.8%
Second decile	11,865	42.2%	16,220	57.8%	5,195	18.5%	1,570	5.6%
Third decile	17,790	63.2%	10,340	36.8%	1,745	6.2%	345	1.2%
Fourth decile	22,335	79.6%	5,745	20.5%	490	1.7%	70	0.2%
Fifth decile	24,730	88.0%	3,360	12.0%	190	0.7%	30	0.1%
Sixth decile	26,445	94.1%	1,665	5.9%	70	0.2%	25	0.1%
Seventh decile	27,320	97.1%	800	2.8%	65	0.2%	10	0.0%
Eighth decile	27,755	98.8%	340	1.2%	0	0%	0	0%
Ninth decile	27,990	99.5%	140	0.5%	10	0.0%	0	0%
Top decile	28,030	99.8%	55	0.2%	0	0%	0	0%

Figure 4.2: Shelter-Cost-to-Income Ratio by Income Deciles for the Winnipeg CSD, 2016



In higher household income deciles, the percentage of households spending 30% or more on shelter costs declined further. At the sixth income decile, 5.9% (1,665) of households were spending 30% or more on shelter costs, and 0.2% (30) of households were spending 70% or more. Within the top income decile, where households had total incomes of \$160,340 or more, less than 0.2% were spending 30% to 49% of the household total income on shelter costs, with no households spending 50% or more on shelter costs. Notably, while spending more than 30% of income on shelter costs is a matter of choice for households in higher income deciles, this is not the case for households in lower income deciles who have less housing options available to them.

4.2.2 Shelter Costs by Income Deciles for the Study Zones

For this analysis, please see Table A.27 and Table A.28, *Shelter Costs by Income Deciles for the Winnipeg CSD, CMHC Zones, and Downtown*, in Appendix 1. NOTE: the Outlying Areas are measured against the Winnipeg CSD Income Decile groupings, not the Wpg.CMA Income Decile Groupings.

Breaking down the CMHC zones by income deciles and the shelter-costs-to income ratio shows what proportion of household income in each income decile is spent on shelter costs in that particular zone. For households in the bottom decile, where households had a total income of \$20,382 or less, two areas stand out: the Centennial zone and the Fort Garry zone.

In the Fort Garry zone, of the households in the bottom income decile⁵⁴ with a total household income of \$20,382 or less, 88.6% or 2,925 households were spending 30% or more of the total household income on shelter costs, the highest percent of all zones. Likewise, 80% or 2,640 households, were spending 50% or more on shelter costs, and 72.1% or 2,380 households were spending 70% or more on shelter costs, the highest percent in all zones. One reason for this is the Fort Garry zone has many single-person and two-or-more-person (non-related) households (e.g. people sharing an apartment), presumably students around the University of Manitoba with lower incomes. This is supported by the tenure data which reveals that in the lowest income decile in this Zone 82.8% rent.

This higher spending is also seen in higher income deciles in the Fort Garry Zone. For instance, in the fourth decile (\$55,720 to \$68,331), 29.5% of households are spending more than 30% of household income on shelter costs. In these deciles, households may be spending higher amounts on new housing available in the zone. In 2016, 15.8% of all households in the Fort Garry zone were newly constructed, and these new homes had a higher price, and likely higher mortgages. And in fact, the Fort Garry zone has the highest average and median shelter costs out of all zones, at \$1,104 and \$1,049. The high spending observed in the Fort Garry zone may reflect the high cost of new developments, and the willingness of residents to pay more of their income for new housing.

In terms of real numbers, the Centennial zone had the greatest amount of households in the bottom income decile facing affordability challenges (paying 30% or more of income on shelter costs), with a total of 3,135. Within this group, 52% (2,120) of households were spending 50% or more on shelter costs, and 34.7% (1,415) of households were spending 70% or more on shelter costs. Interestingly, although Centennial had the most households in the bottom income decile facing affordability challenges, it had the second lowest proportion among the study zones at 76.9%. This can be explained, at least in part, by the high number of households within the bottom income decile, accounting for 26.8% of all households within the zone. By comparison, the other study zones had closer to 10% or less of all households fall within the bottom income decile.

Notably, housing affordability issues in the Downtown among households in the bottom income decile outpaced any of the study zones, with 79.1% (1,930) spending 30% or more of household income on shelter costs. Within this group, 57.2% (1,395) of households were spending 50% or more on shelter costs, and 38.3% (935) were spending 70% or more. These are very high numbers and may be attributed to the high cost of housing, and that many households in the Downtown are single person, and/or led by younger persons with lower incomes.

⁵⁴ The income for households in the bottom decile in Fort Garry was lowest amongst zones at \$8,232 average, and \$7,651 median. Again, presumably students not working.

In accordance with feedback from key stakeholders who administer housing support programs in the inner city, these figures suggest there is a definite need to address housing affordability among low income earners in the Centennial zone and the Downtown.

4.2.3 Shelter Cost to Income Ratio by Household Tenure

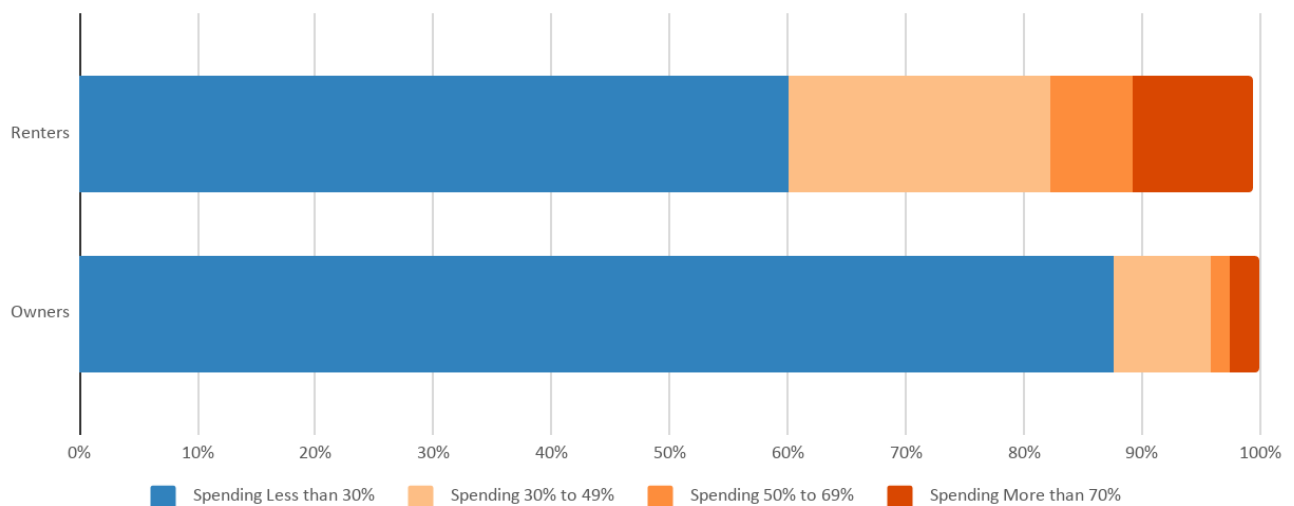
In general, renters in the City of Winnipeg are far more likely to face housing affordability challenges than owners, as determined by the shelter-cost-to-income ratio. For the Winnipeg CSD in 2016, 39.4% of rental households reported spending 30% or more of household income on shelter costs, while only 12.3% of owner occupied households reported spending 30% or more. In terms of real numbers, 38,860 rental households faced affordability challenges in 2016, as compared to 22,350 owner occupied households. Within these groups, 17.2% (16,985) of rental households spent 50% or more on shelter costs, and 10.2% (16,985) of households spent 70% or more. As for owner occupied households, 4.1% (7,500) spent 50% or more of household income on shelter costs, while 2.4% (4,345) spent 70% or more.

Note that the CMHC in has tracked a shift in new construction from single family homes to rental. The CMHC attributes this shift to the increasing costs of home ownership.

STIR	Owners		Renters	
Spending Less than 30%	87.6%	159,785	60.0%	59,225
Spending 30% or more	12.3%	22,350	39.4%	38,860
Spending 50% or more	4.1%	7,500	17.2%	16,985
Spending More than 70%	2.4%	4,345	10.2%	10,030

STIR	Owners		Renters	
Spending Less than 30%	74.3%	695	59.8%	4,855
Spending 30% or more	25.1%	235	39.5%	3,210
Spending 50% or more	10.2%	95	18.5%	1,505
Spending More than 70%	7.0%	65	11.2%	910

Figure 4.3: Shelter-cost-to-Income Ratio by Tenure for the Winnipeg CSD, 2016



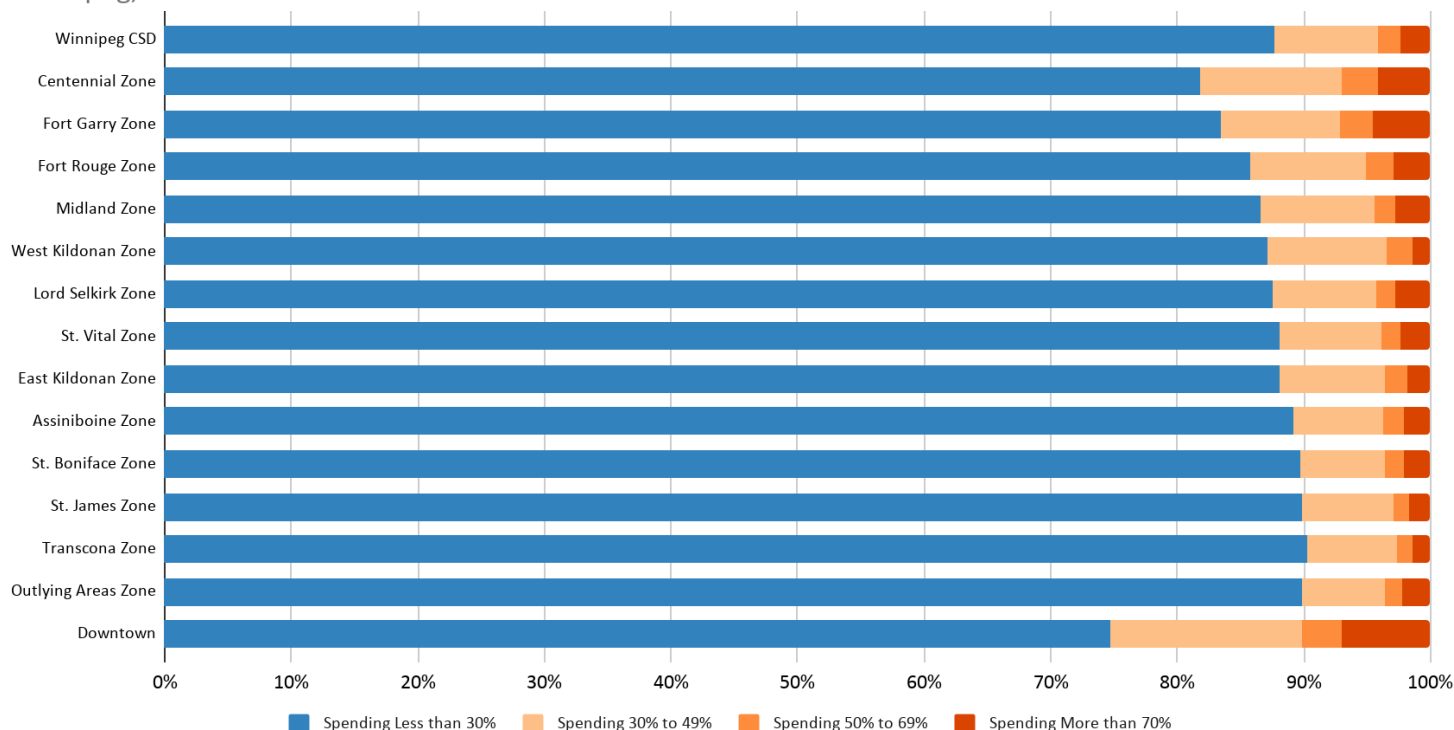
When assessed according to the study zones, a number of interesting observations can be made for owner occupied households. The Downtown had the greatest proportion of owner occupied households facing affordability challenges at 25.1% (235), but the smallest amount in terms of real numbers. The Centennial zone followed with 18.1% (585) of owner occupied households spending 30% or more on shelter costs, but likewise, the second smallest amount in terms of real numbers. The Fort Garry zone, however, had the most owner occupied households facing affordability challenges in terms of real numbers, at 3,155 (16.5%) spending 30% or more on shelter costs. The Fort Rouge zone also stood out with 14.2% (1,345) of owner occupied households spending 30% or more on shelter costs. Notably, as shown in Table 8.2.4 and Figure 8.2.3 below, owner occupied households in all zones faced affordability issues to some extent, with the smallest proportion in the Transcona zone where 9.7% (1,035) of households spent 30% or more on shelter costs.

As for owner occupied households facing more significant affordability challenges, Downtown had the greatest proportion spending 50% or more and 70% or more on shelter costs, with 10.2% (95) and 7.0% (65) of households respectively. In terms of real numbers, however, the Fort Garry zone had the greatest amount of owner occupied households spending 50% or more and 70% or more on shelter costs, with 1,370 (7.2%) and 875 (4.6%) of households respectively. The Centennial zone followed closely in terms of proportion, with 7% (225) of households spending 50% or more on shelter costs, and 4.2% (135) of households spending 70% or more. All other zones had less than 5% of total owner occupied households spending 50% or more on shelter costs.

Table 4.6: Owner Tenure Households by Shelter-cost-To Income Groups for the CMHC Zones and Downtown, 2016

	Spending Less than 30%		Spending More than 30%		Spending More than 50%		Spending More than 70%	
Winnipeg CSD	87.6%	159,785	12.3%	22,350	4.1%	7,500	2.4%	4,345
Downtown	74.3%	695	25.1%	235	10.2%	95	7.0%	65
Centennial Zone	81.6%	2,630	18.1%	585	7.0%	225	4.2%	135
Fort Garry Zone	83.2%	15,885	16.5%	3,155	7.2%	1,370	4.6%	875
Fort Rouge Zone	85.4%	8,070	14.2%	1,345	5.0%	475	3.0%	280
Midland Zone	86.4%	7,880	13.4%	1,220	4.4%	400	2.7%	250
West Kildonan Zone	87.1%	14,385	12.8%	2,115	3.4%	565	1.5%	245
Lord Selkirk Zone	87.4%	12,865	12.4%	1,825	4.3%	635	2.8%	410
East Kildonan Zone	87.9%	21,340	12.0%	2,905	3.6%	880	1.9%	450
St. Vital Zone	87.9%	17,605	11.9%	2,390	3.8%	765	2.4%	485
Assiniboine Zone	89.0%	18,335	10.9%	2,235	3.7%	765	2.0%	420
St. Boniface Zone	89.7%	14,970	10.3%	1,715	3.6%	600	2.0%	340
St. James Zone	89.8%	16,200	10.1%	1,825	3.0%	535	1.6%	295
Outlying Areas Zone	87.0%	20,795	9.9%	2,365	3.5%	845	2.2%	515
Transcona Zone	90.2%	9,615	9.7%	1,035	2.6%	275	1.4%	150

Figure 4.4: Owner Households by Shelter-Cost-to Income Groups for the CMHC Zones and Downtown of Winnipeg, 2016



As for rental households, greater affordability issues related to housing costs can consistently be observed across each zone, as compared to owner occupied households.

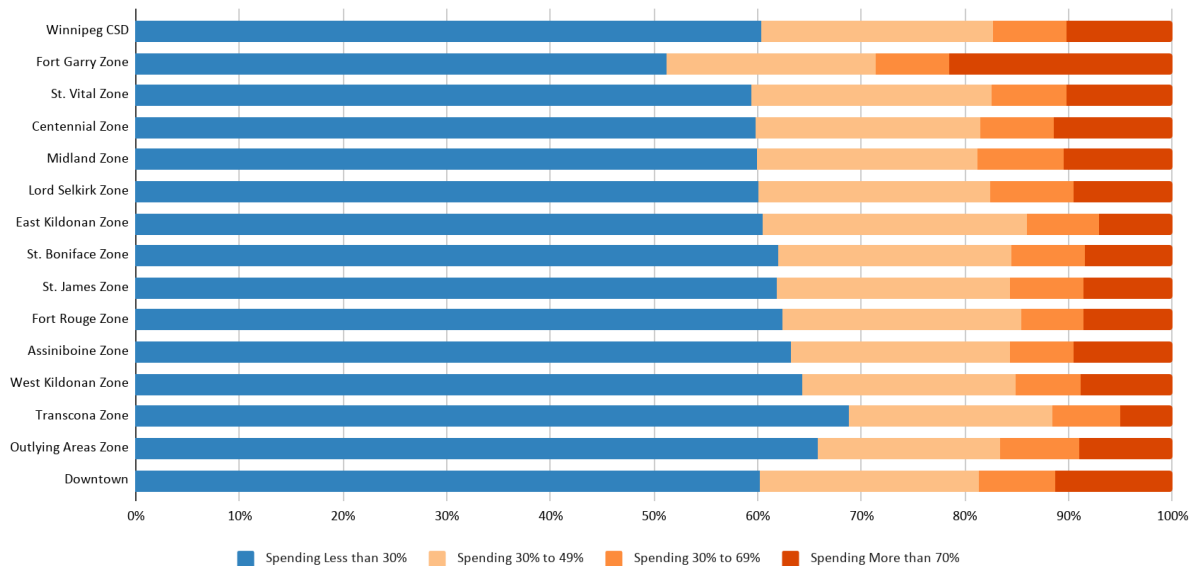
In terms of proportion, the Fort Garry zone had the highest percentage of rental households spending 30% or more on shelter with 48.4%, followed by St. Vital (40.3%), Centennial (39.9%), Midland (39.8%), Lord Selkirk (39.7%), and Downtown (39.5%). In terms of real numbers, however, East Kildonan had the most rental households spending 30% or more on shelter with 4,956 in total, followed by Centennial (4,790), Fort Garry (4,235), Fort Rouge (4,040), St. James (3,520), and Midland (3,485). For rental households facing more significant affordability challenges, the Fort Garry zone emerged with the greatest proportion and number of households spending 50% or more on shelter costs with 28.4% (2,485), and spending 70% or more with 21.3% (1,865).

While some of the most pronounced affordability issues for both owner and renter occupied households can be observed in the inner city areas, consistent with the information gathered in key stakeholder interviews, the data for each zone suggest affordability is a city-wide issue — though perhaps not as severe as in the inner city. Whether related to higher housing costs or growing populations of students and seniors, more peripheral areas such as the Fort Garry zone demonstrate significant housing affordability challenges, which may be aggravated by higher commuting costs to access employment opportunities and essential services.

Table 4.7: Renter Tenure Households by Shelter-cost-To Income Groups for the CMHC Zones and Downtown, 2016

	Spending than 30%	Less than 30%	Spending than 30%	More than 30%	Spending than 50%	More than 50%	Spending than 70%	More than 70%
Winnipeg CSD	60.0%	59,225	39.4%	38,860	17.2%	16,985	10.2%	10,030
Fort Garry Zone	50.9%	4,450	48.4%	4,235	28.4%	2,485	21.3%	1,865
St. Vital Zone	59.0%	4,720	40.3%	3,220	17.3%	1,385	10.1%	805
Centennial Zone	59.4%	7,130	39.9%	4,790	18.5%	2,215	11.3%	1,355
Midland Zone	59.5%	5,210	39.8%	3,485	18.6%	1,630	10.3%	905
Lord Selkirk Zone	59.7%	4,875	39.7%	3,245	17.4%	1,425	9.4%	770
Downtown	59.8%	4,855	39.5%	3,210	18.5%	1,505	11.2%	910
East Kildonan Zone	60.3%	7,610	39.3%	4,965	14.0%	1,770	7.0%	890
St. James Zone	61.7%	5,715	38.0%	3,520	15.6%	1,445	8.6%	795
St. Boniface Zone	61.5%	4,365	37.7%	2,675	15.4%	1,090	8.3%	590
Fort Rouge Zone	62.1%	6,715	37.3%	4,040	14.5%	1,570	8.5%	915
Assiniboine Zone	62.8%	3,170	36.5%	1,845	15.5%	785	9.4%	475
West Kildonan Zone	64.0%	4,175	35.5%	2,315	15.0%	980	8.8%	575
Outlying Areas Zone	63.5%	950	33.1%	495	16.1%	240	8.7%	130
Transcona Zone	68.8%	1,105	31.2%	500	11.5%	185	5.0%	80

Figure 4.5: Renter Households by Shelter-Cost-to Income Groups for the CMHC Zones and Downtown of Winnipeg, 2016



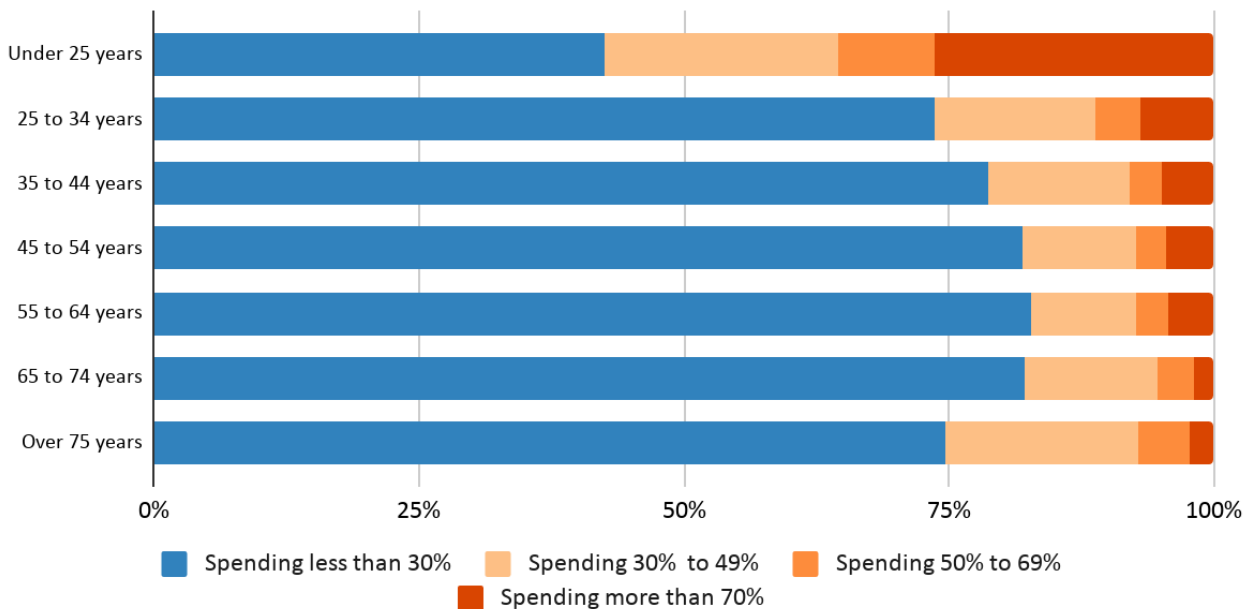
4.2.4 Shelter Costs to Income by Age of the Primary Household Maintainer

Table 4.8: Age of the Primary Household Maintainer by Shelter-cost-To-Income Ratio Groups, for the Winnipeg CSD, 2016

Age of Primary Maintainer	Spending less than 30%		Spending 30% or more		Spending 50% or more		Spending more than 70%	
Less than 25	42.2%	4,045	56.9%	5,455	35.1%	3,370	26.1%	2,505
25 to 34 years	73.3%	32,860	26.2%	11,745	11.1%	4,990	6.9%	3,095
35 to 44 years	78.5%	39,625	21.1%	10,675	8.0%	4,040	4.9%	2,455
45 to 54 years	81.7%	45,195	18.0%	9,945	7.3%	4,015	4.6%	2,535
55 to 64 years	82.6%	44,670	17.1%	9,270	7.3%	3,965	4.4%	2,390
65 to 74 years	82.1%	30,535	17.8%	6,635	5.3%	1,960	1.9%	715
Over 75 years	74.7%	22,080	25.3%	7,490	7.3%	2,145	2.3%	680

Examining households by the age of the primary household maintainer and the shelter-cost-to income ratio of the household allows us to show how age relates to the affordability of shelter. In the Winnipeg CSD, households that were led by persons younger than 25 years accounted for 3.4% of all households. Of the households led by persons younger than 25 years, 56.9% or 5,455 households were spending 30% or more of total household income on shelter costs, and 26.1% or 2,505 households were spending 70% or more of household income on shelter costs. Households spending 30% or more on shelter costs declined as the age of the primary maintainer increased, decreasing to 26.2% or 11,745 households at the 25 to 34-year-old group, and 6.9% or 3,095 households in that age group spending 70% or more on shelter costs.

Figure 4.6: Shelter-cost-to-Income Ratio by Age of the Primary Household Maintainer for the Winnipeg CSD, 2016



By the time a household is led by a person aged 65 to 74, less than a quarter of households were spending 30% or more on shelter costs (17.8% or 1,960 households total), and only 1.9% or 715 of households were spending 70% or more.

For households led by persons aged 75 years or older, those spending 30% or more increased again to 25.3%, or 2,145 households in total. The percent of households led by this age group spending 70% or more on shelter costs did not increase as significantly, however, with only 2.3% (680) of households falling within this category. For this group, the increased proportion spending more than 30% of income on shelter may be attributable to declining incomes rather than increasing shelter costs.

In general, what is seen in this data is that households led by persons younger than 25 years, account for only a small fraction of households in the Winnipeg CSD, but were also spending the largest portion of their household total income on shelter. As the age of the primary maintainer of the household increased over time, the number of households spending more than 30% of the household income on shelter costs decreased. This is expected as older adults tend to earn higher incomes, and for those in the 55-65 year-old group are in their highest-earning years. By the oldest age group, 75 years and older, the percent of households spending 30% increases again, with retirement and income declining.

4.2.5 Shelter Cost by Age and Study Zones

Turning from citywide shelter costs by age, we examine the CMHC zones by the same measure to assess trends throughout the city. There are again two zones where the Primary Maintainer Age by Shelter-cost-to Income Ratio stand out, which are Centennial Fort Garry.

Table 4.9: Households Spending 30% or more on Shelter Costs, by Age of the Primary Maintainer for the Winnipeg CSD and CMHC Zones

CMHC Zone	Under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	Over 75 years
Winnipeg CSD	56.9%	26.2%	21.1%	18.0%	17.1%	17.8%	25.3%
Fort Garry Zone	77.6%	37.7%	25.1%	20.4%	13.8%	12.9%	21.5%
Downtown	66.4%	35.9%	32.5%	33.9%	37.2%	36.6%	39.2%
Centennial Zone	60.6%	35.2%	31.7%	32.3%	34.6%	32.7%	35.0%
Lord Selkirk Zone	58.6%	25.8%	24.4%	19.9%	20.1%	16.5%	20.3%
St. Vital Zone	55.3%	23.4%	19.2%	15.8%	13.7%	18.7%	31.0%
Fort Rouge Zone	54.2%	26.9%	21.9%	23.0%	20.9%	27.1%	30.9%
Midland Zone	53.6%	28.9%	24.9%	21.7%	26.6%	20.3%	24.1%
St. James Zone	51.9%	20.0%	18.0%	13.6%	17.7%	18.2%	26.3%
St. Boniface Zone	49.2%	20.4%	16.1%	16.0%	16.5%	17.1%	23.8%
Assiniboine Zone	44.4%	20.4%	18.1%	15.1%	13.1%	11.3%	18.6%
West Kildonan Zone	44.2%	28.6%	20.6%	15.5%	15.6%	16.5%	21.4%
East Kildonan Zone	38.5%	23.2%	20.9%	18.2%	15.4%	20.2%	31.5%
Transcona Zone	34.9%	17.2%	14.5%	9.9%	9.1%	10.4%	11.1%
Outlying Areas	31.0%	13.0%	12.4%	9.9%	10.9%	8.5%	13.4%

In the Centennial zone, 35.3% of all households were spending 30% or more of the household total income

on shelter costs. For the households led by persons younger than 25 years, 60.6% or 655 households were spending 30% or more on shelter costs. This is an indication of the low incomes in this zone, as well as the high number of single-person households -- especially in the Downtown where households spending 30%+ on shelter was a greater proportion for every age category than the wider Centennial zone. (Recall that the Downtown is a sub-area of the Centennial zone.) The Centennial/Downtown zone has a higher proportion spending 30% or more of their income on housing in almost all age groups, likewise spending 70% or more (Table 4.10 below). But for two younger age cohorts, the Fort Garry zone has a larger proportion spending 30% or more, both the under 25, and 25-34 year olds. Note that of the households in the Fort Garry Zone that were led by persons under 25yrs, 77% were spending 30% or more on shelter, and 53% were spending 70% or more on shelter, far higher than any other zone.

For households in Fort Garry that were led by the 25 to 34 aged primary maintainers, 37.7% or 1,790 households were spending 30% or more on shelter costs, the highest of all zones, and 53.1% or 1,105 households were spending 70% or more of the household total income on shelter costs, also far higher than any other zone. At the next age group, households led by persons between 25 and 34 years in the Fort Garry zone, 14.4% or 685 of households were spending 70% or more on shelter costs, the highest out of all zones. The reasons for this were discussed above -- young households, often shared, with low income, and likely students.

Table 4.10: Households Spending 70% or more on Shelter Costs, by Age of the Primary Maintainer for the Winnipeg CSD and CMHC Zones

CMHC Zone	Under 25 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	Over 75 years
Winnipeg CSD	26.1%	6.9%	4.9%	4.6%	4.4%	1.9%	2.3%
Fort Garry Zone	53.1%	14.4%	7.4%	6.6%	3.3%	1.1%	1.2%
Downtown	31.5%	11.1%	9.9%	8.8%	8.3%	5.8%	1.7%
Centennial Zone	28.2%	11.3%	9.6%	8.2%	8.2%	5.6%	2.2%
Lord Selkirk Zone	25.8%	6.7%	4.0%	5.4%	5.2%	1.8%	3.3%
St. Vital Zone	22.8%	6.1%	5.0%	4.2%	4.0%	2.3%	3.4%
Midland Zone	18.8%	8.7%	5.8%	5.8%	5.9%	2.1%	1.8%
St. James Zone	18.6%	4.3%	4.4%	3.2%	5.0%	1.3%	2.7%
Fort Rouge Zone	17.9%	5.7%	5.4%	6.3%	6.0%	2.9%	2.1%
St. Boniface Zone	15.3%	4.7%	3.7%	3.6%	5.0%	2.2%	1.5%
West Kildonan Zone	13.5%	6.6%	3.4%	3.8%	3.6%	1.8%	2.0%
Assiniboine Zone	11.1%	5.4%	4.7%	4.0%	3.1%	1.4%	2.6%
East Kildonan Zone	10.6%	4.3%	3.6%	3.9%	4.0%	1.8%	2.8%
Outlying Areas	8.6%	1.1%	2.9%	3.0%	2.9%	0.9%	1.9%
Transcona Zone	4.7%	1.5%	3.1%	1.5%	1.9%	1.3%	1.0%

For the remaining age groups of household maintainers, the percent of households spending 30% or 70% or more on shelter costs was more consistent, though the Centennial/Downtown zone was higher for each age-group.

4.2.6 Shelter Cost to Income by Household Type⁵⁵

Household Type describes the type of relationship that exists in a household, and can help describe attributes of households who face shelter challenges.

Of the Census Family households in the Winnipeg CSD that had children, 89.3% or 56,875 were spending less than 30% of the household total income on shelter costs, while 10.5% or 6,675 households were spending 30% or more on shelter costs, and 1.8% or 1,125 households were spending more than 70% on shelter costs.

Census Family households without children in the Winnipeg CSD were similar to households with children, with 87.9% or 64,150 households spending less than 30% of the household income on shelter costs. Of the Census Family households without children, 11.7% or 8,535 households were spending more than 30% of the household income on shelter costs, and 2.4% or 1,785 households were spending 70% or more on shelter costs.

Multiple Census Families follow this pattern with 87.6% or 5,285 households spending less than 30% of the household's total income on shelter costs, while 12.3% or 745 multiple census family households spend 30% or more on shelter costs. Only 1.1% or 65 of multiple census family households were spending 70% or more on shelter costs.

Household Type	Spending less than 30%		Spending 30% or more		Spending 50% or more		Spending 70% or more	
Census-Family with Children	56,875	89.3%	4,620	10.5%	930	3.2%	1,125	1.8%
Census-Family without Children	64,150	87.9%	5,580	11.7%	1,170	4.0%	1,785	2.4%
Census-Family Lone Parent	19,240	71.5%	4,745	28.3%	1,380	10.7%	1,490	5.5%
Multiple Census Families	5,285	87.6%	545	12.3%	135	3.3%	65	1.1%
NonCensus-Family One Person	52,690	62.3%	18,045	37.3%	5,625	16.0%	7,920	9.4%
NonCensus-Family Two+ Person	9,415	70.0%	1,875	29.7%	515	15.8%	1,605	11.9%

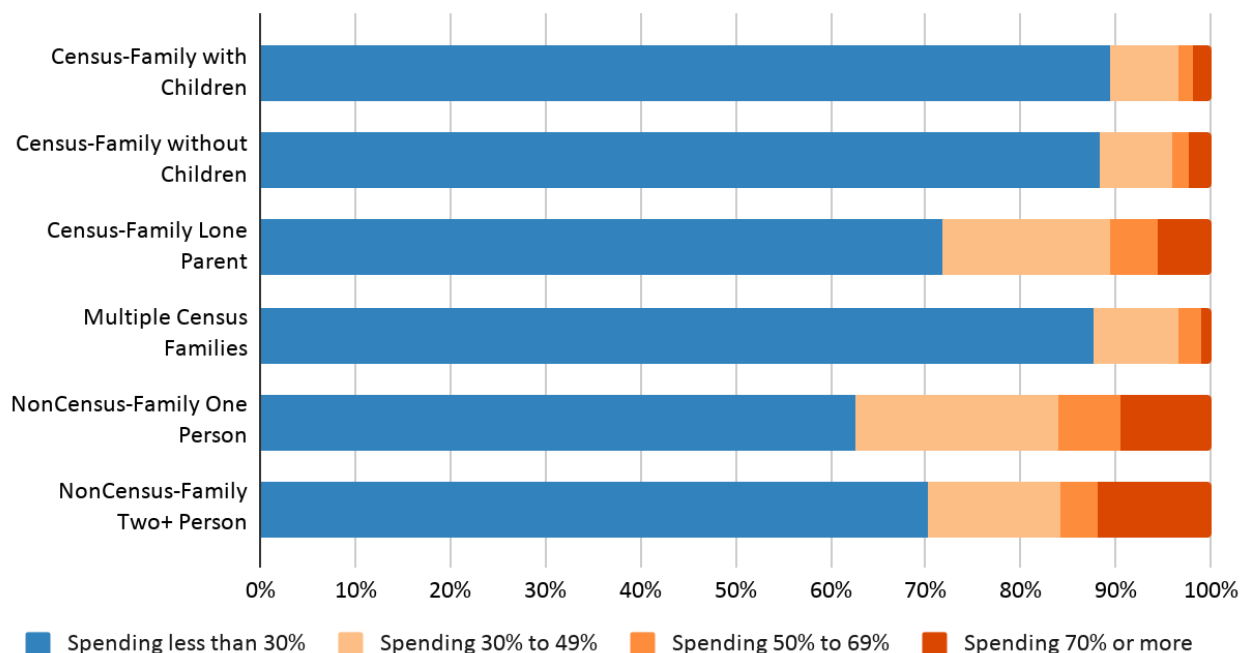
Lone Parent Census Families are where we begin to see challenges with shelter affordability, with 28.3% or 7,615 households spending 30% or more on shelter costs, and 5.5% or 1,490 households spending over 70% of the household's total income on shelter costs.

⁵⁵Recall that Household Type describes the type of relationship that exists in a household, with two major categories: Census Family households, and Non-Census Family households.

- Census Family households are households with a married or common law couple, who are with or without children, lone parents with one or more children, and multiple census families in one household.
- Non-Census Family households are households with one person, or households with two or more persons who are unrelated, and are not married or in a common law relationship.
- A Census Family household may contain other persons who are not related to the family. This type of household has been excluded from this section.

Non-census family households account for the largest portion of households in the Winnipeg CSD with 30.1% of all households. Of the one-person households in the Winnipeg CSD, 37.3% or 31,590 of one person households were spending 30% or more of the household's income on shelter costs. This is significantly higher than all other household types. Additionally, 9.4% or 7,920 households were spending 70% or more on shelter costs. Also a high proportion, though less than the proportion of NonCensus-Family Two+ Persons pending 70% or more

Figure 4.7: Household Type by Shelter-Cost-to-Income Ratio Groups for the Winnipeg CSD, 2016



Non-census family households with two or more persons in the Winnipeg CSD had 29.7% or 3,995 households spending 30% or more of the household's total income on shelter costs, while 11.9% or 1,605 households were spending 70% or more of the household's total income on shelter costs.

To summarize, affordability challenges were most common in one person households, followed by two person households, lone parent, multi-family, families without children, and finally families with children face the smallest challenges.

4.2.7 Shelter Costs by Household Type and Zone

Note: See the six tables in Appendix 1: Tables A29 to A.34: Shelter Costs by Household Type (2 to 7).

The following section further explores shelter costs by household type by expanding to spending on shelter in each CMHC Zone and citywide.

Beginning with *Census Family Households Without Children*, citywide, 10.5% of households spend more than 30%, 3.2% of households spend more than 50%, and 1.8% spend more than 70% of income on shelter costs. By zones, there are significant outliers.

It will be no surprise that the Centennial Zone has the greatest proportion of households spending more than 30%, 50%, and 70% of income on shelter. For all other zones, spending 30% or more of the household's total income on shelter costs was below 15%. The Centennial zone was 21.7% or 415 households--more than double the citywide proportion. For all other zones, spending of 50% or more was less than 6.5%, while for Centennial it is 9.5%--triple citywide proportion. And within Centennial, 5.6% spend more than 70% of income on shelter costs--again triple the citywide number. The downtown has slightly higher percentages than the larger Centennial zone.

Four other zones also had significantly higher proportions of households spending more than 30% on shelter costs. Midland and Lord Selkirk zones were at 14% and 12%, both above city averages. As well, both the Fort Garry Zone and Fort Rouge zone were above city averages at 14.2% and 13.6%.

For *Family Households with Children*, it is the Fort Garry zone which leads in spending more than 30% on shelter costs with, 19.2% or 1,700 households. It is followed by the Centennial zone which had 17% or 340 Census family households with children spending 30% or more of the household's total income on shelter costs. Of the Census Family Households with Children in the Fort Garry zone, 5.1% or 455 households were spending 70% or more of the household's total income on shelter costs. Again, all of these figures are concentrated in the downtown with 22% spending more than 30%; 9.9% spending more than 50%, and 7.1% spending more than 70%. Other zones are close to or below citywide averages.

Lone Parent Census Family Households face significantly higher challenges in the housing market. Citywide, 28% of these households spend 30% or more of income on shelter; 10.7% spend 50% or more, and 5.5% spending 70% or more. Unfortunately, this data is fairly consistent across the city. Midland, Fort Rouge and the Downtown all see 34-36% of households spending more than 30% of income on shelter; and the downtown sees higher proportions spending more than 50% and 70%.

Multiple-Census-Family Households are households where multiple families share a home. There are very few multi-family homes in each zone, so there are limits to what this data can tell us. Citywide, 12.3% of these households spend more than 30%, 3.3% spend more than 50%, and 1.1% spend more than 70% of income on shelter costs. For these households, it is Fort Garry and Fort Rouge that stand out with higher proportions spending more than 30%, and 50% on shelter. It is difficult to discern the reason for these, as *Multiple-Census-Family Households* does not include situations such as young people sharing housing. The numbers are low though--only 130 *Multiple-Census-Family Households* in Fort Garry, and less than 20 such households in Fort Rouge spending 30% or more of the household's total income on shelter costs.

As with Lone-Parent households, *Non-Census Family One-Person Households*, face significant cost challenges obtaining housing. Across the city, 37.3% of these *One-Person Households* spend more than 30% on shelter; 16% spend more than 50% and 9.4% spend more than 70%. Again, Centennial / Downtown show a much higher proportion spending more than 30% and 50% on shelter. These areas have nearly half of the households spending 30% or more. Other zones of the city tend to be closer to the Winnipeg average except for Transcona and the outlying Areas which show significantly fewer people spending more than 30% of income on shelter at 24.9% and 26.9% spending that much.

Non-Census Family with Two or More Persons Households, reveals some interesting data with all areas of the city except one below the citywide averages. Across the city, 29.7% of these *Two or More Persons Households* spend more than 30% of income on shelter; 15.8% spend more than 50%, and 11.9% spend

more than 70%. It is Fort Garry that shows vastly different numbers with 59.2% or 1,365 households spending 30% or more on shelter costs, 44.9% spending 50%+, and 38.6% spending 70%+. These are almost certainly students sharing housing in Fort Garry, and the large number of them spending high percentages on shelter drive up the citywide averages, and even make Centennial/Downtown look good. Details on the Downtown Zoning Bylaw Area

Within the Downtown, *Non-Census Family One-Person Households* accounted for 59.3% of all households, and of these one person households, 45.7% or 2,455 were spending 30% or more on shelter costs, and 12.3% (660) were spending 70% or more on shelter costs.

Family Households with Children were the second most common household type in the Downtown, with 16.4% of all households. Of the Census family households with children, 38% or 360 households were spending 30% or more on shelter costs, while 10.8% (115) were spending 70% or more on shelter costs.

Census Family Households Without Children in the Downtown accounted for only 7.8% of all households in the area. Of the Census family households without children in the Downtown, 22% or 155 were spending 30% or more on shelter costs, and fewer than 7.1% (50) were spending 70% or more on shelter.

Lone Parent Census Family Households in the Downtown accounted for 7.2% of households, and of lone parent households, 17.7% or 235 households were spending 30% or more on shelter costs, which was higher than Census family households with children. At the highest level of spending on shelter costs, 9.2% or 60 lone-parent households were spending 70% or more on shelter costs.

Non-Census Family with Two or More Persons Households accounted for 7.6% of households in the Downtown Zoning Bylaw, and of them 29.2% or 200 households were spending 30% or more on shelter costs.

The Downtown is primarily single person households, with a high percentage spending more than 30%, 50%, and 70% on shelter.

4.2.8 Shelter Cost to Income: Recent Immigrant Primary Household Maintainers

Of all households in the Winnipeg CSD, 5% had a recent immigrant as the primary household maintainer. Of these recent immigrant led households, 36.2% (5,090) were spending 30% or more of total household income on shelter costs, with 18.3% (2,570) spending 50%+ and 12.5% spending 70%+.

Table 4.12: Recent Immigrant Led Households by Shelter-Cost-to-Income Ratio Groups for the Winnipeg CSD, 2016

Winnipeg CSD	Primary Household Maintainers - Total		Primary Household Maintainer - Recent Immigrants	
	Total	Percent	Total	Percent
Spending less than 30%	219,010	77.9%	8,680	61.8%
Spending 30% or More	61,215	21.8%	5,090	36.2%
Spending 50% or More	24,485	8.7%	2,570	18.3%
Spending 70% or more	14,375	5.1%	1,750	12.5%

4.2.9 Shelter Cost to Income for Recent Immigrant Households by Zones

Table 4.13: Percent of Recent Immigrants that are Primary Household Maintainers by Shelter to Income Ratio for the CMHC Zones

CMHC Zones	Spending less than 30%	Spending 30% or More	Spending 50% or More	Spending 70% or more
Winnipeg CSD	61.8%	36.2%	18.3%	12.5%
Fort Garry Zone	44.7%	54.2%	33.0%	24.1%
Assiniboine Zone	45.5%	52.7%	36.4%	28.2%
St. Vital Zone	53.8%	41.9%	24.2%	14.8%
Downtown	61.3%	38.0%	17.7%	10.8%
Outlying Areas	50.0%	35.7%	21.4%	21.4%
East Kildonan Zone	61.6%	35.5%	13.1%	6.1%
St. Boniface Zone	62.3%	34.2%	14.4%	11.6%
Fort Rouge Zone	62.7%	33.8%	17.6%	13.4%
West Kildonan Zone	66.2%	33.1%	12.7%	7.4%
Centennial Zone	66.8%	30.8%	17.1%	11.1%
St. James Zone	68.8%	30.4%	12.3%	8.7%
Midland Zone	72.8%	25.9%	14.2%	10.5%
Lord Selkirk Zone	75.2%	23.4%	7.4%	5.3%
Transcona Zone	81.0%	20.7%	3.4%	0.0%

Note: calculated totals may not sum to presented totals due to random rounding, and because the 'Not Applicable' category has not been included

For the CMHC Zones, the percent of recent immigrant led households spending 30% or more of total household income on shelter costs ranged from 30.8% in the Centennial (11% recent immigrants), Midland (6.7%), and Lord Selkirk zones, which is lower than for all households in each of these zones. This may be due to the lower cost of living in Centennial and Midland zones, and the larger size of the household in the Lord Selkirk zone. It may also be that in these areas some of the recent immigrants may be in subsidized social or affordable housing.

It is the Fort Garry and Assiniboine zones that show the greatest outliers in the data. Within the Fort Garry zone, 8.7% of all households were led by recent immigrants and 54.2% (1,315) were spending 30% or more of total household income on shelter costs, with 33% spending more than 50% and 24.1% spending 70% or more. Recent immigrant led households in the Fort Garry zone are nearly evenly split between renter and owner, but the area has one of the highest average monthly shelter costs of all zones, and an average total income that was below that of all households in the zone.

Similar proportions are seen in the Assiniboine Park zone. Here, 2.1% of all households are led by recent immigrants and 52.7% or 290 were spending 30% or more of their total household income on shelter costs, 36.4% were spending 50%+ of income, and 28.2% or 155 households were spending 70%+ of their income on shelter costs. Here as well, recent immigrant led households are nearly evenly split between owners and renters, as well as having the highest average monthly shelter costs. The average total income of recent immigrant led households in the Assiniboine Park zone was comparatively higher than

households led by recent immigrants in other zones, but was less than half that of all households in the Assiniboine Park zone.

We see in these two zones that recent immigrant led households are choosing to live in these zones, and willing to spend a greater proportion of their household income to do so. This is supported by interviews which indicated that many newcomers prefer to live on South Pembina and the St. Vital areas; often because of family connections, but also these areas have good transit service and some of the better social housing projects in the City. Newcomers prefer the MB Housing projects in the Grant Park and Tuxedo neighbourhoods. This is also supported by data in section 2.17--Immigrant Population by Study Zone, which shows high percentages of recent immigrants in the Fort Garry zone and South River Heights neighbourhoods.

In the Downtown, 11.4% of all households were led by recent immigrants and 34.3% or 355 households were spending 30% or more of their household income on shelter costs, and 12.1% or 125 households were spending 70% or more of household income on shelter costs. Here, recent immigrant led households had average monthly shelter costs that were slightly lower than all households, while also having a slightly lower average total household income than all households.

4.2.10 Shelter Cost to Income for Aboriginal Households

The City of Winnipeg has the largest population of Indigenous people of all major Canadian cities. As described previously in section 2.1.7, the 2016 census reported 84,305 Indigenous people residing in the Winnipeg CSD, which accounted for 12.2% of the City's total population. This is a total of 38,880 Aboriginal households across the city with the greatest proportion located in central areas.

Table 4.14: Aboriginal Household by Shelter-cost-to-Income Ratio Groups for the Winnipeg CSD, 2016

Winnipeg CSD	Total Households		Aboriginal Households	
	Total	Percent	Total	Percent
Spending less than 30%	219,010	77.9%	28,390	72.9%
Spending 30% or More	61,215	21.8%	10,490	26.9%
Spending 50% or More	24,485	8.7%	4,290	11.0%
Spending 70% or more	14,375	5.1%	2,430	6.2%

Of the Aboriginal households in the Winnipeg CSD, 25.9% or 10,490 in total were spending 30% or more of total household income on shelter costs, which was slightly higher than the overall proportion of households in the Winnipeg CSD (21.8%). As for those Aboriginal households facing more pronounced affordability issues, 11% or 4,290 in total were spending 50% or more on shelter costs and 6.2% or 2,430 in total were spending 70% or more on shelter costs, which again, were both slightly higher than the proportion of all households in the Winnipeg CSD.

4.2.11 Shelter Cost to Income for Aboriginal households by CMHC Zones

Examining the shelter-cost-to-income ratios for Aboriginal households in study zones reveals a number of interesting findings throughout the city. In terms of proportion, the Downtown had the greatest percentage of Aboriginal households spending 30% or more on shelter costs with 47.6%, followed by Centennial (42.8%), Midland (37.6%), and Lord Selkirk (33.9%). In terms of real numbers, the Lord Selkirk zone had the most Aboriginal households facing affordability challenges (paying 30% or more of household income on shelter costs) with a total of 1,890, followed by Centennial (1,465), East Kildonan (1,290), and Midland (1,150).

Table 4.15: Aboriginal Household by Shelter-cost-to-Income Ratio Groups for the CMHC Zones, 2016

CMHC Zone	Spending less than 30%	Spending 30% or More	Spending 50% or More	Spending 70% or more
Winnipeg CSD	72.9%	26.9%	11.0%	6.2%
Downtown	52.0%	47.6%	21.3%	12.2%
Centennial Zone	56.1%	43.8%	19.9%	12.0%
Midland Zone	62.1%	37.6%	15.4%	8.0%
Lord Selkirk Zone	65.9%	33.9%	15.1%	8.5%
Fort Rouge Zone	70.9%	28.5%	11.2%	6.0%
West Kildonan Zone	73.9%	25.9%	12.1%	7.7%
East Kildonan Zone	74.8%	25.1%	8.9%	5.1%
Fort Garry Zone	75.0%	25.0%	9.2%	4.8%
St. James Zone	77.9%	21.8%	9.3%	5.6%
St. Boniface Zone	79.4%	19.7%	7.4%	4.2%
Assiniboine Zone	80.5%	19.3%	5.3%	3.2%
St. Vital Zone	82.8%	17.0%	6.7%	3.6%
Transcona Zone	83.5%	16.5%	6.8%	3.2%
Outlying Areas	81.8%	12.8%	5.3%	2.4%

Within the Downtown, where 16.3% of all households were Aboriginal households, a considerable proportion faced more significant affordability issues, with 315 Aboriginal households (21.3%) spending 50% or more on shelter costs and 180 households (12.2%) spending 70% or more. One factor contributing to these challenges could be the lower average household income of Aboriginal households in the Downtown compared to other households in the area. Further, a significant proportion of the city's social housing supply and related services are situated within the Downtown.

As for the Centennial zone, where 22% of all households were Aboriginal, 19.9% (665) were spending 50% or more of household income on shelter costs, while 12% (400) were spending 70% or more. The higher proportions of people paying higher amounts could be related to the high proportion of rental households in the area – which are generally faced with greater housing affordability issues – and the lower average total household income within the zone.

Within the Lord Selkirk zone, 24.4% of all households were Aboriginal. Here, 33.9% of Aboriginal households were spending 30% or more for shelter, 15.1% (845) were spending 50% or more of the total household income on shelter costs, and 8.5% (475) were spending 70% or more. These challenges may be attributed to the fact that Aboriginal households were mostly renters with higher average monthly shelter costs in the zone.

While this study touches on Aboriginal households as reported in the 2016 census, it is recognized that Aboriginal people in Winnipeg are disproportionately represented in the homeless population, which is not accounted for in this data. Not only does this mean the overall population of Aboriginal people is likely greater than the census reported, but more importantly, that some of the most urgent housing needs among this group are not fully portrayed. This assertion is supported by the feedback we received from key service providers in the city, who stated that Indigenous people – particularly within inner city areas – were experiencing the most significant challenges finding appropriate and affordable housing. Whether due to the inadequacy of support programs, increasing rates of rural-urban migration, a limited supply of larger rental units, or simply discrimination based on race, the issues faced by this group expose serious gaps in the current housing system that fall outside the scope of this study. For further information on these challenges we recommend the Winnipeg Street Census and the Winnipeg Street Health Report:

<https://endhomelessnesswinnipeg.ca/2018-winnipeg-street-health-survey-report/>

<https://streetcensuswpg.ca/>

4.3 Actual Shelter Costs - Average and Median Shelter Costs

By CMHC Zones:

Across the CMHC Zones is a typical distribution of costs; rising from lowest in the Centennial zone to the highest in the Fort Garry zone, Assiniboine zone, and Outlying Areas. Recall that Shelter Costs account for mortgage or rent payments where applicable, in addition to the costs of property taxes, heat, water, and other household services. There is little that is surprising in these costs -- though we note that areas with high amounts of rental housing -- such as Fort Rouge -- have slightly lower monthly shelter costs, and that the Downtown - while having lower shelter costs - is also primarily small housing units.

Table 4.17: Monthly Shelter Costs for the Winnipeg CSD and CMHC Zones. 2016

	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost
Winnipeg CSD	281,045	\$1,081	\$981
Winnipeg CMA	306,550	\$1,097	\$989
Outlying Areas	25,505	\$1,288	\$1,176
Fort Garry Zone	27,845	\$1,258	\$1,120
Assiniboine Zone	25,645	\$1,245	\$1,098
St. Boniface Zone	23,795	\$1,184	\$1,057
West Kildonan Zone	23,030	\$1,140	\$1,048
St. Vital Zone	28,025	\$1,128	\$1,021
Transcona Zone	12,260	\$1,086	\$1,071
Fort Rouge Zone	20,265	\$1,057	\$998
St. James Zone	27,290	\$1,042	\$991
East Kildonan Zone	36,900	\$1,024	\$941
Lord Selkirk Zone	22,890	\$936	\$881
Midland Zone	17,880	\$898	\$810
Downtown	9,055	\$855	\$815
Centennial Zone	15,225	\$808	\$776

By Total Households:

Table 4.16: Monthly Shelter Costs for the Winnipeg CSD and CMA, 2016

	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost
Winnipeg CSD	281,045	\$1,081	\$981
Winnipeg CMA	306,550	\$1,097	\$989
Outlying Areas	25,505	\$1,288	\$1,176

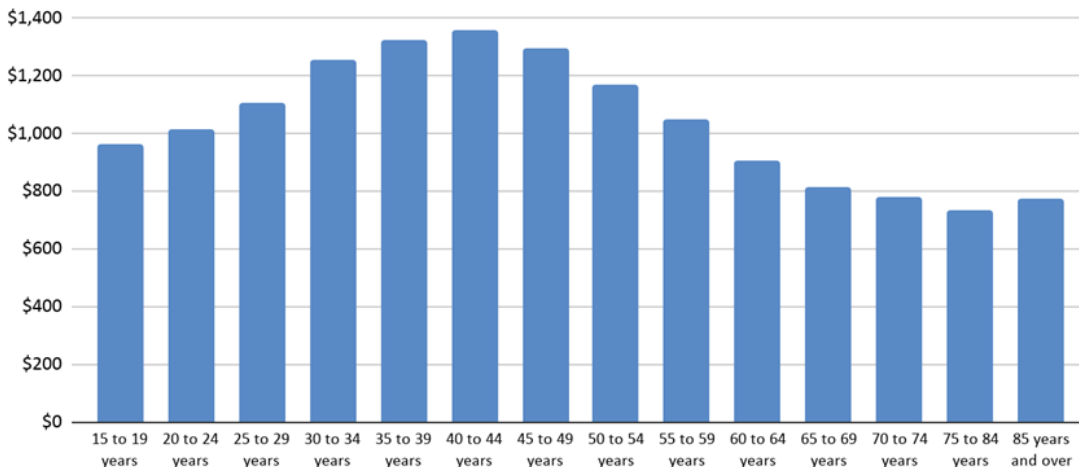
4.3.1 Shelter Costs by Age of the Primary Household Maintainer

Table 4.18: Monthly Shelter Costs by Age of the Primary Household Maintainer for the Winnipeg CSD

Age Group	Total Households	Average Shelter Cost (\$)	Median Shelter Cost (\$)
15 to 19 years	835	\$965	\$949
20 to 24 years	8,760	\$1,016	\$969
25 to 29 years	19,910	\$1,110	\$1,063
30 to 34 years	24,920	\$1,258	\$1,189
35 to 39 years	25,155	\$1,323	\$1,253
40 to 44 years	25,345	\$1,361	\$1,292
45 to 49 years	25,740	\$1,294	\$1,196
50 to 54 years	29,565	\$1,168	\$1,074
55 to 59 years	28,815	\$1,050	\$922
60 to 64 years	25,245	\$908	\$755
65 to 69 years	21,795	\$813	\$663
70 to 74 years	15,385	\$780	\$639
75 to 84 years	20,880	\$737	\$612
85 years and over	8,690	\$774	\$644

Again, this distribution of shelter costs is not surprising. Young adults typically have less money to spend on shelter costs, older adults spend more -- for many, mortgage payments on homes. As people reach prime earning years of their life, they are also paying off mortgages, and average median shelter costs fall. For the older adults 65+, shelter costs are lowest -- assumedly, those who can pay off mortgages have done so, and the shelter costs stabilize at around \$640/monthly. These rise again later in life, as some of these adults may be paying for supportive housing.

Figure 4.9: Average Median Shelter Costs by Age of the Primary Household Maintainer for the Winnipeg CSD, 2016



4.3.2 Shelter Costs for Recent Immigrant Led Households

One interesting item in this table is that Recent Immigrant Led Households are spending significantly more on housing than Winnipeggers' do generally. Why is this the case? There is some evidence that Recent Immigrant Led Households are choosing larger housing options where available, as well as preferring to live in areas of the city that also have higher housing costs than other zones. Additionally, some areas of the city may not have appropriately sized housing for larger families -- especially the case in the downtown. So the availability of housing impacts where Recent Immigrant Led Households locate, and the cost those households end up paying.

Table 4.19: Monthly Shelter Costs for Recent Immigrant Led Households for the Winnipeg CSD and CMA, 2016

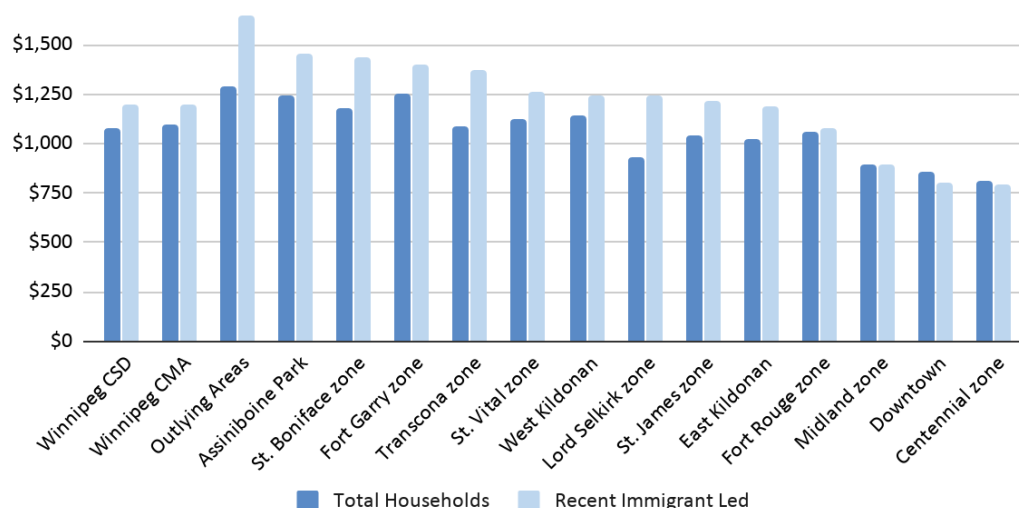
Shelter Cost (\$)	Winnipeg CSD		Winnipeg CMA	
	Total Households	Recent Immigrant Led	Total Households	Recent Immigrant Led
Total Households	281,045	14,045	306,550	14,110
Average Monthly Shelter Cost	\$1,081	\$1,195	\$1,097	\$1,197
Median Monthly Shelter Cost	\$981	\$1,087	\$989	\$1,089

The table to the right, which breaks down monthly shelter costs of Recent Immigrant Led Households by areas of the city partially supports this finding, as do comments from interviews. Below we see that Recent Immigrant Led Households pay slightly less than all households do in the Midland and Centennial/Downtown zones, but pay higher household costs in all other areas. Presumably, paying more for larger housing units where these are available. Monthly shelter costs paid by Recent Immigrant Led Households are highest in the Transcona, Assiniboine, and Fort Garry zones within the city and even higher in the Outlying areas. Again, this likely reflects the costs of larger housing units, as well as the areas of the city they are located.

Table 4.20: Monthly Shelter Costs of Recent Immigrant Led Housing for the Winnipeg CSD, CMA, and CMHC Zones, 2016

Group	Average Monthly Shelter Cost		Median Monthly Shelter Cost	
	Total Households	Recent Immigrant Led	Total Households	Recent Immigrant Led
Shelter Cost (\$)				
Winnipeg CSD	\$1,081	\$1,195	\$981	\$1,087
Winnipeg CMA	\$1,097	\$1,197	\$989	\$1,089
Outlying Areas zone	\$1,288	\$1,650	\$1,176	\$1,461
Assiniboine Park zone	\$1,245	\$1,454	\$1,098	\$1,340
St. Boniface zone	\$1,184	\$1,442	\$1,057	\$1,318
Fort Garry zone	\$1,258	\$1,398	\$1,120	\$1,227
Transcona zone	\$1,086	\$1,372	\$1,071	\$1,393
St. Vital zone	\$1,128	\$1,259	\$1,021	\$1,176
West Kildonan zone	\$1,140	\$1,241	\$1,048	\$1,130
Lord Selkirk zone	\$936	\$1,240	\$881	\$1,203
St. James zone	\$1,042	\$1,217	\$991	\$1,101
East Kildonan zone	\$1,024	\$1,193	\$941	\$1,075
Fort Rouge zone	\$1,057	\$1,078	\$998	\$971
Midland zone	\$898	\$893	\$810	\$809
Downtown	\$855	\$799	\$815	\$775
Centennial zone	\$808	\$798	\$776	\$756

Figure 4.9: Average Monthly Shelter Costs of Recent Immigrant Led Households, 2016



4.3.3 Shelter Costs for Aboriginal Households

Table 4.21: Monthly Shelter Costs for Aboriginal Households for the Winnipeg CSD, and Winnipeg CMA, 2016

Shelter Cost (\$)	Winnipeg CSD		Winnipeg CMA	
	Total	Aboriginal household	Total	Aboriginal household
Total Households	281,045	38,975	306,550	42,870
Average Monthly Shelter Cost	\$1,081	\$1,050	\$1,097	\$1,075
Median Monthly Shelter Cost	\$981	\$985	\$989	\$1,001

Across the city, Aboriginal households pay almost identical to the average/median for all households. But there are differences when examined by zones (see Table 4.22). In a couple of zones, shelter costs for Aboriginal households are noticeably less than the average--in the Centennial / Downtown, and Lord Selkirk Zones. This data may speak to the challenge many Aboriginal

households have obtaining housing that is *affordable*, *adequate* (the housing does not require major repairs), and *suitable* (the housing is sufficient in size and has enough bedrooms). Where Aboriginal households are paying less shelter costs than average, those households are likely living in the smallest housing units, or housing units in need of repair (and hence least expensive). This is reflected in the lower shelter costs being paid. In this case, lower shelter costs may be indicating greater housing challenges faced by Aboriginal people in the housing market.

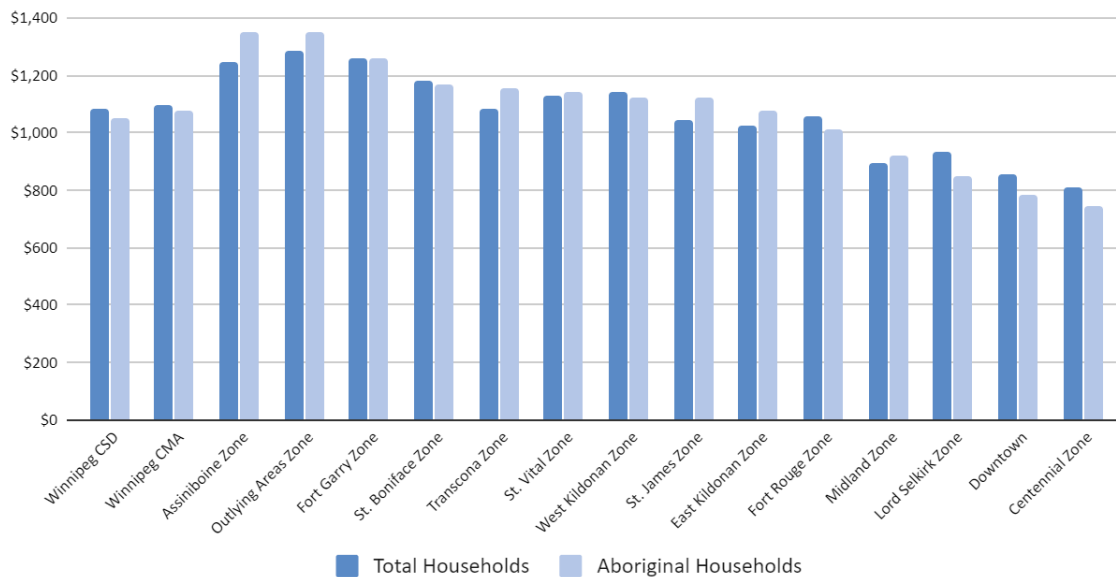
In the Fort Rouge and West Kildonan zones, Aboriginal household shelter costs are nearly the same as the average for all households, but for all other zones Aboriginal household costs are higher. Again, (and similar to Recent Immigrant Led Households) this is likely due to larger household sizes and the desire for larger housing units (either rented or owned), the inherent costs associated with larger units, and the

locations of those units. The availability of larger housing units impacts where Aboriginal Households locate, and the cost those households end up paying.

Table 4.22: Monthly Shelter Costs for Aboriginal Households for the Winnipeg CSD, CMA, and CMHC Zones, 2016

Shelter Cost	Average Monthly Shelter Cost		Median Monthly Shelter Cost	
Group	Total Households	Aboriginal Households	Total	Aboriginal Households
Winnipeg CSD	\$1,081	\$1,050	\$981	\$985
Winnipeg CMA	\$1,097	\$1,075	\$989	\$1,001
Assiniboine Zone	\$1,245	\$1,349	\$1,098	\$1,248
Outlying Areas Zone	\$1,288	\$1,348	\$1,176	\$1,321
Fort Garry Zone	\$1,258	\$1,262	\$1,120	\$1,201
St. Boniface Zone	\$1,184	\$1,170	\$1,057	\$1,104
Transcona Zone	\$1,086	\$1,158	\$1,071	\$1,203
St. Vital Zone	\$1,128	\$1,144	\$1,021	\$1,074
West Kildonan Zone	\$1,140	\$1,125	\$1,048	\$1,079
St. James Zone	\$1,042	\$1,121	\$991	\$1,086
East Kildonan Zone	\$1,024	\$1,076	\$941	\$1,039
Fort Rouge Zone	\$1,057	\$1,013	\$998	\$986
Midland Zone	\$898	\$919	\$810	\$845
Lord Selkirk Zone	\$936	\$852	\$881	\$818
Downtown	\$855	\$783	\$815	\$772
Centennial Zone	\$808	\$744	\$776	\$709

Figure 4.10: Average Monthly Shelter Costs of Aboriginal Households, 2016



4.3.4 Shelter Costs by Household Type

Table 4.23: Monthly Shelter Costs by Household Type for the Winnipeg CSD, and Winnipeg CMA, 2016

Household Type	Winnipeg CSD			Winnipeg CMA		
	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost
Total	281,045	\$1,081	\$981	306,550	\$1,097	\$989
Census-family Without children	63,655	\$1,005	\$895	72,240	\$1,008	\$883
Census-family With children	72,970	\$1,382	\$1,323	83,110	\$1,414	\$1,351
Census-family Lone-parent family	26,900	\$1,000	\$957	28,295	\$1,004	\$958
Multiple-census family	6,030	\$1,459	\$1,448	6,395	\$1,484	\$1,459
One person household	84,615	\$837	\$781	88,375	\$840	\$781
Two+ person non-census-family	13,455	\$1,070	\$1,051	13,845	\$1,071	\$1,051

Across the city, shelter costs rise with the size of the household, as expected. One person households face the lowest shelter costs at \$781 median -- though it is important to recognize that this cost is borne by that single person, where most other household types may have multiple adults splitting the shelter costs if more than one person in the household is working. This is why *Lone-Parent Families* stands out. For these households, again a single adult is paying for shelter costs for themselves, plus one or more children and they need additional bedrooms / space. For these families, median costs are also higher than *Census Families Without Children* (couples living together without children) -- again reflecting the need for more bedrooms / space. This data emphasizes the higher shelter costs faced by *Lone-Parent Families* as well as implies that many are not able to afford the larger housing units often occupied by *Census Families with Children*, and *Multiple Census Families*. These findings are even more striking when we look at shelter costs by the CMHC zones.

The following two tables detail monthly shelter costs by household types for the study areas. Note that when reviewing these two tables, comparisons between household types should take into account the types typically have different sizes of housing units and therefore different costs.

For *Census Families Without Children*, median shelter costs are lowest in the Lord Selkirk and West Kildonan Zones at \$708 and \$779. Outlying Areas also show a surprisingly low median shelter cost of \$742. It is difficult to explain the low cost here. The vast majority of housing in the outlying Areas is Single-Detached homes -- and mostly larger three and four bedroom homes (see Section 3.1.1 - Trends in Dwellings).

Most *Families with Children* have significantly higher shelter costs, as is expected. The Centennial Zone, and the Downtown show the lowest shelter costs for this household type at \$872 and \$846 -- far below most other areas of the city. This likely reflects the size of these units, and especially in the downtown are likely rental apartments.

Table 4.24: Monthly Shelter Costs by Household Type for the Winnipeg CSD, CMA, and CMHC Zones, 2016

CMHC Zones	Total			Census-family Without children			Census-family With children			Census-family Lone-parent family		
	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost
Winnipeg CSD	281,045	\$1,081	\$981	63,655	\$1,005	\$895	72,970	\$1,382	\$1,323	26,900	\$1,000	\$957
Winnipeg CMA	306,550	\$1,097	\$989	72,240	\$1,008	\$883	83,110	\$1,414	\$1,351	28,295	\$1,004	\$958
Assiniboine Zone	15,140	\$1,353	\$1,220	7,340	\$1,106	\$917	7,800	\$1,586	\$1,484	2,110	\$1,223	\$1,150
Centennial Zone	4,055	\$931	\$878	2,050	\$956	\$888	2,000	\$905	\$872	1,720	\$686	\$655
East Kildonan Zone	18,135	\$1,124	\$1,058	8,860	\$941	\$850	9,270	\$1,298	\$1,274	3,930	\$959	\$931
Fort Garry Zone	15,325	\$1,354	\$1,233	6,475	\$1,077	\$908	8,855	\$1,557	\$1,493	2,170	\$1,125	\$1,064
Fort Rouge Zone	7,385	\$1,201	\$1,124	4,390	\$1,124	\$1,073	3,000	\$1,314	\$1,206	1,455	\$1,045	\$1,048
Lord Selkirk Zone	9,655	\$1,044	\$1,016	3,415	\$825	\$708	6,240	\$1,164	\$1,145	2,980	\$865	\$825
Midland Zone	6,785	\$1,022	\$993	3,045	\$912	\$820	3,735	\$1,111	\$1,089	1,805	\$887	\$825
St. Boniface Zone	12,965	\$1,337	\$1,271	5,955	\$1,072	\$925	7,005	\$1,562	\$1,529	1,940	\$1,113	\$1,053
St. James Zone	13,110	\$1,130	\$1,096	7,005	\$981	\$934	6,110	\$1,302	\$1,311	2,695	\$1,030	\$1,026
St. Vital Zone	15,190	\$1,230	\$1,154	7,365	\$1,010	\$904	7,835	\$1,438	\$1,412	2,465	\$1,031	\$1,003
Transcona Zone	6,985	\$1,168	\$1,201	3,120	\$941	\$856	3,855	\$1,352	\$1,382	1,330	\$1,051	\$1,060
West Kildonan Zone	11,890	\$1,225	\$1,151	4,625	\$954	\$779	7,265	\$1,397	\$1,340	2,305	\$1,023	\$969
Outlying Areas Zone	18,725	\$1,366	\$1,290	8,590	\$1,032	\$742	10,140	\$1,650	\$1,609	1,395	\$1,090	\$995
Downtown	9,055	\$855	\$815	1,485	\$1,039	\$948	705	\$922	\$846	650	\$737	\$773

Lone-Parent Families face larger shelter costs than *Families Without Children* but spend far less than *Census Families with Children*, as expected. Although these lower shelter costs generally still constitute a higher percentage of a lone parent's income leaving them with more serious affordability problems. Centennial/Downtown, Midland, and Lord Selkirk zones show the lowest Shelter Costs for this household type. We draw attention to the 1720 *Lone-Parent* households in the Centennial Zone with median shelter costs of only \$655 a month. In the Centennial Zone, over 80% of the housing is multi-family⁵⁶. The housing available at that price-point, whether rental or owned, tends to be inadequate or unsuitable as it often does not have sufficient bedrooms and space to adequately accommodate a family with children. When these housing costs are evaluated in conjunction with income (affordability ratios) and number of bedrooms as is the case in other parts of this report the housing difficulties of lone parents are more clearly illustrated.

⁵⁶ see Section 3.1.1--Trends in Dwellings

Lastly, *One-Person Households* tend to bear some of the lowest shelter costs especially in the Lord Selkirk, Midland, and Centennial Zones (\$549, \$669, \$716). However, as noted earlier, these households are single income and one person assumes all shelter costs. *Two-or-More Person Non-Family* households have higher shelter costs than one-person households, but presumably split the shelter costs.

Table 4.25: Monthly Shelter Costs by Household Type for the Winnipeg CSD, CMA, and CMHC Zones, 2016

CMHC Zones	Multiple-census-family			One person household			Two-or-more person non-census-family		
	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost	Total Households	Average Monthly Shelter Cost	Median Monthly Shelter Cost
Winnipeg CSD	6,030	\$1,459	\$1,448	84,615	\$837	\$781	13,455	\$1,070	\$1,051
Winnipeg CMA	6,395	\$1,484	\$1,459	88,375	\$840	\$781	13,845	\$1,071	\$1,051
Assiniboine Zone	265	\$1,641	\$1,618	6,725	\$967	\$898	635	\$1,181	\$1,150
Centennial Zone	245	\$1,021	\$1,061	7,505	\$734	\$716	1,045	\$916	\$920
East Kildonan Zone	685	\$1,333	\$1,344	11,155	\$822	\$796	1,300	\$1,010	\$993
Fort Garry Zone	625	\$1,771	\$1,824	5,920	\$947	\$892	2,305	\$1,211	\$1,130
Fort Rouge Zone	130	\$1,337	\$1,406	9,200	\$908	\$859	1,655	\$1,122	\$1,107
Lord Selkirk Zone	1,150	\$1,346	\$1,366	5,880	\$639	\$549	1,150	\$878	\$849
Midland Zone	425	\$1,166	\$1,195	6,595	\$715	\$669	1,310	\$999	\$975
St. Boniface Zone	360	\$1,571	\$1,624	6,645	\$858	\$802	960	\$1,092	\$1,066
St. James Zone	380	\$1,298	\$1,270	9,035	\$875	\$865	1,085	\$1,064	\$1,066
St. Vital Zone	415	\$1,562	\$1,543	7,980	\$910	\$850	1,000	\$1,136	\$1,100
Transcona Zone	250	\$1,497	\$1,503	2,735	\$815	\$772	350	\$1,013	\$1,002
West Kildonan Zone	1,110	\$1,629	\$1,639	5,235	\$784	\$744	655	\$1,089	\$1,113
Outlying Areas Zone	370	\$1,923	\$1,711	3,755	\$898	\$747	395	\$1,096	\$1,031
Downtown	20	N/A	N/A	5,370	\$793	\$774	685	\$951	\$928

4.3.5 Shelter Costs by Income Deciles

Please see Appendix 1 for three large tables: A.35, A.36, and A.37.

Appendix 1 contains three tables comparing Monthly Shelter Costs to Income Deciles. The first table indicates the number of households in each category, the second reveals the average monthly shelter costs, and the third table has median monthly shelter costs.

In general, these tables tell a familiar (and obvious) story. Households with lower incomes spend less on housing. But in each income decile, some households opt to live in different zones and pay higher shelter costs. Shelter costs range from a low of \$538 for the bottom decile earners living in the Centennial zone, to \$1706 for top decile earners living in the outer areas.

Figure 4.11: Median Shelter Costs by Income Deciles by the Winnipeg CSD and CMHC Zones, 2016 (Part 1)

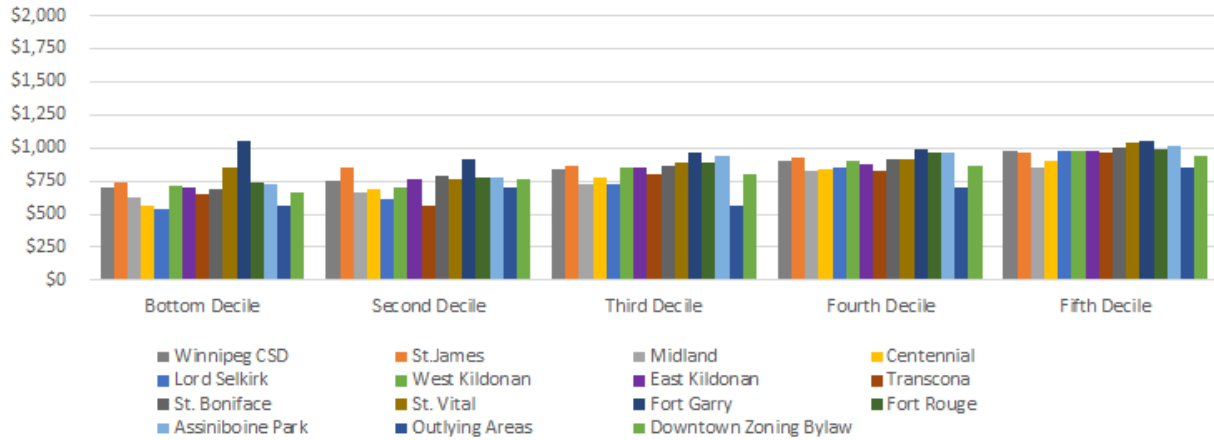
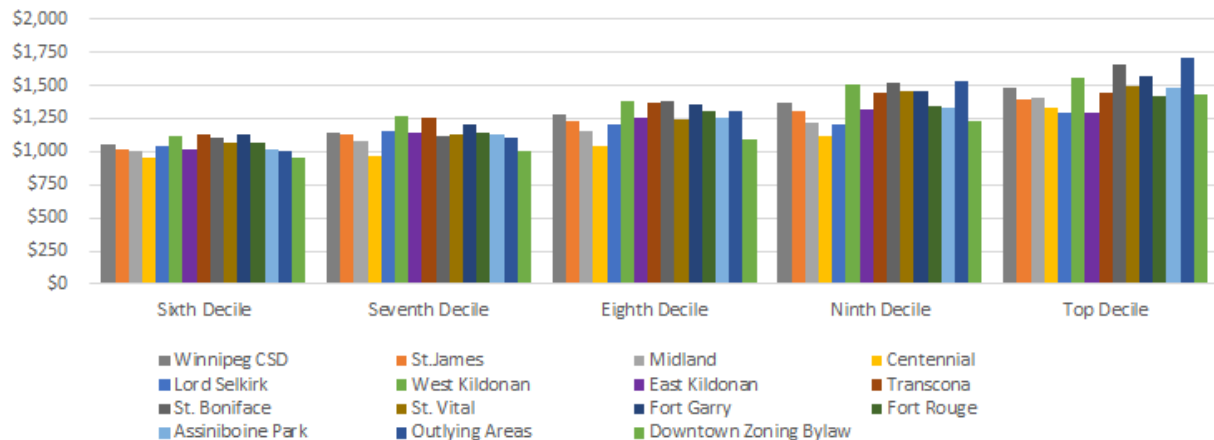


Figure 4.12: Median Shelter Costs by Income Deciles by the Winnipeg CSD and CMHC Zones, 2016 (Part 2)



When examined by deciles (Table 3), for the bottom three deciles (with household incomes maxing at \$20,382, \$32,811, and \$44,073) shelter costs are again low for Centennial, Midland, and Lord Selkirk, but are here joined by Transcona and the Outlying Areas. It is not clear why these low shelter costs exist in these two areas.

Figure 4.13: Median Shelter Costs by Income Deciles for the Winnipeg CSD and CMHC Zones, 2016 (Part 1)

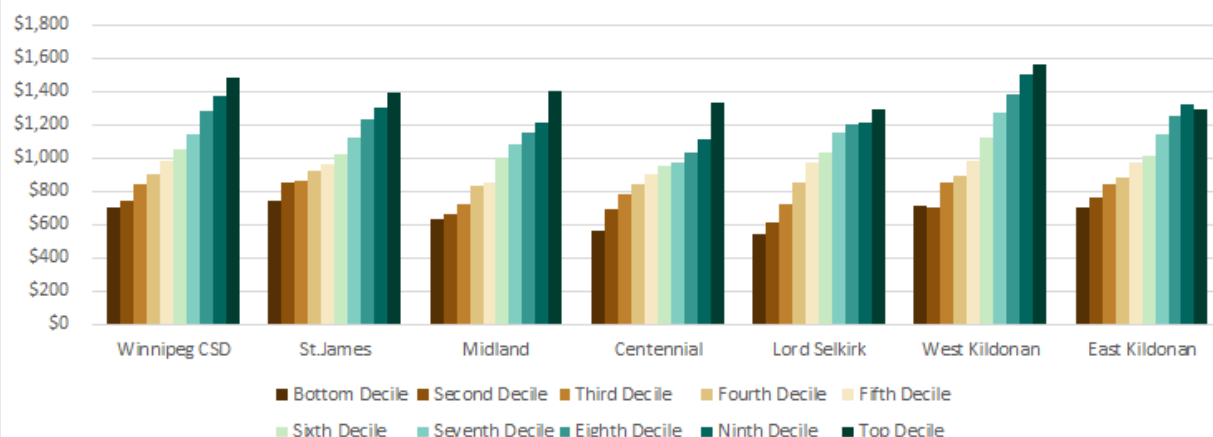
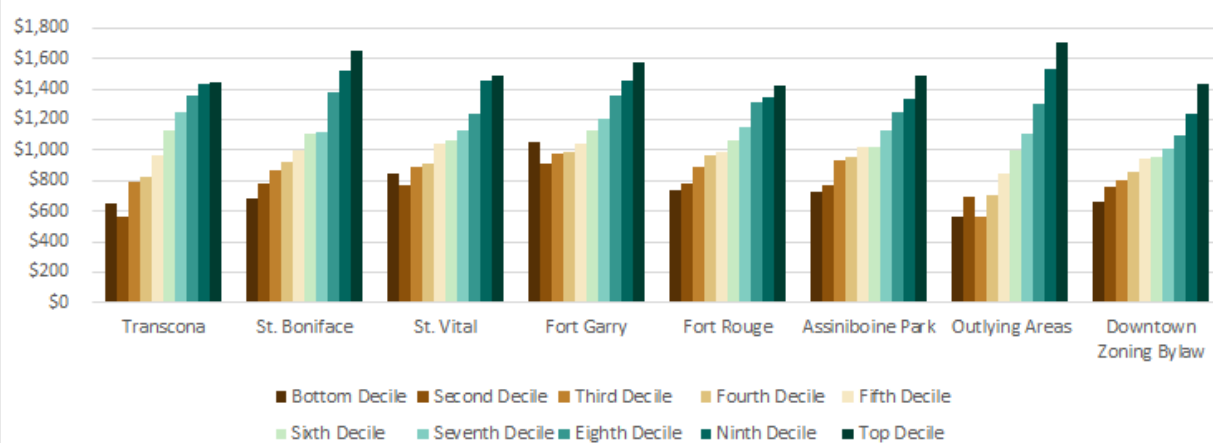


Figure 4.14: Median Shelter Costs by Income Deciles for the Winnipeg CSD and CMHC Zones, 2016 (Part 2)



4.5 Core Housing Need

According to CMHC, a household is considered to be in 'core housing need' if its housing does not meet at least one of the adequacy, affordability, or suitability standards, as described below, and it would be required to spend 30% or more of its income (before-tax) to pay rent for an alternative local housing option that is acceptable (meets all three standards).

Adequate housing is reported by their residents as not requiring any major repairs.

Affordable housing costs less than 30% of total before-tax household income.

Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.

4.5.1 Households in Core Housing Need Over Time

As of 2016, 12.8% of households in the Winnipeg CSD were considered to be in core housing need, which was slightly higher than both the provincial (11.4%) and national average (12.7%). In comparison to other mid-size Canadian cities, Winnipeg's proportion of households in core housing need was greater than Quebec City (8.4%) and Saskatoon (12.7%), but less than Edmonton (14.2%) and Hamilton (15.1%).

Looking back on past census reports shows that the number of Winnipeg households in core housing need has increased. In 2006, 27,620 households in the Winnipeg CSD were in core housing need, which increased slightly to 27,745 in 2011 and more substantially to 34,625 in 2016. This finding is significant, as between 2006 and 2011 just 125 additional households were reported as being in core housing need, while 6,880 additional households were reported as such between 2011 and 2016. Considering this trend, as well as the cancellation of home repair programs and the continued aging of Winnipeg's housing stock, it is likely this number will increase further in coming years. In terms of proportion, 10.9% of households in the Winnipeg CSD were in core housing need in 2006, which decreased to 10.8% in 2011 before – as mentioned previously – increasing to 12.8% in 2016.

Although there are households in core housing need across all of the study zones, it is clear that some areas are facing more extensive issues related to adequacy, affordability, and suitability than others.

The greatest proportion of households in core housing need was observed in the Centennial zone (29.7%), followed by Midland (20.4%), Lord Selkirk (19.0%), and Fort Rouge (14.2%). In terms of real numbers, East Kildonan had the greatest number of households in core housing need with 4,745 in total, followed by Lord Selkirk (4,215), Centennial (4,205), and Midland (3,495).

Between 2011 and 2016, the most substantial increase in households in core housing need was observed in the Centennial zone, where the proportion grew by 5.5%. This translated to an additional 1,055 households in core housing need over the period, which was followed closely by East Kildonan with 1,050. Notably, Lord Selkirk was the only zone that did not see an increase in its core housing need between 2011 and 2016.

Table 4.26: Households in Core Housing Need in Comparison Cities, 2016

City	Households in Core Housing Need (%)		
	2006	2011	2016
Canada	12.7%	12.5%	12.7%
Winnipeg CSD	10.9%	10.8%	12.8%
Hamilton, CSD	15.0%	13.4%	15.1%
Quebec City, CSD	10.8%	10.0%	8.4%
Saskatoon, CSD	10.0%	13.3%	12.7%
Edmonton, CSD	12.3%	13.1%	14.2%

Source: CMHC and Community Data

Table 4.27: Households in Core Housing Need for the CMHC Zones, 2016

CMHC Zone	Households in Core Housing Need		
	2006	2011	2016
Winnipeg CMA	10.4%	10.3%	12.1%
Winnipeg CSD	10.9%	10.8%	12.8%
Centennial Zone	23.2%	24.2%	29.7%
Midland Zone	17.7%	18.0%	20.4%
Lord Selkirk Zone	19.0%	19.1%	19.0%
Fort Rouge Zone	9.6%	9.8%	14.2%
East Kildonan Zone	10.8%	10.7%	13.1%
West Kildonan Zone	11.1%	10.4%	11.6%
St. James Zone	8.9%	8.9%	10.0%
St. Boniface Zone	8.0%	7.5%	9.9%
St. Vital Zone	9.5%	9.1%	9.8%
Fort Garry Zone	7.9%	7.5%	9.7%
Assiniboine Zone	4.8%	4.8%	6.7%
Transcona Zone	5.2%	5.0%	6.6%
Outlying Areas	5.3%	4.9%	4.7%

Note: this table contains data from two sources: CMHC and the Community Data program.

4.5.2 Core Housing Need by Housing Standards

Of households in the Winnipeg CSD in core housing need, 57.5% did not meet the affordability standard, 31.8% did not meet the suitability standard, and 25.2% did not meet the adequacy standard. Meeting the affordability standard was consistently the most common challenge for households in each study zone, as demonstrated below in Table 4.28, while some zones faced a greater challenge meeting the suitability standard and others the adequacy standard.

Table 4.28: Households in Core Housing Need by Housing Standards, 2016

Zone Name	Total Households	Below Affordability Standards	Below Suitability Standards	Below Adequacy Standards
Winnipeg CMA	12.1%	56.6%	31.4%	24.8%
Winnipeg CSD	12.8%	57.5%	31.8%	25.2%
Centennial Zone	29.7%	76.4%	44.8%	47.4%
Midland Zone	20.4%	71.3%	35.8%	32.9%
Lord Selkirk Zone	19.0%	76.5%	33.3%	33.9%
Fort Rouge Zone	14.2%	55.1%	31.1%	19.8%
East Kildonan Zone	13.1%	58.1%	34.1%	25.9%
West Kildonan Zone	11.6%	56.7%	22.0%	21.9%
St. James Zone	10.0%	52.1%	25.4%	14.4%
St. Boniface Zone	9.9%	54.4%	32.4%	22.3%
St. Vital Zone	9.8%	48.1%	35.1%	23.0%
Fort Garry Zone	9.7%	43.6%	28.2%	18.6%
Assiniboine Zone	6.7%	43.6%	21.3%	14.7%
Transcona Zone	6.6%	51.3%	19.8%	16.6%
Outlying Areas	4.7%	38.5%	17.0%	18.5%

Note: Percent of households in Core Housing Need = Total Households in Core Housing Need divided by Total Households Tested for Core Housing Need

4.5.3 Core Housing Need by Tenure

Overall, in comparison to owner occupied households, a far greater proportion and number of rental households are in core housing need in the Winnipeg CSD. In 2016, 27.7% of rental households in Winnipeg were considered to be in core housing need, which translated to 25,405 households in total. In contrast, 5.1% of owner occupied households were in core housing need that year, which translated to 9,220 households in total. For rental households in core housing need, the median income (before-tax) was \$22,129 across the Winnipeg CSD, whereas the median income for owner occupied households was \$25,642.

Table 4.29: Tenure of Households in Core Housing Need, 2016

CMHC Zone	Households in Core Housing Need (%)		
	Total Households	Owner Households	Renter Households
Winnipeg CMA	12.1%	4.9%	27.7%
Winnipeg CSD	12.8%	5.1%	27.7%
Lord Selkirk Zone	19.0%	7.5%	40.6%
Centennial Zone	29.7%	11.8%	34.8%
Midland Zone	20.4%	7.7%	34.4%
East Kildonan Zone	13.1%	5.1%	29.0%
West Kildonan Zone	11.6%	5.7%	27.2%
Transcona Zone	6.6%	4.0%	25.2%
St. Vital Zone	9.8%	4.1%	24.9%
St. Boniface Zone	9.9%	4.0%	24.5%
Outlying Areas	4.7%	3.4%	24.0%
St. James Zone	10.0%	4.1%	22.0%
Fort Rouge Zone	14.2%	5.9%	21.8%
Fort Garry Zone	9.7%	5.3%	21.0%
Assiniboine Zone	6.7%	3.8%	19.6%

When assessed according to the study zones, the greatest proportion of owner occupied households was observed in Centennial at 11.8%, followed by Midland (7.7%), Lord Selkirk (7.5%), and Fort Rouge (5.9%). When assessed according to real numbers, however, East Kildonan had the most owner occupied households in core housing need with 1,225, followed by Lord Selkirk (1,090), Fort Garry (985), and West Kildonan (935). As for rental households in core housing need, the greatest proportion was observed in the Lord Selkirk zone with 40.6%, followed by Centennial (34.8%), Midland (34.4%), and East Kildonan (29.0%). In terms of real numbers, the same zones emerge but in a different order, with the greatest number of rental households in core housing need found in Centennial with 3,835, followed by East Kildonan (3,525), Lord Selkirk (3,125), and Midland (2,805).

4.5.4 Households in Core Housing Need by Age of the Primary Maintainer

When looking at households in core housing need by age of primary maintainer, it is clear challenges related to the affordability, adequacy, and suitability of shelters are not specific to any age group. For the Winnipeg CSD overall and each study zone, however, households with primary maintainers in the 15-24 age group were consistently the greatest proportion in core housing need. By comparison, households with primary maintainers in the 45-54 and 55-64 age groups were generally less likely to be in core housing need. This trend is not surprising, as primary household maintainers in the 15-24 age category are less likely to be established in their careers, while also dealing with costs common to young adults (e.g. school debt, mortgage, children etc.).

Table 4.30: Households in Core Housing Need by Age of the Primary Maintainer

CMHC Zone	Households in Core Housing Need (%)						
	Total Households	15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
Winnipeg CMA	12.1%	23.5%	13.7%	13.0%	10.3%	9.8%	12.6%
Winnipeg CSD	12.8%	23.8%	14.2%	13.7%	11.0%	10.4%	13.2%
Lord Selkirk Zone	19.0%	41.4%	23.8%	20.8%	17.1%	16.8%	16.0%
Centennial Zone	29.7%	34.1%	27.6%	32.5%	28.3%	31.0%	27.8%
Midland Zone	20.4%	28.1%	20.3%	21.2%	18.7%	20.3%	20.0%
St. James Zone	10.0%	26.5%	9.2%	11.1%	6.6%	9.8%	10.7%
Transcona Zone	6.6%	26.2%	7.6%	7.5%	5.2%	3.8%	7.6%
St. Boniface Zone	9.9%	25.7%	9.7%	9.5%	8.1%	9.3%	10.8%
East Kildonan Zone	13.1%	19.6%	14.1%	13.6%	10.3%	8.7%	16.9%
West Kildonan Zone	11.6%	18.4%	16.1%	11.9%	9.0%	7.9%	14.0%
Assiniboine Zone	6.7%	18.3%	7.3%	6.3%	6.3%	5.6%	7.3%
Fort Rouge Zone	14.2%	18.0%	11.3%	13.2%	14.2%	13.4%	18.0%
St. Vital Zone	9.8%	17.9%	11.8%	11.2%	8.1%	6.3%	11.4%
Outlying Areas	4.7%	17.0%	5.2%	4.7%	3.8%	4.8%	4.9%
Fort Garry Zone	9.7%	16.0%	12.1%	11.4%	9.4%	6.1%	8.8%

4.5.5 Households in Core Housing Need by Household Type

When assessed by household type, lone-parent family households and one-person households consistently emerge as the most likely to be in core housing need. Throughout the Winnipeg CSD in 2016, 26.7% of lone-parent family households were in core housing need, followed by 19.9% of one-person households (see Table 4.31). Interestingly, when looked at according to the overall proportion of Winnipeg households in core housing need, one-person households represented 45.7% with 15,845 in total.

The trend of lone-parent family households and one-person households representing the greatest proportion in core housing need was consistent throughout the study zones. Notably, these proportions were most pronounced in the Centennial zone, where 47.5% of lone parent family households and 32.7% of one-person households were in core housing need.⁵⁷

⁵⁷ Household types are based on categories provided by CMHC that are not consistent with household type discussed in previous sections using Statistics Canada categories. There is no clear CMHC description of what the 'Other non-family household' category includes.

Table 4.31: Households in Core Housing Need by Household Type, 2016

CMHC Zone	Households in Core Housing Need (%)					
	Total Households	Census-family with children	Census-family without children	Lone-parent family household	One-person household	Other non-family household
Winnipeg CMA	12.1%	6.9%	4.1%	26.1%	19.6%	13.0%
Winnipeg CSD	12.8%	7.4%	4.3%	26.7%	19.9%	13.2%
Centennial Zone	29.7%	24.2%	14.0%	47.5%	32.7%	21.4%
Midland Zone	20.4%	11.2%	9.7%	38.7%	27.7%	15.9%
Lord Selkirk Zone	19.0%	10.7%	9.0%	35.8%	26.7%	20.7%
Fort Rouge Zone	14.2%	8.3%	5.8%	31.0%	18.4%	9.7%
East Kildonan Zone	13.1%	7.5%	3.9%	27.1%	20.6%	13.6%
West Kildonan Zone	11.6%	7.9%	4.4%	20.2%	21.3%	9.3%
St. James Zone	10.0%	4.2%	2.9%	20.1%	16.8%	12.4%
St. Boniface Zone	9.9%	3.9%	3.5%	23.1%	18.2%	15.5%
St. Vital Zone	9.8%	6.9%	2.3%	23.5%	15.8%	9.2%
Fort Garry Zone	9.7%	9.1%	4.2%	20.8%	12.8%	9.3%
Assiniboine Zone	6.7%	3.5%	1.8%	15.0%	13.7%	8.9%
Transcona Zone	6.7%	3.3%	1.6%	18.5%	10.4%	11.4%
Outlying Areas	4.7%	2.7%	2.7%	15.5%	11.4%	7.0%

Note: Family households include at least one census family (a couple with or without children or a lone-parent family). These households may include members who are not part of the census family.

4.5.6 Households in Core Housing Need by Immigrant Led Households

The proportion of Recent Immigrant households in core housing need is far greater than the proportion of households overall throughout the Winnipeg CSD (see table 4.32). In 2016, 25.7% of recent immigrant households in the city were in core housing need, as compared to 12.8% of households overall. As described by interviewees who provide key services to the newcomer community, a major challenge for this group is finding rental housing that is large enough to accommodate 3 or more persons, as they are commonly arriving as a larger family unit. This challenge is particularly pronounced in zones such as Fort Garry, where the Recent Immigrant population has increased at a high rate over recent years, as described in section 2.1.7.

Table 4.32: Households in Core Housing Need by Immigrant Led Households, 2016

CMHC Zone	Households in Core Housing Need (%)	
	Total Households	Recent Immigrant Household
Winnipeg CMA	12.1%	25.7%
Winnipeg CSD	12.8%	25.7%
Outlying Areas	4.7%	40.0%
Centennial Zone	29.7%	32.0%
St. Vital Zone	9.8%	32.0%
Fort Garry Zone	9.7%	29.5%
Assiniboine Zone	6.7%	28.4%
East Kildonan Zone	13.1%	27.8%
Midland Zone	20.4%	25.7%
Fort Rouge Zone	14.2%	25.0%
West Kildonan Zone	11.6%	24.1%
St. Boniface Zone	9.9%	18.8%
Lord Selkirk Zone	19.0%	18.6%
St. James Zone	10.0%	17.2%
Transcona Zone	6.6%	10.3%

4.5.7 Households in Core Housing Need by Aboriginal Households

Table 4.33: Households in Core Housing Need by Aboriginal Households, 2016

Zone	Households in Core Housing Need (%)	
	Total Households	Aboriginal Households
Winnipeg CMA	12.1%	20.7%
Winnipeg CSD	12.8%	22.1%
Centennial Zone	29.7%	44.7%
Lord Selkirk Zone	19.0%	36.1%
Midland Zone	20.4%	33.6%
East Kildonan Zone	13.1%	21.5%
Fort Rouge Zone	14.2%	19.1%
West Kildonan Zone	11.6%	19.0%
St. James Zone	10.0%	14.2%
St. Boniface Zone	9.9%	13.2%
Fort Garry Zone	9.7%	12.6%
Transcona Zone	6.6%	11.2%
St. Vital Zone	9.8%	11.2%
Assiniboine Zone	6.7%	10.2%
Outlying Areas	4.7%	6.9%

Similar to Recent Immigrant households, the proportion of Aboriginal households in core housing need is significantly greater than the proportion of households overall throughout the Winnipeg CSD (see Table 4.33). In 2016, 22.1% of Aboriginal households in the city were in core housing need, as contrasted with the 12.8% of households overall. Consistent with the findings in section 4.1, Centennial emerged as the zone with the greatest proportion of Aboriginal households facing housing challenges, where 44.7% (1,385 households in total) reported being in core housing need. In terms of real numbers, however, Lord Selkirk had the greatest amount of Aboriginal households in core housing need with 1,915.

Table 4.34: Average and Median Before Tax Income of Households in Core Housing Need

CMHC Zone	Average Income	Median Income
Winnipeg CMA	\$25,200	\$23,086
Winnipeg CSD	\$25,132	\$23,013
Fort Garry Zone	\$28,127	\$26,313
West Kildonan Zone	\$27,504	\$24,579
Transcona Zone	\$27,337	\$25,053
St. Vital Zone	\$26,324	\$23,852
East Kildonan Zone	\$26,087	\$23,715
Lord Selkirk Zone	\$26,023	\$23,631
Assiniboine Zone	\$24,531	\$22,264
St. James Zone	\$24,314	\$22,490
St. Boniface Zone	\$24,275	\$23,019
Midland Zone	\$23,916	\$21,509
Fort Rouge Zone	\$23,380	\$21,995
Centennial Zone	\$22,124	\$20,422
Outlying Areas	N/A	N/A

4.5.8 Income of Households in Core Need

In 2016, the median before-tax income of households in core housing need throughout the city was \$23,013.00, which was lower than the average before-tax income of \$25,132.00. For the study zones, the lowest median income for households in core housing need was \$20,422.00 in the Centennial zone, followed by Midland (\$21,509.00) and Fort Rouge (\$21,995.00). Average household incomes were slightly higher than the median incomes among zones, the lowest was for households in core housing need was \$22,124.00 in Centennial, followed by Fort Rouge (\$23,380.00) and Midland (\$23,916.00).

4.5.9 Shelter Costs of Households in Core Housing Need

For the Winnipeg CSD in 2016, the average monthly shelter cost for households in core housing need was \$894.00, which was slightly lower than the average of \$904.00 for the Winnipeg CMA. When assessed by study zone, Fort Garry had the highest average monthly shelter costs for households in core housing need at \$1,090.00, while Centennial had the lowest by a considerable margin at \$697.00. Fort Garry also emerged again with the highest median shelter costs for households in core housing need at \$1,044.00, while Centennial again had the lowest at \$695.00.

Table 4.35: Average and Median Shelter Cost of Households in Core Housing Need

CMHC Zone	Average Shelter Costs	Median Shelter Costs
Winnipeg CMA	\$904	\$855
Winnipeg CSD	\$894	N/A
Fort Garry Zone	\$1,090	\$1,044
Transcona Zone	\$1,003	\$943
West Kildonan Zone	\$1,003	\$931
Assiniboine Zone	\$990	\$941
St. Vital Zone	\$972	\$929
St. Boniface Zone	\$939	\$878
East Kildonan Zone	\$928	\$883
St. James Zone	\$926	\$939
Fort Rouge Zone	\$864	\$829
Lord Selkirk Zone	\$855	\$803
Midland Zone	\$790	\$724
Centennial Zone	\$697	\$695
Outlying Areas	N/A	N/A

4.6 Ownership and Rental Affordability

In order to determine the proportion of Winnipeg residents that can afford average shelter costs throughout the city, this section compares income deciles with the average sale prices of owner occupied households, including new and existing dwellings, and average costs for rental households. **It is important to note that these affordability calculations only include income.** They do not account for any savings or equity a household may have and can draw upon for costs -- as is often the case with retired seniors. Nor do they account for family loans or gifts -- as is sometimes the case when young households first enter the market.

For owner occupied households in 2016, the average sale price of a new home was \$415,904.00, which is only considered affordable for households for the seventh income decile or higher. This means the average price of a new home was affordable for just 40% of households in the Winnipeg CSD, or 112,450 households in total. By comparison, the average sale price of an existing home was \$284,610.00, which was considered affordable to those households within the fifth income decile or higher. This means the average price of an existing home was affordable for 60% of households in the Winnipeg CSD, or 168,645 households in total. Based on these findings, the average cost of a new or existing home was not considered affordable for any households below the fifth income decile (see Table 4.36).

Table 4.36: Household Ownership Affordability by Income Deciles for Winnipeg CSD, 2016

Income Deciles		Average Sale Price (2016)			
		Down Payment of 10%, Mortgage rate of 5.5%, Amortization 25 years.		New Homes	Existing Homes
Ownership Affordability	Upper-End Total Income	Monthly Total Income	Affordable Monthly Mortgage Payment	\$415,904	\$284,610
				\$2,376	\$1,612
Bottom Decile	\$20,382	\$1,699	\$510	x	x
Second Decile	\$32,811	\$2,734	\$820	x	x
Third Decile	\$44,073	\$3,673	\$1,102	x	x
Fourth Decile	\$55,719	\$4,643	\$1,393	x	x
Fifth Decile	\$68,331	\$5,694	\$1,708	x	✓
Sixth Decile	\$82,699	\$6,892	\$2,067	x	✓
Seventh Decile	\$99,364	\$8,280	\$2,484	✓	✓
Eighth Decile	\$122,472	\$10,206	\$3,062	✓	✓
Ninth Decile	\$160,339	\$13,362	\$4,008	✓	✓
Top Decile	\$160,340	\$13,362	\$4,009	✓	✓

For rental housing, the data shows that households within lower income deciles generally faced affordability challenges as the number of bedrooms within dwellings increased (see Table 4.37). For bachelor units, the average monthly rent was \$634.00 in 2016, which was considered affordable for households within the second income decile and above. In contrast, one-bedroom and two units were considered affordable for households in the third income decile and above, while units with three or more bedrooms were considered affordable for households in the fourth income decile and above. In general, this means bachelor units were affordable for 90% of households, one and two-bedroom units for 80% of households, and units with three bedrooms or more were affordable for 70% of households.

Similar trends of affordability by income decile for both rental and ownership households can be observed across the study zones. For new homes, the most significant challenges were faced in the St. Boniface, Fort Garry, and Assiniboine Park zones where the average price was only affordable for households in the eighth income decile and above. At the opposite end of the spectrum, the St. James zone stood out with the average cost of a new home being affordable to households in the fifth income decile and above, the greatest proportion of all the zones.⁵⁸

As for rental homes, the data shows the costs were consistently more affordable for households in lower income deciles than both new and existing owner-occupied homes. The average prices for all types of units, including bachelor, one-bedroom, two-bedroom, and three or more bedrooms, were affordable for the smallest proportion of residents in the Fort Rouge and Assiniboine Park zones. For example, units with three or more bedrooms were only affordable for households in the fifth income decile and above. On the other hand, the average price of all types of rental units were affordable for the greatest proportion of residents in the Lord Selkirk zone, where only households in the bottom income decile could not afford a one or two-bedroom. Notably, data for three-bedroom units was suppressed for the Lord Selkirk zone,

⁵⁸ Data for the cost of new homes has been suppressed in the Midland, Centennial, and Fort Rouge zones due to quality or privacy concerns.

which is the type of unit that consistently poses the greatest affordability challenges in zones where data is used.⁵⁹

A breakdown of rental and ownership affordability by income decile for each zone is provided in Appendix 2: *Zone Summaries*.

Table 4.37: Renter Household Affordability by Income Deciles for the Winnipeg CSD, 2016

Income Deciles		Average Rent (2016)					
Ownership Affordability	Upper-End Total Income	Affordable Annual Rent	Affordable Monthly Rent	Bachelor \$634	1 Bedroom \$836	2 Bedroom \$1,065	3+ Bedroom \$1,284
Bottom Decile	\$20,382	\$6,115	\$510	x	x	x	x
Second Decile	\$32,811	\$9,843	\$820	✓	x	x	x
Third Decile	\$44,073	\$13,222	\$1,102	✓	✓	✓	x
Fourth Decile	\$55,719	\$16,716	\$1,393	✓	✓	✓	✓
Fifth Decile	\$68,331	\$20,499	\$1,708	✓	✓	✓	✓
Sixth Decile	\$82,699	\$24,810	\$2,067	✓	✓	✓	✓
Seventh Decile	\$99,364	\$29,809	\$2,484	✓	✓	✓	✓
Eighth Decile	\$122,472	\$36,742	\$3,062	✓	✓	✓	✓
Ninth Decile	\$160,339	\$48,102	\$4,008	✓	✓	✓	✓
Top Decile	\$160,340	\$48,102	\$4,009	✓	✓	✓	✓

As shown in Table 4.38 below, the vacancy rates for various types of rental units differ across rental ranges. For bachelor units, the vacancy rate was 2.0% for dwellings costing less than \$750 per month, increasing to 2.5% for more expensive dwellings costing between \$1,000 and \$1,249 per month. These rates, which are lower than the overall vacancy rate of 2.8% for Winnipeg's rental universe, indicates there is a high demand for bachelor units, and in particular those priced at lower monthly rates. The 2.0% vacancy in units costing less than \$750 per month may be attributed to dwelling conditions.

Table 4.38: Vacancy Rate (%) by Rent Range and Unit Size for the Winnipeg CSD, 2016

Rent Range	Bachelor	One Bedroom	Two Bedroom	Three+ Bedroom	Total
Less than \$750	2	3.1	3	**	2.8
\$750 - \$999	2.5	2.9	2.9	**	2.9
\$1,000 - \$1,249	**	2.7	1.9	2.4	2.1
\$1,250 - \$1,499	**	5.2	2.3	2.1	2.6
\$1,500 +	**	**	10.8	**	10.5
Total	2.1	3	2.8	3.1	2.8

Note: ** indicates suppressed data

⁵⁹ Data for certain types of units has been suppressed in the Midland, Lord Selkirk, and Transcona zones due to quality or privacy concerns.

For both one-bedroom and two-bedroom units, vacancy rates were slightly higher for dwellings costing \$750 or less per month, at 3.1% and 3.0% respectively. This may also be related to the condition of dwellings. This rate decreased to 2.9% for both unit types costing between \$750 and \$999 per month. In the following rent range category, the vacancy rate for one-bedroom units costing between \$1,250 and \$1,499 per month had a more minimal decrease in vacancy to 2.7%. As compared to two-bedroom units in the same rent range which decreased significantly to 1.9%, the lowest among all categories assessed. One-bedrooms units in the next rent range, \$1,250 to \$1,499 per month, increased substantially to 5.2%. A similar trend can be observed for two-bedroom units, which showed an increased vacancy rate of 2.3% for dwellings in the \$1,250-\$1,499 rental range, jumping more substantially to 10.8% for dwellings in the \$1,500+ rental range. While a vacancy rate of 10.8% was the greatest of all assessed categories by a significant margin, it was reported to stabilize the following year, decreasing to 4% in 2017.

Units with three-bedroom or more showed a relatively low vacancy rates for all rent ranges where data was available. In the \$1,000-\$1,249 rent range, the vacancy rate for units with three-bedrooms or more was 2.4%, decreasing to 2.1% in the \$1,250-\$1,499 range. Notably, this trend is consistent with the feedback received from key stakeholders who reported larger sized rental units were in high demand, despite only comprising 3.9% of Winnipeg's total rental universe.⁶⁰ Key stakeholders also reported that large units are unaffordable for those that need them.

4.6.1 Affordability within the Seniors Housing Sector

Within the Winnipeg CSD, the 2016 Census reported 66,755 Seniors (65+) Households, representing 23.8 percent of the total households within the CSD. The distribution of the 65+ households by income decile, is illustrated below.

Table 3.39: Seniors (65+) Households by Income Decile for the Winnipeg CSD, 2016

Households by Income Deciles					
Income Decile Groups			Total Private households	65 years and over Households	Percent of Total Households
Housing Affordability	Total Income		281,050	66,755	23.8%
Bottom Decile	Less than	\$20,382	28,115	5,945	8.9%
Second Decile	Less than	\$32,811	28,085	12,315	18.4%
Third Decile	Less than	\$44,073	28,130	9,725	14.6%
Fourth Decile	Less than	\$55,719	28,075	8,220	12.3%
Fifth Decile	Less than	\$68,331	28,090	7,315	11.0%
Sixth Decile	Less than	\$82,699	28,105	6,215	9.3%
Seventh Decile	Less than	\$99,364	28,130	5,490	8.2%
Eighth Decile	Less than	\$122,472	28,100	4,520	6.8%
Ninth Decile	Less than	\$160,339	28,130	3,660	5.5%
Top Decile	Greater than	\$160,339	28,090	3,360	5.0%

⁶⁰ Data has either been suppressed for certain types of units in specific rent ranges due to privacy concerns or does not exist.

4.6.2 Seniors Affordability for Home Ownership

Recall that the following affordability calculations only include income. They do not account for any savings or equity a household may have and can draw upon for costs -- as is often the case with retired seniors.

Table 4.40: Seniors (65+) Household Ownership Affordability by Income Decile for the Winnipeg CSD, 2016						
Households by Income Deciles			Affordability		Average Sale Price / Debt Service (2)	
					New House	Existing House
			Monthly Total Income - 65+ Cohort	Affordable Monthly Mortgage Payment (1)	\$385,708	\$287,967
Housing Affordability	Total Income				\$1,733	\$1,294
Bottom Decile	Less than	\$20,382	\$1,699	\$510	x	x
Second Decile	Less than	\$32,811	\$2,734	\$820	x	x
Third Decile	Less than	\$44,073	\$3,673	\$1,102	x	x
Fourth Decile	Less than	\$55,719	\$4,643	\$1,393	x	✓
Fifth Decile	Less than	\$68,331	\$5,694	\$1,708	x	✓
Sixth Decile	Less than	\$82,699	\$6,892	\$2,067	✓	✓
Seventh Decile	Less than	\$99,364	\$8,280	\$2,484	✓	✓
Eighth Decile	Less than	\$122,472	\$10,206	\$3,062	✓	✓
Ninth Decile	Less than	\$160,339	\$13,362	\$4,008	✓	✓
Top Decile	Greater than	\$160,339	\$13,362	\$4,008	✓	✓
Percentage of 65+ Households without ability to purchase:					65.2%	41.9%
(1) based on 30% TDS						
(2) Assumptions: 10% down payment, Mortgage rate 3.5% (5 year term), 25 year amortization						

The analysis suggests that approximately 65 percent of 65+ households in Winnipeg do not have the ability to afford the average new house (though perhaps fewer 65+ households are buying new housing). Similarly, approximately 42 percent of 65+ households do not have the ability to afford the average existing house in Winnipeg.

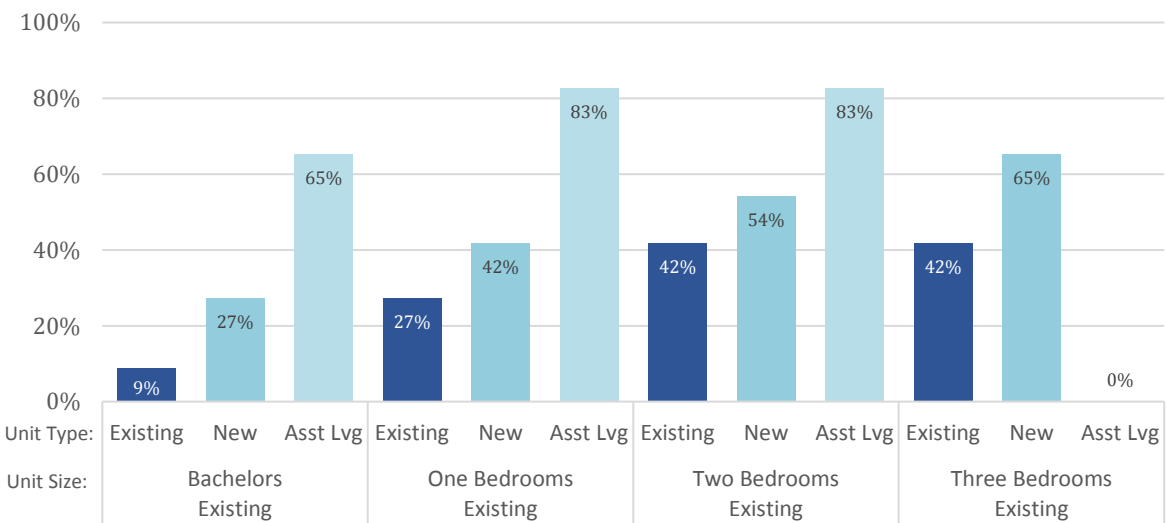
4.6.3 Seniors Affordability to Rent

Similar to the analysis of home ownership affordability amongst seniors, the analysis of rent metrics within the Winnipeg marketplace supports the notion of the greatest affordability within the existing rental market. For newly constructed rental accommodations, the 65+ households that do not have the ability to rent ranges from 27.4 percent (new bachelor units) to 65.2 percent (new 3+ BR units). The affordability within the assisted living/retirement residence sector is worse, with the percentage of households without the ability to rent ranging from 65.2 percent (Bachelor) to 82.7 percent (2 bedroom). Many seniors will have to spend more than 30% of their available income to afford housing.

Table 4.41: Seniors (65+) Household Renter Affordability by Income Decile for the Winnipeg CSD, 2016

Households by Income Deciles		Affordable Rent		Average Monthly Rents (2016)											
				Bachelor			One Bedroom			Two Bedroom			Three Bedroom		
				Existing	New	Asst. Lvg.	Existing	New	Asst. Lvg.	Existing	New	Asst. Lvg.	Existing	New	Asst. Lvg.
Housing Affordability	Total Income	Annual Rent	Monthly Rent	\$656	\$1,000	\$2,061	\$880	\$1,268	\$2,491	\$1,106	\$1,547	\$3,054	\$1,354	\$1,746	NA
Bottom Decile	\$20,382	\$6,115	\$510	x	x	x	x	x	x	x	x	x	x	x	
Second Decile	\$32,811	\$9,843	\$820	✓	x	x	x	x	x	x	x	x	x	x	
Third Decile	\$44,073	\$13,222	\$1,102	✓	✓	x	✓	x	x	x	x	x	x	x	
Fourth Decile	\$55,719	\$16,716	\$1,393	✓	✓	x	✓	✓	x	✓	x	x	✓	x	
Fifth Decile	\$68,331	\$20,499	\$1,708	✓	✓	x	✓	✓	x	✓	✓	x	✓	x	
Sixth Decile	\$82,699	\$24,810	\$2,067	✓	✓	✓	✓	✓	x	✓	✓	x	✓	✓	
Seventh Decile	\$99,364	\$29,809	\$2,484	✓	✓	✓	✓	✓	x	✓	✓	x	✓	✓	
Eighth Decile	\$122,472	\$36,742	\$3,062	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Ninth Decile	\$160,339	\$48,102	\$4,008	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Top Decile	\$160,339	\$48,102	\$4,008	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Percentage of 65+ Households without ability to rent:				8.9%	27.4%	65.2%	27.4%	41.9%	82.7%	41.9%	54.2%	82.7%	41.9%	65.2%	

Figure 4.15: Percentage of 65+ Households without Ability to Rent - by Rental Accommodation Type, Overall Winnipeg CSD



4.7 Housing Gaps along the Continuum

As outlined in section 1.5.5 of this report, various market and non-market housing options can be represented on a continuum, including different types, tenures, and rates. Although residents do not always move in a linear fashion from one type to the next along the continuum, the intent is to build a healthy demand / supply environment where households are able to transition up or down the continuum based on their changing needs and circumstances. For example, a new family may seek to move up the continuum from rental to new market ownership, while a senior couple may look to move down from existing market ownership to purpose built rental.

Under ideal circumstances, the private market will be responsive to the changing demands of a population to provide a range of appropriate housing options; however, it is unlikely that the private market will be able to meet all the housing needs of a community, particularly when it comes to affordable options. In turn, non-market housing is depended upon to fill this gap through the provision of alternative options, such as supportive, transitional, or subsidized housing.

Figure 4.16 below provides a city-wide overview of affordability gaps along Winnipeg's housing continuum. By breaking households into income deciles, as discussed in Sections 2.3.11 and 4.6, the types of housing considered to be affordable on the continuum are identified for each group. If a household must spend 30% or more of its total income on shelter costs, it is considered to be unaffordable and, in turn, not an accessible option. By comparing the supply of accessible options with the proportion of households depending on them, this section discusses specific areas of need by grouping income deciles, while also providing a profile of the households falling within each group.

Figure 4.16: Housing Gaps along the Continuum

Household Income Deciles	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10
	\$20,382	\$32,811	\$44,073	\$55,719	\$68,331	\$82,699	\$99,364	\$122,472	\$160,339	+\$160,340
What is Affordable	Monthly Total Income									
	\$1,699	\$2,734	\$3,673	\$4,643	\$5,694	\$6,892	\$8,280	\$10,206	\$13,362	+\$13,362
	Affordable Monthly Costs									
	\$510	\$820	\$1,102	\$1,393	\$1,708	\$2,067	\$2,484	\$3,062	\$4,008	+\$4,008
Housing Continuum	Non-Market Housing		Market Housing							
	14,628		98,655		182,395					
	Manitoba Housing: 12,292 Non-Profit Housing: 1,266 Supported Housing: 369 Transitional Housing: 574 Permanent Supportive: 127		Market Rental Housing Average Market Rent: \$932		Market Ownership Housing Average Home Price (Existing Homes): \$284,610 Average Home Price (New Homes): \$415,904					
Affordability Gap	20% of Households		20% of Households		20% of Households		40% of Households			
	Average Market Rent: \$932		Average Existing Home Price: \$284,610 (\$1,612 p/month)				Average New Home Price: \$415,904 (\$2,376 p/month)			

Households with Lower Incomes (Bottom and Second Income Deciles)

Households earning incomes in the bottom and second deciles, accounting for 20% of all households in the Winnipeg CSD, earn less than \$32,811. These households are not only unable to afford the average cost of new or existing market ownership housing, but the average cost of market rental housing as well (see Figure 4.16). This means these households are more likely to rely on non-market or subsidized housing, such as options from Manitoba Housing or non-profit housing providers, in order to procure

shelter without spending more than 30% of income on the associated costs; or are forced to spend much more than 30% of their income for shelter. To put this in perspective, while it is estimated that only 14,622 non-market housing options are available in the Winnipeg CSD, there were **56,200 households earning incomes in the lowest two deciles as of 2016. Households with lower incomes include:**

- **36,685 of 84,615 one-person households (43.4%);**
- **39,450 of 98,650 rental households (40%);**
- **5,210 of 9,590 households with a primary maintainer younger than 25 (54.3%);**
- **10,090 of 29,575 households with a primary maintainer older than 75 (34.1%);**
- **3,875 of 14,050 recent immigrant households (27.5%);**
- **10,450 of 38,970 Aboriginal households (26.8%); and,**
- **6,935 of 26,900 lone-parent households (25.8%).**

Challenges for Lower Income Households

There are a limited number of housing options available for lower income households. Although this group represents 20% of all Winnipeg households, the non-market housing they depend on comprises a much smaller proportion of the supply. In turn, these households face a significant challenge when it comes to affording other housing options, which places a great deal of pressure on the limited non-market supply. At the same time, key stakeholders discussed the lack of turnover in non-market housing units, suggesting many households are facing challenges moving up the continuum to market options. Other key challenges identified for households within this group included a lack of transitional housing and a limited supply of rent-geared-to-income housing, in addition to a lack of affordable large (3+ bedrooms) rental units, particularly for recent immigrant and Aboriginal households.

Households with Moderate Incomes (Third to Sixth Income Deciles)

Households with incomes in the third to sixth income deciles, accounting for 40% of all households in the Winnipeg CSD, earn between \$44,073 and \$82,699. These households would not be able to afford the average cost of new market ownership housing without spending more than 30% of their income -- and for those at the lower end, much more. Within this group, households earning incomes in the third and fourth income deciles face further affordability challenges, as they are also unable to afford the average cost of existing market ownership housing (see Figure 4.16). Households with moderate incomes include:

- 39,580 of 84,615 one-person households (46.8%);
- 40,910 of 90,000 two-person households (45.5%);
- 21,165 of 47,890 one-bedroom households (44.2%);
- 37,160 of 73,360 two-bedroom households (50.7%);
- 20,685 of 44,835 households with a primary maintainer aged 25-34 (46.2%);
- 14,360 of 29,575 households with a primary maintainer older than 75 (48.6%);
- 45,870 of 98,650 rental households (46.4%)
- 66,535 of 182,395 owner households (36.5%);
- 7,160 of 14,050 recent immigrant households (50.9%);
- 15,425 of 38,970 Aboriginal households (39.7%); and,
- 13,480 of 26,900 lone-parent households (50%).

Challenges for Moderate Income Households

There are a limited number of households who can move up the continuum from existing market ownership to new market ownership. In turn, this trend has a ripple effect along the continuum, with those in market rental houses unable to find available existing market ownership houses within their price range. Further, considering those households earning within the third income decile are able to afford market rental by a narrow margin, there is a chance they will be priced out of the market if new rental units continue to be introduced at above average rates. The same can be said for households earning within the fifth income decile and their ability to afford the average cost of existing market ownership homes. If households within these income deciles were to be priced out of these options, pressure on the market rental housing supply would increase, further limiting those from lower income deciles to move up the continuum from non-market housing options.

Households with Higher Incomes (Seventh to Tenth Income Deciles)

The final 40% of households in the Winnipeg CSD earn incomes falling within the seventh to tenth deciles, above \$99,364. This group is able to afford the average cost of market rental and ownership housing without spending more than 30% of total household income (see Figure 4.16). Households with higher incomes include:

- 92,650 of 166,955 households in single-detached dwellings (55.5%);
- 29,345 of 55,300 households with primary maintainers between 45 and 54 years of age (53%);
- 99,110 of 182,395 owner households (54.2%);
- 3,005 of 14,050 recent immigrant households (21.3%);
- 13,095 of 38,970 Aboriginal households (33.7%); and,
- 49,190 of 72,975 census family households with children (67.4%);
- 31,800 of 63,655 census family households without children (50%).

Overall, higher income households can afford the average costs of all housing options along the continuum, with those in the top income decile able to spend more than \$4,000 a month on shelter costs. This is, however, a significant jump from what is affordable for those in the seventh income decile, which is \$2,484 a month. Considering the average monthly cost of new market ownership housing is \$2,376, it is only by a narrow margin that this is considered an affordable option for households earning within the seventh decile. As such, if the cost of new housing continues to outpace increases in wages at the current rate, it is likely new market ownership housing will be unaffordable for this group as well in the future.

Key Findings: Who is Facing Housing Affordability Challenges in Winnipeg?

- In 2016, 61,215 Winnipeg CSD households faced affordability challenges
 - The Centennial zone had the greatest proportion of households facing affordability challenges followed by Fort Rouge, Fort Garry, and Midland.
- Younger households struggle with affordability
 - Over half of households led by persons aged less than 25 spent more than 30% on shelter, over one quarter of these households spent 70% or more.

- Affordability challenges generally declined as the age of the primary maintainer increased, notwithstanding households led by persons aged 75 years or older, which had 25.3% spent 30% or more of total household income on shelter costs.
- One-person and Lone Parent Census Families struggle with affordability
 - 37.3% of one-person households spent 30% or more of total household income on shelter costs, which is significantly higher than all other household types. The highest proportion of these families are in the Centennial Zone
 - Lone Parent Census Families followed with 28.3% (7,615) of households spending 30% or more on shelter costs.
- Renters are over three times more likely to face housing affordability challenges than owners.
- Immigrant households struggle with affordability
 - 36.2% of recent immigrant households spent 30% or more of total household income on shelter. 18.3% spent 50% or more, and 12.5% spent 70% or more.
 - Large household size and choice of where to live likely influence why Recent Immigrant-led Households spend significantly more on housing than Winnipeggers' do generally.
- Affordability is also a challenge for many households in the Fort Garry Zone including:
 - Rental households (48.8% spent 30% or more on shelter)
 - Households led by persons under the age of 25 (77% spent 30% or more on shelter, 53% spent 70% or more)
 - *Non-Census Family households with Two or More Persons* (59.2% (1,365) spent 30% or more on shelter, 44.9% spent 50% or more, and 38.6% spending 70% or more).
 - *Non-Census Family households with Two or More Persons*
 - Households led by recent immigrants (54.2% spent 30% or more on shelter, 33% spent 50% or more, and 24.1% spent 70% or more)
 - *Non-Census Family households with Two or More Persons* (59.2% spent 30% or more on shelter costs, 44.9% spent 50% or more, and 38.6% spending 70% or more)
- Core Housing need
 - As of 2016, 12.8% of households in the Winnipeg CSD were considered to be in core housing need, which was slightly higher than both the provincial (11.4%) and national average (12.7%).
 - **This group has increased by almost 25% since 2011**
 - 57.5% of these families did not meet the affordability standard, 31.8% did not meet the suitability standard, and 25.2% did not meet the adequacy standard.
 - Rental households are five and a half times more likely to be in core need than owner households
 - The 15-24 age group represented the greatest proportion in core housing need.
 - 45.7% of One-person Winnipeg CSD households were in core housing need.
 - 25.7% of recent immigrant households and 22.1% of Aboriginal households were in core housing need, as compared to 12.8% of households overall.
 - The greatest proportion of households in core housing need live in the Centennial, Midland, and Lord Selkirk Zones.

Part V: Policy Environment

5.1 Planning and Housing Policies Affecting Supply

The purpose of this section is to review the policy and program initiatives of the three levels of government and to outline in a general sense the implications for the City of Winnipeg and how these initiatives help address housing requirements in the community. Within this broad context the section will:

- Review recent trends in housing policy and programs in the City;
- Provide an overview of the recently introduced National Housing Strategy (NHS) by the Federal Government and how the roll-out of this initiative might, or might not, help address housing requirements in the City;
- Review Provincial policy and initiatives and how the situation might change with the signing of the bi-lateral housing agreement with the Federal Government under the NHS and how current Provincial programs contribute to addressing housing requirements;
- Review the City's current housing initiatives; and,
- Provide a summary of the many types of initiatives municipalities use nationally to respond to housing requirements within their jurisdiction.

5.1.1 Recent Housing Policy and Program Trends

The City of Winnipeg, like most urban municipalities in Canada, relies heavily on the Provincial and Federal levels of government to respond to the housing needs of low- and modest-income households, the homeless, and mentally and physically challenged individuals. In recent years housing support from these two levels of government has declined significantly. Researchers, policy analyst and community workers involved in housing have identified shortfalls in the supply of affordable and adequate housing and gaps in the continuum of housing options for many low- and modest-income households and those individuals facing other housing challenges. A brief review of trends in housing policy and program delivery over the past couple of decades highlights the housing needs that have not been adequately addressed. The information provided below will help the City in its policy development process.

Social Housing: There have been a number of trends and changes that affect the portfolio of stock that is designed to serve the needs of low-income families and individuals – the social or public housing stock. For example, there has been:

- An end of subsidy agreements on some of the older social/public housing projects, often taking these units out of the inventory of low-income stock. While some projects remain viable after the expiry of subsidy agreements and continue to house the low-income there is concern that over the longer term the end of other agreements will reduce the ability to house those with very low income. There is evidence of loss of RGI units;
- A declining emphasis on building new social/public housing for lower income households (rent-geared-to-income stock) and a greater focus on repurposing some of the existing projects to accommodate mix-income households or mix-use approaches. Although this may help ensure the

long-term sustainability of these projects it can reduce the number of units for low income households;

- A greater emphasis on modernizing/renovating the existing, more viable, social/public housing stock. Although modernization and renovation are badly needed in many projects it can result in the loss of some units;
- Repurposing of the stock in the areas of low- or no-demand, including homeownership opportunities for more modest income households, and demolition of some of the older units in the inventory;
- The sale of projects (some of which that needed repair and modernization) to the private and non-profit sectors. To date approximately 375 units have been sold to to profit companies and an additional 500 units to non-profit organizations. Additional sales are expected over the next couple of years; and,
- Re-allocation of some of the government owned and managed public/social housing to community non-profits who will take over management of these units. To date approximately 800 units have been transferred to non-profits. This does not necessarily take units out of the low-income inventory. It is only a change in management. However, there is some concern that over the longer term targeting of these units to those with the lowest incomes could be in question. It is anticipated that additional units will be allocated to the non-profit sector in the coming months.

From a social housing perspective Winnipeg has experienced at best stagnant growth and at worst a declining inventory of social/public housing. This has been the stock that has for many years served the needs of many of the lowest income households in the City – particularly those on social assistance and the working poor. The stagnation in the provision of social rent-to-income housing was a major concern of many of the people from the various community and housing organizations we interviewed. They pointed out that social housing has been the housing of last resort for many low-income households. It has been a housing option that those transitioning out of homelessness have been able to access and it has also been a housing option that many have been able to use to “get a leg up” and transition into affordable rental or ownership options. Many were very concerned that without continued provision of this sort of housing there would be a growing gap in the housing continuum.

The Homeless: A number of initiatives have been introduced in the past decade to try and reduce the number of homeless in the City:

- To address the needs of the homeless there has been an increase in the number of shelter beds to provide overnight accommodation, more transitional housing units for those working with service agencies to leave the street permanently, and the introduction of programs such as the Housing First approach (permanent housing with supports in the community);
- Despite these initiatives the annual homeless counts undertaken in the City shows no decline in the number of people considered homeless. Many are sheltered at night but without shelter during the day and homeless “camps” are becoming more common, despite the City’s efforts to control and eliminate these “camps”;
- The diversity (types of people on the street – women, veterans) of the homeless population has also been increasing as has the geographic distribution within the City. The homeless are showing up in more suburban areas and panhandling at many different locations outside the inner city than was the situation a few years ago;

- A lack of sufficient funding, the absence of long-term programs and too little coordination of housing and the necessary services the homeless need to get off the street are suggested as reasons for the lack of progress in reducing numbers on the street; and,
- The declining number of social housing units also reduces the potential for those homeless who succeed in getting off the street to find affordable permanent housing. This represents a gap in the housing continuum. These trends and observations were confirmed by comments from many of the people from community and housing organizations that were interviewed during the study.

Affordable Non-Profit Housing: Affordable non-profit housing is provided for upper-lower and moderate-income households. In recent years there has been a greater focus on providing housing at this income level than for the lower income households that require a social housing approach. Some of the characteristics of this non-profit housing portfolio include:

- Rents at below market rates but not rent-geared-to-income. Rents are generally set at 75-80% of median market rents in an area;
- Units are generally managed by non-profit community groups;
- Larger families that need three- or four-bedroom units generally have to be earning in excess of \$40,000.00 annually to be able to afford rents without spending more than 30% of before tax income. Spending more than 30% means households face difficult housing affordability problems;
- Many households moving out of social housing are unable to afford rents in “affordable” non-profit units so again there is another gap in the housing continuum that prevents households from moving out of low-cost housing without facing serious housing affordability problems. Again this was confirmed by comments received during the interviews; and,
- The inability to bridge this gap leaves fewer openings in social housing for the lower-income households.

Rental Assistance: With very little emphasis on building new units for low- and modest-income households, governments have turned to subsidizing lower income households to live in private rental accommodation. For example:

- There has been increased use of shelter allowances and programs such as Rent Assist that provide subsidies to accommodate low- to moderate-income households in private rental stock;
- Depending on program criteria, Rent Assist also accommodates households in affordable rental projects managed by non-profits;
- Rent Assist helps address the housing needs of both social assistance recipients and low-income working households;
- To a certain extent the program helps make up for the lack of expansion of the social housing portfolio;
- the program also provides tenants with greater flexibility in location as living in rental units in many different parts of the City is a possibility providing they can find units of a suitable size that they can afford with the subsidies available. This flexibility can facilitate their search for employment and other services they may need;
- However, analysis by a number of housing experts indicates that even with Rent Assist many families still experience affordability problems when they have to pay average rents for units adequate for their household size and composition. The gaps between the assistance level

households are eligible for and average rents is particularly large for households with two or more children. For many such households who have to pay average market rents or higher to obtain a unit of adequate size the shortfall between what they have to pay, and the Rent Assist subsidy is between \$300 and \$400 per month; and,

- Many households who are required to move out of social housing or want to move into affordable non-profit or private rental housing find Rent Assist subsidies still leave them with housing affordability problems. Once again there is a gap in the housing continuum that prevents households from moving out of social housing into other housing options without facing serious housing affordability problems. This is particularly true for larger households.
- Comments received during the interviews suggested that rental assistance did work for some households, particularly smaller one and two person households. It was pointed out on many occasions, however, that for larger families requiring three or more bedrooms assistance was still not enough to address their affordability problems.

Home Ownership Assistance: Assistance for homeowners or people who want to enter the ownership market has been a constant part of housing policy over the past couple of decades. Generally, assistance has taken three forms:

1. Programs to assist households (generally moderate-income first-time buyers) to enter the ownership market. This has included a series of programs that have provided loans, modest grants, reduced interest rates, tax credits, and provisions to allow people to withdraw funds from RRSPs without penalty to help with down payments. All such programs have been targeted to first-time buyers and have been modest in the amount of assistance provided. Still, in a market like Winnipeg where home prices are modest it has helped many households achieve ownership sooner than would have otherwise been the case;
2. The introduction of regulations to prevent home buyers in general from taking on excessive debt to purchase a home. An example is what has become known as the *Stress Test*. Depending on the amount of the down payment and the price of the home, purchasers are required to qualify for mortgages using the five-year benchmark rate published by the Bank of Canada or the contractual mortgage rate plus 2%. This has forced some prospective purchasers out of the market and for others it means they have to save for a longer period of time to increase their down payment. However, qualifying at a higher rate means people are less likely to default and face bankruptcy if interest rates rise during their amortization period;

Many in the housing sector question the need for a Stress Test in the Winnipeg market where house prices are far more modest than in places like Vancouver or Toronto. They argue the Test has weakened demand for ownership housing unnecessarily and delayed moves up the continuum from rental to ownership. This concern was highlighted in a number of the interviews. And,

3. The third type of assistance of note has been a series of forgivable loans and grants for home repairs, and renovation and modification for the disabled. This has included forgivable loans up to \$16,000.00 for low-income homeowners to modify units to accommodate a disability; an Emergency Repair Program for low-income homeowners that provides a \$5,000.00 grant for emergency repairs to older homes; and, a Home Renovation Assistance Program for low-income homeowners that provides a forgivable loan of up to \$20,000.00 to repair older homes; and,
4. The amount of assistance provided under these home-repair and adaptation programs has been modest but useful in preserving the older stock of low-income households and making

adaptations to accommodate the disabled. It has also allowed some people, particularly low-income seniors, to remain in their own home longer than would have been the case without the assistance. However, funding for these programs has been suspended until the Federal Government and the Province reach program agreements under the new bi-lateral agreement (see later discussion).

Housing for the Elderly: The elderly represents an increasing proportion of the City's population, particularly the older (85+) segment of the aged. More seniors are staying in their own homes longer as the range of services they can access is significant if they have the money to pay for these services. However, for those that cannot manage in their own home, or fall in the lower income brackets, there are a number of housing challenges, particularly for housing with a range of services. Within the City:

- There are a range of housing options (life-lease, assisted living, condos and rental) for those seniors that can afford to pay market rates;
- Lower income seniors are not as fortunate as the units of social housing available for seniors has not increased appreciably and in some areas of the City have declined;
- There has also been no significant increase in assisted living units or care home facilities for low income seniors;
- As the population ages and there are an increasing number of people 65 years or older, and the older segments of the elderly (85+) are increasing even more rapidly, there will be a growing demand for elderly housing with services in the City; and,
- At the rate this accommodation is being provided organizations working in this area anticipate a growing backlog of people needing subsidized housing with services. This concern was raised on a number of occasions during the interviews conducted during this study.

Home Repair and Renovation: Manitoba Housing has recently cancelled all home repair and renovation programs. The Province indicated that the programs were cancelled because Federal cost shared funding had been discontinued. They have made the decision that the Provincial proportion of funding for home repair and renovation will be re-allocated to addressing the needs of those requiring social and affordable housing in the community. There is the possibility that some of the programs will be reinstated after negotiations between the Province and the Federal Government on funding under the NHS is complete. However, the nature of new programs, if they are introduced, is unknown at this time. The programs affected by the cancellation include:

- The *Rooming House Assistance Program*; assistance to private landlords to repair and improve rooming house units;
- The *Rental Housing Improvement Program*; assistance to private landlords and co-ops to repair and upgrade rental stock;
- The *Residential Adaptation for Disabled Program*; assistance to private and non-profit landlords to modify units to accommodate people with disabilities;
- The *Manitoba Emergency Repair Program*; assistance to low-income homeowners to address the need for emergency repairs;
- The *Home Renovation Assistance Program*; assistance to low-income homeowners to repair and modernize their homes;

- The *Homeowner Residential Adaptations for the Disabled Program*; assistance to disabled homeowners to improve the visitable features of their home;
- The *Shelter Enhancement Program*; assistance to organizations operating shelters for the homeless to help with repairs and modification.

Many people we interviewed were very concerned about the cancellation of the home repair programs. They felt this step would only lead to more rapid deterioration of some ownership and rental properties. There would also be fewer opportunities for people with disabilities to modify their units to improve their overall quality of life. They were also concerned that it would also result in some people leaving their homes earlier than would have otherwise been the case, particularly elderly seniors. This would only increase the pressure on other assisted housing options.

Housing Costs: The cost of housing is an important component when assessing the need for housing in the City, particularly housing for low- and modest-income households. Although housing costs are modest in Winnipeg compared to some other Canadian cities increasing costs do have an effect on affordability. For example:

- Increases in fees and charges (development charges, land transfer taxes, impact fees-- in new greenfield developments, etc.) have added to the cost of housing in general, particularly to the cost of accessing homeownership;
- Rents have been increasing faster than incomes, particularly the incomes of low- and modest-income households and those working for minimum wage; and,
- Increases in charges for electricity, natural gas, home insurance, property taxes, and other costs associated with operating and maintaining housing have also been increasing rapidly in recent years.

Housing costs and their effect on housing affordability are discussed in more detail in other sections of this report.

Conclusion

There are a number of conclusions one can draw from the above discussion that are important when it comes to assessing housing needs in the City of Winnipeg:

- Policy and program delivery overall have done very little to address the real affordability issues of lower-income households;
- There has been stagnation, if not outright decline, in the number of social housing units;
- The number of homeless people has not declined;
- Policy has placed greater emphasis on accommodating those with affordability problems in the private rental sector through programs like Rent Assist, but assistance is not always sufficient to address the affordability issues, particularly for larger households with children;
- Programs for first time homebuyers have illustrated more success but regulations to prevent households from taking on mortgages and increased debt have driven some purchasers out of the market or delayed their entry into ownership. Some argue these limitations (particularly the Stress Test) are not necessary in the Winnipeg market;

- There has been insufficient assistance to provide low cost housing with services for the growing number of for low-income elderly and the aging population in general;
- The cancellation of home repair and modernization programs have reduced opportunities to upgrade older ownership and rental units leading to more deterioration in the housing stock;
- Increases in some components of housing costs have outstripped the ability of many low- and modest-income households to cover these cost increases without facing affordability problems;
- The patchwork of policies and programs and the limited amount of assistance have left gaps in the housing continuum;
- With little or no growth in the number of social housing units it is difficult for homeless people to move from transitional housing into permanent social housing. There is also too little transitional housing for homeless people to move easily from shelters to more permanent housing arrangements where they can access services;
- The assistance available under programs like Rent Assist make it difficult for some households, particularly larger families, to transition out of social housing. In addition, the deductible under Rent Assist for low-income renters in private rental housing who are not on social assistance has risen from 25% to 30% which reduces the level of assistance they receive. Also Rent Assist for individuals without disabilities on EIA and for individuals under the age of 55 not on EIA has been frozen at its current level. It will not increase if their rents increase;
- Moving up the housing continuum in general has become more difficult in recent years; and,
- Overall the number of households with housing needs has not been reduced by recent policy and program initiatives.

The recent introduction of The National Housing Strategy by the Federal Government has in many ways changed the nature of housing assistance. This strategy as well as provincial initiatives will be discussed in more detail in the next two sections.

5.1.2 The Federal National Housing Strategy: New Trends in Policy Development and Implications for the City of Winnipeg

Canadian housing policy is currently in a state of change. Change has been initiated by the introduction in November 2017 of the new Federal National Housing Strategy (NHS). The NHS has two primary goals:

- 1. to reduce core housing need by 50% by assisting 530,00 households over the decade; and,**
- 2. to reduce chronic homelessness shelter use by 50% over the ten years.**

Some program details still have to be determined on the ten-year initiative; however, it is possible to provide a reasonably detailed overview of the initiative and the possible effects on the City. The success of many of the initiatives outlined in the Strategy depends on matching funds from the Province. Hence, more specific details will also be available when the Province finalizes aspects such as program design and funding allocations for provincial programming under the Strategy and releases its own Strategy, formulated following the extensive consultation it undertook during 2016/17. However, the general policy and program thrust of the NHS plus other relevant information is noted below.

At the national level the NHS:

- Is a \$55 billion commitment in grants and loans over ten years (2018-2028);
- Provides approximately \$11 billion in new funding. The rest is a reallocation of funds from existing programs;
- Protects approximately \$8.5 billion in federal dollars set to expire in the next decade. This money will be maintained and “re-invested” over the next decade so could be considered a “new” expenditure;
- A considerable amount of the \$55 billion depends on the matching of federal dollars – about \$7 billion from provincial, territorial and municipal jurisdictions. Leveraging this money may not be easy but in April 2018 all provinces and territories have agreed to cost share and to-date eight provinces and two territories have signed bi-lateral agreements, including the province of Manitoba;
- The funding will be spread over a ten-year period commencing April 1st, 2019 and ending in 2027/28. Many of the initiatives will not even be in place until late 2019 or 2020;
- Some of the money included in the \$55 billion has already been spent in 2016 and 2017 budgets; and,
- The Strategy is heavily focused on the affordable part of the housing continuum.

The 2016 census indicates about 12.1% of households in Winnipeg were in core need. This amounts to approximately 35,000 households. There were also approximately 1500 homeless people in Winnipeg in 2018. Should the NHS be successful in meeting its objectives the above numbers would be cut in half.

In addition to reducing core need households and the homeless, the NHS programs nationally will:

- repair and renew 300,000 existing units;
- protect 385,000 households from losing an affordable home;
- create 100,000 new units;
- provide affordable shelter to 300,00 households through rent assist programs; and,
- expand community housing by 50,000 units.

How these objectives will affect the housing circumstances in the Province have yet to be determined and will depend to a considerable extent on provincial and municipal participation and contributions.

NHS – Main Program Features

Some of the main program features are outlined below:

The National Housing Co-investment Fund:

- Proposes to provide 60,000 new units and repair 240,000 existing units for a total of 300,000 units over the ten-year period;
- The program is projected to invest \$13.2 billion in housing – \$8.7 billion in loans and \$4.5 billion in capital contributions;
- Capital funds and loans will be available to expand the existing affordable stock: both affordable rental housing and some assistance for market rent housing;

- Funding must be supplemented by partnerships with other levels of government;
- Groups eligible to participate under the program include non-profits, co-ops, indigenous organizations, private developers, charities, municipalities and provinces; and,
- The initiative will include at least 4,000 shelter spaces (created or repaired) for survivors of family violence, at least 7,000 new affordable units for seniors, and at least 2,400 new units created for people with developmental disabilities.

Canada Housing Benefit Program:

- Will provide funding to address affordability in the rental market;
- The assistance will be portable;
- It will provide support for up to 300,000 households nationally; and,
- Program details will not be available until early-mid 2020.

Canada Community Housing Initiative:

- Will provide funding to address the reductions in federal funding under long-term subsidy agreements with the provinces. This will maintain a level of subsidy in those projects where agreements are expiring;
- Funding will also be preserved in social housing projects that are administered by CMHC under the **Federal Community Housing Initiatives**, a component of the **Canada Community Housing Initiative**. This protects about 55,000 households nationally;
- Funding will also be provided to upgrade and repair existing social housing stock; and,
- In total this program initiative will protect the affordability of 385,000 households in social/public housing. However, there are few details on what will be eligible, what level of subsidy will be provided or what level of provincial or municipal matching will be required to make programs work.

Affordable Housing Innovation Fund:

- Will provide \$208 million;
- It will fund the construction of 4,000 new affordable units; and,
- It will also test innovative financing models and unique designs with the objective of reducing reliance on long-term government subsidies.

Rental Construction Financing Initiative:

- Will provide close to \$14 billion in low cost loans to finance rental housing to support middle income Canadians;
- The money will be available to housing developers, non-profit organizations and municipalities; and,
- Funding will support up to 42,500 new rental properties.

Homeless Partnering Strategy:

- The strategy has been extended, although under new administrative structures;
- There is a promise of a 50% reduction in chronically homeless shelter users;

- This is a bold prediction. A similar prediction has been made in other countries and without exception none have been able to meet the target;
- The failure to achieve the target is not always a housing problem. Housing initiatives must work in sync with other funded services such as various physical and mental health care initiatives, training and employment support programs, advocacy, education and more. This has not always happened; and,
- Unless housing initiatives work with these other services (and they are provided) housing alone cannot always turn the tide.

Right to Housing:

- The strategy addresses the right to housing but apparently it is not the intention to establish an "enforceable legal right" at least not at this time;
- Under the Constitution most housing issues are provincial responsibilities, hence any enforceable legal right would have to be legislated by the provinces and this is not likely to happen any time soon;
- The Federal Government has passed legislation that requires the Federal government to "have a national housing strategy", "report to parliament on strategy progress", and "create a new federal housing advocate to review systemic problems and issues related to gaps in the Canadian Housing System and suggest/recommend corrective action." However, the scope of the advocate will be restricted to matters of federal jurisdiction; and,
- The focus on Housing Rights in the Strategy is a positive step forward but unfortunately without provincial legislation we will not see a lot of immediate effects for the people on the street and those with serious affordability problems living in inadequate housing.

Home Ownership:

- With respect to home ownership there is not a lot of assistance in the document for the home ownership side of the continuum. However, there are other programs outside of the NHS that provide assistance to first time buyers; and,
- Although any strategy should focus on rental and other initiatives for the lower income sectors of society, the absence of much assistance to assist renters to become owners may leave a gap in the continuum. It may also limit movement up the continuum, reducing rental units available in the market.

Housing Information:

- There is going to be a renewed emphasis on collecting **housing information** with two new surveys. More information will certainly facilitate research and help improve policy and program development. These surveys still have to be developed.
- There will also be a **renewed emphasis on housing research**, which is also good. It also appears there will be **a more active role for CMHC** in this research and in housing in general.

Overall, the Strategy presses a lot of the right buttons. However, until more detail is available at both the federal and provincial level a lot of what is actually supposed to take place is still uncertain. The NHS appears to be a significant initiative and investment but the level of new funding is still relatively modest compared to the level of need, a great deal of the funding is loans that have to be repaid which limits the assistance groups can provide and there does not appear to be much assistance to expand the number of

social rent-to-income housing stock. Commitments may be greater than they have been in the past couple of decades but with the growing level of inequality in society many critics feel the level of need will continue to grow more rapidly than the number of households accommodated under the initiatives. These general concerns were confirmed by the comments we received during the interviews. Many people felt there was just too little assistance for the very low-income households that need rent-geared-to-income housing.

5.1.3 Provincial Housing Policy

Provincial housing policy has been in a state of change for some time. Although the most significant policy changes in the Province in recent years have been outlined in Section 5.1.1 it is worth restating some of the changes from a more provincial perspective. For example:

- Much of the housing activity at the provincial level has been on-hold the last couple of years until negotiations between the Province and the Federal Government associated with the role out of the NHS are complete. The recent signing of the bi-lateral agreement will start a process to finalize more policy and program initiatives;
- The Province has cancelled several programs in the last few years. For example, all the home repair, modernization and adaptation for disabilities programs have been cancelled;
- There have also been reductions in funding for other programs. The re-purposing, renovation, demolition, and sale of some units in the social housing portfolio have meant there has been no increase in the inventory available to low income households. Sale of units is expected to continue which will further reduce the inventory of social housing.
- There have only been modest increases in the affordable housing portfolio;

The introduction of the Rent Assist Program has provided assistance to households in the private rental sector who face affordability problems, however, recent changes have reduced the benefits received by some recipients. For example, the percentage of income deductible has been increased from 25% to 30%. This has made some households ineligible and reduced the benefit other households receive, i.e. the income used to calculate the benefit has been increased before assistance kicks in. In addition, single individuals under the age of 55 and individuals without dependent children who are on EIA now have to qualify for assistance based on 75% of the average rent of bachelor and one-bedroom units. This effectively freezes rates for some individuals who were qualified on rates related to just bachelor or one-bedroom units, depending on the type of unit they occupied.

Overall, the Province has been less active in housing, the portfolio of social housing units has declined, several programs have been cut and assistance under others reduced.

The Province has conducted a provincial housing consultation and released a document of the findings entitled ***What We Heard***. This report is likely to form the basis of a Provincial Housing Strategy now that the NHS has been released and the Province and Federal Governments have signed a bi-lateral agreement that will form the basis of policy initiatives and program funding over the next ten years.

What does the bi-lateral agreement commit the Province to undertake in housing? Specifically:

- It commits the Provincial and Federal Governments to cost share \$450,800,000.00 over the next ten years -- \$250,400,000.00 from the Federal Government and an equal amount from the Province. These figures do not necessarily include additional spending on housing on Provincial or

Federal unilateral initiatives outside the context of the bi-lateral agreement and the NHS. There is no indication how much, if any, money will be spent on such initiatives at this point in time;

- Funding will flow to the Province as follows -- \$23,799,300 for the period 2019/20 to 2021/22 for Manitoba to spend on “Manitoba Priorities” and another \$16,779,000.00 to be spent under the **Canada Community Housing Program** to help preserve the Urban Native stock and repair, replace, regenerate, and protect the social and community housing stock and reduce housing need in social and community housing;
- This represents a total federal expenditure over this three-year period of approximately \$40,578,500.00 which the province must match, representing a total three-year commitment of \$81,157,000.00;
- Over the years 2022/23 to 2027/28 the Federal Government has committed to spend an additional \$184,818,600.00 which the Province is committed to match for a total of \$369,637,200.00 over the seven-year period;
- This brings total expenditures over the ten years to the \$450,800,000.00 (\$81,157,000.00+\$369,637,200.00);
- Specific programs this money will be spent on will become clearer when the Province publishes its first three-year action plan in 2019/20. This plan will set provincial targets and outline how federal and cost matching funds will be spent. Subsequent plans must be prepared and published in 2022/23 and 2026/27;
- Under the **Canada Community Housing Program** there is a commitment in the agreement that there will be no loss of Urban Native stock. There are currently 799 in Winnipeg and this number of units must be maintained throughout the ten-year agreement. Units may be repaired, replaced and new units added but the total inventory cannot be less than the 663 units that was the inventory as of March 31, 2019, although it could be more;
- Also, under the **Community Housing Program** there is a commitment that there will be no loss of Social and Community Housing. As of March 31, 2019, there were 23,417 units in the Province of which 15,882 are low-income. Units may be repaired, demolished, replaced or re-purposed but the inventory will not be allowed to fall below the 23,417 units (11,020 MB Housing units and 1266 Non-Profit units in Winnipeg). However, the inventory can be increased;
- Money will also be allocated to extend subsidy agreements on some projects where agreements will or have expired but specific details on this spending (how much, what projects, when, etc.) are still to come;
- Although there are national federal targets under the NHS; 100,000 new units, lift 530,000 households out of housing need; repair and renew 300,000 units and reduce chronic homelessness by 50%, no provincial targets of this nature have yet been established. Such targets, if they are developed by the province will probably be released in the **Action Plans** the Province is committed to preparing;
- At this point it is not clear how the current **Rent Assist Program** and the new **Housing Benefit Program** planned by the Federal Government under the NHS will mesh. Will the Housing Benefit be an add-on that helps accommodate other households? Will **Rent Assist** expenditures be considered part of the Provinces cost sharing? Will the two programs be amalgamated under one set of program criteria? These are currently outstanding questions; and,

- What is known is that the **Housing Benefit Program** will be co-developed by the two levels of government but will not be introduced until 2020. Federal expenditures under the Program in the Province will be \$70,000,000.00 over the ten-year period or about \$7,000,000.00 a year. This is substantially less money than the Province currently spends on the **Rent Assist Program** on an annual basis. For example, in the fiscal year 2017/18 the average number of rent assist recipients was 7,210 households. Over the year 10,344 households received benefits under the program. Total expenditures for the year were \$30,547,000.00 in the Province. These figures do not include EIA recipients who receive some funding under the program.

As previously noted, Manitoba Housing has cancelled several programs – all home repair, upgrading and modification programs for example. There are still some housing assistance programs available to those in need of affordable housing in the City, although several programs are on hold or have been cancelled and the provision of new units under many of the remaining programs represent very modest numbers, if any new units have been provided at all. A brief overview of these programs is provided below.

Emergency, Transitional and Special Programs

There are several other programs operating at the provincial level -- some administered and funded by the province, others joint provincial and federal initiatives, often administered by the province.

- **Emergency Shelters;** provides immediate, short term accommodation to vulnerable persons. Some service providers may provide other support services – counselling, detoxification, etc.
- **Special Placement Services;** provides complex case co-ordination and specialized case management and intake processes for low-income, high needs, hard to house people with multiple housing barriers. *This program has been cancelled.*

Social Housing Programs

- **Social Housing Rental Program;** provides adequate, affordable and suitable housing to low-income individuals, seniors and families at a rent geared to income (30%) rate. This is the long-standing social housing program.
- **Social Housing Assisted Living;** provides adequate, affordable and suitable housing to low-income seniors along with services such as light housekeeping, laundry, meals and on-site activities. *Only one building has been provided under this program and it currently contains several vacant units.*

Rent Supplement Programs

- **Rent Supplement Program;** Agreements with landlords provide low-income families, the elderly and special needs households with adequate, affordable and suitable accommodation in the private rental market or in non-profit rental housing. The subsidy covers the cost between the actual market rate and the rent-geared-to-income rate. The subsidies are not portable.
- **Portable Housing Benefit;** provides access to the private rental market and support services for employment and income assistance recipients with mental health issues.
- **Rent Assist Program;** provides adequate, suitable, and affordable housing options in the private market to low to moderate-income households spending more than 30% of their income on housing and to increase the availability of affordable rental housing. Rent Assist is available to both EIA and Non-EIA households.

- **Housing First Rent Supplement;** provides individuals who have been chronically homeless with adequate, suitable, and affordable housing in the private rental sector. A portable rent subsidy to a maximum of \$250.00 per month is paid to the landlord. ***There is no new intake under this program.***

Affordable Housing Rental Programs

- **Affordable Housing Rental Program;** provides adequate, suitable and affordable rental accommodations to moderate income persons, seniors and families. Households must have incomes under Affordable Housing Rental Program income limits. ***This program is on hold.***
- **Rental and Co-operative Housing Program;** increases the supply of new affordable rental and co-operative housing for low to moderate-income renters and housing co-operative members. Assistance is in the form of a forgivable loan over 15 years. Assistance is generally directed to private developers, co-operatives or non-profits. ***This program has been on hold since 2016.***
- **Rental and Co-operative 55+ Program;** increases the supply of new affordable rental and co-operative housing for low to moderate-income renters aged 55 years or greater. Assistance is in the form of forgivable loan over 15 years up to the lesser of 35% of total eligible capital costs or \$65,000.00 per unit in the South and \$75,000.00 per unit in the North. Assistance is generally directed to private developers, co-operatives or non-profits. ***This program has been cancelled.***
- **Provincial Secondary Suites;** to increase the supply of affordable rental housing for low to moderate income renters and improve the affordability of homeowners by providing rental income. One-time financial assistance equal to 50% of the total construction/renovation costs to a maximum of \$35,000.00 to create a secondary suite. ***This program has been cancelled.***
- **Proposal Development Funding;** Interest free loans to a maximum of \$75,000.00 to help private non-profit and co-operative housing organizations prepare detailed proposals to develop affordable housing for low-income households, persons with disabilities and seniors. ***No new funds are being allocated under this program.***

Market Housing Programs

- **Market Housing Rental Program;** provides adequate and suitable housing in communities where there is no supply to meet needs beyond income guidelines of social and affordable housing. Housing for individuals, families and seniors. Rents charged at market rates. ***Only one project was approved and the program is currently on hold.***
- **Downtown Winnipeg Residential Development Grant Program;** assistance to increase the residential population of downtown Winnipeg and promote the development of more affordable housing options – rental and ownership. Grants are provided to developers based on incremental property and education taxes. The value of incremental taxes are paid into a Community Revitalization Tax Increment Fund and then re-directed as grants to developers for a period of 15-20 years. Generally known as the TIFF Program. ***This program is not available for new intake.***
- **Live Downtown: Rental Development Grant Program;** Assistance to increase downtown density, use surface parking lots and increase the number of rental units. Grants range from 12 to 20 years of tax increment financing. ***This program is not available for new intake.***
- **Rental Housing Construction Tax Credit;** provides assistance to address the shortage of affordable rental housing. Private developers, non-profits and co-ops are eligible. Assistance is in the form

of a tax credit equal to 8% of the capital cost of new rental housing to a maximum of \$12,000.00 per eligible unit. ***This program is not available for new intake.***

Although the list of possible programs is impressive, it should be noted that many are not currently taking new applications. Several of the other programs have very limited activity while others are basically managing an existing portfolio that is not increasing and in fact in some cases inventories are declining as noted in other sections of this report. In summary, there are not a lot of additions to the portfolio of housing and other housing related assistance for low- and moderate-income households.

Currently most assistance is in the form of rental subsidies through the **Rent Assist Program** to households living in private rental units or in some cases non-profit rental housing. The provincial government has shifted the focus of housing support away from supplying an inventory of rent-geared to income housing for the poor to relying mainly on rental shelter subsidies to households living in private rental housing – the private sector provides the units, and the government provides the subsidy. The Province still places a limited emphasis on supporting affordable housing for more moderate-income households and has provided limited support for the homeless. Overall, however, the Province has not been very active in the provision of housing for those facing affordability and other challenges in the housing market. One of the major concerns we heard during the interviews was the lack of emphasis by both the Federal Government under the NHS and the Province on increasing the supply of social rent-to-income housing. Most people felt there should be greater emphasis on expanding this portfolio but as policy currently stands it appears that at best the current number of units will be maintained.

This may change with the role out of the NHS. There will at least be greater emphasis on preserving the existing stock of low-income social housing and Urban Native portfolio. There is also likely to be a renewed emphasis on housing options for the homeless and more affordable rental housing for modest income households. Nevertheless, it appears that the major focus of assistance will still be subsidies for people living in private rental accommodation. The next few months will provide greater clarity on what initiatives the Province will pursue.

5.1.4 The Role of The City of Winnipeg and Other Municipalities in Housing Policy

The Policy Environment

Although there are many aspects of housing that municipalities have authority to direct, control and influence, much of what has happened in housing in the City in recent years has been the result of actions by the federal and provincial governments under housing policies and programs they have introduced. With the introduction of the NHS the federal government is likely to continue to play a major role, and with the signing of the bi-lateral agreement the province will also partner on some of the NHS initiatives. Accordingly, any housing assessment for the City of Winnipeg must take into consideration federal and provincial policies, and programs, and aspects of the mortgage lending and the regulatory environment within their jurisdiction and evaluate the anticipated effects they will have on the municipal housing continuum and the accommodation of those who are unable to satisfy their own housing needs.

City of Winnipeg Housing Policy

Although the federal and provincial government are the major players in the housing field this does not mean that the Municipality is without a housing voice or lacking in policies.

From a housing perspective the objective of any city should be to achieve a balance of supply and demand throughout the entire housing continuum. In addition, the supply of units throughout the entire continuum should be at prices people of various incomes can afford. Supply should also be available for those with special needs, be they physical, mental, difficult family circumstances etc.

Few cities achieve this affordable balance. Working toward such a balance, requires the establishment and implementation of a number of policies and programs.

Section 01-4 of *OurWinnipeg*, the City of Winnipeg's Official Development Plan, establishes six broad directions around meeting the City's housing needs.

1. *Support diverse housing options in each neighbourhood or neighbourhood cluster throughout the City.*
2. *Collaborate with other levels of government and other partners to renew and regenerate Winnipeg's housing stock.*
3. *Establish Partnerships with the private, not-for-profit and government sectors to provide affordable housing throughout the city, with a particular focus on locations near a variety of transportation options.*
4. *Provide leadership in encouraging and enforcing property-related housing standards that create and promote safe living conditions for homeowners, tenants and for communities as a whole.*
5. *Support the integration of specialty housing within residential neighbourhoods, with a particular focus on locations near a variety of transportation options.*
6. *Encourage residential development downtown.*

The *Complete Communities* Directions Strategy serves as a companion plan to *OurWinnipeg* by generally defining the City's urban structure and outlining corresponding development directions. Within the Strategy, the City is broken up into areas identified as either transformative (downtown, mixed-use centres, mixed-use corridors, major redevelopment sites, and new communities) or stable (mature communities and recent communities). Considering factors such as type, density, and affordability, *Complete Communities* establishes more specific housing directions for each area and type of community. Together, *OurWinnipeg* and the supporting plan *Complete Communities* reinforce the importance of a diverse housing supply to meet meeting the varied needs of Winnipeg's population (income, household types, ability, and stages of life).

Building off the housing directions articulated in *OurWinnipeg* and *Complete Communities*, the City developed a subsequent Housing Policy document in 2013. It articulates the following four broad objectives:

1. **Targeted Development** - Encourage new housing development that:
 - a. Creates diverse housing options throughout the city that include a range of sizes, forms and tenures of housing to accommodate a range of incomes and household types;
 - b. Reflects Universal Design principles and minimum "visitability" standards;
 - c. Establishes a sufficient supply of affordable, adequate and suitable housing throughout the City that meets the needs of the population of Winnipeg;
 - d. Creates growth in areas that support social, economic and environmental sustainability (Transformative Areas);
 - e. Supports a pedestrian and transit friendly environment, including higher residential densities near services and on transit corridors; and

- f. Creates *Complete Communities* or completes existing communities.
- 2. **Neighbourhood Revitalization** - Support revitalization and maintenance of existing housing that:
 - a. Promotes adequate, safe living conditions for homeowners and tenants, and supports safe, orderly, viable and sustainable communities;
 - b. Supports improved energy efficiency, visitability, and moves toward contemporary building standards;
 - c. Brings new life back to *Mature Communities* through locally planned, community supported housing renewal initiatives; and
 - d. Strengthens social, economic and environmental sustainability.
- 3. **Build Community Capacity** - Enable communities to develop and implement locally planned, community supported housing renewal initiatives that are consistent with *OurWinnipeg* and *Complete Communities*.
- 4. **Build, Leverage and Establish Partnerships** - Establish a framework for complementary programs, tools, resources, and partnerships, including collaboration with other levels of government to meet the housing needs of the population of Winnipeg.

These are good general policy objectives and ones that fit well into the objectives of the broader planning and development environment that is more within the control of the City. However, examining these four objectives it is worth noting that the words **encourage, support, enable, and promote** are the operative words. The word **provide** is given far less prominence. The City tends to be an enabler as opposed to taking much action to directly provide housing.

Nevertheless, the City does have some specific initiatives where they take a more direct role in the provision of housing. Specifically:

Housing Rehabilitation Investment Reserve (HRIR): The HRIR is a municipal reserve from which funds are used to support housing revitalization and community capacity-building in neighbourhoods previously identified in Plan Winnipeg as *Major Improvement Areas* and *Rehabilitation Areas*. City Council has allocated \$1 million per year to the HRIR since 2006. Funds are then further allocated as follows: \$200,000 for Indigenous Housing (primarily housing development or revitalization anywhere in Winnipeg); and, \$160,000 per each of five neighbourhoods designated as Housing Improvement Zones (HIZ). Current HIZ neighbourhoods are William Whyte, North Point Douglas, Centennial, Spence and West Broadway.

Tax Increment Financing (TIF): The City has utilized TIF on multiple occasions dating back to 2002 to create incentives for housing development. Each iteration of funding programs has evolved as a result of both experience, opportunity and environment. The first programs were unilaterally municipal funding, providing up to \$10,000 per unit (limited by actual incremental taxes). Later programs (Downtown Residential Development Grant and Live Downtown) were delivered in partnership with the Province and provided a larger amount of funding. Early programs applied to designated areas outside of downtown as well as the downtown, while the last two programs were limited to the downtown and were delivered in partnership with CentreVenture. ***This program is currently dormant.***

Minimum Home Repair Program: The Minimum Home Repair Program (MHRP) was established by the City of Winnipeg to address small emergency repairs for owner-occupied housing in designated areas. Currently, the neighbourhoods eligible for receiving grants through the program are William Whyte, North Point Douglas, Spence, and Centennial; all of which fall within a lower-income category. Grants up to a

maximum of \$3,000 are available for emergency repairs, typically defined as problems that could result in vacating the property if they are not addressed.

Land Sales: The City engaged for a number of years in selling City-owned properties for a nominal fee of \$1 for development of affordable housing. Data prior to creation of the Winnipeg Housing and Homelessness Initiative that existed from 2000 to 2012 is not available, but during the WHHI period 302 vacant lots or derelict buildings were sold for rehabilitation, conversion to housing (e.g. abandoned warehouse), or new construction of both single-family and multiple-family dwellings. The City is currently considering a pilot project to reinitialize this process with some limits, specifically that lots are located in the William Whyte neighbourhood and will be sold for no less than 50% of assessed value.

Secondary Suites: The City has made changes to the City's Zoning By-law 200/2006 in relation to secondary suites. Secondary suites were introduced in the zoning by-law in 2008 and were limited to attached suites and subject to conditional use approval (public hearing required). The zoning by-law was then amended in 2012 to (a) include detached secondary suites on a conditional basis (they were previously illegal), and (b) to change the conditional use process for attached secondary suites to the effect that a public hearing was only required if an objection was made. The most current change came in January 2017 when attached secondary suites were changed to a permitted use in zones where they are allowed. Detached secondary suites are still a conditional use. The City is promoting development of secondary suites and working in partnership with the Province on occasion to encourage their development in both new and existing single-family housing. The City has introduced guidelines detailing the zoning, construction, and permit requirements for both attached and detached suites. As of 2016, 193 secondary suites had been constructed in Winnipeg since they were permitted, 13 of which were detached units. More current data on Secondary Suite construction was not available.

Residential Infill Strategy (in progress): The City of Winnipeg is currently developing a Residential Infill Strategy to direct the addition of new housing in established neighbourhoods. According to the City, the goal is to advance a shared vision for residential infill that helps meet the diverse housing needs of Winnipeg's growing population, while also preserving neighbourhood quality, character, and liveability. As such, the Strategy will support the introduction of a variety of housing types as determined by the surrounding context, including single-family, duplex, townhouse, and multi-family projects. Specifically, the Strategy will be focused on infill housing in Mature and Recent Communities, as defined in the planning document *Complete Communities*. It is anticipated an implementation plan for the Residential Infill Strategy will be completed and available in 2020, with Infill Design Guidelines and a Communication Strategy to follow shortly thereafter. It is assumed that additional intents of the Residential Infill Strategy is to depoliticize the process, and facilitate infill development where it is needed.

Winnipeg Transit-Oriented Development Handbook: Transit-Oriented Development (TOD) is characterized by higher-density, mixed-use development located in close proximity to transit facilities. The City of Winnipeg introduced the TOD Handbook to outline expectations for development activity near Rapid Transit Stations, including density targets, land use mixes, and walkability standards. For example, TODs near the urban centre are expected to feature 50-150 residential units per acre, with the densest housing types located nearest the transit facility. As the number of non-census family households continues to grow, Transit-Oriented Developments offer an opportunity for the City to accommodate this demographic in a manner that is aligned with their broader planning objectives.

Inclusionary Zoning: Inclusionary Zoning is a policy tool that requires development in designated areas to include a certain percentage or number of affordable units. The ability for municipalities in Manitoba, including the City of Winnipeg, to implement inclusionary zoning policies is an outcome of Bill 7: The

Planning Amendment and City of Winnipeg Charter Amendment Act (Affordable Housing) (2012). Resultant amendments to The Planning Act give municipalities the authority to require the inclusion of affordable housing in designated areas. To date, Inclusionary Zoning has not been introduced in the City of Winnipeg or any other municipality in the Province of Manitoba. However, there is a growing interest in how this tool can be applied in the local market, as evidenced by recent Council decisions. In Spring 2019, the Executive Policy Committee (EPC) approved the development of a poverty reduction strategy for the City of Winnipeg, including a recommendation to implement inclusionary zoning as part of the initiative.

Winnipeg Housing Rehabilitation Corporation (WHRC): WHRC is a charitable non-profit housing corporation that develops and manages housing in Winnipeg. The organization was created by the City of Winnipeg and, although they operate as an independent non-profit organization, they are directly linked to the City. Specifically, three councillors and the City's Chief Planner are on the WHRC Board. These positions are approved each year by City Council. WHRC manages predominantly social (RGI) housing, often under contract with the Province, and receives an annual operating grant from the City's Operating Budget (approximately \$100,000.00). WHRC owns and manages more than 1,000 housing units in Winnipeg.

Although the City initiatives are beneficial in addressing certain aspects of the housing continuum in the City, they in no way address all the gaps that exist in the housing continuum. The City, like most other urban municipalities in Canada, has relied on the Federal and Provincial Governments to do most of the heavy lifting when it comes to housing policies and programs that address the most significant housing needs. One of the four broad policy objectives in the current housing policy document of the City is to ***build, lever and establish partnerships and to establish complimentary programs, tools and resources to facilitate programs delivered by other levels of government to meet the housing needs of the cities population.*** This is a good description of the City's approach. In essence, ***the City has been a facilitator of others' initiatives as opposed to initiating any significant housing delivery objectives on its own.*** Like many other urban municipalities in Canada, it has avoided introducing any long-term programs that carry significant long-term capital or subsidy costs. Hence, leaving the heavy lifting to senior levels of government.

5.1.5 Options Municipalities Can Use to Facilitate the Development and Provision of Housing

A national and international review of how various municipal jurisdictions contribute to the provision of housing reveals a number of approaches. These approaches are outlined in a general fashion below, along with examples of their application from other Canadian municipalities.

Research Oriented Approach

Most municipalities undertake regular research on housing needs, policy issues, alternative solutions and strategy development. Using this work, municipalities can identify changing housing requirements on an ongoing basis and provide valuable information to providers of affordable housing, other levels of government, the private sector, and the community. Conducting research on a regular basis or maintaining up-to-date data on local housing indicators enables a municipality to remain on the forefront of initiatives to meet affordability and other housing requirements.

Precedent:

City of Toronto: How Does the City Grow? – Annual Bulletin

The annual *How Does the City Grow?* bulletin prepared by the City of Toronto for its Planning & Housing Committee, provides an up-to-date picture of how and where the City has been growing, in terms of residential and employment development. The bulletin examines growth trends over the preceding five years and provides projections on anticipated development in the near term.

In terms of residential growth, the bulletin tracks:

- number of residential units approved and built by area;
- number of residential projects proposed and under active review by the City by area;
- dwelling unit completions and absorption; and
- development activity and progress in key designated growth areas and Secondary Plan Areas (and the proportion of overall growth occurring in those areas).

As part of its ongoing planning research, the City of Toronto also issues a *Housing Occupancy Trends* research bulletin every five years (coinciding with the release of new Census and National Household Survey data). The *Housing Occupancy Trends* bulletin examines the attributes of households occupying the City's existing housing stock to identify potential future challenges facing housing demand and supply.

<https://www.toronto.ca/city-government/data-research-maps/research-reports/planning-development/how-does-the-city-grow/>

Precedent:

City of Vancouver: Rental Property Standards Database

The City of Vancouver's rental property standards database is an online searchable database of rental apartments in Vancouver. Launched in 2013, the purpose of the database is to help renters make informed decisions about where they live and to motivate property owners and landlords to keep their properties in good condition for renters.

The database contains publicly available information that the City collects, including the building's owner, any outstanding work orders, or any property bylaw infractions, such as fire safety, building safety, and maintenance. The database can be searched by using a specific address or by using an interactive map.

<https://vancouver.ca/people-programs/protecting-tenants.aspx>

Policy and Planning Approaches

Municipalities have a significant role to play in formulating and adopting policies that attempt to meet the affordable housing needs and overall housing requirements of their residents. Important components of these policies adopted by many municipalities include formulation and implementation of various intensification and “housing first” policies (e.g. surplus municipal lands would be considered for affordable housing before being put to any other use) and the development of Official Community Plans, neighbourhood/local area plans showing commitment to a range of housing choices, infill housing and other forms of housing density intensification that will provide affordable housing for a range of household types.

Municipalities have also been quite active in the homelessness area, participating in homelessness task forces, helping to develop homelessness plans and facilitating the development of emergency shelters and transitional housing. Condo conversion policies have also become a common policy tool in many municipalities as they try to protect affordable rental stock yet provide affordable ownership options for a range of demographics.

Precedent:

City of Toronto: Housing Now Initiative

Stemming from the City’s *Housing Opportunities Toronto Action Plan 2020-2030*, The Housing Now initiative is focused on the strategic disposition of surplus City-owned land to stimulate new housing development. The initiative is aiming to create a mix of ownership and rental units, with 30% of new units being reserved for affordable rental.

The affordability of new affordable units will be maintained through long-term land leases (99 years). The first phase of the initiative, which encompasses eleven (11) properties, will result in more than 10,000 new housing units, including 3,700 affordable rental units. Construction is set to commence in 2020. <https://createto.ca/housingnow/about/>

Precedent:

City of North Vancouver: Official Community Plan – Density Bonusing Policies

While the City of North Vancouver’s Official Community Plan (OCP) outlines guidelines for applying density bonuses to various developments, Council may choose to permit higher densities in exchange for public benefits. However, the OCP determines a Maximum Bonus Density that may be awarded. The amount of bonus awarded is reflective of the value and quality of the public benefit being provided. Council may offer density bonuses in exchange for market or non-market rental housing, community amenity space, employment generation, or heritage conservation. The OCP states that market and non-market rental housing is the first priority when considering public benefits.

<https://www.cnv.org/city-services/planning-and-policies/land-use/density-bonusing>

Precedent:

District of Ucluelet: Inclusionary Housing Policy

The District of Ucluelet adopted a policy which requires developers to ensure that a specific percentage of units in new developments will be affordable in perpetuity. The units are sold to households with low to moderate incomes and remain affordable over their lifetime through restrictive covenants attached to the title.

In 2004, the District of Ucluelet Council amended Ucluelet's Official Community Plan to include several policies on inclusionary zoning. This push for inclusionary zoning was in response to growing needs for affordable housing coming from the tourism industry and the need to provide housing for new staff coming to the area. The policy amendments established that:

- land should be zoned to require anywhere from 15% to 20% affordable housing in multi-family developments; and
- developers should be encouraged to provide 15% to 20% staff housing within tourist commercial developments.

These policies were first put into effect in 2005, as part of a Master Development Agreement with a private developer on a major resort/multi-family project. Through the MDA, a restrictive covenant was placed on the land titles requiring that the developer provide and maintain 20% of multi-family units as affordable, and that a minimum of 15% of units for staff and another 20% of units for affordable housing in perpetuity.

The District's inclusionary housing policies have been carried forward and expanded in its current Zoning By-law and in-progress Official Community Plan update.

<http://ucluelet.ca/phocadownload/community-planning/bylaws/cd5%20zone%20mda.pdf>

http://ucluelet.ca/images/OCP_2018_draft_for_consultation.pdf

Zoning and Regulatory Approaches

There are a range of regulatory approaches available to municipalities to help meet the affordable housing needs of their community. Official plans, zoning by-laws, site plan agreements, fire and building codes and licensing provisions are several such regulatory mechanisms at the municipality's disposal. Zoning measures that encourage densification and diversity in the housing continuum such as permitting secondary suites in all single-family residential areas as well as requiring the development of smaller lots can have positive effects on housing affordability and supply options.

Regulatory powers can often be used to reach agreements and trade-offs with developers to ensure some forms of affordable housing are provided in return for various planning concessions. For example, inclusionary zoning mandates or incentivizes developers to include a certain percentage of units in new

residential developments as affordable housing. In general, regulatory powers and responsibilities can be applied strategically as part of a comprehensive approach to meeting affordable housing needs.

Precedent:

Town of Canmore: Accessory Dwelling Unit Policies

The Town of Canmore recently permitted the conversion and construction of Accessory Dwelling Units (i.e. secondary, garden, and garage suites) in an effort to increase the provision of affordable market rental housing. To further incentivize home owners and developers, the Town offers reimbursements of up to 50% of the eligible project costs to a maximum of \$10,000. Under this arrangement, homeowners must commit to renting the suite to a Canmore resident at 10% below market rates for a period of 5 years.

<https://canmore.ca/municipal-services/residents-development-planning/building-development/accessory-suites>

<https://canmore.ca/documents/804-accessory-suites-application-form-1>

Precedent:

City of Montreal – Inclusionary Housing Strategy and 20-20-20 By-law

The City of Montreal adopted its Inclusionary Housing Strategy in 2005 in response to rising housing prices, growing demand for affordable housing, and depletion of city-owned land for affordable housing. The strategy was not mandatory and functioned more as a guideline in response to local needs and conditions.

Under this strategy, large residential developments of 200 units or more were encouraged to provide a minimum of 30% affordable units – 15% social housing and 15% affordable rental or affordable ownership.

Montreal's recently introduced 20-20-20 By-law establishes new inclusionary housing requirements. The By-law sets unit targets of 20% social housing, 20% affordable housing, and 20% family housing for all new developments greater than 5 units (or 450m²). Depending on the project size and location, the specific ratio and mix of units to be provided varies. Likewise, the achievement of the inclusionary requirements may vary and can include the direct provision of units, cash-in-lieu of units, or the transfer of lands in-lieu of financial compensation.

https://ville.montreal.qc.ca/pls/portal/docs/page/habitation_fr/media/documents/by-law_for_a_diverse_metropolis-summary.pdf

Precedent:

City of Langford: Langford's Affordable Housing Program

In 2004, the City of Langford introduced the Langford Affordable Housing Program which required new subdivisions to build one affordable unit for every ten (10) single-family lots. To qualify to purchase one of these affordable homes purchasers must be at least two people with a household income of under \$60,000 and have been employed in the city for 6 months OR lived in the city for two years. After five (5) years the price cap on the affordable home increases slightly. These properties are managed by the City and there are currently 30 units in the program.

This program was amended in 2012 to offer developers a choice as to whether they would provide a \$1,000 financial contribution for every single-family equivalent unit created by rezoning or to construct one new affordable unit for every fifteen single-family lots. The financial contributions from these scenarios are directed to Langford's Affordable Housing Reserve Fund with the funds being used as grants for non-profit housing projects within the City.

<https://www.langford.ca/EN/meta/city-hall/affordable-housing-program.html>

Fiscal Actions

Financial incentives may be provided by municipalities to help stimulate the creation of affordable housing, improve the economics of housing or create a source of equity that community groups can draw on to help provide affordable housing units. For example, waiving development charges under certain conditions, selling or leasing surplus municipal lands for nominal amounts, start-up grants, annual operating grants, low-interest loans and revolving funds, density bonus provisions, programs and land incentives to encourage entry-level ownership housing, and tax increment financing to encourage rental and condominium development. Some municipalities also provide tax rebates to first time homebuyers and developers of affordable rental housing. Others provide first-time buyers with reduced land transfer taxes. There are many examples of financial assistance that can be provided to make housing more affordable that do not include a commitment to deep and long-term subsidies.

Some municipalities have also sought and received provincial approval to create new classes for property tax purposes that reduce annual property taxes on such types of affordable housing as rental apartments. Some municipalities have exempted certain affordable housing projects entirely from property tax for certain periods of time. Financial tools can become significant components of a comprehensive municipal housing strategy. However, it must be recognized that the capability of municipalities to utilize these tools differs depending on size, financial resources, and local economic conditions.

Precedent:

City of Saskatoon: Offsite Levy Waiver

In an effort to incentivize the development of affordable housing, the City of Saskatoon has approved a policy wherein Council, at its discretion, has the authority to waive offsite levies associated with development projects providing affordable housing. Key stipulations of the incentive include that:

- only registered non-profit organizations are eligible;
- only neighbourhood revitalization and major redevelopment projects are considered;
- only the portion of offsite levies associated with the affordable housing component of the project are eligible to be waived; and
- the value of the waived offsite levies becomes payable if the affordable units are converted to market units within ten (10) years.

<https://www.saskatoon.ca/sites/default/files/documents/city-clerk/civic-policies/C09-002.pdf>

Precedent:

Vancouver – Development Cost Levy (DCL) Waivers

Under the Vancouver and Area Specific Development Cost Levy By-laws, developers can apply for a waiver for development cost levies where the project creates new rental housing. Only the rental portion of the development is eligible for the waiver and existing rental units are ineligible. The waiver also regulates the maximum unit size and rents by unit type that are permitted. For projects that offer for-profit affordable rental housing the waiver is only available if the tenure is secured through a Housing Agreement.

<https://vancouver.ca/files/cov/rental-incentive-guidelines.pdf>

Administrative Approaches

A few municipalities are currently administering other programs offered by senior levels of government. For example, some municipalities have administered Canada Mortgage and Housing Corporation's Rental Rehabilitation Assistance Program. Municipalities can take advantage of this role to help achieve strategic objectives with respect to meeting affordable housing needs and are often in a better position to direct assistance where it is most needed. Other senior levels of government may cover all or part of the administrative costs.

Precedent:

City of Toronto: Affordable Housing Office

Established in 2005, the Toronto Affordable Housing Office delivers federal, provincial, and municipal housing programs to develop and maintain affordable rental and home ownership opportunities for low to moderate income households. Some of the programs administered by the Affordable Housing Office include:

- the New Affordable Housing Development program, which works with both private and non-profit housing developers;
- Housing Improvement programs, which often support seniors and persons with disabilities; and
- Housing and Policy Partnerships, which serve low-income residents and also partner with private sector and non-profit organizations.

Beyond program delivery, the Affordable Housing plays a key role in advising the City in intergovernmental discussions around housing and homelessness issues. It also provides internal expertise to the City on housing-related policy and is responsible for the implementation of Toronto's Affordable Housing Action Plan.

<https://www.toronto.ca/city-government/budget-finance/city-budget/notes-reports-and-presentations/affordable-housing-office-budget/>

<https://www.toronto.ca/city-government/accountability-operations-customer-service/city-administration/staff-directory-divisions-and-customer-service/affordable-housing-office/>

Approval Process Measures

Fast tracking affordable housing projects is a specific form of administrative assistance. Providing the staff and other resources to fast track affordable housing projects can save community organizations and private developers money and can also get much needed affordable housing to the market faster.

Precedent:

City of Burnaby

The City of Burnaby has employed a preferential processing policy since 1991. The policy applies solely to projects which include affordable housing units and is intended to expedite the process for obtaining rezoning, Preliminary Plan Approval, and Building Permits. The process begins with a pre-application meeting between the applicant and the City to determine the project's requirements, applicability, and possible timeframe for approval.

<https://www.burnaby.ca/Assets/city+services/planning/Preferential+Processing+Policy.pdf>

Rental Housing Loss Prevention Measures

In periods of falling vacancy rates many municipalities have undertaken measures to prevent the loss of affordable rental housing. This could include demolition policies, condo conversion policies, replacement requirements for the loss of affordable rental stock, relaxation of heritage building standards, changes to maintenance by-laws, programs to encourage the development of low end affordable rental accommodation, policies and maintenance requirements to protect and upgrade rooming house projects, etc. Many of these options are relatively low cost but can be very effective in preserving affordable stock.

Precedent:

City of Regina: Condominium Policy Bylaw

The City of Regina has a Condominium Policy Bylaw which ensures that conversion of rental units to condominiums does not significantly reduce the supply of rental units in a given area. This bylaw grants the municipality the authority to deny approvals to any condominium conversions that do not comply with the regulations set out to protect the rental housing supply. It also allows the City to impose fines on any individuals or corporations who violate the regulations during construction or after project completion.

<http://open.regina.ca/dataset/18cf2b86-23f6-4b7a-a0ac-3b81c46009de/resource/97aefc93-31e9-48f1-a1d1-30873958adb9/download/2012-14c16.pdf>

Precedent:

City of Toronto: Rental Housing Preservation Policy (Official Plan Section 3.2.1.6)

The City of Toronto Official Community Plan outlines requirements concerning the removal of private units or buildings where the removal would result in the loss of six or more rental housing units. To be eligible for approval, developers must ensure that their projects are replacing any below market rental units that are being removed. As well, the rents for the replacement units must stay at the affordable rate and can only be raised annually according to provincial guidelines for the following ten (10) years. Developers must also ensure that tenants of the existing units are offered the opportunity to occupy a new unit in the development and relocation assistance must be offered where necessary.

<https://www.toronto.ca/wp-content/uploads/2017/11/981f-cp-official-plan-chapter-3.pdf>

Advocacy Approaches

Municipalities can take a lead role in advocating for change in affordable housing policies and programs from all levels of government. Municipalities represent a major voice whose efforts in this regard have often brought positive change to various issues. The Federation of Canadian Municipalities (FCM), for example, regularly prepares a comprehensive paper advocating strong action by senior levels of government to address current affordable housing needs. Provincial municipal associations provide a particularly appropriate vehicle for municipalities to meet on a regular basis, share information and develop positions. At the same time, municipalities can (and often do) interact with key professional associations (such as the Real Estate Association, Home Builders and the Urban Development Institute) and housing advocacy groups to help develop positions on such issues and advocate on their behalf. Putting into place mechanisms to ensure this key advocacy role is carried out on an ongoing basis can be a key component of a municipality's comprehensive housing strategy.

Precedent:

City of Toronto: Housing Opportunities Action Plan 2020-2030

Advocacy is one of four guiding principles in The Housing Opportunities Toronto (HOT) Action Plan 2020-2030. This new plan is currently under review and will soon supplant the 2010-2020 Action Plan, which also included a focus on advocacy. As part of the new plan, advocacy will focus on increasing provincial and federal action on housing and homelessness through changes to current legislation and the introduction of new legislation. Included in this advocacy will be extensive public engagement with vulnerable residents, as well as plans that focus on the needs and concerns of specific vulnerable groups such as the Seniors Strategy already in place in Toronto.

<https://www.toronto.ca/legdocs/mmis/2018/ah/bgrd/backgroundfile-116665.pdf>

Direct Provision

Since the early days of the twentieth century, some municipalities have taken a direct role in providing affordable housing in their communities by establishing and operating organizations such as municipal non-profit housing corporations, or facilities such as homes for the aged and shelters for the homeless. Recent reductions in Federal and Provincial funding programs for social and affordable housing have dramatically reduced such opportunities. Nevertheless, opportunities do arise from time to time and changing policies and programs do sometimes offer new initiatives to consider. Several municipalities across Canada have established non-profit housing corporations and other such vehicles to undertake direct provision of affordable housing or to administer housing funded by senior levels of government. In Winnipeg the structure in the form of Winnipeg Housing and Rehabilitation Corporation (WHRC) is already in place. Although currently the City provides only an annual operating grant the WHRC could be the vehicle used to undertake direct provision of affordable housing on behalf of the Municipality when appropriate opportunities arise.

Precedent:

City of Grande Prairie: Parkside Permanent Supportive Housing Pilot

Launched in January 2019, the Parkside Pilot is a 35-unit supportive housing program located in the former Parkside Inn. The pilot, operated initially by the Canadian Mental Health Association, will be in place for two years and will be monitored throughout that time to determine whether the location is suitable for the program. In addition to safe and secure housing, the program offers a variety of services such as:

- on-site housing support workers 24/7;
- mental health and addictions workers on-site daily to support residents in managing substance abuse using a harm reduction approach; and
- neighbourhood integration supports provided with the assistance of a community-based advisory committee.

As of March 2019 the pilot was supporting 40 residents who were previously experiencing chronic homelessness. In August 2019 it was reported to City Council that police calls for service and neighbourhood calls to the area had decreased since the program was introduced.

<https://www.cityofgp.com/city-services/services/social-assistance-support/homeless-initiatives/permanent-supportive-housing-0>

Precedent:

Bruce County: YIMBY (Yes In My Backyard) Team

The formation of Bruce County's YIMBY Team resulted from the County's 2010 Long Term Housing Strategy. The Team of 15 members, includes a diverse cross-section of community representatives, including private development and real estate interests, local religious institutions, the regional public health authority, local social service agencies, as well as staff from the County's Planning and Housing divisions.

The focus is on working towards a new frame of mind in our communities where neighbours welcome new diversified developments in their neighbourhood, understand the social and economic impacts and have a better understanding of local housing issues and needs of all members of the community.

The YIMBY Team has been very active since its formation in 2010, including:

- Contributing to the County's biannual newsletter, website, and Facebook page; table
- Undertaking education activities to broaden the community's awareness of the benefits of affordable housing;
- Participating in public meetings and presentations at upper and lower tier Council meetings;
- Presenting annual awards to community members who have made significant contributions to addressing housing needs; and
- Presenting on YIMBY, community involvement and partnerships at provincial conferences.

Together team members work towards encouraging others to play a part in a coordinated community effort to ensure everyone has a place to call home. Education and awareness on what is happening in our back yard is key in making changes and offering ideas and solutions.

<https://brucecounty.on.ca/living/yimby>

Education

An essential element in successfully integrating affordable housing within the community is educating the public about current and future local housing needs, the social and economic benefits of meeting these needs, and the importance of achieving community acceptance of various forms of affordable housing. Municipalities who maintain a strong housing research and monitoring program can play a critical role in providing and facilitating public education to develop the community support critical to the success of affordable housing policies and initiatives.

Facilitating Community Partnerships

Municipalities have also undertaken a leadership role in facilitating community partnerships to meet affordable housing needs. Examples include encouraging public-private partnerships to develop affordable housing, co-ordinating housing registries, establishing and operating co-ordinated access systems, and other avenues to help tenants find affordable housing in the community. Limited funding can also facilitate the development of effective partnerships. Effective implementation of various program opportunities under the new National Housing Strategy will increase the demand on municipalities to facilitate the development and sustainability of such partnerships.

Precedent:

City of Saskatoon: Saskatoon Housing Initiatives Partnership

The Saskatoon Housing Initiatives Partnership (SHIP), established in 2012, has a mandate to address issues of affordable housing and homelessness within the city. They approach these issues through a combination of consultation and research services, and front-line support for groups developing affordable housing. The City of Saskatoon has provided a five-year stable funding source for SHIP and the two work closely together to implement housing solutions. SHIP has also worked with the provincial government and many other organizations across the city. SHIP's three main Strategic Priorities are as follows:

- facilitate Saskatoon's Homelessness Action Plan;
- manage Homelessness Partnership Strategy Funding; and
- develop Appropriate and Affordable Housing Solutions.

<https://www.shipweb.ca>

In summary, there are many ways municipalities can play an effective role in responding to the housing needs of their residents. Many initiatives are relatively inexpensive, although administrative time is always required. However, there are many effective approaches that can encourage or facilitate the provision of housing that do not require long-term commitments of funds.

Concluding Comments

This section has provided a brief summary of how recent trends in housing policy and program delivery in the Province have affected housing opportunities for the residents of the City. These trends over the past couple of decades have not succeeded in responding adequately to the housing needs of the poor and the homeless. The role out of the NHS and the bi-lateral agreement between the Federal and Provincial Governments will at least protect the remaining inventory of social and urban native housing and protect the affordability of the stock where agreements are expiring. However, it is unlikely there will be significant additions to this stock. In fact, if the Province continues to sell social housing units as it appears is their intention the inventory of social housing units may decline despite what is suggested in the bi-lateral agreement. There will be renewed efforts to reduce the number of homeless people in the City as well as new initiatives in affordable housing. The Federal target nationally is to reduce the number in housing need and chronic homelessness by 50% but achieving these objectives provincially may depend a great deal on provincial **and municipal** support. It is obvious that both levels of government plan to depend on shelter allowance subsidies to accommodate more households that are in need in the private rental sector. Although the new Federal and Provincial initiatives are a positive step forward it is unlikely that there will be any significant reductions in the number of households facing housing problems any time soon.

What does seem obvious from the current trends is that the City is likely to be called upon to participate in many ways to help make initiatives a success. Contributions from partners is an important part of the NHS, particularly if it is going to be a success. The City would be well advised to examine ways and means of facilitating the provision of housing within its jurisdiction. A continuous theme during the interviews was that the City should be doing much more to encourage and facilitate the development of low-income and affordable housing. There was a consensus that the City has been far too “hands off” when it comes to the provision of low-income and affordable housing and on housing in general. It was pointed out that there were many tools (not all of them providing direct funding) that the City has at its disposal to help that it has not been using. The review of the many ways municipalities can get involved in housing and the many examples of housing initiatives in other Canadian municipalities that have been highlighted in this report provide Winnipeg with many opportunities to consider. The City of Winnipeg could certainly add to the effectiveness of many of the initiatives under the National Housing Strategy with many of the housing support tools it has at its disposal -- again an idea suggested many times during the interviews conducted during this study.

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Part VI: Final Thoughts

This report establishes a baseline understanding of the City's current housing need across the housing spectrum. It provides a strong starting point for informing the City's housing policies and programs in both the short and long-term. But it is just that: a starting point. Housing need is dynamic; it is affected by a multitude of factors including changes in population, the economy, and public policy at all levels. Accordingly, in order to be responsive to the most urgent needs as they emerge, the City needs to actively monitor housing supply, demand, affordability, and the effect of its policies and programs. Moving forward, it will be useful for the City to continue to monitor how much housing is needed, where it is needed, and potential responses to those needs.

Identifying and Monitoring Challenges

1. **There are apparent gaps – existing and emerging – along the housing continuum** – Not surprisingly, households in the lower income deciles have the greatest limitations accessing certain housing options along the continuum. Based on average prices, 60% of households in the Winnipeg CSD are unable to afford new market ownership housing, 40% are unable to afford existing market ownership housing, and 20% are unable to afford market rental housing (based on annual household income alone). If current trends in housing costs and construction continues, households may not only face difficulties moving up the continuum, but may also be forced to move down it. In turn, this would likely put further pressure on the already strained non-market housing supply, which is struggling to meet current needs.
2. **The greatest housing needs are concentrated in the core of the city** – In assessing households in core housing need, whether due to adequacy, affordability, or suitability, the zones facing the greatest challenges are those located centrally in Winnipeg. This includes the Lord Selkirk zone, Midland zone, and the Centennial zone. While housing in these zones is less likely to meet adequacy standards than housing in other areas of the city, as further evidenced by the proportion of dwellings in need of major repairs, the greatest challenge faced by households is **by far related to affordability**. The low average monthly shelter costs in these zones are offset by the concentration of lower income households – many depending on rent-assist or other support programs – whose needs are not likely to be met by the private market. In fact, according to feedback from key stakeholders, some of the most significant gaps in these areas are transitional and social housing units.
3. **The aging population will have significant impacts on housing demand and supply** – Winnipeg's senior (65+) population is projected to increase substantially over the coming years. Between 2015 and 2032, the 65-74 age cohort is expected to gain an additional 37,400 persons, increasing by 58%. At the same time, the 74+ age cohort is predicted to outpace this growth with the addition of 42,300 persons, representing an increase of 82%. This demographic shift is sure to impact both housing demand and, assuming responsiveness in the private market, housing supply. In the medium to long-term, this may manifest in seniors looking to downsize from larger single-family homes to smaller homes closer to amenities, as well as apartments, condos, and collective dwellings such as supportive homes or personal care home facilities. The cost of these housing options will be a factor, however, as the data shows that more than half of senior households fall within the bottom four income deciles, for which many housing types are not considered

affordable. Accordingly, this move to downsize would also result in a significant number of existing homes becoming available on the market.

4. **Aboriginal and new immigrant households are struggling the most to find suitable housing –** The data indicates that Aboriginal and recent immigrant populations are facing similar housing challenges. With limited incomes, an overall shortage of social rent-g geared-to-income housing, and often larger household sizes, both groups struggle to find affordable, suitably-sized housing that can accommodate their large families (in the areas where they want to live). Exacerbating this challenge, Aboriginal and new immigrants who are visible minorities, also face discrimination in the housing market, making it even more difficult to find and secure adequate housing.
5. **Rising housing costs are outpacing increases in household income –** The average cost of housing is increasing at a greater rate than average household incomes. Between 2006 and 2016, the average total income of Winnipeg households rose from \$63,025 to \$86,931, representing a 39.42% increase. During this same period, the average price of a newly constructed single detached dwelling grew by 59.8%, rising from \$261,937 to \$418,473. The average price of a house on the resale market increased by 84.1%, rising from \$154,607 in 2006 to \$284,610 in 2016. Low interest rates are currently allowing most owned-housing households to maintain an acceptable percentage of income directed to housing -- 30%. But households are taking longer to pay off mortgages, and it is more difficult to move up the housing continuum, and especially to move out of the rental market. The average rental rate in Winnipeg's apartment structures increased by 52.8%, rising from \$610 to \$926, and this makes it more challenging for these households to move into the owned-housing market. In general, we see increasing affordability problems. One outcome of this is households that face affordability challenges may seek more affordable opportunities in surrounding bedroom communities where housing construction has trended toward "urban style" options.
6. **Fort Garry is an unexpected anomaly –** While there are distinct housing needs distributed throughout the city, Fort Garry is a particular example of an area with unique affordability challenges outside of the core. Fort Garry has one of the highest proportions of households spending 30% or more on housing, and matches Centennial with the highest proportion of households (9.8%) spending 70% or more of total household income on shelter costs. Fort Garry's high shelter-cost-to-income ratio is seen at both its lowest and higher income deciles. At the low-end, this may be due to the concentration of lower income students living around the University of Manitoba. At the higher end of the spectrum, it may be a result of: 1) high income households spending more on luxury housing, where a high a ratio of shelter-cost-to-income is not a financial burden; 2) households who are "house-rich, but cash-poor"; or, 3) homeowners with modest incomes, but with significant savings which are being used to pay for their housing costs – as is the case with some retired seniors.
7. **Single-family detached units dominate the supply –** Single-family detached units are the most common housing form and, in real numbers, represent the greatest growth in supply. This growth is largely happening on the edges of the city and this is expected to continue. While the supply of new market rental housing is growing, it tends to be for the higher end of the market, as opposed to addressing the persistent need for more affordable units. From an overall planning perspective, where and how the city grows has significant impact on housing need. Planning and housing policies need to be more interconnected in order to achieve a greater balance along the housing continuum, while also directing growth in a way that meet the city's broader planning objectives around intensification and complete communities.

8. **City and regional growth** – While Winnipeg is experiencing moderate growth, growth is also strong in the CMA, particularly in those communities in the ring immediately outside of the city. Current projections suggest that this trend will continue. The growth occurring in the outlying areas is wealthier and much less ethnically diverse, with a housing market dominated by the development of new single-family homes. The city cannot ignore what is happening in these Outlying Areas. The growth occurring just outside the city has significant implications for the city in terms of taxation, planning, and infrastructure; as well as social service demands, and future housing need.
9. **Awareness of Social Housing** -- The City should carefully monitor the actions of the Provincial Government as recent decisions by the Province suggest it is backing away from maintaining the social housing portfolio. There have been sales of social housing units to the private sector. Social housing units have also been turned over to non-profits for management. At the same time there have been few, if any, additions to the social housing portfolio. If the result of these actions is fewer units of social housing, then it is likely that costs will be incurred in other sectors and by other governments. EG: loss of social housing may lead to increased homelessness -- leading to higher costs in health-care and justice systems, including policing - a city cost.

Setting Targets

The evidence presented in this report clearly indicates the characteristics of the households experiencing housing problems. The aging population will have significant impacts on housing demand and supply in the future. Aboriginal and recent immigrant households are struggling to find suitable, affordable housing. There is a significant lack of affordable housing, and social housing. This report also identifies those areas of the City where these challenges occur. The greatest concentrations of housing need and poor-quality housing can be found in the core of the City, particularly in the Lord Selkirk, Centennial, Midland Zones. But lessor challenges and housing needs exist in all other Zones as well.

We know who is facing challenges, and where those challenges occur. However, setting targets for the delivery of programs and budgets to reduce the number of households with housing problems is a more difficult and far less precise endeavor. Fortunately, there are two sets of figures as well as policy parameters that help facilitate this process.

First, we have reasonably good estimates of the numbers of households experiencing housing problems. The number of homeless people in the City according to the recent census of homelessness stands at approximately 1,500. Secondly the number of households in core need stands at 34,625. These two figures provide reasonable accurate estimates on the number of households/people who need housing assistance.

Secondly, we have policy parameters that provide estimates of the number of households senior levels of government plan to assist over the next ten years. For example, under the Federal NHS there is a ten-year target of reducing chronic homelessness by 50% and core housing need by 50%. **As the Province has signed the bi-lateral agreement it has become a partner in trying to achieve these targets.**

With the last homeless count indicating there were about 1500 people homeless in Winnipeg, cutting that in half requires reducing it by 750 over 10 years or 75 units of some form of transitional or social housing

per year. As noted above there are approximately 34,625 households in core need and reducing it by 50% requires assistance for 17,312 households over ten years or 1,731 units per year.

A combination of programs to help reduce the level of housing-need to meet these targets is possible, and the assistance should be targeted to households in the low-income components of the housing continuum. For example:

- The 75 units of annual assistance to the homeless should be some form of transitional housing, Housing First initiatives, or social housing with services the homeless may need as they transition from the street to more permanent housing options;
- There have been suggestions from other organizations that approximately 300 units of social rent-to-income housing should be built annually to increase the declining inventory of social housing and respond to very low-income individuals and families, particularly those in the core area of the City;
- Another 300 units of non-profit affordable housing would provide affordable housing for families and seniors that do not require rent-to-income housing but still need assistance to address affordability problems;
- The work in this report also identified a need for seniors assisted living units, perhaps 100-150 units; and,
- The remainder of the 1,731 units (approximately 1000 units) could potentially be accommodated through the Provincial Rent Assist Program and the new Federal Housing Benefit Program that is to be introduced in 2020.

Although these figures are approximations and depend on program budgeting by the two senior levels of government, they would help address housing need in the City while working towards the objectives set out in the National Housing Strategy. The City can and should help to facilitate delivery of these units through the many means at its disposal that have been highlighted in this report. **Municipal involvement and support is required if these objectives are to be realized.**

Moving Forward

1. **The City of Winnipeg has the capability to help address local housing need, but needs to implement a cohesive strategy to do so** – Although housing policy and programs are largely the domain of the federal and provincial governments, the City has a number of options within its purview to influence supply and demand along the housing continuum. As housing support from those two levels of government has declined over the years, many municipalities have taken a more active role in responding to local housing need. Winnipeg is no exception. It has a strong history of working with its federal and provincial counterparts to implement policies and programs to support housing development – including affordable housing under the former Winnipeg Housing and Homelessness Initiative and new housing development in the downtown through various TIF-based programs. However, the city has not kept up. While *OurWinnipeg* and its subsequent Housing Policy (2013) establish broad housing objectives, the city's current housing initiatives are sparse with previous TIF programs no longer active, infill policy and programs still pending, and limited program support for affordable housing. Building off the supportive policy framework it has already established and its past housing program successes, the city needs to take a more active and strategic role in housing – with the provision of adequate resources,

enabling policies and tools, and new partnerships with the federal and provincial governments and community groups to address current and emerging housing needs in Winnipeg.

2. **As part of a cohesive strategy, the City should develop a *Housing Office*** within PP&D (beyond the existing Housing Policy Coordinator position). There is a need for ongoing research, program development, and policy integration with senior levels of government. For instance, future Housing Assessments could be done by this new Housing Office, allowing greater integration with other planning processes (such as the *OurWinnipeg* updates, *Residential Infill Strategy*, and potential future *Housing Plans*). This will also allow greater focus on topic areas the city warrants pursuing. As well, the implementation of programs and funding for affordable housing under the *National Housing Strategy* and under the anticipated *Urban Indigenous Housing Plan* will require knowledgeable partners. There is a need to develop capacity within PP&D to carry out this work.
3. **Addressing Housing Gaps through New Residential Development** - The market has been relatively effective at responding to evolving housing needs. That is to say, the housing needs the market can satisfy in a cost effective manner are likely to continue being met. On the other hand, the most significant gaps along the continuum are represented by housing types that are not viable for the market to supply alone, such as affordable units and social housing units. As such, there will be obvious challenges associated with trying to fill these gaps through new development projects.

Housing needs and gaps in supply vary across the City, with no area immune to the associated challenges. For example, while central areas demonstrate the greatest concentration of households in core housing need, including the Lord Selkirk, Midland, and Centennial zones, there are also housing needs present in more peripheral areas, such as the East Kildonan and Fort Garry zones. At the same time, each of these areas demonstrate varying potential for future residential development, based on factors such as land supply, market conditions, servicing capacity, access to amenities, and planning permissions. As such, while it is useful to assess housing needs by specific areas to account for social and economic factors, it is not necessary to restrict initiatives to the areas in which needs are most present. Put another way, rather than trying to address the diverse needs and conditions of each specific area, the response to gaps in housing supply should be approached at a city-wide scale.

Accordingly, the City may think about addressing the needs of groups consistently facing issues accessing suitable housing options throughout all areas of Winnipeg, as opposed to the area itself. As identified and discussed throughout the report, these groups include, but are not limited to households with primary maintainers in the 15-24 age group, seniors, as well as Immigrant and Aboriginal led households. By identifying what the specific needs and challenges of these groups are, the City may develop, implement, and monitor policies and programs to support appropriate additions to the housing supply. Further, by introducing these policies and programs at a city-wide scale, it would not only provide greater flexibility in responding to opportunities as they arise, but also in aligning these initiatives with broader planning objectives. Finally, it would allow the City to disburse affordable housing options throughout different areas, encouraging neighbourhoods to support a range of income levels.

Of course, this is not to suggest some neighbourhoods would not benefit from targeted redevelopment initiatives. For example, in central areas where challenges are more commonly related to the condition of dwellings, **the reintroduction of housing improvement programs may go a long way to lift households out of core need.** Generally speaking, however, when it comes to addressing gaps in supply through new residential development, associated policies and programs will be applicable to a greater number of projects if introduced at a wider scale. In turn,

as opportunities arise, the City should be proactive about encouraging and incentivizing the provision of housing types the market is unable to supply on its own.

4. There is an **opportunity for the City to enable the development of affordable housing in the inner-city and Mature Communities**. This work can leverage the new *Residential Infill Strategy*. Interviews with the development community indicate it is very difficult to build affordable housing in the core. Developments are smaller, more challenging when infill, often contentious, can incur significant rezoning challenges and costs, and generally are not profitable endeavours. The Infill Strategy may lower some of these burdens by depoliticizing the process, and by making some types of lot-splits a right.

Additionally, non-profit and affordable housing developers indicate that the city could make it easier to create affordable housing by lowering burdens through three primary mechanisms:

- fast-tracking applications for permits / rezoning for affordable housing, saving significant time and money for developers;
- waiving fees for permits or rezoning, again providing significant savings; and,
- return to selling city-owned land for a nominal fee.

Non-profit developers indicate that actions like these, though relatively inexpensive for the City, can increase the potential viability for new affordable housing projects.

However, it is recognized that there will be limited infill opportunities, and the overall impact on total affordable housing stock will also likely be limited. Additionally, infill in mature communities is unlikely to be affordable for those in the lower sectors of the housing continuum. But, such infill can be an affordable and attractive option for those higher up the continuum.

5. We draw attention to a recent direction from the *Standing Policy Committee on Property and Development, Heritage and Downtown Development* to direct the Winnipeg Public Service to determine how communities can benefit directly from new infill development. The City can **encourage infill and affordable developments in inner-city neighbourhoods by shifting some of the benefits back to those neighbourhoods**. Such a program would see a portion of any increase in property taxes from new development returned to neighbourhoods as community benefits or, potentially, improved infrastructure necessary for those developments and beneficial to the entire neighbourhood. Such a program may work similar to a TIF (tax increment financing).
6. **Address Duplicate Needs:** Wherever incentives, encouragements, or housing plans are put in place for housing in the inner-city, every effort should be made to address duplicate needs, so policy can assist multiple groups and leverage limited resources. As this study has identified, there are groups in the city facing similar housing challenges related to the size, tenure, and affordability of residential options. For instance, both Aboriginal households and new immigrant households require affordable, larger housing units. In other cases, senior and student populations would both benefit from an increase in the supply of smaller, affordable rental units. In turn, wherever incentives, programs, or any other types of initiatives are put in place to encourage targeted increases in the housing supply, every effort should be made to address duplicate needs, as to ensure policies can assist multiple groups and leverage limited resources.
7. **Ensuring alignment with *OurWinnipeg*** – Any new strategies or programs to address local housing needs should be aligned with the city's broader planning and growth directions, namely those outlined in *OurWinnipeg*. *OurWinnipeg* and its companion document *Complete Communities* establish a clear urban structure and prescribe where and how the city should grow within that

structure. Transformative Areas, including the Downtown, Centres & Corridors, Major Redevelopment Sites, and New Communities - are identified as those areas offering the best opportunity for growth and change. In its efforts to direct growth to these areas, particularly along key Corridors and in Major Redevelopment Sites, the city should look at tools to encourage and support residential development that meets identified housing need. A suite of potential tools are reviewed in Part 5 of this report for reference.

A Last Word

Though Winnipeg remains an affordable city for the majority of its citizens, there are still many households that face significant housing challenges and require assistance to address affordability, suitability, and adequacy issues. The evidence suggests that the number of households facing housing problems has increased in recent years. The two senior levels of government have, and likely will continue to do the "heavy lifting" when it comes to addressing housing needs in the city. However, the City has the tools to play a much more active and supportive role in assuring housing-needs are addressed, and it should be much more active in supporting social and affordable housing initiatives in the future than it has in recent years.



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