

Community Housing Needs Assessment for Manitoba

Manitoba Non-Profit Housing Association (MNPHA)

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Introduction

Definition of terms

Community Housing: Housing that is owned by a non-profit, cooperative, or public/government entity¹.

Social Housing: Housing that is subsidized by the government of Manitoba under the Social Housing Rental Program, which in Manitoba includes housing that is government or non-profit owned and/or operated housing, aimed at meeting core housing need.

Affordable Housing: Shelter costs that total less than 30% of household income.

Suitable Housing: Housing that has sufficient bedrooms for its household members, according to national occupancy standards.

Adequate Housing: Housing that is not in need of major repairs.

Rent-Geared-to-Income Housing (RGI Housing): Housing that costs the tenant household a rate that is tied to their income, typically 30%. The remaining costs of the rent is typically subsidized by a government body, though it could be subsidized by a non-profit/co-operative/charity that uses other revenue sources to cover the full cost of housing operations.

Core Housing Need and HART

A household is in core housing need when it lives “in an unsuitable, inadequate and/or unaffordable dwelling and cannot afford alternative housing in their community.”² Core housing need is an indicator used nationally by Statistics Canada and Canada Mortgage and Housing Corporation (CMHC). The presence of core housing need in a community is a reliable indication of housing need and can be compared with other geographies and prior years.

This document uses methods and tools created by Housing Assessment Resource Tools (HART³) project, a resource from the Housing Research Collaborative at the University of British Columbia. This project aims to develop “standardized ways to

measure and address housing need in order to improve balanced supply of housing.”⁴ HART methodology uses *core housing need* to quantify the gaps in affordable and suitable housing.

There are important limitations to the metric. Social assistance programs distort core housing need. The majority of households receiving social assistance and living in social housing are still paying more than 30% of their income toward rent, despite their rent being geared-to-income. The reason for this discrepancy is that the basic needs allowance remains relatively low compared with rental allowances provided by provincial governments. That is, the household housing needs can be assumed to be met by social housing, yet they remain part of the total number of households core housing need. In Manitoba, the Rent Assist program does fit the concept of subsidized rent according to Statistics Canada, regardless of whether the household is living in private rental housing or social housing. Subsidized rent status is self-reported, and it is possible that people receiving Employment and Income Assistance (EIA) or Non-EIA Rent Assist identified in the Census as living in housing with a subsidy while living in the private rental market. Therefore, the data on households in core housing need overall is an overestimate of housing need, while data on households in core housing need not receiving subsidy is an underestimate.

For this reason, any data that was available on households in core housing need and *not* receiving subsidy is also included in the report.⁵

Use of 2016 and 2021 Census Data

The HART methodology used in this document relies on 2021 Census data.

The census, which is the most reliable source of open-source, disaggregated data in Canada, occurs once every five years. HART will release data from the 2021 census in early 2023, however it is likely that 2016 is a more reliable determinant of housing need, as the census was

¹ CMHC, National Housing Strategy Glossary (2022).

² Statistics Canada, Core housing need in Canada, 2022.

³ Housing Research Collaborative, *Housing Assessment Resource Tools*, distributed by School of Community and Regional Planning, University of British Columbia (2016).
<https://housingresearchcollaborative.scarp.ubc.ca/>

⁴ Ibid.

⁵ For more information on core housing need and its measurement limitations, see Pomeroy, S. (2017). *Why core housing need is a poor metric to measure outcomes of Canada's national housing strategy*. Caledon Institute of Social Policy.

administered during the distribution of the Canadian Emergency Response Benefit (CERB), which offered significant income assistance to millions of households, and dramatically impacted affordability for the lowest income groups.⁶

Home Ownership

While some homeowners are in core housing need, the dynamics of home ownership in Manitoba are beyond the scope of this document. This assessment will focus on low and very low income households needing rental housing with a focus on the role of non-market rental housing.

Rental Market vs. Community Housing

Some households in Manitoba will find affordable housing in the purpose built and secondary rental market. Many households in Manitoba will be unable to meet their core housing needs in the rental market, and will live in unaffordable housing or rely on some form of Community Housing.

Manitoba's rental market has experienced sustained rates of low vacancy, and incentives for landlords to provide units for low income households are insufficient. There is evidence that market-based housing increases in price—back to market levels—even if it receives an initial or temporary public investment⁷, and that Community Housing remains more affordable even after public subsidies end.⁸ Therefore, while market-based rental housing is important for low-income renters and can provide affordable housing, the policy solutions in this paper focus on Community Housing.

Demand-Side Interventions / Rent Assist

Rent Assist is a portable housing benefit in Manitoba that offsets a portion of rental costs for qualified low income renters.

Rent Assist is available to all households with incomes below a certain amount. Rent Assist is treated as an income supplement, and is managed by the Employment and Income Assistance (EIA) program. Perhaps most importantly, unlike other rent subsidy programs, because it operates as an income supplement, the amount a tenant receives from Rent Assist is tied to a percentage of

the Median Market Rent (MMR), rather than to actual rent paid: It covers the difference between 30 percent of tenant income and 75 percent of MMR. Rent Assist is available to all tenants in non-subsidized housing who have a lease and a household income below a given threshold.

Source: Cooper, Hajer & Plaut: Assisting Renters: Manitoba's Rent Assist in the Context of Canada's National Housing Strategy. CCPA, 2020.

The Assisting Renters research project identified gaps in the program, including that it does not respond to changes in income in a timely manner (that is, the subsidy is tied to previous years' income, and therefore does not increase in instances of significant income decline), it can be difficult to access, there is not a seamless transition from EIA Rent Assist to Non-EIA Rent Assist, especially for households abruptly cut-off EIA, and importantly for this paper, does not address housing gaps. The research found that even with an income supplement, racialized households (and especially Indigenous households) still experienced discrimination in accessing housing, and in many communities there simply is not decent, safe housing available at 75% of median market rent.

In the effort to ensure affordable housing for Manitobans, Rent Assist is an important demand-side tool, but it does not incentivize *right supply*.

An Issue of Right Supply

In aggregate, Canadian households are over-housed: we have more bedrooms than individuals ... there is a 'right supply' issue: there are critical shortages in low-cost adequately-sized homes, particularly in larger cities. The CMHC has found that only 0.2% of apartments in Canada's largest cities are affordable to those households in the lowest income quintile.

Source: C. Whitzman, P. Gurstein, C. E. Jones, A. Flynn, M. Sawada, R. Stevers, M. Tinsley, Housing Assessment Resource Tools for Canada: Prototype - City of Kelowna and Findings of a National Survey (Vancouver: University of British Columbia Housing Research Collaborative, 2021).

⁶Ibid.

⁷ Once their contract period expired, 9/10 private developers converted their affordable buildings to condominiums or increased rents to market rates Source: Auditor General of Ontario, 2017.

⁸ Source: Suttor, Otogwu & Falvo: The Co-op Difference: Comparing co-op and market rents in five Canadian cities, 2022

Data in this report show that these supply issues are true for Manitoba.

Building the Right Supply

Winnipeg has seen many new purpose-built rental units in Winnipeg with rents on average at approximately \$1541, and vacancy rates for these units are high. “The vacancies in high-end units and the shortage of low-cost units tells us that there is a disconnect between the kinds of rental units being provided (supply) and what is needed (demand).”⁹

Community housing will continue to play an important role in providing affordable housing for households in the bottom two income categories. The market alone will be unable to increase supply of deeply affordable housing.

Community Housing Needs Assessment

Assessing affordability with HART

The HART methodology provides a unique focus on affordability across household size and priority populations in Manitoba, and can project housing needs in a community for the next decade. Its uniqueness stems from its use of income thresholds to elicit five income categories instead of the more typical income quartiles.

Income quartiles are wide enough to obscure real affordability challenges, particularly at the low end of income distribution. “There is too big a difference in ability to afford housing cost between a very low-income household with \$15,000 a year and a moderate income one with \$39,000 a year, even if they are in the same income quartile...”¹⁰

Income categories and affordability thresholds for each community in this report have been generated using the following method: Using the before tax Area Median Household Income (AMHI), generate five income categories using percentage thresholds of AMHI rounded to the nearest \$500. Using these income categories the maximum rent a household can afford is derived.

This document’s focus is on the housing needs of households in the very-low and low income categories which are described by HART as follows:

Very low income: *This income category usually consists of households reliant on government*

benefits: seniors’ pensions, disability or unemployment insurance. In most localities and household configurations, this would be an annual income of less than \$15,000, or about 20-30% of AMI. With a grossly inadequate shelter allowance of ~\$375 for a single person on benefits in most provinces and territories, the choice for most very low-income households is social housing, highly subsidized private rental, or homelessness. The market is incapable of supplying maximum rents of \$375 or house prices of \$45,000 in most Canadian communities and the amount of subsidized rent-geared-to-income homes (both social and private market with rent subsidy) does not come close to meeting need. Across Canada, the proportion of households earning less than \$15,000 in the 2016 census was 5.7%, or 803,680 households.

Low income: *This income category consists of households reliant on a single full-time minimum wage earner, or two part-time minimum wage earners, equating to 20-49% AMI in most communities. Minimum wage ranges from \$11-14 an hour across Canada, so the income range would be \$15-30,000/ year in most areas (assuming a 40-hour work week and no vacation in casualized employment). Considerable recent research on ‘rental wage’ shows that the private market is incapable of producing sufficient volume of homes – let alone in a range of sizes – to meet the need of low-income households with a maximum rent of \$375-750 per month. Across Canada, the proportion of households earning between \$15,000 and \$30,000 a year in the 2016 census was 16.2% or 2,310,930 households. The vast majority of those 1.6 million households in housing need in 2016 are low and very low-income households, who together comprise about 22% of the population.¹¹*

Assessing Suitability

HART methodology uses Census data to enable a focus on affordability across household size. For each community, an attempt will be made to quantify gaps in suitability contributing to core housing need.

At low and very low incomes, finding housing that is both affordable and appropriate for household size remains a significant challenge in Manitoba. As

⁹<https://policyalternatives.ca/publications/commentary/fast-facts-low-cost-rental-housing-winnipeg>

¹⁰ C. Whitzman, P. Gurstein, C. E. Jones, A. Flynn, M. Sawada, R. Stevers, M. Tinsley, Housing Assessment Resource Tools for Canada: Prototype -

City of Kelowna and Findings of a National Survey (Vancouver: University of British Columbia Housing Research Collaborative, 2021).

¹¹ Ibid.

communities look to increase affordable housing stock, consideration of current household size data, and distribution of unit sizes among existing stock are key.

Assessing Adequacy

This assessment will also make use of the CMHC's second cycle results from its *Social and Affordable Housing Survey — Rental Structures*. Among other things, this survey is used to assess threats to adequacy within existing community housing stock. Housing adequacy is also indicated in the Census Long Form (National Household Survey), which asked households whether property was/was not in need of minor or major repairs. These data are not reported in this document.

Priority Populations

An assessment of housing needs in a community should include data on the unique characteristics of its population. "Data that is disaggregated by gender, race, disability, age, and other grounds can reveal patterns of structural inequality. Disaggregated data is an essential first step in redressing injustice and realizing the right to housing for all."¹²

For each community assessed, this assessment will show core housing need among 11 priority population dimensions including:

- Female Led Households (HH)
- Female Lone Parent HH
- Indigenous HH
- Recent migrant HH
- Refugee HH
- Primary Household Maintainer (PHM) under 24
- PHM over 64
- PHM over 85
- Visible Minority HH
- HH with presence of a Cognitive Ability Limitation
- HH with presence of a Physical Ability Limitation

Identifying priority populations will help to identify gaps in housing stock, and can guide incentives for new development. It is also important to keep limitations of this strategy in mind: "It is important to recognize that most people do not fall into uni-dimensional categories, and that intersectional identities of multiple individuals within households influence housing need"¹³

1. Affordability of Housing in Manitoba - An Overview

Table 1.1: Income Categories and Target Housing Costs, All Households, Manitoba 2016

Area Median Household Income for Manitoba \$69,000				
% Threshold	\$ Threshold	Affordable Shelter Cost (Max 30%)	Income Category	Proportion of HHs in this Income Category
20% AMHI	\$13,800	\$345.00	Very Low	2.3%
50% AMHI	\$34,500	\$862.50	Low	15.4%
80% AMHI	\$55,200	\$1,380.00	Moderate	18.5%
120% AMHI	\$82,800	\$2,070.00	Median	21.2%
>120% AMHI	>\$82,800		High	42.6%

Source: Housing Research Collaborative, "Housing Assessment Resource Tools" (HART), School of Community and Regional Planning, University of British Columbia (2016).

¹² Ibid.

¹³ Ibid.

Table 1.2: Income Categories and Target Housing Costs, All Households, Manitoba 2021

Area Median Household Income for Manitoba \$79,500 ¹⁴				
% Threshold	\$ Threshold	Affordable Shelter Cost	Income Category	Proportion of HH in this Income Category
20% AMHI	\$15,900.00	\$397.50	Very Low	2.1%
50% AMHI	\$39,750.00	\$993.75	Low	16.8%
80% AMHI	\$63,600.00	\$1,590.00	Moderate	20.2%
120% AMHI	\$95,400.00	\$2,385.00	Median	24.0%
>120% AMHI	>\$95,400.00		High	36.9%

Sources: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2021); Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

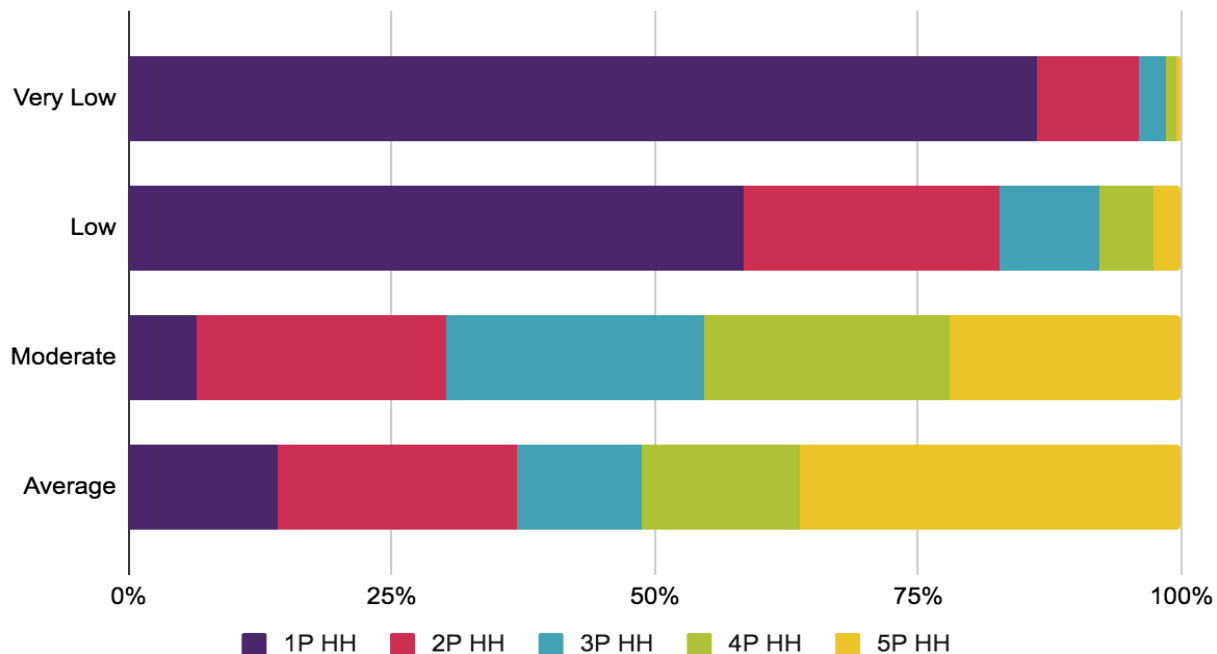
Table 1.3: Affordable Housing Deficit by Household size for Manitoba, 2021

Income Group	Households in Core Housing Need (by household size)					
	1P (person)	2P	3P	4P	5P+	All sizes
Very Low	6,430	710	200	75	30	7,440
Low	17,140	7130	2,800	1,495	785	29,350
Moderate	620	2280	2,375	2,245	2,115	9,630
Average	280	445	235	295	715	1,965
High	0	0	0	0	0	0

Source: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2021).

¹⁴ Household incomes in 2021 were undoubtedly impacted by Covid-19 related benefits such as the Canada Emergency Response Benefit (CERB).

Figure 1.1: Core Housing Need by HH and Income Category, Manitoba, 2021



Source: Housing Research Collaborative, "Housing Assessment Resource Tools" (HART), School of Community and Regional Planning, University of British Columbia (2021).

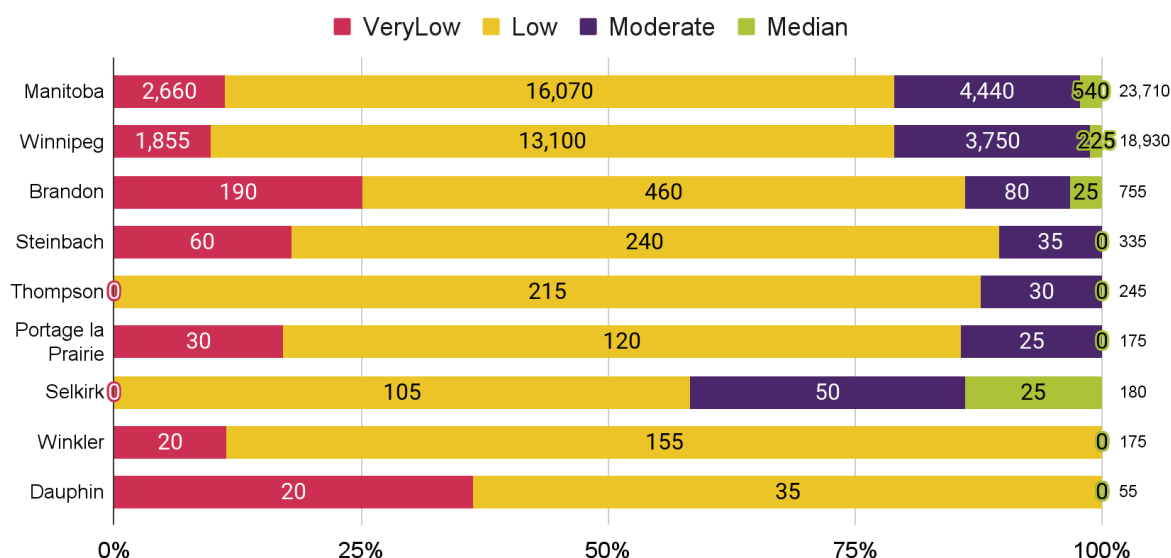
Table 1.4: Affordable Housing Deficit by HH size, Renting Without Subsidy, Manitoba, 2021

Income Group	Households in Core Housing Need			
	1P	2P+ ¹⁵	All sizes	HHs with children
Very Low	2,340	300	2,660	45
Low	9,525	6,360	16,070	1,030
Moderate	170	4,190	4,440	1,305
Median	45	540	540	180
High	0	75	105	25

Source: Housing Research Collaborative, "Housing Assessment Resource Tools" (HART), School of Community and Regional Planning, University of British Columbia (2021).

¹⁵ Disaggregation of HH size Census among renting households not receiving subsidy is limited with the current custom tables. The value shown is *Census family HH + Multiple-family HH + Two-or-more person non-census-family HH*.

Figure 1.2: Core Housing Need by Income Category, HHs Renting Without Subsidy, 2021



Source: Housing Research Collaborative, “Housing Assessment Resource Tools” (HART), School of Community and Regional Planning, University of British Columbia (2021).

Method for Identifying Trends in Loss of Affordable Housing

The HART toolkit includes a method for comparing changes in shelter costs and total tenant households to arrive at projected housing need for each income category and household type. 2021 Census data are challenging to use comparatively due to the effects of temporary pandemic-related income supports such as CERB. These income supports will likely have an effect on indicators such as *core housing need*. As an example, in Manitoba in 2016, 19.1% of households were in unaffordable housing (spending 30% or more on shelter costs), while by 2021 just 17.3% of households were in unaffordable housing. What portion of this decrease was due to CERB? Has there been a sustained improvement in CHN in Manitoba, or was 2020 an exceptional year and perhaps an example of how more generous income support impacts poverty? This assessment reports both 2016 and 2021 indicators. It refrains from making projections on the basis of 2021 data.

Table 1.5: Tenant HH and Median Monthly Shelter Costs, Manitoba, 2016 - 2021

	Manitoba 2016	Manitoba 2021	% Increase
Total Tenant Households	138,905	155,090	10.4%
Median Monthly Shelter Costs	\$868.00	\$1,040.00	16.5%

Tenant households grew by 10.4% in Manitoba in the 5 year period between Census years. Median Monthly Shelter Costs grew by 16.5% while inflation for this period totals 12.1%.¹⁶

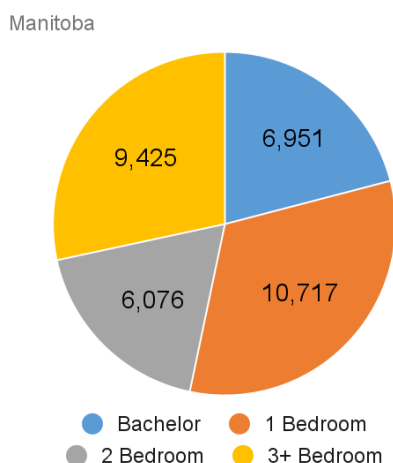
¹⁶ Bank of Canada Inflation Calculator, <https://bankofcanada.ca>

Community Housing in Manitoba

Community Housing plays a key role in meeting housing need in Manitoba. Community Housing is housing that is owned by a non-profit, cooperative, or public/government entity. Typically, it has been built to meet a housing need in a community, often related to affordability and to serve a particular population, such as new immigrants and refugees, veterans, seniors, and other populations deemed to be a priority by governments, community organizations, or funders.

In Manitoba, there are about 12,000 homes owned and managed by Manitoba Housing, about 16,000 homes owned by a non-profit organization (note that not all of these units are subsidized), and about 4,000 owned by Manitoba Housing and managed by a non-profit organization. More than 30,000 households benefit from the security, affordability, and dignity provided by Community Housing each day.

Figure 1.3: Distribution of unit types, Social Housing Manitoba, 2021



Challenges Facing Community Housing in Manitoba

1. Maintenance of existing housing stock

In recent decades in Manitoba, the story of community housing is one of decline and loss.

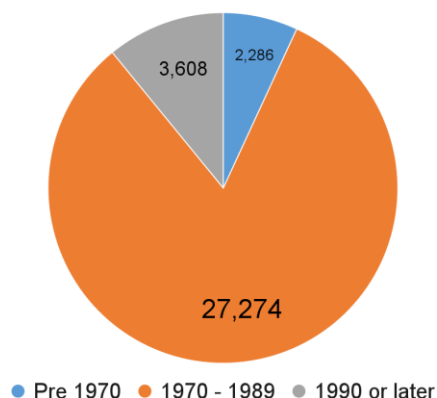
According to the CMHC's 2021 survey, of the 5,430 structures offering social and affordable housing in Manitoba, 674 require repairs to the foundation, 2,204 require repairs to the superstructure, 754 require roofing repair, and 2,590 require work on the exterior enclosure (see Figure 1.5).

Among community housing providers and advocates, there is a consensus that Manitoba is facing a looming crisis of condition/adequacy in social housing. Major disrepair among social housing stock means that occupants are living in inadequate housing and/or it is at risk of being lost through sale or demolition.

A capital needs study conducted by one of the largest non-profit housing suppliers in Winnipeg determined that there is a current need of approximately \$50,000/unit to bring the buildings up to good condition, and an additional \$15,000/unit to modernize the units (this includes items such as electrical or heat system upgrades). This is a conservative estimate as some buildings require major remediation and structural repairs. It can be conservatively estimated that the majority of the 23,000 units of community housing in fair condition will require a similar cost of \$65,000/unit, or about a \$1.5B investment to preserve Manitoba's community housing stock.¹⁷

¹⁷ Source: Capital reserve study from a sample of MNPHA member-owned buildings

Figure 1.4: Year of Construction, Social Housing Manitoba, 2021



Of the 33,168 units included in the CMHC 2021 survey, a large majority have a construction date of between 1970 and 1989. Only 11% of present social housing stock have been constructed 1990 or later, compared with 25% units nationally.

Of the 27,274 units constructed between 1970 - 1989, 20,345 units (75%) were rated in "Fair" building condition.

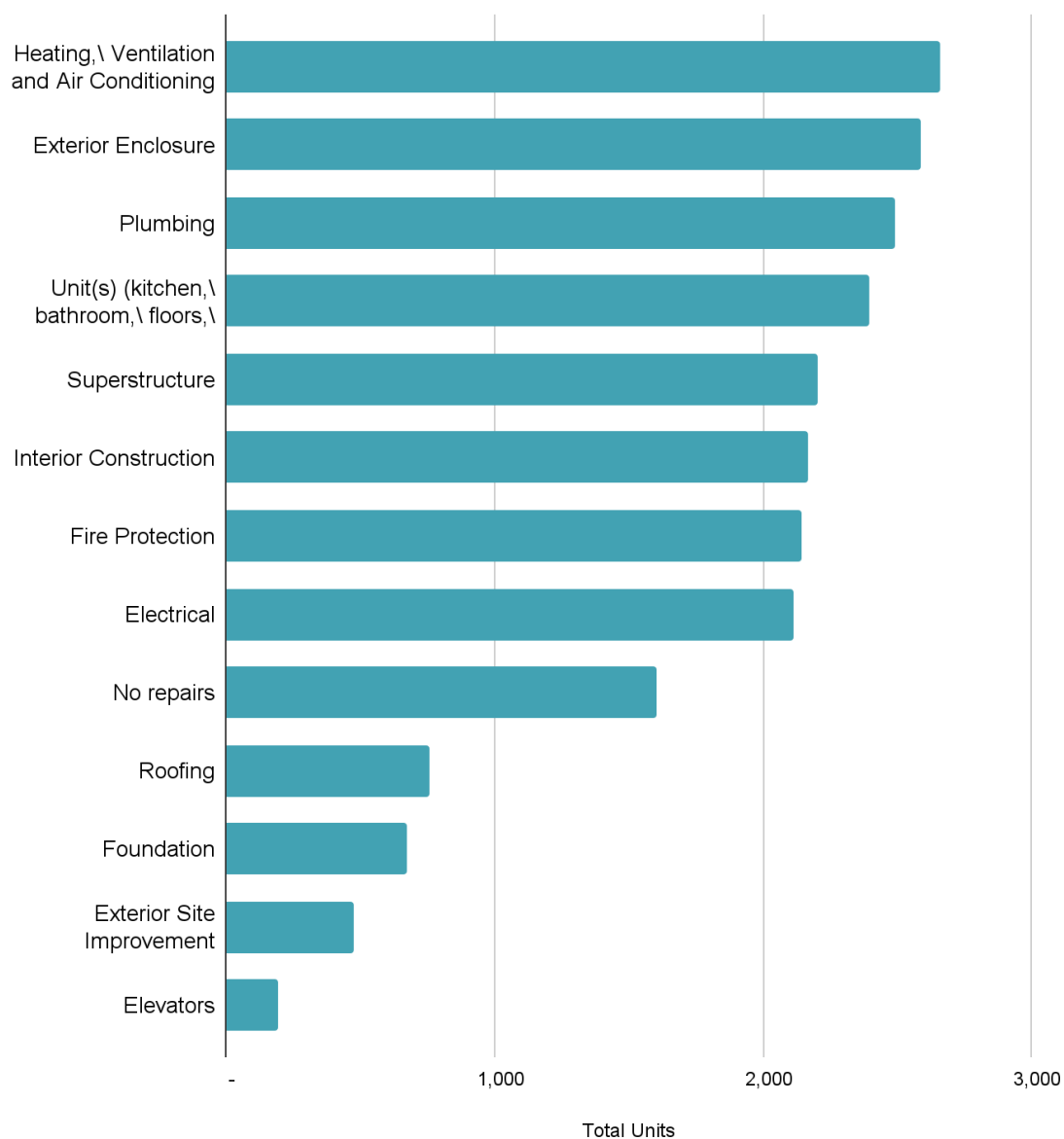
2. Expiration of operating agreements¹⁸

A majority of the non-profit housing built in Manitoba was established through funding

agreements between government and the non-profit, tied to the life of mortgage, called an operating agreement. These agreements provided mortgage and in some instances additional operating costs in exchange for the organization following the social housing agreement and providing housing at rent-gear-to-income (RGI) levels for a portion of the tenants. Up to 2021, about 7,000 units had their agreement expire. In some instances, the organizations were offered rent supplement agreements to continue providing RGI rents for a set number of units. In other instances, the organization set all rents at median-market rates or lower, depending on their break-even cost of providing housing and their capital needs. In other instances, organizations have decided to provide a number of subsidies so that low income tenants can continue to live in the units. In worst-case scenarios, some organizations have sold their buildings with a recent high-profile case of Lions Housing Centres selling their 287-unit seniors building to a real estate investment company. Where no new agreement is developed, the non-profit organization must make decisions on rents based on their values, vision, and within their fiscal constraints. There is not good data on the outcomes of the end of agreements because the organizations are independent of government and may change their rent structures within the parameters of the Residential Tenancies Act.

¹⁸ Source: Pomeroy, Addressing the expiry challenge: Using Post 1985 expiry to transform the community housing sector in Manitoba. 2021

Figure 1.5: Repairs needed in Manitoba's 5,430 social housing buildings



2. Community Housing Needs Assessment for Winnipeg

Treaty One

Winnipeg is located in Treaty One Territory, the home and traditional lands of the Anishinaabe (Ojibwe), Ininew (Cree), Dakota and Dene peoples, and in the National Homeland of the Red River Métis.

Demographics

Population

In 2016 the City of Winnipeg released a Population, Housing and Economic Forecast. The estimated population for Winnipeg CMA in 2020 was 851,200 up from 803,500 in 2016. In 2020, the city released its Comprehensive Housing Needs Assessment which included projections for population and demographic change.

Age

The City of Winnipeg found that “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.”¹⁹ The proportion of adults over 74 is expected to grow by 82% 2015-2032 and 139% by 2040. Winnipeg expects to add 71,600 persons to the *over 74* category between 2015 and 2040.

Sources: City of Winnipeg, Comprehensive Housing Needs Assessment (2020), City of Winnipeg, Population, Housing and Economic Forecast (2020)

Key Housing Statistics

Population: 749,607 in 2020 (708,823 in 2015)

- Total number of dwelling units: 281,045
- Total number of Apartments: 56,801
- Total number of market rental units: 98,655
- 1,424 Rooming Houses
- 12,286 Social Housing/ MB Housing

- 1,266 Private non-profit
- 11,492 Units on secondary rental market²⁰
- 507 Military housing
- 127 units of permanent supportive housing
- 699 Emergency shelter beds
- 573 Transitional housing units
- Winnipeg’s Average Rent in 2020 was \$1,137. Manitoba’s average rent was \$1,074.

Sources: City of Winnipeg, Population, Housing and Economic Forecast (2020) and Canadian Rental Housing Index (2021).

Core Housing Need in Winnipeg

- The 2021 Census found 34,425 households in core housing need (CHN) in Winnipeg. 4.7% of owning households and 24.2% of renting households are in core housing need.
- The lowest income quartile, where the median annual income is \$28,200, are spending an average of 39% of income on rent and utilities.
- 19,445, or 17.6% of renting households identified as Indigenous.
- 14% of renting households were spending more than 50% of their income on rent plus utilities.
- 14% of renting households are living in unsuitable units given household makeup (overcrowding)
- The 2022 Winnipeg Street Census reached 1,256 people experiencing homelessness.

Sources: Canadian Rental Housing Index (2021); Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021); and End Homelessness Winnipeg, Winnipeg Street Census (2022)

¹⁹ Source: City of Winnipeg, Population, Housing and Economic Forecast (2020), page 17.

²⁰ The secondary rental market is composed of rented single-family dwellings and semis, accessory dwelling units, condos, and 1-2 units with commercial.

Income Categories and Target Housing Costs

The Area Median Household Income (AMHI) for Winnipeg Census Subdivision is \$80,000. The AMHI for Census year 2016 was \$68,500. Using HART²¹ methodology, income categories and maximum housing cost targets were generated for Winnipeg. (see tables 2.1 and 2.2).

Affordable housing cost (30% of gross income) for the median income household is \$2000 (2021). Households with Very Low Income (AMHI of 20% or less) earned less than \$13,701, and have maximum affordable housing costs of \$400 or less. The average monthly rent in Winnipeg is \$1,137.²² Winnipeg has a similar AMHI and a higher average rent than in Manitoba overall. Manitoba has an AMHI of \$79,500 and an average rent of \$1,074.

Core Housing Need by Income Category and Household Size

Of the 4,750 households in core housing need with very low income, the majority (88%) are 1 person households. 22,060 households in core housing are in the low income category, with 60% being 1 person households, and 24% being 2 person households. (see table 2.3 and figure 2.2).

Proportions of priority populations in Core Housing Need

The baseline (all households) prevalence of core housing need in Winnipeg is 13%. There is a very high prevalence of core housing need (27%) among female lone-parent households. Other populations facing higher prevalence of CHN include newcomer (19%), and Indigenous households (19%) (see figure 2.3).

Trends in loss, and projections of need for affordable housing in Winnipeg

HART provides a method for comparing changes in shelter costs and total tenant households to arrive at projected housing need for each income category and household type.²³

The construction of homes to meet the affordability thresholds for low (max \$1000) and very low (max \$400) will not be possible without intervention. Winnipeg has seen many new purpose-built rental units in Winnipeg with rents on average at approximately \$1541, and vacancy rates for these units are higher than average. “The vacancies in high-end units and the shortage of low-cost units tells us that there is a disconnect between the kinds of rental units being provided (supply) and what is needed (demand).”²⁴

Community housing will continue to play an important role in providing affordable housing for households in the bottom two income categories.

²¹ See discussion of HART methodology, page 2.

²² Canadian Rental Housing Index, 2021

²³ See discussion of this on page 8.

²⁴

<https://policyalternatives.ca/publications/commentary/fast-facts-low-cost-rental-housing-winnipeg>

Table 2.1: Income Categories and Target Housing Costs, Winnipeg 2016

Area Median Household Income for Winnipeg \$68,500				
% Threshold	\$ Threshold	Affordable Shelter Cost (Max 30%)	Income Category	Proportion of HHs in this Income Category
20% AMHI	\$13,700	<= \$343	Very Low	2.5%
50% AMHI	\$34,250	\$344 - \$856	Low	15.2%
80% AMHI	\$54,800	\$857 - \$1,370	Moderate	18.1%
120% AMHI	\$82,200	\$1,371 - \$2,055	Median	20.5%
>120% AMHI	>\$82,200	>\$2,055	High	43.7%

Source: Housing Research Collaborative, “Housing Assessment Resource Tools” (HART), School of Community and Regional Planning, University of British Columbia (2016).

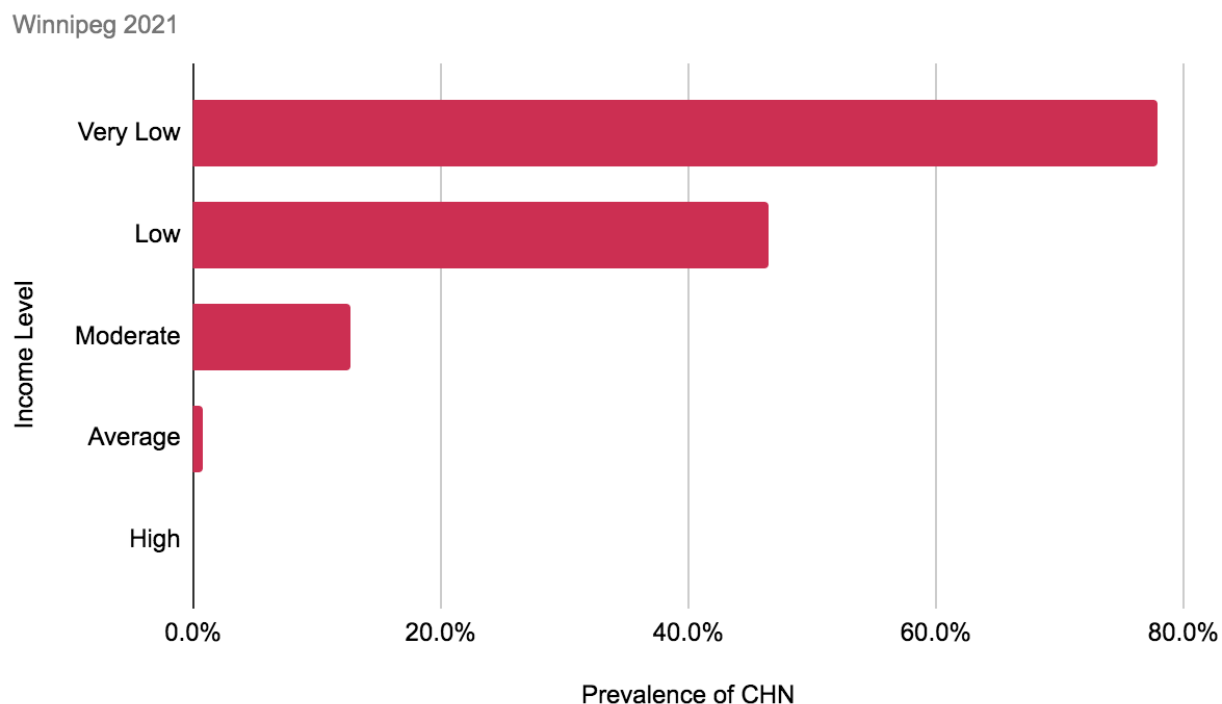
Table 2.2: Income Categories and Target Housing Costs, Winnipeg 2021

Area Median Household Income for Winnipeg \$80,000 ²⁵				
% Threshold	\$ Threshold	Affordable Shelter Cost	Income Category	Proportion of HH in this Income Category
20% AMHI	\$16,000	<= \$400	Very Low	2.2%
50% AMHI	\$40,000	\$401 - \$1,000	Low	16.9%
80% AMHI	\$64,000	\$1,001 - \$1,600	Moderate	19.9%
120% AMHI	\$96,000	\$1,601 - \$2,400	Median	23.2%
>120% AMHI	>\$96,000	>\$2400	High	37.8%

Sources: Housing Research Collaborative, “Housing Assessment Resource Tools” (HART), School of Community and Regional Planning, University of British Columbia (2021); Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

²⁵ Household incomes in 2020 were undoubtedly impacted by Covid-19 related benefits such as the Canada Emergency Response Benefit (CERB).

Figure 2.1: Prevalence of Core Housing Need in Each Income Category, Winnipeg 2021²⁶



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

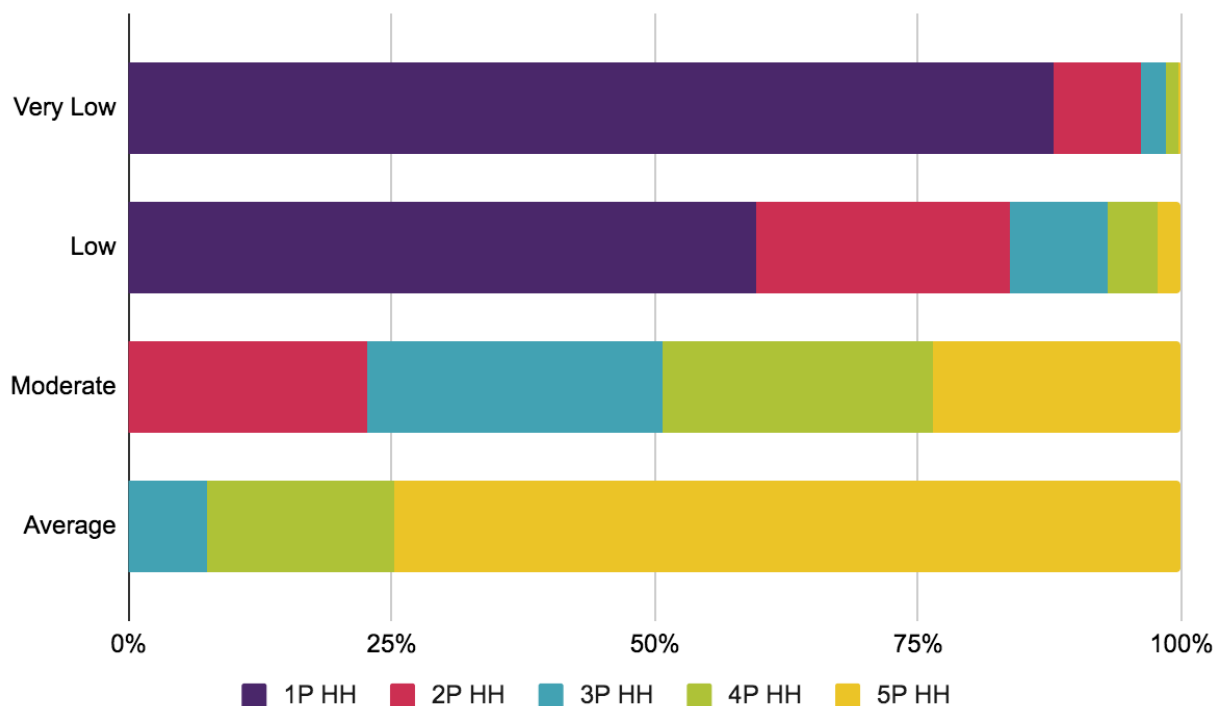
Table 2.3: Households in Core Housing Need by Income Category and Household Size, Winnipeg 2021

Income Group	Households in Core Housing Need					
	1P	2P	3P	4P	5P+	All sizes
Very Low	4,165	400	110	55	15	4,750
Low	13,145	5,335	2,050	1,040	490	22,060
Moderate	0	1,625	2,000	1,835	1,685	7145
Average	0	0	35	85	355	475
High	0	0	0	0	0	4,750
All income groups	17,310	7,360	4,200	3,005	2,545	34,425

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

²⁶ Number of households in each income category divided by number of households in core need.

Figure 2.2: Households in Core Housing Need by Income Category and Household Size, Winnipeg 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

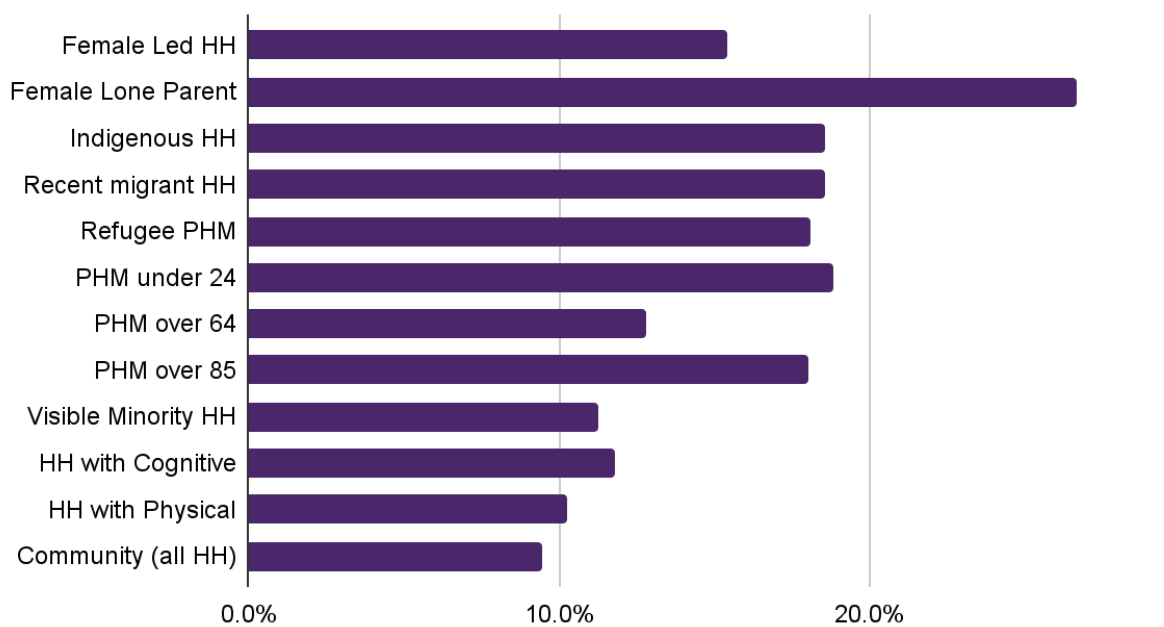
Table 2.4: CHN by HH size, Renting Without Subsidy, Winnipeg, 2021

Income Group	Households in Core Housing Need			
	1P	2P+ ²⁷	All sizes	HH with children
Very Low	1,605	235	1,855	40
Low	7,935	5,030	13,100	815
Moderate	0	3,565	3750	1,185
Median	0	250	225	110
High	0	0	0	0

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

²⁷ Disaggregation of HH size among renting households not receiving subsidy is limited with the current custom tables. The value shown is *Census family HH + Multiple-family HH + Two-or-more person non-census-family HH*.

Figure 2.3: Proportion of priority population in core housing need, Winnipeg 2021

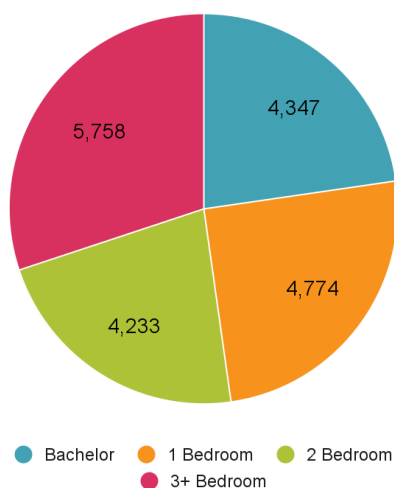


Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021)

Community Housing in Winnipeg

In a 2021 survey, CHMC reports that Winnipeg had 19,133 units of non-market housing with a variety of bedroom combinations. The majority (15,356) of these units operate on a RGI (rent geared to income) basis, while another 3,079 use a market measure to set rent. 117 units use an external entity to set rent, and 561 use methods other than the rent mechanism categories offered by the survey. In Winnipeg, 6,713 are administered (meaning managed, the building may be owned by the non-profit, or owned by Manitoba Housing) by a non-profit, and 2,213 are administered by cooperatives. The bulk of units (83.7%) in Winnipeg were constructed between 1970 and 1989. Vacancy rate in community housing is very low, effectively zero.

Figure 2.4: Social and Affordable Housing in Winnipeg, by # of Bedrooms, Winnipeg 2021

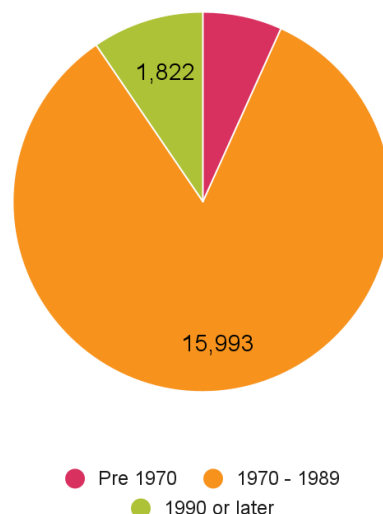


Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

Adequacy / Unit Conditions

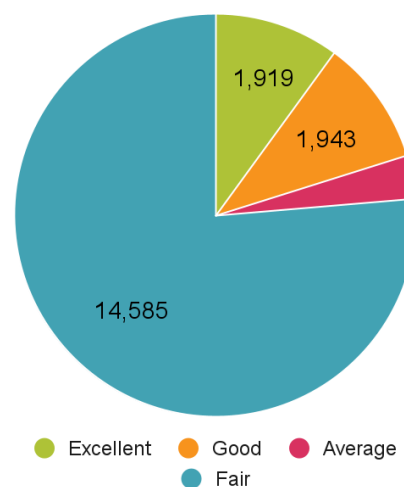
The bulk (84%) of community housing units in Winnipeg were constructed between 1970 and 1989, and 76% of units were considered to be in Fair condition or worse in 2021. There is evidence that capital improvements and major repairs have been neglected for decades in Social Housing in Manitoba and particularly in Winnipeg.²⁸

Figure 2.5: Social and Affordable Housing, Year of Construction, Winnipeg 2021



Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

Figure 2.6: Number of Units per Building Condition, Winnipeg 2021



Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

²⁸ See page 9.

3. Community Housing Needs Assessment for Steinbach

Treaty One

Steinbach is located in Treaty One Territory, the home and traditional lands of the Anishinaabe, Cree and the national homeland of the Red River Métis.

Demographics

Population

“Based on the moderate population projection growth rate of 4.2% and a base population of 15,829 in 2016, Steinbach’s population is projected to grow by 8,056 people over the next 10 years and a further 20,389 in the following 15 years. Therefore, with an average household size of 2.6 people, 3,098 new dwelling units will be required by 2026, and 7,841 new dwelling units by 2041.”

Source: City of Steinbach Official Community Plan (2018)

Age

Steinbach’s age pyramid differs from Manitoba’s. It does not show the bulge for the 65-74 cohort that is clear for Manitoba. Instead it shows age cohorts with relatively few anomalies. “The municipality is also home to a substantial number of 0 to 4 and 5 to 9 year olds.”

Source: City of Steinbach Official Community Plan (2018)

Core Housing Need in Steinbach

- The 2021 Census found 570 households in Core Housing Need in Steinbach.
- The lowest income quartile, where the median annual income is \$26,200, are spending an average of 41% of income on rent and utilities.
- 14% of renting households were spending more than 50% of their income on rent plus utilities.
- 4% of renting households are living in unsuitable units given household makeup (overcrowding).
- 295 or 11.3% of renting households identified as Indigenous.

Sources: Canadian Rental Housing Index (2021) and Housing Research Collaborative, Housing Assessment Resource Tools (HART), (2021).

Key Housing Statistics (2021)

- Population: 17,806
- Total number of dwelling units: 7,092 (2016)
- Total number of apartments: 1,460 (2016)
- Total households renting: 2,620
- Steinbach’s average rent in 2020 was \$1,065. Manitoba’s average rent was \$1,074.
- Social / affordable housing units: 410 (2016)

Sources: City of Steinbach Official Community Plan (2018), Canadian Rental Housing Index (2021), and Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Released December 15, 2022.

HART Income Categories and Target Housing Costs

The Area Median Household Income (AMHI) for Steinbach Census Subdivision is \$72,500 (2021). Using HART²⁹ methodology income categories and maximum housing cost targets were generated for Steinbach for Census years 2021 and 2016. (see Table 3.1. and figure 3.2)

Affordable housing cost (30% of gross income) for the median income household is \$1,813 (2021). Households with Very Low Income (AMHI of 20% or less) earned less than \$14,500, and have maximum affordable housing costs of \$362 or less. The average monthly rent in Steinbach is \$1,065.³⁰

Core Housing Need by Income Category

Of the 130 households in core housing need with very low income, close to 100% are 1 person households. 365 households in core housing need are in the low income category, with 49% being 1 person households. The 60 households in core housing with moderate income are predominantly 4 and 5 persons+ households (see Table 3.3).

Proportion of priority populations in core housing need

The baseline (all households) prevalence of core housing need in Steinbach is 7.6%. A very high proportion (36.9%) of female lone-parent households in Steinbach are in core housing need. Other populations facing higher prevalence of CHN include households with a primary household maintainer (PHM) over 84 years (20.3%) and households with a PHM under 24 (20.0%) (See Figure 3.3).

Table 3.1: Income Categories and Target Housing Costs, Steinbach 2016

Area Median Household Income for Steinbach \$61,200				
% Threshold	\$ Threshold	Affordable Shelter Cost (Max 30%)	Income Category	Proportion of HHs in this Income Category
20% AMHI	\$12,240	<=\$306	Very Low	1.8%
50% AMHI	\$30,600	\$307-\$765	Low	14.2%
80% AMHI	\$48,960	\$765-\$1,224	Moderate	20.9%
120% AMHI	\$73,440	\$1,224-\$1,836	Median	21.0%
>120% AMHI	>\$73,440	> \$1,836	High	42.1%

Source: Housing Research Collaborative, "Housing Assessment Resource Tools" (HART), School of Community and Regional Planning, University of British Columbia (2016).

²⁹ See discussion of HART methodology, page 2

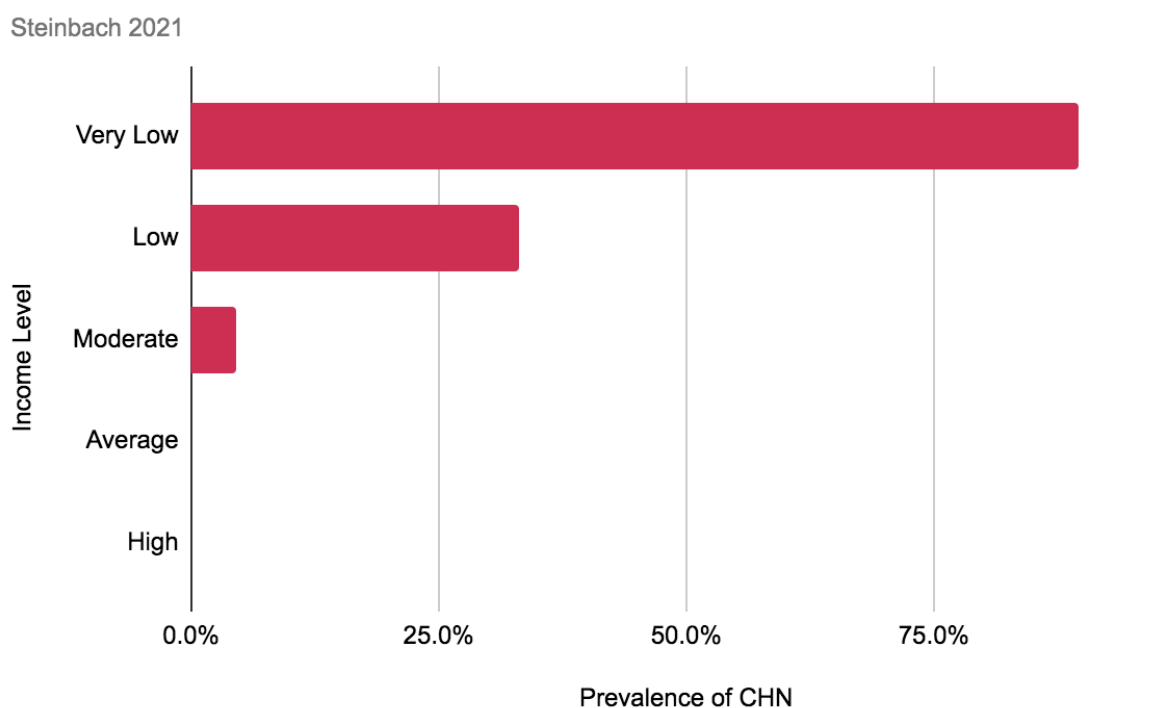
³⁰ Canadian Rental Housing Index, 2016

Table 3.2: Income Categories and Target Housing Costs, Steinbach 2021

Area Median Household Income for Steinbach \$72,500 ³¹				
% Threshold	\$ Threshold	Affordable Shelter Cost	Income Category	Proportion of HH in this Income Category
20% AMHI	\$14,500	<=\$362	Very Low	2.4%
50% AMHI	\$36,250	\$363-\$906	Low	18.3%
80% AMHI	\$58,000	\$907-\$1,450	Moderate	21.8%
120% AMHI	\$87,000	\$1,451-\$2,175	Median	26.6%
>120% AMHI	>\$87,000	>\$2,175	High	30.9%

Sources: Housing Research Collaborative, "Housing Assessment Resource Tools" (HART), School of Community and Regional Planning, University of British Columbia (2021); Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

Figure 3.1: Prevalence of Core Housing Need in Each Income Category, Steinbach 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

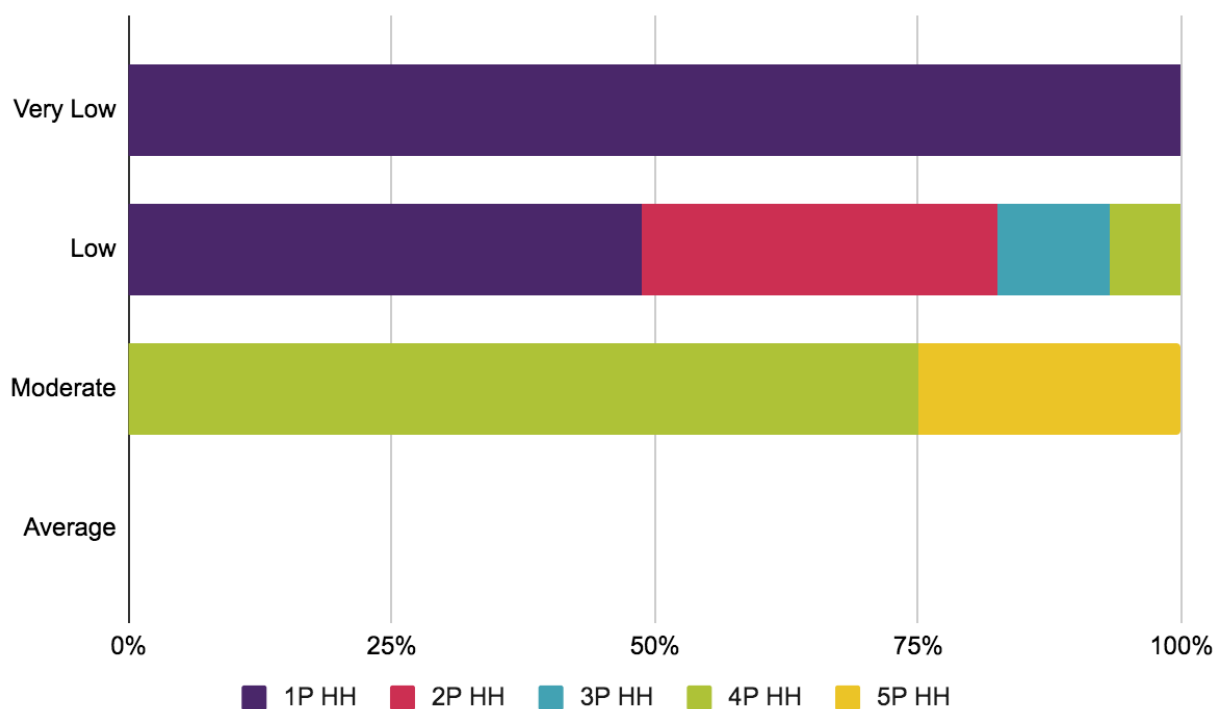
³¹ Household incomes in 2020 were undoubtedly impacted by Covid-19 related benefits such as the Canada Emergency Response Benefit (CERB).

Table 3.3: Households in Core Housing Need by Income Category and Household Size, Steinbach 2021

Income Group	Households in Core Housing Need					
	1P	2P	3P	4P	5P+	All sizes
Very Low	125	0	0	0	0	130
Low	180	125	40	25	0	365
Moderate	0	0	0	30	10	60
Average	0	0	0	0	0	0
High	0	0	0	0	0	0
All income groups	300	125	50	60	20	570

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Figure 3.2: Households in Core Housing Need by Income Category and Household Size, Steinbach 2021



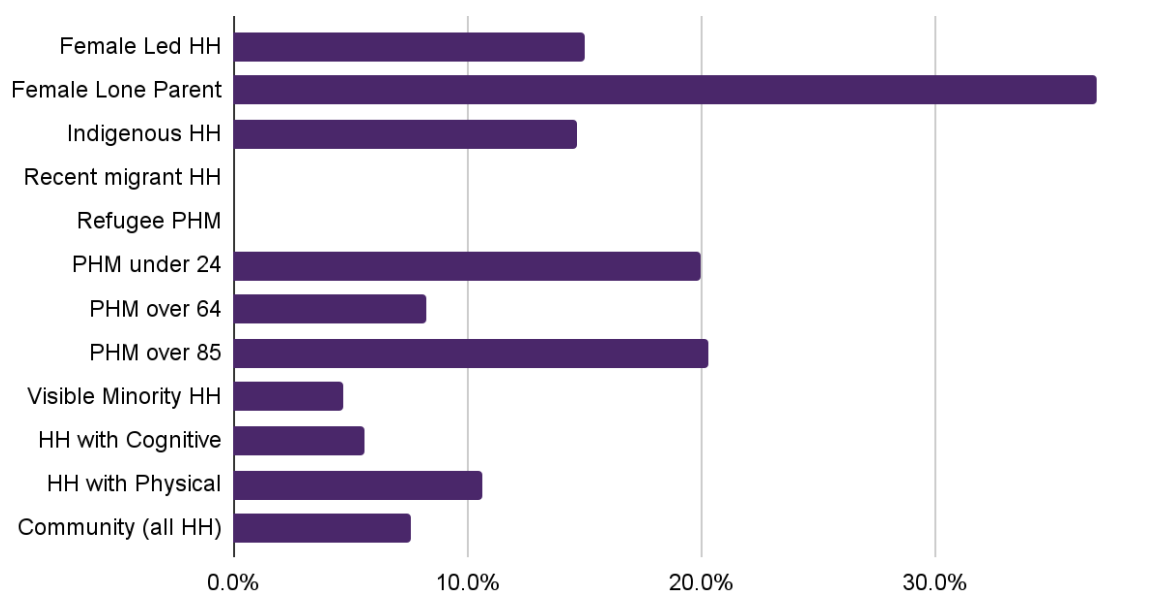
Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Table 3.4: Affordable Housing Deficit by HH size, Renting Without Subsidy, Steinbach, 2021

Income Group	Households in Core Housing Need			
	1P	2P+ ³²	All sizes	HH with children ³³
Very Low	60	0	60	0
Low	95	110	240	0
Moderate	0	35	35	0
Median	0	0	0	0
High	0	0	0	0

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Figure 3.3: Proportion of priority populations in core housing need, Steinbach 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021)

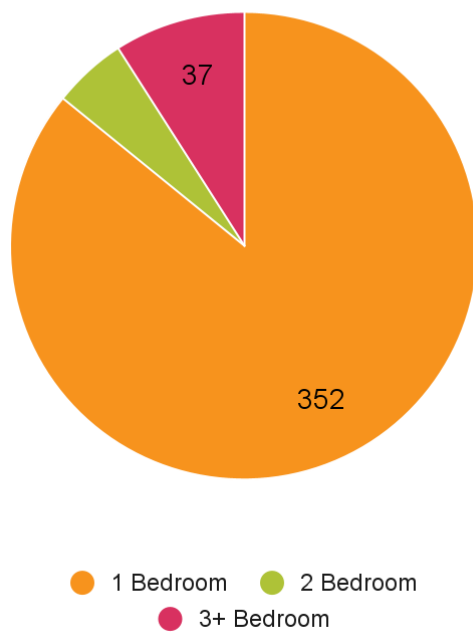
³² Disaggregation of HH size among renting households “not receiving subsidy” is limited with the current custom tables. The value shown is *Census family HH + Multiple-family HH + Two-or-more person non-census-family HH*.

³³ Census data is subject to suppression and random rounding.

Community Housing in Steinbach

In a 2021 survey, the CHMC reports that Steinbach had 410 units of non-market housing with a variety of bedroom combinations. The majority (332) of these units operate on a RGI (rent geared to income) basis, while another 78 use a market measure to set rent. 362 units are administered by a non-profit. Vacancy rate in community housing is very low, effectively zero.

Figure 3.4: Social and Affordable Housing in Steinbach, by # of Bedrooms, Winnipeg 2021



Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

Adequacy / Unit Conditions

159 (39%) of these units were constructed between 1970 and 1989, and 127 (31%) have a condition rating of *fair*.

4. Community Housing Needs Assessment for Winkler

Treaty One

Winkler is located in Treaty One Territory, the home and traditional lands of the Anishinaabe (Ojibwe), Ininew (Cree), and Dakota peoples, and in the National Homeland of the Red River Métis.

Demographics (2021)

Population

- 13,745 (2021)
- 5,239 private dwellings
- Median age: 33.6

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

Key Housing Statistics

- Renting households: 1,620
- Average monthly rent+utilities in 2020: \$1,020 (Manitoba was \$1,074)

Source: Canadian Rental Housing Index (2021).

Core Housing Need in Winkler

- The 2021 Census found 335 households in Core Housing Need in Winkler.
- Households in the lowest income quartile, where the median annual income is \$28,000, are spending an average of 34% of income on rent and utilities.
- 95, or 5.9% of renting households identified as Indigenous.
- 11% of renting households were spending more than 50% of their income on rent plus utilities.

- 6% of renting households are living in unsuitable units given household makeup (overcrowding)

Sources: Canadian Rental Housing Index (2021)

Income Categories and Target Housing Costs

The Area Median Household Income (AMHI) for Winkler Census Subdivision is \$70,500 (2021). Using HART³⁴ methodology the income categories and maximum housing cost targets were generated for Winkler for Census years 2016 and 2021 (see table 4.1 and table 4.2).

Affordable housing cost (30% of gross income) for the median income household in Winkler is \$1763 (2021). Households with Very Low Income (AMHI of 20% or less) earned less than \$14,100, and have maximum affordable housing costs of \$352. The average rent+utilities in Winkler is \$1,020.

Core Housing Need by Income Category and Household Size

Of the 50 households in core housing need with very low income, almost all are 1 person households. 255 households in core housing are in the low income category, with 61% being 1 person households (see table 4.3).

Priority Populations

The baseline (all households) prevalence of core housing need in Winkler is 4.3%. A very high proportion (27.1%) of female lone parent households in Winkler are in core housing need. Indigenous households experience a higher prevalence of CHN at 16.7% (see figure 4.3).

Table 4.1: Income Categories and Target Housing Costs, Winkler 2016

Area Median Household Income for Winkler \$60,400.00				
% Threshold	\$ Threshold	Affordable Shelter Cost (Max 30%)	Income Category	Proportion of HHs in this Income Category
20% AMHI	\$12,080	<\$302	Very Low	1.4%

³⁴ See discussion of HART methodology, page 2

50% AMHI	\$30,200	\$302-\$755	Low	15.4%
80% AMHI	\$48,320	\$756-\$1,208	Moderate	18.6%
120% AMHI	\$72,480	\$1,209-\$1,812	Median	25.5%
>120% AMHI	>\$72,480	>\$1,812	High	39.0%

Source: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2016).

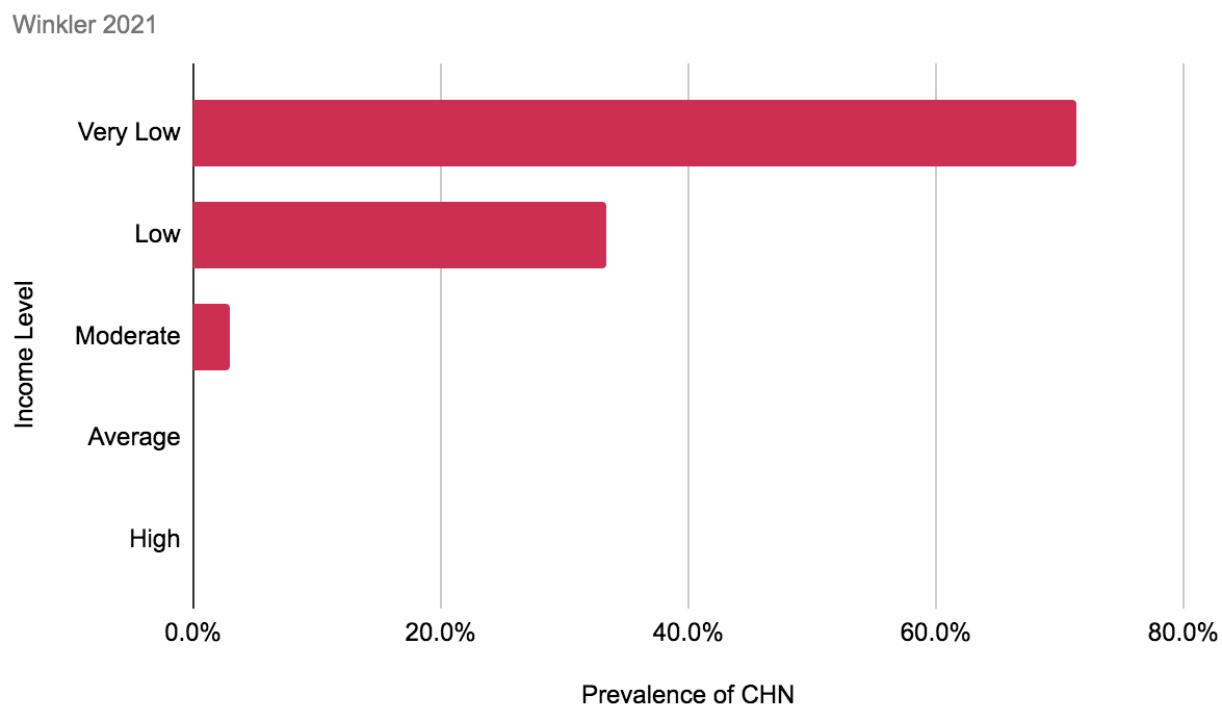
Table 4.2: Income Categories and Target Housing Costs, Winkler 2021

Area Median Household Income for Winkler \$70,500.00 ³⁵				
% Threshold	\$ Threshold	Affordable Shelter Cost	Income Category	Proportion of HH in this Income Category
20% AMHI	\$14,100	<\$352	Very Low	1.5%
50% AMHI	\$35,250	\$352-\$881	Low	16.8%
80% AMHI	\$56,400	\$881-\$1,410	Moderate	22.1%
120% AMHI	\$84,600	\$1,410-\$2,115	Median	28.7%
>120% AMHI	\$84,600	>=\$2,115	High	30.8%

Sources: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2021); Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

³⁵ Household incomes in 2020 were undoubtedly impacted by Covid-19 related benefits such as the Canada Emergency Response Benefit (CERB).

Figure 4.1: Prevalence of Core Housing Need in Each Income Category, Winkler 2021³⁶



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

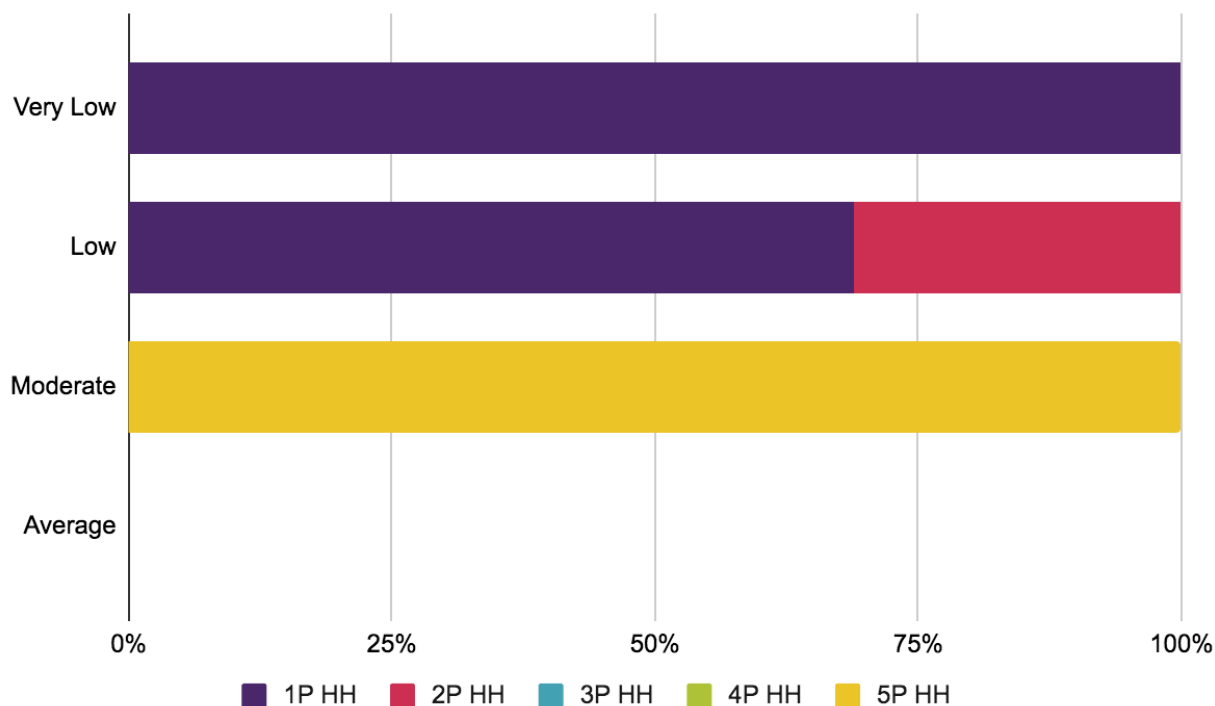
Table 4.3: Households in Core Housing Need by Income Category and Household Size, Winkler 2021

Income Group	Households in Core Housing Need					
	1P	2P	3P	4P	5P+	All sizes
Very Low	45	0	0	0	0	50
Low	155	70	0	0	0	255
Moderate	0	0	0	0	15	30
Average	0	0	0	0	0	0
High	0	0	0	0	0	0
All income groups	205	70	15	25	20	335

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

³⁶ Number of households in each income category divided by number of households in core need.

Figure 4.2: Households in Core Housing Need by Income Category and Household Size, Winkler 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

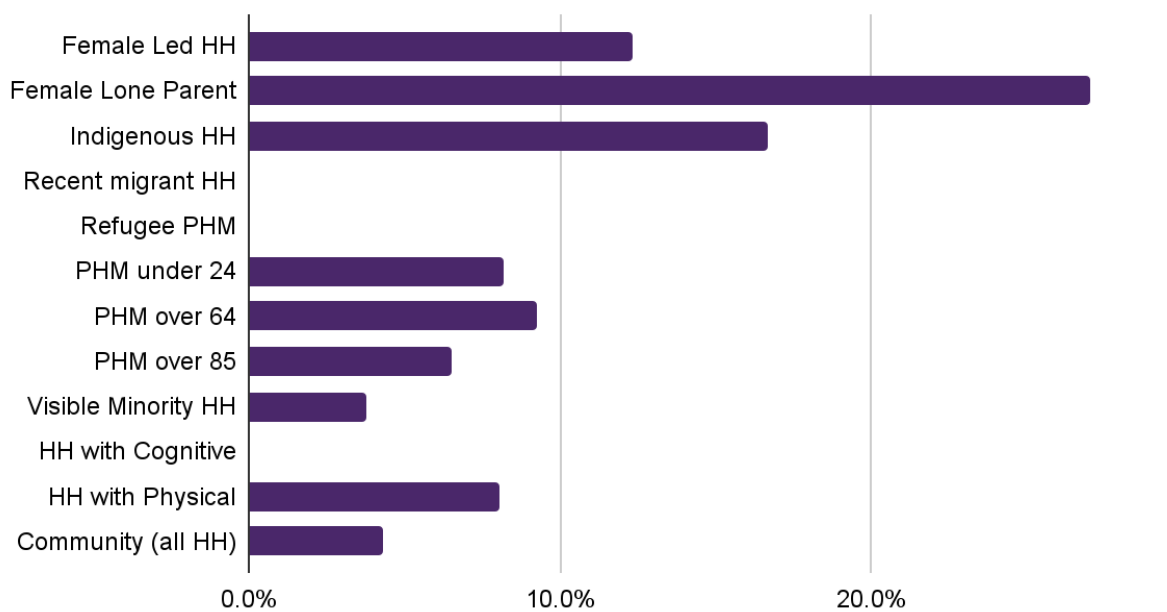
Table 4.4: CHN by HH size, Renting Without Subsidy, Winkler, 2021

Income Group	Households in Core Housing Need			
	1P	2P+ ³⁷	All sizes	HH with children ³⁸
Very Low	20	0	20	0
Low	150	70	155	0
Moderate	0	0	0	0
Median	0	0	0	0
High	0	0	0	0

³⁷ Disaggregation of HH size Census among renting households not receiving subsidy is limited with the current custom tables. The value shown is *Census family HH + Multiple-family HH + Two-or-more person non-census-family HH*.

³⁸ Census data is subject to suppression and random rounding.

Figure 4.3: Proportion of priority population in core housing need, Winkler 2021

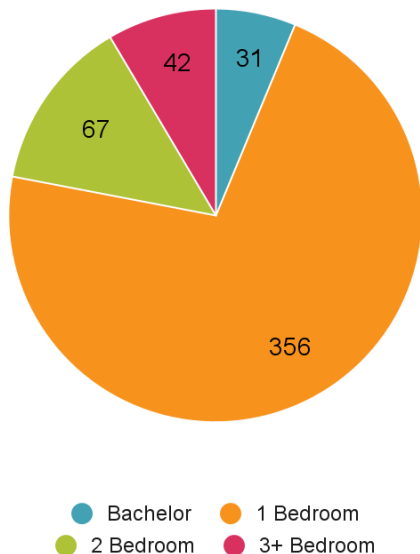


Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Community Housing in Winkler

In a 2021 survey, CHMC reported that Winkler had 19,133 units of non-market housing with a variety of bedroom combinations. The majority (15,356) of these units operate on a RGI (rent geared to income) basis, while another 3,079 use a market measure to set rent. 117 units use an external entity to set rent, and 561 use methods other than the rent mechanism categories offered by the survey. In Winkler, 6,713 are administered by a non-profit, and 2,213 are administered by cooperatives. The bulk of units (83.7%) in Winkler were constructed between 1970 and 1989. Vacancy rate in community housing is very low, effectively zero.

Figure 4.4: Social and Affordable Housing in Winkler, by # of Bedrooms, Winkler 2021

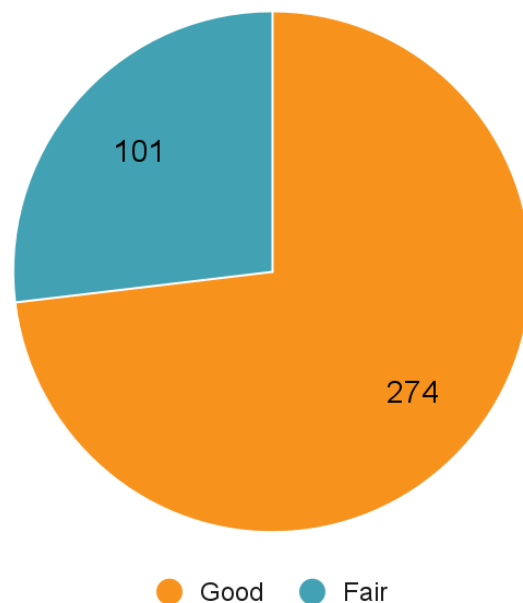


Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

Adequacy / Unit Conditions

A majority of community housing units (342) were constructed between 1970 and 1989. Despite an aging social housing stock only 27% of units were considered to be in Fair condition or worse in 2021. For most communities, *year of construction* and *unit condition* are closely related. Winkler appears to break from this trend.

Figure 4.5: Number of Units per Building Condition, Winkler 2021



Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

5. Community Housing Needs Assessment for Brandon

Treaty Two

Brandon is located on Treaty 2 territory. This is traditional shared land between the Dakota and Ojibway. The Turtle Mountains and Brandon Area was also home to the Métis peoples.

Demographics (2021)

Population

- 51,313 (2021)
- 22,526 private dwellings
- Median age: 36.8

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

Key Housing Statistics

- Renters: 8,280
- Average monthly rent+utilities in 2020: \$976 (Manitoba was \$1,074)

Source: Canadian Rental Housing Index (2021).

Core Housing Need in Brandon

- The 2021 Census found 1400 households in Core Housing Need in Brandon.
- 1,170, or 21.3% of renting households identified as Indigenous.
- 11% of renting households were spending over 50% of income on rent and utilities.
- The lowest income quartile, where the median annual income is \$28,200, are spending an average of 34% of income on rent and utilities.
- 10% of renting households are living in unsuitable units given household makeup (overcrowding).

Income Categories and Target Housing Costs

The Area Median Household Income (AMHI) for Brandon Census Subdivision is \$76,000 (2021). Using HART³⁹ methodology the following income categories and maximum housing cost targets were generated for Brandon.

Affordable housing cost (30% of gross income) for the median income household is \$1900 (2021). Households with Very Low Income (AMHI of 20% or less) earned less than \$15,200, and have maximum affordable housing costs of \$380 or less. The average monthly rent in Brandon is \$976.⁴⁰

Core Housing Need by Income Category and Household Size

Of the 365 households in core housing need with very low income, the majority (90%) are 1 person households. There are 805 households in core housing in the low income category, with 45% being 1 person households. Households in core housing with moderate income tend to be larger – 50% are five persons or more.

CHN among Priority Populations

The baseline (all households) prevalence of core housing need in Brandon is 5.1%. A high proportion (20.2%) of female lone parent households in Brandon are in core housing need. Other populations facing higher prevalence of CHN include Indigenous households (15.0%) and newcomer households (11.5%).

³⁹ See discussion of HART methodology, page 2

⁴⁰ Canadian Rental Housing Index, 2021

Table 5.1: Income Categories and Target Housing Costs, Brandon 2016

Area Median Household Income for Brandon \$66,000				
% Threshold	\$ Threshold	Affordable Shelter Cost (Max 30%)	Income Category	Proportion of HHs in this Income Category
20% AMHI	\$13,200	<\$330	Very Low	2.7%
50% AMHI	\$33,000	\$331-\$825	Low	15.4%
80% AMHI	\$52,800	\$826-\$1,320	Moderate	19.2%
120% AMHI	\$79,200	\$1,321-\$1,980	Median	19.9%
>120% AMHI	>\$79,200	> \$1,980	High	42.8%

Source: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2016).

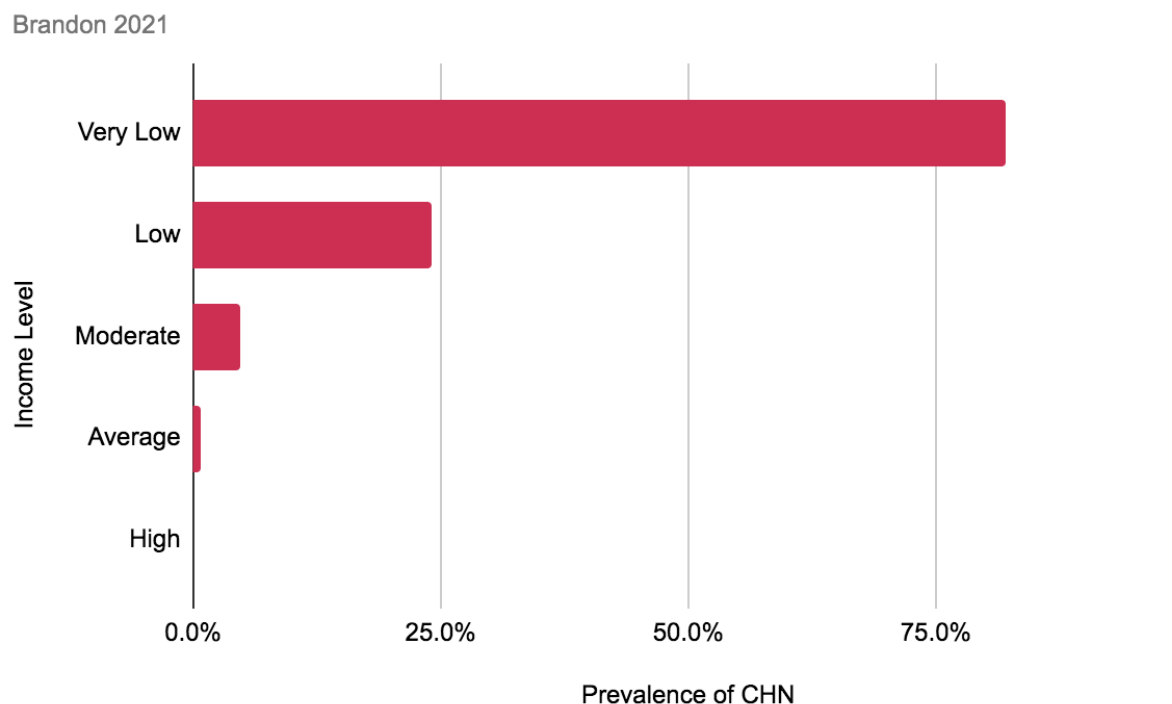
Table 5.2: Income Categories and Target Housing Costs, Brandon 2021

Area Median Household Income for Brandon \$76,000 ⁴¹				
% Threshold	\$ Threshold	Affordable Shelter Cost	Income Category	Proportion of HH in this Income Category
20% AMHI	\$15,200	<\$380	Very Low	2.2%
50% AMHI	\$38,000	\$381-\$950	Low	16.5%
80% AMHI	\$60,800	\$951-\$1,520	Moderate	20.0%
120% AMHI	\$91,200	\$1,521-\$2,280	Median	23.5%
>120% AMHI	>\$91,200	>\$2,280	High	37.8%

Sources: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2021); Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

⁴¹ Household incomes in 2020 were undoubtedly impacted by Covid-19 related benefits such as the Canada Emergency Response Benefit (CERB).

Figure 5.1: Prevalence of Core Housing Need in Each Income Category, Brandon 2021⁴²



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

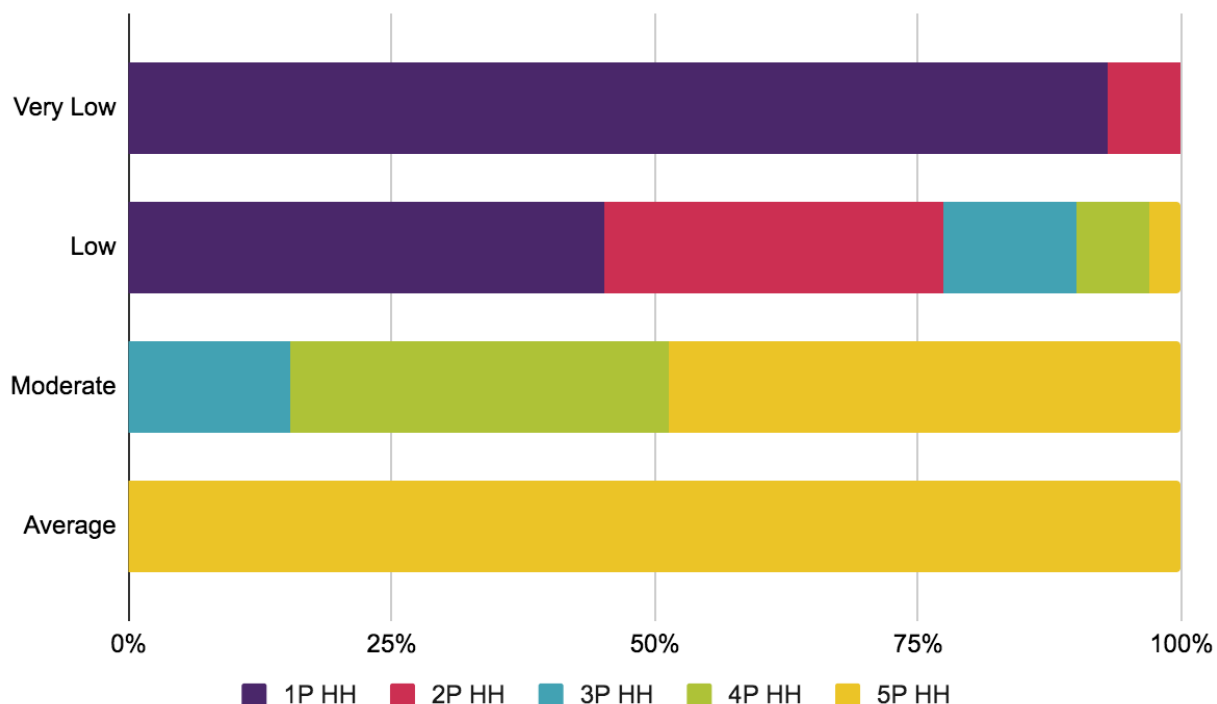
Table 5.3: Households in Core Housing Need by Income Category and Household Size, Brandon 2021

Income Group	Households in Core Housing Need					
	1P	2P	3P	4P	5P+	All sizes
Very Low	330	25	0	0	0	365
Low	360	255	100	55	25	805
Moderate	0	0	30	70	95	190
Average	0	0	0	0	40	40
High	0	0	0	0	0	0
All income groups	690	285	135	130	165	1,400

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

⁴² Number of households in each income category divided by number of households in core need.

Figure 5.2: Households in Core Housing Need by Income Category and Household Size, Brandon 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Table 5.4: Affordable Housing Deficit by HH size, Renting Without Subsidy, Brandon, 2021

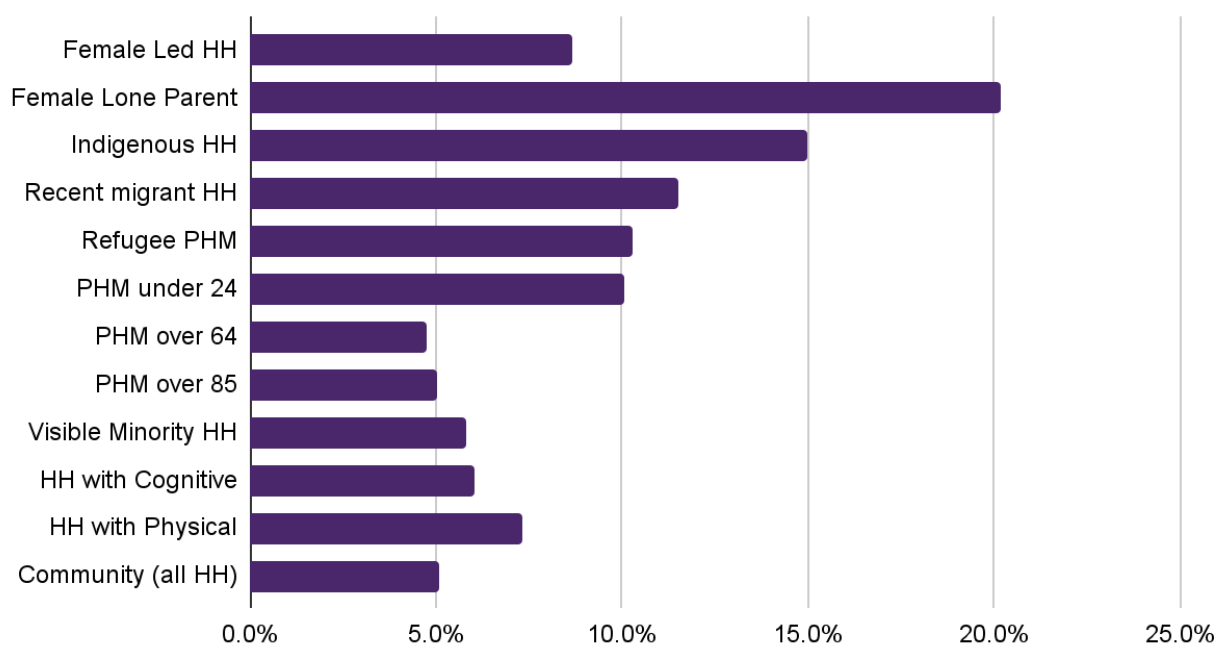
Income Group	Households in Core Housing Need			
	1P	2P+ ⁴³	All sizes	HH with children ⁴⁴
Very Low	175	0	190	0
Low	205	255	460	40
Moderate	0	100	80	20
Median	0	25	25	15
High	0	0	0	0

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

⁴³ Disaggregation of HH size Census among renting households not receiving subsidy is limited with the current custom tables. The value shown is *Census family HH + Multiple-family HH + Two-or-more person non-census-family HH*.

⁴⁴ Census data is subject to suppression and random rounding.

Figure 5.3: Proportion of priority population in core housing need, Brandon 2021

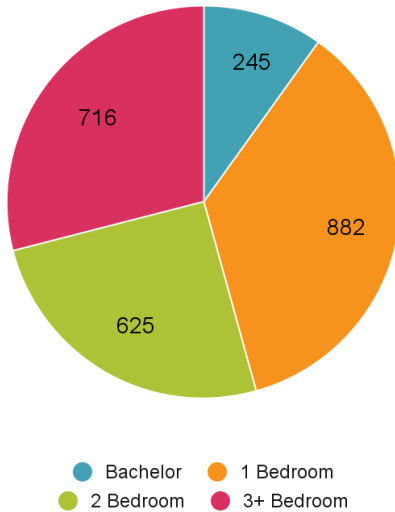


Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Community Housing in Brandon

In a 2021 survey, CHMC reports that Brandon had 2469 units of non-market housing with a variety of bedroom combinations. A majority (1,583) of these units operate on a RGI (rent geared to income) basis, while another 830 use a market measure to set rent. In Brandon, 910 units are administered by a non-profit, and 644 units are administered by cooperatives. Vacancy rate in community housing is very low, effectively zero.

Figure 5.4: Social and Affordable Housing in Brandon, by # of Bedrooms, Brandon 2021

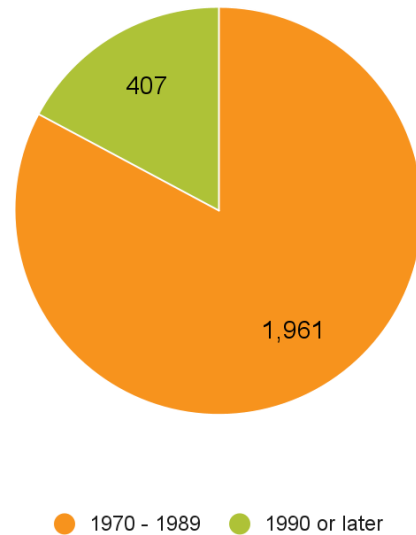


Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

Adequacy / Unit Conditions

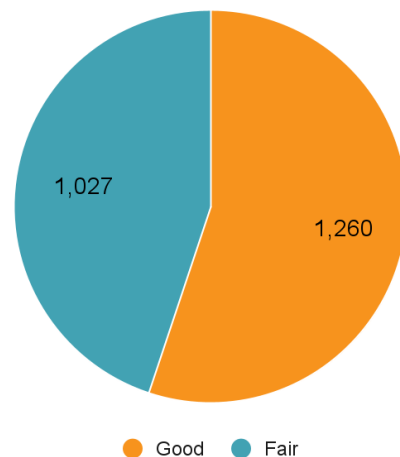
83% of community housing units in Brandon were constructed between 1970 and 1989, and 45% of units were considered to be in Fair condition or worse in 2021.

Figure 5.5: Social and Affordable Housing, Year of Construction, Brandon 2021



Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

Figure 5.6: Number of Units per Building Condition, Brandon 2021



Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

6. Community Housing Needs Assessment for Portage la Prairie

Treaty One

Portage la Prairie is located in Treaty One Territory, the home and traditional lands of the Anishinaabe (Ojibwe), Inineew (Cree), and Dakota peoples, and in the national homeland of the Red River Métis.

Demographics (2021)

Population

- 13,270 (2021)
- 6,109 private dwellings
- Median age: 40.0

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

Key Housing Statistics (2021)

- Renting households: 1,965
- Average monthly rent+utilities in 2020: \$885 (Manitoba was \$1,074)

Source: Canadian Rental Housing Index (2021).

Core Housing Need in Portage la Prairie

- The 2021 Census found 435 households in Core Housing Need in Portage la Prairie.
- 630, or 32.1% of renting households identified as Indigenous.
- 9% of renting households were spending over 50% of income on rent and utilities.
- The lowest income quartile, where the average annual income is \$25,800, were spending an average of 32% of income on rent and utilities.
- 8% renting households were living in unsuitable units given household makeup (overcrowding)

Income Categories and Target Housing Costs

The Area Median Household Income (AMHI) for Portage la Prairie Census Subdivision is \$69,000 (2021). Using HART⁴⁵ methodology the following income categories and maximum housing cost targets were generated for Portage la Prairie.

Affordable housing cost (30% of gross income) for the median income household is \$1,725 (2021). Households with Very Low Income (AMHI of 20% or less) earned less than \$13,800, and have maximum affordable housing costs of \$345 or less. The average monthly rent+utilities in Portage la Prairie is \$885.

Core Housing Need by Income Category and Household Size

Of the 110 households in core housing need with very low income, nearly all are 1 person households. 225 households in the low income category are in core need with 62% being 1 person households and 27% being 2 person households.

Priority Populations

The baseline (all households) prevalence of core housing need in Portage la Prairie is 6.0%. A very high proportion (21.7%) of female lone parent households in Portage la Prairie are in core housing need. Other populations facing higher prevalence of CHN include PHM under 24 (14.0%), and Indigenous households (11.3%)

⁴⁵ See discussion of HART methodology, page 2

Table 6.1: Income Categories and Target Housing Costs, Portage la Prairie 2016

Area Median Household Income for Portage la Prairie \$58,400.00				
% Threshold	\$ Threshold	Affordable Shelter Cost (Max 30%)	Income Category	Proportion of HHs in this Income Category
20% AMHI	\$11,680	<\$292	Very Low	2.8%
50% AMHI	\$29,200	\$293-\$730	Low	16.7%
80% AMHI	\$46,720	\$731-\$1,168	Moderate	17.6%
120% AMHI	\$70,080	\$1,169-\$1,752	Median	19.6%
>120% AMHI	>\$70,080	>\$1752	High	43.3%

Source: Housing Research Collaborative, “Housing Assessment Resource Tools” (HART), School of Community and Regional Planning, University of British Columbia (2016).

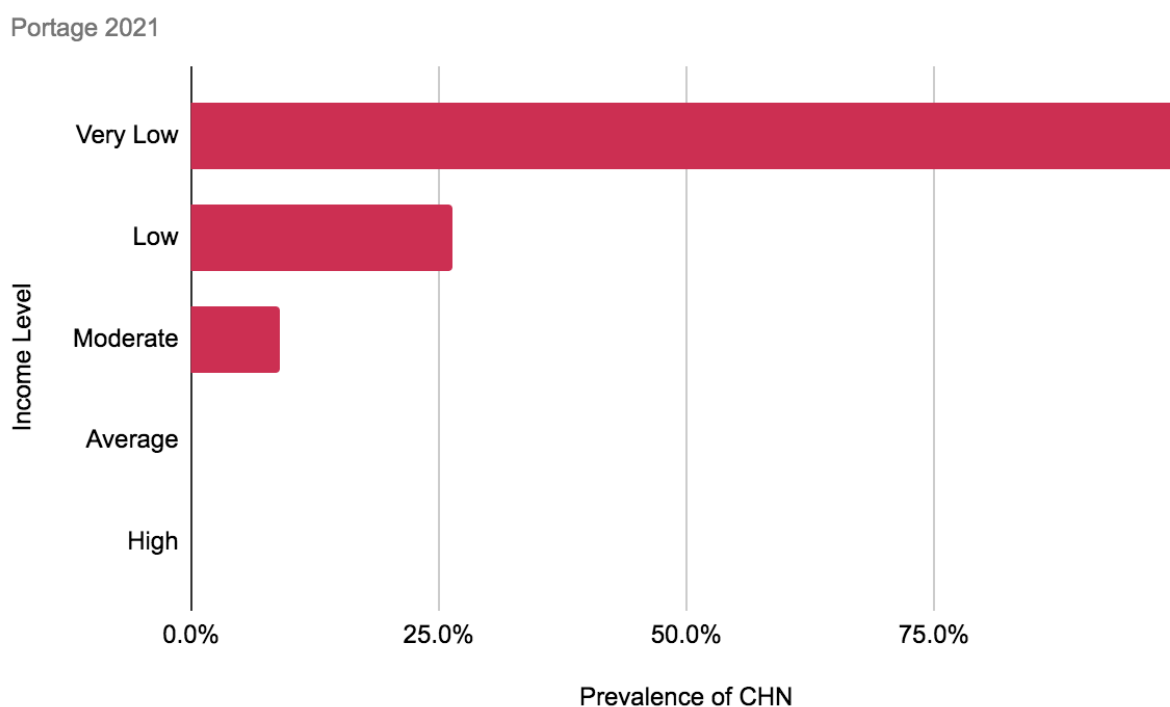
Table 6.2: Income Categories and Target Housing Costs, Portage la Prairie 2021

Area Median Household Income for Portage la Prairie \$69,000.00 ⁴⁶				
% Threshold	\$ Threshold	Affordable Shelter Cost	Income Category	Proportion of HH in this Income Category
20% AMHI	\$13,800	<\$345	Very Low	2.0%
50% AMHI	\$34,500	\$345-\$863	Low	15.4%
80% AMHI	\$55,200	\$864-\$1,380	Moderate	20.1%
120% AMHI	\$82,800	\$1381-\$2,070	Median	21.9%
>120% AMHI	>\$82,000	>\$2070	High	40.7%

Sources: Housing Research Collaborative, “Housing Assessment Resource Tools” (HART), School of Community and Regional Planning, University of British Columbia (2021); Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

⁴⁶ Household incomes in 2020 were undoubtedly impacted by Covid-19 related benefits such as the Canada Emergency Response Benefit (CERB).

Figure 6.1: Prevalence of Core Housing Need in Each Income Category, Portage la Prairie 2021⁴⁷



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Table 6.3: Households in Core Housing Need by Income Category and Household Size, Portage la Prairie 2021

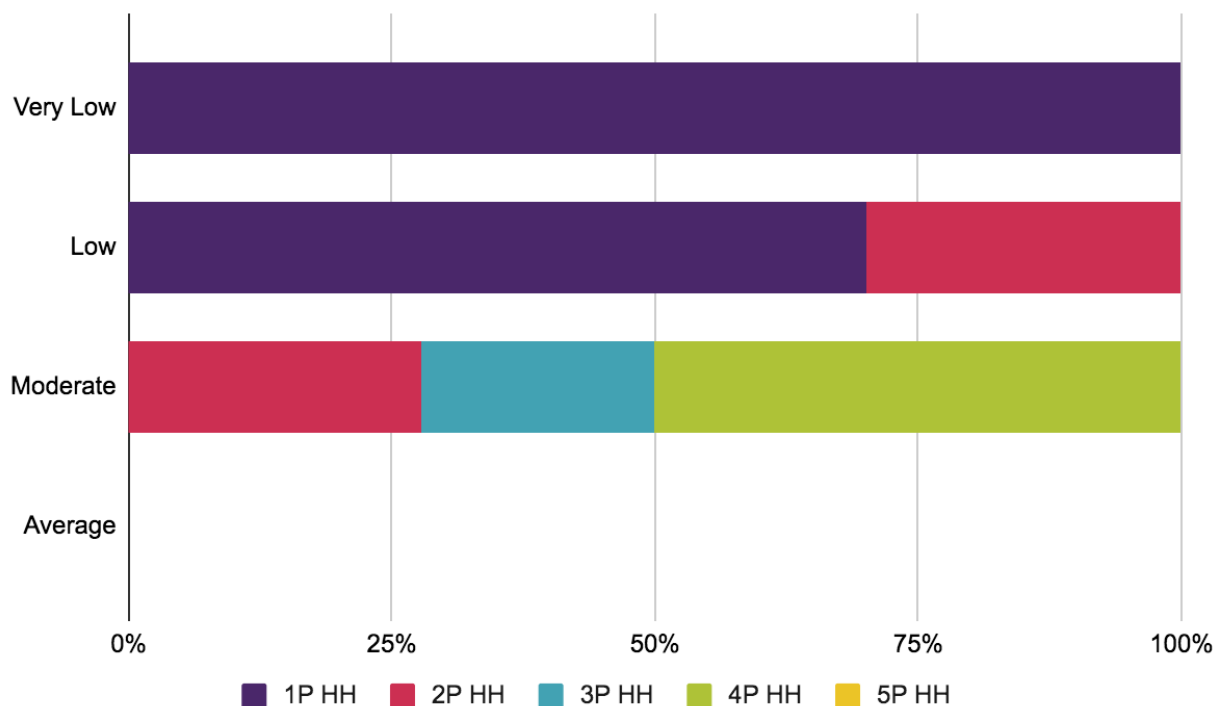
Income Group	Households in Core Housing Need					
	1P	2P	3P	4P	5P+	All sizes
Very Low	100	0	0	0	0	110
Low	140	60	0	0	0	225
Moderate	0	25	20	45	0	100
Average	0	0	0	0	0	0
High	0	0	0	0	0	0

⁴⁷ Number of households in each income category divided by number of households in core need.

Income Group	Households in Core Housing Need					
	1P	2P	3P	4P	5P+	All sizes
All income groups	245	95	40	55	0	435

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Figure 6.2: Households in Core Housing Need by Income Category and Household Size, Portage la Prairie 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Table 6.4: CHN by HH size, Renting Without Subsidy, Portage la Prairie, 2021

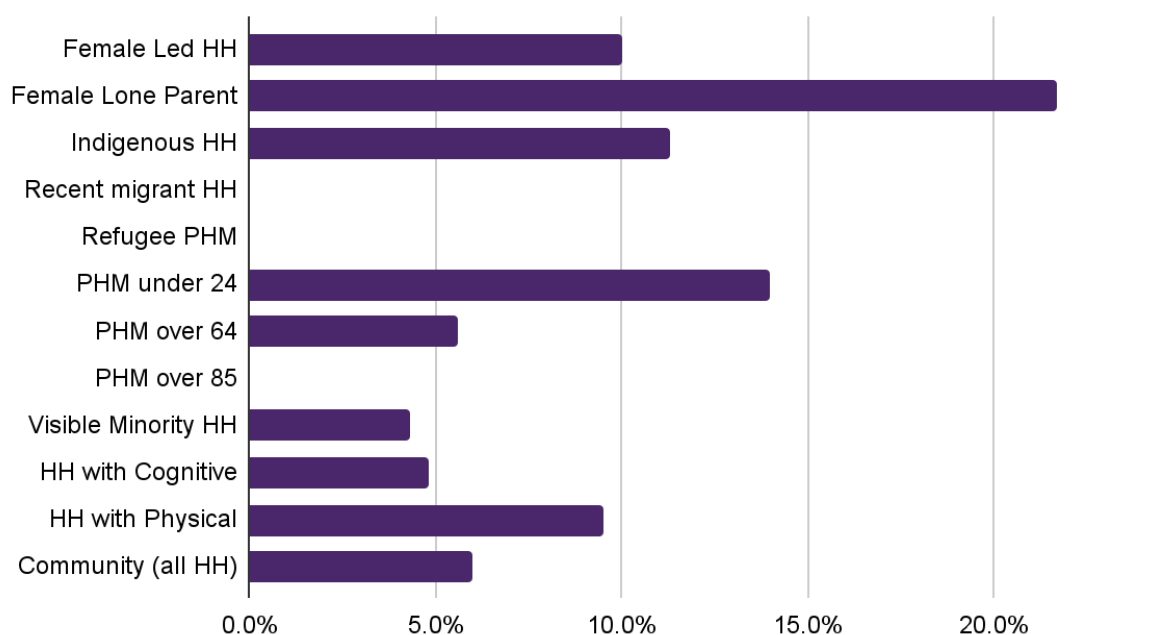
Income Group	Households in Core Housing Need			
	1P	2P+ ⁴⁸	All sizes	HH with children ⁴⁹
Very Low	50	0	30	0

⁴⁸ Disaggregation of HH size Census among renting households not receiving subsidy is limited with the current custom tables. The value shown is *Census family HH + Multiple-family HH + Two-or-more person non-census-family HH*.

⁴⁹ Census data is subject to suppression and random rounding.

Low	665	40	120	0
Moderate	945	25	25	0
Median	85	0	0	0
High	0	0	0	0

Figure 6.3: Proportion of priority population in core housing need, Portage la Prairie 2021

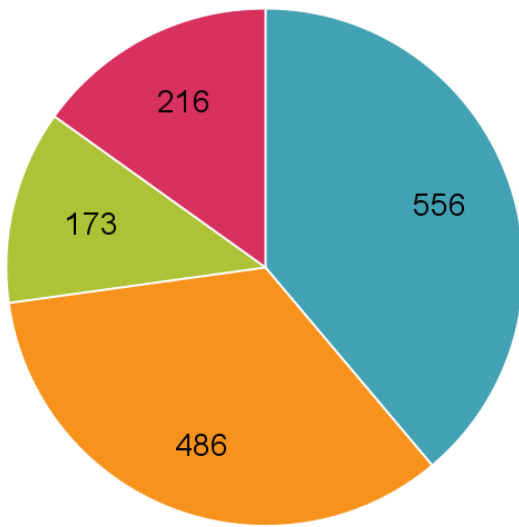


Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Community Housing in Portage la Prairie

In a 2021 survey, CHMC reports that Portage la Prairie had 1,431 units of non-market housing with a variety of bedroom combinations. The majority (973) of these units operate on a RGI (rent geared to income) basis, while another 262 use a market measure to set rent. In Portage la Prairie, 1,060 units are administered by a non-profit. The 2021 survey found 98 vacant units (6.8%). Vacancy rate in community housing in Manitoba is very low, effectively zero.

Figure 6.4: Social and Affordable Housing in Portage la Prairie, by # of Bedrooms, Portage la Prairie 2021



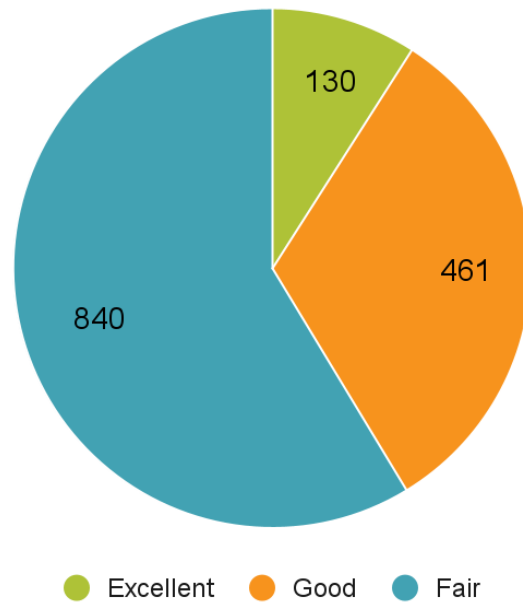
● Bachelor ● 1 Bedroom
● 2 Bedroom ● 3+ Bedroom

Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

Adequacy / Unit Conditions

Almost all (1285) community housing units in Portage la Prairie were constructed between 1970 and 1989, and 59% of units were considered to be in Fair condition or worse in 2021.

Figure 6.5: Number of Units per Building Condition, Portage la Prairie 2021



Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

7. Community Housing Needs Assessment for Selkirk

Treaty One

Selkirk is located in Treaty One Territory, the home and traditional lands of the Anishinaabe (Ojibwe), Ininew (Cree), and Dakota peoples, and in the national homeland of the Red River Métis.

Demographics

Population

- 10,540 (2021)
- 4,643 private dwellings
- Median age: 44.0

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

Key Housing Statistics

- Renters: 1,760
- Average monthly rent+utilities in 2020: \$968 (Manitoba was \$1,074)

Source: Canadian Rental Housing Index (2021).

Core Housing Need in Selkirk

- The 2021 Census found 495 households in Core Housing Need in Selkirk.
- 665, or 37.8% of renting households identified as Indigenous.
- 11% of renting households were spending over 50% of income on rent and utilities
- The lowest income quartile, where the average annual income is \$24,400, are spending an average of 32% of income on rent and utilities.
- 8% households are living in unsuitable units given household makeup (overcrowding)

Income Categories and Target Housing Costs

The Area Median Household Income (AMHI) for Selkirk Census Subdivision is \$68,000 (2021). Using HART⁵⁰ methodology, income categories and maximum housing cost targets were generated for Selkirk for Census years 2016 and 2021 (see tables 7.1 and 7.2)

Affordable housing cost (30% of gross income) for the median income household is \$1700 (2021). Households with Very Low Income (AMHI of 20% or less) earned less than \$13,600, and have maximum affordable housing costs of \$340 or less. The average monthly rent+utilities in Selkirk is \$968.

Core Housing Need by Income Category and Household Size

In Selkirk, almost all households with very low income and in core housing need are one person households. There are 240 households in CHN with low income. 58% are one person households, and 21% are two person households.

Priority Populations

The baseline (all households) prevalence of core housing need in Selkirk is 9.3%. A high proportion (31.7%) of female lone parent households in Selkirk are in core housing need. For households where the PHM⁵¹ under 24, 20.8% are in CHN.

⁵⁰ See discussion of HART methodology, page 2

⁵¹ Primary Household Maintainer (PHM) is the first person in the household identified by Statistics

Canada as someone who pays the rent and other housing costs.

Table 7.1: Income Categories and Target Housing Costs, Selkirk 2016

Area Median Household Income for Selkirk \$60,800				
% Threshold	\$ Threshold	Affordable Shelter Cost (Max 30%)	Income Category	Proportion of HHs in this Income Category
20% AMHI	\$12,160	<\$304	Very Low	2.8%
50% AMHI	\$30,400	\$305-\$760	Low	17.9%
80% AMHI	\$48,640	\$761-\$1,216	Moderate	18.1%
120% AMHI	\$72,960	\$1,217-\$1,824	Median	19.6%
>120% AMHI	>\$72,960	> \$1,824	High	41.6%

Source: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2016).

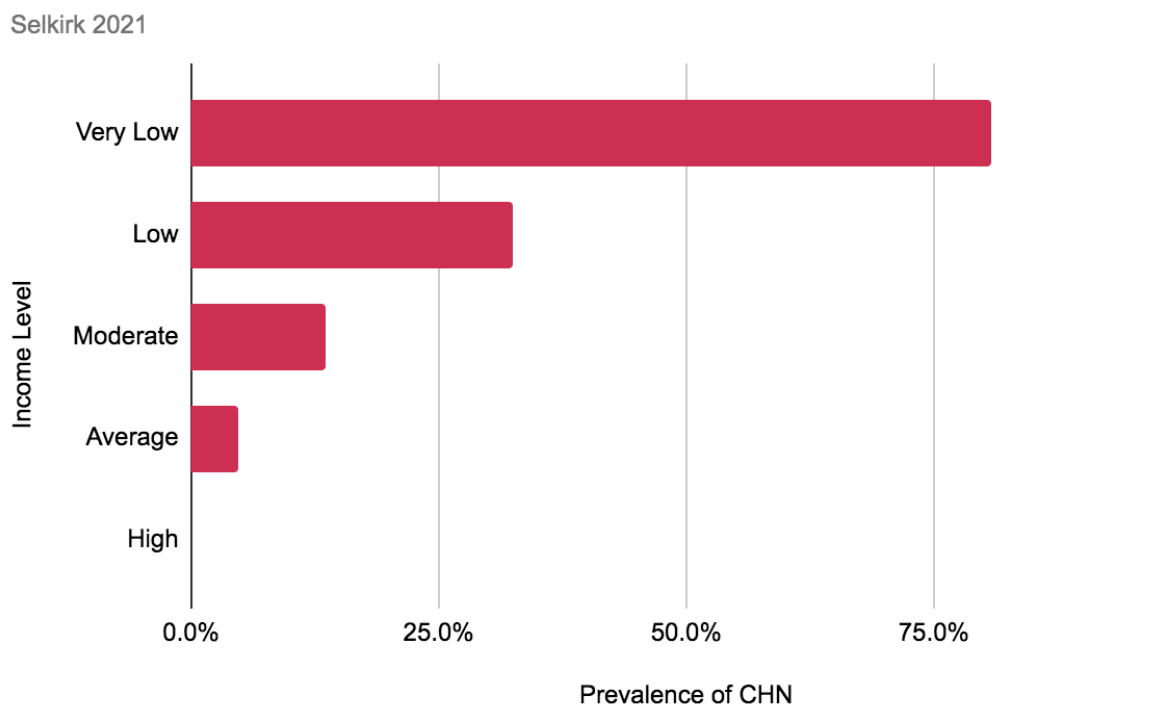
Table 7.2: Income Categories and Target Housing Costs, Selkirk 2021

Area Median Household Income for Selkirk \$68,000 ⁵²				
% Threshold	\$ Threshold	Affordable Shelter Cost	Income Category	Proportion of HH in this Income Category
20% AMHI	\$13,600	<\$340	Very Low	3.1%
50% AMHI	\$34,000	\$341-\$850	Low	17.8%
80% AMHI	\$54,400	\$851-\$1,360	Moderate	19.4%
120% AMHI	\$81,600	\$1361-\$2,040	Median	22.4%
>120% AMHI	>\$81,600	>\$2040	High	37.3%

Sources: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2021); Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

⁵² Household incomes in 2020 were undoubtedly impacted by Covid-19 related benefits such as the Canada Emergency Response Benefit (CERB).

Figure 7.1: Prevalence of Core Housing Need in Each Income Category, Selkirk 2021⁵³



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

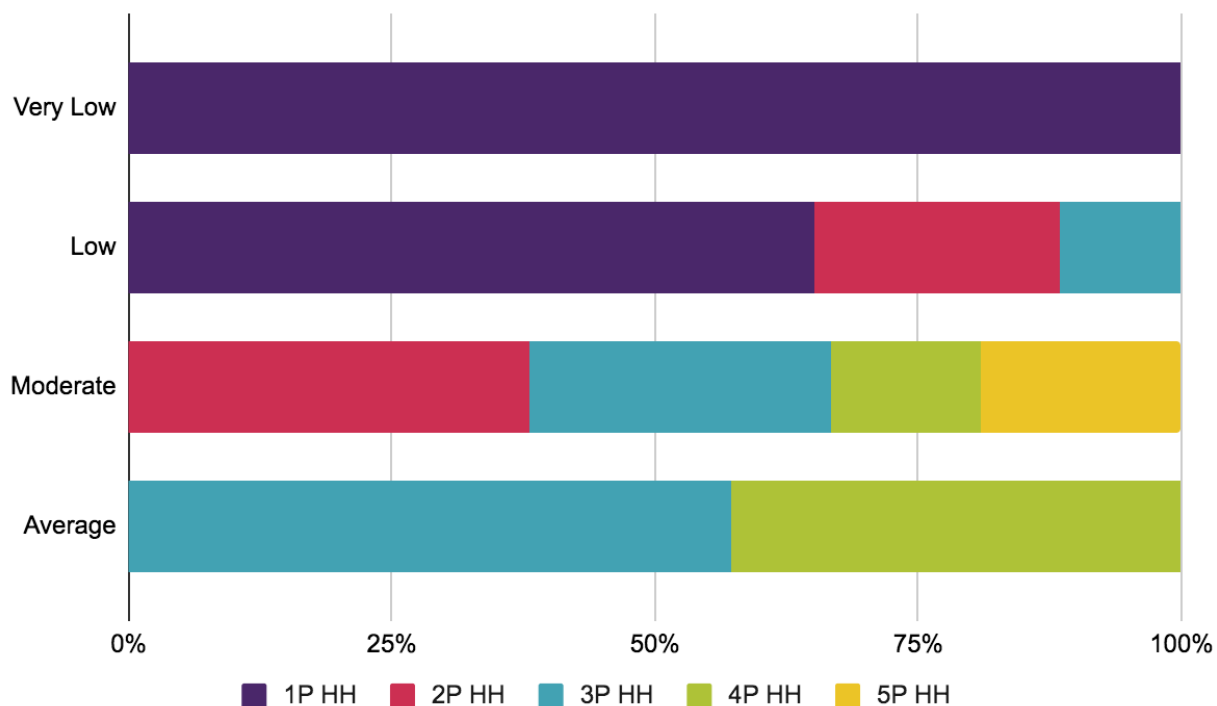
Table 7.3: Households in Core Housing Need by Income Category and Household Size, Selkirk 2021

Income Group	Households in Core Housing Need					
	1P	2P	3P	4P	5P+	All sizes
Very Low	100	0	0	0	0	105
Low	140	50	25	0	0	240
Moderate	0	40	30	15	20	110
Average	0	0	20	15	0	45
High	0	0	0	0	0	0
All income groups	240	100	70	35	50	495

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

⁵³ Number of households in each income category divided by number of households in core need.

Figure 7.2: Households in Core Housing Need by Income Category and Household Size, Selkirk 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

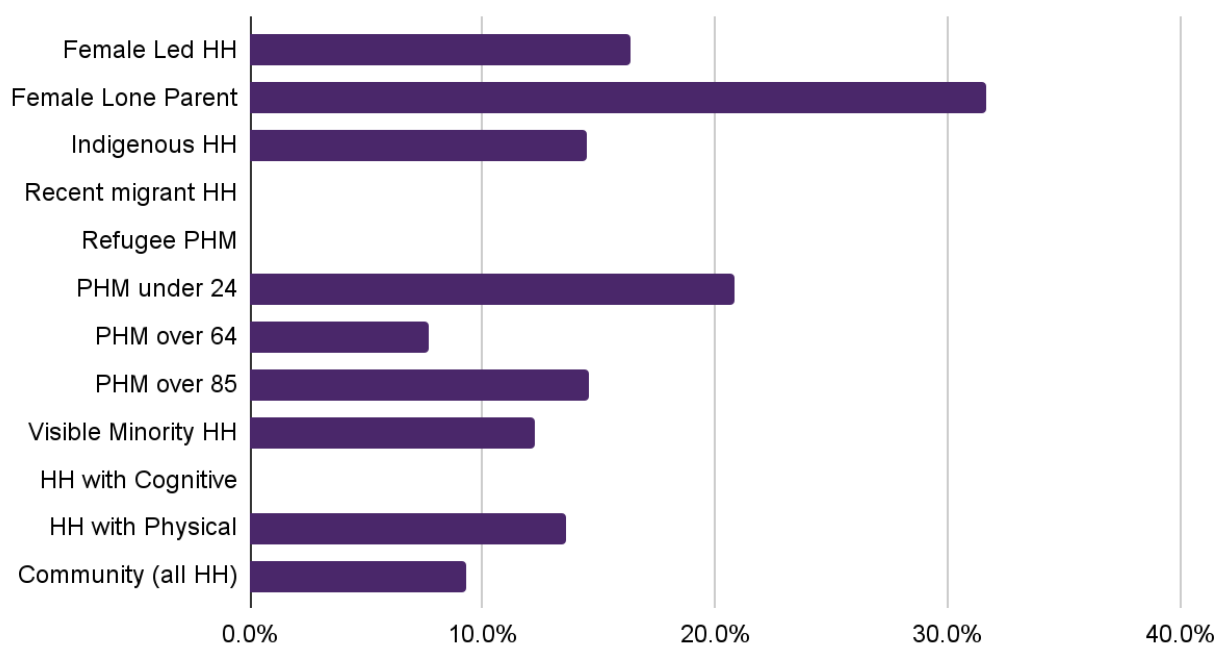
Table 7.4: CHN by HH size, Renting Without Subsidy, Selkirk, 2021

Income Group	Households in Core Housing Need			
	1P	2P+ ⁵⁴	All sizes	HH with children ⁵⁵
Very Low	0	0	0	0
Low	70	25	105	0
Moderate	0	50	50	0
Median	0	25	25	0
High	0	0	0	0

⁵⁴ Disaggregation of HH size Census among renting households not receiving subsidy is limited with the current custom tables. The value shown is *Census family HH + Multiple-family HH + Two-or-more person non-census-family HH*.

⁵⁵ Census data is subject to suppression and random rounding.

Figure 7.3: Proportion of priority population in core housing need, Selkirk 2021

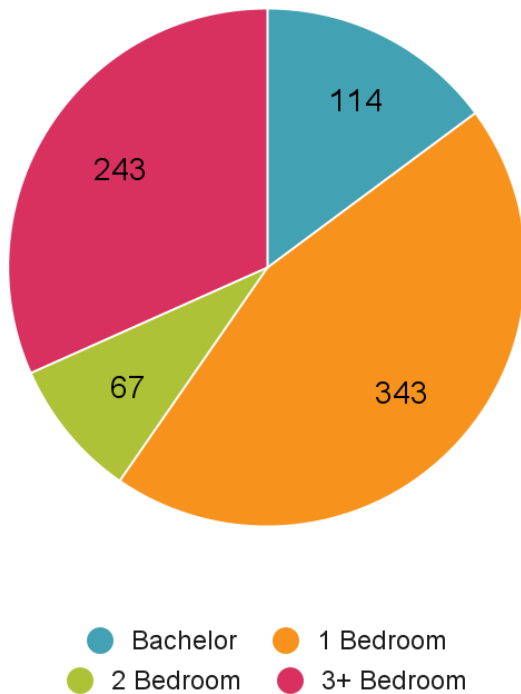


Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Community Housing in Selkirk

In a 2021 survey, CHMC reports that Selkirk had 766 units of non-market housing with a variety of bedroom combinations. The majority (583) of these units operate on a RGI (rent geared to income) basis, while another 140 use a market measure to set rent. 465 of these units are administered by the Government. Vacancy rates in community housing are very low, effectively zero.

Figure 7.4: Social and Affordable Housing in Selkirk, by # of Bedrooms, Selkirk 2021

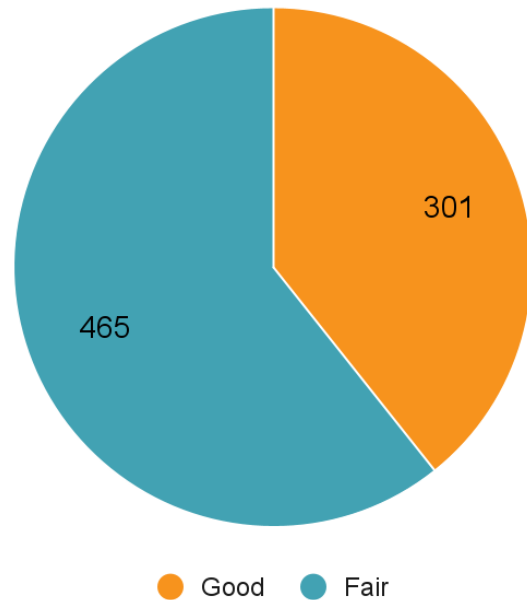


Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

Adequacy / Unit Conditions

Most community housing units in Selkirk were constructed between 1970 and 1989, and 61% of units were considered to be in fair condition in 2021.

Figure 7.5: Number of Units per Building Condition, Selkirk 2021



Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

8. Community Housing Needs Assessment for Thompson

Treaty One

Thompson is located on Treaty Five lands, the traditional Territory of Nisichawayasihk Cree Nation and the traditional homeland of the Metis people.

Demographics

Population

- 13,035 (2021)
- 4,048 private dwellings
- Median age: 41.2

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

Key Housing Statistics

- Renting households: 1,100
- Average monthly rent+utilities in 2020: \$1,120 (Manitoba was \$1,074)

Source: Canadian Rental Housing Index (2021).

Core Housing Need in Thompson

- The 2021 Census found 435 households in Core Housing Need in Thompson.
- 1,100, or 50.7% of renting households identified as Indigenous.
- 8% of renting households were spending over 50% of income on rent and utilities.
- The lowest income quartile, where the average annual income is \$36,000, are spending an average of 32% of income on rent and utilities.
- 18% of renting households are living in unsuitable units given household makeup (overcrowding)

Income Categories & Target Housing Costs

The Area Median Household Income (AMHI) for Thompson Census Subdivision is \$96,000 (2021). Using HART⁵⁶ methodology the following income categories and maximum housing cost targets were generated for Thompson. Affordable housing cost (30% of gross income) for the median income household is \$2400 (2021). Households with Very Low Income (AMHI of 20% or less) earned less than \$19,200, and have maximum affordable housing costs of \$480 or less. The average monthly rent+utilities in Thompson is \$1,120.⁵⁷ Thompson has a lower AMHI and a higher average rent than in Manitoba overall, Manitoba has an AMHI of \$69,000 and an average rent of \$891 monthly.

Core Housing Need by Income Category and Household Size

Of the 60 households in core housing need with very low income, 33% are 1 person households and 33% are 2 person households. There is a somewhat equal distribution of household size among households in CHN with Low Income. Nearly all of the households in CHN with moderate income are 5 person+ households.

Priority Populations

The baseline (all households) prevalence of core housing need in Thompson is 9.4%. A very high proportion of households with a PHM under 24 are in core housing need (28.6%). 27.7% of female lone-parent households in Thompson are in core housing need.

⁵⁶ See discussion of HART methodology, page 2

⁵⁷ Canadian Rental Housing Index, 2021

Table 8.1: Income Categories and Target Housing Costs, Thompson 2016

Area Median Household Income for Thompson \$96,000.00				
% Threshold	\$ Threshold	Affordable Shelter Cost (Max 30%)	Income Category	Proportion of HHs in this Income Category
20% AMHI	\$19,200	\$480	Very Low	2.9%
50% AMHI	\$48,000	\$481-\$1,200	Low	17.6%
80% AMHI	\$76,800	\$1201-\$1,920	Moderate	17.4%
120% AMHI	\$115,200	\$1921-\$2,880	Median	21.0%
>120% AMHI	>\$115,200	>\$2,880	High	41.1%

Source: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2016).

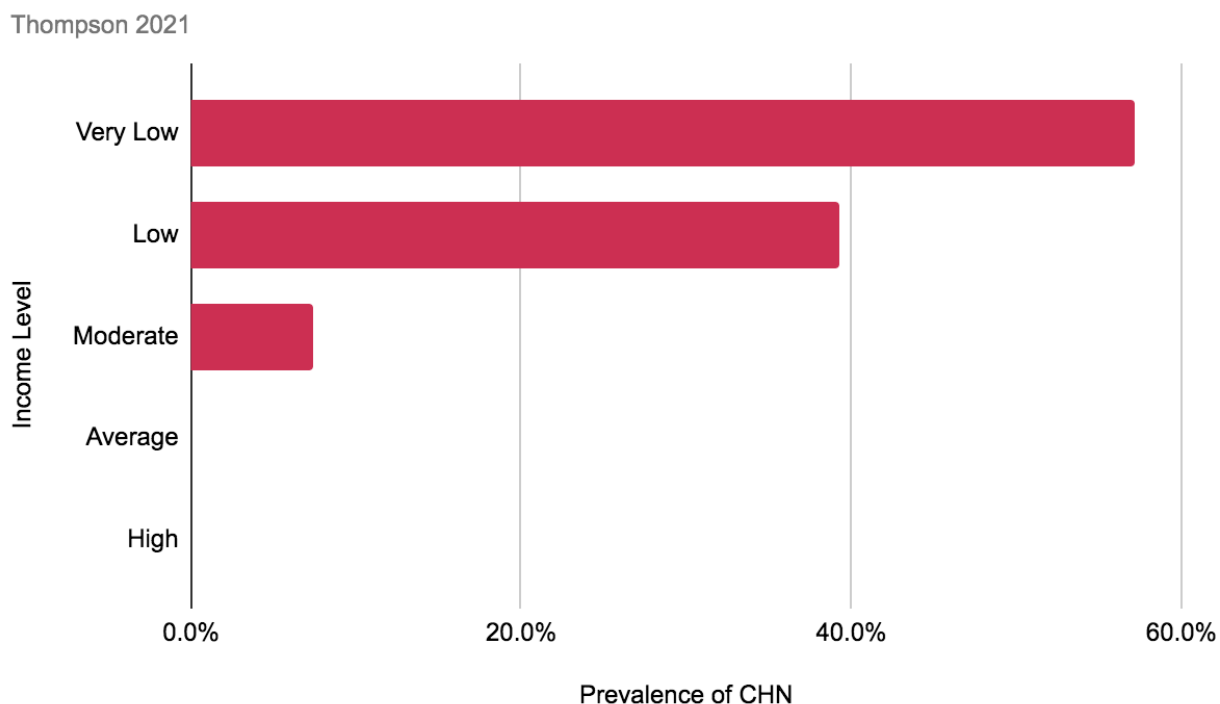
Table 8.2: Income Categories and Target Housing Costs, Thompson 2021

Area Median Household Income for Thompson \$96,000.00 ⁵⁸				
% Threshold	\$ Threshold	Affordable Shelter Cost	Income Category	Proportion of HH in this Income Category
20% AMHI	\$19,200	\$480	Very Low	2.1%
50% AMHI	\$48,000	\$481-\$1,200	Low	16.1%
80% AMHI	\$76,800	\$1201-\$1,920	Moderate	17.8%
120% AMHI	\$115,200	\$1921-\$2,880	Median	20.1%
>120% AMHI	>\$115,200	>\$2,880	High	43.9%

Sources: Housing Research Collaborative, “*Housing Assessment Resource Tools*” (HART), School of Community and Regional Planning, University of British Columbia (2021); Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

⁵⁸ Household incomes in 2020 were undoubtedly impacted by Covid-19 related benefits such as the Canada Emergency Response Benefit (CERB).

Figure 8.1: Prevalence of Core Housing Need in Each Income Category, Thompson 2021⁵⁹



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

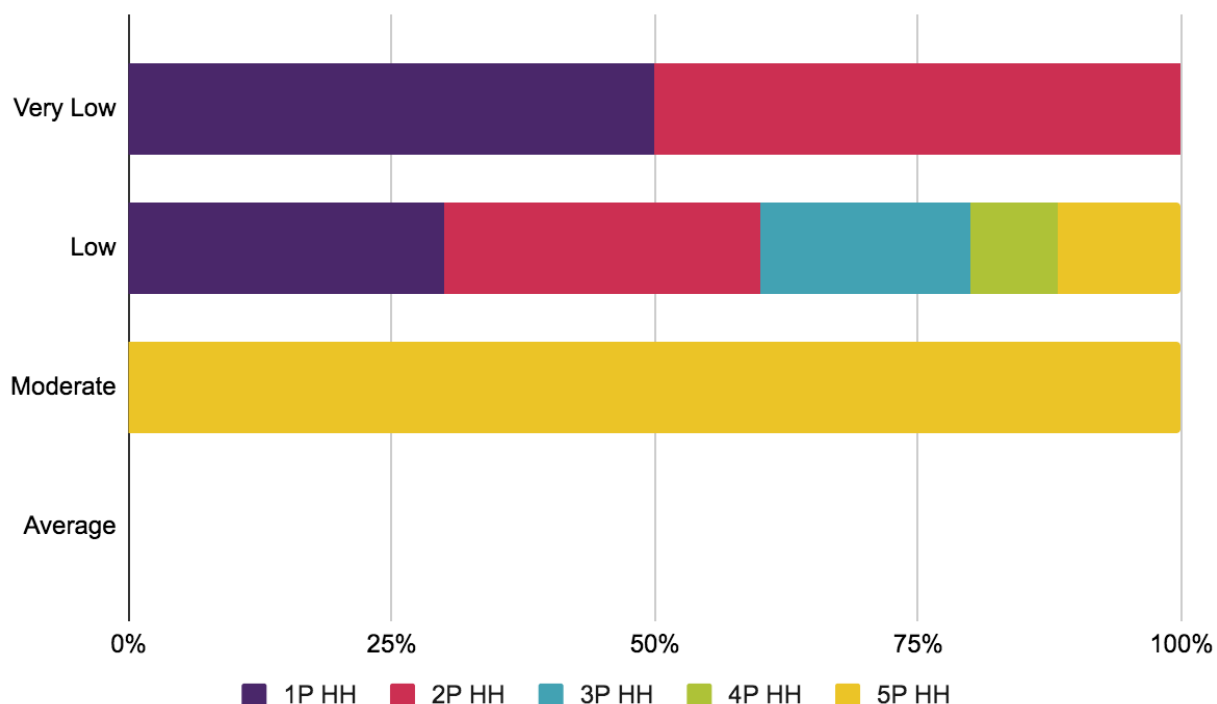
Table 8.3: Households in Core Housing Need by Income Category and Household Size, Thompson 2021

Income Group	Households in Core Housing Need					
	1P	2P	3P	4P	5P+	All sizes
Very Low	20	20	0	0	0	60
Low	90	90	60	25	35	310
Moderate	0	0	0	0	45	65
Average	0	0	0	0	0	0
High	0	0	0	0	0	0
All income groups	115	115	80	45	25	435

⁵⁹ Number of households in each income category divided by number of households in core need.

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Figure 8.2: Households in Core Housing Need by Income Category and Household Size, Thompson 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

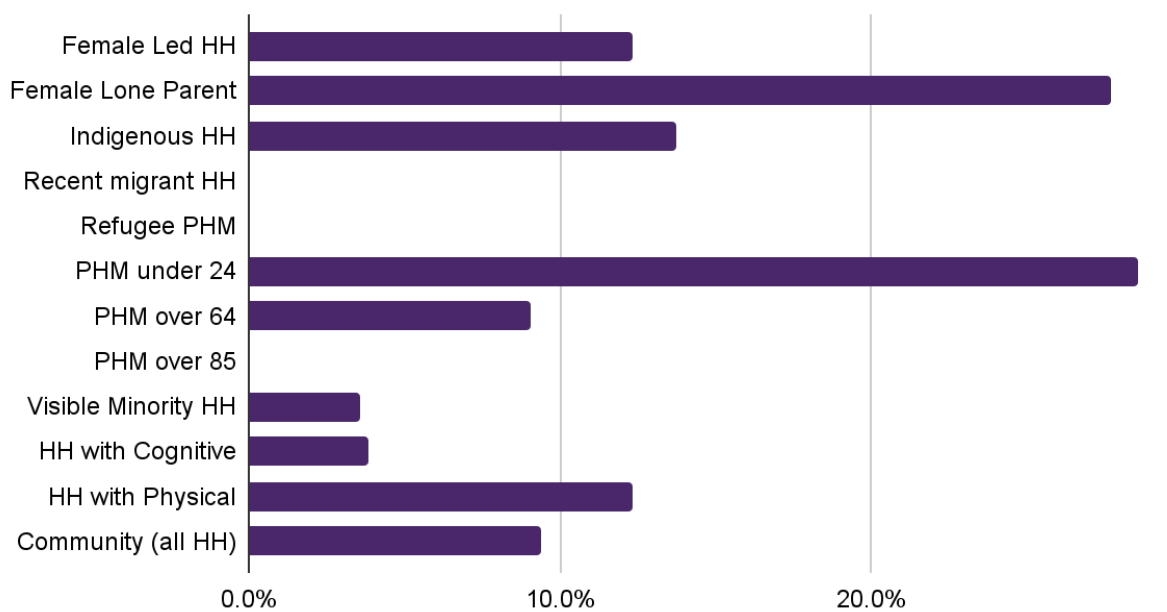
Table 8.4: CHN by HH size, Renting Without Subsidy, Thompson, 2021

Income Group	Households in Core Housing Need			
	1P	2P+ ⁶⁰	All sizes	HH with children ⁶¹
Very Low	0	0	0	0
Low	75	125	215	30
Moderate	0	30	30	0
Median	0	0	0	0
High	0	0	0	0

⁶⁰ Disaggregation of HH size Census among renting households not receiving subsidy is limited with the current custom tables. The value shown is *Census family HH + Multiple-family HH + Two-or-more person non-census-family HH*.

⁶¹ Census data is subject to suppression and random rounding.

Figure 8.3: Proportion of priority population in core housing need, Thompson 2021

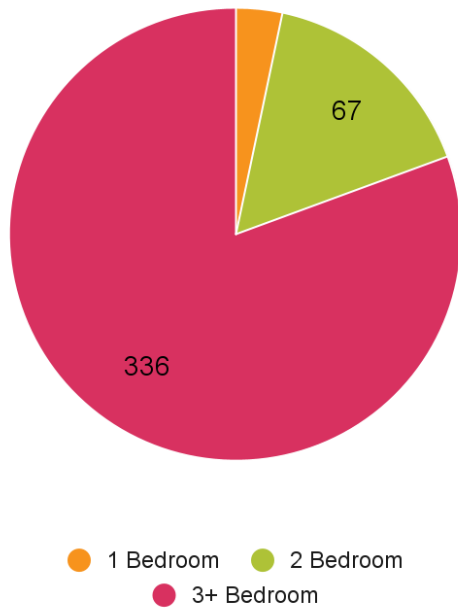


Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

Community Housing in Thompson

In a 2021 survey, CHMC reports that Thompson had 418 units of non-market housing with a variety of bedroom combinations. The majority (15,356) of these units operate on a RGI (rent geared to income) basis, while another 3,079 use a market measure to set rent. 117 units use an external entity to set rent, and 561 use methods other than the rent mechanism categories offered by the survey. In Thompson, 6,713 are administered by a non-profit, and 2,213 are administered by cooperatives. The bulk of units (83.7%) in Thompson were constructed between 1970 and 1989. Vacancy rate in community housing is very low, effectively zero.

Figure 8.4: Social and Affordable Housing in Thompson, by # of Bedrooms, Thompson 2021

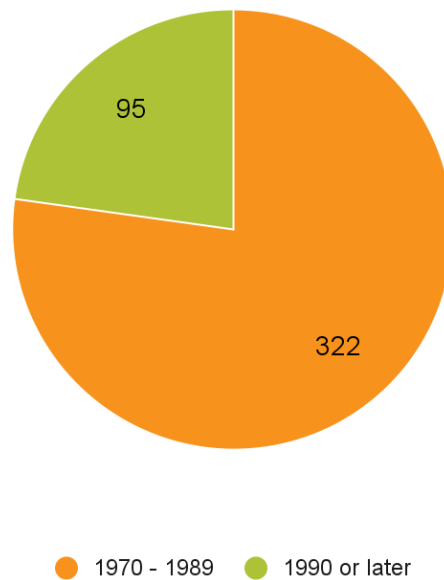


Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

Adequacy / Unit Conditions

The bulk (77%) of community housing units in Thompson were constructed between 1970 and 1989, and all units were considered to be in Fair condition in 2021.

Figure 8.5: Social and Affordable Housing, Year of Construction, Thompson 2021



Source: Canada Mortgage and Housing Corporation, Social and Affordable Housing Survey (2021)

9. Community Housing Needs Assessment for Dauphin

Treaty Two

Dauphin is located on Treaty 2 lands, the original lands of the Anishinaabek, Ininiwak and Dakota peoples, and the homeland of the Métis Nation.

Demographics

Population

- 8,368 (2021)
- 4,048 private dwellings
- Median age: 41.2

Source: Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

Key Housing Statistics

- Renting households: 1420
- Average monthly rent+utilities in 2020: \$793 (Manitoba was \$1,074)

Source: Canadian Rental Housing Index (2021).

Core Housing Need in Dauphin

- The 2021 Census found 125 households in Core Housing Need in Dauphin.
- 510, or 35.9% of renting households identified as Indigenous.
- 8% of renting households were spending more than 50% of their income on rent plus utilities.
- The lowest income quartile, where the median annual income is \$23,600, are spending an average of 33% of income on rent and utilities.
- 8% households are living in unsuitable units given household makeup (overcrowding).

Income Categories and Target Housing Costs

The Area Median Household Income (AMHI) for Dauphin Census Subdivision is \$60,800 (2021). Using HART⁶² methodology, income categories and maximum housing cost targets were generated for Dauphin for Census years 2016 and 2021 (see tables 9.1 and 9.2).

Affordable housing cost (30% of gross income) for the median income household is \$1,520 (2021). Households with Very Low Income (AMHI of 20% or less) earned less than \$12,160, and have maximum affordable housing costs of \$304 or less. The average monthly rent in Dauphin is \$793.

Core Housing Need by Income Category and Household Size

All of the 70 households in core housing need with very low income in Dauphin are 1 person households. 80 households in core housing are in the low income category, with 50% being 1 person households.

Priority Populations

The baseline (all households) prevalence of core housing need in Dauphin is 2.4%. 4.9% of female lone parent households are in core housing need. Other populations facing higher prevalence of CHN include Indigenous households (3.7%).

Table 9.1: Income Categories and Target Housing Costs, Dauphin 2016

⁶² See discussion of HART methodology, page 2

Area Median Household Income for Dauphin \$51,200.00				
% Threshold	\$ Threshold	Affordable Shelter Cost (Max 30%)	Income Category	Proportion of HHs in this Income Category
20% AMHI	\$10,240	\$256	Very Low	1.9%
50% AMHI	\$25,600	\$257-\$640	Low	16.9%
80% AMHI	\$40,960	\$641-\$1,024	Moderate	19.6%
120% AMHI	\$61,440	\$1025-\$1,536	Median	18.1%
>120% AMHI	>\$61,440	>\$1,536	High	43.4%

Source: Housing Research Collaborative, "Housing Assessment Resource Tools" (HART), School of Community and Regional Planning, University of British Columbia (2016).

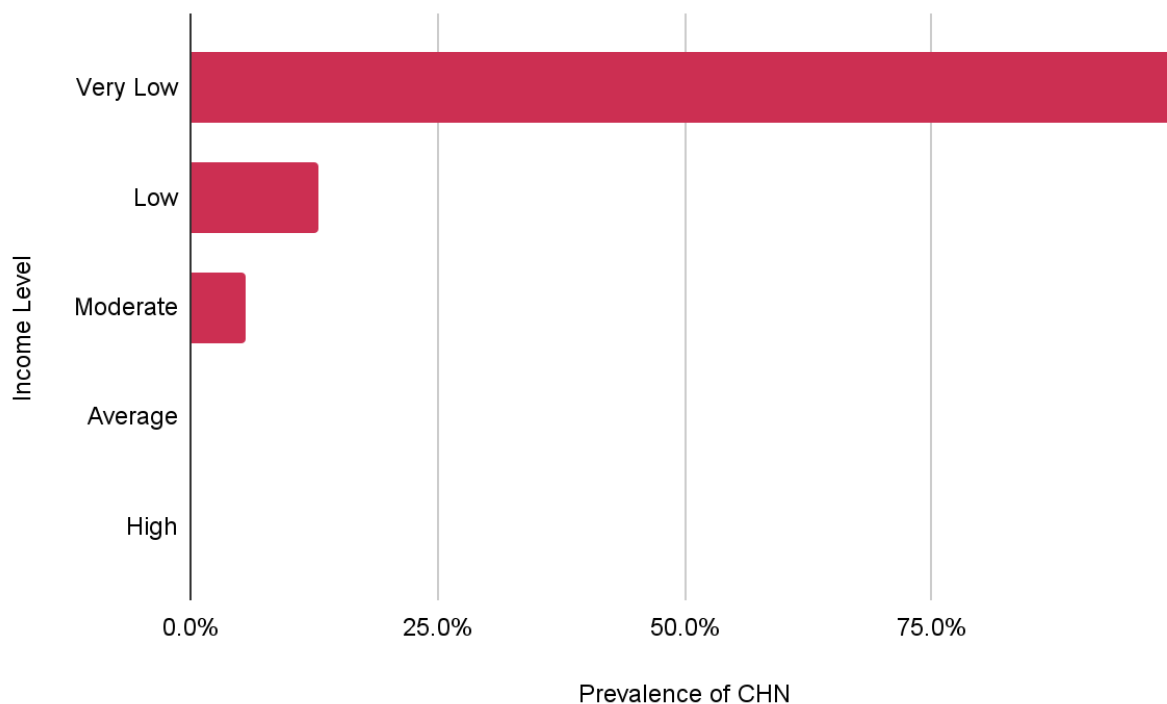
Table 9.2: Income Categories and Target Housing Costs, Dauphin 2021

Area Median Household Income for Dauphin \$60,800.00 ⁶³				
% Threshold	\$ Threshold	Affordable Shelter Cost	Income Category	Proportion of HH in this Income Category
20% AMHI	\$12,160	\$304	Very Low	2.6%
50% AMHI	\$30,400	\$305-\$760	Low	16.9%
80% AMHI	\$48,640	\$761-\$1,216	Moderate	19.9%
120% AMHI	\$72,960	\$1217-\$1,824	Median	21.7%
>120% AMHI	>\$72,960	>1,824	High	38.9%

Sources: Housing Research Collaborative, "Housing Assessment Resource Tools" (HART), School of Community and Regional Planning, University of British Columbia (2021); Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released December 15, 2022.

⁶³ Household incomes in 2020 were undoubtedly impacted by Covid-19 related benefits such as the Canada Emergency Response Benefit (CERB).

Figure 9.1: Prevalence of Core Housing Need in Each Income Category, Dauphin 2021⁶⁴



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

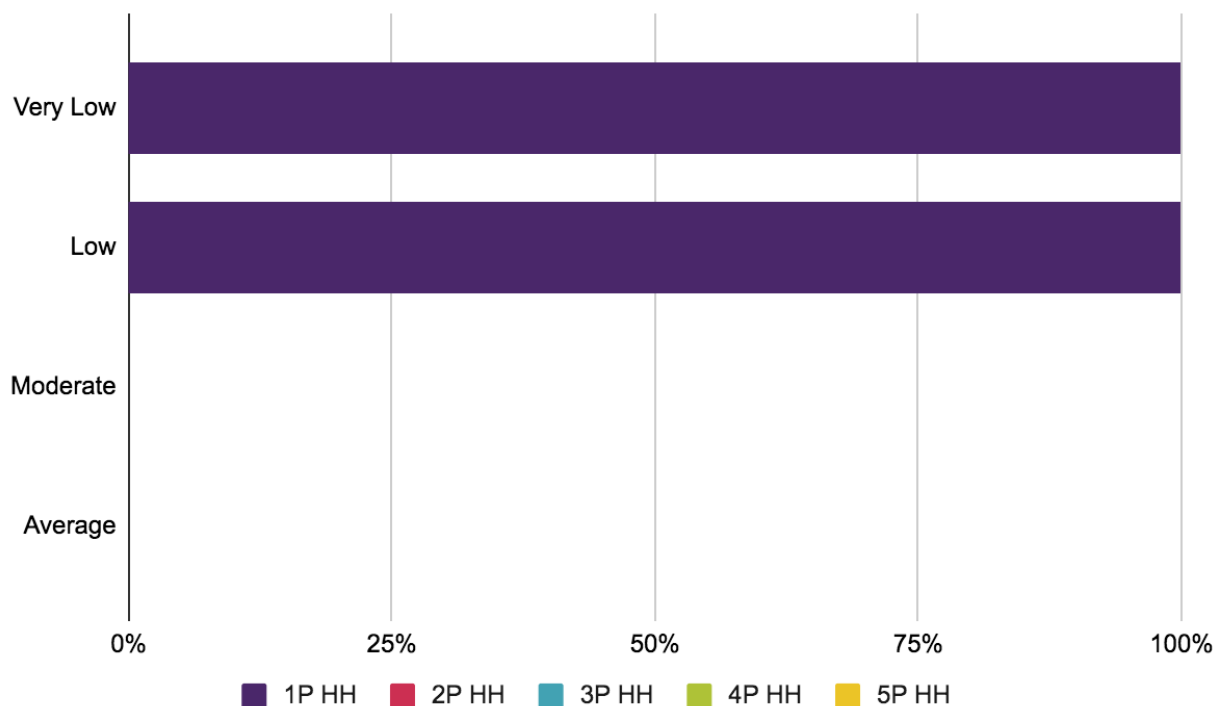
Table 9.3: Households in Core Housing Need by Income Category and Household Size, Dauphin 2021

Income Group	Households in Core Housing Need					
	1P	2P	3P	4P	5P+	All sizes
Very Low	70	0	0	0	0	70
Low	25	0	0	0	0	50
Moderate	0	0	0	0	0	0
Average	0	0	0	0	0	0
High	0	0	0	0	0	0
All income groups	90	0	0	0	0	125

Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

⁶⁴ Number of households in each income category divided by number of households in core need.

Figure 9.2: Households in Core Housing Need by Income Category and Household Size, Dauphin 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).

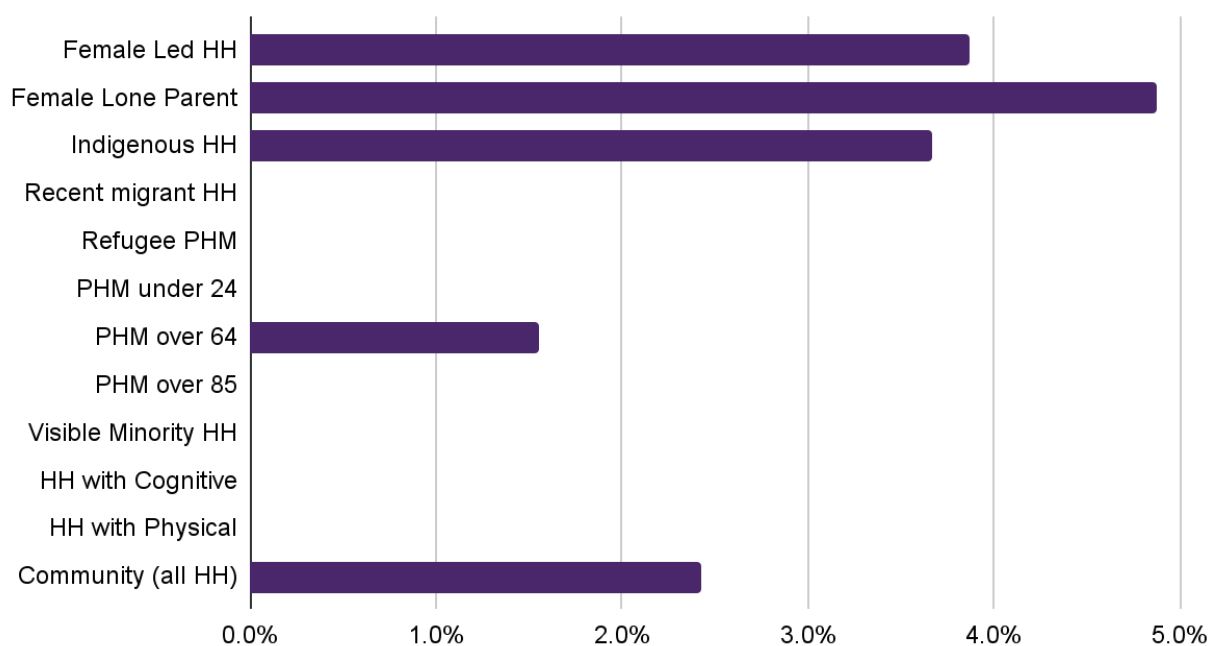
Table 9.4: CHN by HH size, Renting Without Subsidy, Dauphin, 2021

Income Group	Households in Core Housing Need			
	1P	2P+ ⁶⁵	All sizes	HH with children ⁶⁶
Very Low	20	0	20	0
Low	20	0	35	0
Moderate	0	0	0	0
Median	0	0	0	0
High	0	0	0	0

⁶⁵ Disaggregation of HH size Census among renting households not receiving subsidy is limited with the current custom tables. The value shown is *Census family HH + Multiple-family HH + Two-or-more person non-census-family HH*.

⁶⁶ Census data is subject to suppression and random rounding.

Figure 9.3: Proportion of priority population in core housing need, Dauphin 2021



Source: Housing Research Collaborative, *Housing Assessment Resource Tools (HART)*, (2021).