

July 18, 2019

City of Dauphin  
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Attention: Carissa Caruk-Ganczar, Economic Development Manager

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Dear Economic Development Manager Carissa Caruk-Ganczar:

**RE: Dauphin Housing Need & Demand Assessment**

The investigation of the Dauphin Housing initiative started with this Dauphin Housing Market Need and Demand Assessment. Preferred Choice has compiled and analyzed secondary data, developed employment, population, and housing forecasts, examined market segments, considered growth factors in the Dauphin market, and explored considerations relevant to new housing development in the market. A copy of the assessment report is enclosed. This can be followed-up by further demographic analysis and planning.

***Based on the assessment we offer the following conclusions:***

- 1. There is a strong anticipated need for additional housing and rental housing in the City of Dauphin over the next 10 years with a further 375 to 425 dwelling units needed in the next decade should forecast population growth occur.***
- 2. There is potential for additional housing growth in the City of Dauphin above base forecast levels through active attraction of seniors, rural residents moving into the community, and attraction of individuals throughout the region and beyond.***
- 3. Lower income levels in the City of Dauphin enable the community to afford housing across the housing continuum from social to affordable to market housing options.***
- 4. Potential additional housing growth in the City of Dauphin at a healthy pace over the next 10 years would require about 125 to 140 lots for about 70 to 80 single family dwellings and about 280 to 320 multi-unit dwellings.***
- 5. The City of Dauphin must actively engage developers and builders to encourage, facilitate, assist, and advance the development of housing to address the projected housing needs of Dauphin.***





***Based on the findings of the Dauphin Housing Need and Demand Assessment we offer the following recommendations:***

- 1. That the City of Dauphin work closely with housing project proponents to continue to develop the envisioned Housing Projects in Dauphin.***
- 2. That the City of Dauphin work with project proponents to further define the project scale, market niche, and proposed location for the envisioned Dauphin Housing Development Projects.***
- 3. That the City of Dauphin work with project proponents to enable the initiation of a Financial Viability Analysis phase of each project, followed by a Business Plan as appropriate.***
- 4. That the City of Dauphin seek resources to develop a Housing Market Demographic Supplement and follow-up housing plans as appropriate.***

We look forward to continuing to be of service to the City of Dauphin for any supplement stages of the new Dauphin housing development initiative.

Sincerely,



D. James Leier, B. Comm.

Project Lead



# City of Dauphin

## Dauphin Housing Need and Demand Market Assessment Report

July 18, 2019

Prepared by  
**preferred  
choice**   
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This Dauphin Housing Need and Demand Market Assessment has been prepared by Preferred Choice (DJ Leier Enterprises Ltd.) with support from the City of Dauphin (Dauphin), for the exclusive use of the City of Dauphin and its partners.

The information included in this report is strictly confidential for the exclusive use of the City of Dauphin, and its partner(s) and / or its designate(s), and is provided on the understanding that it will not be copied nor disclosed to third parties without the prior authorization of City of Dauphin.



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***Preferred Choice's Development Strategists helping our clients be prepared, be well known, and be connected***

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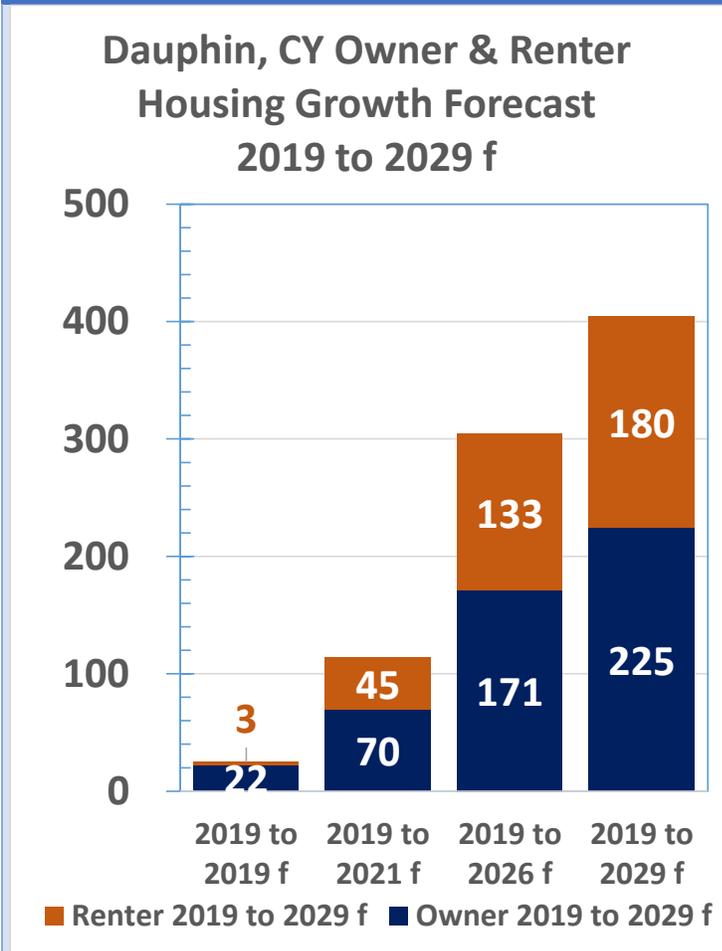
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## Executive Summary

### Dauphin Housing Market Assessment Findings

The Need and Demand Assessment compiled and analyzed secondary data, developed employment, population, and housing forecasts, examined market segments, and explored considerations relevant to new housing development in the City of Dauphin, Rural Municipality of Dauphin, Rural Municipality of Lakeshore, Municipality of Gilbert Plains, and City of Dauphin + Rural Municipality of Dauphin + Municipality of Gilbert Plains + Rural Municipality of Lakeshore with a focus on the City of Dauphin.

**Exhibit 0.1 - Dauphin, City Housing Growth Projections by Tenure for 2019 to 2029 based on Growth Forecasts**



Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data, plus Preferred Choice Modelling

Assuming forecast population growth of 0.52% per annum for the City of Dauphin and corresponding dwelling growth is realized then about 405 additional dwelling units in Dauphin would be required over the next 10 years. This would include potentially 97 to 203 more owner dwelling units and 177 to 308 more tenant rental units by 2028 in Dauphin. The mix of rental and ownership units varies somewhat particularly in the condominium markets where the tenure of occupancy can vary from time to time. The level of rental units for the market is impacted by the availability of potential social housing and general economic conditions.

**Conclusion #1: There is a strong anticipated need for additional housing and rental housing in the City of Dauphin over the next 10 years with a further 375 to 425 dwelling units needed in the next decade should forecast population growth occur.**

As the projections for additional housing needs has focused on resident employment and population growth, this does not include any significant additional housing needs for an increasing level of seniors staying in the community, area farmers interested in moving into the city, increased attraction of individuals looking for housing in the broader region, or other individuals that may move into the community. Additional demographic and seniors market analysis can be done in a supplemental market assessment.

***Conclusion #2: There is potential for additional housing growth in the City of Dauphin above base forecast levels through active attraction of seniors, rural residents moving into the community, and attraction of individuals throughout the region and beyond.***

Household income levels are lower than provincial levels in Dauphin. The average household income before and after-tax is below the Manitoba average. The average dwelling value, monthly owner shelter costs, and monthly tenant renter shelter costs are significantly below the Manitoba provincial levels.

Below average income levels and below average shelter costs in the City of Dauphin requires a range of market, entry level, affordable, and social housing across the housing continuum in Dauphin. Housing needs exist along the entire housing continuum in Dauphin.

***Conclusion #3: Lower income levels in the City of Dauphin enable the community to afford housing across the housing continuum from social to affordable to market housing options.***

Based on the nature of multi-unit projects lot needs then about 122 to 140 more lots would be required over the next 10 years to support about 70 to 80 more residences and 52 to 60 multi-unit projects (for about 280 to 320 multi-unit dwelling units). The City of Dauphin would need to have at least 10 residential and 5 to 10 multi-unit lots available per year to support the potential growth.

Depending on the appropriate economies of scale and timeframe to develop additional lots a two year rolling supply of inventory should be considered. An inventory of 40 available residential and multi-unit lots or more should be sustained in the City of Dauphin at any given time to capture anticipated future area growth and potential peak activity from time to time.

***Conclusion #4: Potential additional housing growth in the City of Dauphin at a healthy pace over the next 10 years would require about 125 to 140 lots for about 70 to 80 single family dwellings and about 280 to 320 multi-unit dwellings.***

Based upon the projected housing needs for the community, the City of Dauphin should continue to support pursuit of additional housing in the community with interested developers. Currently

there is interest within the community to examine and address the housing development need and demand in Dauphin. The City of Dauphin should ensure that active development continues to address the current and future housing needs and potential growth of the community.

**Conclusion #5: The City of Dauphin must actively engage developers and builders to encourage, facilitate, assist, and advance the development of housing to address the projected housing needs of Dauphin.**

Key factors for proponents pursuing new housing development projects is to strategically position their project(s) to meet the need for target housing market segments by:

- Securing a suitable site(s) / land / or existing locations ideal for the project
- Providing experienced construction and project management to enable the project to occur in a timely manner
- Having strong project managers to ensure the project is developed in a cost-effective manner
- Targeting particular market segments to meet the needs of particular owner and tenant groups in the area
- Delivering quality project and property management services to attract, service, and retain unit sales and tenants in a well-run housing development

**Housing and the Dauphin Area Market**

The City of Dauphin commissioned this Need and Demand Assessment for general planning purposes along with being ready to generate interest in housing development in the market. The city is exploring initiatives to stimulate future housing development in the community.

Preferred Choice’s Development Strategists were engaged to provide the need and demand assessment for the project along with follow-up services upon request.

Exhibit 0.2 - The Community Housing Continuum						
Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Rental Housing	Home Ownership
⇒	⇒	⇒	⇒	⇒	⇒	⇒
<b>Government Subsidized Housing</b>			<b>Non-Market Housing</b>		<b>Market Housing</b>	
<i>Source: A Guide for Canadian Municipalities for the Development of a Housing Action Plan, Canada Mortgage and Housing Corporation, 2010</i>						

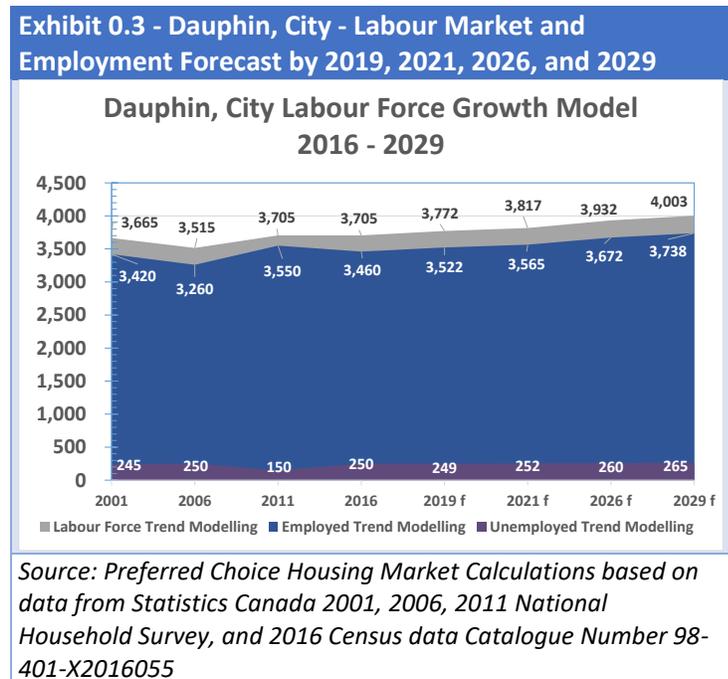
Housing development opportunities exist in Dauphin across the community housing continuum.

The City of Dauphin has been utilized for need and demand analysis and modelling.

The City of Dauphin experienced the strongest construction has occurred between 1971 to 1980 with an annual average of 84.5 dwelling units per annum for 845 units during that 10 year period. From 2011 to 2018 there were 274 new housing unit starts in the City of Dauphin during that timeframe according to Dwelling Unit Incentive data from the City of Dauphin. Over the past 8 years the peak number of housing units completed in Dauphin was 106 in 2013. The 8 Year average completions was 34.3 units per annum in the City of Dauphin.

**Growth in the Dauphin Area Market**

The need for housing in Dauphin is connected with employment opportunities growth in the area. According to Statistics Canada 2016 Census data, the labour force grew by 190 people with 200 more employed people from 2006 to 2016 in Dauphin. The employment growth over 10 years was 6.1% (average annualized 10 year growth rate of 0.60% per annum) with a contraction of employment rate of -2.5% over the recent 5 years of 2011 to 2016 (average annualized 5 year growth rate of -0.51% per annum). It is noted certain data reliability factors occurred with the 2011 National Household Survey format.



Employment growth is anticipated to generate 62 additional positions over the next few years by 2019, 42 over the next 2 years to 2021, 108 positions over the next 5 years to 2026, and 66 positions during years 11 to 13 in Dauphin. Over the 13 years to 2029 employment growth of 278 positions is forecast for Dauphin should the baseline growth model in Dauphin occur, which would maintain the 0.60% average 2006 to 2016 employment growth rate.

The City of Dauphin had a 2016 Census population of 8,457 people and Manitoba Health, Seniors and Active Living Population Report of 8,979 people. By 2018 the Manitoba Health, Seniors and Active Living Population Report for the City of Dauphin grew by 182 people to 9,161 people.

The City of Dauphin growth modelling baseline uses the 0.52% 2008 to 2018 10 year Dauphin Manitoba Health, Seniors and Active Living population growth rate applied to the 2016 Census Population.

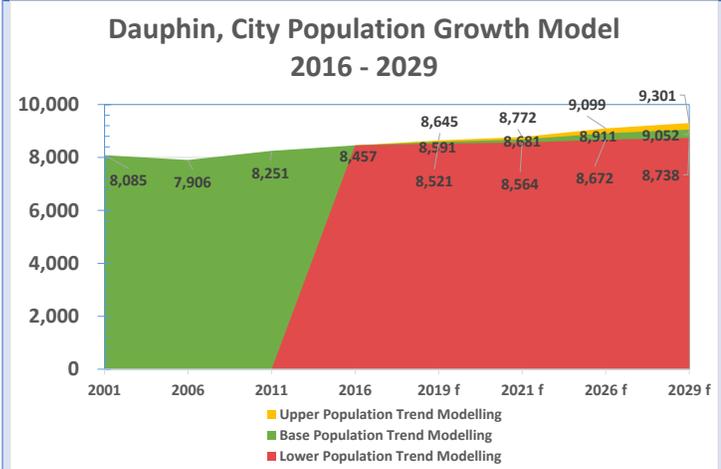
The population forecast over the 13 years to 2029 is for population growth of 595 people for the City of Dauphin should the base trend continue. A lower than base model would see the 13 year increase in population limited to 281 people by 2029. Upper population growth modelling with higher levels of new residents coming and staying in the community has the potential to realize 844 more people by 2028 since 2016.

**Projected Housing Need in the Dauphin Area Market**

The City of Dauphin area growth modelling baseline is forecast over the 13 years to 2029 growth of 467 dwellings units for the city should the base model of steady growth in Dauphin occur. This is anticipated to generate 87 more dwellings over the next few years by 2019 (73 have already been built), 89 dwellings over the next 2 years to 2021, 190 dwellings over the next 5 years, and 101 dwellings during years 11 to 13 in the City of Dauphin to 2029.

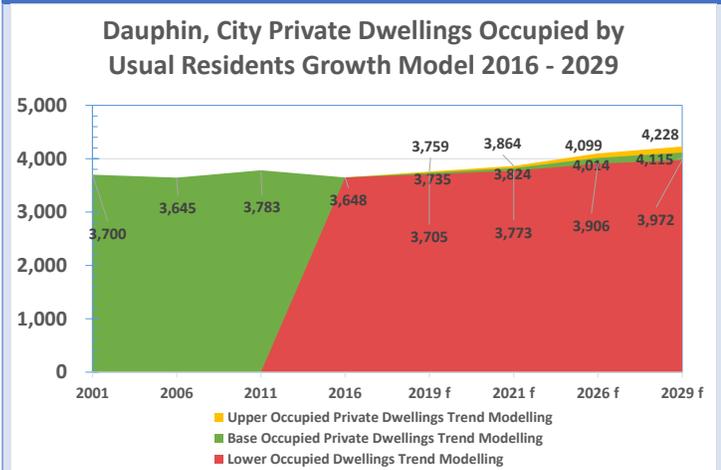
The average annual dwellings forecast for Dauphin is at an average annual growth rate of 0.93% or 35.9 dwellings per annum. The City of Dauphin experienced a similar average annual growth of 34.3 new dwelling units per annum from 2011 to 2018.

**Exhibit 0.4 - Dauphin, City - Population Forecast by 2019, 2021, 2026, and 2029**



Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2006, 2011, and 2016 Census data and Manitoba Health, Seniors and Active Living 2006-2018 Population Report data

**Exhibit 0.5 - Dauphin, City - Housing Growth Projections to 2029 based on Growth Forecasts**



Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 NHS, and 2016 Census data, and Manitoba Health, Seniors and Active Living 2006-2018 Population Report data

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### **The Dauphin Housing Development Opportunity**

Assuming forecast population and dwelling growth is realized then about 405 additional dwelling units in Dauphin would be required over the next 10 years. This would include a need for market and non-market housing across the housing continuum.

***Recommendation #1: That the City of Dauphin work closely with housing project proponents to continue to develop the envisioned Housing Projects in Dauphin.***

The project size, scale, location, and target owner and tenant market segment are key areas impacting the market absorption of additional housing units.

***Recommendation #2: That the City of Dauphin work with project proponents to further define the project scale, market niche, and proposed location for the envisioned Dauphin Housing Development Projects.***

There may be various Manitoba Housing and Canada Mortgage and Housing Corporation programs available that may provide financial contributions to proposed Housing Development Projects in Dauphin. These programs and traditional financing require a developed business case and business plan. A number of partnerships are also possible for select projects.

***Recommendation #3: That the City of Dauphin work with project proponents to enable the initiation of a Financial Viability Analysis phase of each project, followed by a Business Plan as appropriate.***

The City of Dauphin will need to have defined plans for lots, marketing, promotion, and resident / community services to attract and retain additional residents to the area. Manitoba Housing and the Canada Mortgage and Housing Corporation have some program resources that may be available to assist the community to develop a housing plan.

Another area to build upon the housing need and demand assessment is a demographic supplement to define particular opportunities for seniors housing, Aboriginal housing, Immigrant housing, and non-market housing across demographic groups.

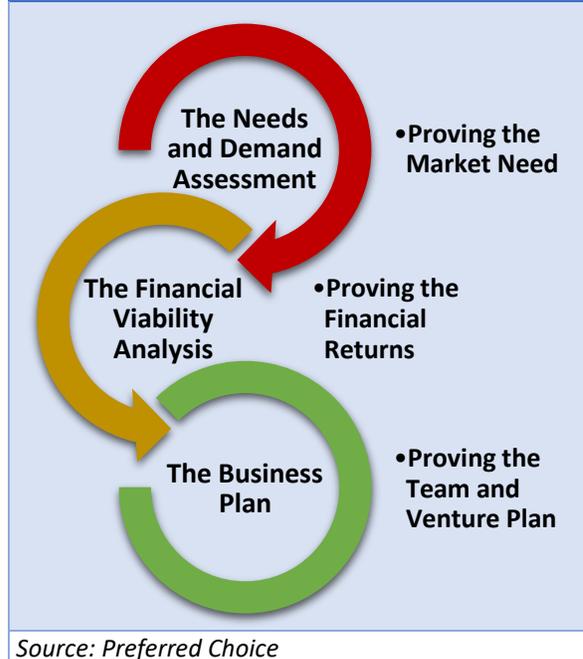
***Recommendation #4: That the City of Dauphin seek resources to develop a Housing Market Demographic Supplement and follow-up housing plans as appropriate.***

Providing defined vision and business models will establish the necessary foundation to secure investment into a range of housing projects in Dauphin.

The next steps in the Dauphin Housing Development Project are:

- Review, revise, and approve the 2019 Dauphin Housing Need and Demand Market Assessment Report
- Determine, access, secure, and allocate available resources to continue initiatives geared towards housing project development
- City of Dauphin consider proceeding with a Demographic and Seniors Market Segments Supplement
- Encouraging development of suitable project site(s) for a range of Housing Projects
- The City of Dauphin to Secure Project Partnerships as appropriate
- Determine, access, secure, and allocate available resources as required to attract and advance housing project development

**Exhibit 0.6 - Typical Housing Venture Key Planning Stages**



*Source: Preferred Choice*

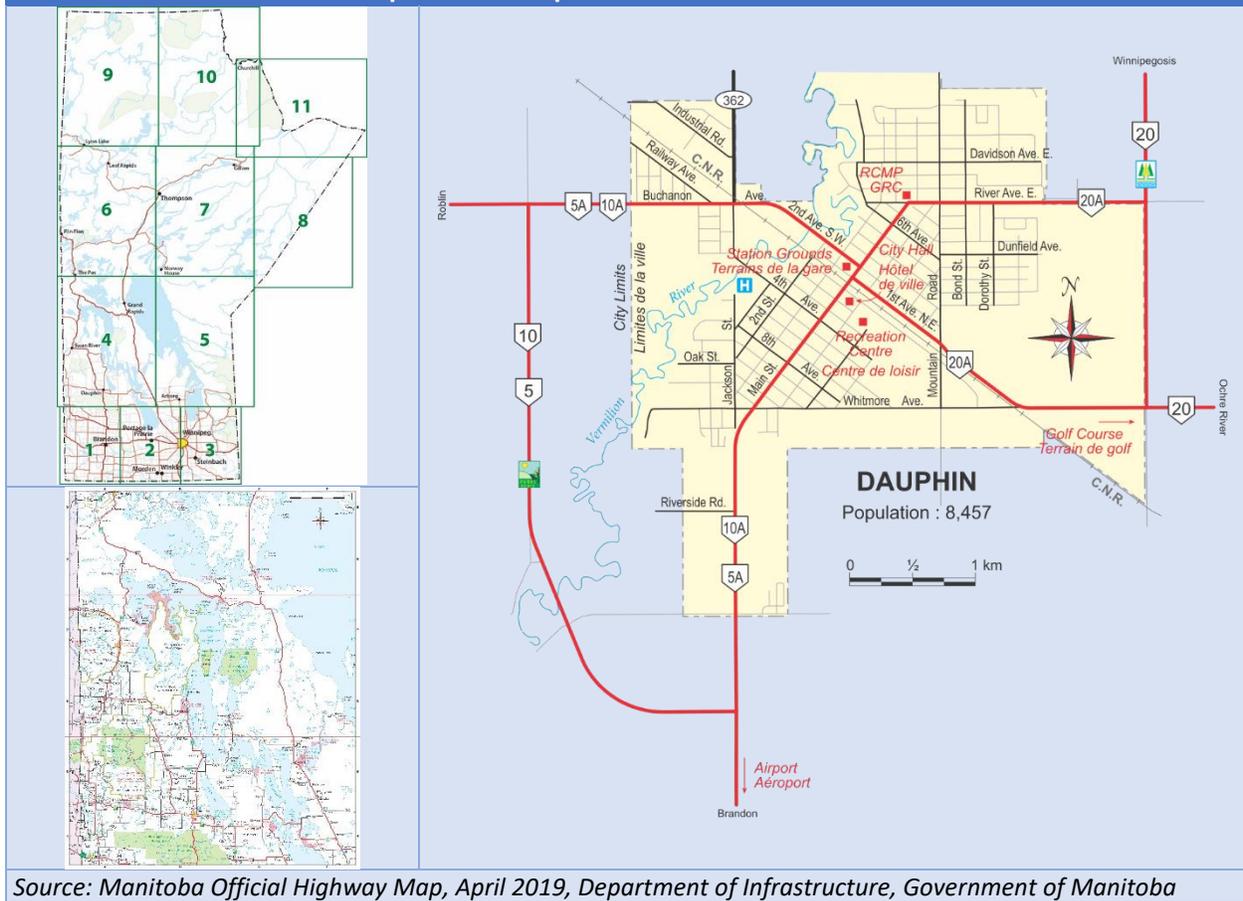
The steps to advance the Dauphin Housing Development Initiatives are dependent on available project resources and interest in the proposed options. The intent is to generate action to advance the goals of the housing development as well as creating a complimentary community fit for more housing projects throughout the City of Dauphin.

## 1.0 Project Objective

### 1.1. City of Dauphin

The City of Dauphin is situated in western Manitoba on Highway #5 along Highways #10 and #20. Dauphin is in the heart of Manitoba’s most spectacularly scenic region known as the Parkland. Dauphin is 320 kilometres northwest of Winnipeg and 166 km north of Brandon, MB. Dauphin is 175 km east of Yorkton, SK.

**Exhibit 1.1 - Manitoba and Dauphin Area Maps**

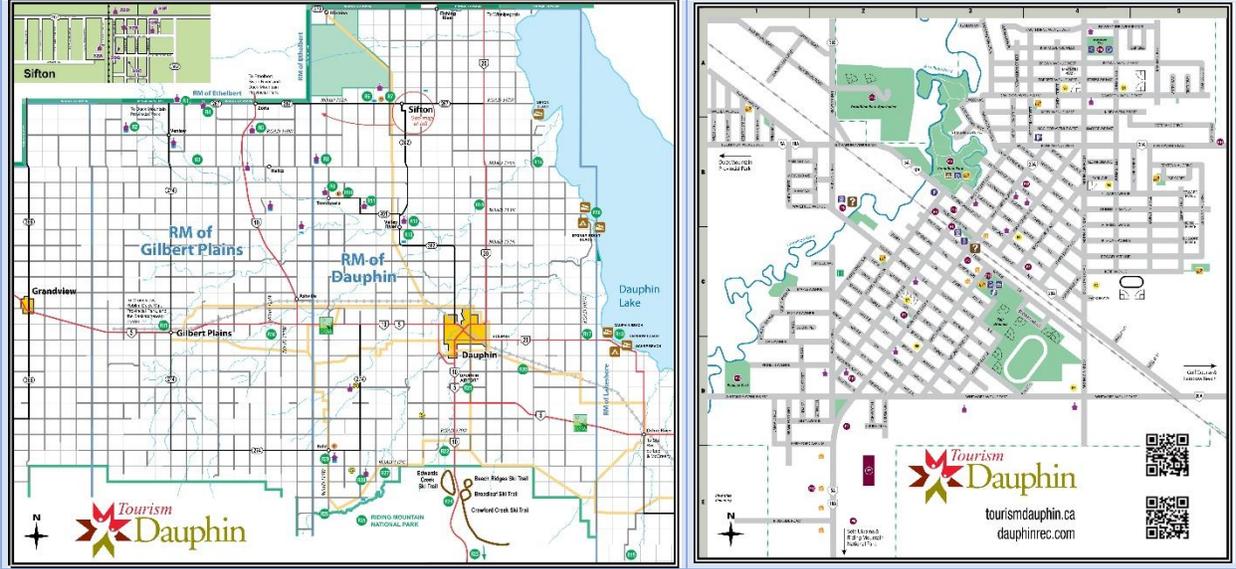


Source: Manitoba Official Highway Map, April 2019, Department of Infrastructure, Government of Manitoba

The City of Dauphin had a 2016 Census population of 8,457 people. The City of Dauphin + Rural Municipality of Dauphin + Municipality of Gilbert Plains + Rural Municipality of Lakeshore had a 2016 Census population of 13,678 people.

Dauphin is a warm and welcoming community surrounded by rich, productive farmland, natural beauty and a myriad of opportunities for outdoor recreation.

**Exhibit 1.2 - Dauphin and Area Maps**

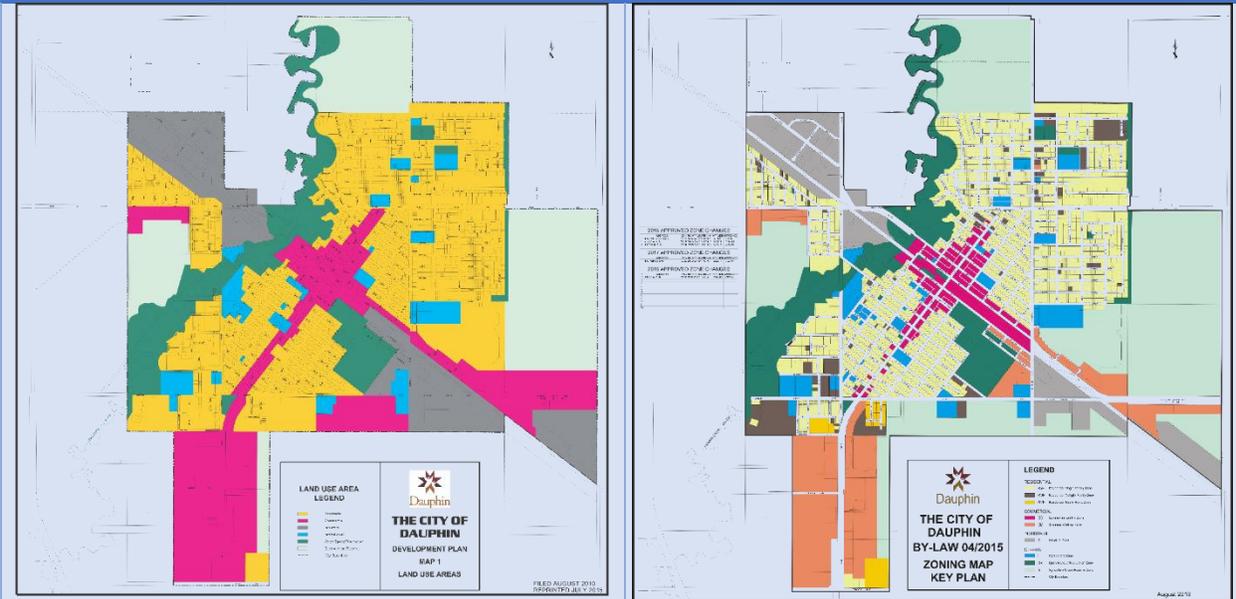


Source: Tourism Dauphin, Dauphin, Manitoba, Visitor Guide 2019

**1.2. Dauphin Development and Growth**

The City of Dauphin has set out a number of initiatives to plan and stimulate growth.

**Exhibit 1.3 - Dauphin Planning Maps**



Source: City of Dauphin Development Plan Map and Zoning Map

Dauphin Economic Development & Tourism has the following strategic foundation.

**DAUPHIN VISION** - Dauphin is a first-class community that thrives on its rich history and embraces the opportunities of the future - a place where people choose to live, work, invest and visit.

**DAUPHIN MISSION** - *Seek, encourage and facilitate wealth generating opportunities for the Dauphin community by providing leadership and direction necessary for sustainable business and community growth.*

**1.3. Dauphin Housing Market Assessment Project**

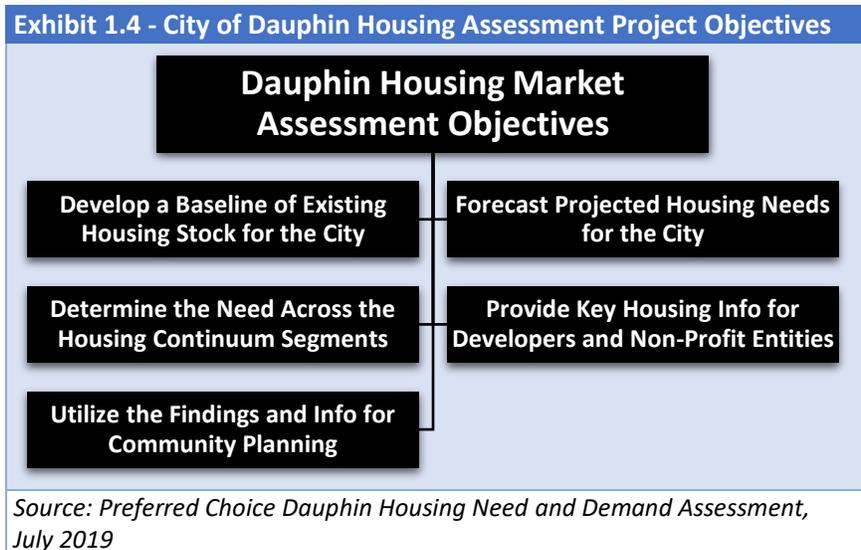
In 2009 the City of Dauphin, in partnership with Dauphin Economic Development and Dauphin Neighbourhood Renewal Corporation commissioned an independent housing study which identified the need for additional housing units in multiple categories.

This was followed up by a Housing Needs Survey conducted in 2012.

A number of significant housing developments has occurred in the City over the past few years.

The City of Dauphin through the Economic Development & Tourism office is looking to commission an updated Housing Need and Demand Assessment for the City.

The City of Dauphin has noted a number objectives for the new Housing Need and Demand Assessment as noted in the following exhibit.



**1.4. The Preferred Choice Approach**

Preferred Choice utilizes industry accepted standards and sound project methodology to maintain efficient and effective processes. Our experienced professional Development Strategists understand various stakeholder considerations and the importance of risk management and mitigation. Our commitment is to determine and advance viable and sustainable ventures by connecting the Big Picture to Achievable Results.

Preferred Choice has delivered a range of project services to support advancement of Housing Development from market assessments and demographic analysis to venture financial analysis and business plans to community housing plans.

### **1.5. The Dauphin Housing Need and Demand Assessment**

The City of Dauphin provided significant input, direction, secondary information, and relevant community planning materials pertinent to the Need and Demand Assessment project.

Preferred Choice's Development Specialists consulted with and assisted the community to:

1. Identify the Dauphin Housing Inventory
2. Consider Ownership and Rental Housing availability in the Dauphin Market
3. Examine the needs of various target groups for housing in the Dauphin Market
4. Examine the Dauphin economy and forecast labour, population, and housing needs
5. Identify needs, opportunities, problems, and issues
6. Examine the Demand for housing solutions in Dauphin

Statistics Canada 2016 Census and other data for the City of Dauphin was used for select modelling purposes. Comparative data was used for the Rural Municipality of Dauphin, Rural Municipality of Lakeshore, Municipality of Gilbert Plains, Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM, Census Division No. 17, Parklands Economic Region [4670], Province of Manitoba, and Canada.

## 2.0 Project Input

### 2.1. Dauphin Housing Project Representatives

From February 2019 to July 2019, City of Dauphin Economic Development Manager Carissa Caruk-Ganczar discussed with Preferred Choice and provided information for the development of the Housing Development Need and Demand Assessment. Discussion took place regarding the steps in the project, progress to date, and additional actions to advance the initiative.

A range of secondary information has been compiled by City of Dauphin officials for the development of the 2019 Housing Development Need and Demand Assessment.

### 2.2. Project Resources and Knowledgeable Contacts

Preferred Choice has had contact with a number of knowledgeable representatives regarding factors for housing development assessment and strategies. Contact has been made with a number of organizations including:

- Canada Mortgage and Housing Corporation
- City of Dauphin
- Other development contacts

The project also utilized a range of information for the need and demand assessment including:

- Secondary data from national and provincial statistical agencies
- Secondary information and reports from the City of Dauphin and community agencies

A range of support from the City of Dauphin enabled the collection of relevant project information, secondary information, and overall guidance and direction throughout the project need and demand assessment.

A Glossary of housing and other statistical terms is included in Appendix G of this report. Sources of information utilized for this project provided by various sources and the Dauphin area are noted in Appendix H of this report.

### 3.0 Housing Development Model

#### 3.1. The Housing Continuum

The Canada Mortgage and Housing Corporation (CMHC) has a range of reports, tools and programs to assist communities, agencies, developers, home owners, and tenants in addressing housing needs.

CMHC has defined the housing continuum to represent the range of housing typically seen in smaller communities with less than 25,000 population. The range of housing options view housing with government support to be ‘social housing’ while non-market housing fits under ‘affordable housing’. The key difference is that affordable housing includes housing provided by the private, public, and not-for-profit sectors, below market rates.

Exhibit 3.1 - The Community Housing Continuum						
Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Rental Housing	Home Ownership
⇔	⇔	⇔	⇔	⇔	⇔	⇔
<b>Government Subsidized Housing</b>			<b>Non-Market Housing</b>		<b>Market Housing</b>	
<i>Source: A Guide for Canadian Municipalities for the Development of a Housing Action Plan, Canada Mortgage and Housing Corporation, 2010</i>						

Refer to Appendix E for an overview of the Canada Mortgage and Housing Corporation’s Housing Development Checklist.

#### 3.2. Assessing the Dauphin and Area Development Need

There are varying degrees of secondary information available for conducting a need and demand assessment. The City of Dauphin 2016 Census data was utilized for the forecasting and analysis of the housing need for the community. A number of adjustments were made to present an accurate housing forecast based on current assessment and community data. For comparative purposes, information on the City of Dauphin was utilized along with the R.M. of Dauphin, R.M. of Lakeshore, Municipality of Gilbert Plains, Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM. Comparative information for Census Division No. 17, the Rest of Census Division No. 17 (less Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM), Parklands Economic Region [4670], Province of Manitoba, and Canada also have been utilized as reference points.

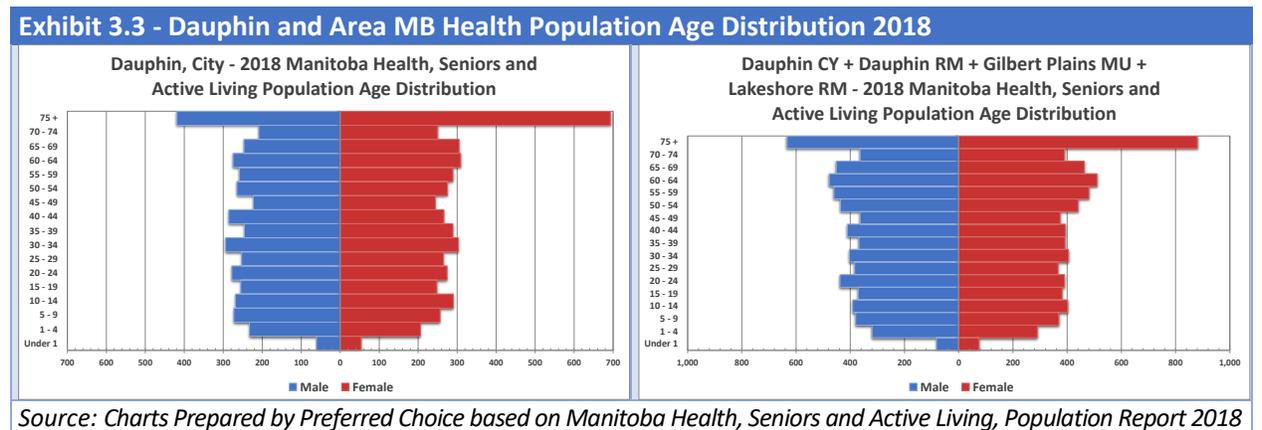
### 3.3. Dauphin and Area Population Demographics

In 2016 there were 8,457 people in the Dauphin Census Subdivision (CSD). The Dauphin (CSD) population in 2016 had grown 2.5% over 5 years since 2011 (average annualized 5 year growth rate of 0.49% per annum) and a more rapid 7.0% over 10 years since 2006 (average annualized 10 year growth rate of 0.68% per annum). The Rural Municipality of Dauphin population grew 2.6% over 10 years since 2006 with more rapid growth of 8.5% for the five year period between 2011 and 2016. The combined Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM population grew 3.2% over 10 years since 2006 with less rapid growth of 1.5% for the five year period between 2011 and 2016.

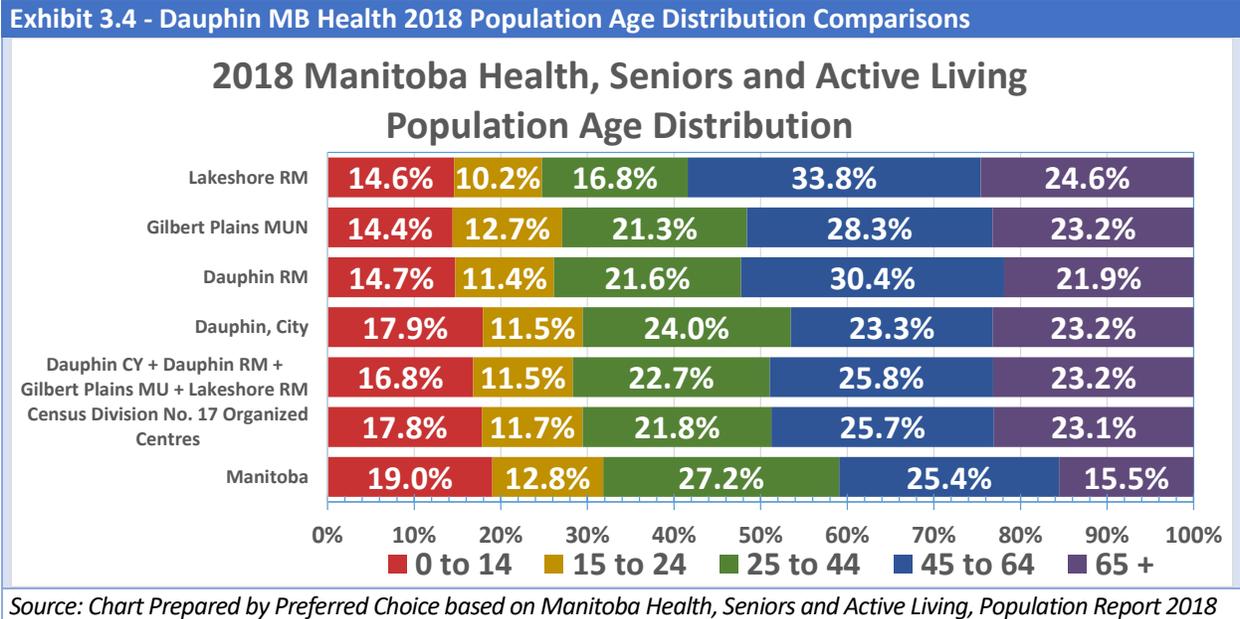
Exhibit 3.2 - 2001 - 2016 Census Area Population				
Population	2001	2006	2011	2016
Canada	30,007,094	31,612,897	33,476,688	35,151,728
Manitoba	1,119,583	1,148,401	1,208,268	1,278,365
Parklands Economic Region [4670]	44,253	42,708	42,088	41,674
Census Division No. 17	22,899	22,358	22,208	22,205
Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	13,469	13,258	13,475	13,678
Dauphin, City	8,085	7,906	8,251	8,457
Dauphin, Rural Municipality	2,273	2,328	2,200	2,388
Lakeshore, Rural Municipality	1,492	1,430	1,401	1,363
Gilbert Plains, Municipality	1,619	1,594	1,623	1,470
Rest of Census Division No. 17	9,430	9,100	8,733	8,527

*Source: 2001, 2006, 2011, and 2016 Census data*

According to 2018 Manitoba Health, Seniors and Active Living, Population Report there was 9,161 people in the City of Dauphin and 13,735 people in the combined Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM area in 2018.



The City of Dauphin has a much higher proportion of seniors age 65 years and over adults compared to provincial levels. Dauphin has slightly less people ages 14 and under, 15 to 24 years, 25 to 44 years, and 45 to 64 years compared to provincial levels.



*The key fact here is that Dauphin has a significantly higher proportion of people age 65 years and older with 23.2% in this age group compared to 15.5% for the Province of Manitoba ages 65 years +. Dauphin has almost a 50% higher proportion of seniors compared to the province.*

**3.4. Recent Economic Activity**

The Village of Dauphin was incorporated in 1898, the community became a town in 1901 and a city in 1998. The community has experienced fairly consistent historical growth as noted in census data since 1901. The 2001 and 2006 census periods saw a slight population decline which has been surpassed by recent growth to 2016.

Recent economic activity has generated interest in developing an updated market assessment to stimulate future growth.

Average wages in Manitoba have experienced strong growth in recent years. Lower borrowing costs have helped trigger further investment. Appendix A contains an overview of a number of provincial economic indicators.

The Dauphin Housing Development Need and Demand Assessment utilizes available information to understand the area supply, demand, and growth needs to examine housing development

opportunities along the community housing continuum to target suitable housing needs and potential for the City of Dauphin.

Refer to Appendix B for Demographic Information, Appendix C for Housing Information, and Appendix D for Rental Market Information utilized in the Need and Demand Assessment. Refer to Appendix G for a Glossary of Terms related to housing and housing indicators.

## 4.0 Assessment of Dauphin Area’s Housing Need

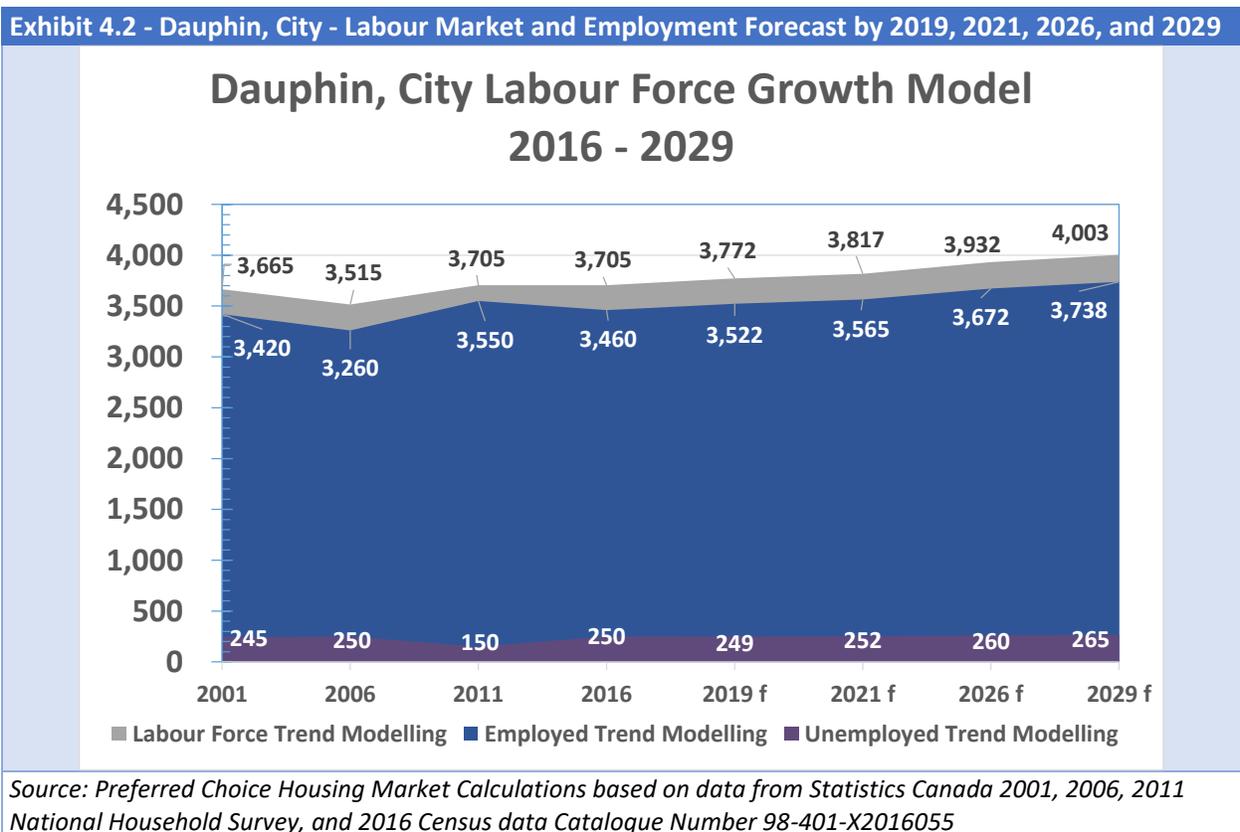
Information on demographic factors is contained in Appendix B of this report.

### 4.1. Employment Growth

**Exhibit 4.1 - Dauphin, City - New Employment Forecast by 2019, 2021, 2026, and 2029**

Dauphin, City		2016 - 2019 f 3 Year Δ	2019 f - 2021 f 2 Year Δ	2021 f - 2026 f 5 Year Δ	2026 f - 2029 f 3 Year Δ	2016 - 2029 f 13 Year Change
Employment Forecast Change		62	42	108	66	278
Dauphin, City	2016	2019 f	2021 f	2026 f	2029 f	2016 - 2029 f 13 Average Annual Change
Labour Force Trend Modelling	3,705	3,772	3,817	3,932	4,003	22.9
Employed Trend Modelling	3,460	3,522	3,565	3,672	3,738	21.4
Unemployed Trend Modelling	250	249	252	260	265	1.1

*Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 National Household Survey, and 2016 Census data Catalogue Number 98-401-X2016055*



The need for housing in Dauphin is connected with employment opportunities growth in the area. According to Statistics Canada 2016 Census data, the labour force grew by 190 people with 200 more employed people from 2006 to 2016 in Dauphin. The employment growth over 10 years was 6.1% (average annualized 10 year growth rate of 0.60% per annum) with a contraction of employment rate of **-2.5%** over the recent 5 years of 2011 to 2016 (average annualized 5 year growth rate of **-0.51%** per annum). It is noted certain data reliability factors occurred with the 2011 National Household Survey format.

Employment growth is anticipated to generate 62 additional positions over the next few years by 2019, 42 over the next 2 years to 2021, 108 positions over the next 5 years to 2026, and 66 positions during years 11 to 13 in Dauphin. Over the 13 years to 2029 employment growth of 278 positions is forecast for Dauphin should the baseline growth model in Dauphin occur, which would maintain the 0.60% average 2006 to 2016 employment growth rate.

#### **4.2. Population Growth**

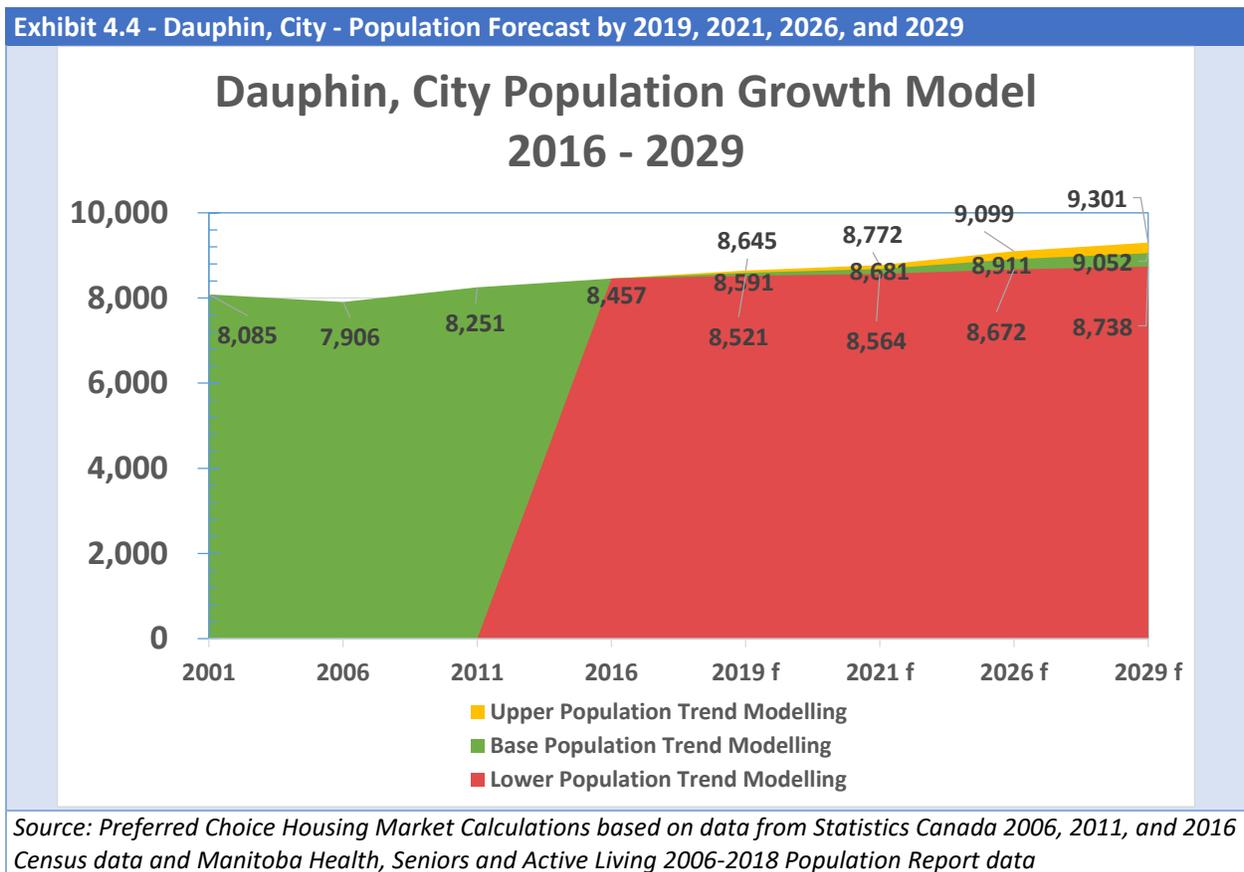
Both the Manitoba Health, Seniors and Active Living Population Report and Statistics Canada population data were looked at for Dauphin. The 2011 to 2016 5 year census population average annual growth rate was 0.49% and the 2013 to 2018 5 year Manitoba Health, Seniors and Active Living population average annual growth rate was 0.73%. The 2006 to 2016 10 year census population average annual growth rate was 0.68% and the 2008 to 2018 10 year Manitoba Health, Seniors and Active Living population average annual growth rate was 0.52%. The 10 year Dauphin Manitoba Health, Seniors and Active Living population growth trend of 0.52% was utilized as a baseline applied to the 2016 census population with the 5 year 2011 to 2016 Manitoba Health, Seniors and Active Living population growth rate of 0.25% applied as a lower model for Dauphin and the 5 year 2013 to 2018 Dauphin Manitoba Health, Seniors and Active Living growth rate of 0.73% as an upper model range for the City of Dauphin.

The City of Dauphin had a 2016 Census population of 8,457 people and Manitoba Health, Seniors and Active Living Population Report of 8,979 people. By 2018 the Manitoba Health, Seniors and Active Living Population Report for the City of Dauphin grew by 182 people to 9,161 people.

The City of Dauphin growth modelling baseline is forecast over the 13 years to 2029 population growth of 595 people for Dauphin should the baseline model growth occur. This is anticipated to generate 134 more people over the next few years by 2019, 90 people over the next 2 years to 2021, 230 over the next 5 years to 2026, and 141 people during years 11 to 13 in the City of Dauphin to 2029.

Exhibit 4.3 - Dauphin, City - Population Forecast by 2019, 2021, 2026, and 2029						
Dauphin, City		2016 - 2019 f 3 Year Change	2019 f - 2021 f 2 Year Change	2021 f - 2026 f 5 Year Change	2026 f - 2029 f 3 Year Change	2016 - 2029 f 13 Year Change
Population Forecast Change		134	90	230	141	595
<b>Dauphin, City</b>	<b>2016</b>	<b>2019 f</b>	<b>2021 f</b>	<b>2026 f</b>	<b>2029 f</b>	<b>2016 - 2029 f 13 Average Annual Change</b>
Base Population Trend Modelling	8,457	8,591	8,681	8,911	9,052	45.8

*Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2006, 2011, and 2016 Census data and Manitoba Health, Seniors and Active Living 2006-2018 Population Report data*



**4.3. Housing Market Information**

In 2016, Statistics Canada recorded 3,648 private dwellings in the City of Dauphin, 993 in the Rural Municipality of Dauphin, 628 in the R.M. of Lakeshore, 664 in the Municipality of Gilbert Plains, 3,526 in the rest of Census Division No. 17, in total 5,933 dwellings in the Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM area, and 9,459 dwellings in Census Division No. 17 with 2.32, 2.40, 2.17, 2.21, 2.42, 2.31, and 2.35 people on average respectively per dwelling.

**Exhibit 4.5 - 2001 - 2016 Census Area Private Dwellings Occupied by Usual Residents & Average Population Per Occupied Dwelling**

Region	Private Dwellings Occupied by Usual Residents				Average Population Per Occupied Dwelling			
	2001	2006	2011	2016	2001	2006	2011	2016
Canada	11,562,975	12,437,470	13,319,250	14,072,079	2.60	2.54	2.51	2.50
Manitoba	432,550	448,780	465,800	489,050	2.59	2.56	2.59	2.61
Parklands Economic Region [4670]	18,330	17,985	23,510	17,757	2.41	2.37	1.79	2.35
Census Division No. 17	9,645	9,525	9,615	9,459	2.37	2.35	2.31	2.35
Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	5,925	5,865	6,006	5,933	2.27	2.26	2.24	2.31
Dauphin, City	3,700	3,645	3,783	3,648	2.19	2.17	2.18	2.32
Dauphin, Rural Municipality	885	920	900	993	2.57	2.53	2.44	2.40
Lakeshore, Rural Municipality	640	625	633	628	2.33	2.29	2.21	2.17
Gilbert Plains, Municipality	700	675	690	664	2.31	2.36	2.35	2.21
Rest of Census Division No. 17	3,720	3,660	3,605	3,526	2.53	2.49	2.42	2.42

Source: 2001, 2006, 2011, and 2016 Census data & 2011 National Household Survey data and 2016 Census tables numbers 98-401-X2016055 and 98-401-X2016049

There were 2,200 rental dwellings in Census Division No. 17 in the 2016 Census with 1,330 rental dwellings in the City of Dauphin, 80 in the Rural Municipality of Dauphin, 70 in the R.M. of Lakeshore, 105 in the Municipality of Gilbert Plains, 615 in the rest of Census Division No. 17, and 1,585 rental units in the Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM area.

**Exhibit 4.6 - 2016 Census Area Housing Tenure for Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Tenure	14,072,080	489,050	17,760	9,455	5,935	3,650	995	625	665	3,520
Owner	9,541,320	336,175	12,950	6,890	4,335	2,315	910	555	555	2,555
Renter	4,474,530	140,260	3,890	2,200	1,585	1,330	80	70	105	615
Band housing	56,230	12,615	915	370	0	0	0	0	0	370

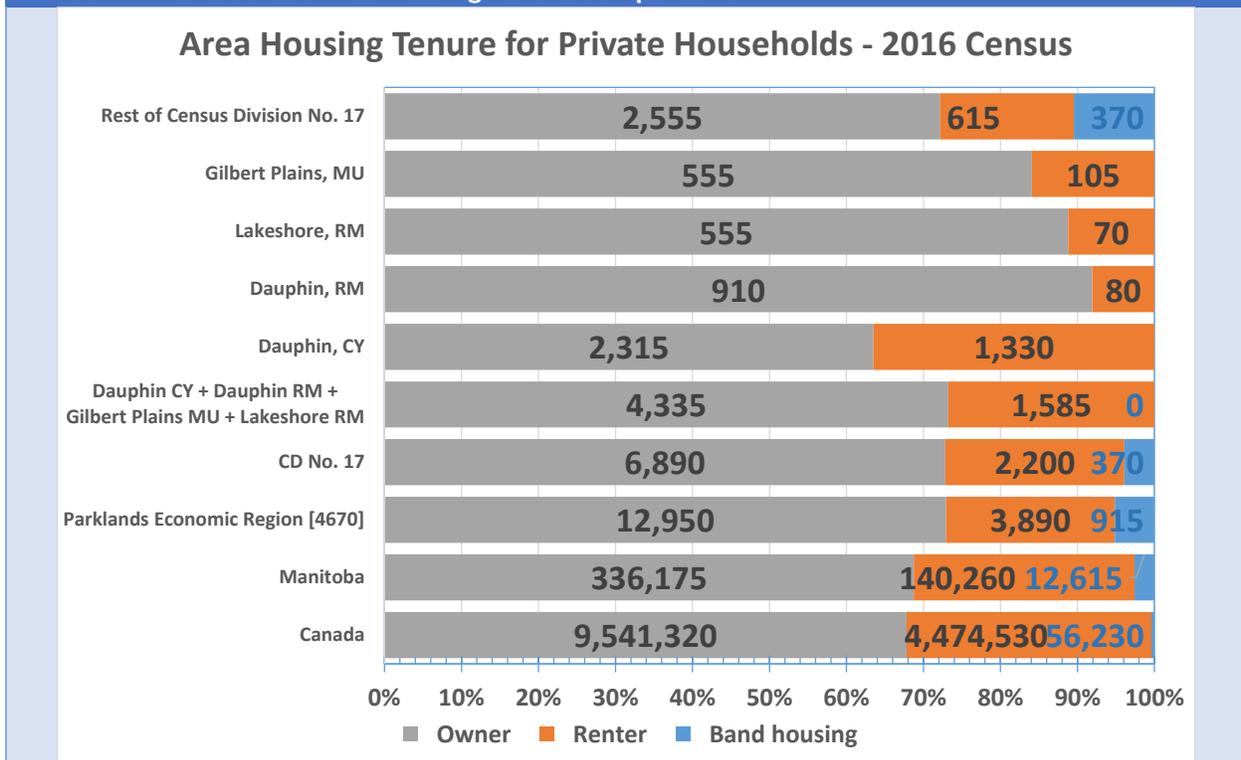
Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016227, 98-401-X2016049, and 98-400-X2016226

The tenure of City of Dauphin households were distributed as follows:

- All dwellings in the area
  - 36.5% are rental households and 63.5% owner households in the City of Dauphin
  - 8.1% are rental households and 91.9% owner households in the Rural Municipality of Dauphin

- 11.2% are rental households and 88.8% owner households in the Rural Municipality of Lakeshore
- 15.9% are rental households and 84.1% owner households in the Municipality of Gilbert Plains
- 17.4% are rental households, 72.7% owner households, and 10.5% band housing in the Rest of the Census Division No. 17
- 26.8% are rental households and 73.2% owner households in the Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM area
- 23.3% are rental households, 72.8% owner households, and 3.9% band housing in Census Division No. 17
- 21.9% are rental households, 72.9% owner households, and 5.2% band housing in Parklands Economic Region [4670]
- 28.7% are rental households, 68.7% owner households, and 2.6% band housing in the Province of Manitoba
- 31.8% are rental households, 67.8% owner households, and 0.4% band housing in Canada

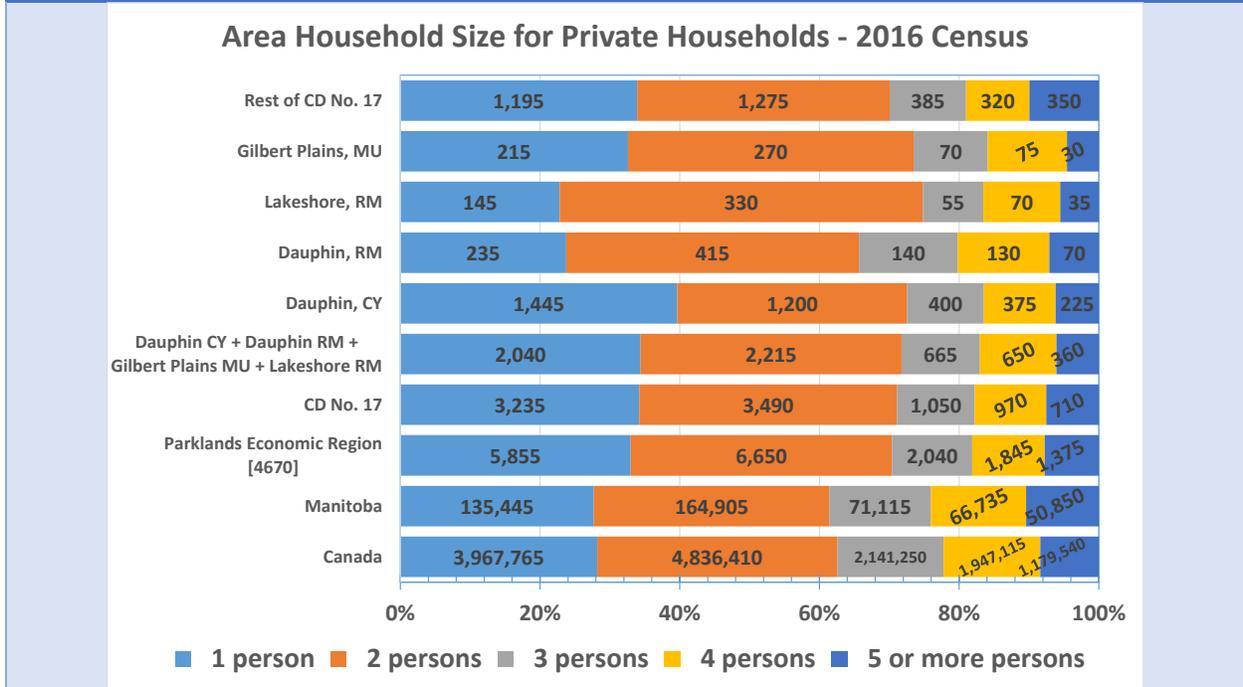
**Exhibit 4.7 - 2016 Census Area Housing Tenure Comparisons**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016227, 98-401-X2016049, and 98-400-X2016226

The key fact here is that the City of Dauphin had a higher concentration of rental households compared to regional, provincial, and national levels.

**Exhibit 4.8 - 2016 Census Household Size Comparisons by Region**

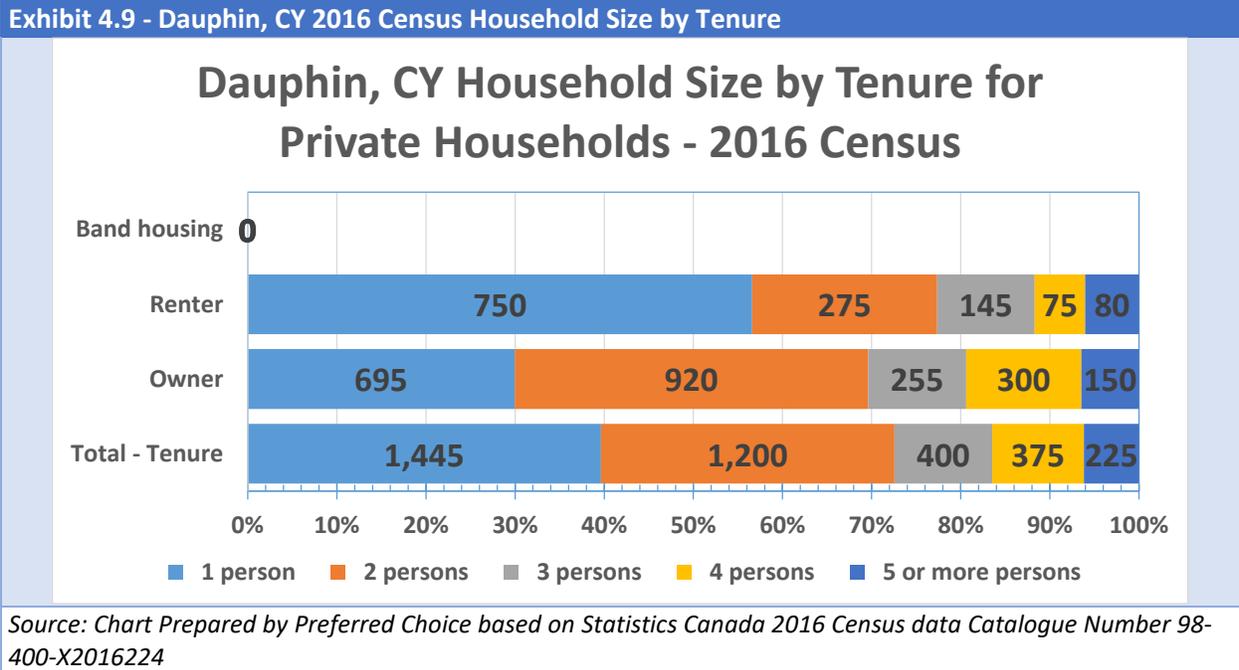


Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016224, 98-401-X2016049, & 98-400-X2016223

The size of City of Dauphin households were distributed as follows by housing tenure:

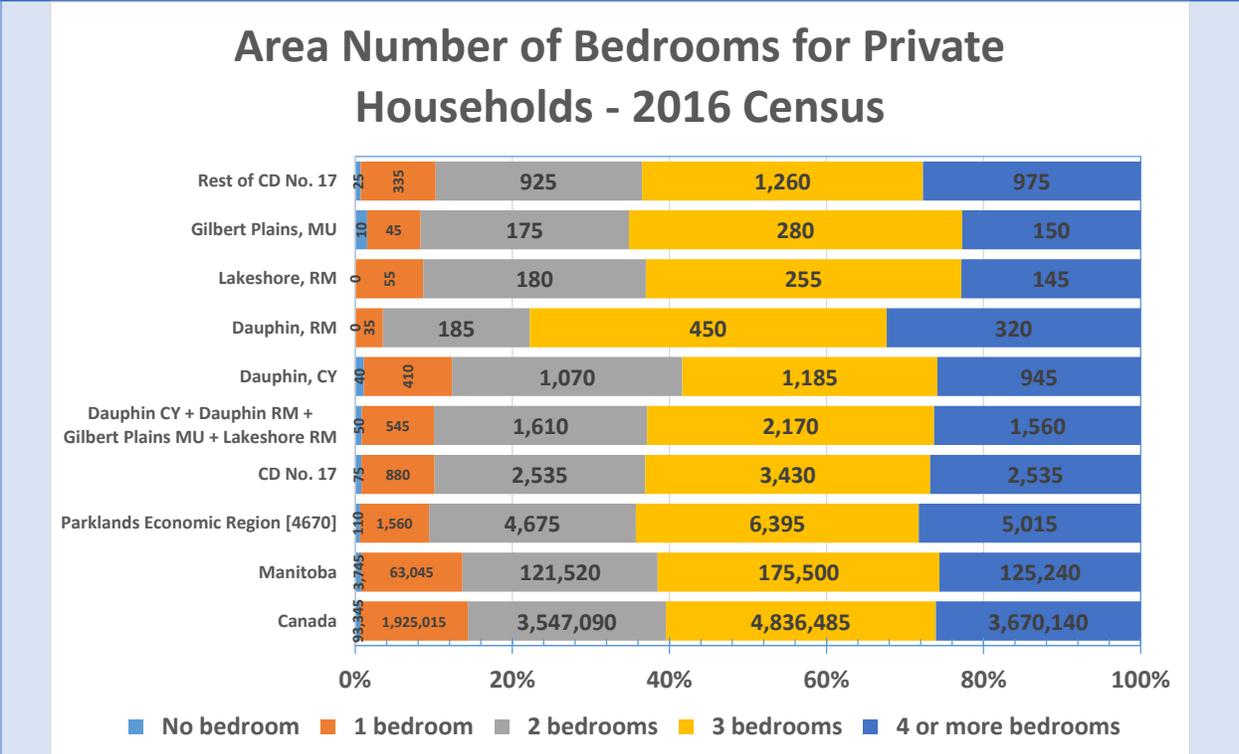
- All dwellings in the City of Dauphin
  - 39.6% are 1 person households
  - 32.9% are 2 person households
  - 11.0% are 3 person households
  - 10.3% are 4 person households
  - 6.2% are 5 or more person households
- 63.5% of all households are Owner Dwellings in the City of Dauphin with 67.8% of the population
  - 30.0% are 1 person households
  - 39.7% are 2 person households
  - 11.0% are 3 person households
  - 12.9% are 4 person households
  - 6.5% are 5 or more person households
- 36.5% of all households are Renter Dwellings in the City of Dauphin with 32.2% of the population

- 56.6% are 1 person households
- 20.8% are 2 person households
- 10.9% are 3 person households
- 5.7% are 4 person households
- 6.0% are 5 or more person households
- 0.0% of all households are Band Dwellings in the City of Dauphin with 0.0% of the population



*The key fact here is that most of rental residences (39.6%) are 1 person residences in the City of Dauphin followed by 2 person residences (32.9%). The average number of persons per private rental household is 1.9 in Dauphin. Over ½ of rental units (56.6%) are 1 person households.*

Exhibit 4.10 - 2016 Census Area Number of Bedrooms Comparisons

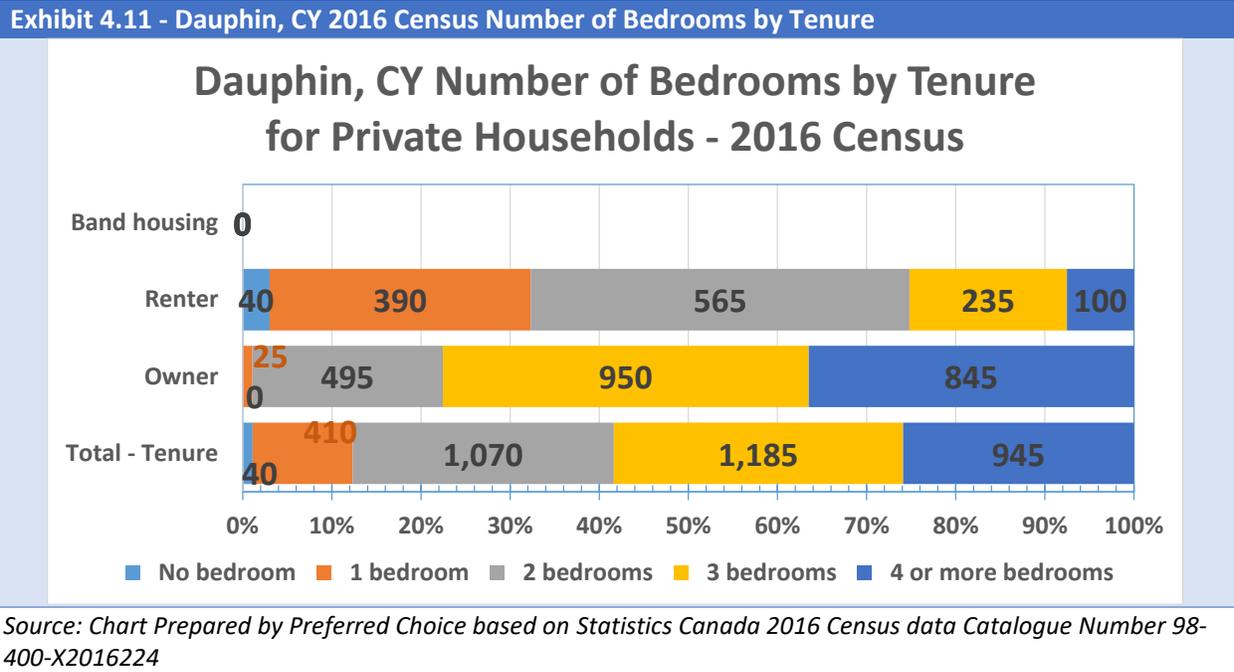


Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016224, 98-401-X2016049, and 98-400-X2016223

The number of bedrooms of City of Dauphin households were distributed as follows by housing tenure:

- All dwellings in the City of Dauphin
  - 1.1% are no bedroom dwellings
  - 11.2% are 1 bedroom dwellings
  - 29.3% are 2 bedroom dwellings
  - 32.5% are 3 bedroom dwellings
  - 25.9% are 4 or more bedroom dwellings
- 63.5% of all households are Owner Dwellings in the City of Dauphin
  - 0.0% are no bedroom dwellings
  - 1.1% are 1 bedroom dwellings
  - 21.4% are 2 bedroom dwellings
  - 41.0% are 3 bedroom dwellings
  - 36.5% are 4 or more bedroom dwellings
- 36.5% of all households are Renter Dwellings in the City of Dauphin
  - 3.0% are no bedroom dwellings
  - 29.3% are 1 bedroom dwellings

- 42.5% are 2 bedroom dwellings
- 17.7% are 3 bedroom dwellings
- 7.5% are 4 or more bedroom dwellings
- 0.0% of all households are Band Dwellings in the City of Dauphin



*The key fact here is that the largest segment of residences (32.5%) are 3 bedrooms closely followed by 2 bedroom dwellings (29.3%) in the City of Dauphin with a combined 87.7% of residences having 2 or more bedrooms.*

**4.4. Rental Housing Market Information**

The Canada Mortgage and Housing Corporation (CMHC) conducts semi-annual rental market surveys of centres with 10,000 plus populations, basically the Statistics Canada Census Agglomerations. The phone surveys represent a sampling of structures with 3 or more rental apartments. Basically 2 unit rentals or duplexes or single dwelling house rentals are excluded from the CMHC semi-annual surveys.

**Exhibit 4.12 - Canada, Manitoba, Winnipeg CMA, and Brandon CA Fall 2018 Rental Housing Market Overview**

Fall 2018	October 2018	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	Total
<b>Apartment Universe</b>	Canada 10,000+	135,700	708,074	1,033,996	222,791	2,100,561
	Manitoba 10,000+	4,089	31,041	30,575	2,047	67,752
	Winnipeg CMA	3,897	28,502	25,757	1,583	59,739
	Brandon CA	83	1,086	2,623	639	4,431
<b>Vacancy Rates (%)</b>	Canada 10,000+	2.9%	2.4%	2.4%	1.8%	2.4%
	Manitoba 10,000+	2.6%	2.9%	2.9%	3.6%	2.9%
	Winnipeg CMA	2.6%	2.9%	3.0%	3.7%	2.9%
	Brandon CA	2.7%	1.1%	0.8%	2.1%	1.1%
<b>Availability Rates (%)</b>	Canada 10,000+	**	**	**	**	**
	Manitoba 10,000+	n/a	n/a	n/a	n/a	n/a
	Winnipeg CMA	n/a	n/a	n/a	n/a	n/a
	Brandon CA	**	**	**	**	**
<b>Average Rents (\$)</b>	Canada 10,000+	\$787	\$946	\$1,025	\$1,097	\$987
	Manitoba 10,000+	\$692	\$904	\$1,134	\$1,382	\$1,008
	Winnipeg CMA	\$697	\$920	\$1,179	\$1,446	\$1,030
	Brandon CA	\$555	\$682	\$883	\$1,064	\$850
<b>Annual Percentage Change in Average Rent (%)</b>	Canada 10,000+	4.4%	3.6%	3.5%	3.4%	3.4%
	Manitoba 10,000+	3.9%	4.2%	3.9%	4.6%	3.8%
	Winnipeg CMA	3.9%	4.3%	4.1%	4.7%	4.0%
	Brandon CA	**	2.5%	3.2%	4.0%	3.4%
<b>Private Apartment Turnover Rates (%)</b>	Canada 10,000+	0.0%	0.0%	0.0%	0.0%	19.0%
	Manitoba 10,000+	**	25.3%	24.4%	25.2%	25.3%
	Winnipeg CMA	**	25.6%	24.3%	25.6%	25.5%
	Brandon CA					

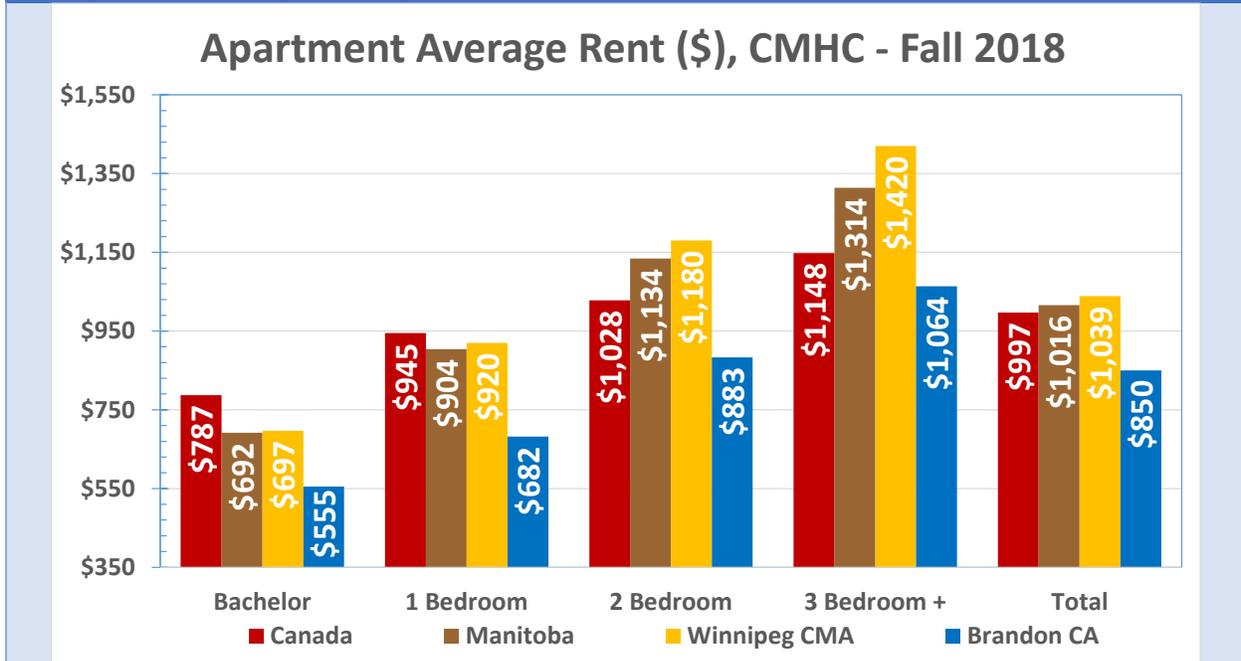
Source: Canada Mortgage and Housing Corporation, Fall 2018 Rental Market Report and Housing Market Information Portal 2018

The City of Dauphin market is not captured by the CMHC Rental Market Survey. The Brandon Census Agglomeration (CA) market captured by the CMHC Rental Market Survey represents a rental housing universe comprised of 4,431 rental units in structures with 3 or more rental apartments:

- 1.9% of units sampled are Bachelor / Studio Apartments
- 24.5% of units sampled are 1 Bedroom Apartments
- 59.2% of units sampled are 2 Bedroom Apartments
- 14.4% of units sampled are 3 or more Bedroom Apartments

*The key facts here are that the majority - over ½ (83.7%) of Brandon CA units are 1 and 2 bedroom apartments.*

**Exhibit 4.13 - Canada, Manitoba, Winnipeg CMA, and Brandon CA CMHC Fall 2018 Apartment Average Rent (\$) Comparisons by Number of Bedrooms**



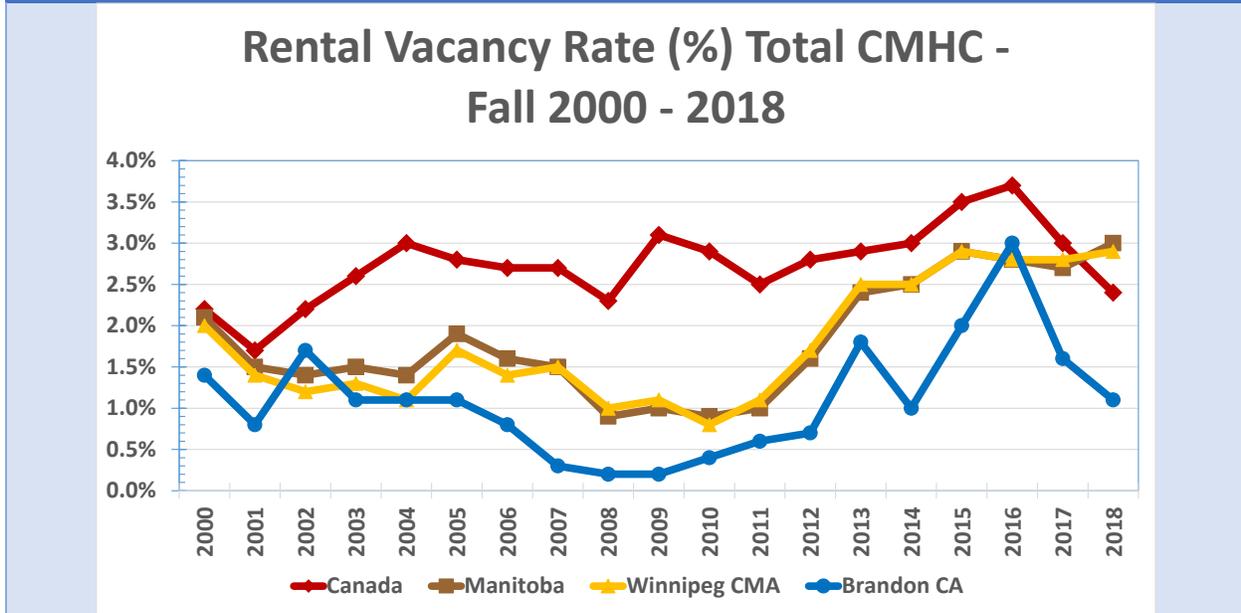
Source: Canada Mortgage and Housing Corporation, Fall 2018 Rental Market Report and Housing Market Information Portal 2018

Fall 2018 CMHC surveyed apartment rental rates in Brandon CA are lower than the provincial average for Manitoba centres with over 10,000 people as noted as follows:

- Brandon CA Bachelor / Studio Apartments rental rates of \$555 per month are **-19.8%** below the Manitoba 10,000+ average rate
- Brandon CA 1 Bedroom Apartments rental rates of \$682 per month are **-24.6%** below the Manitoba 10,000+ average rate
- Brandon CA 2 Bedroom Apartments rental rates of \$883 per month are **-22.1%** below the Manitoba 10,000+ average rate
- Brandon CA 3 or more Bedroom Apartments rental rates of \$1,064 per month are **-23.0%** below the Manitoba 10,000+ average rate
- Brandon CA Total Average Apartments rental rates of \$850 per month are **-15.7%** below the Manitoba 10,000+ average rate

*The key fact here is that Brandon CA has lower rental rates in Manitoba, well below the Manitoba 10,000+ average.*

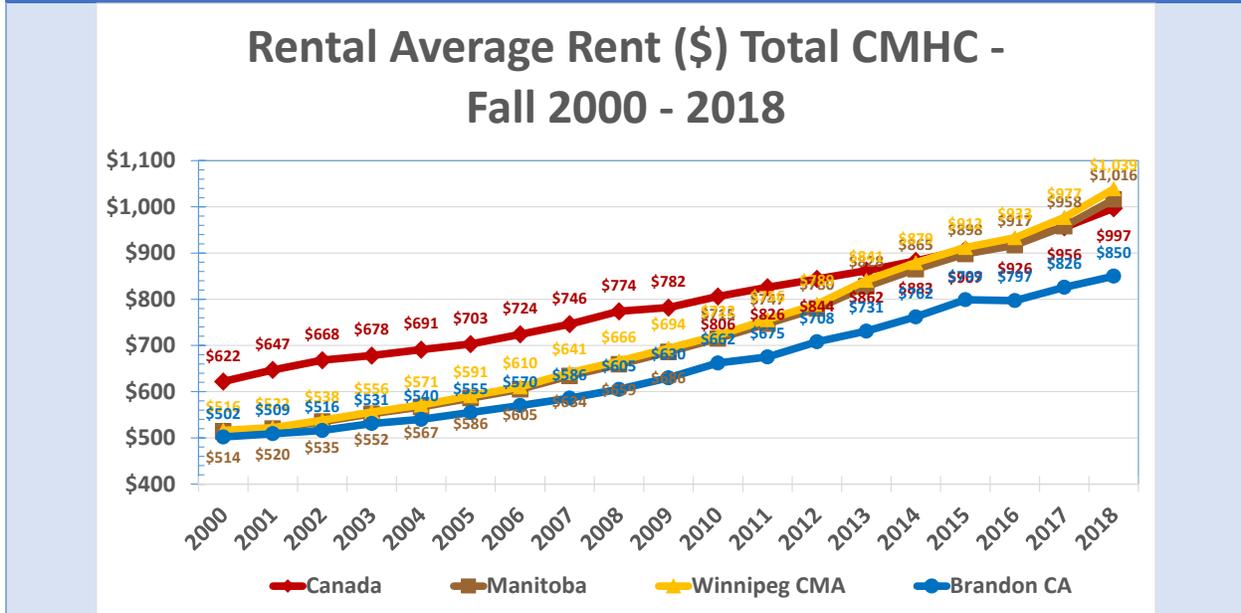
**Exhibit 4.14 - Canada, Manitoba, Winnipeg CMA, and Brandon CA CMHC Total Apartment Vacancy Rate (%) Fall 2000 - 2018**



Source: Canada Mortgage and Housing Corporation, Housing Market Information Portal 2000 - 2018

Manitoba rental vacancy rates had been decreasing from 1991 to a recent low of 0.9% in 2010. Fall vacancy rates increased since 2010 to a 19 year high level of 3.0% in 2018. Fall 2018 Manitoba vacancy rates were 3.0% surpassing the national rate of 2.4%. Winnipeg CMA rental vacancy rates decreased since 1991 to a recent low of 0.8% in 2010. In the Fall of 2018 the Winnipeg vacancy rate was 2.9% or 1,732 units out of 59,739 rental units. Brandon CA rental vacancy rates decreased from 2.8% in 1990 to 0.2% in 2008 and 2009. The fall Brandon CA vacancy rate was rose to 3.0% in 2016. In the Fall of 2018 the Brandon CA vacancy rate was 1.1% or 49 units out of 4,431 rental units.

Exhibit 4.15 - Canada, Manitoba, Winnipeg CMA, and Brandon CA CMHC Total Apartment Average Rent (\$) Fall 2000 - 2018



Source: Canada Mortgage and Housing Corporation, Housing Market Information Portal 2000 - 2018

Fall 2018 CMHC surveyed apartment rental rates in Brandon CA continue to be lower with comparisons to the Winnipeg CMA average, the provincial average for Manitoba 10,000+ centres and the national average for Canada centres with over 10,000 people as noted as follows:

- Brandon CA Bachelor / Studio Apartments fall rental rates have been suppressed due to the small number of units
- Brandon CA 1 Bedroom Apartments fall rental rates increased 2.5% over the previous year compared to the 4.3% average increase for the Winnipeg CMA, 4.2% average increase for Manitoba 10,000+ centres, and 3.6% average increase for Canada 10,000+
- Brandon CA 2 Bedroom Apartments fall rental rates increased 3.2% over the previous year compared to the 4.1% average increase for the Winnipeg CMA, 3.9% average increase for Manitoba 10,000+ centres, and 3.5% average increase for Canada 10,000+
- Brandon CA 3 or more Bedroom Apartments fall rental rates increased 4.0% over the previous year compared to the 4.7% average increase for the Winnipeg CMA, 4.6% average increase for Manitoba 10,000+ centres, and 3.4% average increase for Canada 10,000+
- Brandon CA Total Average Apartments fall rental rates increased 3.4% over the previous year compared to the 4.0% average increase for the Winnipeg CMA, 3.8% average increase for Manitoba 10,000+ centres, and 3.4% average increase for Canada 10,000+
  - The Brandon CA Total Average Apartments fall average rental rates are **-21.2%** lower than the Winnipeg CMA, **-18.6%** lower than the Manitoba 10,000+ centres and **-16.1%** lower than the Canada 10,000+ average

*The key fact here is that the gap between rental rates in Winnipeg CMA, Manitoba and Canada 10,000+ centres for total average monthly rent is now narrowing while the gap of these locations with the Brandon CA is growing.*

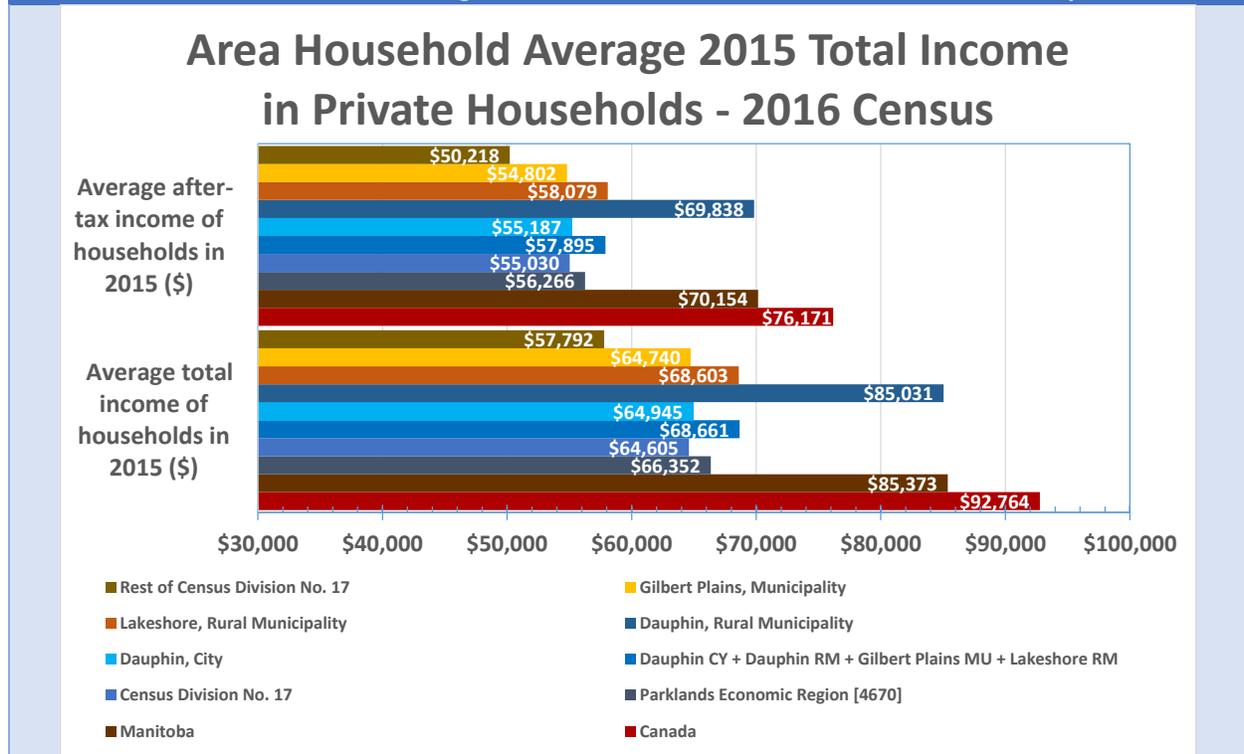
## 5.0 Demographic Factors and Housing Determinants

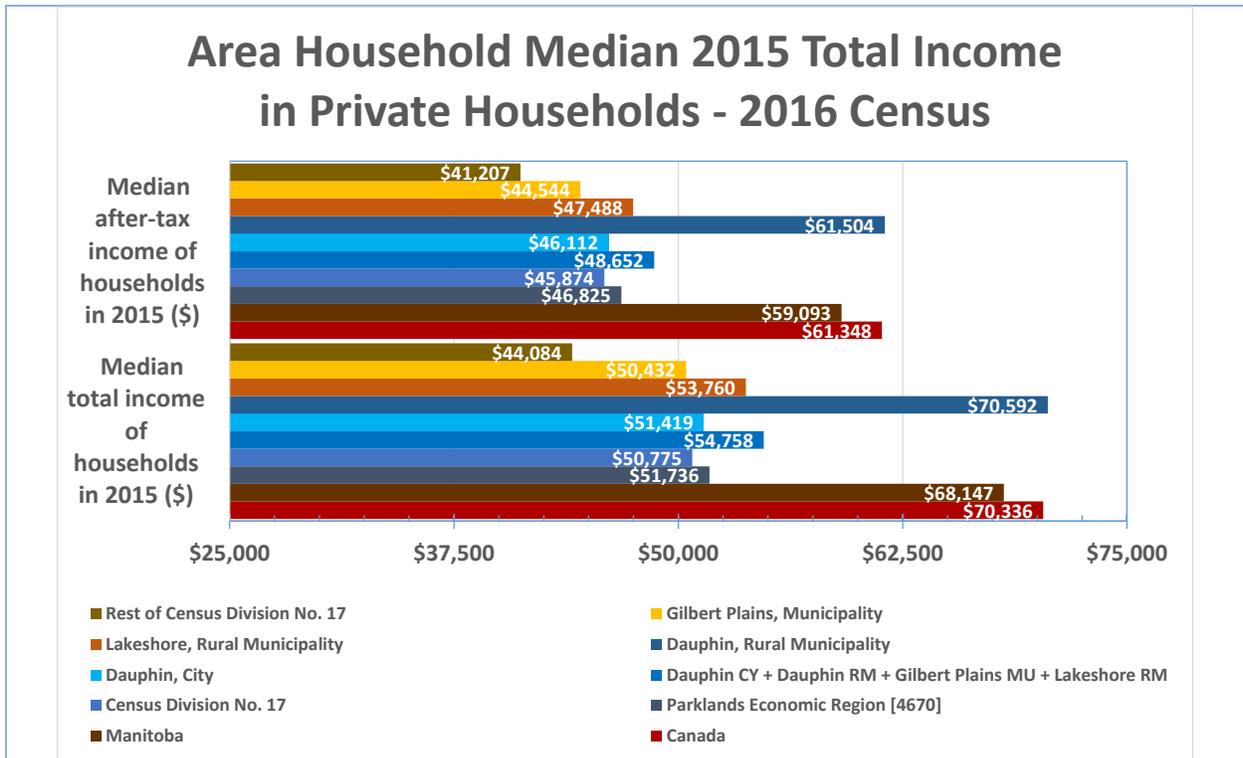
Information on demographic factors is contained in Appendix B of this report. Information on basic economic indicators is contained in Appendix A of this report. Refer to Appendix C for Housing Information and Modelling for the City of Dauphin. Refer to Appendix D for Rental Market Information.

### 5.1. Households

Median household income and average household income for 2016 before and after-tax in the City of Dauphin are similar to the levels in the R.M. of Lakeshore, Municipality of Gilbert Plains, Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM area, Census Division No. 17, Parklands Economic Region, below the R.M. of Dauphin, the provincial level, and national level, and above the Rest of Census Division No. 17. The average household income before tax in the City of Dauphin is **-31.5%** below the provincial level and after-tax is **-27.1%** below the Manitoba average. The median household income before tax in the City of Dauphin is **-32.5%** below the provincial level and after-tax is **-28.2%** below the Manitoba median level.

**Exhibit 5.1 - 2016 Census Area Average and Median Household 2015 Total Income Comparisons**





Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

The majority of Dauphin households (68.5%) are supported by 1 household maintainer. Less than 1/3 (31.4%) of households are supported by 2 or more household maintainers.

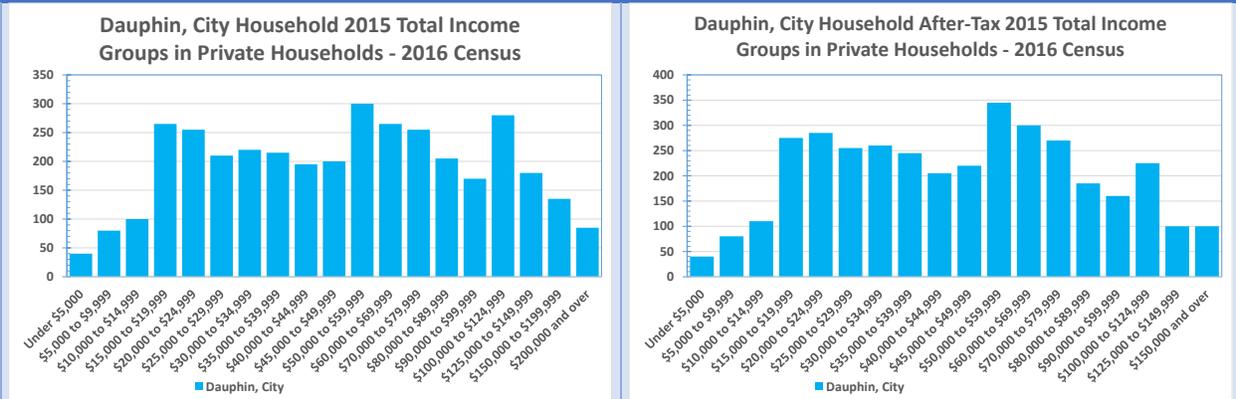
**Exhibit 5.2 - 2016 Census Dauphin, City Housing by Number of Household Maintainers**

Dauphin, City	Total - Number of households by maintainers		1 household maintainer		2 household maintainers		3 or more household maintainers	
Total - Private households by number of household maintainers	3,650	100.0%	2,495	68.5%	1,115	30.6%	30	0.8%

Source: Statistics Canada 2016 Census Catalogue Number: 98-401-X2016055

Over 1/3 of City of Dauphin households (18.7%) have annual household incomes above \$100,000 with 6.0% with income above \$150,000 per annum compared to 29.6% of provincial households with income above \$100,000 per annum with 11.8% with income above \$150,000 per annum. The City of Dauphin with after-tax annual household incomes \$80,000 and over per annum are 20.9% of households compared to 32.1% of provincial households with after-tax income of \$80,000 and over per annum.

**Exhibit 5.3 - Dauphin, City 2016 Census Household 2015 Before and After-Tax Total Income Groups Distribution**

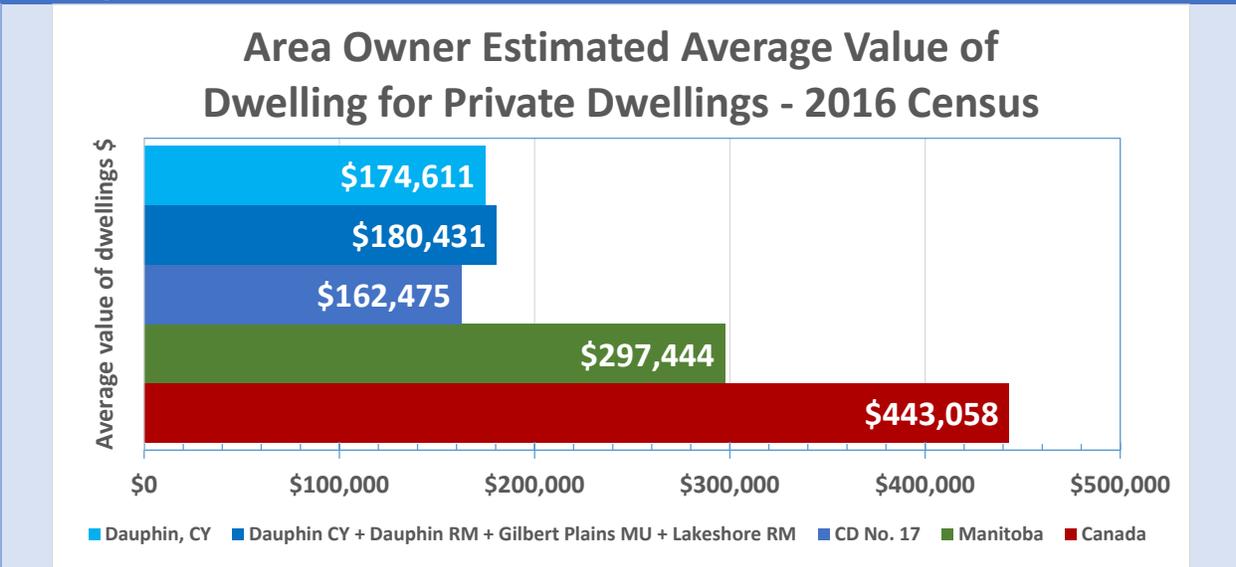


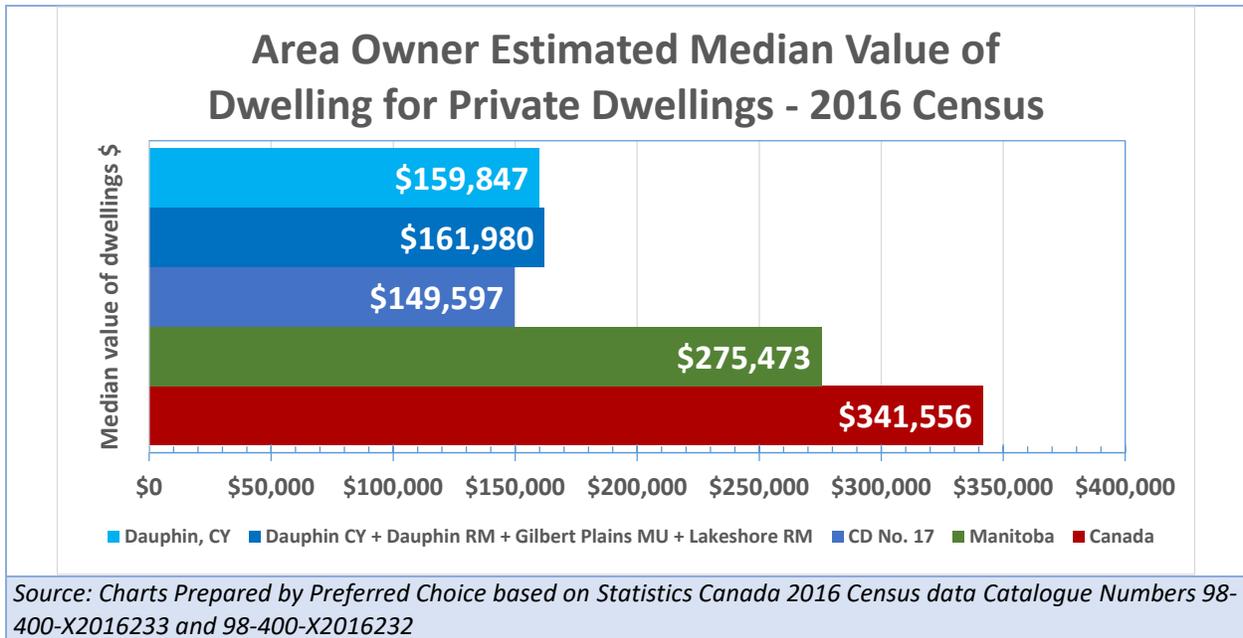
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055

The key fact here is that household incomes in the City of Dauphin are well below the provincial average.

The average owned household dwelling value in the City of Dauphin was **-70.3%** below the provincial average and the median dwelling value for Dauphin was **-72.3%** below the provincial median level in the 2016 Census.

**Exhibit 5.4 - 2016 Census Area Owner Estimated Average and Median Value of Dwelling for Private Dwellings**

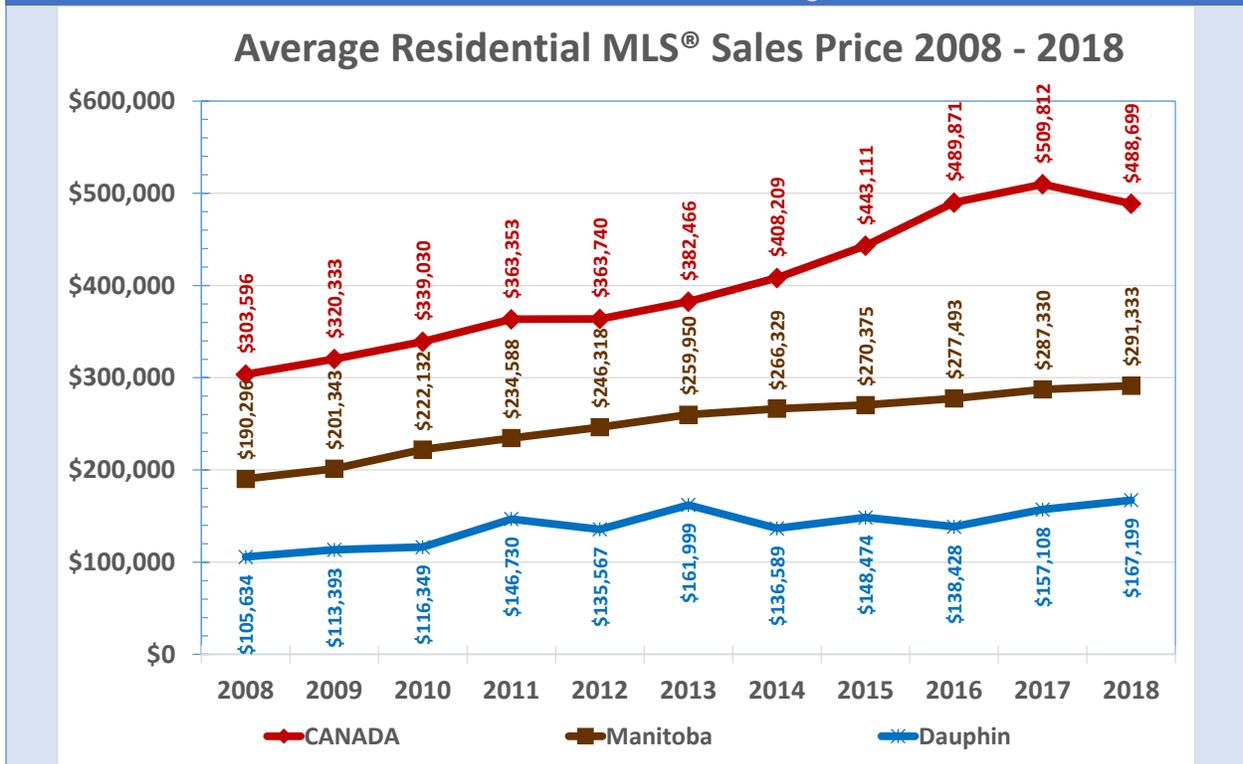


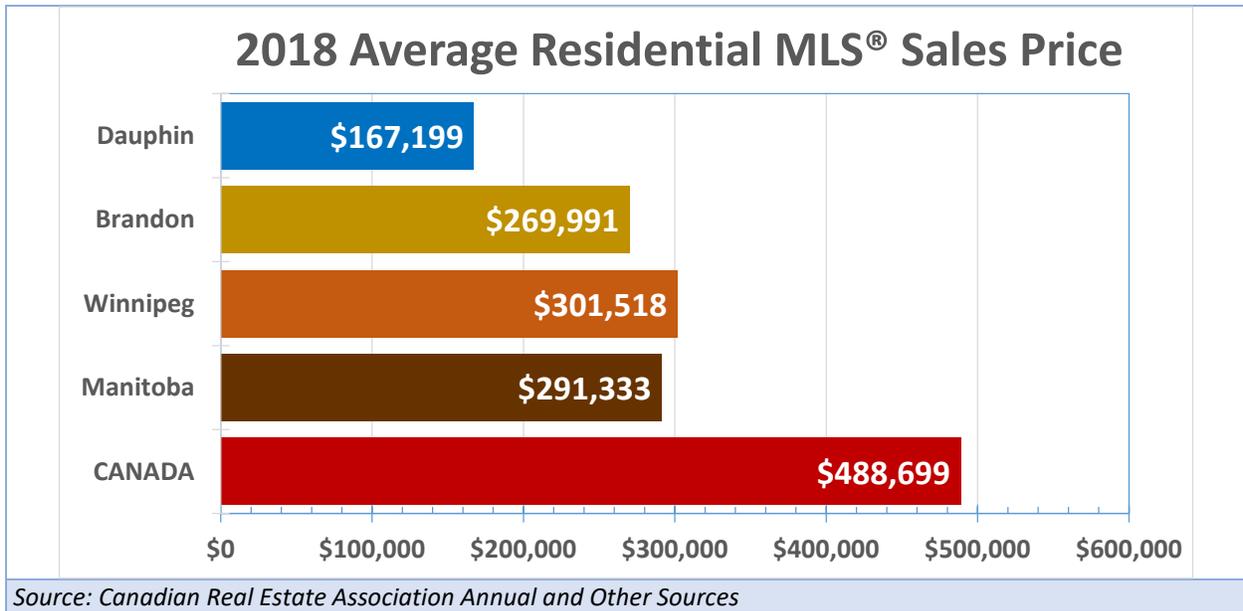


The key fact here is that household dwelling values in the City of Dauphin are well below the provincial average.

## 5.2. Housing Sales Information

Exhibit 5.5 - Canadian Real Estate Association Annual MLS® Average Prices 2008 - 2018





Based on home sales in the City of Dauphin market the 2018 average annual residential MLS® price for home sales in Dauphin was -74.2% below the Manitoba provincial annual average price. Average annual residential MLS® price for home sales in Dauphin increased by 58.3% (or 4.7% average annualized growth) from 2008 to 2018 compared to the provincial growth in average annual residential MLS® sales values of 53.1% (or 4.4% average annualized growth) during the same period. It is noted that MLS® sales activity was healthy in Dauphin with 1,706 recorded sales between 2008 and 2018 or on average 3 home sales per week.

### 5.3. Housing Affordability Indicators

**Exhibit 5.6 - 2016 Census The 2015 Canada Before-Tax Low-Income Cut-Offs (LICO-BT) Thresholds (1992 Base) for Private Households**

Economic Family Size	Size of Area of Residence				
	Rural Area	Small Population Centres < 30,000 Persons	Medium Population Centres 30,000 to 99,999 Persons	Large Urban Population Centres	
				100,000 to 499,999 Persons	500,000 Persons or more
Person not in an economic family	\$16,934	\$19,266	\$21,055	\$21,186	\$24,600
2 persons	\$21,082	\$23,983	\$26,211	\$26,373	\$30,625
3 persons	\$25,917	\$29,484	\$32,223	\$32,423	\$37,650
4 persons	\$31,468	\$35,799	\$39,124	\$39,367	\$45,712
5 persons	\$35,689	\$40,602	\$44,373	\$44,648	\$51,846
6 persons	\$40,253	\$45,793	\$50,046	\$50,357	\$58,473
7 or more persons	\$44,815	\$50,984	\$55,719	\$56,064	\$65,101

*Source: Income Research Paper Series - Low Income Lines 2015-2016. Statistics Canada, Catalogue no. 75F0002MIE, 2017, no. 002.*

National Low Income Cut-Offs (LICO) and Low Income Measures (LIM) provide a core set of indicators of base affordability income ranges by size of family and household respectively.

**Exhibit 5.7 - 2016 Census The 2015 Canada After-Tax Low-Income Cut-Offs (LICO-AT) Thresholds (1992 Base) for Private Households**

Economic Family Size	Size of Area of Residence				
	Rural Area	Small Population Centres < 30,000 Persons	Medium Population Centres 30,000 to 99,999 Persons	Large Urban Population Centres	
				100,000 to 499,999 Persons	500,000 Persons or more
Person not in an economic family	\$13,335	\$15,261	\$17,025	\$17,240	\$20,386
2 persons	\$16,230	\$18,576	\$20,722	\$20,982	\$24,811
3 persons	\$20,211	\$23,129	\$25,802	\$26,128	\$30,895
4 persons	\$25,213	\$28,856	\$32,191	\$32,596	\$38,544
5 persons	\$28,711	\$32,859	\$36,657	\$37,118	\$43,890
6 persons	\$31,841	\$36,441	\$40,654	\$41,165	\$48,675
7 or more persons	\$34,972	\$40,024	\$44,649	\$45,211	\$53,460

Source: Income Research Paper Series - Low Income Lines 2015-2016. Statistics Canada, Catalogue no. 75F0002MIE, 2017, no. 002.

**Exhibit 5.8 - 2016 Census The 2015 Canada Low-Income Measures (LIM) Thresholds for Private Households**

Household Size	After-Tax Income	Before-Tax Income
1 person	\$22,133	\$25,516
2 persons	\$31,301	\$36,084
3 persons	\$38,335	\$44,194
4 persons	\$44,266	\$51,031
5 persons	\$49,491	\$57,054
6 persons	\$54,215	\$62,500
7 persons	\$58,558	\$67,508

\* Note: To convert to other household sizes, multiply the value in the one-person household by the square root of the desired household size.

Source: Statistics Canada, 2016 Census of Population.

**Exhibit 5.9 - 2016 Census The 2015 Canada Market Basket Measure (MBM) Thresholds for Economic Families**

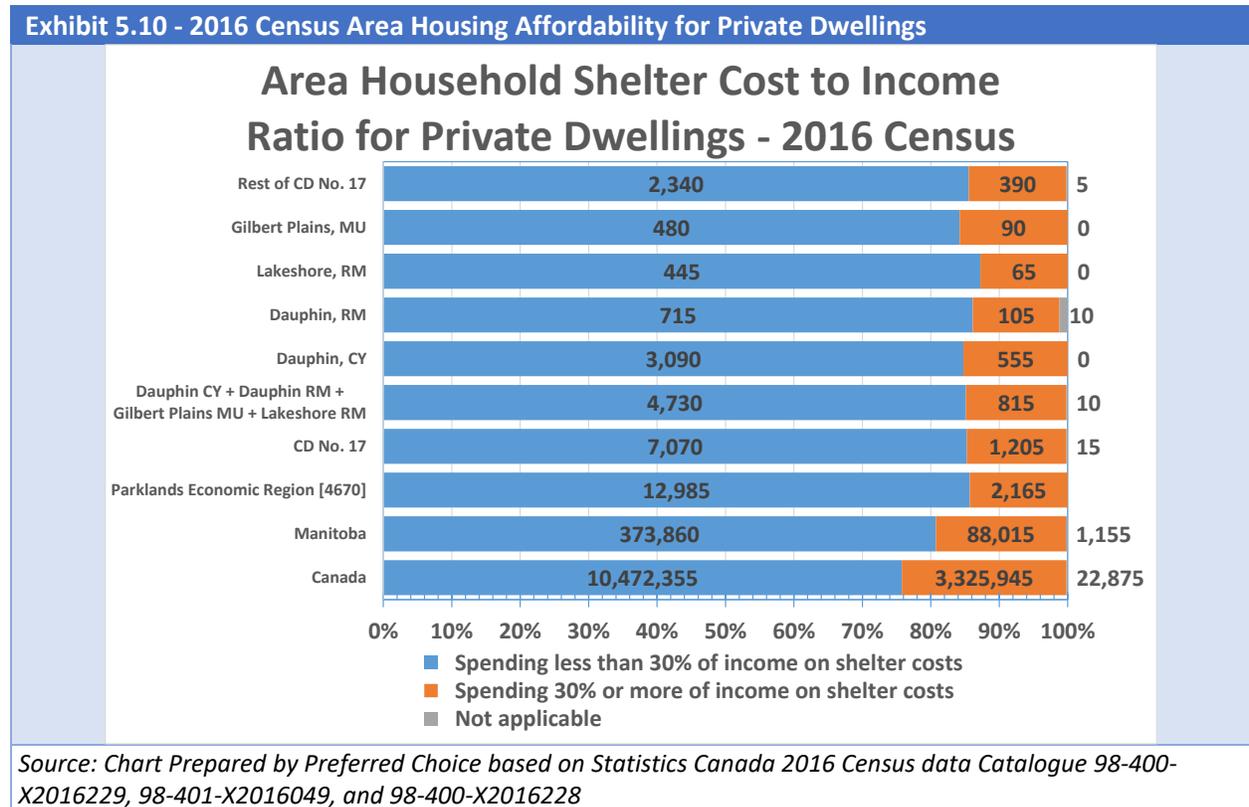
MBM Region	Persons Not in Economic Families	Economic Family Size			
		2 persons	3 persons	4 persons	5 persons
Manitoba					
Rural Areas	\$17,755	\$25,109	\$30,752	\$35,509	\$39,700
Small Population Centres < 30,000 Persons	\$18,450	\$26,092	\$31,956	\$36,900	\$41,255
Brandon (CA)	\$17,382	\$24,582	\$30,107	\$34,764	\$38,867
Winnipeg (CMA)	\$18,272	\$25,841	\$31,648	\$36,544	\$40,857

\* Note: To convert to other family sizes, multiply the amount for persons not in economic families by the square root of the desired family size.

Note: The geographic area concepts and the Market Basket Measure (MBM) thresholds were defined by Employment and Social Development Canada (ESDC). This amount corresponds to the cost of a specific basket of goods and services representing a modest, basic standard of living in each of the 50 MBM geographic regions.

Source: Statistics Canada, Income Statistics Division.

The Market Basket Measure thresholds in rural Manitoba for a two adult with two children family was above \$35,500 in 2015 and above \$36,750 for centres with less than 30,000 people.



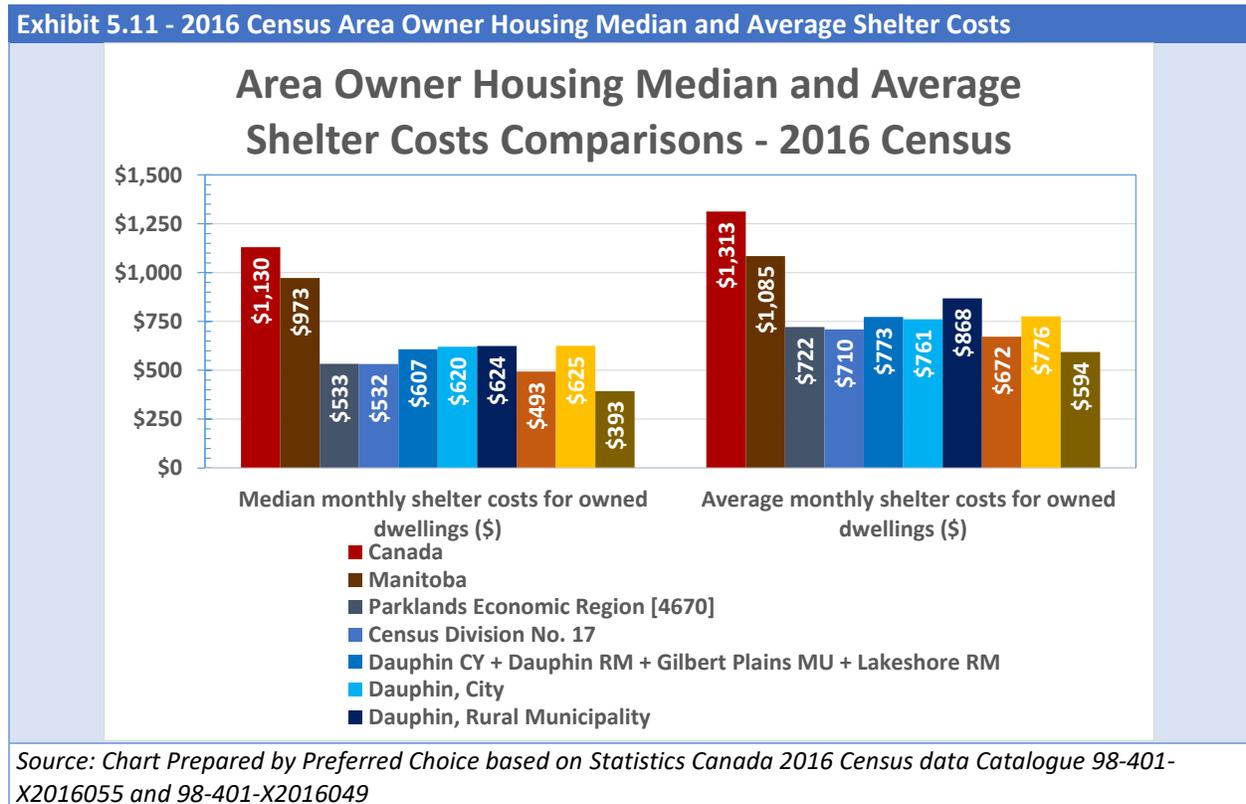
A key indicator of housing affordability defined by Statistics Canada is the ability to have average monthly household major payments for mortgage or gross rent, property taxes, and basic utilities be less than 30% of average household income. The 2016 Census noted the following housing affordability by housing tenure:

- Percent of all households spending over 30% of household income on major payments
  - 15.2% of all Dauphin (CY) Households spent 30% or more of income on major payments
  - 14.7% of all Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM Households spent 30% or more of income on major payments
  - 19.1% of all Manitoba Households spent 30% or more of income on major payments
  - 24.1% of all Canadian Households spent 30% or more of income on major payments
- Percent of all owner households spending over 30% of household income on major payments
  - 7.1% of Dauphin (CY) Owner Households spent 30% or more of income on major payments
  - 8.8% of Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM Owner Households spent 30% or more of income on major payments

- 11.4% of Manitoba Owner Households spent 30% or more of income on major payments
- 16.6% of Canadian Owner Households spent 30% or more of income on major payments
- Percent of all renter households spending over 30% of household income on major payments
  - 29.3% of Dauphin (CY) Renter Households spent 30% or more of income on major payments
  - 29.2% of Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM Renter Households spent 30% or more of income on major payments
  - 36.9% of Manitoba Renter Households spent 30% or more of income on major payments
  - 40.0% of Canadian Renter Households spent 30% or more of income on major payments

*The key fact here is that reasonable housing costs in the City of Dauphin have led to a smaller fraction of owned households and renter households spending over 30% of total income on shelter costs compared to provincial and national levels.*

The average monthly owner shelter costs for the City of Dauphin in the 2016 Census were **-29.9%** lower than the provincial average and **-36.3%** lower than the owner median monthly shelter costs.



The key fact here is that average owner housing costs in the City of Dauphin are significantly lower than provincial and national levels for shelter costs.

**Exhibit 5.12 - 2016 Census Area Owner Household Shelter Cost to Income Ratio for Private Dwellings**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Shelter-cost-to-income ratio	9,368,330	324,120	6,110	3,975	2,315	750	440	470	2,135
Spending less than 30% of income on shelter costs	7,806,905	286,675	5,535	3,615	2,145	660	395	415	1,920
Spending 30% or more of income on shelter costs	1,550,380	36,980	565	350	165	85	45	55	215
30% to less than 100%	1,351,305	32,605	520	340	165	75	45	55	180
Not applicable	11,045	470	10	10	0	10	0	0	0

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016229 and 98-400-X2016228

**Exhibit 5.13 - 2016 Census Area Renter Household Shelter Cost to Income Ratio for Private Dwellings**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Shelter-cost-to-income ratio	4,452,850	138,905	2,175	1,580	1,330	80	70	100	595
Spending less than 30% of income on shelter costs	2,665,450	87,185	1,535	1,115	940	60	50	65	420
Spending 30% or more of income on shelter costs	1,775,570	51,035	635	460	390	25	15	30	175
30% to less than 100%	1,510,305	43,470	550	405	345	20	10	30	145
Not applicable	11,835	685	0	0	0	0	0	0	0

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016229 and 98-400-X2016228

City of Dauphin owned houses had 50.5% of housing with mortgages compared to 60.4% of Manitoba houses with the presence of a mortgage in 2016. This is likely due in part to the lower housing values and costs for homes in Dauphin compared to provincial levels.

Dauphin rented dwellings had 21.8% with subsidized housing compared to 19.4% of Manitoba renters in subsidized housing. This is likely due to the 419 social and affordable housing units provided in the community as noted by Manitoba Housing representing 31.5% of Dauphin rental households in in 2016, yet only 290 were noted as subsidized according to 2016 census data.

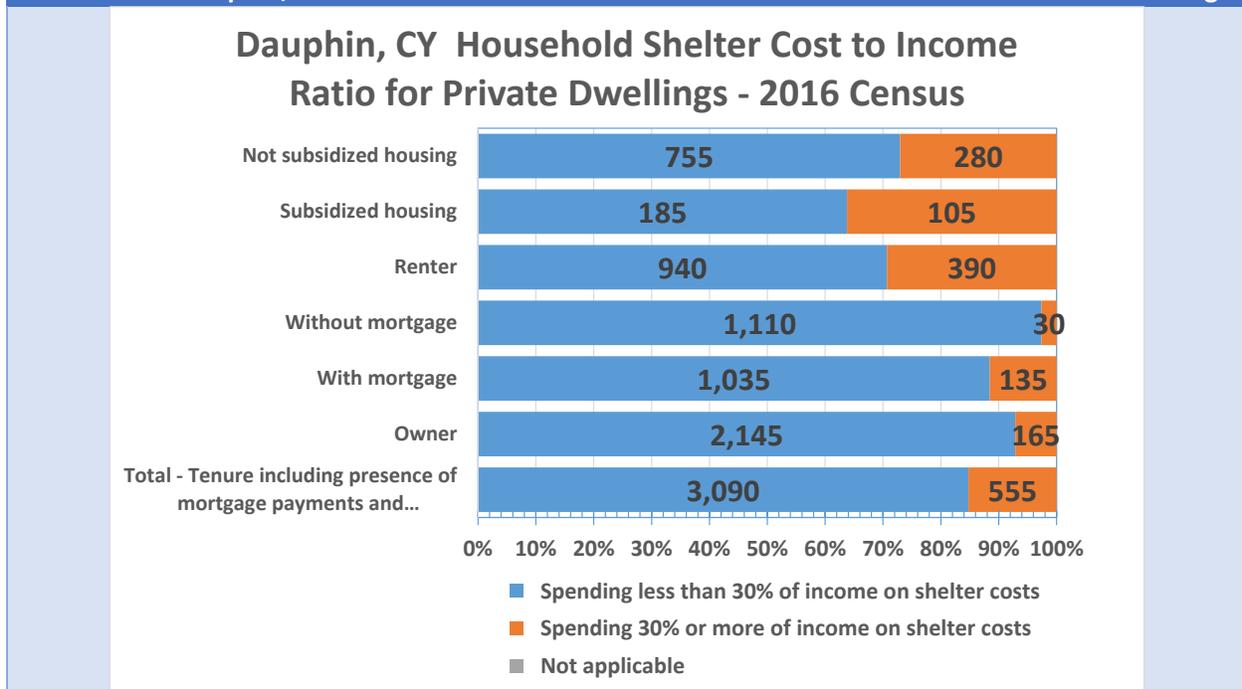
The key fact here is while lower owned housing costs have supported more household ownership in Dauphin, lower income levels for lower income earners continue to need options to own lower valued homes or be able to rent market or subsidized rental housing.

**Exhibit 5.14 - Dauphin, CY 2016 Census Household Shelter Cost to Income Ratio for Private Dwellings**

Dauphin, CY	Total - Tenure including presence of mortgage payments and subsidized housing	Owner	With mortgage	Without mortgage	Renter	Subsidized housing	Not subsidized housing
Total - Shelter-cost-to-income ratio	3,640	2,315	1,170	1,145	1,330	290	1,035
Spending less than 30% of income on shelter costs	3,090	2,145	1,035	1,110	940	185	755
Spending 30% or more of income on shelter costs	555	165	135	30	390	105	280
30% to less than 100%	505	165	130	30	345	95	250
Not applicable	0	0	0	0	0	0	0

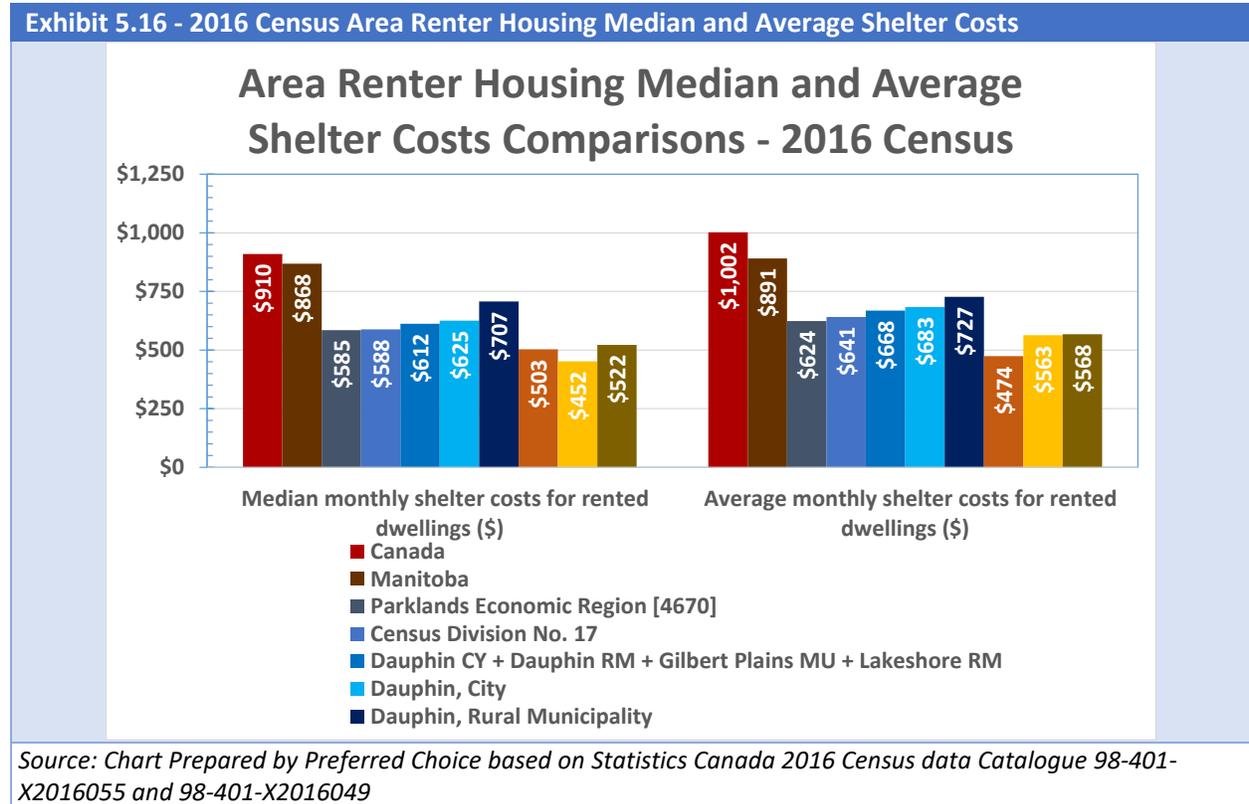
Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016229

**Exhibit 5.15 - Dauphin, CY 2016 Census Household Shelter Cost to Income Ratio for Private Dwellings**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016229

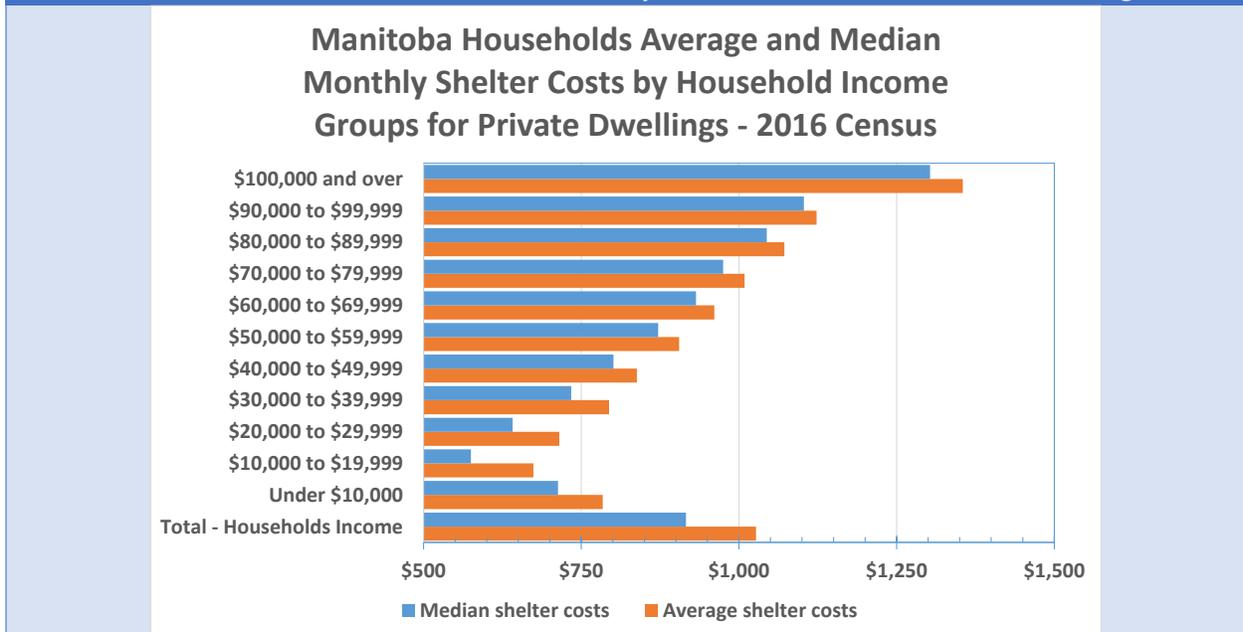
The average monthly renter shelter costs for the City of Dauphin in the 2016 Census were **-23.3%** lower than the provincial average and **-28.0%** lower than the renter median monthly shelter costs.



*The key fact here is that average renter housing costs in the City of Dauphin are significantly lower than provincial and national levels for shelter costs.*

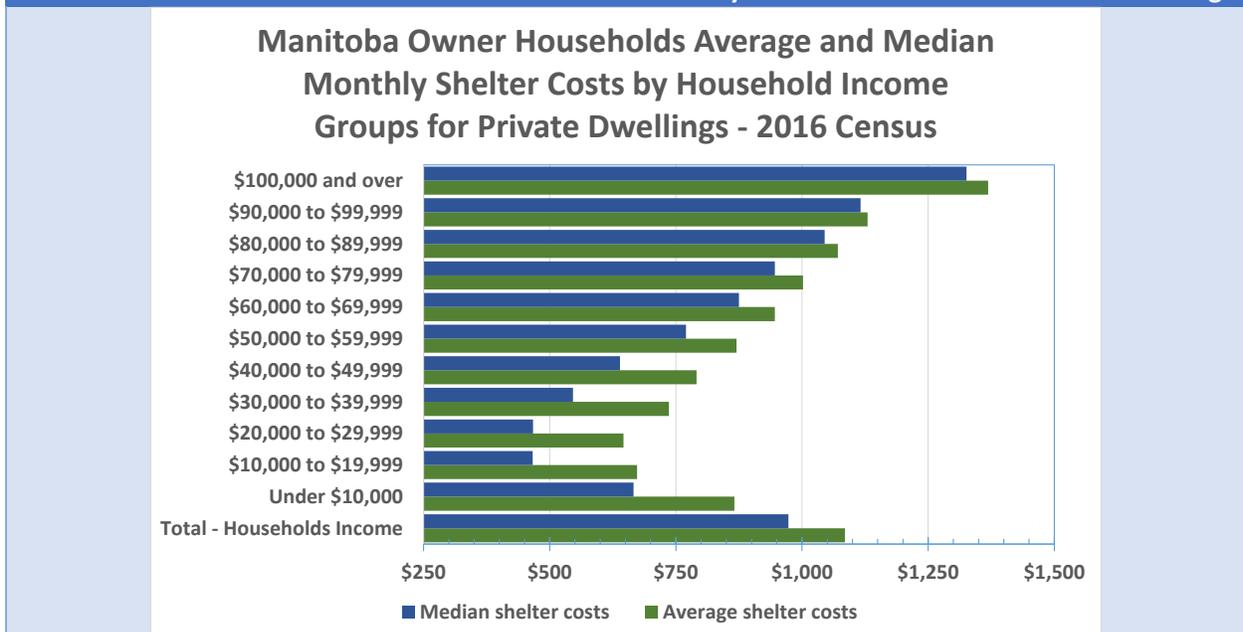
In the 2016 Census the average monthly major payments (mortgage, property taxes, and utilities) for all households in the Province of Manitoba was \$1,027 and the median shelter costs was \$916 per month with the average **-15.3%** lower than the national level of \$1,213 per month and the median **-9.8%** below the national median of \$1,016 per month.

**Exhibit 5.17 - Manitoba 2016 Census Shelter Costs by Household Income for Private Dwellings**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016228

**Exhibit 5.18 - Manitoba 2016 Census Owner Shelter Costs by Household Income for Private Dwellings**

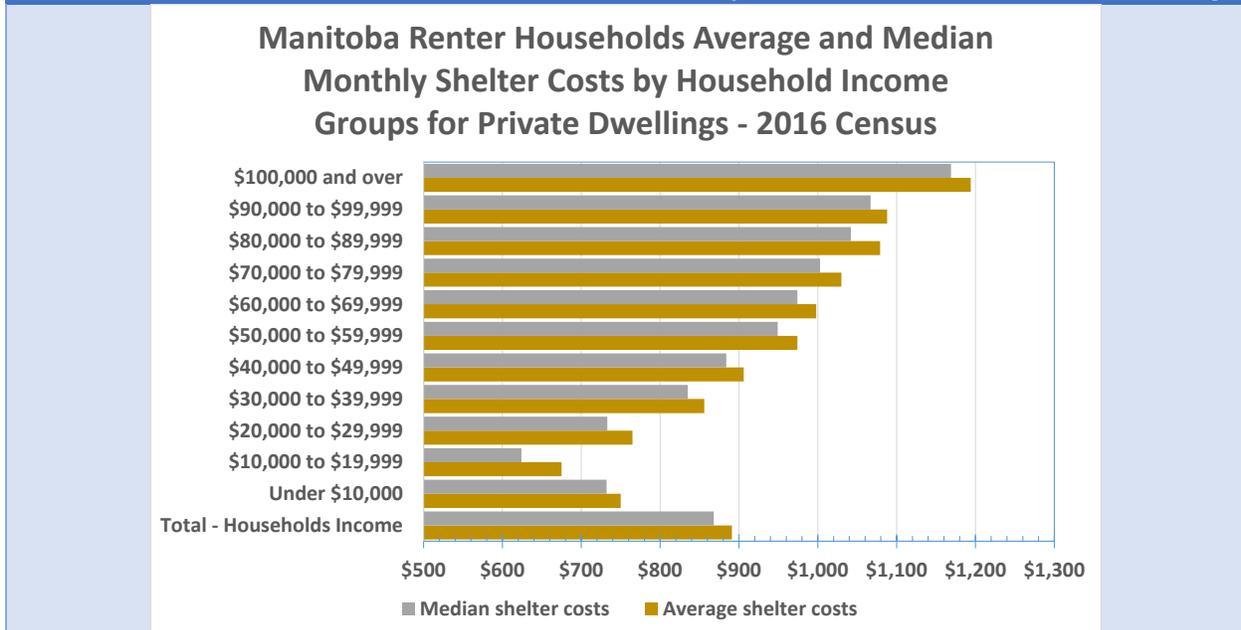


Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016228

In the 2016 Census the average monthly owner major payments (mortgage, property taxes, and utilities) for owner households in the Province of Manitoba was \$1,085 and the median shelter

costs was \$973 per month with the average **-17.4%** lower than the national level of \$1,313 per month and the median **-13.9%** below the national median of \$1,130.

**Exhibit 5.19 - Manitoba 2016 Census Renter Shelter Costs by Household Income for Private Dwellings**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016228

In the 2016 Census the average monthly tenant major payments (rent and utilities) for renter households was in the Province of Manitoba was \$891 and the median shelter costs was \$868 per month with the average **-11.1%** lower than the national level of \$1,002 per month and the median **-4.6%** below the national median of \$910.

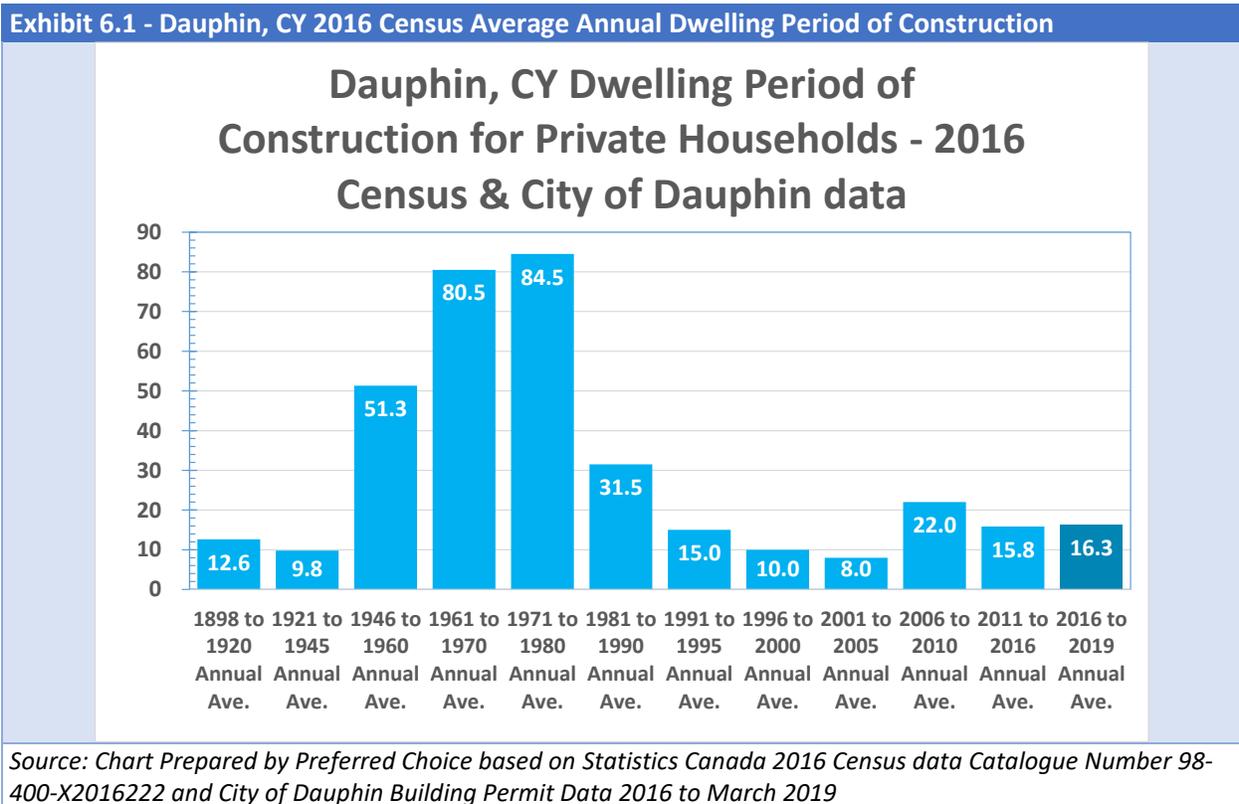
*The key fact is that income levels in City of Dauphin are generally below provincial levels to support additional new owned and rental housing at higher rates compared to historical costs.*

## 6.0 Housing Supply Growth

Information on housing growth modelling for the City of Dauphin is contained in Appendix C of this report.

### 6.1. Dauphin Housing Market Overview

Dauphin was incorporated as a village in 1898, becoming a town in 1901, and a city in 1998. The strongest construction has occurred between 1971 to 1980 with an annual average of 84.5 dwelling units per annum for 845 units during that 10 year period. The next strong construction period had been between 1961 to 1970 with on average 80.5 dwelling units per annum during a 10 year period. This is followed by 1946 to 1960, 1981 to 1990, 2006 to 2010, 2016 to 2019, 2011 to 2016, 1991 to 1995, 1898 to 1920, 1996 to 2000, 1921 to 1945, and 2001 to 2005 time periods.



Canada Mortgage and Housing Corporation (CMHC) has a number of tools to assist communities in developing a housing action plan. One of the approaches is to assess the availability of current housing and future need for housing by residential tenure and unit size in bedrooms. Utilizing information from the City of Dauphin, Manitoba Housing, and the 2016 Statistics Canada Census, the following overview of the current housing composition for Dauphin shows about 4,147 households in 2018. There is 300 rental and senior and assisted living units, 125 affordable family

units, no accessible and special needs, and no individual units in Dauphin. The Dauphin (CY) has about 2,404 single dwelling units, 228 multi-unit, and 115 movable housing units. The estimated level of rental units includes 390 apartments, 385 single detached rental houses, 155 multi-unit properties, and 45 movable dwellings.

**Exhibit 6.2 - Dauphin, City Estimated 2018 Housing Composition**

	Bachelor / Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom +	Total
<b>RENTAL</b>						
Apartment	20	150	150	15	0	390
Single-Detached House	0	35	170	120	60	385
Multi-plexes / Townhouse	0	70	35	30	20	155
Movable Dwelling	0	0	25	20	0	45
<b>ACCESSIBLE &amp; SENIORS</b>						
Senior Units	15	135	140	10	0	300
Family Units	0	10	55	40	20	125
Accessible & Special Needs	0	0	0	0	0	0
Individual Units	0	0	0	0	0	0
<b>BAND HOUSING</b>						
Band Housing	0	0	0	0	0	0
<b>OWNERSHIP</b>						
Single-Detached House	0	15	435	890	825	2,404
Apartment	0	0	10	0	0	195
Multi-plexes / Townhouse	0	0	0	10	10	33
Movable Dwellings	0	0	55	60	0	115
<b>Total *</b>	<b>35</b>	<b>415</b>	<b>1,075</b>	<b>1,195</b>	<b>935</b>	<b>4,147</b>
<p><i>* Note: New Built Facilities bedrooms are not known, therefore column totals by number of bedrooms do not include all of the housing units - All facilities are represented in the overall total units. Accessible &amp; Seniors Units represent non-market housing (social and affordable housing units only) from Community-Based Organizations for non-temporary or non-transitional residents.</i></p> <p><i>Source: Preferred Choice modelling based upon Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan planning table; Statistics Canada 2016 Housing Tenure and Dwellings by Bedroom Number Census data, and City of Dauphin Building Permits info</i></p>						

Manitoba Housing 2016 profile for Dauphin notes 225 Senior Direct and Sponsor Managed units, 75 affordable and rent supplement senior units, 57 direct managed family units, and 62 rent supplement family units in the community.

**6.2. Housing Supply Capacity**

The City of Dauphin has identified 20 vacant areas available for residential housing development. There is about 118 acres of land noted with over ¾ of the land in a 91.36 acre privately held parcel of land. Only 5% of the noted land or about 5.9 acres is owned by the City of Dauphin.

**Exhibit 6.3 - City of Dauphin Available Lot Supply 2019**

- 20 Available Vacant Properties
  - 4 Single Family Lots
  - 6 Farm Land Areas
  - 2 Vacant Larger Land Areas
  - 7 Vacant Lots
  - 1 Municipal Lot

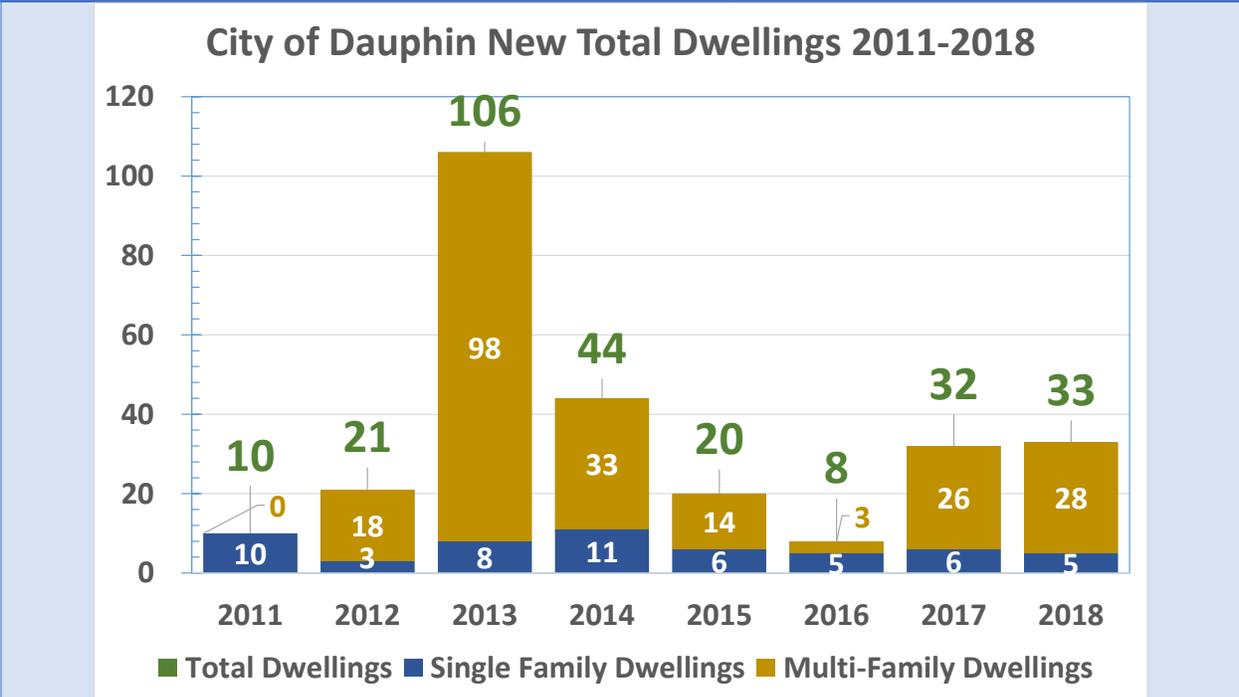
Source: Prepared by Preferred Choice based on City of Dauphin data

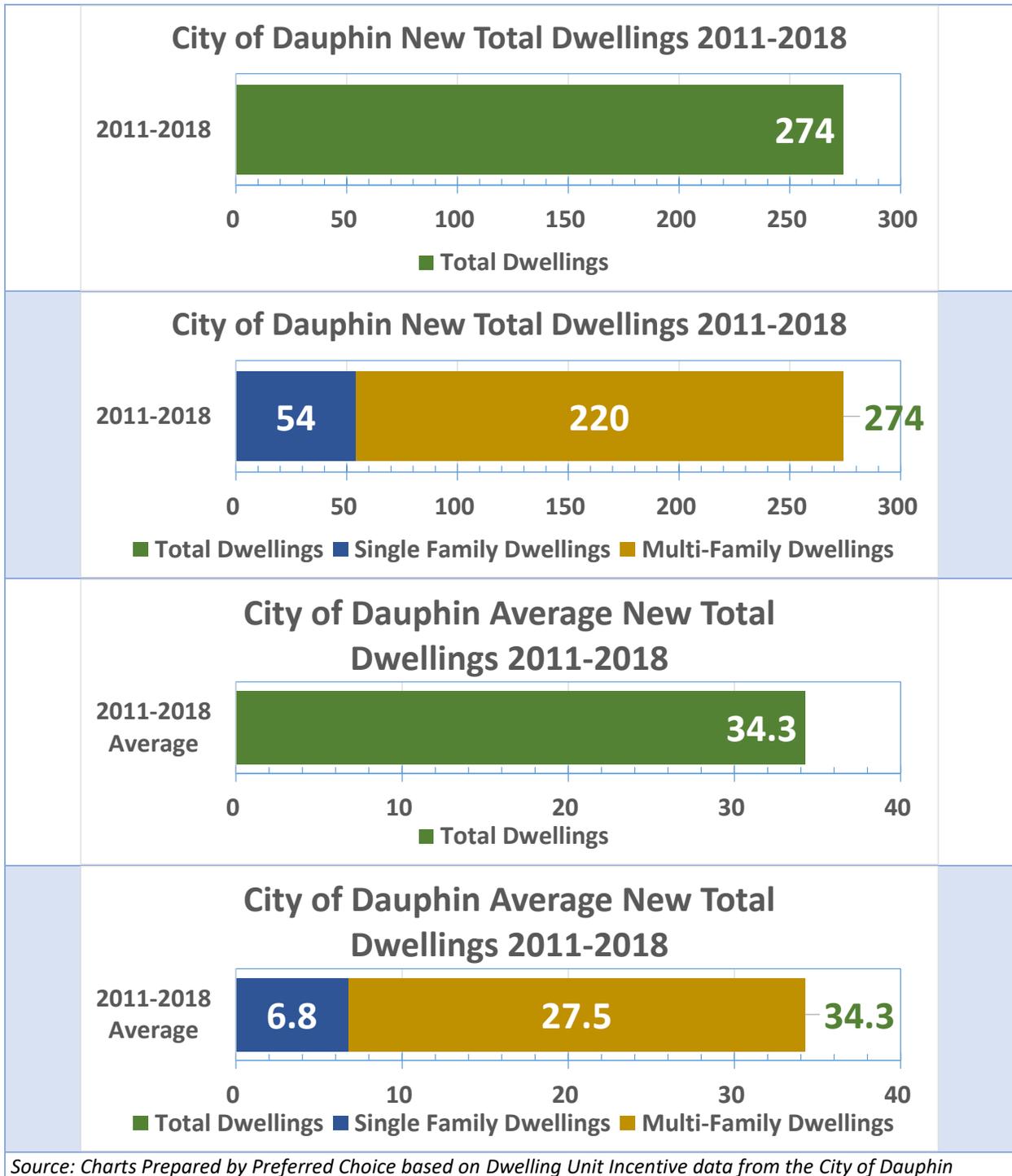
The City has a strong history of working with private developers to assemble and service lots to meet the needs of the community. The City of Dauphin will need to continue to work with developers to bring on additional lots to support further growth over the next decade.

**6.3. Recent Housing Demand Activity**

Depending on the potential realized growth, a further increase in the number of available serviced lots is required to realize the full growth potential of Dauphin in the years ahead. As a frame of reference there were new 54 residential dwelling building permits in the City of Dauphin from 2011 to 2018 and 220 multi-unit project permits. The eight year average was for 34.3 new dwelling units per annum consisting of on average 6.8 single family dwellings and 27.5 multi-family dwellings over that timeframe. The average multi-unit project was 5.4 dwellings per project over that timeframe ranging from 2 to 40 units in size.

**Exhibit 6.4 - City of Dauphin 2011 - 2018 Residential Building Permit New Housing Units Data**





From April 2014 to March 2018 a total of 56 vacant lots were sold or on average 14.0 lots per year for residential development in the City of Dauphin.

**Exhibit 6.5 - City of Dauphin 2014 - 2018 Residential Lot Sales Data**

Year	Sales Value	Number of Sales	Average Price
2018 - 3 Months	\$41,000	2	\$20,500
2017	\$396,267	19	\$22,015
2016	\$252,100	14	\$18,007
2015	\$326,400	12	\$40,800
2014 - 9 Months	\$830,500	9	\$118,643

*Source: Manitoba Municipal Relations Residential Bare Land Sales April 2014 to April 2018*

From 1977 to 2011 199 lots plus additional multi-family sites were privately developed in the City of Dauphin.

**Exhibit 6.6 - Residential Subdivision Development History for Dauphin**

In the 1960s and earlier, development would have been extensions of existing streets.  
 Komarniski land was conceptual from the 1970s

Timeframe	Location	Lots
1977	Tulip Crescent, Barker St	70 single lots
1980	Veterans Drive	59 lots
1986	Macneill Place	19
2000	Hawthorne West	23
2011	Hawthorne East	28 plus multifamily

These subdivisions were initiated in the years indicated but took many years to fill (Hawthorne W still has 2 undeveloped lots). None of these subdivisions were owned or initiated by the municipality.

*Source: City of Dauphin*

Assuming 350 to 400 more housing units were built over the next decade (on average 35 to 40 dwelling units per annum) with a similar mix of individual and multi-unit projects then about 122 to 140 more lots would be required over the next 10 years to support about 70 to 80 more residences and 52 to 60 multi-unit projects (for about 280 to 320 multi-unit dwelling units). The City of Dauphin would need to have at least 10 residential and 5 to 10 multi-unit lots available per year to support the potential growth. This level of development would be similar to the recent past decade of construction activity between 2011 to 2018. At least a two year supply of 40 lots is recommended to enable potential peak activity from time to time.

*The key item here is that a plan with sufficient sub-divisions needs to be in place with capacity for development of about 125 to 140 more lots with a rolling target of servicing a sufficient number of properties based a sustainable inventory of about 40 to 50 available residential and multi-unit lots or more in the City of Dauphin at any given time.*

The community needs to encourage investment and development partnerships to increase the availability of serviced lots and the build-out of residences to address future housing needs.

## 7.0 Housing Development Scenarios

Information on housing growth modelling for the City of Dauphin is contained in Appendix C of this report.

### 7.1. Housing Demand Modelling

The City of Dauphin area growth modelling baseline is forecast over the 13 years to 2029 growth of 467 dwellings units for the city should the base model of steady growth in Dauphin occur. This is anticipated to generate 87 more dwellings over the next few years by 2019 (73 have already been built), 89 dwellings over the next 2 years to 2021, 190 dwellings over the next 5 years, and 101 dwellings during years 11 to 13 in the City of Dauphin to 2029.

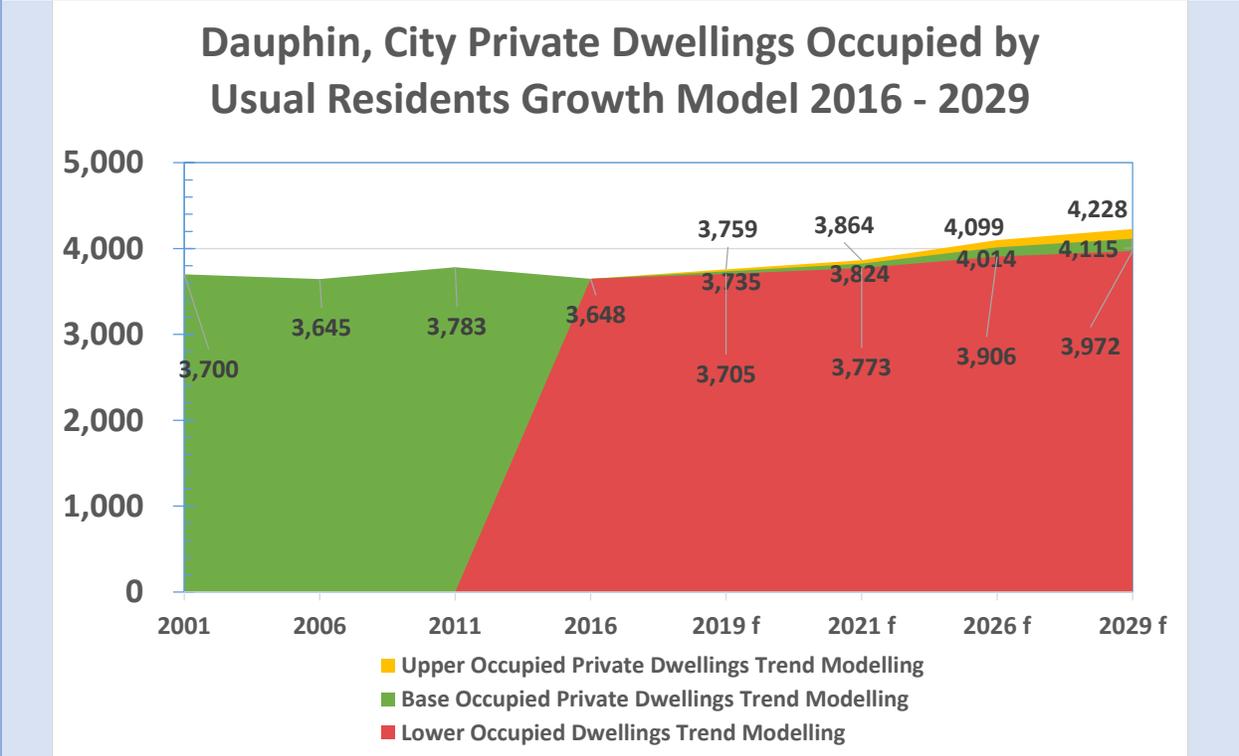
The average annual dwellings forecast for Dauphin is at an average annual growth rate of 0.93% or 35.9 dwellings per annum. The City of Dauphin experienced a similar average annual growth of 34.3 new dwelling units per annum from 2011 to 2018.

Exhibit 7.1 - Dauphin, City - New Dwelling Units Forecast by 2019, 2021, 2026, and 2029						
Dauphin, City		2016 - 2019 f 3 Year Change	2019 f - 2021 f 2 Year Change	2021 f - 2026 f 5 Year Change	2026 f - 2029 f 3 Year Change	2016 - 2029 f 13 Year Change
Dwelling Units Forecast Change		87	89	190	101	467
Dauphin, City	2016	2019 f	2021 f	2026 f	2029 f	2016 - 2029 f 13 Average Annual Change
Base Housing Estimate	3,648	3,735	3,824	4,014	4,115	35.9
Base Owner Housing Estimate	2,315	2,400	2,448	2,549	2,603	22.1
Base Renter Housing Estimate	1,330	1,335	1,377	1,465	1,512	14.0

Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 National Household Survey, and 2016 Census data Catalogue Number 98-401-X2016055

*The key item here is that on average about 14 new rental dwelling units per annum and 22 owner dwelling units per annum for 36 total new dwelling units per annum to 2029 are forecast for the City of Dauphin to keep up with projected population growth. Additional units are possible to address regional demand for more housing in the surrounding rural centres and across the region.*

**Exhibit 7.2 - Dauphin, City - Housing Growth Projections to 2029 based on Growth Forecasts**



Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 NHS, and 2016 Census data, and Manitoba Health, Seniors and Active Living 2006-2018 Population Report data

## 7.2. Dauphin Housing Market Segment Growth Needs

**Exhibit 7.3 - Dauphin, City - Household Income Distribution for Base Dwelling Forecast Projections**

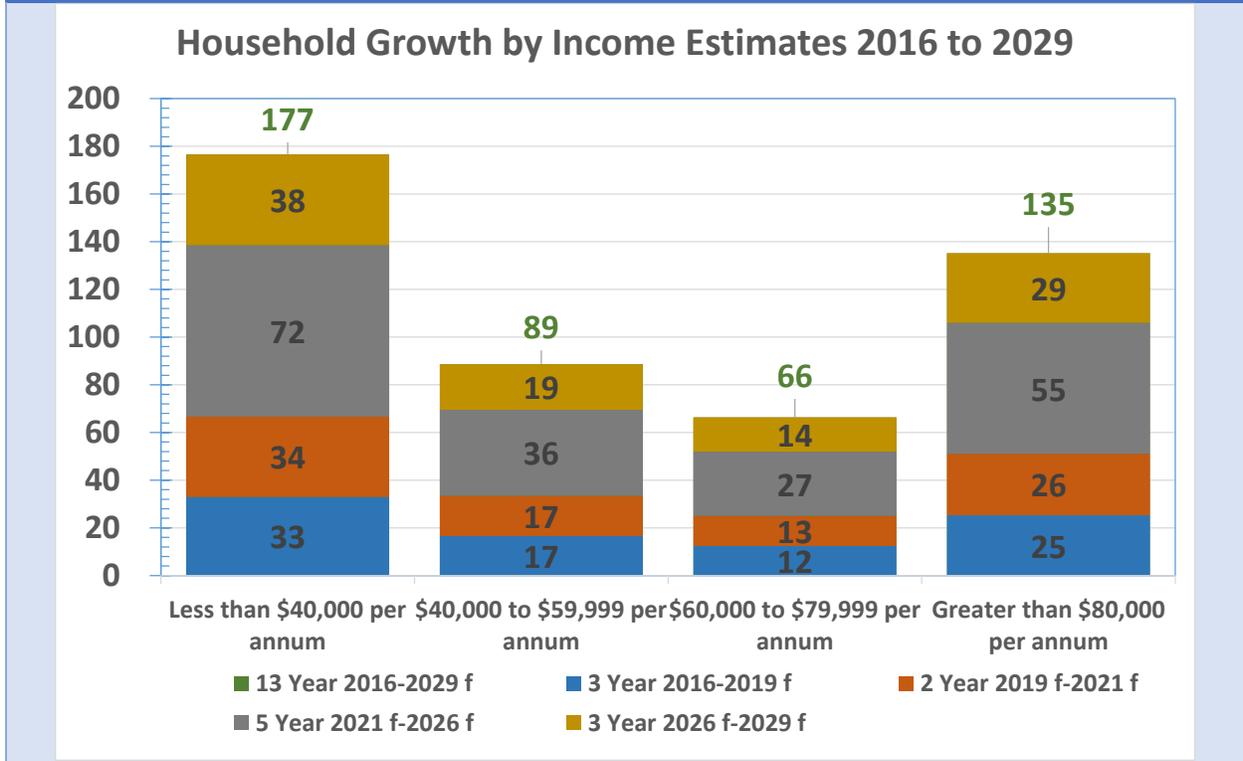
Dauphin, City Household (HH) Income Distribution	Total HH Income	2019-2029 10 Year	3 Year 2016-2019 f	2 Year 2019 f-2021 f	5 Year 2021 f-2026 f	3 Year 2026 f-2029 f	13 Year 2016-2029 f
Less than \$40,000 per annum	37.8%	152.0	33.0	33.7	71.8	38.1	176.6
\$40,000 to \$59,999 per annum	19.0%	76.3	16.5	16.9	36.0	19.1	88.6
\$60,000 to \$79,999 per annum	14.2%	57.1	12.4	12.7	27.0	14.3	66.3
Greater than \$80,000 per annum	29.0%	116.3	25.2	25.8	55.0	29.1	135.2
<b>Total</b>	<b>100.0%</b>	<b>401.7</b>	<b>87.1</b>	<b>89.2</b>	<b>189.8</b>	<b>100.6</b>	<b>466.7</b>

\* Note: Base Housing Estimate Model for Dauphin, City Range of about 87 to 467 More Households from 2016 to 2029

Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data

Projected household growth of 467 households in the City of Dauphin to 2029 has an income distribution with 37.8% in the less than \$40,000 per annum range, 29.0% of household income greater than \$80,000 per annum, 19.0% in the \$40,000 to \$59,999 per annum range, and 14.2% in the \$60,000 to \$79,999 per annum range.

**Exhibit 7.4 - Dauphin, City - Projected Base Household Income Distribution Modelling by 2019, 2021, 2026, and 2029**

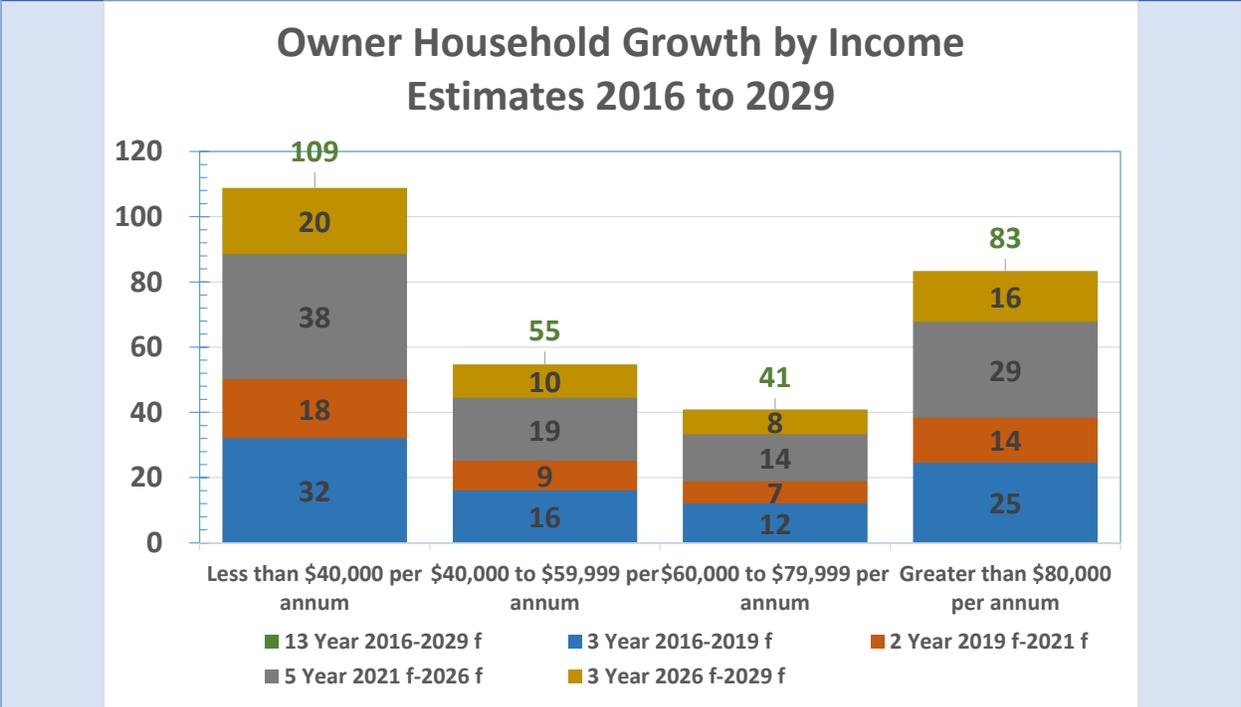


\* Note: Base Housing Estimate Model for Dauphin, City Range of about 87 to 467 More Households from 2016 to 2029

Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data

Applying the model with a lower proportion of owner units generates an additional 288 owned dwelling units by 2029. It is noted that some owner units such as condominiums or townhouses may be rented or have rental suites from time to time. The use of owner dwellings for rental purposes can fluctuate the housing tenure mix at any given point in time based on market demand or need.

**Exhibit 7.5 - Dauphin, City - Projected Base Owner Household Income Distribution Modelling by 2019, 2021, 2026, and 2029**

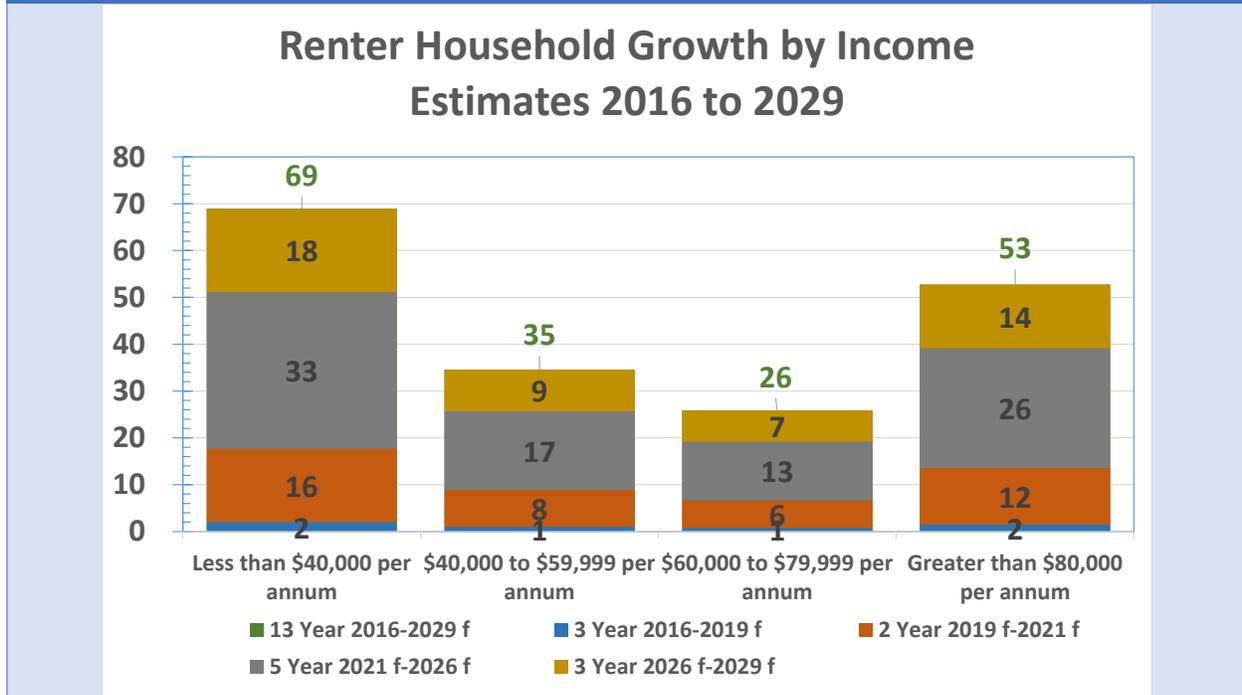


*\* Note: Base Owner Housing Estimate Model for Dauphin, City Range of approximately 85 to 288 More Owner Households from 2016 to 2029*

*Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data*

Applying the model with a slightly higher proportion of rental units generates an additional 182 rental dwelling units by 2029.

**Exhibit 7.6 - Dauphin, City - Projected Base Renter Household Income Distribution Modelling by 2019, 2021, 2026, and 2029**



*\* Note: Base Renter Housing Estimate Model for Dauphin, City Range of approximately 5 to 182 More Rental Households from 2016 to 2029*

*Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data*

The model utilized community rental rates, housing costs, federal and provincial affordability levels, and the 30% of household income on major shelter cost to determine the housing continuum thresholds for the City of Dauphin.

The City of Dauphin projected Housing Continuum Needs and Thresholds suggests the potential need for about an additional 152 units by 2029 as Government Subsidized Social Housing at the rent of \$780 per month or less for rental units which would be equivalent to the less than \$105,000 housing unit price range with \$625 per month or less mortgage costs assuming the maximum level of mortgage financing, which is typically well suited to the income levels of this market segment. Non-Market Housing is projected to require about an additional 76 Affordable units by 2029 in the \$105,000 to \$167,249 price range with \$625 to \$999 per month mortgage costs assuming the maximum level of mortgage financing, which could also be met by additional affordable rental housing in the community with rent between \$780 to \$1,234 per month. From

Non-Market to Market Entry Level Housing about 57 units by 2029 is projected in the \$167,250 to \$224,999 price range with \$1,000 to \$1,349 per month mortgage costs assuming the maximum level of mortgage financing or rental units in the \$1,235 to \$1,664 per month range. Market housing needs is projected to require about 116 more units by 2029 in the \$225,000 or more price range with \$1,350 and higher mortgage costs per month assuming the maximum level of mortgage financing or rent in the \$1,665 per month or higher level.

<b>Exhibit 7.7 - Dauphin, City - Projected Housing Continuum Needs by Affordability Threshold Modelling</b>				
	<b>Social Housing</b>	<b>Affordable Housing</b>	<b>Entry Level Housing</b>	<b>Market Housing</b>
Household Annual Income Range	< \$40,000	\$40,000 to \$59,999	\$60,000 to \$79,999	\$80,000+
Estimated Affordable Housing Price Range	< \$105,000	\$105,000 to \$167,249	\$167,250 to \$224,999	\$225,000+
Monthly Affordable Mortgage	Mortgage Payments Less Than \$625 / month	\$625 to \$999 Mortgage / month	\$1,000 to \$1,349 Mortgage / month	More Than \$1,350 / month Mortgage
Monthly Affordable Rent	Rent Payments Less Than \$780 / month	\$780 to \$1,234 Rent / month	\$1,235 to \$1,664 Rent / month	More Than \$1,665 / month Rent
<b>Estimated Total Housing / Rental Supply Needed from 2018 to 2029</b>	<b>152 units (85 owner &amp; 68 rental)</b>	<b>76 units (43 owner &amp; 34 rental)</b>	<b>57 units (32 owner &amp; 26 rental)</b>	<b>116 units (65 owner &amp; 52 rental)</b>
<b>Housing Continuum Position</b>	<b>Government Subsidized Housing</b>	<b>⇒ Non-Market Housing ⇒</b>		<b>Market Housing</b>

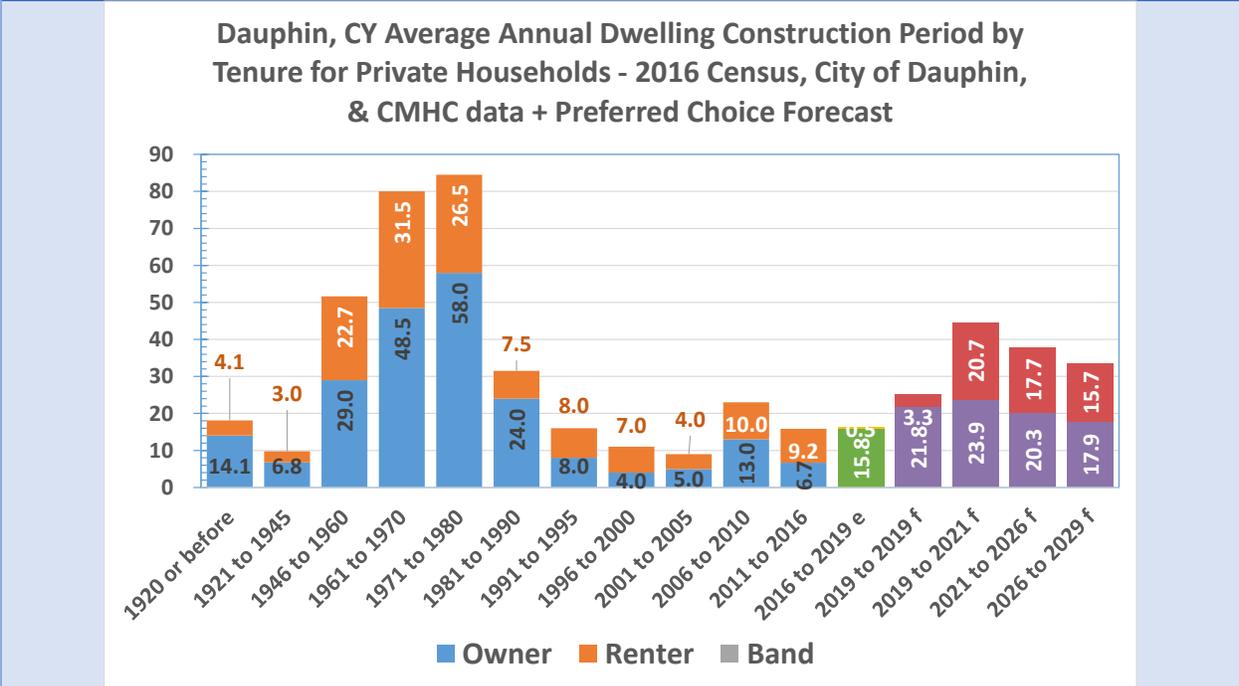
*Source: Preferred Choice Modelling based upon Growth Analysis utilizing defined Housing Affordability Threshold Modelling Variables*

**7.3. Dauphin Housing Growth Forecast Implications**

Reviewing the recent housing construction in the City of Dauphin on an average annual basis during the reference construction periods, Dauphin is anticipated to experience a similar level of construction activity to the recent 2011 to 2018 eight years compared to the historical levels for the community provided a healthy level of growth is sustained in the community plus sufficient serviced lots and developers are able to proceed with new projects in a timely fashion.

The forecast period is suggested to benefit by the envisioned servicing and development of available raw land for the next 10 years between 2019 and 2029 with potential for similar average annual construction between 2019 and 2029 depending on the timing of capturing demand for housing across the housing continuum in the community. The level between 2016 and 2029 is forecast at about 35 to 40 new units per annum. From 2011 to 2018 the City of Dauphin averaged about 34.3 new units being added per annum.

**Exhibit 7.8 - Dauphin, City Average Annual Housing Construction Periods 1920 to 2016 and Estimated 2016 to 2018 plus Forecast 2019 to 2029**



\* Note: Base Owner Housing Estimate Model for Dauphin, City Range of approximately 85 to 288 More Owner Households from 2016 to 2029 and Base Renter Housing Estimate Model for Dauphin, City Range of approximately 5 to 182 More Rental Households from 2016 to 2029  
 Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin Building Permits and Dwelling Incentive data, plus Preferred Choice Modelling

Active steps will need to be taken to ensure the availability of lots and support to trigger construction of units across the housing continuum in the City of Dauphin over the next 10 years. The next 5 years will be important to triggering the build out and options necessary to capture anticipated area employment and population growth in the City of Dauphin over the next decade.

Utilizing the Canada Mortgage and Housing Corporation (CMHC) format for projecting the composition of potential housing requirements for Dauphin, the following core model adjusted for 2016 to 2018 construction for the period of 2019 to 2029 of 78 additional rental units, 230 affordable and social rental units, and 97 owner dwellings includes:

- 308 Tenant Rental Units
  - Including 23 apartment suites \*
  - 23 Rental Houses
  - 31 Multi-plex rental units \*
  - 1 Movable Rental Dwellings
  - 115 Senior Social & Affordable Units
  - 57 Family Social & Affordable Units
  - 57 Accessible & Special Needs Affordable Units
  - No Individual Social & Affordable Units

- 97 Owner Dwelling Units
  - 72 Single Detached Market Houses
  - 10 apartment suites \*
  - 15 Multi-unit Houses \*
  - 1 Movable Dwellings
- No Band Housing Units
- \* Note the number of Rental and Owner Units may vary based on certain dwelling types
  - Such as apartments structured for ownership
  - Such as multi-plexes / townhouses developed for ownership which are rented out from time to time

Exhibit 7.9 - Estimated 2029 - 10 Year Dauphin, City Housing Requirement						
	Bachelor / Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom +	Total
<b>RENTAL</b>						
Apartment	2	5	13	3	0	23
Single-Detached House	0	1	6	11	5	23
Multi-plexes / Townhouse	0	4	12	14	2	31
Movable Dwelling	0	0	0	0	0	1
<b>ACCESSIBLE &amp; SENIORS</b>						
Senior Units	23	57	34	0	0	115
Family Units	0	0	11	32	14	57
Accessible & Special Needs	0	43	14	0	0	57
Individual Units	0	0	0	0	0	0
<b>BAND HOUSING</b>						
Band Housing	0	0	0	0	0	0
<b>OWNERSHIP</b>						
Single-Detached House	2	2	5	23	39	72
Apartment	0	1	5	4	0	10
Multi-plexes / Townhouse	0	1	7	6	0	15
Movable Dwellings	0	0	0	1	0	1
<b>Total *</b>	<b>27</b>	<b>114</b>	<b>109</b>	<b>95</b>	<b>60</b>	<b>405</b>
<p><i>* Note: The 10 Year Dauphin, City Housing Requirements is a Conservative Model based on Base Population Projections, adjustments have been made to account for recent housing activity noted by the City of Dauphin, the core model is based on the 2016 Housing Tenure and Dwellings by Bedroom Number Census data plus municipal data. Accessible &amp; Seniors Units represent non-market housing (social and affordable housing units only) from Community-Based Organizations.</i></p> <p><i>Source: Preferred Choice modelling based upon Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan planning table; Statistics Canada 2016 Housing Tenure and Dwellings by Bedroom Number Census data, and City of Dauphin Building Permits and Dwelling Incentive data</i></p>						

As the projections for additional housing needs has focused on employment and population growth, this does not include any significant additional housing needs for seniors staying in the community, area farmers interested in moving into the City and surrounding area, attraction of individuals looking for housing in the area, or other individuals that may move into the community. The previous table can be adjusted to consider additional projected housing needs

of other groups for the City of Dauphin. Also noted is the mixture of rental and owner dwellings will vary depending on the building type, particularly multi-unit buildings dwelling tenure.

*The key item here is that about 308 rental units or about 14-32 per year including affordable housing projects plus about 97 owner housing units or about 10-22 per year for a total of about 405 units or 35-42 housing units per year are forecast for the City of Dauphin over the next 10 years.*

#### **7.4. Dauphin Housing Growth Forecast Considerations for Various Market Segments**

The City of Dauphin may identify a number of housing project options to best address forecast housing growth need and demand for the city as well as any non-market housing gaps that could be addressed by a non-profit housing organizations. Further consideration of various market segments can be assessed with a demographic and seniors supplemental report to follow-up this base market assessment.

Areas that can be further examined in a demographic supplement include:

- Seniors Housing Need
- Aboriginal Housing Need
- Immigrant Housing Need
- Non-Market Housing Across Demographic Groups

*The key item here is that community population and housing growth will be driven by a combination of demographic segments with a range of housing needs across the housing continuum.*

## 8.0 Relevant Housing Programs

A brief Overview of Various Housing Programs along with links to further information is included in Appendix F of this report. Refer to individual program guidelines for specific details on each housing program.

It is noted that both CMHC and the Government of Manitoba have been revising a number of housing programs and policies. As such information identified here is based on existing criteria as of 2019.

### 8.1. Development Programs Geared to Homeowners / Homeownership

Programs geared for homeownership development are noted as follows:

- Rural Home Ownership
  - Vacant Rural Homeownership Stream
    - Supports qualifying applicants may be able to purchase vacant homes owned by Manitoba Housing in select rural communities
  - Tenant Rural Homeownership Stream
    - Supports qualifying Manitoba Housing tenants may be eligible to purchase the single-detached home they are currently renting from Manitoba Housing in select communities where there is little or no opportunity to purchase a home
  - *Program does not include any houses in Dauphin*

In addition the municipality may also adopt measures, such as those identified in the A Guide for Canadian Municipalities for the Development of a Housing Action Plan, to support homeownership development such as:

- Contributions and Loans
  - *Likely by establishing a source to create a targeted fund for certain desired non-market housing projects in the community if such a measure is adopted*
- Housing Fund
  - *Likely fees from developers, property taxes, and other sources into a fund that is utilized to support applications that meet the criteria and objectives of the community housing development plan*
- Inclusionary zoning
  - *Zoning policies that can be geared to ensure a certain level of affordable housing as part of a development project*

- Intensification
  - *May include a range of options such as financial incentives, flexible zoning, discounts on land pricing, and other options to encourage and achieve higher population density housing*
- Land banking
  - *Maintaining a reserve of land for future housing which may or may not have targeted provisions to support affordable housing initiatives*
  - *There may be a portion of donated property utilized to support affordable housing initiatives*
- Public-Private Partnerships
  - *This covers arrangements initiated by either the public or private sector to work together to develop subsidized, non-market, market or a mixture of approaches of housing types covering portions or spanning the housing continuum*
- Resale price restrictions
  - *Price restriction covenants based on the time of resale and limits on price increases as part of conditions for owners of non-market rate homes*
- Secondary and garden suites
  - *May include lower land costs, development fees, permit costs, property taxes, and other incentives geared towards homes or developments featuring units with secondary suites*

Combinations of development programs geared towards homeownership along with other programs may be utilized to encourage a mixture of housing development.

## **8.2. Tax Credits for Homeowners**

Programs identified for homeownership tax credits are noted as follows:

- Canada First-Time Homebuyers Tax Credit (Canada Revenue Agency)
  - First-time homeowners federal non-refundable tax credit on a qualifying home for \$5,000
  - *Program recommended for promotion to suitable first-time homeowners in Dauphin*

In addition the municipality may also adopt tax incentives to support homeownership such as:

- Tax Incentives
  - This can be established at different rates based on targeted development objectives for different segments across the housing continuum (social housing, affordable housing, rental units, seniors units, entry-level housing, market housing, and other segments)
  - *Recommended that additional targeted measures be considered to stimulate entry level housing, affordable housing, and social housing as appropriate for Dauphin*

### 8.3. Development Plans Geared to Multi-Unit Projects

Programs identified for multi-unit development are noted as follows:

- CMHC National Housing Co-Investment Fund - New Construction Stream
  - Minimum \$1,000,000 federal loan and contribution
  - Smaller amounts will be considered for contributions only
  - Financial Maximum Loans of up to
    - 75% for selected Private Sector applicants
    - 75% for selected Provincial, territorial, and municipal governments
    - 95% for selected Co-operatives, non-profits, Indigenous groups
  - Financial Maximum Contributions Support of up to
    - 15% for selected Private Sector applicants
    - 30% for selected Provincial, territorial, and municipal governments
    - 40% for selected Co-operatives, non-profits, Indigenous groups
  - Low Interest Rates
  - Up to 50 Year Loan Amortization
  - *Program recommended for suitable projects in Dauphin*
- CMHC National Housing Co-Investment Fund - Repair and Renewal Stream
  - Minimum \$250,000 federal loan and contribution
  - Smaller amounts will be considered for contributions only
  - Financial Maximum Loans of up to
    - 75% for selected Private Sector applicants
    - 75% for selected Provincial, territorial, and municipal governments
    - 95% for selected Co-operatives, non-profits, Indigenous groups
  - Financial Maximum Contributions Support of up to
    - 15% for selected Private Sector applicants
    - 30% for selected Provincial, territorial, and municipal governments
    - 40% for selected Co-operatives, non-profits, Indigenous groups
  - Low Interest Rates
  - Up to 40 Year Loan Amortization
  - *Program recommended for suitable projects in Dauphin*
- Government of Manitoba Rental Housing Construction Tax Credit Program
  - Landlords who construct new rental housing are eligible and can offset a proportion of their capital investment through a tax credit equal to eight percent (8%) of the capital cost of new rental housing construction to a maximum of \$12,000 per residential unit
  - To receive the tax credit, a minimum of ten percent (10%) of units constructed must have affordable rents
  - *Program recommended for suitable projects in Dauphin*

- Canada Mortgage and Housing Corporation - Affordable Housing Innovation Fund
  - Financial support of \$50,000 per unit to develop unique / innovative affordable homeownership, retrofit models and affordable rental projects
  - *Program suggested for any unique projects for Dauphin*
- Canada Mortgage and Housing Corporation - Rental Construction Financing
  - Low-cost loans encouraging construction of rental housing across Canada where the need is clearly demonstrated
  - *Program recommended for suitable projects in Dauphin*
- Canada Mortgage and Housing Corporation - Affordable Rental Housing Loan Insurance
  - Provides flexible loan factors to encourage the construction, preservation and improvement of affordable rental properties
  - Geared towards Affordable Housing, Standard Rental Housing, Retirement Housing, Supportive Housing, and Student Housing Projects
  - *Program recommended for suitable projects in Dauphin*

In addition the municipality may also adopt measures to support multi-unit development such as:

- Contributions and Loans
- Housing Fund
- Housing organization
  - *Likely to develop and manage rental housing with defined price and income segments*
- Inclusionary zoning
- Intensification
- Land banking
  - *There may be a portion of donated property utilized to support multi-unit affordable housing initiatives*
- Public-Private Partnerships
- Resale price restrictions
- Secondary and garden suites in multi-unit projects

Again combinations of programs may be utilized as appropriate.

#### **8.4. Tax Credits for Rental Projects**

The municipality may also adopt tax incentives to support multi-unit rental projects such as:

- Tax Incentives
  - This can be established at different rates based on targeted development objectives for different segments across the housing continuum (social rental housing, affordable rental housing, seniors rental units, market rental units, and other segments)
  - *The City of Dauphin is currently developing its Housing Initiatives and is considering certain target measures*

#### **8.5. Programs Geared to Support Rental Units**

Programs identified to support rental units are noted as follows:

- Secondary Suites Program (Manitoba Housing)
  - Provides financial assistance to eligible homeowners to construct a secondary suite in the form of a forgivable loan for 50% of the total construction/renovation costs to a maximum of \$35,000 per suite
  - *Program is recommended for eligible Dauphin projects*

The municipality may also adopt measures to support home repairs and renovations such as:

- Housing organization
  - *Likely to develop and manage rental housing with defined price and income segments*
  - *The City of Dauphin is currently developing its Housing Initiatives and is considering certain target measures*

#### **8.6. Rental Housing Programs**

Manitoba Housing provides opportunities for subsidized rental housing in both properties that Manitoba Housing owns and operates and in properties that are owned and operated by private and non-profit housing partners including:

- Social Housing Programs
  - Provides subsidized rental housing for individuals, seniors, and families in properties are owned and operated by Manitoba Housing
  - Social Housing Rental Program (SHRP)
    - SHRP is the largest and primary program delivered by Manitoba Housing for low-income Manitobans in the greatest need with subsidized housing for individuals, families and seniors

- Social Housing Assisted Living (SHAL)
  - SHAL is a Manitoba Housing initiative to provide affordable assisted living services for seniors aged 60+ including meals, housekeeping and on-site activities at Ellice Place in Winnipeg
- Manitoba Housing Private and Non-Profit Partnerships
  - Cooperative Housing where a limited number affordable housing units are available at the co-operative
  - Private Non-Profit Housing where affordable units are available to assist low to moderate income elderly persons, individuals with disabilities and families with affordable rental charges in the private market
- Rent Supplement
  - Manitoba Housing provides rental assistance to families, elderly and person's with special needs by entering into agreements with private and non-profit landlords
- Sponsor Managed Social Housing
  - All housing projects are owned by Manitoba Housing, but are "sponsor-managed" by various non-profit housing organizations providing the delivery of rental housing that is based on a Rent-Geared-To-Income (RGI) scale
- Urban Native Non-Profit Housing
  - Manitoba Housing partnership agreements with Urban Native Non-Profit Organizations offer a variety of housing options in the private market (urban communities) to Aboriginal seniors, persons with disabilities and families with low to moderate incomes
- Affordable Housing Rental Program
  - This program is for lower-moderate income households whose total household income is below the posted Program Income Limit where the household will pay an affordable rent based on median rents in the private market
- Co-operative Housing
  - Various programs were established to provide low mortgage interest rates or funding contributions directly to the Non-Profit Cooperatives to assist low to moderate income co-op members with affordable housing charges
- Visitable Housing
  - “Visitable Housing” or “Visitability” is the concept of designing and building homes with basic accessibility features offering a convenient home for residents and a welcoming environment for visitors of all ages and abilities
- *These Manitoba Housing Programs are recommended for eligible Dauphin projects and residents*

### 8.7. General Programs

Programs identified for general housing areas are noted as follows:

- Proposal Development Funding (Manitoba Housing)
  - Provides private non-profit / co-operative housing organizations that prepare detailed proposals to develop and redevelop affordable housing for low-income households, persons with disabilities and seniors
  - The loan of up to \$75,000 is intended to help reduce the costs of bringing a proposal to the financing stage
  - *Program is recommended for eligible Dauphin projects*
- Seed Funding (Canada Mortgage and Housing Corporation)
  - Provides contributions and/or loans to assist with the planning costs of building a new affordable housing project or preserve existing community housing projects
  - Various contribution rates (percentages) based on the organization for up to \$75,000 contribution for the private sector and up to \$150,000 for government and non-profit organizations for new projects
  - Maximum loan of \$350,000 where security is provided for new affordable housing projects
  - Up to \$50,000 per eligible community preservation project potentially increased to \$75,000 for projects geared to low income households
  - *Program is recommended for eligible Dauphin projects*
- Federal - Provincial Investment in Affordable Housing (IAH) Agreement
  - A joint investment to support a number of housing measures in Manitoba

In addition the municipality may also adopt measures to support housing development such as:

- Contributions and Loans
- Housing Fund
- Housing Organization
- Inclusionary zoning
- Intensification
- Land banking
- Public-Private Partnerships
- Resale price restrictions
- Secondary and garden suites

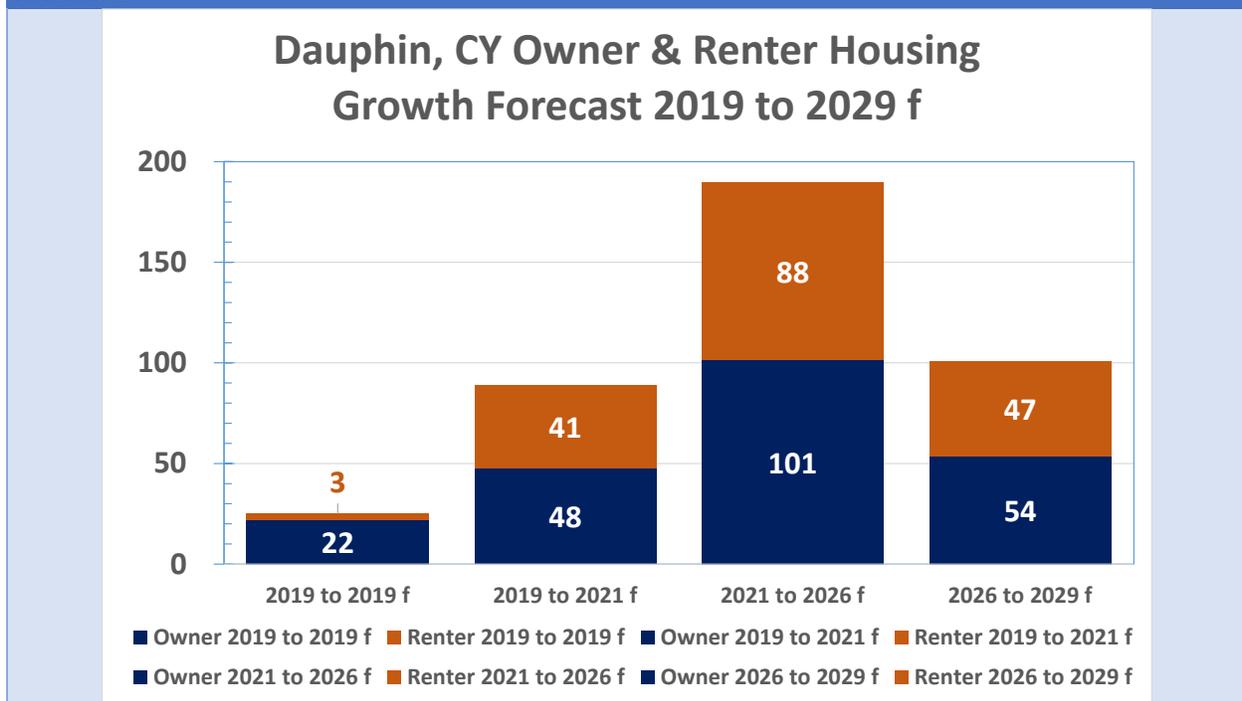
## 9.0 Conclusions and Next Steps

### 9.1. Dauphin Housing Need and Demand Opportunity

From 2011 to 2018 there were 274 new housing unit starts in the City of Dauphin during that timeframe according to Dwelling Unit Incentive data from the City of Dauphin. Over the past 8 years the peak number of housing units completed in Dauphin was 106 in 2013. The 8 Year average completions was 34.3 units per annum in the City of Dauphin.

Since the incorporation of Dauphin in 1898, Dauphin has consistently experienced growth. Steady employment, population, and dwelling growth is forecast to occur for the City of Dauphin. Should the city and developers secure sites and projects capable of capturing the potential continued growth similar levels of housing development may occur over the next decade.

**Exhibit 9.1 - Dauphin, City Housing Growth Projections by Tenure for 2019 to 2029 based on Growth Forecasts**



*Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data, plus Preferred Choice Modelling*

Assuming forecast population growth of 0.52% per annum for the City of Dauphin and corresponding dwelling growth is realized then about 405 additional dwelling units in Dauphin would be required over the next 10 years. This would include potentially 97 to 203 more owner dwelling units and 177 to 308 more tenant rental units by 2028 in Dauphin. The mix of rental

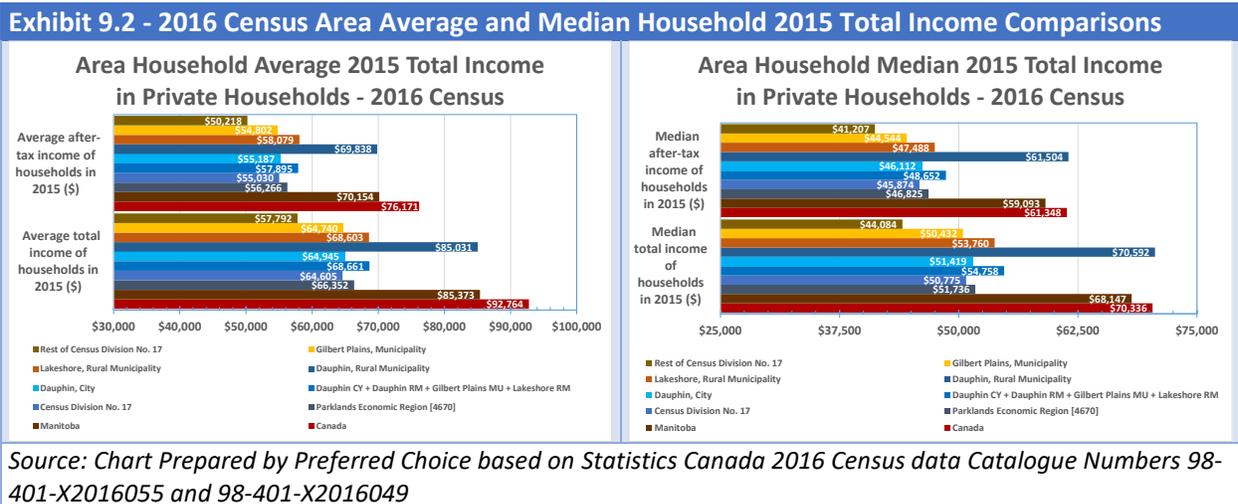
and ownership units varies somewhat particularly in the condominium markets where the tenure of occupancy can vary from time to time. The level of rental units for the market is impacted by the availability of potential social housing and general economic conditions.

**Conclusion #1: There is a strong anticipated need for additional housing and rental housing in the City of Dauphin over the next 10 years with a further 375 to 425 dwelling units needed in the next decade should forecast population growth occur.**

As the projections for additional housing needs has focused on resident employment and population growth, this does not include any significant additional housing needs for an increasing level of seniors staying in the community, area farmers interested in moving into the city, increased attraction of individuals looking for housing in the broader region, or other individuals that may move into the community. Additional demographic and seniors market analysis can be done in a supplemental market assessment.

**Conclusion #2: There is potential for additional housing growth in the City of Dauphin above base forecast levels through active attraction of seniors, rural residents moving into the community, and attraction of individuals throughout the region and beyond.**

Household income levels are lower than provincial levels in the City of Dauphin. The average household income before tax in the City of Dauphin is **-31.5%** below the provincial level and after-tax is **-27.1%** below the Manitoba average.



The average owned household dwelling value in the City of Dauphin was **-70.3%** below the provincial average and the median dwelling value for Dauphin was **-72.3%** below the provincial median level in the 2016 Census.

The average monthly owner shelter costs for the City of Dauphin in the 2016 Census were **-29.9%** lower than the provincial average and **-36.3%** lower than the owner median monthly shelter costs.

The average monthly renter shelter costs for the City of Dauphin in the 2016 Census were **-23.3%** lower than the provincial average and **-28.0%** lower than the renter median monthly shelter costs.

Below average income levels and below average shelter costs in the City of Dauphin requires a range of market, entry level, affordable, and social housing across the housing continuum in Dauphin. Housing needs exist along the entire housing continuum in Dauphin.

***Conclusion #3: Lower income levels in the City of Dauphin enable the community to afford housing across the housing continuum from social to affordable to market housing options.***

## **9.2. Dauphin Housing Development Opportunity**

The City of Dauphin commissioned this Need and Demand Assessment for general planning purposes along with being ready to generate interest in housing development in the market. The city is exploring initiatives to stimulate future housing development in the community.

The forecast of about 36 to 42 housing dwelling units per annum for the City of Dauphin over the next 10 years is similar to the recent 2011 to 2018 level of average annual dwelling growth. Steady growth potential is based on the opportunity to capture additional residents employed in the area and utilize the additional land held by private developers.

Based on the nature of multi-unit projects lot needs then about 122 to 140 more lots would be required over the next 10 years to support about 70 to 80 more residences and 52 to 60 multi-unit projects (for about 280 to 320 multi-unit dwelling units). The City of Dauphin would need to have at least 10 residential and 5 to 10 multi-unit lots available per year to support the potential growth.

Depending on the appropriate economies of scale and timeframe to develop additional lots a two year rolling supply of inventory should be considered. An inventory of 40 available residential and multi-unit lots or more should be sustained in the City of Dauphin at any given time to capture anticipated future area growth and potential peak activity from time to time.

***Conclusion #4: Potential additional housing growth in the City of Dauphin at a healthy pace over the next 10 years would require about 125 to 140 lots for about 70 to 80 single family dwellings and about 280 to 320 multi-unit dwellings.***

Based upon the projected housing needs for the community, the City of Dauphin should continue to support pursuit of additional housing in the community with interested developers. Currently there is interest within the community to examine and address the housing development need and demand in Dauphin. The City of Dauphin should ensure that active development continues to address the current and future housing needs and potential growth of the community.

***Conclusion #5: The City of Dauphin must actively engage developers and builders to encourage, facilitate, assist, and advance the development of housing to address the projected housing needs of Dauphin.***

Key factors for proponents pursuing new housing development projects is to strategically position their project(s) to meet the need for target housing market segments by:

- Securing a suitable site(s) / land / or existing locations ideal for the project
- Providing experienced construction and project management to enable the project to occur in a timely manner
- Having strong project managers to ensure the project is developed in a cost-effective manner
- Targeting particular market segments to meet the needs of particular owner and tenant groups in the area
- Delivering quality project and property management services to attract, service, and retain unit sales and tenants in a well-run housing development

***Recommendation #1: That the City of Dauphin work closely with housing project proponents to continue to develop the envisioned Housing Projects in Dauphin.***

The project size, scale, location, and target owner and tenant market segment are key areas impacting the market absorption of additional housing units.

***Recommendation #2: That the City of Dauphin work with project proponents to further define the project scale, market niche, and proposed location for the envisioned Dauphin Housing Development Projects.***

Securing the site is a critical project step.

There may be various Manitoba Housing and Canada Mortgage and Housing Corporation programs available that may provide financial contributions to proposed Housing Development Projects in Dauphin. These programs and traditional financing require a developed business case and business plan. A number of partnerships are also possible for select projects.

**Recommendation #3: That the City of Dauphin work with project proponents to enable the initiation of a Financial Viability Analysis phase of each project, followed by a Business Plan as appropriate.**

The City of Dauphin will need to have defined plans for lots, marketing, promotion, and resident / community services to attract and retain additional residents to the area. Manitoba Housing and the Canada Mortgage and Housing Corporation have some program resources that may be available to assist the community to develop a housing plan.

Another area to build upon the housing need and demand assessment is a demographic supplement to define particular opportunities for seniors housing, Aboriginal housing, Immigrant housing, and non-market housing across demographic groups.

**Recommendation #4: That the City of Dauphin seek resources to develop a Housing Market Demographic Supplement and follow-up housing plans as appropriate.**

Providing defined vision and business models will establish the necessary foundation to secure investment into a range of housing projects in Dauphin.

**9.3. Dauphin Housing Development Project Next Steps**

The next steps in the Dauphin Housing Development Project are:

- Review, revise, and approve the 2019 Dauphin Housing Need and Demand Market Assessment Report
- Determine, access, secure, and allocate available resources to continue initiatives geared towards housing project development
- City of Dauphin consider proceeding with a Demographic and Seniors Market Segments Supplement
- Encouraging development of suitable project site(s) for a range of Housing Projects



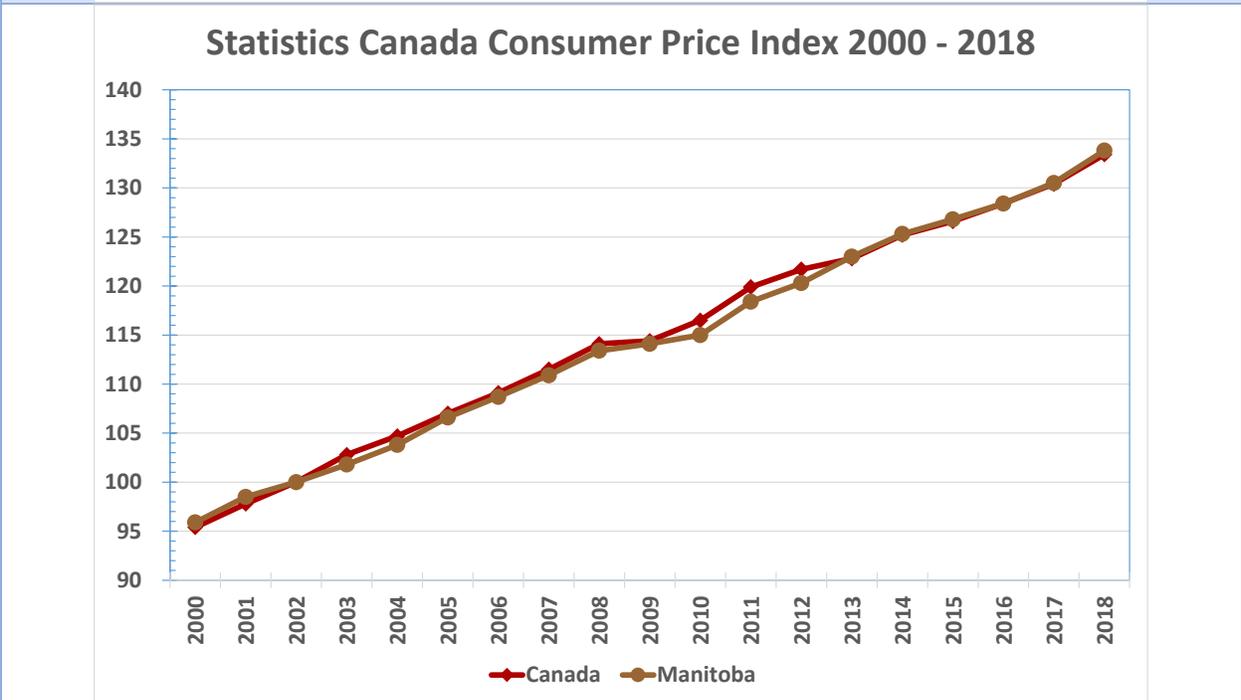
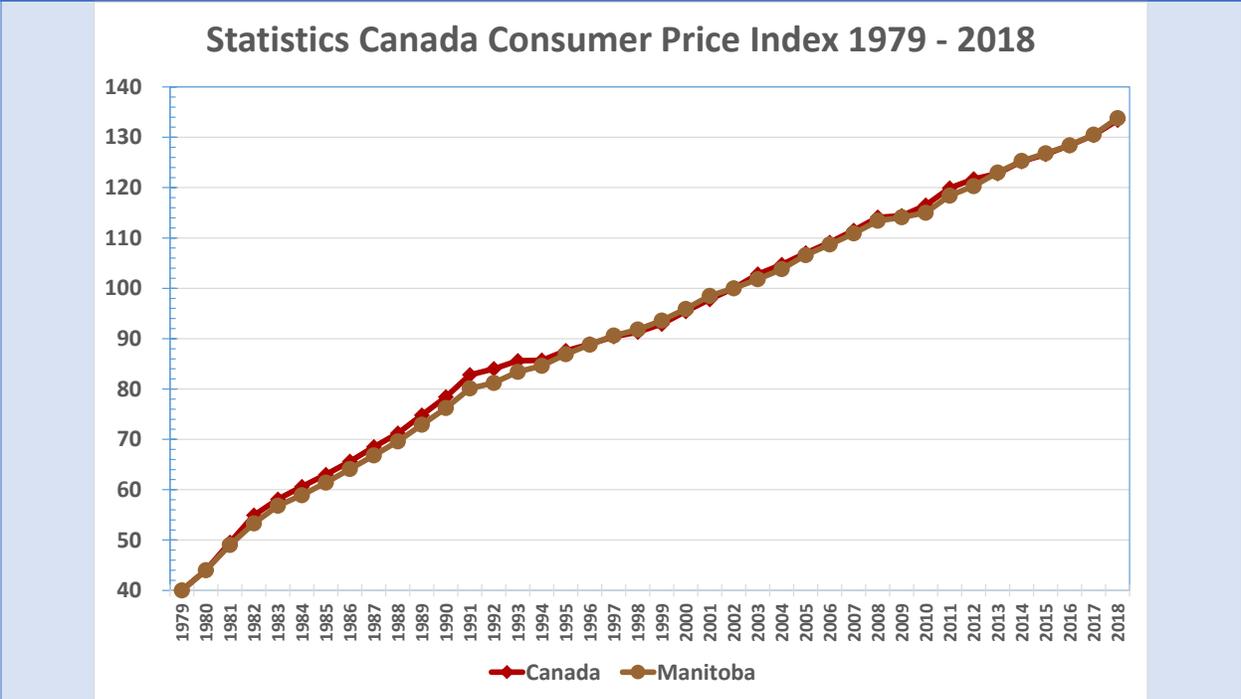
- The City of Dauphin to Secure Project Partnerships as appropriate
- Determine, access, secure, and allocate available resources as required to attract and advance housing project development

The steps to advance the Dauphin Housing Development Initiatives are dependent on available project resources and interest in the proposed options. The intent is to generate action to advance the goals of the housing development as well as creating a complimentary community fit for more housing projects throughout the City of Dauphin.

## Appendix A: Economic Indicators

### Consumer Price Index

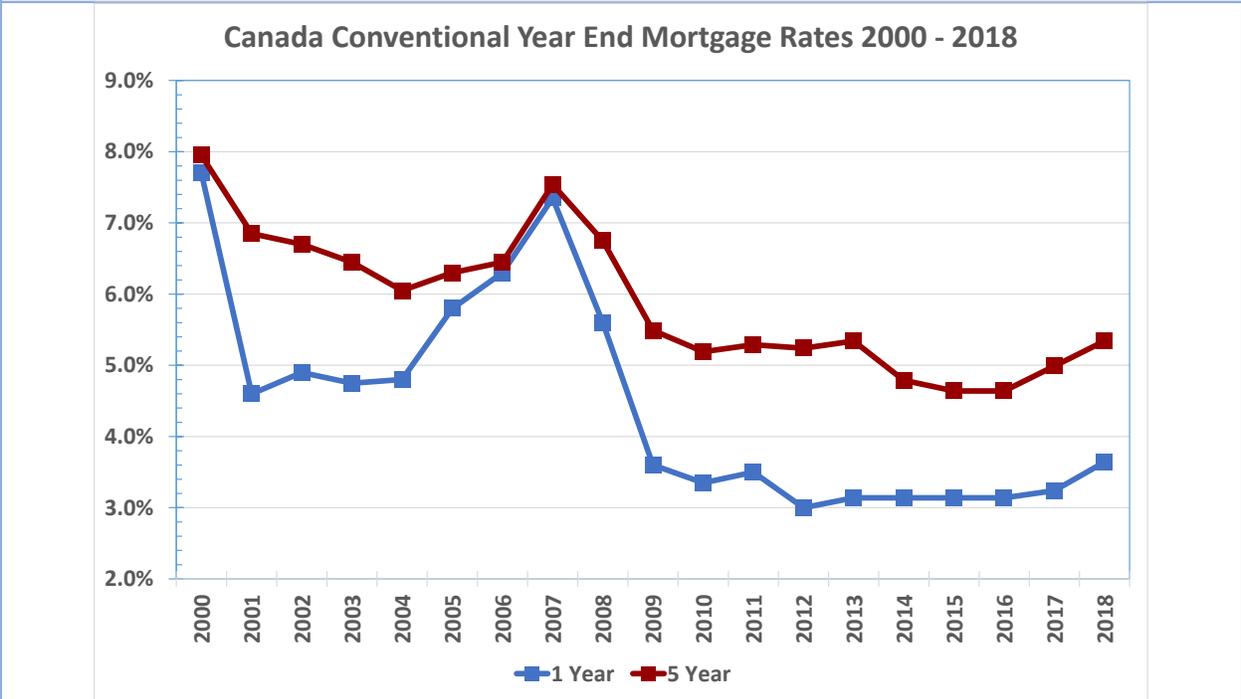
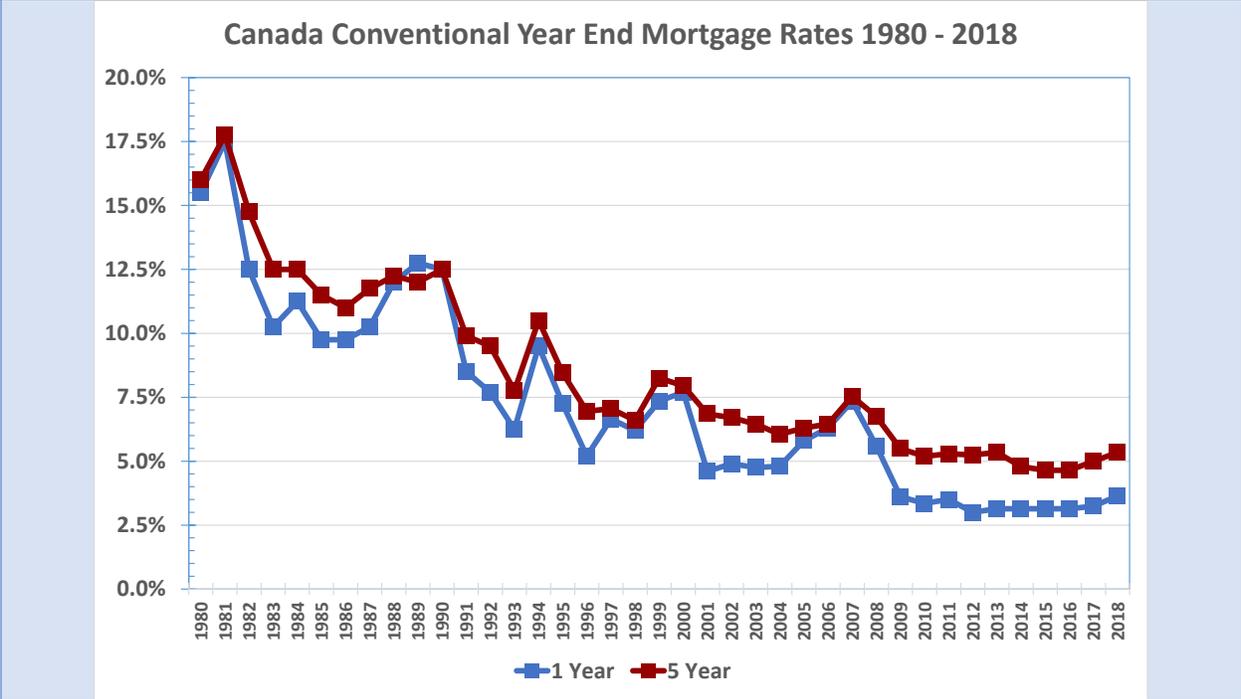
Exhibit A.1 - Consumer Price Index Canada and Manitoba 1979 - 2018



Source: Preferred Choice based on Statistics Canada, Table: 18-10-0005-01, Consumer Price Index data

**Mortgage Interest Rates**

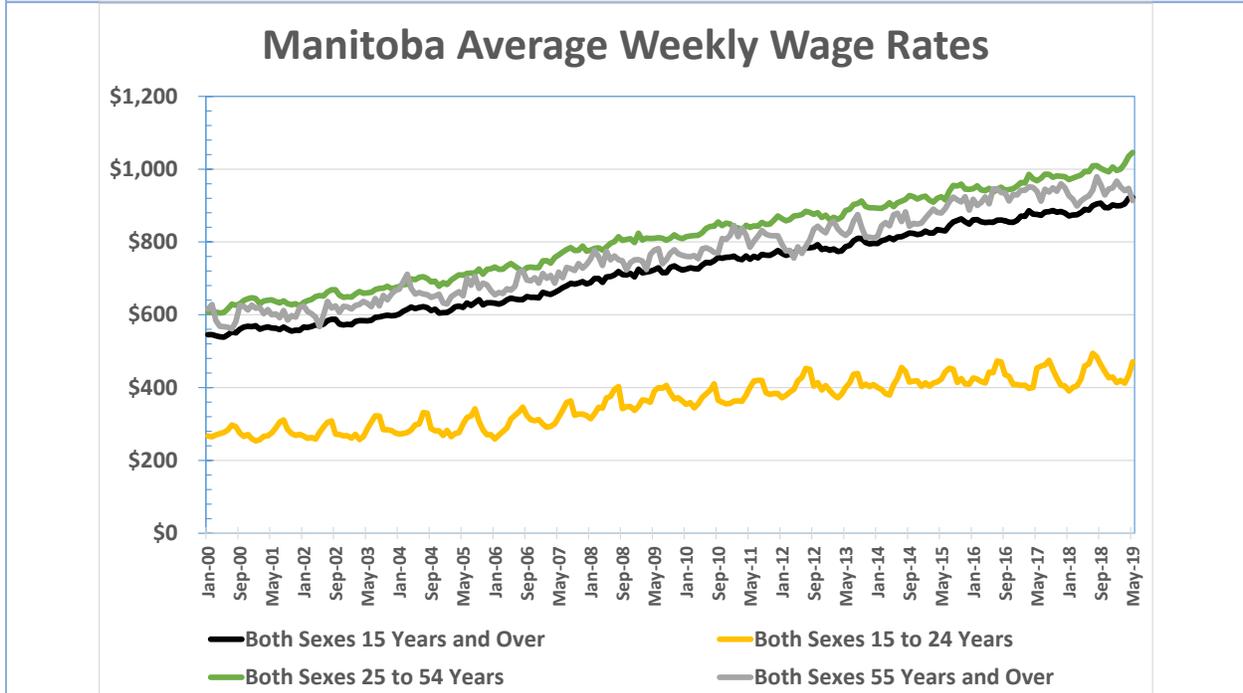
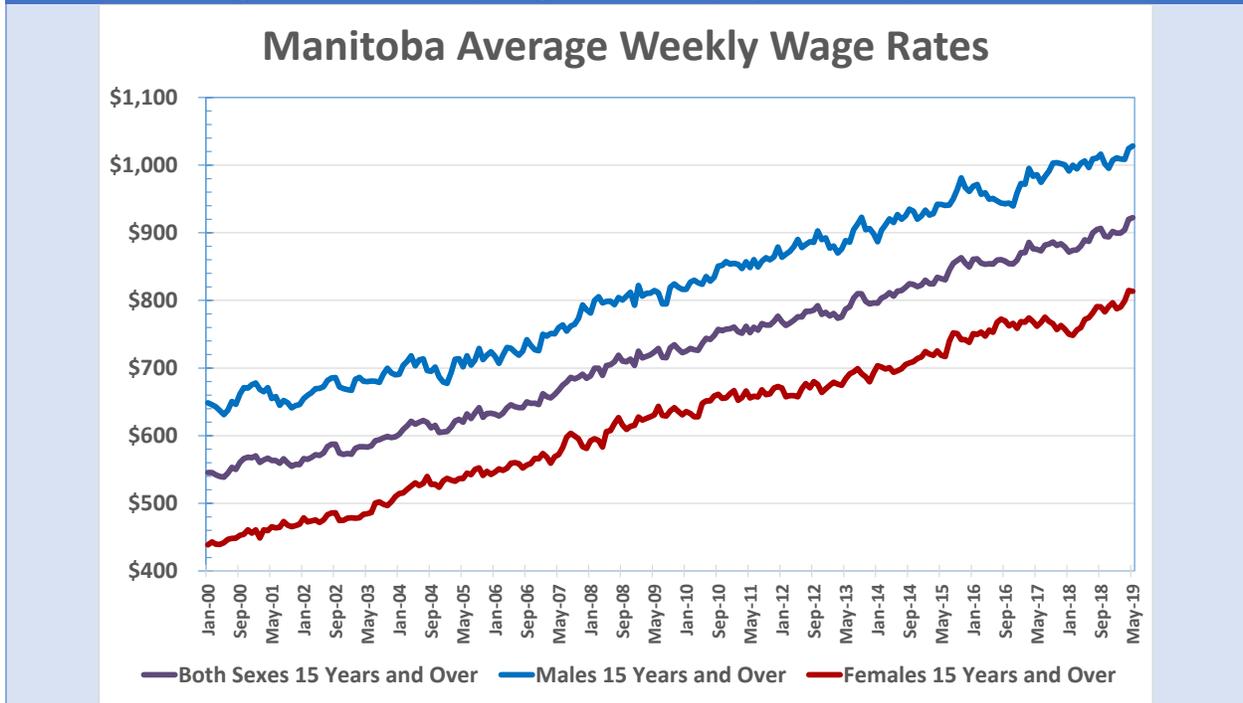
**Exhibit A.2 - Conventional Mortgage Rates Canada 1980 - 2018**



Source: Preferred Choice based on Statistics Canada, Table 10-10-0145-01 Financial market statistics, as at Wednesday, Bank of Canada

**Wage Rates**

**Exhibit A.3 - Average Manitoba Weekly Wage Rate All Employees All Occupations 2000 - 2018**



Source: Preferred Choice based on Statistics Canada, Table: 14-10-0306-01, Average Weekly Wages, Monthly Labour Force Survey

## Appendix B: Demographic Information

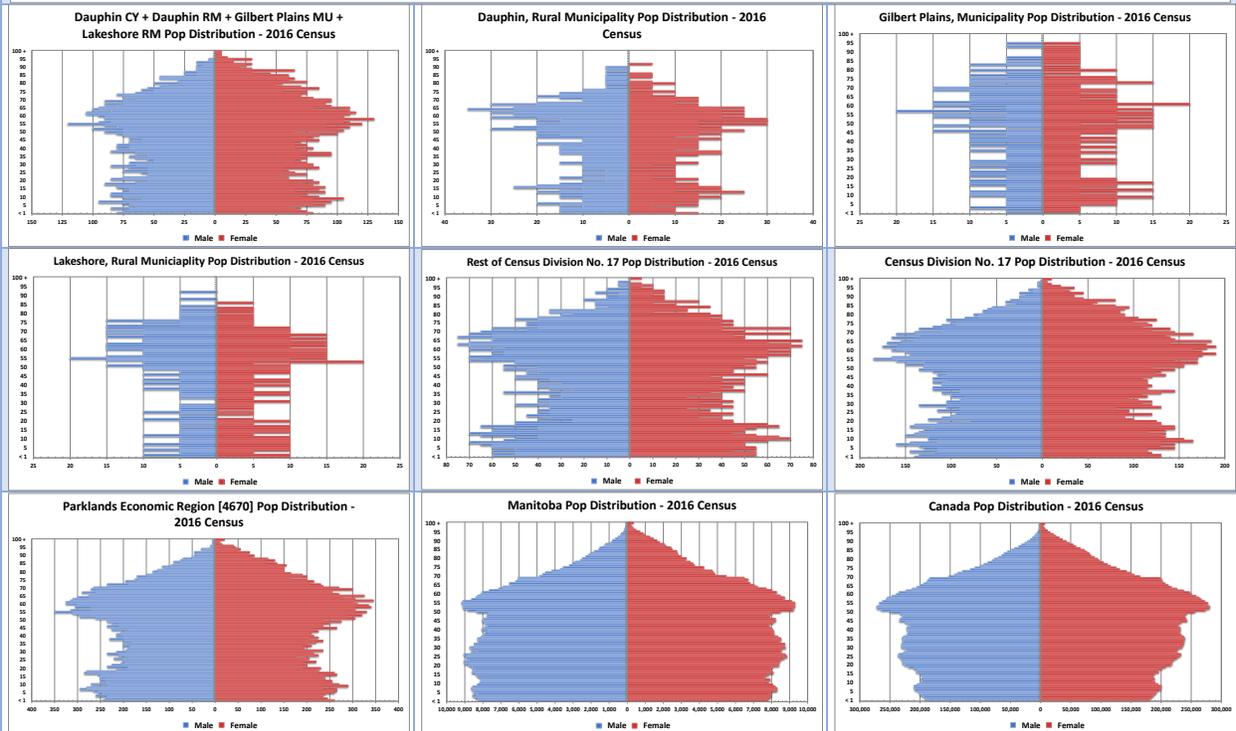
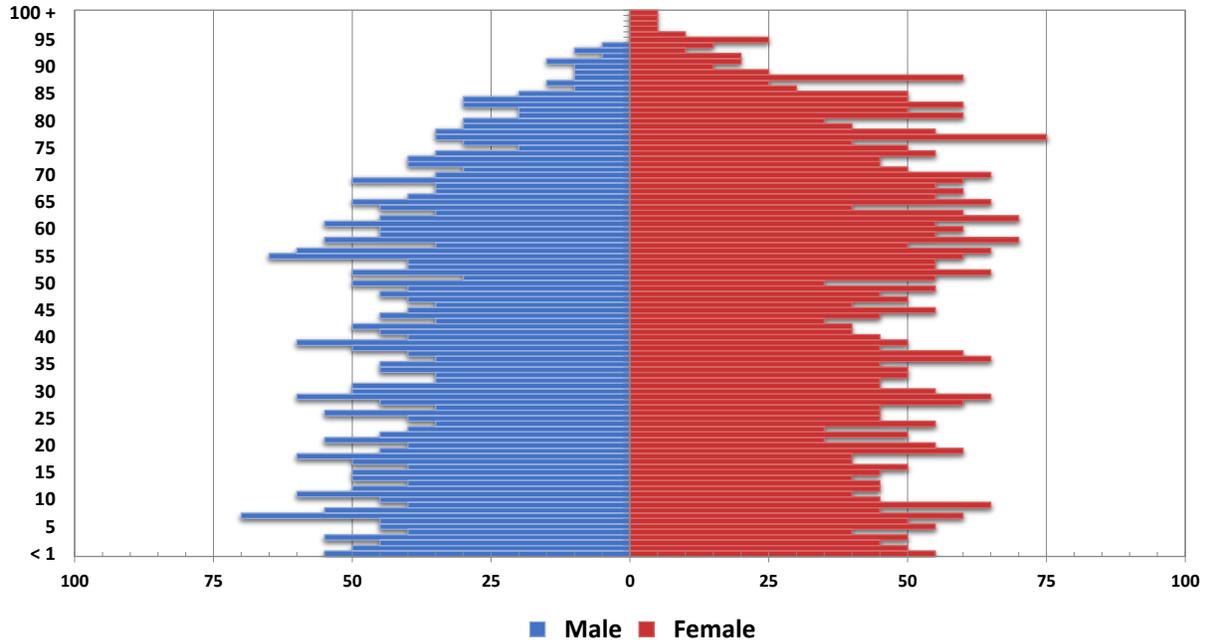
### Population

Exhibit B.1 - 1981 - 2016 Census Area Population								
<b>Canada and Manitoba</b> 		<b>Parklands Economic Region [4670]</b> (CD No. 17 containing Dauphin in East Portion) 			<b>Census Division No. 17</b> (Dauphin RM containing Dauphin in Centre Portion) 			
<b>Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM</b> 		<b>City of Dauphin</b> 			<b>Dauphin, Rural Municipality</b> 			
<b>Lakeshore, Rural Municipality</b> 		<b>Gilbert Plains, Municipality</b> 			<b>Rest of Census Division No. 17</b> (Excluding Dauphin CY + RM + Gilbert Plains MU + Lakeshore RM) 			
Population	1981	1986	1991	1996	2001	2006	2011	2016
Dauphin, City	8,971	8,875	8,453	8,266	8,085	7,906	8,251	8,457
Dauphin, Rural Municipality	2,943	2,854	2,669	2,488	2,273	2,328	2,200	2,388
Lakeshore, Rural Municipality	1,976	1,846	1,639	1,588	1,492	1,430	1,401	1,363
Gilbert Plains, Municipality	2,189	2,086	1,812	1,724	1,619	1,594	1,623	1,470
Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	16,079	15,661	14,573	14,066	13,469	13,258	13,475	13,678
Rest of Census Division No. 17	12,030	11,677	10,324	9,909	9,430	9,100	8,733	8,527
Census Division No. 17	28,109	26,522	24,897	23,975	22,899	22,358	22,208	22,205
Parklands Economic Region [4670]	52,020	49,355	46,435	46,111	44,253	42,708	42,088	41,674
Manitoba	1,026,241	1,063,016	1,091,942	1,113,898	1,119,583	1,148,401	1,208,268	1,278,365
Canada	24,343,177	25,309,331	27,296,859	28,846,761	30,007,094	31,612,897	33,476,688	35,151,728

*Source: 1981, 1986, 1991, 1996, 2001, 2006, 2011, and 2016 Census data*

Exhibit B.2 - Area 2016 Census Population Age Distribution

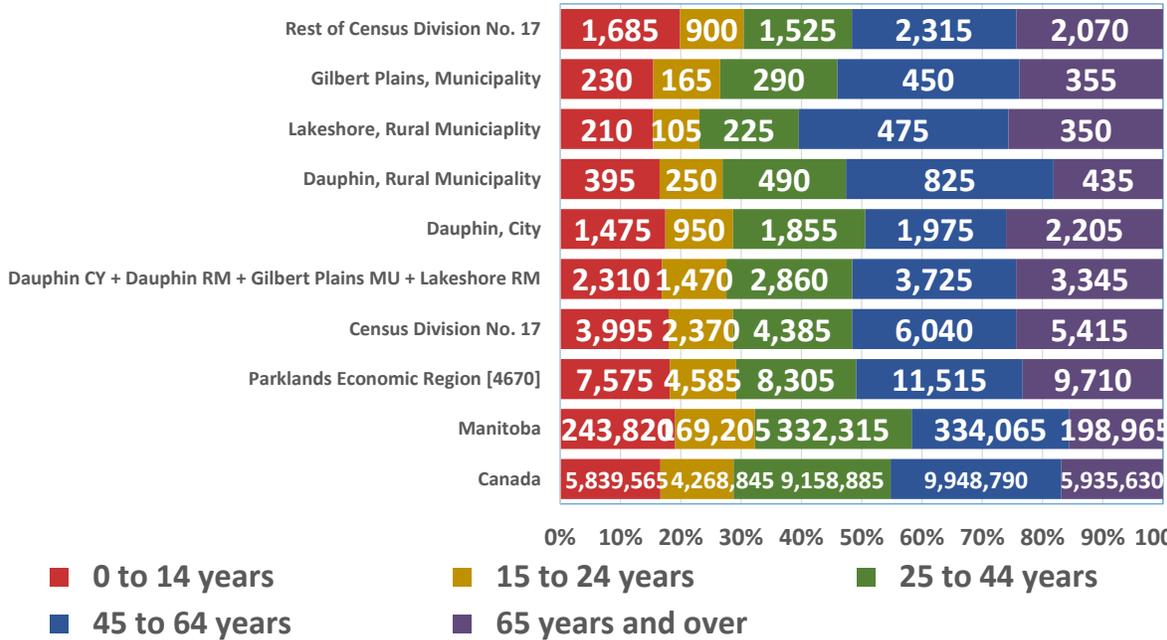
### Dauphin, City Pop Distribution - 2016 Census



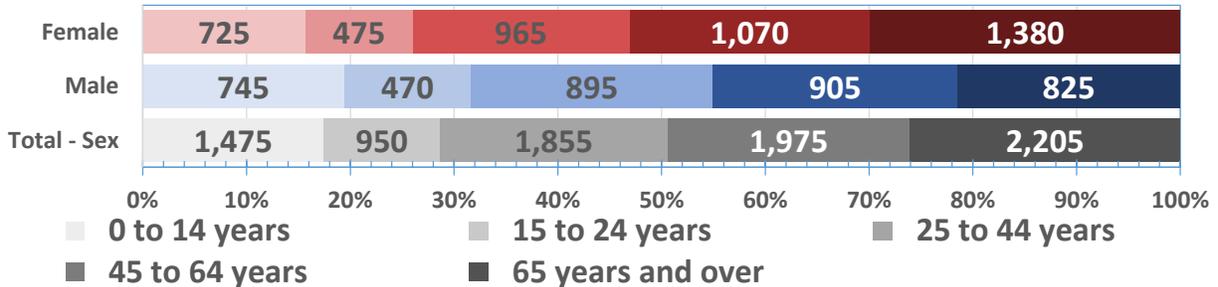
Source: Charts Prepared by Preferred Choice based on Statistics Canada, Census Data 2016

**Exhibit B.3 - 2016 Census Population Age Distribution Comparisons**

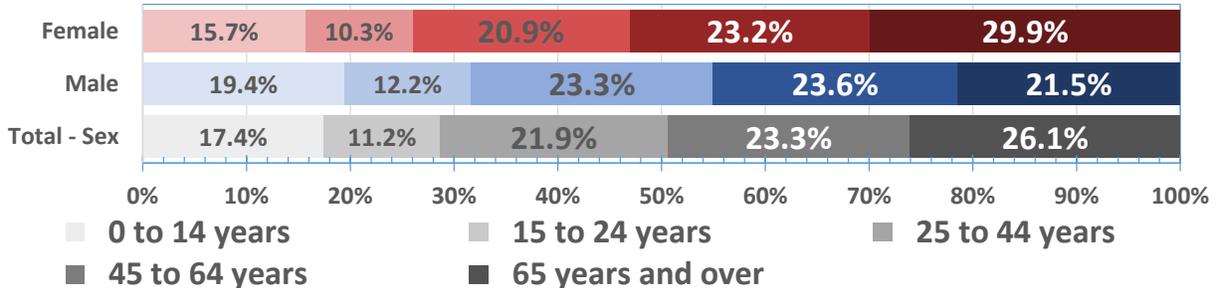
**Population by Age Group - 2016 Census**



**Dauphin, City Population by Age Group - 2016 Census**



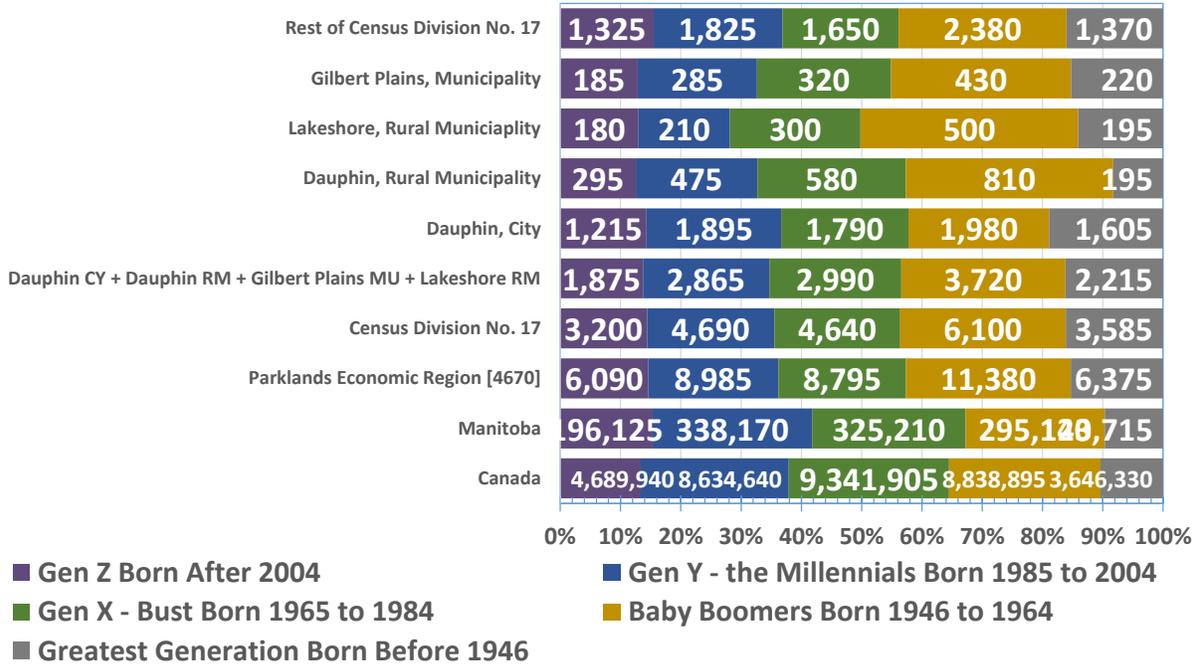
**Dauphin, City Population by Age Group - 2016 Census**



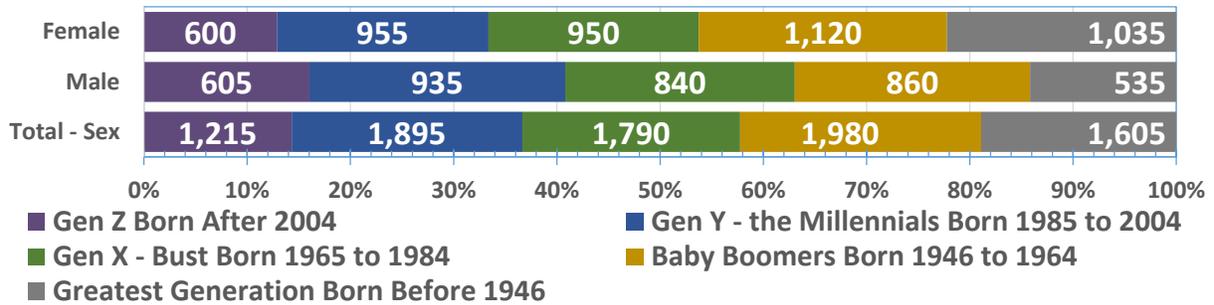
Source: Charts Prepared by Preferred Choice based on Statistics Canada, Census Data 2016

**Exhibit B.4 - 2016 Census Population Age Generation Comparisons**

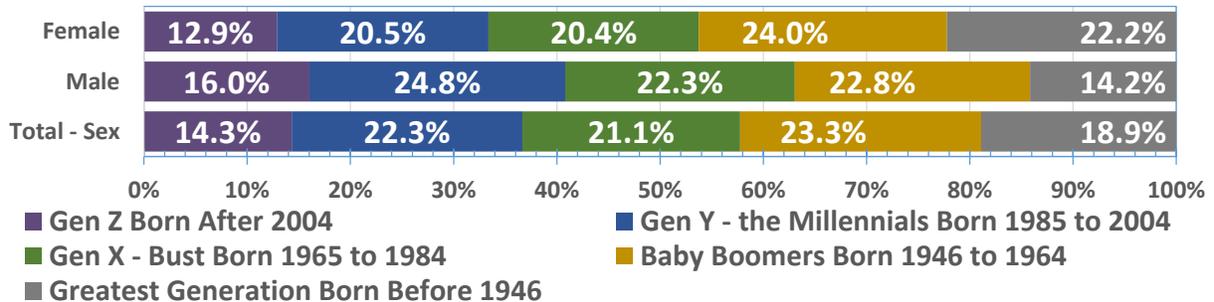
**Population by Generation - 2016 Census**



**Dauphin, City Population by Generation - 2016 Census**



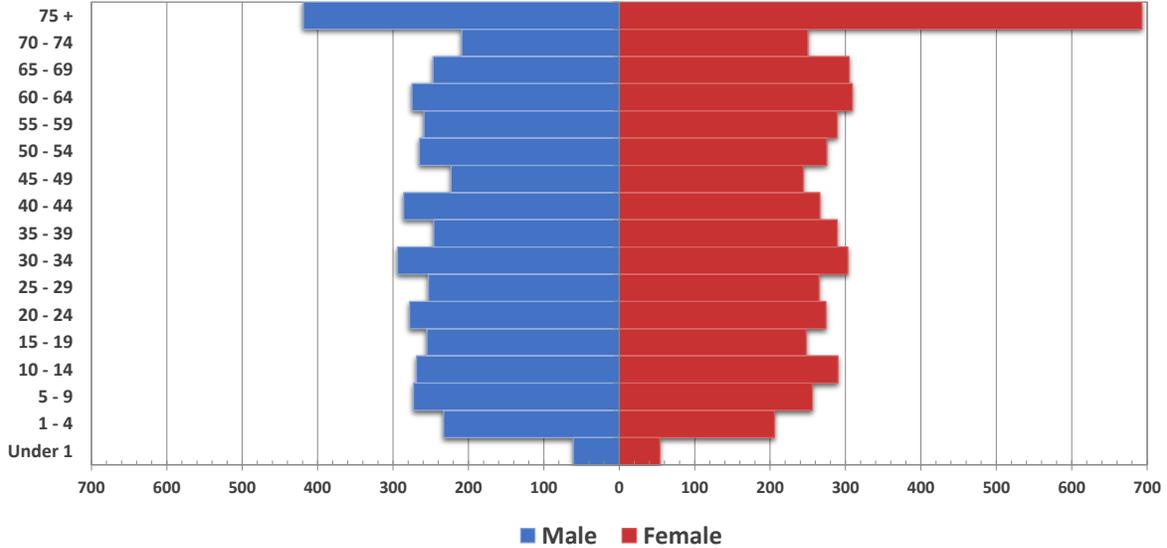
**Dauphin, City Population by Generation - 2016 Census**



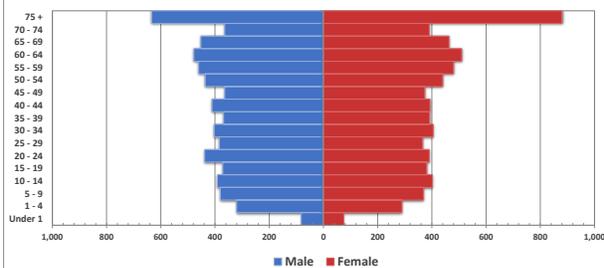
Source: Charts Prepared by Preferred Choice based on Statistics Canada, Census Data 2016

**Exhibit B.5 - Area Manitoba Health Population Age Distribution 2018**

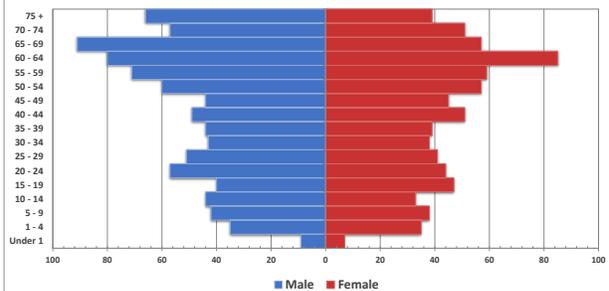
**Dauphin, City - 2018 Manitoba Health, Seniors and Active Living Population Age Distribution**



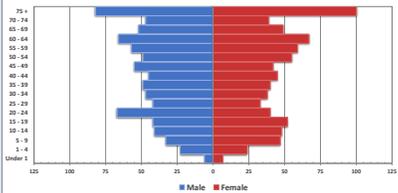
Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM - 2018 Manitoba Health, Seniors and Active Living Population Age Distribution



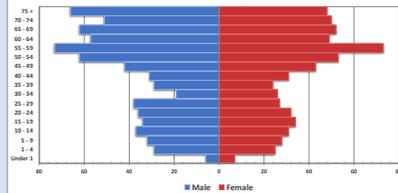
Dauphin RM - 2018 Manitoba Health, Seniors and Active Living Population Age Distribution



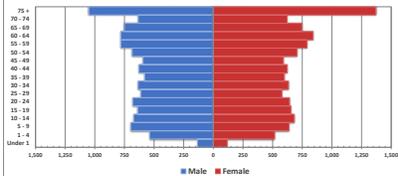
Gilbert Plains MUN - 2018 Manitoba Health, Seniors and Active Living Population Age Distribution



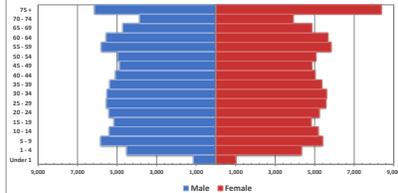
Lakeshore RM - 2018 Manitoba Health, Seniors and Active Living Population Age Distribution



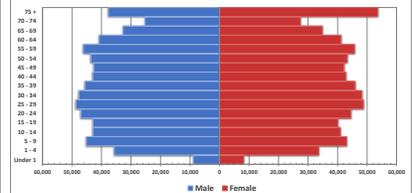
Census Division No. 17 Organized Centres - 2018 Manitoba Health, Seniors and Active Living Population Age Distribution



02 - Prairie Mountain Health Region - 2018 Manitoba Health, Seniors and Active Living Population Age Distribution



Manitoba - 2018 Manitoba Health, Seniors and Active Living Population Age Distribution

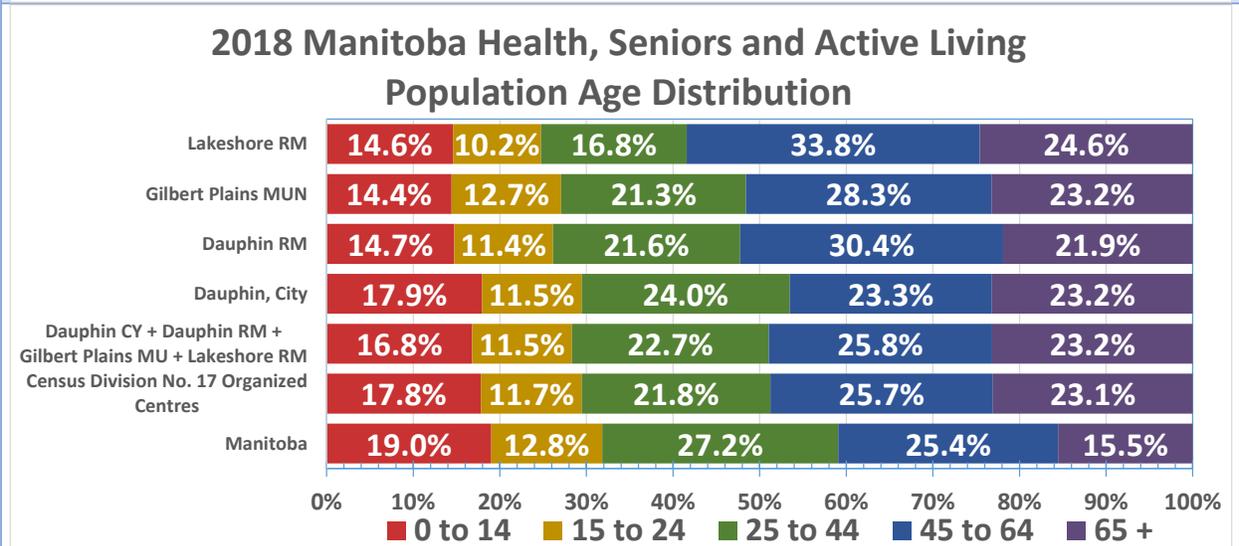
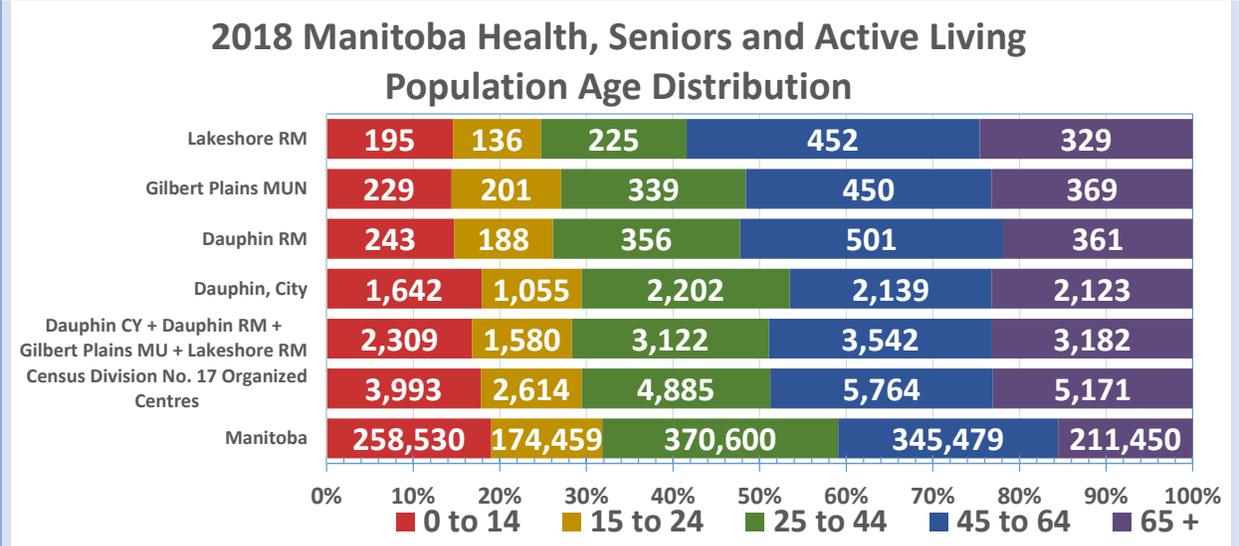


Source: Charts Prepared by Preferred Choice based on Manitoba Health, Seniors and Active Living, Population Report 2018

Exhibit B.6 - Manitoba Health Population by Age 2018									
Location	Census Division No. 17 Organized Centres			02 - Prairie Mountain Health Region			Manitoba		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total	22,427	11,075	11,352	170,899	84,784	86,115	1,360,518	675,836	684,682
Location	Gilbert Plains MUN			Lakeshore RM					
	Total	Male	Female	Total	Male	Female			
Total	1,588	803	785	1,337	704	633			
Location	City of Dauphin			Dauphin Rural Municipality			Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
<1	115	61	54	16	9	7	157	82	75
1 to 4	439	233	206	70	35	35	610	320	290
5 to 9	529	273	256	80	42	38	749	380	369
10 to 14	559	269	290	77	44	33	793	391	402
15 to 19	503	255	248	87	40	47	752	371	381
20 to 24	552	278	274	101	57	44	828	438	390
25 to 29	518	253	265	92	51	41	750	384	366
30 to 34	597	294	303	81	43	38	808	403	405
35 to 39	535	246	289	83	44	39	760	368	392
40 to 44	552	286	266	100	49	51	804	411	393
45 to 49	467	223	244	89	44	45	738	364	374
50 to 54	540	265	275	117	60	57	876	436	440
55 to 59	548	259	289	130	71	59	940	460	480
60 to 64	584	275	309	165	80	85	988	478	510
65 to 69	552	247	305	148	91	57	915	452	463
70 to 74	459	209	250	108	57	51	754	364	390
75+	1,112	419	693	105	66	39	1,513	633	880
Total	9,161	4,345	4,816	1,649	883	766	13,735	6,735	7,000

Source: Charts Prepared by Preferred Choice based on Manitoba Health, Seniors and Active Living, Population Report 2018

**Exhibit B.7 - Manitoba Health 2018 Population Age Distribution Comparisons**



Source: Charts Prepared by Preferred Choice based on Manitoba Health, Seniors and Active Living, Population Report 2018

**Employment**

<b>Exhibit B.8 - Area Labour Force 1981 - 2016</b>								
<b>Labour Force</b>	<b>1981</b>	<b>1986</b>	<b>1991</b>	<b>1996</b>	<b>2001</b>	<b>2006</b>	<b>2011 NHS</b>	<b>2016</b>
Canada	12,267,075	13,049,865	14,474,940	14,812,700	15,872,075	17,146,135	17,990,080	18,672,475
Manitoba	501,950	542,200	567,650	567,825	585,420	611,280	636,835	662,155
Parklands Economic Region [4670]	22,150	22,705	22,325	22,155	21,560	20,630	26,135	19,710
Census Division No. 17	12,140	12,085	11,920	11,580	11,115	10,625	10,665	10,130
Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	7,355	7,245	7,190	6,935	6,695	6,650	4,340	6,570
Dauphin, City	3,950	3,915	3,780	3,730	3,665	3,515	3,705	3,705
Dauphin, Rural Municipality	1,575	1,465	1,505	1,535	1,405	1,470		1,390
Lakeshore, Rural Municipality	915	890	940	855	790	845	205	735
Gilbert Plains, Municipality	915	975	965	815	835	820	430	740
Rest of Census Division No. 17	4,785	5,045	4,730	4,645	4,420	3,975		3,560

*Source: Statistics Canada, 1981 - 2016 Census data, & Statistics Canada, 2011 National Household Survey*

<b>Exhibit B.9 - 2016 Census Area NAICS 2012 Industry Classification for the Labour Force Population aged 15 Years and Over</b>										
	<b>Canada</b>	<b>Manitoba</b>	<b>Parklands Economic Region [4670]</b>	<b>Census Division No. 17</b>	<b>Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM</b>	<b>Dauphin, City</b>	<b>Dauphin, Rural Municipality</b>	<b>Lakeshore, Rural Municipality</b>	<b>Gilbert Plains, Municipality</b>	<b>Rest of Census Division No. 17</b>
	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>
Total Labour Force population aged 15 years and over by Industry - North American Industry Classification System (NAICS) 2012	18,672,475	662,155	19,710	10,130	6,580	3,705	1,395	735	745	3,550
Industry - NAICS2012 - not applicable	404,350	12,625	275	150	95	60	15	10	10	55
All industry categories	18,268,125	649,525	19,440	9,980	6,480	3,645	1,380	720	735	3,500
11 Agriculture, forestry, fishing and hunting	444,680	28,680	3,475	1,620	785	80	300	205	200	835
21 Mining, quarrying, and oil and gas extraction	271,300	5,460	425	105	60	15	25	10	10	45
22 Utilities	136,350	7,390	105	75	50	20	30	0	0	25

**Continued on next page...**

	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
23 Construction	1,365,010	49,575	1,280	555	330	165	95	45	25	225
31-33 Manufacturing	1,596,570	54,645	675	145	95	55	25	15	0	50
41 Wholesale trade	665,685	21,890	485	230	125	55	40	15	15	105
44-45 Retail trade	2,110,200	69,700	2,325	1,290	965	650	155	70	90	325
48-49 Transportation and warehousing	876,050	35,490	715	365	220	100	55	30	35	145
51 Information and cultural industries	420,350	10,875	140	110	90	75	15	0	0	20
52 Finance and insurance	790,580	25,885	635	405	275	205	30	20	20	130
53 Real estate and rental and leasing	333,305	8,235	120	70	55	20	15	10	10	15
54 Professional, scientific and technical services	1,335,125	28,470	535	250	185	120	40	10	15	65
55 Management of companies and enterprises	28,795	635	0	0	0	0	0	0	0	0
56 Administrative and support, waste management and remediation services	802,420	22,285	365	175	130	80	25	15	10	45
61 Educational services	1,346,585	55,025	1,550	825	480	305	60	70	45	345
62 Health care and social assistance	2,138,025	93,960	3,235	1,940	1,325	840	230	110	145	615
71 Arts, entertainment and recreation	379,740	12,980	280	150	85	65	10	10	0	65
72 Accommodation and food services	1,283,725	43,655	1,095	550	430	345	45	15	25	120
81 Other services (except public administration)	814,695	28,055	730	360	225	100	95	15	15	135
91 Public administration	1,128,945	46,645	1,250	760	560	355	90	45	70	200
* Note: Rest of Census Division No. 17 is CD No. 17 less Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM										
Source: Statistics Canada, 2016 Census tables numbers 98-401-X2016055, 98-401-X2016049, & 98-401-X2016041										

**Exhibit B.10 - 2016 Census Area NOC 2016 Occupational Classification for the Labour Force Population aged 15 Years and Over**

Labour Force Occupation	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU +	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total labour force population aged 15 years and over by occupation - National Occupational Classification (NOC) 2016	18,672,470	662,155	19,715	10,130	6,570	3,705	1,390	730	745	3,560
Occupation - not applicable	404,350	12,625	275	150	90	55	15	10	10	60
All occupations	18,268,120	649,525	19,435	9,980	6,490	3,650	1,385	725	730	3,490
0 Management occupations	2,013,370	71,455	3,490	1,730	1,025	305	300	205	215	705
1 Business, finance and administration occupations	2,874,305	96,050	2,170	1,135	815	450	165	85	115	320
2 Natural and applied sciences and related occupations	1,273,660	34,135	480	240	190	115	45	0	30	50
3 Health occupations	1,245,885	52,280	1,690	965	640	420	110	45	65	325
4 Occupations in education, law and social, community and government services	2,138,445	86,055	2,485	1,425	945	650	150	95	50	480
5 Occupations in art, culture, recreation and sport	557,275	14,355	235	115	95	75	20	0	0	20
6 Sales and service occupations	4,265,895	144,490	3,985	2,170	1,560	1,085	220	125	130	610
7 Trades, transport and equipment operators and related occupations	2,668,875	102,660	3,125	1,405	825	405	245	105	70	580
8 Natural resources, agriculture and related production occupations	416,135	18,400	1,430	680	300	85	100	50	65	380
9 Occupations in manufacturing and utilities	814,285	29,650	355	115	80	50	20	10	0	35
* Note: Rest of Census Division No. 17 is CD No. 17 less Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM										
Source: Statistics Canada, 2016 Census tables numbers 98-401-X2016055, 98-401-X2016049, & 98-401-X2016041										

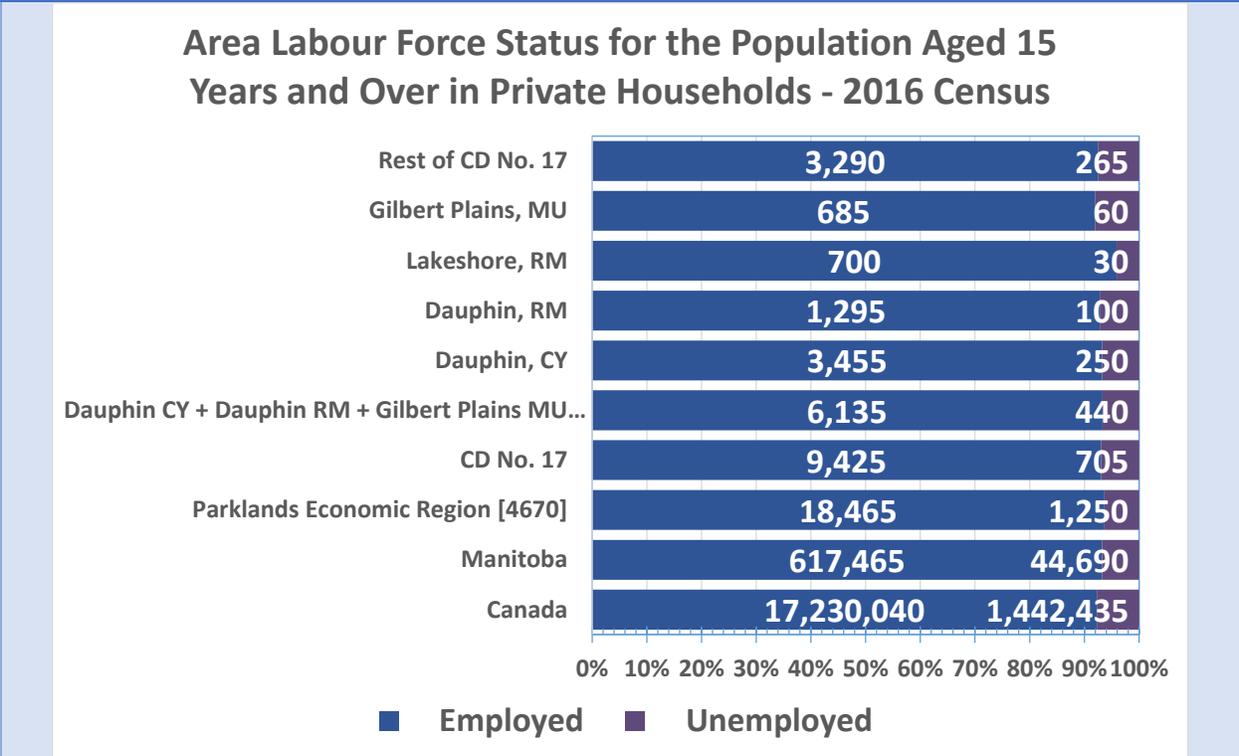
**Exhibit B.11 - 2016 Census Area Labour Force Status for the Population Aged 15 Years and Over in Private Households**

Labour Force Activity	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Labour force status	28,643,015	1,001,310	32,760	17,255	10,695	6,320	1,965	1,190	1,220	6,560
In the labour force	18,672,475	662,155	19,710	10,130	6,575	3,705	1,395	730	745	3,555
Employed	17,230,040	617,465	18,465	9,425	6,135	3,455	1,295	700	685	3,290
Unemployed	1,442,435	44,690	1,250	705	440	250	100	30	60	265
Not in the labour force	9,970,545	339,155	13,045	7,125	4,120	2,615	570	460	475	3,005
Participation rate	65.2	66.1	60.2	58.7	61.5	58.6	71.0	61.3	61.1	54.2
Employment rate	60.2	61.7	56.4	54.6	57.4	54.7	65.9	58.8	56.1	50.2
Unemployment rate	7.7	6.7	6.3	7.0	6.7	6.7	7.2	4.1	8.1	7.5

*\* Note: Rest of Census Division No. 17 is CD No. 17 less Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM*

*Source: Statistics Canada, 2016 Census tables numbers 98-401-X2016365, 98-401-X2016049, & 98-401-X2016287*

**Exhibit B.12 - 2016 Census Area Labour Force Status Comparisons**



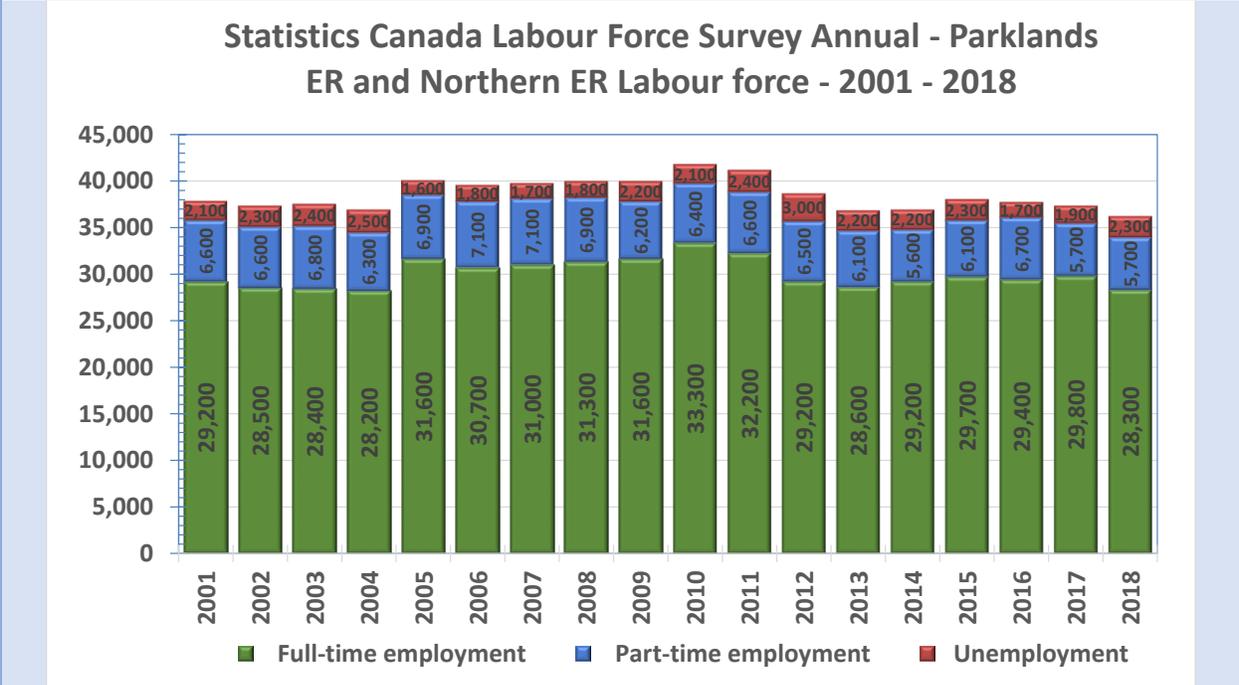
*Source: Charts Prepared by Preferred Choice based on Statistics Canada, 2016 Census tables numbers 98-401-X2016365, 98-401-X2016049, & 98-401-X2016287*

**Exhibit B.13 - Area 2013 - 2018 LFS Annual Labour Force Participation, Employment, Unemployment**

Region	Year					
Canada	2013	2014	2015	2016	2017	2018
Population	28,647,200	28,980,600	29,279,800	29,587,100	29,901,700	30,290,400
Labour force	19,037,800	19,124,500	19,278,000	19,440,500	19,663,000	19,812,800
Employment	17,691,100	17,802,200	17,946,600	18,079,900	18,416,400	18,657,500
Full-time employment	14,314,200	14,369,900	14,559,300	14,612,200	14,892,800	15,174,800
Part-time employment	3,376,900	3,432,300	3,387,300	3,467,700	3,523,600	3,482,700
Unemployment	1,346,700	1,322,300	1,331,400	1,360,600	1,246,600	1,155,300
Not in labour force	9,609,400	9,856,200	10,001,800	10,146,500	10,238,800	10,477,600
Unemployment rate	7.1%	6.9%	6.9%	7.0%	6.3%	5.8%
Participation rate	66.5%	66.0%	65.8%	65.7%	65.8%	65.4%
Employment rate	61.8%	61.4%	61.3%	61.1%	61.6%	61.6%
Manitoba	2013	2014	2015	2016	2017	2018
Population	964,300	976,400	987,200	999,000	1,013,300	1,024,900
Labour force	661,500	662,100	674,100	674,900	680,900	688,800
Employment	625,800	626,500	636,200	633,600	644,100	647,700
Full-time employment	502,600	506,000	514,700	510,500	519,700	520,300
Part-time employment	123,200	120,400	121,500	123,100	124,400	127,400
Unemployment	35,700	35,700	37,900	41,400	36,800	41,100
Not in labour force	302,800	314,300	313,100	324,100	332,400	336,100
Unemployment rate	5.4%	5.4%	5.6%	6.1%	5.4%	6.0%
Participation rate	68.6%	67.8%	68.3%	67.6%	67.2%	67.2%
Employment rate	64.9%	64.2%	64.4%	63.4%	63.6%	63.2%
Parklands ER and Northern ER	2013	2014	2015	2016	2017	2018
Population	58,500	57,400	56,100	55,400	55,200	53,800
Labour force	36,900	37,000	38,100	37,800	37,400	36,400
Employment	34,700	34,800	35,800	36,000	35,500	34,100
Full-time employment	28,600	29,200	29,700	29,400	29,800	28,300
Part-time employment	6,100	5,600	6,100	6,700	5,700	5,700
Unemployment	2,200	2,200	2,300	1,700	1,900	2,300
Not in labour force	21,600	20,400	18,000	17,700	17,800	17,400
Unemployment rate	6.0%	5.9%	6.0%	4.5%	5.1%	6.3%
Participation rate	63.1%	64.5%	67.9%	68.2%	67.8%	67.7%
Employment rate	59.3%	60.6%	63.8%	65.0%	64.3%	63.4%
Brandon CA	2013	2014	2015	2016	2017	2018
Population	45,400	45,100	45,500	46,000	46,600	47,300
Labour force	33,100	30,500	30,100	30,400	32,700	33,600
Employment	31,700	29,000	28,700	28,200	30,900	32,100
Unemployment	1,400	1,400	1,400	2,200	1,900	1,500
Not in labour force	12,300	14,600	15,400	15,600	13,900	13,700
Unemployment Rate	4.2%	4.6%	4.7%	7.2%	5.8%	4.5%
Participation Rate	72.9%	67.6%	66.2%	66.1%	70.2%	71.0%
Employment Rate	69.8%	64.3%	63.1%	61.3%	66.3%	67.9%

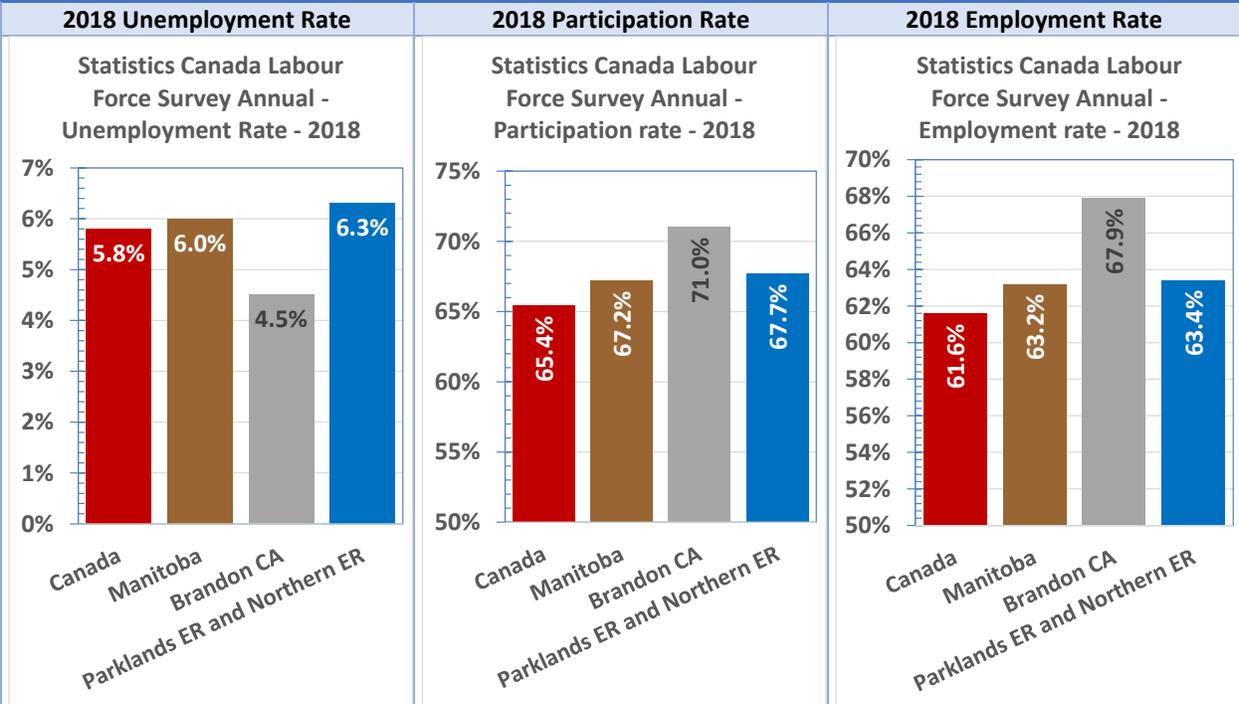
Source: Statistics Canada Labour Force Survey (LFS) - CANSIM Tables 282-0123 & 282-0129

**Exhibit B.14 - Parklands ER and Northern ER Annual Labour Force Statistics 2001 - 2018**



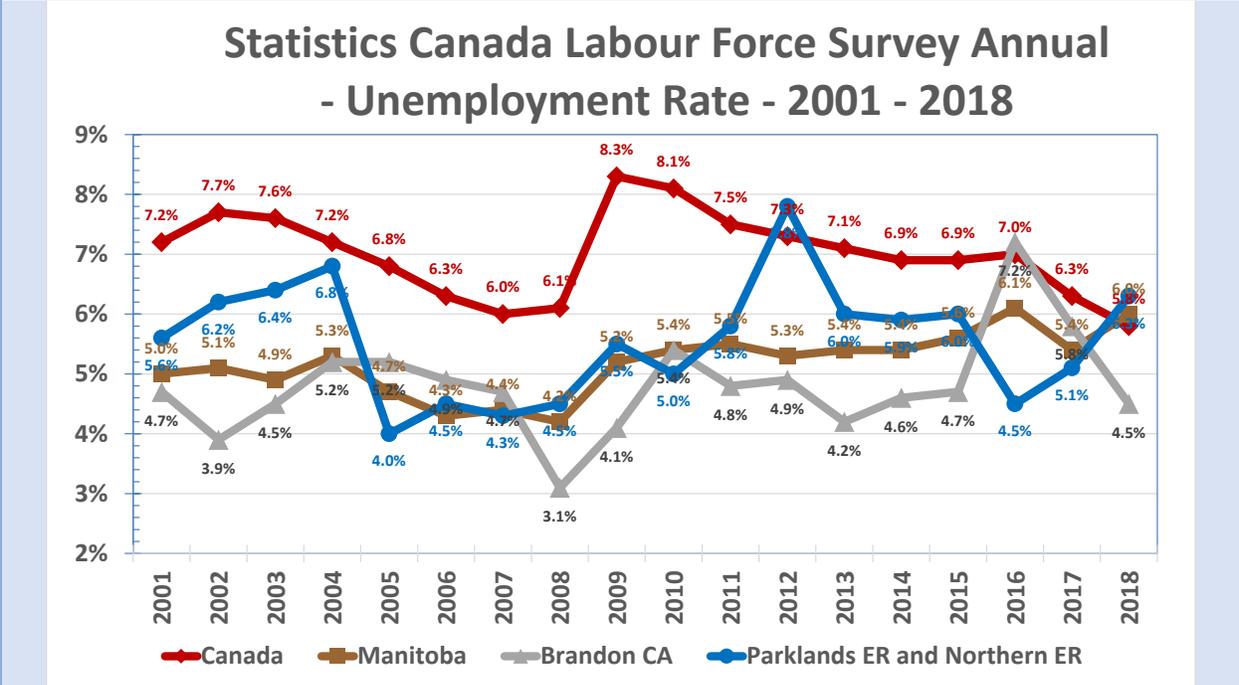
Source: Prepared by Preferred Choice based on Statistics Canada Labour Force Survey Cansim Table 282-0129

**Exhibit B.15 - Area 2018 LFS Annual Labour Force Participation, Employment, Unemployment Rates**



Source: Charts Prepared by Preferred Choice based on Statistics Canada Labour Force Survey (LFS) - CANSIM Tables 282-0123 & 282-0129

Exhibit B.16 - Area 2001 - 2018 LFS Annual Labour Force Unemployment Rates



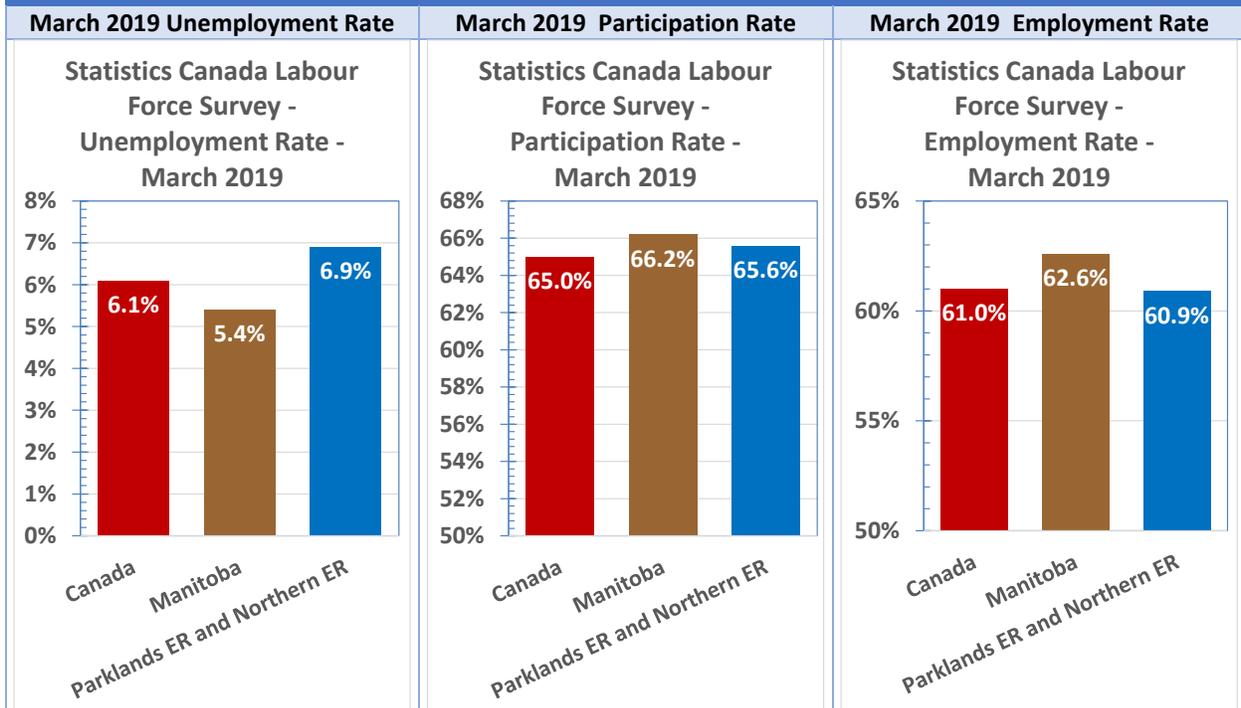
Source: Charts Prepared by Preferred Choice based on Statistics Canada Labour Force Survey (LFS) - CANSIM Tables 282-0123 & 282-0129

Exhibit B.17 - Area March 2019 LFS 3 Month Moving Average Labour Force Statistics

March 2019	Canada	Manitoba	Parklands ER and Northern ER
Population	30,553,900	1,032,200	52,900
Labour force	19,851,800	683,600	34,700
Employment	18,632,200	646,400	32,200
Full-time employment	14,914,500	509,700	25,900
Part-time employment	3,717,700	136,700	6,300
Unemployment	1,219,600	37,200	2,400
Not in labour force	10,702,100	348,500	18,200
Unemployment Rate	6.1%	5.4%	6.9%
Participation Rate	65.0%	66.2%	65.6%
Employment Rate	61.0%	62.6%	60.9%

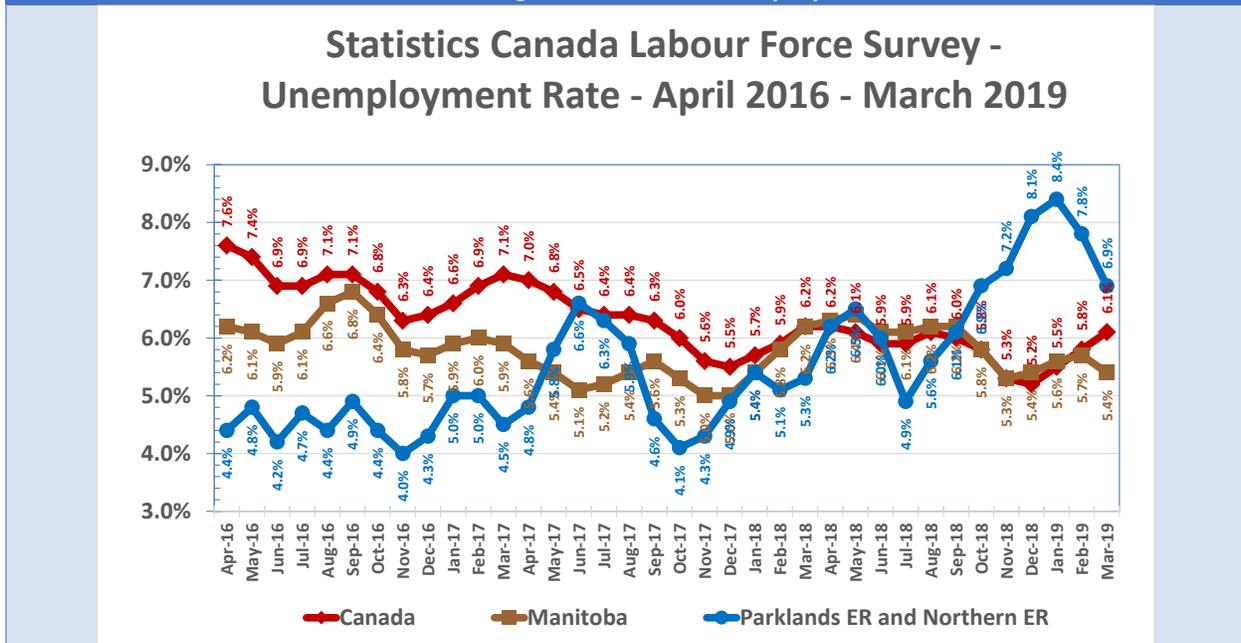
Source: Statistics Canada Labour Force Survey (LFS) - CANSIM Tables 282-0122 & 282-0128

**Exhibit B.18 - Area March 2019 LFS Annual Labour Force Participation, Employment, Unemployment Rates**



Source: Charts Prepared by Preferred Choice based on Statistics Canada Labour Force Survey (LFS) - CANSIM Tables 282-0122 & 282-0128

**Exhibit B.19 - Area 2016 - 2019 LFS Moving Labour Force Unemployment Rates**



Source: Charts Prepared by Preferred Choice based on Statistics Canada Labour Force Survey (LFS) - CANSIM Tables 282-0122 & 282-0128

**Exhibit B.20 - 2016 Census Dauphin, CY and Dauphin, RM Commuting Flow for the Employed Labour Force Aged 15 Years and Over in Private Households**

Commute Destination	Total - Sex		Male		Female	
Dauphin CY / Dauphin RM	275	9.7%	140	10.9%	135	8.7%
Dauphin CY / Dauphin CY	2,515	88.4%	1,115	86.8%	1,400	90.0%
Dauphin CY / Gilbert Plains MU	35	1.2%	30	2.3%	10	0.6%
Dauphin CY / Grandview MU	20	0.7%	0	0.0%	10	0.6%
Dauphin RM / Alonsa RM	20	2.6%	10	3.0%	10	2.2%
Dauphin RM / Dauphin RM	140	18.1%	75	22.7%	65	14.6%
Dauphin RM / Dauphin CY	615	79.4%	245	74.2%	370	83.1%

Source: Statistics Canada 2016 Census data Catalogue Number 98-400-X2016325

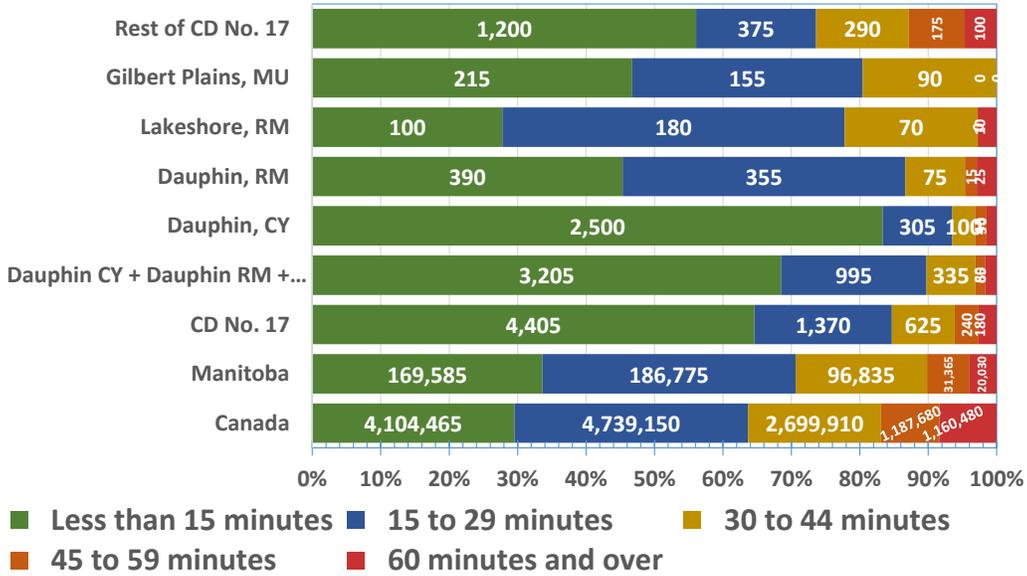
**Exhibit B.21 - 2016 Census Area Commuting Duration for the Employed Labour Force Aged 15 Years and Over in Private Households**

Commuting	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Commuting duration	13,891,675	504,580	6,830	4,695	3,005	860	370	460	2,135
Less than 15 minutes	4,104,465	169,585	4,405	3,205	2,500	390	100	215	1,200
15 to 29 minutes	4,739,150	186,775	1,370	995	305	355	180	155	375
30 to 44 minutes	2,699,910	96,835	625	335	100	75	70	90	290
45 to 59 minutes	1,187,680	31,365	240	65	50	15	0	0	175
60 minutes and over	1,160,480	20,030	180	80	45	25	10	0	100

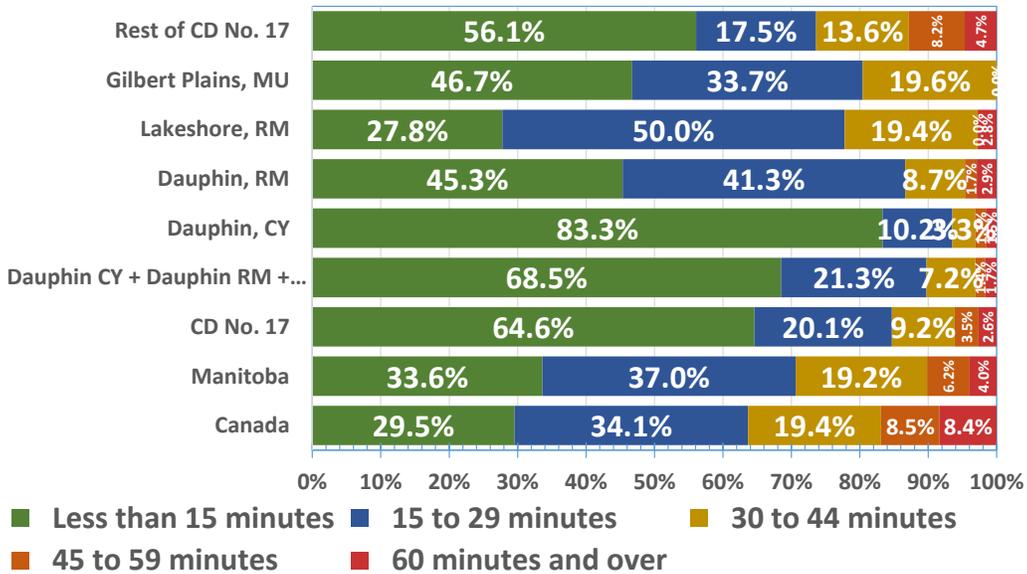
Source: Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016328, 98-400-X2016335, and 98-400-X2016335

**Exhibit B.22 - 2016 Census Area Commuting Duration Comparisons**

**Area Commuting Duration for the Employed Labour Force Aged 15 Years and Over in Private Households - 2016 Census**



**Area Commuting Duration for the Employed Labour Force Aged 15 Years and Over in Private Households - 2016 Census**



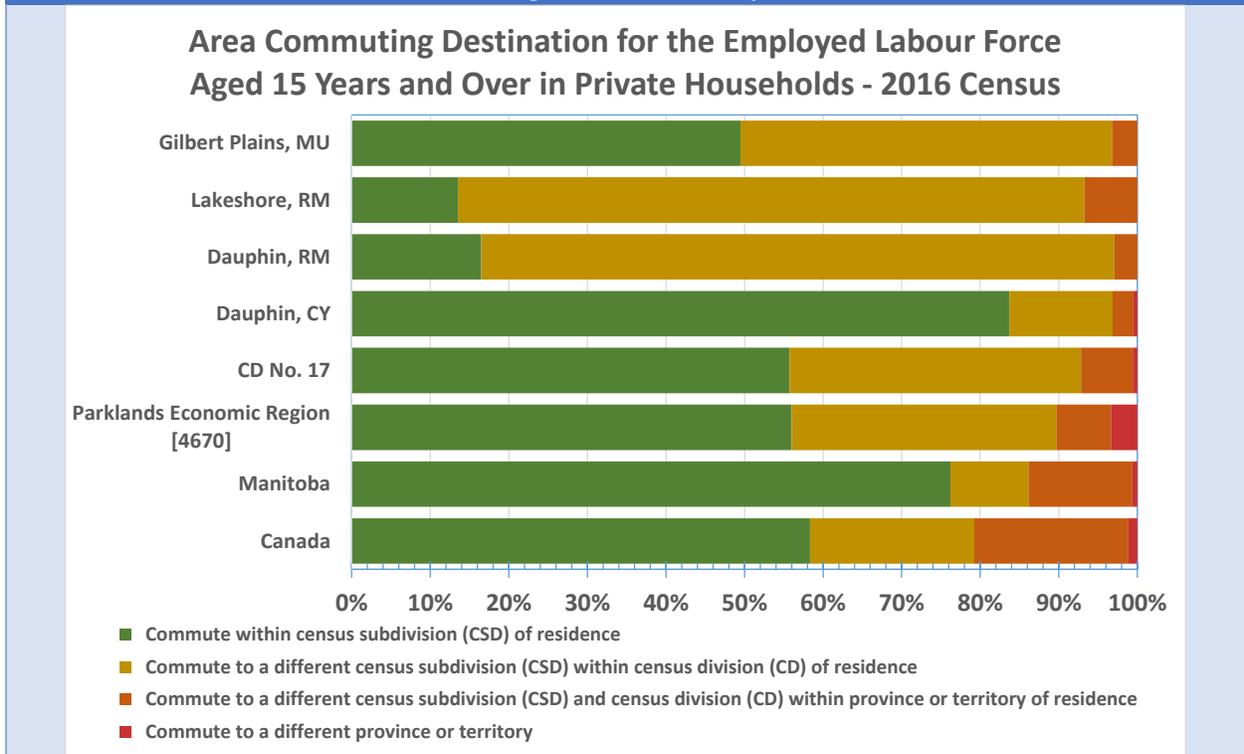
Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016328, 98-400-X2016335, and 98-400-X2016335

**Exhibit B.23 - 2016 Census Area Commuting Destination for the Employed Labour Force Aged 15 Years and Over in Private Households**

	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality
Total - Commuting destination	13,891,675	504,580	12,885	6,825	3,005	860	375	465
Commute within census subdivision (CSD) of residence	8,102,120	384,465	7,215	3,805	2,515	140	50	230
Commute to a different census subdivision (CSD) within census division (CD) of residence	2,906,390	50,350	4,350	2,535	395	685	295	220
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	2,725,205	66,495	890	450	80	25	25	15
Commute to a different province or territory	157,975	3,270	435	40	15	0	0	0

Source: Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016329 and 98-401-X2016049

**Exhibit B.24 - 2016 Census Area Commuting Destination Comparisons**



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016329 and 98-401-X2016049

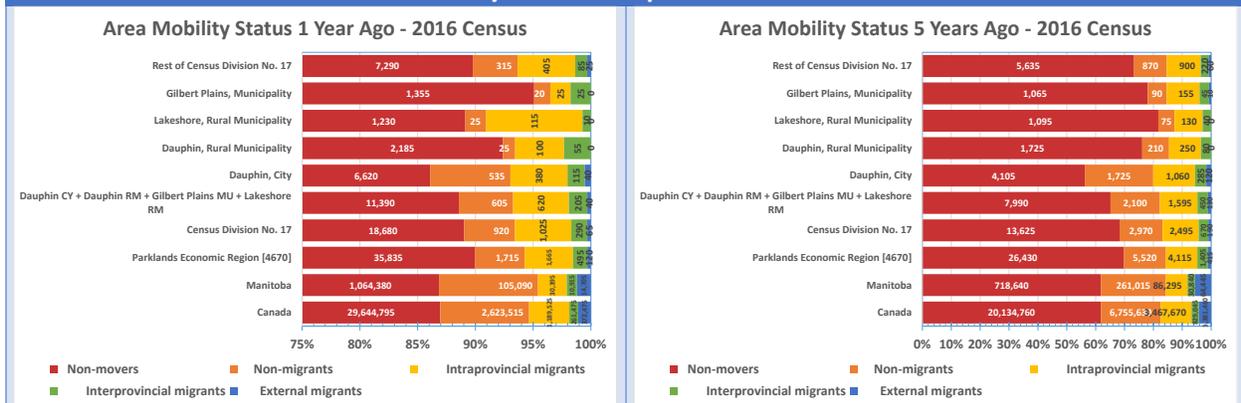
**Migration**

**Exhibit B.25 - Dauphin, City 2016 Census Mobility Status**

Dauphin, City	Total - Mobility Status 5 Years Ago			Total - Mobility Status 1 Year Ago		
	Total - Sex	Male	Female	Total - Sex	Male	Female
Total Mobility Status	7,290	3,390	3,905	7,695	3,585	4,105
Non-movers	4,105	1,890	2,215	6,620	3,085	3,540
Movers	3,190	1,500	1,690	1,075	505	565
Non-migrants	1,725	790	935	535	250	285
Migrants	1,465	710	760	535	255	280
Internal migrants	1,345	640	705	495	230	265
Intraprovincial migrants	1,060	495	565	380	180	200
Interprovincial migrants	285	145	140	115	50	70
External migrants	120	65	55	40	25	10

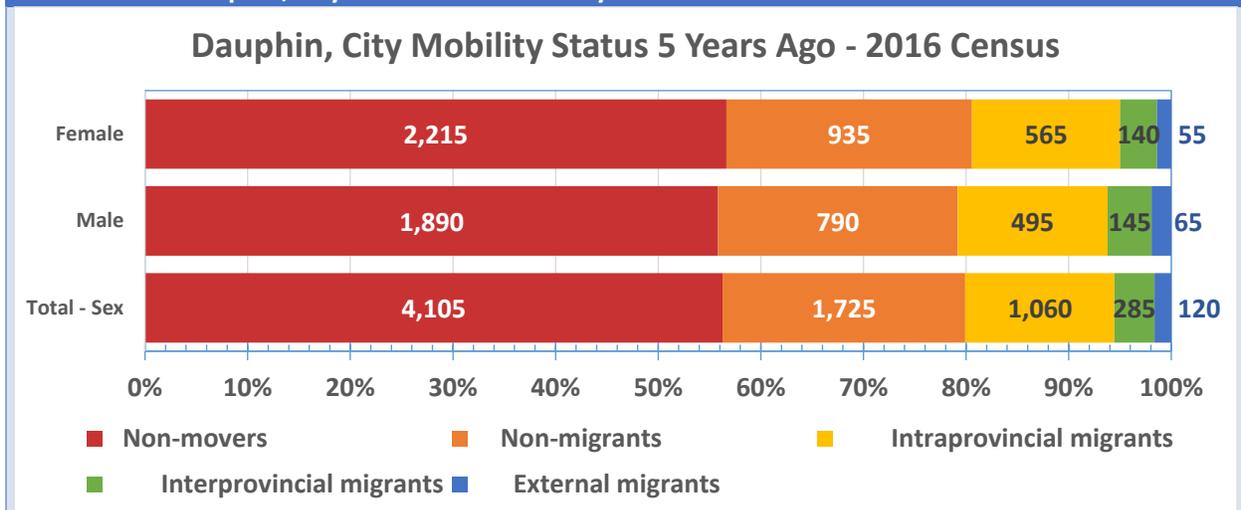
Source: Statistics Canada 2016 Census data Catalogue Number 98-401-X2016055

**Exhibit B.26 - 2016 Census Area Mobility Status Comparisons**



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

**Exhibit B.27 - Dauphin, City 2016 Census Mobility Status**



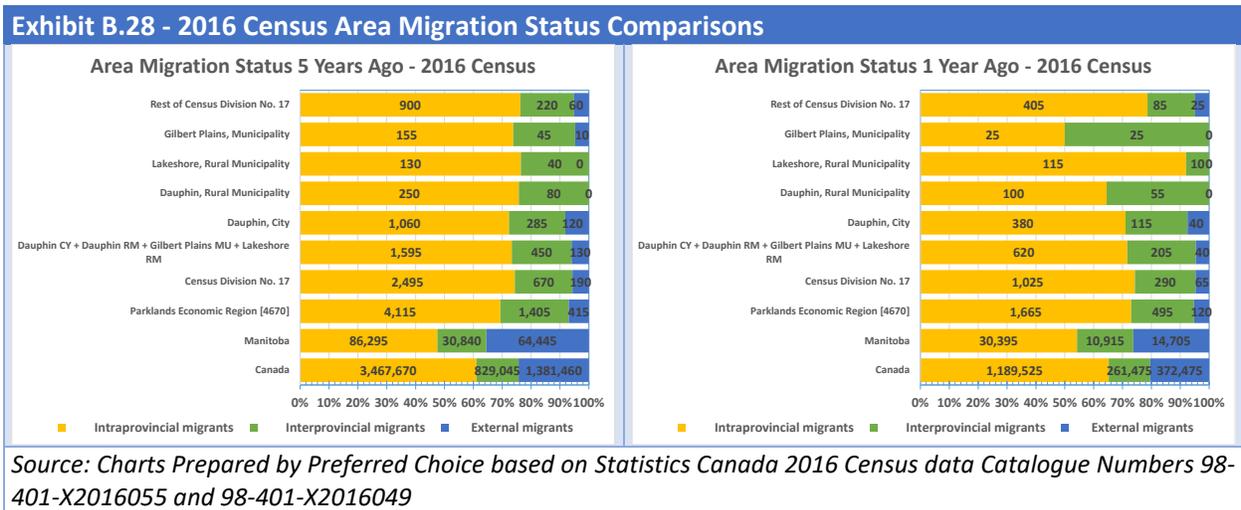
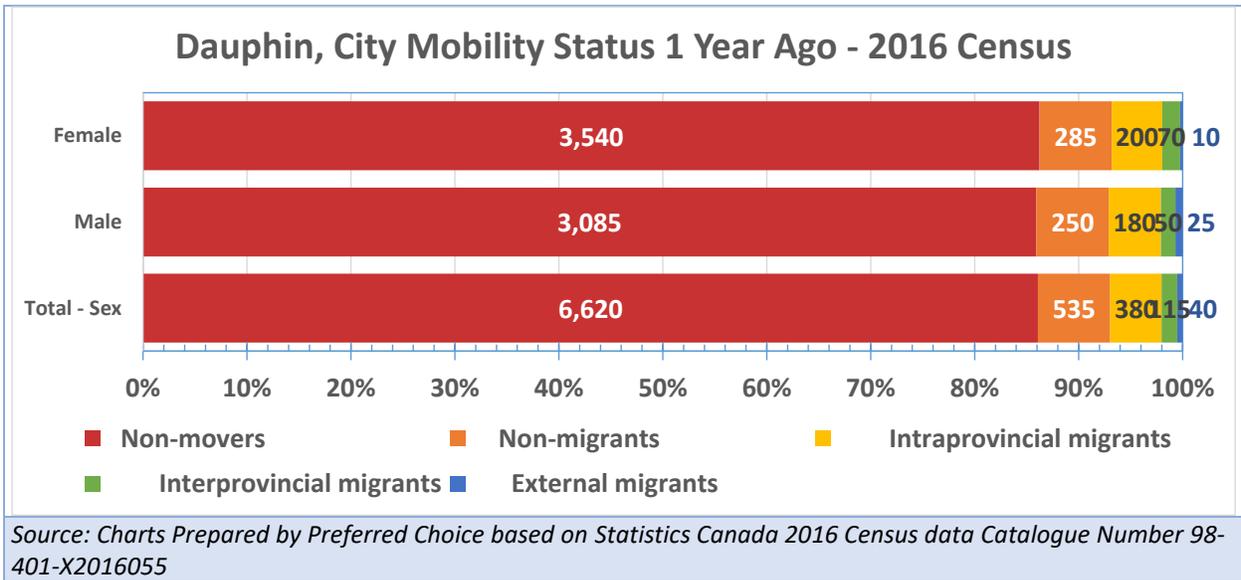
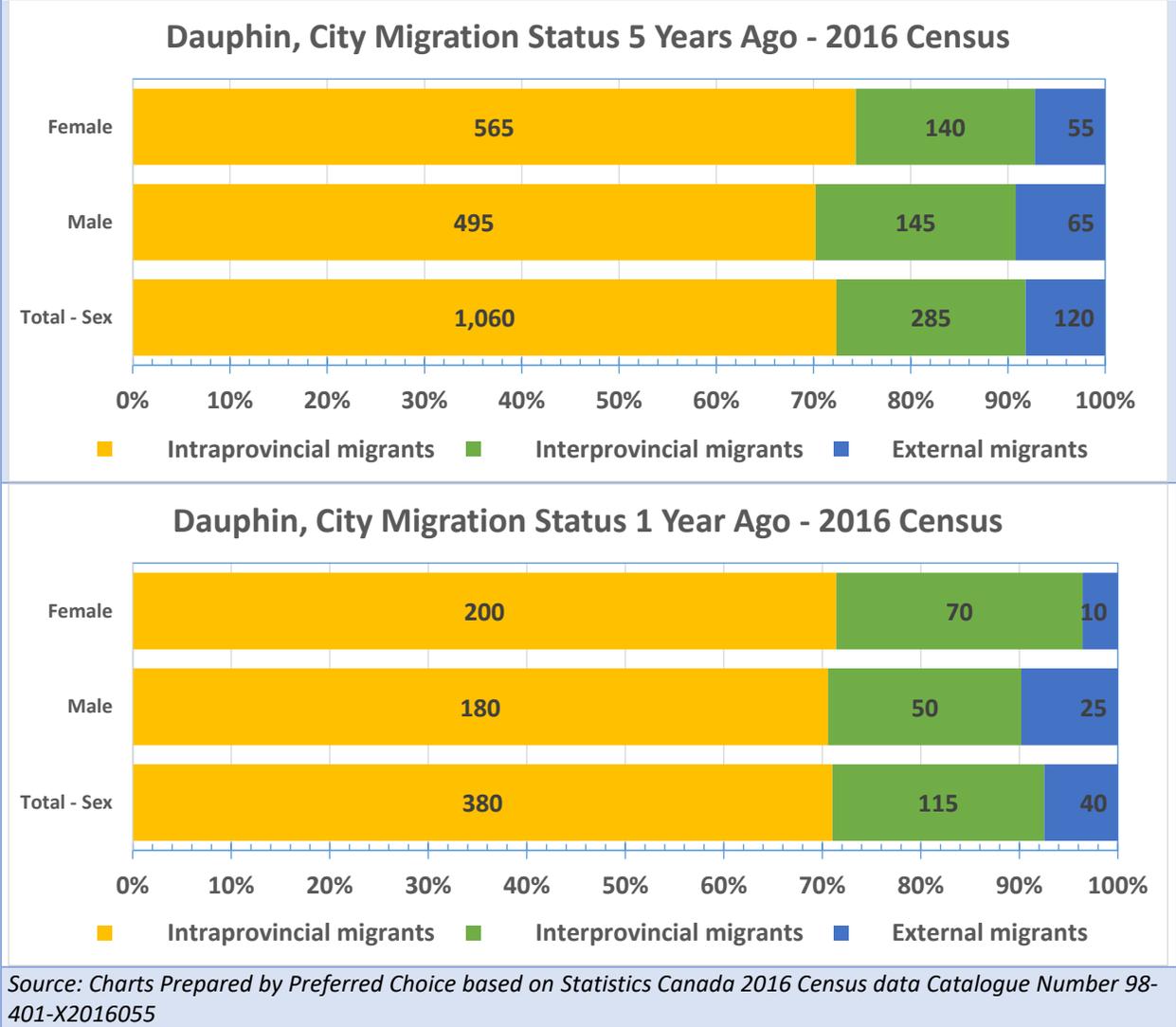


Exhibit B.29 - Dauphin, City 2016 Census Migration Status



**Income**

Exhibit B.30 - 2016 Census Area Census Family Median Incomes in Private Households												
	Canada			Manitoba			CD No. 17			Dauphin, CY		
	Total - Household income statistics	Median total income of households (\$)	Median after-tax income of households (\$)	Total - Household income statistics	Median total income of households (\$)	Median after-tax income of households (\$)	Total - Household income statistics	Median total income of households (\$)	Median after-tax income of households (\$)	Total - Household income statistics	Median total income of households (\$)	Median after-tax income of households (\$)
Total-Household type including census family structure	14,072,080	\$70,336	\$61,348	489,050	\$68,147	\$59,093	9,460	\$50,775	\$45,874	3,645	\$51,419	\$46,112
Census family households	9,519,940	\$90,127	\$77,855	334,235	\$86,041	\$73,824	5,990	\$69,547	\$61,848	2,095	\$74,695	\$65,344
One-census-family households without additional persons	8,605,745	\$87,989	\$75,811	301,525	\$85,200	\$72,808	5,605	\$69,913	\$62,144	1,955	\$74,297	\$64,922
One couple census family without other persons in the household	7,355,560	\$95,148	\$81,306	258,365	\$91,582	\$77,637	4,760	\$76,373	\$66,924	1,570	\$81,847	\$71,111
Without children	3,627,180	\$79,343	\$68,575	125,465	\$79,479	\$67,877	2,825	\$65,408	\$58,094	895	\$72,533	\$62,976
With children	3,728,380	\$112,545	\$95,309	132,905	\$105,098	\$88,886	1,935	\$93,888	\$81,280	670	\$98,304	\$84,787
One lone-parent census family without other persons in the household	1,250,185	\$52,265	\$48,003	43,160	\$49,630	\$45,686	845	\$41,771	\$39,893	390	\$44,373	\$42,291
With a male lone parent	265,390	\$65,685	\$56,551	9,080	\$63,712	\$54,507	145	\$49,536	\$44,416	55	\$58,752	\$51,840
With a female lone parent	984,805	\$49,352	\$46,040	34,070	\$46,634	\$43,681	700	\$40,499	\$39,040	335	\$43,392	\$40,832
Other census family households	914,195	\$110,599	\$98,547	32,715	\$94,155	\$84,356	385	\$63,296	\$59,520	135	\$79,531	\$71,168
Non-census-family households	4,552,135	\$37,955	\$33,795	154,815	\$38,131	\$33,396	3,470	\$27,687	\$25,821	1,555	\$30,464	\$27,520

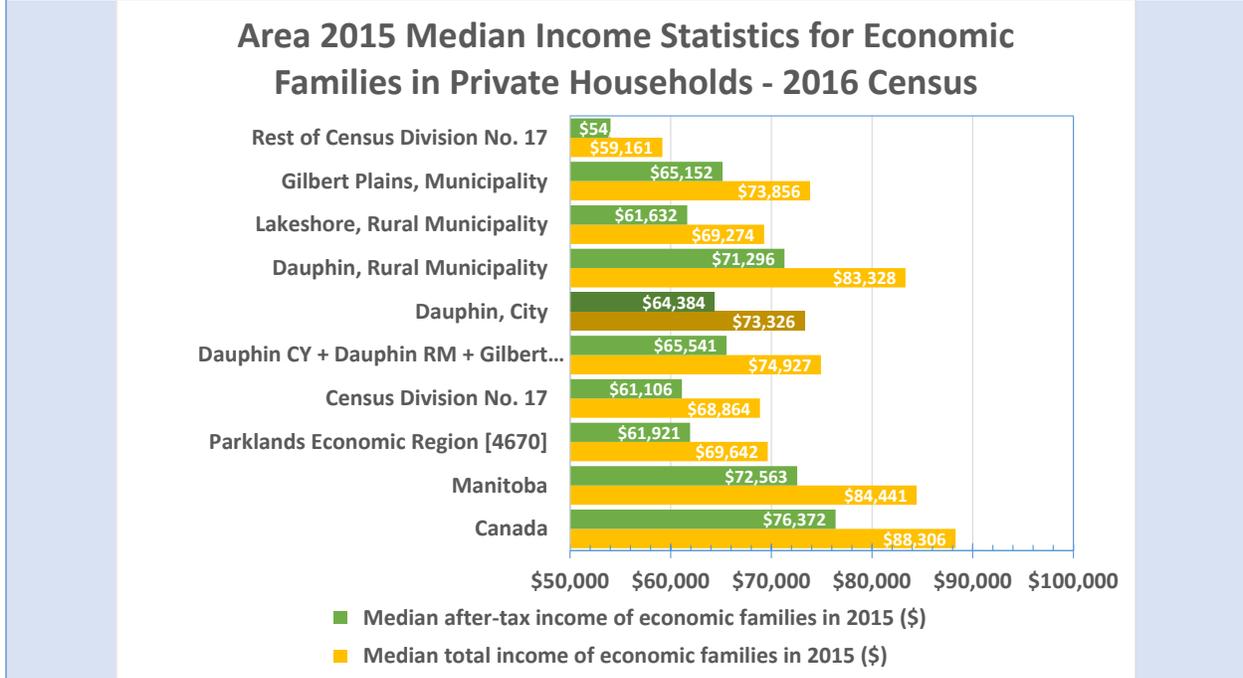
Source: Statistics Canada 2016 Census data Catalogue Number 98-400-X2016099

**Exhibit B.31 - 2016 Census Area 2015 Income Statistics for Economic Families in Private Households**

	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Income statistics in 2015 for economic families in private households	9,688,845	341,205	11,650	6,085	3,745	2,125	755	440	425	2,340
Median total income of economic families in 2015 (\$)	\$88,306	\$84,441	\$69,642	\$68,864	\$74,927	\$73,326	\$83,328	\$69,274	\$73,856	\$59,161
Median after-tax income of economic families in 2015 (\$)	\$76,372	\$72,563	\$61,921	\$61,106	\$65,541	\$64,384	\$71,296	\$61,632	\$65,152	\$54,008
Average family size of economic families	3.0	3.1	2.9	2.9	2.8	2.9	2.8	2.6	2.8	3.0
Total - Income statistics in 2015 for economic families in private households	9,689,855	341,235	11,640	6,070	3,785	2,115	745	480	445	2,285
Average total income of economic families in 2015 (\$)	\$111,235	\$101,410	\$81,552	\$79,798	\$85,928	\$83,208	\$101,699	\$78,050	\$80,952	\$69,644
Average after-tax income of economic families in 2015 (\$)	\$91,040	\$83,132	\$68,863	\$67,691	\$72,032	\$70,268	\$83,310	\$65,879	\$68,169	\$60,501
Total - Income statistics in 2015 for persons aged 15 years and over not in economic families in private households	5,313,545	175,270	6,610	3,655	2,365	1,660	260	195	250	1,290
Median total income in 2015 for persons aged 15 years and over not in economic families (\$)	\$31,890	\$32,927	\$25,487	\$25,996	\$28,567	\$28,864	\$28,800	\$26,944	\$27,616	\$21,283
Median after-tax income in 2015 for persons aged 15 years and over not in economic families (\$)	\$28,959	\$29,429	\$24,140	\$24,533	\$26,249	\$26,533	\$26,112	\$24,934	\$25,536	\$21,386
Total - Income statistics in 2015 for persons aged 15 years and over not in economic families in private households	5,299,050	174,945	6,615	3,705	2,345	1,690	260	165	230	1,360
Average total income in 2015 for persons aged 15 years and over not in economic families (\$)	\$42,939	\$40,853	\$34,613	\$34,175	\$34,953	\$36,030	\$32,315	\$34,141	\$30,599	\$32,834
Average after-tax income in 2015 for persons aged 15 years and over not in economic families (\$)	\$35,801	\$33,961	\$29,867	\$29,569	\$30,155	\$31,164	\$27,166	\$29,478	\$26,603	\$28,559

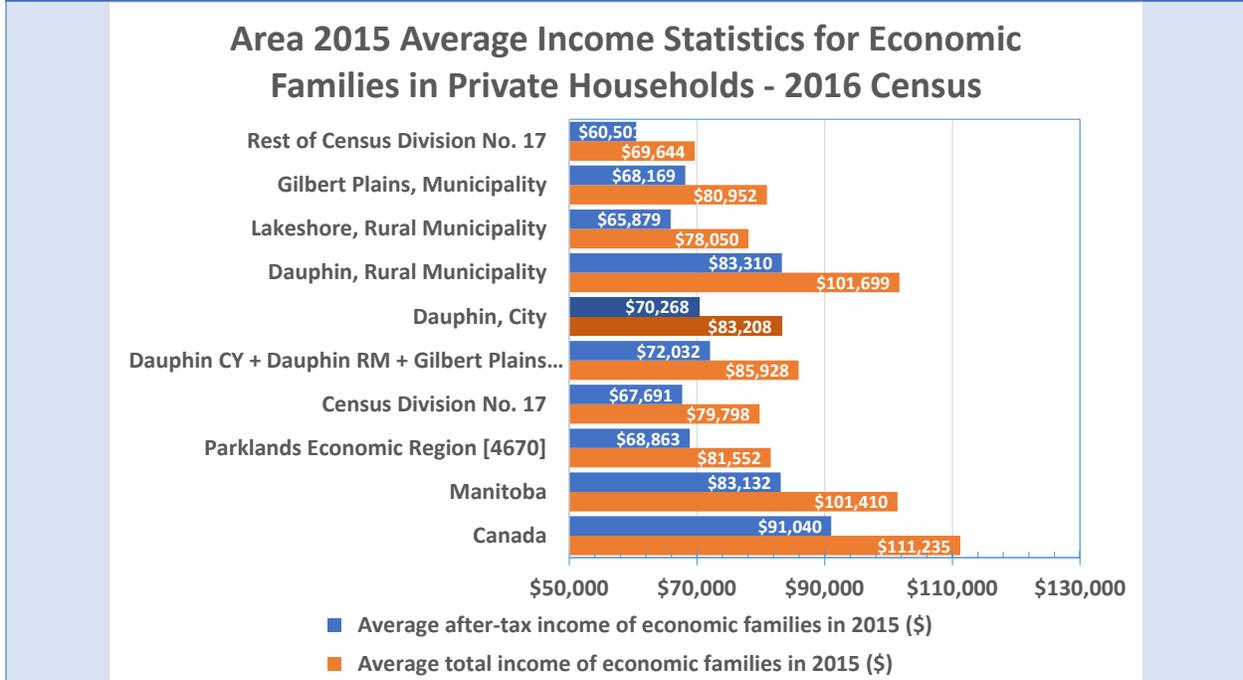
Source: Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

**Exhibit B.32 - 2016 Census Area 2015 Median Income Comparisons for Economic Families**



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

**Exhibit B.33 - 2016 Census Area 2015 Average Income Comparisons for Economic Families**



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

**Exhibit B.34 - Dauphin, City 2016 Census 2015 Income Statistics for Economic Families by Family Structure**

<b>Dauphin, City Family Income Before Tax</b>	<b>Total Economic Families</b>	<b>% Families</b>	<b>Average Family Size</b>	<b>Median Family Income (\$)</b>	<b>Average Family Income (\$)</b>
Total Economic Family Structure	2,125		2.9	\$73,326	\$83,208
Couple Families No Children or Relatives	905	43.7%	2.0	\$72,320	\$80,142
Couple Families with Children	730	35.3%	4.0	\$97,792	\$106,546
Lone Parent Families	435	21.0%	2.9	\$45,210	\$50,916
Persons Not in Economic Families	1,660			\$28,864	\$36,030
<b>Dauphin, City Family Income After Tax</b>	<b>Total Economic Families</b>	<b>% Families</b>	<b>Average Family Size</b>	<b>Median After-Tax Family Income (\$)</b>	<b>Average After-Tax Family Income (\$)</b>
Total Economic Family Structure	2,115		2.9	\$64,384	\$70,268
Couple Families No Children or Relatives	915	44.2%	2.0	\$62,763	\$67,196
Couple Families with Children	735	35.5%	4.0	\$84,890	\$88,669
Lone Parent Families	420	20.3%	2.9	\$42,560	\$46,160
Persons Not in Economic Families	1,690			\$26,533	\$31,164

Source: Statistics Canada 2016 Census data Catalogue Number 98-401-X2016055

**Exhibit B.35 - 2016 Census Area 2015 Total Income Groups in Private Households**

	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Total income groups in 2015 for the population aged 15 years and over in private households	28,642,980	1,001,310	32,760	17,255	10,680	6,325	1,995	1,150	1,210	6,575
Without total income	1,154,450	47,270	1,075	595	300	170	55	35	40	295
With total income	27,488,530	954,040	31,680	16,660	10,390	6,160	1,935	1,120	1,175	6,270
Percentage with total income	96.0	95.3	96.7	96.6	97.3	97.4	97.0	97.4	97.1	95.4
Under \$10,000 (including loss)	3,877,620	137,700	4,470	2,295	1,225	695	235	145	150	1,070
\$10,000 to \$19,999	4,680,380	150,320	6,450	3,335	1,915	1,140	310	235	230	1,420
\$20,000 to \$29,999	3,807,840	136,510	5,320	2,845	1,720	1,065	280	170	205	1,125
\$30,000 to \$39,999	3,206,175	123,685	4,190	2,260	1,450	905	255	135	155	810
\$40,000 to \$49,999	2,827,045	109,710	3,425	1,900	1,260	755	235	130	140	640
\$50,000 to \$59,999	2,179,775	80,625	2,275	1,250	880	480	200	105	95	370
\$60,000 to \$69,999	1,655,070	58,785	1,670	865	585	335	130	60	60	280
\$70,000 to \$79,999	1,271,850	43,365	1,195	610	415	250	85	40	40	195
\$80,000 to \$89,999	966,885	34,000	830	425	300	180	60	30	30	125
\$90,000 to \$99,999	749,290	21,980	515	240	160	95	30	15	20	80
\$100,000 and over	2,266,600	57,355	1,345	645	455	250	115	40	50	190
\$100,000 to \$149,999	1,493,570	40,870	1,050	490	335	185	80	30	40	155
\$150,000 and over	773,025	16,490	290	155	115	60	35	15	5	40
Total - Income statistics in 2015 for the population aged 15 years and over in private households	28,642,980	1,001,305	32,760	17,255	10,680	6,325	1,995	1,150	1,210	6,575
Number of total income recipients aged 15 years and over in private households	27,488,530	954,035	31,680	16,660	10,380	6,155	1,940	1,115	1,170	6,280
Median total income in 2015 among recipients (\$)	\$34,204	\$34,188	\$29,078	\$29,319	\$32,238	\$31,762	\$35,913	\$30,605	\$30,208	\$24,494
Number of total income recipients aged 15 years and over in private households	27,489,395	953,960	31,720	16,700	10,420	6,155	1,905	1,160	1,200	6,280
Average total income in 2015 among recipients (\$)	\$47,487	\$43,767	\$37,143	\$36,591	\$39,076	\$38,487	\$44,319	\$37,042	\$35,743	\$32,467

Source: Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

**Exhibit B.36 - 2016 Census Area After-Tax 2015 Total Income Groups in Private Households**

	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - After-tax income groups in 2015 for the population aged 15 years and over in private households	28,642,980	1,001,305	32,760	17,255	10,675	6,325	1,995	1,150	1,205	6,580
Without after-tax income	1,143,795	47,100	1,070	595	290	165	55	35	35	305
With after-tax income	27,499,185	954,205	31,685	16,665	10,385	6,160	1,935	1,115	1,175	6,280
Percentage with after-tax income	96.0	95.3	96.7	96.6	97.3	97.4	97.0	97.0	97.5	95.4
Under \$10,000 (including loss)	4,004,475	142,035	4,590	2,360	1,270	725	245	150	150	1,090
\$10,000 to \$19,999	4,905,055	161,865	6,855	3,555	2,060	1,235	330	255	240	1,495
\$20,000 to \$29,999	4,489,925	165,880	6,245	3,370	2,080	1,290	350	200	240	1,290
\$30,000 to \$39,999	3,924,960	153,680	4,950	2,660	1,745	1,045	325	175	200	915
\$40,000 to \$49,999	3,144,200	116,415	3,475	1,915	1,330	750	285	150	145	585
\$50,000 to \$59,999	2,209,280	78,105	2,180	1,130	750	425	160	85	80	380
\$60,000 to \$69,999	1,540,300	53,870	1,425	710	505	305	95	45	60	205
\$70,000 to \$79,999	1,076,180	31,690	805	400	265	155	60	25	25	135
\$80,000 and over	2,204,820	50,655	1,165	565	385	225	90	35	35	180
\$80,000 to \$89,999	688,705	18,025	470	230	150	85	35	15	15	80
\$90,000 to \$99,999	420,975	10,325	255	110	80	55	10	5	10	30
\$100,000 and over	1,095,140	22,305	440	225	160	85	40	25	10	65
Total - Income statistics in 2015 for the population aged 15 years and over in private households	28,643,015	1,001,305	32,760	17,255	10,690	6,325	1,960	1,190	1,215	6,565
Number of after-tax income recipients aged 15 years and over in private households	27,499,185	954,205	31,685	16,665	10,385	6,160	1,935	1,115	1,175	6,280
Median after-tax income in 2015 among recipients (\$)	\$30,866	\$30,465	\$26,706	\$26,893	\$29,004	\$28,678	\$31,637	\$27,616	\$27,691	\$23,403
Number of after-tax income recipients aged 15 years and over in private households	27,500,230	954,175	31,735	16,710	10,440	6,165	1,905	1,165	1,205	6,270
Average after-tax income in 2015 among recipients (\$)	\$38,977	\$35,957	\$31,486	\$31,153	\$32,922	\$32,663	\$36,400	\$31,359	\$30,256	\$28,208

Source: Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

Exhibit B.37 - 2016 Census Area 2015 Total Income Groups by Gender in Private Households												
	Dauphin, City			Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM			Manitoba			Canada		
	Total - Sex	Male	Female	Total - Sex	Male	Female	Total - Sex	Male	Female	Total - Sex	Male	Female
Total-Total income groups in 2015 for the population aged 15 years and over in private households	6,325	2,880	3,440	10,680	5,120	5,555	1,001,310	491,585	509,720	28,642,980	13,990,620	14,652,360
Without total income	170	95	75	300	160	145	47,270	23,800	23,470	1,154,450	546,285	608,165
With total income	6,160	2,790	3,365	10,390	4,965	5,410	954,040	467,790	486,245	27,488,530	13,444,335	14,044,195
Percentage with total income	97.4	96.9	97.8	97.3	97.0	97.4	95.3	95.2	95.4	96.0	96.1	95.8
Under \$10,000 (including loss)	695	325	370	1,225	590	640	137,700	62,550	75,150	3,877,620	1,668,960	2,208,655
\$10,000 to \$19,999	1,140	420	715	1,915	775	1,130	150,320	58,320	91,995	4,680,380	1,867,600	2,812,785
\$20,000 to \$29,999	1,065	410	655	1,720	715	1,015	136,510	54,950	81,560	3,807,840	1,593,335	2,214,505
\$30,000 to \$39,999	905	365	540	1,450	610	850	123,685	55,805	67,885	3,206,175	1,472,670	1,733,510
\$40,000 to \$49,999	755	355	400	1,260	620	650	109,710	54,650	55,060	2,827,045	1,376,565	1,450,480
\$50,000 to \$59,999	480	265	215	880	505	380	80,625	45,170	35,460	2,179,775	1,145,685	1,034,090
\$60,000 to \$69,999	335	200	135	585	365	220	58,785	35,250	23,535	1,655,070	938,755	716,310
\$70,000 to \$79,999	250	140	110	415	250	160	43,365	26,465	16,895	1,271,850	745,830	526,015
\$80,000 to \$89,999	180	95	85	300	160	135	34,000	20,100	13,905	966,885	579,290	387,590
\$90,000 to \$99,999	95	55	40	160	95	65	21,980	13,545	8,440	749,290	452,240	297,050
\$100,000 and over	250	150	95	455	280	160	57,355	40,985	16,370	2,266,600	1,603,400	663,195
\$100,000 to \$149,999	185	110	75	335	215	115	40,870	28,585	12,285	1,493,570	1,024,210	469,365
\$150,000 and over	60	40	20	115	70	40	16,490	12,395	4,090	773,025	579,190	193,830
Total-Income statistics in 2015 for the population aged 15 years and over in private households	6,325	2,880	3,440	10,680	5,115	5,555	1,001,305	491,590	509,715	28,642,980	13,990,620	14,652,355
Number of total income recipients aged 15 years and over in private households	6,155	2,790	3,365	10,380	4,970	5,420	954,035	467,790	486,250	27,488,530	13,444,335	14,044,190
Median total income in 2015 among recipients (\$)	\$31,762	\$36,303	\$28,841	\$32,238	\$36,719	\$28,988	\$34,188	\$40,379	\$29,220	\$34,204	\$40,782	\$28,860
Number of total income recipients aged 15 years and over in private households	6,155	2,775	3,375	10,420	4,945	5,470	953,960	467,575	486,385	27,489,395	13,441,555	14,047,845
Average total income in 2015 among recipients (\$)	\$38,487	\$43,243	\$34,573	\$39,076	\$43,834	\$34,765	\$43,767	\$51,068	\$36,747	\$47,487	\$56,740	\$38,632

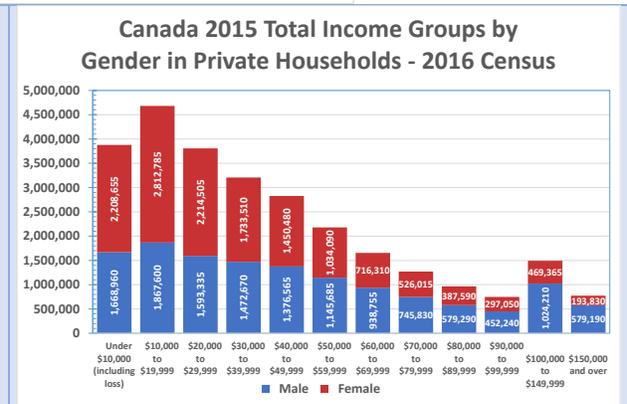
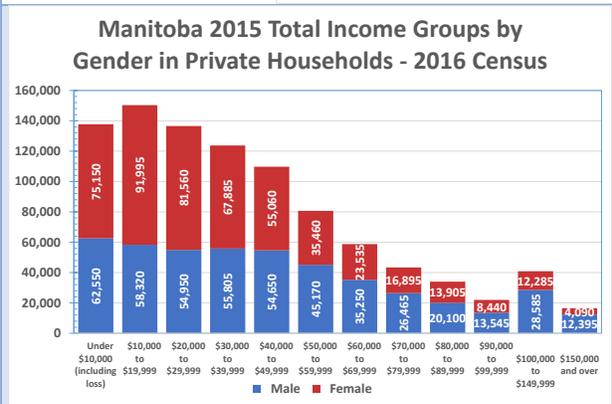
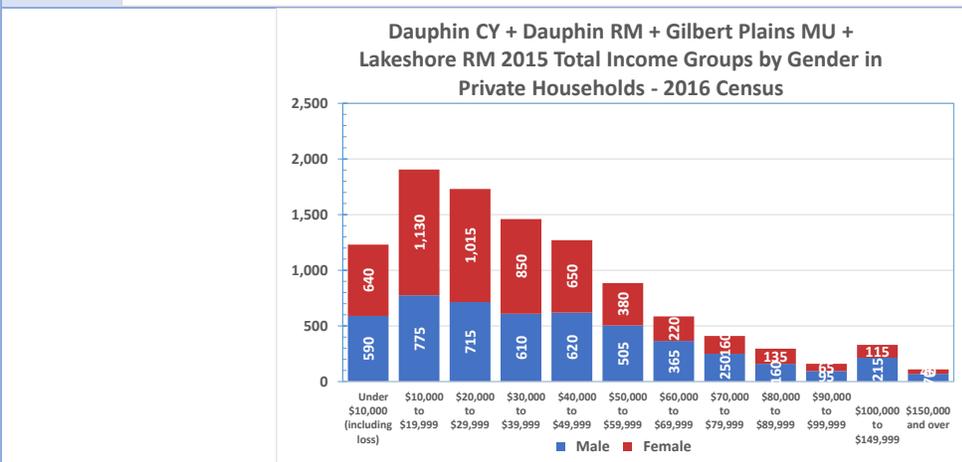
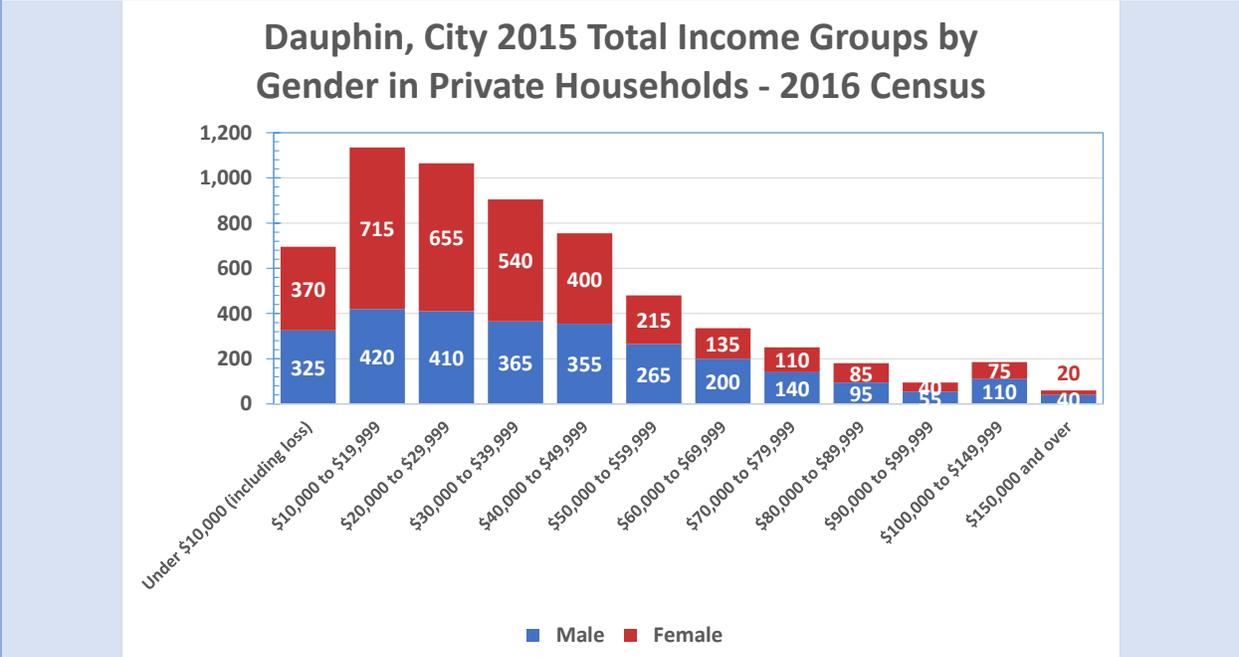
Source: Statistics Canada 2016 Census data Catalogue Number 98-401-X2016055

**Exhibit B.38 - 2016 Census Area After-Tax 2015 Total Income Groups by Gender in Private Households**

	Dauphin, City			Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM			Manitoba			Canada		
	Total - Sex	Male	Female	Total - Sex	Male	Female	Total - Sex	Male	Female	Total - Sex	Male	Female
Total-After-tax income groups in 2015 for the population aged 15 years and over in private households	6,325	2,880	3,440	10,675	5,120	5,560	1,001,305	491,585	509,720	28,642,980	13,990,620	14,652,360
Without after-tax income	165	95	75	290	155	140	47,100	23,770	23,330	1,143,795	541,620	602,175
With after-tax income	6,160	2,790	3,370	10,385	4,965	5,425	954,205	467,820	486,390	27,499,185	13,449,010	14,050,175
Percentage with after-tax income	97.4	96.9	98.0	97.3	97.0	97.6	95.3	95.2	95.4	96.0	96.1	95.9
Under \$10,000 (including loss)	725	330	395	1,270	595	680	142,035	63,525	78,510	4,004,475	1,706,825	2,297,645
\$10,000 to \$19,999	1,235	465	770	2,060	850	1,215	161,865	63,410	98,460	4,905,055	1,972,920	2,932,130
\$20,000 to \$29,999	1,290	505	785	2,080	850	1,220	165,880	68,985	96,895	4,489,925	1,926,175	2,563,755
\$30,000 to \$39,999	1,045	465	585	1,745	800	950	153,680	73,335	80,350	3,924,960	1,870,705	2,054,250
\$40,000 to \$49,999	750	395	360	1,330	740	595	116,415	63,755	52,660	3,144,200	1,619,670	1,524,525
\$50,000 to \$59,999	425	255	170	750	470	280	78,105	46,940	31,160	2,209,280	1,245,570	963,705
\$60,000 to \$69,999	305	170	135	505	270	225	53,870	32,165	21,705	1,540,300	912,230	628,065
\$70,000 to \$79,999	155	90	60	265	160	110	31,690	19,680	12,010	1,076,180	654,570	421,610
\$80,000 and over	225	125	100	385	235	150	50,655	36,025	14,630	2,204,820	1,540,335	664,485
\$80,000 to \$89,999	85	50	35	150	105	45	18,025	12,260	5,760	688,705	444,550	244,145
\$90,000 to \$99,999	55	25	25	80	40	25	10,325	7,305	3,015	420,975	291,090	129,885
\$100,000 and over	85	50	40	160	95	70	22,305	16,460	5,850	1,095,140	804,690	290,445
Total-Income statistics in 2015 for the population aged 15 years and over in private households	6,325	2,885	3,440	10,690	5,105	5,595	1,001,305	491,580	509,725	28,643,015	13,990,430	14,652,585
Number of after-tax income recipients aged 15 years and over in private households	6,160	2,795	3,370	10,385	4,975	5,420	954,205	467,820	486,390	27,499,185	13,449,010	14,050,175
Median after-tax income in 2015 among recipients (\$)	\$28,678	\$32,164	\$26,397	\$29,004	\$32,550	\$26,542	\$30,465	\$35,150	\$26,561	\$30,866	\$35,933	\$26,621
Number of after-tax income recipients aged 15 years and over in private households	6,165	2,780	3,385	10,440	4,960	5,485	954,175	467,605	486,565	27,500,230	13,446,230	14,053,995
Average after-tax income in 2015 among recipients (\$)	\$32,663	\$35,841	\$30,054	\$32,922	\$36,099	\$30,053	\$35,957	\$41,013	\$31,097	\$38,977	\$45,404	\$32,828

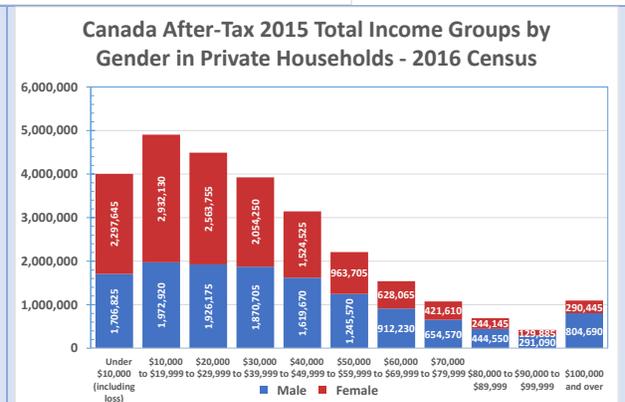
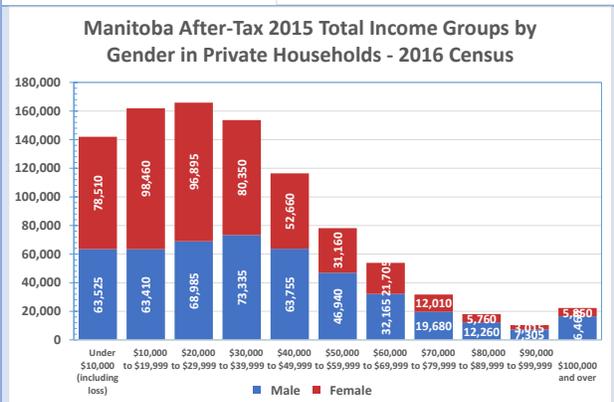
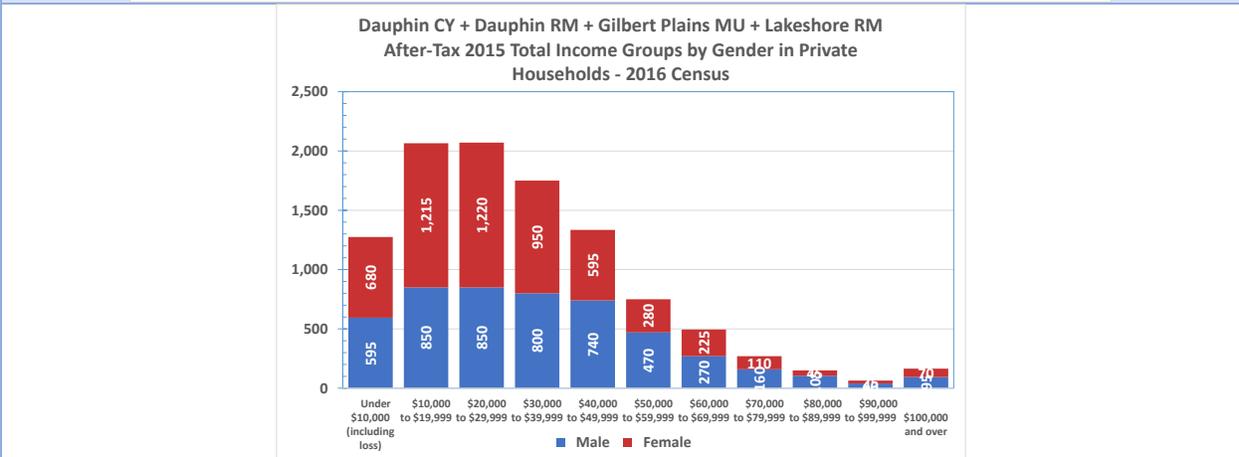
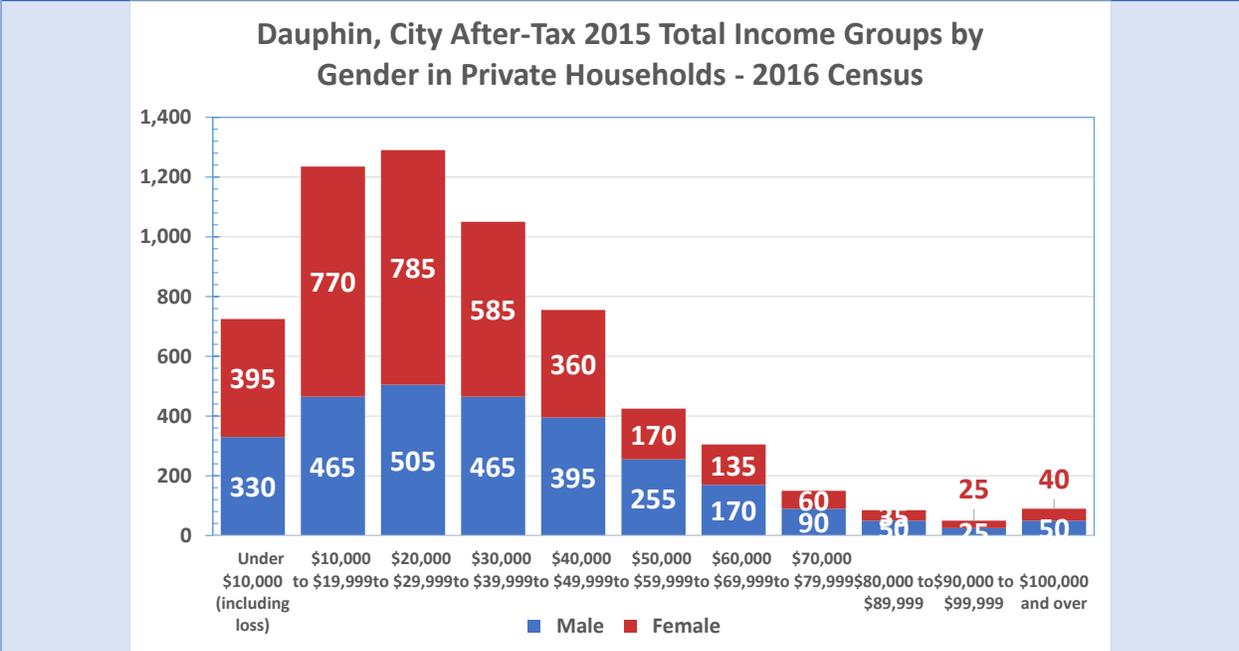
Source: Statistics Canada 2016 Census data Catalogue Number 98-401-X2016055

**Exhibit B.39 - 2016 Census 2015 Total Income Groups by Gender in Private Households by Region**



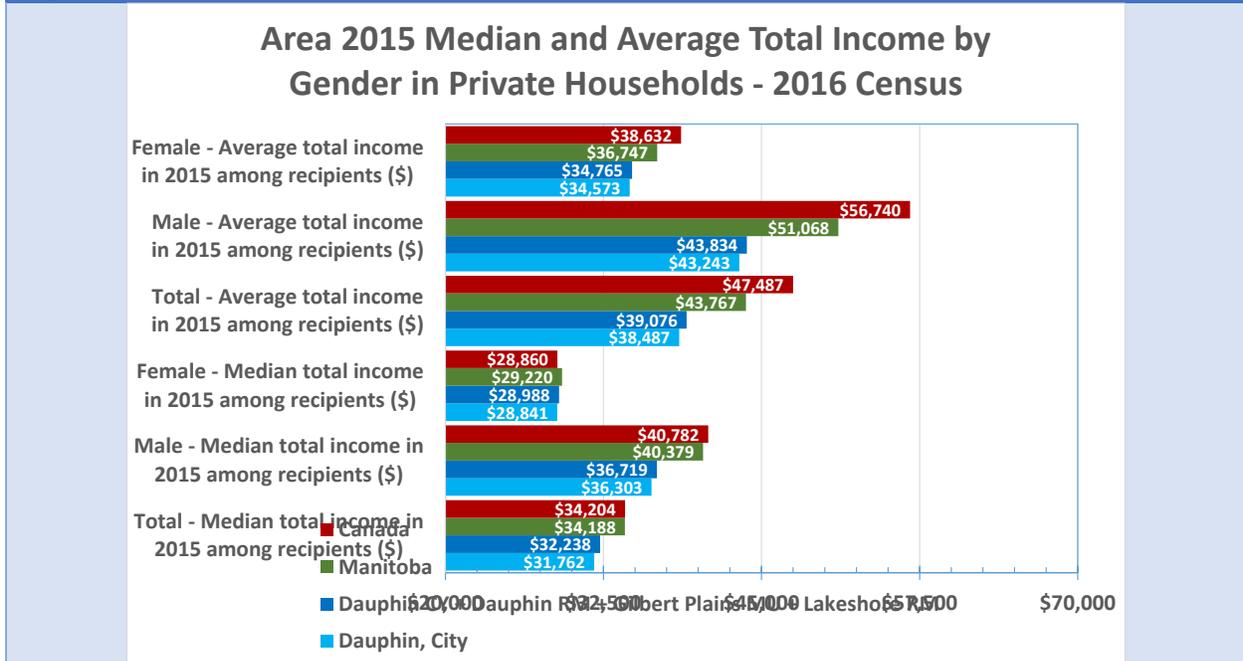
Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-401-X2016055

**Exhibit B.40 - 2016 Census 2015 Total After-Tax Income Groups by Gender in Private Households by Region**



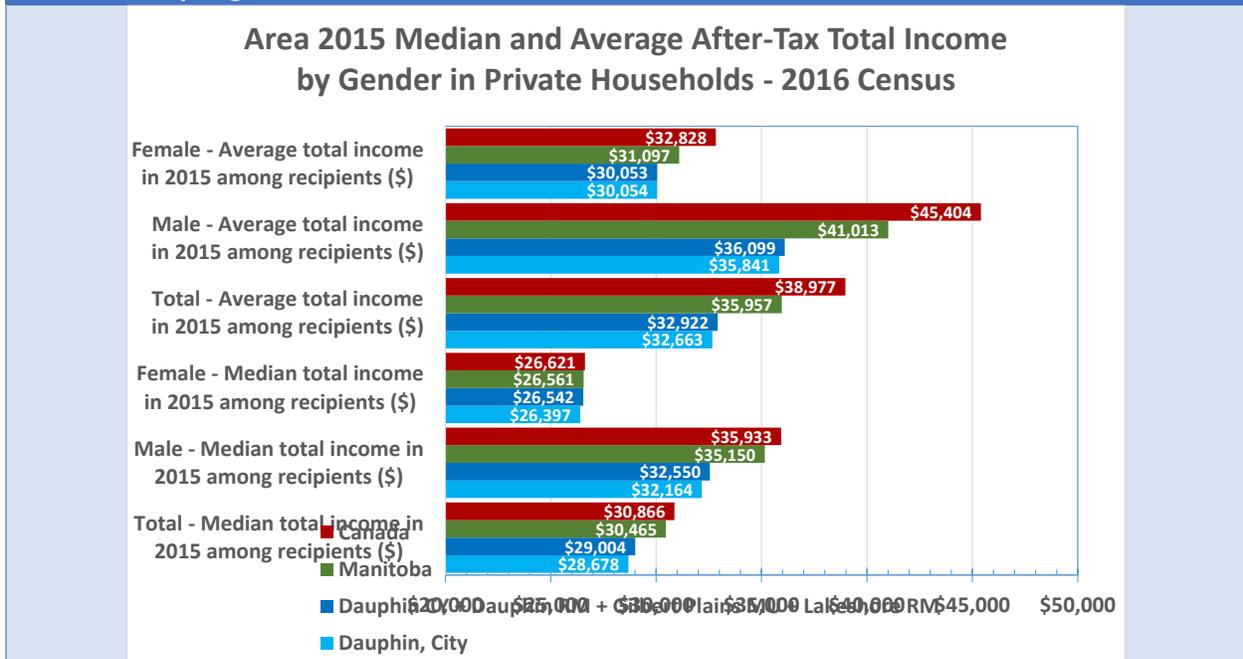
Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-401-X2016055

**Exhibit B.41 - 2016 Census 2015 Median and Average Income by Gender in Private Households by Region**



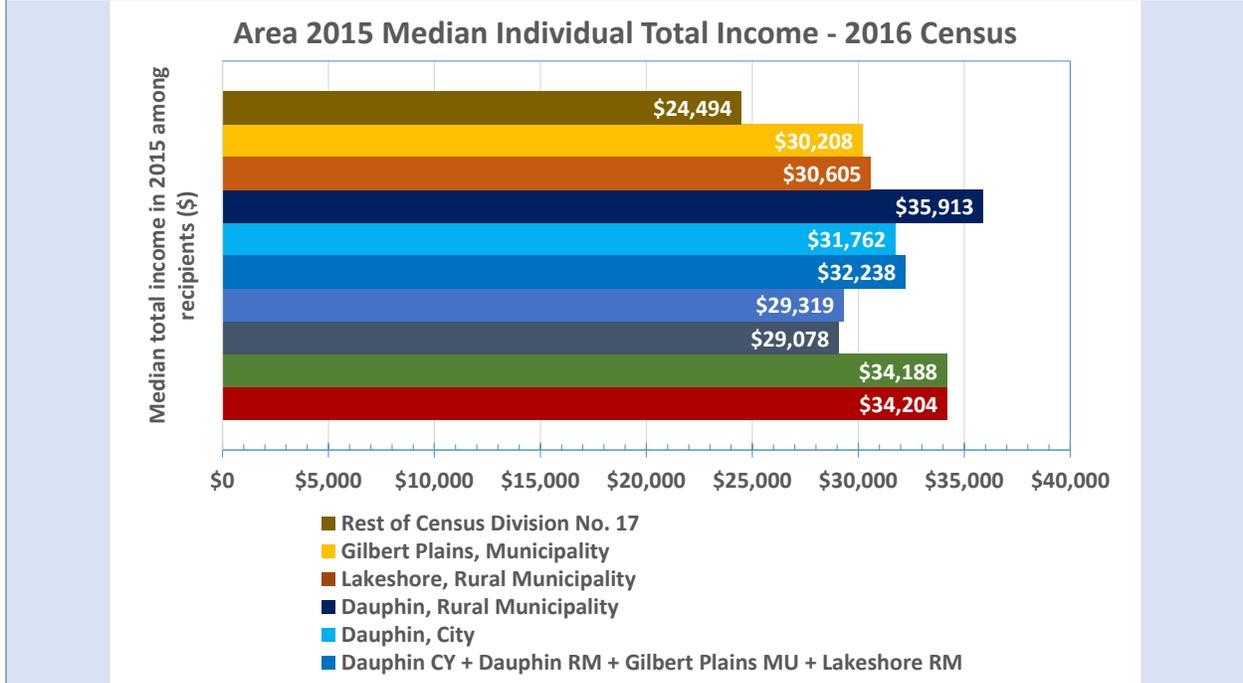
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-401-X2016055

**Exhibit B.42 - 2016 Census 2015 Median and Average After-Tax Income by Gender in Private Households by Region**



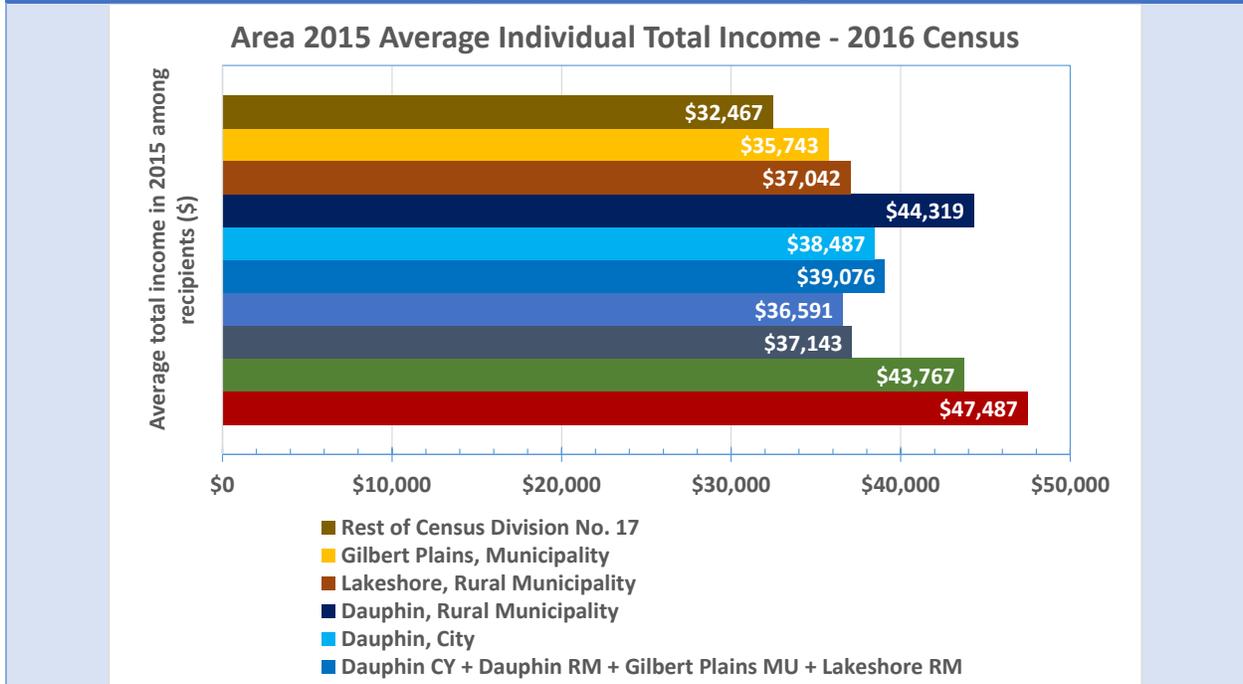
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-401-X2016055

**Exhibit B.43 - 2016 Census 2015 Median Individual Income by Region**



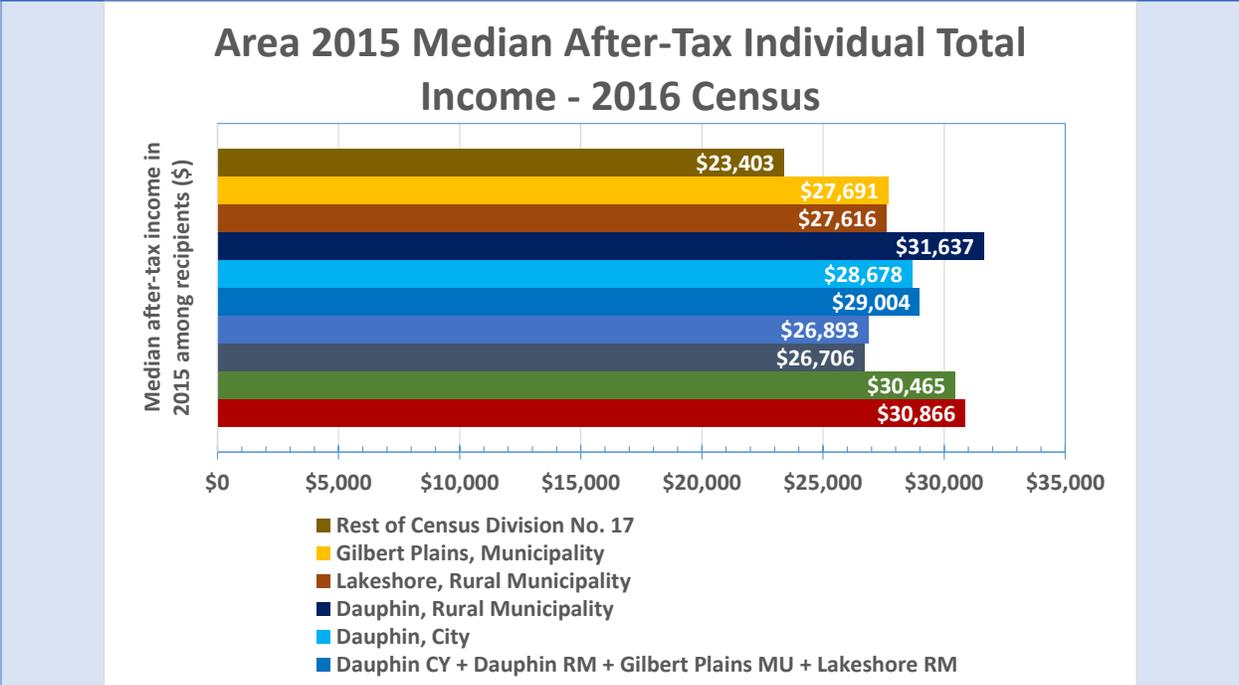
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

**Exhibit B.44 - 2016 Census 2015 Average Individual Income by Region**



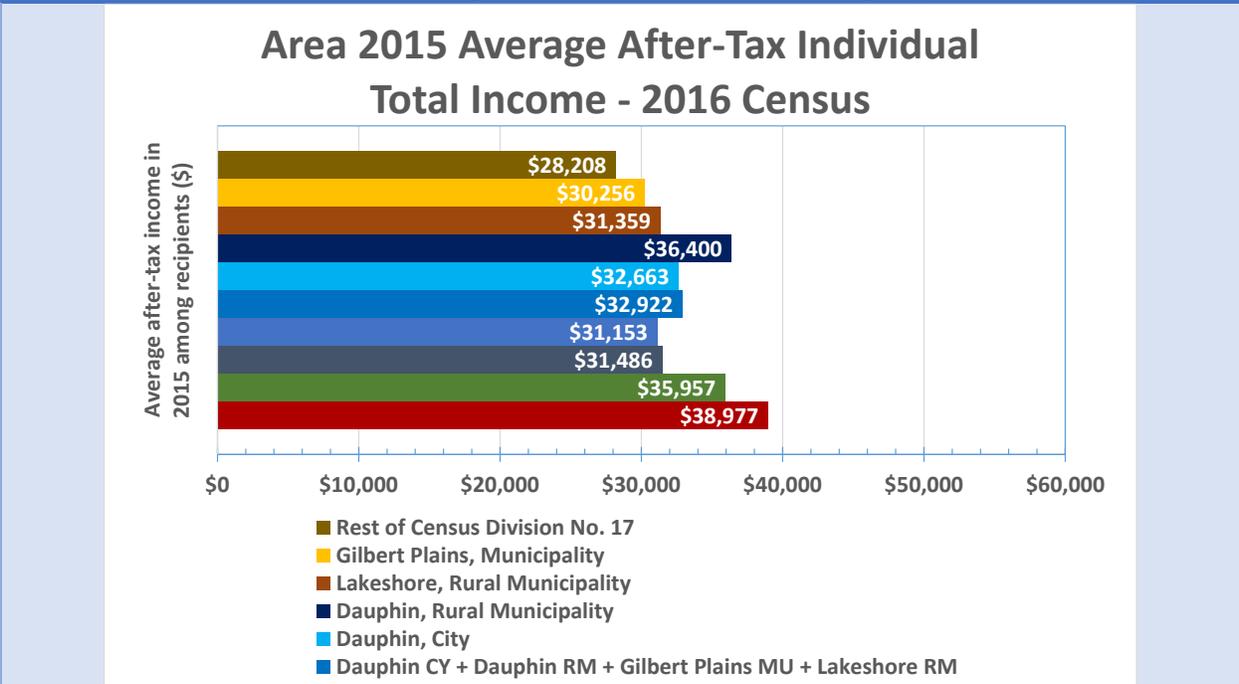
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

Exhibit B.45 - 2016 Census 2015 Median After-Tax Individual Income by Region



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

Exhibit B.46 - 2016 Census 2015 Average After-Tax Individual Income by Region



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

**Exhibit B.47 - 2016 Census Area Household Median and Average 2015 Total Income in Private Households**

	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Income statistics in 2015 for private households by household size	14,072,080	489,050	17,755	9,460	5,930	3,645	990	630	665	3,530
Median total income of households in 2015 (\$)	\$70,336	\$68,147	\$51,736	\$50,775	\$54,758	\$51,419	\$70,592	\$53,760	\$50,432	\$44,084
Median after-tax income of households in 2015 (\$)	\$61,348	\$59,093	\$46,825	\$45,874	\$48,652	\$46,112	\$61,504	\$47,488	\$44,544	\$41,207
Total - Income statistics in 2015 for private households by household size	14,072,075	489,050	17,755	9,460	5,930	3,650	990	625	665	3,530
Average total income of households in 2015 (\$)	\$92,764	\$85,373	\$66,352	\$64,605	\$68,661	\$64,945	\$85,031	\$68,603	\$64,740	\$57,792
Average after-tax income of households in 2015 (\$)	\$76,171	\$70,154	\$56,266	\$55,030	\$57,895	\$55,187	\$69,838	\$58,079	\$54,802	\$50,218

Source: Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

**Exhibit B.48 - 2016 Census Area Household 2015 Total Income Groups in Private Households**

	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Household total income groups in 2015 for private households	14,072,075	489,050	17,755	9,460	5,935	3,650	995	630	660	3,525
Under \$5,000	228,790	9,250	375	165	75	40	10	10	15	90
\$5,000 to \$9,999	200,315	8,175	360	200	115	80	20	10	5	85
\$10,000 to \$14,999	374,575	11,450	570	305	165	100	20	20	25	140
\$15,000 to \$19,999	565,940	18,260	1,315	685	400	265	45	40	50	285
\$20,000 to \$24,999	602,800	21,395	1,230	655	375	255	50	30	40	280
\$25,000 to \$29,999	538,710	19,035	1,005	550	325	210	30	35	50	225
\$30,000 to \$34,999	603,480	21,090	1,060	585	345	220	30	35	60	240
\$35,000 to \$39,999	606,600	21,745	970	545	330	215	35	45	35	215
\$40,000 to \$44,999	596,110	21,605	865	485	295	195	45	30	25	190
\$45,000 to \$49,999	578,325	21,225	845	490	310	200	40	40	30	180
\$50,000 to \$59,999	1,097,345	40,240	1,425	795	495	300	90	55	50	300
\$60,000 to \$69,999	1,010,415	37,910	1,265	675	435	265	70	50	50	240
\$70,000 to \$79,999	924,320	34,275	1,115	605	410	255	80	35	40	195
\$80,000 to \$89,999	836,765	31,555	935	510	350	205	70	40	35	160
\$90,000 to \$99,999	745,655	27,215	860	445	300	170	65	35	30	145
\$100,000 and over	4,561,920	144,620	3,575	1,775	1,230	685	290	115	140	545
\$100,000 to \$124,999	1,470,255	52,495	1,430	735	495	280	120	45	50	240
\$125,000 to \$149,999	1,016,245	34,595	900	445	305	180	60	30	35	140
\$150,000 to \$199,999	1,116,140	34,670	810	380	260	135	65	25	35	120
\$200,000 and over	959,285	22,865	435	220	150	85	40	15	10	70
Total - Income statistics in 2015 for private households by household size	14,072,080	489,050	17,755	9,460	5,930	3,645	990	630	665	3,530
Median total income of households in 2015 (\$)	\$70,336	\$68,147	\$51,736	\$50,775	\$54,758	\$51,419	\$70,592	\$53,760	\$50,432	\$44,084
Total - Income statistics in 2015 for private households by household size	14,072,075	489,050	17,755	9,460	5,930	3,650	990	625	665	3,530
Average total income of households in 2015 (\$)	\$92,764	\$85,373	\$66,352	\$64,605	\$68,661	\$64,945	\$85,031	\$68,603	\$64,740	\$57,792

Source: Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

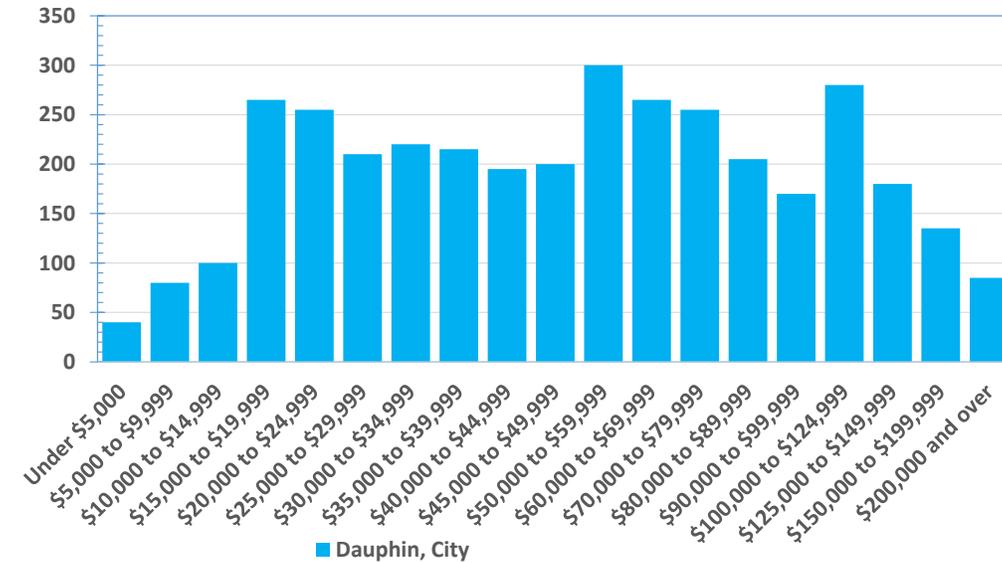
**Exhibit B.49 - 2016 Census Area Household After-Tax 2015 Total Income Groups in Private Households**

	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Household after-tax income groups in 2015 for private households	14,072,075	489,050	17,760	9,460	5,935	3,645	995	630	665	3,525
Under \$5,000	243,780	9,725	405	175	90	40	15	15	20	85
\$5,000 to \$9,999	203,865	8,315	365	200	120	80	20	10	10	80
\$10,000 to \$14,999	380,680	11,860	590	315	175	110	20	20	25	140
\$15,000 to \$19,999	591,660	19,325	1,355	715	405	275	45	40	45	310
\$20,000 to \$24,999	673,740	24,370	1,360	730	425	285	50	35	55	305
\$25,000 to \$29,999	628,225	22,665	1,110	625	370	255	35	30	50	255
\$30,000 to \$34,999	719,825	25,915	1,240	675	415	260	30	55	70	260
\$35,000 to \$39,999	725,675	26,725	1,080	620	385	245	55	45	40	235
\$40,000 to \$44,999	711,180	25,965	1,015	565	350	205	60	50	35	215
\$45,000 to \$49,999	691,695	25,290	945	535	345	220	60	40	25	190
\$50,000 to \$59,999	1,299,680	48,610	1,610	890	540	345	85	55	55	350
\$60,000 to \$69,999	1,169,515	44,280	1,485	780	510	300	105	55	50	270
\$70,000 to \$79,999	1,041,635	38,890	1,220	650	450	270	85	50	45	200
\$80,000 to \$89,999	900,055	32,370	960	495	345	185	85	40	35	150
\$90,000 to \$99,999	757,295	26,890	770	395	275	160	65	20	30	120
\$100,000 and over	3,333,575	97,850	2,245	1,095	760	420	175	75	90	335
\$100,000 to \$124,999	1,371,945	46,355	1,160	565	395	225	80	40	50	170
\$125,000 to \$149,999	809,540	24,795	570	285	185	100	45	15	25	100
\$150,000 and over	1,152,090	26,705	505	245	180	100	50	15	15	65
Total - Income statistics in 2015 for private households by household size	14,072,080	489,050	17,755	9,460	5,930	3,645	990	630	665	3,530
Median after-tax income of households in 2015 (\$)	\$61,348	\$59,093	\$46,825	\$45,874	\$48,652	\$46,112	\$61,504	\$47,488	\$44,544	\$41,207
Total - Income statistics in 2015 for private households by household size	14,072,075	489,050	17,755	9,460	5,930	3,650	990	625	665	3,530
Average after-tax income of households in 2015 (\$)	\$76,171	\$70,154	\$56,266	\$55,030	\$57,895	\$55,187	\$69,838	\$58,079	\$54,802	\$50,218

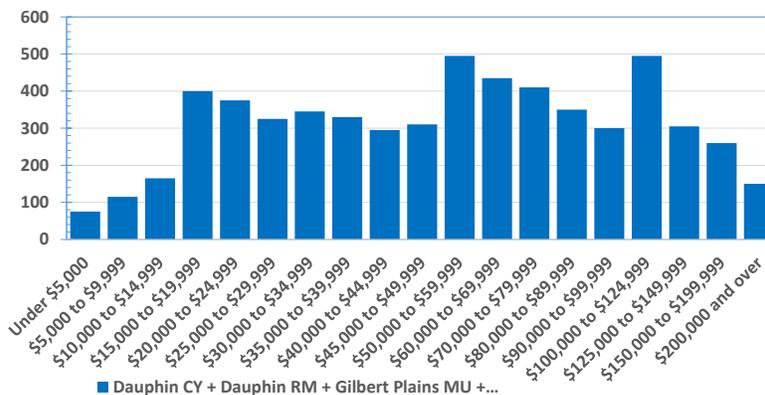
Source: Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

Exhibit B.50 - 2016 Census Area Household 2015 Total Income Groups by Region

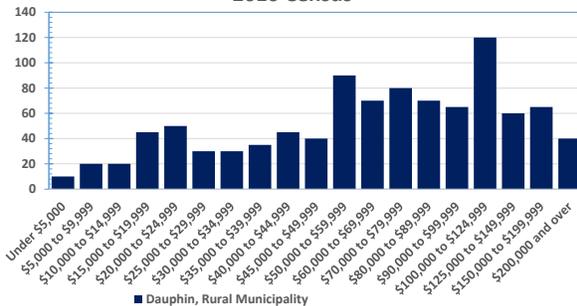
Dauphin, City Household 2015 Total Income Groups in Private Households - 2016 Census



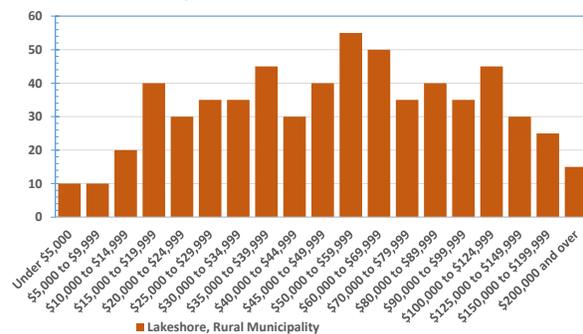
Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM Household 2015 Total Income Groups in Private Households - 2016 Census



Dauphin, Rural Municipality Household 2015 Total Income Groups in Private Households - 2016 Census



Lakeshore, Rural Municipality Household 2015 Total Income Groups in Private Households - 2016 Census



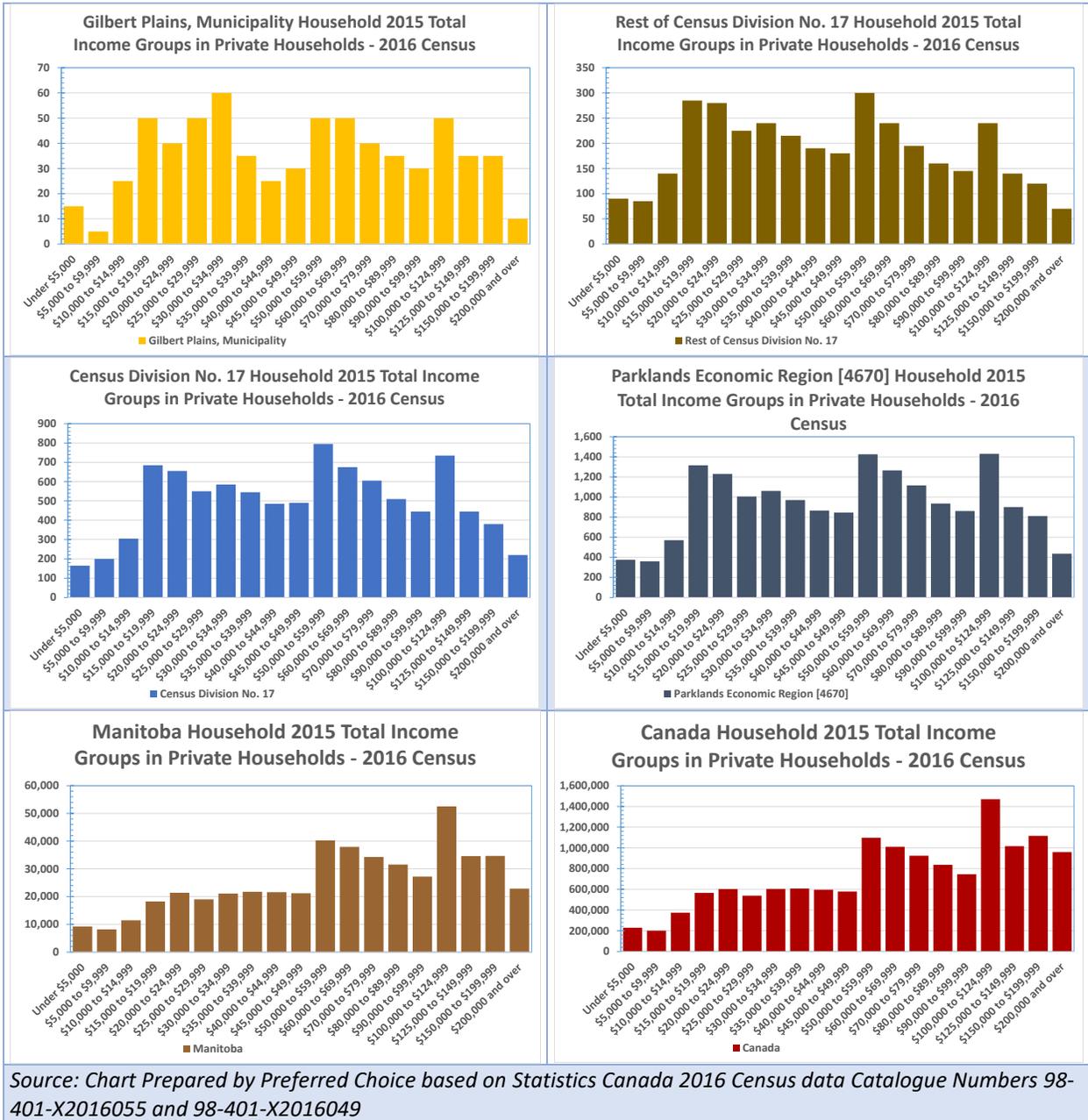
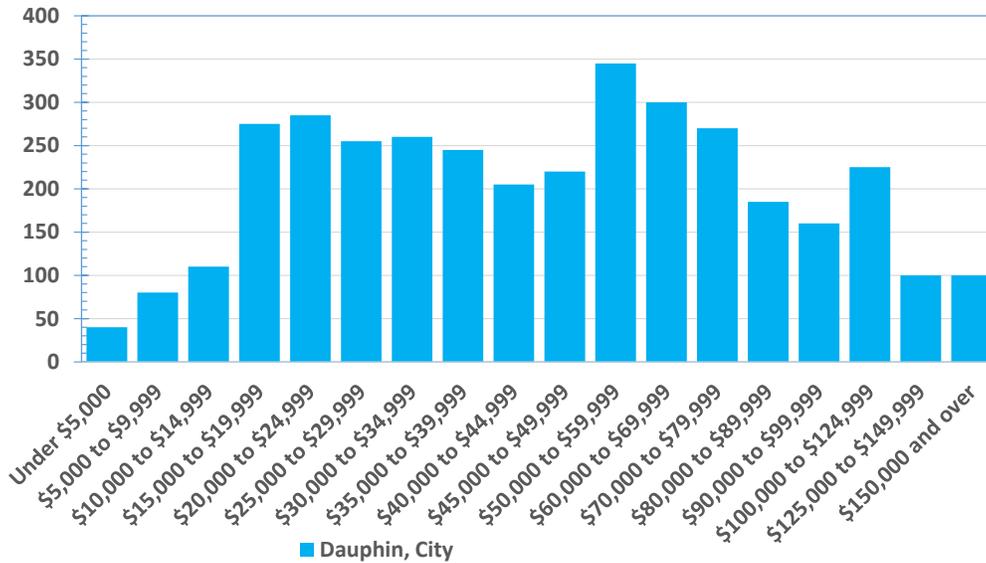
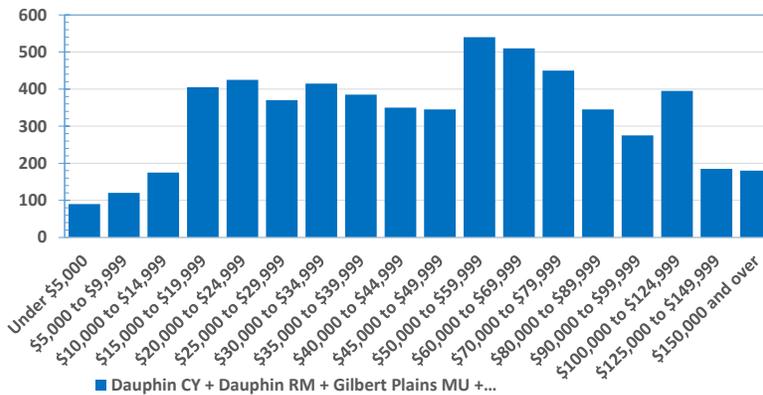


Exhibit B.51 - 2016 Census Area Household 2015 After-Tax Total Income Groups by Region

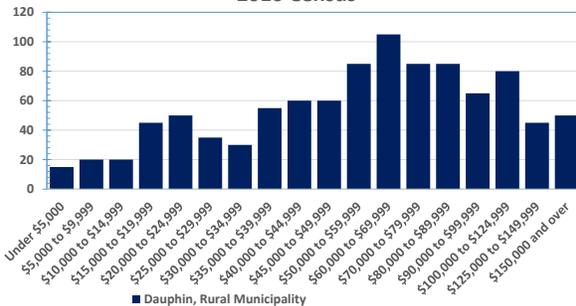
**Dauphin, City Household After-Tax 2015 Total Income Groups in Private Households - 2016 Census**



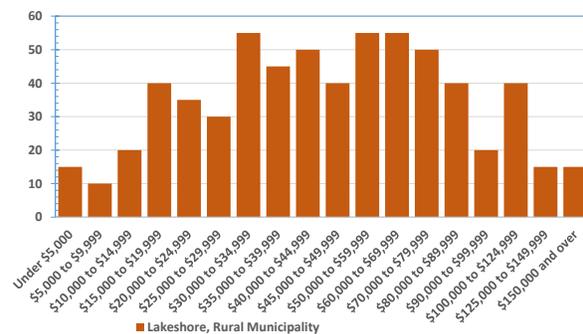
**Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM Household After-Tax 2015 Total Income Groups in Private Households - 2016 Census**



**Dauphin, Rural Municipality Household After-Tax 2015 Total Income Groups in Private Households - 2016 Census**



**Lakeshore, Rural Municipality Household After-Tax 2015 Total Income Groups in Private Households - 2016 Census**



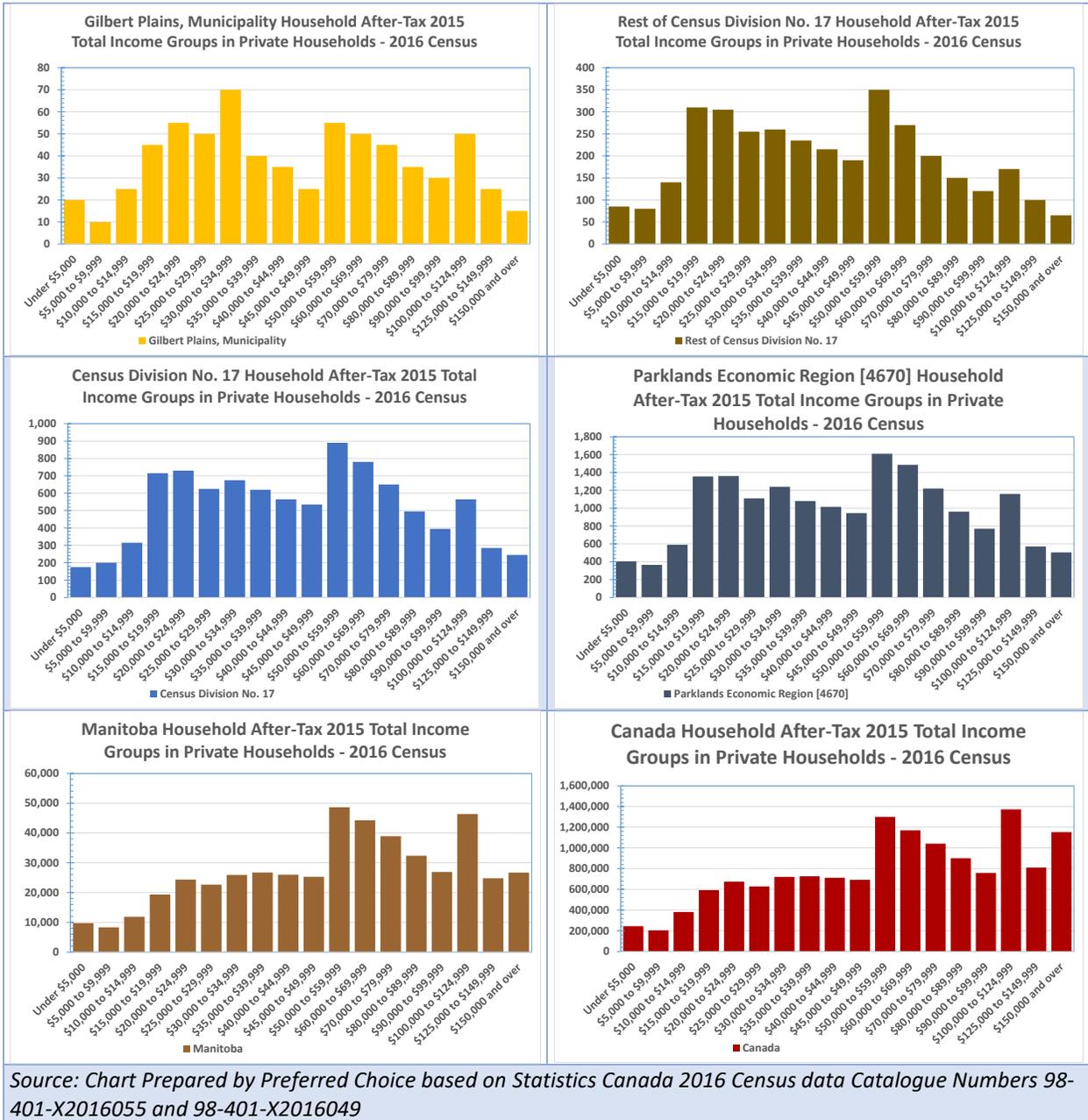
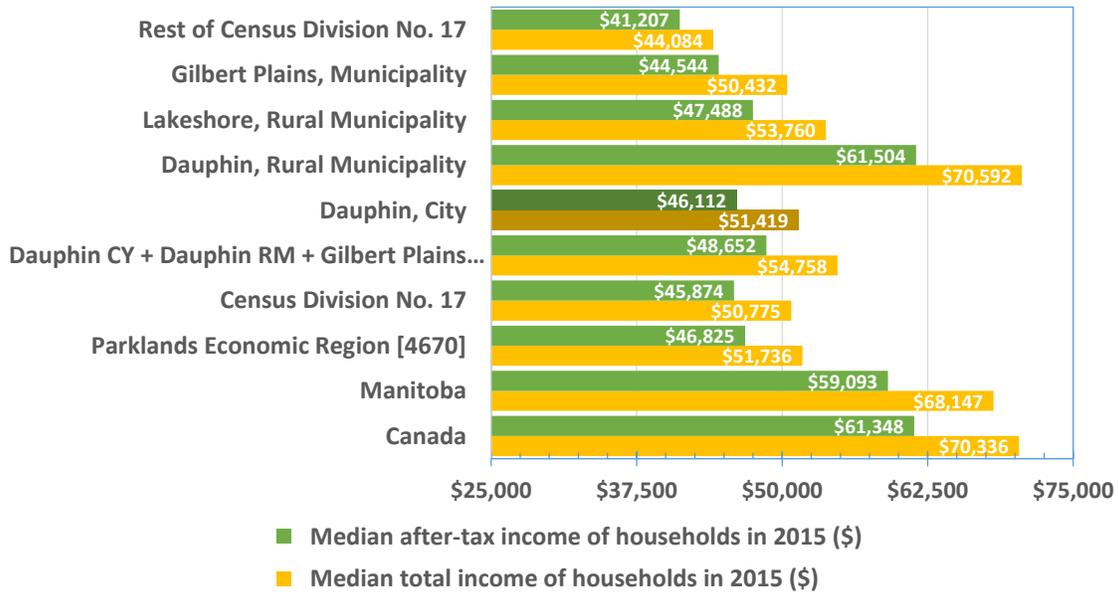
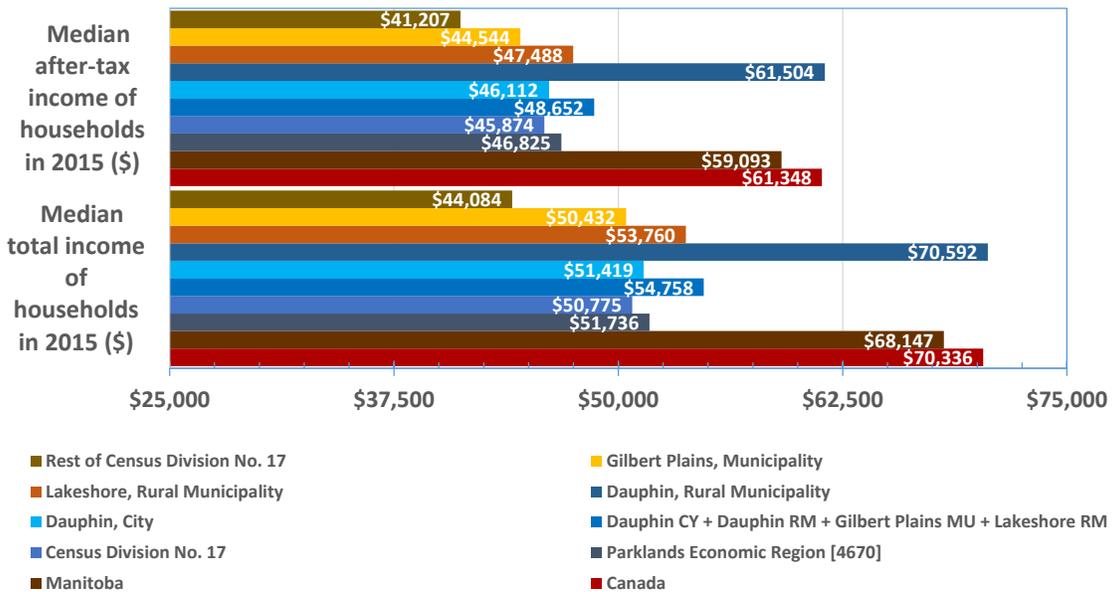


Exhibit B.52 - 2016 Census Area Median Household 2015 Total Income Comparisons

### Area Household Median 2015 Total Income in Private Households - 2016 Census



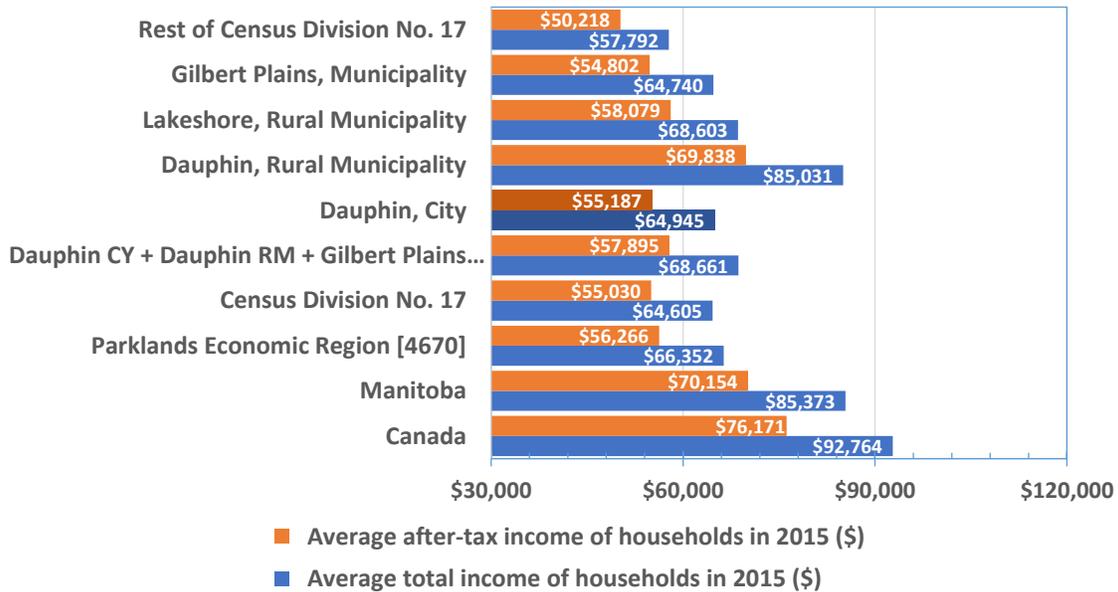
### Area Household Median 2015 Total Income in Private Households - 2016 Census



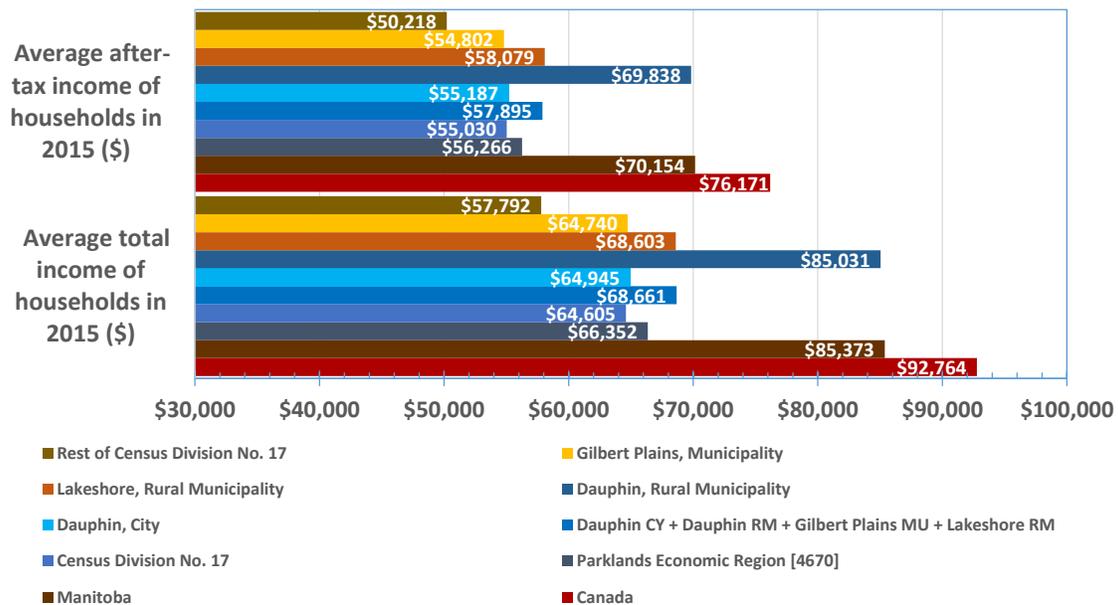
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

Exhibit B.53 - 2016 Census Area Average Household 2015 Total Income Comparisons

### Area Household Average 2015 Total Income in Private Households - 2016 Census



### Area Household Average 2015 Total Income in Private Households - 2016 Census



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

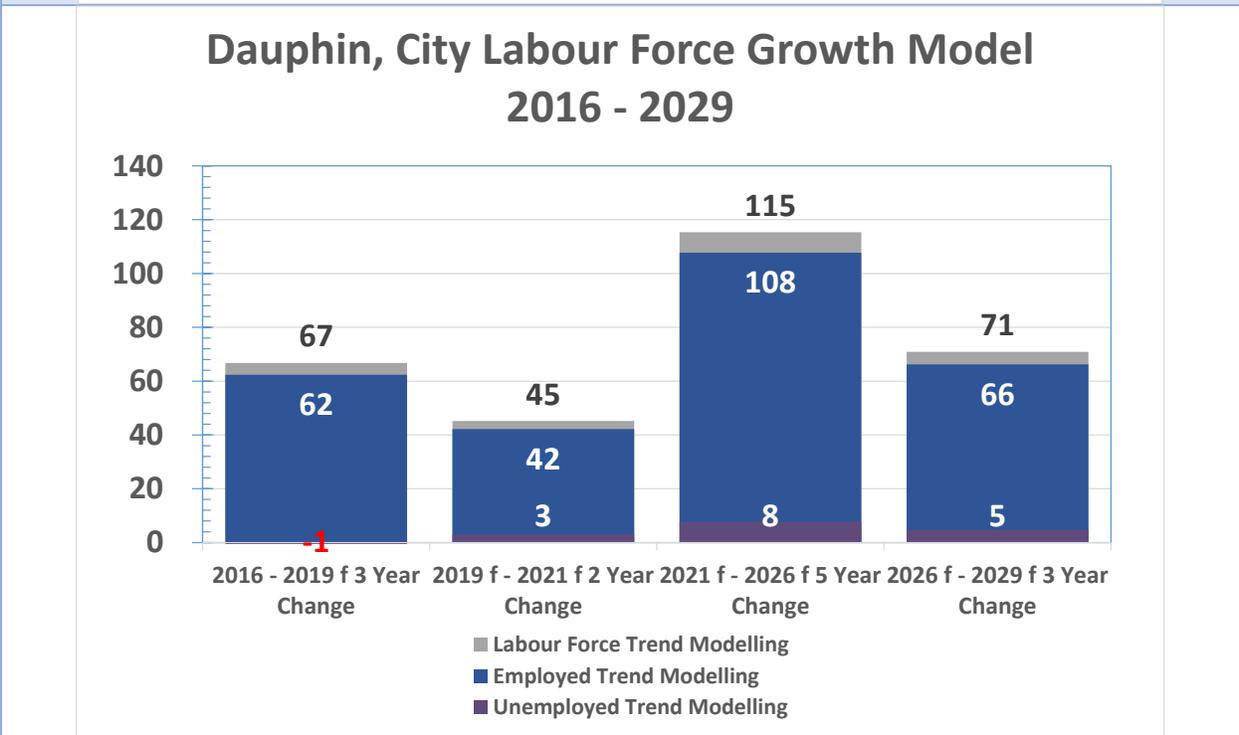
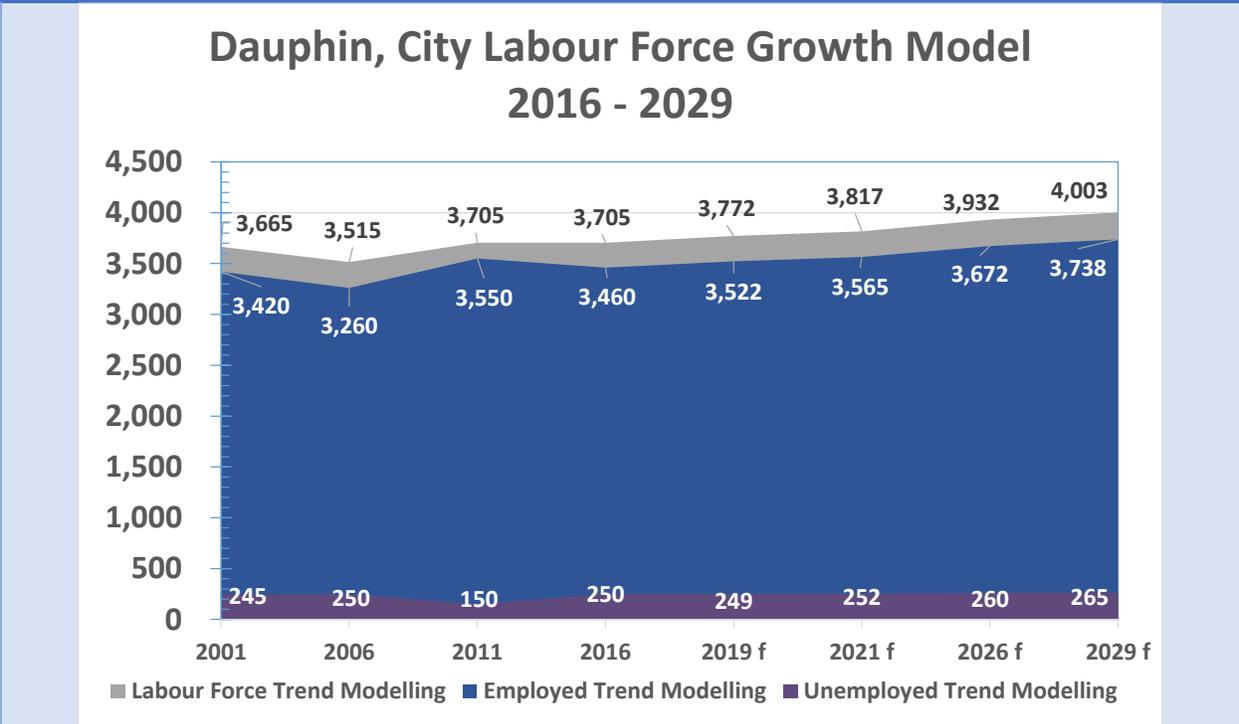
**Employment Growth**

**Exhibit B.54 - Dauphin, City - New Employment Forecast by 2019, 2021, 2026, and 2029**

Dauphin, City		2016 - 2019 f 3 Year Δ	2019 f - 2021 f 2 Year Δ	2021 f - 2026 f 5 Year Δ	2026 f - 2029 f 3 Year Δ	2016 - 2029 f 13 Year Change
Employment Forecast Change		62	42	108	66	278
Dauphin, City	2016	2019 f	2021 f	2026 f	2029 f	2016 - 2029 f 13 Average Annual Change
Labour Force Trend Modelling	3,705	3,772	3,817	3,932	4,003	22.9
Employed Trend Modelling	3,460	3,522	3,565	3,672	3,738	21.4
Unemployed Trend Modelling	250	249	252	260	265	1.1

*Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 National Household Survey, and 2016 Census data Catalogue Number 98-401-X2016055*

**Exhibit B.55 - Dauphin, City - Labour Market and Employment Forecast by 2019, 2021, 2026, and 2029**



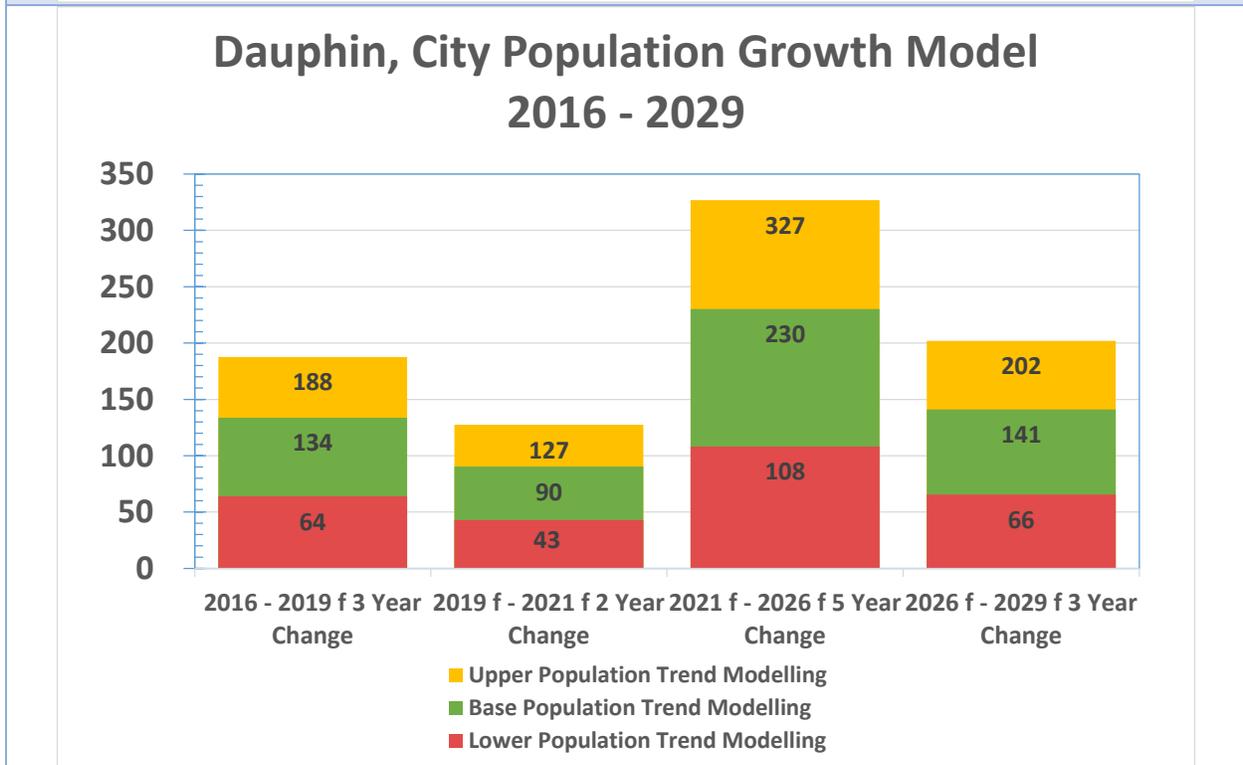
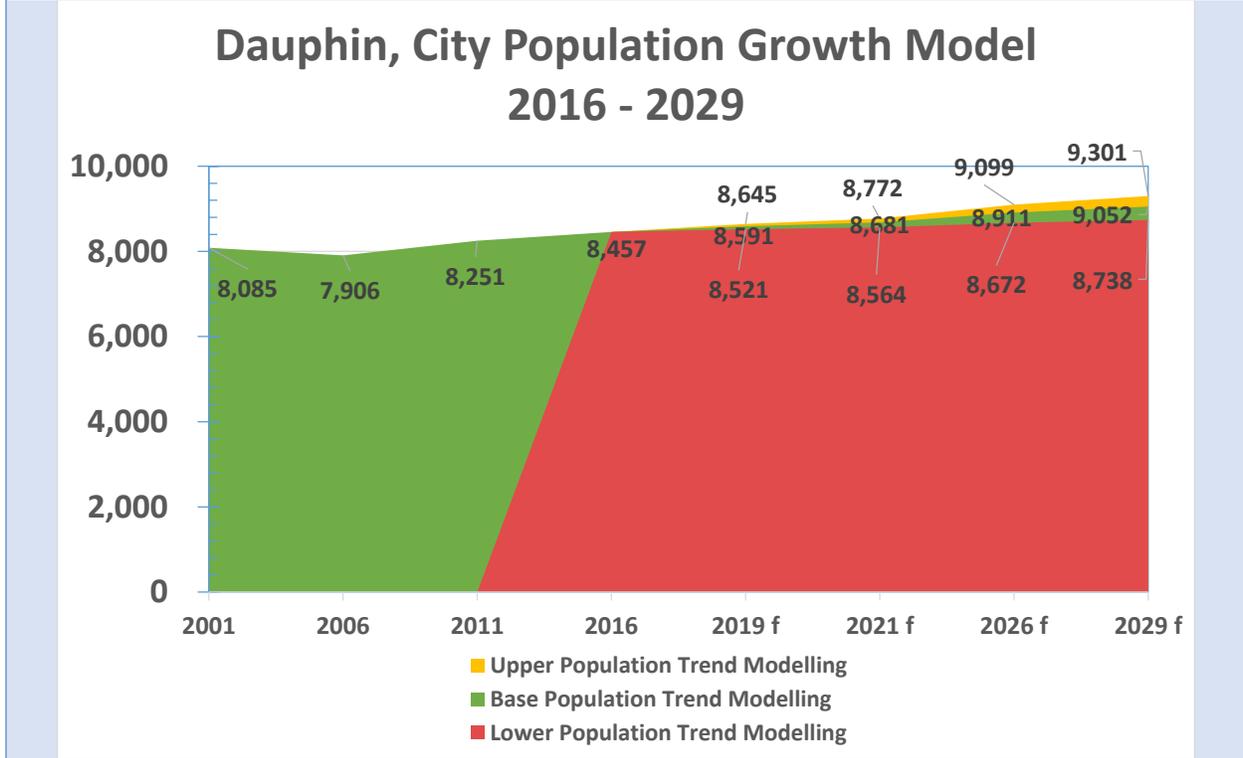
Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 National Household Survey, and 2016 Census data Catalogue Number 98-401-X2016055

## Population Growth

Exhibit B.56 - Dauphin, City Population Growth Trends					
Source	Census Population	Source	Manitoba Population Report	Source	Manitoba Population Report
2006 Population	7,906	2008 Population	8,694	2006 Population	8,766
2011 Population	8,251	2013 Population	8,832	2011 Population	8,867
2016 Population	8,457	2018 Population	9,161	2016 Population	8,979
Annualized 5 Year Census Trend	0.49%	Annualized 5 Year MB Health Trend	0.73%	Annualized 5 Year MB Health Trend	0.25%
5 Year Census Trend 2019 f	8,583	5 Year MB Health Trend 2019 f	9,228	5 Year MB Health Trend 2019 f	9,047
5 Year Census Trend 2021 f	8,668	5 Year MB Health Trend 2021 f	9,364	5 Year MB Health Trend 2021 f	9,092
5 Year Census Trend 2026 f	8,885	5 Year MB Health Trend 2026 f	9,713	5 Year MB Health Trend 2026 f	9,207
5 Year Census Trend 2029 f	9,017	5 Year MB Health Trend 2029 f	9,929	5 Year MB Health Trend 2029 f	9,277
Annualized 10 Year Census Trend	0.68%	Annualized 10 Year MB Health Trend	0.52%	Annualized 10 Year MB Health Trend	0.24%
10 Year Census Trend 2019 f	8,630	10 Year MB Health Trend 2019 f	9,209	10 Year MB Health Trend 2019 f	9,044
10 Year Census Trend 2021 f	8,747	10 Year MB Health Trend 2021 f	9,306	10 Year MB Health Trend 2021 f	9,087
10 Year Census Trend 2026 f	9,046	10 Year MB Health Trend 2026 f	9,553	10 Year MB Health Trend 2026 f	9,197
10 Year Census Trend 2029 f	9,231	10 Year MB Health Trend 2029 f	9,704	10 Year MB Health Trend 2029 f	9,264

Source: Preferred Choice analysis of information from Statistics Canada: 2006, 2011, and 2016 Census data and Manitoba Health, Seniors and Active Living 2006-2018 Population Report data

Exhibit B.57 - Dauphin, City - Population Forecast by 2019, 2021, 2026, and 2029



Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2006, 2011, and 2016 Census data and Manitoba Health, Seniors and Active Living 2006-2018 Population Report data

## Appendix C: Housing Information

### Housing Market Information

**Exhibit C.1 - 2001 - 2016 Census Area Private Dwellings Occupied by Usual Residents & Average Population Per Occupied Dwelling**

Region	Private Dwellings Occupied by Usual Residents				Average Population Per Occupied Dwelling			
	2001	2006	2011	2016	2001	2006	2011	2016
Canada	11,562,975	12,437,470	13,319,250	14,072,079	2.60	2.54	2.51	2.50
Manitoba	432,550	448,780	465,800	489,050	2.59	2.56	2.59	2.61
Parklands Economic Region [4670]	18,330	17,985	23,510	17,757	2.41	2.37	1.79	2.35
Census Division No. 17	9,645	9,525	9,615	9,459	2.37	2.35	2.31	2.35
Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	5,925	5,865	6,006	5,933	2.27	2.26	2.24	2.31
Dauphin, City	3,700	3,645	3,783	3,648	2.19	2.17	2.18	2.32
Dauphin, Rural Municipality	885	920	900	993	2.57	2.53	2.44	2.40
Lakeshore, Rural Municipality	640	625	633	628	2.33	2.29	2.21	2.17
Gilbert Plains, Municipality	700	675	690	664	2.31	2.36	2.35	2.21
Rest of Census Division No. 17	3,720	3,660	3,605	3,526	2.53	2.49	2.42	2.42

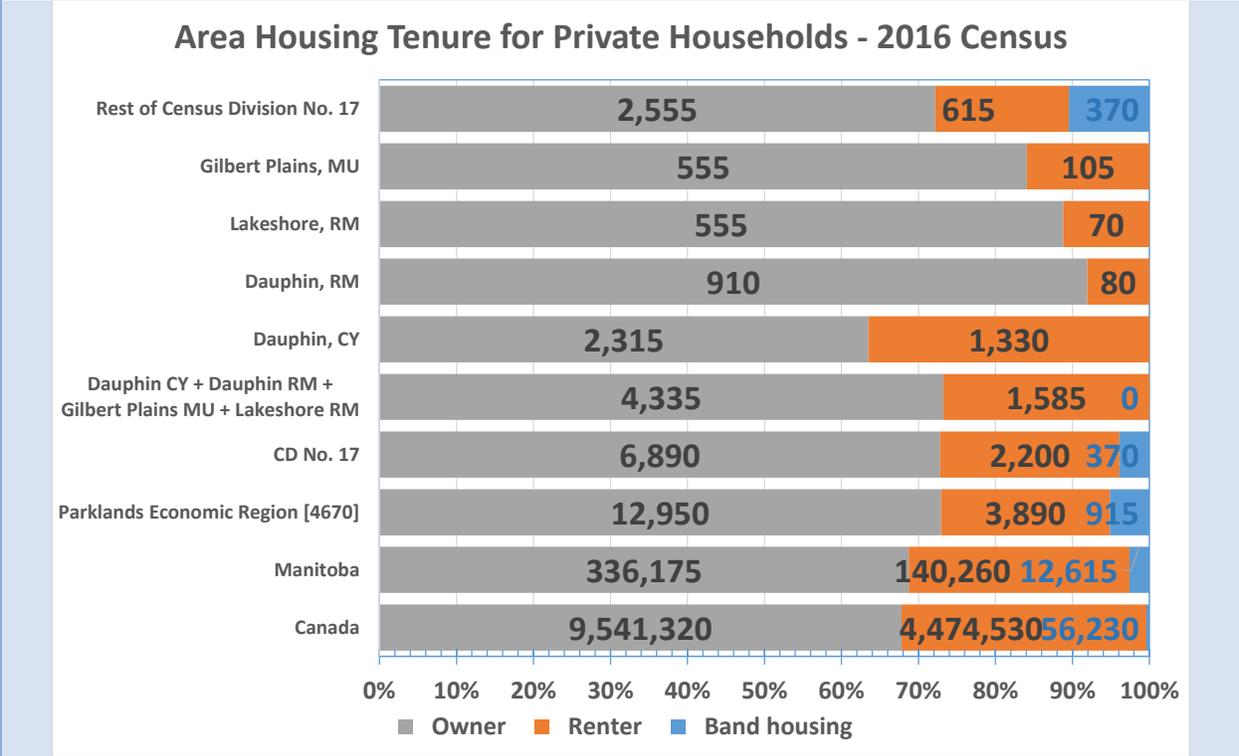
Source: 2001, 2006, 2011, and 2016 Census data & 2011 National Household Survey data and 2016 Census tables numbers 98-401-X2016055 and 98-401-X2016049

**Exhibit C.2 - 2016 Census Area Housing Tenure for Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Tenure	14,072,080	489,050	17,760	9,455	5,935	3,650	995	625	665	3,520
Owner	9,541,320	336,175	12,950	6,890	4,335	2,315	910	555	555	2,555
Renter	4,474,530	140,260	3,890	2,200	1,585	1,330	80	70	105	615
Band housing	56,230	12,615	915	370	0	0	0	0	0	370

Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016227, 98-401-X2016049, and 98-400-X2016226

**Exhibit C.3 - 2016 Census Area Housing Tenure Comparisons**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016227, 98-401-X2016049, and 98-400-X2016226

**Exhibit C.4 - 2016 Census Area Dwelling Conditions for Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Dwelling condition	14,072,075	489,050	17,755	9,460	5,935	3,650	995	625	665	3,525
Regular maintenance needed	9,569,105	308,520	15,650	5,535	3,705	2,375	520	405	405	1,830
Minor repairs needed	3,582,495	136,475		2,775	1,640	950	360	150	180	1,135
Major repairs needed	920,480	44,055	2,105	1,145	580	320	110	75	75	565

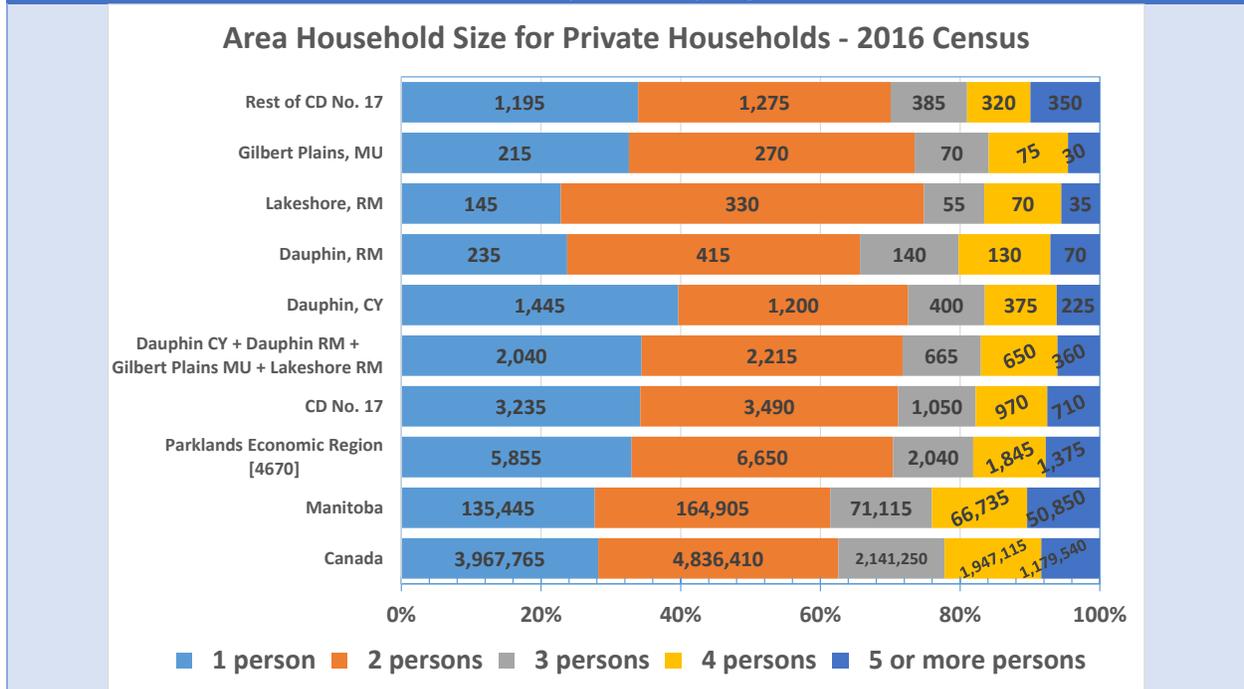
Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016222, 98-401-X2016049, and 98-400-X2016221

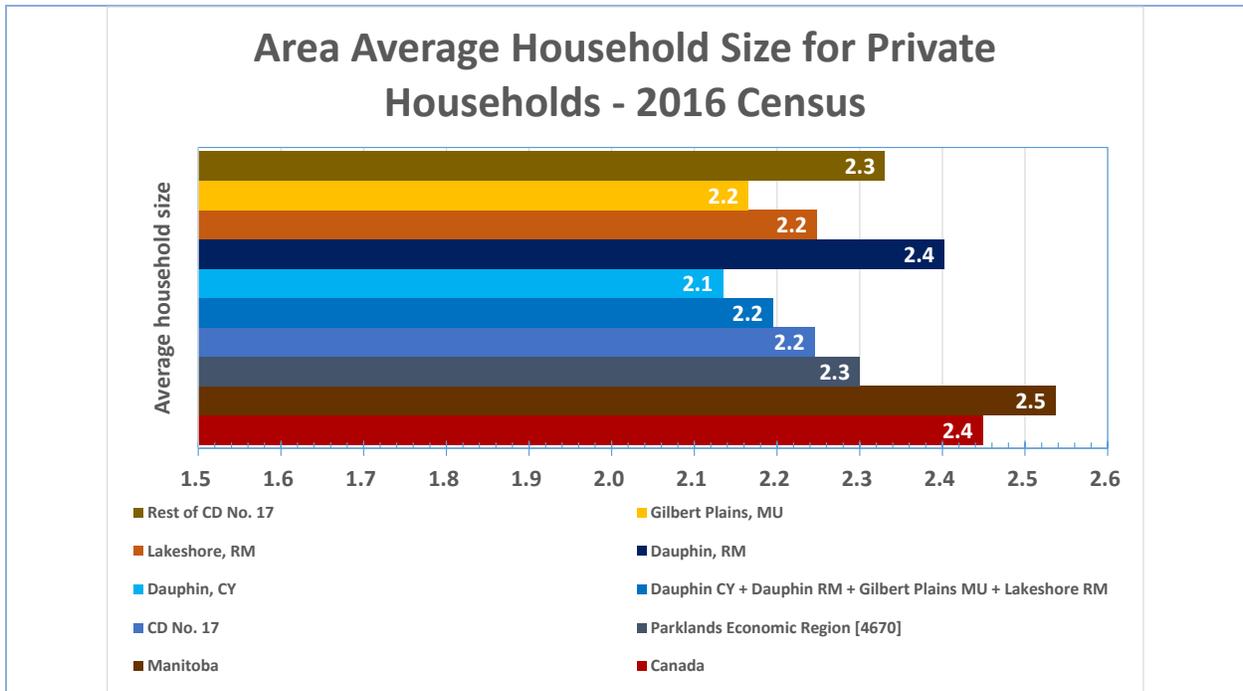
**Exhibit C.5 - 2016 Census Area Household Size for Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Household size	14,072,080	489,050	17,760	9,460	5,935	3,650	995	625	665	3,525
1 person	3,967,765	135,445	5,855	3,235	2,040	1,445	235	145	215	1,195
2 persons	4,836,410	164,905	6,650	3,490	2,215	1,200	415	330	270	1,275
3 persons	2,141,250	71,115	2,040	1,050	665	400	140	55	70	385
4 persons	1,947,115	66,735	1,845	970	650	375	130	70	75	320
5 or more persons	1,179,540	50,850	1,375	710	360	225	70	35	30	350
Number of persons in private households	34,460,065	1,240,700	40,310	21,240	13,025	7,790	2,390	1,405	1,440	8,215
Average household size	2.4	2.5	2.3	2.2	2.2	2.1	2.4	2.2	2.2	2.3

Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016224, 98-401-X2016049, & 98-400-X2016223

**Exhibit C.6 - 2016 Census Household Size Comparisons by Region**





Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016224, 98-401-X2016049, & 98-400-X2016223

**Exhibit C.7 - 2016 Census Area Household Size by Tenure for Private Households**

Region	Canada				Manitoba				Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM				Dauphin, CY			
	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing
Total-Household size	14072080	9541320	4474530	56230	489050	336170	140260	12615	5985	4335	1590	0	3660	2315	1330	0
1 person	3967765	1981570	1976765	9480	135445	70155	63460	1825	2040	1170	860	0	1445	665	750	0
2 persons	4836410	3513600	1312870	9935	164905	125070	37895	1945	2215	1875	335	0	1200	920	275	0
3 persons	2141250	1565040	567590	8625	71115	52195	17125	1795	665	470	195	0	400	255	145	0
4 persons	1947115	1573105	365755	8250	66735	53110	11810	1815	660	545	105	0	375	300	75	0
5 or more persons	1179540	908000	251550	19990	50850	35645	9975	5235	360	270	100	0	225	150	80	0
Number of persons in private households	3460065	2505750	9183940	220370	1240700	880925	295850	53920	13025	9970	3060	0	7790	5285	2505	0
Average household size	2.4	2.6	2.1	3.9	2.5	2.7	2.1	4.3	2.2	2.3	1.9	0	2.1	2.3	1.9	0

Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016224 and 98-400-X2016223

Exhibit C.8 - Dauphin, CY 2016 Census Household Size by Tenure

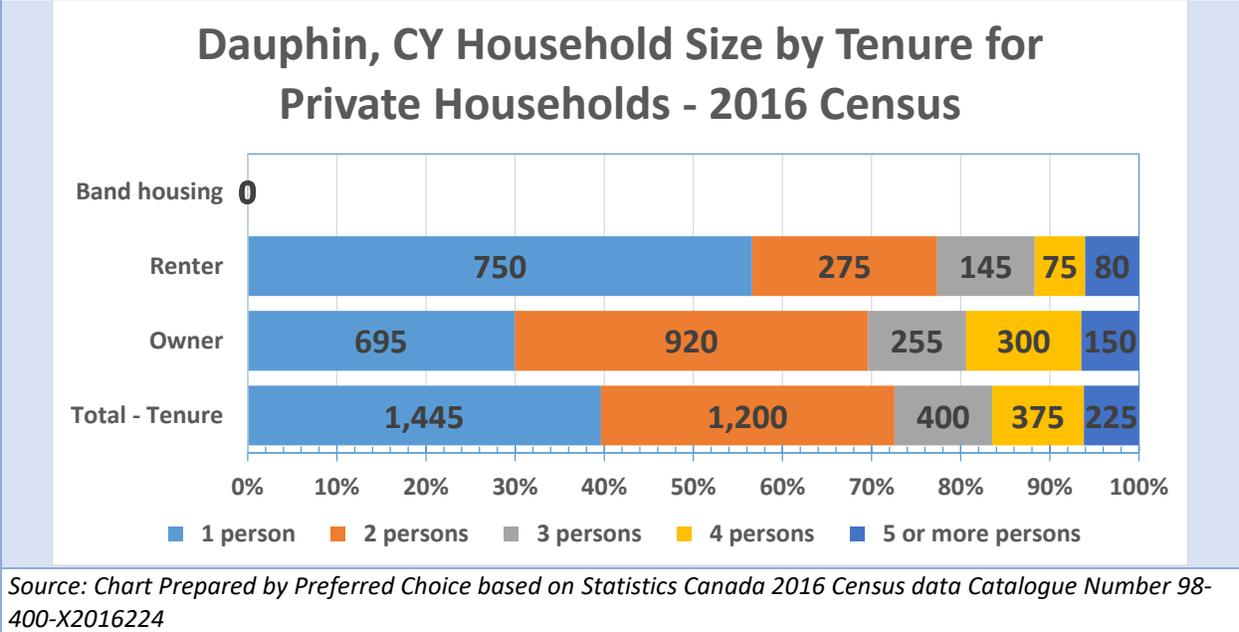


Exhibit C.9 - Dauphin, CY 2016 Census Area Household Size by Number of Rooms for Private Households

Dauphin, CY	Total - Number of rooms and number of bedrooms	1 to 4 rooms	5 rooms	6 rooms	7 rooms	8 or more rooms	Average number of rooms per dwelling
Total - Household size	3,650	900	570	625	465	1,085	6.3
1 person	1,445	645	255	215	140	195	5.1
2 persons	1,200	190	235	220	165	390	6.6
3 persons	400	40	50	100	70	145	7.0
4 persons	375	20	20	55	65	220	8.0
5 or more persons	225	0	15	40	30	135	8.3
Number of persons in private households	7,790	1,245	1,015	1,390	1,085	3,055	...
Average household size	2	1	2	2	2	3	...

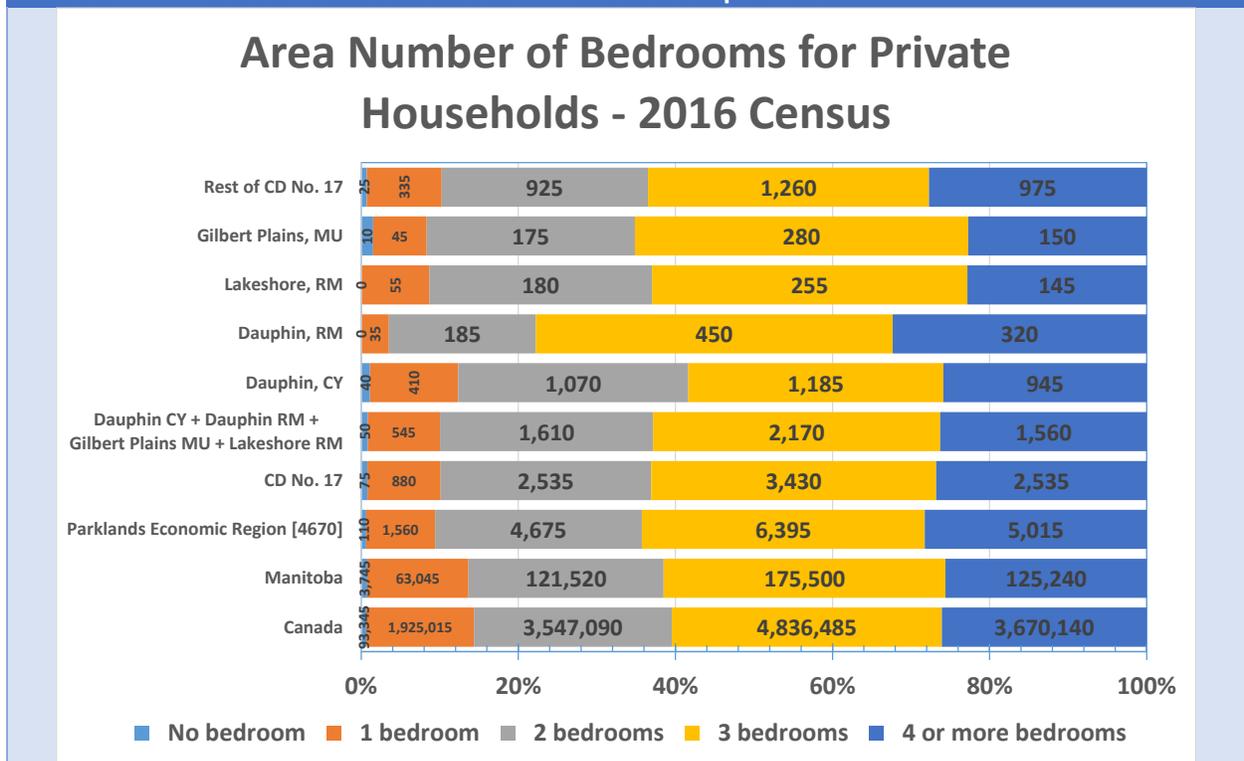
Source: Statistics Canada, 2016 Census Catalogue Number: 98-400-X2016224

**Exhibit C.10 - 2016 Census Area Number of Bedrooms for Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Number of rooms and number of bedrooms	14,072,080	489,050	17,760	9,460	5,935	3,650	995	625	665	3,525
No bedroom	93,345	3,745	110	75	50	40	0	0	10	25
1 bedroom	1,925,015	63,045	1,560	880	545	410	35	55	45	335
2 bedrooms	3,547,090	121,520	4,675	2,535	1,610	1,070	185	180	175	925
3 bedrooms	4,836,485	175,500	6,395	3,430	2,170	1,185	450	255	280	1,260
4 or more bedrooms	3,670,140	125,240	5,015	2,535	1,560	945	320	145	150	975

Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016224, 98-401-X2016049, and 98-400-X2016223

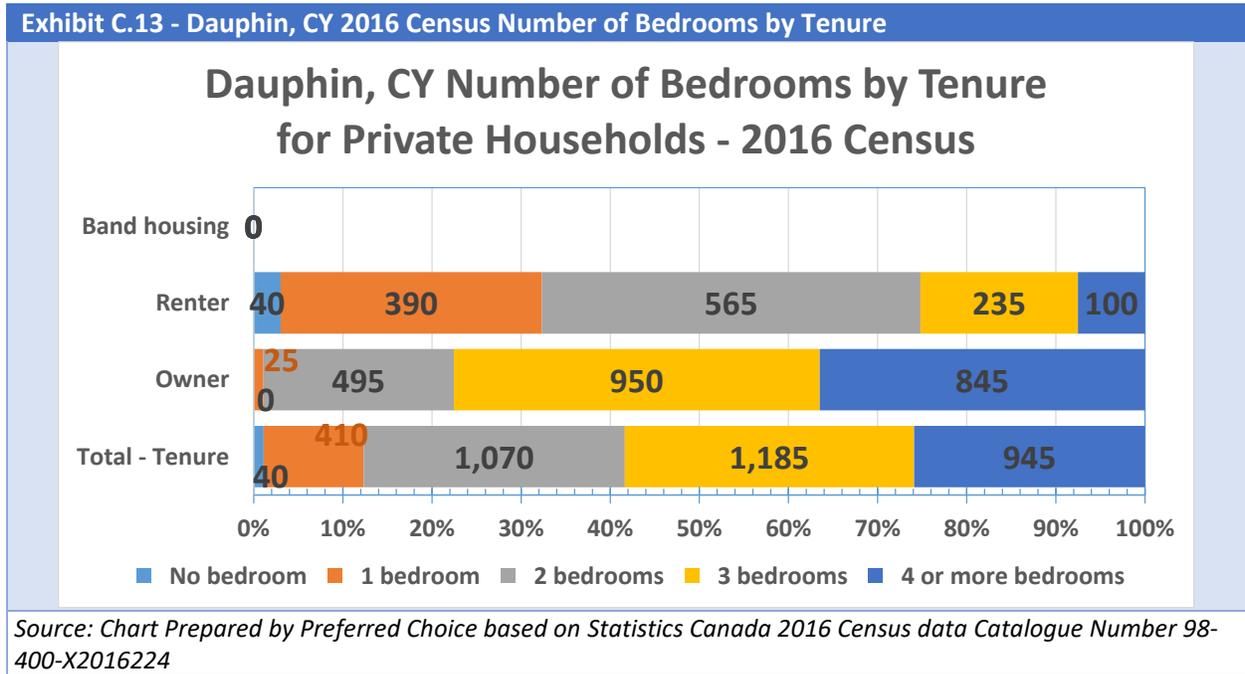
**Exhibit C.11 - 2016 Census Area Number of Bedrooms Comparisons**



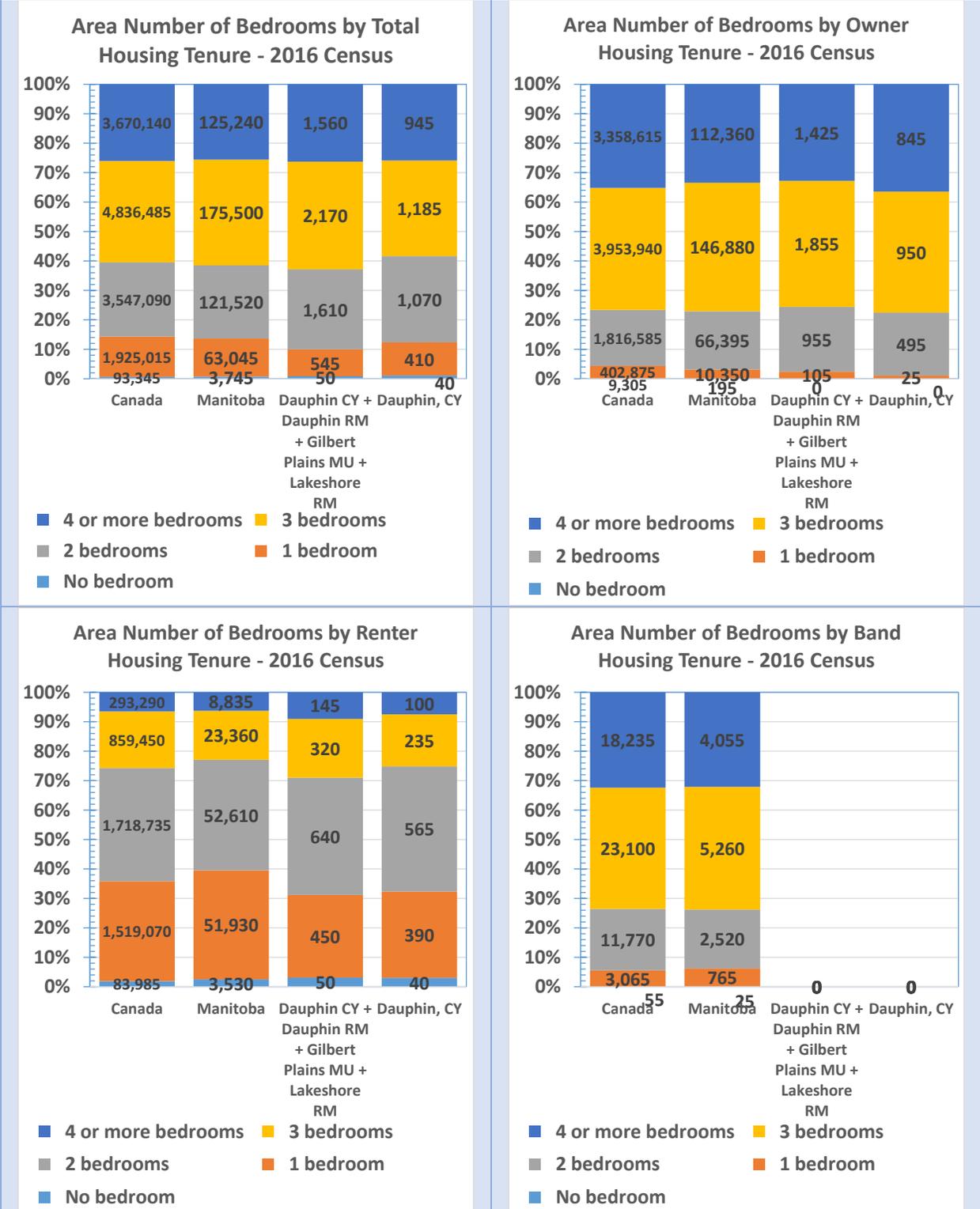
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016224, 98-401-X2016049, and 98-400-X2016223

Exhibit C.12 - 2016 Census Area Number of Bedrooms by Tenure for Private Households																
Region	Canada				Manitoba				Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM				Dauphin, CY			
	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing
Total-Number of rooms and number of bedrooms	14072080	9541320	4474530	56230	489050	336170	140260	12615	5,935	4,335	1,590	0	3,650	2,315	1,330	0
No bedroom	93345	9305	83985	55	3745	195	3530	25	50	0	50	0	40	0	40	0
1 bedroom	1925015	402875	1519070	305	63045	10330	51980	765	545	105	450	0	410	25	390	0
2 bedrooms	3547080	1816585	1718735	1170	121520	66335	52610	2520	1,610	955	640	0	1,070	495	565	0
3 bedrooms	4836485	3553940	859450	23100	175500	146880	23360	5260	2,170	1,855	320	0	1,185	950	235	0
4 or more bedrooms	3670140	3358615	293290	18235	125240	112360	8835	4055	1,560	1,425	145	0	945	845	100	0

Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016224 and 98-400-X2016223



**Exhibit C.14 - 2016 Census Area Housing Tenure by Number of Bedrooms Comparisons**



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016224 and 98-400-X2016223

**Exhibit C.15 - Dauphin, CY 2016 Census Household Size by Number of Bedrooms for Private Households**

Dauphin, CY	No bedroom	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms
Total - Household size	40	410	1,070	1,185	945
1 person	45	355	565	295	190
2 persons	0	50	350	510	290
3 persons	0	10	105	150	140
4 persons	0	0	30	170	170
5 or more persons	0	0	15	65	150
Number of persons in private households	40	480	1,775	2,770	2,720
Average household size	1	1	2	2	3

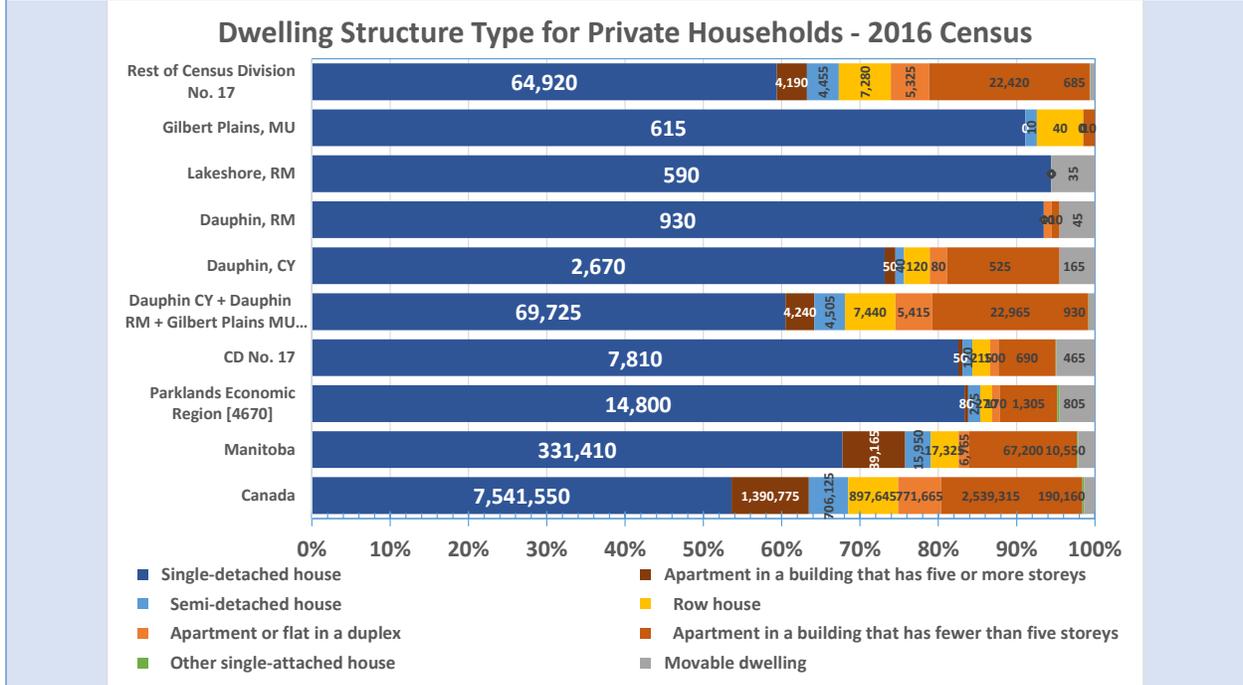
Source: Statistics Canada, 2016 Census Catalogue Number: 98-400-X2016224

**Exhibit C.16 - 2016 Census Dwelling Structure Type for Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Structural type of dwelling	14,072,080	489,050	17,755	9,455	115,285	3,650	995	625	665	109,350
Single-detached house	7,541,550	331,410	14,800	7,810	69,725	2,670	930	590	615	64,920
Apartment in a building that has five or more storeys	1,390,775	39,165	80	50	4,240	50	0	0	0	4,190
Other attached dwelling	4,949,590	107,920	2,070	1,135	40,380	760	20	0	45	39,555
Semi-detached house	706,125	15,950	275	120	4,505	40	0	0	10	4,455
Row house	897,645	17,325	270	215	7,440	120	0	0	40	7,280
Apartment or flat in a duplex	771,665	6,765	170	100	5,415	80	10	0	0	5,325
Apartment in a building that has fewer than five storeys	2,539,315	67,200	1,305	690	22,965	525	10	0	10	22,420
Other single-attached house	34,845	670	50	10	55	0	0	0	0	55
Movable dwelling	190,160	10,550	805	465	930	165	45	35	0	685

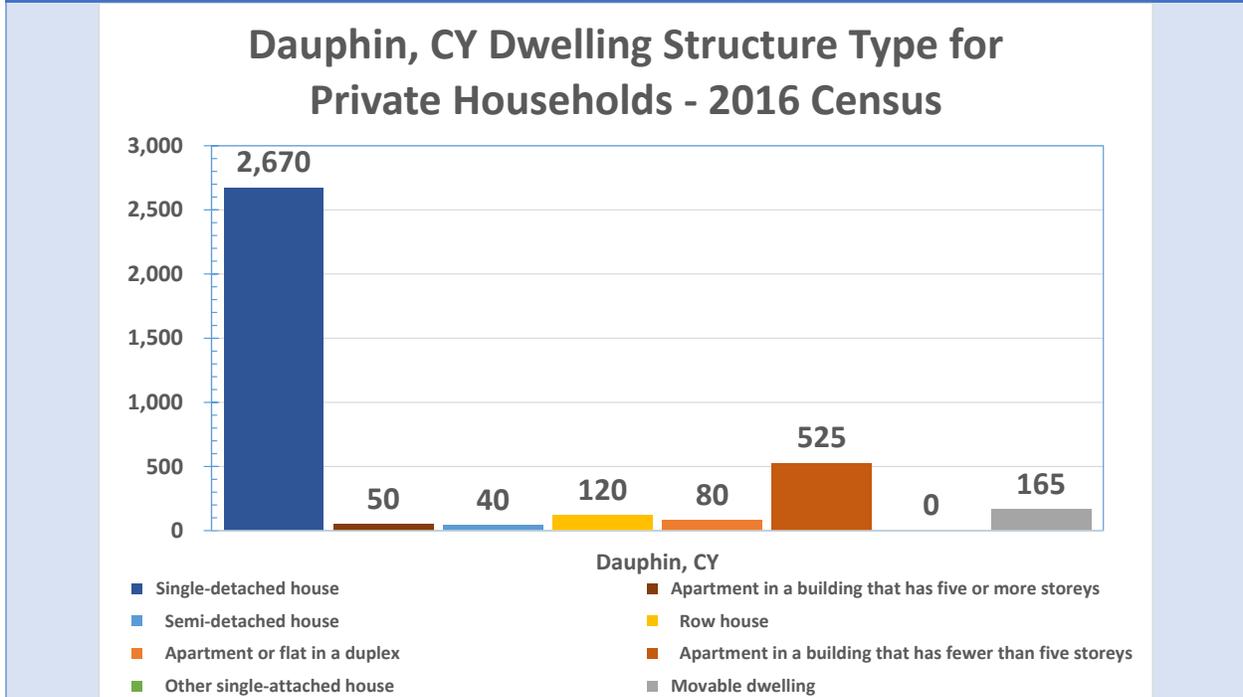
Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016227, 98-401-X2016049, and 98-400-X2016226

**Exhibit C.17 - 2016 Census Dwelling Structure Type Comparisons by Region**



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016227, 98-401-X2016049, and 98-400-X2016226

**Exhibit C.18 - Dauphin, CY 2016 Census Dwelling Structure Type**



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016227

**Exhibit C.19 - 2016 Census Dauphin, CY Structure Type by Household Size for Private Households**

Dauphin, CY	Total - Household size	1 person	2 persons	3 persons	4 persons	5 or more persons	Number of persons in private households	Average household size
Total - Structural type of dwelling	3,650	1,450	1,200	400	375	225	7,790	2.1
Single-detached house	2,670	790	975	335	365	205	6,320	2.4
Apartment in a building that has five or more storeys	50	50	0	0	0	0	50	1.0
Other attached dwelling	765	555	135	45	0	15	1,090	1.4
Semi-detached house	40	25	0	10	0	0	85	1.8
Row house	120	85	20	0	10	10	185	1.5
Apartment or flat in a duplex	80	35	20	15	0	0	150	1.9
Apartment in a building that has fewer than five storeys	525	410	80	25	0	10	670	1.3
Other single-attached house	0	0	0	0	0	0	0	0.0
Movable dwelling	165	50	90	15	10	0	330	1.9

Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016220

Exhibit C.20 - 2016 Census Dwelling Structure Type by Tenure for Private Households																
Region	Canada				Manitoba				Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM				Dauphin, CY			
	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing
Total-Structural type of dwelling	14072080	9541320	4474530	56230	489060	336175	140280	12615	5,935	4,335	1,585	0	3,650	2,315	1,330	0
Single-detached house	7541530	6858545	634945	48080	331410	293715	26875	10820	4,805	4,090	710	0	2,670	2,170	500	0
Apartment in a building that has five or more storeys	1390775	416245	974465	60	39165	5375	33790	0	50	0	50	0	50	0	50	0
Other attached dwelling	4949590	2,107,150	2,837,035	5405	107920	28600	78345	975	825	40	795	0	760	30	735	0
Semi-detached house	706125	531495	172860	1770	15950	9590	6150	215	50	10	35	0	40	10	35	0
Row house	897645	578880	316465	2295	17325	5820	10940	565	160	0	150	0	120	0	115	0
Apartment or flat in a duplex	771665	379465	391770	485	6765	1975	4760	30	90	10	75	0	80	10	75	0
Apartment in a building that has fewer than five storeys	2539315	600545	1,937,895	875	67200	10905	56135	160	545	10	525	0	525	10	515	0
Other single-attached house	34845	16760	18045	40	670	315	355	0	0	0	0	0	0	0	0	0
Movable dwelling	190160	159380	28080	2700	10550	8480	1250	820	245	215	45	0	165	125	45	0

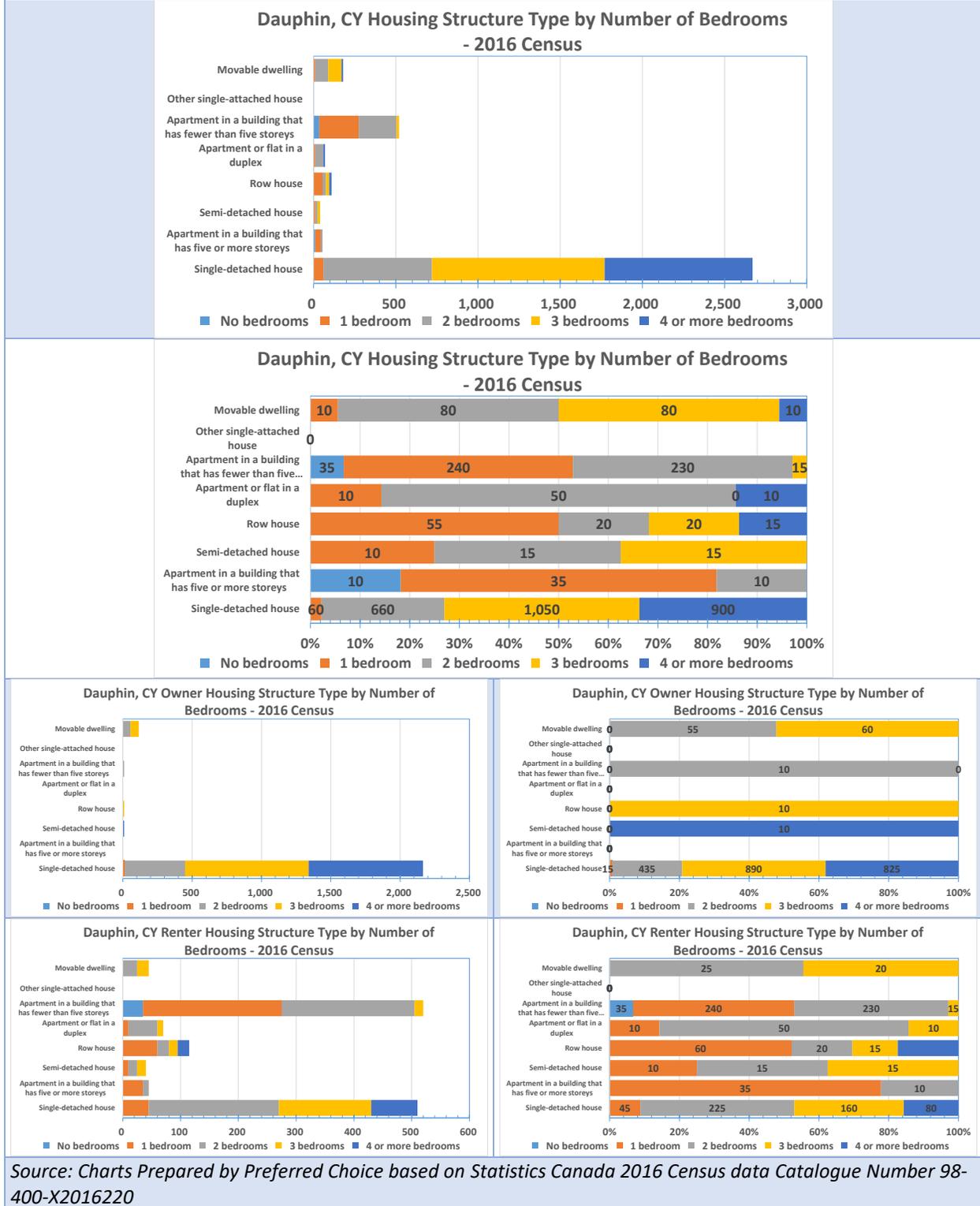
Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016227 and 98-400-X2016226

**Exhibit C.21 - 2016 Census Dauphin, CY Structure Type by Tenure & Number of Bedrooms for Private Households**

Dauphin, CY	Total - Tenure						Owner						Renter					Band	
	Total - Number of bedrooms	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total - Number of bedrooms	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total - # of bedrooms	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms		4 or more bedrooms
Total - Structural type of dwelling	3,650	40	415	1,065	1,185	945	2,315	0	25	500	950	845	1,330	40	390	570	235	100	0
Single-detached house	2,670	0	60	660	1,050	900	2,170	0	15	435	890	825	500	0	45	225	160	80	0
Apartment in a building that has five or more storeys	50	10	35	10	0	0	0	0	0	0	0	0	50	0	35	10	0	0	0
Other attached dwelling	765	35	315	320	55	35	25	0	0	10	10	10	735	35	305	315	50	25	0
Semi-detached house	40	0	10	15	15	0	10	0	0	0	0	10	35	0	10	15	15	0	0
Row house	120	0	55	20	20	15	0	0	0	0	10	0	115	0	60	20	15	20	0
Apartment or flat in a duplex	80	0	10	50	0	10	0	0	0	0	0	0	75	0	10	50	10	0	0
Apartment in a building that has fewer than five storeys	525	35	240	230	15	0	10	0	0	10	0	0	515	35	240	230	15	0	0
Other single-attached house	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Movable dwelling	165	0	10	80	80	10	125	0	0	55	60	0	40	0	0	25	20	0	0

Source: Statistics Canada, 2016 Census Catalogue Number: 98-400-X2016220

**Exhibit C.22 - 2016 Census Dauphin, CY Housing Structure Type by Tenure & Number of Bedrooms**



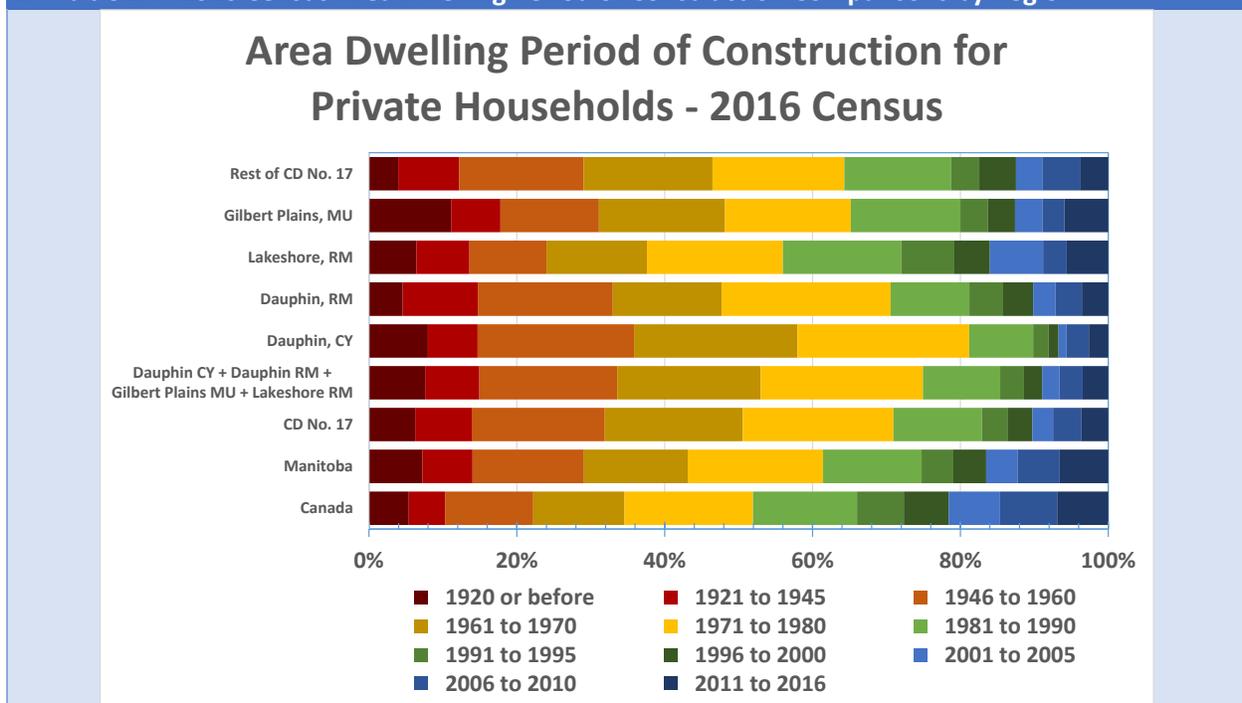
Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016220

**Exhibit C.23 - 2016 Census Area Dwelling Period of Construction for Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Period of construction	14,072,075	489,050	17,760	9,460	5,935	3,650	995	625	665	3,525
1920 or before	758,290	35,335	5,270	590	450	290	45	40	75	140
1921 to 1945	688,200	33,210		725	435	245	100	45	45	290
1946 to 1960	1,679,890	73,655	6,560	1,700	1,105	770	180	65	90	595
1961 to 1970	1,737,545	68,700		1,765	1,150	805	145	85	115	615
1971 to 1980	2,447,960	89,475	1,930	1,300	845	225	115	115	630	
1981 to 1990	1,977,635	65,195	2,365	1,130	620	315	105	100	100	510
1991 to 1995	892,305	21,055	1,550	325	190	75	45	45	25	135
1996 to 2000	854,090	21,685		320	145	50	40	30	25	175
2001 to 2005	976,390	20,820	575	265	140	40	30	45	25	125
2006 to 2010	1,089,750	27,880	740	365	185	110	35	20	20	180
2011 to 2016	970,020	32,035	695	340	205	95	35	35	40	135

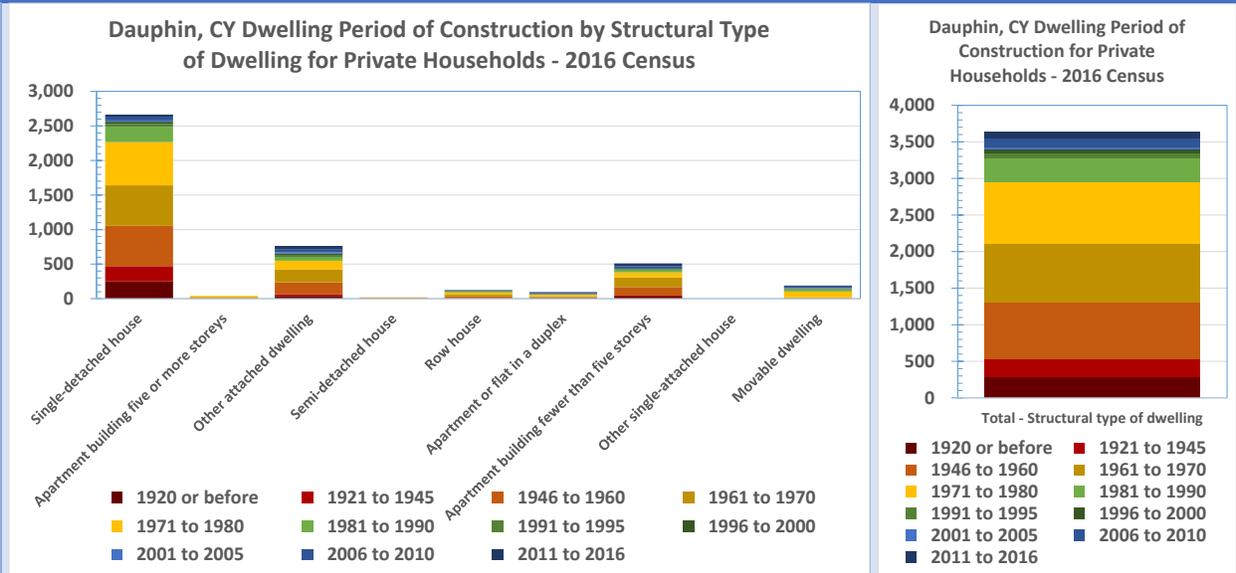
Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016222, 98-401-X2016049, and 98-400-X2016221

**Exhibit C.24 - 2016 Census Area Dwelling Period of Construction Comparisons by Region**



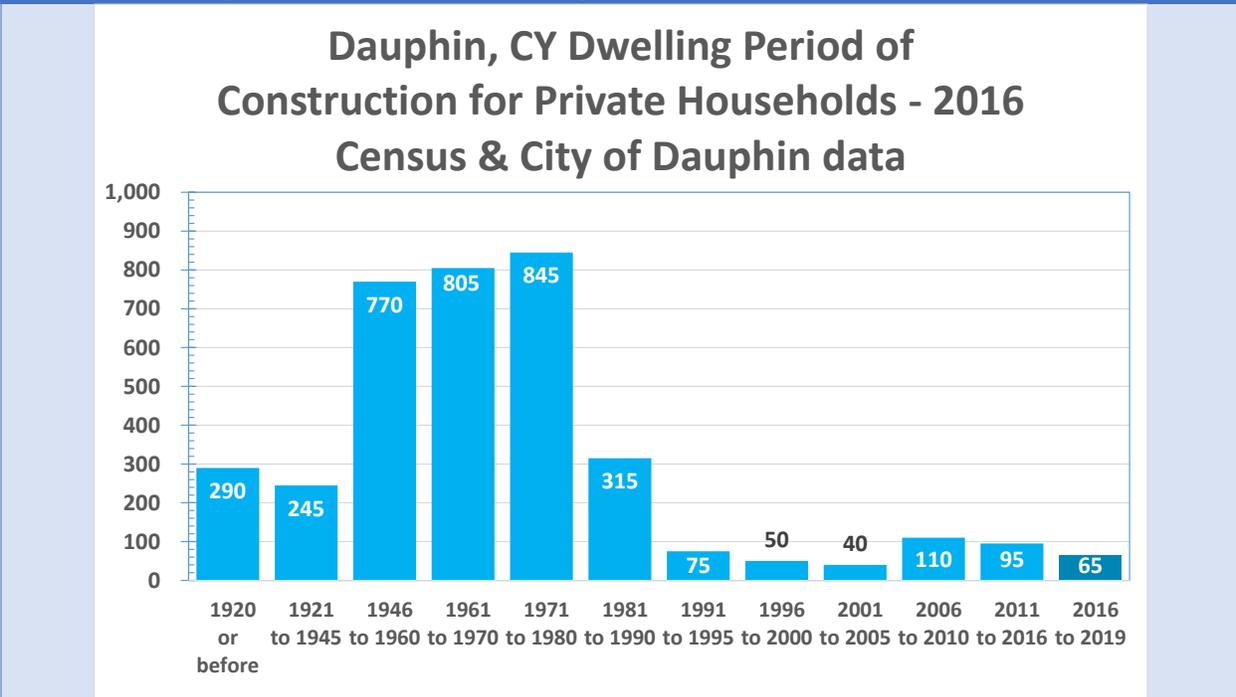
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016222

**Exhibit C.25 - 2016 Census Dauphin, CY Dwelling Period of Construction by Structural Type of Dwelling for Private Households**



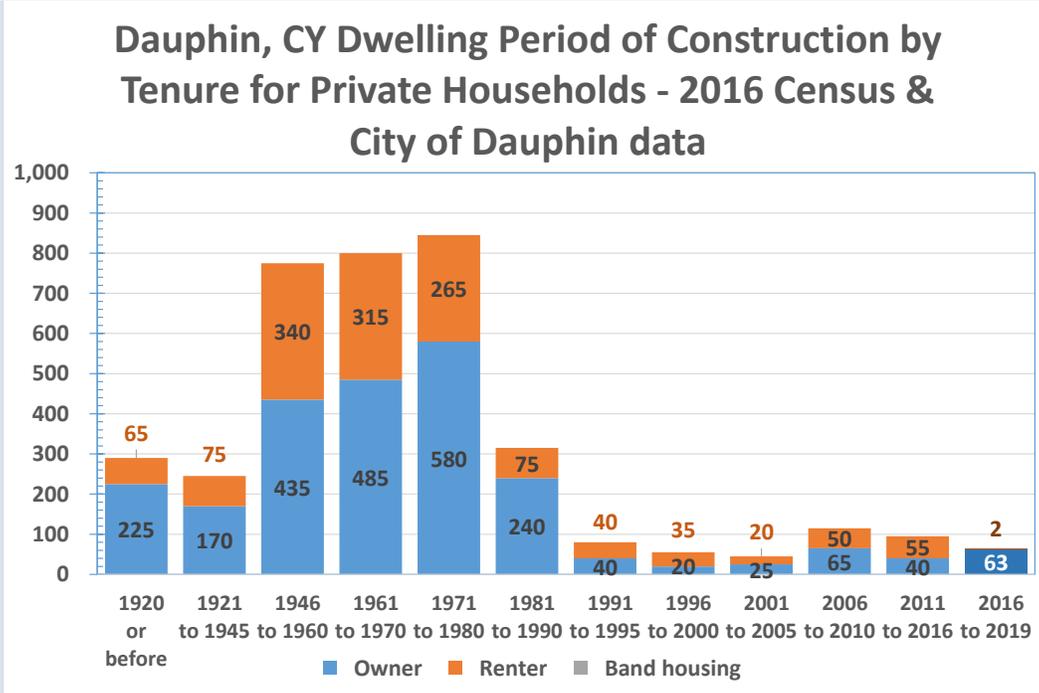
Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016222

**Exhibit C.26 - Dauphin, CY 2016 Census Dwelling Period of Construction**



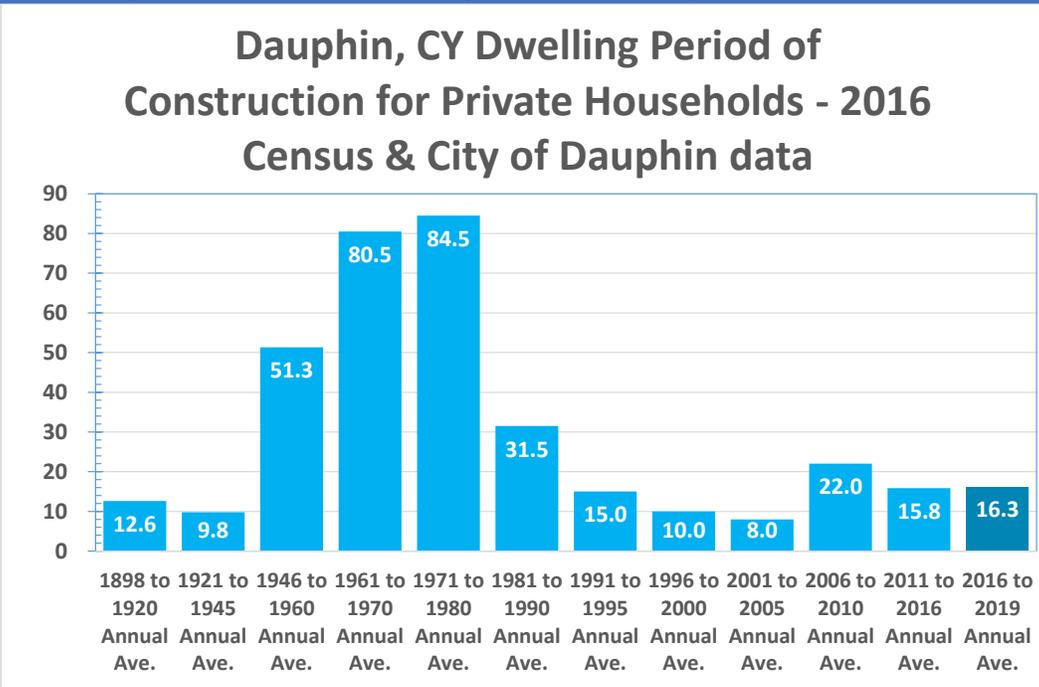
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016222 and City of Dauphin Building Permit Data 2016 to March 2019

**Exhibit C.27 - Dauphin, CY 2016 Census Dwelling Period of Construction by Housing Tenure**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016222 and City of Dauphin Building Permit Data 2016 to March 2019

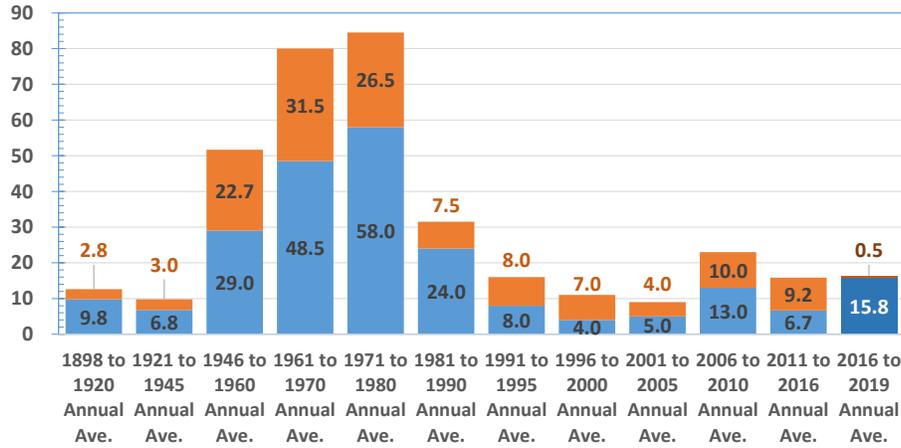
**Exhibit C.28 - Dauphin, CY 2016 Census Average Annual Dwelling Period of Construction**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016222 and City of Dauphin Building Permit Data 2016 to March 2019

**Exhibit C.29 - Dauphin, CY 2016 Census Average Annual Dwelling Period of Construction by Housing Tenure**

**Dauphin, CY Dwelling Period of Construction by Tenure for Private Households - 2016 Census & City of Dauphin data**



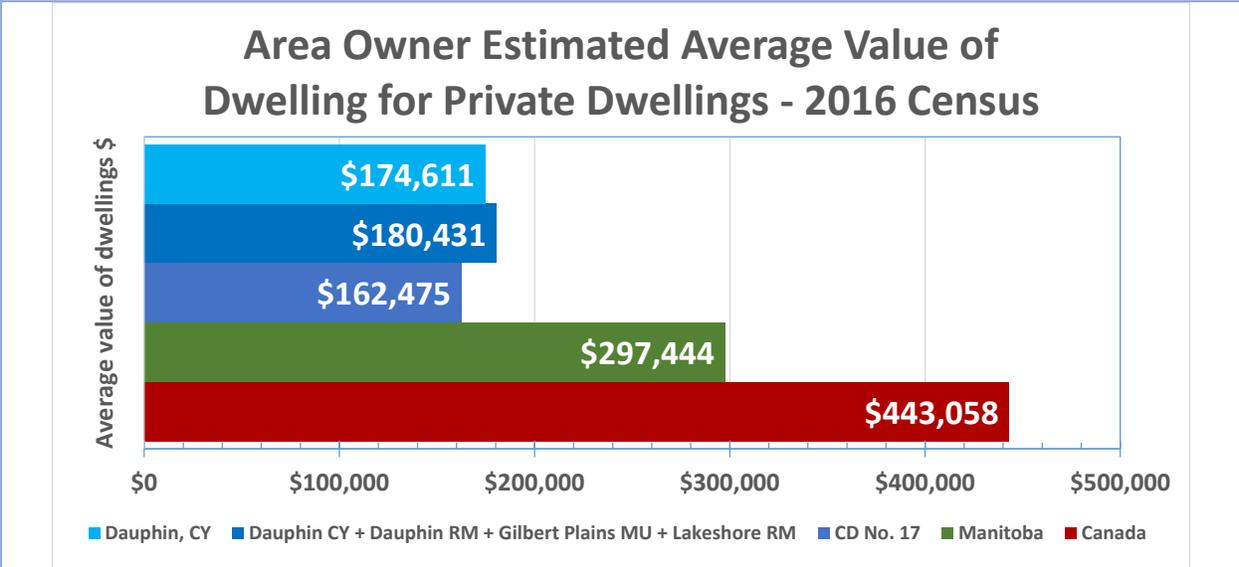
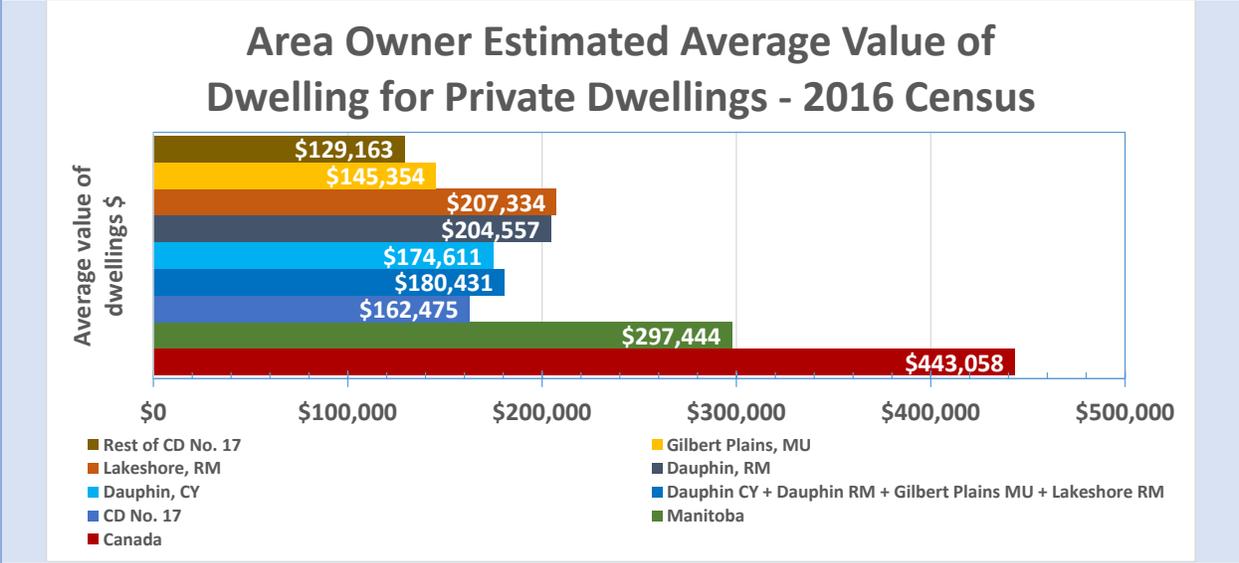
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016222 and City of Dauphin Building Permit Data 2016 to March 2019

**Exhibit C.30 - 2016 Census Area Owner Estimated Value of Dwelling for Private Dwellings**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Value (owner-estimated) of dwelling	936,330	324,120	6,110	3,970	2,310	750	440	470	2,140
Less than \$100,000	501,395	19,410	1,980	925	460	125	135	205	1,055
\$100,000 to \$149,999	496,220	19,250	1,040	685	470	100	50	65	355
\$150,000 to \$199,999	838,540	36,755	1,195	930	635	150	65	80	265
\$200,000 to \$249,999	975,565	48,965	785	600	365	115	70	50	185
\$250,000 to \$299,999	989,095	57,945	460	385	205	120	40	20	75
\$300,000 to \$349,999	918,515	45,710	220	150	70	60	10	10	70
\$350,000 to \$399,999	789,565	32,910	160	125	45	35	25	20	35
\$400,000 to \$499,999	1,154,785	36,650	170	125	45	35	30	15	45
\$500,000 to \$599,999	731,140	13,005	50	40	10	10	10	10	10
\$600,000 to \$749,999	730,245	7,170	25	10	0	0	10	0	15
\$750,000 to \$999,999	618,475	3,735	20	0	0	0	0	0	20
\$1,000,000 to \$1,499,999	359,715	1,645	0	0	0	0	0	0	0
\$1,500,000 or more	265,075	970	10	10	0	0	10	0	0
Average value of dwellings \$	\$443,058	\$297,444	\$162,475	\$180,431	\$174,611	\$204,557	\$207,334	\$145,354	\$129,163
Median value of dwellings \$	\$341,556	\$275,473	\$149,597	\$161,980	\$159,847	\$199,740	\$174,737	\$100,265	\$126,625

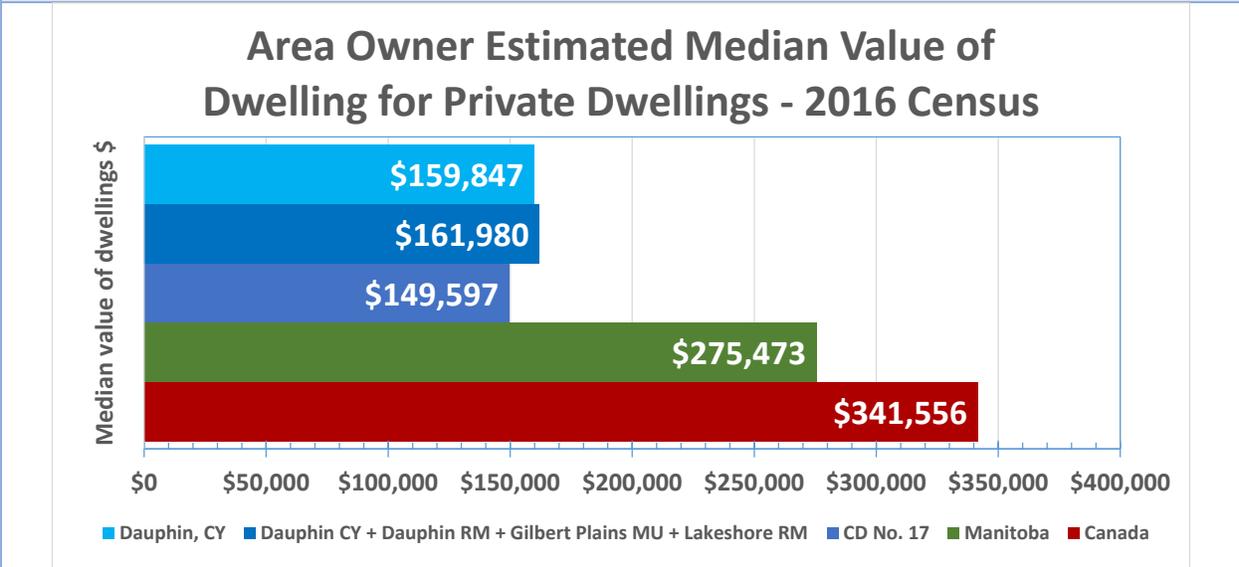
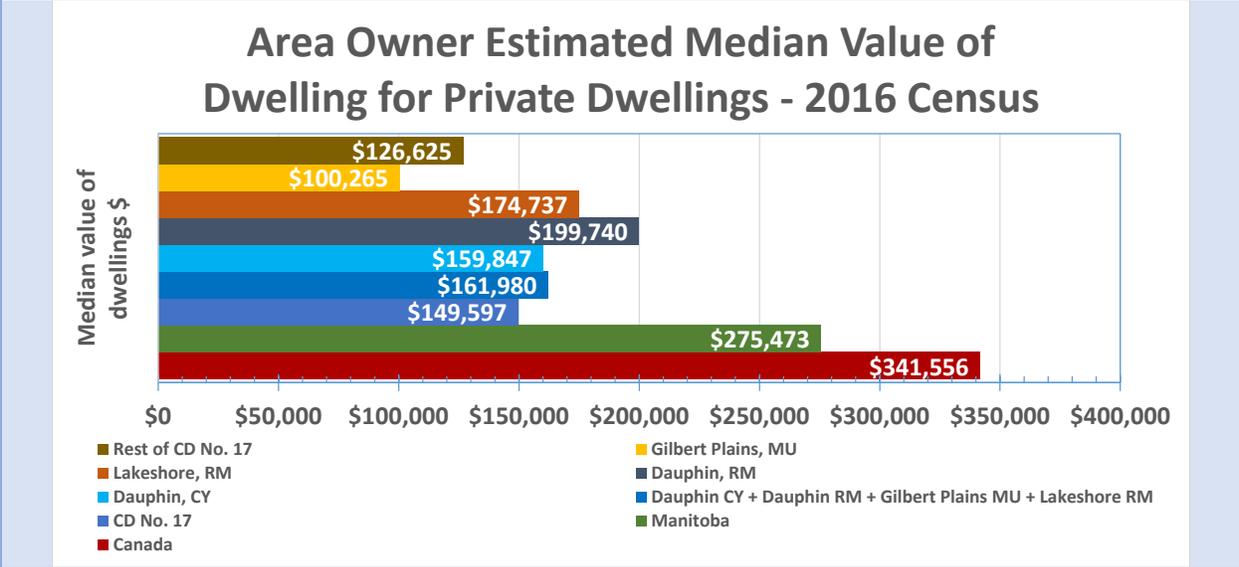
Source: Statistics Canada, 2016 Census Catalogue Numbers: 98-400-X2016233 and 98-400-X2016232

Exhibit C.31 - 2016 Census Area Owner Estimated Average Value of Dwelling for Private Dwellings



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016233 and 98-400-X2016232

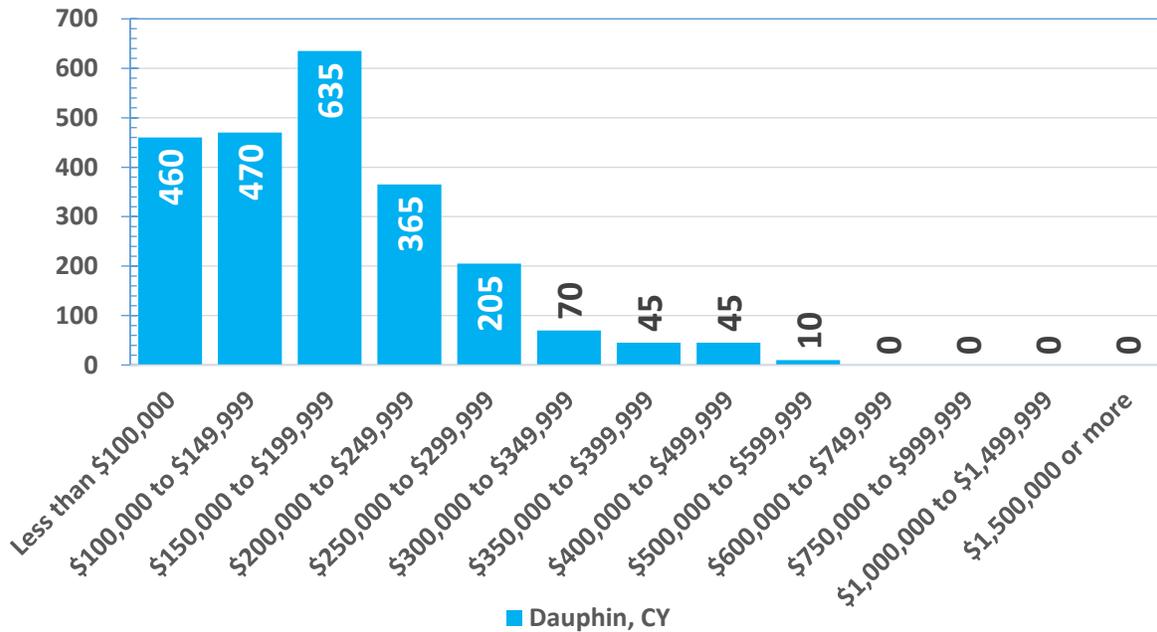
Exhibit C.32 - 2016 Census Area Owner Estimated Median Value of Dwelling for Private Dwellings



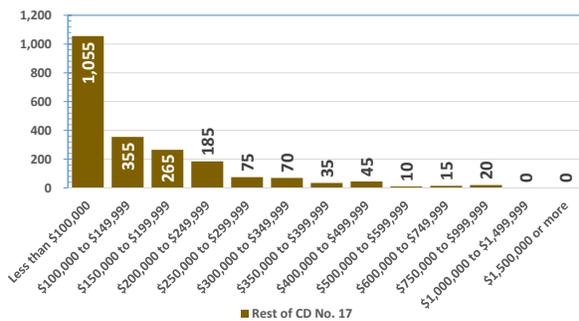
Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016233 and 98-400-X2016232

Exhibit C.33 - 2016 Census Area Owner Estimated Value of Dwelling Distribution Comparisons

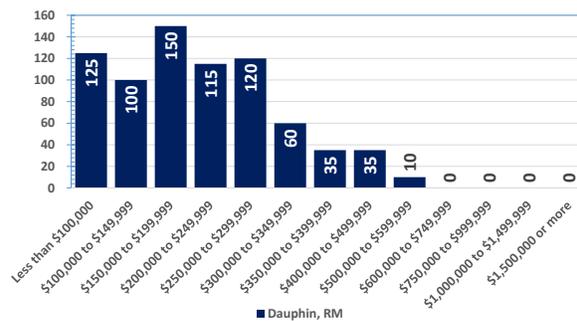
### Dauphin, CY Owner Estimated Value of Dwelling Distribution - 2016 Census



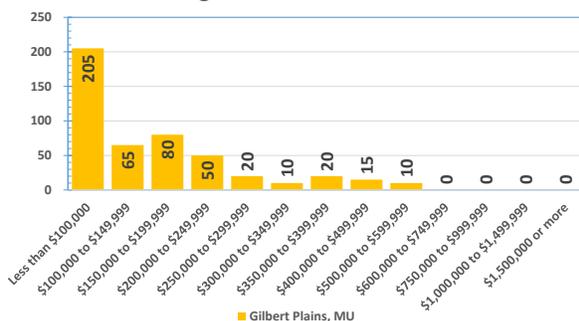
#### Rest of CD No. 17 Owner Estimated Value of Dwelling Distribution - 2016 Census



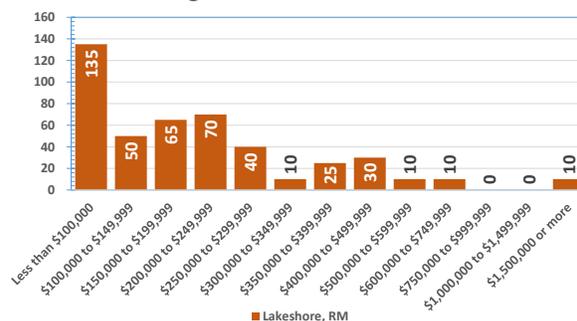
#### Dauphin, RM Owner Estimated Value of Dwelling Distribution - 2016 Census

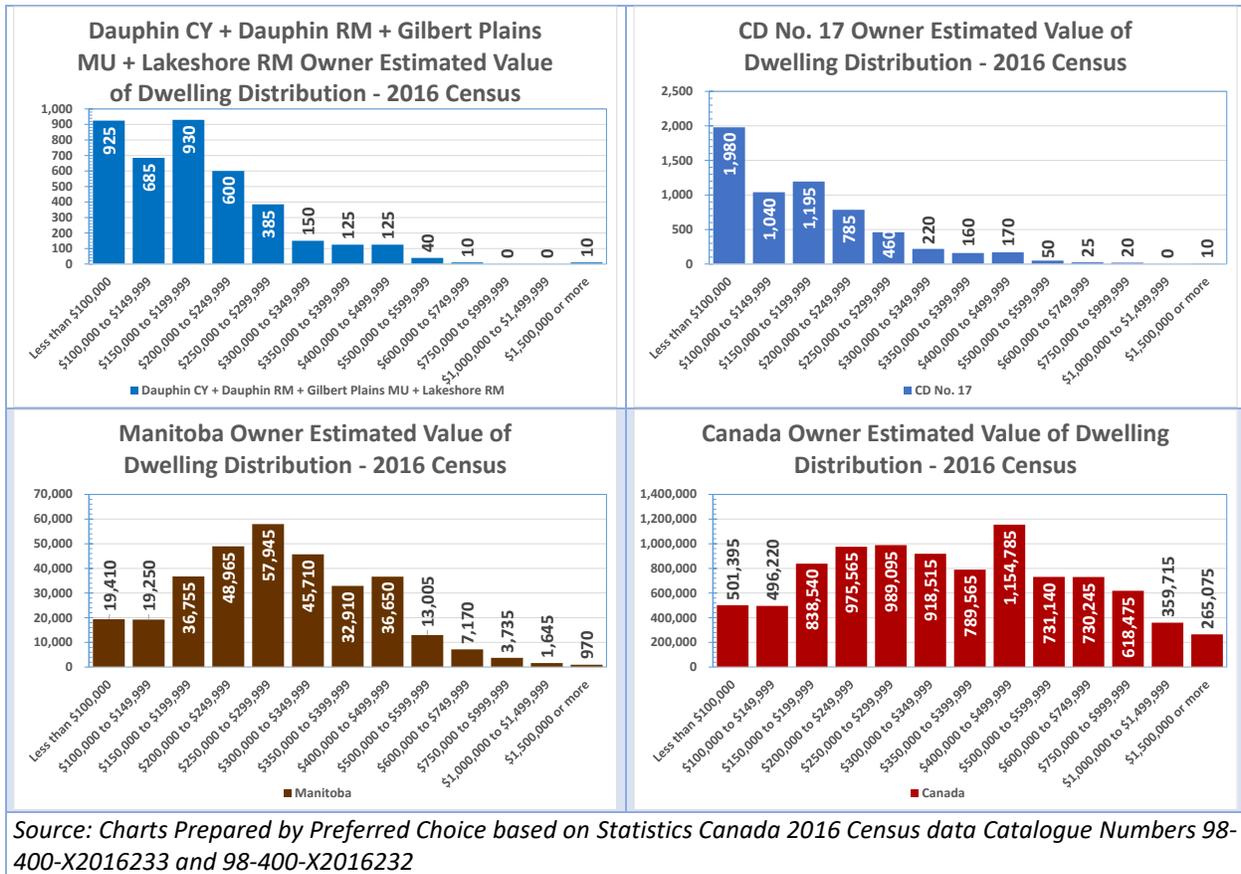


#### Gilbert Plains, MU Owner Estimated Value of Dwelling Distribution - 2016 Census



#### Lakeshore, RM Owner Estimated Value of Dwelling Distribution - 2016 Census





**Exhibit C.34 - 2016 Census Area Owner Estimated Average Value of Dwelling by Structure Type for Private Households**

Region	Dauphin, CY			Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM			Manitoba			Canada		
	Total - Value (owner-estimated) of dwelling	Average value of dwellings \$	Median value of dwellings \$	Total - Value (owner-estimated) of dwelling	Average value of dwellings \$	Median value of dwellings \$	Total - Value (owner-estimated) of dwelling	Average value of dwellings \$	Median value of dwellings \$	Total - Value (owner-estimated) of dwelling	Average value of dwellings \$	Median value of dwellings \$
Total - Value (owner-estimated) of dwelling	2,310	\$174,611	\$159,847	3,970	\$180,431	\$161,980	324,120	\$297,444	\$275,473	9,368,330	\$443,058	\$341,556
Single-detached house	2,165	\$180,579	\$164,907	3,760	\$184,780	\$165,427	282,345	\$308,577	\$285,278	6,699,600	\$452,514	\$348,478
Apartment in a building that has five or more storeys							5,375	\$254,618	\$239,015	415,620	\$427,082	\$349,209
Other attached dwelling	30	\$143,257		50	\$85,954		28,505	\$242,828	\$223,453	2,102,480	\$438,120	\$340,045
Semi-detached house	10			10			9,525	\$252,081	\$229,898	529,780	\$411,844	\$330,569
Row house							5,795	\$242,168	\$229,636	578,350	\$398,955	\$348,509
Apartment or flat in a duplex	10			20			1,970	\$258,013	\$240,321	378,195	\$656,273	\$499,139
Apartment in a building that has fewer than five storeys							10,895	\$229,125	\$200,442	599,690	\$362,297	\$275,854
Other single-attached house							310	\$356,106	\$229,614	16,465	\$409,929	\$300,402
Movable dwelling	125	\$77,917	\$80,124	170	\$57,292	\$58,915	7,900	\$125,691	\$115,185	150,625	\$135,488	\$94,784

Source: Statistics Canada, 2016 Census Catalogue Number: 98-400-X2016233

**Exhibit C.35 - 2016 Census Dauphin, CY Owner Estimated Average Value of Dwelling by Structure Type for Private Households**

Dauphin, CY	Total - Structural type of dwelling	Single-detached house	Apartment in a building that has five or more storeys	Other attached dwelling	Semi-detached house	Row house	Apartment or flat in a duplex	Apartment in a building that has fewer than five storeys	Other single-attached house	Movable dwelling
Total - Value (owner-estimated) of dwelling	2,310	2,165	0	30	10	0	10	0	0	125
Less than \$100,000	460	365	0	10	10	0	0	0	0	85
\$100,000 to \$149,999	470	435	0	0	0	0	0	0	0	35
\$150,000 to \$199,999	635	615	0	10	0	10	0	10	0	10
\$200,000 to \$249,999	365	360	0	0	10	0	0	0	0	0
\$250,000 to \$299,999	205	205	0	0	0	0	0	0	0	0
\$300,000 to \$349,999	70	70	0	0	0	0	0	0	0	0
\$350,000 to \$399,999	45	40	0	0	0	0	0	0	0	0
\$400,000 to \$499,999	45	50	0	0	0	0	0	0	0	0
\$500,000 to \$599,999	10	10	0	0	0	0	0	0	0	0
\$600,000 to \$749,999	0	0	0	0	0	0	0	0	0	0
\$750,000 to \$999,999	0	10	0	0	0	0	0	0	0	0
\$1,000,000 to \$1,499,999	0	0	0	0	0	0	0	0	0	0
\$1,500,000 or more	0	10	0	0	0	0	0	0	0	0
Average value of dwellings \$	\$174,611	\$180,579		\$143,257						\$77,917
Median value of dwellings \$	\$159,847	\$164,907								\$80,124

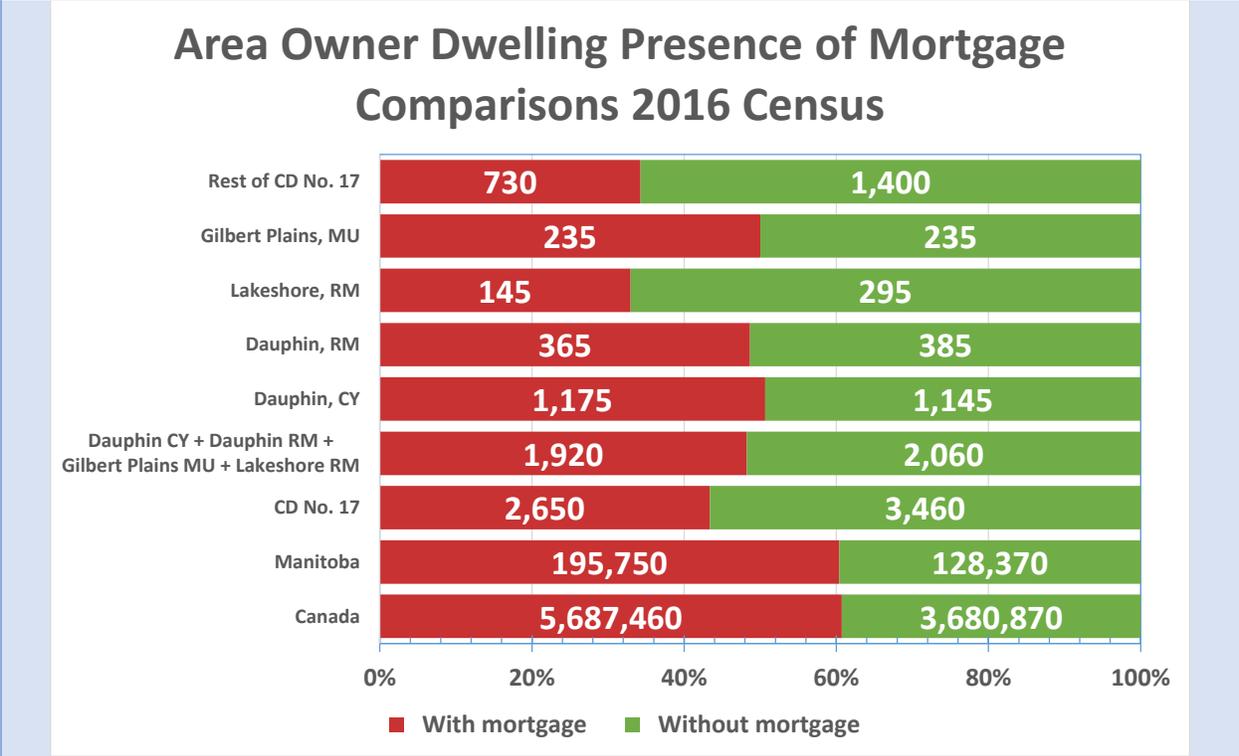
Source: Statistics Canada, 2016 Census Catalogue Number: 98-400-X2016233

**Exhibit C.36 - 2016 Census Area Owner Dwelling Presence of Mortgage for Private Households**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Presence of mortgage payments	9,368,330	324,120	6,110	3,970	2,310	750	440	470	2,140
With mortgage	5,687,460	195,750	2,650	1,920	1,175	365	145	235	730
Without mortgage	3,680,870	128,370	3,460	2,060	1,145	385	295	235	1,400

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016233 and 98-400-X2016232

**Exhibit C.37 - 2016 Census Area Owner Dwelling Presence of Mortgage Comparisons**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016233 and 98-400-X2016232

**Exhibit C.38 - 2016 Census Dauphin, CY Owner Estimated Average Value of Dwelling by Presence of Mortgage for Private Households**

Dauphin, CY	Total - Presence of mortgage payments	With mortgage	Without mortgage
Total - Value (owner-estimated) of dwelling	2,310	1,175	1,145
Less than \$100,000	460	175	290
\$100,000 to \$149,999	470	285	185
\$150,000 to \$199,999	635	310	325
\$200,000 to \$249,999	365	210	160
\$250,000 to \$299,999	205	80	125
\$300,000 to \$349,999	70	45	20
\$350,000 to \$399,999	45	20	25
\$400,000 to \$499,999	45	40	10
\$500,000 to \$599,999	10	10	0
\$600,000 to \$749,999	0	10	0
\$750,000 to \$999,999	0	0	0
\$1,000,000 to \$1,499,999	0	0	0
\$1,500,000 or more	0	0	0
Average value of dwellings \$	\$174,611	\$189,807	\$158,998
Median value of dwellings \$	\$159,847	\$161,507	\$150,350

Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016233

**Exhibit C.39 - 2016 Census Dauphin, CY Owner Structure Type and Mortgage Presence for Private Households**

Dauphin, CY	Total - Presence of mortgage payments	With mortgage	Without mortgage
Total - Structural type of dwelling	2,310	1,175	1,145
Single-detached house	2,165	1,120	1,040
Apartment in a building that has five or more storeys	0	0	0
Other attached dwelling	30	10	20
Semi-detached house	10	0	0
Row house	0	0	0
Apartment or flat in a duplex	10	0	0
Apartment in a building that has fewer than five storeys	0	0	10
Other single-attached house	0	0	0
Movable dwelling	125	40	80

Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016233

**Exhibit C.40 - 2016 Census Dauphin, CY Owner Estimated Average Value of Dwelling by Number of Bedrooms for Private Households**

Dauphin, CY	Total - Number of bedrooms	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms
Total - Value (owner-estimated) of dwelling	2,310	0	20	500	950	840
Less than \$100,000	460	0	15	245	140	55
\$100,000 to \$149,999	470	0	0	115	250	100
\$150,000 to \$199,999	635	0	10	80	340	215
\$200,000 to \$249,999	365	0	0	30	125	215
\$250,000 to \$299,999	205	0	0	20	45	140
\$300,000 to \$349,999	70	0	0	0	15	55
\$350,000 to \$399,999	45	0	0	0	10	25
\$400,000 to \$499,999	45	0	0	0	10	30
\$500,000 to \$599,999	10	0	0	0	0	10
\$600,000 to \$749,999	0	0	0	0	10	0
\$750,000 to \$999,999	0	0	0	0	0	10
\$1,000,000 to \$1,499,999	0	0	0	0	0	0
\$1,500,000 or more	0	0	0	0	0	0
Average value of dwellings \$	\$174,611			\$112,425	\$171,586	\$217,509
Median value of dwellings \$	\$159,847			\$99,936	\$150,252	\$200,337

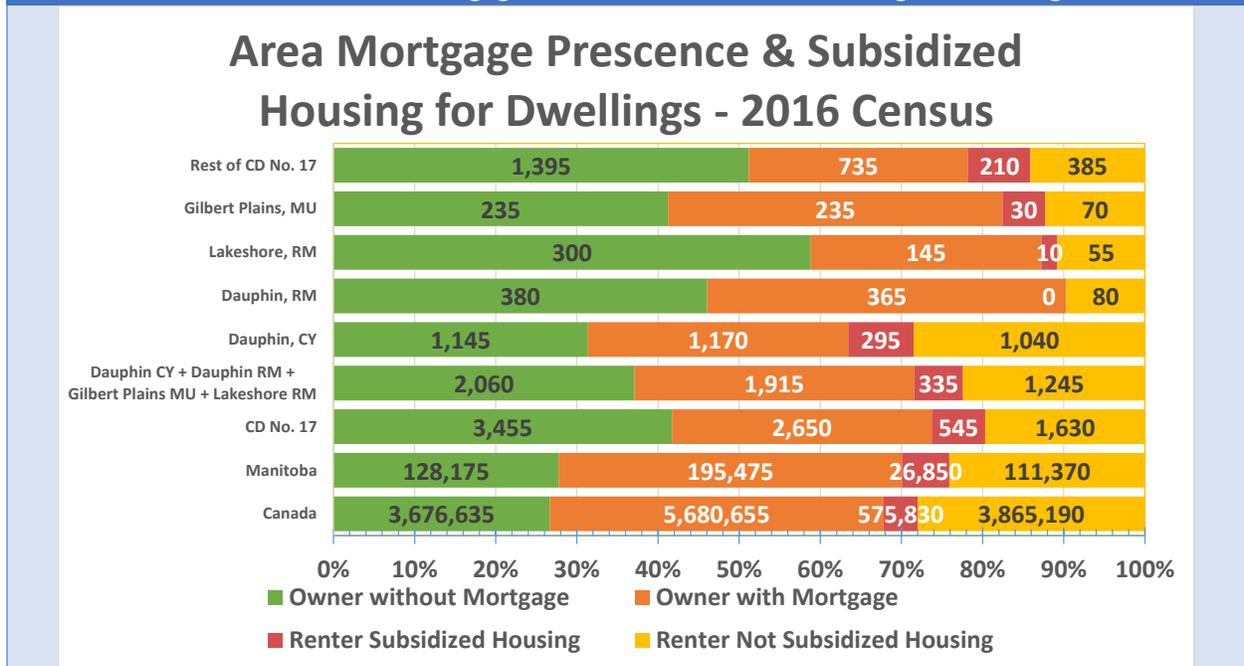
Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016233

**Exhibit C.41 - 2016 Census Area Mortgage Presence & Subsidized Housing for Dwellings**

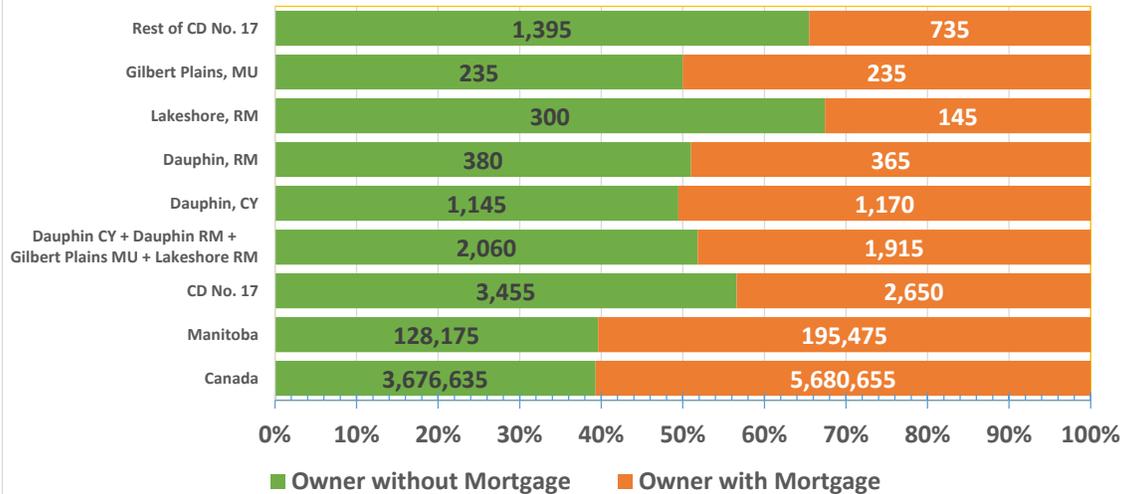
Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Tenure including presence of mortgage payments and subsidized housing	13,798,300	461,870	8,275	5,550	3,645	825	510	570	2,725
Owner	9,357,285	323,650	6,100	540	2,315	745	445	470	355
With mortgage	5,680,655	195,475	2,650	165	1,170	365	145	235	75
Without mortgage	3,676,635	128,175	3,455	815	1,145	380	300	235	385
Renter	4,441,015	138,220	2,170	1,390	1,330	80	65	100	740
Subsidized housing	575,830	26,850	545	5,550	295	0	10	30	2,725
Not subsidized housing	3,865,190	111,370	1,630	540	1,040	80	55	70	355

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016231 and 98-400-X2016230

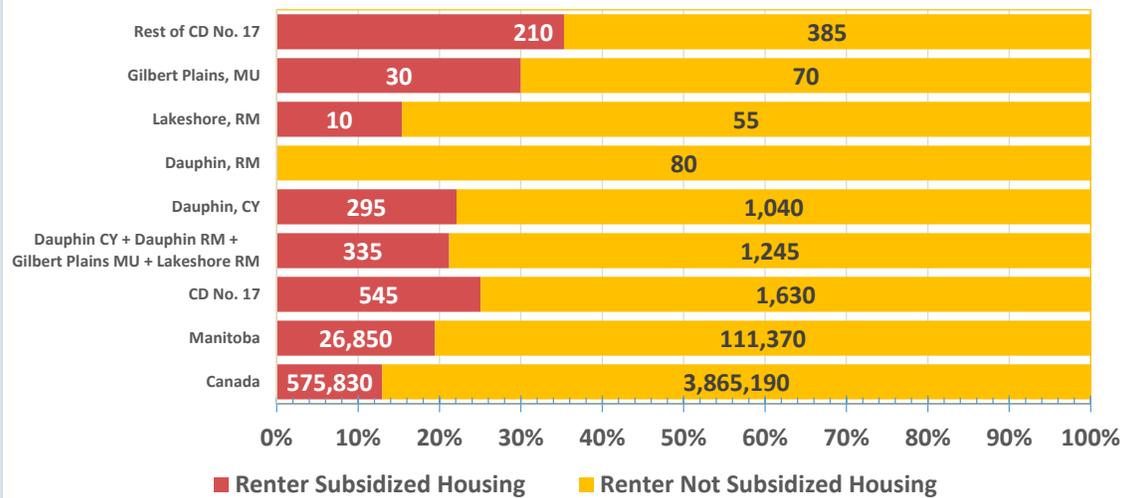
**Exhibit C.42 - 2016 Census Area Mortgage Presence & Subsidized Housing for Dwellings**



### Area Mortgage Presence for Owner Dwellings - 2016 Census



### Area Subsidized Housing for Renter Dwellings - 2016 Census



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016231 and 98-400-X2016230

**Exhibit C.43 - Dauphin, CY 2016 Census Household Size and Presence of Mortgage & Subsidized Housing for Dwellings**

Dauphin, CY	Total - Household size	1 person	2 persons	3 persons	4 persons	5 or more persons	Number of persons in private households	Average household size
Total - Tenure including presence of mortgage payments and subsidized housing	3,645	1,450	1,200	400	375	225	7,775	2.1
Owner	2,315	695	920	250	300	150	5,270	2.3
With mortgage	1,170	260	350	185	265	115	3,190	2.7
Without mortgage	1,145	435	575	65	35	35	2,085	1.8
Renter	1,330	750	275	145	75	75	2,500	1.9
Subsidized housing	295	180	45	30	20	15	535	1.8
Not subsidized housing	1,040	570	235	115	55	65	1,965	1.9

Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016231

**Exhibit C.44 - 2016 Census Area Housing Adequacy, Suitability, & Affordability Indicators for Dwellings**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Housing indicators	13,798,300	461,870	8,275	5,550	3,645	825	510	570	2,725
Adequacy: major repairs needed	867,565	35,575	895	540	325	90	60	65	355
Suitability: not suitable	670,735	27,455	240	165	120	20	15	10	75
Affordability: 30% or more of household income is spent on shelter costs	3,325,945	88,010	1,200	815	555	105	65	90	385
Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs	4,373,555	134,195	2,130	1,390	935	190	120	145	740

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016231 and 98-400-X2016230

**Exhibit C.45 - 2016 Census Area Housing Suitability for Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Housing suitability	14,072,080	489,050	17,755	9,460	5,935	3,650	995	625	665	3,525
Suitable	13,376,345	456,365	17,100	9,125	5,765	3,530	965	615	655	3,360
Not suitable	695,730	32,680	660	330	175	120	30	15	10	155

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016224, 98-401-X2016049, and 98-400-X2016223

**Exhibit C.46 - 2016 Census Area Housing Suitability by Tenure for Private Households**

Region	Canada				Manitoba				Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM				Dauphin, CY			
	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing	Total - Tenure	Owner	Renter	Band housing
Total- Housing suitability	14,072,080	9,541,320	4,474,530	56,230	489,050	336,170	140,260	12,615	5,935	4,335	1,590	0	3,650	2,315	1,330	0
Suitable	13,376,345	9,280,905	4,053,655	41,790	456,365	324,360	123,505	8,500	5,765	4,275	1,485	0	3,530	2,290	1,240	0
Not suitable	695,730	260,420	420,875	14,440	32,680	11,810	16,760	4,110	175	70	120	0	120	30	90	0

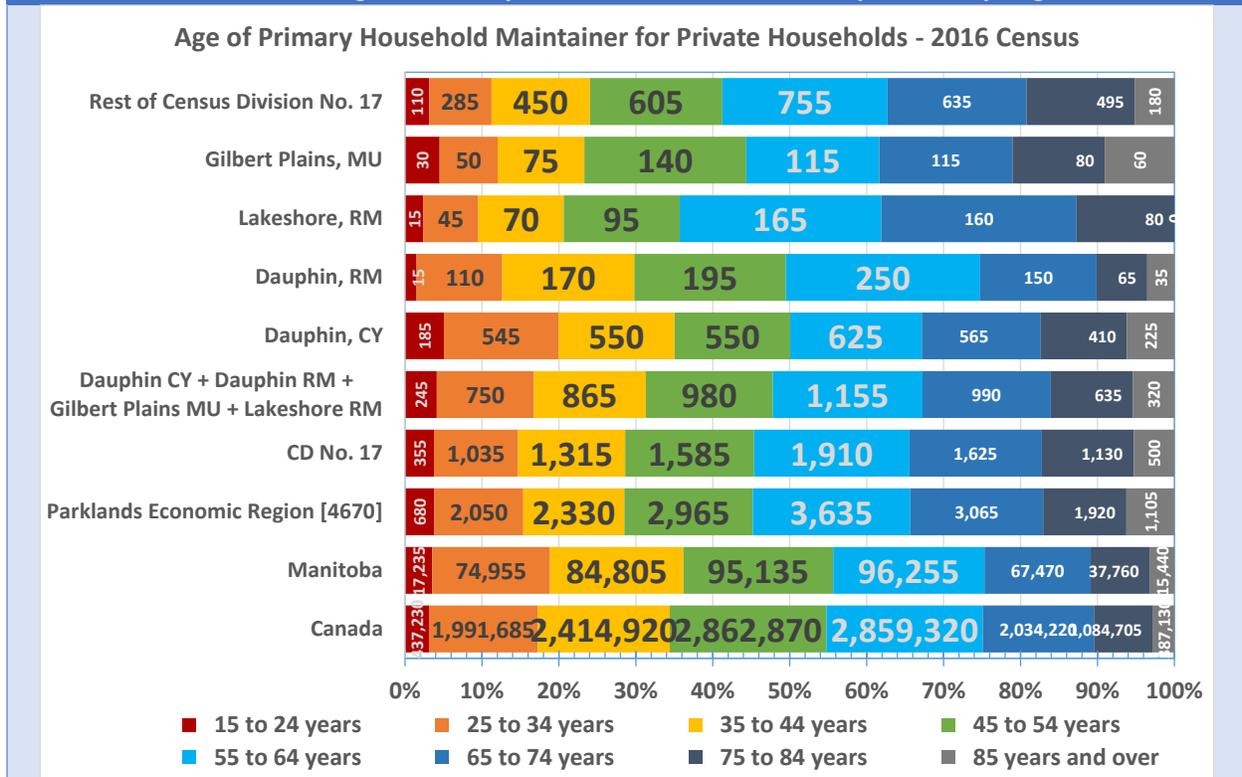
Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016224 and 98-400-X2016223

**Exhibit C.47 - 2016 Census Age of Primary Household Maintainer for Private Households**

	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Age of primary household maintainer	14,072,080	489,050	17,760	9,455	5,935	3,650	995	625	665	3,520
15 to 24 years	437,230	17,235	680	355	245	185	15	15	30	110
25 to 34 years	1,991,685	74,955	2,050	1,035	750	545	110	45	50	285
35 to 44 years	2,414,920	84,805	2,330	1,315	865	550	170	70	75	450
45 to 54 years	2,862,870	95,135	2,965	1,585	980	550	195	95	140	605
55 to 64 years	2,859,320	96,255	3,635	1,910	1,155	625	250	165	115	755
65 to 74 years	2,034,220	67,470	3,065	1,625	990	565	150	160	115	635
75 to 84 years	1,084,705	37,760	1,920	1,130	635	410	65	80	80	495
85 years and over	387,130	15,440	1,105	500	320	225	35	0	60	180

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016227, 98-401-X2016049, and 98-400-X2016226

**Exhibit C.48 - 2016 Census Age of Primary Household Maintainer Comparisons by Region**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016227, 98-401-X2016049, and 98-400-X2016226

**Exhibit C.49 - Dauphin, CY 2016 Census Age of Primary Household Maintainer By Housing Tenure**

<b>Dauphin, CY</b>	<b>Total - Tenure</b>	<b>Owner</b>	<b>Renter</b>	<b>Band housing</b>
Total - Age of primary household maintainer	3,650	2,315	1,330	0
15 to 24 years	185	40	150	0
25 to 34 years	545	230	310	0
35 to 44 years	550	335	210	0
45 to 54 years	550	420	130	0
55 to 64 years	625	460	170	0
65 to 74 years	565	430	135	0
75 to 84 years	410	270	140	0
85 years and over	225	140	90	0

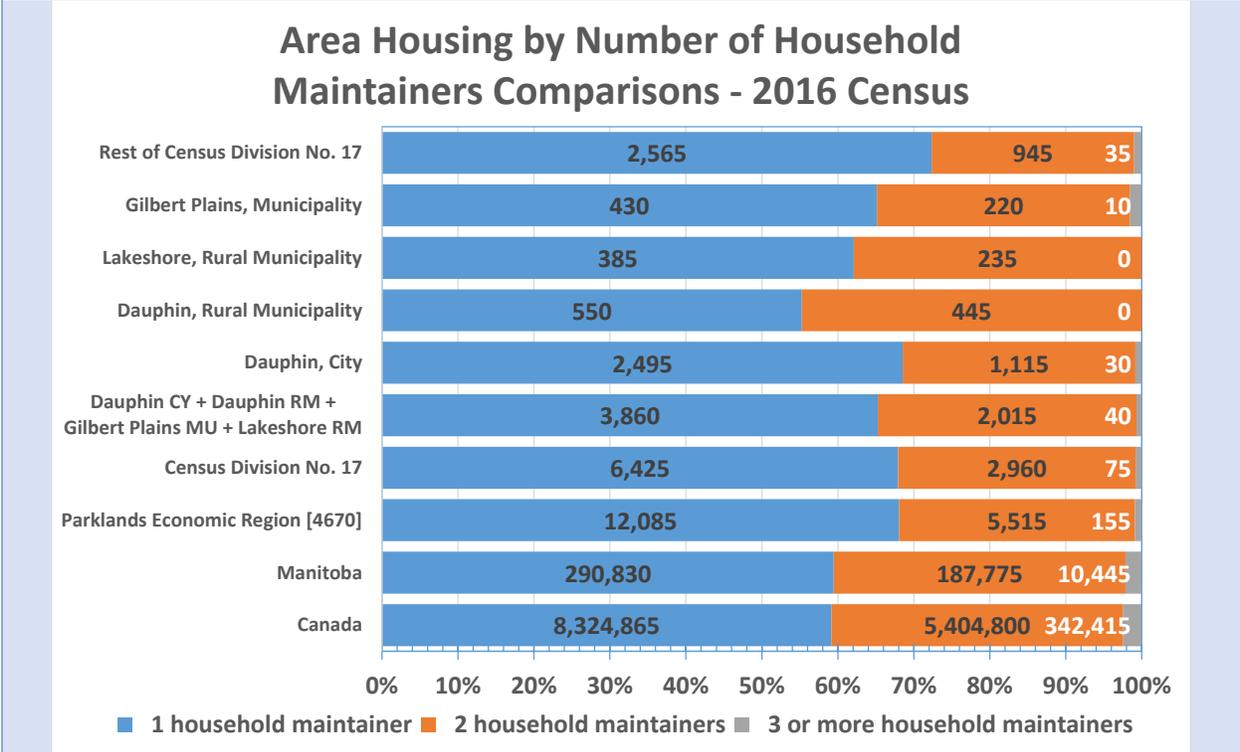
Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016227

**Exhibit C.50 - 2016 Census Area Housing by Number of Household Maintainers**

	<b>Canada</b>	<b>Manitoba</b>	<b>Parklands Economic Region [4670]</b>	<b>Census Division No. 17</b>	<b>Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM</b>	<b>Dauphin, City</b>	<b>Dauphin, Rural Municipality</b>	<b>Lakeshore, Rural Municipality</b>	<b>Gilbert Plains, Municipality</b>	<b>Rest of Census Division No. 17</b>
Total - Private households by number of household maintainers	14,072,080	489,050	17,760	9,460	5,940	3,650	995	630	665	3,520
1 household maintainer	8,324,865	290,830	12,085	6,425	3,860	2,495	550	385	430	2,565
2 household maintainers	5,404,800	187,775	5,515	2,960	2,015	1,115	445	235	220	945
3 or more household maintainers	342,415	10,445	155	75	40	30	0	0	10	35

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-401-X2016055 and 98-401-X2016049

**Exhibit C.51 - 2016 Census Area Housing by Number of Household Maintainers Comparisons**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016049

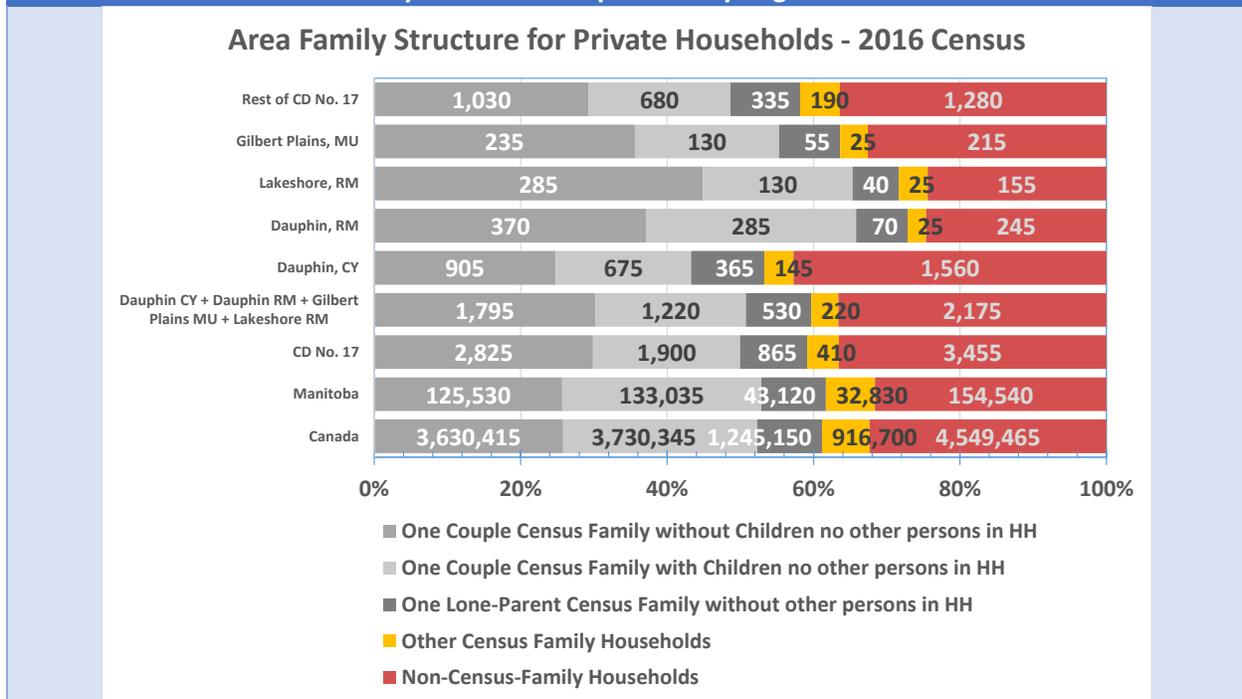
**Household and Family Structure**

**Exhibit C.52 - 2016 Census Family Structure for Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality
Total - Household type including census family structure	14,072,080	489,050	9,455	5,935	3,650	995	625	665	3,520
Census family households	9,522,610	334,515	6,005	3,755	2,095	745	470	445	2,250
One-census-family households without additional persons	8,605,910	301,685	5,595	3,535	1,950	720	445	420	2,060
One couple census family without other persons in the HH	7,360,760	258,560	4,730	3,010	1,585	650	410	365	1,720
Without children	3,630,415	125,530	2,825	1,795	905	370	285	235	1,030
With children	3,730,345	133,035	1,900	1,220	675	285	130	130	680
One lone-parent census family without other persons in the HH	1,245,150	43,120	865	530	365	70	40	55	335
Other census family households	916,700	32,830	410	220	145	25	25	25	190
Non-census-family households	4,549,465	154,540	3,455	2,175	1,560	245	155	215	1,280

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016227 and 98-400-X2016226

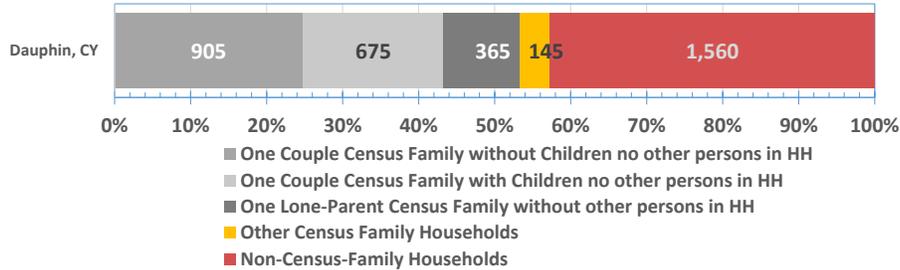
**Exhibit C.53 - 2016 Census Family Structure Comparisons by Region**



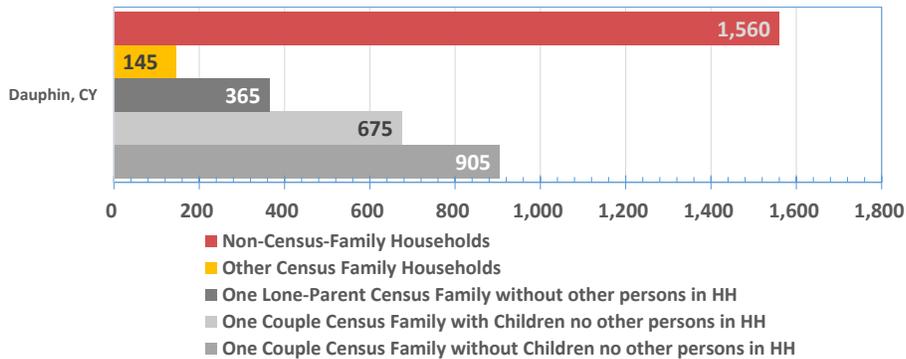
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-400-X2016227 and 98-400-X2016226

**Exhibit C.54 - Dauphin, CY 2016 Census Family Structure for Private Households**

### Dauphin, CY Family Structure for Private Households - 2016 Census



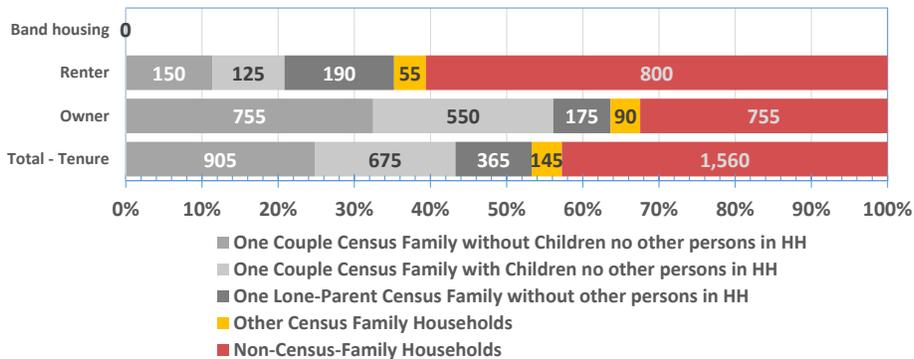
### Dauphin, CY Family Structure for Private Households - 2016 Census



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016227

**Exhibit C.55 - Dauphin, CY 2016 Census Family Structure by Housing Tenure**

### Dauphin, CY Family Structure for Private Households by Tenure - 2016 Census



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016227

**Exhibit C.56 - 2016 Census Area Family Families with Children by Age**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Census families with children	5,816,420	209,030	3,130	1,905	1,175	360	165	205	1,225
Families with children aged 25 and over only	878,325	27,270	380	230	140	50	20	20	150
Families with children aged 24 and under	4,938,095	181,760	2,750	1,680	1,035	315	145	185	1,070
1 child (aged 0 to 24 years)	1,885,545	66,525	1,025	630	385	115	65	65	395
2 children, of which at least one is aged 0 to 24 years	2,124,620	72,530	1,025	675	400	135	50	90	350
3 or more children, of which at least one is aged 0 to 24 years	927,930	42,700	695	385	255	60	35	35	310
Children aged 0 to 5 years	984,485	36,515	555	345	225	65	25	30	210
Children aged 6 to 14 years	1,076,535	36,900	590	375	220	75	35	45	215
Children aged 15 to 17 years	256,260	9,065	185	110	55	30	10	15	75
Children aged 18 to 24 years	870,350	29,580	375	220	135	35	25	25	155
Some aged 0 to 5 years and some aged 6 to 14 years	595,380	24,660	405	235	165	20	30	20	170
Some aged 6 to 14 years and some aged 15 to 17 years	324,280	12,540	220	145	85	25	10	25	75
Some aged 15 to 17 years and some aged 18 to 24 years	258,765	9,475	135	90	50	20	5	15	45
Some aged 18 to 24 years and some aged 25 years and over	174,280	5,660	25	15	10	5	0	0	10
Other age combinations of children	397,780	17,350	270	130	95	25	0	10	140
Average number of children, all ages	1.8	1.9	1.9	1.9	1.9	1.8	1.8	1.9	1.9

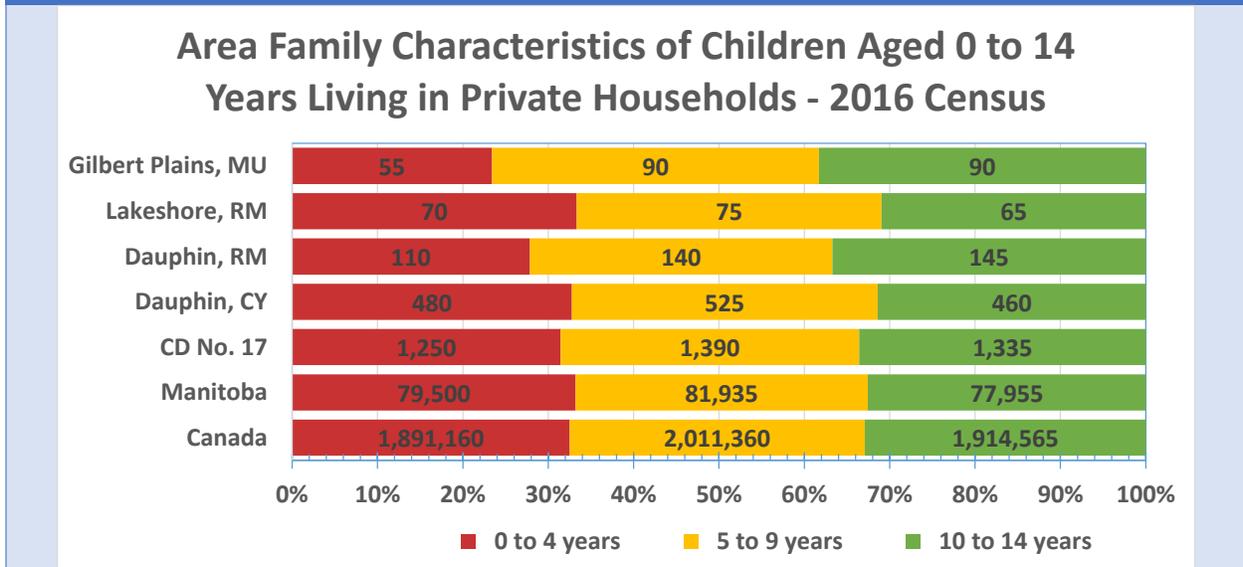
Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016025 and 98-400-X2016024

**Exhibit C.57 - 2016 Census Area Family Characteristics of Children Aged 0 to 14 Years Living in Private Households**

Region	Canada	Manitoba	Census Division No. 17	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality
Total - Family characteristics of children (restricted to persons aged 0 to 14 years)	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>	<b>Total - Sex</b>
Total - Age	5,817,085	239,390	3,980	1,465	395	215	230
0 to 4 years	1,891,160	79,500	1,250	480	110	70	55
5 to 9 years	2,011,360	81,935	1,390	525	140	75	90
10 to 14 years	1,914,565	77,955	1,335	460	145	65	90

Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016041

**Exhibit C.58 - 2016 Census Area Family Characteristics of Children Aged 0 to 14 Years Living in Private Households**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016041

**Exhibit C.59 - 2016 Census Area Family Characteristics of Adults Living in Private Households**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Family characteristics of adults (restricted to persons aged 15 and over)	28,642,980	1,001,305	17,255	10,680	6,325	1,995	1,150	1,210	6,575
Adults living in census families	22,586,365	795,690	13,250	8,130	4,535	1,710	945	940	5,120
Married spouses and common-law partners	16,455,845	574,405	10,060	6,230	3,330	1,370	800	730	3,830
Without children in their census family	8,048,615	274,265	5,930	3,670	1,885	795	555	435	2,260
With children in their census family	8,407,230	300,140	4,130	2,560	1,440	575	250	295	1,570
Lone parents (in lone-parent census families)	1,612,805	58,960	1,065	635	460	75	40	60	430
Children in census families (as in sons, daughters or grandchildren)	4,517,715	162,330	2,130	1,275	750	265	105	155	855
Adults not living in census families	6,056,615	205,615	4,000	2,540	1,785	285	205	265	1,460
Living with other relatives	743,070	30,340	345	185	130	25	10	20	160
Living with non-relatives only	1,343,755	39,775	425	275	215	25	20	15	150
Living alone	3,969,790	135,500	3,230	2,080	1,440	230	180	230	1,150

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016029 and 98-400-X2016028

**Exhibit C.60 - 2016 Census Dauphin, CY Family Characteristics of Adults Living in Private Households**

Dauphin, CY	Total - Sex	Male	Female
Total - Family characteristics of adults (restricted to persons aged 15 and over)	6,325	2,885	3,440
Adults living in census families	4,535	2,145	2,390
Married spouses and common-law partners	3,330	1,660	1,670
Without children in their census family	1,885	940	945
With children in their census family	1,440	720	720
Lone parents (in lone-parent census families)	460	70	390
Children in census families (as in sons, daughters or grandchildren)	750	415	335
Adults not living in census families	1,785	740	1,050
Living with other relatives	130	60	65
Living with non-relatives only	215	120	95
Living alone	1,440	555	890

Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016029

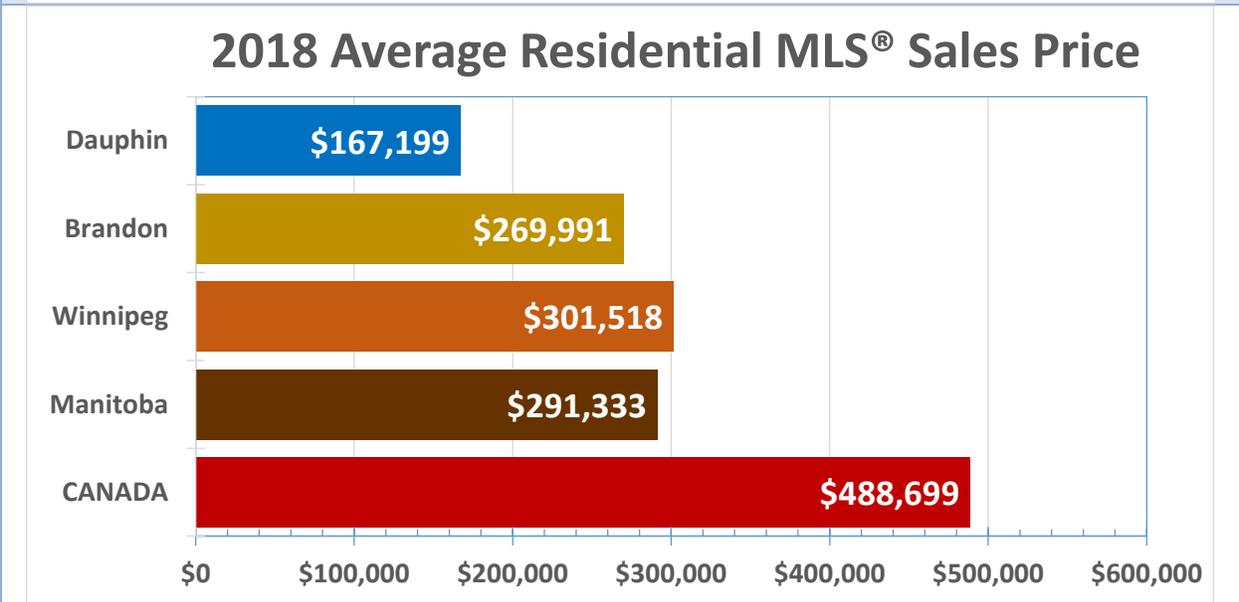
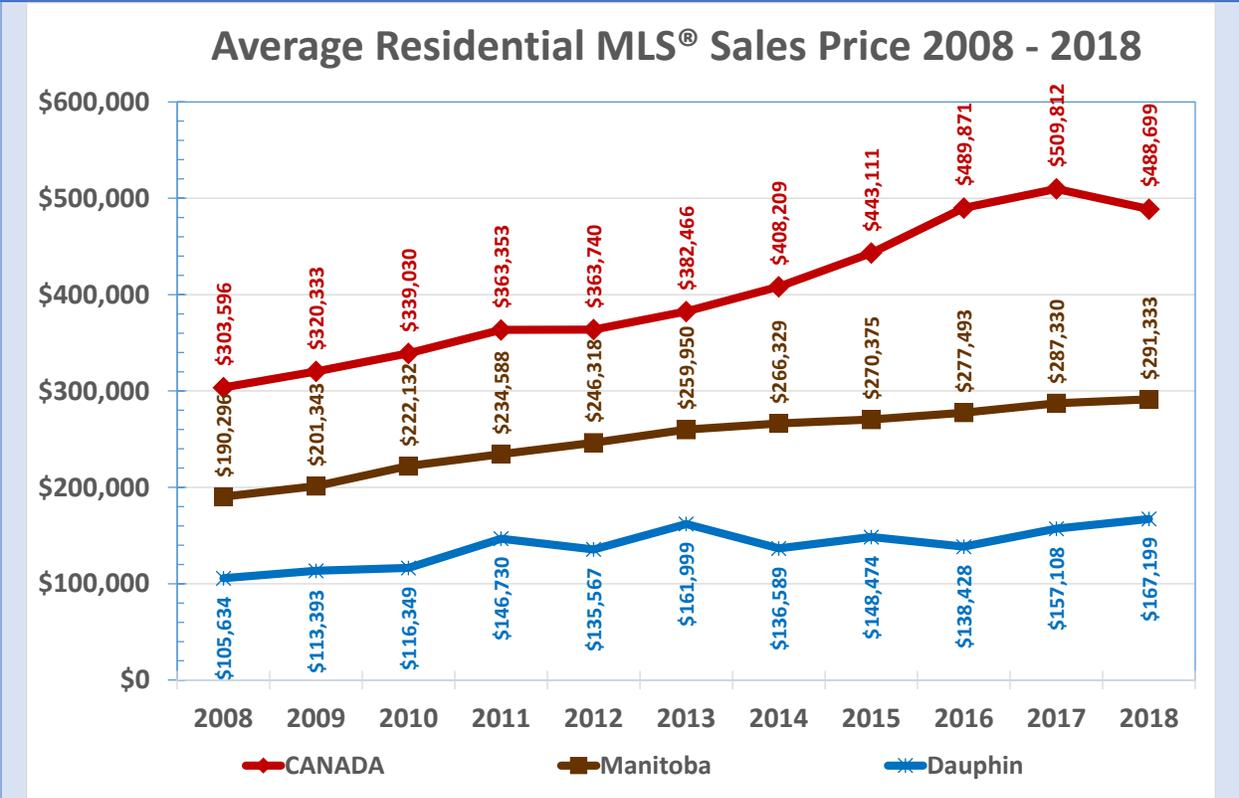
**Exhibit C.61 - Dauphin, CY 2016 Census Family Structure by Household Size for Private Households**

Dauphin, CY	Total - Household size	1 person	2 persons	3 persons	4 persons	5 or more persons	Number of persons in private households	Average household size
Total - Household type including census family structure	3,650	1,445	1,200	400	375	225	7,790	2
Census family households	2,090	0	1,090	395	375	225	6,120	3
One-census-family households without additional persons	1,950	0	1,095	345	355	150	5,475	3
One couple census family without other persons in the household	1,585	0	905	260	295	125	4,435	3
Without children	905	0	910	0	0	0	1,810	2
With children	675	0	0	260	300	125	2,620	4
One lone-parent census family without other persons in the household	365	0	190	85	65	25	1,040	3
Other census family households	145	0	0	50	20	75	645	5
Non-census-family households	1,555	1,445	105	0	0	0	1,675	1

Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016224

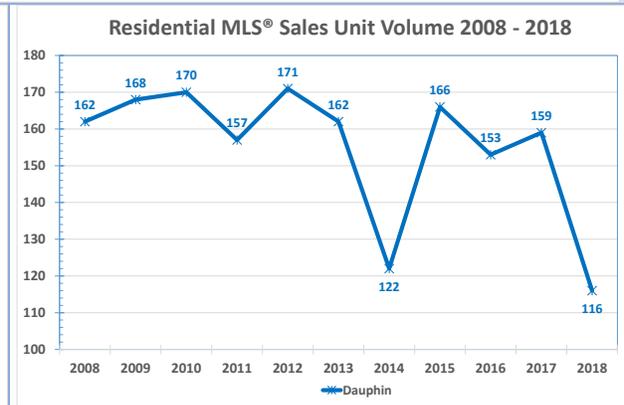
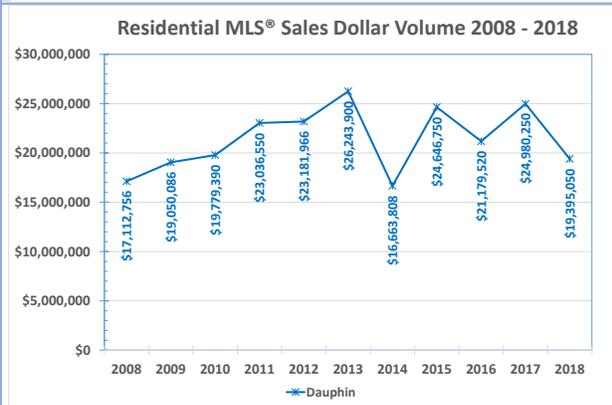
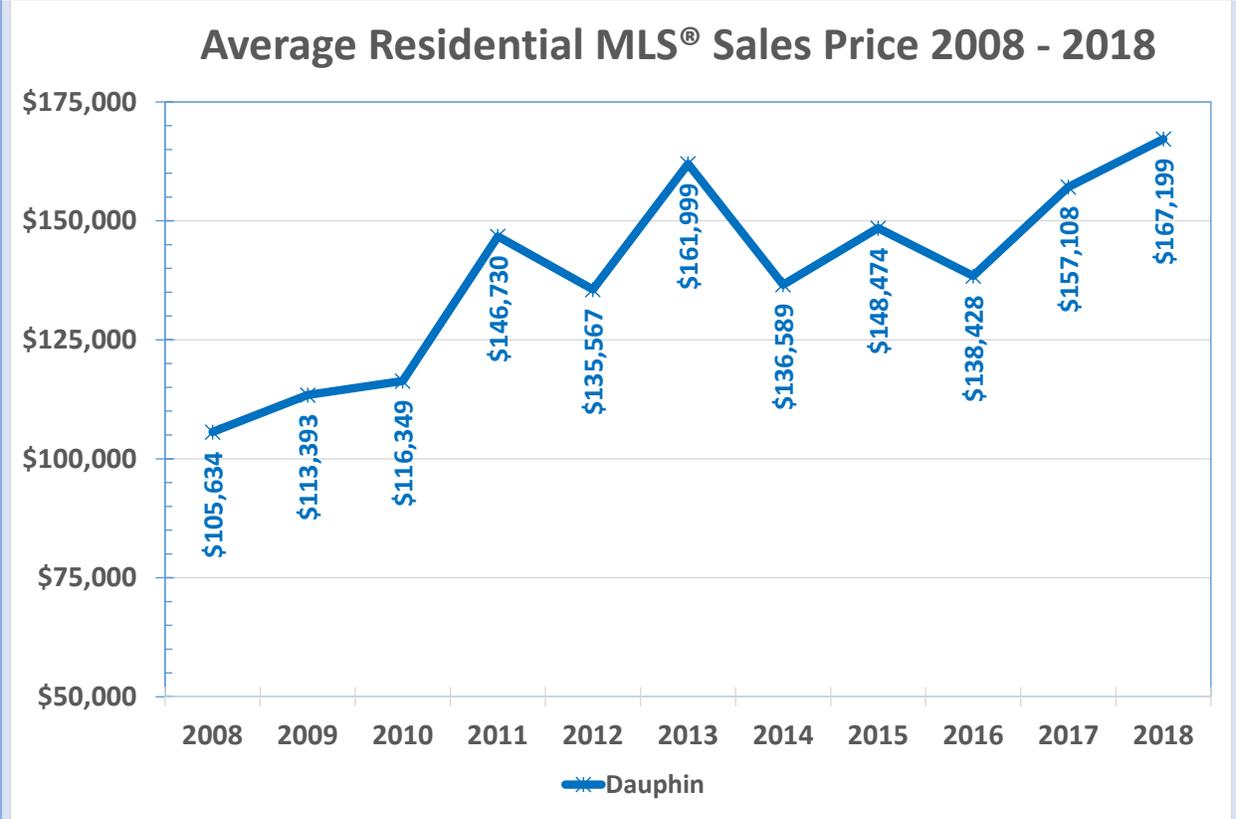
**Housing Sales Information**

**Exhibit C.62 - Canadian Real Estate Association Annual MLS® Average Prices 2008 - 2018**



Source: Canadian Real Estate Association Annual and Other Sources

Exhibit C.63 - Dauphin MLS® Sales Data 2008 - 2018



Source: Canadian Real Estate Association Annual and Other Sources

Exhibit C.64 - Canadian Real Estate Association Annual MLS® Statistical Survey plus Dauphin Housing Sales Data

Year	2018		2017		2016		2015		2014	
	Average Sales Value	# Units	Average Value	# Units						
Dauphin	\$167,199	116	\$157,108	159	\$138,428	153	\$148,474	166	\$136,589	122
Manitoba	\$291,333	13,556	\$287,330	14,428	\$277,493	14,550	\$270,375	14,021	\$266,329	13,782
CANADA	\$488,699	458,442	\$509,812	515,681	\$489,871	535,909	\$443,111	504,197	\$408,209	479,986

Source: Canadian Real Estate Association Annual and Other Sources

**Housing Affordability Indicators**

**Exhibit C.65 - 2016 Census The 2015 Canada Before-Tax Low-Income Cut-Offs (LICO-BT) Thresholds (1992 Base) for Private Households**

Economic Family Size	Size of Area of Residence				
	Rural Area	Small Population Centres < 30,000 Persons	Medium Population Centres 30,000 to 99,999 Persons	Large Urban Population Centres	
				100,000 to 499,999 Persons	500,000 Persons or more
Person not in an economic family	\$16,934	\$19,266	\$21,055	\$21,186	\$24,600
2 persons	\$21,082	\$23,983	\$26,211	\$26,373	\$30,625
3 persons	\$25,917	\$29,484	\$32,223	\$32,423	\$37,650
4 persons	\$31,468	\$35,799	\$39,124	\$39,367	\$45,712
5 persons	\$35,689	\$40,602	\$44,373	\$44,648	\$51,846
6 persons	\$40,253	\$45,793	\$50,046	\$50,357	\$58,473
7 or more persons	\$44,815	\$50,984	\$55,719	\$56,064	\$65,101

Source: Income Research Paper Series - Low Income Lines 2015-2016. Statistics Canada, Catalogue no. 75F0002MIE, 2017, no. 002.

**Exhibit C.66 - 2016 Census The 2015 Canada After-Tax Low-Income Cut-Offs (LICO-AT) Thresholds (1992 Base) for Private Households**

Economic Family Size	Size of Area of Residence				
	Rural Area	Small Population Centres < 30,000 Persons	Medium Population Centres 30,000 to 99,999 Persons	Large Urban Population Centres	
				100,000 to 499,999 Persons	500,000 Persons or more
Person not in an economic family	\$13,335	\$15,261	\$17,025	\$17,240	\$20,386
2 persons	\$16,230	\$18,576	\$20,722	\$20,982	\$24,811
3 persons	\$20,211	\$23,129	\$25,802	\$26,128	\$30,895
4 persons	\$25,213	\$28,856	\$32,191	\$32,596	\$38,544
5 persons	\$28,711	\$32,859	\$36,657	\$37,118	\$43,890
6 persons	\$31,841	\$36,441	\$40,654	\$41,165	\$48,675
7 or more persons	\$34,972	\$40,024	\$44,649	\$45,211	\$53,460

Source: Income Research Paper Series - Low Income Lines 2015-2016. Statistics Canada, Catalogue no. 75F0002MIE, 2017, no. 002.

**Exhibit C.67 - 2016 Census The 2015 Canada Low-Income Measures (LIM) Thresholds for Private Households**

Household Size	After-Tax Income	Before-Tax Income
1 person	\$22,133	\$25,516
2 persons	\$31,301	\$36,084
3 persons	\$38,335	\$44,194
4 persons	\$44,266	\$51,031
5 persons	\$49,491	\$57,054
6 persons	\$54,215	\$62,500
7 persons	\$58,558	\$67,508

\* Note: To convert to other household sizes, multiply the value in the one-person household by the square root of the desired household size.

Source: Statistics Canada, 2016 Census of Population.

**Exhibit C.68 - 2016 Census The 2015 Canada Market Basket Measure (MBM) Thresholds for Economic Families**

MBM Region Manitoba	Persons Not in Economic Families	Economic Family Size			
		2 persons	3 persons	4 persons	5 persons
Rural Areas	\$17,755	\$25,109	\$30,752	\$35,509	\$39,700
Small Population Centres < 30,000 Persons	\$18,450	\$26,092	\$31,956	\$36,900	\$41,255
Brandon (CA)	\$17,382	\$24,582	\$30,107	\$34,764	\$38,867
Winnipeg (CMA)	\$18,272	\$25,841	\$31,648	\$36,544	\$40,857

*\* Note: To convert to other family sizes, multiply the amount for persons not in economic families by the square root of the desired family size.*

*Note: The geographic area concepts and the Market Basket Measure (MBM) thresholds were defined by Employment and Social Development Canada (ESDC). This amount corresponds to the cost of a specific basket of goods and services representing a modest, basic standard of living in each of the 50 MBM geographic regions.*

*Source: Statistics Canada, Income Statistics Division.*

**Exhibit C.69 - 2016 Census Mortgage-Free Owners' Difference in Expenditures for the 2015 Canada Market Basket Measure (MBM) Thresholds for Economic Families**

MBM Region Manitoba	Persons Not in Economic Families	Economic Family Size			
		2 persons	3 persons	4 persons	5 persons
Rural Areas	\$1,440	\$2,036	\$2,494	\$2,880	\$3,220
Small Population Centres < 30,000 Persons	\$1,747	\$2,470	\$3,025	\$3,493	\$3,905
Brandon (CA)	\$1,913	\$2,705	\$3,313	\$3,825	\$4,276
Winnipeg (CMA)	\$2,009	\$2,841	\$3,480	\$4,018	\$4,492

*\* Note: To convert to other family sizes, multiply the amount for persons not in economic families by the square root of the desired family size.*

*Note: The geographic areas and mortgage-free owner's difference in expenditures concepts were defined by Employment and Social Development Canada (ESDC). This amount varies for each of the 50 geographic regions and represents the typical annual shelter cost savings a household that owns their dwelling without a mortgage would have compared to a renter household.*

*Source: Statistics Canada, Income Statistics Division.*

**Exhibit C.70 - 2007 to 2016 Manitoba Market Basket Measure (MBM) Thresholds (2011 base) for Reference Family in 2016 Constant Dollars**

MBM Region	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Rural Areas	\$32,724	\$33,516	\$35,209	\$35,130	\$36,009	\$36,197	\$35,613	\$35,618	\$35,971	\$35,043
Small Population Centres < 30,000 Persons	\$34,094	\$34,889	\$36,606	\$36,549	\$37,415	\$37,609	\$37,019	\$37,022	\$37,380	\$36,447
Brandon (CA)	\$31,887	\$32,362	\$34,523	\$34,313	\$35,151	\$35,043	\$34,324	\$34,776	\$35,216	\$34,303
Winnipeg (CMA)	\$32,952	\$33,712	\$35,852	\$35,733	\$36,471	\$36,554	\$36,510	\$36,544	\$36,983	\$36,237
Regina (CMA)	\$33,157	\$34,050	\$35,815	\$35,638	\$36,562	\$36,820	\$37,328	\$37,235	\$38,027	\$37,815

*Note: Market basket measure (MBM) for 2 Adult and 2 Children Reference Families in 2016 Constant dollars*

*Statistics Canada. Table 11-10-0230-01 Market Basket Measure (MBM) thresholds (2011 base) for reference family, by Market Basket Measure region and component, in current dollars and 2016 constant dollars*

**Exhibit C.71 - 2007 to 2016 Rural Manitoba Market Basket Measure (MBM) Thresholds (2011 base) by Components for Reference Family in 2016 Constant Dollars**

MBM Component	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total Threshold	\$32,724	\$33,516	\$35,209	\$35,130	\$36,009	\$36,197	\$35,613	\$35,618	\$35,971	\$35,043
Food	\$9,129	\$9,710	\$10,788	\$10,479	\$11,071	\$11,109	\$10,907	\$11,287	\$11,591	\$11,119
Clothing	\$2,441	\$2,364	\$2,397	\$2,397	\$2,344	\$2,245	\$2,095	\$1,934	\$1,842	\$1,792
Transportation	\$5,265	\$5,395	\$5,032	\$5,245	\$5,261	\$5,525	\$5,599	\$5,229	\$5,181	\$5,189
Shelter	\$7,121	\$7,099	\$7,208	\$7,305	\$7,225	\$7,255	\$7,213	\$7,204	\$7,233	\$7,212
Other expenses	\$8,768	\$8,948	\$9,783	\$9,703	\$10,110	\$10,064	\$9,799	\$9,965	\$10,124	\$9,731

*Note: Market basket measure (MBM) for 2 Adult and 2 Children Reference Families in 2016 Constant dollars*

*Statistics Canada. Table 11-10-0230-01 Market Basket Measure (MBM) thresholds (2011 base) for reference family, by Market Basket Measure region and component, in current dollars and 2016 constant dollars*

**Exhibit C.72 - 2016 Census Area Low Income Cut-Offs for Economic Families in Private Households**

Total - Economic family structure	Canada		Manitoba		Census Division No. 17		Dauphin CY + Dauphin RM + Gilbert Plains MU +		Dauphin, City		Dauphin, Rural Municipality		Lakeshore, Rural Municipality		Gilbert Plains, Municipality		Rest of Census Division No. 17	
	LICO before tax (LICO-BT)	LICO after tax (LICO-AT)	(LICO-BT)	(LICO-AT)	(LICO-BT)	(LICO-AT)	(LICO-BT)	(LICO-AT)	(LICO-BT)	(LICO-AT)	(LICO-BT)	(LICO-AT)	(LICO-BT)	(LICO-AT)	(LICO-BT)	(LICO-AT)	(LICO-BT)	(LICO-AT)
Total-Family low-income status	9,688,840	9,688,840	341,205	341,205	6,085	6,080	3,750	3,745	2,125	2,125	755	755	445	445	425	420	2,335	2,335
Low-income status-not applicable	116,795	116,800	13,170	13,165	295	295	0	0	0	0	0	0	0	0	0	0	295	295
Low-income status-applicable	9,572,045	9,572,045	328,035	328,035	5,790	5,790	3,745	3,750	2,125	2,125	755	755	445	445	420	425	2,045	2,040
In low income	577,595	842,680	22,215	30,450	250	410	165	275	95	175	25	40	20	30	25	30	85	135
Not in low income	8,994,455	8,729,365	305,815	297,585	5,540	5,375	3,580	3,480	2,035	1,955	730	720	415	410	400	395	1,960	1,895

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016136 and 98-400-X2016135

**Exhibit C.73 - 2016 Census Area 2015 Low Income Statistics for Population in Private Households**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17	Manitoba
Total - Low-income status in 2015 for the population in private households to whom low-income concepts are applicable	33,968,295	1,175,720	37,170	19,895	12,980	7,790	2,390	1,360	1,440	6,915
0 to 17 years	6,836,380	260,905	7,740	4,210	2,795	1,745	505	250	295	1,415
0 to 5 years	2,228,770	85,935	2,450	1,335	875	580	140	80	75	460
18 to 64 years	21,695,090	737,035	20,855	11,035	7,380	4,350	1,450	760	820	3,655
65 years and over	5,436,830	177,780	8,575	4,655	2,800	1,690	435	350	325	1,855
<i>In low income based on the Low-income measure, after tax (LIM-AT)</i>	<i>4,809,940</i>	<i>180,880</i>	<i>7,910</i>	<i>4,375</i>	<i>2,600</i>	<i>1,635</i>	<i>340</i>	<i>295</i>	<i>330</i>	<i>1,775</i>
<i>0 to 17 years</i>	<i>1,163,830</i>	<i>57,185</i>	<i>2,010</i>	<i>1,180</i>	<i>720</i>	<i>485</i>	<i>80</i>	<i>75</i>	<i>80</i>	<i>460</i>
<i>0 to 5 years</i>	<i>396,095</i>	<i>21,325</i>	<i>765</i>	<i>470</i>	<i>280</i>	<i>205</i>	<i>25</i>	<i>30</i>	<i>20</i>	<i>190</i>
<i>18 to 64 years</i>	<i>2,855,290</i>	<i>98,920</i>	<i>3,650</i>	<i>2,010</i>	<i>1,235</i>	<i>750</i>	<i>170</i>	<i>140</i>	<i>175</i>	<i>775</i>
<i>65 years and over</i>	<i>790,825</i>	<i>24,785</i>	<i>2,250</i>	<i>1,185</i>	<i>640</i>	<i>395</i>	<i>90</i>	<i>80</i>	<i>75</i>	<i>545</i>
<i>Prevalence of low income based on the Low-income measure, after tax (LIM-AT) (%)</i>	<i>14.2%</i>	<i>15.4%</i>	<i>21.3%</i>	<i>22.0%</i>	<i>20.0%</i>	<i>21.0%</i>	<i>14.2%</i>	<i>21.7%</i>	<i>22.9%</i>	<i>25.7%</i>
<i>0 to 17 years (%)</i>	<i>17.0%</i>	<i>21.9%</i>	<i>26.0%</i>	<i>28.0%</i>	<i>25.8%</i>	<i>27.8%</i>	<i>15.8%</i>	<i>30.0%</i>	<i>27.1%</i>	<i>32.5%</i>
<i>0 to 5 years (%)</i>	<i>17.8%</i>	<i>24.8%</i>	<i>31.2%</i>	<i>35.2%</i>	<i>32.0%</i>	<i>35.3%</i>	<i>17.9%</i>	<i>37.5%</i>	<i>26.7%</i>	<i>41.3%</i>
<i>18 to 64 years (%)</i>	<i>13.2%</i>	<i>13.4%</i>	<i>17.5%</i>	<i>18.2%</i>	<i>16.7%</i>	<i>17.2%</i>	<i>11.7%</i>	<i>18.4%</i>	<i>21.3%</i>	<i>21.2%</i>
<i>65 years and over (%)</i>	<i>14.5%</i>	<i>13.9%</i>	<i>26.2%</i>	<i>25.5%</i>	<i>22.9%</i>	<i>23.4%</i>	<i>20.7%</i>	<i>22.9%</i>	<i>23.1%</i>	<i>29.4%</i>

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-401-X2016055 and 98-401-X2016049

**Exhibit C.74 - 2016 Census Area 2015 Low Income Cut-Off Statistics for Population in Private Households**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
In low income based on the Low-income cut-offs, after tax (LICO-AT)	3,128,995	115,965	2,315	1,270	3,585	535	110	90	100	435
0 to 17 years	696,025	33,260	595	335	930	155	20	20	30	110
0 to 5 years	236,435	12,310	235	130	365	65	5	5	5	50
18 to 64 years	2,157,745	73,655	1,535	840	2,375	350	75	70	70	275
65 years and over	275,225	9,045	185	95	280	35	15	5	5	35
Prevalence of low income based on the Low-income cut-offs, after tax (LICO-AT) (%)	9.2%	9.9%	6.2%	6.4%	27.6%	6.9%	4.6%	6.6%	6.9%	6.3%
0 to 17 years (%)	10.2%	12.7%	7.7%	8.0%	33.3%	8.9%	4.0%	8.0%	10.2%	7.8%
0 to 5 years (%)	10.6%	14.3%	9.6%	9.7%	41.7%	11.2%	3.6%	6.3%	6.7%	10.9%
18 to 64 years (%)	9.9%	10.0%	7.4%	7.6%	32.2%	8.0%	5.2%	9.2%	8.5%	7.5%
65 years and over (%)	5.1%	5.1%	2.2%	2.0%	10.0%	2.1%	3.4%	1.4%	1.5%	1.9%

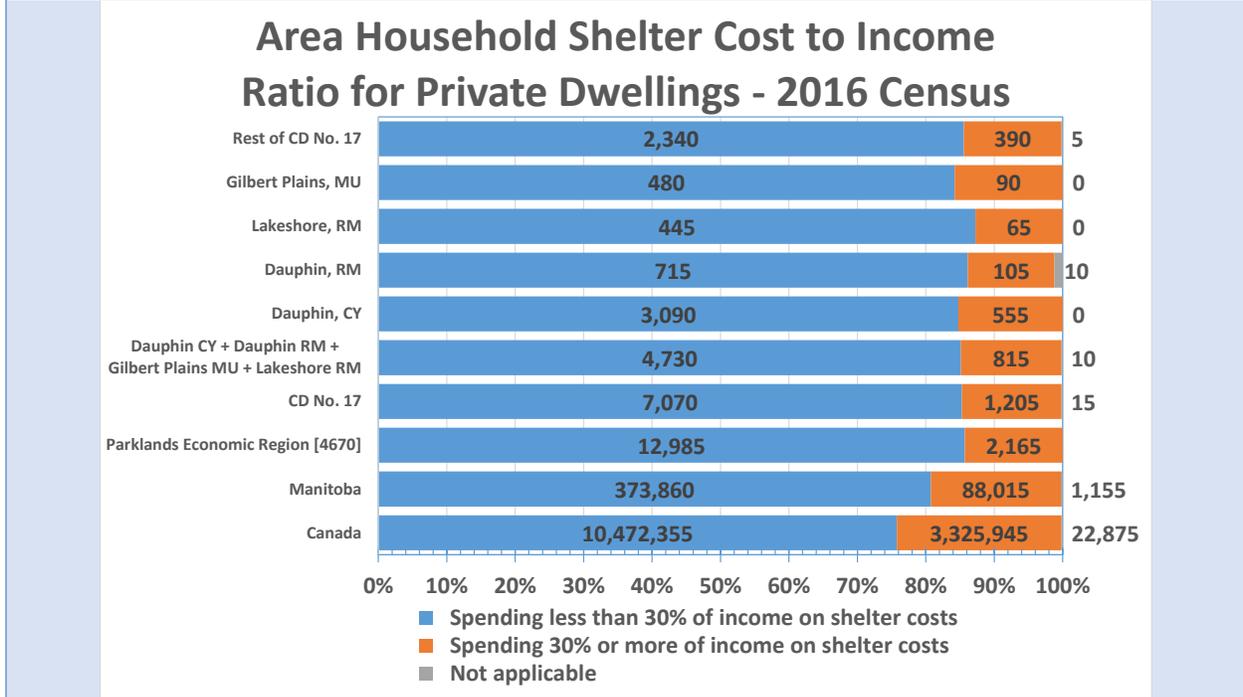
Source: Statistics Canada 2016 Census Catalogue Numbers: 98-401-X2016055 and 98-401-X2016049

**Exhibit C.75 - 2016 Census Area Household Shelter Cost to Income Ratio for Private Dwellings**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Shelter-cost-to-income ratio	13,821,185	463,025	15,150	8,285	5,550	3,640	830	510	570	2,735
Spending less than 30% of income on shelter costs	10,472,355	373,860	12,985	7,070	4,730	3,090	715	445	480	2,340
Spending 30% or more of income on shelter costs	3,325,945	88,015	2,165	1,205	815	555	105	65	90	390
30% to less than 100%	2,861,615	76,075	1,920	1,075	740	505	90	55	90	335
Not applicable	22,875	1,155		15	10	0	10	0	0	5

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016229, 98-401-X2016049, and 98-400-X2016228

**Exhibit C.76 - 2016 Census Area Housing Affordability for Private Dwellings**



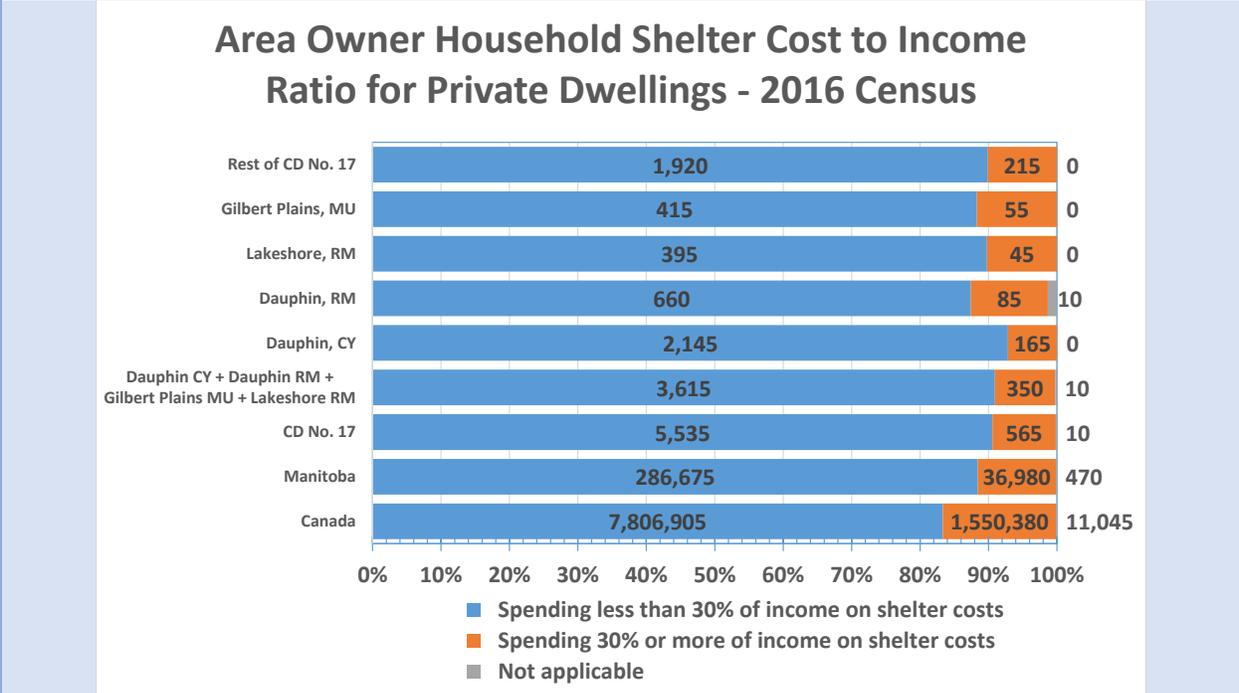
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016229, 98-401-X2016049, and 98-400-X2016228

**Exhibit C.77 - 2016 Census Area Owner Household Shelter Cost to Income Ratio for Private Dwellings**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Shelter-cost-to-income ratio	9,368,330	324,120	6,110	3,975	2,315	750	440	470	2,135
Spending less than 30% of income on shelter costs	7,806,905	286,675	5,535	3,615	2,145	660	395	415	1,920
Spending 30% or more of income on shelter costs	1,550,380	36,980	565	350	165	85	45	55	215
30% to less than 100%	1,351,305	32,605	520	340	165	75	45	55	180
Not applicable	11,045	470	10	10	0	10	0	0	0

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016229 and 98-400-X2016228

**Exhibit C.78 - 2016 Census Area Owner Housing Affordability for Private Dwellings**



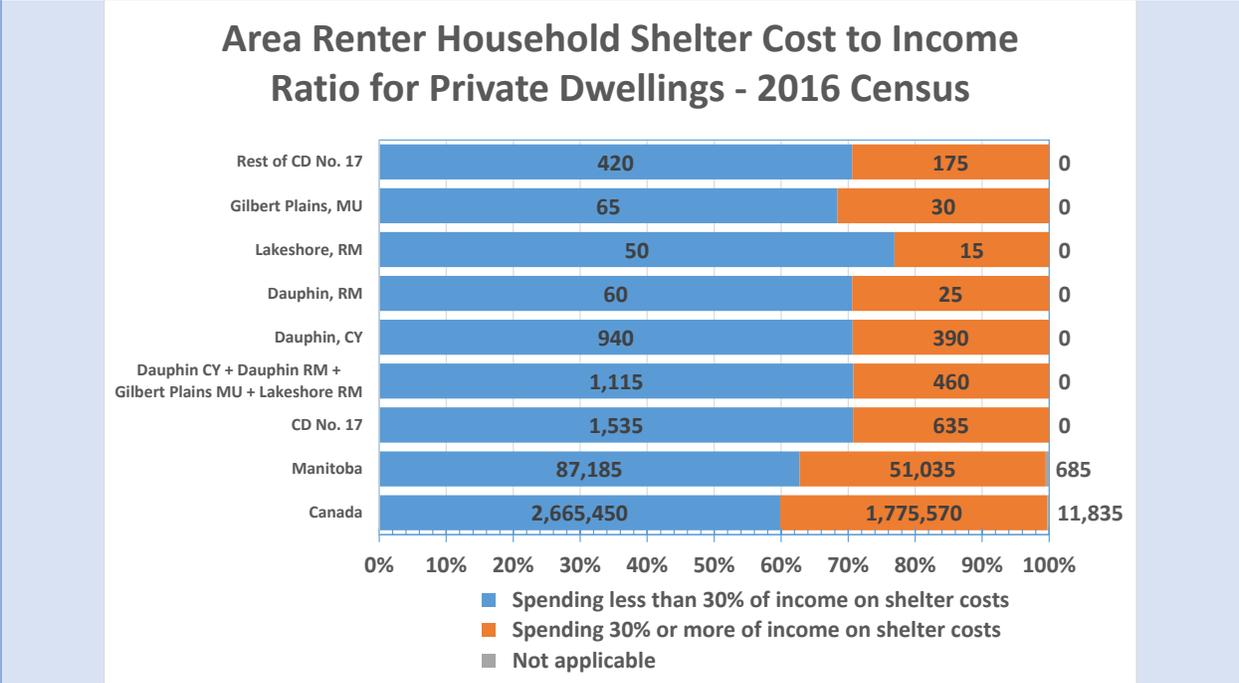
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016229, 98-401-X2016049, and 98-400-X2016228

**Exhibit C.79 - 2016 Census Area Renter Household Shelter Cost to Income Ratio for Private Dwellings**

Region	Canada	Manitoba	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Shelter-cost-to-income ratio	4,452,850	138,905	2,175	1,580	1,330	80	70	100	595
Spending less than 30% of income on shelter costs	2,665,450	87,185	1,535	1,115	940	60	50	65	420
Spending 30% or more of income on shelter costs	1,775,570	51,035	635	460	390	25	15	30	175
30% to less than 100%	1,510,305	43,470	550	405	345	20	10	30	145
Not applicable	11,835	685	0	0	0	0	0	0	0

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-400-X2016229 and 98-400-X2016228

**Exhibit C.80 - 2016 Census Area Renter Housing Affordability for Private Dwellings**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016229, 98-401-X2016049, and 98-400-X2016228

**Exhibit C.81 - Dauphin, CY 2016 Census Household Shelter Cost to Income Ratio for Private Dwellings**

Dauphin, CY	Total - Tenure including presence of mortgage payments and subsidized housing	Owner	With mortgage	Without mortgage	Renter	Subsidized housing	Not subsidized housing
Total - Shelter-cost-to-income ratio	3,640	2,315	1,170	1,145	1,330	290	1,035
Spending less than 30% of income on shelter costs	3,090	2,145	1,035	1,110	940	185	755
Spending 30% or more of income on shelter costs	555	165	135	30	390	105	280
30% to less than 100%	505	165	130	30	345	95	250
Not applicable	0	0	0	0	0	0	0

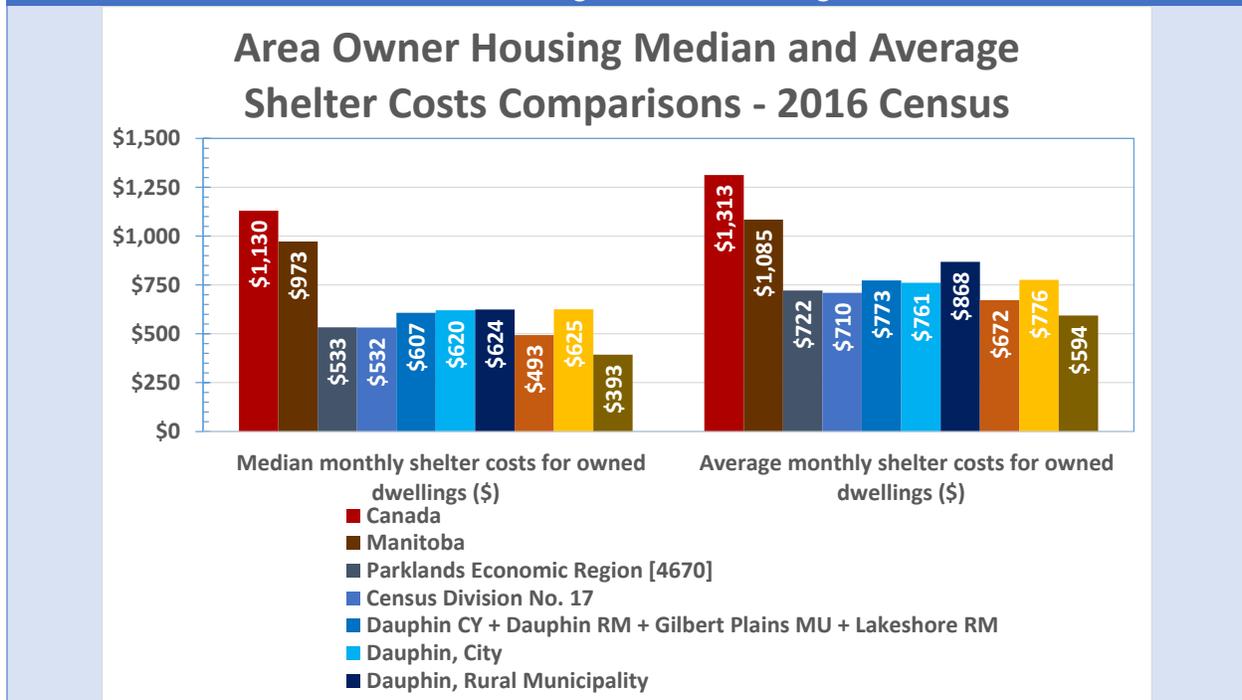
Source: Statistics Canada 2016 Census Catalogue Number: 98-400-X2016229

**Exhibit C.82 - 2016 Census Area Owner Housing Affordability**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Owner households in non-farm, non-reserve private dwellings	9,368,330	324,120	11,320	6,115	3,965	2,310	750	440	465	2,150
% of owner households with a mortgage	60.7%	60.4%	42.9%	43.4%	48.5%	50.8%	49.0%	32.6%	51.1%	34.0%
% of owner households spending 30% or more of its income on shelter costs	16.6%	11.4%	9.4%	9.3%	8.9%	7.1%	12.1%	10.1%	11.7%	10.0%
Median monthly shelter costs for owned dwellings (\$)	\$1,130	\$973	\$533	\$532	\$607	\$620	\$624	\$493	\$625	\$393
Average monthly shelter costs for owned dwellings (\$)	\$1,313	\$1,085	\$722	\$710	\$773	\$761	\$868	\$672	\$776	\$594

Source: Statistics Canada 2016 Census Catalogue Numbers: 98-401-X2016055 and 98-401-X2016049

**Exhibit C.83 - 2016 Census Area Owner Housing Median and Average Shelter Costs**



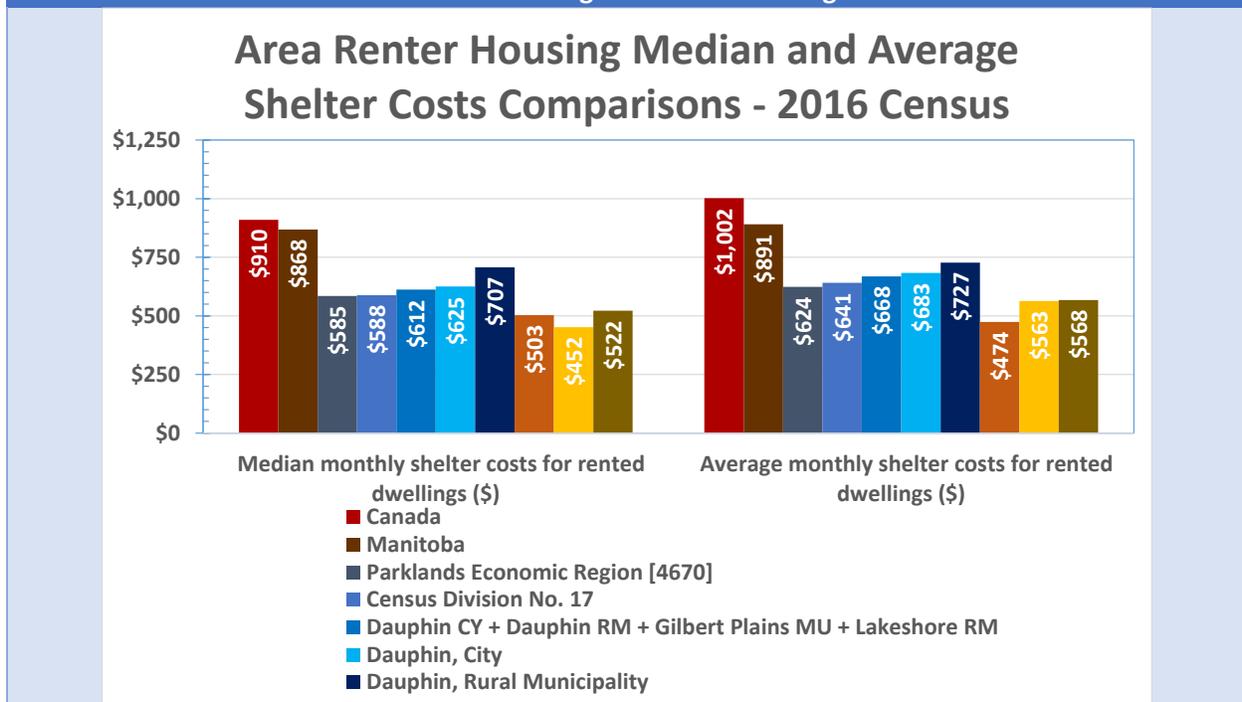
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-401-X2016055 and 98-401-X2016049

**Exhibit C.84 - 2016 Census Area Renter Housing Affordability**

Region	Canada	Manitoba	Parklands Economic Region [4670]	Census Division No. 17	Dauphin CY + Dauphin RM + Gilbert Plains MU + Lakeshore RM	Dauphin, City	Dauphin, Rural Municipality	Lakeshore, Rural Municipality	Gilbert Plains, Municipality	Rest of Census Division No. 17
Total - Tenant households in non-farm, non-reserve private dwellings	4,452,850	138,905	3,855	2,170	1,585	1,330	80	70	105	585
% of tenant households in subsidized housing	13.0%	19.4%	28.4%	24.8%	20.9%	22.2%	0.0%	0.0%	35.0%	35.2%
% of tenant households spending 30% or more of its income on shelter costs	40.0%	36.9%	28.7%	29.3%	29.5%	28.9%	31.2%	30.8%	35.0%	28.7%
Median monthly shelter costs for rented dwellings (\$)	\$910	\$868	\$585	\$588	\$612	\$625	\$707	\$503	\$452	\$522
Average monthly shelter costs for rented dwellings (\$)	\$1,002	\$891	\$624	\$641	\$668	\$683	\$727	\$474	\$563	\$568

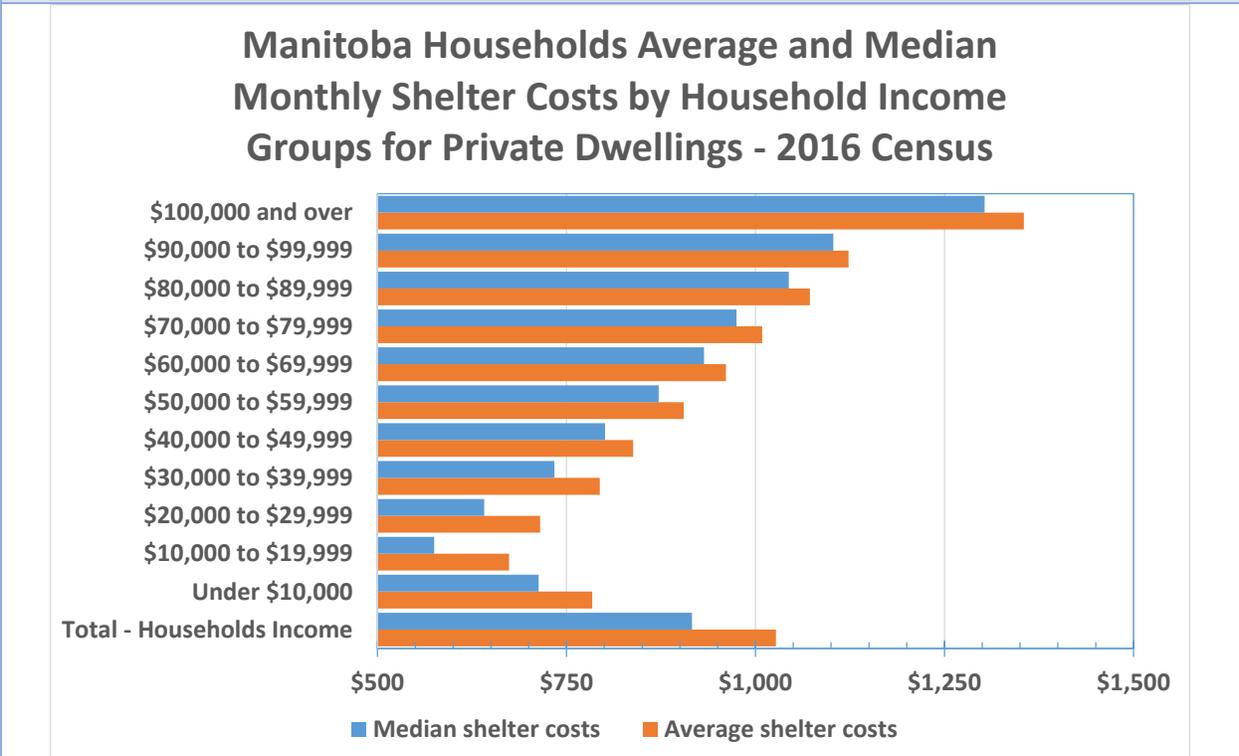
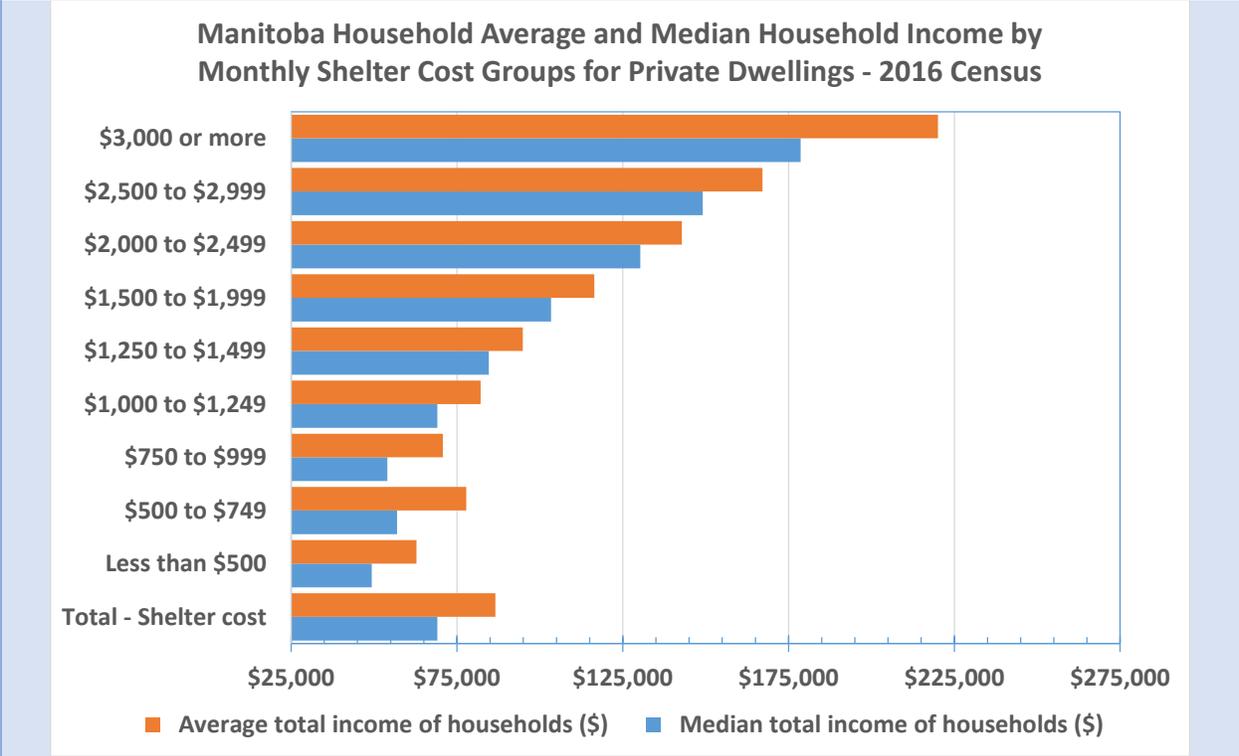
Source: Statistics Canada 2016 Census Catalogue Numbers: 98-401-X2016055 and 98-401-X2016049

**Exhibit C.85 - 2016 Census Area Renter Housing Median and Average Shelter Costs**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-401-X2016055 and 98-401-X2016049

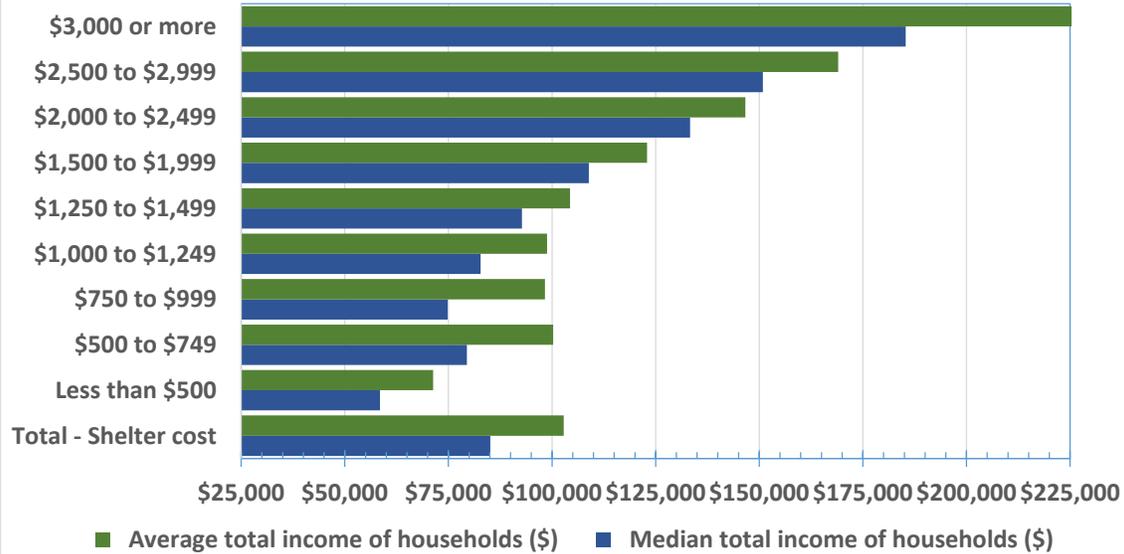
**Exhibit C.86 - Manitoba 2016 Census Shelter Costs by Household Income for Private Dwellings**



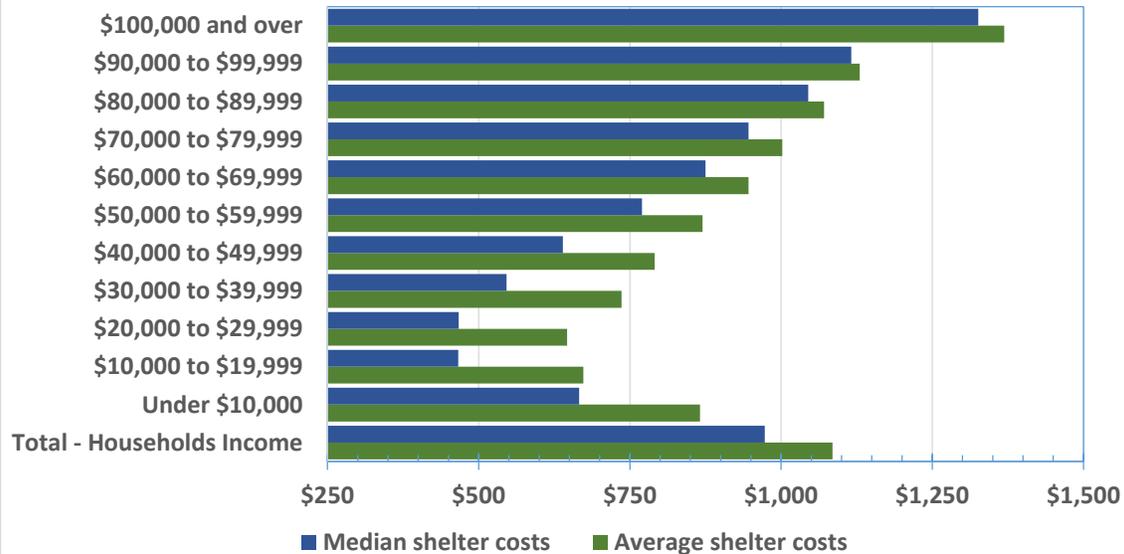
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016228

**Exhibit C.87 - Manitoba 2016 Census Owner Shelter Costs by Household Income for Private Dwellings**

### Manitoba Household Average and Median Owner Household Income by Monthly Shelter Cost Groups for Private Dwellings - 2016 Census

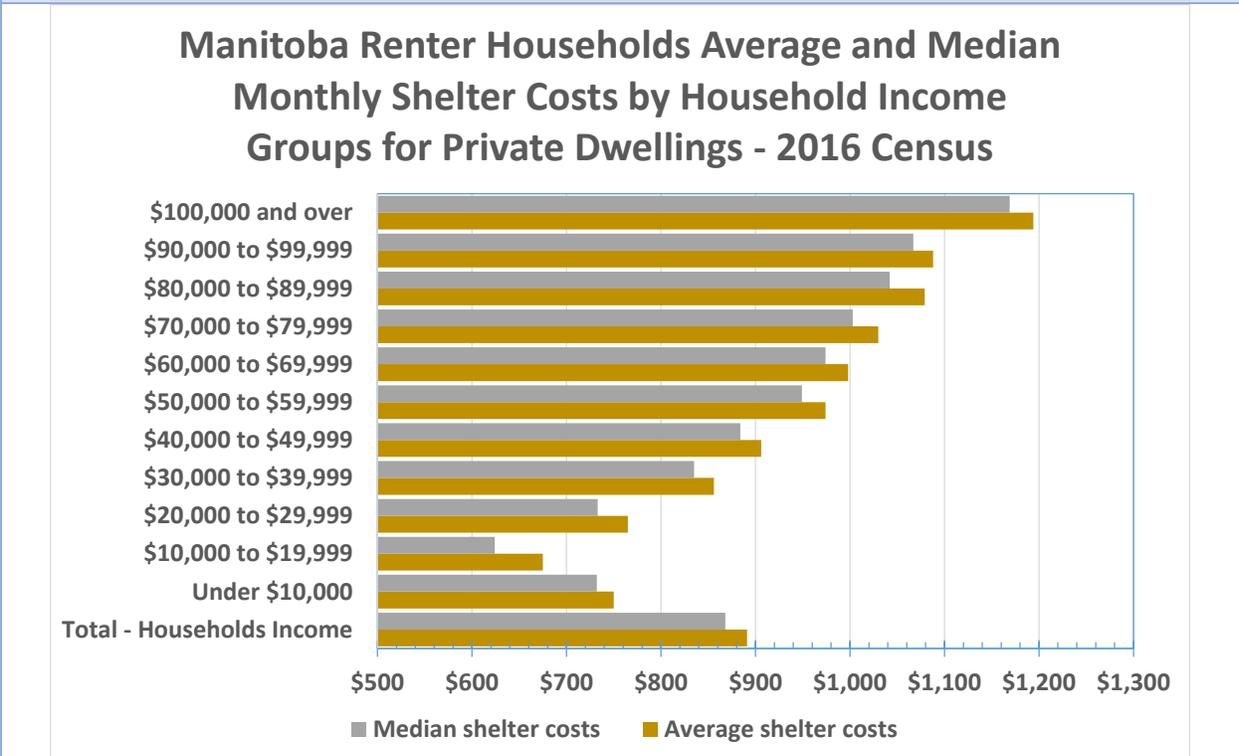
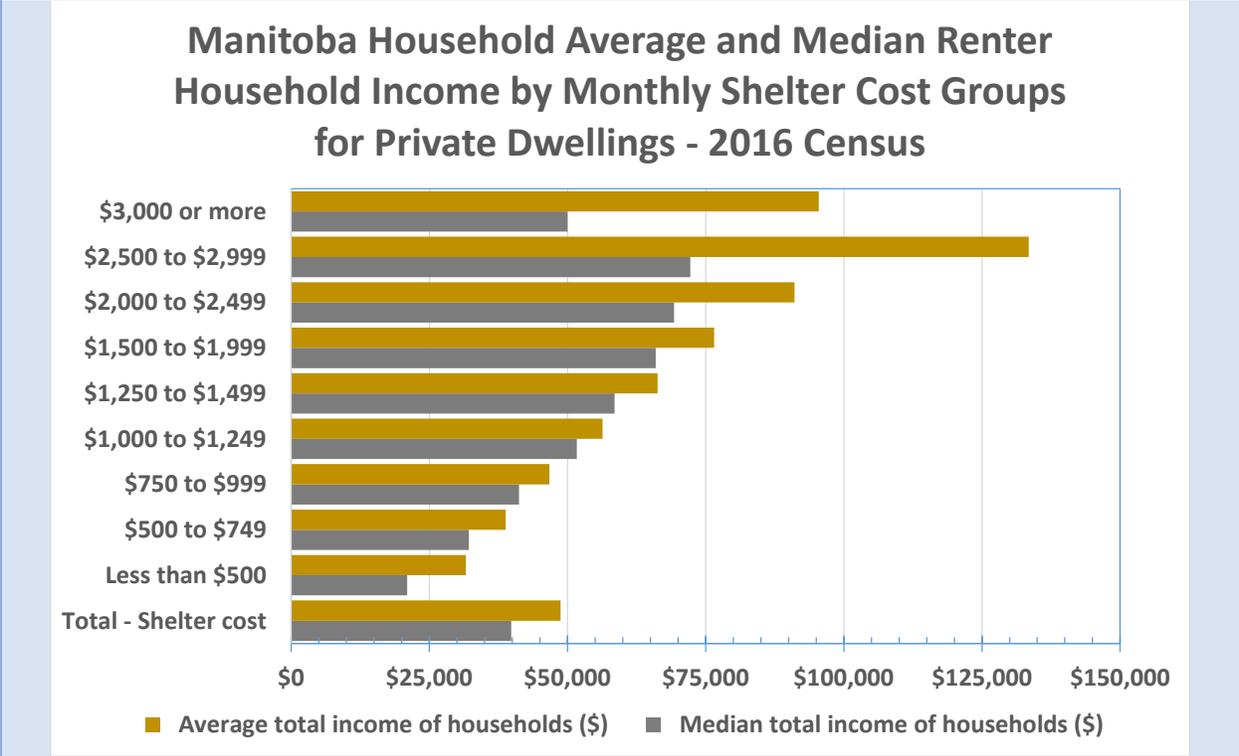


### Manitoba Owner Households Average and Median Monthly Shelter Costs by Household Income Groups for Private Dwellings - 2016 Census



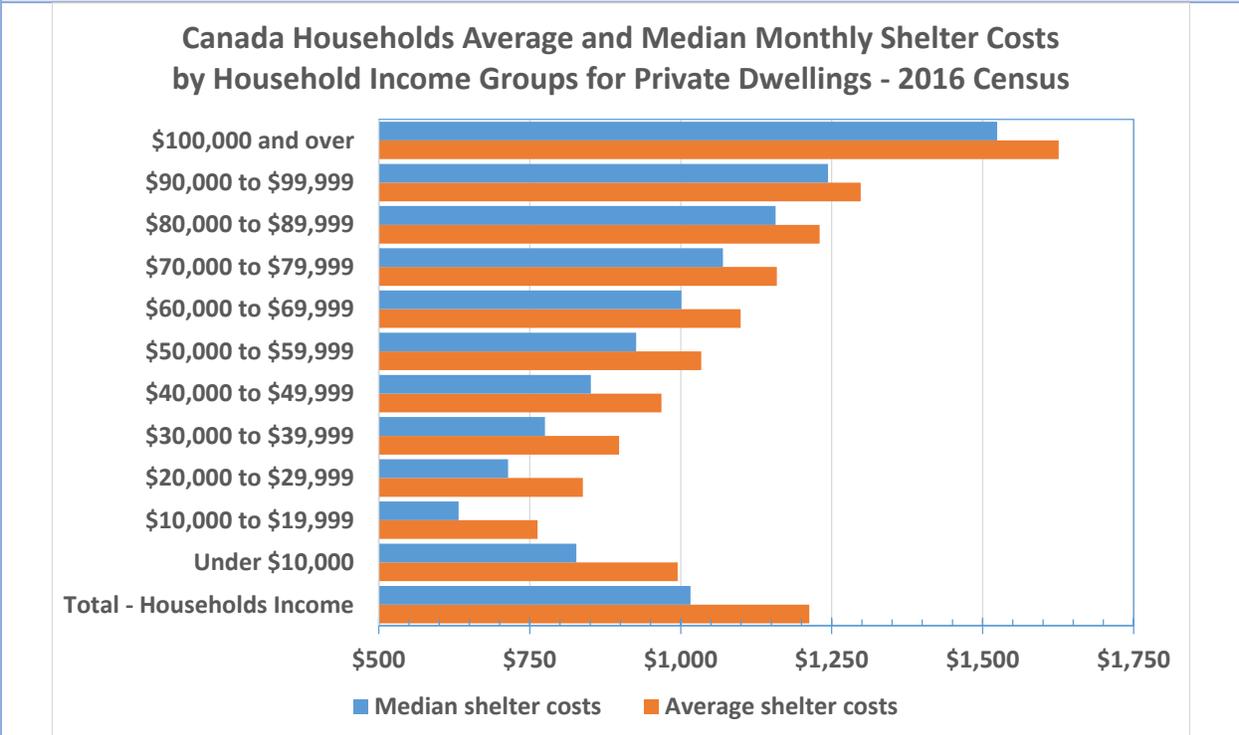
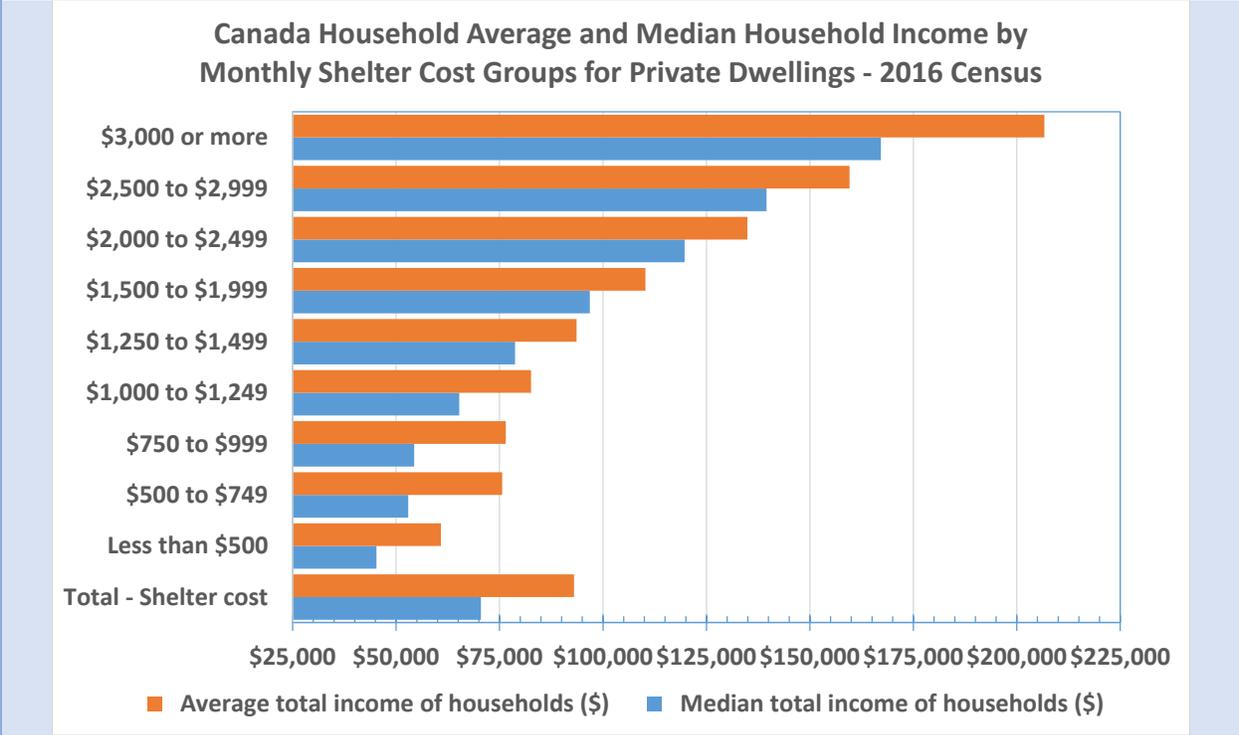
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016228

Exhibit C.88 - Manitoba 2016 Census Renter Shelter Costs by Household Income for Private Dwellings



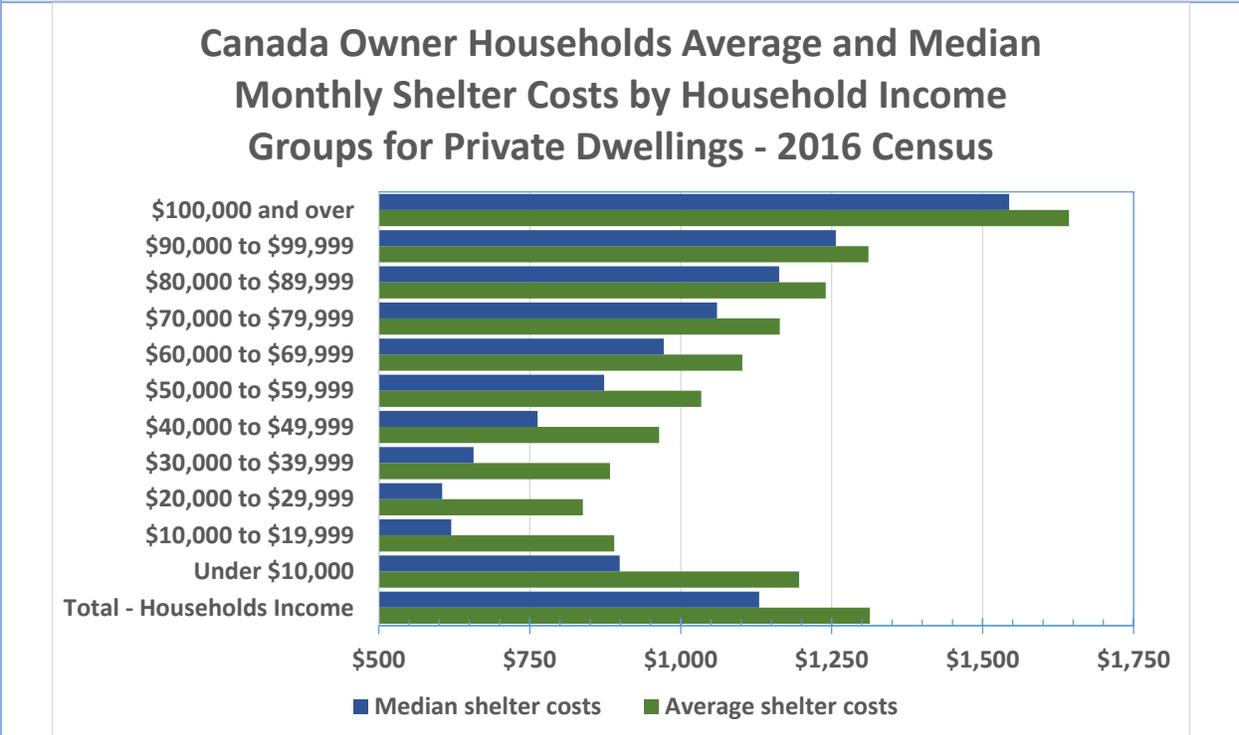
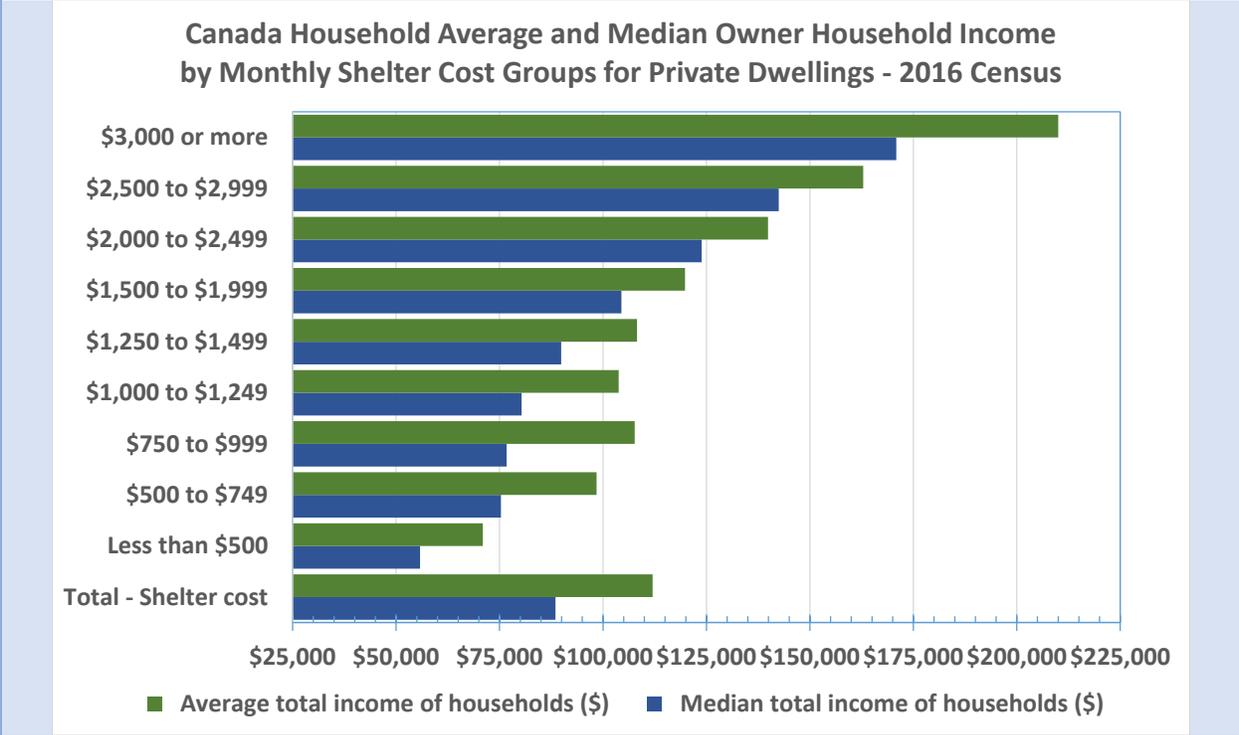
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016228

**Exhibit C.89 - Canada 2016 Census Shelter Costs by Household Income for Private Dwellings**



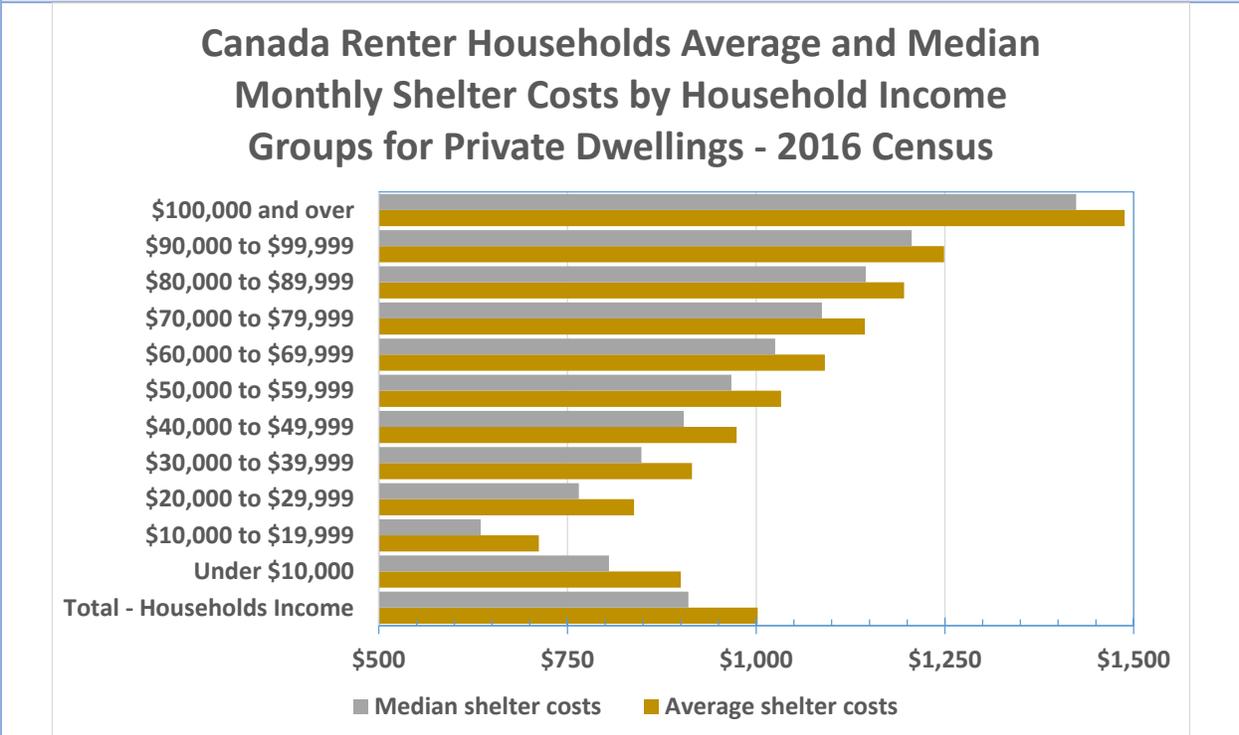
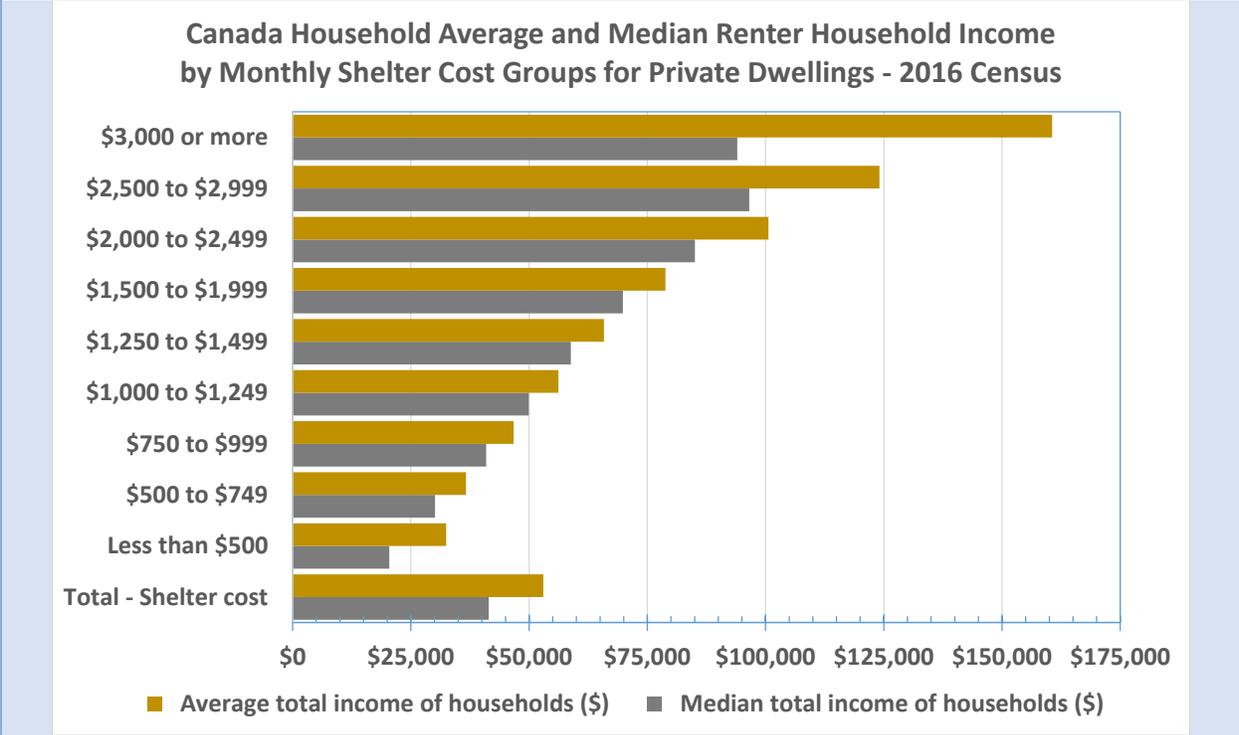
Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016228

**Exhibit C.90 - Canada 2016 Census Owner Shelter Costs by Household Income for Private Dwellings**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016228

**Exhibit C.91 - Canada 2016 Census Renter Shelter Costs by Household Income for Private Dwellings**



Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue 98-400-X2016228

## Dauphin Area Housing Market Overview

Exhibit C.92 - Dauphin, City Estimated 2018 Housing Composition						
	Bachelor / Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom +	Total
<b>RENTAL</b>						
Apartment	20	150	150	15	0	390
Single-Detached House	0	35	170	120	60	385
Multi-plexes / Townhouse	0	70	35	30	20	155
Movable Dwelling	0	0	25	20	0	45
<b>ACCESSIBLE &amp; SENIORS</b>						
Senior Units	15	135	140	10	0	300
Family Units	0	10	55	40	20	125
Accessible & Special Needs	0	0	0	0	0	0
Individual Units	0	0	0	0	0	0
<b>BAND HOUSING</b>						
Band Housing	0	0	0	0	0	0
<b>OWNERSHIP</b>						
Single-Detached House	0	15	435	890	825	2,404
Apartment	0	0	10	0	0	195
Multi-plexes / Townhouse	0	0	0	10	10	33
Movable Dwellings	0	0	55	60	0	115
<b>Total *</b>	<b>35</b>	<b>415</b>	<b>1,075</b>	<b>1,195</b>	<b>935</b>	<b>4,147</b>
<p>* Note: New Built Facilities bedrooms are not known, therefore column totals by number of bedrooms do not include all of the housing units - All facilities are represented in the overall total units. Accessible &amp; Seniors Units represent non-market housing (social and affordable housing units only) from Community-Based Organizations for non-temporary or non-transitional residents.</p> <p>Source: Preferred Choice modelling based upon Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan planning table; Statistics Canada 2016 Housing Tenure and Dwellings by Bedroom Number Census data, and City of Dauphin Building Permits info</p>						

**Dauphin Housing Supply Capacity**

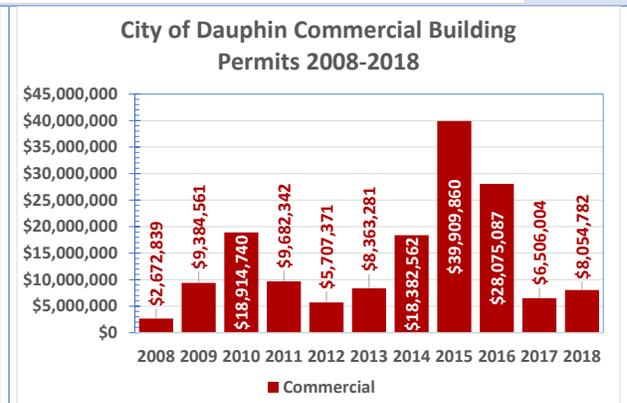
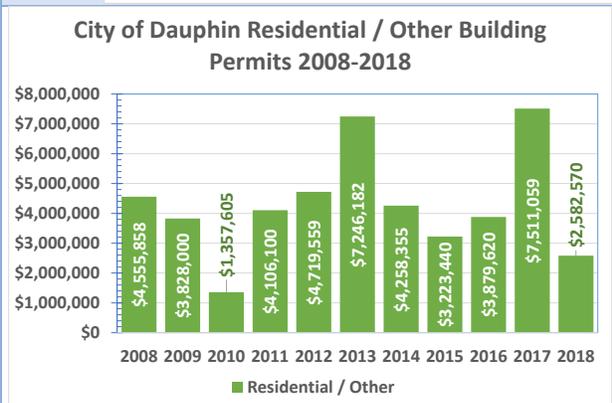
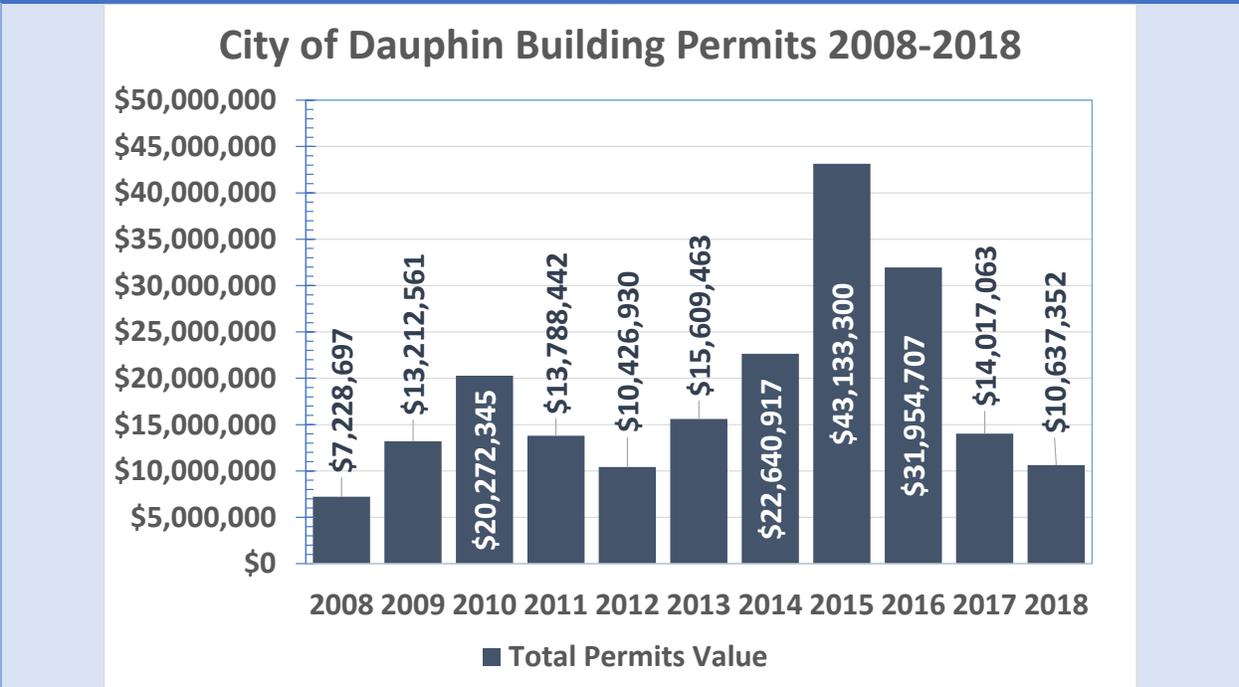
**Exhibit C.93 - City of Dauphin Available Lot Supply 2019**

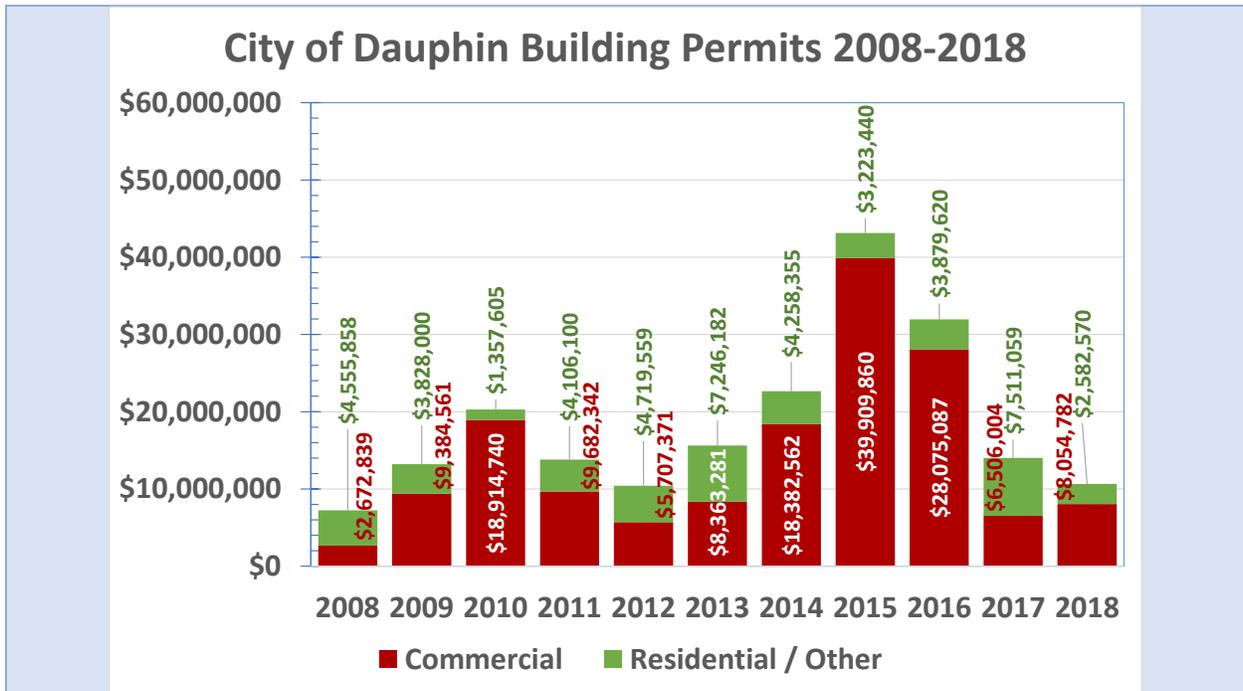
- 20 Available Vacant Properties
  - 4 Single Family Lots
  - 6 Farm Land Areas
  - 2 Vacant Larger Land Areas
  - 7 Vacant Lots
  - 1 Municipal Lot

Source: Prepared by Preferred Choice based on City of Dauphin data

**Recent Housing Demand Activity**

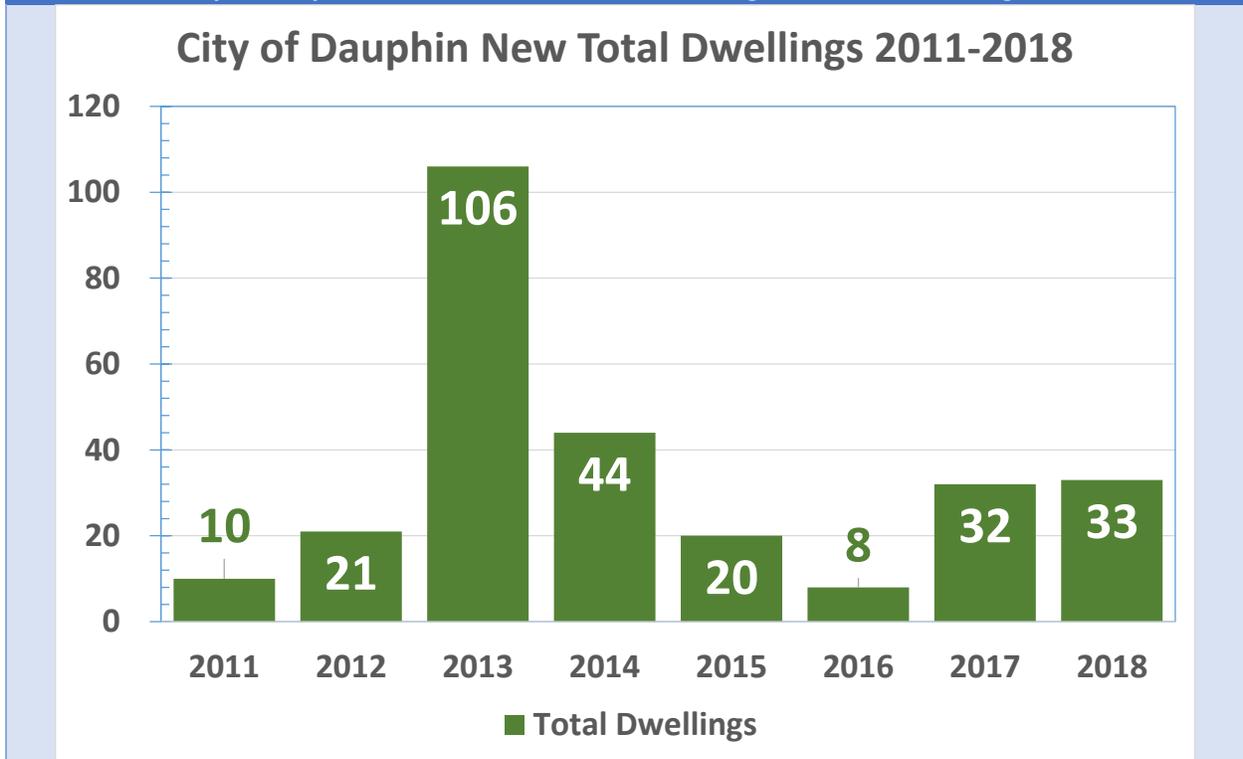
**Exhibit C.94 - City of Dauphin 2008 - 2018 Building Permit Values Data**

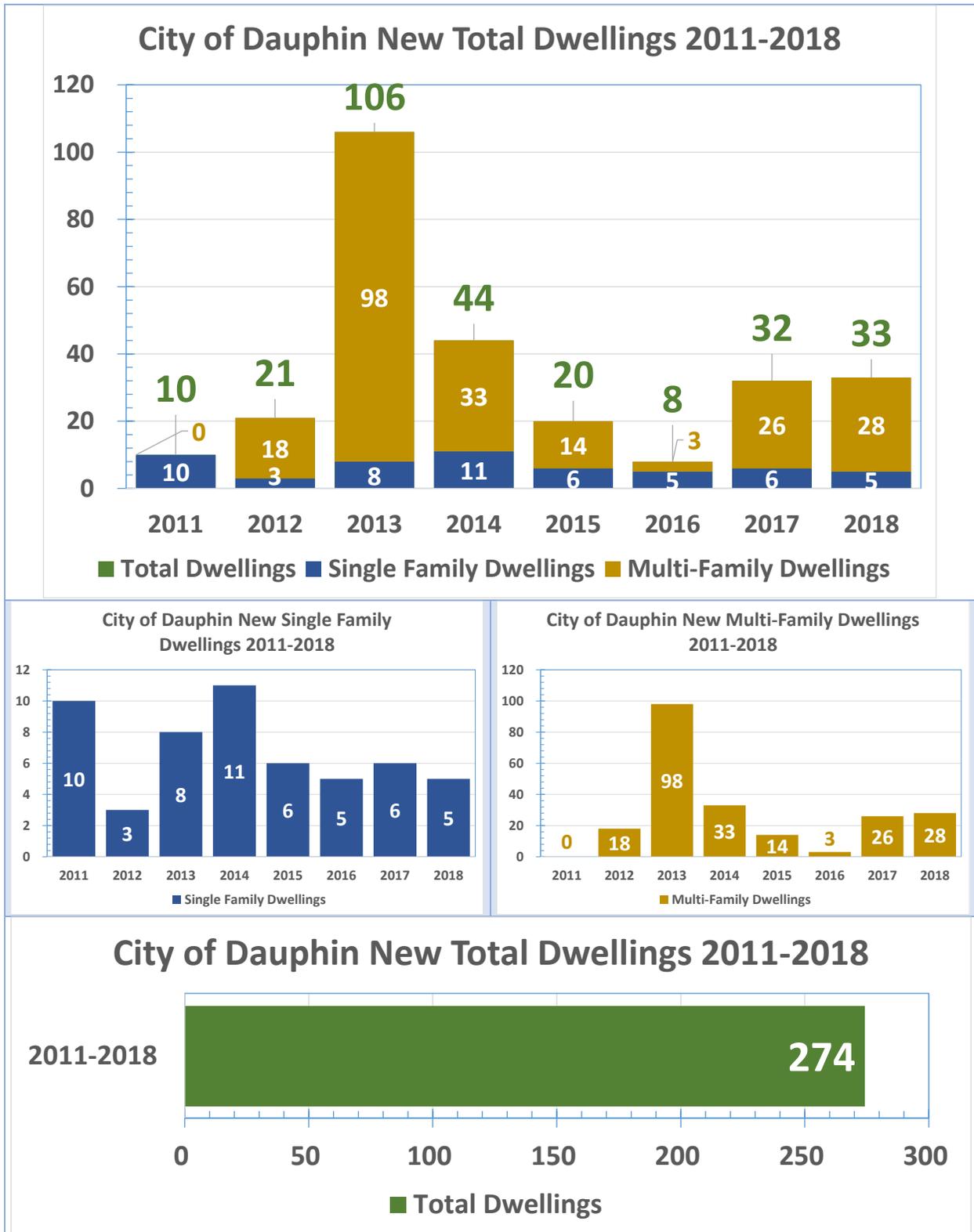


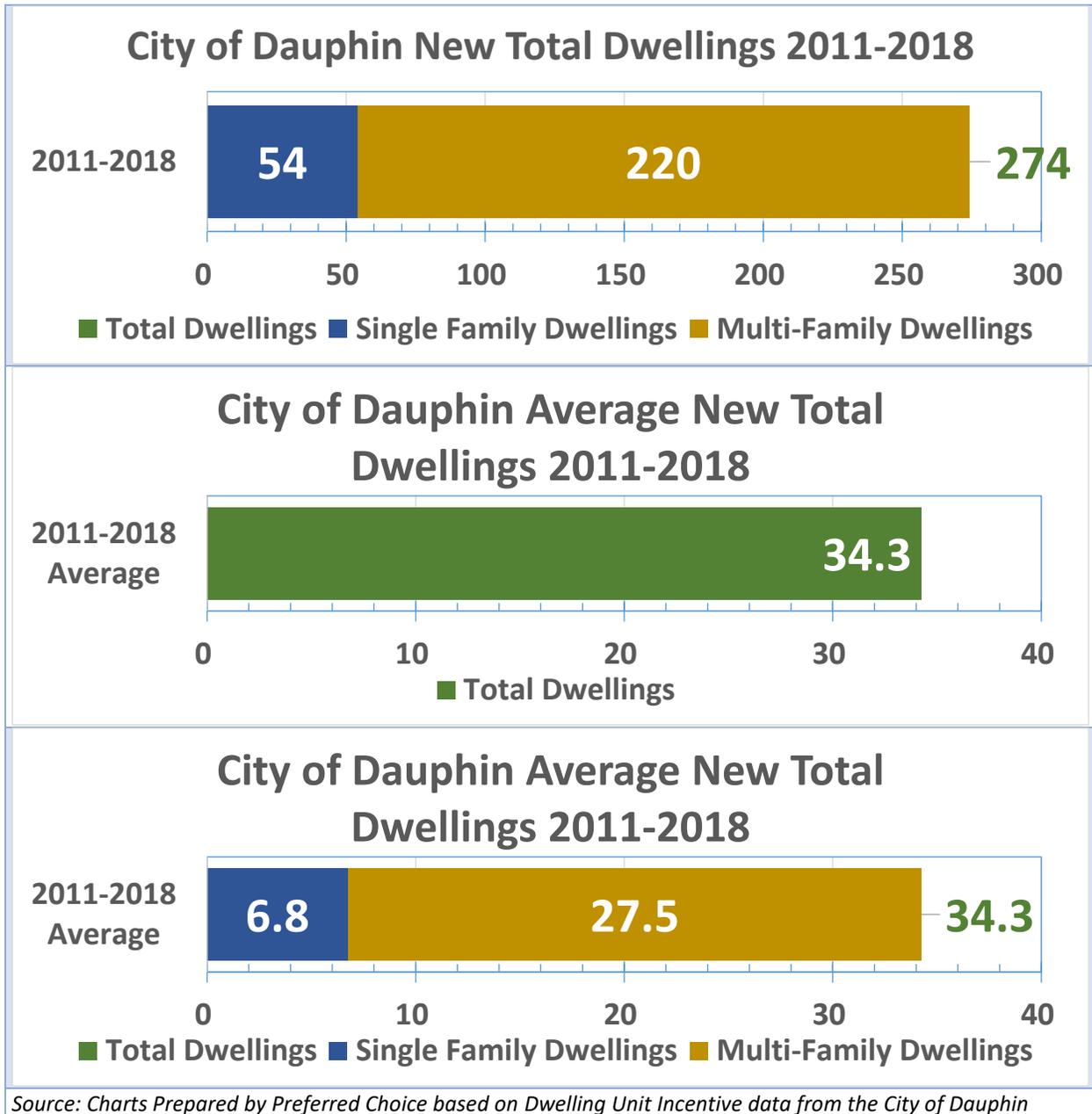


Source: Charts Prepared by Preferred Choice based on Building Permits data from the City of Dauphin

**Exhibit C.95 - City of Dauphin 2011 - 2018 Residential Building Permit New Housing Units Data**







Source: Charts Prepared by Preferred Choice based on Dwelling Unit Incentive data from the City of Dauphin

Exhibit C.96 - City of Dauphin 2014 - 2018 Residential Lot Sales Data			
Year	Sales Value	Number of Sales	Average Price
2018 - 3 Months	\$41,000	2	\$20,500
2017	\$396,267	19	\$22,015
2016	\$252,100	14	\$18,007
2015	\$326,400	12	\$40,800
2014 - 9 Months	\$830,500	9	\$118,643

Source: Manitoba Municipal Relations Residential Bare Land Sales April 2014 to April 2018

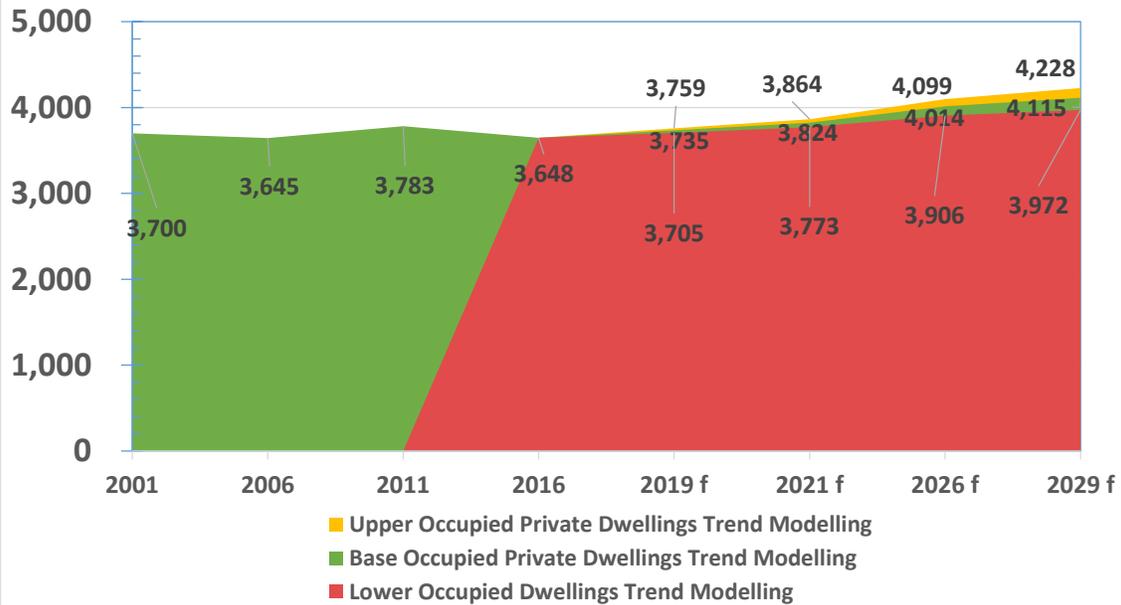
<b>Exhibit C.97 - Residential Subdivision Development History for Dauphin</b>		
In the 1960s and earlier, development would have been extensions of existing streets.		
Komarniski land was conceptual from the 1970s		
<b>Timeframe</b>	<b>Location</b>	<b>Lots</b>
1977	Tulip Crescent, Barker St	70 single lots
1980	Veterans Drive	59 lots
1986	Macneill Place	19
2000	Hawthorne West	23
2011	Hawthorne East	28 plus multifamily
These subdivisions were initiated in the years indicated but took many years to fill (Hawthorne W still has 2 undeveloped lots). None of these subdivisions were owned or initiated by the municipality.		
<i>Source: City of Dauphin</i>		

### **Housing Demand Modelling**

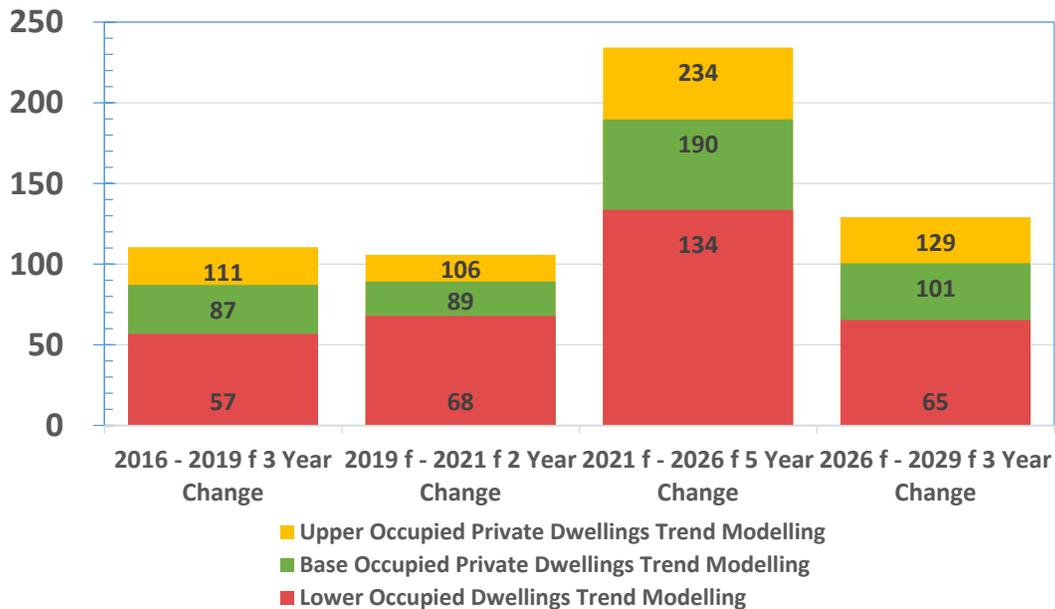
<b>Exhibit C.98 - Dauphin, City - New Dwelling Units Forecast by 2019, 2021, 2026, and 2029</b>						
<b>Dauphin, City</b>		<b>2016 - 2019 f 3 Year Change</b>	<b>2019 f - 2021 f 2 Year Change</b>	<b>2021 f - 2026 f 5 Year Change</b>	<b>2026 f - 2029 f 3 Year Change</b>	<b>2016 - 2029 f 13 Year Change</b>
Dwelling Units Forecast Change		87	89	190	101	467
<b>Dauphin, City</b>						<b>2016 - 2029 f 13 Average Annual Change</b>
	<b>2016</b>	<b>2019 f</b>	<b>2021 f</b>	<b>2026 f</b>	<b>2029 f</b>	
Base Housing Estimate	3,648	3,735	3,824	4,014	4,115	35.9
Base Owner Housing Estimate	2,315	2,400	2,448	2,549	2,603	22.1
Base Renter Housing Estimate	1,330	1,335	1,377	1,465	1,512	14.0
<i>Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 National Household Survey, and 2016 Census data Catalogue Number 98-401-X2016055</i>						

Exhibit C.99 - Dauphin, City - Housing Growth Projections to 2029 based on Growth Forecasts

### Dauphin, City Private Dwellings Occupied by Usual Residents Growth Model 2016 - 2029

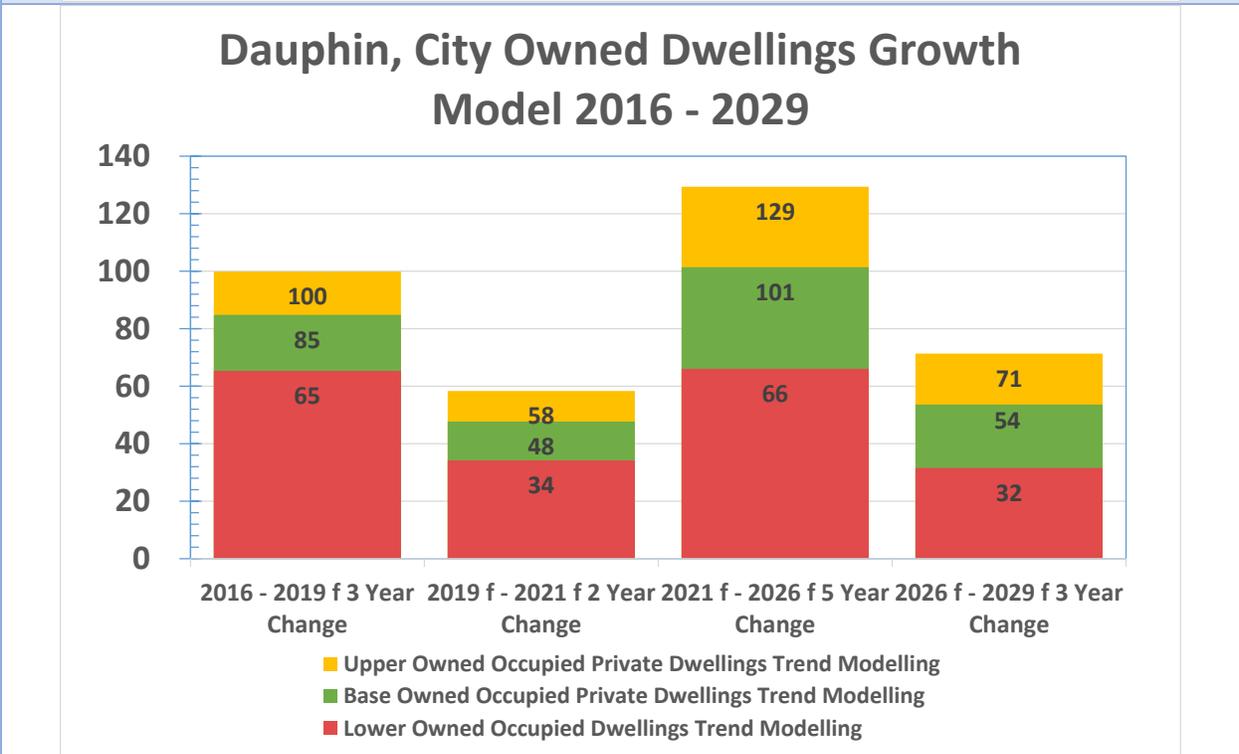
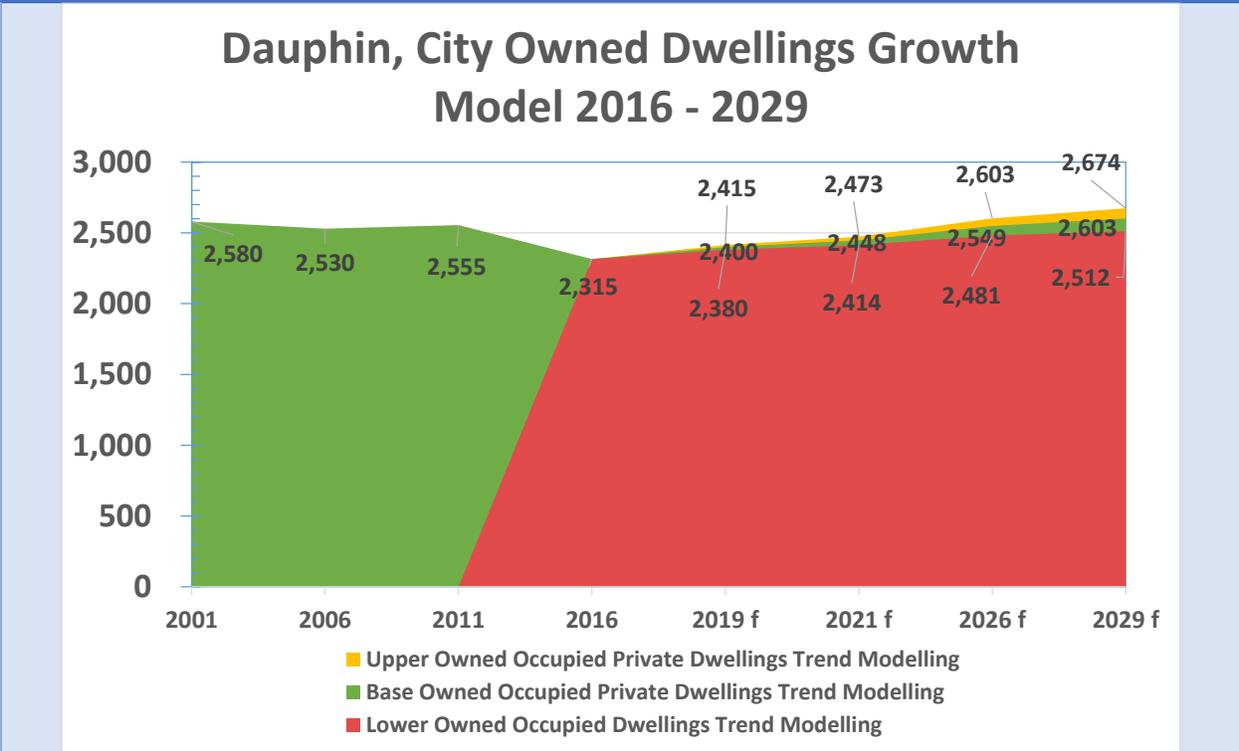


### Dauphin, City Private Dwellings Occupied by Usual Residents Growth Model 2016 - 2029



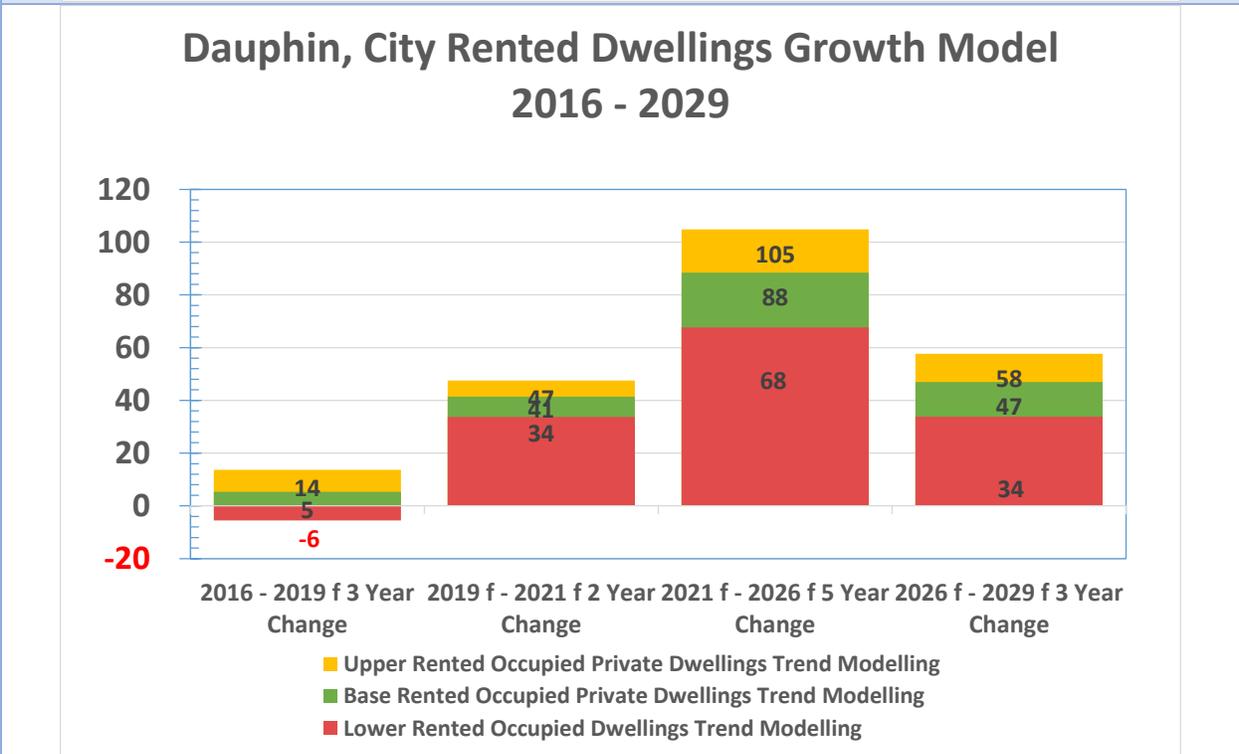
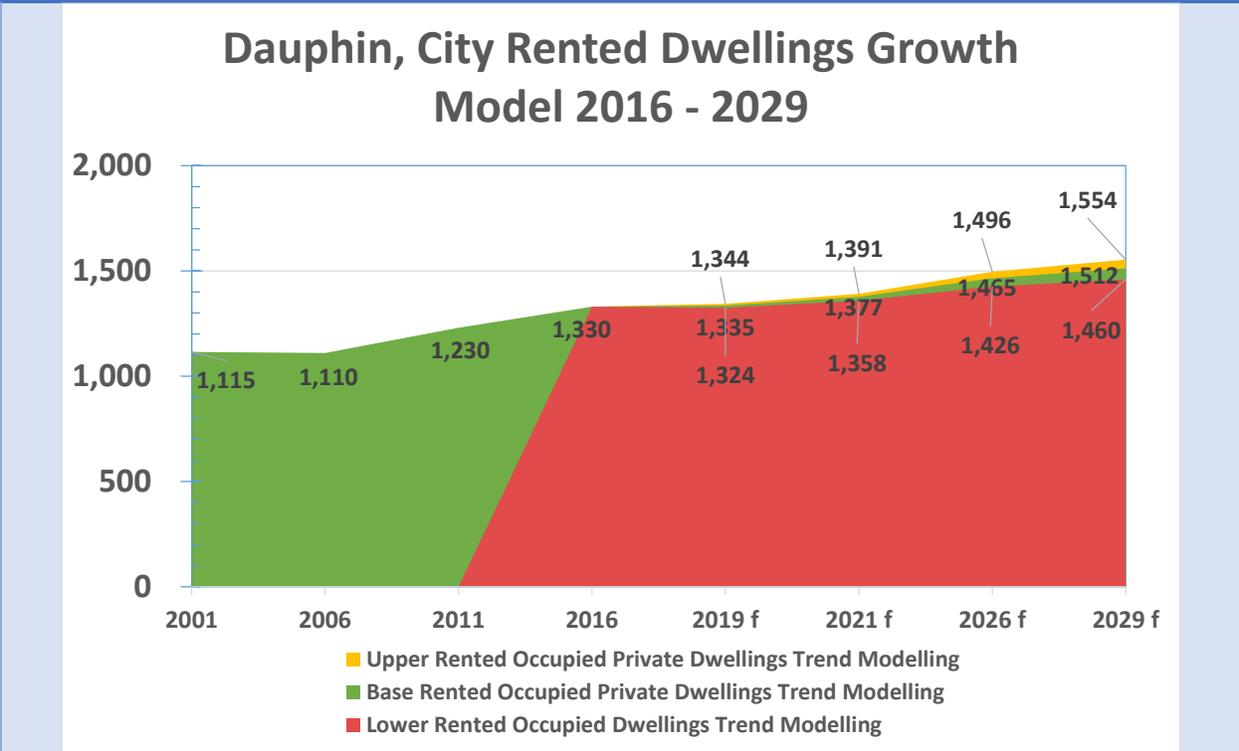
Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 NHS, and 2016 Census data, and Manitoba Health, Seniors and Active Living 2006-2018 Population Report data

**Exhibit C.100 - Dauphin, City - Owner Housing Growth Projections to 2029 based on Growth Forecasts**



Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 NHS, and 2016 Census data, and Manitoba Health, Seniors and Active Living 2006-2018 Population Report data

**Exhibit C.101 - Dauphin, City - Renter Housing Growth Projections to 2029 based on Growth Forecasts**



Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 NHS, and 2016 Census data, and Manitoba Health, Seniors and Active Living 2006-2018 Population Report data

**Dauphin Area Housing Market Segment Growth Needs**

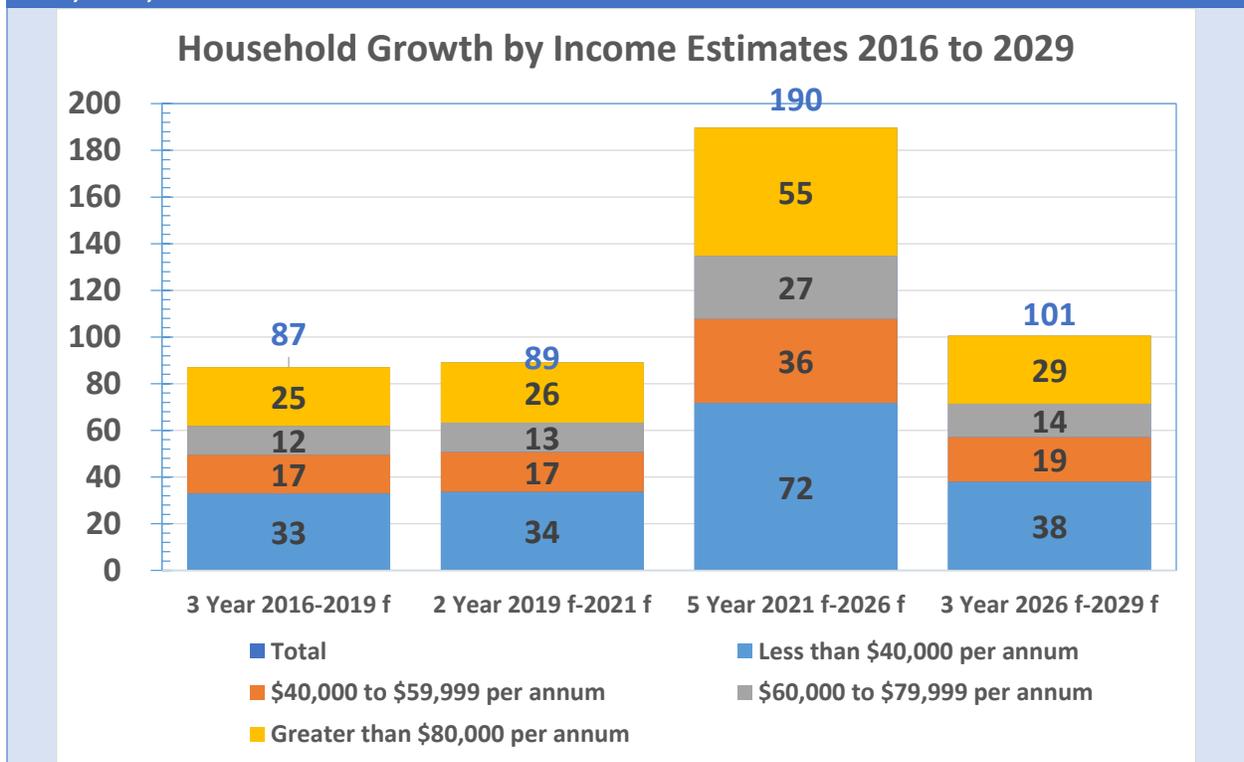
**Exhibit C.102 - Dauphin, City - Household Income Distribution for Base Dwelling Forecast Projections**

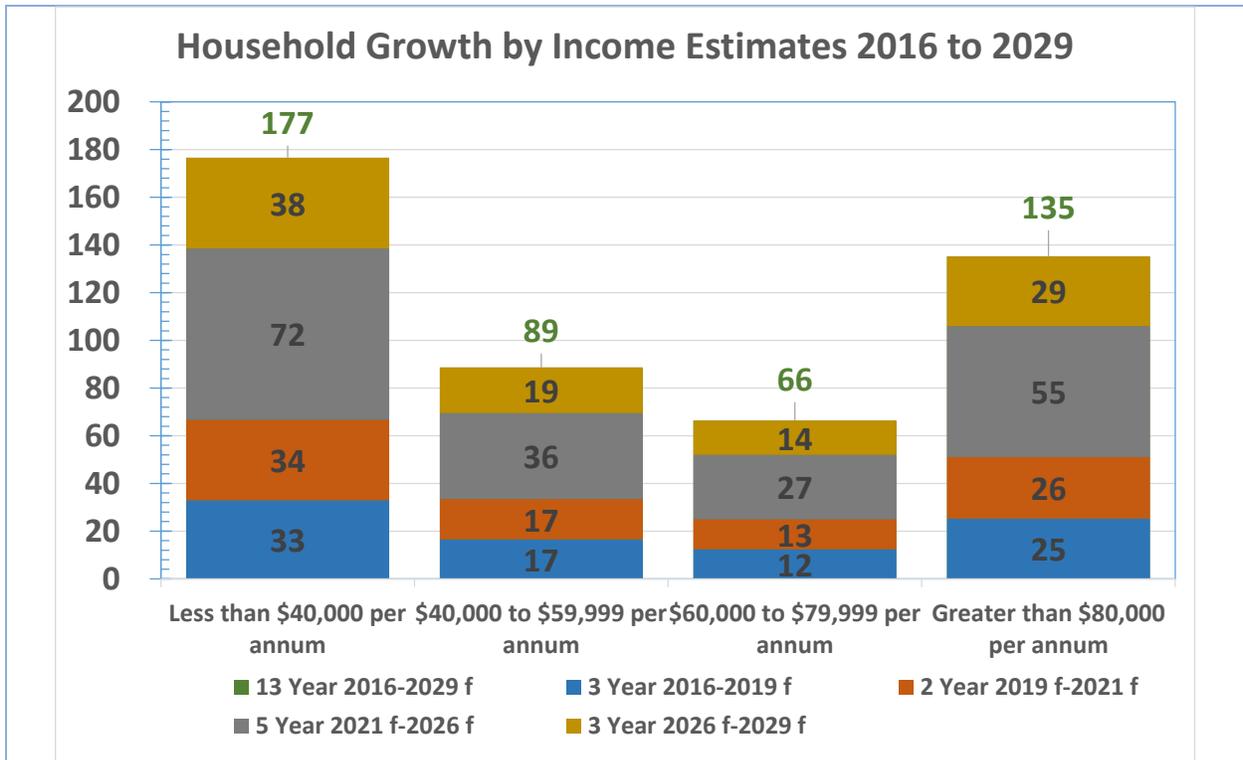
Dauphin, City Household (HH) Income Distribution	Total HH Income	2019-2029 10 Year	3 Year 2016-2019 f	2 Year 2019 f-2021 f	5 Year 2021 f-2026 f	3 Year 2026 f-2029 f	13 Year 2016-2029 f
Less than \$40,000 per annum	37.8%	152.0	33.0	33.7	71.8	38.1	176.6
\$40,000 to \$59,999 per annum	19.0%	76.3	16.5	16.9	36.0	19.1	88.6
\$60,000 to \$79,999 per annum	14.2%	57.1	12.4	12.7	27.0	14.3	66.3
Greater than \$80,000 per annum	29.0%	116.3	25.2	25.8	55.0	29.1	135.2
<b>Total</b>	<b>100.0%</b>	<b>401.7</b>	<b>87.1</b>	<b>89.2</b>	<b>189.8</b>	<b>100.6</b>	<b>466.7</b>

\* Note: Base Housing Estimate Model for Dauphin, City Range of about 87 to 467 More Households from 2016 to 2029

Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data

**Exhibit C.103 - Dauphin, City - Projected Base Household Income Distribution Modelling by 2019, 2021, 2026, and 2029**





\* Note: Base Housing Estimate Model for Dauphin, City Range of about 87 to 467 More Households from 2016 to 2029

Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data

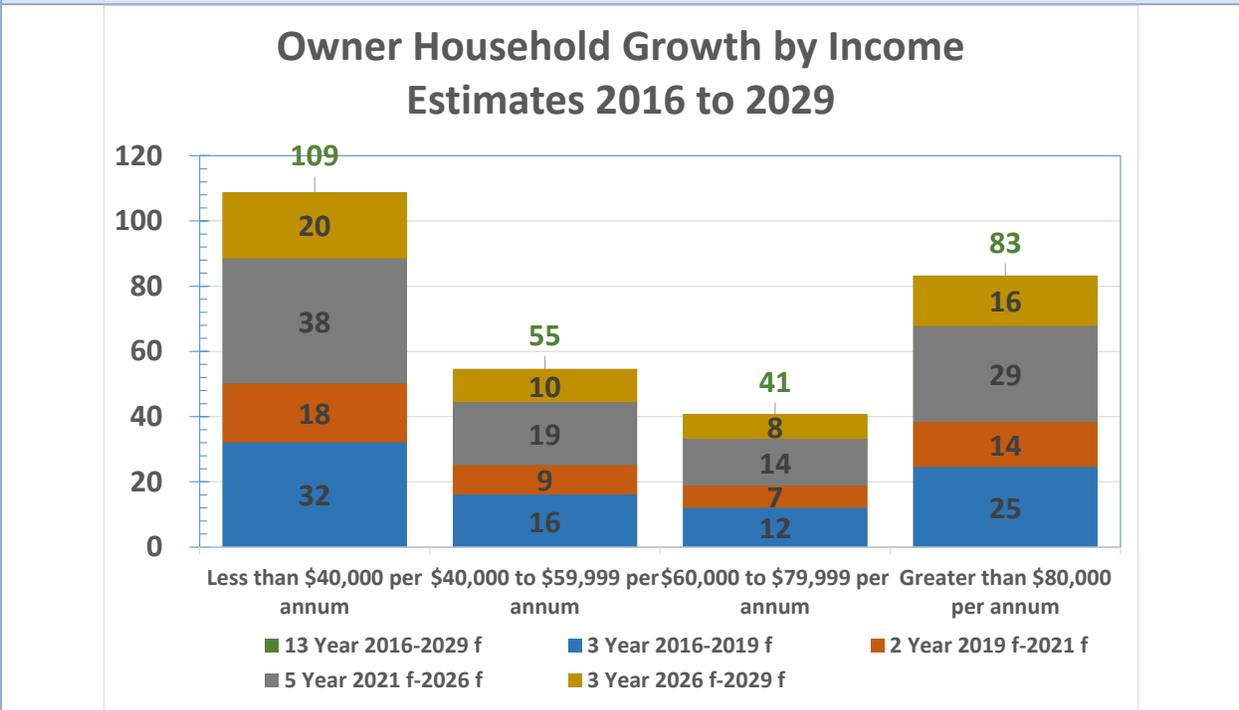
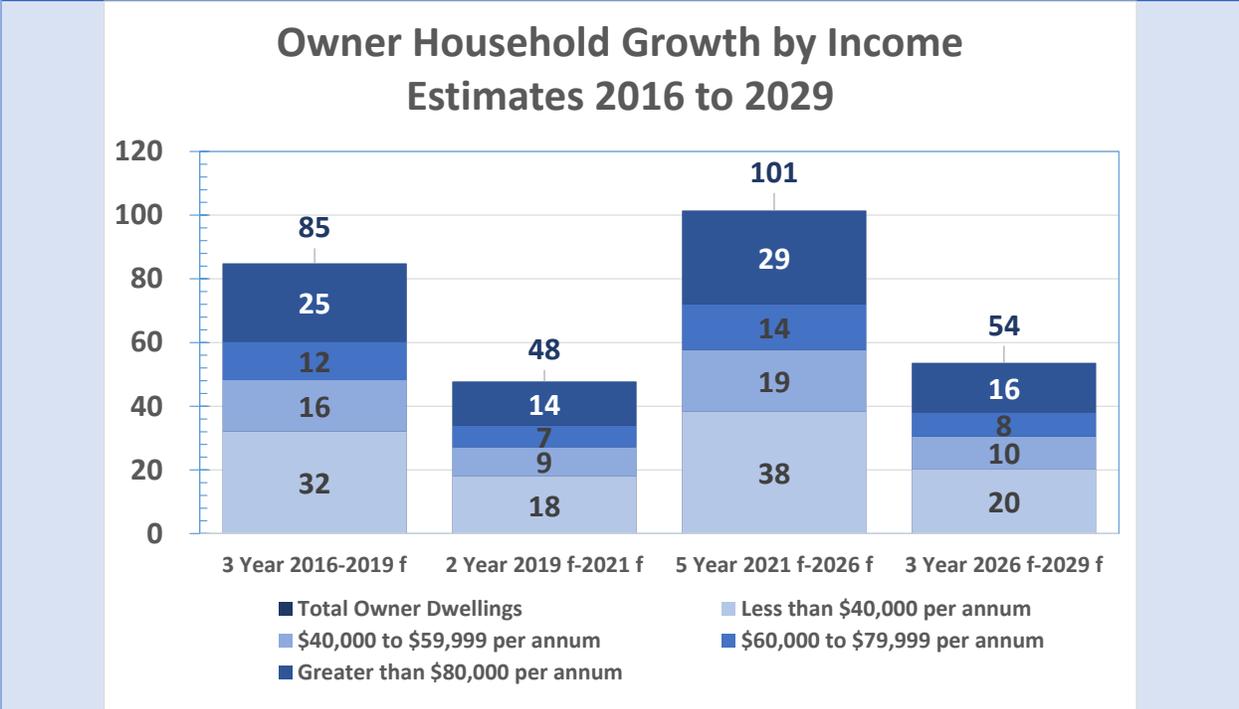
#### Exhibit C.104 - Dauphin, City - Household Income Distribution for Base Owner Dwelling Forecast Projections

Dauphin, City Household (HH) Income Distribution	Total HH Income	2019-2029 10 Year	3 Year 2016-2019 f	2 Year 2019 f-2021 f	5 Year 2021 f-2026 f	3 Year 2026 f-2029 f	13 Year 2016-2029 f
Less than \$40,000 per annum	37.8%	85.0	32.1	18.1	38.4	20.3	108.8
\$40,000 to \$59,999 per annum	19.0%	42.6	16.1	9.1	19.3	10.2	54.6
\$60,000 to \$79,999 per annum	14.2%	31.9	12.1	6.8	14.4	7.6	40.9
Greater than \$80,000 per annum	29.0%	65.0	24.6	13.8	29.4	15.5	83.3
<b>Total Owner Dwellings</b>	<b>100.0%</b>	<b>224.5</b>	<b>84.8</b>	<b>47.7</b>	<b>101.4</b>	<b>53.6</b>	<b>287.5</b>

\* Note: Base Owner Housing Estimate Model for Dauphin, City Range of approximately 85 to 288 More Owner Households from 2016 to 2029

Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data

**Exhibit C.105 - Dauphin, City - Projected Base Owner Household Income Distribution Modelling by 2019, 2021, 2026, and 2029**



\* Note: Base Owner Housing Estimate Model for Dauphin, City Range of approximately 85 to 288 More Owner Households from 2016 to 2029

Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data

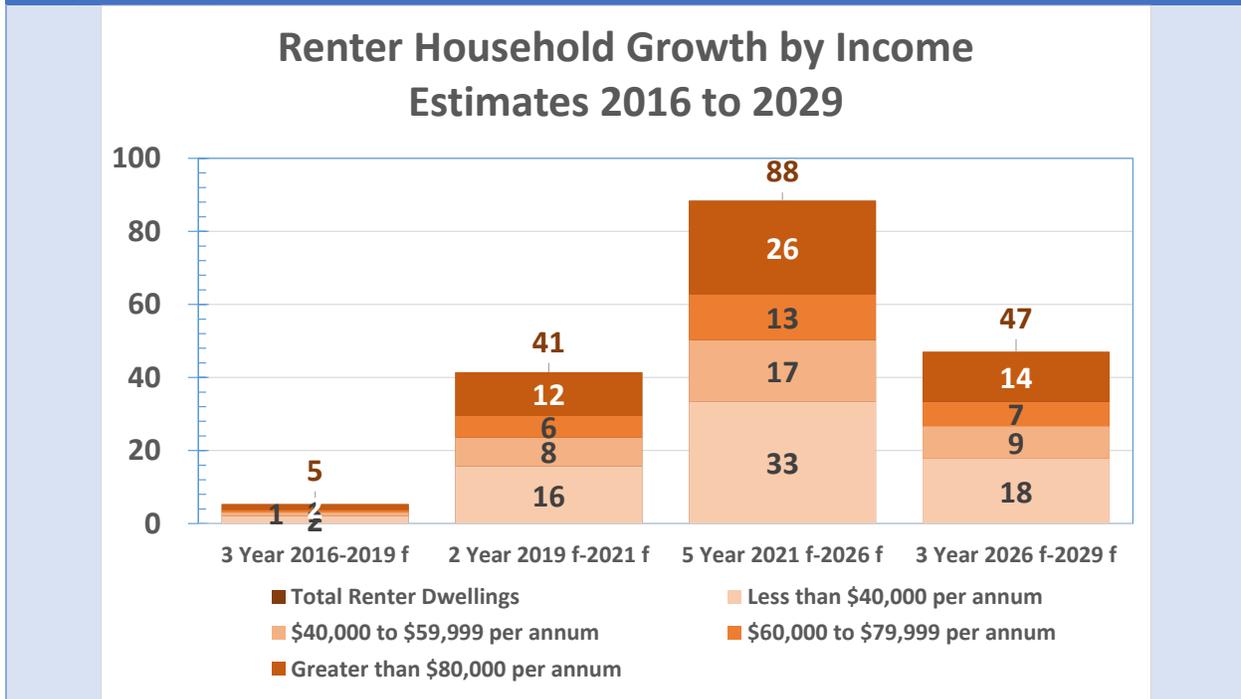
**Exhibit C.106 - Dauphin, City - Household Income Distribution for Base Renter Dwelling Forecast Projections**

Dauphin, City Household (HH) Income Distribution	Total HH Income	2019-2029 10 Year	3 Year 2016-2019 f	2 Year 2019 f-2021 f	5 Year 2021 f-2026 f	3 Year 2026 f-2029 f	13 Year 2016-2029 f
Less than \$40,000 per annum	37.8%	68.2	2.0	15.7	33.4	17.8	68.9
\$40,000 to \$59,999 per annum	19.0%	34.2	1.0	7.9	16.8	8.9	34.6
\$60,000 to \$79,999 per annum	14.2%	25.6	0.8	5.9	12.6	6.7	25.9
Greater than \$80,000 per annum	29.0%	52.2	1.5	12.0	25.6	13.6	52.8
<b>Total Renter Dwellings</b>	<b>100.0%</b>	<b>180.1</b>	<b>5.3</b>	<b>41.4</b>	<b>88.4</b>	<b>47.0</b>	<b>182.1</b>

*\* Note: Base Renter Housing Estimate Model for Dauphin, City Range of approximately 5 to 182 More Rental Households from 2016 to 2029*

*Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data*

**Exhibit C.107 - Dauphin, City - Projected Base Renter Household Income Distribution Modelling by 2019, 2021, 2026, and 2029**



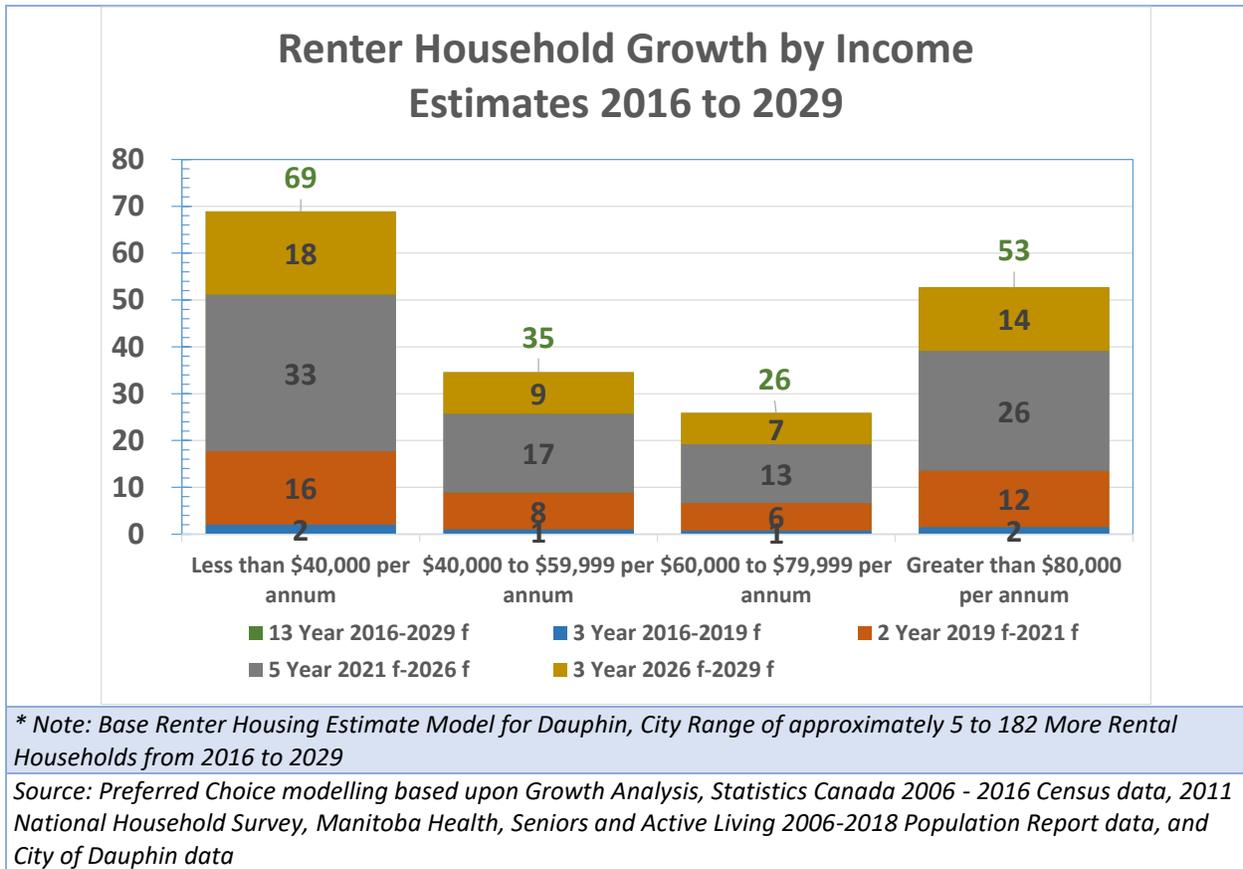
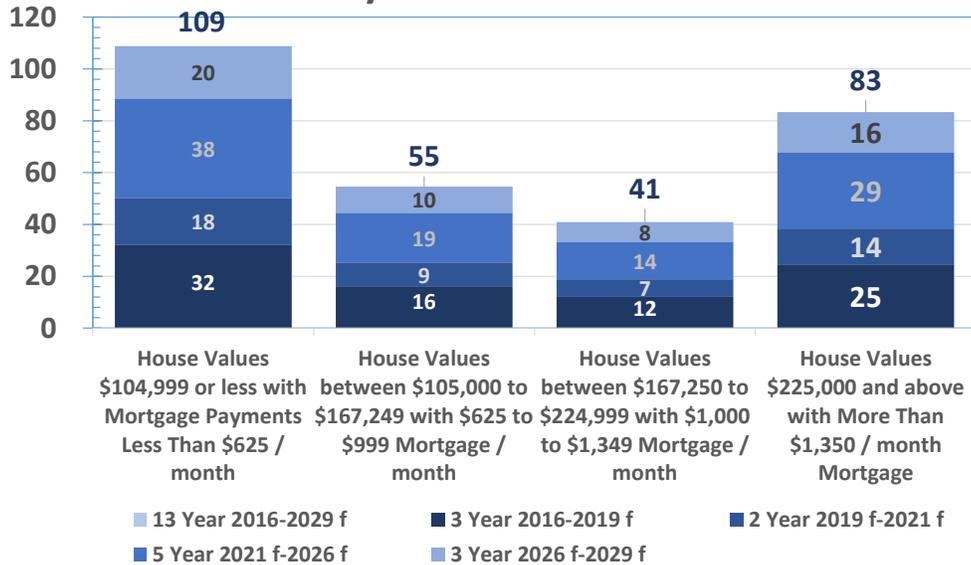


Exhibit C.108 - Dauphin, City - Projected Housing Continuum Needs by Affordability Threshold Modelling				
	Social Housing	Affordable Housing	Entry Level Housing	Market Housing
Household Annual Income Range	< \$40,000	\$40,000 to \$59,999	\$60,000 to \$79,999	\$80,000+
Estimated Affordable Housing Price Range	< \$105,000	\$105,000 to \$167,249	\$167,250 to \$224,999	\$225,000+
Monthly Affordable Mortgage	Mortgage Payments Less Than \$625 / month	\$625 to \$999 Mortgage / month	\$1,000 to \$1,349 Mortgage / month	More Than \$1,350 / month Mortgage
Monthly Affordable Rent	Rent Payments Less Than \$780 / month	\$780 to \$1,234 Rent / month	\$1,235 to \$1,664 Rent / month	More Than \$1,665 / month Rent
<b>Estimated Total Housing / Rental Supply Needed from 2018 to 2029</b>	<b>152 units (85 owner &amp; 68 rental)</b>	<b>76 units (43 owner &amp; 34 rental)</b>	<b>57 units (32 owner &amp; 26 rental)</b>	<b>116 units (65 owner &amp; 52 rental)</b>
<b>Housing Continuum Position</b>	<b>Government Subsidized Housing</b>	<b>⇒ Non-Market Housing ⇒</b>		<b>Market Housing</b>

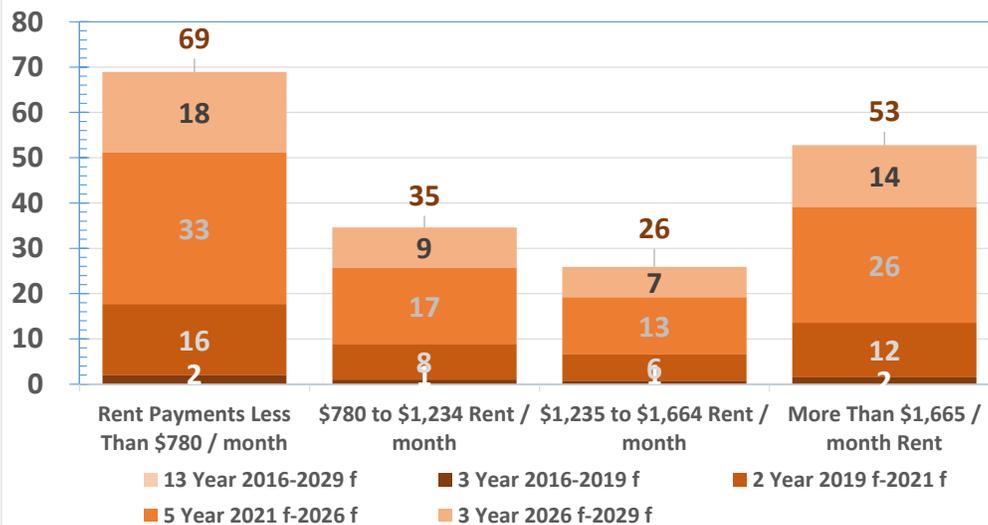
*Source: Preferred Choice Modelling based upon Growth Analysis utilizing defined Housing Affordability Threshold Modelling Variables*

**Exhibit C.109 - Dauphin, City - Projected Base Owner and Rental Household Income Distribution Modelling by 2019, 2021, 2026, and 2029**

**Owner Household Growth by Income Affordability Estimates 2016 to 2029**



**Renter Household Growth by Income Affordability Estimates 2016 to 2029**



\* Note: Base Owner Housing Estimate Model for Dauphin, City Range of approximately 85 to 288 More Owner Households from 2016 to 2029 and Base Renter Housing Estimate Model for Dauphin, City Range of approximately 5 to 182 More Rental Households from 2016 to 2029

Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin data

**Exhibit C.110 - Estimated 2029 - 10 Year Dauphin, City Housing Requirement**

	Bachelor / Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom +	Total
<b>RENTAL</b>						
Apartment	2	5	13	3	0	23
Single-Detached House	0	1	6	11	5	23
Multi-plexes / Townhouse	0	4	12	14	2	31
Movable Dwelling	0	0	0	0	0	1
<b>ACCESSIBLE &amp; SENIORS</b>						
Senior Units	23	57	34	0	0	115
Family Units	0	0	11	32	14	57
Accessible & Special Needs	0	43	14	0	0	57
Individual Units	0	0	0	0	0	0
<b>BAND HOUSING</b>						
Band Housing	0	0	0	0	0	0
<b>OWNERSHIP</b>						
Single-Detached House	2	2	5	23	39	72
Apartment	0	1	5	4	0	10
Multi-plexes / Townhouse	0	1	7	6	0	15
Movable Dwellings	0	0	0	1	0	1
<b>Total *</b>	<b>27</b>	<b>114</b>	<b>109</b>	<b>95</b>	<b>60</b>	<b>405</b>

\* Note: The 10 Year Dauphin, City Housing Requirements is a Conservative Model based on Base Population Projections, adjustments have been made to account for recent housing activity noted by the City of Dauphin, the core model is based on the 2016 Housing Tenure and Dwellings by Bedroom Number Census data plus municipal data. Accessible & Seniors Units represent non-market housing (social and affordable housing units only) from Community-Based Organizations.

Source: Preferred Choice modelling based upon Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan planning table; Statistics Canada 2016 Housing Tenure and Dwellings by Bedroom Number Census data, and City of Dauphin Building Permits and Dwelling Incentive data

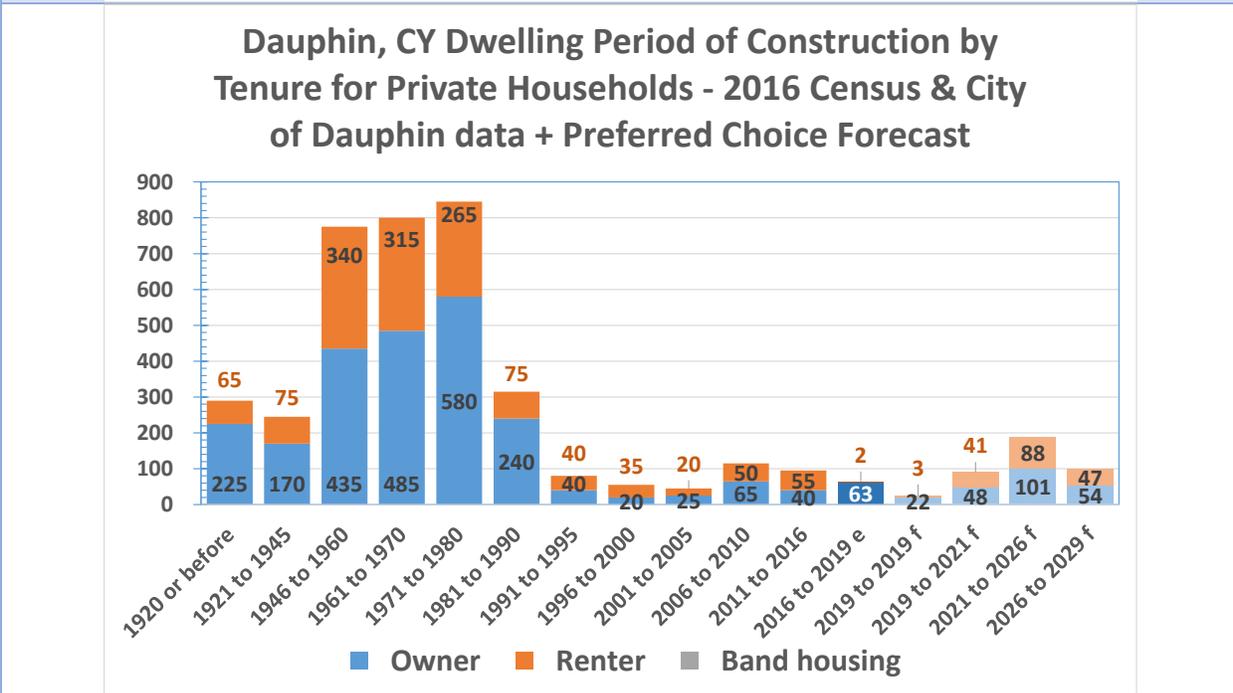
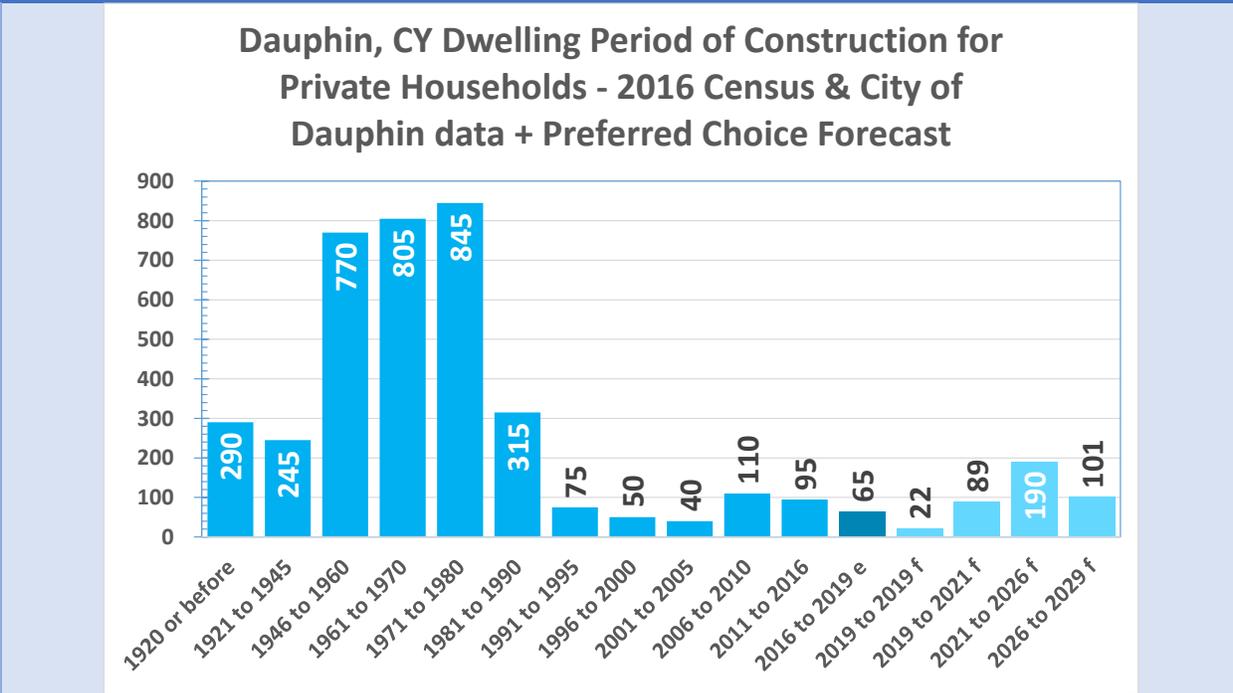
**Exhibit C.111 - Dauphin, City Estimated 2029 Housing Composition**

	Bachelor / Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom +	Total
<b>RENTAL</b>						
Apartment	22	155	163	18	0	413
Single-Detached House	0	36	176	131	65	408
Multi-plexes / Townhouse	0	74	47	44	22	186
Movable Dwelling	0	0	25	20	0	46
<b>ACCESSIBLE &amp; SENIORS</b>						
Senior Units	38	192	174	10	0	415
Family Units	0	10	66	72	34	182
Accessible & Special Needs	0	43	14	0	0	57
Individual Units	0	0	0	0	0	0
<b>BAND HOUSING</b>						
Band Housing	0	0	0	0	0	0
<b>OWNERSHIP</b>						
Single-Detached House	2	17	440	913	864	2,476
Apartment	0	1	15	4	0	205
Multi-plexes / Townhouse	0	1	7	16	10	48
Movable Dwellings	0	0	55	61	0	116
<b>Total *</b>	<b>62</b>	<b>529</b>	<b>1,184</b>	<b>1,290</b>	<b>995</b>	<b>4,552</b>

\* Note: The 10 Year Dauphin, City Housing Requirements is a Conservative Model based on Base Population Projections, adjustments have been made to account for recent housing activity noted by the City of Dauphin, the core model is based on the 2016 Housing Tenure and Dwellings by Bedroom Number Census data plus municipal data. Accessible & Seniors Units represent non-market housing (social and affordable housing units only) from Community-Based Organizations.

Source: Preferred Choice modelling based upon Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan planning table; Statistics Canada 2016 Housing Tenure and Dwellings by Bedroom Number Census data, and City of Dauphin Building Permits and Dwelling Incentive data. Rental facilities by bedroom size data is only available for certain units in the 2016 Census, Adjustments have been made to note accessible housing units for Community Based Housing Organizations. New Built Facilities bedrooms are not known, therefore column totals by number of bedrooms do not include all of the housing units. All facilities are represented in the overall total units.

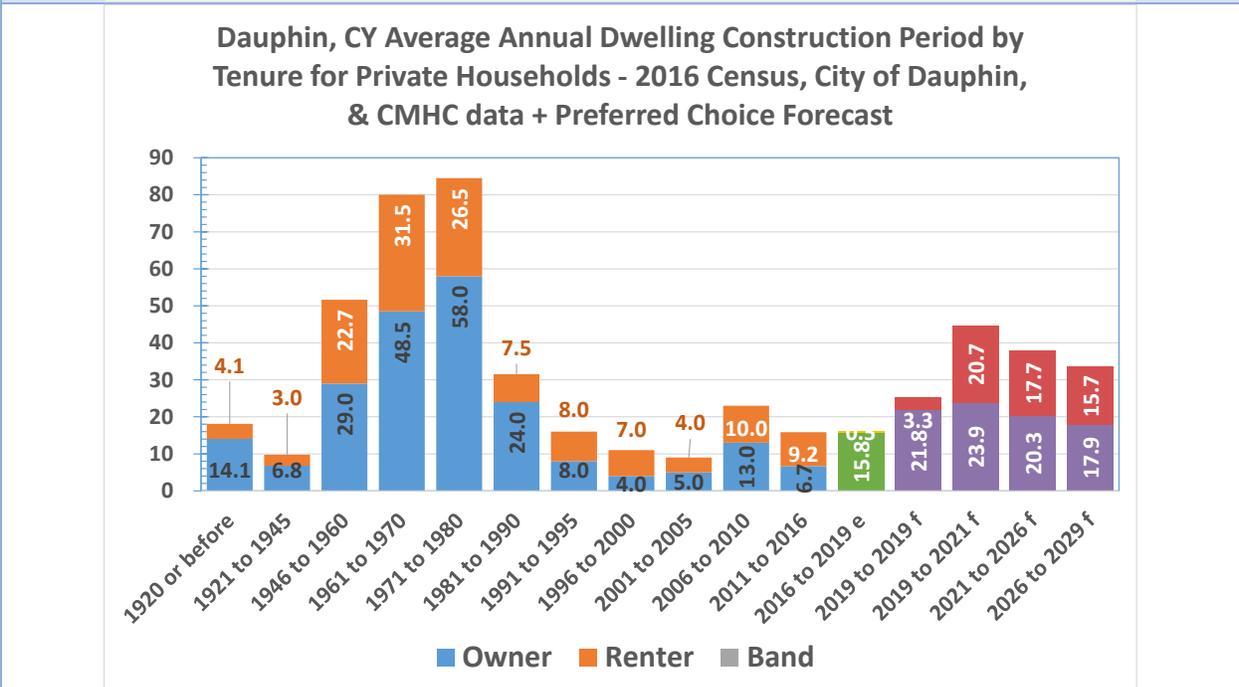
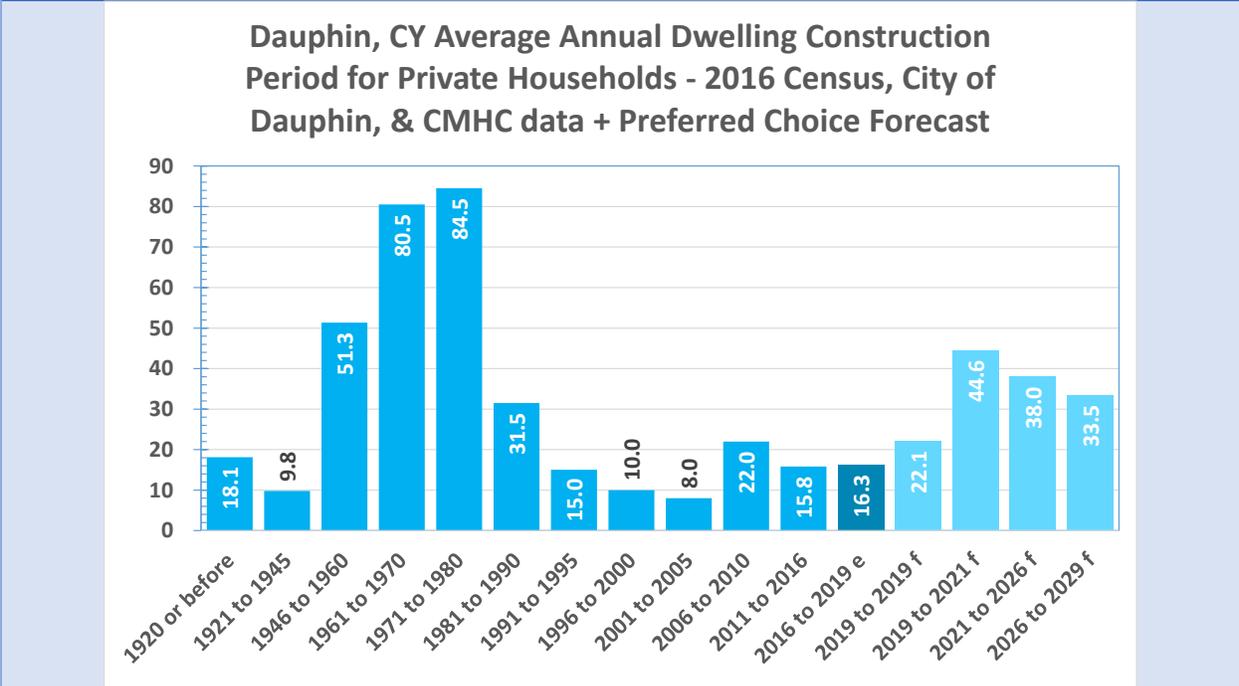
**Exhibit C.112 - Dauphin, City Housing Construction Periods 1920 to 2016 and Estimated 2016 to 2018 plus Forecast 2019 to 2029**



\* Note: Base Owner Housing Estimate Model for Dauphin, City Range of approximately 85 to 288 More Owner Households from 2016 to 2029 and Base Renter Housing Estimate Model for Dauphin, City Range of approximately 5 to 182 More Rental Households from 2016 to 2029

Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin Building Permits and Dwelling Incentive data, plus Preferred Choice Modelling

**Exhibit C.113 - Dauphin, City Average Annual Housing Construction Periods 1920 to 2016 and Estimated 2016 to 2018 plus Forecast 2019 to 2029**



*\* Note: Base Owner Housing Estimate Model for Dauphin, City Range of approximately 85 to 288 More Owner Households from 2016 to 2029 and Base Renter Housing Estimate Model for Dauphin, City Range of approximately 5 to 182 More Rental Households from 2016 to 2029*

*Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, Manitoba Health, Seniors and Active Living 2006-2018 Population Report data, and City of Dauphin Building Permits and Dwelling Incentive data, plus Preferred Choice Modelling*

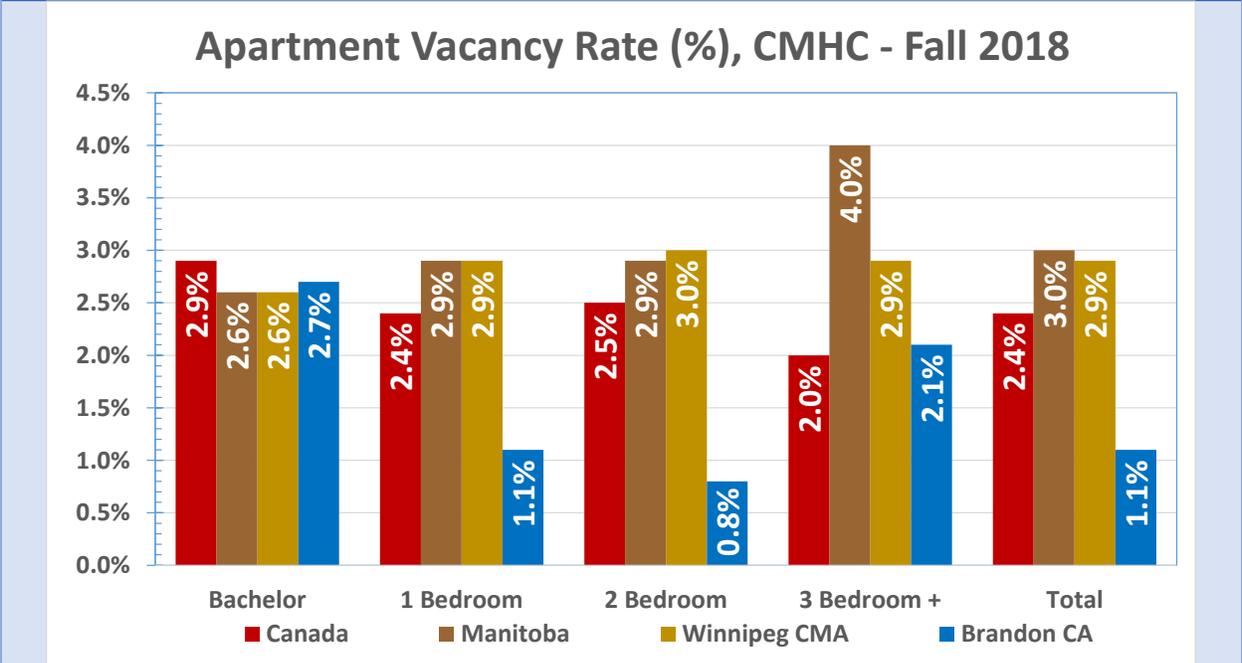
## Appendix D: Rental Market Information

### Fall 2018 Rental Market Composition

Exhibit D.1 - Canada, Manitoba, Winnipeg CMA, and Brandon CA Fall 2018 Rental Housing Market Overview						
Fall 2018	October 2018	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	Total
Apartment Universe	Canada 10,000+	135,700	708,074	1,033,996	222,791	2,100,561
	Manitoba 10,000+	4,089	31,041	30,575	2,047	67,752
	Winnipeg CMA	3,897	28,502	25,757	1,583	59,739
	Brandon CA	83	1,086	2,623	639	4,431
Vacancy Rates (%)	Canada 10,000+	2.9%	2.4%	2.4%	1.8%	2.4%
	Manitoba 10,000+	2.6%	2.9%	2.9%	3.6%	2.9%
	Winnipeg CMA	2.6%	2.9%	3.0%	3.7%	2.9%
	Brandon CA	2.7%	1.1%	0.8%	2.1%	1.1%
Availability Rates (%)	Canada 10,000+	**	**	**	**	**
	Manitoba 10,000+	n/a	n/a	n/a	n/a	n/a
	Winnipeg CMA	n/a	n/a	n/a	n/a	n/a
	Brandon CA	**	**	**	**	**
Average Rents (\$)	Canada 10,000+	\$787	\$946	\$1,025	\$1,097	\$987
	Manitoba 10,000+	\$692	\$904	\$1,134	\$1,382	\$1,008
	Winnipeg CMA	\$697	\$920	\$1,179	\$1,446	\$1,030
	Brandon CA	\$555	\$682	\$883	\$1,064	\$850
Annual Percentage Change in Average Rent (%)	Canada 10,000+	4.4%	3.6%	3.5%	3.4%	3.4%
	Manitoba 10,000+	3.9%	4.2%	3.9%	4.6%	3.8%
	Winnipeg CMA	3.9%	4.3%	4.1%	4.7%	4.0%
	Brandon CA	**	2.5%	3.2%	4.0%	3.4%
Private Apartment Turnover Rates (%)	Canada 10,000+	0.0%	0.0%	0.0%	0.0%	19.0%
	Manitoba 10,000+	**	25.3%	24.4%	25.2%	25.3%
	Winnipeg CMA	**	25.6%	24.3%	25.6%	25.5%
	Brandon CA					

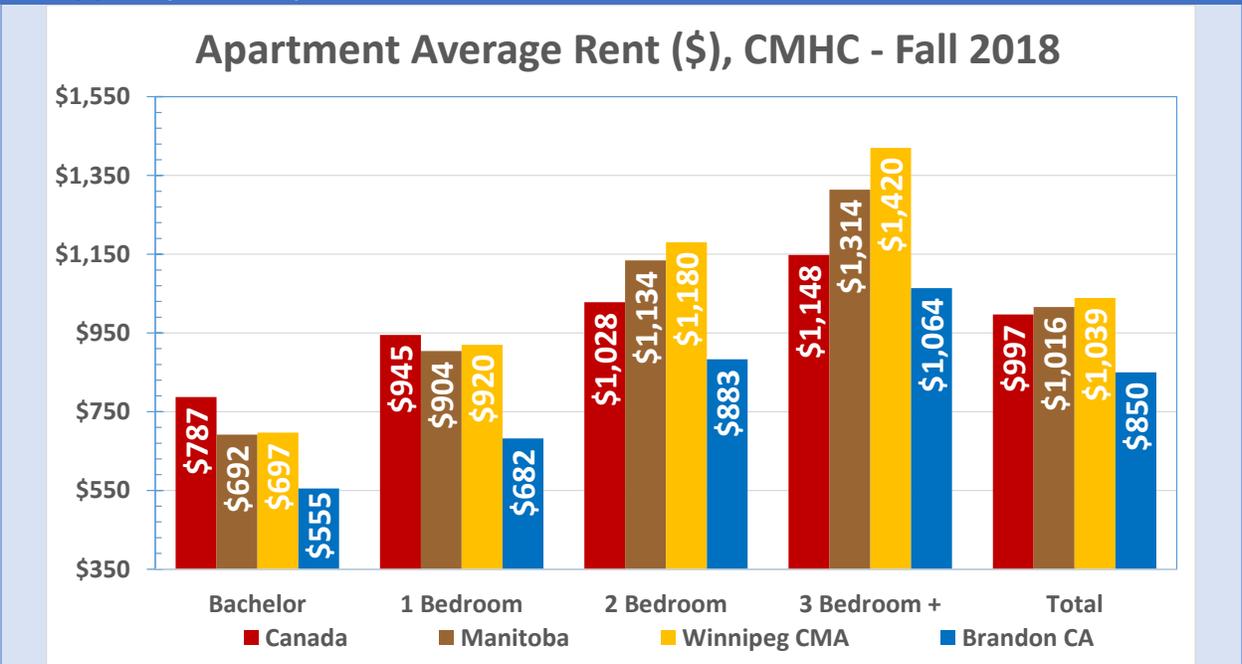
Source: Canada Mortgage and Housing Corporation, Fall 2018 Rental Market Report and Housing Market Information Portal 2018

**Exhibit D.2 - Canada, Manitoba, Winnipeg CMA, and Brandon CA CMHC Fall 2018 Apartment Vacancy Rate (%) Comparisons by Number of Bedrooms**



Source: Canada Mortgage and Housing Corporation, Housing Market Information Portal 2018

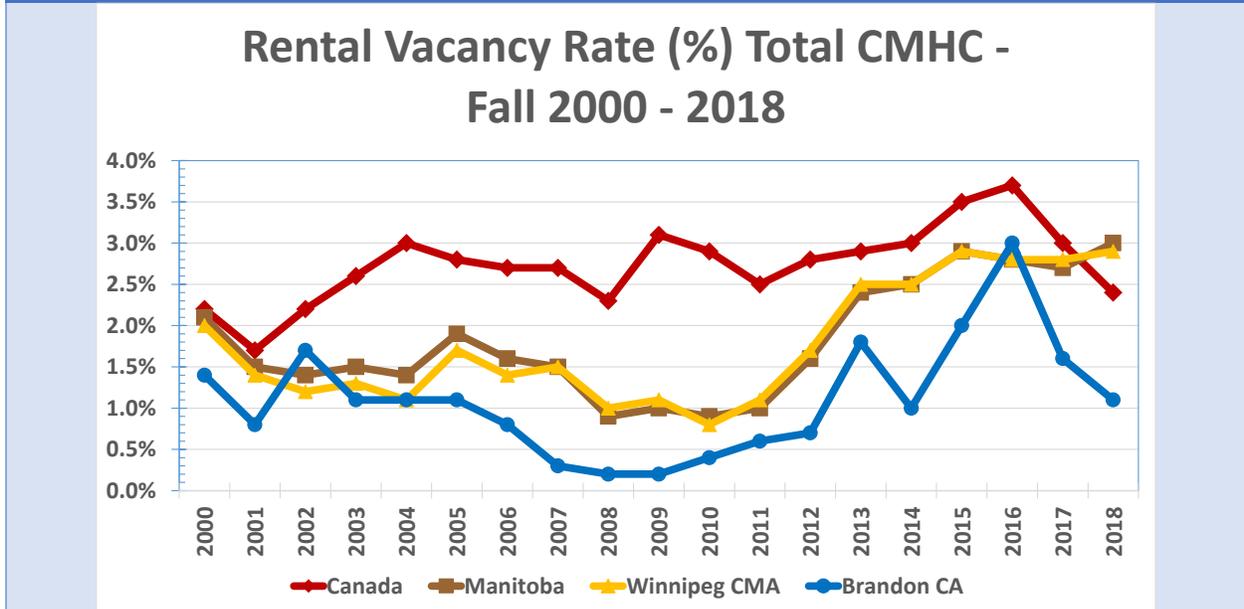
**Exhibit D.3 - Canada, Manitoba, Winnipeg CMA, and Brandon CA CMHC Fall 2018 Apartment Average Rent (\$) Comparisons by Number of Bedrooms**



Source: Canada Mortgage and Housing Corporation, Fall 2018 Rental Market Report and Housing Market Information Portal 2018

**Historical Vacancy Rates**

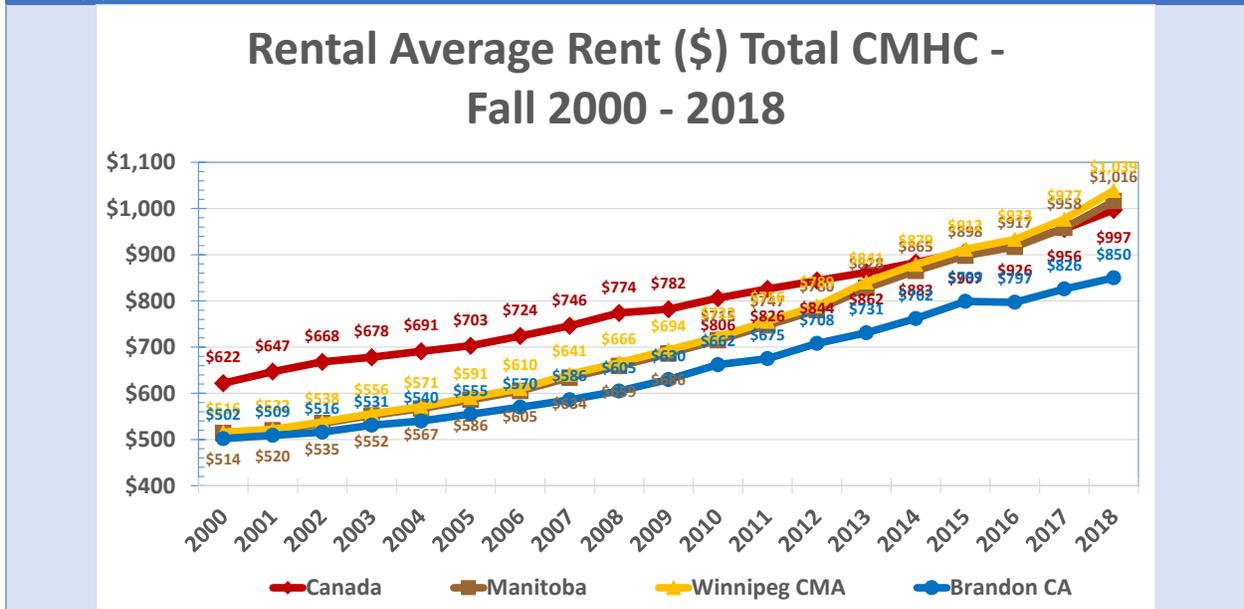
**Exhibit D.4 - Canada, Manitoba, Winnipeg CMA, and Brandon CA CMHC Total Apartment Vacancy Rate (%) Fall 2000 - 2018**



Source: Canada Mortgage and Housing Corporation, Housing Market Information Portal 2000 - 2018

**Historical Rental Rates**

**Exhibit D.5 - Canada, Manitoba, Winnipeg CMA, and Brandon CA CMHC Total Apartment Average Rent (\$) Fall 2000 - 2018**



Source: Canada Mortgage and Housing Corporation, Housing Market Information Portal 2000 - 2018

**Dauphin Social and Affordable Housing Facilities**

<b>Exhibit D.6 - Dauphin 2016 Social and Affordable Housing Supply</b>	
<b>Manitoba Housing Profile-Dauphin</b>	<b>Total Units</b>
Senior Direct- and Sponsor-Managed	225
Family Direct- Managed	57
Affordable and Rent Supplement Units Seniors	75
Rent Supplement Units Family	62
<b>Total</b>	<b>419</b>
<i>Source: Manitoba Housing, January 2016, Community Housing Need in Dauphin Presentation</i>	

## Appendix E: Components to Develop a Housing Project

The following information on developing a housing projects has been compiled from the Canada Mortgage and Housing Corporation Housing Development Checklist.

### **The Housing Development Checklist**

#### **The Feasibility Phase**

##### **Preparing the Organization**

- Strong, shared housing vision
- Organizational strategy compatible with developing new affordable housing
- Financial stability
- Core group with experience in housing development, property management, financial management, and raising government and non-government funds
- Strong links with local groups
- One member equipped to lead the project
- Well-defined accountability structure
- Adjusted workloads to reflect development responsibilities
- Appropriate insurance coverage

##### **Building a Professional Team**

- A development consultant
- Lawyer with non-profit and development experience
- Architect for quality housing within a tight budget
- Cost consultant

##### **Proving Need and Demand**

- Housing need and demand assessment, including:
  - Market data, such as vacancy rates, average rents, sales, existing stock and construction starts
  - Demographic data, such as age, income, family size and population growth trends
  - Waiting lists - our own list, referring agencies, municipal or regional waiting lists
  - Information from municipalities and social planning councils
- Identified target group(s) and income levels
- Needs of our future residents (e.g. location, unit types, design requirements)

### **Creating a Development Plan**

- Choosing an approach
  - General contract (group secures land, hires architect, seeks fixed construction bids)
  - Turnkey development (development company completes entire development package - design, approvals, and construction - for a fixed price)
  - Design-build (similar to turnkey, but group has direct relationship with architect)
  - Construction management (group manages trades - usually recommended only for small renovation projects)

### **Finding a Site**

- Developing land you already own
- Partnering with a church, agency or other organization to develop land they own
- Contracting with a turnkey developer and landowner
- Responding to a Request for Proposals for public land
- Seeking a property through a real estate agent

### **Assessing the site**

- Servicing Costs
- Zoning and approvals needed, restrictions
- Environmental constraints
- Compare purchase cost to appraised values in the area
- Preliminary design concept based on:
  - The target group's needs
  - Zoning and neighbourhood "fit"
  - Building codes
  - Environmental impact
  - Preliminary budget

### Testing Financial Feasibility

- Preliminary capital budget that identifies:
  - All capital costs, including purchase price, site preparation and servicing, professional fees, construction and landscaping, fees and permits, carrying costs during construction, marketing, contingency
  - All equity contributions, including donated land, cash and in-kind contributions, waivers of taxes or fees
  - Financing (loans, mortgages)
  - Funding (government subsidies and grants)
- Preliminary operating budget that identifies:
  - Expenses, including mortgage payments, taxes, insurance, utilities, maintenance, capital reserves, administration, service contracts, legal and audit, contingency and vacancy loss
  - Revenues, including rents our target group(s) can afford, parking, laundry and other service charges, commercial space leases, operating subsidies or grants (if any)
- Pro forma and financing requirements
- Equity and subsidy requirements
- Secured pre-development funding
- Development cash flow plan

### Planning for Community Engagement

- Building support among decision-makers
- Building active community support
- Addressing possible community concerns
- Protecting and exercising legal rights
- Using or responding to the media

### Writing a Business Plan

- Project description
- Organizational structure
- Development team
- Market analysis summary
- Financial plan
- Management plan
- Implementation plan (development, construction, and operation)

## The Pre-Development Phase

### **Securing Funding**

- Developed and Ready to implement Capital Campaign for private cash, labour or in-kind donations from foundations, corporations, faith groups and individuals.
- Explored all potential sources of funding, including:
  - Non governmental sources
  - Financial institutions
  - CMHC housing programs
  - Provincial housing programs
  - Municipal grants, waivers on fees and taxes
  - Other government grants or funds (e.g. programs, accessibility, “green features”)
- Secured written funding commitments
- Written agreements from funders of operating, program or support costs
- Written agreements from partners who will share space or provide services
- Lender’s agreement and mortgage insurance for any borrowed funds

### **Designing the Building**

- Secured the property
- Completed an environmental assessment
- Architect prepared drawings based on input from technical experts (e.g. servicing, soils, traffic, heritage)
- Revised capital and operating budgets

### **Obtaining Municipal Approvals**

- Architect submitted application for any necessary municipal planning approvals (e.g. Official Plan Amendments, re-zoning, variances, site plan approval) [In a “turn-key” or contract the builder usually takes on the responsibility for this work]
- Implementing a community engagement plan, working with local council and planning staff
- Any appropriate modifications have been made to secure these approvals

### **Seeking a Builder**

- Architect (or builder) has prepared detailed construction drawings
- References of the builders/developers have been checked, assessed, and reviewed
- Called for proposals from builders OR have entered into a turnkey agreement with a developer
- Updated capital and operating budget based on new projected costs

## The Construction Phase

### **Construction Begins**

- Secured all servicing needed for the site
- A building permit has been issued
- Reviewed construction insurance needs
- Construction financing is in place
- Utilized a system for obtaining and disbursing capital advances
- Established a system for monitoring construction and approving change orders
- Equipped to recognize and agree to “substantial completion”

### **Marketing the Homes**

- Marketing plan in place, based on a thorough understanding of target market and local competition
- Written agreements with municipal waiting lists or referral agencies (if applicable)
- Resident selection policies in place
- Lease, occupancy or purchasing agreement

### **Preparing for Management**

- Selected a management approach, such as:
  - Hiring employees
  - Sharing employees with another organization
  - Hiring a professional property management company
- If hiring staff, the company have approved a:
  - Personnel policy
  - Accountability structure
  - Job descriptions
  - Recruitment strategy
- If hiring a property management company, there is:
  - Scope of work
  - Procurement process
- If sharing employees with another organization, there is a written service agreement
- Management policies are in place, including:
  - Spending/financial controls
  - Maintenance and service standards
  - Arrears/Non-payment
  - Use of common areas
  - Resident involvement

- Emergency preparation
- Risk management

### **Preparing to Welcome Residents**

- Established a system for communicating with future residents throughout the construction phase
- Adopted a move-in plan and schedule in place, allowing staggered move-ins while meeting mortgage payment commitments
- Adopted a staffing plan to ensure residents have the support needed throughout move-in, including a 24-hour phone line
- Prepared a written information kit or handbook to introduce residents to the building and neighbourhood
- Representatives are ready to greet each new resident and tour each unit to identify any deficiencies
- Established a plan to address unit and building deficiencies with minimum disruption to tenants
- Prepared a plan to introduce residents to each other, such as a move-in party
- Developed a plan for an official opening celebration

### **Turning Over the Building**

- All utility and service contracts are in place
- Property insurance is in place
- All leases or other occupancy agreements are signed
- Staff and/or property managers have been oriented and begun work
- Deficiency inspections are completed for units, common areas, the building envelope and building systems
- Building records, including contract documents, as-built drawings, warranties, equipment serial and model numbers and manuals, tools inventories and supplies are securely stored
- Maintenance schedules are established, based on warranty requirements
- Filing system is in place, including corporate records, resident files, unit files and financial records

Source: Canada Mortgage and Housing Corporation, Housing Development Checklist

[http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/lere/lere\\_004.cfm](http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/lere/lere_004.cfm)

## Appendix F: Highlights of Select Housing Programs

The following information on select housing programs has been compiled from the Canada Mortgage and Housing Corporation, Government of Manitoba, and other sources. Refer to individual program guidelines for specific details on each housing program.

### **Development Programs Geared to Homeowners / Homeownership**

#### **Rural Home Ownership**

Families with low to moderate income may be eligible for financial assistance to purchase a single family home or a semi-detached home.

Manitoba Housing is offering a new Rural Homeownership Program in select Manitoba communities, excluding urban centres where demand for rental housing currently exists.

The Program has two unique streams:

- Vacant Rural Homeownership Stream
  - Qualifying applicants may be able to purchase vacant homes owned by Manitoba Housing in select rural communities.
- Tenant Rural Homeownership Stream
  - Qualifying Manitoba Housing tenants may be eligible to purchase the single-detached home they are currently renting from Manitoba Housing in select communities where there is little or no opportunity to purchase a home.

People who may be eligible for financial assistance if:

- They currently rent a home owned by Manitoba Housing in selected rural communities or
- They would like to purchase a vacant home owned by Manitoba Housing in selected rural communities;

And

- They do not currently own a home or other property.
- They qualify for a mortgage from a financial institution.
- Household income must not exceed the following limits:
  - \$56,694 for a household without children\*
  - \$75,592 for a household with children or dependants\*

\* Effective January 1, 2019

The home they purchase from Manitoba Housing will be their principal residence.

**Available Financial Assistance**

Down Payment Assistance

Qualified applicants will receive financial assistance from Manitoba Housing towards the down payment for the purchase price of the home.

The down payment assistance has two components - one is 10 per cent of the purchase price and the other is 15 per cent of the purchase price.

- The 10 per cent amount is forgivable on a pro-rata basis over five years. This means that for each year that you own and live in the home, one-fifth of the down payment assistance will be forgiven. After five years, the loan amount will reduce to zero.
- The 15 per cent amount is forgivable after 15 years of continuous ownership and occupancy of the property. This means if you own and live in your home for 15 years or longer, you do not have to pay back the 15 per cent portion of the down payment assistance.

**Example**

This example shows how the Rural Homeownership Program works for a house priced at \$60,000:

Purchase price:	\$60,000
Down payment assistance from Manitoba Housing:	
10% contribution:	\$6,000
15% contribution:	\$9,000
Total value of down payment assistance available from Manitoba Housing	\$15,000
Mortgage amount required from Financial Institution	\$45,000

**Additional Assistance**

In addition to the down payment assistance, qualified applicants are eligible for:

- Land Transfer Tax and Fees - paid for by Manitoba Housing,
- Non-repayable grant – A grant of \$1,500 is available to assist you with legal fees and other costs (second mortgage registration, home inspection, utility hook-up, moving costs, etc.).

**Important Notes**

- Under the recipient’s mortgage agreement with the financial institution where they get their mortgage, the recipient(s) are responsible for all payments.
- The amount of financial assistance they receive from Manitoba Housing depends on the purchase price of the home.
- Manitoba Housing will inspect the property before the sale and repair all identified health and safety concerns.

- Homeowners may apply to Manitoba Housing renovation programs to help with other home repairs.

[www.gov.mb.ca/housing/progs/homeownership.html](http://www.gov.mb.ca/housing/progs/homeownership.html)

[www.gov.mb.ca/housing/progs/homeowner.html](http://www.gov.mb.ca/housing/progs/homeowner.html)

### **Tax Credits for Homeowners**

#### **Canada First-Time Homebuyers Tax Credit**

For 2009 and subsequent years, the HBTC is a new non-refundable tax credit, based on an amount of \$5,000, for certain home buyers that acquire a qualifying home after January 27, 2009 (i.e., generally means that the closing is after this date). You or your spouse or common-law partner acquired a qualifying home; and you did not live in another home owned by you or your spouse or common-law partner in the year of acquisition or in any of the four preceding years.

Refer to the Canada Revenue Agency for additional information.

Source: Canada Revenue Agency

[www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-369-home-buyers-amount.html](http://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-369-home-buyers-amount.html)

### **Development Plans Geared to Multi-Unit Projects**

#### **CMHC National Housing Co-Investment Fund - New Construction Stream**

The National Housing Co-Investment Fund can provide low-cost loans and/or capital contributions to build new affordable housing and repair/renew existing affordable and community housing. The Fund is designed to attract partnerships and investments, and to incentivize new construction, repair and renewal that meets or exceeds ambitious mandatory minimum standards for energy efficiency, accessibility and universal design, proximity to transit, and achieves multiple federal priorities.

New Construction - Support construction of new affordable housing supply, focusing on developing mixed-income, mixed-tenure, and mixed-use housing near transit and other amenities, integrated with supports and services, with additional focus on environmental efficiency, accessibility, social inclusion and partnerships. The Housing Construction Stream for new construction and provides \$5.19 billion in loans and \$2.26 billion in capital contributions.

**Other Funding / Collaborators:**

- To make federal investments go further, collaborators are required to contribute to the project. Projects must have support from another level of government (such as Municipalities, Provinces, Territories, Indigenous Government).
- Contributions from other investors may be monetary or in-kind including, but not limited to: the provision of land; inclusionary zoning provisions; accelerated municipal approvals processes; waiving development charges and fees; tax rebates; other loans and grants.

**Property Type and Size:**

- Standard rental, shelters, transitional & supportive housing, seniors housing
- Must have a minimum of five units (or beds).
- For financial viability, a greater number of units / beds may be necessary for certain projects.
- Primary use is residential.
- Non-residential component not to exceed 30% of total gross floor space nor 30% of total value/cost.

**Available Funding:**

- New Construction - minimum \$1,000,000 (federal loan and contribution)
- For contributions only, smaller investments will be considered.
- Maximum Loans
  - Co-operatives, non-profits, Indigenous groups - up to 95%\*\* of eligible costs (residential component);
  - Provincial, territorial, and municipal government, and private sector - up to 75%\*\* of eligible costs (residential component).
  - For all projects containing non-residential space and any borrower type - up to 75%\*\* of eligible costs related to the non-residential component.
- Maximum Contributions
  - Co-operatives, non-profits, Indigenous groups - up to 40% of eligible costs.
  - Provincial, territorial, and municipal government - up to 30% of eligible costs.
  - Private sector - up to 15% of eligible costs.
- Loan and/or contribution amount will be determined through a scoring grid. Maximum federal investments can only be reached by achieving higher outcomes and exceeding minimum requirements
- For Repairs (Renewal) - up to maximum 85% LTV (improved value) on residential component and up to 75% LTV (improved value) on non-residential component.
- Minimum Debt Coverage Ratio Requirements
  - 1.00 for residential loan component

- 1.40 for non-residential loan component
- Applications will be qualified with a 100 bps (1.00%) spread over the CMHC indicative 10-year fixed rate.
- Interest Rate on Loans
  - Fixed Rate
    - Up to 20-year loan with CMHC.
    - 10-year initial term, with interest rate reset at end of initial term and fixed for another 10-year term.
    - Below market rates.
    - Fixed rate locked in at beginning of term (i.e. at initial loan advance).
    - New Construction - Interest-only payments financed by the loan during construction through to occupancy permit and interest-only payments paid by the borrower from occupancy permit to 12 months of stabilization; and principal and interest payment from 12-month stabilization for the remainder of terms.
    - Repair (Renewal) - Interest-only payments until completion of repairs; and then principal and interest payment for the remainder of terms.
    - Closed to prepayment during the 10-year term
- Loan Amortization
  - New Construction - Up to 50 years

[www.cmhc-schl.gc.ca/en/nhs/co-investment-fund---new-construction-stream](http://www.cmhc-schl.gc.ca/en/nhs/co-investment-fund---new-construction-stream)

#### CMHC National Housing Co-Investment Fund - Repair and Renewal Stream

The National Housing Co-Investment Fund can provide low-cost loans and/or capital contributions to build new affordable housing and repair/renew existing affordable and community housing. The Fund is designed to attract partnerships and investments, and to incentivize new construction, repair and renewal that meets or exceeds ambitious mandatory minimum standards for energy efficiency, accessibility and universal design, proximity to transit, and achieves multiple federal priorities.

Repairs (Renewal) – Support the repair and renewal of existing community and affordable housing that make them more sustainable from a community (mixed-use, mixed-income, accessible, near amenities, services and supports), environmental and financial perspective. The Housing Repair and Renewal Stream to repair and renew the existing community and affordable housing supply. It provides \$3.46 billion in loans and \$2.26 billion in capital contributions.

**Other Funding / Collaborators:**

- To make federal investments go further, collaborators are required to contribute to the project. Projects must have support from another level of government (such as Municipalities, Provinces, Territories, Indigenous Government).
- Contributions from other investors may be monetary or in-kind including, but not limited to: the provision of land; inclusionary zoning provisions; accelerated municipal approvals processes; waiving development charges and fees; tax rebates; other loans and grants.

**Property Type and Size:**

- Standard rental, shelters, transitional & supportive housing, seniors housing
- Must have a minimum of five units (or beds).
- For financial viability, a greater number of units / beds may be necessary for certain projects.
- Primary use is residential.
- Non-residential component not to exceed 30% of total gross floor space nor 30% of total value/cost.

**Available Funding:**

- Repair (Renewal) - Minimum \$250,000 (federal loan and contribution)
- For contributions only, smaller investments will be considered.
- Maximum Loans
  - Co-operatives, non-profits, Indigenous groups - up to 95%\*\* of eligible costs (residential component);
  - Provincial, territorial, and municipal government, and private sector - up to 75%\*\* of eligible costs (residential component).
  - For all projects containing non-residential space and any borrower type - up to 75%\*\* of eligible costs related to the non-residential component.
- Maximum Contributions
  - Co-operatives, non-profits, Indigenous groups - up to 40% of eligible costs.
  - Provincial, territorial, and municipal government - up to 30% of eligible costs.
  - Private sector - up to 15% of eligible costs.
- Loan and/or contribution amount will be determined through a scoring grid. Maximum federal investments can only be reached by achieving higher outcomes and exceeding minimum requirements
- For Repairs (Renewal) - up to maximum 85% LTV (improved value) on residential component and up to 75% LTV (improved value) on non-residential component.
- Minimum Debt Coverage Ratio Requirements
  - 1.00 for residential loan component

- 1.40 for non-residential loan component
- Applications will be qualified with a 100 bps (1.00%) spread over the CMHC indicative 10-year fixed rate.
- Interest Rate on Loans
  - Fixed Rate
    - Up to 20-year loan with CMHC.
    - 10-year initial term, with interest rate reset at end of initial term and fixed for another 10-year term.
    - Below market rates.
    - Fixed rate locked in at beginning of term (i.e. at initial loan advance).
    - New Construction - Interest-only payments financed by the loan during construction through to occupancy permit and interest-only payments paid by the borrower from occupancy permit to 12 months of stabilization; and principal and interest payment from 12-month stabilization for the remainder of terms.
    - Repair (Renewal) - Interest-only payments until completion of repairs; and then principal and interest payment for the remainder of terms.
    - Closed to prepayment during the 10-year term
- Loan Amortization
  - Repair (Renewal) - Up to 40 years

[www.cmhc-schl.gc.ca/en/nhs/co-investment-fund---housing-repair-and-renewal-stream](http://www.cmhc-schl.gc.ca/en/nhs/co-investment-fund---housing-repair-and-renewal-stream)

#### Rental Housing Construction Tax Credit program

The Rental Housing Construction (RHC) Tax Credit is a new financial incentive offered to private and non-profit housing developers (including non-profit co-operatives) to address the persistent shortage of rental housing in Manitoba communities. Landlords who construct new rental housing are eligible and can offset a proportion of their capital investment through a tax credit equal to eight percent (8%) of the capital cost of new rental housing construction. To receive the tax credit, a minimum of ten percent (10%) of units constructed must have affordable rents.

- The Rental Housing Construction tax credit is equal to eight percent (8%) of the capital cost of the rental housing project, to a maximum of \$12,000 per residential unit.
- A “residential unit” means a residential dwelling unit that has its own keyed entry door, contains a bathroom and a kitchen or kitchenette and is usually rented or leased for a period of not less than one month.
- RHC tax credit will be claimable by filing an income tax return with the Canada Revenue Agency.

- Eligible projects will receive the RHC tax credit when they become available for rent and have met the affordable housing criteria.
- Eligible non-profit and non-profit co-operative projects will receive a fully refundable tax credit in the year the tax credit is earned, as qualifying units are rented.
- Eligible for-profit projects will receive a non-refundable tax credit, claimable over a minimum of five (5) years and capped based on the landlord's Manitoba income tax.
- Landlords must be residents of Manitoba or have a permanent business in Manitoba.
- Housing can be either for-profit, not-for-profit, or non-profit housing co-operatives.
- Projects must include the construction of five (5) or more new residential rental units.
- At least ten percent (10%) of the units in an eligible project must be affordable housing. This means that the rents charged are at or below the Affordable Rents for the current year and the tenants meet the Program Income Limits.
- Landlords will be required to report on their affordable units annually for five years.

[www.gov.mb.ca/housing/progs/rental\\_housing\\_tax\\_credit\\_old.html](http://www.gov.mb.ca/housing/progs/rental_housing_tax_credit_old.html)

#### CMHC Affordable Housing Innovation Fund

Loans, forgivable loans, contributions and innovative financing options that support needs across the housing continuum.

The Affordable Housing Innovation Fund will be instrumental in creating the next generation of housing in Canada. The application of innovative solutions will be paramount to helping address the challenges facing affordable housing. The Innovation Fund will:

- support the development of innovative approaches to affordable housing
- create inclusive and accessible communities
- contribute to the fight against homelessness

The goal of the Innovation Fund is to encourage new funding models and innovative building techniques in the affordable housing sector. CMHC is looking for unique ideas that will revolutionize the affordable housing sector moving forward. In the process, we anticipate that the \$200M Fund will help create up to 4,000 new affordable units over 5 years (\$50,000 per unit). Additionally, it will reduce reliance on long-term government subsidies. The Fund's scope of eligible projects includes affordable homeownership, retrofit models and affordable rental projects.

Source: Canada Mortgage and Housing Corporation

[www.cmhc-schl.gc.ca/en/nhs/affordable-housing-innovation-fund](http://www.cmhc-schl.gc.ca/en/nhs/affordable-housing-innovation-fund)

### CMHC Rental Construction Financing

The Rental Construction Financing provides low-cost loans encouraging construction of rental housing across Canada where the need is clearly demonstrated. It provides up to \$3.75 billion in loans and will run from 2017 to 2021.

The initiative focuses on standard apartment projects in Canada with general occupants. It does not support construction of niche housing types such as retirement homes, single room occupancy and student housing. Projects situated on a reserve may be eligible for financing if the borrower can demonstrate that enforceable security over the lands can be granted to CMHC.

The loan offers:

- a 10-year term (closed to pre-payment) and a fixed interest rate locked in at first advance for certainty during the most risky periods of development
- up to a 50-year amortization period
- CMHC mortgage loan insurance that is effective from first draw and for the duration of the amortization period to simplify loan renewal. The borrower does not pay the premium, only the PST if applicable
- up to 100% loan to cost for residential space and up to 75% loan to cost for non-residential space (depending on the strength of the application)
- interest only payments financed by the loan during construction through to occupancy permit
- principal and interest payments are due after 12 months of stabilized effective gross income

Source: Canada Mortgage and Housing Corporation

[www.cmhc-schl.gc.ca/en/nhs/rental-construction-financing-initiative](http://www.cmhc-schl.gc.ca/en/nhs/rental-construction-financing-initiative)

### CMHC Mortgage Loan Insurance Products for 5+ Units

As Canada's only provider of mortgage loan insurance for multi-unit residential properties, CMHC provides access to preferred interest rates lowering borrowing costs for the construction, purchase and refinance of multi-unit residential properties and facilitates renewals throughout the life of the mortgage. Additional incentives are available to support affordable rental housing projects.

Source: Canada Mortgage and Housing Corporation

[www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions](http://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions)

## **Affordable rental housing mortgage loan insurance products**

### ***Affordable Housing***

Offers flexibilities to encourage the construction, preservation and improvement of affordable rental properties, helping Canadians meet their rental housing needs. The flexibilities include higher loan-to-value ratios, lower debt coverage ratios, and reduced premiums.

#### *Mortgage Loan Insurance: Affordable Housing*

CMHC mortgage insurance offers many flexible tools to help you build, repair or improve rental housing. These include:

- higher loan-to-value ratios
- loan advances of 85-95% of costs during construction
- debt coverage ratios as low as 1.10 for standard rentals
- amortization periods up to 40 years
- reduced premiums

[www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/affordable-housing-rental](http://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/affordable-housing-rental)

## **Market rental housing mortgage loan insurance products**

### ***Standard Rental Housing***

Provides greater financing choices to borrowers offering standard rental housing accommodations in multi-unit residential buildings.

CMHC mortgage insurance offers flexible tools to build, buy or refinance standard multi-unit rental housing. This includes financing options like:

- higher loan-to-value ratios
- loan advances up to 75% of the lending value during construction
- lower debt coverage ratios
- preferred interest rates
- amortization periods up to 40 years

[www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/standard-rental-housing](http://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/standard-rental-housing)

**Retirement Housing**

Provides greater financing options to borrowers offering retirement housing for seniors. Projects providing accommodation for seniors requiring minimal to moderate levels of care in order to live independently with a minimum of 50+ units/beds and at least 75% providing single / private occupancy. Construction financing: up to 85% of lending value as determined by CMHC or 100% of cost, whichever amount is less.

CMHC mortgage insurance offers flexible tools to help developers build, buy or refinance a retirement home for seniors. This includes financing options like:

- higher loan-to-value ratios
- loan advances up to 70% of the lending value during construction
- lower debt coverage ratios
- preferred interest rates
- amortization periods up to 40 years

[www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/retirement-housing](http://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/retirement-housing)

**Supportive Housing**

Provides financing options to borrowers providing supportive housing to help tenants stabilize their lives, enhance their independent living skills, and reconnect with their communities.

CMHC mortgage insurance offers flexible tools to help developers build, buy or refinance supportive rental housing. This includes tools like:

- higher loan-to-value ratios
- loan advances up to 75% of the lending value during construction
- lower debt coverage ratios
- preferred interest rates
- amortization periods up to 40 years

[www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/supportive-housing](http://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/supportive-housing)

**Student Housing**

Provides financing options to borrowers offering purpose-built student housing both on- and off-campus.

CMHC mortgage insurance offers flexible financing options to help developers build, buy or refinance student housing. This includes financing options like:

- higher loan-to-value ratios
- loan advances up to 75% of the lending value during construction
- lower debt coverage ratios
- preferred interest rates
- amortization periods up to 40 years

[www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/student-housing](http://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/student-housing)

### ***Single Room Occupancy***

Provides greater financing choices to borrowers providing single private room accommodations within a multiple tenant building.

CMHC mortgage insurance offers flexible tools to build, buy or refinance single private rooms in multiple tenant buildings. This includes financing options like:

- higher loan-to-value ratios
- loan advances up to 75% of the lending value during construction
- lower debt coverage ratios
- preferred interest rates
- amortization periods up to 40 years

[www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/single-room-occupancy](http://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/rental-housing-solutions/single-room-occupancy)

### **Programs Geared to Support Rental Units**

#### **Secondary Suites program**

Provides financial assistance to eligible homeowners to construct a secondary suite in the form of a forgivable loan for 50% of the total construction/renovation costs to a maximum of \$35,000 per suite.

[www.gov.mb.ca/housing/progs/ssp.html](http://www.gov.mb.ca/housing/progs/ssp.html)

#### **Rental Housing**

Manitoba Housing provides opportunities for subsidized rental housing in both properties that Manitoba Housing owns and operates and in properties that are owned and operated by private and non-profit housing partners.

[www.gov.mb.ca/housing/progs/renters.html](http://www.gov.mb.ca/housing/progs/renters.html)

### Social Housing Programs:

Social Housing Rental Programs - Provides subsidized rental housing for individuals, seniors, and families. These properties are owned and operated by Manitoba Housing.

### Social Housing Rental Program (SHRP)

The SHRP is the primary and largest program delivered by Manitoba Housing. The program provides low-income Manitobans in the greatest need with subsidized housing. Manitoba Housing provides a range of quality housing such as apartments, townhouses, duplexes and houses for individuals, families and seniors.

The Social Housing Rental Program provides:

- Access to shelter for low income households in core housing need (adequate, affordable and suitable housing)
- A subsidy that is the difference between the market rent for unit and the rent the tenant pays. The rent a tenant pays is based on a percentage of total gross household income. This is commonly referred to as Rent-Geared-To-Income (RGI).
- A rent based on a percentage of income that does not exceed the affordability benchmark set by CMHC.
- Supports to achieve a successful tenancy and transition to alternate housing options when appropriate.

### Eligibility Requirements

- Be in core housing need;
- Be either a Canadian Citizen, a permanent resident of Canada, a refugee claimant or have legal status to live and/or work in Canada;
- Have total adjusted household income at or below the Social Housing Rental Program Income Limits established by Manitoba Housing where applicable;
- Be able to live independently, with or without supports.

To continue to be eligible for the program, an applicant must supply information to verify eligibility annually.

[www.gov.mb.ca/housing/progs/mha.html](http://www.gov.mb.ca/housing/progs/mha.html)

### Social Housing Assisted Living (SHAL)

Social Housing Assisted Living (SHAL) is a Manitoba Housing initiative to provide affordable assisted living services for seniors aged 60+. Services include meals, housekeeping and on-site activities.

The Social Housing Assisted Living (SHAL) rental program offered at Ellice Place (PDF) in Winnipeg, is a new Manitoba Housing initiative that provides affordable assisted living services for seniors aged 60+. Services include meals, housekeeping and on-site activities.

This assisted-living housing option at Ellice Place is a rent-geared-to-income option designed to allow seniors to age in place in their community at an affordable cost. It offers bright, modern and completely renovated suites, centrally located near Winnipeg's downtown at 555 Ellice.

Social Housing with Private and Non-Profit Housing Partners:

#### Cooperative Housing

Manitoba Housing partnership agreements with numerous Non-Profit Housing Cooperatives offer a variety of housing options in the private market to co-operative members. Cooperative share fees may apply and only a limited number of affordable housing charges are committed within each co-op.

#### Private Non-Profit Housing

Manitoba Housing partnership agreements with numerous Private Non-Profit Organizations offer a variety of housing options in the private market to seniors, persons with disabilities and families. A limited number of affordable rental rates are committed in each housing complex.

Various programs were established to provide low interest mortgages or funding contributions directly to Private Non-Profit Organizations to assist low to moderate income elderly persons, individuals with disabilities and families with affordable rental charges in the private market.

Individual Operating/Management Agreements between the Manitoba Housing and the Private Non-Profit Organizations may provide low interest mortgages or financial support towards the operations of each housing complex. While each Private Non-Profit Organization offers a limited number of affordable rental charges, not all rental housing are subsidized under these programs as it depends on the amount of subsidy disbursement and the ability to financially maintain viable housing complexes. The delivery of affordable rental charges is determined as outlined below:

1. Rent-Geared-To-Income Scale -

The social housing rent-geared to-income (RGI) rate is 30 per cent on lease agreements for new households.

Effective November 1, 2018, the social housing rent-geared to-income (RGI) rate is 30 per cent for existing tenant lease renewals.

OR

2. Manitoba Housing pre-authorized affordable housing charges

OR

3. Employment and Income Assistance participants are charged a fixed monthly shelter rate.

OR

4. The Rent Supplement Program is limited under these programs.

Housing accommodations are designed for independent living. Each Private Non-Profit Organization establishes its eligibility criteria. Applicants' Program Income Limits determine client eligibility for affordable housing charges.

A variety of housing options for elderly persons, individuals with disabilities, and families is dependent on the availability of housing at time of application. Manitoba Housing does not accept housing applications under this program. Each Private Non-Profit Organization in your community accepts applications for rental housing.

Manitoba

ELDERLY PERSONS: Winnipeg and Rural

FAMILIES: Winnipeg and Rural

Wheelchair accessibility varies by each housing complex.

[www.gov.mb.ca/housing/progs/privatenonprofit.html](http://www.gov.mb.ca/housing/progs/privatenonprofit.html)

#### Rent Supplement

Manitoba Housing provides rental assistance to families, elderly and person's with special needs by entering into agreements with private and non-profit landlords.

The Rent Supplement helps low-income families, elderly and special needs households obtain affordable, adequate and suitable housing in the private rental sector and in non-profit affordable housing initiatives. The provincial government will enter into agreements with owners/operators of private rental housing to subsidize a portion of the homes in the rental property.

The province subsidizes the difference between the approved market rental rate charged by the landlord and the rent-g geared-to-income (RGI) paid by the qualifying tenant.

The amount of Rent Supplement is the difference between the rent-geared-to-income and the approved market rent for the affordable housing unit. Manitoba Housing pays the housing initiative the monthly rent supplement and the tenant pays their portion of the rent as usual.

An eligible tenant must:

- have a total household income less than the Program Income Limits (PIL) set annually by the Canada Mortgage and Housing Corporation (CMHC) be a permanent legal resident of Canada
- be 18 years of age or older, and
- not be in receipt of any other shelter allowance or rental subsidy program assistance;

[www.gov.mb.ca/housing/progs/rent\\_supplement.html](http://www.gov.mb.ca/housing/progs/rent_supplement.html)

### Sponsor Managed Social Housing

Manitoba Housing partnership agreements with Property Management Agencies / Non Profit Organizations offer a variety of housing options that are owned by Manitoba Housing but managed by a Property Management Agency / Non-Profit Organization. Subsidized housing is provided to seniors, persons with disabilities and families with low to moderate incomes.

The program was established to provide adequate publicly owned rental housing accommodation for individuals and families of low income within their financial capacities.

All housing projects are owned by Manitoba Housing, but are "sponsor-managed" by various non-profit housing organizations. Individual Project Operating/Management Agreements between the Manitoba Housing and Non-Profit Organization allows in the delivery of rental housing that is based on a Rent-Geared-To-Income (RGI) scale which determines the rental charge identified below:

- The social housing rent-geared to-income (RGI) rate is 30 per cent on lease agreements for new households.
- Effective November 1, 2018, the social housing rent-geared to-income (RGI) rate is 30 per cent for existing tenant lease renewals.

Employment and Income Assistance participants are charged a fixed monthly shelter rate.

Housing accommodations are designed for independent living. Applicants for housing subsidized under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate housing in the private market.

Applicants' Program Income Limits determine client eligibility.

Manitoba

ELDERLY PERSONS: Winnipeg and Rural

FAMILIES: Winnipeg and Rural

[www.gov.mb.ca/housing/progs/public housingsponsor.html](http://www.gov.mb.ca/housing/progs/public housingsponsor.html)

### Urban Native Non-Profit Housing

Manitoba Housing partnership agreements with numerous Urban Native Non-Profit Organizations offer a variety of housing options in the private market (urban communities) to Aboriginal seniors, persons with disabilities and families with low to moderate incomes.

This program targets Aboriginal elderly persons, individuals with disabilities, and families with low to moderate incomes living in urban communities. The program assists Urban Native Non-Profit Organizations to own and to provide subsidized rental housing that is suitable and adequate in the private market.

Individual operating agreements between Manitoba Housing and Urban Native Non-Profit Organizations allows to provide subsidized rental housing to households as listed below:

1. Rent-Geared-To-Income Scale -

The social housing rent-geared to-income (RGI) rate is 30 per cent on lease agreements for new households.

Effective November 1, 2018, the social housing rent-geared to-income (RGI) rate is 30 per cent for existing tenant lease renewals.

OR

2. Employment and Income Assistance participants are charged a fixed monthly shelter rate.

OR

3. The Rent Supplement Program is limited under these programs.

Applicants for housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate housing.

Applicants' Program Income Limits determine client eligibility.

Winnipeg, Brandon, Dauphin, Portage la Prairie, Selkirk, Swan River

[www.gov.mb.ca/housing/progs/urbannativehousing.html](http://www.gov.mb.ca/housing/progs/urbannativehousing.html)

### Affordable Housing Rental Program

This program is for lower-moderate income households whose total household income is below the posted Program Income Limit. The household will pay an affordable rent based on median rents in the private market. Affordable Rents are established annually by Manitoba Housing and are effective January 1 of each year.

#### Rental Program Eligibility and

#### Program Income Limits

To be eligible for the Social Housing Rental Program applicant(s) must:

- Be in core housing need;
- Be either a Canadian Citizen, a permanent resident of Canada, a refugee claimant or have legal status to live and/or work in Canada;
- Have total adjusted household income at or below the Social Housing Rental Program Income Limits established by Manitoba Housing where applicable;
- Be able to live independently, with or without supports.

#### Social Housing Rental Program Income Limits:

Applicants to the Social Housing Rental Program must have incomes below the posted income limits.

The Program Income Limits are established annually by Manitoba Housing and are effective January 1 of each year.

**2019 Social Housing Rental Program Income Limits\***

Community		Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
<b>Winnipeg</b>		\$27,000	\$38,500	\$48,000	\$50,500	\$57,500
<b>Southern Other Urban/Rural</b>	Brandon	\$22,500	\$29,000	\$39,000	\$45,000	\$51,500
	Dauphin	\$21,000	\$25,500	\$33,000	\$44,000	\$49,500
	Portage Prairie La	\$20,000	\$27,000	\$35,500	\$44,000	\$49,500
	Selkirk	\$22,000	\$29,000	\$34,500	\$46,000	\$49,500
	Steinbach	\$23,500	\$30,500	\$35,500	\$45,000	\$49,500
	Winkler	\$20,500	\$27,000	\$33,000	\$44,000	\$49,500
<b>Northern Urban/Rural</b>	<b>Other</b> Thompson	\$24,500	\$33,500	\$41,500	\$45,000	\$49,500
	The Pas/Flin Flon	\$18,500	\$26,000	\$36,500	\$44,000	\$49,500
	Churchill	\$21,000	\$27,500	\$34,500	\$42,000	\$47,000
<b>Southern Non-Market</b>		\$18,500	\$25,000	\$32,500	\$39,500	\$44,500
<b>Northern Non-Market</b>		\$18,000	\$26,500	\$31,000	\$39,000	\$44,500

\* Effective January 1, 2019

**Affordable Rental Housing Program:**

This program is for lower-moderate income households whose total household income is below the posted Program Income Limit. The household will pay an affordable rent based on median rents in the private market. Affordable Rents are established annually by Manitoba Housing and are effective January 1 of each year.

**2019 Affordable Housing Rental Program Income Limits\***

Household without children	<b>\$56,694</b>
Family Household (families with children or dependants)	<b>\$75,592</b>

\* Effective January 1, 2019

### 2019 Affordable Housing Rental Program Rents\* - Includes Essential Utilities (heat, water and sewer)

Community	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
<b>Winnipeg and Catchment</b>	\$669	\$964	\$1,204	\$1,267	\$1,440
<b>Southern Other Urban/Rural</b>					
Brandon	\$558	\$728	\$969	\$1,124	\$1,293
Dauphin	\$529	\$642	\$819	\$1,097	\$1,240
Portage la Prairie	\$503	\$677	\$893	\$1,097	\$1,240
Selkirk	\$545	\$726	\$859	\$1,145	\$1,240
Steinbach	\$583	\$768	\$882	\$1,122	\$1,240
Winkler	\$512	\$672	\$824	\$1,097	\$1,240
<b>Northern Other Urban/Rural</b>					
Thompson	\$609	\$837	\$1,035	\$1,122	\$1,240
The Pas/Flin Flon	\$468	\$647	\$911	\$1,097	\$1,240
Churchill	\$520	\$684	\$860	\$1,054	\$1,181
<b>Southern Non-Market</b>	\$466	\$631	\$807	\$985	\$1,114
<b>Northern Non-Market</b>	\$454	\$663	\$778	\$978	\$1,114

\* Effective January 1, 2019

### 2019 Affordable Housing Rental Program Rents\* - No Utilities Included

Community	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
<b>Winnipeg and Catchment</b>	\$638	\$877	\$1,086	\$1,145	\$1,313
<b>Southern Other Urban/Rural</b>					
Brandon	\$520	\$641	\$850	\$1,002	\$1,118
Dauphin	\$498	\$555	\$721	\$954	\$1,065
Portage la Prairie	\$465	\$590	\$774	\$954	\$1,065
Selkirk	\$508	\$639	\$740	\$1,002	\$1,065
Steinbach	\$545	\$680	\$763	\$1,002	\$1,065
Winkler	\$475	\$585	\$705	\$954	\$1,065
<b>Northern Other Urban/Rural</b>					
Thompson	\$578	\$750	\$945	\$1,000	\$1,070
The Pas/Flin Flon	\$430	\$560	\$792	\$954	\$1,065
Churchill	Not applicable				
<b>Southern Non-Market</b>	\$428	\$544	\$688	\$842	\$939
<b>Northern Non-Market</b>	\$423	\$576	\$670	\$835	\$986

\* Effective January 1, 2019

[www.gov.mb.ca/housing/progs/pil.html#affordable](http://www.gov.mb.ca/housing/progs/pil.html#affordable)

### **Co-operative Housing**

Various programs were established to provide low mortgage interest rates or funding contributions directly to the Non-Profit Cooperatives to assist low to moderate income co-op members with affordable housing charges. Co-op members purchase equity shares in the co-op and collectively become owners of the building and property.

Individual Operating/Management Agreements between Manitoba Housing and the Non-Profit Cooperatives provides low mortgage interest rates or financial support towards the operations of each housing co-op. While each housing co-op offers a limited number of affordable housing charges, not all housing charges are subsidized under this program as it depends on the amount of subsidy disbursement and the ability to financially maintain viable cooperative communities. The delivery of affordable housing charges are determined as listed below:

1. Rent-Geared-To-Income Scale -

The social housing rent-geared to-income (RGI) rate is 30 per cent on lease agreements for new households.

Effective November 1, 2018, the social housing rent-geared to-income (RGI) rate is 30 per cent for existing tenant lease renewals.

OR

2. Manitoba Housing pre-authorized affordable housing charges

OR

3. Employment and Income Assistance participants are charged a fixed monthly shelter rate.

OR

4. The Rent Supplement Program is limited under these programs.

Housing accommodations are designed for independent living. Each housing co-op establishes its co-op membership and eligibility criteria. Housing charges and available subsidies may differ by each housing co-op. Applicants' Program Income Limits determine client eligibility for affordable housing charges.

A variety of housing options for elderly persons, individuals with disabilities, and families is dependent on the availability of housing at time of application. Manitoba Housing does not accept housing applications under these programs. Each Non-Profit Cooperative in your community accepts applications to become a cooperative member.

Manitoba

ELDERLY PERSONS: Winnipeg and Rural

FAMILIES: Winnipeg and Rural

The purchase of an equity share may be required to become a cooperative member. For details, contact the Non-Profit Cooperative in your community.

Wheelchair accessibility varies by each cooperative housing community.

[www.gov.mb.ca/housing/progs/coophousing.html](http://www.gov.mb.ca/housing/progs/coophousing.html)

### **Visitable Housing**

Manitoba Housing recognizes that it is extremely important to make homes accessible to persons with mobility impairments. “Visitable Housing” or “Visitability” is the concept of designing and building homes with basic accessibility features. Visitable housing offers a convenient home for residents and a welcoming environment for visitors of all ages and abilities. It assists persons with mobility issues “visit” friends or families and be part of a community, which makes our communities more inclusive.

Visitable housing features refer to:

- One level, no-step entrance
- Wider doorways and hallways
- Wheelchair accessible bathroom on the main level
- It does not mean fully accessible

Visitable housing has a number of advantages:

- People are able to age in place with minimal costly renovations needed and less need for moving later in life
- Less chance for falls at home for those of all ages
- Easy access for everyone including persons with disabilities
- Convenience of not having stairs. For example those with young children in strollers, moving items or during illness
- When visitability is planned from the beginning, costs are low

Manitoba Housing has developed Accessibility and Visitable Housing Guidelines for Residential Units. Visitability is being applied to construction of all new units which receive financial assistance from Manitoba Housing, with 10 per cent of all such new units designed to meet Manitoba Housing accessible design criteria. Where possible visitability is used in the renovation

of current social housing units. Manitoba Housing also encourages the use of the guidelines in the private market by making it available to community stakeholders.

Manitoba Housing supports programs that promote accessibility including Renovation Programs, social housing units for persons with disabilities, and has incorporated visitable housing as one of its key features of the Bridgwater neighbourhood in Winnipeg. More information on visitable housing is available at Visitable Housing Canada's website.

[www.gov.mb.ca/housing/progs/pdf/visitable-housing-visitable-housing-community-building.pdf](http://www.gov.mb.ca/housing/progs/pdf/visitable-housing-visitable-housing-community-building.pdf)

[www.visitablehousingcanada.com](http://www.visitablehousingcanada.com)

## **General Programs**

### **Proposal Development Funding**

Provides private non-profit / co-operative housing organizations that prepare detailed proposals to develop and redevelop affordable housing for low-income households, persons with disabilities and seniors. The loan is intended to help reduce the costs of bringing a proposal to the financing stage.

It is an interest-free loan to help private non-profit/co-operative housing organizations prepare their detailed proposal to develop affordable housing for low-income households. The loan is intended to help reduce the costs of bringing a proposal to the financing stage. Both new construction and redevelopment projects are eligible for Proposal Development Funding (PDF) financing.

When a project receives a capital funding commitment, the PDF loan shall form part of the capital cost of the project and the advanced portion of the PDF loan will be repaid in full to Manitoba Housing from the first funding advance.

If a proposal does not proceed to commitment, the project may be considered abandoned and the expended portion of the loan may be forgiven.

PDF loans up to \$75,000 are available to develop each proposal, depending on the size and complexity of the housing project.

Eligible loan expenses may include, but are not limited to, the following:

- project drawings and specifications
- land surveys, soil and environmental testing
- business planning

- cost estimating
- marketing
- detailed feasibility and market analyses

Some activities are not eligible for PDF loans, and they include:

- land purchase
- operating expenses
- expenses related to construction activities (example: demolition)
- activities undertaken before the PDF loan was approved

PDF loans are available to groups who are incorporated as a private non-profit organization. Non-profit co-operative housing associations incorporated under the Co-operatives Act of Manitoba are also eligible for PDF support.

Consultants, developers, municipal governments and other public agencies are not eligible for PDF loans.

Housing developments must target the creation of affordable housing for low to moderate-income households, persons with disabilities and/or seniors.

Affordable housing projects must be developed with at least 30% of the units renting at or below the Affordable Rental Housing levels, with rents remaining affordable for a period of fifteen years or more. Applicable Affordable Rent levels are available on the Rental Program Eligibility and Program Income Limits web page on the Manitoba Housing web site.

[www.gov.mb.ca/housing/progs/hw\\_pdf.html](http://www.gov.mb.ca/housing/progs/hw_pdf.html)

#### CMHC Seed Funding

Seed Funding can provide contributions and/or loans to assist with the planning costs of building a new affordable housing project. It can also provide contributions to help preserve existing community housing projects so that they remain viable and sustainable.

Support costs for completing pre-development activities related to the construction of new affordable housing supply. Support costs for completing preservation activities related to the sustainability of existing community housing projects.

Maximum funding available is allocated as follows for:

- New construction
  - Maximum contribution

- Co-operatives, non-profits, Indigenous groups - up to 40% of the total approved funding, to a maximum of \$150,000 (whichever is less)
- Municipal, provincial, territorial governments - up to 30% of the total approved funding, to a maximum of \$150,000 (whichever is less)
- Private sector - up to 15% of the total approved funding, to a maximum of \$75,000 (whichever is less)
- Proponents could receive a contribution increase of up to 10% if they clearly demonstrate how their project will support the above-mentioned focus areas.
- Maximum loan
  - Up to \$350,000 (security to be provided where required)
- Preservation
  - Maximum contribution
    - The maximum contribution available to carry out eligible preservation activities is up to \$50,000 per community housing project. The maximum amount could be increased to \$75,000 where the housing provider can clearly demonstrate how they provide housing to a greater number of low-income households and support the above focus areas.

Source: Canada Mortgage and Housing Corporation

[www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/seed-funding](http://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/seed-funding)

#### Federal - Provincial Investment in Affordable Housing (IAH) Agreement

The Government of Canada and the Government of Manitoba partnered on an extension for a joint investment to build new and renovate existing affordable housing. The combined federal and provincial contribution for the 2019 to 2028 period of the Investment in Affordable Housing (IAH) Agreement is \$450.8 million.

Refer to Manitoba Housing for additional information.

Source: Government of Manitoba

[www.news.gov.mb.ca/news/index.html?item=45386](http://www.news.gov.mb.ca/news/index.html?item=45386)

## Appendix G: Glossary of Terms

The following glossary of terms has been compiled from the Canada Mortgage and Housing Corporation, Statistics Canada, the Government of Saskatchewan and other sources.

### **Acceptable Housing**

Acceptable housing refers to housing that is adequate in condition, suitable in size, and affordable.

*Source: Canada Mortgage and Housing Corporation 2010 Annual Report*

### **Acquiring and Renovation Building**

Cost - effective strategy of providing affordable housing that can save up to 40 per cent of the cost of new construction. Acquisition and renovation is also useful sometimes for increasing affordable ownership opportunities in cities where house prices are relatively low and where inner city areas are experiencing social and physical decline.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Adequate Housing**

Adequate housing does not require any major repairs, according to residents.

*Source: Canada Mortgage and Housing Corporation 2010 Annual Report*

### **Affordability Criteria**

One of the eligibility criteria for determining affordability is 30% of the units in the project must be at or below the 80<sup>th</sup> percentile of rents in the subject market for units of a similar type (i.e. number of bedrooms). Rent Level I is where the majority of rents in the project are below the 80<sup>th</sup> rent percentile, i.e. the point in the distribution of surveyed rents below which 80% of the rents fall.

A given rent percentile is the point in the distribution (smallest to largest) of surveyed rents below which that per cent of rents would fall. For example, if the 80<sup>th</sup> percentile rent is a certain amount in \$, then 80% of all surveyed units would have rents that fall below that certain \$ amount. CMHC publishes the rent levels annually. Project rents must also be deemed to be below the market rent of comparable properties in the neighbourhood.

*Source: Canada Mortgage and Housing Corporation Affordability Criteria Various past documents*

**Affordable Housing**

In Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income (2009 Canadian Housing Observer). For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

*Source: Canada Mortgage and Housing Corporation 2010 Annual Report and Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Affordable Housing Strategy**

Housing with a purchase price that is affordable to low-and moderate-income households, which are households within the lowest 60 per cent of the income distribution of a community, as determined by Statistics Canada. Affordable in this context means monthly housing costs (that is, mortgage principal and interest payment amortized over 25 years and assuming a 25 per cent down payment, and taxes) do not exceed the average monthly rent for the community by unit type, as reported annually by the Canada Mortgage and Housing Corporation. Affordable ownership price includes GST and any other mandatory costs associated with purchasing the unit.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Affordable Infill**

Strategy that allows new construction on previously developed land. There are many advantages to infill development: promotes efficient use of land; reduces development costs because the infrastructure (streets and services) already exists; is easier for small builders to build this type of housing, and; building materials and maintenance costs are lower because the houses are smaller.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Affordable Rental**

Affordable Rental: is defined as rental housing at or below average municipal market rent by unit type and 'housing costs less than 30% of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services.

*Source: Canada Mortgage and Housing Corporation 2010 Annual Report*

### **Amenities**

Conveniences such as stores, malls, transit, parking, restaurants, theatres, service outlets, needed from day to day.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Apartments**

The definition of apartments used is taken from the Census. It includes apartments in a building with fewer than five storeys, and apartments in a building with five or more storeys. It does not include apartments or flats in a duplex; these are included in “other” dwellings.

*Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011*

### **Apartment or Flat in a Duplex**

One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

*Source: 2016 Census Dictionary*

### **Apartment in a Building that has Five or More Storeys**

A dwelling unit in a high-rise apartment building which has five or more storeys.

*Source: 2016 Census Dictionary*

### **Apartment in a Building that has Fewer than Five Storeys**

A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

*Source: 2016 Census Dictionary*

### **Assisted Living**

Assisted living units are self contained apartments for seniors or people with disabilities who need some support but who do not need 24 hour facility care.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

A number of terms are noted relevant to assisted living features. A brief overview of items that may be provided under the assisted living area include:

- Meals
- Housekeeping
- 24 hour Support
- Social Activities
- Home Care / Personal Care Activities

*Source: Preferred Choice based on various definitions*

### **Availability**

A rental unit is considered available if the existing tenant has given, or has received, notice to move, and a new tenant has not signed a lease; or the unit is vacant (see definition of vacancy below).

*Source: Canada Mortgage and Housing Corporation (CMHC), Rental Market Report*

### **Brownfield Redevelopment**

A form of sustainable development, offering opportunities to revitalize older neighbourhoods, lower municipal infrastructure costs, increase municipal property tax revenues and lessen urban sprawl.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Building Codes**

The National Building Code (NBC) was created to ensure that all building construction meets an acceptable standard of fire safety, structure soundness, accessibility, and a healthy environment. The NBC outlines requirements to ensure that renovation and new construction complies with these intentions. Modifying building code requirements can lower renovation or construction costs.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Capture Rate**

The main age group living in seniors' residences are persons aged 75 years and older. Capture rate in a centre is the ratio of the total number of residents living in the survey universe divided by its estimated 75+ population and then expressed as a percentage.

*Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011*

**Coach House**

A secondary suite on a single family lot that is detached from the main housing unit (also known as a garden suite). It may be located over a vehicle garage.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

**Community Housing**

Community housing is a catch-all term used in this document to include all types of housing a community needs to create to meet the needs of those who are identified in the local housing needs assessment.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Collective Dwelling Types**

The 2016 Census also collected information about collective dwelling type. Collective dwellings are organized into 10 broad categories: hospital, nursing home and/or residence for senior citizens, residential care facility, shelter, correction or custodial facility, lodging or rooming house, religious establishment, Hutterite colony, establishment with temporary accommodation services and other establishment. These categories have been established based on the services provided by the establishment and the type of residents. Data about the types, levels of services offered and the clientele are used to derive a more detailed classification of collective dwellings.

Collective dwellings can also be classified as institutions or non-institutions. This variant classification is used to create the institutional resident indicator which is used for some Census data products.

*Source: Statistics Canada, 2016 Census Dictionary*

### **Collective Dwelling**

Refers to a dwelling of a commercial, institutional or communal nature. It may be identified by a sign on the premises or by an enumerator speaking with the person in charge, a resident, a neighbour, etc. Included are lodging or rooming houses, hotels, motels, tourist establishments, nursing homes, hospitals, staff residences, military bases, work camps, jails, group homes, and so on. Published data for collective dwellings is for dwellings occupied by usual residents.

*Source: Statistics Canada, 2016 Census Dictionary*

### **Community Land Trust**

A private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Comprehensive Development Zoning**

Zoning that creates a custom development zone, where a municipality has the flexibility to negotiate with developers in relation to large, complex, multi-use sites.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Contributions and Loans**

Funds (i.e.: direct grant, low-interest or forgivable loan) that are offered to developers in order to make the creation or preservation of affordable housing more financially feasible.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Co-operative Housing**

A housing development where residents or members own and manage the building. It is a legal association formed for the purpose of providing homes to its members on a continuing basis. Each member has one vote and members work together to keep their housing well-managed and affordable.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

**Core Housing Need**

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability housing standards and it would have to spend 30% or more of its before-tax income to pay the median rent (including utility costs) of alternative local market housing that meets all three of these standards.

*Source: Canada Mortgage and Housing Corporation 2010 Annual Report*

**Correctional or Custodial Facility**

Facilities where persons (inmates, young offenders, or other persons) serve a sentence to custody or where they are detained to await court proceedings, judgement, sentence, or release.

Included are federal correctional institutions, provincial and territorial custodial facilities, young offenders' facilities, jails/police lock-ups.

Excluded are transition homes.

*Source: Statistics Canada, 2016 Census Dictionary*

### **Density Bonus**

Voluntary scheme in zoning bylaws that enables developers to build additional units in return for public amenities such as affordable housing, public art, parkland, and daycare facilities.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

### **Development Charges**

Fees imposed by a local government on applicants to recover some of the cost of infrastructure (water, sewer, storm drain, roads and parks) upgrades that are required because of new development.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Development Plan**

The document that pulls together the Development Team and a specific project. This plan lays out all the details of the proposed project to take it from approval through to completion.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Development Standards**

Rules that municipalities use to guide the design and construction of residential communities. Changes to planning and engineering standards can reduce the costs of residential development.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Donating Land or Facilities**

Strategy when municipalities support the construction of affordable housing by donating land (or facilities), selling it below market value, or leasing it at a normal fee to non-profit or faith-based organizations.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Dwelling-Type Rate**

The term dwelling-type rate refers to the proportion of households of a given age group living in single-detached, apartment, and “other” dwellings.

*Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011*

### **Emergency Shelters**

‘Emergency shelters provide single or shared bedrooms or dormitory type sleeping arrangements with varying levels of support to individuals.’ Emergency shelters provide a temporary short-term solution to immediate needs for homeless and other displaced individuals.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

### **Encouraging Smaller Units**

The affordability of a unit is influenced by size and design. The smaller a unit is, the more affordable it is.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Energy Efficient Housing**

Energy-efficient housing can be achieved at costs well within the accepted limits for affordable, while resulting in annual savings in operating costs that contribute to affordability over the life of the building

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Establishment with Temporary Accommodation services such as a hotel, campground, YMCA, Ronald McDonald House or hostel**

Establishments (mostly commercial and may charge for accommodations) that serve as temporary accommodations for business travellers, persons on pleasure trips, or persons travelling for other purposes (such as medical treatment).

Included are hotels, motels, campgrounds, parks, and other establishments with temporary accommodation services. Generally, the clientele stay at the collective dwelling for a short period of time; however, there may be some people who reside there long term or use the collective dwelling as their usual place of residence.

*Source: Statistics Canada, 2016 Census Dictionary*

**Expedited Approval Process**

Strategy where the municipal development approval process may be streamlined to cut costs to the developer. Lengthy and complicated development approvals can add to the cost of producing housing because of the high upfront costs associated with holding land. Decreasing the length of approvals reduces the costs of residential development and, therefore, reduces housing costs. For instance zoning and development permit applicants may be reviewed simultaneously. Another tool that can be available to municipalities is to give priority to proposals that include affordable rental or ownership housing. By accelerating the approval of one project over another, municipalities can reward developers who include these housing types.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Family Household**

A family household contains at least one census family, defined by Statistics Canada as a married or common-law couple living together (i.e., in the same dwelling) with or without children, or a lone parent living with one or more children. 'Children' include all unattached biological or adopted children, regardless of age.

*Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011*

**Flexible Housing/FlexHousing™**

A housing concept that incorporates, at the design and construction stage, the ability to make future changes easily and with minimum expense, to meet the evolving needs of its occupants.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Headship Rate**

An age-specific headship rate represents the propensity of people in a given age group to form households, and is calculated as the number of primary household maintainers in that age group divided by the total number of people in the same age segment. Statistics Canada defines a primary household maintainer as the person or one of the persons responsible for the major costs - such as rent or mortgage, property taxes, and electricity - in a private household.

*Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011*

**Health Care and Related Facilities**

The Health care and related facilities category is a subtotal of the following categories: general and speciality hospitals, nursing homes, chronic care and long-term care hospitals, residences for senior citizens, group homes or institution for the physically handicapped and treatment centres and group homes or institutions for people with psychiatric disorders or developmental disabilities.

*Source: Statistics Canada, 2011 Census of Canada, Selected Collective Dwelling and Population Characteristics and Type of Collective Dwelling for the Population in Collective Dwellings of Canada, Provinces and Territories, 2011 Census, Catalogue No. 98-313-XCB2011024*

**Heavy Care Space**

A space where the residence provides 1.5 hours or more of healthcare per day to the resident. Examples include Alzheimer, Dementia and mobility support residents. Heavy care space estimates for occupied spaces may only include those where the resident is required to pay for a high level of care.

*Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011*

**Home Ownership**

Home Ownership is housing costs borne by the occupants priced at local municipal market rates based upon supply and demand factors at the time of purchase.

*Source: Preferred Choice*

**Hospital**

Institution, licensed to be a hospital, providing medical or surgical diagnosis and treatment to the ill or injured.

Also included in this category are institutions that are not licensed as hospitals but provide continuous medical, nursing and professional health care supervision for persons who are not independent in all activities of daily living, such as chronically ill persons. Facilities, not licensed as hospitals, which are specifically for elderly persons are excluded from this category.

Included are general hospitals, specialty hospitals, chronic care or long-term care hospitals, rehabilitation hospitals, and other types of licensed hospitals.

Excluded are hospitals located within another collective dwelling, such as a hospital in a correctional facility or a hospital on a military base. The residents of these hospitals are counted as residents of the larger collective dwelling.

*Source: Statistics Canada, 2016 Census Dictionary*

**Household Composition Rate**

The term household composition rate refers to the proportion of households in a given age group belonging to households comprised of couples with children, couples without children, lone parents, multiple families, single persons, and two or more unrelated persons.

*Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011*

**Housing Action Plan**

A detailed plan to produce a range of housing types, sizes and tenures to meet an identified need in a community. The plan identifies quantities to be produced, sites to be utilized and the stakeholders responsible for delivering various segments.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Housing Affordability (HouAff)**

Refers to the proportion of the average monthly total household income which is spent on owner's major payments (in the case of owner-occupied dwellings) or on gross rent (in the case of tenant-occupied dwellings). Includes private households in occupied non-farm, non-reserve dwellings with household income greater than \$0 (i.e., excludes negative or zero household income).

*Source: Statistics Canada, 2006 Census definitions*

**Housing Agreement**

A covenant registered on the title of a property stipulating specific limitations to the use of the property. Such agreements can be utilized to ensure that housing on the property is occupied by individuals who have qualified for its use, and to ensure that the housing unit remains affordable to low or moderate income households.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

**Housing Fund**

Account set up by a municipality or a regional district to receive funds that will be used to create affordable housing.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Housing Organization**

An organization dedicated to the creation and management of a range of housing stock for specific user groups.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Hutterite Colony**

A group of people of the Hutterite religion who live in dwellings that belong to the community and use their land for agricultural purposes.

*Source: Statistics Canada, 2016 Census Dictionary*

### **Inclusionary Housing Policies**

Inclusionary housing policies require that all developments over a certain size dedicate a percentage of new units as affordable housing.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

### **Independent Housing with Support**

A number of terms are noted relevant to supported independent housing features. A brief overview of items that may be provided under the independent housing with support area include some combinations:

- Meals
- Housekeeping
- 24 hour Support
- Social Activities

*Source: Preferred Choice based on various definitions*

### **Independent Housing without Support**

A number of terms are noted relevant to individuals in need with independent housing features. A brief overview of items that may be part of the independent housing without support for individuals with special needs area include some combinations:

- May be easy access and geared to occupant mobility
- May be geared to low unit maintenance
  - Internal
  - Yard Work

*Source: Preferred Choice based on various definitions*

### **Inclusionary Housing Policies**

Inclusionary housing policies require that all developments over a certain size dedicate a percentage of new units as affordable housing.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

### **Inclusionary Zoning**

Zoning regulations that require the provision of affordable housing as part of the rezoning for a development.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Intensification**

Redevelopment of existing neighbourhoods, corridors or commercial areas at higher densities to achieve affordability, reduce automobile reliance and promote healthy interactions within a community.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Land Banking**

The acquisition of property for affordable housing by an organization or a local government in anticipation of developing affordable housing units on the site in the future.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Living in a Couple**

Includes married spouses and common-law partners.

*Source: Statistics Canada, Selected Collective Dwelling and Population Characteristics and Type of Collective Dwelling for the Population in Collective Dwellings of Canada, Provinces and Territories, 2011 Census, Catalogue No. 98-313-XCB2011024*

### **Living Alone**

Persons living with no other resident presence in the dwelling.

*Source: Preferred Choice definition*

### **Living with Others**

Includes living with adult children, with relatives and/or non-relatives. No married spouse or common-law partner of the person is present.

*Source: Statistics Canada, Selected Collective Dwelling and Population Characteristics and Type of Collective Dwelling for the Population in Collective Dwellings of Canada, Provinces and Territories, 2011 Census, Catalogue No. 98-313-XCB2011024*

### **Lodging or Rooming House**

Commercial establishments (which may originally have been a private dwelling) that have furnished rooms for rent. Residents receive no type of care. They generally have access to common facilities such as the kitchen and/or bathroom. Generally, the clientele are transitioning between housing tenures or locations, and have no other place of residence.

Some types of non-institutional collective dwellings provide furnished accommodations without any type of care, but they are not 'lodging or rooming houses.' Usually, they serve a specific clientele. To illustrate, religious establishments are for members of a religious group; hotels or motels are for business travellers or persons on pleasure trips; school residences are for students; or, work camps are for employees of an industry. Such collective dwellings are excluded from this category.

*Source: Statistics Canada, 2016 Census Dictionary*

### **Low Income After-Tax Cut-Offs (LICO-AT)**

Low income after-tax cut-offs are set at after-tax income levels, differentiated by size of family and area of residence, where families spend 20 percentage points more of their after-tax income than the average family on food, shelter and clothing.

*Source: Statistics Canada definitions*

### **Low Income Before Tax Cut-Offs (LICO-BT)**

Low income before tax cut-offs are income levels at which families or persons not in economic families spend 20% more than average of their before tax income on food, shelter and clothing.

*Source: Statistics Canada definitions*

### **Low Income Measure (LIM)**

Low Income Measure (LIM) measures low income from a distributional perspective. It is simply defined as half of the median adjusted economic family income, where "adjusted" indicates that different needs of families of different sizes and compositions are taken into consideration.

*Source: Statistics Canada, Xuelin Zhang, 75F0002MWE Income Research Paper Series, Low income Measurement in Canada: What do different Lines and Indexes tell us? May 26, 2010*

### **Market Basket Measure (MBM)**

The Market Basket Measure (MBM) measures the cost of a basket of goods and services that are deemed essential to maintain physical health and to moderately participate in community activities. A distinctive feature of MBM is that, while the basket of goods and services is identical, the thresholds are community and community size specific, reflecting differences in costs of living across communities.

*Source: Statistics Canada, Xuelin Zhang, 75F0002MWE Income Research Paper Series, Low income Measurement in Canada: What do different Lines and Indexes tell us? May 26, 2010*

### **Market Housing**

Market Housing: are housing units where the price is set at rates the local market can bear based on supply and demand factors without further support or subsidy.

*Source: Canada Mortgage and Housing Corporation 2010 Annual Report*

### **Mixed Use Node**

Mixed-use development (such as commercial, office and higher-density residential) that is concentrated into centres with existing infrastructure capacity providing required densities and service to make transit affordable and to foster community hubs where daily services can be reached within walking distance.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Mobile Home**

A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt.

*Source: 2016 Census Dictionary*

**Mobility**

'Mobility status, one year' refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier.

'Mobility status, five years' refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date five years earlier.

'Location of residence one year ago' refers to the person's usual place of residence one year prior to the reference day.

'Location of residence five years ago of person' refers to the person's usual place of residence five years prior to the reference day.

The locations may include - the geographical regions of Canada, provinces and territories, census divisions (counties, regional municipalities) and census subdivisions (municipalities).

*Source: Statistics Canada, 2016 Census definitions*

**Mobility Status**

Mobility status refers to the status of a person with regard to the place of residence on the reference day (May 10, 2016) in relation to the place of residence on the same date 1 year or 5 years earlier.

Persons who, on the reference day, lived in the same residence as on the same date 1 year or 5 years earlier are referred to as non-movers, and persons who, on the reference day, did not live in the same residence as they did 1 year or 5 years earlier are referred to as movers.

Movers include non-migrants and migrants. Non-migrants are movers who lived in the same census subdivision on the reference day as they did on the same date 1 year or 5 years earlier. Migrants include internal migrants and external migrants.

Internal migrants includes migrants who lived in Canada 1 year or 5 years ago. This includes persons who moved to a different city, town, township, village, municipality or Indian reserve within Canada. Greater detail can be provided for internal migrants by identifying if they have crossed a provincial boundary or the limits of a large municipality, specifically a census metropolitan area (CMA) or a census agglomeration (CA).

External migrants includes migrants who did not live in Canada 1 year or 5 years ago.

*Source: Mobility and Migration Reference Guide, Census of Population, 2016*

**Municipal Housing Committee**

A group consisting local housing stakeholders including elected officials, municipal staff, housing providers, developers, land owners, funding and financial providers, architects and builders that us mandated to develop and implement a local Housing Action Plan.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Net Household Formation**

Net household formation, also referred to as household formation, is the change in the number of households between two years.

*Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011*

**Non-Family Household**

According to Statistics Canada, a non-family household can be a person living alone or two or more unrelated persons sharing the same dwelling.

*Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011*

**Non-Market Housing**

Housing that is rented or sold at a price that is not set by market forces but set and controlled over time by some other means. Social Housing is a subset of non-market housing.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

**Non-market or Subsidy Space**

A space where the rent received for the unit is less than market rent or where the resident occupying the unit is subsidized.

*Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011*

### **Non-Profit Housing**

Housing that is owned and operated by non-profit housing providers. This housing is typically built through government-funded housing supply programs.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Nursing Home and / or Residence for Senior Citizens**

Facilities for elderly residents that provide accommodations with health care services or personal support or assisted living care.

Health care services include professional health monitoring and skilled nursing care and supervision 24 hours a day, 7 days a week, for people who are not independent in most activities of daily living.

Support or assisted living care services include meals, housekeeping, laundry, medication supervision, assistance in bathing or dressing, etc., for people who are independent in most activities of daily living.

Included are nursing homes, residences for senior citizens, and facilities that are a mix of both a nursing home and a residence for senior citizens.

Excluded are facilities licensed as hospitals, and facilities that do not provide any services (which are considered private dwellings).

*Source: Statistics Canada, 2016 Census Dictionary*

### **Other Dwellings**

The “other” category of dwellings is an aggregation of other multiples and movable dwellings. It comprises row houses, semi-detached or double houses, apartments or flats in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

*Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011*

**Other Establishment such as a School Residence, Military Base, Work Camp or Vessel**

Establishment that meets the criteria of the collective dwelling definition, but does not fall into any other specified type.

Included are school residences, training centre residences, work camps, military bases (including other buildings on the base), vessels (government or commercial), and other types of collective dwellings.

Generally, the clientele of these collectives are less transient than the clientele of hotels, motels and campgrounds.

The population of Canadian commercial and government vessels is assigned to special collective enumeration areas in port areas. The overall number of such enumeration areas is one per port.

*Source: Statistics Canada, 2016 Census Dictionary*

**Owner Household**

'Owner household' refers to a private household where some member of the household owns the dwelling, even if it is still being paid for.

*Source: Statistics Canada, 2016 Census definitions*

**Owner's Major Payments**

Average monthly total of all shelter expenses paid by households that own their dwelling. The owner's major payments include, for example, the mortgage payment and the costs of electricity, heat and municipal services.

*Source: Statistics Canada, 2006 Census definitions*

**Other Movable Dwelling**

A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

*Source: 2016 Census Dictionary*

**Other Single-Attached House**

A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

*Source: 2016 Census Dictionary*

**Parkland Dedications Fees**

Strategy where a municipality can reward developers for building affordable housing by reducing or waiving the amount paid in parkland dedication fees. Parkland dedication fees are normally calculated according to the area of a new development. The amount paid can be reduced if the developer provides an amenity, such as affordable market housing, which benefits the municipality.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Public Housing**

Housing that is built, operated, and owned by a government and that is typically provided at nominal rent to low income families or individuals.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

**Public-Private Partnerships**

Occurs when a private sector organization works with a government agency or a non-profit association to provide a service or community amenity.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Redeveloping or Converting Non-Residential Buildings or Sites**

Redevelopment provides opportunities for creating affordable housing. It enables the provision of affordable housing because of the increased density and the use of existing infrastructure. Conversion of non-residential buildings into affordable housing involves the adaptive reuse of surplus or outmoded buildings such as old schools, hospitals, inns or warehouses into affordable housing.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Religious Establishment such as a Convent, Monastery or Seminary**

Establishments such as a convent, seminary, monastery or religious commune which provide accommodations to members of a religious group.

*Source: Statistics Canada, 2016 Census Dictionary*

### **Rent**

Refers to the actual amount a resident pays per month for their accommodation space and all mandatory services. For vacant spaces, the rent is the amount the owner is asking for the space.

*Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011*

### **Rental Housing**

Rental Housing: is tenant housing by unit type priced at local municipal market rates based upon supply and demand factors.

*Source: Preferred Choice*

### **Renter Household**

'Renter household' refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid.

*Source: Statistics Canada, 2016 Census definitions*

### **Resale Price Restrictions**

Covenants registered on the title of a property to control the resale price and maintain affordability over time. These are known as Deed Restrictions in the U.S.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

## Residential Care

A number of terms are noted relevant to residential care. A brief overview of items under the residential care are include:

- Licensed Full-Time Professional Care
- Acute Care (Treatment of a Disease or Severe Illness for a Short-period of time includes Emergency Treatment, Critical Care, and Recovery Care [Surgical])
- Convalescent Care (Recovery / Recuperative Care)
- Long Term Care (24 hour professional nursing)
  - Level 2 Personal Care (Some Personal Care and Assistance)
  - Level 3 Intensive Personal or Nursing Care (Advanced Physical or Mental Illness reasonably stabilized)
  - Level 4 Extended Care (Require Regular and Continuous 24 hour medical attention)
- Respite Care (Relief Care up to 60 days)
- Palliative Care (End of Life)

*Source: Preferred Choice based on various definitions*

## Residential Care Facility such as a Group Home for Persons with Disabilities or Addictions

Residential facilities that provide accommodations with health care and/or social assistance services, such as counselling, supervision or custody, personal support or assisted living care, diagnosis or treatment.

Generally, residential care facilities provide a level of care that is below that found in hospitals.

Included are group homes or institutions for the physically disabled, treatment centres, group homes for children and youth, and group homes or institutions for people with psychiatric disorders or developmental disabilities.

Excluded are facilities that accommodate elderly residents who require services, and facilities for persons who need shelter or assistance. These facilities have a separate collective type category. Private dwellings with foster children are also excluded and are still considered private dwellings.

*Source: Statistics Canada, 2016 Census Dictionary*

## Respite Space

A space used to provide temporary accommodation for a senior who normally lives in another place and not at the residence.

*Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011*

**Retaining Affordable Housing**

Municipal by-laws may limit conversions or demolitions of affordable rental housing or require replacement units at similar rents. In some jurisdictions, transferring development right from affordable rental housing to other sites is used to preserve such housing.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Row House**

One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

*Source: 2016 Census Dictionary*

**Secondary and Garden Suites**

A secondary suite is a self-contained rental unit constructed within or as an addition to a house. A garden suite is a stand-alone, self-contained rental unit on the same property of the principal residence.

A secondary suite, sometimes called an in-law suite, is a self-contained separate unit within an existing home or an addition to a home. This means there are full kitchen and bath facilities as well as a separate entrance.

A garden suite is a separate living unit that is not attached to the principal residence, but built on the same property. Garden suites are sometimes referred to as “granny flats” because they were originally created to provide a home for an aging parent of a homeowner. Like a secondary suite, a garden suite is a self-contained unit.

*Source: Adapted from the CMHC A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Self-Contained Unit**

A unit that provides living, sleeping, eating, food preparation, and bathroom facilities.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

### **Semi-Detached House**

One of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

*Source: 2016 Census Dictionary*

### **Shared Equity Home Ownership**

Housing that is purchased at a price that is affordable to the occupant and has restricted price appreciation so that it remains affordable for successive occupants. The purchase price is typically below market, the owned equity (value) then appreciates according to a formula or index. The equity is, in effect, “shared” between the community, the first purchaser and the subsequent purchasers.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

### **Shelter**

Establishments for persons lacking a fixed address or for persons needing transitional shelter or assistance.

Included are shelters for persons lacking a fixed address (such as homeless shelters or shelters for street youth), shelters for abused women and children, and transition homes or halfway houses for ex-inmates or persons on conditional release.

*Source: Statistics Canada, 2016 Census Dictionary*

### **Single-Detached House**

A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

*Source: 2016 Census Dictionary*

### **Smaller Communities**

Communities with a population of 25,000 or less.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Social Housing**

Usually refers to housing that receives subsidy assistance from the government. 'Social housing refers to housing built under Federal, Federal/ Provincial or Provincial housing programs and is designed to accommodate households with low to moderate incomes in core housing need. Social housing includes public housing as well as non-profit and co-op housing.'

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010 and Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

**Space**

A space is a residential area that is rented out. Examples of spaces include: one-half of a semi-private unit, a private or bachelor unit, a one-bedroom unit and a two-bedroom unit. In most cases a space is the same as a unit. The exception is the case where a unit has been divided to rent to multiple residents. Semi-private and ward units are an example of this. Unless otherwise indicated, data for spaces are for all unit types.

*Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011*

**Standard Space**

A space occupied by a resident who does not receive a high level of care (i.e. the resident receives less than 1.5 hours of care per day.) Regional terms for this type of space vary across the country. In cases where there is no additional charge paid for a high level of care, the estimate of the number of standard spaces may include units where the resident receives a high level of care.

*Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011*

**Strata Title Housing**

A system for registering ownership of space within a multilevel building, under which the owner's title applies to the space (unit) and a proportion of the common property.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

**Structure Type**

Structure Type refers to the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a single-detached house, an apartment in a high-rise building, a row house, a mobile home, etc.

*Source: 2016 Census Dictionary*

**Subsidized Space**

Subsidized Space is a space 'where the resident occupying the unit is subsidized.'

*Source: Adapted from Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011*

**Suitable Housing**

Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).

*Source: Canada Mortgage and Housing Corporation 2010 Annual Report*

**Supportive Housing**

Supportive housing is housing which includes on-going supports and services to assist those who cannot live independently. There is no time limit on the length of stay for supportive housing.

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

**Tenure**

'Tenure' refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

For historical and statutory reasons, shelter occupancy on Indian reserves or settlements does not lend itself to the usual classification by standard tenure categories. Therefore, a special category, band housing, has been created for census purposes.

*Source: Statistics Canada, 2016 Census definitions*

**Total - Living Arrangements**

Living arrangements for persons in residences for senior citizens refers to their living arrangement in their unit/apartment within the seniors' residence collective dwelling.

*Source: Statistics Canada, Selected Collective Dwelling and Population Characteristics and Type of Collective Dwelling for the Population in Collective Dwellings of Canada, Provinces and Territories, 2011 Census, Catalogue No. 98-313-XCB2011024*

**Transitional Housing**

'Transitional housing also referred to as second stage housing can include a stay of anywhere between 30 days to two or three years. Transitional housing provides access to services and supports needed to help individuals improve their situation and is viewed as an interim step on the housing continuum.'

*Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009*

**Using Development Levies**

Strategy where development fees are used to facilitate the provisions of affordable housing, either by requiring the developers of certain types of developments to pay a fee to support affordable housing as a condition of approval, or by waiving, reducing or adjusting development levies for affordable housing. When waived or adjusted for affordable housing, they are sometimes referred to as “reserve exactions.” The best known type of development levies related to affordable housing are “linkage fees.”

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Vacancy**

A space is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

*Source: Housing Market Information, Seniors’ Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011*

**Waiving or Reducing Development Charges and Fees on New Rental Housing**

Strategy where a municipality could encourage affordable housing projects through reducing or waiving development charges and planning fees. Waiving or reducing these costs results in savings for the developer which are then translated into lower selling prices.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

**Waiving or Reducing Property Taxes**

Strategy where a municipality can chose to waive or reduce property taxes on all or a portion of the assessed value of the affordable housing project, over a period of time. Often taxes are waived (or granted back) on the increased valued of the assessment due to the proposed private investment.

*Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010*

## Appendix H: Sources of Information

Sources of information utilized for this project and document include the following:

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- Canadian Real Estate Association Annual MLS® Statistical Survey 2000 - 2018

- City of Dauphin various files:
  - City of Dauphin Residential Assessment Roll List 2016
  - City of Dauphin Bylaw 10/2018 Fees, Fines, and Charges for Municipal Services
  - City of Dauphin Bylaw 04/2015 Zoning & Zoning Map
  - City of Dauphin Dwelling Unit Incentive Program, 2011 - 2019 Part
  - City of Dauphin Surplus Properties as of February 2019
  - Dauphin Community Profile 2018
  - City of Dauphin Value of Building Permits, 2008 - 2018
  - Dauphin Available Property Options & Map
  - Dauphin Housing Incentive Program Brochure
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