



RM OF TACHÉ HOUSING NEEDS ASSESSMENT

Prepared for: Rural Municipality of Taché
Prepared by: M Richard & Associates Ltd.

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Executive Summary

The Rural Municipality of Taché has a total land area of 580.64 square kilometres and a population of 12,105. This population base makes for about 20.8 people per square kilometer. It is located approximately 17km from the City of Winnipeg and offers families a rural alternative to city life being southeast of Winnipeg and north of Steinbach.

The RM of Taché has 6 wards and 2 Local Urban Districts (LUD):

- The LUD of Landmark
- The LUD of Lorette

Key findings from this report are as follows:

- The Municipality grew by 4.6% over the past 5 years to 12,105. The Municipality is a little over 20km southeast of Winnipeg. There is an opportunity to attract newcomers to the area, specifically young families or older adults looking to downsize their home.
- The Municipality provides larger lot development for those looking for rural living with easy access to basic urban amenities. There have been 60 new immigrants to the Municipality in the past census (2016-2021). This is lower than the previous average of 135 between 2011-2015 but the Municipality stands to benefit from new comers to the region and from inter-provincial migration from larger urban centres.
- The Municipality has a younger population compared to the rest of Manitoba with only 11% of their population over 65+ years of age compared to the Manitoba average of 17.1%. However, the population is rapidly aging and a significant amount of housing that allows aging-in-place will be needed. The RM of Taché Housing Needs Assessment Survey also reveals that a significant number of residents will require smaller homes as they age, adding to the existing demand for seniors housing.
- Nearly a quarter (23.6%) of residents are between the age of 0-14, which is considerably higher than the Provincial average of 18.8%. As Taché continues to grow, and in turn age, attracting young families and providing market-rate housing in the Municipality will be key. Further incentivizing Accessory Dwelling Units to subsidize mortgages and keep rent affordable will assist those wanting to move to, or continue, living in the Municipality following education.
- Nearly a quarter (23.5%) of rental households are experiencing core-housing need in terms of housing adequacy, suitability and or affordability. Additional supply of subsidized or below market rate housing units are needed to maintain the Municipality's ability to meet the needs of lower income individuals or families.

1. Introduction

1.1 Project Overview

This study is being completed in order to understand housing needs in Taché. The purpose of this report is to provide a ‘snapshot’ of the current state of housing within the Municipality and to determine the community’s housing needs in terms of supply and future growth projections. Housing Needs Assessments integrate quantitative and qualitative information to inform an analysis of the current housing environment in the community, supported by statistical research community engagement, and mapping. This understanding is critical to informing policies and regulations related to planning and property development.

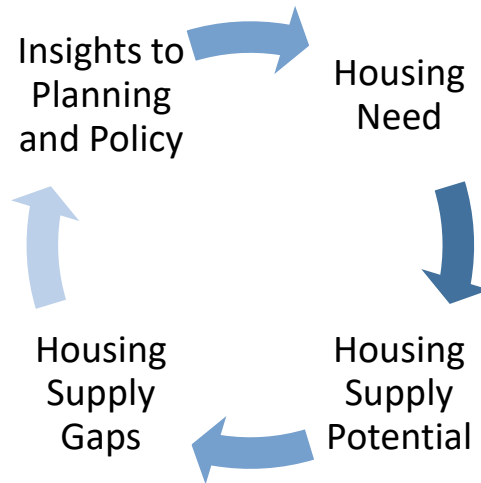


Figure 1 – Housing Study Outline

1.2 Report Organization

This report is broken down into several sections that evaluate the demographics of the area, community characteristics, the income and economic profile of the Municipality, followed by a detailed review of housing supply needs in terms of affordability, suitability and adequacy.

1.3 The Housing Continuum

There are three types of housing needs we will use for this report:

- Market housing – ex. home ownership and rental housing
- Supportive housing – ex. subsidized housing and long-term supporting housing
- Short term safe-housing – ex. emergency shelters and short-term supporting housing

THE HOUSING CONTINUUM



Figure 2 – Housing Continuum

1.4 Methodology Summary

There are four phases to this study:

Phase 1 has been completed by reviewing Statistics Canada 2021 Census of Population, 2024 RM of Taché Housing Needs Assessment Survey and prior years' data.

Phase 2 focused on meeting with Municipal Staff and CDEM.

Phase 3 is completing analysis of data.

Phase 4 is finalizing this report and submitting to Staff and Council in Spring 2024.



Figure 3 – Housing Needs Assessment Process

1.5 Research Methodology

Data has been accumulated from Statistics Canada with the 2021 Census, 2023 amendment of the 2021 Census, the Province of Manitoba's website, the RM of Taché Housing Needs Assessment Survey by Bluestem Development ("The Survey"), and the RM of Taché's administration. We have also looked at regional housing trends and current market sales and listings for residential in the Municipality as a guideline of the existing supply and market.

Please note that where there are decimals in our data, we have rounded up or down to the nearest whole number.

Unless otherwise noted in this report, for affordability we have used the definition from the CMHC of affordability being less than 30% of total income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. It's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary.

1.6 Assessment Use

This Housing Needs Assessment provides insight into the municipality's current housing and development status, as well as population and housing projections for future growth. As such, Staff and Council may take these findings into consideration for documents such as the RM of Taché's ongoing Development Plan review. This Assessment can inform the background analysis on how the Municipality's housing needs can be addressed by the Development Plan, should it prove useful.

2.0 Community Profile

2.1 Population

The RM of Taché has a population of 12,105 as per the 2021 census profile. This was an increase of 4.6% since 2016, which is slightly under the growth of Manitoba (5.0%) and Canada (5.2%). Census geography data indicates that the Lorette area is home to the majority of Taché's population (3512), followed by Landmark, Ste-Geneviève, non-settlement rural areas, and Dufresne. Smaller village areas that are home to minor amounts of the population include Linden and Rosewood.

With an aging population and growing developments occurring in Taché's major centres, population growth is expected to continue by combining economic stimulus with aging-in-place strategies.

2.2 Age

Taché is by in large a young community compared to Manitoba. However, over the last ten years, the community has seen a rise in the number of older adults. In Taché, the median age is 35.6, compared to 38.4 across the province. As seen in the table below, 23.6% of the population are in the 0-14 age category, down from 25% in 2011. Moving forward, the number of older adults is expected to increase.

	Tach...	Manitoba
0-14 years	23.6%	18.8%
15-64 years	65.6%	64.1%
65+ years	10.8%	17.1%

Table 1 – Age Comparison to the Province

Statistics Canada's 2021 Census of Population profile also reveals that Taché has a higher number of large family households compared to Manitoba. The average size of families in the Municipality is 3.2 persons in comparison to 3.0 for Manitoba. The number of children per census family is also slightly higher at 2.0 in comparison to Manitoba's 1.9. Additionally, most children (86%) are in two-parent families which is much higher than the average of 75% in Manitoba. In the future, it will be crucial to have housing that can accommodate a variety of ages and allow aging-in-place as the existing population gets older and new, young families move to the area.

2.3 Household Size

The Municipality is home to many families. The Survey reveals that of 3,430 census families, a large majority (62%) are either in a small family of 2-3 people, or a large family of 4+ people (39%).

Household size by # of inhabitants	Total Household Units
1 Person	545 (14%)
2 People	1,400 (41%)
3 People	720 (18%)
4 People	775 (19%)
5+ People	560 (14%)

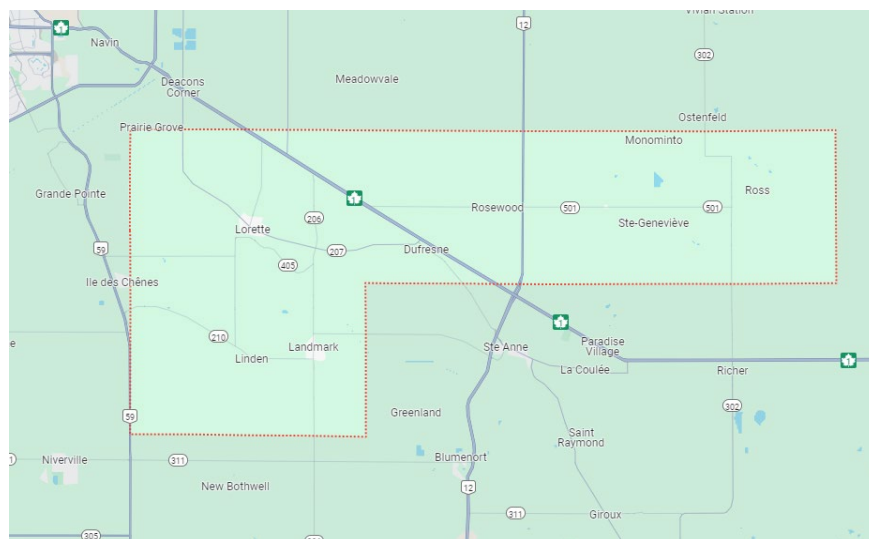
Table 2 – Totals of Each Household Size

Having housing that can accommodate growing smaller and larger families, and new families to the Municipality, will be important in the future.

2.4 Transportation

Taché is primarily served by the Trans-Canada Highway, a major Federal route running southeast-northwest, connecting the Municipality to the City of Winnipeg and Ontario. It is also served by Provincial Trunk Highway 12 (PTH12) which connects to Steinbach and Springfield. Other notable routes include:

- PR 501 which branches off the Trans-Canada Highway and runs west-east through the eastern section of the Municipality
- PR 207 which runs west-east initially and directly leads into the RM of Ste. Annie, connects Defresne to Lorette, and further connects Tache to Winnipeg
- PR 206 which runs north-south and connects the Municipality to the RM of Hanover
- PR 210 that runs west-east and connects the Municipality to the RM of Ritchot
- PTH 59 which runs north-south along the western most edge of the Municipality and connects it to the RM of De Salaberry and the Village of St-Pierre-Joys
- PTH 12 and 302 which both run north-south and leads into the RM of Springfield to the north of the Municipality. PTH 12 also directly leads to the town of Ste. Anne.



Map 1 – Major Transportation Routes

In conversation with Municipal Staff, a new Active Transportation plan (AT plan) is currently being developed for the RM with the objective to improve access to alternative modes of

transportation within the community. Improved active transportation such as wide sidewalks and multi-use trails can provide more affordable mobility options and promote active lifestyles for residents. It also will encourage in-fill housing and development in communities such as Lorette and Landmark.

2.5 Tenure

Approximately one in ten homes in the municipality are privately-owned single-detached households. Given this high percentage, there is a need for rental housing, specifically housing types that are conducive to rentals such as duplexes, townhouses, and apartments. Rental options are typically lower cost and more suitable for individuals or couples, young or old. This is a growing need for the community and will continue to put pressure on the housing market to build units for young adults entering the housing market, or “empty-nesters”.

2.6 Unhoused Population

According to the 2021 Census of Population profile and in conversation with Municipal Staff, there are no homeless people in the Municipality. However, Staff have stated that there may not be ‘visibly’ homelessness, but rather people who are ‘precariously housed’ (i.e. not housed within their own formally recognized dwelling, but who may be living in a family member’s or friend’s dwelling temporarily).

2.7 Immigration

The surrounding region is experiencing a slightly lower rate of immigration compared to Manitoba as a whole, both in terms of total historic immigration and recent immigration between 2016 and 2021. The census reveals that about 14% of people in the region (defined by Statistics Canada as Census Division No. 2-4602) are considered ‘Immigrants’ or ‘Recent Immigrants.’ This is lower than Manitoba at-large where the average Municipality consists of 20% of its population being made up of immigrants.

Between 2016-2021, the surrounding region admitted approximately 1,805 new immigrants with 60 coming to the RM of Taché. For the RM, this is below the average from nearly the last 2 decades. The surrounding region saw the largest influx of immigrants between 2006 and 2011 of 3,010 people. The majority of people immigrating to the region during this time and recently between 2016 and 2021 are youth and young families. Between 2016 and 2021, the surrounding region saw 540 children under the age of 14 enter the Municipality.

As of 2021, there are approximately 405 non-permanent residents in the surrounding region.

3 Income and Economy

3.1 Household Income

Taché has an average household income higher than the greater Southeast Economic Region, Winnipeg Metropolitan Region, and Manitoba as a whole. More than half of all households in the Municipality earn \$100,000 or more. The median household income in Taché is \$109,000, which is significantly higher than the Southeast Region and Manitoba average at \$99,500 and \$79,500 respectively.

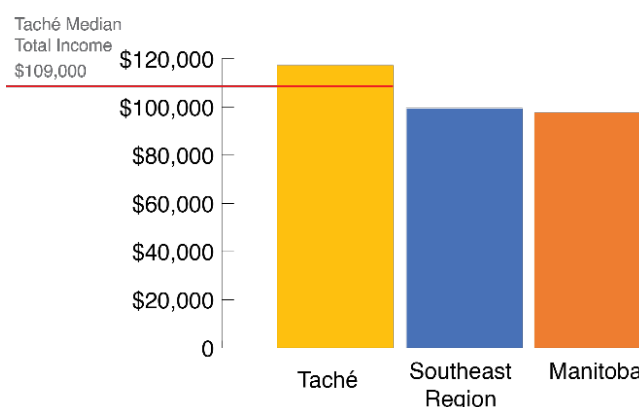


Figure 4 - Average Household Income

3.2 Income Inequality

The prevalence of low-income based on the Low-Income Measure, After Tax (LIM-AT) is 7.3%, considerably lower than Manitoba's 14.2%. However, there is a desire to see more affordable options for those with lower income, as indicated from survey respondents indicates who stated that the Municipality is not adequately meeting the needs of low-income individuals and families.

3.3 Employment

In 2021, the population aged 15 years and over (by labour force status) was 9,085. Of those, 73% (6,615) were in the labour force, with 2,470 over the age of 15 not in the labour force and 405 unemployed. 1,285 of those not in the labour force can be accounted for people 65 years of age and over. The remaining 1,185 people could be those who have retired prior to the age of 65 years of age or who have not started working yet as young adults.

The unemployment rate in 2021 in the Municipality, according to the 2021 Census, was 6.1%, up from 4.2% in the 2016 census. This rate is still lower than the 8.3% provincial unemployment average. The average employee works 43.9 weeks per year (more than Manitoba's 41.9 weeks per year).

3.4 Labour Force

13.7% of the labour force aged 15 years and over are self-employed in the Municipality, which is slightly above the Manitoba average of 12.5%. This has increased slightly from the time of the 2016 census where it was 11.7%. Consistent with these findings, intra-provincial mobility trends suggest that more young professionals and entrepreneurs are moving outside the Winnipeg region as a result of the post-pandemic shift towards remote work conditions.

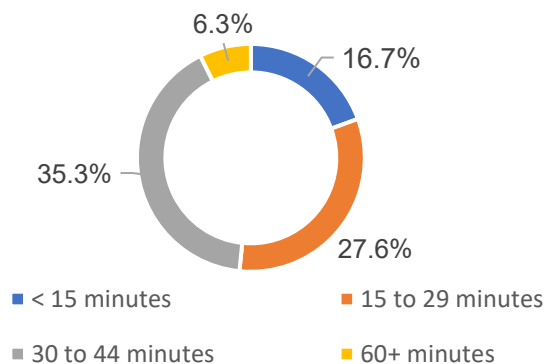


Figure 5 – Commute Times

According to the census profile, leading industries for standard employment within the Municipality are: Trades and Construction (15%), Health Care (11%), Education (10%), Retail (8%), Public Administration (8%) and Manufacturing (8%), and Transportation (7%).

The census also shows that more than a third of the employed population also spend more than 33 to 44 minutes commuting to their place of employment on a daily basis, with 6.3% spending more than hour. This would suggest that commuters are employed in other nearby urban centres such as Winnipeg, Steinbach, Niverville, etc. or other rural communities.

4 Housing Profile

4.1 Dwelling Types

Single-detached homes are the primary type of built housing type in Taché, comprising 87% of all units. This is followed by apartment buildings at 7.5% and townhouses at 3%. With a need for smaller housing for some demographics given age and desire for densification, there is a need for more dwelling types.

Housing type	Total Units (4000)
Single-detached	3,485 (87%)
Semi-detached	10 (<1%)
Townhouses	135 (3%)
Apartment or flat in duplex	15 (<1%)
Apartment	300 (7.5%)
Movable dwelling	55 (1%)

Table 3 – Housing Types

4.2 Dwelling Age

More than one-third (35%) of existing dwelling units in the Municipality were constructed prior to 1980, with 26% of this amount dating to between 1961 to 1980. Older, aging dwellings require more maintenance work which can raise renovation demand, as well as a higher desire for newer housing to avoid related expenses for both homeowners and landlords. Maintenance of housing can also be a concern to older individuals who are primarily in charge of the maintenance of their home or are looking to downsize from where they currently live. Renovations can be costly and/or labour intensive to these individuals.

Age of Dwelling	Total Units (4000)	% of Total Housing
1960 or before	355	9%
1961-1980	1,055	26%
1981-1990	555	14%
1991-2000	555	15%
2001-2005	300	8%
2006-2010	370	9%
2011-2015	435	11%
2016-2021	370	9%

Table 4 – Dwelling Ages

According to building permit records over the last five years provided by the Municipality, there have been a total of 503 new housing units built in the community, peaking in 2021 and 2022. A combination of low interest rates and shift towards remote work following the pandemic created a high demand for housing in 2021 and 2022 across the Country. In contrast, the sharp decline in building permits issued in 2023 may conversely be related to increasing interest rates, inflation and resulting increase in construction costs.

Location	2019	2020	2021	2022	2023
Lorette	32	10	52	88	9
Landmark	6	20	93	78	7
Rural*	21	20	20	25	12
TOTAL	59	50	165	201	28

Table 5 – Total New Builds by Ward

*Rural includes the village areas of Linden, Dufresne, Ross and Ste-Geneviève

4.3 Bedroom Number

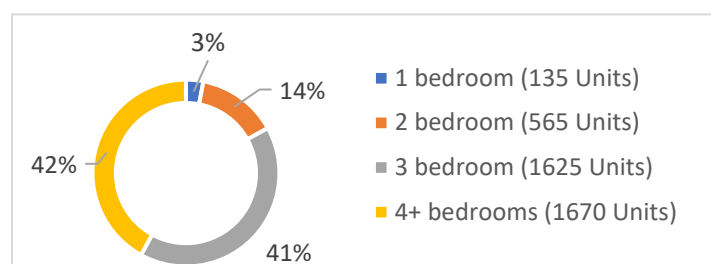


Figure 6 - Private Dwellings by Number of Bedrooms

As of 2021, the average household size was 3.0 people, significantly higher than Manitoba's household average of 2.5. Market trends suggest that the demand for one and two person households is likely to increase due to an aging population, as well as an increase in the number of young families moving the area. The Survey reinforces this trend by suggesting a growing need for smaller housing units including one- and two-bedroom units.

4.4 Non-market Housing

Based on the latest census period, 13.6% of residents live in subsidized housing. According to Municipal Staff, the Province as a service provider through Manitoba Housing offers one chalet facility in Lorette which is currently full, with a confirmed waitlist. However, the waitlist time is unknown at the time of this report. It was also confirmed that besides the one chalet, no other housing co-ops or subsidized housing units exist within the Municipality.

Municipal Staff also confirm that there is currently no Personal Care Home (PCH) available for older adults within Taché, nor are there plans to develop such in the foreseeable future. The nearest PCH facility in the region is located in Ste Anne, Steinbach or Winnipeg.

4.5 Market Rental Housing

The average cost of shelter for rented dwellings is \$1,132 per month, which is slightly lower than the Manitoba average at \$1,225 and slightly higher than the Southeast Region average at \$1,037 per month. Similar to many other Rural Municipalities in Manitoba, the majority of homes are privately owned single detached dwellings. Taché and Landmark are the two urban areas best suitable to accommodate higher density housing.

Besides few market-rate rental apartments in Lorette and Landmark, there is limited diversity in rental housing options such as duplexes, triplexes, or Accessory Dwelling Units (ADU) that tend to be rented. Promoting diversity in housing types in urban areas has shown to be an effective strategy to address rental housing shortages in communities. The Survey further reinforces the need for more market rate rental housing to accommodate younger and older adults. Respondents indicate a desire for smaller, one- and two-bedroom dwelling units (<1200 square feet) with access to private and public amenities and services.

4.6 Market Ownership Housing

The average household cost in the Municipality is \$384,800, which is \$46,000 more than the provincial average of \$338,800. Over the last five years, the price of housing in the Municipality has increased on average \$4,847 per year from \$360,563. The rising cost of housing and real estate is largely due to several intersecting market conditions and mobility trends that have occurred across Manitoba.

Increasing the diversity of housing has been shown to stabilize, and in some cases, reduce the overall cost of housing in a community or region. Supporting a mix of market-rate housing types including alternative forms of multi-family such as duplexes, townhouses, and ADU's, Taché can remain competitive with its housing supply and alleviate the rise of housing prices relative to the Manitoba and Winnipeg region.

5 Growth Forecast

5.1 Population Projection

The Rural Municipality of Taché has a population of 12,105 as of 2021. The Municipality has grown at an average rate of 0.93% a year over the previous census period, which is down from the prior census average (between 2011 to 2016) of 2.5% a year. By coordinating efforts with the private sector and undertaking public-private partnership initiatives to build a range of housing, the community has the potential to grow to 13,435 by 2031 on the assumption of 1.5% annual growth. If the community experiences rapid growth similar to that of the 2011-2016 census period (upwards of 2.5% per year), the population could grow to 14,389.

	Maintain Pop. Growth	Steady Pop. Growth	Rapid Pop. Growth
2026	226	366	613
2031	810	1330	2284
2036	1422	2368	4175
2044	2462	4199	7730

Table 6 – Anticipated Population Increase Amounts from 2026-2044

5.2 Household Projection

Based on the population projections to 2031, the community can expect a demand for about 270 (steady growth) to 761 (rapid growth) new housing units. This assumes that each new housing unit built will accommodate 3.0 people.

	Maintain Pop. Growth	Steady Pop. Growth	Rapid Pop. Growth
2026	75	122	204
2031	270	443	761
2036	474	789	1392
2044	821	1400	2577

Table 7 – Anticipated Households from 2026-2044

5.3 Tenure Household Projection

Based on the total population between the ages of 15-24 as of 2021, an additional 1565+ residents could be entering into the housing market or continue to college over the next ten years. With 780 (19.5%) households primarily maintained by someone 65+ in age, housing options for seniors will continue to increase in demand. Affordable, entry-level one- and two-bedroom homes including rentals, life-long leases, and age-friendly units will be necessary to allow for aging-in-place and young adults.

6 Housing Affordability

6.1 Housing for Older Adults

The Survey reveals that there is a strong demand for seniors housing moving forward. Nearly half of survey respondents (46%) stated that they 'maybe' or 'very likely' to seek to downsize and move into a dedicated senior housing facility. The majority of respondents also stated that they are likely to seek assisted living or specialized care when older, in addition to 'maybe' or 'very likely' to seek multifamily housing that is geared toward older adults and retirement living.

6.2 Low-Income Individuals and Families÷Housing Needs

Across the entire Municipality, approximately 6% of the population is in core housing need. Tenant households tend to have a higher rate of people who are in core housing need, which is indeed the case for Taché. Approximately 23.5% of tenant households experience core housing need in the Municipality, compared to only 4% for owner households.

Core housing need refers to whether a private household's housing fails to meet one of the following thresholds: housing that requires major repairs; housing costs equate to more than 30% of total before-tax household income; or housing conditions that are not suitable due to number of bedrooms and household composition.

Subsidized or below market rate housing can support individuals and families in core housing need. According to Municipal Staff, subsidized housing in Lorette through Manitoba Housing is at full capacity. Additionally, the Housing Needs Assessment Survey indicates that the current supply of subsidized or below market rate housing does not meet the current demand. The survey also reveals that the needs of low-income families were either being 'very badly' or 'badly' met.

6.3 Affordable Rental Housing

The latest census profile indicates that there are 440 rental units in the Municipality, which is about one in every ten housing units. Among these rental units, 28% are spending more than 30% of their income on shelter costs, which is significantly higher than the provincial average of 21%. Additionally, 13% of tenant households are considered subsidized, which includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. This suggests a need for more subsidized or below market rate housing for lower income families and individuals.

Potential population growth and young adults and couples seeking first-time homes, in addition to a desire for smaller, more suitable and affordable dwellings for both low-income families and older adults are needed, as supported by the Survey findings. This could be in the form of ADU's, cooperative or supportive housing, and lower priced housing units through funding partnerships with CMHC. Municipal Staff has stated that there is available land throughout the Municipality, specifically in Lorette and Landmark, to accommodate potential development.

6.4 Home Ownership

While privately-owned single-detached housing will be the preferred housing choice for individuals and families in the Municipality moving forward, new housing initiatives will need to consider the desire for alternative types of housing that will ensure long-time residents can age-in-place. Home ownership could take many forms that are suitable for older adults such as life leases, bungalow court style housing, or multi-family units such as townhomes and duplexes.

6.5 Higher Housing Repair Need and Acceptability

Taché has a healthy mix of new and old housing with only 7% in need of major repairs. This is slightly higher than the Provincial average of 5.6%. However, 3,180 of the 4,000 homes are deemed acceptable (78%) which is higher than the Provincial average of 71.8%. Moving forward, it is important for the Municipality to ensure a mix of new and old housing units to promote affordability. New housing units tend to be at or above the average market rate of \$1,400 per month.

6.6 Current Housing Affordability Costs

Housing in the Municipality is more expensive than the Provincial average across owned and rented dwellings. Taché has 7.2% more homeowners than the provincial average with a mortgage, with housing costing \$46,000 more than the province's average price. The higher average monthly shelter costs in Taché can be attributed to the fact there is a higher proportion of large single-detached lots available.

Taking this into account, Taché offers relative affordability advantages and a mix of urban and rural residential. In order to remain competitive, balancing new residential development between urban and rural communities will ensure the average monthly shelter costs are stabilized relative to the incremental increase in real estate value across Manitoba and Canada.

	Taché	MB
Total Owner Households (excl. farms)	3,475	338,920
% of household owners with a mortgage	68.3%	61.1%
% of owner households spending 30% or more of its income on shelter costs	8.8%	9.9%
% of people in core housing need	3.9%	4.8%
Median monthly shelter costs for owned dwellings	\$1,400	\$1,100
Average monthly shelter costs for owned dwellings	\$1,372	\$1,225
Median monthly shelter costs for rented dwellings	\$1,210	\$1,040
Average monthly shelters costs for rented dwellings	\$1,132	\$1,074
Median value of dwellings	\$372,000	\$304,000
Average Cost of dwellings	\$384,800	\$338,800

Table 8 Housing Affordability Summary

Age Range	2016	2021
15 b 24	105	90
25 - 34	540	635
35 - 44	870	780
45 - 54	965	895
55 - 64	705	825
65 - 74	435	535
75 - 84	130	205
85+	20	40
TOTAL	3,770	4,000

Average monthly shelter costs are higher at \$1,372 a month for owned dwellings in comparison to the provincial average of \$1,100. Similarly, the average shelter costs for tenant households are also higher at \$1,132 a month for average shelter costs compared to the provincial average of \$1,074.

Although most households in the community are spending less than 30% of their income on shelter costs, there is an increasing number of young families moving to the community. Between 2016 and 2021, there have been nearly 100 new households with maintainers between the age of 25 and 34. In order to provide first-time home buyers with competitive housing prices, smaller lots and dwelling units are needed.

Table 9 - Age of Primary Household Maintainers

On the other age of the spectrum are households maintained by older adults, which also experienced an increase over the last five years. A mix between smaller lots for single-detached housing, as well as multifamily housing for older adults will be needed to stabilize the local housing market and provide affordable options for everyone, including newcomers. Increasing the housing stock will likely help alleviate not only growing demands but also rising costs of living places under current economic fluctuations.

6.7 Housing Suitability

100 of the 4,000 housings in the Municipality are considered unsuitable for living. Housing suitability in this context refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household.

Housing suitability in Taché is well below the provincial average of 5.1%. More housing is expected to become unsuitable for living as the cost-of-living increases, combined with status quo residential development of large rural lots. These two compounding factors make home ownership difficult to attain and result in unsuitable living conditions by having multiple individuals or generations living in one- or two-bedroom units.

7 Conclusion

The population of Taché is considerably younger compared to the Manitoba average, yet is experiencing a gradual increase in the number of older adults age 65+. While single-detached housing will remain the preferred housing type moving forward, there is a growing need to find housing solutions for young professionals, as well as older adults seeking to downsize their existing home.

Compared to the surrounding region and Manitoba as a whole, housing prices in Taché are slightly higher. The Municipality can play a role in alleviating the rise in housing costs by diversifying the types of housing units offered, especially in urban communities such as Lorette and Landmark where there are existing services to accommodate higher density housing. First-time home buyers seeking ownership in addition to lower-income individuals and households will require different forms of housing in order to keep monthly shelter costs affordable and below the 30% threshold. Any new housing developments should be prioritized to both increase and diversify the housing stock and provide more affordable, smaller and easier-to-maintain dwellings.

Given its proximity to Winnipeg and Steinbach, two of the largest and fastest growing urban communities in the province, Taché is poised to capture population growth. Lorette and Landmark have the greatest potential to accommodate this growth and alleviate the demand for unsustainable rural residential development in other areas of the Municipality. Current housing costs will continue to rise and the ability for the community to build alternative forms of housing including 'missing middle' multifamily housing such as duplexes, triplexes, cottage courts, and townhouses will be key in stabilizing the costs for new and existing residents.

Investments in infrastructure to ensure the necessary capacity for such growth will be an important factor in achieving alternative forms of housing. Municipal Staff have stated that Landmark currently has limited to no sewer capacity, to which its services are in need of expansion before allowing further development. Where capacity constraints exist, the Municipality will need to work with the private sector to increase water and sewer services for the purpose of intensifying housing.

The findings in this report substantiate the need for a range of housing targeted for young families and individuals, but also older adults. Immigration and intra-provincial migration will be a key factor in driving the demand for housing. The Municipality can support housing for older adults and families by ensuring development policies and zoning regulations support not only single detached housing, but small-scale multifamily such as cottage bungalow courts, duplexes and townhomes in proximity to nearby amenities and services. Taché's mix of urban and rural areas are well-positioned to capitalize on these ongoing opportunities and diversify its housing stock for people of all ages and cultural backgrounds provided infrastructure concerns can be addressed.

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