HOUSING ANALYSIS

MANN STREET SUBDIVISION CONCEPTUAL DEVELOPMENT PLAN January 2021



204 - 220 3rd Avenue South, Saskatoon, SK S7K 1M1 | T: 306-955-6666

CONTACT: Carolyn Dunn E: cdunn@urbansystems.ca

PREPARED FOR:

Town of Outlook Box 519 400 Saskatchewan Avenue West

Outlook SK SOL 2N0

204 - 220 3rd Avenue South, Saskatoon, SK S7K 1M1 | T: 306-955-6666

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<u>CONTENTS</u>

EXE	CUTIVE SUMMARY	. IV
1.0	INTRODUCTION	6
2.0	COMMUNITY PROFILE	7
	2.1 Population	7
	2.2 Age	
	2.3 Indigenous Population	9
	2.4 Immigrant Population	9
	2.5 Income	
	2.6 Employment	11
3.0	HOUSING CONTEXT	12
	3.1 Households	12
	3.1.1 Household Size	12
	3.1.2 Household Type	13
	3.1.3 Household Maintainers	13
	3.2 Dwellings	14
	3.2.1 Dwelling Types	14
	3.2.2 Occupied Private Dwellings	15
	3.2.3 Recent Changes in Housing Stock	16
	3.2.4 Housing Condition	16
	3.2.5 Dwelling Age	17
	3.3 Tenure	17
	3.3.1 Owner Market	18
	3.3.2 Rental Market	18
	3.3.3 Non-Market Housing	19
	3.3.4 Temporary Accommodations	20
	3.4 Housing Indicators	21
4.0	STAKEHOLDER FEEDBACK	24
5.0	HOUSING ASSESSMENT	25
	5.1.1 Population Growth Projection	25
	5.1.2 Household Growth Projection	26
	5.1.3 Current and Projected Future Need	27
	5.1.4 Future Residential Development	28
6.0	CONCLUSION	30



APPENDICES

APPENDIX A: STAKEHOLDER ENGAGEMENT SUMMARY



TABLES

Table 1 – Occupied Private Dwellings in Outlook, 201616
Table 2 – Residential Dwelling Building Permit and Demolition Permits in Outlook

FIGURES

Figure 1 – Population Change in Outlook, 2001-2016	7
Figure 2 – Age Distribution in Outlook, 2006-2016 and Saskatchewan, 2016	8
Figure 3 – Senior Population in Outlook, 2006-2016	8
Figure 4 – Indigenous Population in Outlook, 2006-2016	9
Figure 5 – Immigrant Population in Outlook, 2006-2016	9
Figure 6 – Median Before-Tax Household Income in Outlook and Saskatchewan, 2006-2	01610
Figure 7 – Median Total Income by Household Type in Outlook and Saskatchewan, 2016	10
Figure 8 – Labour Participation and Unemployment Rate in Outlook and Saskatchewan	, 2006-2016
	11
Figure 9 – Households in Outlook, 2006-2016	12
Figure 10 – Households by Size Comparison in Outlook and Saskatchewan, 2016	12
Figure 11 – Households by Type in Outlook and Saskatchewan, 2016	
Figure 12 – Age of Primary Household Maintainer by Tenure in Outlook and Saskatchew	an, 2016 13
Figure 13 – Dwelling Units by Structure Type in Outlook and Saskatchewan, 2016	14
Figure 14 – Dwelling Unit Size by Tenure in Outlook, 2016	15
Figure 15 – Dwellings by Structure Type and Tenure in Outlook, 2016	15
Figure 16 – Condition of Dwelling by Tenure in Outlook, 2016	16
Figure 17 – Dwellings by Period of Construction in Outlook and Saskatchewan, 2016	17
Figure 18 – Households by Tenure in Outlook and Saskatchewan, 2006-2016	17
Figure 19 – Outlook Real Estate Data, 2018-2020	
Figure 20 – Outlook Housing Authority Vacancy Rates, 2017-2020	
Figure 21 – Summary of Hotel/Private Rental Accommodations	
Figure 22 – Housing Indicators by Tenure for Private Households in Outlook, 2016	
Figure 23 – Housing Indicators of Senior Households in Outlook, 2016	
Figure 24 – Projected Population Growth in Outlook, 2016-2036	
Figure 25 – Projected Household Growth in Outlook, 2016-2036	
Figure 26 – Projected Household Growth by Type in Outlook, 2016-2036	



EXECUTIVE SUMMARY

This Housing Analysis provides a detailed report of relevant housing related data for the Town of Outlook (Outlook or the Town). The purpose of this report is to develop an understanding of current housing supply, demand, affordability, and the potential for future residential development to support development decision making processes.

To understand the housing needs in the community, a review of population, age, household size and type, income and employment data was conducted. Since 2001, the population of Outlook increased from 2,129 to 2,279 in 2016 (an increase of 7%). The median age of residents decreased from 49.7 to 45.6 between 2006 and 2016. In 2016, 27% of the Outlook population was aged 65 and older, indicating a senior dominant population. Comparatively, the median age of the Saskatchewan population in 2016 was 37.8. Between 2006 and 2011, the number of households increased from 905 to 970, and remained steady until 2016. The average household size has also remained steady over the same period at between 2.1 and 2.2 persons per household. The majority of Outlook households are occupied by 1 or 2 persons (74%) and consist mainly of one person households, and family households with and without children. The median before-tax private household income was \$63,019 in 2016, compared to \$75,412 province wide. The employment rate in Outlook has fluctuated between 56% and 61% across census periods and subsequently the unemployment rate has also fluctuated between 1.4% and 3.5%.

To understand the current housing stock in Outlook, a review of dwelling size and type, tenure, housing condition and age, new residential construction, and market housing sales data was conducted. As of 2016, there were 1,069 private dwelling units in Outlook, 73% of which were owned and 74% of which were single-detached dwellings. Thirty-seven percent (37%) of all dwelling types had three or more bedrooms. The majority of rented dwellings were single-detached houses (46%) or apartments with less than five stories (38%). In Outlook, 67% of housing units were built prior to 1980, and the majority only require regular maintenance (71%) or minor repairs (24%). In 2020, local realtors reported that the average sales price for a single-family dwelling in Outlook was in the low two hundred-thousand-dollar range. Local landlords indicated that vacancy for rental properties are usually quite low and rental rates range from \$550-800 monthly for an apartment suite, to \$750-\$900 to rent a suite in a house (main floor or basement), or \$1,250 to rent an entire house.

Finally, a review of housing needs indicators (adequacy, suitability, and affordability) was conducted. Of all Outlook households in 2016, 5% lived in inadequate dwelling units, 2% lived in unsuitable conditions, and 12% spent more than 30% or more of their income on shelter costs indicating issues with affordability. Of senior led households, 2% of households experiencing housing need had issues with adequacy of their unit, 22% had affordability issues.

Several housing stakeholders in the community were contacted in order to understand perspectives across the housing continuum as well as insight into the effectiveness of housing provision in the community. Feedback from these stakeholders indicated a need for accessible and affordable senior housing units (specifically intermediate care units), properties with secondary suites, affordable units for low income families and individuals, and additional market rental units. This feedback aligns with Census data which indicates a dominant senior population and relatively high rates of senior households experiencing affordability challenges.

Based on historic Average Annual Growth Rates, population and household projections were undertaken to understand potential growth in the community. If the Town were to grow at an average growth rate, there could be an additional 290 individuals in the community, and an additional 80 households formed by the year 2036. Using the AAGR for households and assuming the proportion of household types remain steady, there could be approximately 28 additional one person households, 26 family households without children, and 23 family households with children over the next three Census periods (with all other household types remaining steady).



In considering potential future population and household growth as well as the forthcoming irrigation project, it is recommended that the Town consider the following strategies in the short term (5-7 years) to address current and future demand for residential properties:

- Consider rezoning portions of the Low Density Residential (R1) district surrounding the Downtown Commercial (C1) district to Medium Density Residential (R2) to increase opportunities for the development of multiple unit dwellings as well as secondary, garden, and garage suites where permitted by the Town of Outlook Zoning Bylaw.
- Conduct a full review of vacant residential properties and consider implementing infill development incentives to encourage new development on existing lots. These incentives could come in the form of property tax breaks for individual property owners or "density bonusing" on larger scale developments.
- Service additional residential lots for new development.
- Establish a central rental property listing database to provide a valuable tool for both landlords and prospective renters while providing the Town with data to understand demand trends.
- Closely monitor market housing data, rental units, and short term accommodation availability over the course of the first active years of the irrigation project to accurately understand population changes in order to accurately predict future growth as a result of the project.

Beyond these short term strategies, it will be important for the Town to take a phased and flexible approach to new development opportunities over the long term to avoid overdevelopment resulting in high vacancy rates. There may also be longer term opportunities for the Town to consider such as partnership agreements with private developers (i.e. land contribution agreements) to incentivize developments in certain styles, rates, and for particular demographics.



1.0 INTRODUCTION

This report was prepared for the Town of Outlook (Outlook or the Town) as part of the Mann Street Subdivision Conceptual Development Plan project. The purpose of the Housing Analysis Report is to develop an understanding of current housing supply, demand affordability, and the potential for future residential development to support development decision making processes.

The most current publicly available housing data was sourced from Statistics Canada with additional data provided by Town staff to develop a baseline understanding of housing needs in the community. Additionally, several key housing stakeholders were contacted to better understand perspectives across the housing continuum and gain an insight into the effectiveness of housing provision in the community.

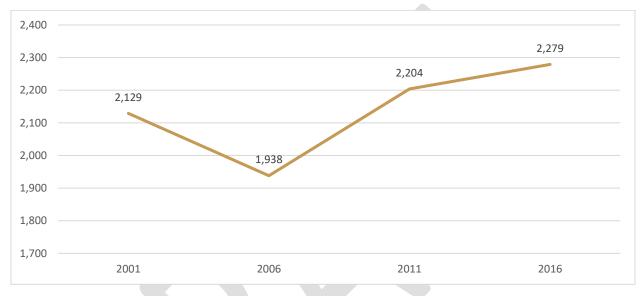
This report leverages both available community data and stakeholder engagement feedback to develop the following sections of the report including a community profile, an overview of the current housing context, and housing assessment for future housing need.



2.0 <u>COMMUNITY PROFILE</u>

2.1 POPULATION

Between 2001 and 2006, the population of Outlook decreased by 9% from 2,129 to 1,938 residents (a decrease of 191 residents) (Figure 1). Since 2006, the population increased again by 18% to 2,279 in 2016 (an increase of 341 residents).





Source: Statistics Canada Census Program, Census Profiles, 2001, 2006, 2011, 2016

2.2 AGE

From 2006 to 2016, the median age in Outlook declined from 49.7 to 45.6. This change corresponds with the changes in age group distribution over the past three Census periods with increases in population proportion in the 0-14, 25-34, 55-64, 65-74 age cohorts (Figure 2). In 2016, 27% of the Outlook population was aged 65 and over, indicating a senior dominated population. Comparatively, only 15% of the total Saskatchewan population is aged 65 and over.



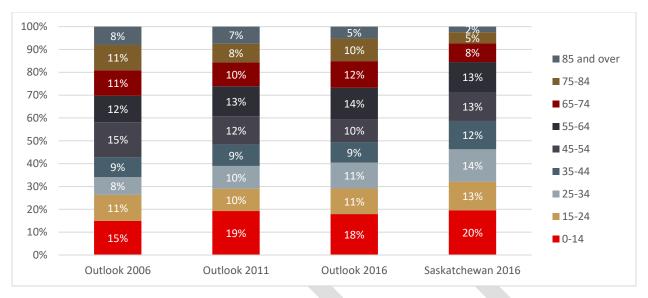


Figure 2 – Age Distribution in Outlook, 2006-2016 and Saskatchewan, 2016

Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

Between 2006 and 2016 the senior population (aged 65 and older) increased slightly from 585 to 610 individuals, however the proportion among the senior age categories shifted (Figure 3). In 2016, those aged 65-74 comprised 43% of the senior population, those aged 75-84 comprised 37%, and 85 and over comprised 20%. The same age categories in 2006 represented 37%, 37%, and 26% respectively. This growth in the senior population, especially in the 65-74 years age category is important to consider for future housing needs in the community especially in consideration to senior targeted services, accessible units, and affordability.





Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016



2.3 INDIGENOUS POPULATION

Between 2006 and 2011, the population of Outlook that identified as Indigenous decreased by 60% (a decrease of 60 individuals) (Figure 4). This population increased again after 2011 to reach 80 individuals by 2016 (approximately 4% of the Town's population).

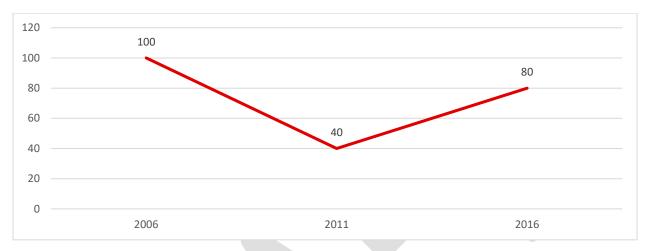


Figure 4 – Indigenous Population in Outlook, 2006-2016

Source: Census Profile 2016 (Aboriginal identity), National Household Survey 2011, Community Profile 2006

2.4 IMMIGRANT POPULATION

Between 2006 and 2011, the immigrant population of Outlook increased by 90% (an increase of 90 individuals) (Figure 5). This population decreased by 29% after 2011 to reach 135 individuals by 2016 (approximately 6% of the Town's population).

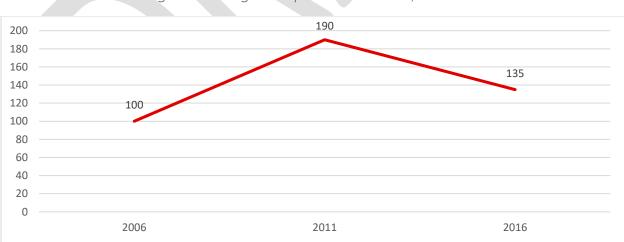


Figure 5 – Immigrant Population in Outlook, 2006-2016

Source: Census Profile (Immigrant status and period of immigration), National Household Survey 2011, Community Profile 2006



2.5 INCOME

Between 2006 and 2016, the median before-tax private household income increased by 81% in Outlook, compared to 61% increase across Saskatchewan (Figure 6). In 2016, the median before-tax private household income was 18% less in Outlook than province wide (a difference of approximately \$12,000).

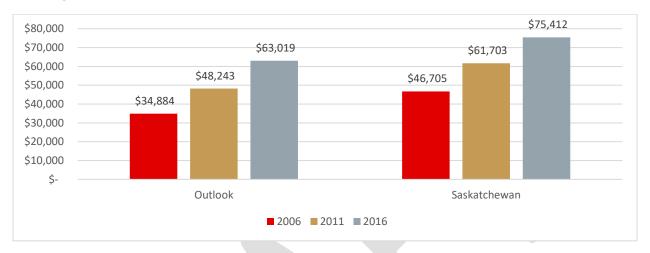
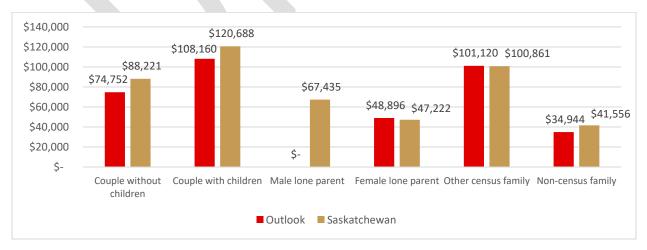


Figure 6 – Median Before-Tax Household Income in Outlook and Saskatchewan, 2006-2016

Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

Median household income differs by household type. In Outlook, female lone parent and non-census family (typically individuals living alone) had the lowest median total household incomes (Figure 7. Couples with children had the highest median household income in Outlook, which is typical as they represent households generally at the peak of their earning potential and usually have two-income streams. Couples without children typically represent older couples whose children have left the households, and includes couples nearing retirement or retired individuals living off investments and pensions. Households with lower incomes are likely to be more vulnerable to housing issues such as affordability, suitability, and adequacy. These trends are consistent with the various household incomes across Saskatchewan as well.





Source: Statistics Canada Census Program, Census Profiles, 2016



2.6 EMPLOYMENT

Between 2006 and 2011 the labour participation rate in Outlook increased from 56% to 61% and the unemployment rate decreased from 3.4% to 1.4% (Figure 8). Between 2011 and 2016, the labour participation rate decreased again to 57% and unemployment increased back to 3.5%. Across Saskatchewan, labour participation rates followed the same trend, however at a lesser rate than in Outlook. Comparatively the Saskatchewan unemployment rate increased consistently from 2006 to 2016 (an increase of 1.5%).

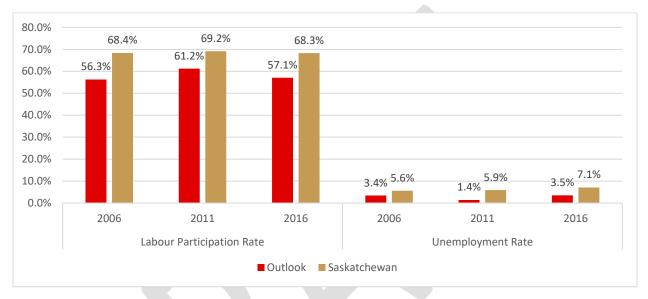


Figure 8 – Labour Participation and Unemployment Rate in Outlook and Saskatchewan, 2006-2016

Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016



3.0 HOUSING CONTEXT

3.1 HOUSEHOLDS

The Statistics Canada Census Program definition of a household refers to a person or group of persons who occupy the same dwelling.¹ Between 2006 and 2011, the number of households in Outlook increased by 65, or 7% from 905 to 970 (Figure 9). No increase in households was reported between 2011 and 2016.





3.1.1 HOUSEHOLD SIZE

The average household size in Outlook remained steady between 2.1 and 2.2 between 2006 and 2016, which is lower than the average household size of 2.5 across Saskatchewan. In Outlook, households are predominantly occupied by one or two persons (36% and 38% respectfully) (Figure 10).

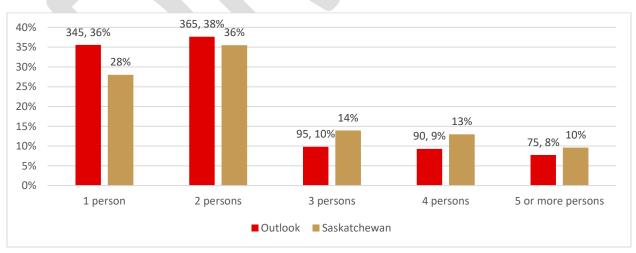


Figure 10 – Households by Size Comparison in Outlook and Saskatchewan, 2016

Source: Statistics Canada Census Program, Census Profiles, 2016

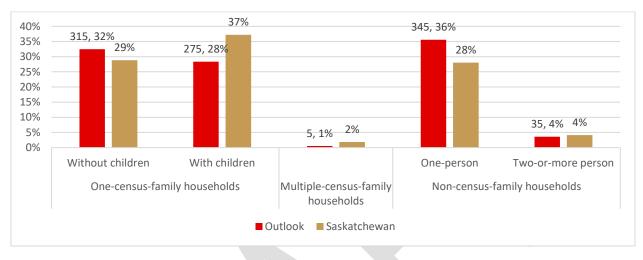
¹ https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage007-eng.cfm



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

3.1.2 HOUSEHOLD TYPE

In 2016, Outlook had a higher proportion of family households without children (32%) and one person non-family households (36%) compared to households across Saskatchewan (29% and 28% respectfully) (Figure 11). These trends are reflective of the aging demographic in Outlook.





3.1.3 HOUSEHOLD MAINTAINERS

Primary household maintainer refers to the person leading a household. The Census allows two maintainers to be identified per household and the data illustrated below is based on the first Census entry. In 2016, 62% of households in Outlook had a household maintainer aged 55 years and over (Figure 12). Comparatively, only 44% of households across Saskatchewan had household maintainers aged 55 years and over. Considering the scale of the 35-44 and 45-54 years maintainer categories in Outlook (8% and 12% respectively), it is clear that efforts to attract and retain young families will be important to limit negative effects of a largely aging population.

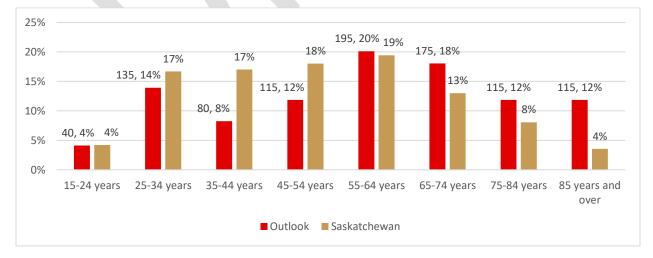


Figure 12 – Age of Primary Household Maintainer by Tenure in Outlook and Saskatchewan, 2016

Source: Statistics Canada Census Program, Census Profiles, 2016

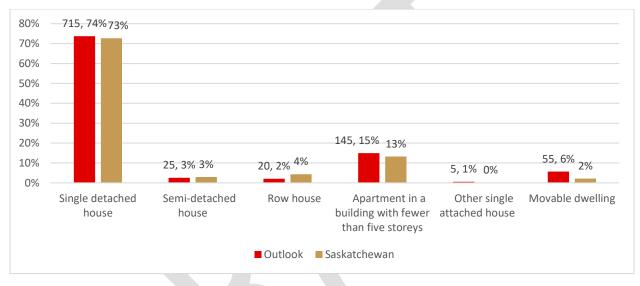


Source: Statistics Canada Census Program, Census Profiles, 2016

3.2 DWELLINGS

3.2.1 DWELLING TYPES

In 2016, there were 1,069 private dwellings in Outlook. Of the 971 occupied dwellings, the dominant form of housing in Outlook are single detached houses (74%), followed by apartment units (15%), which is comparable to the proportion of those dwelling styles across the province (Figure 13). Additionally, 6% of dwellings in Outlook are movable dwellings.





Source: Statistics Canada Census Program, Census Profiles 2016

In 2016, 67% of all dwellings in Outlook had three or more bedrooms and 66% of rented dwellings had two or fewer bedrooms (Figure 14). The most common structural housing type occupied by owner households were single detached houses (85%) with the remaining owner households occupying apartment units (7%) or movable dwellings (8%) (Figure 15). Renter households either occupied single detached dwellings (46%) or apartment units (38%) and a small proportion occupied row houses (10%) or movable dwellings (6%).

² Due to randomized rounding implemented by Statistics Canada and small data sets, some data sets do not add up to the total value.



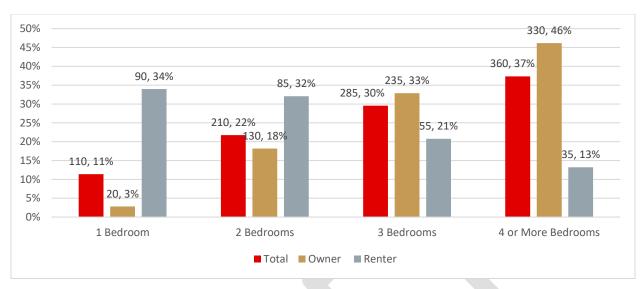


Figure 14 – Dwelling Unit Size by Tenure in Outlook, 2016

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220.

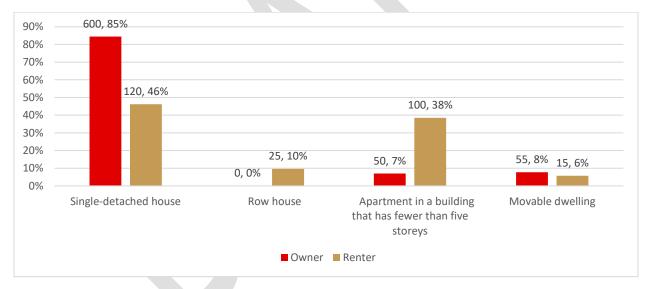


Figure 15 – Dwellings by Structure Type and Tenure in Outlook, 2016

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220.

3.2.2 OCCUPIED PRIVATE DWELLINGS

Private dwellings that are occupied by usual residents means a house in which a person or household is permanently residing. Dwellings that are not occupied by usual residents usually means that the housing unit is either vacant or rented out on a temporary or short-term basis. In Outlook, 91% of private dwellings were occupied and 9% (98 units) were unoccupied (Table 1).



Table 1 – Occupied Private Dwellings in Outlook, 2016

	Number of Dwellings	Proportion of Total Private Dwellings
Total private dwellings	1,069	
Private dwellings occupied by usual residents	971	91%
Private dwellings not occupied by usual residents	98	9%

Source: Statistics Canada Census Program, Census Profiles 2016

3.2.3 RECENT CHANGES IN HOUSING STOCK

Between 2016 and 2020, the annual number of building permits for new residential dwelling units approved in Outlook remained relatively stable with between two and five permits being issued annually, the majority of which being for single unit dwellings (Table 2). Note that these figures do not include permits for decks or accessory buildings such as garages and sheds, and only includes permits for residential dwelling units.

Table 2 – Residential Dwelling Building Permit and Demolition Permits in Outlook

	2016	2017	2018	2019	2020
Total Residential Permits	5	4	4	5	2
Single Unit Dwelling Permits	3	3	3	4	1
Duplex Permits	1		1	1	
Mobile Home Permits		1			
Move in House Permit	1				1

Source: Town of Outlook, November 2020

3.2.4 HOUSING CONDITION

In 2016, most dwellings in Outlook required only regular maintenance (71% of all dwellings), while 24% required minor repairs, and 5% required major repairs (Figure 16). A greater proportion of owned dwellings required minor repairs than rented dwellings (26% vs. 17%), however 13% of rented dwellings required major repairs as compared to 1% of owned dwellings. With 35 renter households living in a dwelling that requires major repairs, there likely adequacy issues to be considered which can have long-term impacts on the health and well-being of such households.

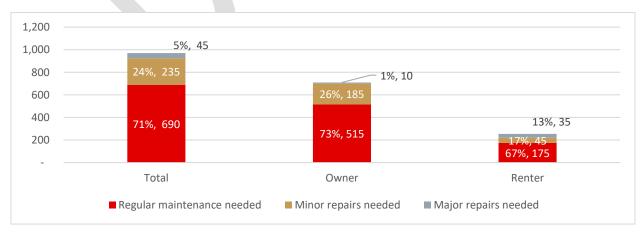


Figure 16 – Condition of Dwelling by Tenure in Outlook, 2016

Source: Statistics Canada Census Program, Census Profiles 2016



3.2.5 DWELLING AGE

In Outlook 67% of dwellings were built before 1980, which corresponds with the rates of housing needing minor and major repairs (Figure 17). Having an older housing stock over all indicates the potential need for investments from homeowners and rental property owners to ensure dwelling units are maintained to a high standard, which may not be possible in all income brackets leading to a lower the quality of housing available in the market.

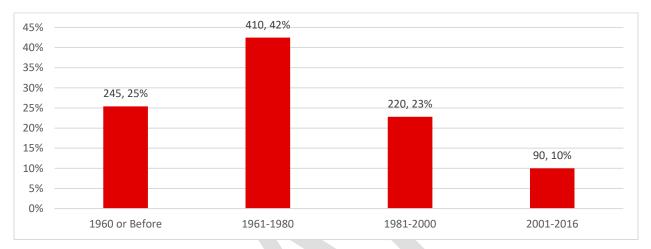


Figure 17 – Dwellings by Period of Construction in Outlook and Saskatchewan, 2016

3.3 TENURE

Over the past three Census periods, the proportion of owner households has fluctuated from 70% to 78% and back to 73% in 2016 (Figure 18). Correspondingly, renter households have fluctuated from 30% to 22% and back to 27% in 2016. Across Saskatchewan, proportions of owner and renter households have remained relatively stable at 75% and 25% respectively.

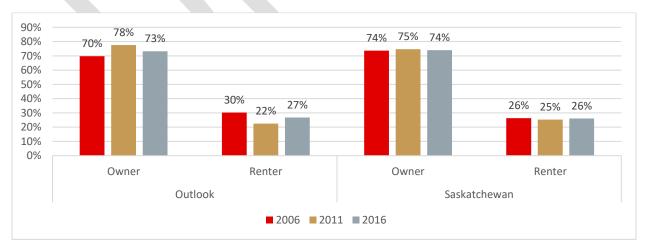


Figure 18 – Households by Tenure in Outlook and Saskatchewan, 2006-2016

Source: Statistics Canada Census Program, Census Profiles, 2006, 2011, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

3.3.1 OWNER MARKET

According to local real estate professionals, demand has slowed for residential properties in Outlook over the last couple of years. Houses priced in the low two hundred thousand dollar range are typically the most in demand price range. However, recently there has been more consumers looking for houses that are priced upwards of three hundred thousand dollars. In the Fall of 2020, there was a significant upswing in the number of properties sold month over month (Figure 19).





Source: Michelle Nadeau, Realty Executives Outlook Blog (mysaskproperties.com)

3.3.2 RENTAL MARKET

As per tenure data illustrated previously, 27% of households in Outlook in 2016 were renter households (260 households). Based on the dwellings by structure type and tenure data, it is known that in 2016, 46% of renter households resided in single detached dwellings and 38% resided in apartment units with the remaining residing in row houses (10%) or movable dwellings (6%). Because there is no central rental advertising portal in the community actual rental vacancy rates or average rental rates are unknown, however the following data provided by the Town and stakeholders gives a sense of the local rental market.

According to data provided by the Town, there are four 3-storey, 12 unit apartment buildings that are privately owned by three groups (located in the 500 block of Thomson Street). According to one property owner, each building has eleven two-bedroom suites and one bachelor suite. Rental rates are currently \$800 and \$550 for two-bedroom and bachelor suites respectively, with the tenants paying power bills in additional to their rent. Due to renovations, there are currently three suites that are

³ Does not include December 2020 data.



vacant in one of the buildings. According to one property owner, vacancy in the buildings have been fairly consistent around 15%, however towards the end of 2020 the buildings were at capacity.

The Town also indicated that there are several single unit houses in the community that are rented privately. One contacted property owner indicated that they rent a full three bedroom house for \$1,250 monthly, utilities included. Additionally, they rent a two bedroom main floor suite for \$900 including utilities, and a two bedroom basement suite for \$750 including utilities. Typically rented properties are advertised and spoken for within 24-48 hours with upwards of 20 inquiries on a single property, indicating strong demand for rental properties in the town.

3.3.3 NON-MARKET HOUSING

Supportive Housing

The Variety Place Association provides meaningful developmental, vocation and residential services to support the needs of adults who are intellectually challenged. The association operations three group homes in Outlook, two of which have seven resident rooms and one has six resident rooms. The Association also operates a one bedroom independent living apartment and a two bedroom supported living apartment. All rooms across all facilities are currently occupied except for the two bedroom unit which is being kept empty due to restrictions relating to the COVID-19 pandemic. There is a waitlist for units that is administered by the Ministry of Social Services.

Low Income Housing

The Outlook Housing Authority provides safe and adequate housing to individuals, families, and seniors with low incomes. The Housing Authority manages a total of 115 units in Outlook, which can be broken down as follows:

- 36 senior units (three story apartment building with elevator)
- 24 senior units (one story apartment building)
- 20 senior "cottages" (five four-plex buildings)
- 8 family units (four duplexes)
- 27 single family houses.

As of December 2020, vacancy rates for Outlook Housing Authority Units were 15% and 9% for senior and family units respectively (Figure 20). Vacancy rates for senior units has decreased by 14% since 2017. Family unit vacancies have fluctuated from a low of 6% and high of 14% since 2017.

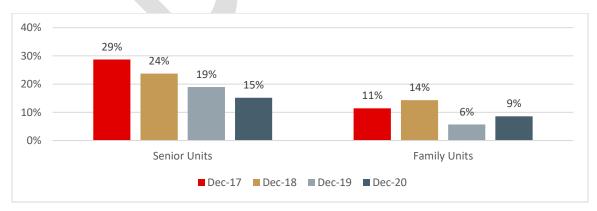


Figure 20 – Outlook Housing Authority Vacancy Rates, 2017-2020

Source: Outlook Housing Authority, December 2020



Family units are vacated on a regular basis as occupants either leave the community or enter the private rental market or purchase a home. Senior tenants typically remain in place until they require long term care or pass away.

Although there are vacant units available for rent, the housing authority still has individuals and families on waitlists for specific types of units. Families on the wait list are usually placed in a home after one to two months on the waiting list. Senior cottage properties are in the highest demand and the wait for those units can sometimes be up to a year.

Rent is calculated for these units at 30% of the before-tax income of the household. Not all income sources are used in the 30% calculation. Based on the size of Outlook, the Saskatchewan Housing Corporation has set the minimum rent payable at \$326 and maximum rent payable at \$750 and \$900 for senior and family units, respectively. Since 2014, these rates have been reduced from \$960 and \$1,155, respectively.

Senior Housing

Luther Place is the main purpose-built seniors' residence in Outlook with 33 life lease units which requires an upfront purchase value followed by monthly occupancy fees. Luther Place guarantees buy backs at the time residents no longer lives in the building. Life leases start at \$68,000 with monthly services starting at \$521. Currently there are two units available for life leases and all other units are occupied.

Long Term Care

The Outlook and District Health Centre is the main medical services operation in the Town. The Health Centre has 42 long term care beds, plus three additional overflow units. The Health Centre indicated the long-term care beds are typically at full capacity and when there is a unit available, it is filled within a week through the health care system waitlist.

Homelessness

The Town indicated there are no know instances of homelessness in the community, however it is often the case in small rural communities there is a small number of individuals who are considered to be the "hidden homeless" who do not have permanent addresses but "couch surf" among family and friends.

The Outlook Housing Authority indicted over the past five years there have been fewer than ten applications received for low income housing where applicants indicated they were currently homeless.

3.3.4 TEMPORARY ACCOMMODATIONS

Temporary accommodations are included in this analysis to account for options available for long term temporary accommodations that could serve as a weekly or monthly option. This could include a hotel room, campground, or rental units such as Airbnb's. These options are considered within the housing study specifically to account for possible accommodations that would meet the needs of workers coming to the area on short notice, or for finite periods of time. This is especially important to consider with the influx of workers in the community due to the forthcoming irrigation project.

Hotel/Private Rental Accommodations

Irrigation Centre Motel offers 21 motel suites, five of which have kitchenettes. There are three cabins on site with full kitchens. A total of 40 beds are available for rent. Room rates are \$80-100 per night and



long term rates range from \$1,200-\$1,400 monthly. Typically, the motel vacancy rate is around 40%, however during the COVID-19 pandemic, vacancy rates have increased to around 65-75%.

There are three other hotels in Outlook. The Bird's Nest Inn has 13 suites available with daily rates from \$76-135. The Outlook Motor Hotel has 15 suites available with daily rates from \$63 to \$77. The Red Wheel Motel has six units that have all been converted to one-bedroom apartment style units that are available for \$100 daily or \$750 monthly. All hotel accommodations combined, there are 55 rooms available in Outlook for rent (Figure 21).

As of December 2020, there were no rental accommodations available in Outlook through Airbnb. There were three listings on Airbnb located in Milden, SK, approximately 32 kilometres west of Outlook (35 minute drive). There is one bed and breakfast business with one two bedroom suite for rent, located approximately 4 kilometers north of Outlook (Bird Lovers B&B).





Camping

The Outlook and District Regional Park is open for camping from May long weekend to the end of September, weather permitting. The campground has 80 serviced campsites (with 30 amp power and water) and four sites for tenting (serviced with 15 amp power). Fees for a 30 amp site are \$30 daily or \$750 monthly and fees for a 15 amp site are \$20 daily or \$450 monthly. In addition to site fees, park rates are \$8 daily or \$45 seasonally. A booking fee of \$10 per site is also charged. Drinking water and sewage disposal stations are available and there are three washroom and shower facilities spread among the campsites.

3.4 HOUSING INDICATORS

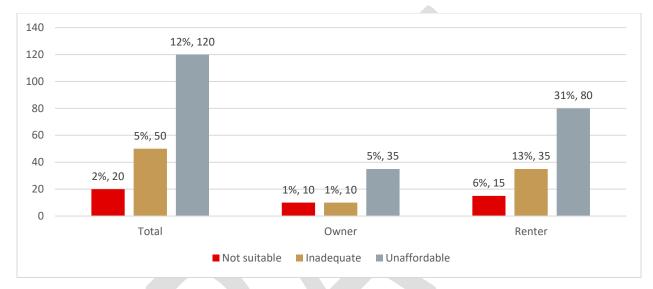
Housing indicators show when households are not meeting one or more housing standards defined as follows:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.



Source: Stakeholder Feedback

In Outlook, as of 2016, 5% of households were living in inadequate housing and 2% were living in unsuitable housing (Figure 22). Affordability is the most common housing standard not met in Outlook with 12% of all households spending 30% or more of their income on shelter costs, including 5% of owner households (35 households) and 31% of renter households (80 households). Affordability is a more pressing issue for renter households as they are more than twice as likely to experience challenges with affordability than owner households in Outlook.





Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231.

⁴ Due to randomized rounding implemented by Statistics Canada and small data sets, some data sets do not add up to the total value.



Seniors housing is an important topic in Outlook and therefore, housing indicators for seniors provide an indication of how seniors may differ from the population as a whole with regards to housing issues. Of senior households in Outlook (aged 65 and over), 22% experienced issues with affordability (

Figure 23). More than half of seniors who rent (58%) are paying more than 30% of their income toward shelter costs, compared to only 13% of seniors who own. Compared to all households in Outlook experiencing issues with affordability, 75% are senior households. Only 2% of all senior households experienced issues with adequacy and no senior households had issues with suitability. This all strongly suggests a need for additional affordable senior housing options in Outlook.

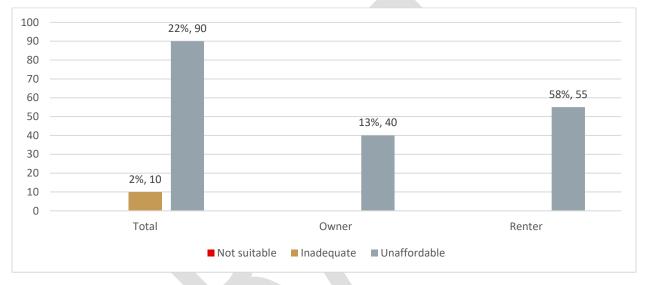


Figure 23 – Housing Indicators of Senior Households in Outlook, 2016⁵

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231.

⁵ Due to randomized rounding implemented by Statistics Canada and small data sets, some data sets do not add up to the total value.



4.0 STAKEHOLDER FEEDBACK

Several housing stakeholders in the community were contacted in order to understand perspectives across the housing continuum as well as insight into the effectiveness of housing provision in the community. A list of contacted stakeholders and a summary of their feedback are provided in Appendix A. Stakeholders indicated local housing challenges in regard to:

- Changing demand for housing due to economic changes, short term local projects, and resulting fluctuations in population.
- Slowing demand for available market housing units and lack of supply for sale.
- Increasing cost of water utilities, the impact of which being especially on low income renters and senior residents.

Feedback from these stakeholders indicated a need for:

- Affordable senior units with an emphasis on intermediate care transitional living accommodations (independent living to assisted living) to fill the needs gap between owning a home and living in a care home.
- Accessible senior housing units with services and amenities within the building or close by.
- Properties with secondary suites to accommodate buyers who otherwise couldn't afford the home without the supplemental rental income, while creating additional rental units.
- Affordable units for low income families, single parents, etc.
- Additional rental properties to accommodate single working adults.

Stakeholders indicated the Town should continue to make as many new residential lots available for development as possible to support new housing development and consider providing grants or development incentives.

This feedback aligns with Census data indicating a dominant senior population and relatively high rates of Core Housing Need with households experiencing affordability challenges.



5.0 HOUSING ASSESSMENT

5.1.1 POPULATION GROWTH PROJECTION

Population projections were based on historic population patterns. For each Census period since 2001, the Annual Average Growth Rate (AAGR) was calculated to determine an average growth rate over the past 15 years, a high growth rate and a low growth rate. These AAGR rates were used to project future population growth and decline as follows:

- Average growth rate since 2001 = 0.6%
- Highest growth rate since 2001 = 3% (AAGR between 2006-2011)
- Lowest growth rate since 2001 = -0.2% (AAGR between 2001-2006)

Based on the historic AAGR's the population of Outlook could reach as high as 4,117 individuals by 2036 (Figure 24). If the Town were to continue growing at the low AAGR, the population could remain fairly steady, but decline to 2,193 individuals by 2036. The average AAGR projects that the population could grow moderately to 2,569 individuals. Note that these rates do not take in to account any external or economic influences that could affect shifts in population and are solely based on historic growth rates.

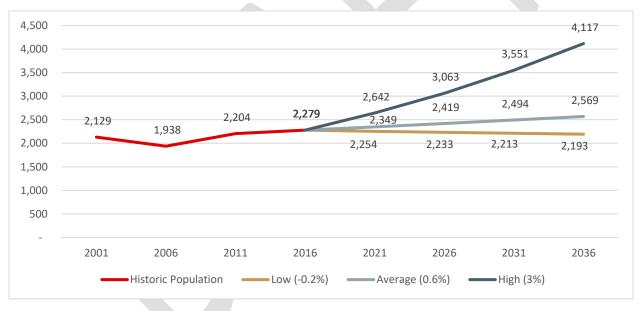


Figure 24 – Projected Population Growth in Outlook, 2016-2036

Source: Urban Systems, 2021

Irrigation Project Implications

In July 2020, the Province of Saskatchewan announced an irrigation project along Lake Diefenbaker that will ultimately double the irrigable land in the province. Construction is expected to occur over the next ten years in three main phases. The project is expected to create approximately 2,500 construction jobs annually in the region over the next ten years. As a result, and with Outlook being the largest centre in the region, this project has the potential to significantly impact the population of Outlook. It can be expected that some of those employed by the project may already reside in the Town or other communities in the region. However, the bulk of project employees may have to relocate temporarily to Outlook, other communities close to construction sites, or commute longer distances from where they currently reside.



In order to accurately estimate the number of irrigation employees that relocate to Outlook, it largely depends on the number of accommodations available. If there were to be an immediate influx of workers in 2021, based on current known rental vacancies and number of hotels suites, a maximum of approximately 60 units may be available (single-occupancy in each suite). If workers were looking to relocate to the community more permanently and purchase a property, there are 17 properties currently available for sale, which could contribute to some population growth. This estimate does not take into consideration vacant properties that exist in the community but are not available for sale or rent.

It is recommended the Town closely monitor market housing data, rental units, and short term accommodation availability over the course of the first active years of the project to accurately understand population changes in order to accurately predict future growth as a result of the project and support development decision making processes i.e. bringing additional new lots onto the market above the average absorption rate of five lots/homes per year.

5.1.2 HOUSEHOLD GROWTH PROJECTION

Household growth projections were developed using the same model as in the population projections in the previous section. The household AAGR's used in the projections are as follows:

- Average growth rate since 2001 = 0.4%
- Highest growth rate since 2001 = 1.7% (AAGR between 2006-2011)
- Lowest growth rate since 2001 = -0.7% (AAGR between 2001-2006)

Based on the historic AAGR's the number of households in Outlook could reach as high as 1,360 by 2036 (Figure 25). If households were to continue growing at the average AAGR, the number of households could remain fairly steady and grow moderately to 1,050 households by 2036. The low AAGR projects the number of households could decrease to 844 by 2036.

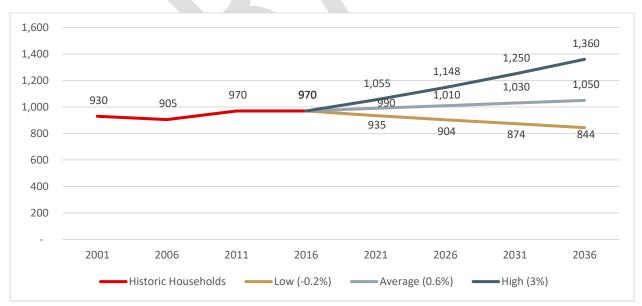


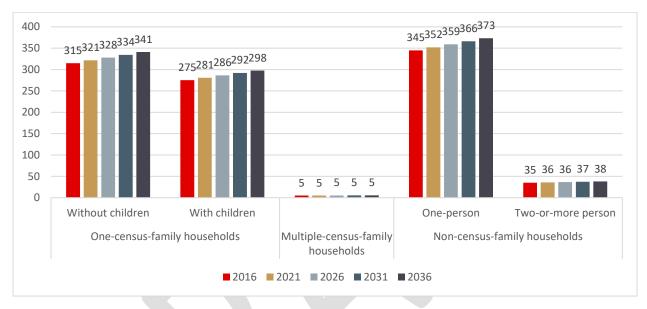
Figure 25 – Projected Household Growth in Outlook, 2016-2036

Source: Urban Systems, 2021



Based on current household structure in the community, it can be assumed family households without children and one person households will remain the dominant form of households to 2036, continuing to represent 32% and 36% of all households, respectively.

Using the AAGR for households and assuming the proportion of household types remain steady, there could be approximately 28 additional one person households, 26 family households without children, and 23 family households with children over the next three Census periods (Figure 26). Other household types are expected to remain stagnant or experience minimal growth.





Source: Urban Systems, 2021

Irrigation Project Implications

It is assumed that due to the large senior population in the community, a large proportion of family households without children and one person households currently consist of senior couples and individuals. However, due to the nature of the irrigation project, these household types could grow even further with an influx of young couples and individuals without families relocating to the community for work purposes.

5.1.3 CURRENT AND PROJECTED FUTURE NEED

One person and family households are the most dominant form of household in the community. Assuming an average AAGR, it is projected there could be an increase of 28 one person households, 26 family households without children, and 23 family households with children over the next three Census periods. This indicates a need for additional residential development in the community to accommodate growth. This growth may be accommodated by the current unoccupied housing supply if some units were to come available, but largely will require new development. Based on the projected household types, it is expected that a variety of housing types will be required including single family units and affordable apartment/condo units to expand senior housing options. Stakeholders specifically indicated that ground floor entry apartment rental suites are needed to accommodate the senior population. Additionally, according to the Core Housing Need indicators, it will be important to consider the development of affordable senior accommodations. In succession planning style, this addition of



senior units could increase the number of single family units that are available in the community to attract and accommodate young families.

Irrigation Project Implications

Based on other short term projects in the region that required employees to relocate to Outlook, it is known the supply of existing hotel and rental accommodations will not meet demand likely to be experienced in the community as a result of the irrigation project. In addition to the future residential development opportunities described in the following section, one immediate action the Town could take to address current and projected future need of rental properties is to establish a central rental property listing database. Currently, stakeholders indicated rental properties are usually listed on Facebook buy and sell pages for the area which can be cumbersome if people are looking for specific posts. This would enable all landlords to post available units in one place online to make it easy for potential workers to find accommodations. The database would also help the Town track available properties, vacancy rates, rental rates, and help developers determine feasibility of new rental properties. The database could also include a functionality where prospective renters could post what kind of property they are looking for, essentially a "wanted" ad that could help potential landlords find tenants. The database may also enable new rental properties to come onto the market consisting of otherwise vacant properties already existing in the Town, serving as a free marketing platform for the public and valuable data source for the Town.

5.1.4 FUTURE RESIDENTIAL DEVELOPMENT

As of November 2020, the Town indicated there are eight serviced residential lots available for sale by the Town:

- 25 Chow Cres (Lot 28, Blk 51, Plan 101898546)
- 812 Conquest Ave (Lot 4, Blk 53, Plan 84S10790)
- 814 Conquest Ave (Lot 3, Blk 53, Plan 84S10790)
- 816 Conquest Ave (Lot 2, Blk 53, Plan 84S10790)
- 15 Reid Cres (Lot 15, Blk 52, Plan 84S10790)
- 16 Reid Cres (Lot 16, Blk 52, Plan 84S10790)
- 17 Reid Cres (Lot 17, Blk 52, Plan 84S10790)
- 27 Reid Cres (Lot 20, Blk 53, Plan 84S10790)

Stakeholders contacted for the purposes of this project also indicated there are a number of privately owned residential lots in the town that are currently undeveloped and could be utilized for future development. Specifically, stakeholders indicated the vacant properties to the east and south of the Civic Centre would be ideal locations for additional apartment/condo buildings. It is recommended the Town conduct a full review of vacant residential properties and consider implementing infill development incentives to encourage new development on existing lots. These incentives could come in the form of property tax breaks for individual property owners or "density bonusing" on larger scale developments.

Considering the current strong demand and expected future demand for affordable senior accommodations and rental units, the Town could rezone portions of the Low Density Residential (R1) district surrounding the Downtown Commercial (C1) district to Medium Density Residential (R2) to increase opportunities for the development of multiple unit dwellings as well as secondary, garden, and garage suites where permitted by the Town of Outlook Zoning Bylaw.

Another approach to incentivising development could be through a land contribution whereby the Town would "gift" property they own to a private developer with the agreement a certain style of development would be executed within a certain timeframe. The units could even be specified to be



offered at certain rental or market housing rates to ensure affordability in the community context or be for a certain demographic.

Considering the currently available residential lots for sale by the Town, potential infill opportunities and the projected increases in population and households, it is clear the future demand for residential properties will exceed available supply in the Town. Stakeholders contacted for the purposes of this project indicated a strong need for the Town to service additional residential lots to create development opportunities.

Irrigation Project Implications

Understanding there is potential for significant population and household increases due to the irrigation project, but not knowing exactly when the spikes in demand will occur presents some challenges in planning for future development to accommodate an influx of workers. As previously discussed, it may be in the Town's interest to closely monitor market housing data, rental units, and short term accommodation availability over the course of the first active years of the project to accurately understand population changes in order to accurately.

It is recommended the Town consider implementing some or all of the policy approaches outlined in the previous section to support the development or availability of additional residential properties. It will be especially important new developments be flexible to appeal to a range of occupants and a range of prices. For example, if additional apartment buildings were developed to increase available rental properties available for workers, when demand decreases again after the project is complete, the units could be converted to seniors' buildings or life lease units. Similar flexibility could be achieved through development of single family dwellings with basement suites, or the development of garden or garage suites. This phased and flexible approach is recommended so the Town does not encourage overdevelopment over the short term only to be left with high vacancy rates following the completion of the irrigation project.



6.0 <u>CONCLUSION</u>

Based on historic AAGR's, it is expected that:

- The Town's population could increase at to 2,569 individuals by the year 2036 (increase of 290 individuals from 2016).
- There could be an increase of 80 additional households by 2036.
- Family households without children and one person households will remain as the dominant household form in the community, representing 32% and 36% of all households, respectively.
- There is potential for an additional 28 one person households, 26 family households without children, and 23 family households with children by the year 2036.
- There will be a need for additional residential development to accommodate population and household growth, some of which could be accommodated by the current unoccupied housing supply.
- A variety of housing types will be required including single family units and affordable apartment/condo units to expand senior housing options.

In considering these growth factors in addition to the forthcoming irrigation projection, it is recommended that the Town consider the following strategies in the short term (5-7 years) to address current and future demand for residential properties:

- Consider rezoning portions of the Low Density Residential (R1) district surrounding the Downtown Commercial (C1) district to Medium Density Residential (R2) to increase opportunities for the development of multiple unit dwellings as well as secondary, garden, and garage suites where permitted by the Town of Outlook Zoning Bylaw.
- Conduct a full review of vacant residential properties and consider implementing infill development incentives to encourage new development on existing lots. These incentives could come in the form of property tax breaks for individual property owners or "density bonusing" on larger scale developments.
- Service additional residential lots for new development.
- Establish a central rental property listing database to provide a valuable tool for both landlords and prospective renters while providing the Town with data to understand demand trends.
- Closely monitor market housing data, rental units, and short term accommodation availability over the course of the first active years of the irrigation project to accurately understand population changes in order to accurately predict future growth as a result of the project.

Beyond these short term strategies, it will be important for the Town to take a phased and flexible approach to new development opportunities to avoid overdevelopment resulting in high vacancy rates. There may also be opportunities for the Town over the long term to consider partnership agreements with private developers (i.e. land contribution agreements) to incentivize developments in certain styles, rates, and for particular demographics.



APPENDIX A: Stakeholder engagement Summary

<u>APPENDIX A: STAKEHOLDER ENGAGEMENT</u> <u>SUMMARY</u>

For the purposes of this Housing Analysis report, local stakeholders were contacted in November and December 2020 to gain an understanding of perspectives across the local housing continuum as well as insight into the effectiveness of housing provision in the community.

The following stakeholders were contacted:

	Company/Organization	Contact	Response
	River Grove Homes	Jari Warwaruk	No Response
Developers/Home Builders	PTS Construction	Pete Simonson	No Response
	Halonen Construction	Perry Halonen	No Response
Social Housing Providers	Outlook Housing Authority	Sheri Lovrod	Response Received
Senior Housing	Luther Place Outlook	Melanie Harris	No Response
Seriior Housing	Outlook & District Health Centre	Joanne	Response Received
Supportive Housing	Variety Place Association	Angela Knapik	Response Received
Market Housing	Re/Max Shoreline Realty	Phil Petryshyn	No Response
Market Housing	Realty Executives Outlook	Brad Harris	Response Received
	Birds Nest Inn	lan	No Response
Short Term Accommodations	Irrigation Centre Motel	Robert	Response Received
	Outlook Motor Hotel	Sooyoung	No Response

Each stakeholder was asked for an overview of their company/organization and a summary of the housing services they provide. This information is included in the body of the report. Additionally, these stakeholders were asked a series of general questions about housing provision in the community, the answers to which are summarized anonymously below:

- 1. Have you observed any changes in housing needs or demand over recent years in and around Outlook?
 - Housing is cyclical. We will have much demand followed by months (or years) of low demand. We had high vacancy rates during the couple of years while the pipeline was being built. However, we were not able to place short term tenants. In addition, the higher worker salaries would have placed them out of scope for our program parameters.



- Dependent on what is going on, we see a surge in need and then a leveling out of need.
- Over the last couple of years there was a slower demand for properties, but this fall we have seen our market shift. We also have a lack of houses in the price range of the low 200's which in the past was the most in demand price range. I notice a trend upwards for consumers going closer to \$300 and above.
- Housing demand seems to fluctuate. Demand has dropped off the last number of years. Interest is now in smaller more affordable housing.
- 2. What housing needs or demands are not being met in the community? Are there specific demographics you see that face additional housing challenges?
 - One area we are lacking is in intermediate care. There are buildings such as our or Luther Place where people can access home care while they await long term care placement. But this is often challenging as our housing is not set up to support those with dementia for example. I think we do the best we can, but we are not qualified or trained to support those with increasing needs between independent living and long term care.
 - Low income families, single parents, seniors.
 - More senior friendly housing such as homes with all main floor living and smaller yards. A newer home as a small bungalow for first time buyers seems to be never an option in this area and properties with basement suites to accommodate a buyer who would like a newer home but cannot afford it without supplemental income. Specifically, there is a need for an intermediate care home.
 - Housing needs seem to be more toward smaller houses, even older properties that are more affordable. Middle to lower income families and migrant families that want to own instead of rent would be most effected as demand for that segment of housing gets driven up.
- 3. What do you see as the biggest housing priorities in Outlook?
 - We are a community of seniors so that must be a priority. There is also limited rental possibility for single working adults. We are able to place in certain circumstances, but a senior apartment building is not ideal for a single working adult.
 - Rental properties
 - New lots being available for developers to continue to have projects to build and to continue to grow the town.
 - Lower income housing
- 4. What opportunities do you see to develop new housing in Outlook?
 - Assisted living/intermediate care for sure!
 - Grants, low mortgage interest rates, incentives
 - For opportunities I do believe Outlook has a whole area with a development plan for it that has not been opened up to the community yet and developers to build. Another condo building in Outlook might be a great idea as the one that was built is full and is a senior only building.
 - The town may want to look at setting aside areas of development for lower income housing or possible multi-unit, although I realize that development costs make this challenging. Downsizing lots in any particular development may help.
- 5. What solutions, innovations, strategies, or best practices would you encourage in Outlook to address housing needs?
 - This is a particular challenge because identifying a need today may translate in to building in 2-4 years. By that time, the need may change. Particularly in a world with quick changes happening economically or in younger people and families moving to peruse opportunities.
 - Perhaps more rental properties



- I would encourage the Town to continue to open up as many vacant lots as possible for developers.
- New irrigation announcement may offer opportunities. Will bring jobs and possible industry to the area but will make it difficult for the town itself to finance development as trying to gauge when and if, and to what extent that demand may increase is difficult. We only have approx. 1100 taxpayers, so caution is needed to not overextend.
- 6. Do you have any other housing related observations to share?
 - One area we struggle with is the cost of water utility. Our family tenants pay their own. The water cost over the past three years or so has escalated. As I have shared with the town council, we appreciate that we are provided with safe, clean drinking water, but the cost is becoming prohibitive to many of our lower income families. In the senior units, we pay the entire water cost, but it too is becoming an overwhelming expense when we are not able to raise rents to cover the cost – rents being income based. It is an area of concern our local housing authority board often discusses.
 - A number of renovations are presently going on in regard to older houses-pre-1950's.

In addition to the stakeholders that were contacted directly, a separate engagement session was held with a small group of senior residents in Outlook. This group provided the following feedback in regard to future senior housing and service needs in the community:

- No lots available to move a home onto.
- Not enough single units that affordable for Senior's.
- Affordable units for seniors would be between \$600-700 monthly.
- Priority to have parking available for residents and visitors.
- Services on site that would be useful would be a hearing aid specialist, mobility specialist, or a denturist.
- It would be nice to have coffee shops, restaurants, or other gathering places nearby.
- Transportation is a high priority to be able to go to and from appointments or run errands.
- Meals on wheels.
- Typically, residents owned homes before moving into the care home.
- Affordable assisted living accommodations are needed, centrally in the community.
- No housing options available between owning your own home and living in a care home need for transitional living accommodations.
- Would like to see ground level entries with private spaces attached to a common area (covered) and pets allowed.
- Would like to see balconies on high rise developments.
- Mann Street subdivision is too far from town centre.
- Would like to have a games room or recreation amenities.
- Good location could be down from the Heritage Centre and close to other apartments.
- With Highway 15 running through town, mobility is challenged.
- Need pathways throughout town to be able to get around on scooters.
- It was suggested that the Town consider a similar model to what was built in Grenfell, SK (Heritage Community Living Active Adult Apartments) which is a dual hotel/apartment complex with accessible suites with access to recreation amenities.⁶

⁶ http://www.heritagecommunity.ca/index.html

