



THE RURAL MUNICIPALITY OF  
**STUARTBURN**

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# THE RURAL MUNICIPALITY OF STUARTBURN HOUSING NEEDS ASSESSMENT

September 2023 - Volume 1

Prepared for: The Rural Municipality of Stuartburn

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## Executive Summary

The Community has a total land area of 1,161 square kilometres. This land base makes for about 1.5 people per square kilometer. Stuartburn offers families a rural alternative to city life adjacent to the US border with ample outdoor recreation opportunities. The Rural Municipality of Stuartburn encompasses Stuartburn, Gardenton, Vita, Sundown and Zhoda.

### TARGET #1 – THE COMMUNITY IS POSITIONED FOR GROWTH

The community grew 5.0% over the past five years to 1731. The community is located 148 kilometers south of Winnipeg and can access the United States via Highway 59 through Tolstoi or Highway 89 through Piney. The lagoon requires upgrades in order to provide more housing units as it is currently at capacity.

### TARGET #2 – ATTRACTION TO THE COMMUNITY

The community provides affordable, larger lot development for those looking for rural living with easy access to basic amenities. There also has been 46 new immigrants to the community in the past census. This is consistent per decade in the past.

### TARGET #3 – HOME TO AN AGING POPULATION

Aging in a place is always a target versus having residents being forced to leave the community. With 20.5% of the population being 65+ years of age, there will be a need for more assisted living units and targeted seniors housing in order to allow the community to age in place.

### TARGET #4 – YOUNGER GENERATIONS ALSO HAVE HOUSING CHALLENGES

Home ownership is still viable in the community and retaining that capacity is an area of focus. Allowing granny suites or guest suites to subsidize mortgages and keep rent affordable are an area of focus to assist those wanting to move to or continue living in the community after school. Serviced lots are affordable and sell out quickly.

### TARGET #5 – ACUTE SHORTAGE OF RENTAL HOUSING

Subsidized housing is needed. There is also 27.4% of the home-owners and tenants in core-housing need and 13% of the population spending more than 30% of their income on shelter costs

### TARGET #6 – HOUSING TO MEET BUSINESS NEEDS

There is no non-market housing in the community to provide accommodation for temporary or transient employees. The local businesses and bigger farm operations need housing for workers that are coming from Winnipeg until they can find entry level housing.

# 1. Introduction

## 1.1. Project Overview

This study is being completed in order to understand the housing needs in the community. The report aims to answer what the housing needs are specifically, what the supply potential is, and what the supply gaps are. If any land use planning or policy amendments are necessary, this report will make those recommendations at the end.

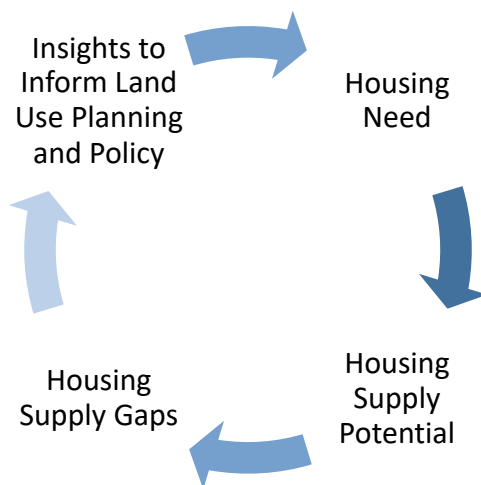


Fig 1 – Housing Study Outline

## 1.2. Report organization

This report is broken down into understanding the demographics of the area, the income and economy profile of the municipality, then evaluating the existing supply in order to identify the need.

## 1.3. The Housing Spectrum

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



Fig 2 – Housing Spectrum

## 1.4. Governance context

Housing needs assessments are a way for communities to better understand their current and future housing needs. These reports can help identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock and other factors. This understanding is critical to developing housing policies in the development plan and zoning by-law.

## 1.5. Methodology summary

There are four phases to this study:

- 1 Phase 1 has been completed by reviewing the Census 2021 and prior years data.
- 2 Phase 2 focused on meeting with Council and Administration.
- 3 Phase 3 is completing analysis of data.
- 4 Phase 4 is finalizing this report and submitting to Administration and Council in the Fall of 2023.



Fig 3 – Housing Needs Assessment Process

## 1.6. Research Methodology

Data has been accumulated from Statistics Canada with the 2021 Census, the Province of Manitoba's website, the RM of Stuartburn administration. We have also looked at current market sales and listings for residential in the community 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.

For affordability we have used the standard definition 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.

## 2. Demographic Profile

### 2.1. Population

The Rural Municipality of Stuartburn has a population of 1,731 as per the 2021 Census. This was an increase of 5.0% since 2016, which is comparable growth of the Province of Manitoba (5.0%) and that of Canada (5.2%) had in the same census period.

There has been consistent immigration of 55-60 people per decade into the community over the past twenty years and combined with an aging population, population growth is expected to continue by combining economic stimulus with age in place strategies.

### 2.2. Age

The community is older than the average in Manitoba. You can see from the table below that there is a higher percent of those in 65+ category when compared to Manitoba. Aging in place and having housing for all age ranges is important. The average size of families in the community is 3.1 persons with the average number of children per census family being 2.0. The majority (86%) are two-parent families versus 75% in Manitoba.

	Stuartburn	Manitoba
0-14 years	20.5%	18.8%
15-64 years	58.5%	64.1%
64+ years	20.5%	17.1%

Table 1 – Age Comparison to the Province

### 2.3. Household size

Household size by bedroom	Total Units (615)
1 Person	160 (26%)
2 People	225 (36.5%)
3 People	70 (11%)
4 People	75 (12%)
5+ People	90 (14.5%)

Table 2 – Totals of Each Household Size

### 2.4. Tenure

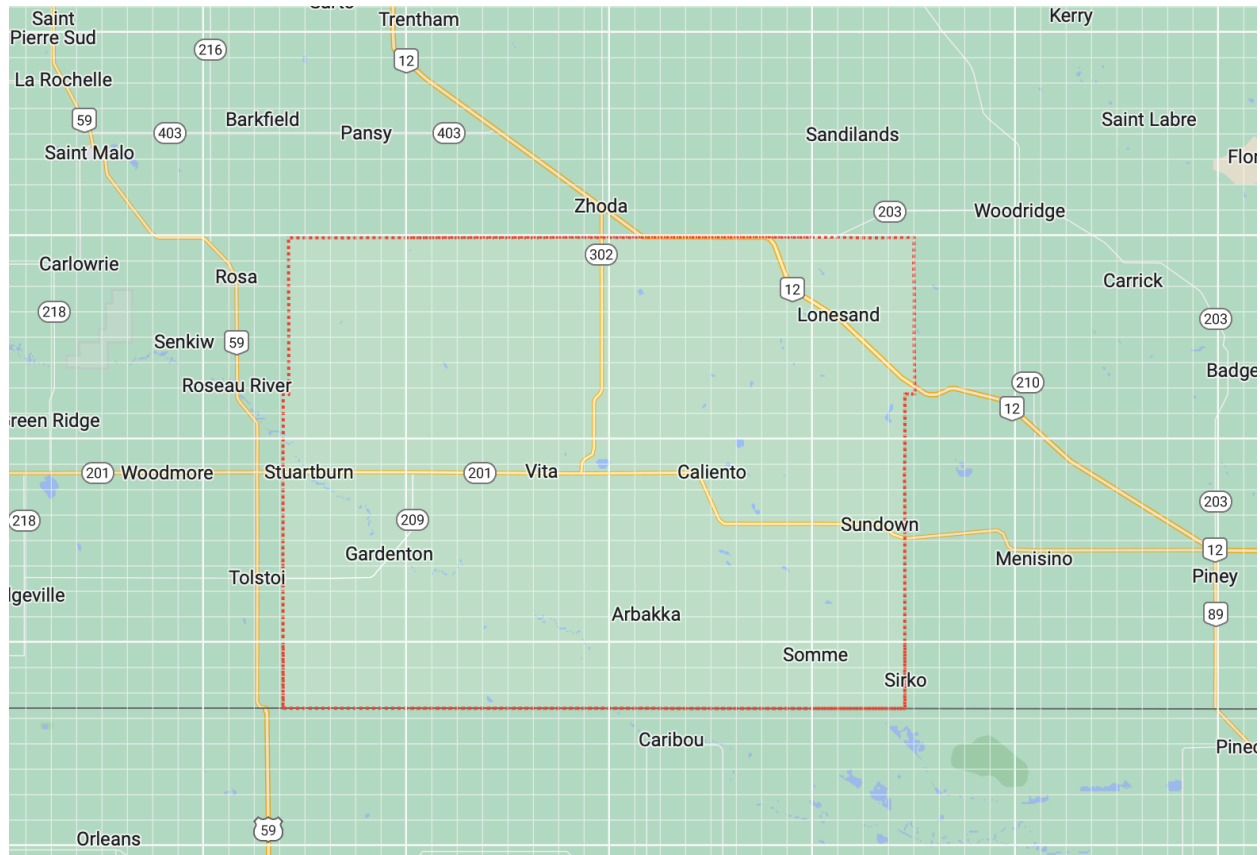
Approximately 90% (560 of 620) of the units in the community are owner occupied. Approximately 93% are single-family homes. In discussion with administration, there is a need for rental housing in the community.

### 2.5. Unhoused population

According to the census, there are no homeless in the municipality.

## 2.6. Transportation

PTH 12 and 59 are the major arterial connecting the community to the city of Winnipeg and the United States border. The other notable Provincial Roads through the communities are Highways 302 south bound, and PTH 201 west-east bound from Stuartburn to Sundown.



Map 1

## 3. Income and Economy

### 3.1. Household Income

The median household income is \$29,800 in the community in 2020, about 24% below Manitoba's \$39,200.

### 3.2. Income Inequality

The prevalence of low income based on the Low-Income Measure, After Tax (LIM-AT) is 30.2%, 212 % higher than Manitoba's 14.2%.

### 3.3. Employment

In 2021, the population age 15 years and over was 1,370. Of those, 57% (780) were in the labour force. Leaving 590 over the age of 15 not in the labour force. 355 of those not working can be accounted for people 65 years of age and over. The remaining 235 people could be those who have retired prior to the age of 65 years of age.

Labour force trends at the time of the 2021 census for the community are notable in the fields of natural resources, agriculture and related production occupations (29%); trades, transport and equipment operators (26%); sales and service occupations (16%).

The unemployment rate in 2021 in the community, according to the 2021 Census, was 8.3%, up two percent from 5.2% in the 2016 census. This rate is comparable to the 8.3% provincial unemployment average. The average employee works 43.4 weeks per year (more than Manitoba's 41.9).

### 3.4. Industry

21.7% of the labour force aged 15 years and over are self-employed in the community, which is well above the Manitoba average of 12.5%. According to administration, farmers are considered self-employed.

## 4. Housing Profiles

### 4.1. Dwelling Types

Single detached houses are the primary type of housing at 90% of all units.

Housing type	Total Units (620)
Single-detached house	580 (93%)
Semi-detached house	5 (1%)
Apartment or flat in duplex	0 (0%)
Row	5 (1%)
Apartment	0 (0%)
Movable dwelling	30 (5%)

Table 3 – Totals of Each Housing Type

### 4.2. Dwelling age

Age of Dwelling	Total Units (620)	% of Total Housing
1960 or before	165	27%
1961-1980	240	39%
1981-1990	70	11%
1991-2000	20	3%
2001-2005	40	6%
2006-2010	25	4%
2011-2015	35	5%
2016-2021	20	3%

Table 4 – Dwelling Ages

According to building permits from the Municipality there have been 76 new builds since 2018, 15 in 2022 alone. 17 of these units in the last 5 years were seasonal, with the remaining 59 full time residents.

### 4.3. Bedroom number

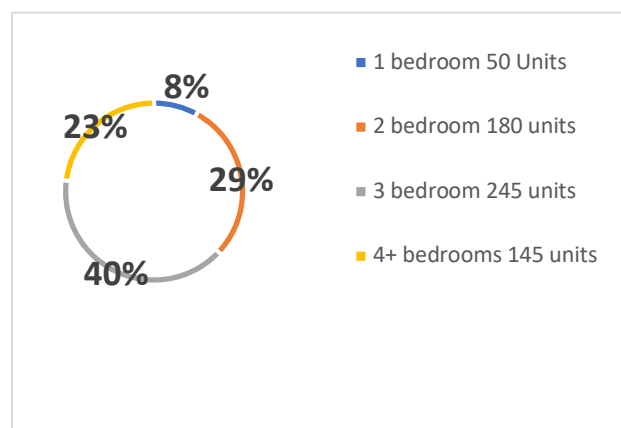


Fig 4 - Private Dwellings by Number of Bedrooms

As of 2021, the average household size was 2.7 people, above Manitoba's average of 2.5. Market trends suggest that one and two person households are more likely to be either older adults or the young working adult, whereas the larger household size represents younger families with children. For this Study and in the following growth projection analysis, we assume 2.7 persons to occupy each new dwelling unit constructed in the community. 63% of the current housing stock has 3 + bedrooms per unit. The average rooms per building are 6.2.

#### **4.4. Non-market Housing**

Although the census states there is 0% subsidized housing in the community according to Administration there are subsidized housing in the community, but it is fully occupied. There is a need for more affordable housing in the community.

#### **4.5. Market Rental Housing**

The average monthly shelter costs for rented dwellings is \$880, which is 19% less than the Manitoba average of \$1074.

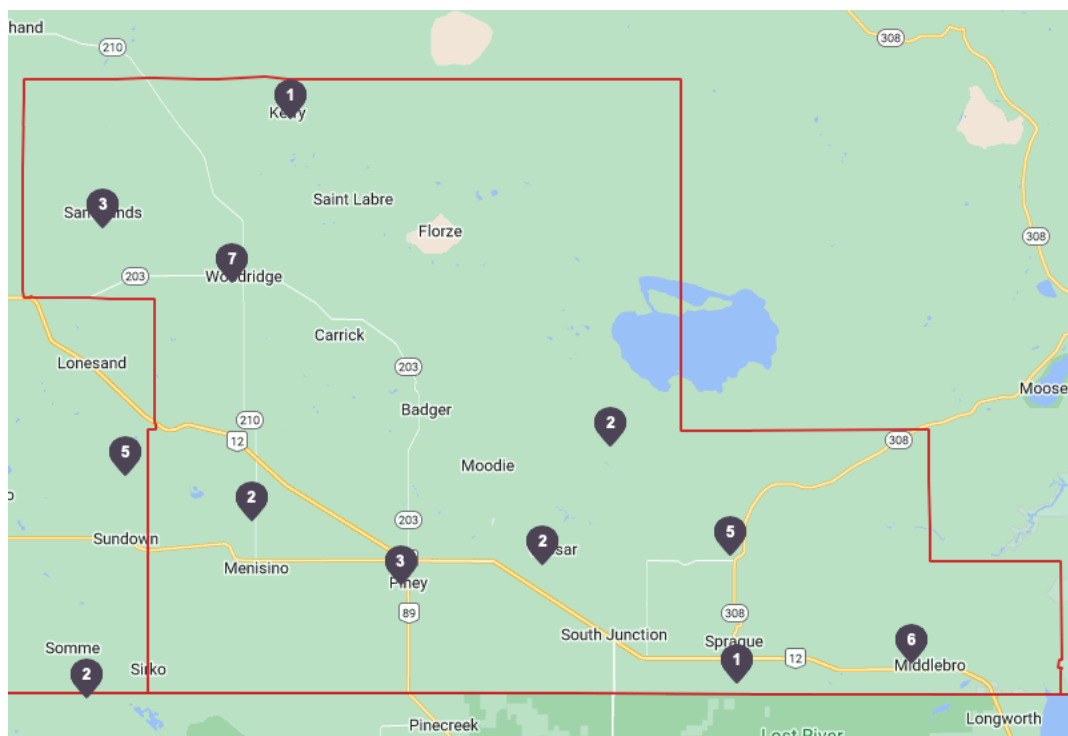
#### **4.6. Market Ownership Housing**

The average household cost in the community, \$213,000, is lower than other nearby urban centres and significantly less than the provincial average of \$338,800. Over the course of five years between 2016-2021, the price of housing in the community has increased on average \$2,924 per year (from \$198,38).

## 5. Growth Forecast

### 5.1. Household Projection

There is a need for diversified housing in the RM of Stuartburn. According to realtor.ca search in September 2023, there were 15 houses for sale in the community and 12 undeveloped sites. The community of Woodridge has no undeveloped lots for sale, where Sprague has only one house for sale and 5 undeveloped sites for sale. There two communities have the most market activity throughout the community based on this search.



Map 2

### 5.2. Population Projection

As of 2021, the population of the community was about 1,731. According to Administration, the community is unable to retain seniors within the community due to lack of housing and do not have enough new housing to accommodate entry level homeowners. The community is also limited in growth due to the limited capacity of the existing lagoon.

If the community maintains their population rate over the last ten years of 1.25% they will have a population of 1,959 in 2031. By undertaking initiatives to bring housing to market and expanding housing for seniors, the population could grow to 2,215 by 2031 on the assumption of 2.5% annual growth. If the population has a rapid growth (upwards 4.0%) per year the population could grow to 2,562 (831 additional residents) in the next 10 years.

### 5.3. Household Income Projection

Based on our projection estimates that by 2031, an additional 179 (steady growth) to 307 (rapid growth) average new dwelling units will need to be built to accommodate anticipated, steady, or rapid growth. Different types of housing will accommodate different numbers of people, which is why the next major component in this growth projection analysis are to define the assumptions between single-detached and multi-family housing.

	Steady Pop. Growth	New Dwelling Units	Rapid Pop. Growth	New Dwelling Units
2026	227	84	375	139
2031	484	179	831	307
2037	838	310	1511	569
2043	1249	462	2371	878

Table 5 – Anticipated Dwellings from 2026-2043

### 5.4. Tenure projection

In ten years, an additional 205 residents could be entering into the housing market or heading off to college. With 205 (33%) of households primarily maintained by someone 65+ in age, housing options for seniors may become a concern as well. Affordable, entry level homes and life-long leases, rentals and assisted living facilities will be necessary to allow for aging in place.

## 6. Housing Needs

### 6.1. Projection of Housing Needs by Number of Bedrooms

One- and two-bedroom units will be needed for first-time home buyers and those downsizing.

### 6.2. Non-market housing

0% of the tenant housing is subsidized in the community and 58.3% are in core need.

### 6.3. Market rental housing

There are 60 rental units in the community, which is about 10% of the total housing units. According to the census, 33.3% of tenants are spending more than 30% of their income on shelter costs. More affordable housing is needed in the community, which could be in the form of guest or secondary suites and subsidized housing.

### 6.4. Market ownership

The existing rate of 90% home ownership is expected to be maintained. New housing initiatives will need to consider the desire for home ownership and other tenures of housing.

### 6.5. Historic and current housing condition (adequacy)

55 of the 620 homes in the community need major repairs, which is 9% of the housing stock. This is higher than the Provincial average of 5.6%. 430 of the 620 homes are deemed acceptable (69%) which is lower than the Provincial average of 71.8%.

### 6.6. Historic and current overcrowding (suitability)

45 of the 620 dwellings in the community are unsuitable (not suitable only). That is 7.2% in the community versus 5.1% in Manitoba.

### 6.7. Historic and current affordability

The housing in the community is more affordable than the Provincial average with 37.6% of the population living mortgage free, and the costs of home ownership and rent less than the Provincial average.

Housing also costs less than the Provincial average and serviced lots selling well below the cost of more urban or city centres.

Total Owner Households (excl. farms)	560
% of household owners with a mortgage	62.4%
% of owner households spending 30% or more of its income on shelter costs	10%
% of people in core housing need	13%
Median monthly shelter costs for owned dwellings	\$735
Average monthly shelter costs for owned dwellings	\$784
Median value of dwellings	\$184,000
Average of Dwellings	\$213,000

Table 6 – Housing Affordability

## 6.8. Core Housing Need and Extreme Core Housing Needs

The core need of households with household total income greater than zero and shelter-cost-to-income ratio less than 100%, in non-farm, non-reserve private dwellings is 27% which is almost three times than 10% for Manitoba.

## 6.9. Housing needs for specific populations

The primary age of household maintainers is aging and as they transition to smaller homes or need more services there will be more houses on the market. There is also a need for more rental housing in the community.

Age Range	Total
15 – 24	10
24 - 34	90
35 - 44	75
45 - 54	90
55 - 64	145
65 - 74	135
75 - 84	50
85+	20
TOTAL	620

Table 7 – Age of Primary Household Maintainers

## 7. Affordability

86% of the households are spending less than 30% of their income on shelter costs. This is higher than the Manitoba's average, which is 82.7% spending less than 30% of their income on shelter costs.

The median cost of housing a month on shelter is \$784 versus \$1225 as the Manitoba average. The average dwelling is \$213,000 in the community, 63% of the average value of \$338,800 in Manitoba.

According to the 2021 census, 0% of renters are subsidized: in comparison to the 17% in Manitoba. Rent is just over half in the community at \$880 per month average versus \$1074 in Manitoba.

## 8. Financial Analysis and Results

Housing is more affordable in the community than Manitoba's average, with ample rooms in the homes for those occupying it. The community needs more diversified options for those aging in place or becoming a first-time owner/renter.

The community have undertaken the process to create serviced lots but they cannot keep up with the demand for serviced lots. Additionally, they need to attract more senior housing initiatives and multi-family units to service the housing needs to provide a community where residents can age in place.

In order to do this, they require upgrading infrastructure. They require expansion of their lagoon, which is at capacity. Unfortunately, the lagoon cannot expand without negotiating with an adjacent land owner.

New developments outside of the build up communities will also require road extension, which also costs money to bring serviced lots to market. Additionally, the municipality requires this housing needs assessment to understand the current situation and plan for more affordable housing moving forward.

## 9. Summary

The population in the community is aging faster than the Manitoba average. Housing needs differ at these ages than what currently exists in the community. Condos, secondary suites, apartments, and townhouses can provide alternative forms of housing that are more affordable for those on subsidy or fixed income, or a first-time owner or renter.

The community would benefit from infill housing on existing serviced lots, more aging in place options, and mixed-use development.

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