



# Housing Needs Assessment Report

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City of Regina  
2024

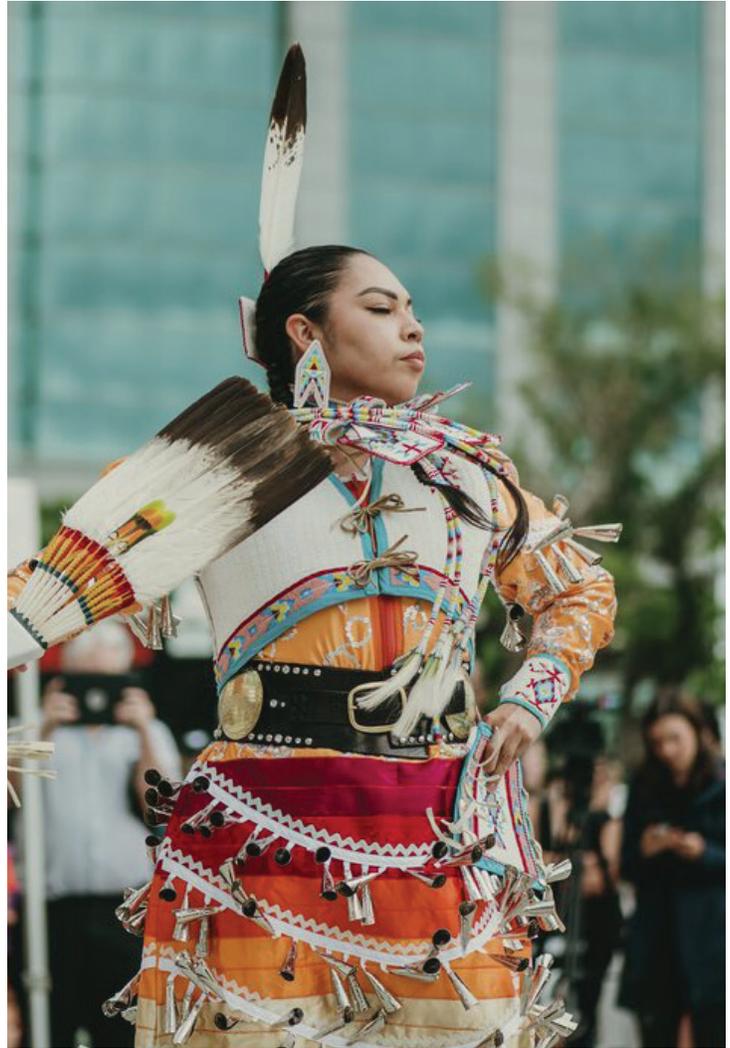


# Land Acknowledgement

The City of Regina is on a path of reconciliation. We begin by acknowledging we are on the traditional lands of the Treaty 4 Territory, a Treaty signed with 35 First Nations across Southern Saskatchewan and parts of Alberta and Manitoba, and the original lands of the Cree, Saulteaux, Dakota, Nakota, Lakota and the homeland of the Métis.

The City of Regina owes its strength and vibrancy to these lands and the diverse Indigenous Peoples whose ancestors' footsteps have marked this territory as well as those from around the world who continue to be welcomed here and call Regina home.

To recognize the land is an expression of respect and gratitude to those whose territory we reside on, and a way of honouring the Indigenous Peoples who have lived here for thousands of years. It is important that we understand our history that has brought us to reside on the land and seek to understand our place within history.



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# Acknowledgements

The City of Regina Housing Needs Assessment (HNA) is the result of a coordinated and collaborative effort from community members, non-profit housing providers, the development industry, as well as City of Regina staff. We would like to thank all those who participated and contributed their valuable time, input and perspectives to help shape the HNA.

## The following groups played an important role in contributing to this work:

- Age-Friendly Regina
- First Nations University of Canada
- Gabriel Housing Corporation
- Maybell Developments
- National Affordable Housing Corporation
- The Open Door Society
- Phoenix Residential Society Regina
- Ranch Ehrlo Society
- Regina Housing Authority
- Regina & Region Home Builders' Association
- Regina Treaty/Status Indian Services
- Saskatchewan Deaf & Hard of Hearing Services
- Saskatchewan Polytechnic
- Silver Sage Housing
- Street Culture Project
- Transcona Park Housing Association
- YWCA Regina

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## Consultants:

- University of British Columbia
- Watson & Associates Economists Ltd.

# Introduction and Purpose

The Regina Housing Needs Assessment is a broad analysis of the current and future needs in the Regina housing market. This document serves as a “problem-identification” tool to highlight the existing deficiencies within the Regina housing market and future needs to meet both current and future demand.

## Three parts of the Regina Housing Needs Assessment:

- **Part I:** *Housing Needs Assessment: City of Regina* report from Watson & Associates Economists Ltd. includes an analysis of future population growth and corresponding housing units needed through 2051.
- **Part II:** *Housing Assessment Resource Tools (HART) Community Housing Report: City of Regina, Saskatchewan*, prepared by the Housing Assessment Resource Tools (HART) at the Peter A. Allard School of Law, University of British Columbia, outlines Core Housing Need, focused on affordability, suitability, and adequacy.
- **Part III:** *Resident, Community, and Industry Perspectives on Housing Need* prepared by City of Regina Housing branch outlining feedback gathered through engagement with industry, non-profit housing providers, and residents on local housing sector challenges.

Together, these three components detail the macro housing trends, affordability situation, and the lived experience within Regina.

# Background

The Housing Needs Assessment is required as part of the Government of Canada’s Housing Accelerator Fund (HAF) agreement. In August 2023 Administration contracted Watson & Associates Economics Ltd (Watson) to complete a Housing Needs Assessment.

To support the Housing Needs Assessment from Watson, Administration engaged the University of British Columbia who completed a Housing Assessment Resource Tools (HART) analysis with a focus on individuals experiencing core housing needs.

Through this process the City of Regina conducted qualitative interviews with the housing industry, non-profit housing providers, and residents experiencing housing insecurity.

Integrating these three components provide a focus on long-term macro housing trends and the experiences of households using Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada data augmented by the lived experience of those that produce and consume housing within Regina.

## Glossary

**Core Housing Need:** Defined by CMHC as a dwelling that is unsuitable (because of overcrowding), inadequate (because of poor state of repair) and/or unaffordable (because household is paying more than 30 per cent of pre-tax income). This informs an understanding of households who are not having their housing needs met.

**Macro Housing Trends:** A holistic approach to understanding housing in Regina at the community-level. This is derived from StatCanada census data and does not look at the individual experience, but at economic data at the city level.

**Priority Population:** Canada’s National Housing Strategy has identified people who are disproportionately in housing need or experience other barriers to housing.

**Qualitative Interviews:** A form of engagement with City staff where individuals can talk about their own lives, experiences, struggles, successes, perspectives, and opinions. This constitutes “lived experience” where a person’s real-life experience is recorded.

# Executive Summary

The City of Regina is anticipated to grow from a current population of 233,400 (2021 census data) to 369,600 for 2051. This represents a need for 56,860 new housing units to be constructed between 2021-2051. Projections for 2021-2031, are housing unit growth of 13,940, roughly comparable to the total housing units within the City of Moose Jaw.<sup>[1]</sup>

**Table 1: Anticipated Population, Housing, and Employment Growth 2021-2051 for the City of Regina, Watson & Associates Economics Ltd**

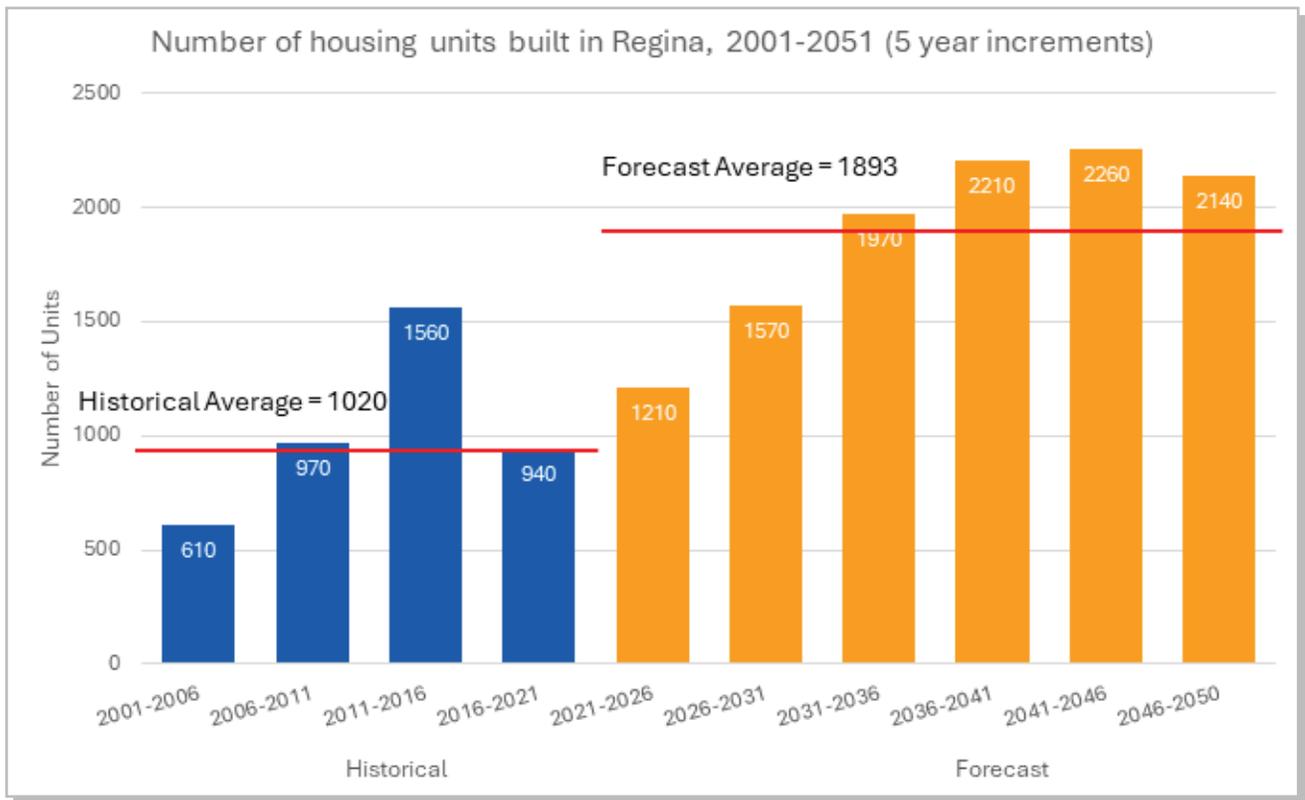
Metric	2021	2031	2041	2051	2021-2051 Incremental Growth
Population	233,400	267,800	317,400	369,600	136,200
Housing Units	92,140	106,080	126,970	148,990	56,860
Employment (Jobs)	123,690	141,320	166,420	191,950	68,620

The need for additional housing units will require construction at significantly higher levels than that experienced in Regina over recent decades. The forecasted average of housing units needed per year 2021-2051 is 1,893, while Regina averaged 1,020 units built per year from 2001-2021. This is roughly a 50 per cent increase in new construction compared to previous years and highlights the need for the City of Regina to expedite new housing construction.



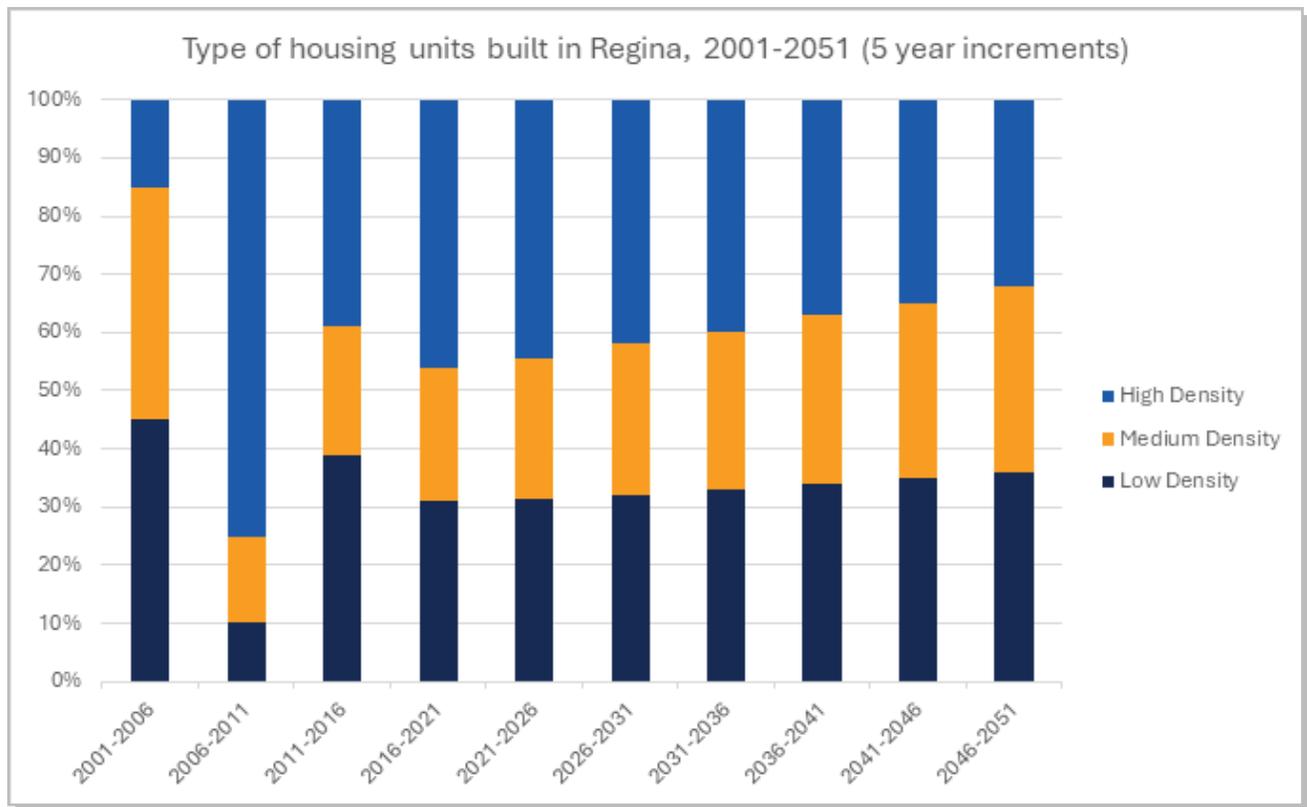
[1] The City of Moose Jaw had 14,720 total private housing units recorded in the 2021 Census.

**Graph 1: Five-Year Incremental Housing Growth – Historical and Forecast, 2001 to 2051**



This future growth will be comprised of a wide range of units from large single-family homes to small multi-family rentals. It is anticipated that the share of medium and high-density units throughout Regina will increase for 2051. A breakdown of unit types by income and density is included in Part I of this report (pg.54-55).

**Graph 2: Five-Year Incremental Housing Growth – Historical and Forecast, 2001 to 2051**



In addition to an increased need for market housing, there will be an increased volume of individuals in housing vulnerability. In Regina, 9,285 Households experienced Core Housing Need in 2021, representing roughly 10 per cent of all Households. It is highest amongst those aged 85+ (18 per cent) and aged 18-24 (15 per cent). Core Housing Need disproportionately impacts Indigenous people, single mothers, and refugee-claimants. The future population experiencing Core Housing Need will be dependent on Regina’s ability to alleviate the existing challenges with housing need but will continue to grow if concentrated work is not done.

**Table 2: Core Housing Need by Priority Populations**

Priority Populations (as defined by CMHC)	2016		2021	
	# Households in Core Housing Need	% Households in Core Housing Need	# Households in Core Housing Need	% Households in Core Housing Need
Households with physical activity limitation	3,295	13%	2,310	9%
Households with cognitive, mental, or addictions activity limitation	1,735	14%	1,460	9%
Indigenous Households	2,865	33%	2,215	21%
Visible minority Households	2,265	18%	1,850	10%
Woman-led Households	6,890	20%	5,225	13%
Black-led Households	385	22%	290	11%
New migrant-led Households	1,005	23%	625	15%
Refugee claimant-led Households	525	33%	380	19%
Single mother-led Households	2,700	39%	1,870	25%
Households with a head under 24	715	22%	520	15%
Households with a head over 65	3,210	17%	2,495	11%
Households with a head over 85	710	28%	565	19%
All Households	11,930	14%	9,285	10%

Low-income Households and Indigenous Households disproportionately make up those experiencing Core Housing Need. Regina had 18,080 households defined as low or very low income <sup>[1]</sup> in 2021. This group is anticipated to grow to 29,334 households in 2051, a growth of 11,254 households. In both 2021 and 2051, it is estimated that low or very low-income households will make up approximately 20% of all households in the City of Regina.

There is a broad need for housing of all types throughout the community, but particularly in the lowest income segments. Housing costs continue to escalate, and support is needed for those in core housing need.

[1] These groups are defined by UBC as making less than 50 per cent of the Area Median Household Income. For 2021, these represent household incomes below \$15,565 per year.

# Implications

Regina is projected to experience significant housing growth in both the short-and long-term. The 56,850 new housing units needed between 2021 and 2051 - roughly equal to all housing units that existed in Regina in 1981 – will require significant infrastructure investment. A full list of anticipated growth-related infrastructure projects was included in the Development Charges Policy and Model Review approved by City Council on July 9, 2024 as Development Charges Policy and Model Review (CR24-87).

The primary infrastructure challenge affecting new housing opportunities are water and water servicing. Summarized below is a list of these challenges and the projects required to address them.

**Table 3: Anticipated Growth-Related Infrastructure Impacts**

	2021	2031
<b>Water</b>	A need to address aging infrastructure and ensure sufficient water distribution throughout the city by providing adequate water pressure and water quality.	<ul style="list-style-type: none"> <li>• Upgrading or rehabilitating existing pump stations and reservoirs.</li> <li>• Replacing 100-year-old cast iron pipes that move water throughout the city.</li> <li>• New pump stations, reservoirs and distribution systems to support long-term citywide growth.</li> <li>• Upgrades to localized infrastructure to meet current design standards and needs, such as fire flow pressure.</li> </ul>
<b>Wastewater</b>	<p>Wet weather periods create significant wastewater system capacity challenges, particularly in the system’s ability to simultaneously support existing needs, intensification and greenfield growth.</p> <p>During such periods, stormwater can overflow wastewater collections systems and overwhelm pump and transfer stations, potentially causing system back-ups, which may result in basement flooding or unpermitted wastewater discharge to the environment.</p> <p>In addressing wastewater system capacity issues, reducing the amount of stormwater that gets into the system is equally as important as system capacity expansion.</p>	<ul style="list-style-type: none"> <li>• Expansion of the wastewater treatment plant.</li> <li>• Increasing the size and number of wastewater trunks within the wastewater system, including in new locations.</li> <li>• Upgrades to existing wastewater pump stations.</li> <li>• New wastewater pump stations.</li> <li>• Rehabilitation of collection pipes or lining to keep stormwater out of the system.</li> <li>• Drainage infrastructure upgrades and projects.</li> </ul>

# Next Steps

Administration recommends updating the existing *Comprehensive Housing Strategy* to better address the challenges presented within the *Regina Housing Needs Assessment*. Administration will also be reviewing growth-related policies within the 2013 *Design Regina: The Official Community Plan* in 2025 to align with current challenges, policies, and objectives.

Administration will continue engaging with community, specifically those consulted as part of this document, over the coming year to identify solutions to the challenges presented within this document and to inform a renewed *Regina Housing Strategy* to be presented at City Council in the first quarter of 2026.





# Housing Needs Assessment

City of Regina

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June 28, 2024

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## List of Acronyms and Abbreviations

<b>Acronym</b>	<b>Full Description of Acronym</b>
CD	Census Division
CHS	Comprehensive Housing Strategy
CMA	Census Metropolitan Area
CMHC	Canada Mortgage and Housing Corporation
CSD	Census Subdivision
OCP	Official Community Plan
PPU	persons per unit
RGI	rent geared to income
SHC	Saskatchewan Housing Corporation
SPI	Statements of Provincial Interest
SRHS	Saskatchewan Rental Housing Supplement



# Executive Summary

## Overview

The City of Regina Housing Needs Assessment provides a review and analysis of current and future housing needs to help inform the development of housing policies that are aligned to accommodate residential uses in Regina. The assessment considers macro-economic conditions, demographic trends, and regional and local real estate development trends that are influencing current housing trends across Regina. This analysis will help inform the definition of market demand and assess the various other supply and policy-based factors that are likely to impact Regina's housing needs over the next decade.

## Context

Regina has experienced strong population growth and demand for housing across the housing spectrum over the past decade. A range of demographic and economic factors are driving this shift, including growth in local employment opportunities, net migration, and demographic considerations.

Over the next three decades, Regina is anticipated to experience continued strong population and employment growth. To maintain a well-balanced and healthy community and ensure long-term sustainability, it is vital that Regina offers a wide range of housing options to a broad range of income groups, including a provision for attainable and affordable housing. The availability of housing is a key factor in attracting and retaining people and businesses to a community. In an increasingly knowledge-based environment, the ability to cultivate, retain, and attract talented workers is increasingly important. Attracting and retaining people of working age and their families, which is necessary to support a broad range of employment opportunities, requires a diverse housing stock.

As Regina continues to grow and mature, demands for new housing products within the City are anticipated. Looking forward, the increasing cultural diversity, an aging population within the 55-75 age group, growing demands from new families, and eroding housing affordability, will require that the City of Regina promotes and supports a broad range of new housing products by location, type, built-form, density, and price/affordability. This includes innovative approaches to accommodate new affordable



rental housing and various other ownership housing products that are attractive to a broad range of demographic groups.

## **Regina's Housing Market**

Regina's 2021 housing base comprises approximately 92,130 occupied dwelling units, largely consisting of low-density housing (single detached/semi-detached) which accounts for 66% of the units.<sup>[1]</sup> Regina's housing base also comprises approximately 9% and 25% medium- and high-density units, respectively.

Historically, Regina's housing base has been predominantly owner-occupied, low-density units (single and semi-detached). The local housing market is gradually becoming more diverse with a greater share of higher-density units.

Regina's share of renter-occupied households is 34%, which is higher than the provincial average of 27%.<sup>[2]</sup> There is a limited share of non-market housing in Regina, with 94% of the City's total housing being market housing compared to 6% being publicly funded or provided by non-profit agencies.

Over the 2014 to 2023 period, Regina averaged approximately 1,170 residential units constructed per year. After a slowdown in 2019, annual housing development has accelerated over the past five years. The share of low-density housing fell slightly, while higher-density forms such as medium and high density steadily increased over the 2014 to 2023 period. Over the past decade, new housing completions in homeownership and condominiums have declined as a share of total housing completions, with a significant increase in the share of purpose-built rentals.

## **Regina's Current Housing Needs**

The current housing needs analysis suggests that Regina has a structural deficit in housing supply that does not meet the needs of the current population from a household affordability lens. This includes an estimated 488 individuals as of 2021 that are homeless and not captured in the Census data, and approximately 2,850 households in

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<sup>[1]</sup> Based on Statistics Canada, 2021 data.

<sup>[2]</sup> Based on 2021 Census Profile data.



severe core housing need in Regina. Addressing this deficit in affordable housing should be considered a high priority for the short to medium term.

### **Regina's Future Housing Needs**

Population growth in Regina will drive demand for a broad range of housing, including rental and affordable housing. Long-term population growth in Regina will be heavily driven by net migration. To a lesser extent, natural increases (i.e., births less deaths) also contribute to population growth.

Regina's population is aging. The City's 65+ age group has grown considerably over the past 20 years and is expected to increase in both percentage and absolute terms over the next several decades. As the average age of the City's population continues to increase, it is anticipated that the demand for higher-density housing forms will also continue to gradually increase.

In addition, Regina is also anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Accordingly, opportunities should be explored to provide a mix of future housing across a range of density types, to accommodate those with varying levels of income (including affordable housing options) within new greenfield areas and in priority intensification areas.

Regina needs approximately 16,835 housing units over the next decade (i.e., 2024 to 2034) to meet the requirements of its growing population. The 10-year housing forecast by structure type and tenure has been further analyzed to determine the number of affordable vs. market-based units in each category. The analysis demonstrates that 23% (3,815 units) of forecast housing growth between 2024 and 2034 is expected to require affordable housing.

### **Addressing Regina's Existing and Future Housing Needs**

Regina requires approximately 16,835 units of new housing supply to meet the future growth needs over the next decade. Annualized over a 10-year period, this represents an average of approximately 1,685 units per year.

Of the 16,835 housing units required to address Regina's forecast 10-year housing need, forecast housing demand by tenure is projected to be 53% rental housing (8,920



housing units), including both primary and secondary rental dwellings, and 47% ownership housing (7,915 units). Of the housing need, 23% (3,815 units) are affordable units. To achieve this target, the City will require a balanced supply of active development applications at various stages of development. This includes a sufficient supply of purpose-built rental and affordable projects in response to increasing demand for affordable rental accommodation throughout Regina.

Meeting the short- to medium-term housing needs requires emphasis be placed on expanding market and affordable housing to meet the growing market demand. While the secondary market continues to be an important supplier of rental housing, it is recognized that, to significantly increase the supply of rental housing in the market, greater participation will likely be required by the private-sector development community and non-profit organizations to construct affordable housing.

To achieve the mix (i.e., built form, tenure, and affordability) of housing development activity needed to meet the existing and future housing needs identified herein, the City will need to consider the following factors in supporting/enabling a higher rate of residential development activity, with a particular effort towards attainable and affordable housing in Regina:

- **Amount of Designated Developable Land Supply/Sites** – This includes designated greenfield lands and supporting infrastructure focusing on higher density development and promoting a range of infill/intensification opportunities including medium-density (“missing middle”) and high-density development, as well as the development of secondary suites.
- **Regulatory Incentives** – This includes tools to assist in project feasibility through flexibility in the development approvals process (e.g., expedited processing), development permissions (i.e., building height, density), parking requirements, and design considerations.
- **Financial Incentives** – At the municipal level, this can focus on reducing the upfront financial obligations of the developer and/or reducing the operational costs moving forward.

There is a recognized need to support affordable housing in Regina. While the City’s rapidly growing real estate market is beneficial for many current and future residents, it also results in affordability pressures on Regina’s lower income households and other vulnerable populations. The Regina Housing Authority delivers a range of housing



programs for Regina, including social and affordable housing, and transitional and supportive housing. Opportunities also exist to utilize a range of tools and programs by the City to help support an environment that is conducive to affordable housing, particularly for development by the private sector.

## **Potential Next Steps**

The following initiatives should be considered to address the identified gaps in Regina's housing needs and to promote a more diverse supply of housing.

### More Compact Built Form and Innovative Design

To address the gap in affordably priced higher-density ownership and rental housing, the City should continue to work with home builders to expand the supply of more moderately priced housing options. Emphasis should be placed on expanding housing supply opportunities related to housing typologies that are more compact, land efficient, and price competitive, including stacked and back-to-back townhouses, and other low-rise and mid-rise buildings. The City of Saskatoon, for example, has created a new zoning district designed specifically to enable and support entry-level and affordable housing that can be implemented in both new and existing neighbourhoods. The City should explore the potential for a similar program in Regina.

Promoting the development of secondary suites can be an effective means to increase affordable rental housing supply in the secondary market. The City should also continue to promote secondary unit development, where appropriate.

### Planning Tools

The City has a range of planning tools that could be applied to improve project feasibility of purpose-built rental developments and projects with affordable units, thereby encouraging development activity. This includes:

- **Reduced Parking Requirements** – Provision for parking, and in particular underground parking, represents a significant share of development cost. Reduced parking standards can positively impact project feasibility.
- **Flexibility in Building Height and Set Back Requirements** – Flexibility in building height and set back requirements can allow for greater utilization of land and improve project feasibility.



- **Inclusionary Zoning** – Although still relatively new in most of Canada, inclusionary zoning is a tool that municipalities can use to provide affordable housing. Inclusionary zoning, in short, is the requirement that when constructing housing developments, a certain percentage (typically 5% to 20%) of units must be offered as affordable. Further study is required, however, to determine if and where this tool can successfully be used in the Regina context.

Accommodating higher housing targets and enabling/supporting greater housing development would require the City to also consider the following:

- **Planning Implications** – Over the next several decades, the focus of residential development is anticipated to continue to promote balanced growth – a balance between both intensification opportunities and greenfield opportunities. From a planning policy perspective, intensification nodes and corridors represent priority locations for residential development given the amenities that these locations provide with respect to access to higher-order transit, retail, and other community services.
- **Impacts on Infrastructure and Municipal Service Needs** – Higher housing density would require significant increases in local infrastructure and municipal service needs, particularly within built-up areas where most of the increased housing demand is anticipated to be directed. While small-scale infill or redevelopment can benefit from existing capacity associated with hard municipal services, large-scale intensification projects can come at a high price given the costs associated with the replacement, improvement, and maintenance of existing services that have not been planned to accommodate significant increases in housing, population, and employment growth.
- **Financial Implications** – While it is beyond the scope of this study to address the financial implications of economic incentives and promote a broader mix of housing supply, municipal financial impacts of accommodating purpose-built rental housing and affordable housing must be addressed through alternative funding programs or then be passed on to existing rate payers.

The results of this study serve as a foundational document for housing in Regina and this study is intended to guide decision-making and policy development specifically related to housing policy and programming in the City. Building on this report, it is recommended that the City undertake a housing affordability strategy to



comprehensively explore and identify potential action items and implementation approaches to address Regina's existing and future housing needs.

To ensure the housing needs assessment remains current and reflective of housing needs in the community, consideration should be given to updating the needs assessment every five years.



# 1. Introduction

## 1.1 Terms of Reference

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The City of Regina retained Watson & Associates Economists Ltd. to prepare a Housing Needs Assessment, building on the City’s 2024 Population, Housing and Employment Forecast and Urban Land Needs Study. The primary objective of this assignment is to provide an assessment of current and future housing needs to help inform the development of housing policies that are aligned to accommodate residential uses in Regina.

The assessment considers macro-economic conditions, demographic trends, as well as regional and local real estate development trends that are influencing current housing trends across Regina. This analysis will help inform the definition of market demand and assess the various other supply and policy-based factors that are likely to impact Regina’s housing needs over the next decade.

All analysis reported herein for Regina is for the Census Subdivision (CSD) unless otherwise indicated. A Glossary of Terms is provided in Appendix A.

## 1.2 Background

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Regina has experienced strong population growth and demand for housing across the housing spectrum over the past decade.<sup>[3]</sup> A range of demographic and economic factors are driving this shift, including growth in local employment opportunities, net migration, and demographic considerations.

Over the next three decades, Regina is anticipated to experience continued strong population and employment growth. The City of Regina recently completed a Population, Housing, and Employment Forecast and Urban Land Needs Study, hereinafter referred to as the “2024 Growth Study,” which assesses the long-term growth potential for Regina and provides direction on growth management.

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<sup>[3]</sup> Based on Statistics Canada’s 2011-2021 Census, the population increased by approximately 17%.

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In accordance with the reference forecast presented in the 2024 Growth Study, by 2051 Regina's population is expected to grow to 369,600 and its employment base is anticipated to increase to 191,900, representing an increase of approximately 58% and 55%, respectively, over the 2021 to 2051 period.

There are numerous economic benefits associated with population and employment growth related to economic expansion, community vibrancy, and an increasing tax base. On the other hand, new developments can also create new challenges associated with infrastructure requirements, municipal service delivery, housing needs, and environmental protection.

To maintain well-balanced and healthy communities and ensure long-term sustainability, it is vital that municipalities offer a wide range of housing options to a broad range of income groups, including a provision for attainable and affordable housing. The availability of housing is a key factor in attracting and retaining people and businesses to a community. In an increasingly knowledge-based environment, the ability to cultivate, retain, and attract talented workers is increasingly important. Attracting and retaining people of working age and their families, which is necessary to support a broad range of employment opportunities, requires a diverse housing stock.

## **1.3 Housing and Planning Policy Context**

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### **1.3.1 Provincial Policy Context**

As Saskatchewan's population continues to grow, demand for new housing products across the Province is anticipated. Within the Province, the *Statements of Provincial Interest (SPI) Regulations* provide guidance to municipalities on a complex series of land use and development issues, enabling them to facilitate the development of vibrant, safe, self-reliant and sustainable municipalities. Provincial oversight to ensure consistency with the SPI occurs through the approval of new official community plans (OCPs), district plans, zoning by-laws and subdivision by-laws.<sup>[4]</sup>

It is a guiding principle of the SPI to support the achievement of healthy and complete communities that provide opportunities for all ages, including a full range of housing

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<sup>[4]</sup> <https://www.saskatchewan.ca/government/municipal-administration/community-planning-land-use-and-development/developing-communities-for-provincial-interest>

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options. The Statement of Interest for Residential Development is identified in section 6.10 of the SPI and states:

“The province has an interest in citizens having access to a range of housing options to meet their needs and promote independence, security, health and dignity for individuals, enhancing the economic and social well-being of communities.”

“To assist in meeting the province’s residential development interests, planning documents and decisions shall, insofar as is practical:

1. Locate residential development to be compatible with other land uses;
2. Make the best use of existing municipal infrastructure when planning residential development;
3. Identify existing and future residential needs of the community along the entire housing continuum; and
4. Allow for a range of housing options appropriate for development in the community.”

### **1.3.2 City of Regina Policy Context**

Building on provincial policy direction, municipalities play a key role in addressing the challenges in the housing sector through effective local plans, policies and programs, which enable and support attainable and affordable housing development across the housing continuum.

The City of Regina’s OCP, entitled Design Regina, provides direction for the City’s growth and sets the stage for its longer-term development. Section D6 of the OCP focuses on promoting the expansion, quality and diversity of Regina’s housing supply to accommodate the varying needs of the City’s existing and future long-term population through five goals:

- **Goal 1 – Housing Supply and Affordability:** Increase the housing supply and improve housing affordability.
- **Goal 2 – Existing Housing Stock:** Maintain and regenerate the existing housing stock.



- **Goal 3 – Diversity of Housing Forms:** Increase the diversity and innovation of housing forms and types to support the creation of complete neighbourhoods across Regina.
- **Goal 4 – Housing for Persons with Specific Needs:** Facilitate choice and integration of housing for persons with specific needs.
- **Goal 5 – Collaboration with Partners:** Collaborate with all levels of government and community partners to advance housing initiatives.

### ***1.3.3 City of Regina Comprehensive Housing Strategy***

The Comprehensive Housing Strategy (CHS) is a plan developed by the City of Regina to outline and communicate the City's role in housing. Its primary objectives include better aligning policies, programs, and resources with both current and future housing needs, and identifying opportunities to stimulate and regulate the housing market. The CHS identifies five major housing issues accompanied by five corresponding goals to address those issues, and 35 strategies to improve the state of housing in Regina. City Council approved both the CHS and its implementation plan in 2013.

### ***1.3.4 City of Regina 2024 Growth Study***

The City of Regina Population, Housing, and Employment Forecasts and Urban Land Needs Study (2024 Growth Study) outlines a long-term vision for growth, development phasing, and infrastructure needs over the next three decades. It provides an update to the 2013 growth projections used to inform the City's OCP and assess the City's long-term urban land needs to the year 2051.

The 2024 Growth Study includes three long-term employment and population growth forecasts for Regina, including Low, Medium (or Reference), and High Growth Scenarios. These growth scenarios are based on varying economic and demographic assumptions for the Province, the broader regional economy, and the City.

In the Reference scenario, Regina's population and housing units are forecast to increase by 136,000 people and 56,900 units over the 2021 to 2051 period. Achieving this growth will require increasing levels of net migration to offset the aging of the population and the decline in natural increase (births less deaths) associated with an older population. By 2051, it is forecast that Regina will have a population of approximately 369,600 people, 149,000 households, and 191,900 jobs. By 2051, it is



forecast that Regina will require an additional 485 hectares of greenfield land beyond what is identified in the current OCP Growth Plan to accommodate future growth.

## 1.4 Defining Housing Affordability

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Housing affordability is determined by a range of community, regional, and provincial/national-level factors that influence supply and demand for housing, cost of residential development, ownership carrying costs, and rental market rates. Many of these factors are national/provincial in nature on which the City has limited influence. This includes such factors as macro- and regional economic conditions, immigration and trade policy, dollar exchange rates, monetary policy, interest rates, and the regulatory environment related to residential mortgages. In Canada, housing affordability is often measured through the shelter-cost-to-income ratio. Housing is considered “affordable” if it costs less than 30% of a household’s before-tax income.<sup>[5]</sup> Households spending more than 30% on housing are generally considered in need of more affordable housing alternatives. This measure is applicable to both owner-occupied and rental dwellings. While the Canada Mortgage and Housing Corporation (CMHC) notes that it defines affordability in terms of households not paying more than 30% of their income on shelter, social housing programs are more typically designed around creating new affordable housing which is at, or below, the average or median market rents in a community.<sup>[6]</sup>

It is important to note that not all affordable housing is social and/or subsidized. There is a need for housing that is affordable for individuals working at modest wages, sometimes referred to as “workforce housing” or “attainable housing.”

Current affordable housing benchmarking in the Regina context is discussed in further detail in section 3.8 and future housing affordability needs are considered in section 5.

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<sup>[5]</sup> National Housing Strategy, Canada Housing and Mortgage Corporation, 2017.

<sup>[6]</sup> While the shelter cost-to-income ratio of 30% is used as an affordable housing threshold, the Market Basket Measure is still recognized as Canada’s Official Poverty Line. The Market Basket Measure is a measure of low-income against the cost of a specific basket of goods and services representing a modest standard of living.



## 2. Regina Population and Housing Trends

The following provides an overview and analysis of the macro-economic factors, local market considerations, and socio-economic and demographic trends that are influencing housing ownership and rental housing demand, supply, and affordability. The analysis relies largely on Statistics Canada Census data for the 2001 to 2021 period, with supplemental data from CMHC and the Saskatchewan Housing Corporation (SHC). These data sources provide a range of time series data on population, households, and the housing market in Regina.

### 2.1 Local Population Growth Trends

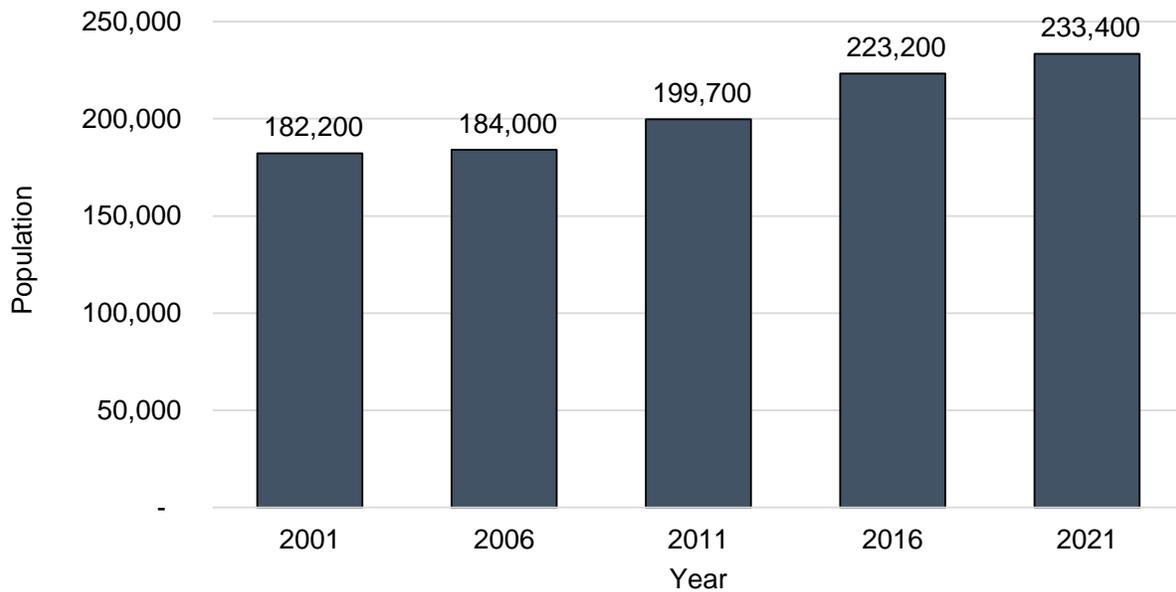
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Demographic trends strongly influence both housing need and form. Across the Province, the population is getting older on average, due to the aging of the 55+ age cohort. The first wave of this demographic group turned 75 years of age in 2021.

Figure 1 summarizes historical population growth rates for Regina in accordance with Statistics Canada Census data. For comparative purposes, historical population growth rates have also been provided for the Province of Saskatchewan. As illustrated, Regina's population base increased from 182,200 in 2001 to 233,400 in 2021, with approximately two-thirds of the population increase occurring over the 2011 to 2021 period.



Figure 1  
Regina  
Historical Population, 2001 to 2021



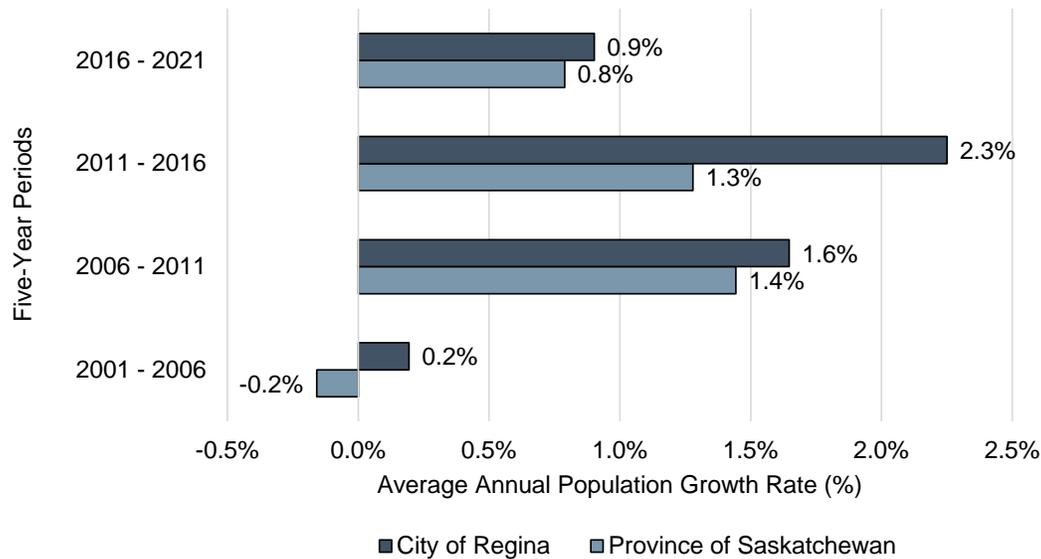
Note: Population adjusted to account for net Census undercount.

Source: Derived from Statistics Canada Census data, 2001 to 2021 by Watson & Associates Economists Ltd., 2023.

Over the past two decades, the population base within Regina has increased by approximately 2,560 persons or approximately 1.2% per year, compared to the provincial average of 0.8% during the same time period, and has consistently grown faster than the Province in each five-year increment. As shown in Figure 2, the strongest population growth in Regina over the period occurred in the 2011 to 2016 period (2.3% annual average) and has since moderated to an annual average rate of 0.9% over the 2016 to 2021 period.



Figure 2  
Regina and the Province of Saskatchewan  
Average Annual Population Growth Rates in Five-Year Intervals, 2001 to 2021



Note: Regina and the Province of Saskatchewan population adjusted to account for net Census undercount.

Source: Derived from Statistics Canada Census data, 2001 to 2021 by Watson & Associates Economists Ltd., 2023.

## 2.2 Demographic Trends

Demographic trends strongly influence both housing need and form. Across the Province, the population is getting older on average, due to the aging of the population in 55+ age cohort.

Similar to the Province, the average age of the population base in Regina is also aging, due to the large concentration of 55-75 population. The aging of the local population base further reinforces the need to attract younger age groups to Regina, particularly those in the 20-35 age group, as well as other future generations.

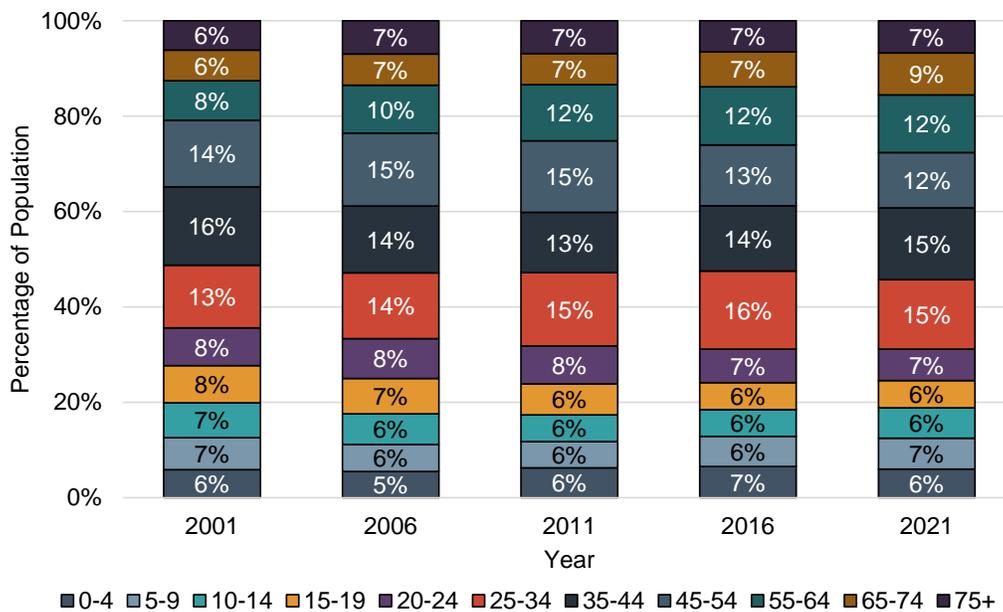
Figure 3 summarizes historical trends in permanent population structure over the 2001 to 2021 period by major age group in Regina. Key observations include the following:

- The share of population in the 55+ age cohort steadily increased from 21% in 2001 to 28% in 2021.



- In contrast to the 55+ population age group, the population share of the 0 to 19 age group declined from 28% in 2001 to 25% in 2021.
- Similarly, the share of the 35 to 54 age group also steadily declined from 30% in 2001 to 27% in 2021.
- Lastly, the population share of the young adult age group (20 to 34) was relatively stable.

Figure 3  
Regina  
Historical Permanent Population by Major Age Group, 2001 to 2021



Source: Derived from Statistics Canada custom order data by Watson & Associates Economists Ltd., 2023.

The average age of the population in Regina in 2021 was 39.0 which is slightly lower than the provincial average of 39.8.<sup>[7]</sup>

<sup>[7]</sup> Based on Statistics Canada, 2021 data.

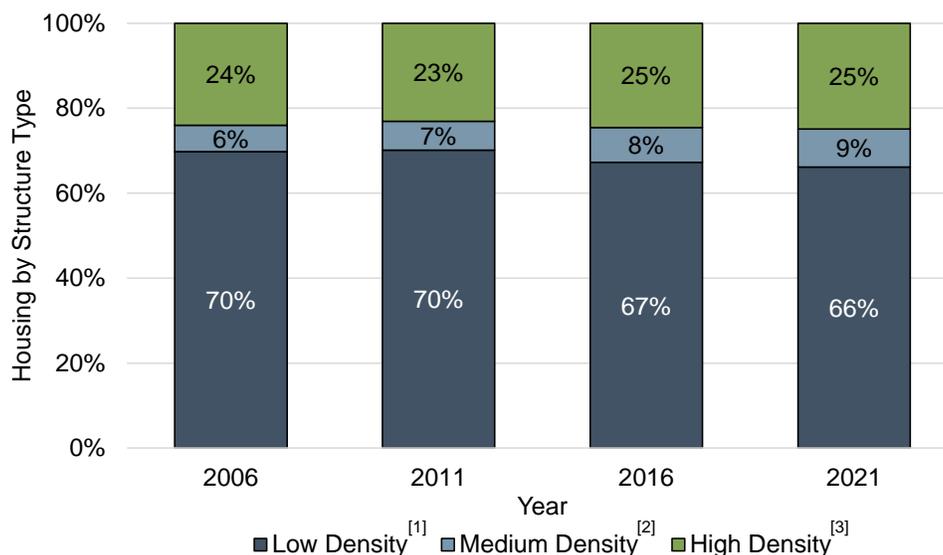


## 2.3 Household Trends

As shown in Figure 4, Regina’s 2021 housing base comprises approximately 92,130 occupied dwelling units, largely consisting of low-density housing (single detached/ semi-detached) which accounts for 66% of units.<sup>[8]</sup> Regina’s housing base also comprises approximately 9% and 25% medium- and high-density units, respectively. Key observations include the following:

- Historically, Regina’s housing base has been predominantly owner-occupied low-density units (single and semi-detached).
- The local housing market is gradually becoming more diverse with a greater share of higher-density units.

Figure 4  
Regina  
Housing by Structure Type, 2006 to 2021



[1] Includes single and semi-detached units.

[2] Includes townhouses and apartments in duplexes.

[3] Includes bachelor, 1-bedroom, and 2-bedroom+ apartment units.

Notes: Numbers may not add precisely due to rounding.

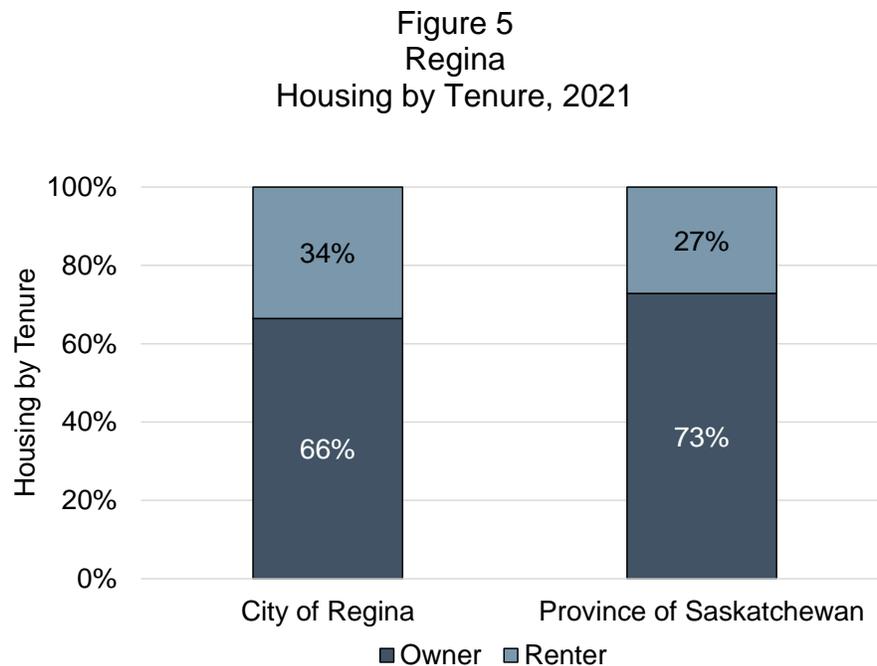
Source: Data derived from Statistics Canada Census, 2006-2021, by Watson & Associates Economists Ltd., 2023.

<sup>[8]</sup> Based on Statistics Canada, 2021 data.



### 2.3.1 Housing Tenure

Housing tenure falls into two categories – owner-occupied, and renter-occupied. As shown in Figure 5, within Regina in 2021, 66% of housing units are owner-occupied and 34% are renter-occupied.<sup>[9]</sup> Regina has a higher share of renter households than the provincial average of 27%.



Source: Derived from Statistics Canada by Watson & Associates Economists Ltd., 2023.

Figure 6 summarizes historical share of renter-occupied units within Regina and the Province over the 2006 to 2021 period. Key findings include the following:

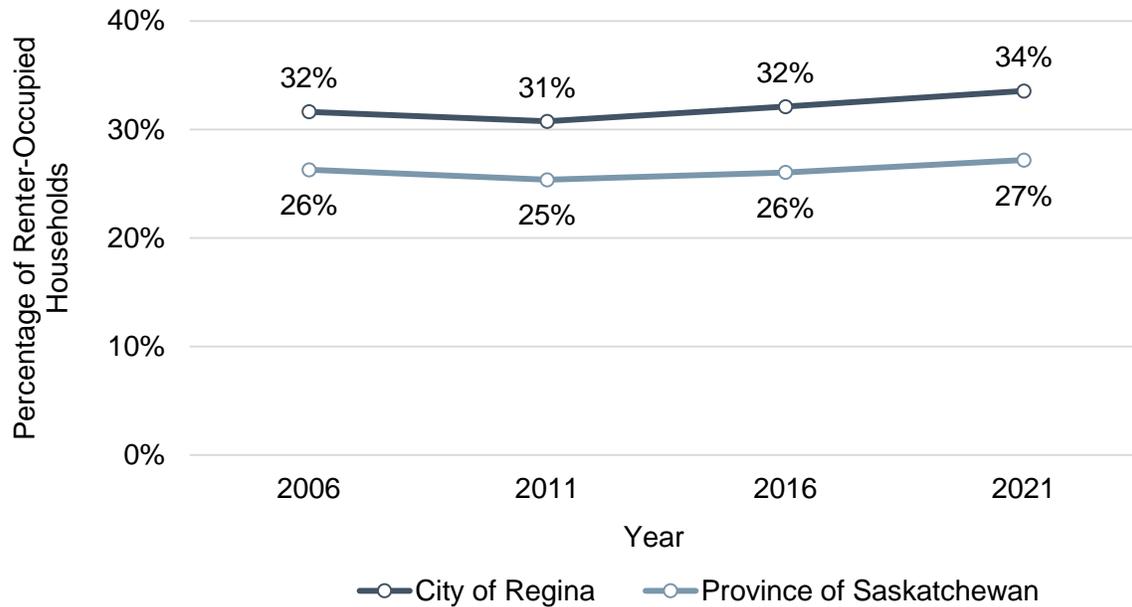
- The share of renter-occupied households in Regina gradually increased over the past two decades from 32% to 34% in 2021.
- Renter-occupied households as a proportion of total dwellings in Regina remained notably higher than the Province of Saskatchewan throughout the 2006 to 2021 period.
- Over the 2006 to 2021 period, the number of renter-occupied housing units in Regina increased from 23,660 to 30,900.

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<sup>[9]</sup> Based on 2021 Census Profile data.



Figure 6  
Regina  
Renter-occupied Dwellings as a Share of Total Occupied Dwellings, 2006 to 2021



Source: Derived from Statistics Canada Census data, 2006-2021, by Watson & Associates Economists Ltd., 2023.

As illustrated, Regina has a relatively high share of renter households which is growing. This is due to a number of factors, including a large growing urban population driven by immigration and a younger population and the gradual erosion in housing-ownership affordability. A relatively high share of renter households requires communities to offer a diverse range of housing options, including higher-density units in both the primary and secondary rental markets. Regina’s rental housing market is discussed in further detail in section 3.2.

## 2.4 Housing Stock Age and Condition

Figure 7 summarizes the age of the housing inventory by period of construction, for all housing and owner- and renter-occupied units. As shown:

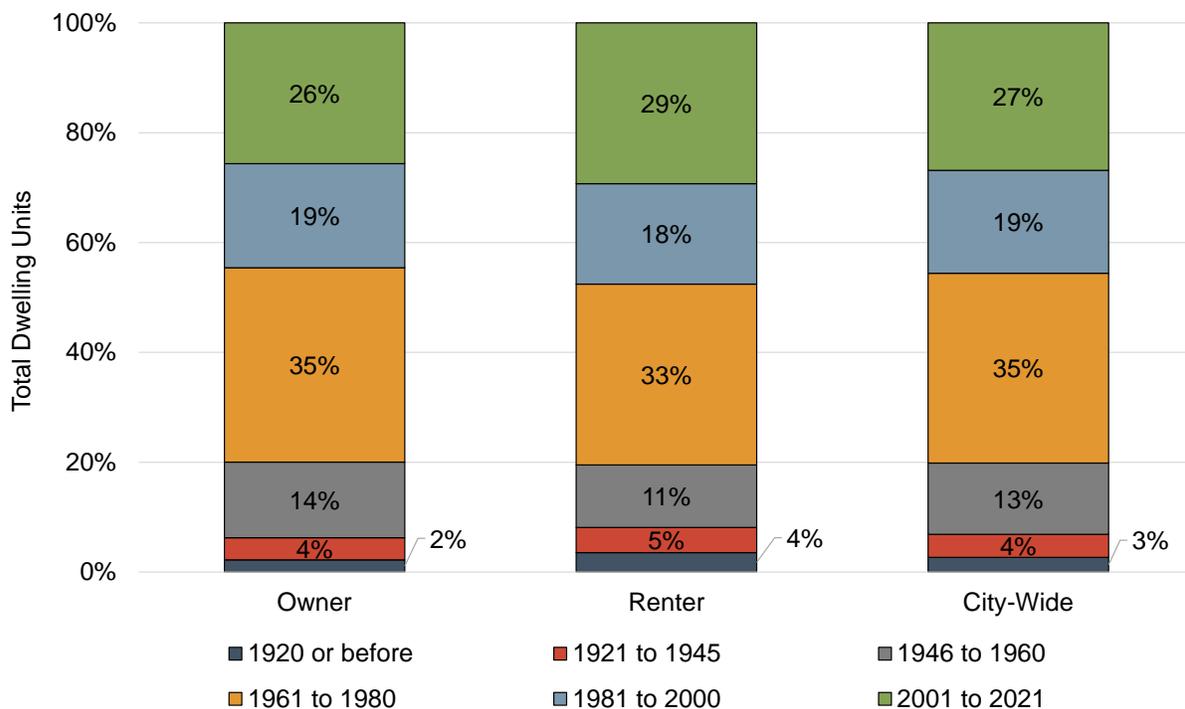
- Nearly one-third of Regina's rental households were built between 2001 and 2021. This indicates a significant investment in rental housing in the last two



decades, suggesting a possible response to increasing demand for rental properties during this period.

- 35% and 33% of the total owner and renter dwelling units, respectively, were constructed between 1961 and 1980. This period had the highest level of construction activity, reflecting post-war development activity.
- Nearly half of Regina's total housing inventory was built between 1981 and 2021, suggesting continuous growth and expansion in the housing sector over the 40-year period, with a substantial portion of the current housing stock being relatively modern.

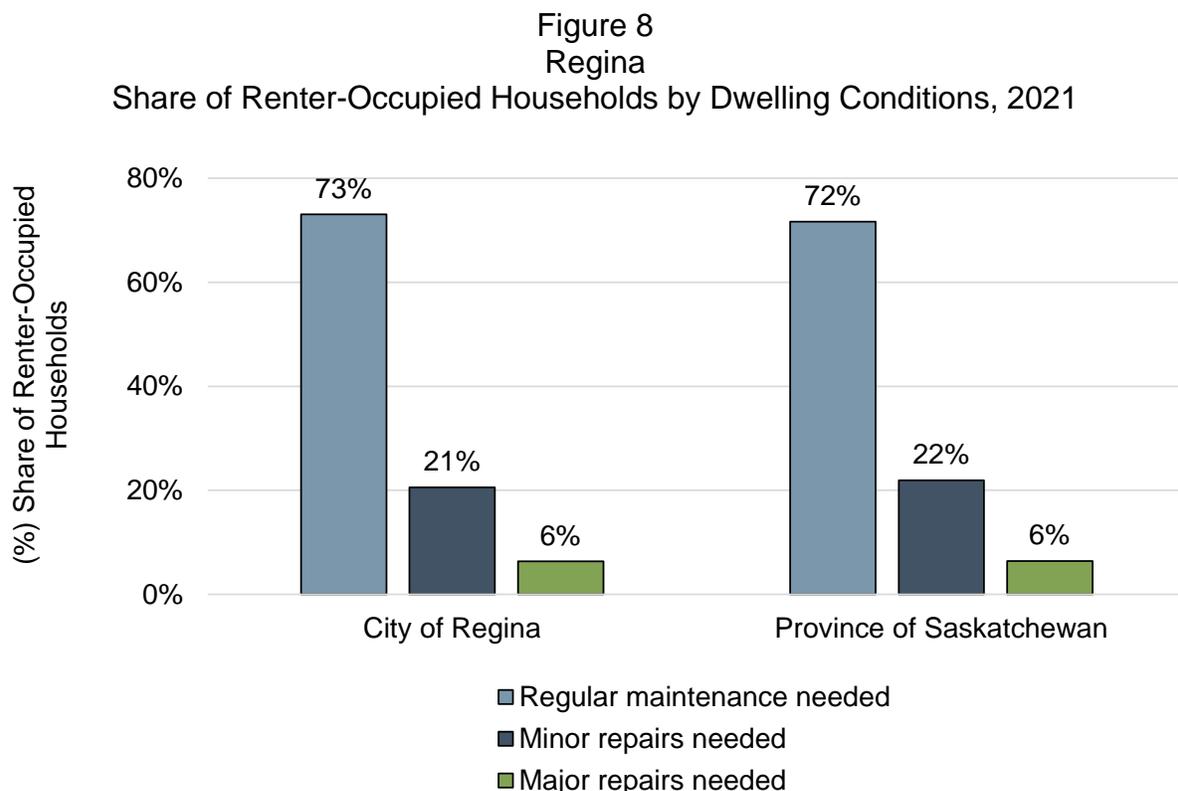
Figure 7  
Regina  
Housing Period of Construction, All Housing and Owner and Renter Occupied Units



Source: Derived from Statistics Canada Table: 98-10-0233-01 by Watson & Associates Economists Ltd., 2024.



Regina’s renter-occupied households by dwelling condition,<sup>[10]</sup> compared to the provincial average, are presented in Figure 8. As shown, more than two-thirds of Regina’s renter-occupied households are in dwellings that only require regular maintenance, slightly higher than the provincial average. Of the renter-occupied dwellings in Regina, 6% require major repairs, comparable to the provincial average.



Source: Derived from Statistics Canada, Table 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

Regina’s owner-occupied households by dwelling condition, compared to the provincial average, are presented in Figure 9. As shown, approximately 63% of Regina’s owner-

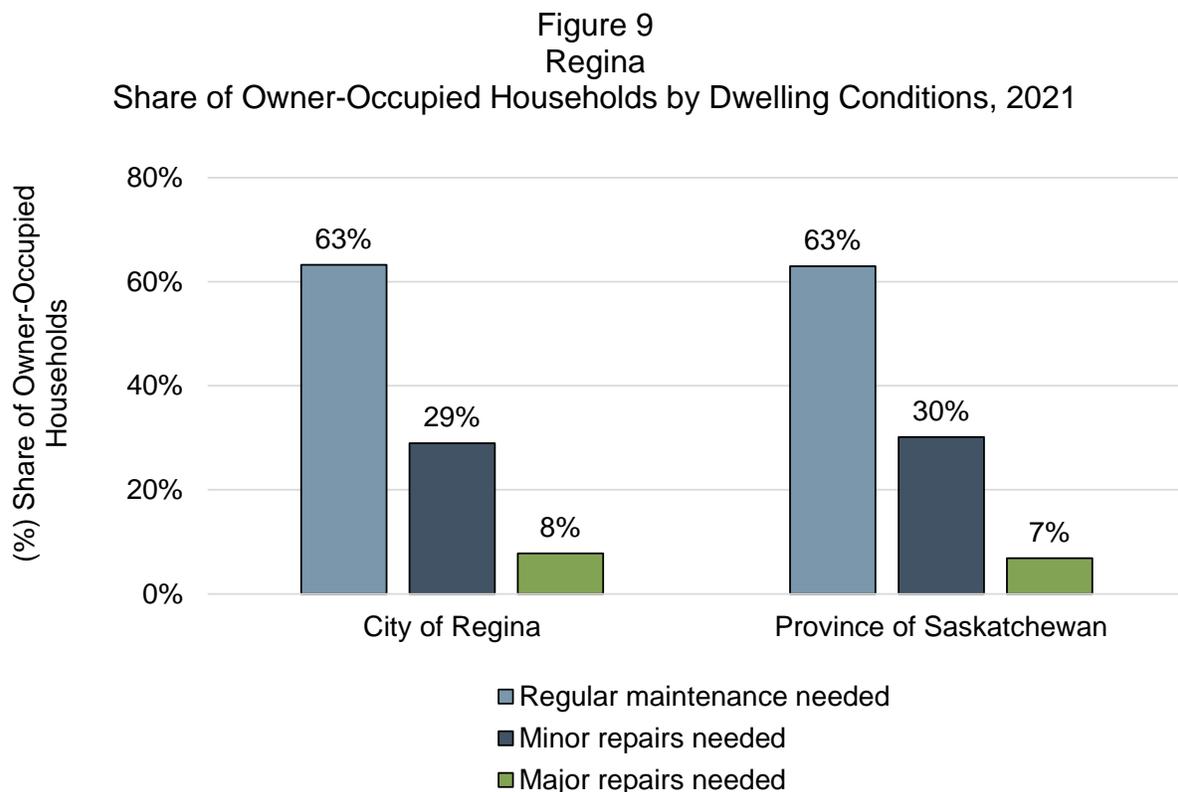
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<sup>[10]</sup> Dwelling condition pertains to the need for repairs within a dwelling. Repair levels are categorized as follows:

- Regular maintenance needed, such as painting, and furnace cleaning.
- Minor repairs needed, including missing or loose floor tiles, bricks or shingles, defective steps, railing or siding.
- Major repairs needed, such as defective plumbing or electrical wiring, and structural repairs to walls, floors, or ceilings.



occupied households are in dwellings that only require regular maintenance. Of the owner-occupied dwellings in Regina, 8% require major repairs, slightly higher than the provincial average (7%).



Source: Derived from Statistics Canada, Table: 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

## 2.5 Household Growth by Age and Size

Figure 10 summarizes 2016 to 2021 household growth by age of primary household maintainer in Regina. The City has experienced strong household growth in the 55+ age cohort, including empty nesters/young seniors (aged 55-64) and seniors (aged 65+). Household growth in units maintained by those aged 55+ accounted for approximately 85% of the total housing increase over the 2016 to 2021 period, with 29% being renter-occupied and 71% owner-occupied households. During the same time period, strong growth was experienced in households maintained by younger age groups (35-44 age group), while a decline occurred in the number of households maintained by those aged 15-34 and 45-54.



Figure 10  
Regina  
Change in Number of Households by Age of Primary Maintainer, 2016 to 2021

Age of Primary Maintainer	2016	2021	2016-2021 Change	Share (%) of Total 2016-2021 Growth
<b>15 to 24 years</b>	3,800	3,770	(30)	(1%)
<b>25 to 34 years</b>	16,660	15,380	(1,280)	(27%)
<b>35 to 44 years</b>	16,295	19,035	2,740	58%
<b>45 to 54 years</b>	15,990	15,265	(725)	(15%)
<b>55 to 64 years</b>	15,970	16,550	580	12%
<b>65 to 74 years</b>	9,950	12,410	2,460	52%
<b>75 years and Over</b>	8,750	9,720	970	21%
<b>Total</b>	<b>87,415</b>	<b>92,130</b>	<b>4,715</b>	<b>100%</b>

Note: Numbers may not add due to rounding.

Source: Derived from Statistics Canada Census data, 2016-2021, by Watson & Associates Economists Ltd., 2023.

Figure 11 summarizes the 2016 to 2021 household growth by household size within Regina. As shown, approximately two-thirds of the household growth comprised one- and two-person households (42% and 26%, respectively). In comparison, three-person households accounted for 5% of the total household growth, four-person households 12%, and five-or-more-person households accounted for 15%.

Recent growth trends in household size suggest an increase in the share of market demand for smaller housing units, particularly those of higher-density forms.



Figure 11  
Regina  
Change in Number of Households by Size, 2016 to 2021

Household Size	2016	2021	2016-2021 Change	Share (%) of Total 2016-2021 Growth
<b>1 person</b>	25,905	27,875	1,970	42%
<b>2 persons</b>	29,185	30,420	1,235	26%
<b>3 persons</b>	13,385	13,605	220	5%
<b>4 persons</b>	11,930	12,475	545	12%
<b>5 or more persons</b>	7,015	7,745	730	15%
<b>Total</b>	<b>87,415</b>	<b>92,130</b>	<b>4,715</b>	<b>100%</b>

Note: Numbers may not add due to rounding.

Source: Derived from Statistics Canada Census data, 2016-2021, by Watson & Associates Economists Ltd., 2023.

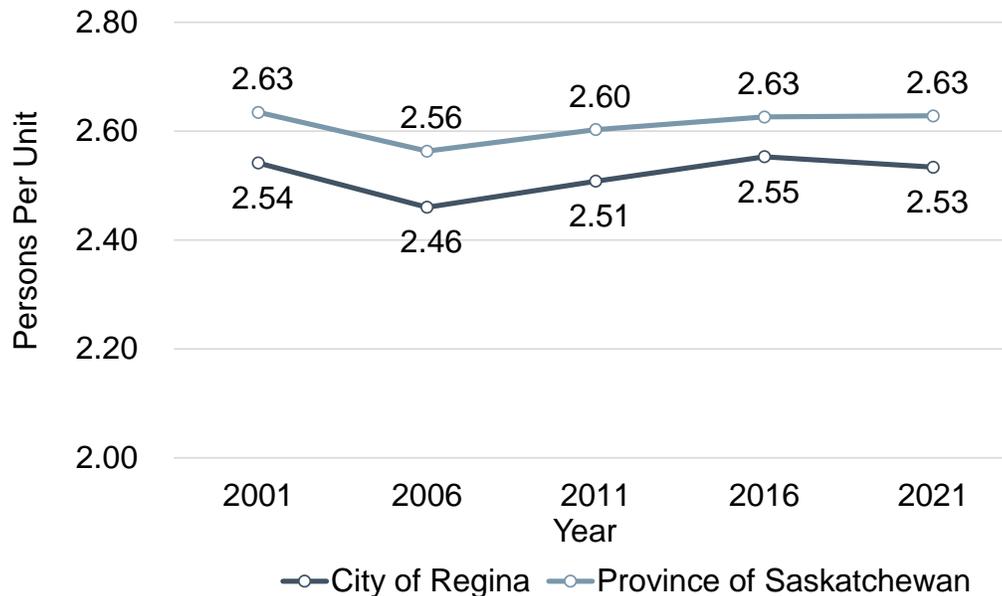
Figure 12 summarizes the average housing occupancy in Regina in comparison to the provincial average over the 2001 to 2021 period. This is expressed as the average number of persons per dwelling unit (PPU).<sup>[11]</sup> Historically, Regina's average PPU has been marginally lower than the provincial average, which is attributed to a higher share of smaller households and a greater share of higher-density dwellings in Regina than in the Province as a whole. As shown, between 2001 and 2006, the average PPU in Regina and the Province decreased, and then increased between 2006 and 2016. Over the 2016 to 2021 period, PPUs declined slightly in Regina while the provincial average remained unchanged. Regina's current (2021) PPU of 2.53 is marginally lower than the Province of Saskatchewan's average of 2.63.

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<sup>[11]</sup> Average number of persons per unit is based on 2021 Census data and is defined as the total population, including institutional population, divided by the number of occupied dwelling units. The total population is adjusted to account for the net Census undercount.



Figure 12  
Regina  
Housing Occupancy Trends, 2001 to 2021



Note: Regina's 2021 PPU and the Province of Saskatchewan's 2021 PPU has been adjusted to account for the net Census undercount.

Source: Derived from Statistics Canada Census data, 2006-2021, by Watson & Associates Economists Ltd., 2023.

As discussed in the 2024 Growth Study, recent net migration within younger age groups has resulted in upward pressure on the city-wide PPU, because their housing occupancy levels are higher relative to older residents in the 65+ age group.

Regina has also experienced an increase in multi-generational households. A multi-generational household is defined by Statistics Canada as a household where there is at least one person who is both the grandparent of a person in the household and the parent of another person in the same household. The increase in multi-generational housing is due to factors such as, but not limited to, declining housing affordability, demographic trends, and cultural factors. These households have higher average PPUs than non-multi-generational households, resulting in upward pressure on the average PPU for Regina.

While various factors can influence an increasing PPU (immigration, non-permanent residents, and multi-generational housing), these phenomena do not account for a



significant enough share of population growth to offset the broader, declining PPU trends that are expected to occur within Regina.

## **2.6 Observations**

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Regina has experienced strong population growth and demand for housing across the housing spectrum over the past five years, driven by strong net migration. The City has experienced strong growth in smaller-sized households driven by the working age population and those aged 65+. While Regina's housing development remains highly oriented in ground-oriented ownership products, the housing sector is shifting gradually, with a greater share of higher-density housing and rental units. A range of demographic and economic factors are driving this shift, including an aging population and housing affordability considerations.

# **3. Regina's Housing Market and Current Housing Needs**

## **3.1 Regina's Housing Continuum**

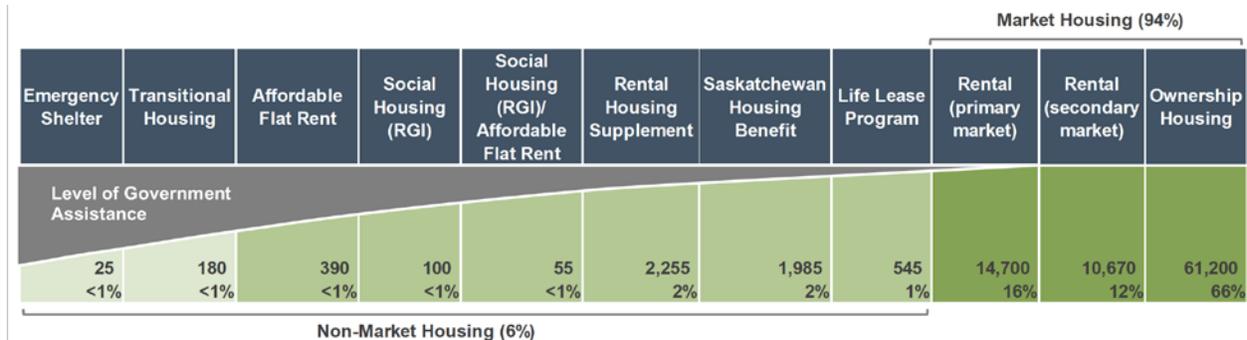
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Regina has a large and diverse housing base comprising a range of housing typologies. Regina's housing continuum is presented in Figure 13. While Regina's range of housing development has been diverse, there is a limited share of non-market housing, with 94% of the City's total housing being market housing compared to 6% being publicly funded or provided by non-profit agencies. The mix of market and non-marketing housing in Regina is comparable to other mid-sized urban municipalities in Canada.

As shown in Figure 13, Regina's housing base largely consists of owner-occupied households (66%), primary rental households (16%), and secondary rental households (12%), followed by non-market housing (6%).



Figure 13  
Regina  
Market and Non-Market Housing Continuum



Note: Numbers may not add precisely due to rounding.

Source: Derived from Saskatchewan Housing Corporation data (as of June 30, 2023), CMHC Rental Market data, and Statistics Canada Census data, 2021, by Watson & Associates Economists Ltd., 2023.

## 3.2 Rental Housing Market

Regina's rental housing inventory is diverse, represented by a range of building typologies, dwelling unit sizes and geographic locations. Similar to other communities in Canada, Regina's rental market is characterized by both a primary and secondary market:

- **Primary rental market** – CMHC identifies the primary rental market as structures that have at least three rental units. These properties are typically operated by an owner, manager, or building superintendent.
- **Secondary rental market** – CMHC identifies rented condominiums, subsidized rental housing, and rentals in structures of less than three units as part of the secondary rental market. In fact, all rentals – except privately initiated, purpose-built rental structures of three units or more – are included in the secondary rental market. Regina's secondary rental market profile, as presented herein, was generated by examining Census household data, CMHC's primary rental market information, and the residual metrics.

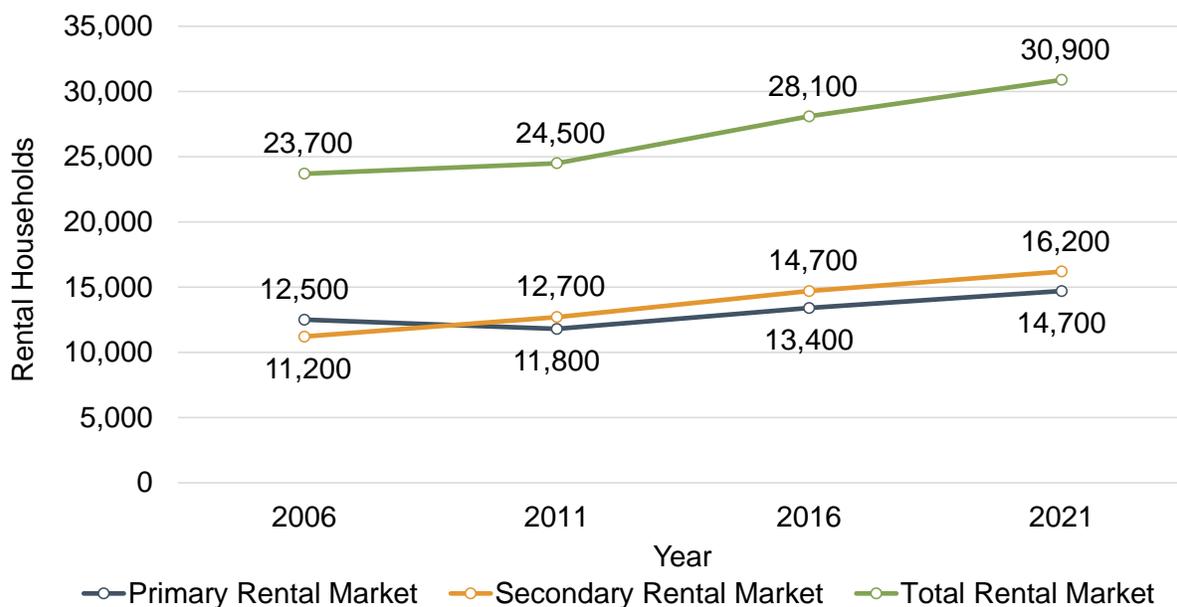
Figure 14 illustrates Regina's primary and secondary rental market growth trends over the 2006 to 2021 period. Regina's rental market experienced strong supply growth, expanding from an estimated 23,700 in 2006 to 30,900 in 2021, representing an



average annual growth rate of 1.8%. Over this period, the secondary market accounted for more than two-thirds (69%) of this growth. In 2021, the units in the secondary rental market accounts for 16,200 units or 52% of the total rental units in Regina. In comparison, the number of units in the primary rental market is 14,700, representing 48% of total rental units in Regina, as illustrated in Figure 14.

While the secondary market is important for providing market choice, it is also important for Regina to continue to maintain a strong primary rental market. Primary rental units represent long-term rental housing stock and provide greater municipal supply certainty. The primary rental market is not subject to broader market fluctuations and variability in housing tenure and provides for greater housing security as individual tenants have guarantees on longer-term rental accommodation.

Figure 14  
Regina  
Rental Housing Growth Trends, 2006 to 2021



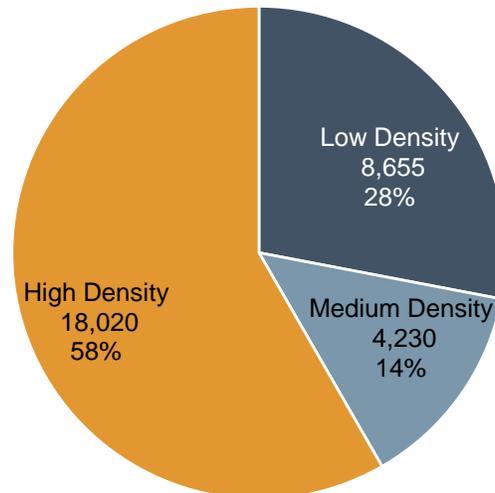
Note: Numbers may not add precisely due to rounding.

Source: Adapted from CMHC Rental Market data and Statistics Canada Census data, 2006-2021, by Watson & Associates Economists Ltd., 2023.

More than half (58%) of Regina's total rental housing supply comprises high-density units (apartments) while medium-density dwellings (townhouses, duplexes) account for 14% and low-density dwellings (single and semi-detached) 28%, as shown in Figure 15.



Figure 15  
Regina  
Renter-occupied Housing by Structure Type, 2021



Source: Derived from Statistics Canada 2021 Census data by Watson & Associates Economists Ltd., 2023.

### 3.2.1 Vacancy Rate Trends

Figure 16 provides a summary of average rental vacancy rates for 1-, 2- and 3-bedroom apartments in the primary rental market over the past decade. Key observations include the following:

- Over the past decade, Regina's average vacancy rate has generally been lower than the provincial average.
- Since 2019, Regina's vacancy rate has steadily decreased, similar to the provincial trend.
- As of October 2023, the overall vacancy rate is at 1.4% in Regina, below the provincial average of 2.4%.

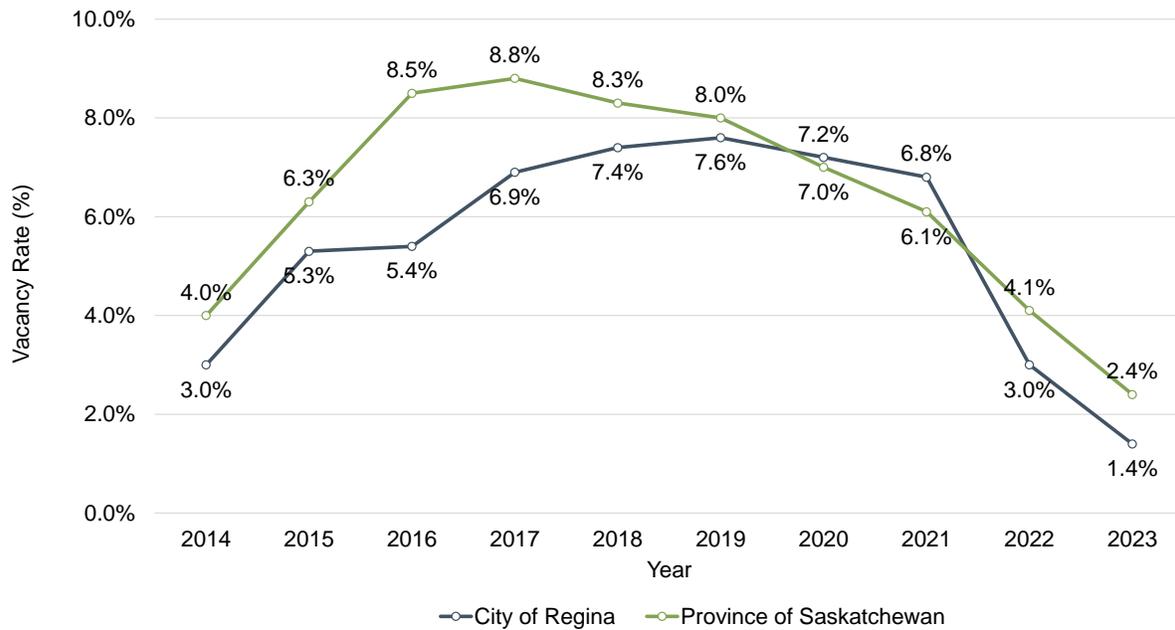
Typically, a rental vacancy rate of approximately 3% is considered healthy, representing a relatively good balance between demand and supply. It is noted that low average rental vacancy rates currently experienced in Regina and more broadly across the province continue to place an upward price pressure on rents.<sup>[12]</sup>

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[12] CMHC Rental Market Survey, October 2023.



Figure 16  
Regina  
Historical Vacancy Rates, 2014 to 2023



Source: Derived from CMHC Housing Market data by Watson & Associates Economists Ltd., 2023.

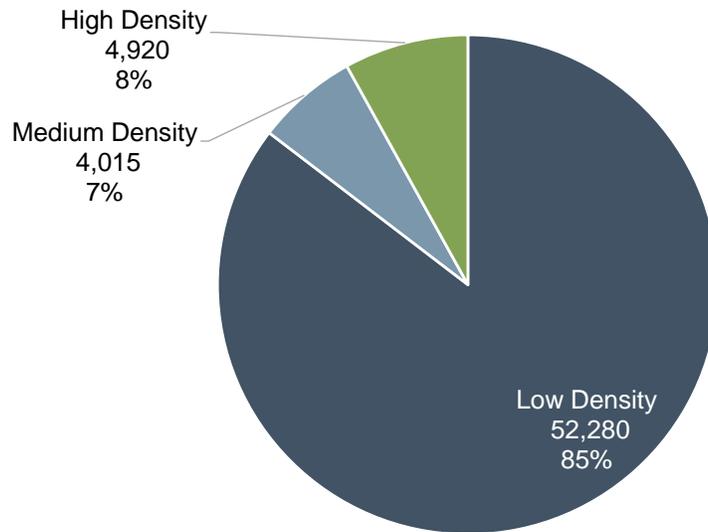
### 3.3 Ownership Market Housing

As shown in Figure 17, Regina has a strong tradition of home ownership with approximately 61,200 (66%) of housing units defined as owner occupied.<sup>[13]</sup> Regina's owner-occupied households largely comprise freehold ground-oriented housing units, including detached dwellings (low density) and townhouses (medium density), which account for 85% and 7% of the total, respectively. High-density units, comprising condominiums, account for 8% of the total.

<sup>[13]</sup> Statistics Canada Census, 2021.



Figure 17  
Regina  
Ownership Housing by Structure Type, 2021



Source: Derived from Statistics Canada 2021 Census data by Watson & Associates Economists Ltd., 2023.

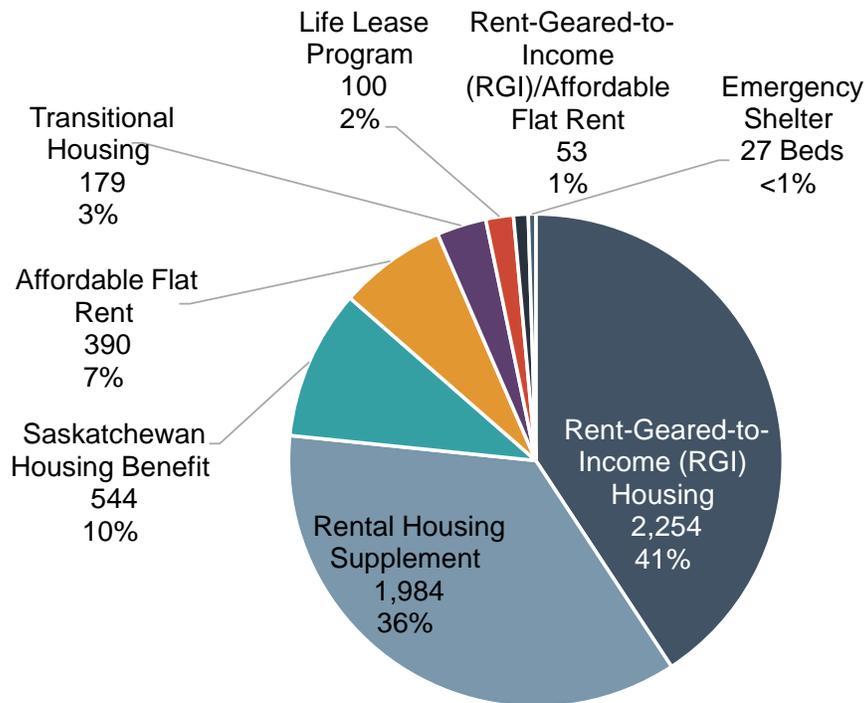
### 3.4 Non-Market Housing

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Regina has 5,530 non-market housing units which makes up approximately 6% of all housing in Regina. As illustrated in Figure 18, Regina's non-market housing comprises rent-geared-to-income (RGI) housing (41%), rent supplement (36%), housing benefit (10%), affordable flat rent (7%), transitional housing (3%), lease program (2%), RGI/affordable flat rent (1%), and emergency shelter (<1%).



Figure 18  
Regina  
Non-Market Housing Continuum



Source: Derived from City of Regina data (as of June 30, 2023), by Watson & Associates Economists Ltd., 2023.

Further details on Regina's non-market housing ecosystem are provided below:

- **Emergency Shelter** – Regina offers 27 beds in emergency shelters which are considered temporary yet an immediate accommodation option for individuals who are homeless or at risk of homelessness.
- **Transitional Housing** – Regina has 179 transitional housing units which form temporary accommodations designed to provide support and assistance for individuals transitioning from homelessness to permanent housing by offering a structured environment, support, and supervision.
- **Social Housing**
  - **Rent-geared-to-income (RGI) Housing** – There are 2,254 RGI housing units owned by the SHC in Regina. RGI units are subsidized housing units with rent at 30% of gross monthly household income or maximum shelter allowance for social assistance recipients.

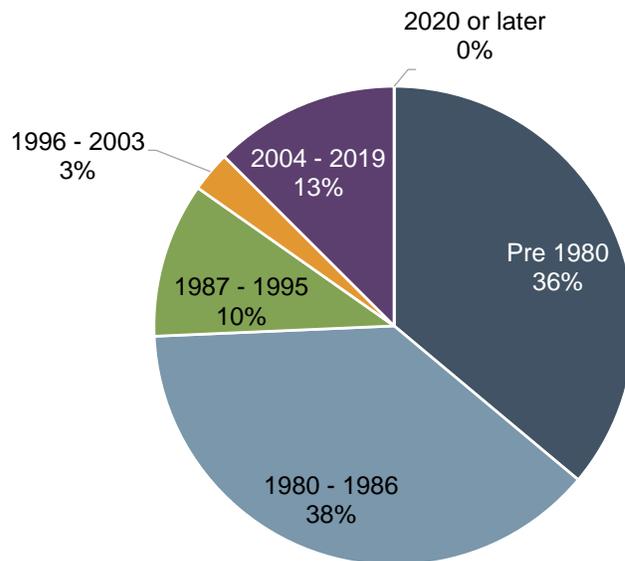


- **Affordable Flat Rent** – SHC offers units with flat rental rates to low-income households. The affordable flat rents are not based on income (i.e., all tenants pay the same amount for rent). Currently there are 390 units with affordable flat rent in Regina.
- **Rent-gear-to-income (RGI)/Affordable Flat Rent** – RGI/Affordable Flat Rent units are a combination of RGI and Affordable Flat Rent programs. Currently, Regina has 53 units that fall under the RGI/Affordable Flat Rent category.
- **Life Lease Program** – The Life Lease program offers moderate-income seniors with the opportunity to live in an apartment in exchange for a deposit or a monthly fee.
- **Saskatchewan Rental Housing Supplement (SRHS)** – SRHS provides financial support to families with low to moderate income and individuals with disabilities to access affordable rental housing. Currently, the program supports 1,984 households which includes 666 families and 1,318 individuals with disabilities in Regina.
- **Saskatchewan Housing Benefit** – Saskatchewan Housing Benefit is a monthly financial aid provided to low-income households, aiming to support them in covering housing expenses. This benefit is associated with the household rather than a physical housing unit, which enables the benefit to be transferred along with the household. Currently, Regina has 544 households that are part of this program.

As shown in Figure 19, similar to provincial trends, most (74%) of Regina's non-market housing was constructed prior to 1987 with 13% constructed between 1987 and 2003, and 13% after 2004.



Figure 19  
Regina  
Non-Market Units by Year of Construction



Source: Derived from CMHC Social and Affordable Housing Survey, 2022, by Watson & Associates Economists Ltd., 2023.

From the CMHC data tracked through the social and affordable housing survey, the rents for rental units are notably lower than the CMHC purpose-built rental averages. As shown in Figure 20, average rental rates for social and affordable housing units are 84%, 56%, 58%, and 55% of average market rents for bachelor, 1-bedroom, 2-bedroom, and 3-bedroom units, respectively. Non-market housing is important to a municipality as it broadens the housing continuum providing for affordable housing options for low- to moderate-income households in a community.



Figure 20  
Regina  
Average Rental Rates

Unit Size	Average Market Rent	Average Social and Affordable Housing	% of Average Market Rent
Bachelor/studio apartment	\$790	\$660	84%
1-bedroom apartment	\$1,080	\$600	56%
2-bedroom apartment	\$1,300	\$760	58%
3-bedroom apartment	\$1,520	\$840	55%

Source: Derived from CMHC Rental Market data, 2023 (October), and CMHC Social and Affordable Housing Survey – Rental Structures, 2023, by Watson & Associates Economists Ltd., 2024.

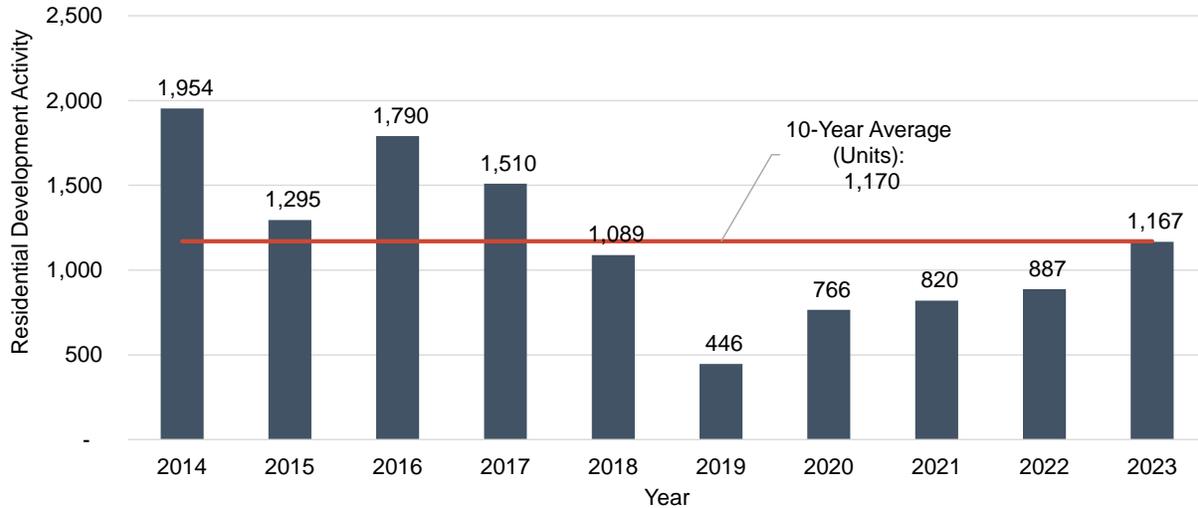
### 3.5 Housing Development Activity Trends

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Over the 2014 to 2023 period, Regina averaged approximately 1,170 residential units constructed per year, as illustrated in Figure 21. After relatively strong housing development over the 2014 through 2018 period, housing development moderated in 2019 due to an economic slowdown in Saskatchewan and lower population growth. Since 2019, housing growth has accelerated coinciding with stronger population growth over the past couple years with 2023 housing activity at the 10-year average. Over the 2019 to 2023 period, medium-density housing accounted for 48% of total housing activity compared to 42% in the previous five-year period (i.e., 2014 to 2018), as shown in Figure 22.

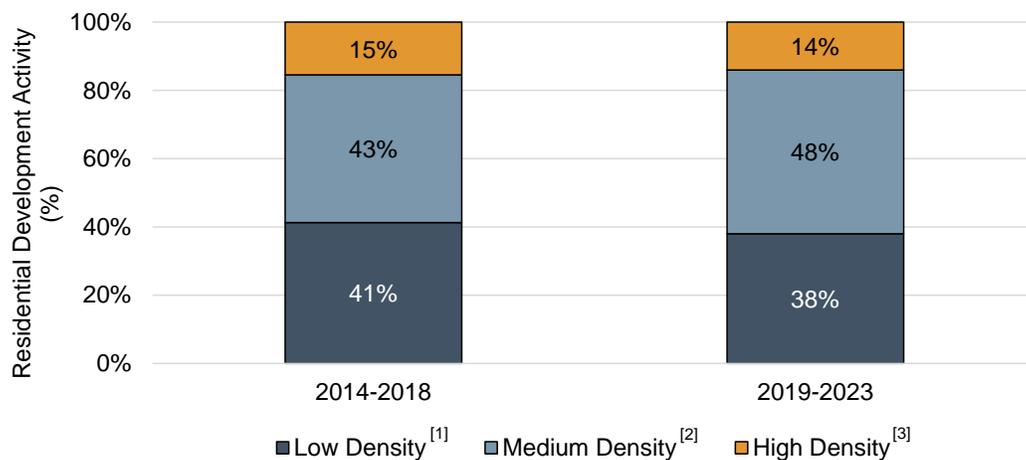


Figure 21  
Regina  
Housing Development Activity, 2014 to 2023



Source: Derived from the City of Regina's building permits data by Watson & Associates Economists Ltd., 2024.

Figure 22  
Regina  
Housing Development Activity by Type



<sup>[1]</sup> Low Density captures single and semi-detached units.

<sup>[2]</sup> Medium Density captures townhouses and apartments in duplexes.

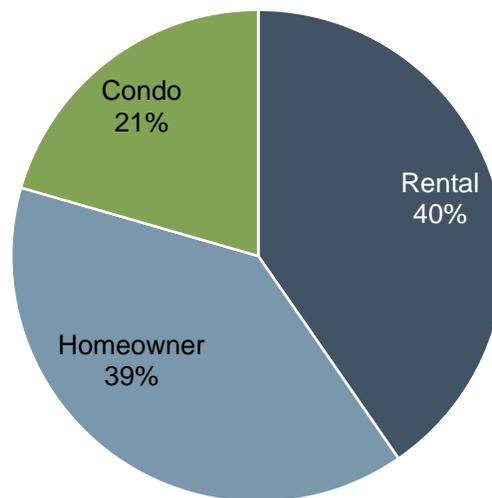
<sup>[3]</sup> High Density includes bachelor, 1-bedroom, and 2-bedroom+ apartments.

Source: Derived from the City of Regina's building permits data by Watson & Associates Economists Ltd., 2024.



As shown in Figure 23, over the past decade, new housing completions in homeownership and condominiums have declined as a share of total housing completions, with a significant increase in the share of purpose-built rentals. Over the 2014 to 2023 period, purpose-built rentals accounted for 40% of total housing completions, followed by homeownership at 39% and condominiums at 21%.

Figure 23  
Regina  
Housing Completions by Intended Market, 2014 to 2023



Source: Derived from CMHC Absorbed Housing Units by Intended Market by Watson & Associates Economists Ltd., 2024.

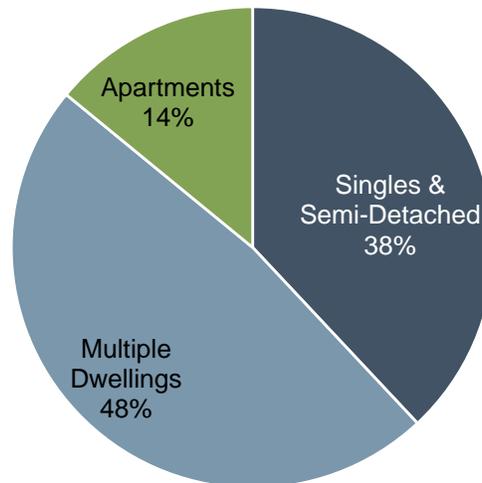
Building permit activity by housing type in Regina over the past five years (2019 to 2023) is presented in Figure 24. As illustrated:

- Regina's development activity is dominated by ground-oriented housing (i.e., single detached, semi-detached, and townhouses), accounting for 86% of the total residential development activity in Regina.
- In comparison to ground-oriented housing developments, apartments accounted for only 14% of Regina's total housing developments over the period.

The residential development sector remains highly oriented to ground-related development catering to home ownership for families. The market has, however, started to shift gradually to higher densities.



Figure 24  
Regina  
Residential Development Activity by Type (Units), 2019 to 2023



Notes:

- Multiple dwellings include townhouses and apartments in duplexes.
- Apartments include bachelor, 1 bedroom, and 2-bedroom+ units.

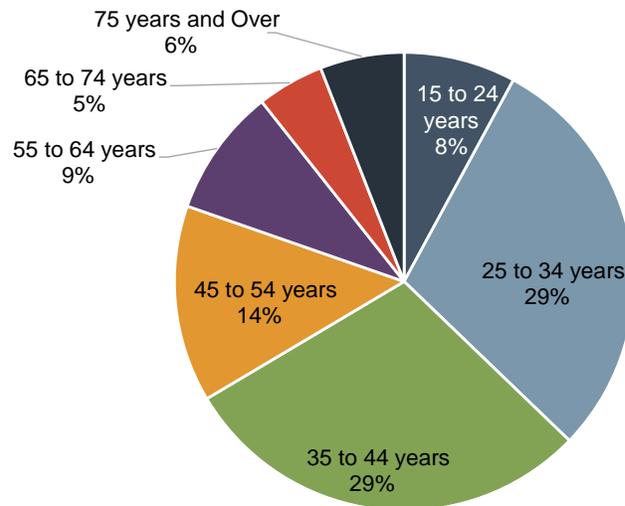
Source: Adapted from the City of Regina's building permits data by Watson & Associates Economists Ltd., 2023.

### **3.5.1 Characteristics of Households Occupying Newer Housing**

Figure 25 summarizes 2016 to 2021 housing construction growth by age of primary household maintainer in the Regina Census Metropolitan Area (CMA). Regina has experienced strong housing construction growth in the 25-34, 35-44, and 45-54 population age cohorts. Household growth in units maintained by those aged 25-54 accounted for approximately 72% of the total housing construction increase over the 2016 to 2021 period. During the same time period, moderately strong growth was experienced in households maintained by older age groups (55+ age group).



Figure 25  
Regina CMA  
2016 to 2021 Housing Construction (Units) Occupancy by Age of Primary Maintainer

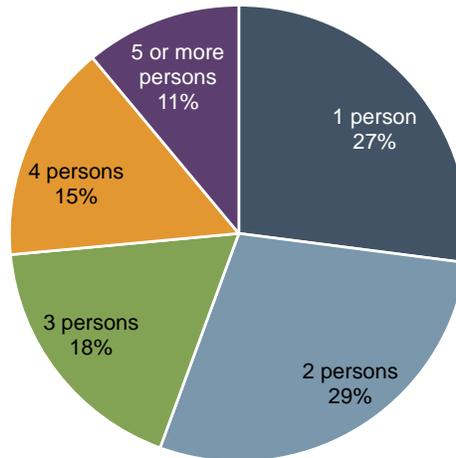


Source: Derived from Statistics Canada Table: 98-10-0242-01, by Watson & Associates Economists Ltd., 2024.

Figure 26 summarizes the 2016 to 2021 housing construction growth by household size within the Regina CMA. As shown, nearly two-thirds of the household growth comprised one- and two-person households (27% and 29%, respectively). In comparison, three-person households accounted for 18% of the total household growth, four-person households 15%, and five-or-more-person households accounted for 11%.



Figure 26  
Regina CMA  
2016 to 2021 Housing Construction (Units) by Household Size



Source: Derived from Statistics Canada Table: 98-10-0242-01, by Watson & Associates Economists Ltd., 2024.

## 3.6 Housing Cost Trends

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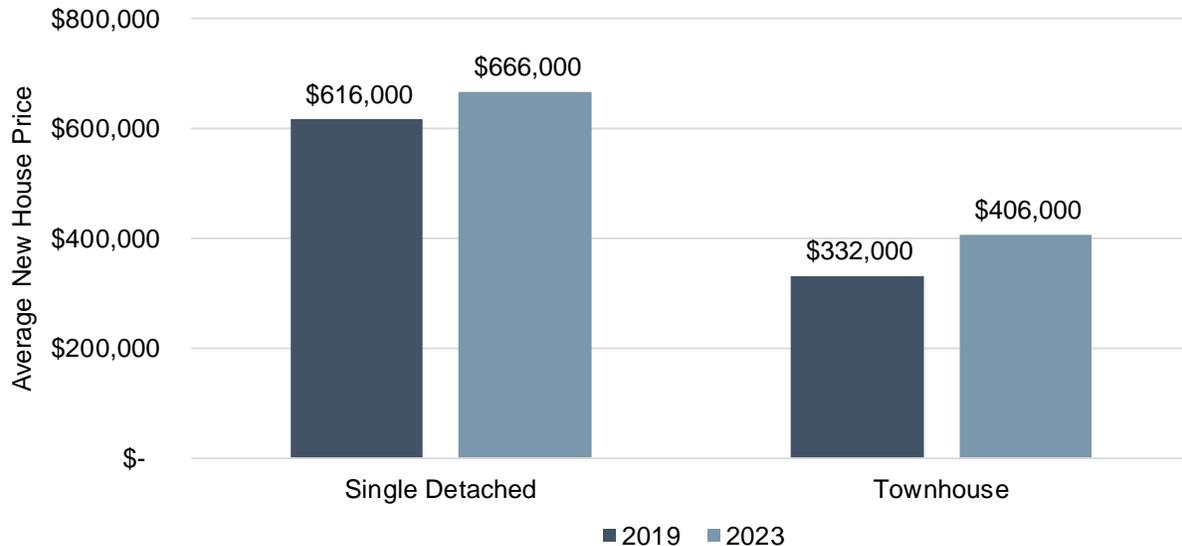
Average home prices and rental rates in Regina have also increased, which has eroded housing affordability across the housing continuum in the City.

### 3.6.1 New Home Prices

Figure 27 summarizes historical trends in average annual housing prices within Regina over the 2019 to 2023 period for single detached and townhouse dwelling units. As illustrated, the average annual price for a single detached unit increased by 8% from \$616,000 in 2019 to \$666,000 in 2023; the average annual price for a townhouse unit increased by 22% from \$332,000 in 2019 to \$406,000 in 2023.



Figure 27  
Regina  
New Unit Dwelling Prices, 2019 and 2023



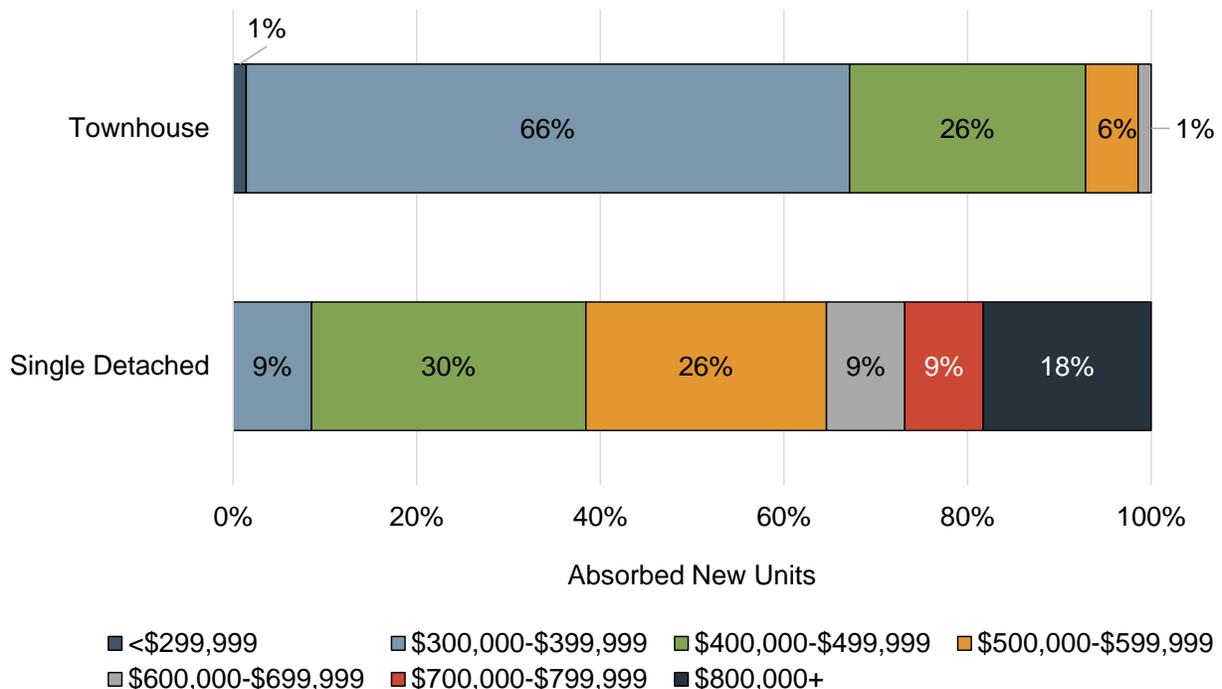
Source: Derived from CMHC Market Absorption Survey by Watson & Associates Economists Ltd., 2023.

Figure 28 provides a summary of prices for recently (i.e., 2023) absorbed new dwelling units by price point for detached houses and townhouses in Regina. Key observations include the following:

- With respect to low-density dwelling units (detached houses), 27% of the units were priced over \$700,000 in 2023, approximately 38% of the units were below \$500,000, and 35% were between \$500,000 and \$700,000.
- In 2023, 67% of the medium-density units were priced below \$400,000, 26% were priced between \$400,000 and \$500,000, and 7% were priced above \$500,000.



Figure 28  
Regina  
Price Range of Absorbed New Single Detached Units and Townhouses, 2023



Source: Derived from CMHC Market Absorption Survey, 2023, Q1-Q4, by Watson & Associates Economists Ltd., 2024.

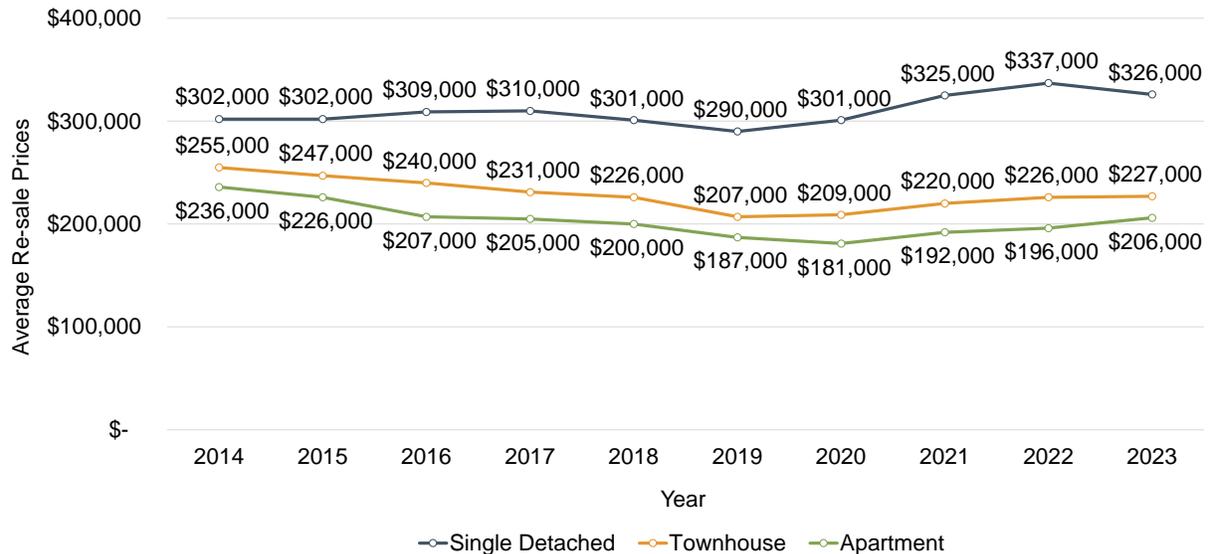
### 3.6.2 Re-sale Home Prices

Similar to the new house market, the re-sale market has experienced moderate price appreciation over the past five years, as illustrated in Figure 29 and detailed below:

- The average annual re-sale price of a single detached dwelling increased by 12%, rising from approximately \$290,000 in 2019 to \$326,000 in 2023.
- The average annual re-sale price of a townhouse increased by 10%, from an average of approximately \$207,000 in 2019 to \$227,000 in 2023.
- The average annual re-sale price of a condominium increased by 10%, from approximately \$187,000 in 2019 to \$206,000 in 2023.



Figure 29  
Regina  
Average Re-sale Prices for Single Detached Dwellings, Townhouses,  
and Apartment Units, 2014 to 2023



Note: Housing prices are seasonally adjusted.

Source: Derived from the Canadian Real Estate Association MLS® Home Price Index data by Watson & Associates Economists Ltd., 2024.

As illustrated in Figure 27, the average price for a new single detached unit increased by 8% over the 2019 to 2023 period, compared to a 12% increase in the re-sale price of a single detached unit over the same period, as shown in Figure 29.

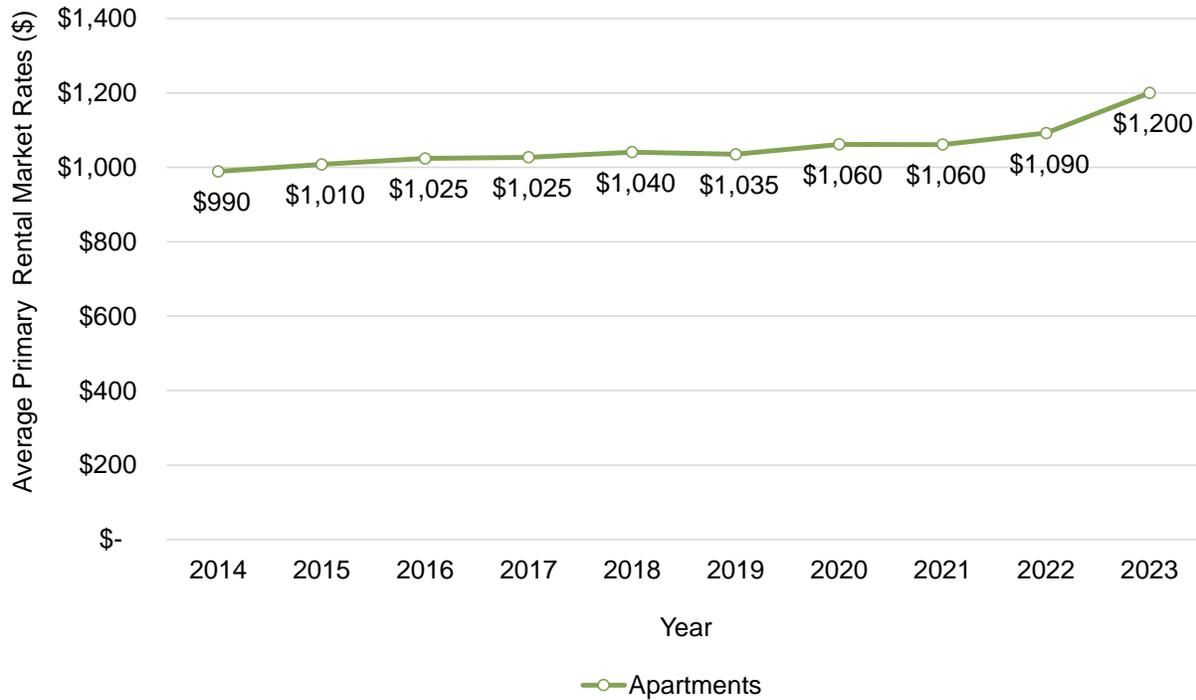
Appreciation in house prices primarily impacts carrying costs through increased mortgage costs. As such, the erosion of housing affordability attributed to higher housing prices is most impacted by lower- and middle-income households, and first-time home buyers who often can only meet the minimum down payment requirements for a mortgage.

### 3.6.3 Rental Rates

Figure 30 illustrates the average rental market rates over the 2014 to 2023 period for apartments in Regina. As shown, over the 2018 to 2023 period, the average primary rental market rate for an apartment increased 15%, rising from approximately \$1,040 in 2018 to \$1,200 in 2023.



Figure 30  
Regina  
Average Primary Rental Market Rates – Apartments, 2014 to 2023

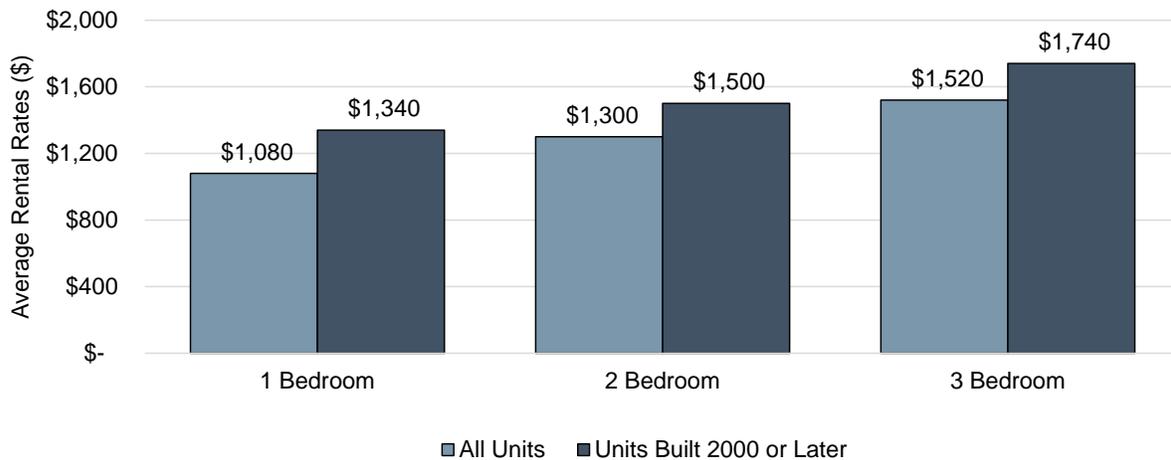


Source: Derived from CMHC Rental Market Survey by Watson & Associates Economists Ltd., 2023.

Figure 31 illustrates the average rental rates of units in the primary rental market by bedroom type. As shown in Figure 31, in 2023, the average rental rates of units in the primary market were \$1,520 for 3-bedroom units, \$1,300 for 2-bedroom units, \$1,080 for 1-bedroom units, and \$790 for bachelor units. The average rental rates for units built in 2000 or later were notably higher than the average rental rates of the inventory in the primary market, as shown below.



Figure 31  
Regina  
2023 Average Apartment/Rowhouse Rent



Note: The rental market data includes apartments and rowhouses.  
Source: Derived from CMHC Rental Market Survey, October 2023, by Watson & Associates Economists Ltd., 2023.

### 3.7 Housing Affordability Trends

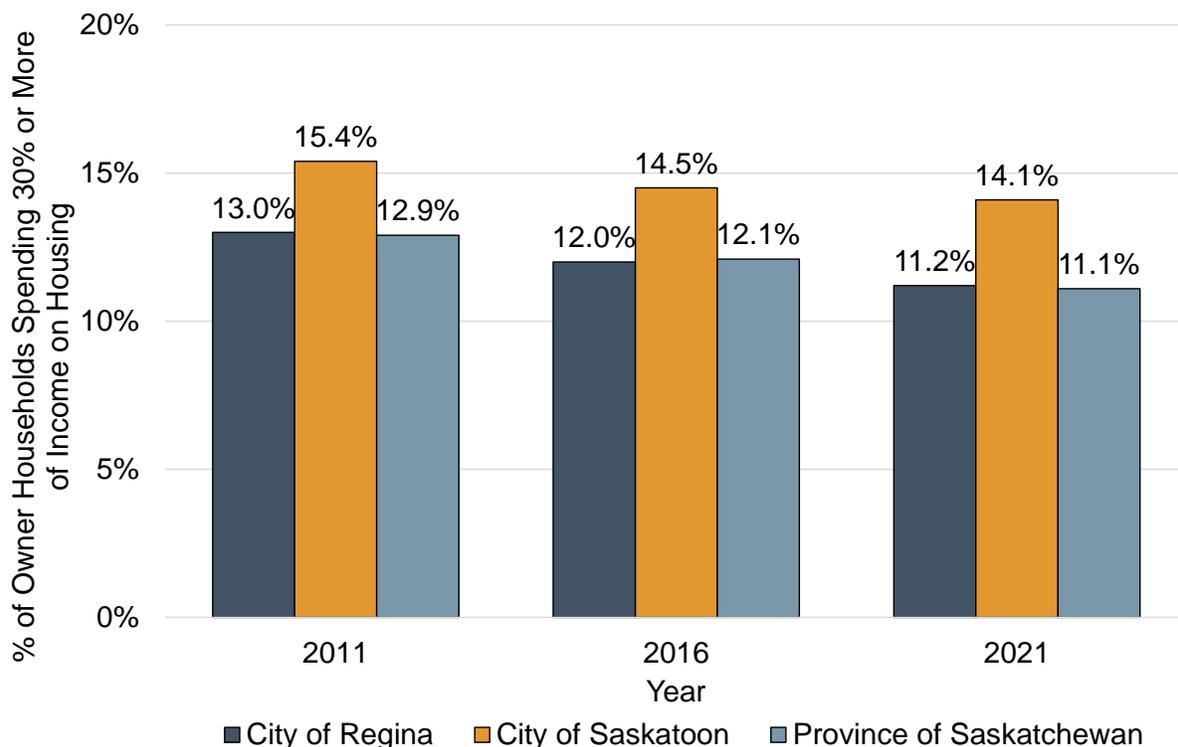
As discussed in subsection 1.3.3, housing affordability is often measured through the shelter cost-to-income ratio where a ratio of 30% is commonly accepted as the upper limit for affordable housing. While the share of households in Regina spending 30% or more on shelter costs declined between 2016 and 2021, this is considered an anomaly due to the impact of the pandemic throughout 2020 and 2021. Federal stimulus programs, such as the Canada Emergency Response Benefit (CERB) program, assisted many households during that time and elevated owner and renter household incomes beyond what they would be typically, and temporarily improved affordability. For owner households, historically low interest rates during that time also reduced mortgage carrying costs and improved ownership affordability for many households.



Figure 32 provides a summary of owner-occupied housing affordability in Regina compared to Saskatoon and the provincial average from 2011 to 2021. Observations include the following:

- In 2021, approximately 11% of Regina's owner-occupied households spent 30% or more of household income on housing costs, which was in line with the provincial average and lower than Saskatoon's average (14%).
- Between 2011 and 2021, the proportion of owner-occupied households in Regina that spent 30% or more of household income on housing costs declined marginally. A similar trend was observed in Saskatoon and the Province over the same period.

Figure 32  
Regina  
Share of Owner-Occupied Households Spending  
30% or More of Income on Housing, 2011 to 2021



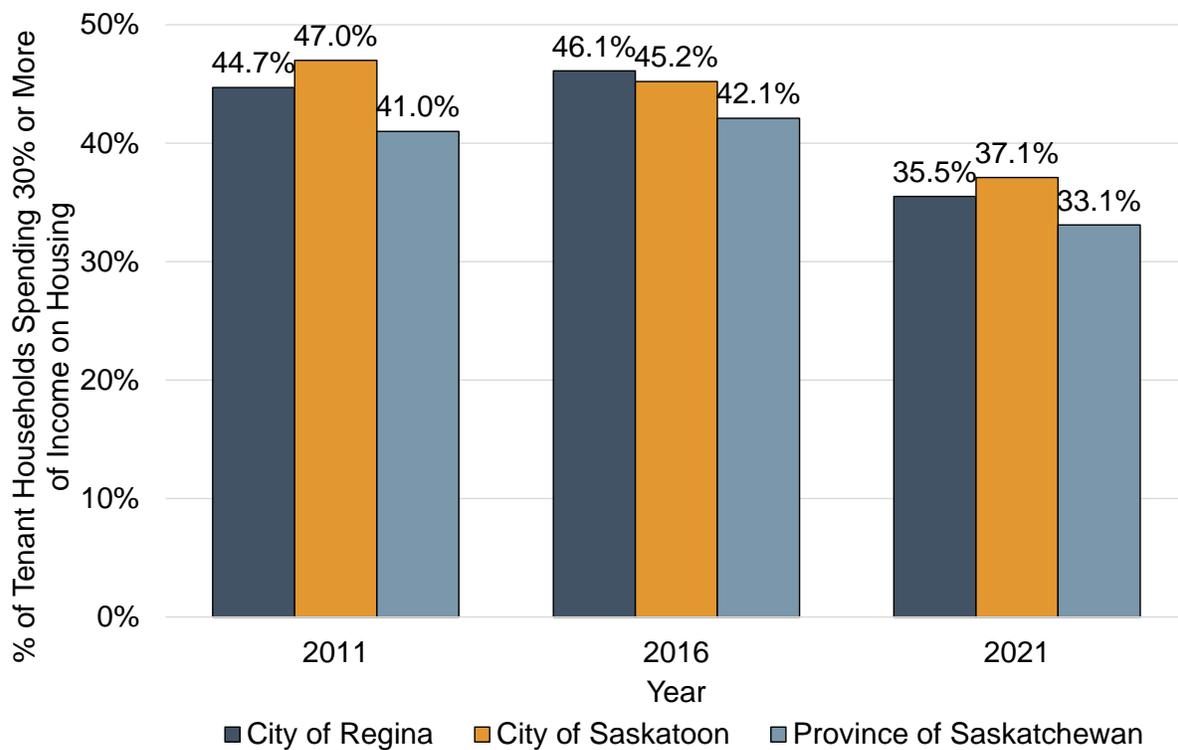
Source: Derived from Statistics Canada Census data, 2011-2021, by Watson & Associates Economists Ltd., 2023.



Figure 33 provides a summary of tenant-occupied housing affordability in Regina compared to Saskatoon and the provincial average from 2011 to 2021. Observations include the following:

- In 2011, approximately 36% of Regina's tenant-occupied households spent 30% or more of household income on housing costs, which was lower than Saskatoon (37%) and higher than the provincial average (33%).
- Between 2016 and 2021, the proportion of tenant-occupied households that spent 30% or more of household income on housing costs decreased in Regina, Saskatoon, and in the Province.

Figure 33  
Regina Share of Tenant-Occupied Households Spending  
30% or More of Income on Housing, 2011 to 2021



Source: Derived from Statistics Canada Census data, 2011-2021, by Watson & Associates Economists Ltd., 2023.



## 3.8 Housing Affordability Benchmarking

### 3.8.1 Owner Households

To measure the relative affordability of home ownership in Regina, owner household incomes across all percentiles in the Regina CMA were reviewed and maximum home price affordability identified based on the 30% shelter cost to income ratio. A key focus of defining affordability herein is on low- to moderate-income households, defined by those with incomes within the 60% percentile and lower. Shelter costs (carrying costs) include mortgage payments, property taxes, insurance, and maintenance. The results of this analysis are presented in Figure 34. As shown:

- In Regina, the maximum house ownership affordability price is \$480,000, which can be afforded by a household in the 60<sup>th</sup> income percentile with an annual income of \$145,360.
- Households in the 20<sup>th</sup> and 40<sup>th</sup> income percentile earning a low to moderate income can purchase a home priced up to \$240,000 and \$360,000, respectively, without exceeding the standard affordability guidelines, which recommend that housing costs should not exceed 30% of gross income.

Figure 34  
Regina CMA  
Owner-Occupied Household Income and Home Affordability

	Number of Households by Shelter Spending								
	10 <sup>th</sup> Percentile	20 <sup>th</sup> Percentile	30 <sup>th</sup> Percentile	40 <sup>th</sup> Percentile	50 <sup>th</sup> Percentile	60 <sup>th</sup> Percentile	70 <sup>th</sup> Percentile	80 <sup>th</sup> Percentile	90 <sup>th</sup> Percentile
<b>Owner Household Income Level, 2023</b>	\$50,000	\$71,910	\$90,880	\$109,090	\$127,230	\$145,360	\$163,490	\$181,620	\$199,750
<b>Maximum House Ownership Price</b>	\$165,000	\$240,000	\$300,000	\$360,000	\$420,000	\$480,000	\$540,000	\$600,000	\$660,000

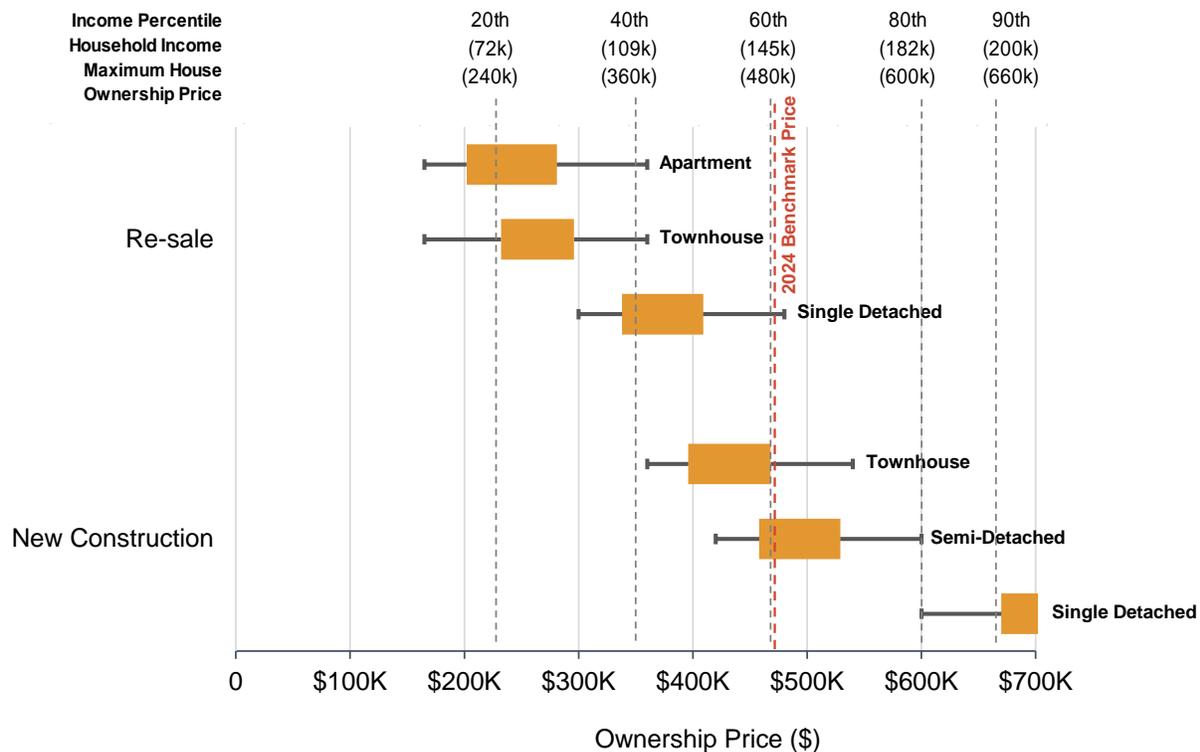
Note: Maximum ownership price is based on 30% shelter to income ratio, which includes mortgage payments and other applicable carrying costs.

Source: Household income levels adapted from Statistics Canada household income data for Regina CMA inflated to 2023 prices using the Consumer Price Index by Watson & Associates Economists Ltd., 2024.



As shown in Figure 35, the maximum affordable house ownership price in Regina is \$480,000 for low- to moderate-income households. Within this price range, single detached dwellings, townhouses, and apartments available in the re-sale market are considered affordable for most potential buyers. Newly constructed single detached and semi-detached housing units, however, exceed this affordability threshold and are therefore considered unaffordable for low- to moderate-income households in Regina. This distinction highlights the difference in affordability between existing homes on the market and new construction, impacting the housing choices available to residents.

Figure 35  
Regina  
Owner-Occupied Household Affordability Benchmarking



Note: Housing prices are seasonally adjusted.  
Source: Housing prices from the Canadian Real Estate Association MLS® Home Price Index data and CMHC Market Absorption Survey, 2023. The 2024 Benchmark Price prepared by Watson & Associates Economists Ltd., 2024.



For renter households, the maximum affordable rent by household income group in the Regina CMA is summarized in Figure 36 by household income percentile. Similar to owner-occupied units, a key focus of defining affordability herein is on low- to moderate-income households, defined by those with incomes within the 60% percentile and lower. As shown:

- In Regina, a household must earn an annual income of at least \$73,650 (in the 60<sup>th</sup> income percentile) to be able to afford a monthly rent of \$1,840, which is the maximum affordable rent.
- Households in the 20<sup>th</sup> and 40<sup>th</sup> income percentile, with low- to moderate-income levels, can rent homes with monthly rents up to \$850 and \$1,330, respectively, without exceeding the standard affordability guidelines, which recommend that housing costs should not surpass 30% of gross income.

Figure 36  
Regina CMA  
Renter-Occupied Household Income and Home Affordability

	Number of Households by Shelter Spending								
	10 <sup>th</sup> Percentile	20 <sup>th</sup> Percentile	30 <sup>th</sup> Percentile	40 <sup>th</sup> Percentile	50 <sup>th</sup> Percentile	60 <sup>th</sup> Percentile	70 <sup>th</sup> Percentile	80 <sup>th</sup> Percentile	90 <sup>th</sup> Percentile
<b>Renter Household Income Level</b>	\$24,870	\$33,980	\$43,090	\$53,030	\$63,340	\$73,650	\$88,980	\$108,600	\$133,750
<b>Maximum Monthly Rent</b>	\$620	\$850	\$1,080	\$1,330	\$1,584	\$1,840	\$2,220	\$2,720	\$3,340

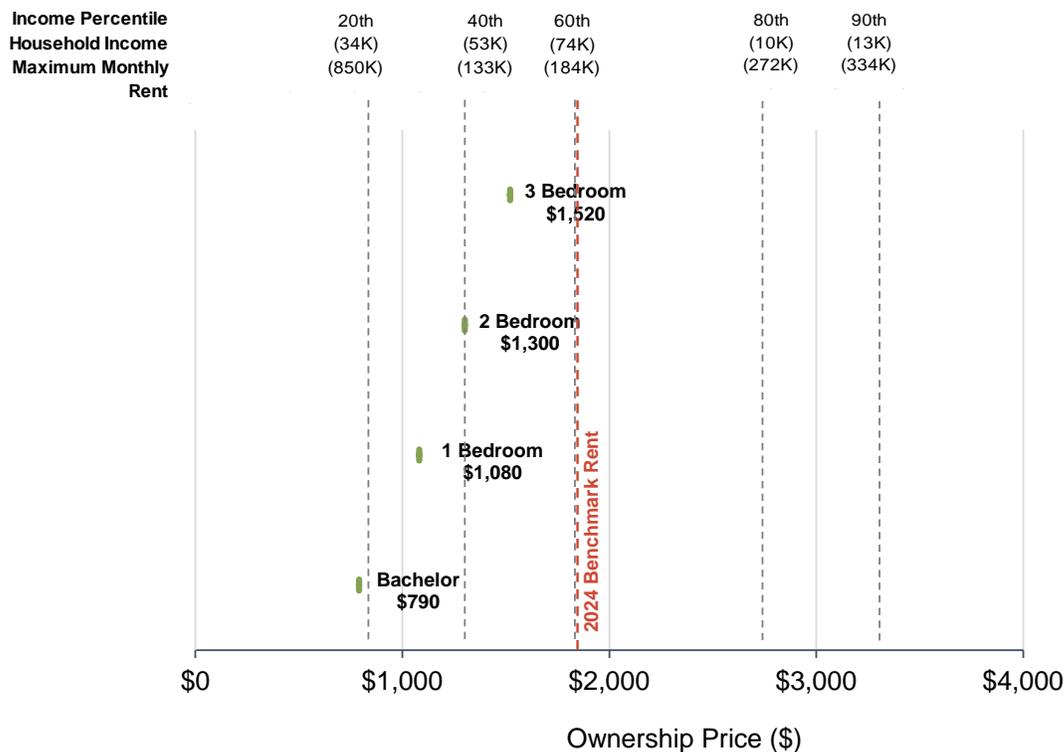
Note: Maximum monthly rent is based on 30% shelter to income ratio.

Source: Household income levels are derived from Statistics Canada household income data for Regina CMA inflated to 2023 prices using the Consumer Price Index by Watson & Associates Economists Ltd., 2024.

As shown in Figure 37, the monthly rents for all types of units in the primary rental market are below the 2024 benchmark rent of \$1,840 for renter households in the 60<sup>th</sup> percentile. This indicates that renters in Regina can find a variety of housing options within the primary rental market that are considered affordable, according to the established benchmark. It suggests that the majority of rental units, regardless of type, fall within a price range accessible to low- and moderate-income households earning at or below the threshold annual income of \$73,650, aligning with the affordability guideline that housing costs should not exceed 30% of gross income.



Figure 37  
Regina  
Renter-Occupied Household Affordability Benchmarking



Source: Rental Rates from CMHC Rental Market; 2024 Benchmark Rent prepared by Watson & Associates Economists Ltd., 2024.

### 3.9 Observations

Regina has a diverse housing inventory across the housing continuum reflecting a range of market housing, including ownership and rental units, as well as non-market units.

Regina has experienced appreciation in housing prices and market rents over the past five years. These price increases have been notably higher than the rate of income growth or inflation which has eroded housing affordability in the community. Having said that, Regina continues to offer a range of affordable home ownership and rental options for most household income groups in the community.



## 4. Regina's Current Housing Needs

### 4.1 Core Housing Need

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In accordance with CMHC's definition, a household is considered to be in core housing need if it meets two criteria:

- The household is **below one or more** of the adequacy (repair),<sup>[14]</sup> suitability (crowding),<sup>[15]</sup> and affordability standards; and
- The household would have to spend 30% or more of its before-tax household income to access local market housing that meets all three standards.

Figure 38 illustrates the households in core housing need in Regina by tenure (owner, renter) and renter households that are subsidized and not subsidized.

As of 2021, at least 9,285 dwelling units in Regina were in core housing need. This includes approximately 6,815 (73%) renter households and 2,470 (27%) owner households. Of the renter households in core housing need, 73% were not subsidized and 27% were subsidized households, as shown in Figure 38.

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<sup>[14]</sup> Housing adequacy is defined by whether residents consider the dwelling to require major repairs. A dwelling is considered inadequate if it needs significant repairs, such as fixing defective plumbing, electrical wiring, or structural issues.

<sup>[15]</sup> Housing suitability is a measure of whether a dwelling has an appropriate number of bedrooms for the size and composition of the household, ensuring that living conditions are not overcrowded and meet established housing criteria.

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Figure 38  
Regina  
Households in Core Housing Need

Standards	Owner	Renter	Renter		Total (Owner + Renter)
			Subsidized Housing	Not Subsidized Housing	
Below adequacy threshold only	260	125	50	70	380
Below suitability threshold only	70	535	140	390	610
Below affordability threshold only	1,775	5,185	1,470	3,715	6,960
Below affordability and suitability thresholds	70	435	45	390	510
Below affordability and adequacy thresholds	270	445	125	315	710
Below suitability and adequacy thresholds	15	50	20	30	65
Below affordability, suitability, and adequacy thresholds	0	45	0	35	50
<b>In Core Need</b>	<b>2,475</b>	<b>6,815</b>	<b>1,865</b>	<b>4,950</b>	<b>9,285</b>

Note: Numbers may not add precisely due to rounding.

Source: Derived from Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]" by Watson & Associates Economists Ltd., 2023.

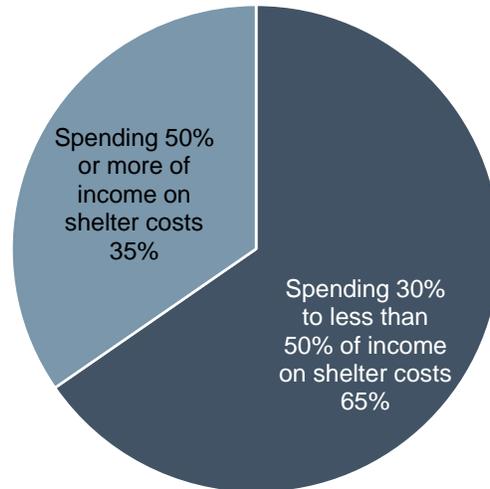
Figure 39 shows Regina's total households in severe core housing need. A household is considered to be in severe core housing need if it meets two criteria:

- The household is **below one or more** of the adequacy (repair), suitability (crowding), and affordability standards; and
- The household would have to spend 50% or more of its before-tax household income to access local market housing that meets all three standards.

As shown in Figure 39, 2,850 households were in severe core housing need in 2021, representing 31% of Regina's total households in core housing need.



Figure 39  
Regina  
Households in Severe Core Housing Need

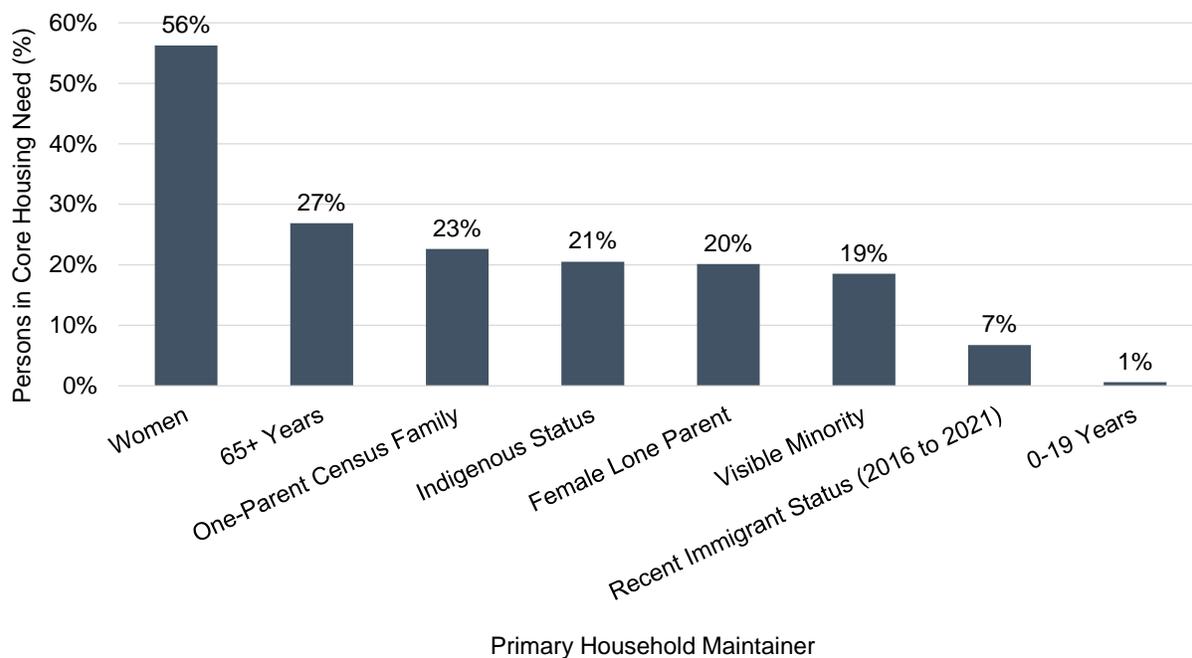


Note: Numbers may not add precisely due to rounding.  
Source: Derived from Statistics Canada, Table: 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

Of the total population in core housing need in 2021, 56% were women, 27% were seniors (65+ years of age), 23% were single parents, 21% were Indigenous, 20% were female lone parents, 19% were visible minorities, 7% were recent immigrants, and 1% were 0-19 years of age, as shown in Figure 40.



Figure 40  
Regina  
Key Characteristics of Population in Core Housing Need, 2021



Source: Derived from Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]" by Watson & Associates Economists Ltd., 2023.

### 4.1.1 Housing Suitability

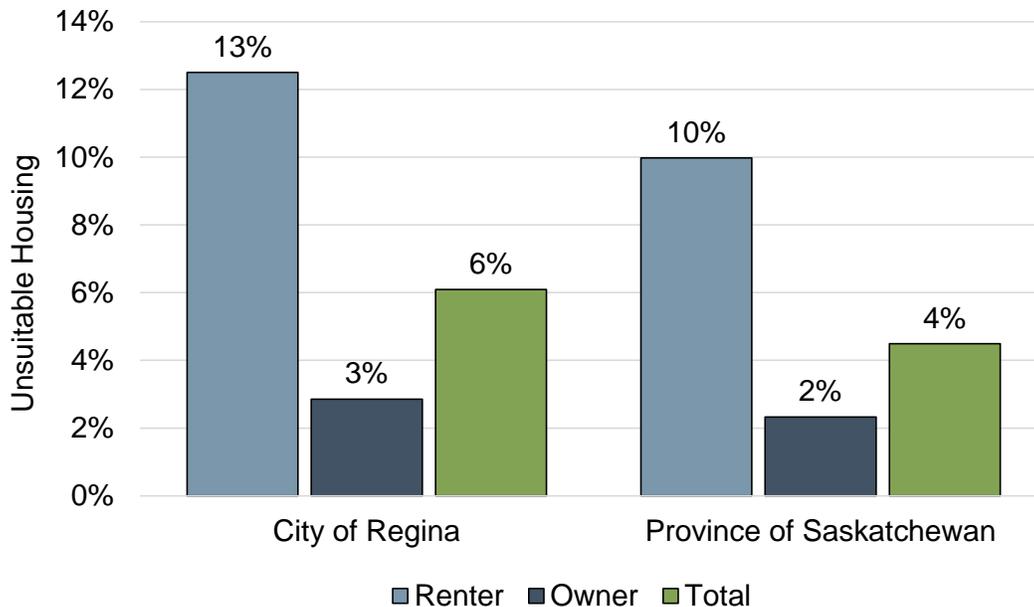
The indicator for housing suitability (a topic often referred to as crowding) is measured by the number of bedrooms within the dwelling related to the size and composition of the household. A dwelling is considered unsuitable if there are fewer bedrooms than would be required under the National Occupancy Standard for the number, ages, and genders of the people living in the dwelling.<sup>[16]</sup> Within Regina, 6% (5,610 units) of occupied housing is not considered suitable for occupants from a space needs perspective. The percentage share of dwellings not considered suitable in Regina is higher than the Saskatchewan average (4%), as shown in Figure 41. Regina's

<sup>[16]</sup> The National Occupancy Standard provides a common reference point for "suitable" housing and is used to determine housing needs and conditions at the community, regional, and national levels. CMHC, "National Occupancy Standard," 19 July 2022.



unsuitable housing share increased from 4% in 2006 to 6% in 2021.<sup>[17]</sup> This suggests that overcrowding is impacting a larger share of households in Regina.

Figure 41  
Regina and Province of Saskatchewan  
Housing Suitability, 2021



Source: Derived from Statistics Canada, Table: 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

### 4.1.2 Housing Adequacy

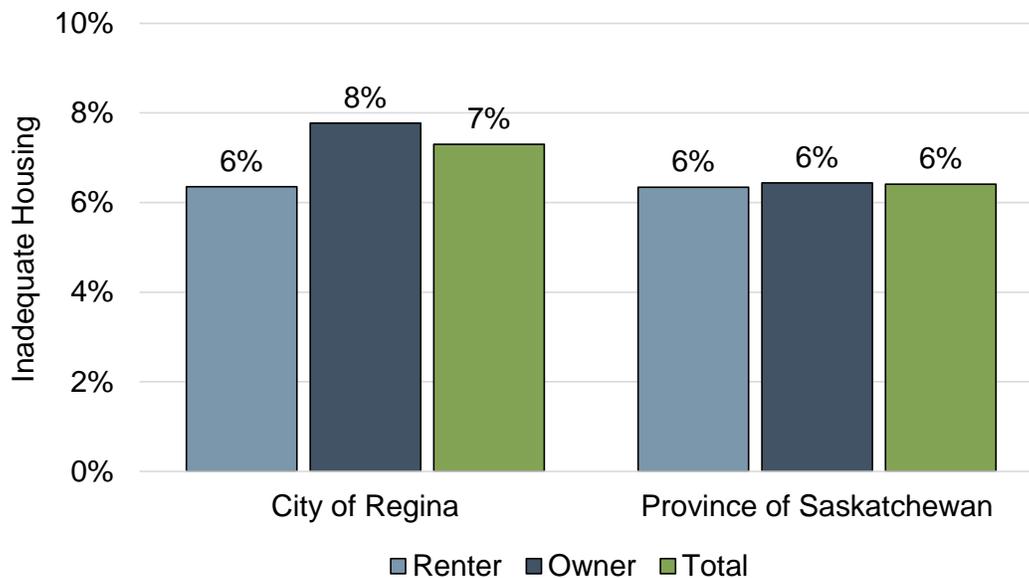
Housing adequacy is another standard used to determine if a housing unit is in core housing need. Adequate housing is defined by residents as not requiring major repairs. A dwelling is considered inadequate when it is in need of major repairs, such as repairing defective plumbing or electrical wiring, or addressing structural issues within walls, floors, or ceilings. In Regina, 7% (6,735 units) of occupied housing is not considered adequate for occupants since the units require major repairs. The percentage share of dwellings not considered adequate in Regina is higher than the

<sup>[17]</sup> CMHC Housing Suitability and Statistics Canada, Table: 98-10-0247-01.



Saskatchewan average (6%), as shown in Figure 42. Regina's inadequate housing share increased from 5% in 2016 to 7% in 2021.<sup>[18]</sup>

Figure 42  
Regina and Province of Saskatchewan  
Housing Adequacy, 2021



Source: Derived from Statistics Canada, Table: 98-10-0247-01, by Watson & Associates Economists Ltd., 2023.

## 4.2 Waiting List for Non-Market Housing

Figure 43 shows the number of eligible applicants on the social housing centralized waitlist managed by the SHC. As shown, there are currently 299 households on the waitlist for social housing (RGI).

<sup>[18]</sup> Statistics Canada Catalogue No. 98-509-X2016001.



Figure 43  
Regina  
Number of Households on Social Housing (RGI) Waitlist

Eligible Applicants by Type	2023
Life Lease Housing	6
Senior Social Housing Program	57
Family Social Housing Program	236
<b>Total</b>	<b>299</b>

Source: Derived from City of Regina data (as of September 2023) by Watson & Associates Economists Ltd., 2023.

### 4.3 Homelessness

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Figure 44 shows the number of individuals identified as chronically homeless, defined as individuals who experienced one continuous episode of homelessness for six months or more in the past year,<sup>[19]</sup> and the total number of people experiencing homelessness in 2018 and 2021. As shown, in 2021, 244 individuals were chronically homeless and, in total, 488 people were actively homeless.<sup>20</sup> The number of individuals experiencing chronic homelessness increased by 89% and the number of people experiencing homelessness increased by 71% over the 2018 and 2021 period, as shown in Figure 44.

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[19] Government of Canada.

[20] The homeless data is based on 2021 Point-in-Time (PiT) count. Based on discussions with City of Regina staff, the number of current (2024) homeless is likely significantly higher.



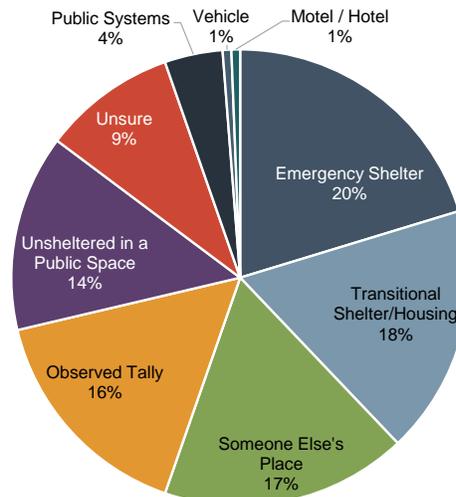
Figure 44  
Regina  
Number of People Experiencing Homelessness

Homeless Count	2018	2021	2018-2021 Change (%)
Individuals experiencing chronic homelessness	129	244	89%
Total number of people experiencing homelessness	286	488	71%

Source: Derived from Regina Homelessness Count, 2018 and 2021, by Watson & Associates Economists Ltd., 2023.

Figure 45 shows the status of the active homeless population in Regina as of 2021. Of those who were actively homeless, 20% were staying in emergency shelters, while 18% were in transitional shelters, 17% at someone else's place, 16% observed tally, 14% were unsheltered in a public space, 9% were unsure, 4% were on the public systems, 3% in a vehicle, and 1% in motels/hotels.

Figure 45  
Regina  
Status of the Actively Homeless Population, as of 2021



Source: Derived from Regina Homelessness Count, 2021, by Watson & Associates Economists Ltd., 2023.



## 4.4 Observations

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The analysis presented above suggests that Regina has a structural deficit in housing supply that does not meet the needs of the current population from a household affordability lens. This includes an estimated 488 individuals who are currently homeless and not captured in the Census data, and 2,850 households in severe core need in Regina, as identified through the 2021 Census data. Addressing this deficit in affordable housing should be considered a high priority for the short to medium term.

Addressing Regina's current housing needs by developing planning initiatives to achieve higher housing targets could serve as an effective approach to providing additional housing choice to low- and moderately low-income households in Regina with a focus on more deeply affordable rental housing. Critical to the success of these initiatives is the alignment of new social and subsidized housing products with local housing demand, in accordance with affordability and household type.

## 5. Assessment of Future Housing Needs

Population growth in Regina will drive demand for a broad range of housing, including rental and affordable housing. Long-term population growth in Regina will be heavily driven by net migration. To a lesser extent, natural increases (i.e., births less deaths) also contribute to population growth.

As previously mentioned, population age structure influences the socio-economic characteristics of the population, related to income/affordability, lifestyle, family size, lifestyle decisions, health, and mobility. Demand for high-density housing (apartments and condominium units) is highest among younger age groups, while demand for low-density housing (single and semi-detached housing) tends to be highest among population age groups between 35 and 64 years of age.

This chapter provides a summary of the long-term growth outlook for Regina based on the 2024 Growth Study prepared by Watson along with a corresponding 10-year housing needs assessment by tenure and affordability.



## 5.1 Regina’s Growth Outlook

Regina is expected to experience relatively strong growth over the next three decades, as illustrated in Figure 46. Over the 2021 to 2051 period, Regina’s population is forecast to increase by 58% (136,200 people) from 233,400 to 369,600 and the employment base by 55% (68,260) from 123,690 to 191,950. To accommodate the forecast population growth, Regina’s housing base is expected to expand by 56,860 units, an increase of 62%.

Figure 46  
Regina  
Population, Housing, and Employment 2021 to 2051

Metric	2021	2031	2041	2051	2021-2051 Incremental Growth
Population	233,400	267,800	317,400	369,600	136,200
Housing	92,140	106,080	126,970	148,990	56,860
Employment	123,690	141,320	166,240	191,950	68,260

Notes:

- Population adjusted to account for net Census undercount.
- Employment figures include work at home and no fixed place of work.
- Figures have been rounded.

Source: 2021 population and housing units from Statistics Canada Census data; growth forecasts from the 2024 City of Regina Population, Housing, and Employment Forecasts and Urban Land Needs Study prepared by Watson & Associates Economists Ltd., 2024.

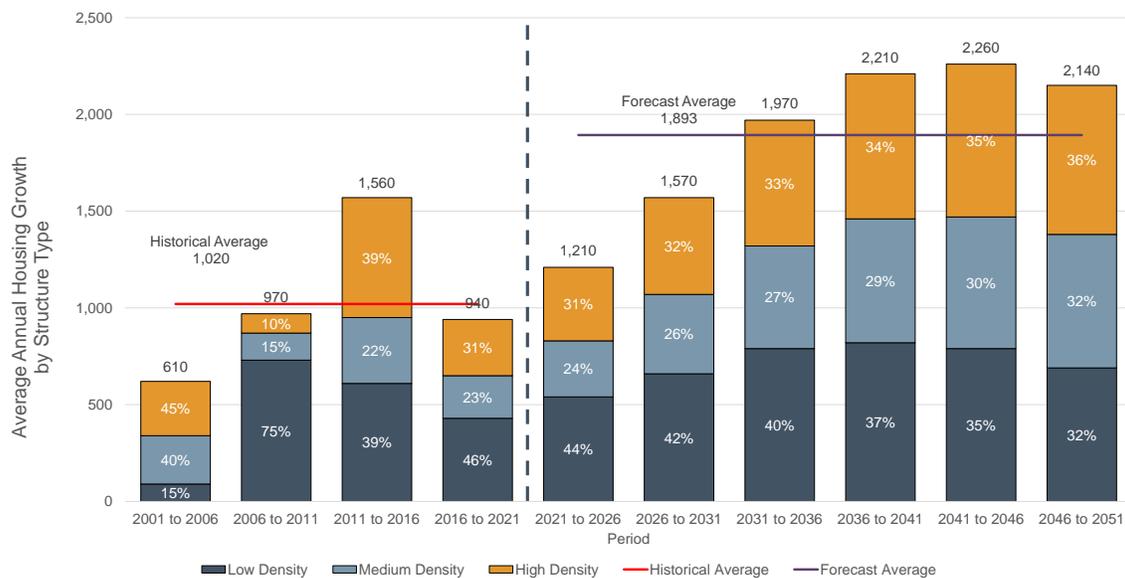
Figure 47 summarizes Regina’s annual household forecast from 2021 to 2051 in five-year growth increments and by structure type. Housing trends between 2001 and 2021 are also provided for historical context. The 2021 to 2051 housing forecast by age group (age of primary household maintainer) and by structure type along with the modelling methodology utilized to generate the forecast are detailed in the 2024 Growth Study. Key observations from this analysis are summarized below:

- Over the 2021 to 2051 period, housing development is anticipated to average 1,893 units across the City annually, well above historical levels experienced over the past two decades.



- New housing is forecast to comprise 38% low-density (singles and semi-detached), 28% medium-density (townhouses), and 34% high-density (apartments) units. A steady increase in the share of medium- and high-density housing forms is anticipated, largely driven by the housing needs associated with the 65+ age group (including seniors' housing), continued upward pressure on local housing prices, and declining housing affordability. This trend is further reflected in recent building activity and development applications.

**Figure 47**  
**Regina**  
**Five-Year Incremental Housing Growth – Historical and Forecast, 2001 to 2051**



**Notes:**

- Low Density includes singles and semi-detached units.
- Medium Density includes townhouses and apartments in duplexes.
- High Density includes bachelor, 1-bedroom, and 2-bedroom+ apartments.
- Figures may not add due to rounding.

Source: Historical 2001 to 2021 figures from Statistics Canada Census Profiles; growth forecasts from the 2024 City of Regina Population, Housing, and Employment Forecasts and Urban Land Needs Study prepared by Watson & Associates Economists Ltd., 2024.

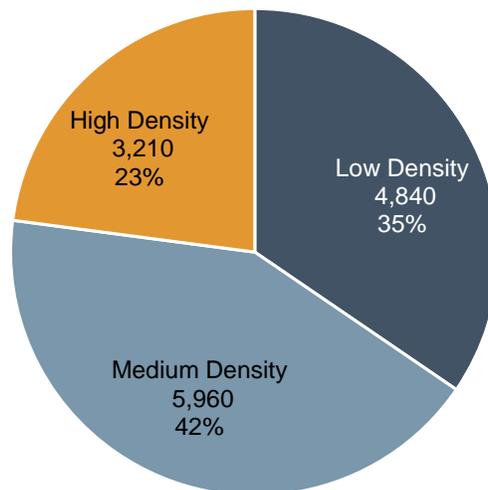
## 5.2 Regina’s Residential Supply Opportunities

As shown in Figure 48, Regina has approximately 14,020 registered/draft approved units in the residential supply pipeline. Of the current registered/draft approved housing



units, approximately 4,840 (35%) are low-density (single and semi-detached dwellings, and mobile homes), 5,960 (42%) are medium-density (townhouses, stacked townhouses, and units in duplexes), and 3,210 (23%) are high-density (apartments) units. Regina also has vacant designated residential lands (i.e., greenfield lands) that can accommodate future housing growth beyond what is presented herein.

Figure 48  
Regina  
Registered/Draft Approved Residential Units in Development Approvals



Source: Data adapted from the City of Regina's residential housing supply data (March 2023) by Watson & Associates Economists Ltd., 2023.

In addition, potential housing units can be accommodated within the Intensification Boundary through primarily infill and longer-term redevelopment opportunities. In accordance with the review that was undertaken in the 2024 Growth Study, known intensification areas could potentially accommodate approximately 9,180 units. Recent amendments to the Regina Zoning Bylaw, 2019 to reflect Housing Accelerator Fund initiatives on intensification is expected to help support and enable further intensification activity.<sup>[21]</sup>

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<sup>[21]</sup> Regina City Council approved Phase 1 and Phase 2, Part 1 of Housing Accelerator Fund Planning Initiatives which included a range of provisions for permitting a greater number of residential units and housing densities in key intensification areas within Regina.



Collectively, Regina offers a range of opportunities to accommodate long-term residential development across a variety of housing types, densities, and geographic locations. Opportunities to accommodate future growth are discussed in detail in the 2024 Growth Study.

## 5.3 Ten-Year Housing Needs

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This section provides an analysis of forecast housing demand for Regina over the next 10 years by housing type and tenure (i.e., rental vs. ownership). Further to this, a breakdown of market and affordable housing needs is also displayed.

There are a number of key factors which are anticipated to influence the residential real estate market and housing needs within Regina over the coming decades. This includes demographic trends, household income, housing affordability, and supply opportunities. The 2024 Growth Study housing forecast by age group (age of primary household maintainer) has been modelled to assess anticipated future housing needs by tenure (i.e., rental and home ownership) and affordability needs. Our approach encompassed the following steps.

- 1. Housing Forecast by Population Age Group** – Derived from the 2024 City of Regina Growth Analysis and Urban Land Needs study prepared by Watson.
- 2. Housing Forecast by Tenure** – Housing forecast by tenure (rental and ownership by housing type) by age of primary maintainer prepared by Watson based on forecast housing propensity rates by tenure and age of population for Regina. In forecasting rental housing propensity rates by housing type, consideration has been given to broader rental housing trends, including demographic and economic considerations and housing affordability.
- 3. Housing Forecast by Tenure and Housing Structure Type** – Informed by the housing forecast by tenure, a housing by structure type projection from 2024 to 2034 for rental and ownership housing was prepared. This was informed by historical rental and ownership housing propensity rates by structure type for Regina and the forecast growth outlook for both rental and ownership housing in Regina.



4. **Housing Forecast by Tenure and Income** – A renter- and owner-occupied housing forecast by household income decile to 2034 was then prepared based on current (2021 Census) distribution of household income by housing tenure.
5. **Housing Affordability Needs** – Based on anticipated household incomes, Regina’s housing affordability needs were then assessed by tenure for the 2024 to 2034 period.

### 5.3.1 **Anticipated Housing Growth by Age of Primary Household Maintainer**

The forecast housing growth in Regina over the next decade (2024 to 2034) by primary age of household maintainer is presented in Figure 49. As shown, of forecast housing growth over the next decade, over half (57%) will be headed by those aged 25-54. Furthermore, 29% of household of household growth will be in households headed by those aged 75+.

Figure 49  
Regina  
Housing Growth Forecast by Age of Primary Maintainer, 2024 to 2034

Age Cohort	2024	2034	2024-2034 Growth	Share of Growth 2024-2034
Under 25	3,900	4,680	780	5%
25-34	15,110	17,495	2,385	14%
35-44	20,165	21,080	915	5%
45-54	16,485	22,905	6,420	38%
55-64	15,620	16,470	850	5%
65-74	13,405	14,010	605	4%
75+	10,475	15,350	4,875	29%
<b>Total</b>	<b>95,160</b>	<b>111,990</b>	<b>16,800</b>	<b>100%</b>

Source: Watson & Associates Economists Ltd., 2024.

### **Accommodating Younger Generations**

Accommodating younger generations and other working-age adults is a key objective, recognizing that the accommodation of skilled labour and the attraction of new businesses are inextricably linked and positively reinforce one another. To ensure that economic growth is not constrained by future labour shortages, continued effort is



required by the City of Regina and its partners to explore ways to attract and accommodate new skilled and unskilled working-age residents to the City within a diverse range of housing options by structure type, tenure, and location. Labor force attraction efforts must also be linked to housing accommodation (both ownership and rental), infrastructure, municipal services, amenities, and quality of life attributes that appeal to the younger mobile population while not detracting from the City's attractiveness to older population segments.

Housing demand associated with younger generations in Regina is anticipated to be strong across a range of housing types that are affordable to new home buyers/renters and cater to a broad range of lifestyle preferences towards urban and suburban living. This includes housing options such as townhouses (including back-to-back townhouses and stacked townhouses), higher density developments (i.e., purpose-built apartments and condominiums), and to a lesser extent, low-density housing forms. Demand for low-density housing is anticipated to be strongest for "move-up" home buyers with growing families, typically working-age homeowners approaching 40 years of age and older.

### **Accommodating the City's Aging Population**

The aging of Regina's population is also anticipated to drive the need for seniors' housing and other housing forms geared to older adults (e.g., assisted living, affordable housing, adult lifestyle housing).

While a large share of seniors is anticipated to "age in place" within their existing low-density houses, it is anticipated that a portion of these older residents, particularly those 85+, will require alternative housing options such as accessible forms of medium-density townhouses, purpose-built rental apartments, high-density ownership condominiums, secondary units, and various forms of seniors' housing and affordable housing. Providing such local housing options is important to allow these older residents to remain in their communities when responding to life changes. The overarching message around "aging in place" is that seniors require housing choices and access to community services and amenities with the goal to age with some level of independence within the community, as opposed to simply aging at home.

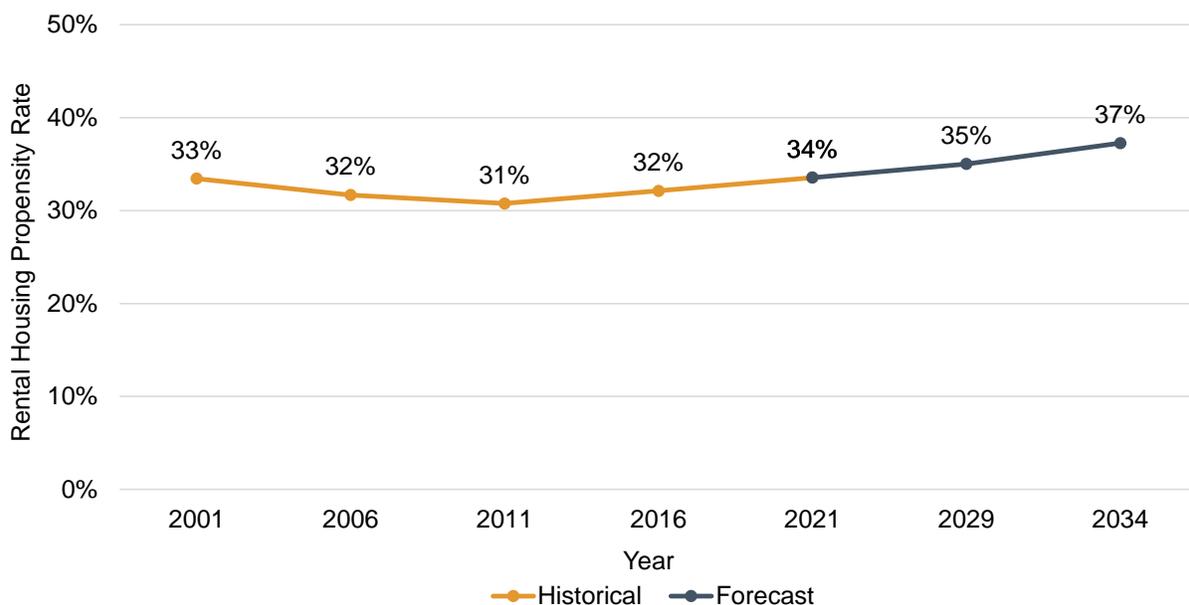


### 5.3.2 Housing Demand by Tenure

Regina is expected to experience household growth of approximately 16,835 housing units over the next decade (i.e., 2024 to 2034). Accommodating this level of growth requires a range of housing by structure type and tenure. Building on the housing forecast, the following explores Regina’s housing needs in greater detail by generating a housing forecast by both type and tenure. A tenure forecast provides greater insight into Regina’s rental housing needs between 2024 and 2034 by various structure types.

With an aging population and ownership affordability concerns increasing, the demand for rental dwellings will continue to increase gradually over the next decade. Based on a rental housing analysis (as shown in Figure 50), the percentage of renter households in Regina is forecast to increase from 34% in 2021 to 38% in 2034, which is similar to the rental housing propensity increases observed between 2011 and 2021. More detailed analysis of historical and forecast housing growth for owner and renter households is provided in Appendix B.

Figure 50  
Regina  
Rental Housing Propensity Rate, Historical and Forecast, 2001 to 2034



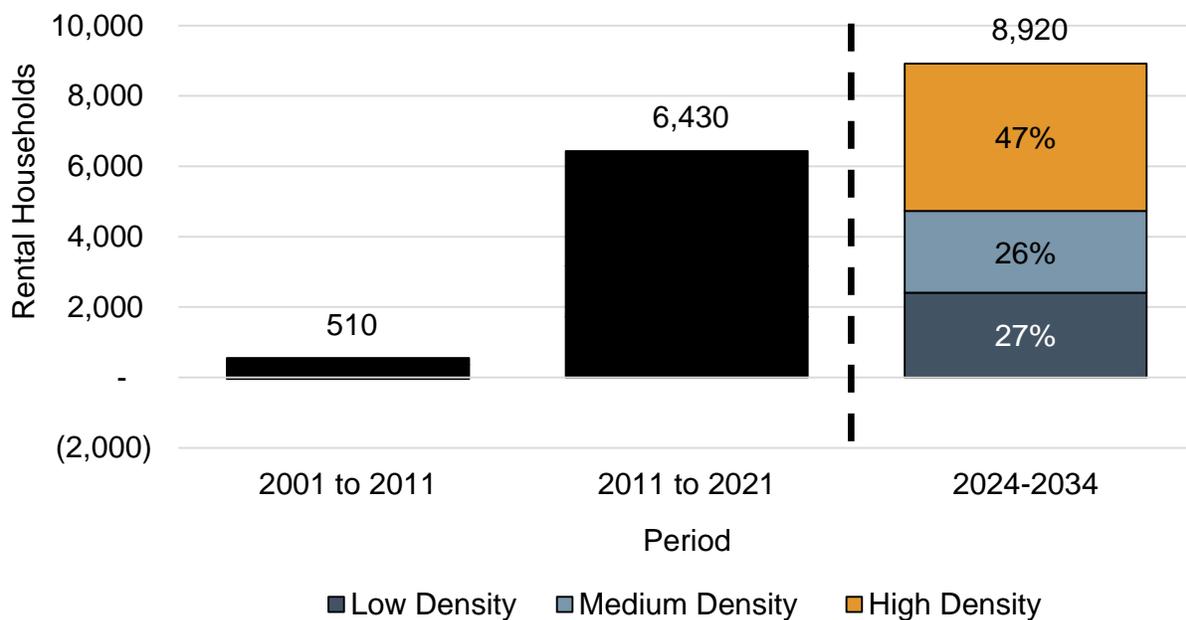
Source: Historical data from Statistics Canada Census; forecast by Watson & Associates Economists Ltd, 2024.



Based on the above rental housing propensity forecast, rental housing in Regina is expected to increase by approximately 8,920 units over the 10-year period, accounting for nearly 53% of total housing growth over the forecast period. As shown in Figure 51, rental housing growth in Regina between 2024 and 2034 is forecast to comprise 27% low-density (singles and semi-detached), 26% medium-density (townhouses and duplexes), and 47% high-density (apartments and secondary units) dwellings.

As shown in Figure 52, ownership housing in the City is expected to increase by approximately 7,915 units over the 10-year period, accounting for nearly 47% of total housing growth over the forecast period. Low-density housing forms will continue to be a predominant structure type, representing 58% of ownership dwellings. High-density units are expected to account for the smallest share of ownership dwellings, at 19%. The remaining housing growth is anticipated to be medium-density dwellings, representing 24%.

Figure 51  
Regina  
Rental Housing Growth by Structure Type, Historical and Forecast, 2001 to 2034

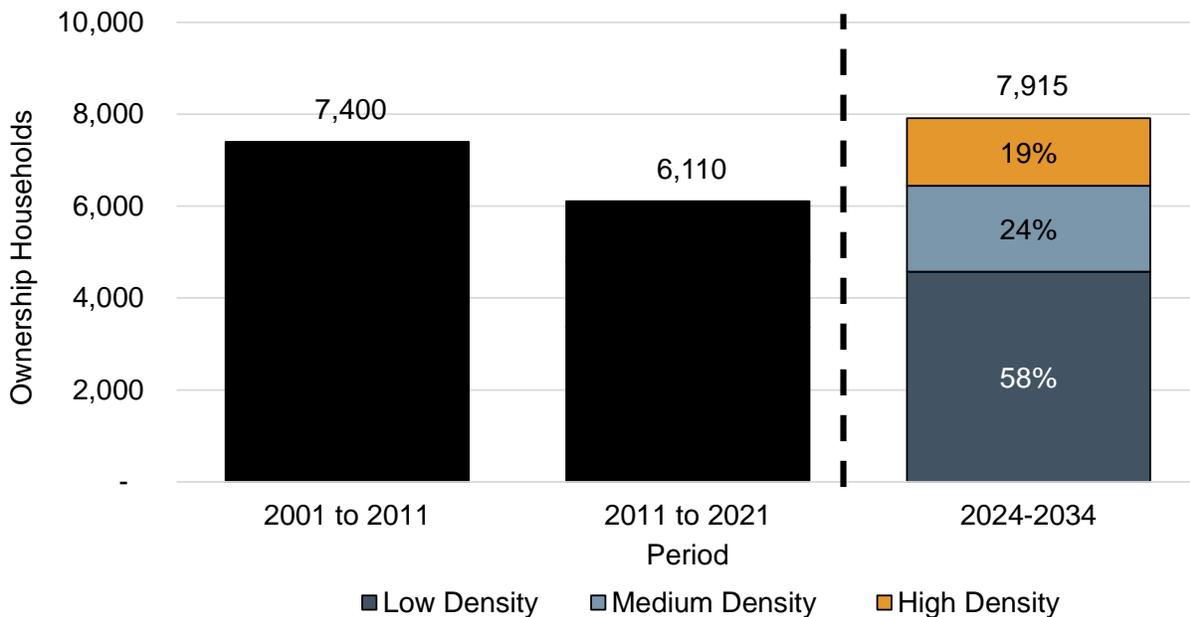


Note: 2021 to 2023 has been excluded for the purpose of this figure.

Source: Historical data from Statistics Canada Census; forecast prepared by Watson & Associates Economists Ltd., 2024.



Figure 52  
Regina  
Ownership Housing Growth by Structure Type, Historical and Forecast, 2001 to 2034



Note: 2021 to 2023 has been excluded for the purpose of this figure.

Source: Historical housing data from Statistics Canada Census, forecast prepared by Watson & Associates Economists Ltd., 2024.

### 5.3.3 Housing Affordability Needs

As previously discussed, housing affordability is often measured through the shelter cost-to-income ratio. A ratio of 30% is commonly accepted as the upper limit for affordable housing. Households spending more than 30% on housing are generally considered in need of more affordable housing alternatives. Forecast housing affordability needs in Regina over the next decade for owner and renter households are explored and identified below using this measure.

The Bank of Canada has progressively increased the prime interest rate from 2.45% in November 2021 to what is now 6.95% as of June 2024, increasing the cost of borrowing and resulting in a recent reduction of housing prices. While housing prices have begun to stabilize and decline in recent months, it is important to note that even with lower housing prices, the increased prime interest rate further reduces housing affordability. The cost of a dwelling in Regina has a direct impact on the type and tenure of housing



required to accommodate the City's growing population across a wide range of income groups. According to recent sales data, the average cost of a single detached home in Regina was approximately \$670,000 and the average cost of a townhouse and condominium apartment was \$396,000.<sup>[22]</sup> Based on available data, the 2023 average apartment rental rate is \$1,200 monthly.<sup>[23]</sup>

### **Forecast Rental Housing Demand, 2024 to 2034**

As previously discussed, rental housing demand in Regina is anticipated to increase by 8,920 units over the 2024 to 2034 forecast period. Figure 53 summarizes forecast renter households by income group (in 2023 dollars). Figure 53 also summarizes the market rents that each renter household by respective income group can afford and compares that against the current average market rent (AMR) in Regina which is \$1,220 per month.<sup>[24]</sup>

The following key observations are provided:

- Households with an approximate income of \$60,000 or more annually, representing approximately 46% of forecast renter household growth over the next decade, can afford rent of \$1,500 per month or more.<sup>[25]</sup><sup>[26]</sup> Based on the analysis presented in section 3.8, Regina offers a wide range of market rental options for moderate- and higher-income households earning \$60,000 or more annually.
- Low-income households, those earning less than \$40,000 per year, represent 31% of forecast renter household growth. Under the affordability threshold, the maximum rent these households could afford is \$1,000 per month, well below average market rents in Regina. It is anticipated that these households will require rental assistance through subsidized or social housing programs.
- Renter households earning between \$40,000 and \$59,999 per year, are expected to account for 21% of renter household growth. The maximum rent

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<sup>[22]</sup> CMHC absorption data.

<sup>[23]</sup> CMHC Housing Portal, October 2023 average market rents for Regina.

<sup>[24]</sup> CMHC Rental Market Survey, October 2023.

<sup>[25]</sup> Affordability in this context was calculated by assuming a maximum of 30% of household income is spent on shelter costs (rent).

<sup>[26]</sup> In accordance with CMHC, housing in Canada is considered "affordable" if it costs less than 30% of a household's before-tax income.



these households are expected to afford is between \$1,000 and \$1,500 per month. Based on market rents in Regina, these households may require potential rental assistance through subsidized or social housing, depending on the size of the household and rental dwelling size needed.

**Figure 53**  
**Regina**  
**Forecast Renter Housing Growth, 2024 to 2034,**  
**By Household Income (2023 dollars)**

Household Income	Maximum Affordable Housing Cost <sup>[1]</sup>	% of Total New Households, 2024 - 2034	Housing Growth, 2024 - 2034	Maximum Affordability based on % of AMR <sup>[2]</sup>	Rental Type
	Rent (month)				
Under \$20,000	Less than \$500	9%	815	41%	Rental Assistance
\$20,000 to \$39,999	\$500 to \$1,000	24%	2,100	82%	
\$40,000 to \$59,999	\$1,000 to \$1,500	21%	1,900	123%	Potential Rental Assistance
\$60,000 to \$79,999	\$1,500 to \$2,000	18%	1,630	164%	Free Market
\$80,000 to \$99,999	\$2,000 to \$2,500	11%	1,010	205%	
\$100,000 to \$124,999	\$2,500 to \$3,125	9%	785	256%	
\$125,000 to \$149,999	\$3,125 to \$3,750	6%	545	308%	
\$150,000 to \$199,999	\$3,750 to \$5,000	1%	85	410%	
\$200,000 and over	\$5,000 and higher	1%	45		
<b>Total</b>		<b>100%</b>	<b>8,920</b>		

<sup>[1]</sup> Housing affordability based on 30% income to shelter ratio.

<sup>[2]</sup> Based on 2023 October CMHC Market Rents for Regina; AMR (Average Market Rent).

Note: Figures may not add to totals due to rounding.

Source: Watson & Associates Economists Ltd., 2024.

To meet the affordability needs identified above, Regina will need to expand the development of purpose-built rental housing with a share identified as affordable units tied to AMR (as opposed to free market rents). Furthermore, the City will need to continue to encourage a broader range of affordable units in the secondary market such as secondary suites.

### Forecast Home Ownership Housing Demand

Figure 54 summarizes forecast owner-occupied housing growth with anticipated mortgages by housing type in Regina over the 2024 to 2034 period by household income.



Based on the analysis provided, for each household income group, a maximum housing affordability for ownership has been calculated.<sup>[27]</sup><sup>[28]</sup> This analysis has been undertaken using a cost of home ownership calculation, which reflects the carrying costs of home ownership based on a typical home mortgage and the 30% affordability threshold discussed above. The results of this affordability analysis are presented in Figure 54, which summarizes the anticipated aggregate demand for grade-related housing by density type by income group. The key observations are provided below:

- Household incomes less than \$80,000, anticipated to account for 11% of owner-occupied household growth over the next decade, have limited home ownership options. These households can afford a dwelling cost up to \$245,000. Based on local price data, many of these households would not be able to afford a market-priced dwelling, unless purchasing a dwelling with a substantial down payment to significantly reduce the purchase price.
- Households with income greater than \$80,000 per annum, representing 89% of forecast owner-occupied housing growth, are expected to have market options for home ownership in Regina. Those with an income of \$125,000 per year or greater (77% of anticipated owner-occupied household growth) have the widest range of market housing options in Regina, with an ability to afford low-, medium-, and high-density housing.

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<sup>[27]</sup> Affordability in this context was calculated by assuming a maximum of 30% of household income is spent on shelter costs (property taxes, mortgage payment, monthly maintenance/fees, property insurance, and a down payment of 10%).

<sup>[28]</sup> In accordance with CMHC, housing in Canada is considered “affordable” if it costs less than 30% of a household’s before-tax income.



**Figure 54**  
**Regina**  
**Forecast Ownership Housing by Household Income Groups, 2024 to 2034**  
**(2023 \$)**

Household Income	Maximum Affordable Housing Cost <sup>[1]</sup>	Housing Type			% of Total New Households, 2024 - 2034	Housing Growth, 2024 - 2034	Unit Type
		Units	Single/Semi	Town			
Under \$20,000	Less than \$60,000				0%	-	Need for Sufficient Pre-Existing Equity or Affordable Dwellings
\$20,000 to \$39,999	\$60,000 to \$125,000				2%	149	
\$40,000 to \$59,999	\$125,000 to \$185,000				4%	350	
\$60,000 to \$79,999	\$185,000 to \$245,000				5%	400	
\$80,000 to \$99,999	\$245,000 to \$310,000			✓	5%	390	Wide Ownership Options
\$100,000 to \$124,999	\$310,000 to \$385,000		✓	✓	6%	460	
\$125,000 to \$149,999	\$385,000 to \$460,000	✓	✓	✓	4%	325	
\$150,000 to \$199,999	\$460,000 to \$615,000	✓	✓	✓	27%	2,175	
\$200,000 and over	Greater than \$615,000	✓	✓	✓	46%	3,665	
<b>Total</b>					<b>100%</b>	<b>7,910</b>	

Source: Watson & Associates Economists Ltd., 2024.

Building on the analysis above, Regina’s 10-year housing needs have been further analyzed to determine the number of affordable vs. market-based units by tenure. The affordability of a unit is calculated against the AMR or the average purchase price of a unit by structure type within a given year.

With a significant number of households unable to afford a new ownership dwelling, diversity of dwelling tenure and type is required to provide more affordable rental stock within Regina. As demonstrated in Figure 54, nearly all household income groups below \$80,000 within the City would not be able to purchase any type of housing units based on income alone. Accordingly, general assumptions have been made regarding the down payment capabilities by age of the primary household maintainer, household income, and dwelling type. From these assumptions, the need for affordable dwellings is calculated for both rental and ownership households. Figure 55 displays the results of this analysis. The following can be observed:

- With a significant number of households unable to afford a new ownership dwelling, diversity of dwelling tenure and type is required to provide more affordable rental stock within Regina.
- Of the total ownership units, 11% (899 units) are forecast to be needed as affordable dwellings.



- Based on the anticipated family structures and household incomes within the City, it is assumed that 33% (2,915 units) of all new rental dwellings within the City in the next decade are forecast to be needed as affordable.
- Overall, this analysis demonstrates that 3,815 (23%) of forecast housing growth between 2024 and 2034 is expected to be affordable housing units.

Figure 55  
Regina  
Forecast Housing Need by Type, Tenure and Market, 2024 to 2034

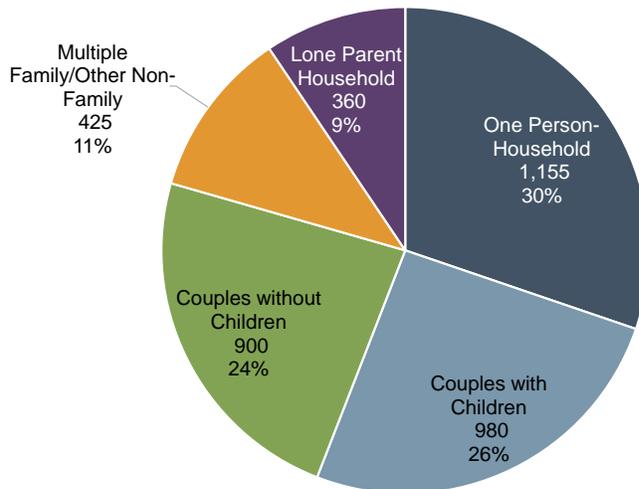
	Owner	Renter	Total Units
Affordable	900	2,915	3,815
Market	7,015	6,005	13,020
<b>Total</b>	<b>7,915</b>	<b>8,920</b>	<b>16,835</b>
<b>% Affordable</b>	<b>11%</b>	<b>33%</b>	<b>23%</b>

Note: Numbers may not add due to rounding.  
Source: Watson & Associates Economists Ltd., 2024.

As summarized in Figure 55, approximately 3,815 affordable units will be needed to accommodate a range of household types over the forecast period. Based on anticipated household growth by age of primary maintainer, distribution of income by family type, and associated household characteristics observed in the 2021 Census, an estimate of future household formations has been prepared. The analysis suggests that household demand for affordable units will require approximately 1,155 units to accommodate one-person households (30% of total), 980 units for couples with children, 900 units for couples without children, 425 units for multiple family/other non-family households, and 360 units for lone-parent families. Of the 3,815 housing units needed, approximately 33% would accommodate households aged 65+ (i.e., seniors).



Figure 56  
Regina  
Future Affordable Housing Needs by Household Type



Source: Watson & Associates Economists Ltd., 2024.

The forecast does not necessarily represent what is likely to occur over the next several decades. Rather, it aims to examine housing affordability patterns to assess potential gaps between income patterns and housing costs by structure type, to determine the need for affordable dwellings over the next decade. Based on this analysis, it is assumed that approximately 23% of all new dwellings will need to be affordable between 2024 and 2034.

## 6. Addressing Regina's Future Housing Needs and Strategic Directions

### Planning for Long-Term Population Growth Across a Diverse Range of Age Groups and Income Levels

To achieve its population growth forecast, Regina will require a broad choice of new housing products which appeal to a diverse range of demographic groups by family and non-family type, structure type, location, age, and income level. In addition to a steady supply of new grade-related housing in both planned and new greenfield areas, increased housing options will also be required regarding mixed-use development



planned within intensification nodes and corridors, including secondary suites, live/work units, seniors' housing, and a range of affordable housing opportunities which are pedestrian-oriented and transit-supportive.

It is generally recognized that the accommodation of skilled labour and the attraction of new businesses are dependent on one another. As such, for Regina's economic base to grow, effort will be required to continue to attract new skilled working residents to the community with suitable employment opportunities and market choice in housing, to ensure that economic growth is not constrained. Attraction efforts must also be linked to housing accommodation (both ownership and rental), municipal services and infrastructure, and quality of life attributes that appeal to the younger mobile population while not detracting from Regina's attractiveness to older population segments.

The aging population is anticipated to influence both the demand for new housing and the supply of existing housing stock across Regina. As the generation born between 1946 and 1963 continues to get older, housing demand within this demographic group is shifting from grade-related housing types to high-density housing forms. This trend is expected to continue in Regina over the next 30 years as this generation continues to age, placing increasing demand on a variety of high-density housing forms and continuing to drive the "turn-over" of existing grade-related households in Regina.

As Regina continues to grow and mature, the demand for new housing products within the community is anticipated. Looking forward, the increasing cultural diversity, an aging population, growing demands from new families, and eroding housing affordability will require that the City promotes and supports a broad range of new housing products by location, type, built-form, density, and price/affordability. This includes innovative approaches to accommodate new affordable rental housing and various other ownership housing products that are attractive to a broad range of demographic groups.

### **Regina's Ten-Year Housing Needs**

As shown in Figure 55, Regina requires approximately 16,835 units of new housing supply to meet the future growth needs over the next decade. Annualized over a 10-year period, this represents an average of approximately 1,685 units per year.

Based on an assessment of housing needs in Regina to accommodate future residents over the next 10 years, the required housing need is recognized as ambitious, with approximately 1,684 units per year forecast for the next decade. As presented in



section 3.5, over the past ten years (2014 and 2023), Regina's total housing stock increased on average approximately 1,170 housing units per year. This represents an annual increase in total housing growth that is approximately 44% higher than the City's historical average over the past 10 years.

Of the 16,835 housing units required to address the City's forecast 10-year housing need, 23% (3,815 units) are affordable units. To achieve this, the City will require a balanced supply of active development applications at various stages of development. This includes a sufficient supply of purpose-built rental and affordable projects in response to increasing demand for a broader range of housing throughout Regina.

### **Potential Measures to Address Gaps in Affordable Housing Needs**

To achieve the housing mix (i.e., built form, tenure, and affordability) of housing development activity needed to meet the existing and future housing needs identified herein, the City will need to consider a range of factors in supporting/enabling a higher rate of residential development activity, with a particular effort for affordable housing in Regina. This includes:

- **Amount of Designated Developable Land Supply/Sites** – This includes designated greenfield lands and supporting infrastructure focusing on higher density development and promoting a range of infill/intensification opportunities including medium-density (“missing middle”) and high-density development.
- **Regulatory Incentives** – This includes tools to assist in project feasibility through flexibility in the development approvals process (e.g., expedited processing), development permissions (i.e., building height, density), parking requirements, and design considerations.
- **Financial Incentives** – At the municipal level, this can focus on reducing the upfront financial obligations of the developer and/or reducing the operational costs moving forward.

Meeting the needs of affordable housing in Regina requires a significant emphasis on expanding the supply of housing to meet growing market demand. It is recognized that significantly increasing the supply of rental housing in the market will likely require greater participation by the private-sector development community and non-profit organizations to construct rental and affordable housing.



There is a recognized need to support affordable housing in Regina. While the City's rapidly growing real estate market is beneficial for many current and future residents, it also results in affordability pressures on Regina's lower income households and other vulnerable populations. The Regina Housing Authority delivers a range of housing programs for Regina, including social and affordable housing, and transitional and supportive housing. Opportunities also exist to utilize a range of tools and programs by the City to help support an environment that is conducive to affordable housing, particularly for development by the private sector.

### **Potential Next Steps**

The following initiatives should be considered to address the identified gaps in Regina's housing needs and to promote a more diverse supply of housing.

#### More Compact Built Form and Innovative Design

To address the gap in affordably priced higher-density ownership and rental housing, the City should continue to work with home builders to expand the supply of more moderately priced housing options. Emphasis should be placed on expanding housing supply opportunities related to housing typologies that are more compact, land efficient, and price competitive, including stacked and back-to-back townhouses, and other low-rise and mid-rise buildings. The City of Saskatoon, for example, has created a new zoning district designed specifically to enable and support entry-level and affordable housing that can be implemented in both new and existing neighbourhoods. The City should explore the potential for a similar program in Regina.

Promoting the development of secondary suites can be an effective means to increase affordable rental housing supply in the secondary market. The City should also continue to promote secondary unit development, where appropriate.



## Planning Tools

The City has a range of planning tools that could be applied to improve project feasibility of purpose-built rental developments and projects with affordable units, thereby encouraging development activity. This includes:

- **Reduced Parking Requirements** – Provision for parking, and in particular underground parking, represents a significant share of development cost. Reduced parking standards can positively impact project feasibility.
- **Flexibility in Building Height and Set Back Requirements** – Flexibility in building height and set back requirements can allow for greater utilization of land and improve project feasibility.
- **Inclusionary Zoning** – Although still relatively new in most of Canada, inclusionary zoning is a tool that municipalities can use to provide affordable housing. Inclusionary zoning, in short, is the requirement that when constructing housing developments, a certain percentage (typically 5% to 20%) of units must be offered as affordable. Further study is required, however, to determine if and where this tool can successfully be used in the Regina context.

Accommodating higher housing targets and enabling/supporting greater housing development would require the City to also consider the following:

- **Planning Implications** – Over the next several decades, the focus of residential development is anticipated to continue to promote balanced growth – a balance between both intensification opportunities and greenfield opportunities. From a planning policy perspective, intensification nodes and corridors represent priority locations for residential development given the amenities that these locations provide with respect to access to higher-order transit, retail, and other community services.
- **Impacts on Infrastructure and Municipal Service Needs** – Higher housing density would require significant increases in local infrastructure and municipal service needs, particularly within built-up areas where most of the increased housing demand is anticipated to be directed. While small-scale infill or redevelopment can benefit from existing capacity associated with hard municipal services, large-scale intensification projects can come at a high price given the costs associated with the replacement, improvement, and maintenance of

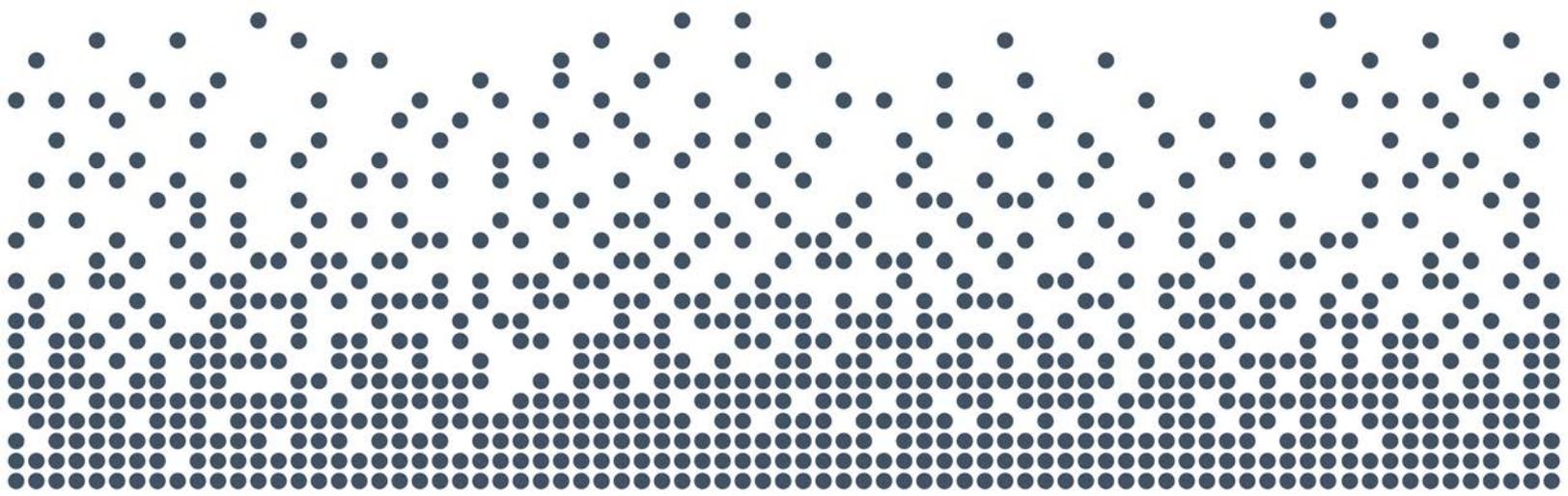


existing services that have not been planned to accommodate significant increases in housing, population, and employment growth.

- **Financial Implications** – While it is beyond the scope of this study to address the financial implications of economic incentives and promote a broader mix of housing supply, municipal financial impacts of accommodating purpose-built rental housing and affordable housing must be addressed through alternative funding programs or then be passed on to existing rate payers.

The results of this study serve as a foundational document for housing in Regina and this study is intended to guide decision-making and policy development specifically related to housing policy and programming in the City. Building on this report, it is recommended that the City undertake a housing affordability strategy to comprehensively explore and identify potential action items and implementation approaches to address Regina's existing and future housing needs.

To ensure the housing needs assessment remains current and reflective of housing needs in the community, consideration should be given to updating the needs assessment every five years.



# Appendices



# Appendix A

## Glossary of Terms



## Appendix A: Glossary of Terms

Census Metropolitan Area	Census Metropolitan Areas (CMAs) are large, densely populated centres made up of adjacent municipalities that are economically and socially integrated. A CMA, as defined by Statistics Canada consists of one or more neighbouring municipalities situated around a population centre (known as a core).
Census Subdivision	Census subdivision (CSD) is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes ( e.g., Indian reserves, Indian settlements, and unorganized territories).
Housing (Low Density)	Includes single and semi-detached households.
Housing (Medium Density)	Includes townhouses and apartments in duplexes.
Housing (High Density)	Includes bachelor, 1-bedroom, and 2-bedroom+ apartment units, including stacked townhouses. Also includes secondary units.
Housing (Secondary Suites)	Includes self-contained apartments, cottages, or small residential units, that are located on a property that has a separate main, single-family home, duplex, or other residential unit.
Net Census Undercount	The Census undercount represents the net number of permanent residents who are missed (i.e., over-coverage less under-coverage) during Census enumeration in accordance with Statistics Canada.



# Appendix B

## City of Regina Housing by Tenure

## Regina Housing by Tenure

Housing					
Year	Tenure	Low Density <sup>[1]</sup>	Medium Density <sup>[2]</sup>	High Density <sup>[3]</sup>	Total
<b>2006</b>	Ownership	46,120	1,975	3,035	51,130
	Rental	6,080	2,665	14,915	23,660
	<b>Total</b>	<b>52,200</b>	<b>4,640</b>	<b>17,950</b>	<b>74,790</b>
	Rental (%)	<b>12%</b>	<b>57%</b>	<b>83%</b>	<b>32%</b>
<b>2011</b>	Ownership	48,920	2,580	3,615	55,115
	Rental	6,925	2,795	14,770	24,490
	<b>Total</b>	<b>55,845</b>	<b>5,375</b>	<b>18,385</b>	<b>79,605</b>
	Rental (%)	<b>12%</b>	<b>52%</b>	<b>80%</b>	<b>31%</b>
<b>2016</b>	Ownership	50,920	3,535	4,895	59,350
	Rental	7,875	3,625	16,585	28,085
	<b>Total</b>	<b>58,795</b>	<b>7,160</b>	<b>21,480</b>	<b>87,435</b>
	Rental (%)	<b>13%</b>	<b>51%</b>	<b>77%</b>	<b>32%</b>
<b>2021</b>	Ownership	52,280	4,015	4,920	61,215
	Rental	8,655	4,230	18,020	30,905
	<b>Total</b>	<b>60,935</b>	<b>8,245</b>	<b>22,940</b>	<b>92,120</b>
	Rental (%)	<b>14%</b>	<b>51%</b>	<b>79%</b>	<b>34%</b>
<b>2024</b>	Ownership	53,035	4,295	5,000	62,335
	Rental	9,285	4,870	18,660	32,810
	<b>Total</b>	<b>62,320</b>	<b>9,165</b>	<b>23,660</b>	<b>95,145</b>
	Rental (%)	<b>15%</b>	<b>53%</b>	<b>79%</b>	<b>34%</b>
<b>2029</b>	Ownership	55,810	5,275	5,785	66,870
	Rental	10,140	5,830	20,070	36,045
	<b>Total</b>	<b>65,615</b>	<b>10,940</b>	<b>26,360</b>	<b>102,915</b>
	Rental (%)	<b>15%</b>	<b>53%</b>	<b>76%</b>	<b>35%</b>
<b>2034</b>	Ownership	57,610	6,165	6,470	70,245
	Rental	11,690	7,185	22,850	41,730
	<b>Total</b>	<b>69,305</b>	<b>13,355</b>	<b>29,320</b>	<b>111,980</b>
	Rental (%)	<b>17%</b>	<b>54%</b>	<b>78%</b>	<b>37%</b>

Note: Numbers have been rounded.

<sup>[1]</sup> Low Density captures single and semi-detached units.

<sup>[2]</sup> Medium Density captures townhouses and apartments in duplexes.

<sup>[3]</sup> High Density includes bachelor, 1-bedroom, and 2-bedroom+ apartments.

Source: Historical data from Statistics Canada Census Data. Forecast prepared by Watson & Associates Economists Ltd., 2024.



# HART Community Housing Report: City of Regina, Saskatchewan

Final Draft  
2024-09-26

## Executive Summary

This Housing Needs Assessment (HNA) has been prepared by the Housing Needs Assessment Project (HART) for the City of Regina to provide a quantitative analysis of the current state of housing in the City. Census data focused on housing need – specifically Core Housing Need (CHN) – is examined from different perspectives to estimate how much, and which types of housing are needed today and in the future. The aim of this analysis is to provide a rigorous and reliable base of information to ground future housing policies, strategies, and actions.

This report is based on core housing need (CHN), which is measured by the census every five years. A household in CHN is one whose dwelling is considered unsuitable (because of overcrowding), inadequate (because of poor state of repair) and/or unaffordable (because the household is paying more than 30% of pre-tax income) and whose income levels are such that they could not afford alternative suitable and adequate housing in their community. This measure of housing need does not capture housing need among students, farm workers, and people experiencing homelessness, and likely estimates the floor, not the ceiling, of housing need.

### Key findings:

- The City of Regina had 9,285 households in CHN in 2021, representing 10% of all households examined for CHN.
- The rate of CHN is lower than it was in 2016, when it was 14%, but this drop likely reflects the temporary income boost to lower income households due to CERB payments.
- Most households in CHN were earning less than 50% of median income, representing 7,660 households (82% of all households in CHN). The rate of CHN was greatest among households earning under 20% of median income: 77% of the 2,440 households with a Very Low income (under 20% of median) experienced CHN in 2021, down from 86% in 2016.
- Single-person households were far more likely to experience CHN than larger households (18%).
- CHN among renters was almost 6x greater than among owners in 2021.
- The rate of CHN was high among 85+ year-olds at 19%. The 18-24 age group was also above the community average with 15% of youth-led households in CHN.
- We forecast that an additional 2,805 households earning under 50% of median will form between 2021 and 2031, a growth of 16%. These households could afford a maximum shelter cost of \$1,100/m in 2021. We also forecast that 53% of households by 2031 will only need a 1-bedroom home. By contrast, most existing dwellings, as of 2021, have 3-or-more bedrooms (62%).

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## Glossary of Terms

- **Core Housing Need (CHN):** Defined by the Canada Mortgage and Housing Corp. (CMHC) as: “Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.”<sup>1</sup>
- **Households examined for Core Housing Need:** A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- **Total Households or Total Private Households:** This refers to the universe of households included in HART’s data order. The full definition is: “Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings.”
- **Vulnerable/Priority Populations:** Canada’s National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- **Households (HHs):** Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Dwellings:** In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](#))
- **Headship rate:** A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when they are responsible for paying the majority of shelter costs associated with the dwelling
- **Census subdivision (CSD):** A geographic area generally corresponding to a municipality.
- **Census division (CD):** An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- **Subsidized housing:** In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- **Primary Household Maintainer (PHM):** The person in the household who pays the shelter costs. ([Full Census definition](#))
- **Area Median Household Income (AMHI):** HART’s custom data order grouped households into categories relative to the community’s median household income:
  - o **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
  - o **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
  - o **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
  - o **Average income:** 81-120% AMHI, representing about 20% of total Canadian households.
  - o **High income:** More than 120% AMHI, approximately 40% of Canadian households.
- **Affordable shelter cost:** HART determines whether housing is affordable or not based on CMHC’s benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

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<sup>1</sup> <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>

# Disclaimers

## 1. Core Housing Need and its Limitations

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

- Non-family HH with at least one HH maintainer aged 15 to 29 attending school.<sup>2</sup>
- HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).<sup>3</sup>
- Unsheltered households (in encampments or sleeping rough)
- Those in emergency homelessness or domestic violence shelters
- People in any form of congregate housing (long term care homes, rooming houses)
- Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this is not well suited to capture migration pressure and household displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

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<sup>2</sup> These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: [Statistics Canada](#).

<sup>3</sup> For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

## 2. Random rounding, suppression and totals

When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

## 3. Effect of CERB

Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit \(CERB\)](#), which provided financial support to employed and self-employed Canadians during the pandemic. Income data for the census is drawn from the previous years' tax returns, so income data for census 2021 comes from tax returns for 2020. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

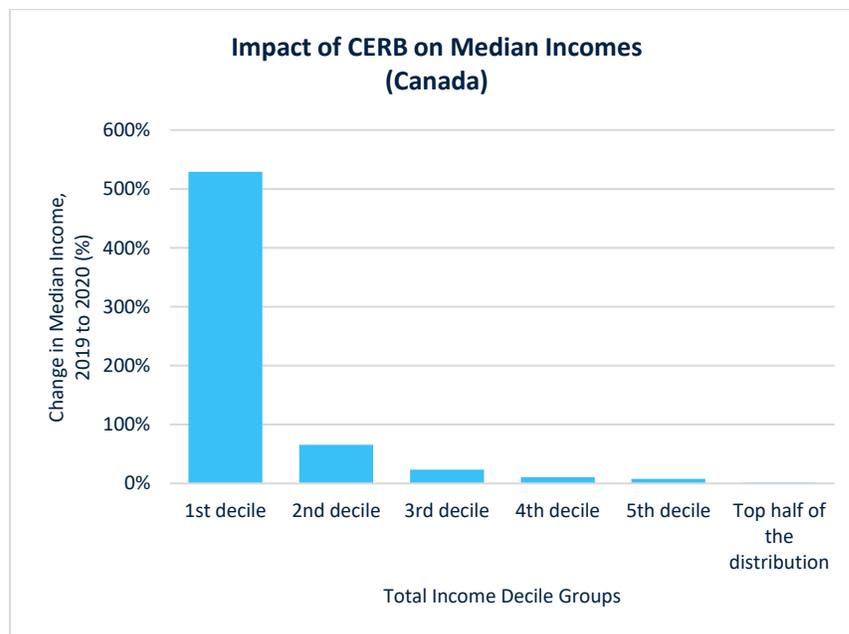


Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHS	2021 – Canada HHS	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 – HART.

## Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for the City of Regina, Saskatchewan.

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivision (CSD) of Regina CY (CSD, SK). In some cases, the Census Metropolitan Area (CMA) of Regina will be used instead when data for the Regina CSD is not available. The Regina CMA encompasses a larger area, with a population of 249,217 in 2021 compared to the Regina CSD which had a population of 226,404 in 2021.

Data on municipalities that neighbor the City of Regina have also been included in this report for comparison, including: Sherwood No.159 RM (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), and Balgonie T (CSD, SK).

Before examining housing need, this report will look at the historical demographic trends in the broader region containing the City of Regina, represented by the census division (CD) Division No.6 (CD, SK). This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations - particularly single-parents, indigenous households, and senior-led households.

<b>Name of Census Geography</b>	<b>Census Geocode</b>	<b>Level of Geography</b>
Division No.6 (CD, SK)	4706	CD
Sherwood No. 159 RM (CSD, SK)	4706026	CSD
Regina CY (CSD, SK)	4706027	CSD
Grand Coulee T (CSD, SK)	4706028	CSD
Edenwold No. 158 RM (CSD, SK)	4706029	CSD
White City T (CSD, SK)	4706030	CSD
Pilot Butte T (CSD, SK)	4706031	CSD
Balgonie T (CSD, SK)	4706032	CSD

*Table 2: List of geographic regions reviewed.*

# Part 1: Existing Demographics and Housing

## Community Demographic Profile

	Regina CY (CSD, SK)			
Census Year	2006	2011	2016	2021
Median Age	37.3	37.1	36.6	38.0
Population	184,301	199,870	223,296	233,674
% of population aged 15+	82%	83%	81%	80%
% of population aged 65+	13%	13%	14%	15%

Table 3: Demographic profile – Regina CY (CSD, SK).

The number of people living in the City of Regina grew 27% between 2006 and 2021, or 1.8% per year, which is above the population growth in Canada (17%) and Saskatchewan (14%) over that same 15-year period.

The median age in Regina has stayed consistent over that time, in fact decreasing between 2006 and 2016 from 37.3 to 36.6 years old before increasing to 38 years old in 2021. Many places in Canada have seen a significant rise in the median age over this time so the relatively slight change in Regina is noteworthy. Indeed, the share of the population age 65 or older has increased, growing from 13% in 2006 to 15% in 2021, while the share of children under age 15 has also increased from 18% to 20%.

Figure 2 and Table 41 show the change in demographics by age group across the last four censuses. It's interesting to see how Regina's growth has been concentrated in some age groups while others have neither grown nor shrunk over those 15 years. The number of children under the age of 15 has increase each census, with the largest growth occurring between 2011 and 2016. This is consistent with the growth in the 25-34 and 34-44 year old age groups where the crude birth rate tends to be greatest<sup>4</sup> and where most of the Millennial cohort is as of the 2021 census.

The Baby Boomer cohort meanwhile has transitioned out of the 45-54 year old age group into the 55-64 and 65-74 year old groups, which probably explains the minor changes in the former group and the large growth in the latter two groups. The number of people over the age of 75 has changed very little

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<sup>4</sup> Statistics Canada, Table 13-10-0418-01; Crude birth rate, age-specific fertility rates and total fertility rate (live births). <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310041801>.

between 2006 and 2021, but this is likely to change in the next census in 2026 when Baby Boomers will be increasingly crossing the age of 75.

Population by Age, 2006-2021 - [Regina CY (CSD, SK)]

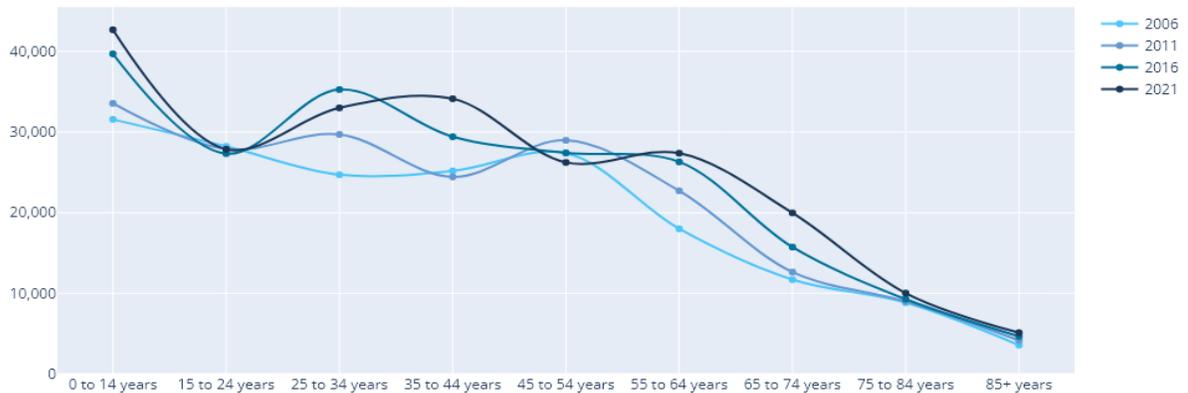


Figure 2: Population by age from 2006 to 2021 in Regina CY (CSD, SK)

The “headship rate” can be an interesting metric for connecting demographic changes with a community’s housing needs as it represents the fraction of individuals who lead a household, named “Primary Household Maintainers” by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

In Table 42 and Figure 3 we see that the headship rate in the City of Regina decreased in every age group between 2006 and 2021. The headship rate decreased the least in among people age 35-44, going from 56.4% in 2006 to 55.8% in 2021. The greatest changes were among the youngest and oldest age groups: among 15-24 year-olds, the rate dropped from 16.9% in 2006 to 13.5% in 2021 (a 20% decrease) while among people over the age of 85 the headship rate dropped from 66.4% to 59.9% (a 10% decrease).

Research has shown a relationship between headship rates and housing affordability with lower headship rates linked to worsening housing affordability.<sup>5</sup> This is especially true of younger people since headship changes among older people is more likely to be related to health considerations – either moving to a long-term care facility or living with relatives.

Headship rate by age group, 2006 vs. 2021

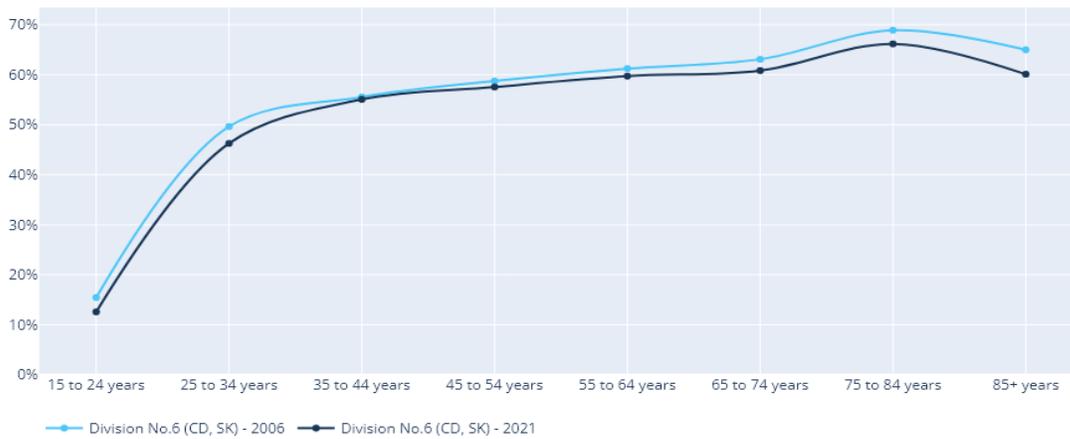


Figure 3: Headship rate by age groups - 2006 vs. 2021. Division No. 6 (CD, SK).

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<sup>5</sup> Smith, L. B., Rosen, K. T., Markandya, A., & Ullmo, P.-A. (1984). The Demand for Housing, Household Headship Rates, and Household Formation: An International Analysis. *Urban Studies*, 21(4), 407-414. <https://doi.org/10.1080/00420988420080791>

## Profile of Existing Housing Stock

Housing stock in 2021 by Period of Construction - [Regina CY (CSD, SK)]

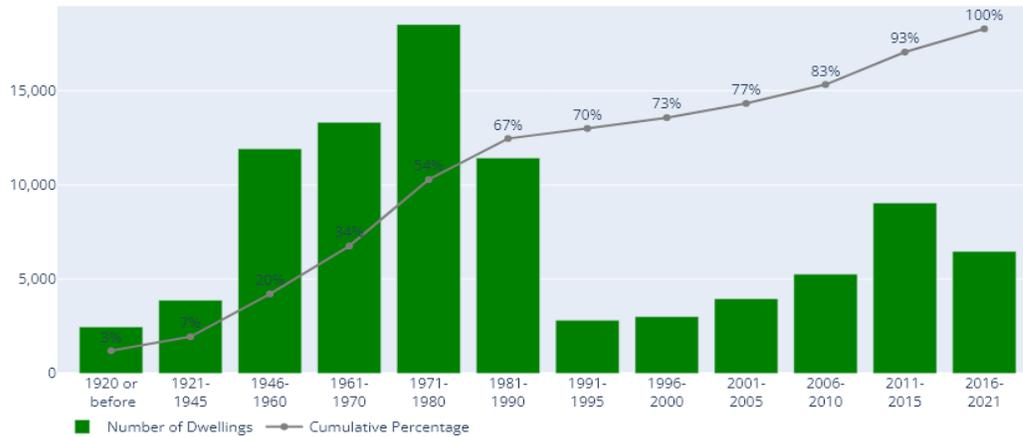


Figure 4: 2021 Housing stock by Period of Construction – Regina CY (CSD, SK).

*When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.*

Approximately half – 54% – of Regina’s housing stock was built before 1981 (Figure 4, Table 43) with new home construction greatest between 1971 and 1980 when 20% of existing homes were built. By comparison, only 6% of existing homes were built between 1991 and 2000. New construction has been steadily growing since then, though the pace of building slowed between 2016–2021 after a boom between 2011–2015.

To get a sense of how many homes will be reaching their end of useful life, we may assume that an average house can safely last 70 years without needing structural repairs. Certainly, many homes can last well over 100 years depending on a variety of factors, so 70 years is merely a convenient point of reference to help our understanding. 20% of homes were built before 1960 which will make them all over 70 years old by 2030. These 18,000-or-so homes represent a significant portion of the housing stock as of 2021 and it would be worth investigating how many are nearing their end of useful life so that future housing targets can account for their loss. We can see from Figure 5 that over half of all homes built before 1961 either need some minor or major repairs.

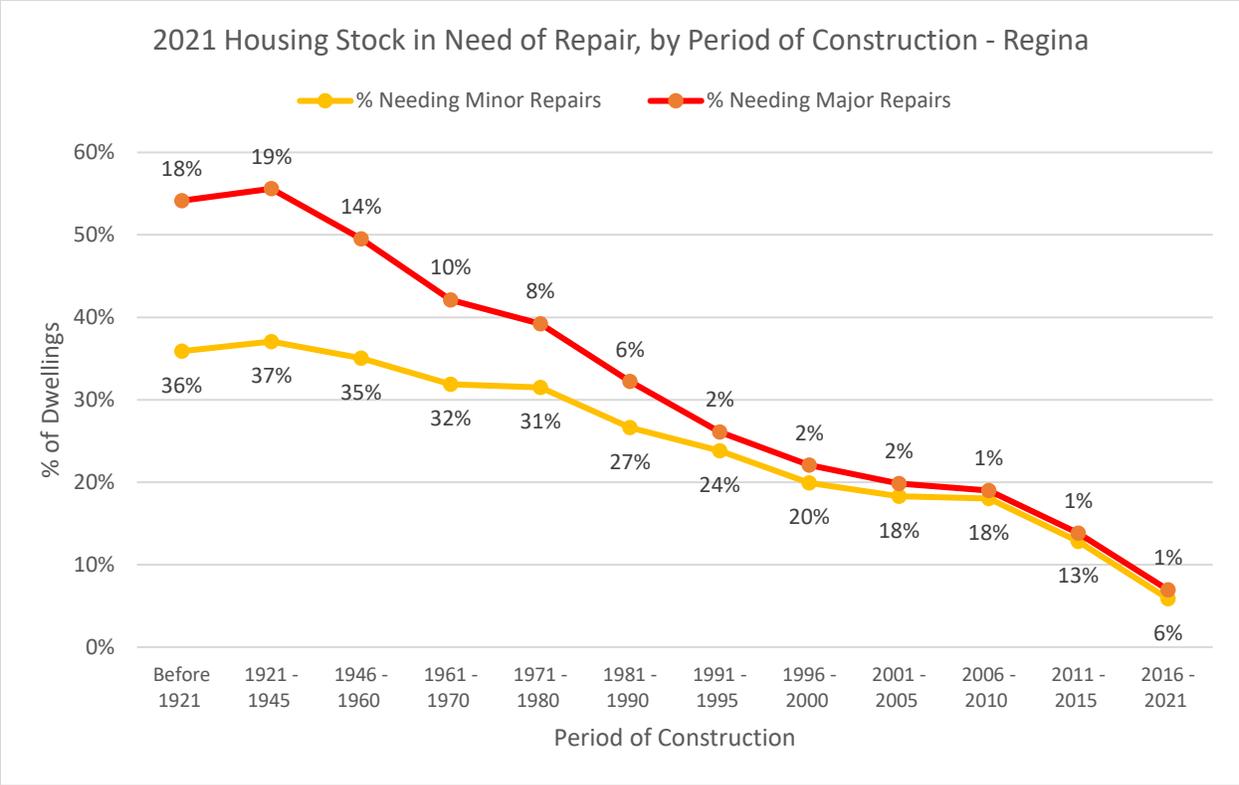


Figure 5: 2021 Housing Stock (Private households in occupied private dwellings) in Need of Minor or Major Repair by Period of Construction, Regina (CSD, SK).

In Figure 6 and Table 44 (Appendix A, page 126) we can look at the structural type of homes built in each time period. Overall the housing stock as of 2021 is mostly single-family detached homes, representing 63% of all homes. The housing stock has certainly been diversifying over time however: prior to 1990, single-family detached homes represented around 70-80% of new homes, but they have accounted for under 50% of new builds since 2011.

Low-rise apartment buildings (under 5 storeys) and duplexes form the next largest category, representing 23% of the existing housing stock combined, and attached, semi-detached, and row homes representing 9% of all homes. These building types (low-rises, duplexes, attached/semi-detached/row) have formed an increasingly large share of new builds over the last 10 years however, representing 50% of homes built between 2011 and 2016, and 59% of new builds between 2016 and 2021.

2021 Housing stock by Dwelling Type, Period of Construction - [Regina CY (CSD, SK)]

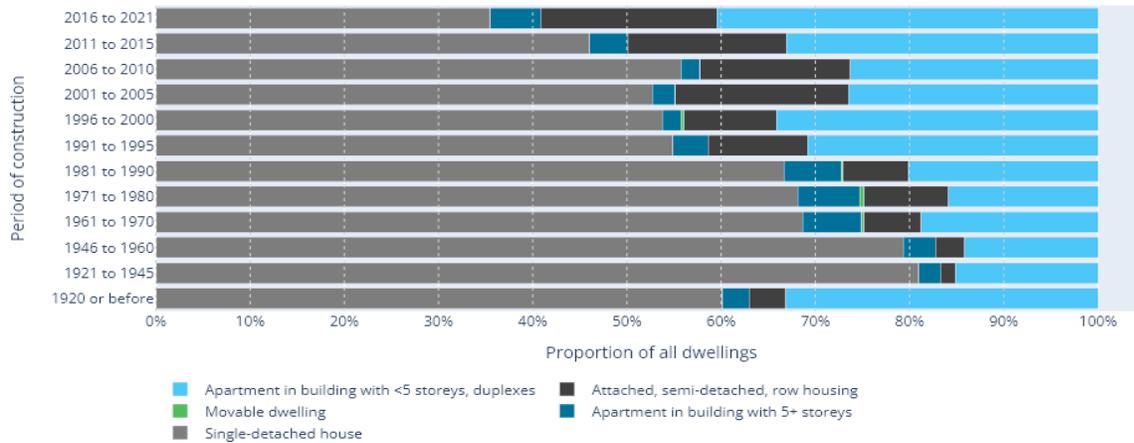


Figure 6: 2021 Housing stock by Dwelling Type, Period of Construction – Regina CY (CSD, SK).

Figure 7 and Table 45 (Appendix A, page 127) looks at the number of bedrooms by structural type of dwelling. It's noteworthy that single-family detached homes, which form the majority of dwellings, mostly have 3-or-more bedrooms (84%), which in this case means that the majority of all dwellings have 3-or-more bedrooms (62%). We will see below in Part 3: Future Housing Need in 2031 that our methodology of projecting future household growth shows that the majority of net new households only need a 1- or 2-bedroom home. Although there are good reasons why a household would want to have more bedrooms than they need, based on the current members of the household, we may conclude that more smaller units are needed to align with future household growth – especially when single-person households are far more likely to be in core housing need than larger households (Table 24, page 107).

In Regina, around 52% of homes with 2-or-fewer bedrooms are found in low-rise apartment buildings and duplexes and 27% are in single-detached homes. There are relatively few high-rise apartment units (5%) but most of those units have 2-or-fewer bedrooms.

2021 Housing stock by Number of Bedrooms, Dwelling Type - [Regina CY (CSD, SK)]

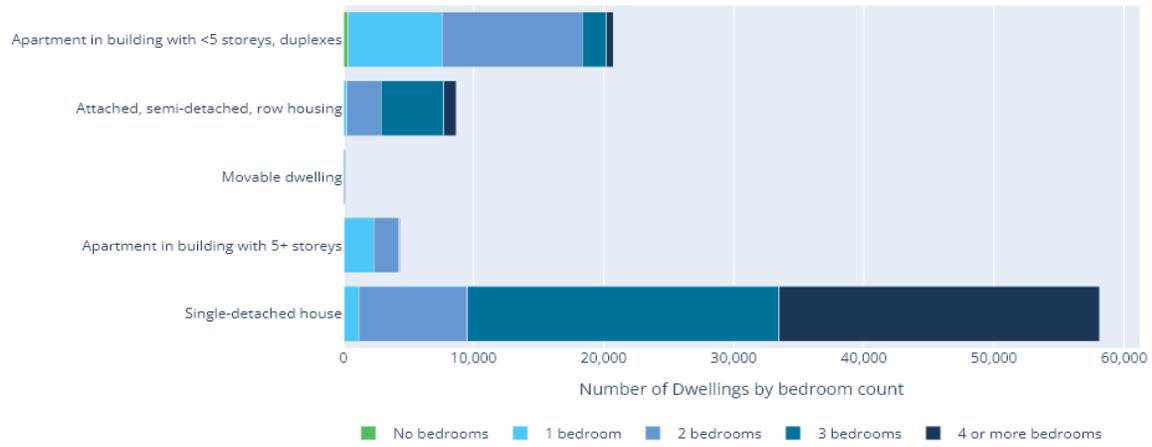


Figure 7: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Regina CY (CSD, SK).

## Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

### Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).<sup>6</sup> Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

**Households by Income – Regina CY (CSD, SK)**

	Census Year	2006	2016	2021	2006 to 2016 Change	2016 to 2021 Change
<i>Income Categories</i>	AMHI	\$54,400 (2005\$)	\$82,000 (2015\$)	\$88,000 (2020\$)		
Very Low	<20% of AMHI	3,590	3,535	2,440	-55 (-2%)	-1,095 (-31%)
Low	21-50%	12,230	15,160	15,635	2,930 (24%)	475 (3%)
Moderate	51-80%	13,250	15,400	17,500	2,150 (16%)	2,100 (14%)
Median	81-120%	14,810	17,905	20,000	3,095 (21%)	2,095 (12%)
High	>120%	30,800	35,345	36,115	4,545 (15%)	770 (2%)
<b>Total</b>		74,675	87,350	91,685	12,675 (17%)	4,335 (5%)

*Table 4: Change in number of households by income in 2006, 2016, and 2021 – Regina CY (CSD, SK).*

**Households by Income (% of Total) –  
Regina CY (CSD, SK)**

<sup>6</sup> Read more about our income categories in our HNA Methodology document on our website:

<https://hart.ubc.ca/housing-needs-assessment-tool/>

<i>Income Categories</i>	2006	2016	2021
Very Low	5%	4%	3%
Low	16%	17%	17%
Moderate	18%	18%	19%
Median	20%	20%	22%
High	41%	40%	39%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*Table 5: Change in share of households by income in 2006, 2016, and 2021 – Regina CY (CSD, SK).*

We saw in the Community Demographic Profile above that Regina's population grew strongly between 2011 and 2016, and we see that reflected in the growth of households in Table 4 above. Between 2006 and 2016, the number of private households grew by 17% over that 10 year period while only growing 5% over the subsequent 5 years.

When we look at the growth in household by what income category they fall into, we also see a difference between those two time periods. Between 2006 and 2016, Low income households (earning between 21-50% of median income) grew the most quickly at 24%. Median income households also grew above the community average at 21%, which actually represented a larger change in households than the higher growth in Low income since there were fewer Low income households in 2006 than Median (Median income added 3,095 HHs, Low income added 2,930 HHs). The clear outlier is the Very Low income category which had 2% fewer households in 2016 than 2006, well below the community growth of 17%.

Between 2016 and 2021, the number of Very Low income households declined significantly (-31%) but we also suspect that CERB benefits caused much of this income shift temporarily (more discussion on CERB above in Disclaimers section). Low income households also grew less than the community (2%) while Moderate and Median income categories grew 14% and 12% respectively.

An important takeaway of this is that, for all three census years we examine, around 20% of all households are earning 50% or less of the median household income. We will see below that most core housing need is among these households (Table 19, page 104).

## Households by Household Size

Households by Household Size – Regina CY (CSD, SK)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016- 2021
1 person	22,710	25,875	27,645	3,165 (14%)	1,770 (7%)
2 persons	25,195	29,135	30,325	3,940 (16%)	1,190 (4%)
3 persons	11,405	13,355	13,535	1,950 (17%)	180 (1%)
4 persons	10,175	11,930	12,380	1,755 (17%)	450 (4%)
5+ persons	5,190	7,060	7,805	1,870 (36%)	745 (11%)
<b>Total</b>	<b>74,675</b>	<b>87,350</b>	<b>91,685</b>	<b>12,675 (17%)</b>	<b>4,335 (5%)</b>

Table 6: Change in number of households by household size between 2006, 2016, and 2021 – Regina CY (CSD, SK).

Households by Household Size (% of Total) – Regina CY (CSD, SK)			
HH Size (# of persons)	2006	2016	2021
1 person	30%	30%	30%
2 persons	34%	33%	33%
3 persons	15%	15%	15%
4 persons	14%	14%	14%
5+ persons	7%	8%	9%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Table 7: Change in share of households by income in 2006, 2016, and 2021 – Regina CY (CSD, SK).

Table 6 looks at the changing sizes of households between 2006 and 2021. Between 2006 and 2016, as between 2016 and 2021, the fastest growing size of household was that with 5-or-more people. It was, and continues to have the fewest number of households, but it's 36% growth between 2006 and 2016 is more than twice as fast as the community. All other-sized households grew around or a bit below the community average, with 1-person households growing the slowest (14%). Many places in Canada see single-person households growing the fastest and 5+ person households the slowest, so this is an unusual result within the country.

The majority of 5+ person households in Regina were census family households without additional people (66% in both 2016 and 2021) where “census family” has a lengthy formal definition but essentially refers to people who are married, or living common-law with each other, with or without children.<sup>7</sup> The other major family types, as identified by the census, are census family households *with* additional people, multiple family households, and non-census family households – the later generally refers to roommates who have no direct familial connection. Between 2016 and 2021 there was a slight growth in the relative share of 5+ person-sized one-census-family households with additional people (17% in 2016 to 18% in 2021) and non-census family households (1.5% in 2016 to 2.0% in 2021). The increase in non-census family households (i.e. roommates) is large relative to the number of such households in 2016 (+48% from 2016 to 2021) but still represented a very small percentage of all households in Regina in 2021.

Households with 5-or-more people by Census Family Type - Regina CY (CSD, SK)				
Census Family Type	2016		2021	
	# of HHs	% of Total	# of HHs	# of HHs
One-census family households <i>without</i> additional person	4,685	66%	5,165	66%
One-census family households <i>with</i> additional persons	1,210	17%	1,370	18%
Multiple-census family household	1,065	15%	1,105	14%
Non-census family household	105	1%	155	2%
<b>Total</b>	<b>7,060</b>	<b>100%</b>	<b>7,805</b>	<b>100%</b>

Table 8: Households with 5-or-more people by Census Family Type, 2016 and 2021 – Regina CY (CSD, SK).

Examining 5+ person households within the priority populations that are discussed in greater detail below, we found some significant changes. The number of visible minority households (defined in Appendix D) with 5-or-more people increased 28% between 2016 and 2021 such that 52% of 5+ person households in 2021 were visible minority households. There was a 13% increase in refugee-claimant-led households with at least 5 people, but there were only 655 such households in 2021. The largest increase we found was among households where at least one of the household members had a physical activity limitation. There were 900 more of these households in 2021 than 2016, a 36% increase. These 2,520 households in 2021 represented almost a third of all 5+ person households (32%).

<sup>7</sup> Statistics Canada, Census family definition:

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=32746>. Accessed September 18, 2024.

Single-person households grew faster between 2016 and 2021, growing by 7% compared to the community's 5% growth. Still, 5+ person-sized households were the fastest growing category (11%), growing more than twice as fast as the community, representing 9% of all households in 2021.

## Multigenerational Households

The City of Regina requested an analysis of multigenerational households. Statistics Canada defines multigenerational households as representing households where there is at least one person who is both the grandparent of a person in the household and the parent of another person in the same household. They also represent all households where there is at least one person who is both the child of a person in the household and the grandchild of another person in the same household.

<b>Population Living in a Multigenerational Household – Regina CMA, SK</b>			
	<b>2011</b>	<b>2016</b>	<b>2021</b>
Total Population	207,965	232,825	244,945
Pop. living in a Multigenerational HH	7,905	9,645	11,150
% of HHs that are Multigenerational	1.00%	1.45%	1.12%

*Table 9: Population in a multigenerational home in 2011, 2016, and 2021, Regina census metropolitan region (CMA, SK). [Table: 98-10-0134-01](#).*

In the Regina census metropolitan area (CMA), only a small percentage of the population lives in a multigenerational home – 1.12% in 2021, down from 1.45% in 2016 (Table 9). In 2021, 27% of these people were children under the age of 15, and 13% were over the age of 65 (Table 10).

<b>Population Living in a Multigenerational Household, by age – Regina CMA, SK</b>			
<i>Age group</i>	<b>2016</b>	<b>2021</b>	<b>% of Total in 2021</b>
0 to 14 years	2,560	2,960	27%
15 to 24 years	1,475	1,400	13%
25 to 34 years	1,285	1,485	13%
35 to 44 years	1,150	1,430	13%
45 to 54 years	1,105	1,155	10%
55 to 64 years	1,060	1,280	11%
65 to 74 years	635	960	9%
75 to 84 years	270	360	3%
85 years and over	100	125	1%
<b>Total</b>	<b>9,645</b>	<b>11,150</b>	<b>100%</b>

*Table 10: Population in a multigenerational home by age group in 2016, and 2021, Regina census metropolitan region (CMA, SK). [Table: 98-10-0134-01](#).*

<b>2021 Multigenerational Households by Type of Dwelling – Regina CMA, SK</b>				
<i>Type of Dwelling</i>	<b>All HHs</b>	<b>% of Total</b>	<b>Multigenerational HHs</b>	<b>% of Total</b>
Single-detached house	65,495	65%	1,745	82%
Semi-detached house	2,715	3%	90	4%
Row house	6,195	6%	115	5%
Apartment or flat in a duplex	2,220	2%	55	3%
Apartment in low-rise building*	18,665	19%	100	5%
Apartment in a high-rise building**	4,390	4%	10	0%
Other single-attached house	45	0%	-	0%
Movable dwelling	490	0%	10	0%
<b>Total HHs</b>	<b>100,210</b>	<b>100%</b>	<b>2,120</b>	<b>100%</b>
<i>Total Population</i>	<i>244,945</i>	-	<i>11,150</i>	-
<i>People per Household</i>	<i>2.44</i>	-	<i>5.26</i>	-

Table 11: Population in a multigenerational home by age group in 2016, and 2021, Regina census metropolitan region (CMA, SK). [Table: 98-10-0138-01](#).

\*Low-rise buildings have fewer than 5 storeys. \*\*High-rise buildings have 5-or-more storeys.

There were 2,120 multigenerational households in 2021 (Table 11). 82% of these households live in single-family detached homes compared to 65% of all households. We can also see that multigenerational households are on average much larger than the average household in Regina, with 5.26 people per household compared to 2.44 people per household across the community.

A Statistics Canada data table from 2020 allows us to look at how multigenerational households compare to all households in terms of size of household (Table 12). Multigenerational households have at least 3 people by definition and based on the average household size in 2021 it's no surprise that the majority of these households have 5-or-more people.

We may not be able to directly assess multigenerational households for CHN, but that table from 2020 also allows us to assess how many households qualify as low income, which we will see below in Table 19 characterizes most households in CHN. 7.6% of multigenerational households in 2020 had a low-income before tax, which is about half of the rate of low income across all households (15.6%, Table 12).

<p><b>2020 Multigenerational Households by Household Size – Regina CMA, SK</b></p>
--

HH Size (# of persons)	All HHs	% of Total	Multigenerational HHs	% of Total
1 person	29,190	29%	-	0%
2 persons	33,605	34%	-	0%
3 persons	14,855	15%	235	11%
4 persons	14,035	14%	515	24%
5+ persons	8,525	9%	1,370	65%
Total HHs	100,210	100%	2,115	100%
% with low income before-tax*	15.6%	-	7.6%	-

Table 12: Multigenerational households by household size in 2020, and percentage in low income, Regina census metropolitan region (CMA, SK). [Table: 98-10-0105-01](#).

\* 'Low-income measure, before-tax (LIM-BT)' refers to a fixed percentage (50%) of median adjusted total income of private households. The household total income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases ([Source](#)).

## Households by Tenure, Subsidized Housing

Regina CY (CSD, SK)			
Census Year	2006	2016	2021
Owner HHs	51,095	59,290	61,080
Renter HHs	23,575	28,060	30,610
% Owner	68%	68%	67%
% Renter	32%	32%	33%

Table 13: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Regina CY (CSD, SK)

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

In Table 13 we see that Regina maintained a consistent split of owner and renter households between 2006 and 2021, with a slightly higher share of renters in 2021 than 2006 or 2016 (33% vs 32%). This split is very close to the Canadian average where 33.1% of households are renters.

Despite this lack of change, we see that far fewer renters were in subsidized housing in 2021 compared to 2016 (Table 14, 15% in 2021 and 20% in 2016). This report has not investigated what has contributed to this change but it is significant and would be worth reviewing once 2026 census data is released.

Regina CY (CSD, SK)		
Census Year	2016	2021
Renter HHs in Subsidized Housing (Examined for CHN)	5,570 (5,260)	4,570 (4,475)
Renter HHs not Subsidized (Examined for CHN)	22,495 (21,025)	26,035 (25,065)
<b>% Renters in Subsidized Housing</b>	<b>20%</b>	<b>15%</b>

Table 14: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Regina CY (CSD, SK).

## Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred. Table 15 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs").

Total HHs by Actual Shelter Cost – Regina CY (CSD, SK)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$82,000)	2021 (AMHI = \$88,000)	2016	2021	%Δ 2016-2021
Very Low	< \$410	< \$440	7,515	6,845	-9%
Low	\$411-\$1,025	\$441-\$1,100	30,340	32,765	8%
Moderate	\$1,026-\$1,640	\$1,101-\$1,760	29,075	30,480	5%
Median	\$1,641-\$2,460	\$1,761-\$2,640	16,010	16,725	4%
High	> \$2,460	> \$2,640	4,410	4,870	10%
<b>Total</b>			<b>87,350</b>	<b>91,685</b>	<b>5%</b>

Table 15: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Regina CY (CSD, SK).

Looking at Table 15 we can see that there were approximately 9% fewer households paying a shelter cost that would be affordable to a Very Low income household. On the other end, there was a marked increase (10%) in the number of households paying a shelter cost that would only be affordable to High income households.

This will be a trend to watch, but we cannot draw too broad a conclusion based on this information. Certainly, there are more households paying a Very Low shelter cost than there are Very Low income households, and much fewer households paying a High shelter cost than High income households, but we cannot say what the incomes are of those households paying a Very Low shelter cost.

One way to address this gap is to look at the median income for owner and renter households depending on their monthly shelter cost. Table 16 shows that most (82%) of the households with the lowest shelter costs, less than \$750/m, are owner households. The median owner household paying less than \$500/m is earning \$61k/yr, which means they can afford a shelter cost of up to \$1530/m. Likewise, the median

owner household with a shelter cost between \$500-749/m has an income of \$88k/yr and can afford a shelter cost of \$2,200/m.

By contrast, renter households paying these low shelter costs have a much lower income: the median renter household that was pay under \$500/m earned \$35k/yr and was therefore able to afford up to \$880/m. The median renter household that was paying between \$500-749/m earned even less, \$25k/yr, and able to afford a shelter cost of only \$630/m.

<b>Regina (Census Metropolitan Area, SK) – 2021</b>				
	Owner		Renter	
<b>Monthly Shelter Cost</b>	# of HHs	Median Income (\$/yr)	# of HHs	Median Income (\$/yr)
<b>All HHs</b>	<b>68,310</b>	<b>111,000</b>	<b>31,515</b>	<b>55,200</b>
Less than \$500	4,635	61,200	1,245	35,200
\$500 to \$749	14,245	88,000	2,820	25,200
\$750 to \$999	7,020	102,000	6,970	42,800
\$1,000 to \$1,249	4,610	87,000	7,535	54,800
\$1,250 to \$1,499	5,775	93,000	6,270	69,000
\$1,500 to \$1,999	14,140	115,000	4,855	85,000
\$2,000 to \$2,499	9,600	143,000	1,090	106,000
\$2,500 to \$2,999	4,595	168,000	225	76,500
\$3,000 and over	3,695	202,000	505	54,800

Table 16: Median household income by actual shelter cost and tenure – Regina CMA, 2021. Source: Statistics Canada

[Table: 98-10-0253-01](#)

## Part 2: Existing Housing Need in 2021

This section will explore core housing need (CHN). CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

*Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.*

Note on Private Households vs Households Examined for Core Housing Need

Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 17 below for example, Regina had about 2,500 private households that were not examined for CHN in 2016.

	<b>Regina CY (CSD, SK)</b>	
Census Year	2016	2021
<b>Total – Private HHs</b>	87,350	91,685
<b>HHs Examined for CHN</b>	84,875	90,140
<b>HHs in CHN</b>	11,930	9,285
<b>% of HHs in CHN</b>	14%	10%

*Table 17: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Regina CY (CSD, SK)*

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in CHN regardless of their housing circumstances. Attending school is considered a transitional phase by CMHC and low incomes earned by student households are viewed as being a temporary condition.

## Core Housing Need by Income/Affordability

Core housing need is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN need. In Regina, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 18 shows the number of households in CHN and how many are paying an unaffordable shelter cost: 89% of households in CHN have an unaffordable shelter. Some households are also living in a dwelling in need of repair (inadequate), or have too few bedrooms for the household members (unsuitable), or all three.

2021 Households by Income – Regina CY (CSD, SK)					
<i>Income</i>	HHs in CHN	HHs in CHN - Affordability only	HHs in CHN - Affordability and Suitability*	HHs in CHN - Affordability and Adequacy**	HHs in CHN - Affordability, Suitability and Adequacy
Very Low	980	820	-	115	-
Low	6,680	5,410	310	500	25
Moderate	1,560	725	165	95	20
Median	70	-	-	-	-
High	-	-	-	-	-
Total	9,285	6,960	510	710	50

*Table 18: Private households, households examined for core housing need, households in core housing need, and households in core housing need for affordability only, in 2021 – Regina CY (CSD, SK).*

*\*Core Housing Need defines a dwelling as Unsuitable when there are not enough bedrooms for the size and make-up of resident households according to the National Occupancy Standards.*

*\*\*Core Housing Need defines Adequacy as a dwelling in need of major repairs, like defective plumbing or wiring.*

Overall, we see in Table 20 and Table 19 that CHN decreased between 2016 and 2021 in both Regina and the region of Division No. 6. This decrease was seen across Canada and was likely only a temporary decrease caused by CERB payments to lower income households in 2020 that provided enough income to make their shelter costs affordable as far as CHN is concerned. With that in mind we expect that the rates of CHN in 2016 are closer to reality than those of 2021, but we will need to wait for data from the 2026 census to be confident of that.

The rate of CHN is greatest among Very Low income households – 77% of Regina's Very Low income households were in CHN in 2021, down from 86% in 2016. Yet, Very Low income households represent only a small fraction of all households (2.7% in 2021; see Table 4) so there are far more Low income

households in CHN: in 2021, 6,680 Low income households were in CHN, representing 72% of all households in CHN in Regina.

9% of Moderate income households were in CHN in 2021, which is relatively high for Canada but not unusual for a large city. Likewise, there are a handful of Median income households in CHN – 70 in 2021, down from 335 in 2016. For Median income households, the housing need is predominately related to overcrowding: in 2016, 195 of the 335 households in CHN were below the suitability standard only, with another 60 below suitability and another standard. These households probably have a Median-level income due to having many people working to generate income but living together to save on shelter costs.

<b>Core Housing Need by Income/Affordability – Regina CY (CSD, SK)</b>				
	2016		2021	
<i>Income</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
Very Low	1,285	86%	980	77%
Low	8,220	56%	6,680	44%
Moderate	2,095	14%	1,560	9%
Median	335	2%	70	0%
High	0	0%	0	0%
<b>Total</b>	<b>11,930</b>	<b>14%</b>	<b>9,285</b>	<b>10%</b>

*Table 19: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Regina CY (CSD, SK).*

<b>Core Housing Need by Income/Affordability - Division No.6 (CD, SK)</b>				
	2016		2021	
<i>Income</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
Very Low	1,535	83%	1,245	76%
Low	9,025	53%	7,540	41%
Moderate	2,495	14%	1,765	9%
Median	485	2%	30	0%
High	0	0%	0	0%
<b>Total</b>	<b>13,550</b>	<b>14%</b>	<b>10,575</b>	<b>10%</b>

*Table 20: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Division No.6 (CD, SK).*

Regina represents the vast majority of households in the region as represented by Division No. 6 (85%), so the trends that apply to Regina also apply to the region.

Most of Regina's neighboring towns have very low levels of CHN. In 2016, all had rates of CHN under 5% except Pilot Butte which had 7%. And in 2021, only the rural municipality of Sherwood was above 5% with 9% of households in CHN.

<b>Number of Households in Neighboring Towns (2006, 2016, 2021)</b>			
<i>Neighboring towns</i>	<b>2006</b>	<b>2016</b>	<b>2021</b>
Sherwood No. 159 RM (CSD, SK)	270	255	235
Grand Coulee T (CSD, SK)	130	200	200
Edenwold No. 158 RM (CSD, SK)	1025	1380	1365
White City T (CSD, SK)	355	1000	1175
Pilot Butte T (CSD, SK)	620	760	965
Balgonie T (CSD, SK)	460	605	620

Table 21: Number of Households in Neighboring Towns (2006, 2016, 2021) - Sherwood No. 159 RM (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

<b>2016 Core Housing Need by Income/Affordability – CSDs</b>												
	Sherwood No. 159 RM (CSD, SK)		Grand Coulee T (CSD, SK)		Edenwold No. 158 RM (CSD, SK)		White City T (CSD, SK)		Pilot Butte T (CSD, SK)		Balgonie T (CSD, SK)	
<i>Income</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
Very Low	0	0%	0	0%	0	0%	0	0%	20	80%	0	0%
Low	0	0%	0	0%	15	9%	25	22%	30	26%	20	19%
Moderate	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	0	0%	0	0%	25	2%	25	3%	50	7%	25	4%

Table 22: Households in core housing need, and the rate of core housing need, by income in 2016 – Pense T (CSD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021 Core Housing Need by Income/Affordability – CSDs												
	Sherwood No. 159 RM (CSD, SK)		Grand Coulee T (CSD, SK)		Edenwold No. 158 RM (CSD, SK)		White City T (CSD, SK)		Pilot Butte T (CSD, SK)		Balgonie T (CSD, SK)	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	0	0%	0	0%	35	70%	0	0%	0	0%	0	0%
Low	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Moderate	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	20	9%	0	0%	45	3%	20	2%	30	3%	20	3%

*Table 23: Households in core housing need, and the rate of core housing need, by income in 2021 – Pense T (CSD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).*

## Core Housing Need by Household Size

In Regina, 1 person-sized households were far more likely to be in CHN than larger households in 2021: 18% of single-person households were in CHN, while the next highest rate of CHN was 9% among 3 person and 5-or-more person households. This represents a major decrease in CHN among 5-or-more person-sized households compared to 2016 when 21% of 5+ person households were in CHN, on par with single-person households.

Single-person households represented 51% of all households in CHN in 2021 in Regina. 2-person households form the largest of the five household size categories (Table 6), but these households had the lowest rate of CHN in both 2016 and 2021 and therefore have much fewer households in CHN than single-person households.

<b>Core Housing Need by Household Size – Regina CY (CSD, SK)</b>				
	2016		2021	
<i>HH Size</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
1 p.	5,220	21%	4,725	18%
2 p.	2,585	9%	1,780	6%
3 p.	1,575	12%	1,270	9%
4 p.	1,140	10%	770	6%
5+ p.	1,420	21%	735	9%
<b>Total</b>	<b>11,930</b>	<b>14%</b>	<b>9,285</b>	<b>10%</b>

Table 24: HHs in CHN, and the rate of CHN, by household size, in 2016 and 2021 – Regina CY (CSD, SK).

<b>Core Housing Need by Household Size - Division No.6 (CD, SK)</b>				
	2016		2021	
<i>HH Size</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
1 p.	6,020	22%	5,480	18%
2 p.	2,940	8%	2,075	6%
3 p.	1,760	12%	1,385	9%
4 p.	1,275	9%	850	6%
5+ p.	1,555	19%	790	9%
<b>Total</b>	<b>13,550</b>	<b>14%</b>	<b>10,575</b>	<b>10%</b>

Table 25: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Division No.6 (CD, SK).

## Core Housing Need by Family Type

To seek further insights into CHN by household size, we may further disaggregate CHN by the family type of the household (Table 26). Generally, single-parent households have much higher rates of CHN regardless of the size of household. Within 2 person households, we can see that couples without children have a much lower rate of CHN than single-parents and roommates (2% vs 19% and 8% respectively in 2021). Among households with multiple families, CHN was dramatically lower in 2021 than 2016 (2% vs 13%) although the total number of such households dropped only slightly (1,470 in 2016 & 1,415).

Core Housing Need by Family Type and Household Size – Regina CY (CSD, SK)												
2016												
HH Size	All HHs		1 p.		2 p.		3 p.		4 p.		5+ p.	
Family Type	HHs in CHN	% in CHN										
Single-person	5,220	21%	5,220	21%	-	-	-	-	-	-	-	-
Couple <i>without</i> children*	1,025	2%	-	-	965	5%	30	4%	15	12%	15	19%
Couples <i>with</i> children*	1,875	7%	-	-	-	-	500	6%	550	6%	825	17%
Single-parent*	3,095	34%	-	-	1,160	27%	985	34%	515	44%	430	61%
Multiple families	190	13%	-	-	-	-	-	-	40	10%	150	14%
Roommates	530	12%	-	-	455	13%	55	8%	15	7%	0	0%
2021												
HH Size	All HHs		1 p.		2 p.		3 p.		4 p.		5+ p.	
Family Type	HHs in CHN	% in CHN										
Single-person	4,725	18%	4,725	18%	-	-	-	-	-	-	-	-
Couple <i>without</i> children*	585	3%	-	-	540	2%	25	3%	0	0%	0	0%
Couples <i>with</i> children*	1,215	5%	-	-	-	-	390	4%	390	4%	425	7%
Single-parent*	2,370	24%	-	-	945	19%	820	26%	340	28%	260	35%
Multiple families	30	2%	-	-	-	-	-	-	0	0%	20	2%
Roommates	370	8%	-	-	300	8%	35	5%	20	8%	0	0%

Table 26: Households in core housing need, and the rate of core housing need, by family type and household size in 2016 & 2021 – Regina (CSD, SK). \*Note that the categories 1) couples without children, 2) couples with children, and 3) single-parent families each include those households with, and without, additional persons. "Roommates" represents the census category "Non-census family households with two-or-more persons."

## Core Housing Need by Tenure

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true of Regina. We saw that CHN is driven by unaffordability (Table 18), and renters tend to have a much lower median income (Table 16). In 2021, renters were almost 6x more likely to be in CHN than owners (23% vs 4%, Table 27). So, although there are twice as many owner households than renter, there are around three times as many renter households in CHN than owner households in CHN.

There is no significant difference in the rate of CHN among owners with or without mortgages, but there were differences in the *type* of CHN experienced by these households. Among those owners with a mortgage who were in CHN, they were relatively more likely to be in CHN for affordability, while owners without a mortgage were relatively more likely to be in CHN for adequacy (home needs major repairs).

Specifically, in 2021, 24% of those owners without a mortgage in CHN lived in an inadequate home compared to 2% of those owners with a mortgage in CHN (Table 28). 78% of owners with a mortgage in CHN were in CHN due to affordability only compared to 62% of those owners without a mortgage in CHN. There were also a fair number of owners in CHN for more than one type of CHN, most (74%) of which were for both affordability and adequacy.

Among renters, those receiving a subsidy for housing are much more likely to be in CHN: 42% compared to 20% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households so, again, income is likely the root of this discrepancy.

<b>Core Housing Need by Tenure – Regina CY (CSD, SK)</b>				
	2016		2021	
<i>Tenure</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
Owner	3,035	5%	2,475	4%
With mortgage	2,020	6%	1,520	4%
Without mortgage	1,015	5%	955	4%
Renter	8,895	34%	6,815	23%
Subsidized	3,330	63%	1,865	42%
Not subsidized	5,565	26%	4,950	20%
<b>Total</b>	<b>11,930</b>	<b>14%</b>	<b>9,285</b>	<b>10%</b>

*Table 27: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Regina CY (CSD, SK). Note, categories may not match totals due to random rounding in data.*

<b>2021 Type of Core Housing Need among Owners – Regina CY (CSD, SK)</b>
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Type of CHN	Owners with a mortgage		Owners without a mortgage	
	# of HHs	% of Total	# of HHs	% of Total
Affordability only	1,185	78%	590	62%
Adequacy only	35	2%	230	24%
Suitability only	40	3%	35	4%
Multiple	260	17%	105	11%
<b>Total</b>	<b>1,520</b>	<b>100%</b>	<b>955</b>	<b>100%</b>

Table 28: Owners households, with and without a mortgage, in core housing need, and the rate of core housing need, by type of core housing need in 2021 – Regina CY (CSD, SK).

Core Housing Need by Tenure - Division No.6 (CD, SK)				
Tenure	2016		2021	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	4,030	6%	3,285	4%
With mortgage	2,660	6%	2,035	4%
Without mortgage	1,370	5%	1,245	4%
Renter	9,520	34%	7,290	23%
Subsidized	3,580	63%	2,010	41%
Not subsidized	5,940	27%	5,280	20%
<b>Total</b>	<b>13,550</b>	<b>14%</b>	<b>10,575</b>	<b>10%</b>

Table 29: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Division No.6 (CD, SK). Note, categories may not match totals due to random rounding in data.

## Core Housing Need by Age

2021 Core Housing Need by Age – Regina CMA, SK					
Age of PHM	HHs Examined for CHN	HHs in CHN	% in CHN	All HHs - % of HHs who rent	HHs in CHN - % of HHs who rent
18 to 24 years	3,390	520	15%	85%	93%
25 to 54 years	48,685	4,850	10%	37%	78%
55 to 64 years	16,215	1,420	9%	22%	64%
65 years and over	21,835	2,495	11%	25%	66%
<b>Total</b>	<b>90,135</b>	<b>9,290</b>	<b>10%</b>	<b>33%</b>	<b>73%</b>

Table 30: Core housing need by age of primary household maintainer in 2021, Regina Census Metropolitan Area (CMA, SK). [Table: 98-10-0624-01](#).

The City of Regina had requested an analysis of CHN by age. The data that is available, to the author's knowledge, isn't as disaggregated as one would like, only covers census year 2021, and only for the census metropolitan area of Regina rather than the census subdivision, but it has been presented here as it still contains some useful information.

Among the four age groups by primary household maintainer where CHN is disaggregated – 18-24 years old, 25-54 years old, 55-64 years old, and 65+ years old – the rate of CHN is greatest among the 18-24 age group with 15% of households in CHN. This is likely related to the fact that a far higher proportion of these households rent their dwelling (85% compared to 33% for the community) as we saw above (Table 27) that CHN among renters is much greater than among owners.

The other three groups are very close to the community average of 10%, with CHN a bit higher among the 65+ age group. We can also see from Table 32 below that CHN among households led by someone over the age of 85 (for the Regina CSD) is decidedly higher at 19%, so it appears that, in 2021 at least, CHN tends to increase with age starting around retirement age.

In Table 31 we can see that households led by people of all ages are mostly in CHN due to affordability. Adequacy (needing major repairs) is high among households led by someone of working age and seniors (14%), but declines to 8% among households led by someone age 85 or older. On the other hand, suitability (overcrowding) is almost exclusively a problem among people under the age of 65 – 20% of working age-led households and 14% of youth-led households in CHN experienced overcrowding in 2021.

<b>2021 Households in CHN by Type of Housing Need and Age of PHM –</b>
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<b>Regina CY (CSD, SK)</b>				
<i>Type of CHN (incl. HHs with multiple needs)</i>	<b>PHM under 25</b>	<b>PHM age 25-64</b>	<b>PHM age 65+</b>	<b>PHM age 85+</b>
Affordability	88%	87%	91%	94%
Adequacy	4%	14%	14%	8%
Suitability	15%	20%	1%	0%

*Table 31: Percent of households in core housing need, and the rate of core housing need, by age of primary household maintainer and type of core housing need in 2021 – Regina CY (CSD, SK). Note that some households experience more than one type of housing need so the percentages will add up to more than 100%.*

## Core Housing Need by Priority Populations

*Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.*

A description of each population is provided in Appendix D:

*Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.*

Core Housing Need by Priority Populations – Regina CY (CSD, SK)				
	2016		2021	
<i>Priority Populations</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
HH with physical activity limitation	3,295	13%	2,310	9%
HH with cognitive, mental, or addictions activity limitation	1,735	14%	1,460	9%
Indigenous HH	2,865	33%	2,215	21%
Visible minority HH	2,265	18%	1,850	10%
Woman-led	6,890	20%	5,225	13%
Black-led HH	385	22%	290	11%
New migrant-led HH	1,005	23%	625	15%
Refugee claimant-led HH	525	33%	380	19%
Single mother-led HH	2,700	39%	1,870	25%
HH head under 24	715	22%	520	15%
HH head over 65	3,210	17%	2,495	11%
HH head over 85	710	28%	565	19%
<b>Community (all HHs)</b>	<b>11,930</b>	<b>14%</b>	<b>9,285</b>	<b>10%</b>

*Table 32: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Regina CY (CSD, SK).*

In both 2016 and 2021, single-mother-led households experienced the highest rate of CHN: 39% in 2016 and 25% in 2021. Single-mothers experience a high rate of CHN across Canada, presumably since they most often only have one source of income but need to provide bedrooms for themselves and their children.

Indigenous households (defined as at least 50% of household members identifying as Indigenous) and refugee-claimant-led households also experience high rates of core housing need. In 2021, both groups had around 1-in-5 households in CHN, although there are many more Indigenous households than refugee-claimants.

Households led by someone over the age of 85 also saw high rates of CHN: 28% in 2016 and 19% in 2021, representing 710 and 565 households respectively.

<b>Core Housing Need by Priority Populations - Division No.6 (CD, SK)</b>				
	2016		2021	
<i>Priority Populations</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
HH with physical activity limitation	3,755	13%	2,630	9%
HH with cognitive, mental, or addictions activity limitation	2,005	14%	1,655	8%
Indigenous HH	3,120	31%	2,425	20%
Visible minority HH	2,315	17%	1,870	10%
Woman-led	7,765	20%	5,885	13%
Black-led HH	385	22%	290	10%
New migrant-led HH	1,020	23%	630	15%
Refugee claimant-led HH	525	33%	385	19%
Single mother-led HH	2,930	38%	2,025	24%
HH head under 24	775	22%	575	15%
HH head over 65	3,785	17%	2,925	11%
HH head over 85	820	28%	680	20%
Community (all HHs)	13,550	14%	10,575	10%

*Table 33: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 - Division No.6 (CD, SK).*

## Part 3: Future Housing Need in 2031

### Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021. HART did not order data from the 2011 census due to data quality concerns.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we use the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

### Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type.

Performing this split on small communities may result in values being suppressed, and the estimate

being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

#### How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the City of Regina in terms of both affordability and number of bedrooms. HART's methodology will identify the expected split of future households in terms of affordability and bedroom needs and apply those splits to the more rigorous household growth forecasts prepared by Watson & Associates Economists Ltd. for the City. Below we will present those forecasts for years 2031, 2041, and 2051.

## Results

The tables below are organized as follows:

- a) Forecast relative split of housing demand by affordability and unit size (HART methodology),
- b) Watson & Co. population and household forecasts (2026-2051),
- c) Future housing need in 2031, 2041, and 2051,
  - Approximately equal to Table (a) multiplied by the number of households in Table (b) for each of the three years.
- d) New units needed between 2021 and 2031, 2041, and 2051,
  - Table (c) for 2031, 2041, and 2051 less Table (e).
- e) Number of Households in 2021 (for comparison), and
- f) Number of Households in CHN in 2021 (for comparison).

#### Discussion of results

HART's methodology estimates that 53% of future households will need a 1-bedroom home (Table 35). This need is based on household types as reported in the census, which, when combined with the size of household, allows us to estimate the minimum number of bedrooms needed in order for a given household to be housed suitably per the National Occupancy Standards. Around 28% of these will need to be affordable to households earning less than 50% of the median household income (where 28% =  $(1.3\% + 13.7\%) / 53.1\%$ ).

This methodology says that 2% of all households will need their shelter cost to be affordable to Very Low income households, but this is very likely an underestimate affected by the unusually low number of Very Low income households in 2021 – combining Very Low and Low income household forecasts is one way to mitigate this effect.

Combining those categories gives us the following change in housing need for households earning under 50% of median (Table 34).

Future Housing Need among Households earning under 50% of median					
Year	Very Low income HHs	Low income HHs	Very Low + Low income HHs	10-year net change	10-year % change
2021 (estimate)	2,450	15,630	18,080	<i>n/a</i>	<i>n/a</i>
2031 (forecast)	2,173	18,712	20,885	2,805	16%
2041 (forecast)	2,601	22,397	24,998	4,113	20%
2051 (forecast)	3,052	26,281	29,334	4,335	17%

*Table 34: Change in housing need among Very Low and Low income households 2021-2051. Regina CY (CSD, SK).*

We forecast that an additional 2,805 households earning under 50% of median will form between 2021 and 2031, a growth of 16%. These households could afford a maximum shelter cost of \$1,100/m in 2021 (Table 53). We saw in Table 15 that there were almost 40,000 households paying a shelter cost equal to or less than this, but Table 16 also showed that the majority of those low shelter costs were owners characterized by relatively high incomes who are not likely to be in CHN. The challenge is to build an additional 2,805 units – mostly 1- or 2-bedroom – that are affordable to the households who need it.

a) HART forecast future split of housing demand by affordability and unit size based on trend between 2006 and 2021:

Forecast split of housing demand by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1.3%	13.7%	12.2%	12.1%	13.8%	53.1%
2	0.4%	2.4%	3.6%	4.6%	8.4%	19.3%
3	0.2%	1.1%	1.8%	3.4%	10.9%	17.3%
4	0.2%	0.4%	1.3%	1.7%	4.5%	8.0%
5+	0.0%	0.1%	0.4%	0.5%	1.3%	2.3%
<b>Total</b>	2.0%	17.6%	19.2%	22.3%	38.8%	100.0%

Table 35: Projected split of housing demand by affordability and unit size by income (affordability) and unit size (number of bedrooms) – Regina CY (CSD, SK).

b) Watson & Co. forecast population and number of households 2026-2051:

Watson & Co. population and household forecasts (2026-2051)			
Year	Population incl. census undercount	Total Households	Persons per Unit (i.e. Average Household Size)
Mid-2026	248,800	98,200	2.534
Mid-2031	267,800	106,080	2.525
Mid-2036	290,900	115,930	2.509
Mid-2041	317,400	126,970	2.5
Mid-2046	344,300	138,280	2.49
Mid-2051	369,600	148,990	2.481

Table 36: Watson & Co. estimates of population and households, 2026-2051, Regina CY (CSD, SK). Prepared for the City of Regina.

c) HART forecasted future housing demand by affordability and unit size based on trend between 2006 and 2021 applied to Watson & Co. household forecasts for 2031, 2041, and 2051:

2031 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,428	14,488	12,958	12,856	14,590	56,320
2	408	2,551	3,775	4,897	8,877	20,508
3	173	1,122	1,939	3,571	11,529	18,335
4	163	408	1,326	1,837	4,795	8,530
5+	0	143	408	510	1,326	2,387
<b>Total</b>	2,173	18,712	20,406	23,671	41,118	106,080
2041 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,710	17,341	15,509	15,387	17,463	67,411
2	488	3,053	4,519	5,862	10,625	24,546
3	208	1,343	2,320	4,274	13,800	21,945
4	195	488	1,588	2,198	5,740	10,209
5+	0	171	488	611	1,588	2,858
<b>Total</b>	2,601	22,397	24,424	28,332	49,215	126,970
2051 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	2,006	20,349	18,199	18,056	20,492	79,102
2	573	3,583	5,302	6,878	12,467	28,803
3	244	1,576	2,723	5,016	16,193	25,751
4	229	573	1,863	2,579	6,735	11,980
5+	0	201	573	717	1,863	3,353
<b>Total</b>	3,052	26,281	28,660	33,246	57,750	148,990

Table 37: Housing need by affordability and unit size for 2031, 2041, and 2051 based on Watson & Co. household forecasts and HART affordability and unit size splits. Regina CY (CSD, SK).

d) New units needed by affordability and unit between 2021 and 2031, 2041, and 2051:

2031 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	-442	2,258	1,748	1,786	1,630	6,980
2	48	481	475	727	987	2,718
3	23	212	269	681	1,359	2,545
4	93	78	316	377	825	1,690
5+	0	53	98	100	206	457
<b>Total</b>	<b>-277</b>	<b>3,082</b>	<b>2,906</b>	<b>3,671</b>	<b>5,008</b>	<b>14,390</b>
2041 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	-160	5,111	4,299	4,317	4,503	18,071
2	128	983	1,219	1,692	2,735	6,756
3	58	433	650	1,384	3,630	6,155
4	125	158	578	738	1,770	3,369
5+	0	81	178	201	468	928
<b>Total</b>	<b>151</b>	<b>6,767</b>	<b>6,924</b>	<b>8,332</b>	<b>13,105</b>	<b>35,280</b>
2051 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	136	8,119	6,989	6,986	7,532	29,762
2	213	1,513	2,002	2,708	4,577	11,013
3	94	666	1,053	2,126	6,023	9,961
4	159	243	853	1,119	2,765	5,140
5+	0	111	263	307	743	1,423
<b>Total</b>	<b>602</b>	<b>10,651</b>	<b>11,160</b>	<b>13,246</b>	<b>21,640</b>	<b>57,300</b>

Table 38: New units needed by affordability and unit size between 2021 and 2031, 2041, and 2051, Regina CY (CSD, SK).

e) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Regina CY (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,870	12,230	11,210	11,070	12,960	49,340
2	360	2,070	3,300	4,170	7,890	17,790
3	150	910	1,670	2,890	10,170	15,790
4	70	330	1,010	1,460	3,970	6,840
5+	0	90	310	410	1,120	1,930
<b>Total</b>	2,450	15,630	17,500	20,000	36,110	91,690

*Table 39: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) - Division No.6 (CD, SK). Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.*

**f) Existing Core Housing Need by need in terms of Unit Size & Affordability**

2021 Households in CHN – Regina CY (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	840	4,420	0	0	0	5,260
2	110	1,280	265	0	0	1,655
3	30	670	580	0	0	1,280
4	0	225	510	35	0	770
5+	0	85	195	25	0	305
<b>Total</b>	980	6,680	1,550	60	0	9,270

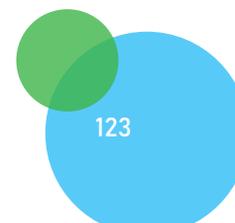
*Table 40: Actual number of households in core housing need in 2021, by income and number of bedrooms – Regina CY (CSD, SK). Note that estimating the needs of households by unit size may result in a different grand total than actual households in CHN in 2021.*

## Appendix A: Full data tables

### Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	31,560	33,540	39,675	42,655
15 to 24 years	28,225	27,885	27,320	27,860
25 to 34 years	24,710	29,695	35,250	32,985
35 to 44 years	25,175	24,435	29,410	34,115
45 to 54 years	27,370	28,965	27,415	26,225
55 to 64 years	18,010	22,715	26,295	27,370
65 to 74 years	11,715	12,655	15,750	19,980
75 to 84 years	8,870	9,015	9,300	10,050
85+ years	3,610	4,195	4,695	5,150
<b>Total</b>	<b>179,245</b>	<b>193,100</b>	<b>215,105</b>	<b>226,405</b>

Table 41: Population by age group for census years 2006, 2011, 2016, and 2021. Regina CY (CSD, SK).



Population, households, and headship rate (2006, 2021)

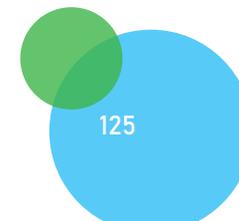
Year	2006						2021					
	Division No.6 (CD, SK)			Regina CY (CSD, SK)			Division No.6 (CD, SK)			Regina CY (CSD, SK)		
Count Type	HHs	Population	Headship Rate	HHs	Population	Headship Rate	HHs	Population	Headship Rate	HHs	Population	Headship Rate
15 to 24 years	5,180	33,545	15.4%	4,780	28,225	16.9%	4,160	33,095	12.6%	3,770	27,860	13.5%
25 to 34 years	14,170	28,545	49.6%	12,375	24,710	50.1%	17,715	38,285	46.3%	15,385	32,985	46.6%
35 to 44 years	17,180	30,920	55.6%	14,210	25,175	56.4%	22,455	40,765	55.1%	19,035	34,115	55.8%
45 to 54 years	20,200	34,380	58.8%	16,405	27,370	59.9%	18,555	32,235	57.6%	15,265	26,225	58.2%
55 to 64 years	14,115	23,045	61.2%	11,215	18,010	62.3%	20,890	34,970	59.7%	16,545	27,370	60.4%
65 to 74 years	9,385	14,875	63.1%	7,470	11,715	63.8%	15,810	25,985	60.8%	12,405	19,980	62.1%
75 to 84 years	7,650	11,100	68.9%	6,150	8,870	69.3%	8,260	12,480	66.2%	6,640	10,050	66.1%
85+ years	2,620	4,030	65.0%	2,200	3,315	66.4%	3,625	6,030	60.1%	3,085	5,150	59.9%
<b>Total</b>	<b>90,500</b>	<b>220,685</b>	<b>41.0%</b>	<b>74,800</b>	<b>179,245</b>	<b>41.7%</b>	<b>111,465</b>	<b>276,560</b>	<b>40.3%</b>	<b>92,125</b>	<b>226,405</b>	<b>46.6%</b>

Table 42: Households, population, and headship rate by age group, 2006 and 2021, for Division No. 6 (CD, SK) and Regina CY (CSD, SK).

## Number of Constructions from 1920 to 2021

Regina CY (CSD, SK)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	2,465	3,885	11,925	13,330	18,520	11,435	2,815	3,010	3,960	5,265	9,040	6,475
Cumulative Percentage	3%	7%	20%	34%	54%	67%	70%	73%	77%	83%	93%	100%

*Table 43: Number of dwellings by period of construction, and cumulative percentage, as of 2021, for Division No. 6 (CD, SK) and Regina CY (CSD, SK).*



## Dwellings by structural type by year of construction

Regina CY (CSD, SK)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construction Period
Apartment in building with 5+ storeys	70	90	405	835	1,220	690	105	60	95	105	365	345	4,390
Movable dwelling	0	0	0	35	90	25	0	10	0	0	0	0	190
Single-detached house	1,480	3,155	9,460	9,155	12,615	7,620	1,540	1,615	2,090	2,930	4,160	2,300	58,120
Attached, semi-detached, row housing	95	60	370	810	1,655	790	295	295	730	840	1,520	1,210	8,660
Apartment in building with <5 storeys, duplexes	815	590	1,690	2,505	2,940	2,300	865	1,025	1,050	1,380	2,990	2,620	20,770
<b>Total by Structural Type</b>	<b>2,465</b>	<b>3,885</b>	<b>11,925</b>	<b>13,330</b>	<b>18,520</b>	<b>11,435</b>	<b>2,815</b>	<b>3,010</b>	<b>3,960</b>	<b>5,265</b>	<b>9,040</b>	<b>6,475</b>	<b>92,130</b>

Table 44: Dwellings by period of construction and building type, as of 2021, for Regina CY (CSD, SK).

## Dwellings by structural type and number of bedrooms

<i>Regina CY (CSD, SK)</i>	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	<b>Total</b>
Single-detached house	65	1,100	8,365	23,960	24,640	<b>58,130</b>
Apartment in building with 5+ storeys	50	2,265	1,940	120	20	<b>4,395</b>
Movable dwelling	0	25	85	75	10	<b>195</b>
Attached, semi-detached, row housing	20	240	2,630	4,840	910	<b>8,640</b>
Apartment in building with <5 storeys, duplexes	365	7,185	10,780	1,900	520	<b>20,750</b>

*Table 45: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".*

Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)	
Community	Division No.6 (CD, SK)
AMHI	\$83,000
Very Low	< \$16,600
Low	\$16,601-\$41,500
Moderate	\$41,501-\$66,400
Median	\$66,401-\$99,600
High	> \$99,600

Table 46: Annual household income ranges for HART income categories, 2016 – Division No.6 (CD, SK).

2016 – Income (table 2 of 2)							
Community	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
AMHI	\$82,000	\$81,000	\$153,000	\$144,000	\$162,000	\$116,000	\$127,000
Very Low	< \$16,400	< \$16,200	< \$30,600	< \$28,800	< \$32,400	< \$23,200	< \$25,400
Low	\$16,401-\$41,000	\$16,201-\$40,500	\$30,601-\$76,500	\$28,801-\$72,000	\$32,401-\$81,000	\$23,201-\$58,000	\$25,401-\$63,500
Moderate	\$41,001-\$65,600	\$40,501-\$64,800	\$76,501-\$122,400	\$72,001-\$115,200	\$81,001-\$129,600	\$58,001-\$92,800	\$63,501-\$101,600
Median	\$65,601-\$98,400	\$64,801-\$97,200	\$122,401-\$183,600	\$115,201-\$172,800	\$129,601-\$194,400	\$92,801-\$139,200	\$101,601-\$152,400
High	> \$98,400	> \$97,200	> \$183,600	> \$172,800	> \$194,400	> \$139,200	> \$152,400

Table 47: Annual household income ranges for HART income categories, 2016 – Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.6 (CD, SK)
AMHI	\$83,000
Very Low	< \$415
Low	\$416-\$1,038
Moderate	\$1,039-\$1,660
Median	\$1,661-\$2,490
High	> \$2,490

Table 48: Implied affordable monthly shelter costs for each HART income category, 2016 – Division No.6 (CD, SK).

2016 – Affordable monthly shelter cost by income (table 2 of 2)							
Community	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
AMHI	\$82,000	\$81,000	\$153,000	\$144,000	\$162,000	\$116,000	\$127,000
Very Low	< \$410	< \$405	< \$765	< \$720	< \$810	< \$580	< \$635
Low	\$411-\$1,025	\$406-\$1,013	\$766-\$1,913	\$721-\$1,800	\$811-\$2,025	\$581-\$1,450	\$636-\$1,588
Moderate	\$1,026-\$1,640	\$1,014-\$1,620	\$1,914-\$3,060	\$1,801-\$2,880	\$2,026-\$3,240	\$1,451-\$2,320	\$1,589-\$2,540
Median	\$1,641-\$2,460	\$1,621-\$2,430	\$3,061-\$4,590	\$2,881-\$4,320	\$3,241-\$4,860	\$2,321-\$3,480	\$2,541-\$3,810
High	> \$2,460	> \$2,430	> \$4,590	> \$4,320	> \$4,860	> \$3,480	> \$3,810

Table 49: Implied affordable monthly shelter costs for each HART income category, 2016 – Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021 – Income (table 1 of 2)	
Community	Division No.6 (CD, SK)
AMHI	\$90,000
Very Low	< \$18,000
Low	\$18,001-\$45,000
Moderate	\$45,001-\$72,000
Median	\$72,001-\$108,000
High	> \$108,000

Table 50: Annual household income ranges for HART income categories, 2021 – Division No.6 (CD, SK).

2021 – Income (table 2 of 2)							
Community	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
AMHI	\$88,000	\$111,000	\$124,000	\$149,000	\$174,000	\$120,000	\$128,000
Very Low	< \$17,600	< \$22,200	< \$24,800	< \$29,800	< \$34,800	< \$24,000	< \$25,600
Low	\$17,601-\$44,000	\$22,201-\$55,500	\$24,801-\$62,000	\$29,801-\$74,500	\$34,801-\$87,000	\$24,001-\$60,000	\$25,601-\$64,000
Moderate	\$44,001-\$70,400	\$55,501-\$88,800	\$62,001-\$99,200	\$74,501-\$119,200	\$87,001-\$139,200	\$60,001-\$96,000	\$64,001-\$102,400
Median	\$70,401-\$105,600	\$88,801-\$133,200	\$99,201-\$148,800	\$119,201-\$178,800	\$139,201-\$208,800	\$96,001-\$144,000	\$102,401-\$153,600
High	> \$105,600	> \$133,200	> \$148,800	> \$178,800	> \$208,800	> \$144,000	> \$153,600

Table 51: Annual household income ranges for HART income categories, 2021 – Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.6 (CD, SK)
AMHI	\$90,000
Very Low	< \$450
Low	\$451-\$1,125
Moderate	\$1,126-\$1,800
Median	\$1,801-\$2,700
High	> \$2,700

Table 52: Implied affordable monthly shelter costs for each HART income category, 2021 – Division No.6 (CD, SK).

2021 – Affordable monthly shelter cost by income (table 2 of 2)							
Community	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
AMHI	\$88,000	\$111,000	\$124,000	\$149,000	\$174,000	\$120,000	\$128,000
Very Low	< \$440	< \$555	< \$620	< \$745	< \$870	< \$600	< \$640
Low	\$441-\$1,100	\$556-\$1,388	\$621-\$1,550	\$746-\$1,863	\$871-\$2,175	\$601-\$1,500	\$641-\$1,600
Moderate	\$1,101-\$1,760	\$1,389-\$2,220	\$1,551-\$2,480	\$1,864-\$2,980	\$2,176-\$3,480	\$1,501-\$2,400	\$1,601-\$2,560
Median	\$1,761-\$2,640	\$2,221-\$3,330	\$2,481-\$3,720	\$2,981-\$4,470	\$3,481-\$5,220	\$2,401-\$3,600	\$2,561-\$3,840
High	> \$2,640	> \$3,330	> \$3,720	> \$4,470	> \$5,220	> \$3,600	> \$3,840

Table 53: Implied affordable monthly shelter costs for each HART income category, 2021 – Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

### Total households by household size (2006, 2016, 2021)

2006								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	25,820	22,710	55	0	90	0	60	75
2 p.	30,380	25,195	135	35	360	120	205	130
3 p.	13,115	11,405	35	30	170	65	120	70
4 p.	12,235	10,175	20	50	255	110	145	130
5+ p.	6,340	5,190	35	0	145	40	85	60
Total	87,885	74,675	270	130	1,025	355	620	460

Table 54: Total households by household size, 2006 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	29,355	25,875	55	0	145	70	100	65
2 p.	35,460	29,135	115	55	530	315	270	205
3 p.	15,510	13,355	30	60	210	225	180	115
4 p.	14,250	11,930	35	50	295	260	150	170
5+ p.	8,300	7,060	0	25	185	125	70	50
Total	102,880	87,350	255	200	1,380	1,000	760	605

Table 55: Total households by household size, 2016 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	31,685	27,645	60	0	175	75	155	95
2 p.	37,100	30,325	120	75	515	400	370	205
3 p.	15,630	13,535	25	35	205	205	175	110
4 p.	14,775	12,380	20	35	335	335	160	135
5+ p.	9,100	7,805	15	30	135	160	110	75
Total	108,290	91,685	235	200	1,365	1,175	965	620

*Table 56: Total households by household size, 2021 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).*

### Households examined for CHN by household size (2006, 2016, 2021)

2006								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	24,450	21,515	50	-	90	-	60	75
2 p.	29,905	24,765	135	35	355	115	205	130
3 p.	12,900	11,210	35	30	170	65	115	70
4 p.	12,105	10,075	20	50	255	110	145	130
5+ p.	6,315	5,180	35	-	140	40	85	60
Total	85,675	72,750	265	130	1,015	340	610	460

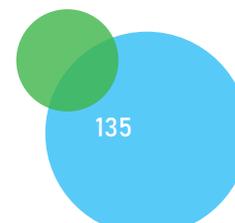
Table 57: Households examined for CHN by household size, 2006 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	27,795	24,470	55	-	135	65	95	65
2 p.	34,905	28,645	115	55	530	310	260	205
3 p.	15,235	13,110	30	60	210	220	170	110
4 p.	14,075	11,760	35	50	295	260	150	170
5+ p.	8,125	6,895	-	25	185	125	70	50
Total	100,135	84,875	255	200	1,360	985	740	600

Table 58: Households examined for CHN by household size, 2016 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	30,605	26,650	60	-	170	75	145	95
2 p.	36,755	30,035	115	75	505	400	370	205
3 p.	15,450	13,375	25	35	205	205	175	110
4 p.	14,705	12,320	20	35	330	325	160	135
5+ p.	9,050	7,755	15	30	135	160	110	75
Total	106,565	90,140	235	200	1,345	1,160	955	620

Table 59: Households examined for CHN by household size, 2021 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).



Total households by income/affordability (2006, 2016, 2021)

2006								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	3,985	3,590	0	0	20	0	0	0
Low	14,470	12,230	40	0	180	25	75	60
Moderate	15,480	13,250	65	0	200	60	125	60
Median	18,155	14,810	70	70	180	110	185	190
High	35,785	30,800	95	35	445	145	225	135
Total	87,885	74,675	270	130	1,025	355	620	460

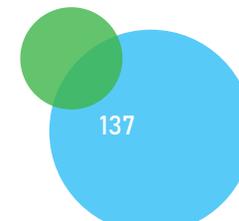
Table 60: Total households by income group, 2006 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	4,110	3,535	0	0	50	10	45	20
Low	17,550	15,160	25	25	180	115	115	105
Moderate	18,120	15,400	50	30	280	195	100	100
Median	21,790	17,905	75	80	350	360	230	155
High	41,325	35,345	95	55	520	315	270	225
Total	102,880	87,350	255	200	1,380	1,000	760	605

Table 61: Total households by income group, 2016 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	2,930	2,440	0	0	60	30	35	0
Low	18,745	15,635	30	30	230	140	135	75
Moderate	20,750	17,500	50	40	200	255	165	135
Median	23,490	20,000	60	50	335	390	330	185
High	42,365	36,115	90	75	545	360	305	215
Total	108,290	91,685	235	200	1,365	1,175	965	620

*Table 62: Total households by income group, 2021 – Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).*



Households examined for CHN by income/affordability (2006, 2016, 2021)

2006								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	2,210	2,015	-	-	10	-	-	-
Low	14,180	12,015	40	-	180	25	75	60
Moderate	15,415	13,185	65	-	200	60	125	60
Median	18,115	14,765	70	70	180	110	185	190
High	35,760	30,775	95	35	445	145	225	135
Total	85,675	72,750	265	130	1,015	340	610	460

Table 63: Households examined for CHN by income group, 2006 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	1,850	1,500	-	-	40	-	25	15
Low	17,080	14,740	25	25	170	115	115	105
Moderate	18,095	15,375	50	30	280	195	100	100
Median	21,790	17,905	75	80	350	360	230	155
High	41,325	35,345	95	55	520	315	270	225
Total	100,135	84,875	255	200	1,360	985	740	600

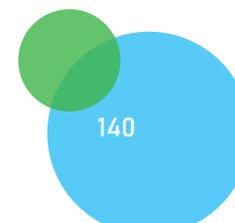
Table 64: Households examined for CHN by income group, 2016 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	1,630	1,265	-	-	50	-	20	-
Low	18,365	15,300	25	30	220	140	135	75
Moderate	20,725	17,465	50	40	200	255	165	135
Median	23,485	20,000	60	50	335	390	330	185
High	42,365	36,115	90	75	545	360	305	215
Total	106,565	90,140	235	200	1,345	1,160	955	620

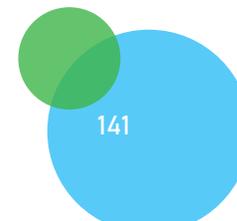
*Table 65: Households examined for CHN by income group, 2021 – Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).*

## Appendix B: Data Sources

1. Population, number of households
  - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
  - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
  - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
  - d. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
  - a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
  - b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
  - c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
  - d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
  - a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
  - b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
  - a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/QMNEON>, Borealis, V1
  - b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8



5. Households by vulnerable population
  - a. 2016 Census: HART (see source 4 above)
  - b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
  - a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
  - b. 2016 Census: HART (see source 4 above)
  - c. 2021 Census: HART (see source 4 above)



## Appendix C: Family type bedroom requirements

We use the National Occupancy Standards<sup>8</sup> (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
  - One couple census family without other persons in the household
    - **Without children**
    - **With children**
  - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
  - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

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<sup>8</sup> <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases. In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

## Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHs	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.

# Housing Needs Assessment

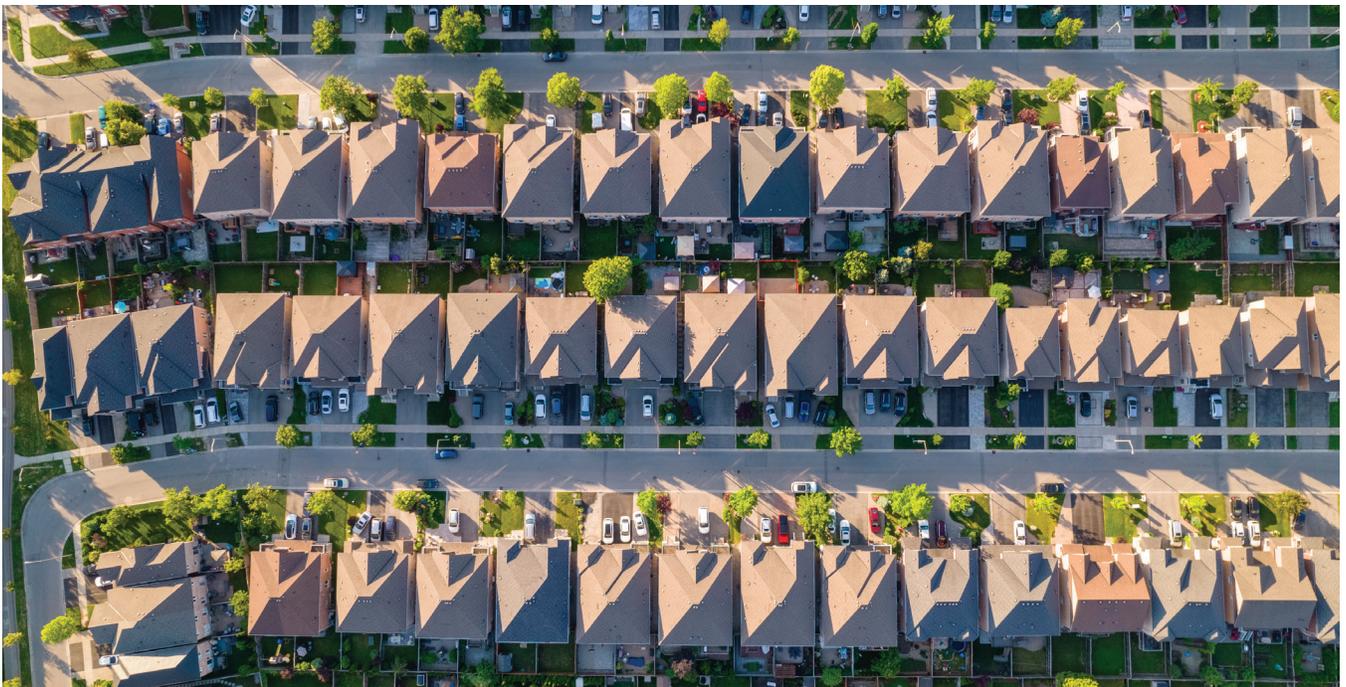
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**Part III: Resident, Community, and Industry  
Perspectives on Housing Need**



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# Background

The following section shares the qualitative findings from interviews with housing providers and residents who systemically struggle to find suitable housing. These findings further inform the findings derived from Statistics Canada and Canada Mortgage and Housing Corporation data. These findings will more fully inform understanding the housing needs within the community.

Consultation with market and non-profit housing providers and residents was conducted from May 2024 through September 2024 with the intent of gathering context from those that provide housing and those that require housing:

## **Phase 1: Market housing providers**

These organizations provide most of the housing in Regina and account for the bulk of new construction. They offered insight into local development challenges.

## **Phase 2: Non-profit housing providers**

These organizations provide affordable housing to low-income residents of Regina, many of whom belong to vulnerable populations. These providers offered insight into income levels not able to access housing and the and the financial difficulties in providing below-market housing.

## **Phase 3: Residents who systemically struggle to find adequate housing**

Those interviewed included seniors, students, people living with disabilities, Indigenous peoples, and new Canadians who spoke about their personal experiences. They identified systemic barriers including discrimination, accessibility and the need for on-site support. These individuals often experienced limited options for housing and are forced into unaffordable, unsuitable, unstable, and unsafe housing situations.

Individuals were able to participate through focus groups, one-on-one interviews, and online surveys, depending on their preference. Individuals were offered a \$50 cash honourarium in compensation for sharing their lived experience and to offset any financial barriers to meeting with City staff.

### **In Phases 1 and 2, housing providers were asked the following questions:**

1. When you think of housing needs of your prospective buyers or renters, what does that mean to you? What types of buildings do you develop (e.g., single-family, townhouse, apartment)?
2. How well does your current housing construction portfolio meet the needs of people looking for housing? Do you find these are a good fit for your clients? What are some of the points of friction?
3. Do you currently build multi-generational housing? Do you notice a large demand for this type of housing? What are the challenges if providing these housing types?
4. We see a high demand for housing for single individuals. Is this a piece you see requested from your clients? What challenge do you see in providing these units?
5. Do you see any demand for housing from groups outside nuclear families and single individuals? How do you respond to unique housing needs?
6. We know there are individuals in the City with low incomes that struggle to find housing. How often do you have turn clients away because they cannot afford rents? How do you deal with borderline cases where they are close, but need additional help?
7. How do you respond to needs of a diverse group of housing needs? Do you provide housing oriented to seniors or youth? How do you respond to housing needs of LGBTQIAP+ groups, veterans, Indigenous, racialized or new Canadian, people with additional accessibility needs, or other vulnerable groups?
8. What neighbourhoods do you provide housing in? Do you hear issues related to the tenants not being close to transit, employment, education, or cultural spaces? Is there a demand for housing in locations you cannot provide in?
9. Is there an income range that “falls through the gaps” and is unable to find housing?
10. What other gaps do you see in the housing market in Regina? Is there anything else important about housing needs in Regina that we should know?

### **In Phase 3, residents were asked about their experience in the Regina housing market and any difficulty they've had in finding suitable housing.**

Invitations were extended to participants through community-based organizations representing seniors, students, people living with disabilities, Indigenous peoples, and new Canadians. Most participants also identified as having low income.

# Schedule of Engagement

## Phase 1 (Market Housing Providers)

**May 1, 2024** – Interview with representative from the Regina & Region Home Builders’ Association (RRHBA)

**June 17 – July 8** – Survey to RRHBA members (5 respondents), sent to more than the 200 members of RRHBA.

## Phase 2 (Non-Market Housing Providers)

**May 21, 2024** – Focus Group with Regina Non-Profits  
**Representatives from:**

Gabriel Housing Corporation	Maybell Developments	National Affordable Housing Corporation
Phoenix Residential Society Regina	Ranch Ehrlo Society	Silver Sage Housing
Street Culture Project	Transcona Park Housing Association	YWCA Regina

**May 22, 2024** – Interview with representative from Regina Housing Authority

### **Phase III (Residents Experiencing Systemic Barriers)**

**May 31, 2024** – Interview with senior at Age-Friendly Regina

**June 12, 2024** – Interview with senior at Age-Friendly Regina

**June 13, 2024** – Interviews with four Indigenous individuals living at Horse Dance Lodge

**June 19, 2024** – Interview with new Canadian

**June 19, 2024** – Interview with new Canadian

**June 21, 2024** – Interview with Indigenous student at First Nations University

**July 3, 2024** – Interview with staff from Open Door Society

**July 5, 2024** – Interview with three students at Saskatchewan Polytechnic

**July 18, 2024** – Interview with three individuals living with physical and cognitive disabilities

**July 19, 2024** – Interview with three individuals living with physical and cognitive disabilities

**August 14, 2024** – Interview with individual who uses a wheelchair

**September 9, 2024** – Interview with five individuals living with hearing loss

More than 50 individuals were contacted to participate in Phase 3.

A total of 27 individuals were interviewed, with 23 honourariums paid out.

# Summary of Findings

## Market Housing Providers

The increase in construction and financing costs since the COVID-19 pandemic and related inflation have put significant pressure on the Regina housing market. The cost of building housing has generally increased faster than the consumer's ability to pay for housing. The rate of increase in material cost has been high, sometimes reaching as much as 30 per cent in one year. Other input costs, including land and government regulatory fees, continues to push home prices upwards.

The housing industry supports recent changes to housing regulations that enable more housing. These include zoning changes undertaken by Administration through the Housing Accelerator Fund (HAF) in 2024 that opened permission for more density in more locations. It also includes work by Administration on right-sizing the City's development charges (servicing agreement fees) to ensure developers are not being overcharged for developing land. According to the RRHBA, each change that enables more housing has the result of reducing housing costs. The housing industry supports movements to lessen regulatory burdens and fees and believes lower burdens will result in increased housing construction.

The National Building Code (NBC) has increased regulations that have a direct impact on the cost of building housing. In particular, the 2015 changes requiring buildings to be more energy efficient had a dramatic impact on the cost to build, at approximately \$30,000-\$35,000 per new build, as per RRHBA. The development industry anticipates similar cost escalations with the 2025 Building Code changes pertaining to accessibility, which will require larger lots to accommodate the wider hallways. According to the RRHBA, every time the NBC is updated it has a direct impact on housing costs.

Homebuilders in Regina largely follow the market when building housing. They talk to prospective buyers and follow market trends to determine what to build. Individuals are the best determinate of what housing is appropriate for them, and typically will buy the biggest house that they can afford. However, with the increase in construction and borrowing costs, it has become difficult for home builders to build at the price point attractive to home buyers. According to the RRHBA, the general trend in Regina has moved to townhouses or other forms of mixed-density development, not because of consumer preference, but because that is what consumers can afford. Homebuilders largely do not have a "preference" for what they build but respond to what they can sell.

There has been a market shift in Regina from ownership to rental, largely because of changes in lending practices by the Canadian Mortgage and Housing Corporation (CMHC). CMHC has made it easier to borrow for rental projects through more favourable lending practices. The homebuilders of Regina respond to both consumer preference and borrowing realities, which have converged in an increase in the rental stock.

Infill continues to be a challenge within the city of Regina, largely due to increased costs. The RRHBA claims a 1,300 square foot infill house can cost as much as \$60,000 more than the same-sized house in greenfield. This is due to items such as physical difficulty in accessing the site, Not In My Backyard (NIMBY)-related objections, site contamination, and removal of the existing house. In markets with more elevated housing prices, the increased cost plays a smaller role in final housing price.

The industry does not specifically seek to build housing for diverse individuals. They build housing based on demand. In some cases, there is alignment, like the increased development in multi-generational housing. The industry is ultimately beholden to consumer's ability to pay.

Multi-family housing is typically more difficult to build than single-family housing. The National Building Code has more stringent regulations and the physical construction itself is more complicated. As the Regina market has transitioned from primarily single-family housing construction to primarily multi-family housing construction, it has taken the industry time to build up institutional knowledge and experience.

There is a need to accommodate housing for all incomes, including affluent individuals. If affluent individuals cannot find suitable housing within the city of Regina they will build housing in neighbouring communities. Some affluent individuals may choose to relocate to other metropolitan centres. According to the RRHBA, regulations (or relaxation of regulations) need to be established that allow housing of all sizes, forms, and price points to enable people of all incomes to live in Regina.

The cost of land and associated costs of servicing that land continue to increase, which leaves builders with few options for developable land. Part of this relates to changes in the City's development charge rate over time, but also the construction cost of installing servicing. Subdivision of new land has slowed considerably in recent years. The industry anticipates a pickup in housing construction related to the increase in house sale pricing.

# Non-Market Housing Providers

Nine non-profit housing providers participated in the focus group to discuss housing needs within the community. There was broad consensus about the need for more housing units. While most groups are trying to build or purchase new units, it is difficult to afford these with the current land cost, construction, and interest rates. As expansion is difficult, the volume of affordable housing remains largely static. Since many organizations are at capacity, it results in turning away individuals due to a lack of space. Demand continues to grow, and most organizations have sizeable wait lists.

Expansion of affordable housing is typically tied to some form of government funding. The City of Regina plays a role through its Housing Incentives Policy (HIP), but the primary driver of new affordable housing is through investments from the federal government via CMHC.

All organizations experienced financial difficulty, even before the pandemic. It requires creativity and significant staff resources to manage an organization with limited capital. There is a constant tension between real operating costs and the desire to offer rents as affordably as possible. The City was told repeatedly that the shelter payments to individuals and families through Saskatchewan Income Support (SIS) and Saskatchewan Assured Income for Disability (SAID) were insufficient to cover the cost of housing. Between SIS and SAID recipients and those on a seniors-related fixed income (Old Age Security and Guaranteed Income Supplement), there is little capability to deal with inflationary pressures. Some organizations can have upwards of 80 per cent of tenants receive SIS or SAID.

Non-profits experience high resident turnover and high maintenance costs (e.g., from a high volume of standard turnover-related cleaning and repair, or a smaller volume of units with extensive damage). As margins are incredibly slim, it can sometimes result in units coming out of circulation until the organization can save enough money to repair the unit. Some severely damaged units carry a cost of \$30,000-\$40,000 to repair and can consume the entire year's maintenance budget. Units where drug use has occurred are costly to repair and becoming increasingly common. Operating costs continue to climb not only due to repairs, but also due to increased utility costs and maintenance on older buildings. Pest control can be an unpredictable need that is disproportionately felt in lower-income neighbourhoods.

There is an increased need for multi-generational housing and housing with 4+ bedrooms. Most non-profits have a limited supply of these units and the result is families cannot find suitable accommodations to remain together.

Many young adults (18-24) end up displaced and cannot find suitable housing. There is a lack of young adult-specific housing. The Ministry of Social Services offers support for underage individuals, but once a person turns 18, they are often left without a place to go.

Many non-profits attempt to provide support services for mental health challenges, addictions, or education. However, they receive limited funding and are constantly at capacity. There is broad recognition within the community that these wrap-around supports are crucial to the success of individuals and families. Without support, many are unable to sustain housing. There is a challenge not just in these services existing, but the knowledge gap of ensuring the appropriate service goes to the right individual.

There is an education gap about home ownership. Many tenants have no experience with home ownership or no one in their lives to help them navigate the complexities of mortgages and home maintenance. The result is that individuals may have an income to support home ownership but are unable to transition from rental to ownership. This puts pricing pressure on others in the rental market, as affordable units are not freed up to those who truly need them.

A significant volume of new applicants to non-profit housing providers are new Canadians and may not have familiarity with the English language or have Canadian-specific housing expectations. They rely on non-profits like the Open Door Society to help guide them. Additional education is needed about how to operate a home in Canada (e.g., around fire safety, home maintenance).

There is a significant need for accessible units. However, the cost of conversion is expensive and logistically complicated. Most non-profits operate in older buildings that require extensive upgrades to become accessible. Without external support, they cannot convert units to become accessible.

There is a large volume of individuals who require support beyond that available through the non-profit housing provider. There is a need for support throughout the housing continuum, including new permanent shelter beds, emergency shelter beds, high-acuity housing, and transitional housing. The stock of these support units has not kept pace with the demand and is contributing to the houseless population within Regina.

There is a general trend of non-profits wanting to offer more housing, more services, and more affordable rents. However, without government support, they lack the means to provide these items.

The City of Regina also met with the Regina Housing Authority, which manages 3,100 affordable housing units within Regina. They are owned by the Saskatchewan Housing Corporation and RHA manages the largest volume of affordable housing within the province. As a government entity, Regina Housing Authority can offer rent-geared-to-income, which charges 30 per cent of a tenant's gross income as rent. Regina Housing Authority offers a diverse portfolio of housing at different price points.

Regina Housing Authority experiences high maintenance costs and cannot raise funds outside of direct government subsidies. This results in units being unrentable or being rented in substandard condition. The maintenance costs have escalated faster than the rental increases, resulting in maintenance deferral.

Regina Housing Authority has unique challenges as they are unable to set their own policy. Policy is set for them by the Saskatchewan Housing Corporation. For example, they have a high vacancy rate in seniors-allotted housing and a large waiting list for families-oriented housing. Regina Housing Authority continues to seek partnerships with non-profits and government entities to ensure individuals who systemically struggle to find adequate housing are housed.



# Residents

The City identified five demographic groups facing systemic barriers to housing: students, seniors, new Canadians, Indigenous people, and people living with disabilities. Invitations were extended through community organizations that serve these demographics. There was significant overlap between these participants and individuals experiencing financial hardship related to housing. While not representing all who face challenges accessing housing, these five groups provide a representative sample of the lived experience of those struggling in the housing market.

Many of these individuals are recipients of either Saskatchewan Income Support (SIS) or Saskatchewan Assured Income for Disability (SAID). In nearly every interview the City conducted, individuals raised the concern that SIS/SAID payments are simply not enough to make ends meet. The program change to not pay landlords directly has also resulted in many private landlords discriminating against SIS/SAID recipients. The Ministry of Social Services provides “letters of guarantee” in lieu of a damage deposit, however most property owners will not accept this as they do not receive the funds directly. Many individuals are pushed into substandard housing because they have no other option.

Participants were generally positive about their experience with Regina Housing Authority particularly with their rent geared to income model. However, common concerns include lack of affordable options with air conditioning, lack of large units, lack of availability outside core neighbourhoods, and lack of units available for families. Some residents feel maintenance is consistently neglected and they fear retribution if they complain. Since Regina Housing Authority provides a large portion of the affordable rentals within the City, they hold a lot of sway over low income individuals.

*SIS is fundamentally broken.*

— A tenant requiring income assistance

Seniors are another demographic often on fixed income, which does not respond well to inflationary pressures. Regina Housing Authority has a large volume of seniors-oriented housing but has minimal units outside downtown. For seniors who want to live downtown, it is a great and affordable option. However, if a senior wants to live in another neighbourhood, whether due to community or family ties, there are limited affordable options. Parking options are limited, and many seniors rely on a vehicle for medical reasons. Aging in place and related medical challenges are additional obstacles.

Seniors housing also requires units to be senior-accessible. Many seniors have mobility concerns so minor issues like the lip between carpet and linoleum, can be a significant barrier. Universal design <sup>[1]</sup> and a sense of place are essential to making housing seniors friendly. Outside Regina Housing Authority, there are limited affordable options for seniors.

Access to transit is interwoven with housing suitability. For many seniors, owning a car is not a financial possibility. Transit becomes the connection to access the broader community. Reduced transit operating hours on evenings and weekends limits residents' ability to work, attend events, and access essentials such as groceries, shopping, and medical care. Many students require on-campus services on Sundays but have no ability to physically get to campus. If a location or service is not accessible via transit it is not accessible for a large portion of those facing systemic housing challenges. The City spoke to several individuals who had commutes in excess of one hour on public transit because they could not afford anything closer or afford alternative modes of transportation.

*Transit is a part of housing.*

— A senior living in a Regina Housing Authority unit

*I wish we had 10 more of these [Horse Dance Lodge] in Regina.*

— An Indigenous individual living in the Horse Dance Lodge

[1] Universal design is a space that can be accessed by everyone regardless of age, size, or ability.

The City met with five individuals living at the Horse Dance Lodge, a permanent supportive housing facility built in partnership with the City of Regina, Government of Canada, Government of Saskatchewan, and operated by Regina Treaty/Status Indian Services (RT/SIS). Residents were open about the difficulties they've faced in their lives, particularly around drug use and mental health challenges. All were appreciative of the facility and spoke of the positive impacts it had made in their lives. RT/SIS helps with employment, counselling, drug services, and a sense of place within the Indigenous community. Residents of the Lodge say they benefit immensely from the interpersonal relationships with support staff and other residents. Residents spoke of the need to have many more of these facilities.

Many residents struggle to find housing where they feel safe. They often end up in neighbourhoods which have high crime rate, traditionally in North Central and Heritage neighbourhoods. Residents spoke of the desire to leave a neighbourhood where they have bad relationships or have been preyed on before but lack the means to do so. Low-income housing may not include security measures such as outside lighting or security alarms.

Accessibility for physically challenged individuals was a key theme throughout discussions. Wheelchair-accessible units are in short supply and hard to find in older buildings. All-around wheelchair-friendly units, with additional characteristics such as low counters, extra-wide spaces, swing-away doors, etc. are even more difficult to find. Deaf-accessible smoke alarms are expensive. Many deaf individuals forgo smoke alarms for financial reasons. Blind-accessible housing requires bright lights and open spaces.

*When you hear someone say, hey!, in North Central, you don't look up. You keep walking. When you hear someone say, hey!, in this neighbourhood, you look up and say, hi!*

— An Indigenous individual living in the Horse Dance Lodge talking about the neighbourhood of Northeast Regina

*I need wheelchair friendly, not just wheelchair accessible.*

— An individual who uses a wheelchair

Accessibility modifications are a requirement in rental accommodations; however, the onus is on the individual if they own their own property. This becomes an additional barrier to homeownership for those with accessibility needs. Many residents living with disabilities have reduced means of earning an income but have higher housing costs. While insurance can cover accessibility renovations in the case of a vehicle collision or work-place injury, persons with disabilities acquired outside an insurable context are unsupported.

New Canadians experience an information overload when moving to Regina. They may not know what neighbourhood is right for them or how to navigate the transit system. Many not familiar with English have to apply to English-language rental systems. Many have to sign leases before physically seeing a unit. For some, there is no way of knowing if a lease meets provincial and federal legal requirements. Most rentals are now advertised through the unregulated Facebook Marketplace and Kijiji and many newcomers feel they are targeted for scams. There is also perceived racism within the community which creates an additional barrier. Where there are established national or ethnic communities, community members have a support network waiting for them. Individuals without that community connection are often left to fend for themselves. The Open Door Society plays a strong role in welcoming newcomers, but cannot keep up with the heightened demands with increased immigration. Many newcomers come from places with different norms around housing maintenance and fire safety. There is an increased need for educational programs so people can safely operate housing within Regina.

New Canadians face additional economic and societal barriers. Immigration status impacts employment. Education credentials from another country may not be recognized. Many will not have the capital or credit to purchase a home, even if they have the income to sustain a mortgage payment. These individuals are also unlikely to have a rental reference suitable to a property owner. There is a lag time from arriving in Regina and having all the necessary paperwork to integrate into the community. Things such as a driver's license or employment references become additional burdens.

*Tenants need privacy, respect, and dignity.*  
— An individual living with disabilities

Employment and housing suitability are interwoven. If an individual experiences difficulty in finding work, whether because of disability, immigration status, discrimination, or the labour market, it impacts their ability to afford housing. Many individuals, particularly those living with disabilities, spoke of their difficulty finding employment within Regina and how it limits the housing available to them. Some disabilities prevent people from working full time, but they can manage part time work. However, there are very few part time jobs that pay enough to afford reasonable housing options. Access to the two major post-secondary institutions (University of Regina and Saskatchewan Polytechnic) also provides challenges, as both are located at the far southern edge of Regina. Students who want easy access to campus are limited to south Regina accommodations. Students relying on transit experience limited access in north and east Regina neighbourhoods. Students indicated that there is only one neighbourhood in Regina that is walkable to campus (Hillsdale/Whitmore Park) and that there are limited housing units available in proximity to the campuses. Many students choose substandard housing because that is all they can afford.

Students have limited ability to work while attending studies, sometimes because of policy restrictions by the federal government. Dormitories and other forms of congregate living are desirable, but of limited supply at attainable price points. For these students on a reduced budget, they often resort to “rooming house” style accommodations (many students sharing a house) within existing dwellings. Students spoke of the desire for more dormitories and other forms of housing on campus. There is a limited volume of accommodations on campus or in proximity to campus. Most housing immediately adjacent is expensive single-family homes that are unattainable for students.

*“Navigating racism is a reality for Indigenous people in everything, not just housing.”*

— An Indigenous individual speaking of moving to a suburban community

Discrimination is a reality in the housing market. Some people don't feel welcome in certain neighbourhoods, whether because of their age, skin colour, or national origin. There is a perception of hostility from existing residents. Openness is improving, but there is still progress to be made within the community.

Rents have increased dramatically in the last several years. This has impacted the entire housing market, particularly those with reduced means. People in suitable housing have to move to cheaper accommodations that may not suit their needs. Others may be pushed outside of stable housing altogether. Incomes have not kept up with rents, nor have assistance payments. Many individuals are put into a very difficult financial situation because of housing costs.

Inflation has disproportionately impacted low-income households as rising property taxes, utility rates, and household maintenance costs can overwhelm a budget. Many low-income households are on some form of fixed income which does not keep pace with inflationary pressures. Residents respond by deferring maintenance, moving to lower quality housing, or forgoing necessary expenditure. Many residents expressed concerns about rents increasing faster than their wages and their fear for what the future will hold.

There is demand for units for large families and multigenerational housing. The City spoke to an individual that was part of a family of 10 who could not find housing to accommodate their entire family. Multigenerational housing is becoming increasingly in demand, where three or more generations of a family live together. There is minimal availability of 4+ bedroom units and few of these units are being constructed.

People ultimately want to live in safe, secure, and affordable housing that meets their needs and those of their families. People want to have a say in where they live. People want a life of dignity where housing is not an impediment. For the individuals who systemically struggle to find adequate housing the City of Regina spoke to, this has become increasingly challenging.

# Conclusion

A common thread through all of these engagement sessions is the need for more housing in Regina across all income levels, types of housing, and all walks of life. Most acutely, the City of Regina needs more affordable housing. Residential construction has not kept pace with population growth and it is impacting vacancy rates across the housing spectrum. Public investment, programs, and policy are needed to create the types of housing supply the market does not currently provide in adequate amounts.

There is demand for additional supportive housing. Partnerships like the Horse Dance Lodge and other non-profit housing developments have been successful. However, the rate of construction has not kept up with the demand. Many individuals need wraparound supports beyond housing.

Both market and non-market housing providers with a desire to build more housing are met with financial challenges that limit their ability to do so. The housing industry is influenced by borrowing policy set forth by CMHC, market inflationary pressures, interest rates, material costs, labour costs, charges from the City of Regina, Federal and Provincial support programs, land costs, and regulations through the National Building Code. The cost of construction is escalating faster than the consumer's ability to pay.

Individuals who systemically struggle to find adequate housing require extra attention to ensure their housing needs are met. Nobody knows their own life circumstance better than the individual. People with additional challenges are being left on the margins with little means to address their housing challenges.

There is a shortage of accessible housing units within the City, at the right location and price point. Most accessible units target wheelchair users, but people with other disabilities are not accommodated within those units. Those with accessibility needs may need to pay a higher price due to the competition in accessible units.

Location is a key factor in housing choice. Those who rely on transit are left with limited options. Those attending post-secondary institutions also face limited choices close to the campuses.

Rental costs have risen dramatically in recent years. Low-income individuals and those on fixed income, are left with limited ability to adapt to these cost increases. Support services, in particular SIS/SAID payments and seniors-related payments, are not enough to deal with inflationary pressures.

There was a broad theme throughout all the engagement that while there's an appropriate mix of housing types present, demand exceeds supply across the continuum. It is critical that the entire housing continuum experiences heightened construction to meet the elevated demand. This includes new support services for individuals who systematically struggle to find adequate housing.

