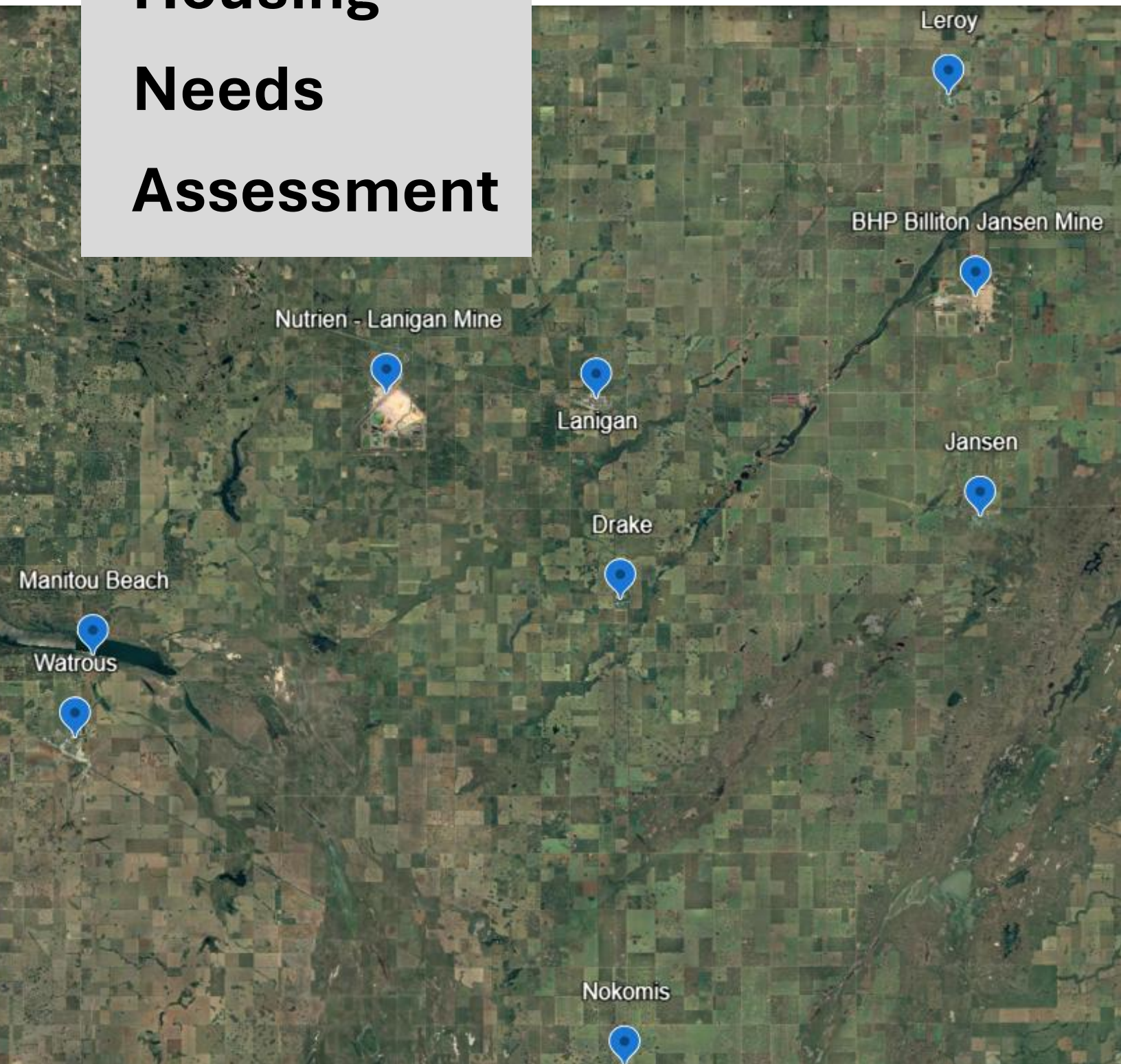


Mid Sask
Municipal
Alliance

Housing Needs Assessment



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Executive Summary

This Mid Sask Municipal Alliance (MSMA) Housing Needs Assessment provides a data-driven foundation for strategic housing development across its member communities. It outlines current housing challenges and identifies opportunities for regional growth.

Why Housing Matters

Housing is fundamental to economic growth, population retention, and quality of life. In the MSMA region, slow housing market response to economic opportunities has constrained the ability to attract and retain residents. Housing development offers a powerful multiplier effect, stimulating employment and local spending, and building long-term community resilience.

Key Findings

- ❑ **Demographics:** The region's population is aging, with 58% of residents over 40 and 40.5% over 55. Younger adults are present but require more housing options to stay and form households.
- ❑ **Household Characteristics:** Most households (72.8%) are one- or two-person, yet the housing stock is dominated by single-detached homes. The average household size (2.2) is below provincial and national averages.
- ❑ **Affordability:** While household incomes are generally strong, about 17% of households face housing affordability challenges, and 231 households are in core housing need. Demand is highest for smaller, lower-cost units.
- ❑ **Market Gaps:** Construction has lagged provincial trends by 14.5% since 1990, resulting in an undersupply of at least 315 units. Only 75 net units were added between 2016 and 2021, despite population growth and housing need.
- ❑ **Employment:** Employment levels declined between 2016 and 2021, with rising unemployment (12.7%) and falling labour participation. Strategic housing investment could help reverse these trends by attracting workforce-aged residents.

Housing Demand Projections Under a “best growth” scenario, the MSMA region could grow by 2,746 residents by 2036, requiring 1,300 new housing units. This equates to approximately 100 new units per year—significantly more than current building rates.

Strategic Recommendations To improve housing readiness, this report calls for:

- Proactive land use planning and infrastructure investment;
- Incentives for development (e.g., grants over tax abatements);
- Flexible zoning and streamlined approval processes;
- Partnerships with employers, nonprofits, and Indigenous housing providers;
- Consideration of a regional development agency or land trust.

Why Housing Matters

Housing provides the foundation for the economic development of a region and the quality of life of its residents. If a local housing market stagnates, it can not only prevent economic investment but also cause outmigration as people move to locations offering housing more suitable to their needs.

The business case for taking an active role in ensuring housing investment flows into a region includes significant benefits. The economic multiplier effect of housing development in a community typically ranges from 1.5 to 3.0. This means that for every dollar spent on housing, the overall economic activity in the community increases by \$1.50 to \$3.00. This multiplier effect helps create a positive feedback loop that supports further economic growth and development in the following ways:

- Direct Benefits: Housing development directly creates jobs in construction, including labourers, engineers, architects, and project managers. It also boosts demand for building materials such as lumber, concrete, steel, and fixtures, stimulating local suppliers.
- Local Spending: Indirectly, demand for support services such as transportation, equipment rental, legal services, and insurance increase. The influx of workers and new residents boosts retail sales, restaurants, and other local businesses.
- Long-Term Impacts: In the long term, a well-developed housing market attracts new businesses and employers. Improved housing conditions can lead to higher property values, benefiting homeowners and increasing the community's tax base. Quality housing also attracts and retains residents, contributing to a stable and growing population that supports schools, local government, and civic organizations. Human potential and talent flourish when everyone has stable housing.

This Housing Needs Assessment can help the region attract resources toward housing.

- Financial Resources: Housing development requires that builders are able to generate sufficient revenue to cover the costs involved. Market information can reveal unmet demand not currently recognized by builders. It may also identify current funding gaps where subsidies, grants and tax incentives are required to provide sufficient initial equity to support and incentivize development.
- Policy and Regulatory Support: A development-ready planning framework provides a valuable resource to builders. There are opportunities to reduce developer uncertainty through improvements including proactive planning, infrastructure investment, and removing regulatory barriers.
- Land and Infrastructure: Land servicing costs can have a significant impact on the viability of housing projects. The pre-identification of appropriate development sites and preparation to a 'shovel-ready' condition may be particularly valuable in this

region where economic investment is bringing jobs, but the housing market is slow to respond in translating these into new residents.

- Partnerships and Collaboration: The sharing of information, expertise and resources is invaluable as a means for reducing risk, bridging finance gaps and stimulating innovations that lead to better outcomes for future residents and the broader community.

Regional Profile

Population and Households

In 2021 (the last census period), the MSMA region had a population of 4,871. The Mid Sask Municipal Alliance (MSMA) region has experienced consistent positive growth over the last fifteen years, though at a pace slightly below provincial averages which were 6.7% (2006 to 2011), 6.3% (2011 to 2016) and 3.1% (2016 to 2021). Growth across Saskatchewan has been uneven through this period with some regions consistently experiencing growth (some quite robust, such as at lake communities and bedroom communities outside major cities) while others have seen periods of decline.

Figure 1 – Historic Population Growth (Region)

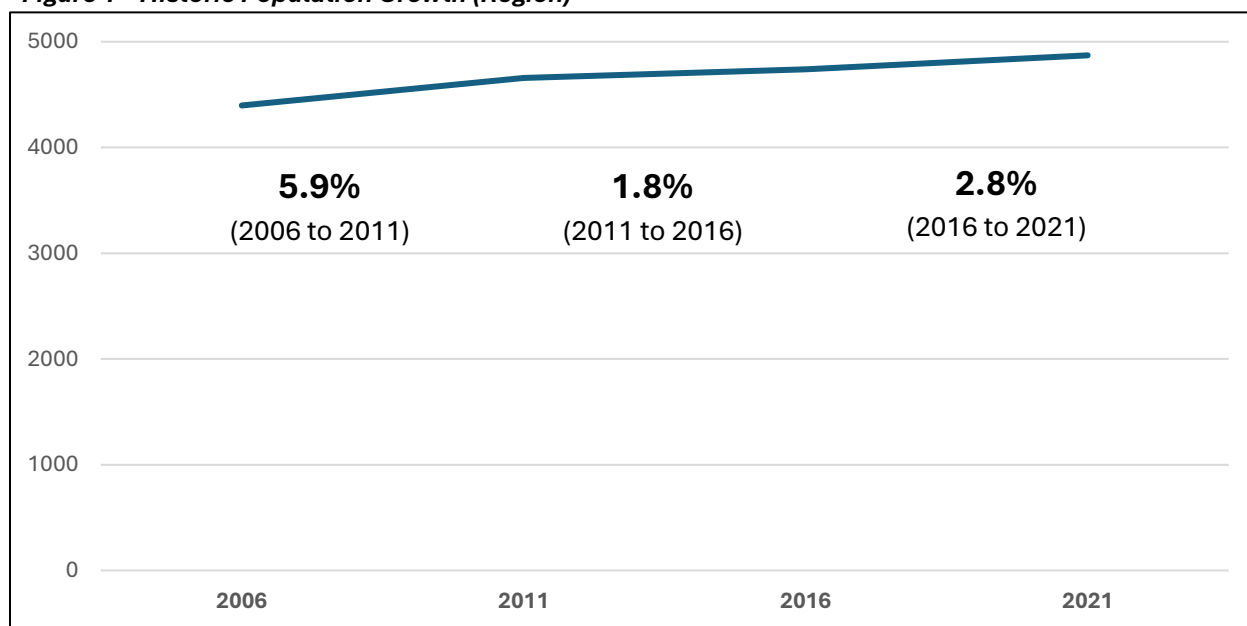
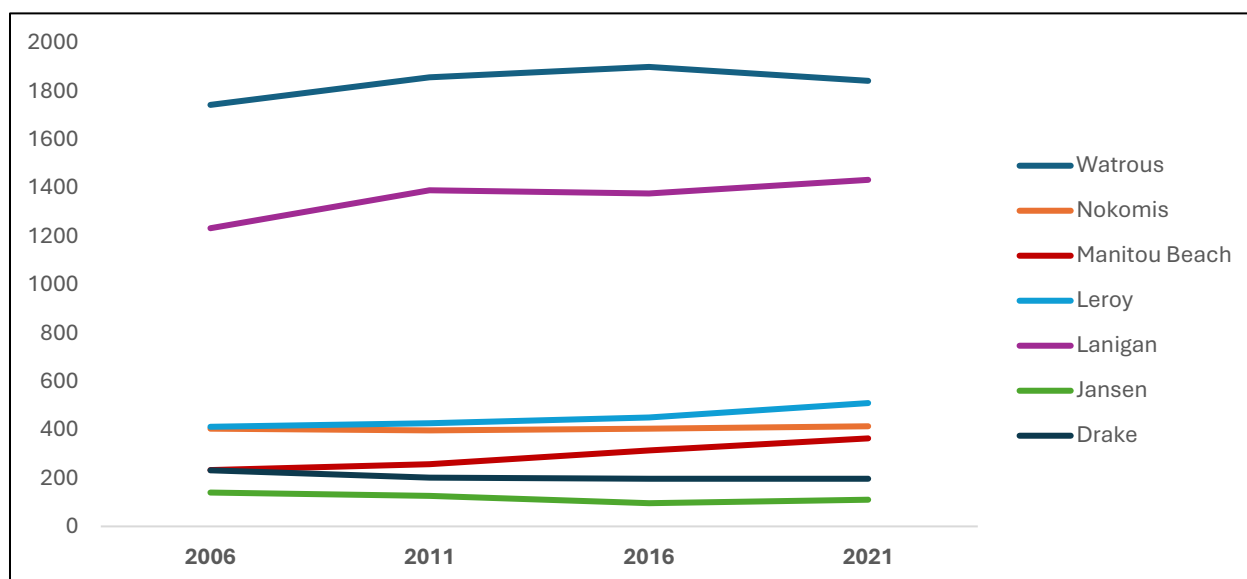


Figure 2 – Historic Population Growth by Community



Sheltering the region's population, and any future residents, requires consideration of a variety of factors influencing what type of housing is needed and wanted (known as 'demand'). At each stage in a person's life, housing demand changes. Young people may want smaller, more affordable housing options and greater opportunities to rent units that allow for mobility (e.g. multiple unit dwelling types where there are fewer maintenance responsibilities). Families seek larger homes with amenities suitable for their needs. Older adults may want services that support a healthy, independent life and located conveniently for their lifestyle. The population profiles for the communities of the MSMA region are predominated by people over the age of forty (58% of all residents are aged 40+) and 40.5% of all people are aged 55+.

Figure 3 – Population Profile (Age Categories)

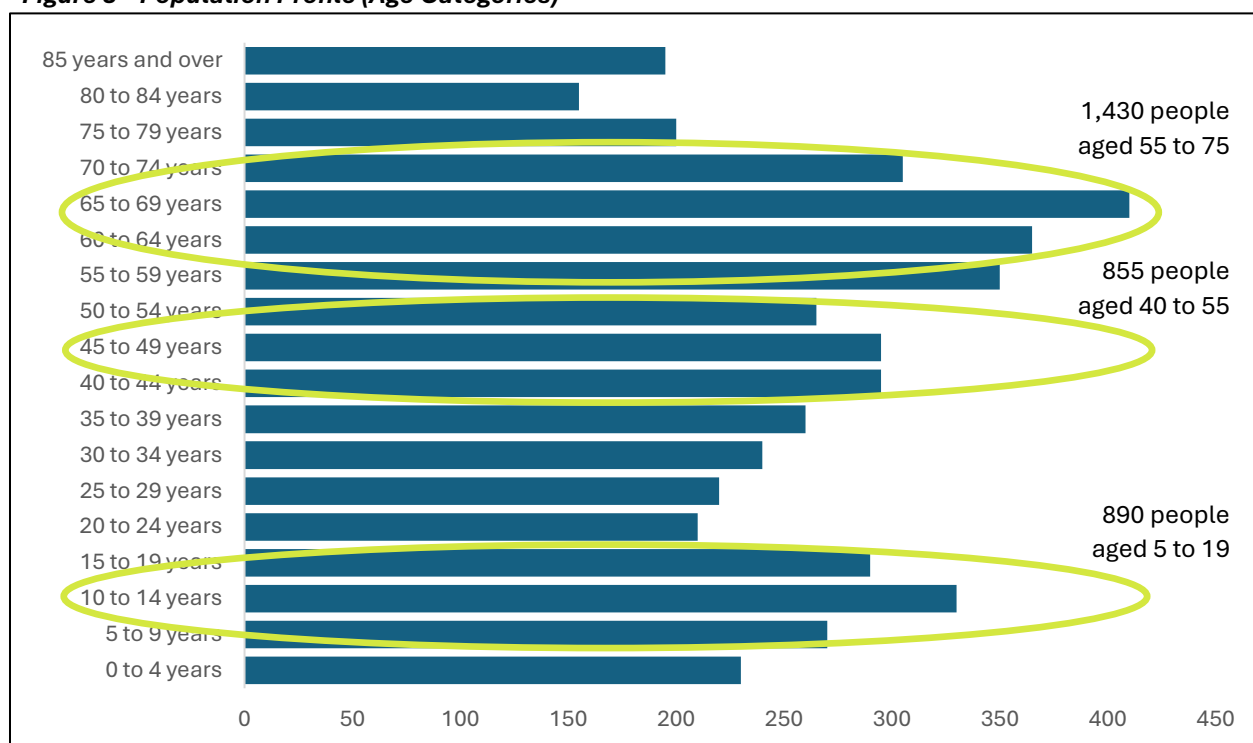
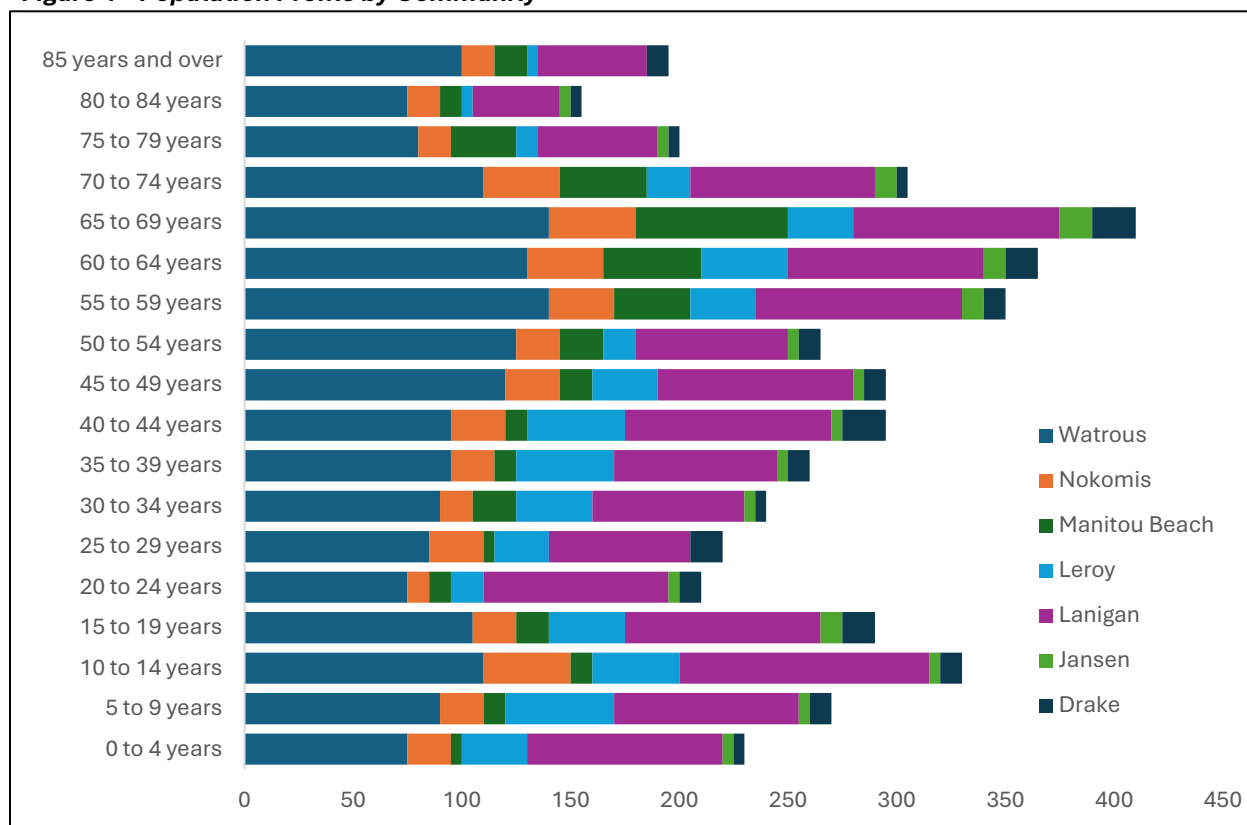


Figure 2 above shows an important group of young residents who will form new households in the next fifteen years. For the future growth and development of the MSMA region, it will be important to ensure there is housing attractive to their needs while also ensuring an aging population is appropriately accommodated in the member communities.

	Population under 20 years of age		Population aged 55+	
	Number	Percentage	Number	Percentage
Watrous	380	20.7%	775	42.1%
Nokomis	100	23.5%	185	43.5%
Manitou Beach	40	10.7%	245	65.3%
Leroy	155	30.7%	140	27.7%
Lanigan	380	26.4%	510	35.4%
Jansen	25	22.7%	55	50.0%
Drake	40	21.1%	70	36.8%

Revealing the population age categories for each member community, the group of 25 to 45 year olds in Leroy stands out as a unique trend in the region. Lanigan also differs from other communities with a more even distribution of population age categories.

Figure 4 – Population Profile by Community



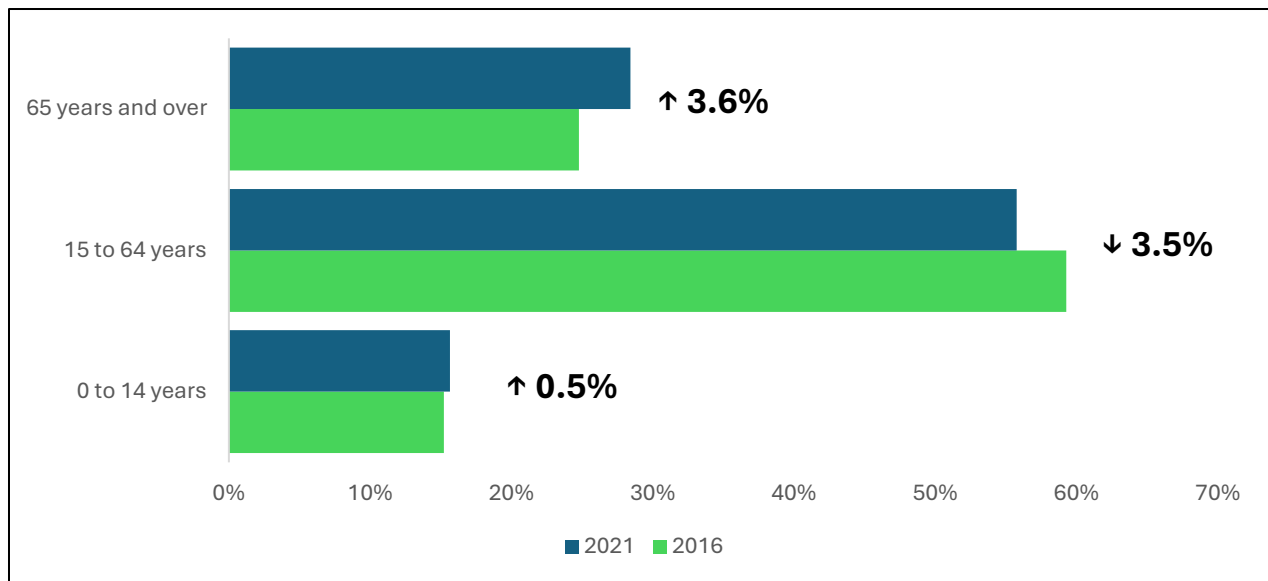
Median age measures the centre point for all age categories in a community. The median age has been rising in the region as a whole, however this trend does not apply to Nokomis, Leroy and Lanigan. Leroy and Lanigan have experienced population growth among working age residents. The other growing community in the region, Manitou Beach, has experienced growth in retirement age residents.

	REGION	Watrous	Nokomis	Manitou Beach	Leroy	Lanigan	Jansen	Drake
2006	47.9	44.8	50.5	55.0	45.1	44.8	51.5	43.5
2011	49.8	45.5	51.5	57.6	48.4	42.3	57.0	46.0
2016	49.3	46.4	51.3	58.1	41.0	42.7	61.2	44.5
2021	49.6	48.8	49.2	64.0	38.4	42.0	60.4	44.4

At 49.6 years, the median age for the MSMA region is significantly higher than Saskatchewan (38.8) and Canada (41.6). Growth in Leroy and Lanigan is reflected by substantially lower media ages while the appeal of Manitou Beach to retirees is also evident.

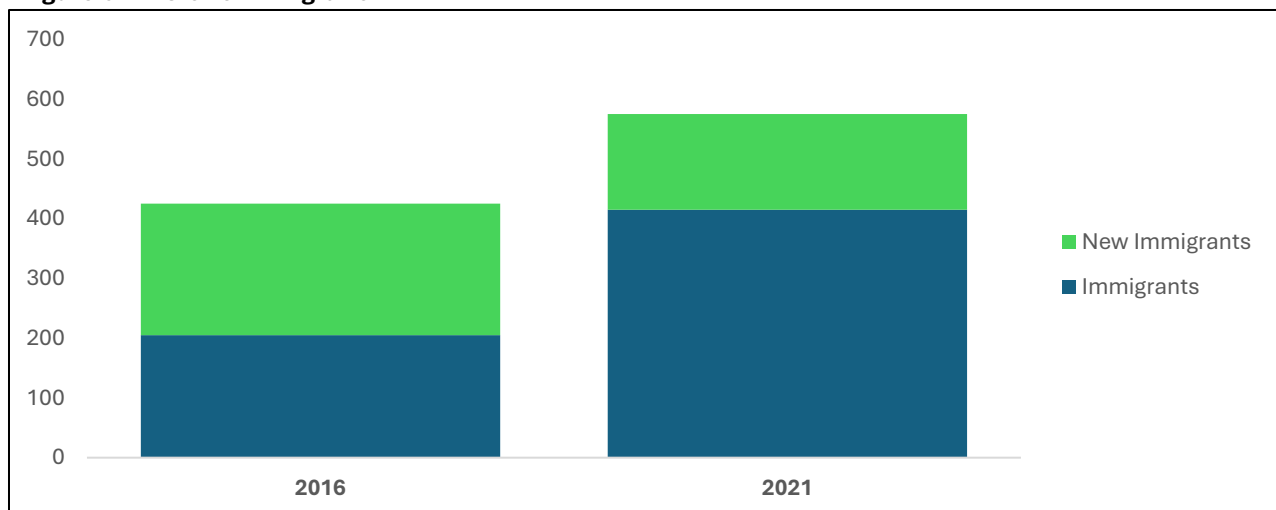
Across the region there has been a loss in the working age population as shown in Figure 5.

Figure 5 – Working Age v. Non Working Age



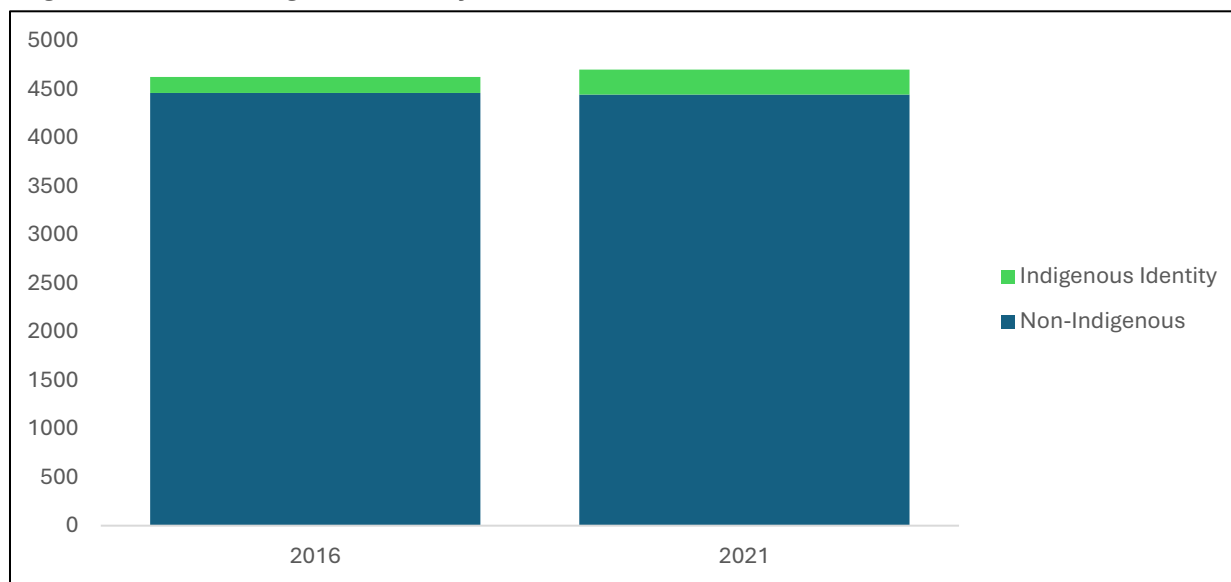
The last census measured significant growth in the number of immigrants living in the region (up 150 to 575 people). However, there was a slowing of new migrants to the area with 60 fewer new immigrants in 2021 than in 2016. This suggests that if the region can attract new residents through immigration, it has demonstrated it can retain them in area communities. Removing new immigrants from consideration, in 2021 there 415 immigrants – only 10 fewer than in 2016 when there were 425 – suggesting only a handful of households did not stay in the region.

Figure 6 – Historic Immigration



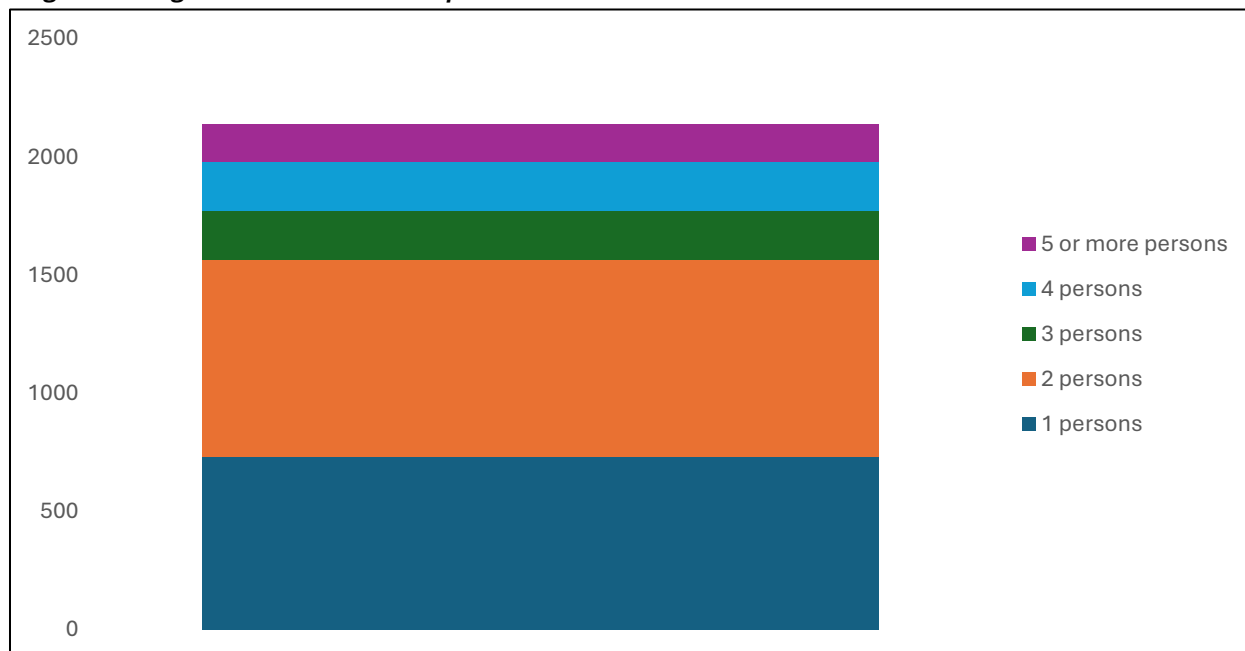
Between 2016 and 2021 there was an increase of 90 residents who identified themselves as Indigenous (a 54.5% rise). Indigenous residents in MSMA member communities comprise 5.2% of the total population.

Figure 7 – Historic Indigenous Identity



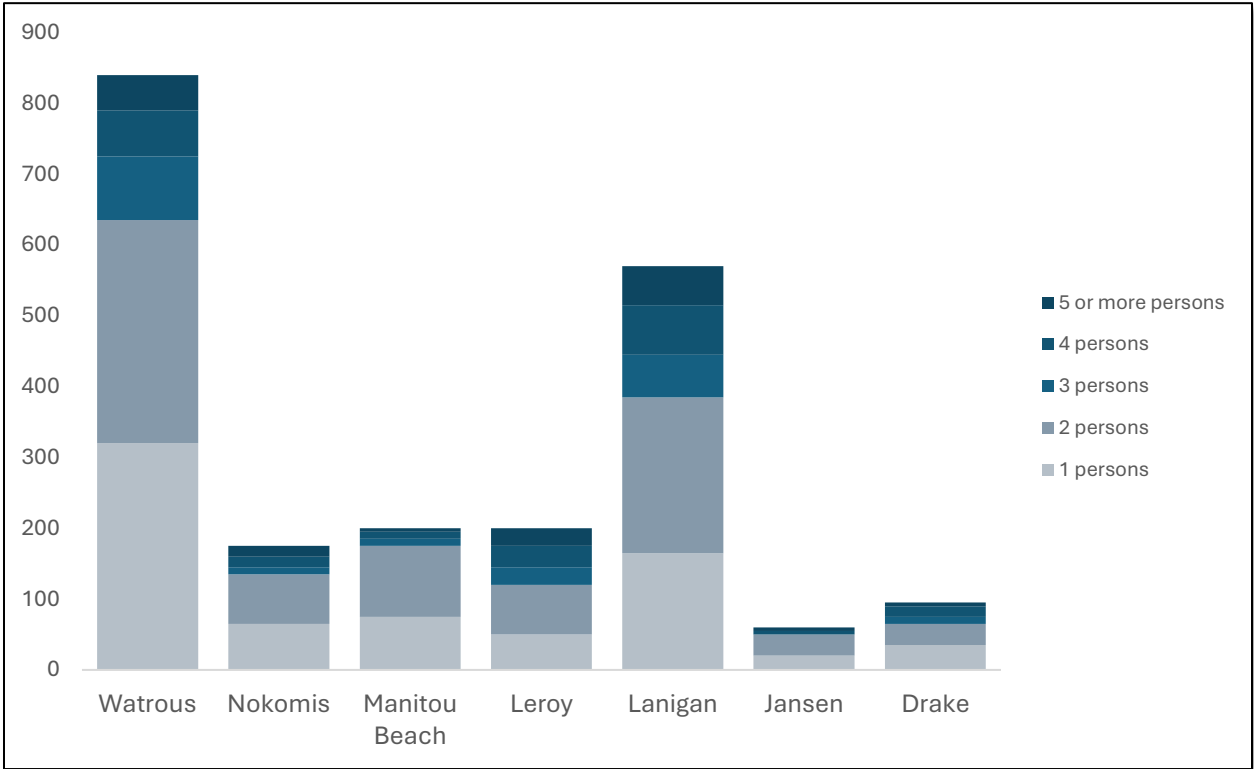
Of the 2,150 households in the MSMA region, 72.8% (1,565) are comprised of singles and couples (one and two-persons).

Figure 8 – Regional Household Composition



Across MSMA region communities, the predominance of one and two-person households is observable in Figure 9 below.

Figure 9 – Household Composition by Community



	REGION	Watrous	Nokomis	Manitou Beach	Leroy	Lanigan	Jansen	Drake
Average HH size	2.2	2.1	2.2	1.8	2.6	2.4	2	2.2

The average household size for the MSMA region (2.2 people) is smaller than Saskatchewan (2.5 people) and Canada (2.4 people). The smallest household sizes are observed in Manitou Beach, Jansen, Watrous, Drake and Nokomis. Lanigan matches the Canadian average while Leroy has larger households.

Meeting housing demand for small households often provides a ‘quick win’ opportunity as smaller dwelling units can be creatively added to existing properties as accessory suites. Multi-unit residential developments also serve this type of demand, as well as tiny home developments.

A variety of housing models are described in Figure 10, each providing options for serving the needs of smaller households. Historically, smaller households that are young (under 35 years of age) or older (over 60 years of age) have higher demand for rental properties. Increasingly, rent demand is also rising among working age residents seeking a different lifestyle than traditional single-family homeownership. Figure 11 highlights tenant households in the MSMA region.

Figure 10 – Housing Options

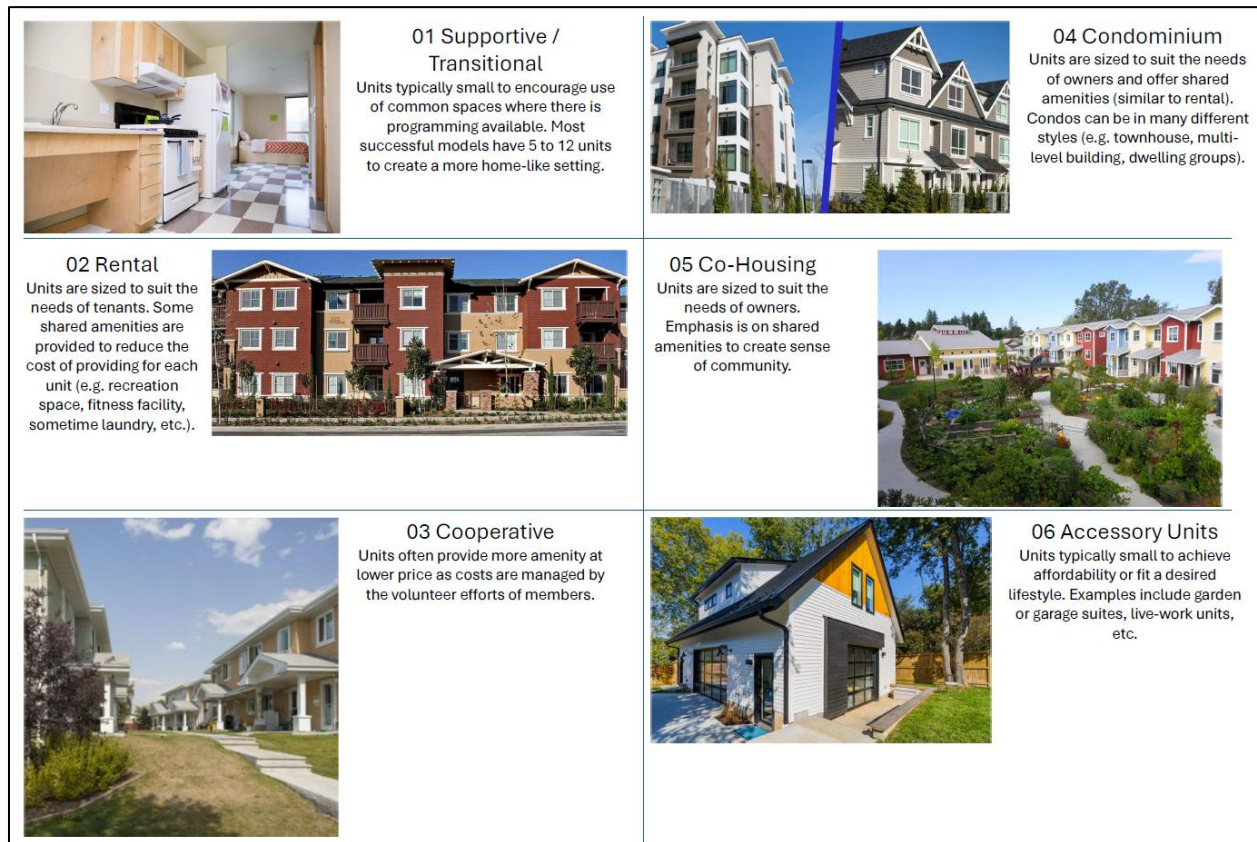
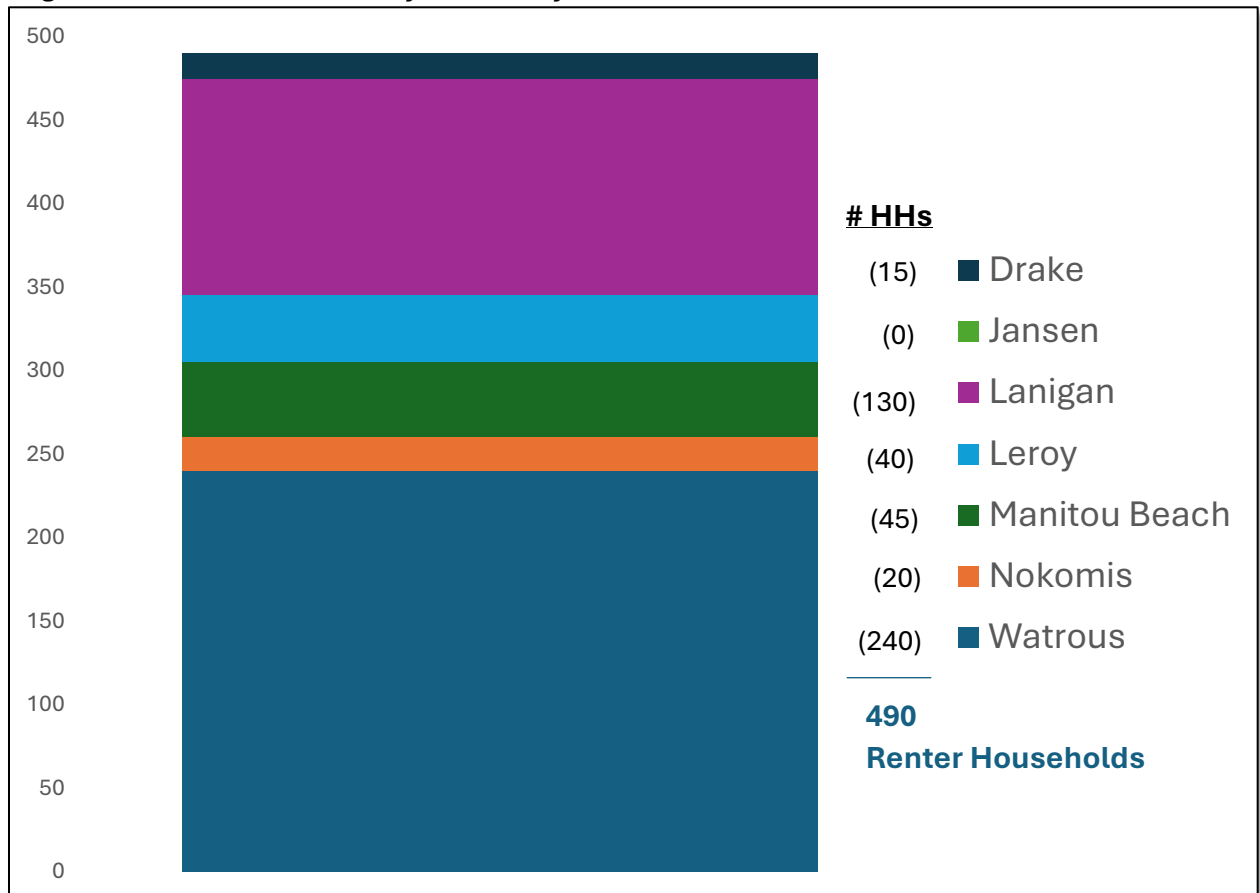


Figure 11 – Tenant Households by Community



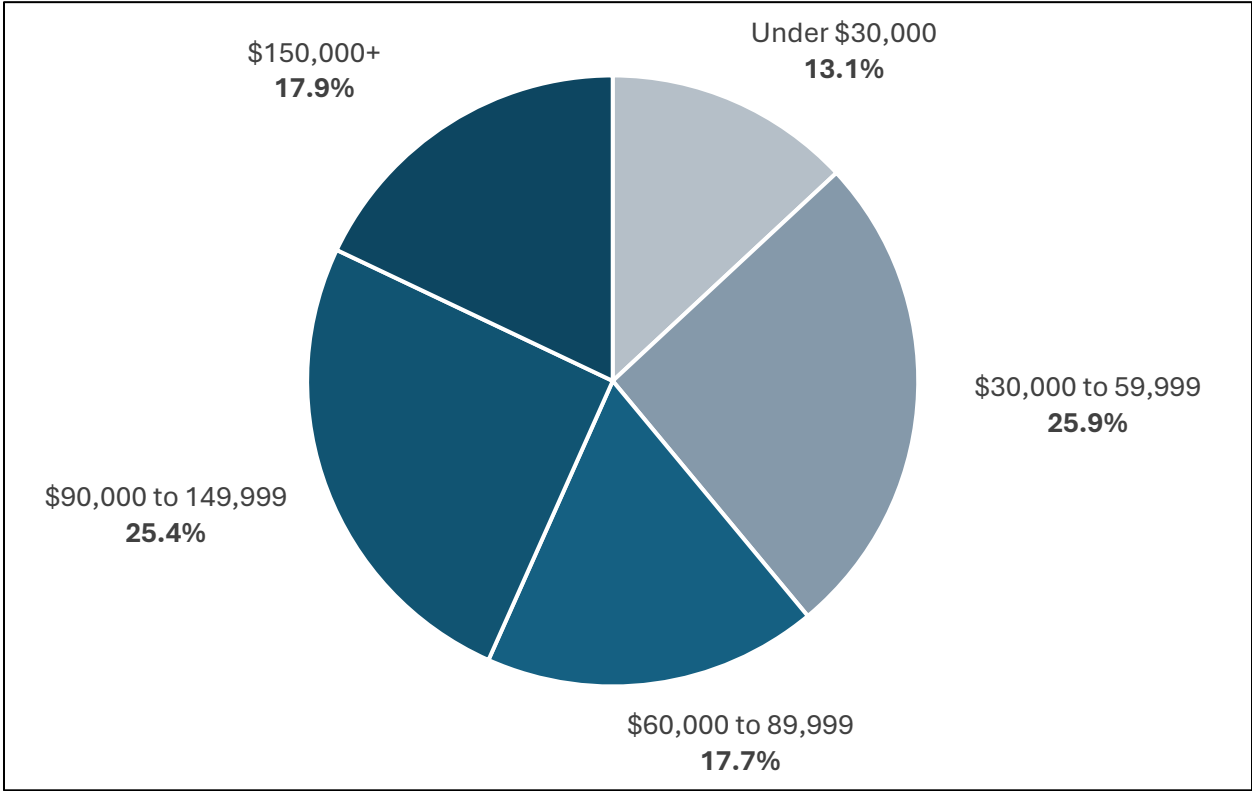
Household Incomes

While the median income for Saskatchewan (\$82,000) and Canada (\$84,000) are both higher than the regional median of \$72,860, there are considerably fewer low income households (below \$60,000 in annual income). Specifically, while 34% of Saskatchewan and 36% of Canadian households had incomes below \$30,000/year, only 13.1% of households in the region had very low incomes. Also, approximately 14% fewer households had income below \$60,000/year in the region than provincially or nationally. At the high-income range, 14% more households in the region (17.9%) had incomes above \$150,000 compared to Saskatchewan (3%) and Canada (4%) as a whole.

Median Incomes

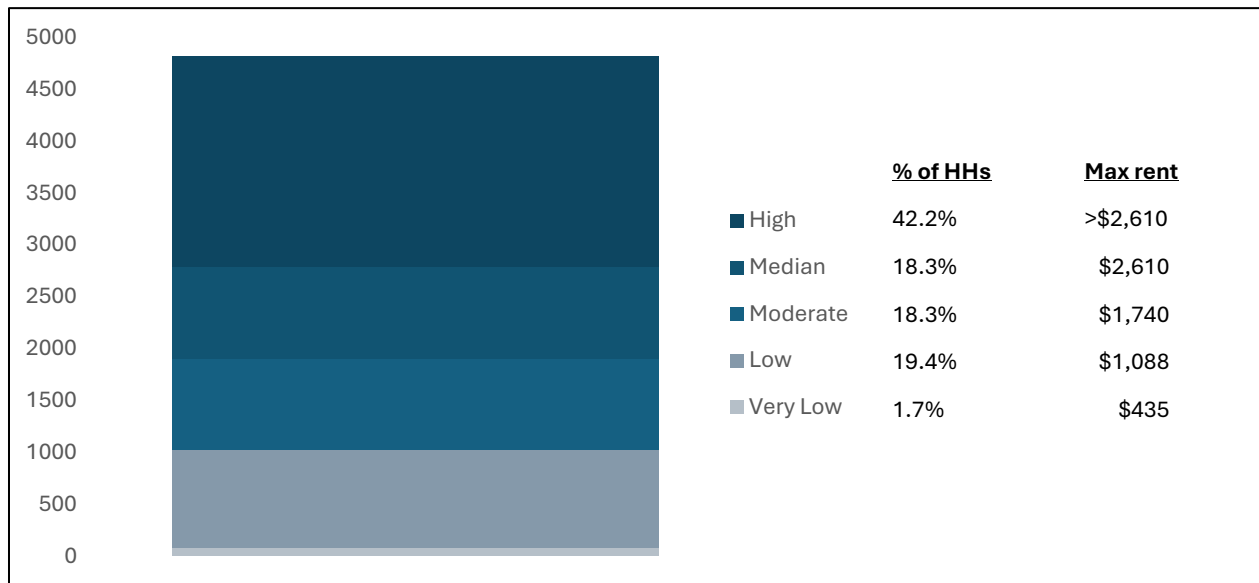
REGION	Watrous	Nokomis	Manitou Beach	Leroy	Lanigan	Jansen	Drake
\$72,860	\$76,500	\$58,800	\$56,000	\$86,000	\$87,000	N/A	N/A

Figure 12 – Regional Household Income Categories



The census provides an opportunity to compare incomes to the Area Median Household Income (AMHI). An AMHI provides a measure of household incomes in a format comparable across communities. AMHI is used to understand the economic health and income inequality within a community. It is also used to determine housing affordability. Figure 13 highlights significant financial capacity among households in the MSMA region with 42.2% in the high-income category and able to pay more than \$2,610/month toward shelter costs.

Figure 13 – Area Median Household Incomes (Region)



What can households afford to pay?

The table below provides more details about AMHI categories, financial capacities to afford housing, and the size of each income category.

Income Category	Annual HH Income	Affordable Shelter Cost	Number of HHs
Area Median Household Income	\$72,860	\$1,821.50	
Very Low Income (20% or under AMHI)	< \$14,560	\$364	84
Low Income (21% to 50% AMHI)	\$14,560 - \$36,430	\$911	936
Moderate Income (51% to 80% AMHI)	\$36,430 - \$52,360	\$1,309	883
Median Income (81% to 120% AMHI)	\$52,360 - \$87,432	\$2,186	881
High Income (121% and more AMHI)	> \$87,432	> \$2,186	2,031

There is significant variability across communities. The chart below provides the specific Area Median Household Income information for each community and highlights the percentage of households in each income category along with the maximum shelter cost affordable to each.

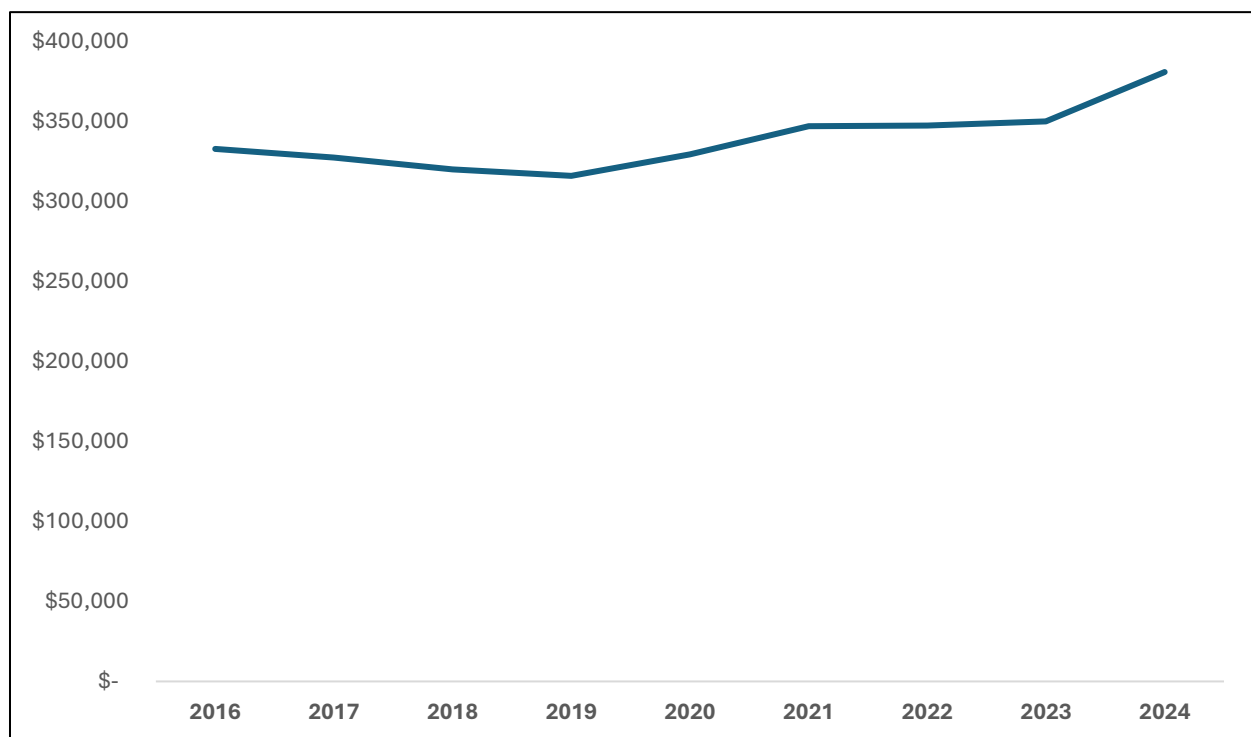
	Very Low (less than 20%)	Low (21% to 50%)	Moderate (51 to 80%)	Median (81% to 120%)	High (>120%)	
Watrous	<\$15,300	\$15,301 - \$38,250	\$38,251 - \$61,200	\$61,201 - \$91,800	>\$91,800	Incomes based on area median
	2.1% (\$382.50)	21.2% (\$956.25)	18.3% (\$1,530.00)	16.7% (\$2,295.00)	41.8% (>\$2,295.00)	Percent in category What they can afford
Nokomis	<\$11,760	\$11,761 - \$29,400	\$29,401 - \$47,040	\$47,041 - \$70,560	>\$70,560	Incomes based on area median
	0.0% (\$294.00)	18.3% (\$735.00)	21.3% (\$1,176.00)	15.9% (\$1,764.00)	44.5% (>\$1,764.00)	Percent in category What they can afford

	Very Low (less than 20%)	Low (21% to 50%)	Moderate (51 to 80%)	Median (81% to 120%)	High (>120%)	
Manitou Beach	<\$11,200	\$11,201 - \$28,000	\$28,001 - \$44,800	\$44,801 - \$67,200	>\$67,200	Incomes based on area median
	0.6% (\$280.00)	10.4% (\$700.00)	23.2% (\$1,120.00)	22.0% (\$1,680.00)	43.9% (>\$1,680.00)	Percent in category What they can afford
Leroy	<\$17,200	\$17,201 - \$43,000	\$43,001 - \$68,800	\$68,801 - \$103,200	>\$103,200	Incomes based on area median
	4.2% (\$430.00)	17.2% (\$1,075.00)	13.6% (\$1,720.00)	21.4% (\$2,580.00)	43.6% (>\$2,580.00)	Percent in category What they can afford
Lanigan	<\$17,400	\$17,401 - \$43,500	\$43,501 - \$69,600	\$69,601 - \$104,400	>\$104,400	Incomes based on area median
	0.0% (\$435.00)	20.0% (\$1,087.50)	18.4% (\$1,740.00)	19.8% (\$2,610.00)	41.8% (>\$2,610.00)	Percent in category What they can afford

Housing Profile

Housing market statistics tracked by the Saskatchewan Realtors Association indicate the median home sale price in Census District 11 (the region including the MSMA) rose 4.3% between 2016 and 2021 and has risen another 9.8% since the 2021 census.

Figure 14 – Median Home Sale Prices

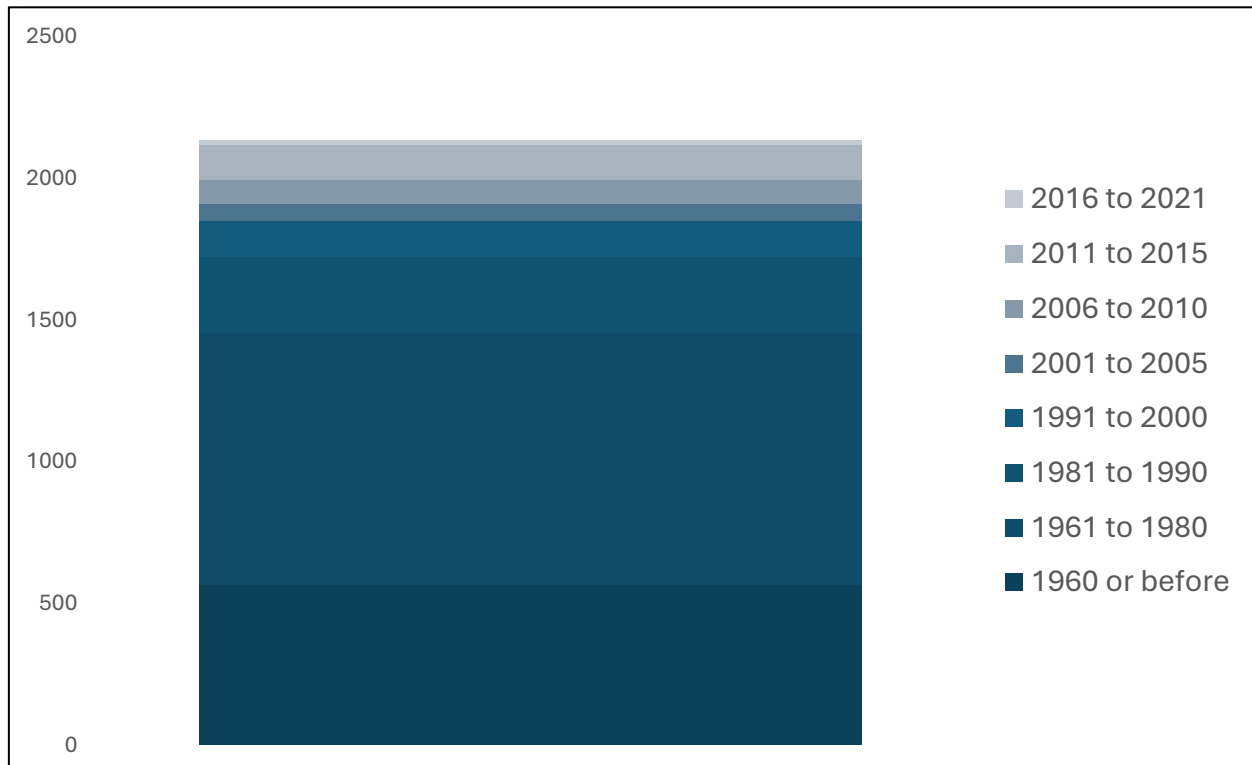


	Feb 2025 Average Sales Price	Household Income Affordability Monthly Payment (\$)	Required Household Income (\$/year)
Detached	\$ 499,627	\$ 2,921	\$ 116,831
Semi-detached	\$ 452,867	\$ 2,647	\$ 105,897
Row / townhouse	\$ 319,957	\$ 1,870	\$ 74,817
Apartment	\$ 267,679	\$ 1,565	\$ 62,593
Acreage	\$ 850,722	\$ 4,973	\$ 198,929
Mobile home	\$ 93,850	\$ 549	\$ 21,946
Multi-family	\$ 511,400	\$ 2,990	\$ 119,584
AVERAGE ACROSS TYPES	\$ 442,521	\$ 2,587	\$ 103,477

Within the region there are 735 households that can afford the current sale prices for detached, semi-detached and multi-family homes, while 155 households can afford acreage homes. Street-oriented townhouses or multiplexes are affordable to 1,075 households in the region. At a price \$12,000 lower, apartment units add another 115 households (1,190 total households) that could potentially afford housing in the region. There are 45 households in the region with incomes too low to afford a mobile home.

Affordability is an issue for 360 households (16.7%) in the region and 231 households were identified as having Core Housing Need at the time of the last census. In addition to affordability, housing quality also appeared to contribute to housing need. As shown in Figure 15, 79.7% of all housing was constructed before 2001.

Figure 15 – Universe of Dwellings by Age

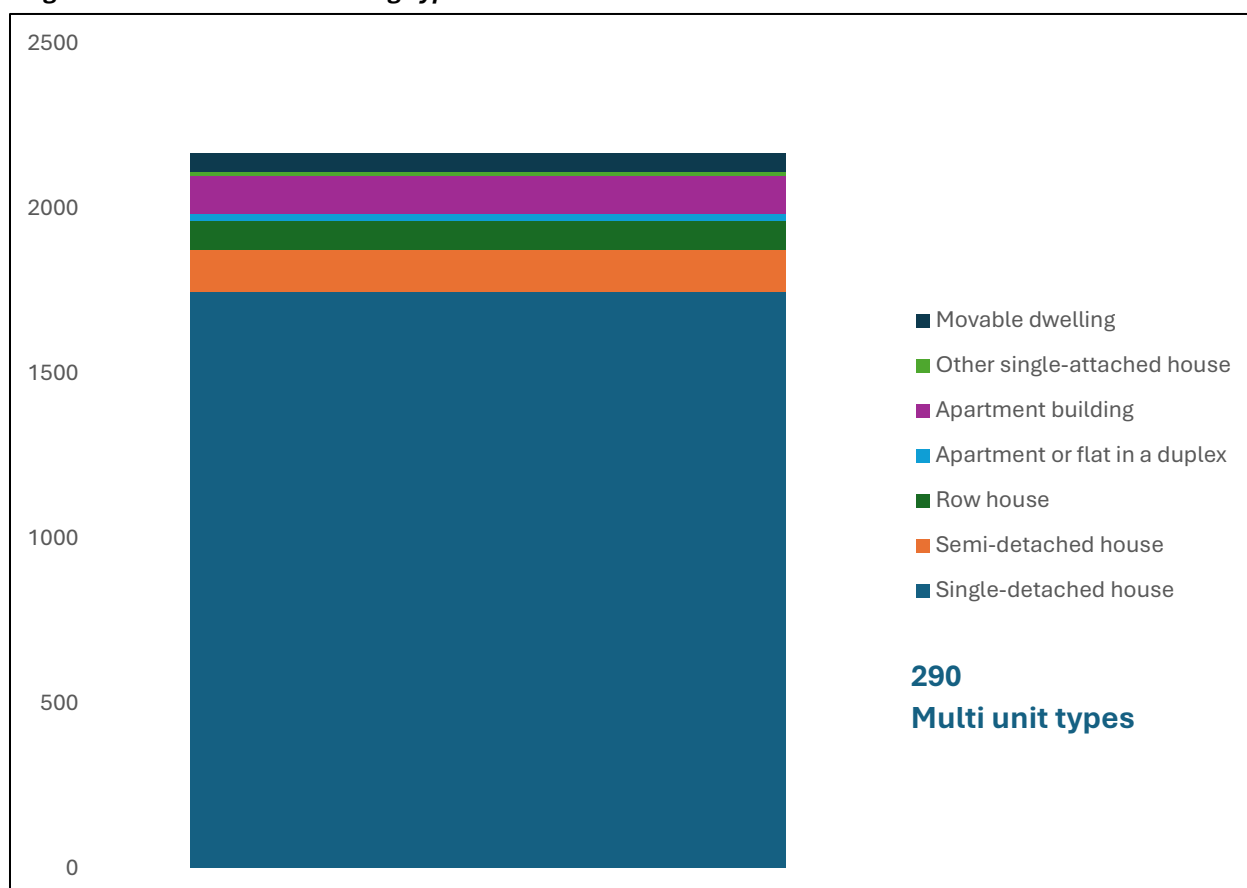


Residential construction activity has not kept pace with the rest of the province as shown in the table below.

	Saskatchewan	Region	Gap
1960 or before	21.2%	26.0%	+4.8%
1961 to 1980	32.9%	41.0%	+8.1%
1981 to 1990	13.8%	12.4%	-1.4%
1991 to 2000	7.8%	5.8%	-2.0%
2001 to 2005	4.0%	2.8%	-1.2%
2006 to 2010	6.1%	3.9%	-2.2%
2011 to 2015	8.4%	5.8%	-2.6%
2016 to 2021	5.8%	0.7%	-5.1%

The persistent gap in construction began before 1990 and has risen to 14.5%. The 5-year period between 2016 and 2021 was particularly pronounced with construction activity lagging by 5.1%. If residential construction had matched provincial averages, an additional 315 units would have been built since 1990 to provide additional housing to maintain the working age population, support seniors to stay in their home communities, or attract young people. It would also refresh the quality of the housing stock.

Figure 16 – Universe of Dwelling Types



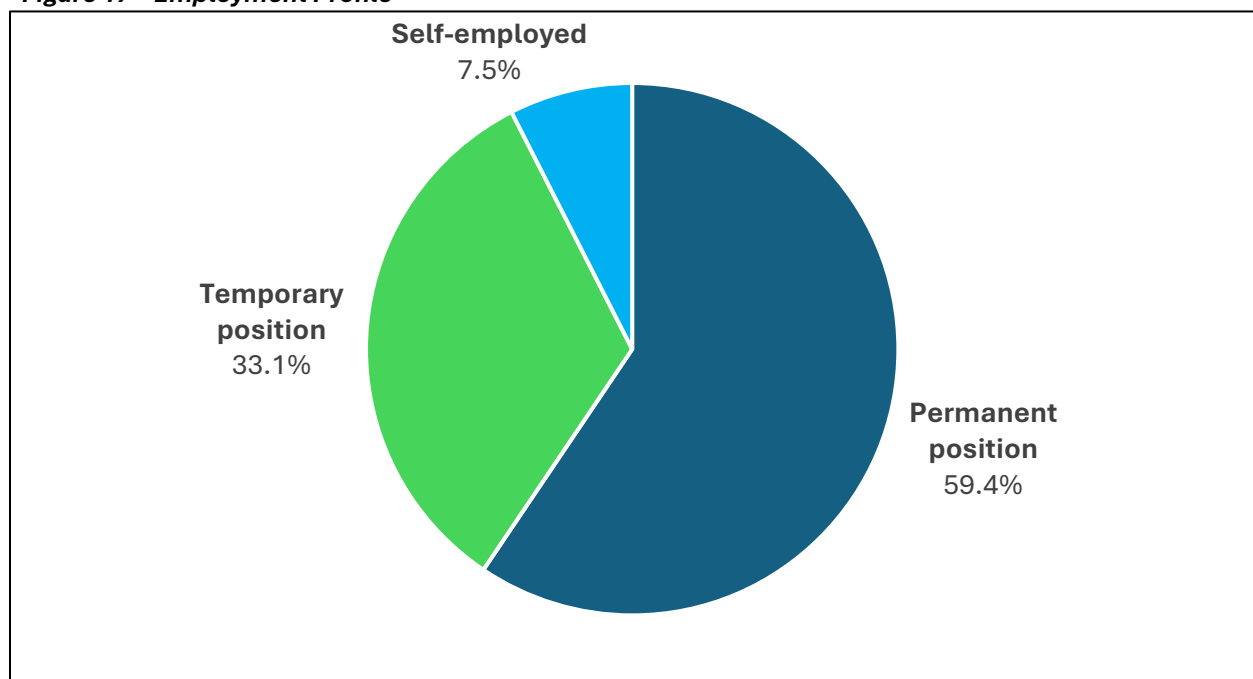
The predominance of single-detached homes within the region does not meet the needs of an aging population that may be seeking to downsize and free up equity they had in their homes. Younger adults are also currently delaying homeownership due to high student debt, delayed marriage/household formation and economic uncertainty in the broader economy. A greater mix of housing options provides the flexibility to meet these demands and a typical balanced ratio for a community is 30-40% multi-unit housing types and 60-70% single or semi-detached homes. Within this, the diversity of housing options include townhouses, apartments, condominiums and accessory suites would be expected.

Figure 11 highlighted the 490 tenant households in the region, comprising 22.8% of all households. There are 290 multi-unit housing types in the region with the remaining 200 rental units in the form of single detached homes. In an effort to support the function of the rental market, communities within the MSMA region maintain inventories of non-market housing types (such as rent-geared-to-income or affordable housing units) as well as contacts for rental property managers.

Employment

Between 2016 and 2021, unemployment rose 50% in the region to 12.7% as the number of employed residents dropped by 165. This rate was 4.3% higher than the Saskatchewan rate of 8.4%. The overall labour force also shrank by 120 people as the participation rate fell from 66.1 to 56.4. The provincial labour participation rate was 65.4 in 2021, meaning significantly fewer workers were supporting local economies in the MSMA region than elsewhere in Saskatchewan.

Figure 17 – Employment Profile



Among residents working in the region, 59.4% held permanent salaried positions while 33.1% had temporary employment. The number of entrepreneurs in the region (7.5%) also lagged behind Saskatchewan (16.1%) and Canada (14.1%) by a significant margin.

The table below highlights the top employment sectors in the region along with the job gains and losses between 2016 and 2021.

	2016	2021	jobs gained / lost	% change
11 Agriculture, forestry, fishing and hunting	290	315	25	8.6%
21 Mining, quarrying, and oil and gas extraction	225	200	-25	-11.1%
22 Utilities	10	10	0	0.0%
23 Construction	205	150	-55	-26.8%
31-33 Manufacturing	175	140	-35	-20.0%
41 Wholesale trade	80	65	-15	-18.8%
44-45 Retail trade	380	275	-105	-27.6%
48-49 Transportation and warehousing	100	60	-40	-40.0%
51 Information and cultural industries	40	10	-30	-75.0%
52 Finance and insurance	100	50	-50	-50.0%
53 Real estate and rental and leasing	30	20	-10	-33.3%
54 Professional, scientific & technical services	45	45	0	0.0%
56 Administrative & support / waste management / remediation	50	30	-20	-40.0%
61 Educational services	150	195	45	30.0%
62 Health care and social assistance	335	245	-90	-26.9%
71 Arts, entertainment and recreation	45	25	-20	-44.4%
72 Accommodation and food services	115	165	50	43.5%
81 Other services (except public administration)	80	75	-5	-6.3%
91 Public Administration	45	140	95	211.1%
TOTAL	2500	2215	-285	-11.4%

Sectors with rising employment included public administration, accommodation/food services, education and agriculture/forestry/fishing/hunting. Sectors that typically rise and fall with population and incomes such as retail trade and health services experienced the most significant losses.

Unable to find work within the region, job seekers were also not travelling outside the region for employment as shown in the commuting table below.

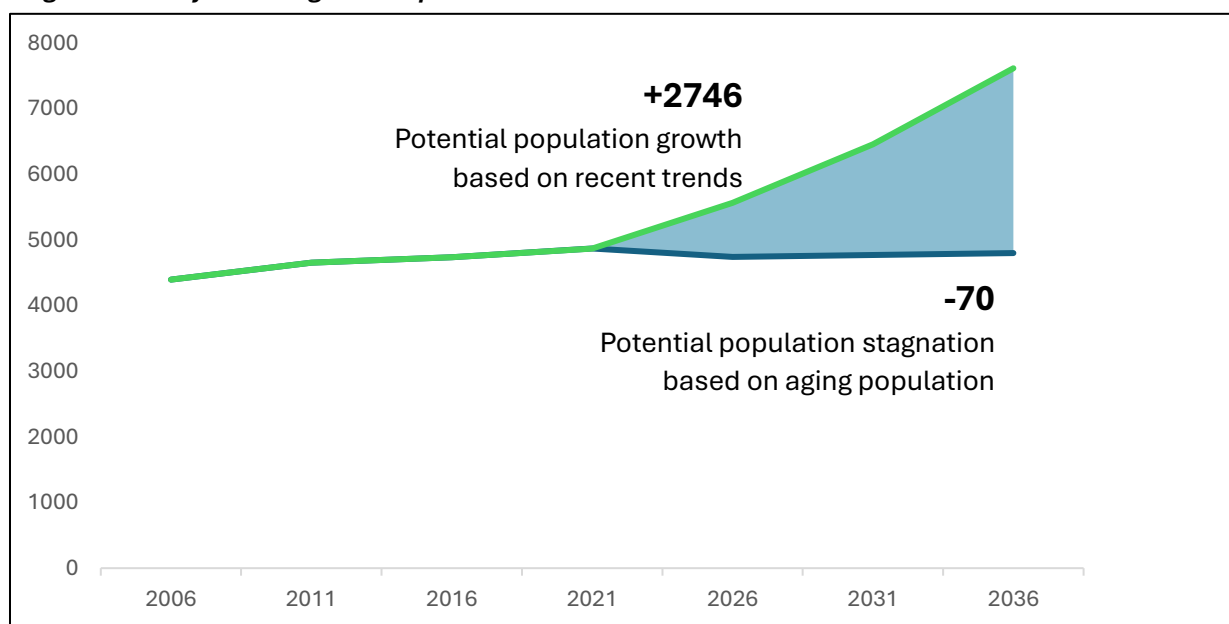
	2016	2021	change	% change
Usual place of work	1850	1705	-145	-7.8%
Commute within census subdivision of residence	1160	1040	-120	-10.3%
Commute to a different census subdivision than residence	485	420	-65	-13.4%
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	235	225	-10	-4.3%
Commute to a different province or territory	10	0	-10	-100.0%

Projected Housing Needs

With local employment generation stagnant, there are risks that the MSMA member communities will begin to shrink and lose economic viability. Significant employment associated with regional potash and industrial development have the potential to reverse current economic trends if supported by a good housing and economic development strategy focused on quality of life opportunities not available in other communities.

Figure 18 provides two potential population growth scenarios. One (shown by the green line) highlights the population growth potential of the region if member communities are able to capture growth equivalent to their best growth in the last fifteen years. The other scenario (shown by the blue line) projects the result should current population trends associated with population aging and local job stagnation continues. The difference between these scenarios (shaded area) is projected to grow to 2,816 people by 2036.

Figure 18 – Projected Regional Population to 2036



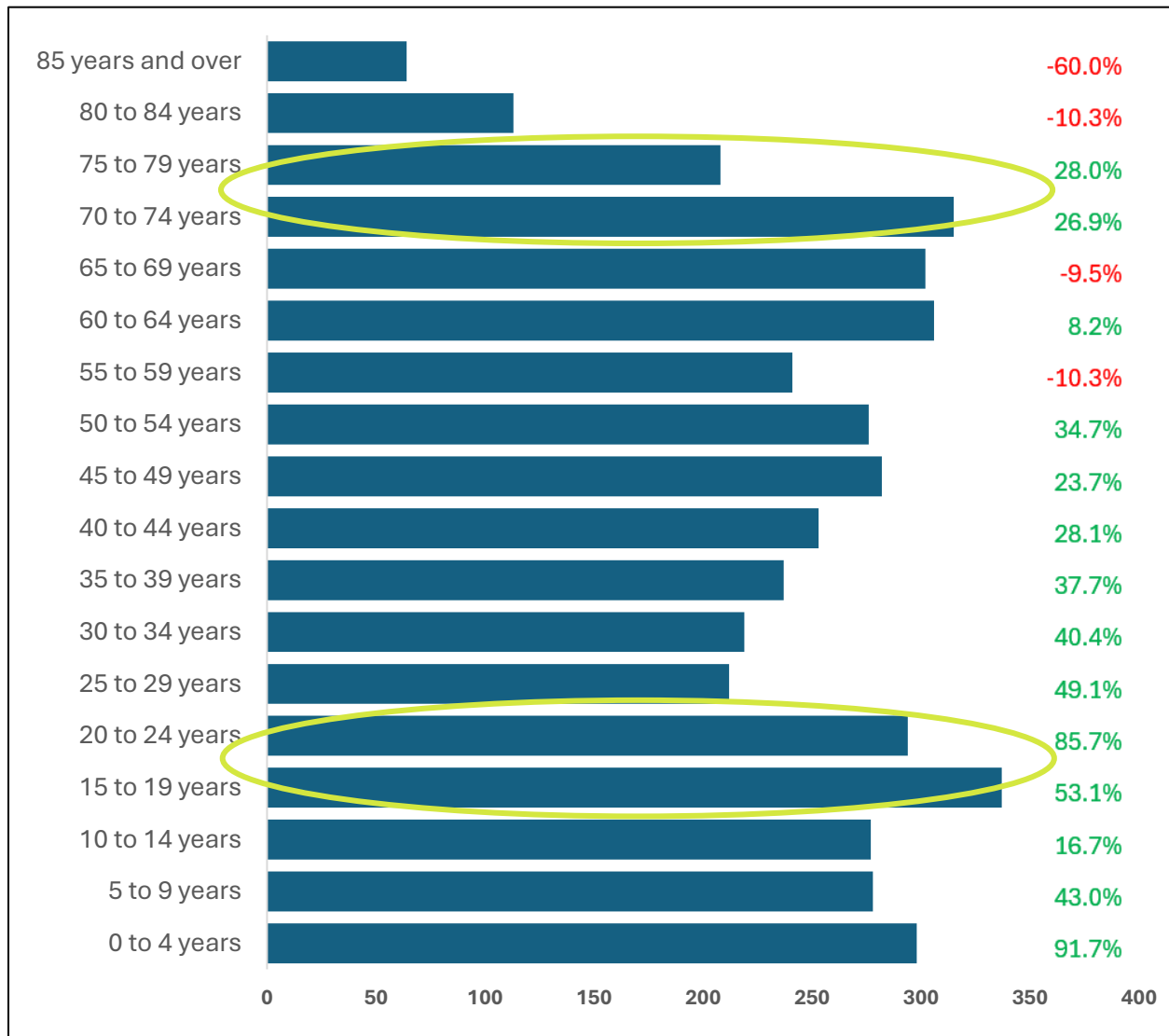
Best growth for each community and resulting population projections are shown in the table below.

2021 Population		Historic population change (%)			2036 Population	
		15 yr	10 yr	5 yr	TRENDS	BEST GROWTH
Watrous	1,842	5.7%	-0.8%	-3.1%	1,989	2,174
Nokomis	414	2.5%	4.3%	2.5%	404	469
Manitou Beach	364	56.2%	41.6%	15.9%	285	1,388
Leroy	510	23.8%	19.4%	13.3%	445	967
Lanigan	1,433	16.2%	3.1%	4.1%	1,351	2,250
Jansen	111	-20.7%	-11.9%	15.6%	119	172
Drake	197	-15.1%	-2.5%	0.0%	208	197
TOTAL Region	4,871	10.8%	4.6%	2.8%	4,801	7,617

Who is future new housing for?

Figure 19 highlights where population growth could be expected under the Best Growth scenario.

Figure 19 – Projected (2036) Regional Population Profile

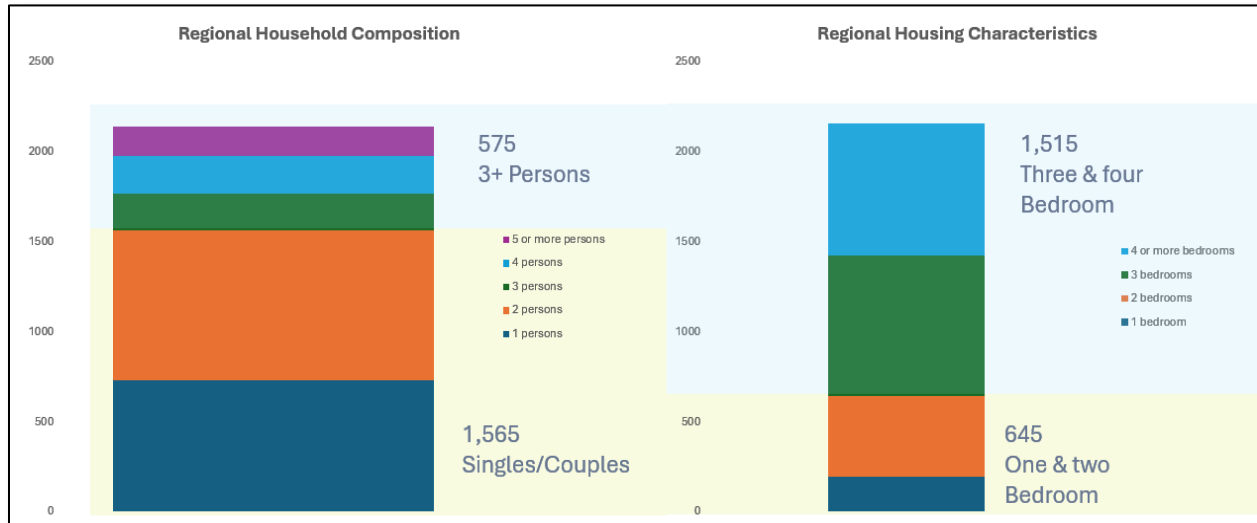


Several market insights result from this population projection:

- ❑ To accommodate growth of 2,746 additional residents, approximately 1,300 new housing units would be required by 2036. This requires construction of approximately 100 units each year, a substantial increase over current construction activities which saw a total of 75 units added (net of demolitions and abandonments) between 2016 and 2021.
- ❑ Increasing young and working age populations predominate the forecast. To successfully capture and maintain this population, community services and infrastructure must be proactively developed to match lifestyle needs.

- ❑ Without significant investment, there is a dramatic decline in older households as service needs (particularly health) rise. Specific age cohorts where housing change decisions (and anticipated population losses) occur are among those aged 55-59, 65-69 and over 80.
- ❑ The current demand by smaller households is expected to continue. There is a regional demand mismatch of 920 units today (shown in Figure 20 below) that will become further exaggerated over time without the introduction of new housing options to serve this demand.

Figure 20 –Regional Housing Market Mismatch



Setting the Stage for Housing

Development Readiness

A review of the *Mid Sask District Official Community Plan and Economic Strategy* and various Official Community Plans and Zoning Bylaws for the member communities of the Mid Sask Municipal Alliance revealed both good practices and opportunities to improve housing development readiness. A complete review for each community is provided in Appendix A.

Some of the good practices that should be adopted by all member communities include:

- Clear designation of future growth areas along with timing associated with servicing.
- Clear timelines for approval processes.
- Policies to incentivize developments achieving communities goals such as downtown development, reuse of vacant buildings, commercial or industrial development, etc.
- Zoning flexibility for accessory suites (such as garage and garden suites), supportive housing, and contract zoning for unique developments.
- Allowances for alternative energy systems.
- Density bonus provisions to support residential intensification.

Areas of opportunity for improvement include:

- Reducing the list of discretionary uses (which create significant uncertainty for developers) to include more uses 'as-of-right'.
- Review the 'deemed refused' stance for development permit applications requiring longer than 40 days to process.
- Completion of servicing studies by the municipalities to proactively prepare infrastructure for development rather than place such responsibility with developers (which creates upfront costs to developers and reduces community competitiveness). Include land and servicing conditions in public documentation to reduce uncertainty for developers.
- Implementation of development levy bylaws and publication of rates for servicing agreement fees to reduce uncertainty and negotiation time for developers.
- Adopt and publish development standards to make expectations clear for new development (which reduces uncertainty).
- Remove barriers to small, incremental developments to enable local property owners to expand housing options on existing properties (including adding residential uses to commercial space).
- Expand incentive policies to include community housing goals.

Strategic Actions to Support Housing Growth

The MSMA member communities are not in the business of constructing housing, however this does not mean each municipality, separately or working together, cannot influence the housing market to support regional economic development and population growth to protect community viability.

The following is a list of potential actions that could be explored:

- Investigate preparing development sites within strategic priority areas to ‘shovel-ready’ status and issue Requests for Proposals (RFPs) to competitively allocate municipally-owned land for housing.
- Create meaningful incentives for housing by converting tax abatements into direct grants that are self-financing over time (i.e. by allocating future property taxes collected from new developments back into the grant program fund).
- Work with employers, service clubs / nonprofits, faith-based communities, Indigenous housing organizations, and senior government agencies on specific housing project plans. The role of municipalities can be to provide up-to-date market information, guidance in navigating funding programs and development processes and forming / convening relationships.
- Consider establishing a regional housing development agency such as a Land Trust or Regional Municipal Development Corporation (described in the table below).

Land Trust	Regional Municipal Development Corporation
<ul style="list-style-type: none"> • A non-profit for acquiring/holding land. • Develops or facilitates development of housing. • Sells or rents housing but leases (long-term) the land. This arrangement usually involves a resale agreement. • Focus is permanent affordability and community control over land. • As a non-profit can secure public and private funding (including donations). • Often pilot innovative models such as cooperatives or shared equity ownership. <p>Examples:</p> <ul style="list-style-type: none"> ○ <u>Vancouver Community Land Trust Foundation</u> ○ <u>Champlain Housing Trust</u> ○ <u>Community Land Trusts in Canada Network</u> 	<ul style="list-style-type: none"> • An arms-length creation of one or more municipalities and/or Indigenous communities. • Develops or facilitates housing and ‘renewal’ projects: <ul style="list-style-type: none"> ○ Land assembly and acquisition ○ Undertake infrastructure planning and development ○ Implement municipal programs such as flexible/inclusionary zoning, awareness and public engagement, manage incentive programs (i.e. grants or loans) ○ Form public-private partnerships ○ Conduct market research and share data ○ Support or develop pilot projects such as cohousing, micro-units, ‘green’ housing ○ Policy advocacy and intergovernmental coordination ○ Resource pooling ○ Specialized expertise built within entity

Appendices

Appendix A – Review of Regulatory Environment

Review of Regulatory Environment

Notes:

- Community Official Community Plans (OCPs) and Zoning Bylaws (ZBs) reviewed for policies and regulations that streamline processes and reduce barriers to new development;
- Consideration given to minimum bylaw content required by the *Planning and Development Act, 2007* – i.e. community has gone above and beyond requirements
- Village of Drake uses the MSMA district plan as their OCP, all other communities have separate OCPs under the District Plan (DP).

Municipality	Permit Process	Land Use	Servicing	Other
Watrous DP, OCP, ZB	Zoning Bylaw: <ul style="list-style-type: none">• Development permits for permitted uses must be issued within 40 days of receiving a complete application – the application is deemed refused after this date• Comprehensive list of discretionary use criteria, including land use specific criteria	Official Community Plan: <ul style="list-style-type: none">• future land use map identifying future growth areas• Targeting 15-20 year supply of land designated for future residential and industrial use• Targeting 3-5 year supply of serviced residential lots• Allowances for supportive housing in all residential districts	Official Community Plan: <ul style="list-style-type: none">• Proposed integrated infrastructure planning to ensure service levels and capacity are available to accommodate new development• Proposed servicing studies in advance of development to ensure Town is aware of infrastructure needs and costs• Required consistency between OCP, asset management plans and financial plans Zoning Bylaw: <ul style="list-style-type: none">• All development in the town must be serviced through piped services where they are available• Development outside of serviceable areas may be connected to private sewage systems• Allowances for alternative energy systems – solar and geothermal, with clear requirements for each	Official Community Plan: <ul style="list-style-type: none">• Proposed creation of a highway corridor master plan• Encourages incentive program for reuse of vacant buildings and lots on main st• Encourages property tax abatements and incentives for commercial/industrial development Zoning Bylaw: <ul style="list-style-type: none">• Authorizes zoning by agreement (contract zoning)• Authorizes a development levy bylaw• Authorizes bonus provisions
Nokomis DP, OCP, ZB	Zoning Bylaw: <ul style="list-style-type: none">• Development permits for permitted uses must be issued within 40 days of receiving a complete application – the application is deemed refused after this date	Official Community Plan: <ul style="list-style-type: none">• Allowances for supportive housing in all residential districts• future land use map identifying future growth areas	Official Community Plan: <ul style="list-style-type: none">• Proposed integrated infrastructure planning to ensure service levels and capacity are available to accommodate new development• Proposed servicing studies in advance of development to ensure Town is aware of infrastructure needs and costs	Official Community Plan: <ul style="list-style-type: none">• Policies promoting downtown, including suggestion to address constraints preventing re-use of vacant or underutilized buildings/sites Zoning Bylaw:

Municipality	Permit Process	Land Use	Servicing	Other
	<ul style="list-style-type: none"> Comprehensive list of discretionary use criteria, including land use specific criteria 	Zoning Bylaw: <ul style="list-style-type: none"> Allowances for garage and garden suites 	<ul style="list-style-type: none"> Required consistency between OCP, asset management plans and financial plans Zoning Bylaw: <ul style="list-style-type: none"> All development in the town must be services through piped services where they are available Development outside of serviceable areas may be connected to private sewage systems Allowances for alternative energy systems – solar/wind/geothermal, with clear requirements for each 	<ul style="list-style-type: none"> Authorizes zoning by agreement (contract zoning) Authorizes a development levy bylaw Authorizes bonus provisions
Lanigan DP, OCP, ZB	Zoning Bylaw: <ul style="list-style-type: none"> Development permits for permitted uses must be issued within 40 days of receiving a complete application – the application is deemed refused after this date Comprehensive list of discretionary use criteria, including land use specific criteria 	Official Community Plan: <ul style="list-style-type: none"> Future land use map identifying future growth Allowances for supportive housing in all residential districts Zoning Bylaw: <ul style="list-style-type: none"> Allowances for garage and garden suites 	Zoning Bylaw: <ul style="list-style-type: none"> All development in the town must be services through piped services where they are available Development outside of serviceable areas may be connected to private sewage systems Allowances for alternative energy systems – solar and geothermal, with clear requirements for each 	Zoning Bylaw: <ul style="list-style-type: none"> Authorizes zoning by agreement (contract zoning) Authorizes a development levy bylaw Authorizes bonus provisions
Manitou Beach DP, OCP, ZB	Zoning Bylaw: <ul style="list-style-type: none"> Comprehensive list of discretionary use criteria 			Official Community Plan: <ul style="list-style-type: none"> Authorizes development levies
Drake DP, ZB	Zoning Bylaw: <ul style="list-style-type: none"> Development permits for permitted uses must be issued within 40 days of receiving a complete application – the application is deemed refused after this date 	Zoning Bylaw: <ul style="list-style-type: none"> Allowances for garage and garden suites 	Zoning Bylaw: <ul style="list-style-type: none"> All development in the town must be services through piped services where they are available Development outside of serviceable areas may be connected to private sewage systems 	

Municipality	Permit Process	Land Use	Servicing	Other
	<ul style="list-style-type: none">Comprehensive list of discretionary use criteria, including land use specific criteria		<ul style="list-style-type: none">Allowances for alternative energy systems – solar/wind/geothermal, with clear requirements for each	
Jansen DP, OCP, ZB	<p>Zoning Bylaw:</p> <ul style="list-style-type: none">Development permits for permitted uses must be issued within 40 days of receiving a complete application – the application is deemed refused after this dateComprehensive list of discretionary use criteria, including land use specific criteria	<p>Official Community Plan:</p> <ul style="list-style-type: none">future land use map identifying future growth areasTargeting 15-20 year supply of land designated for future residential and industrial useTargeting 3-5 year supply of serviced residential lotsAllowances for supportive housing in all residential districtsDirection to maintain readily serviceable land for industrial purpose north and south of existing rail in the northwest <p>Zoning Bylaw:</p> <ul style="list-style-type: none">Allowances for garage and garden suites	<p>Official Community Plan:</p> <ul style="list-style-type: none">Proposed integrated infrastructure planning to ensure service levels and capacity are available to accommodate new developmentProposed servicing studies in advance of development to ensure Town is aware of infrastructure needs and costsRequired consistency between OCP, asset management plans and financial plans <p>Zoning Bylaw:</p> <ul style="list-style-type: none">All development in the town must be serviced through piped services where they are availableDevelopment outside of serviceable areas may be connected to private sewage systemsAllowances for solar energy systems	<p>Official Community Plan:</p> <ul style="list-style-type: none">Authorizes zoning by agreementAuthorizes bonus provisionsAuthorizes a development levy bylaw
Leroy DP, OCP, ZB	<p>Zoning Bylaw:</p> <ul style="list-style-type: none">Development permits for permitted uses must be issued within 40 days of receiving a complete application – the application is deemed refused after this dateComprehensive list of discretionary use criteria,	<p>Official Community Plan:</p> <ul style="list-style-type: none">future land use map identifying future growth areasTargeting 15-20 year supply of land designated for future residential, commercial, and industrial use	<p>Official Community Plan:</p> <ul style="list-style-type: none">Proposed integrated infrastructure planning to ensure service levels and capacity are available to accommodate new developmentProposed servicing studies in advance of development to ensure Town is aware of infrastructure needs and costs	<p>Official Community Plan:</p> <ul style="list-style-type: none">Authorizes zoning by agreementAuthorizes bonus provisionsAuthorizes a development levy bylaw

Municipality	Permit Process	Land Use	Servicing	Other
	including land use specific criteria	<ul style="list-style-type: none"> Targeting 3-5 year supply of serviced residential lots Allowances for supportive housing in all residential districts Direction to maintain readily serviceable land for industrial purpose north and south of existing rail <p>Zoning Bylaw:</p> <ul style="list-style-type: none"> Allowances for garage and garden suites 	<ul style="list-style-type: none"> Required consistency between OCP, asset management plans and financial plans <p>Zoning Bylaw:</p> <ul style="list-style-type: none"> All development in the town must be services through piped services where they are available Development outside of serviceable areas may be connected to private sewage systems Allowances for alternative energy systems – solar/wind/geothermal, with clear requirements for each 	

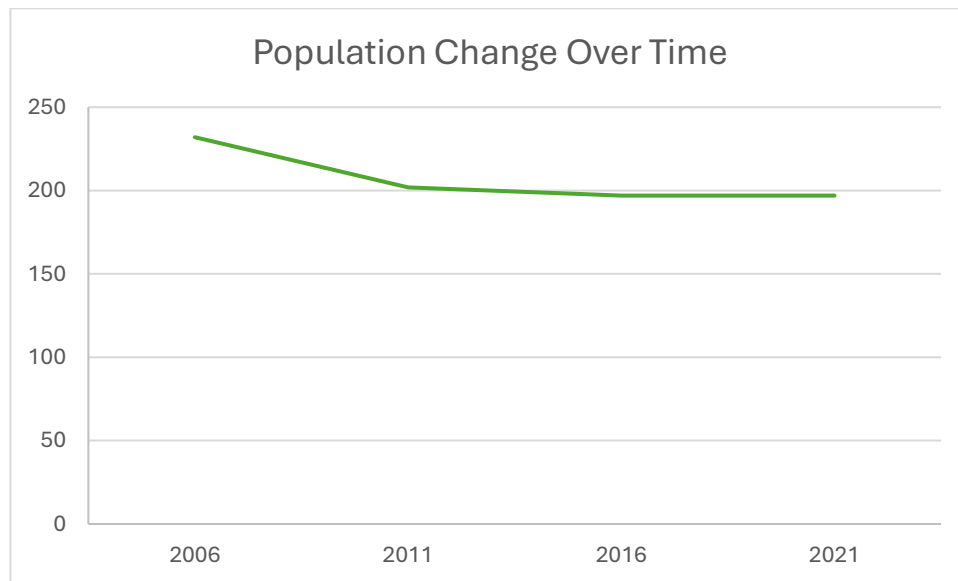
•

District Plan – applies to all communities	Permit Process	Land Use	Servicing	Other
MSMA District Plan and Economic Strategy	<ul style="list-style-type: none"> New developments adjacent to another municipality must be referred to the adjacent community for assessment of compatibility 			<ul style="list-style-type: none"> Advocates for each community to monitor its supply of rental housing Advocates for complementary development policies across communities Advocates development incentives including offering municipal owned lots at a discounted rate

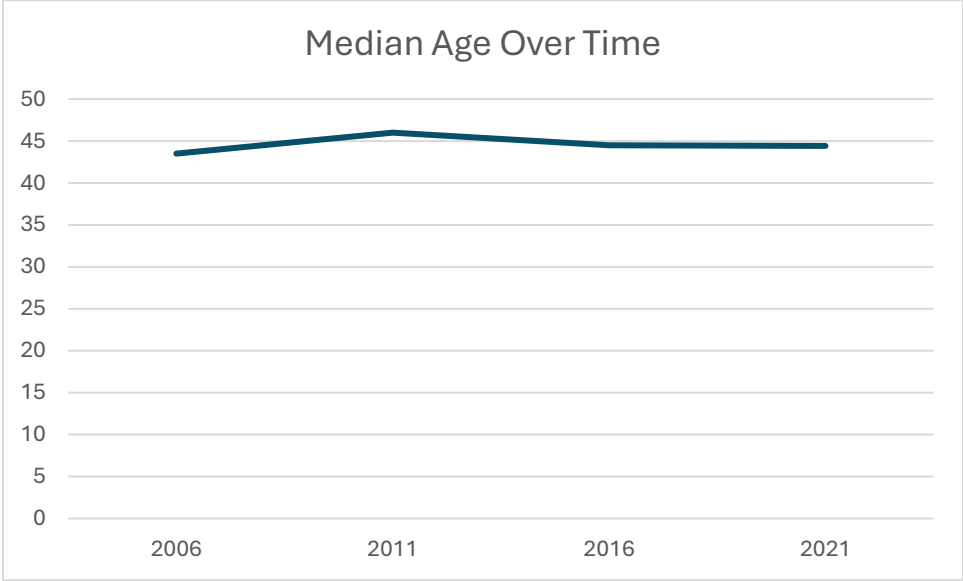
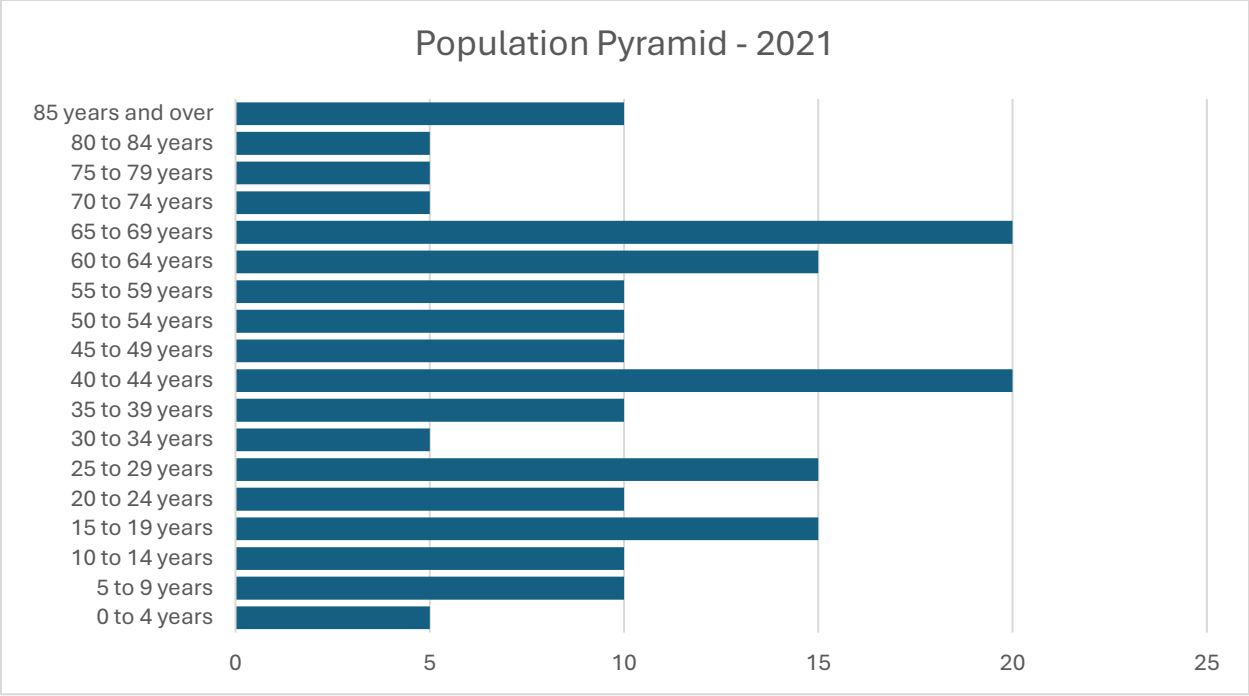
Appendix B – Drake Community Profile

DRAKE COMMUNITY PROFILE

Population



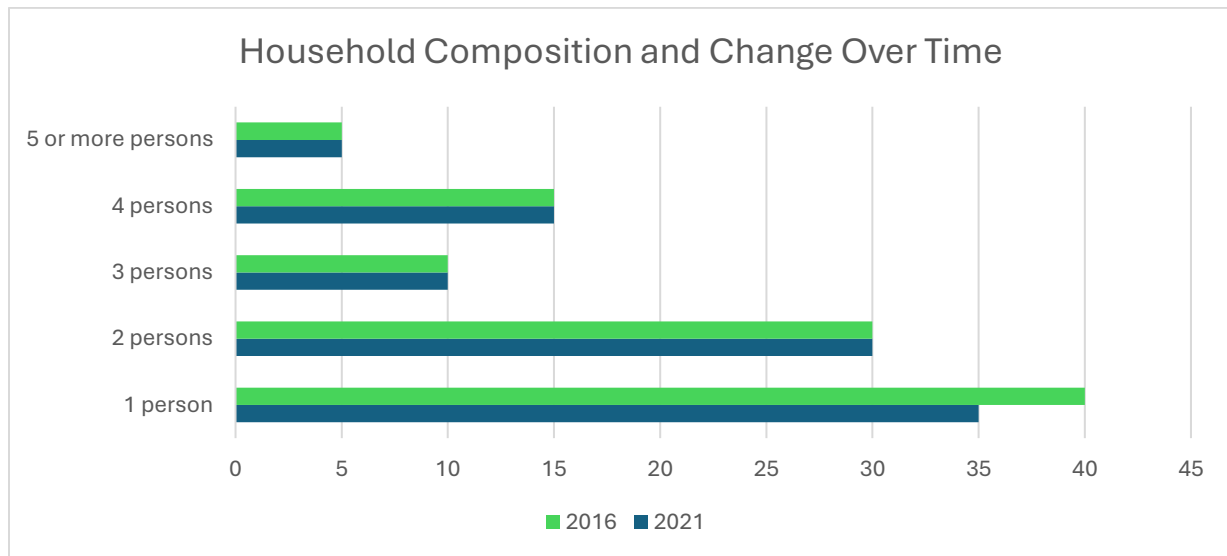
Year	Pop.
2006	232
2011	202
2016	197
2021	197



Indigenous Identity – 0%

Income – NOT REPORTED BY THE CENSUS

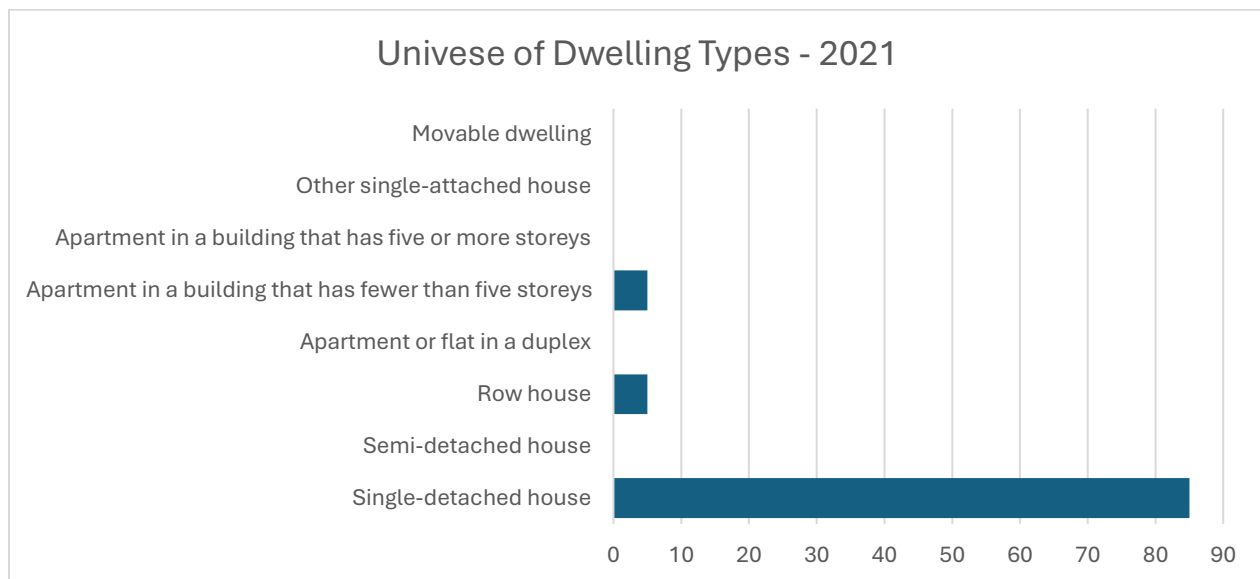
Households

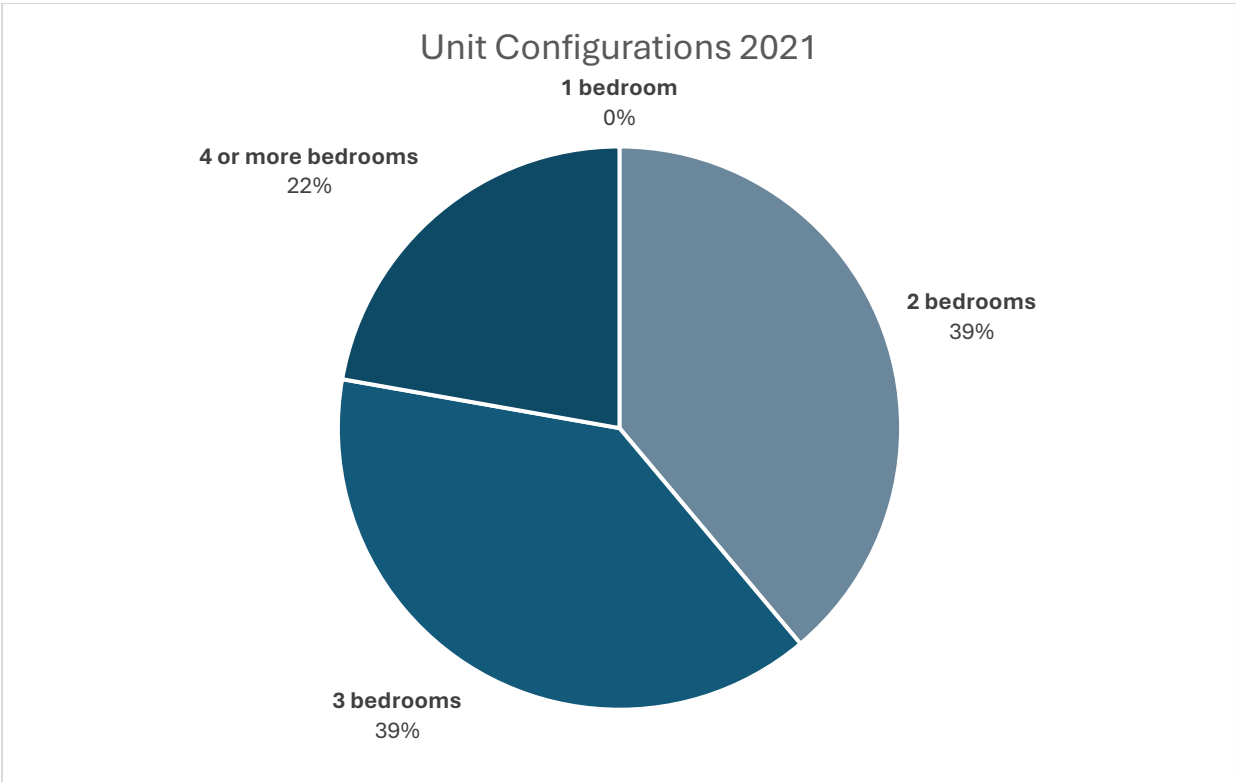
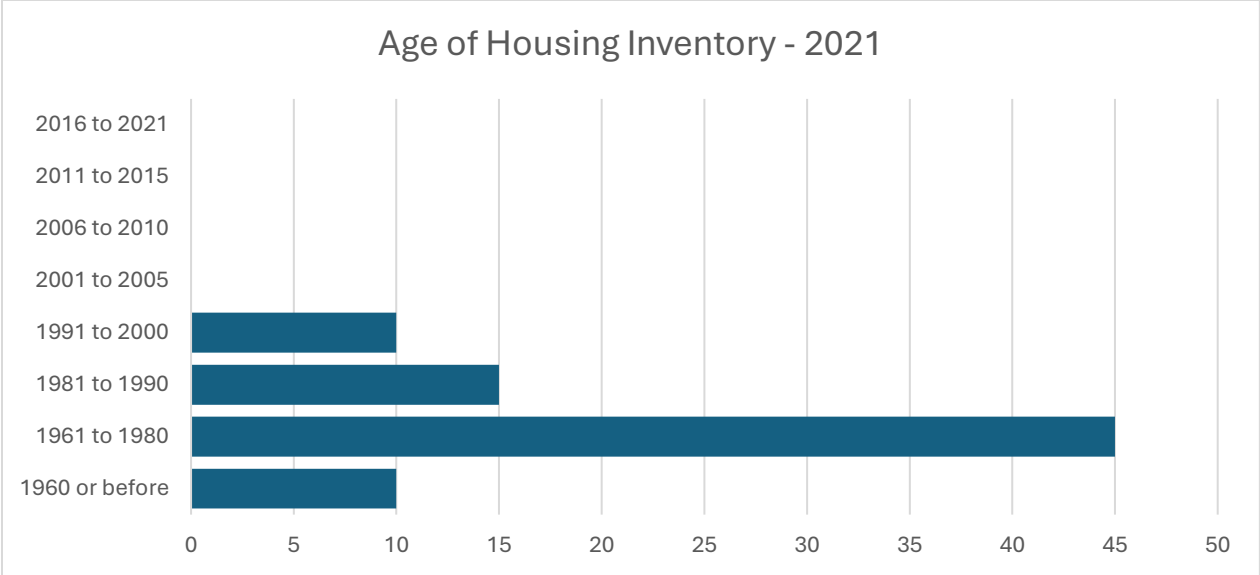


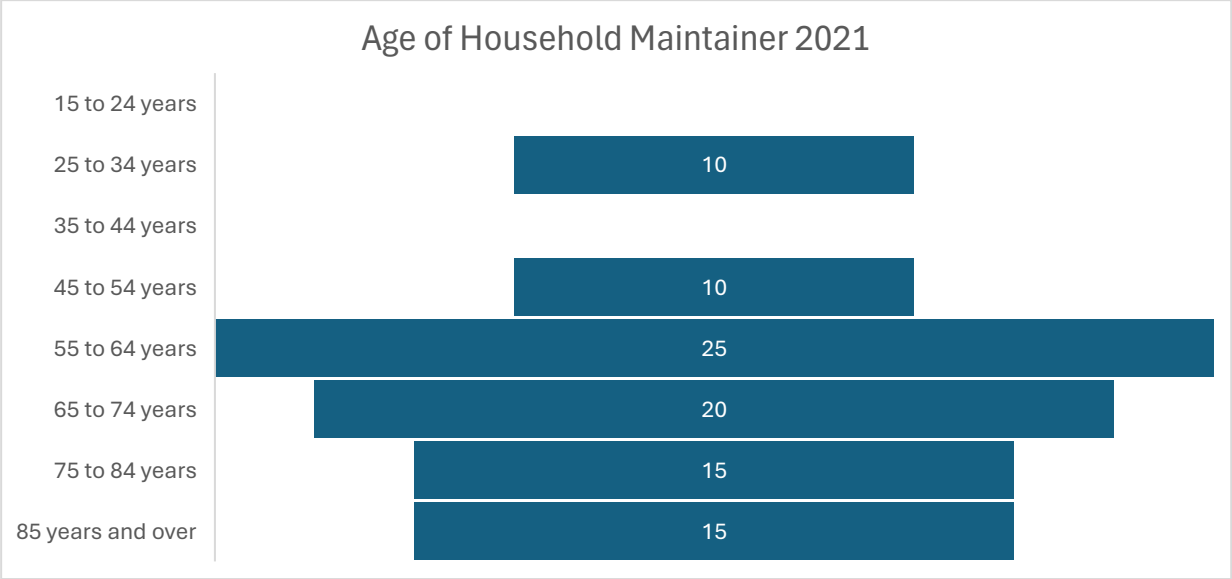
Core Housing Need - 2021

Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	20
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Housing

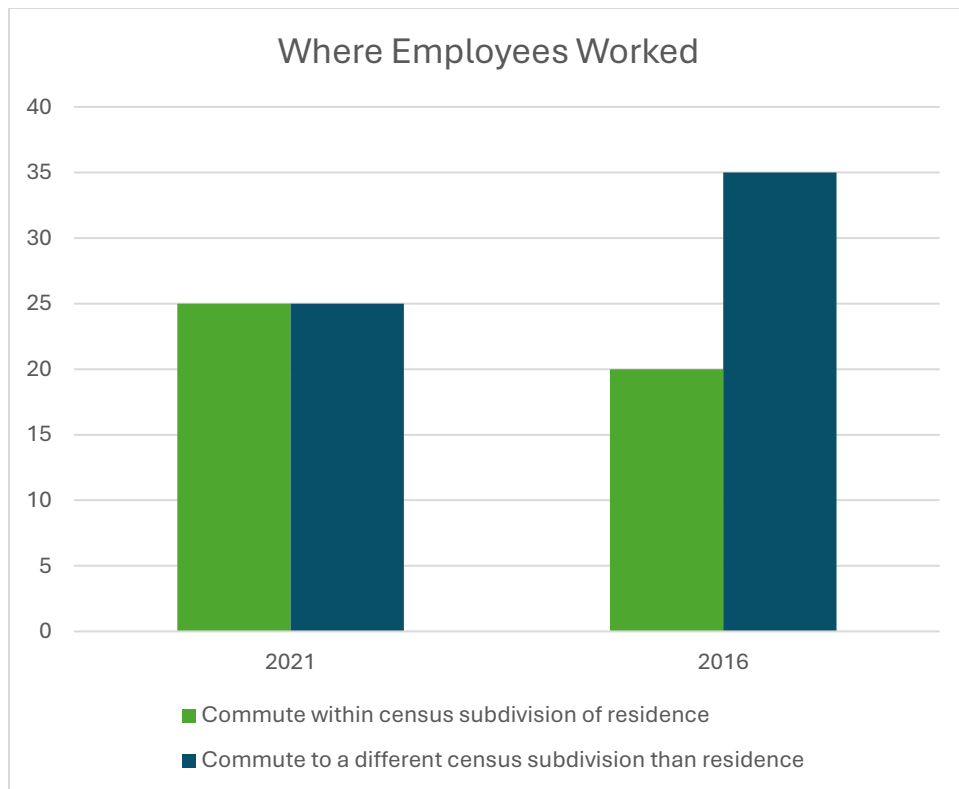
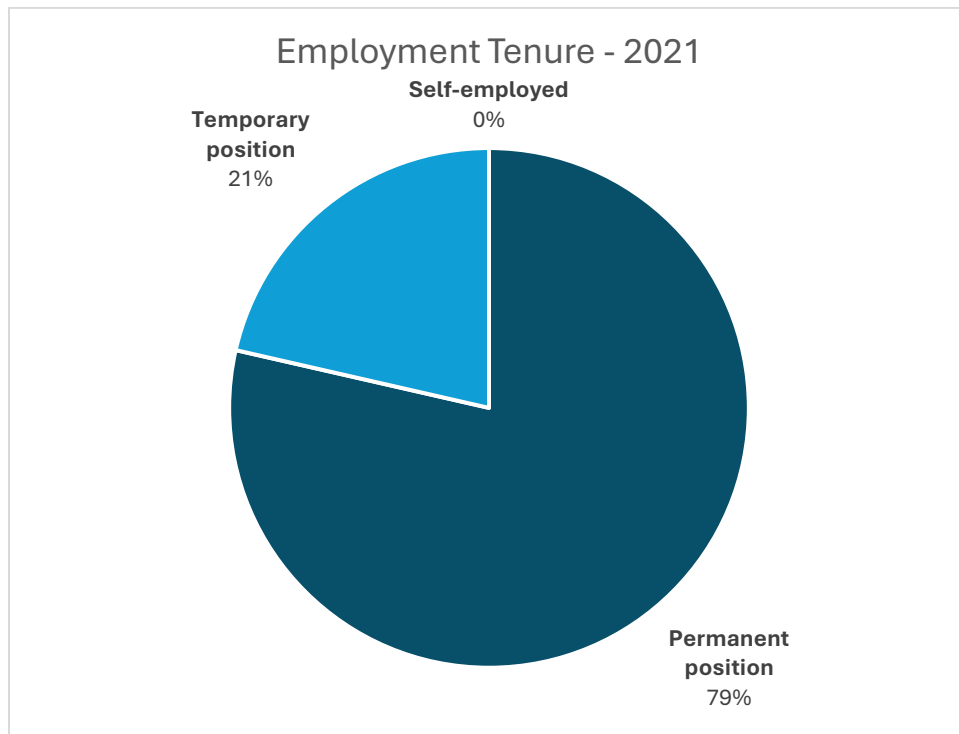


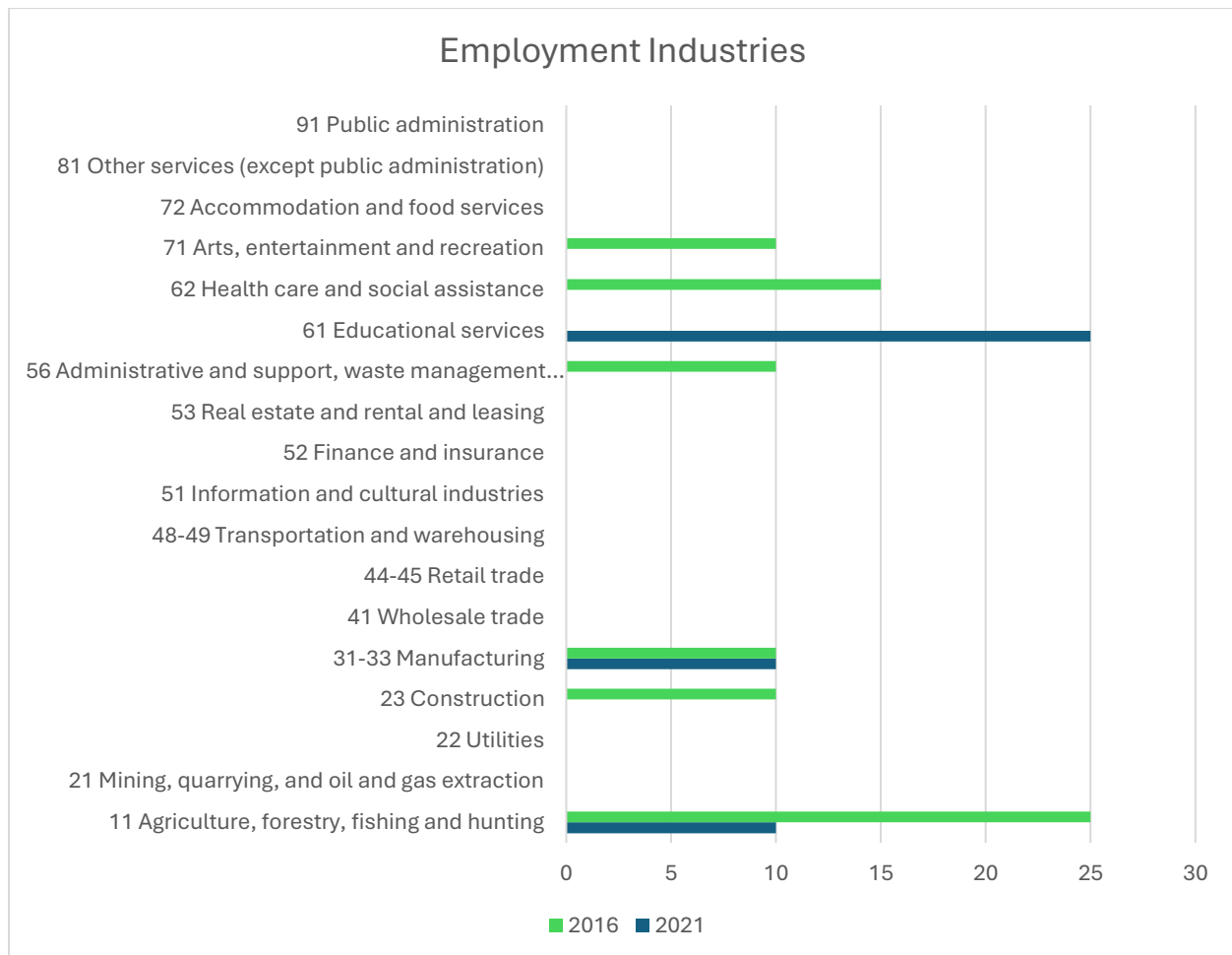
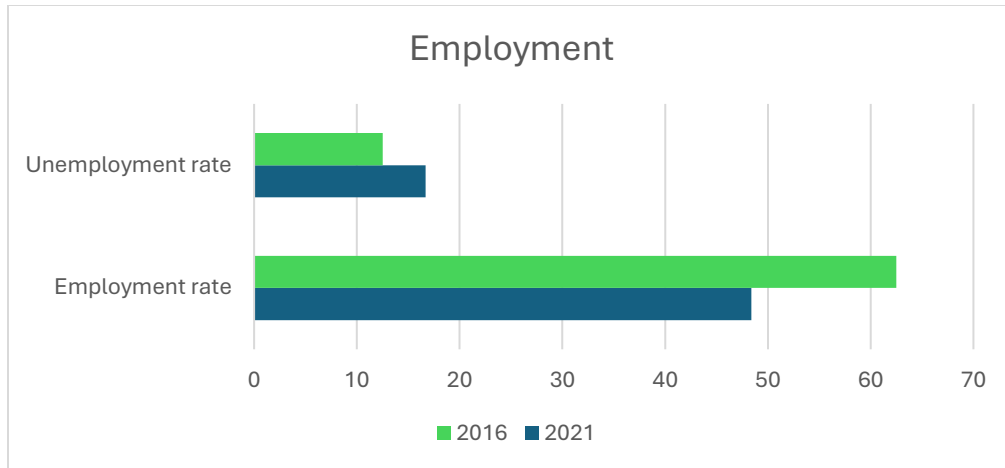




			<u>HHs</u>	<u>%</u>
One Parent HHs	10	Owner	70	82%
		Renter	15	18%

Employment

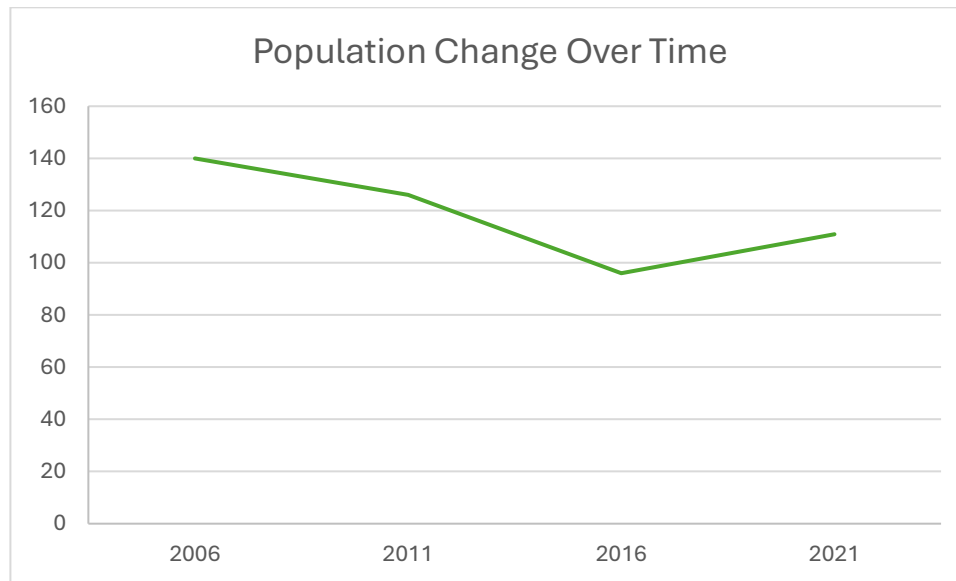




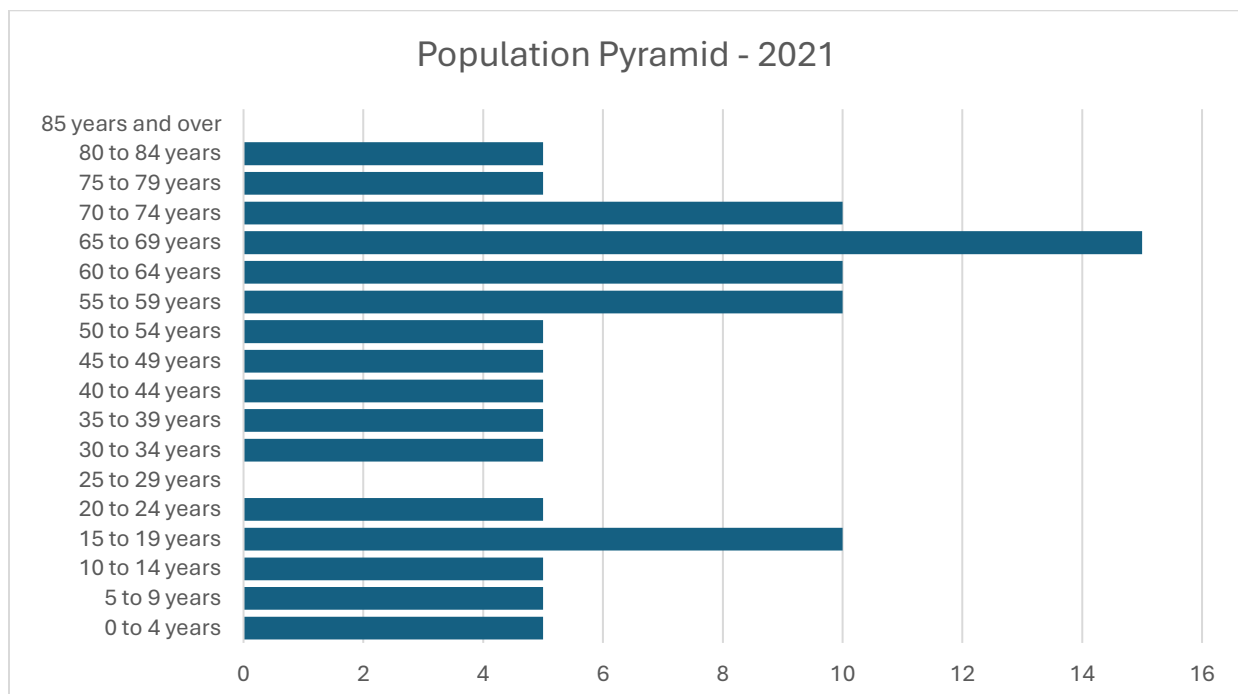
Appendix C – Jansen Community Profile

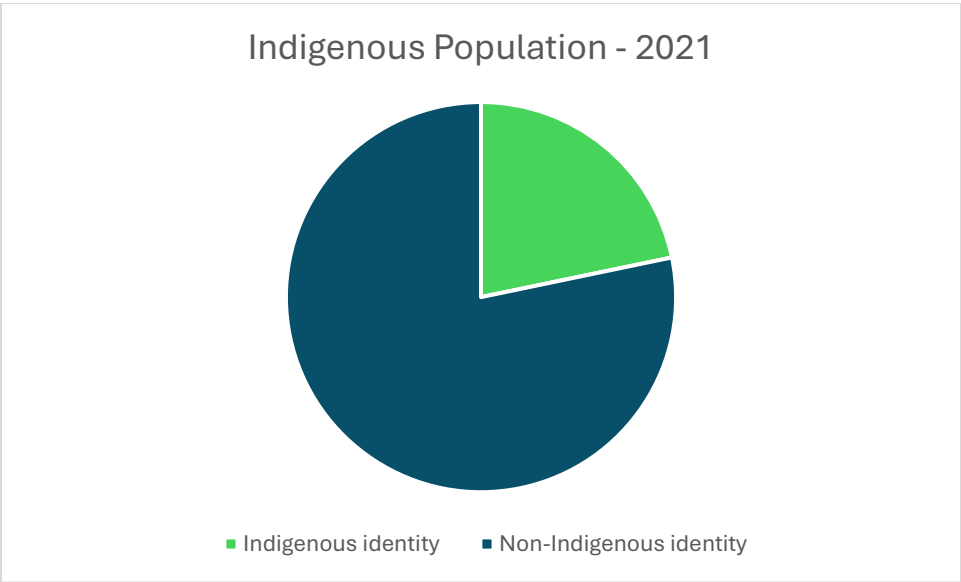
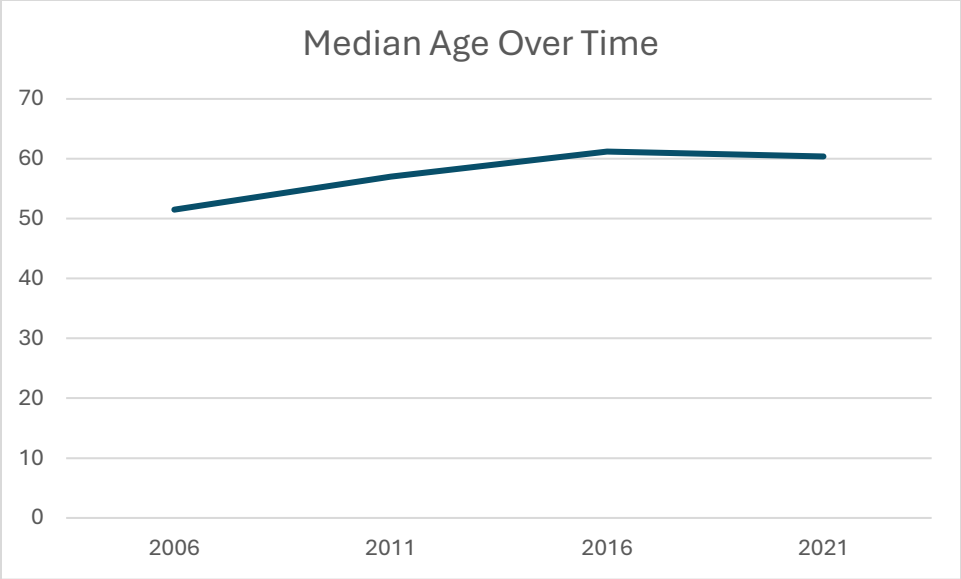
JANSEN COMMUNITY PROFILE

Population



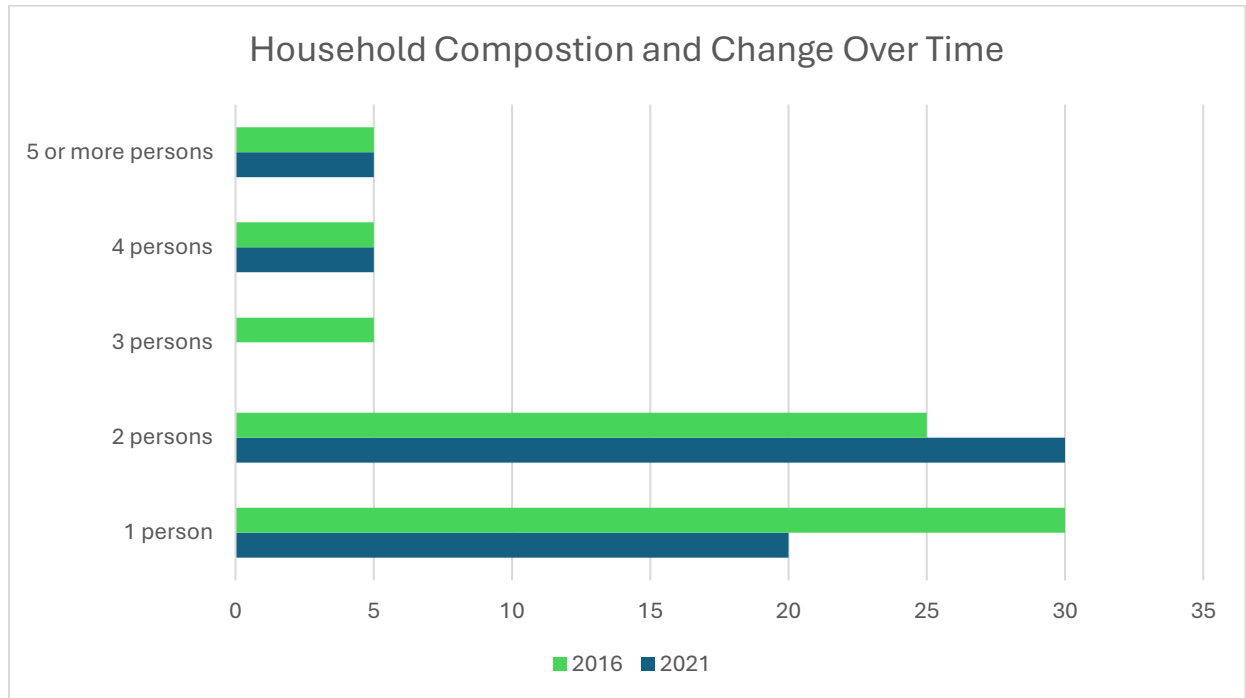
Year	Pop.
2006	140
2011	126
2016	96
2021	111





Income – NOT REPORTED BY THE CENSUS

Households

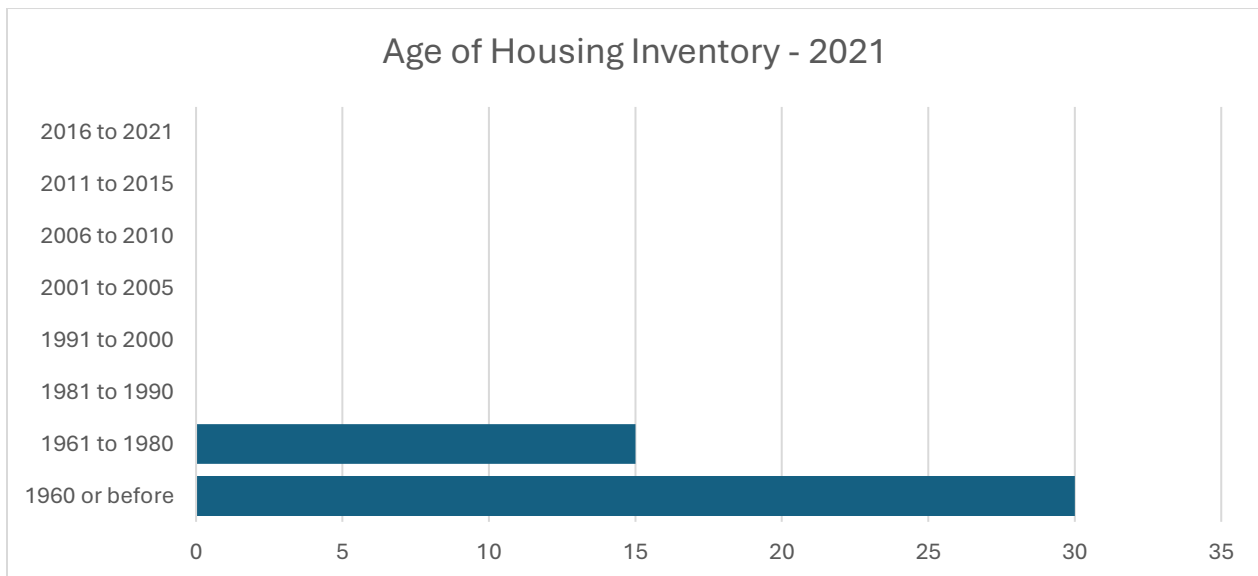
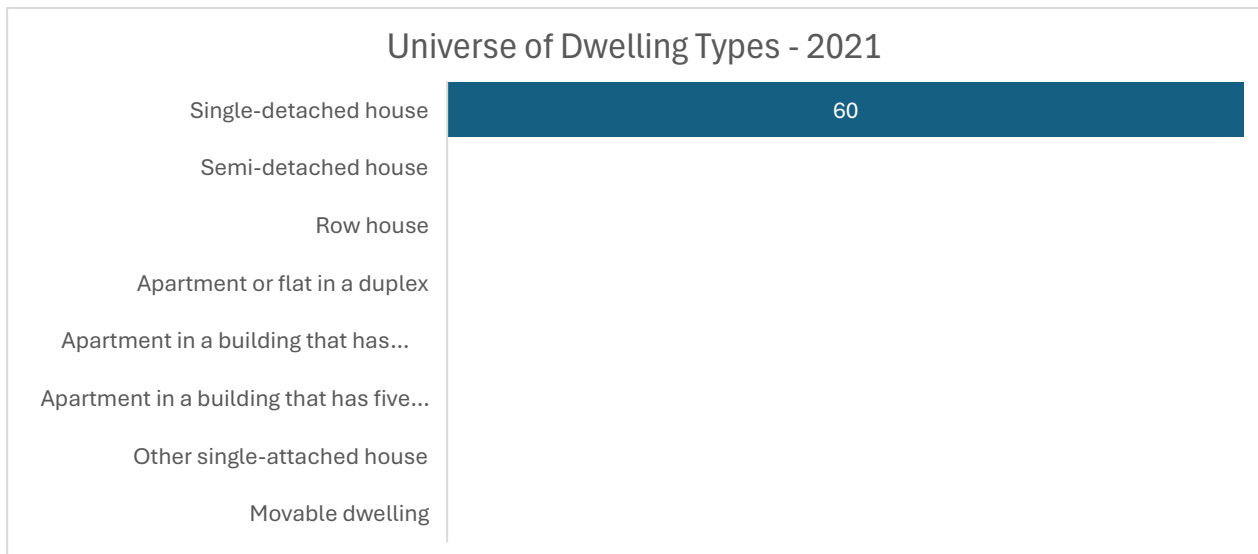


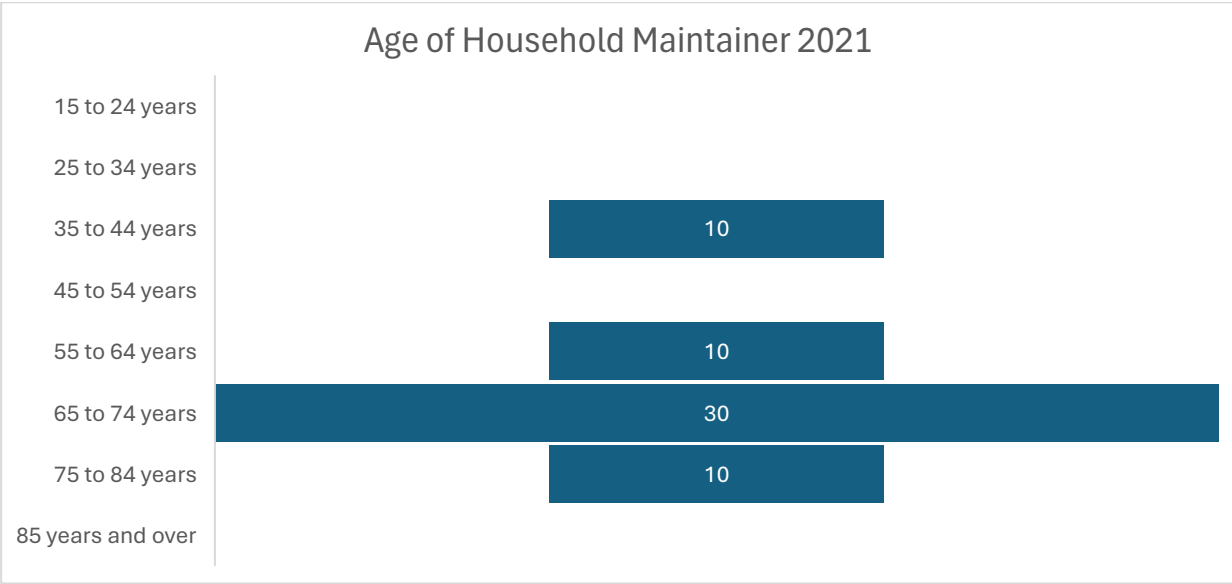
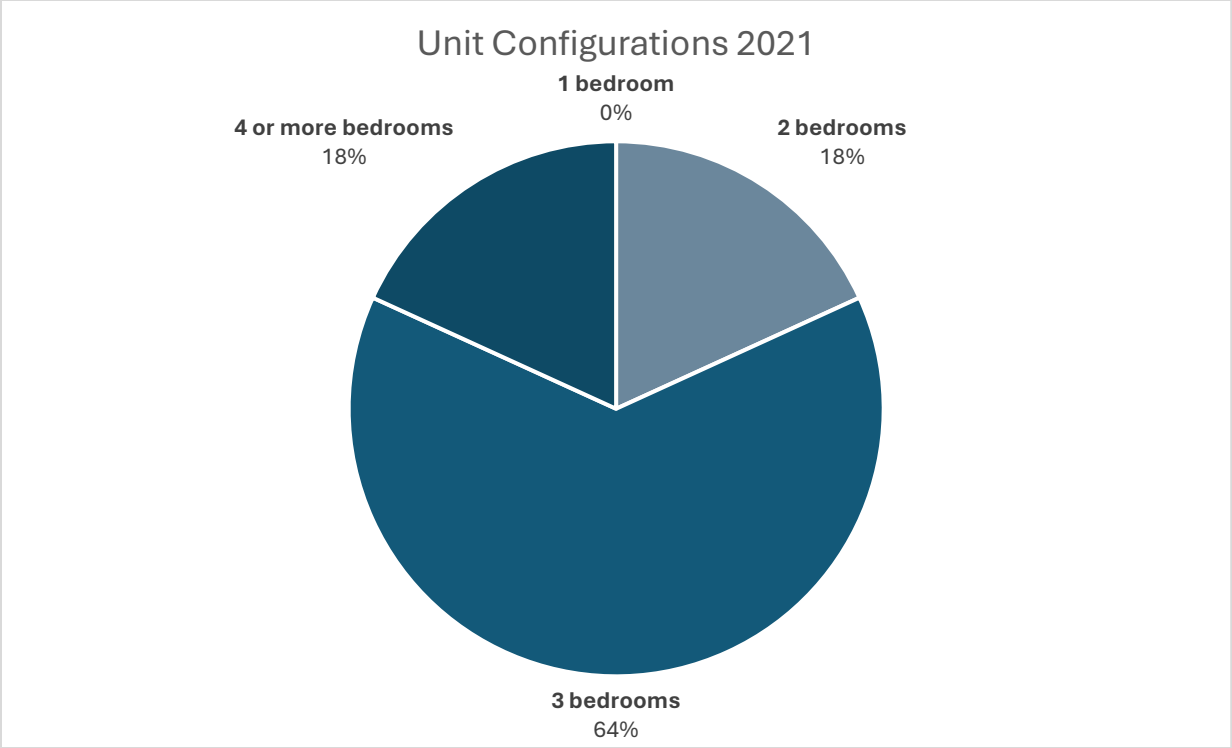
Core Housing Need - 2021

Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'

25

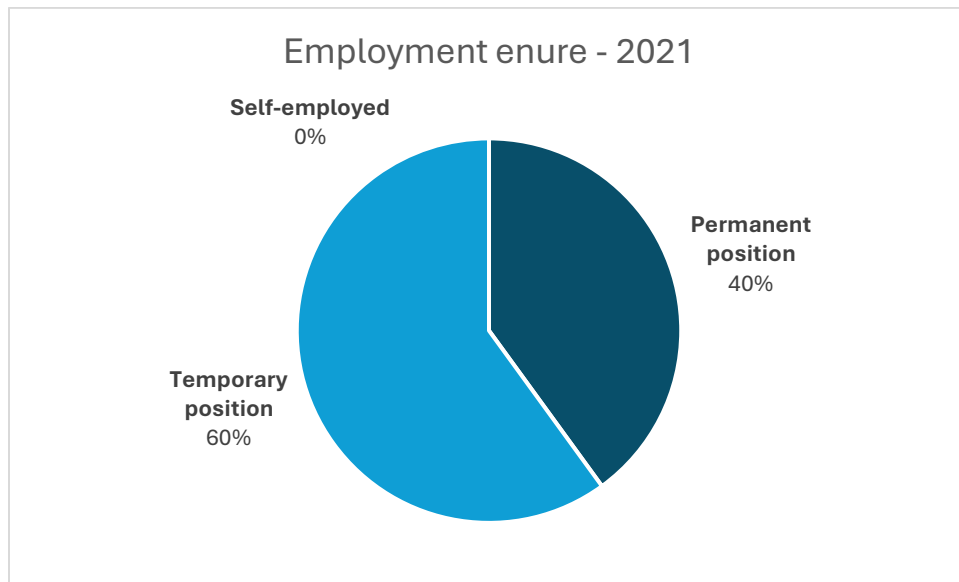
Housing



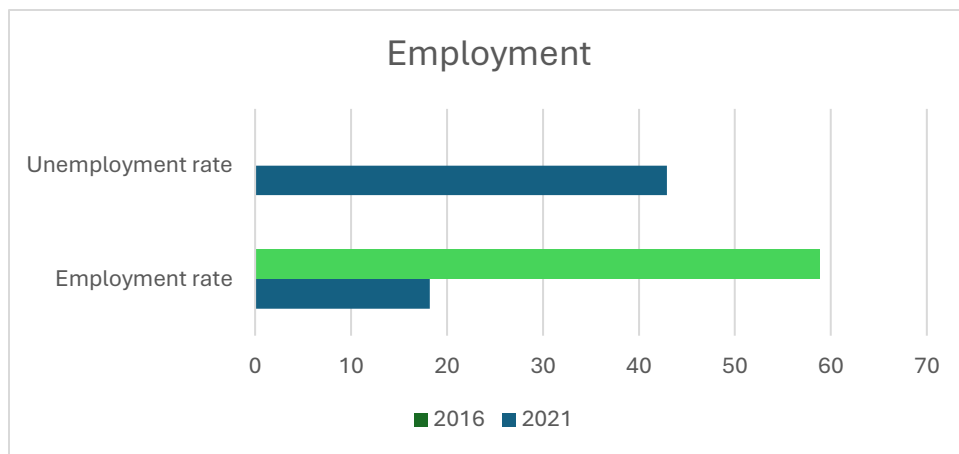


			<u>HHs</u>	<u>%</u>
One Parent HHs	0	Owner	55	100%
		Renter	0	0%

Employment



Where Employees Worked – NOT REPORTED BY THE CENSUS

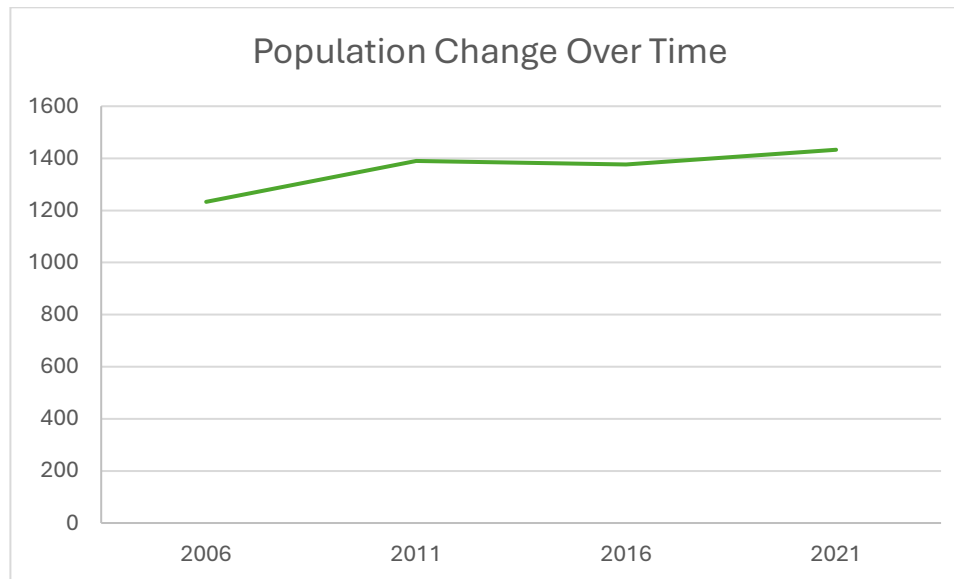


Employment Industries – 100% reported as 11 Agriculture, forestry, fishing and hunting

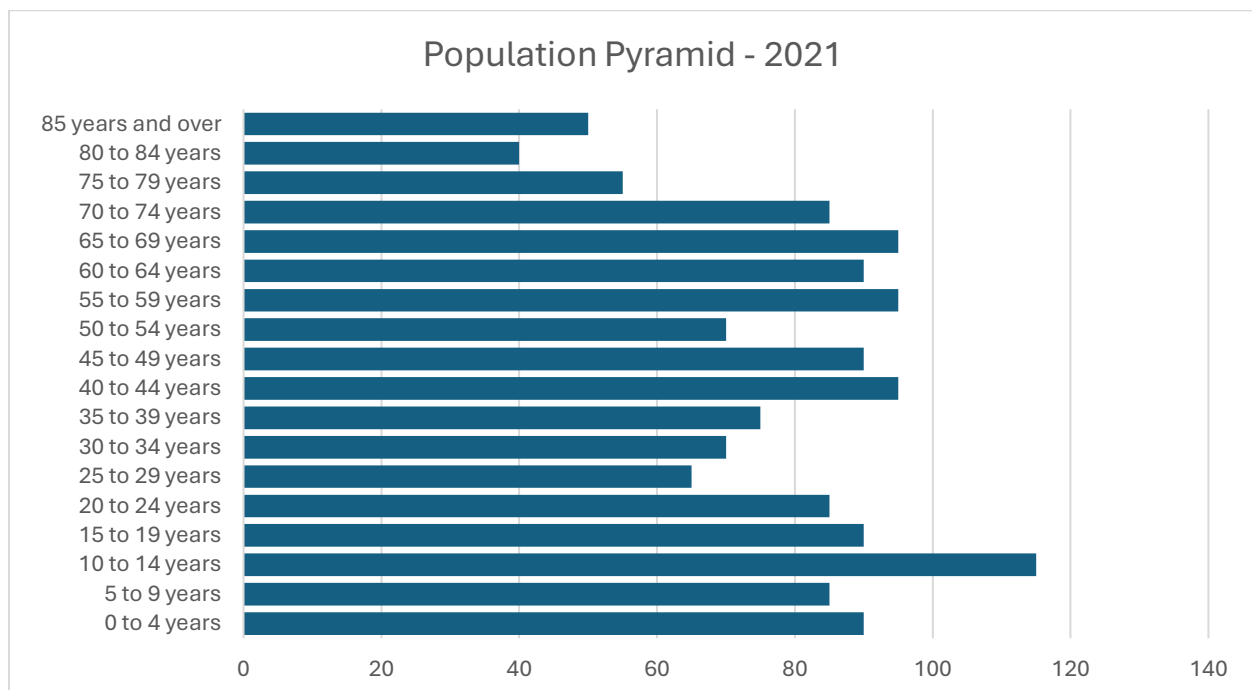
Appendix D – Lanigan Community Profile

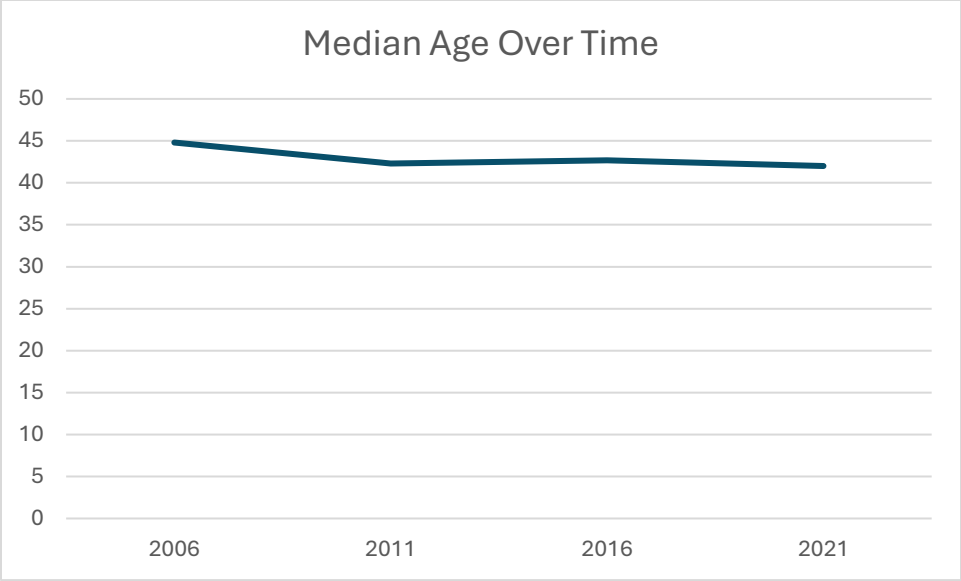
LANIGAN COMMUNITY PROFILE

Population

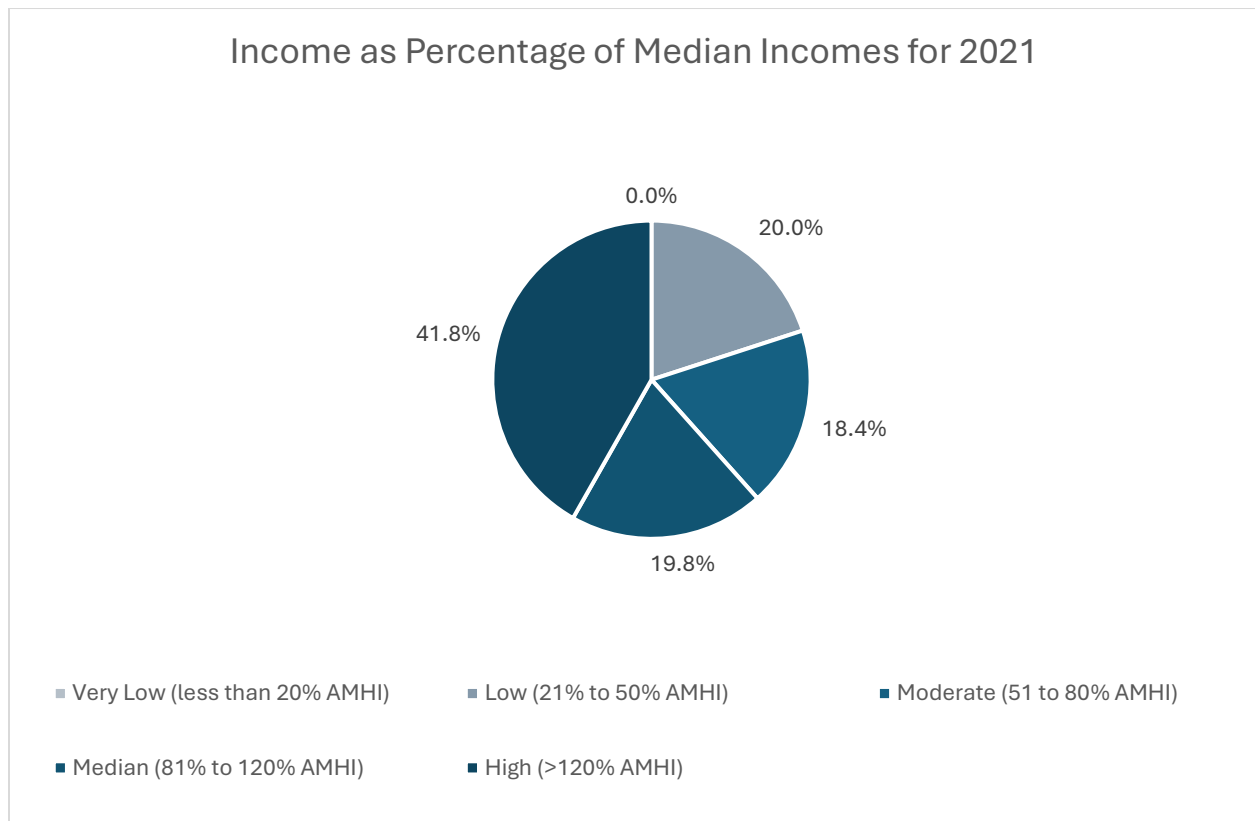
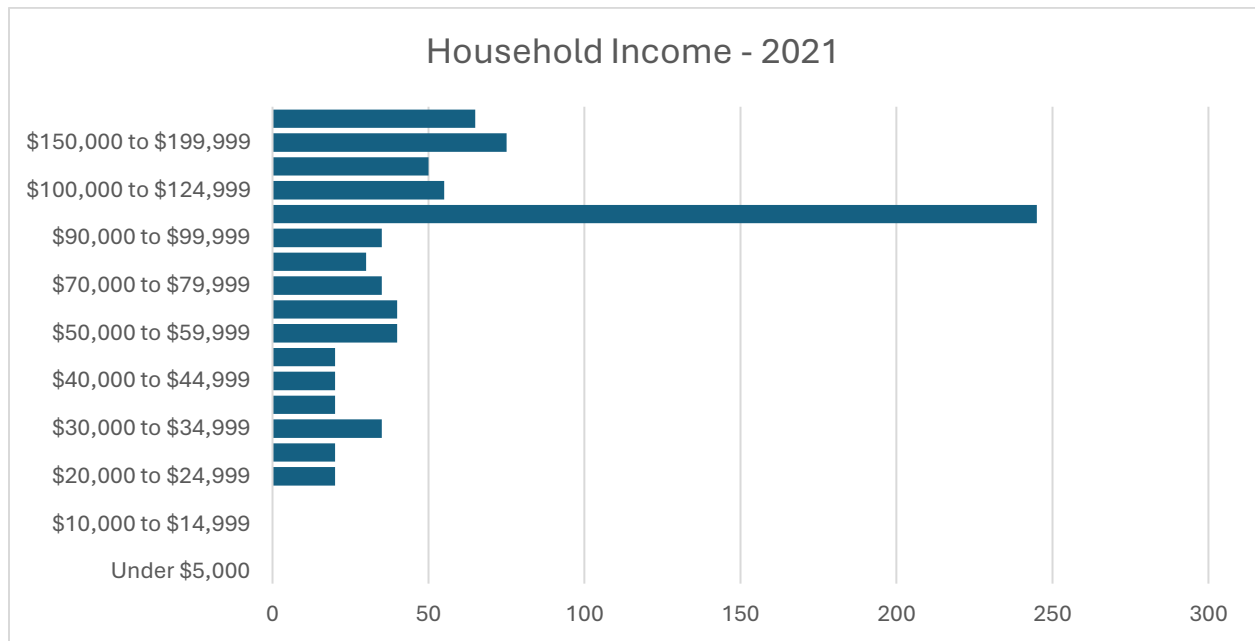


Year	Pop.
2006	1,233
2011	1,390
2016	1,377
2021	1,433





Income

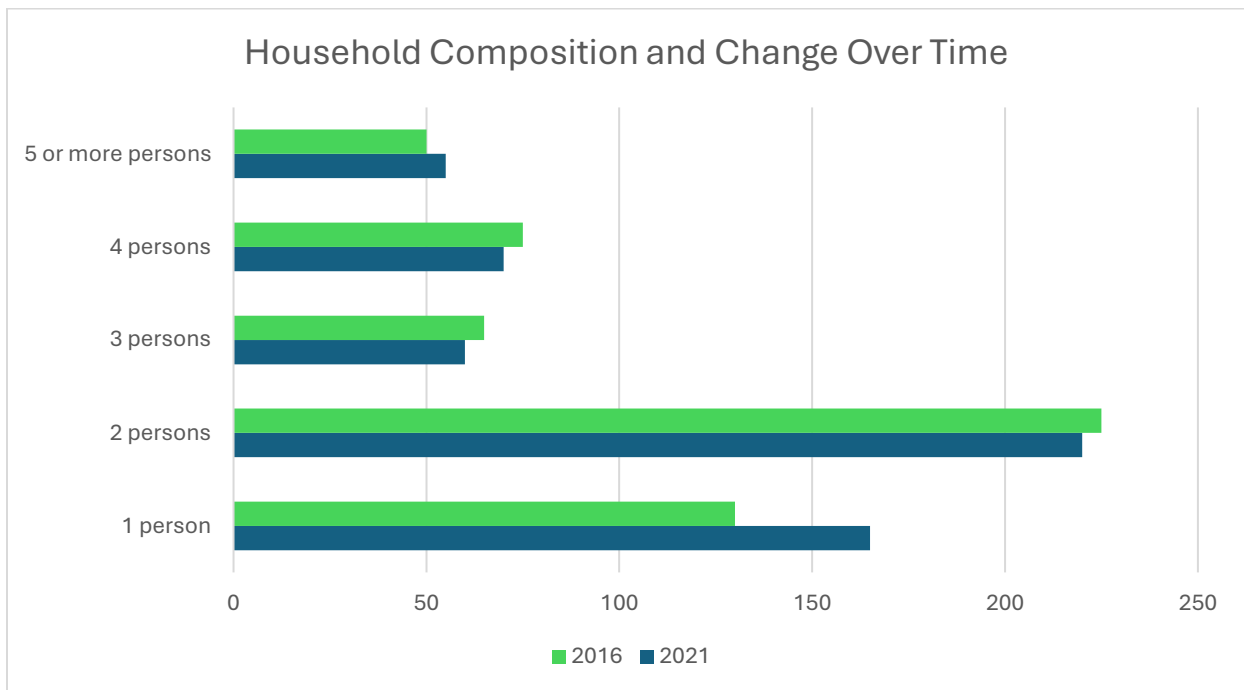


Income as Percentage of Area Median Household Incomes

Median Income \$87,000

	Income Maximum	Number of Households	Percentage of Households
Very Low (less than 20% AMHI)	\$17,400	0	0.0%
Low (21% to 50% AMHI)	\$43,500	112	20.0%
Moderate (51 to 80% AMHI)	\$69,600	103	18.4%
Median (81% to 120% AMHI)	\$104,400	111	19.8%
High (>120% AMHI)	> \$104,400	234	41.8%

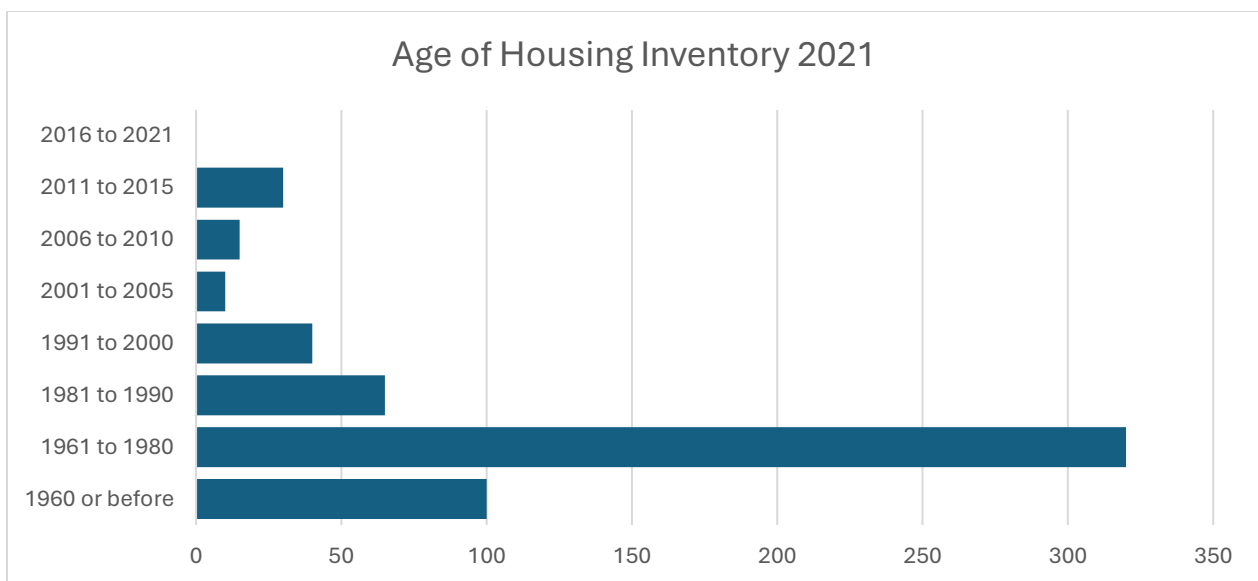
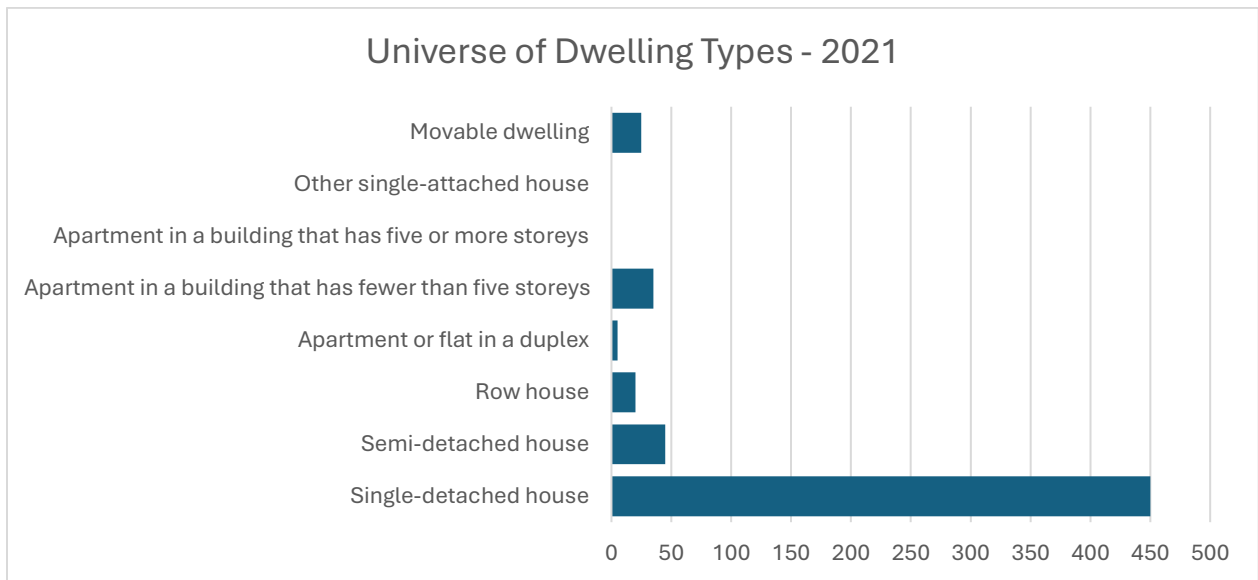
Households

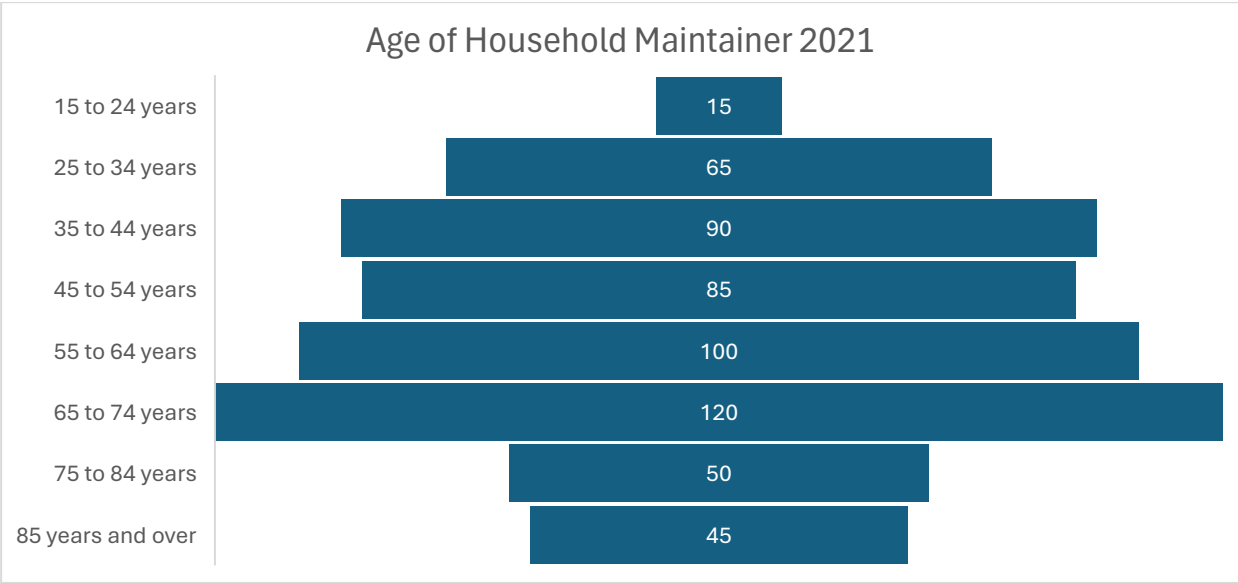
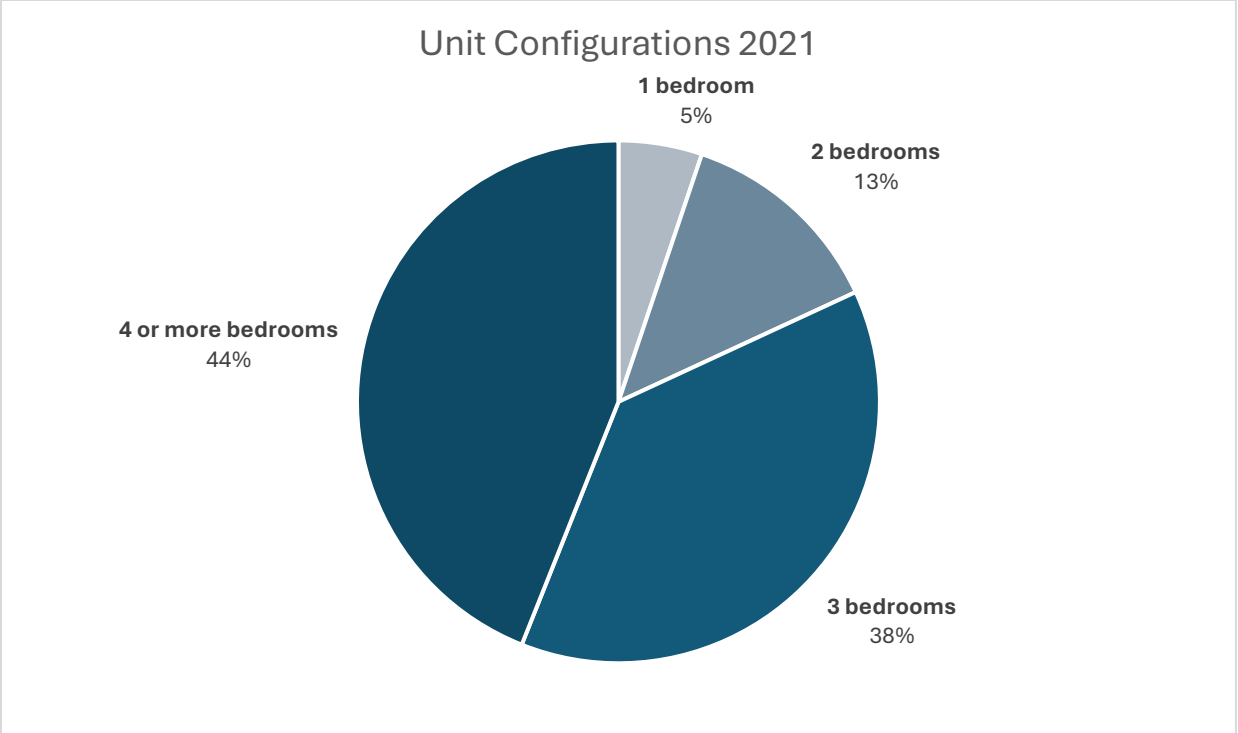


Core Housing Need - 2021

Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	85
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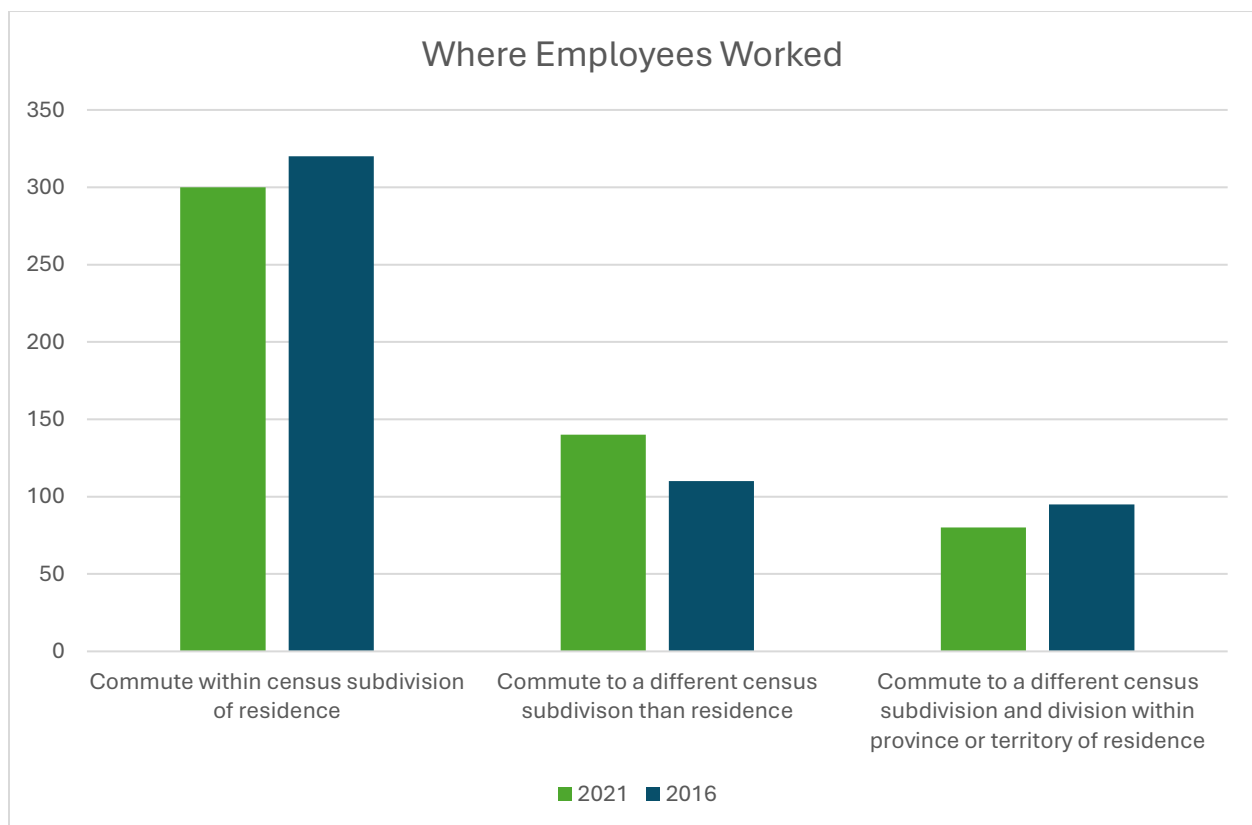
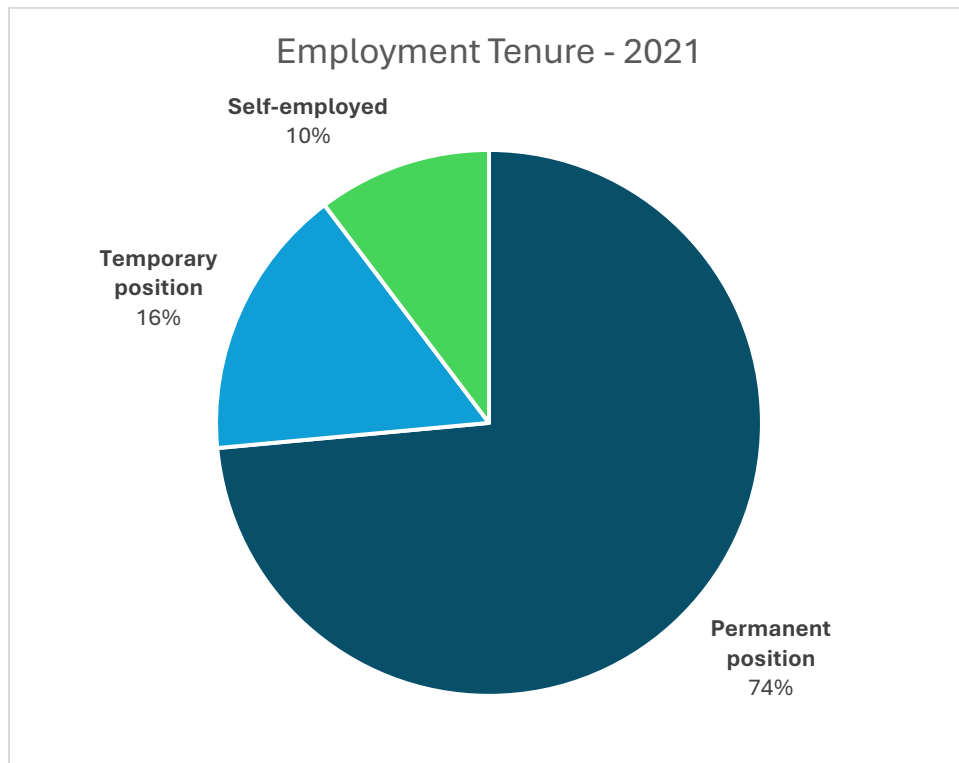
Housing

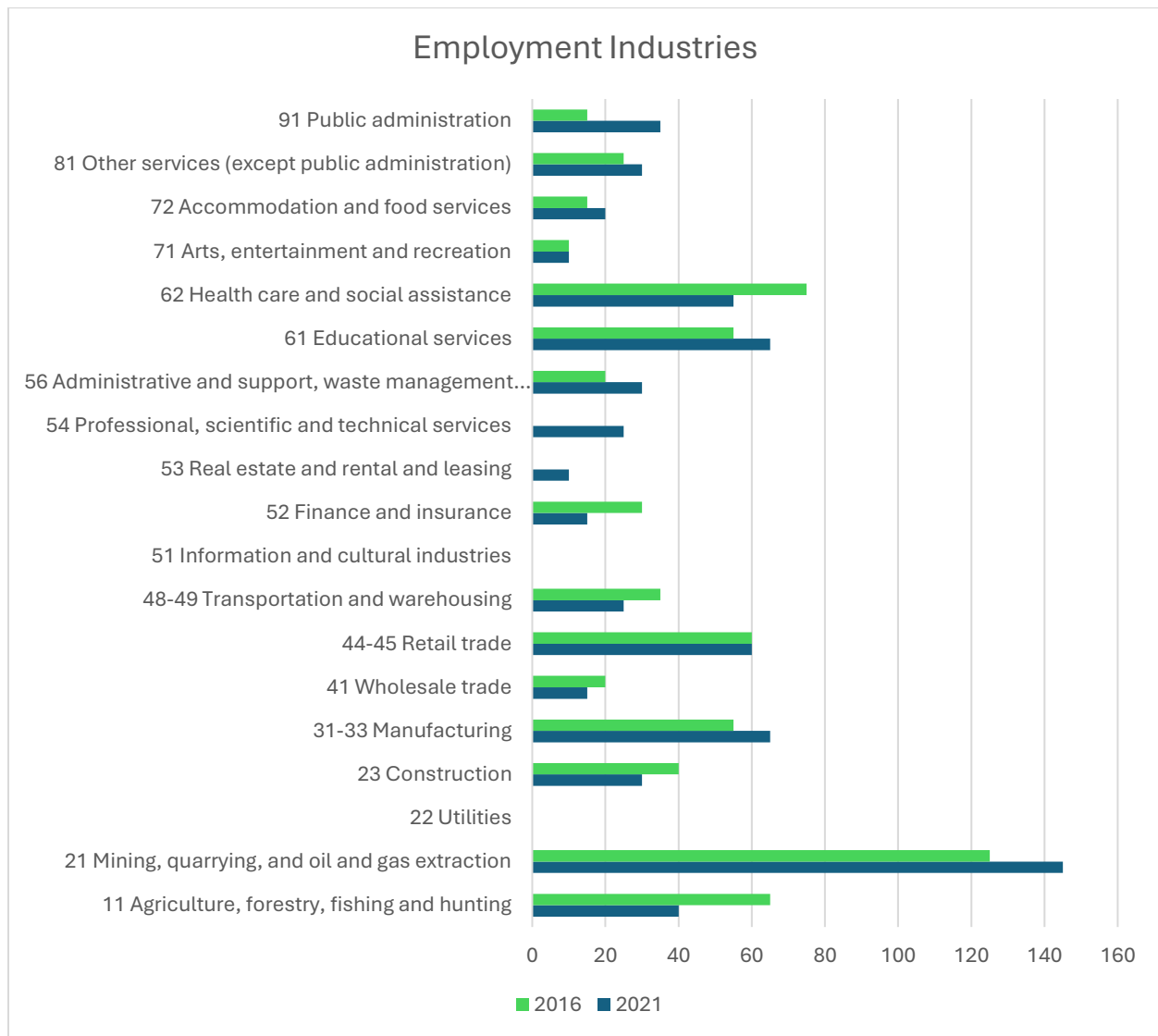
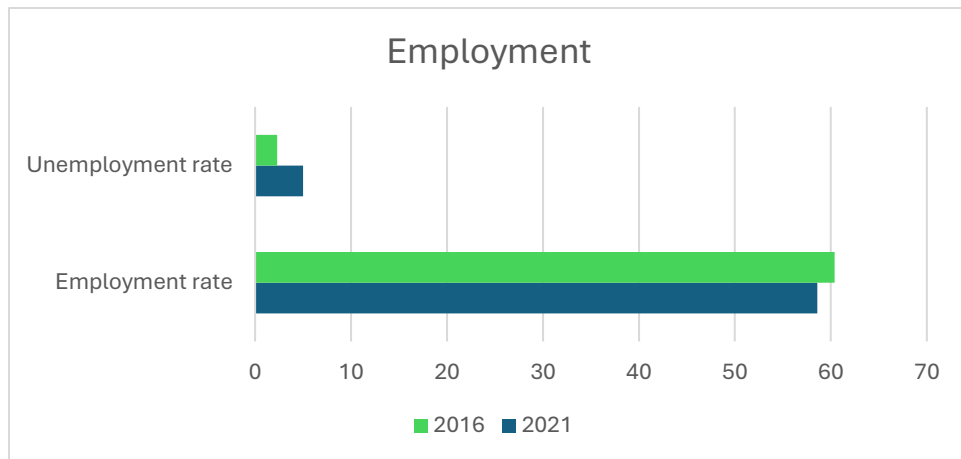




		<u>HHs</u>		<u>%</u>
One Parent HHs	165	Owner	445	77%
		Renter	130	23%

Employment

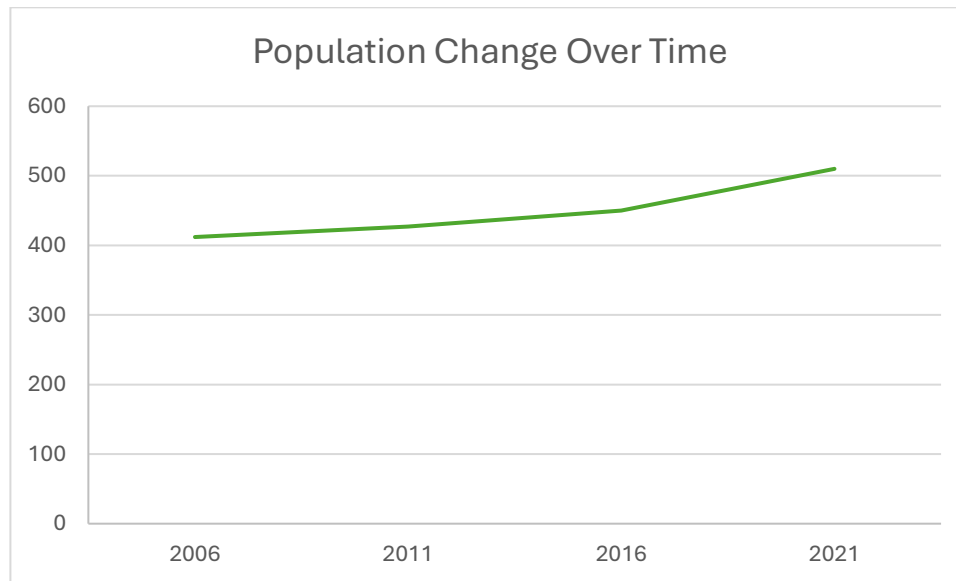




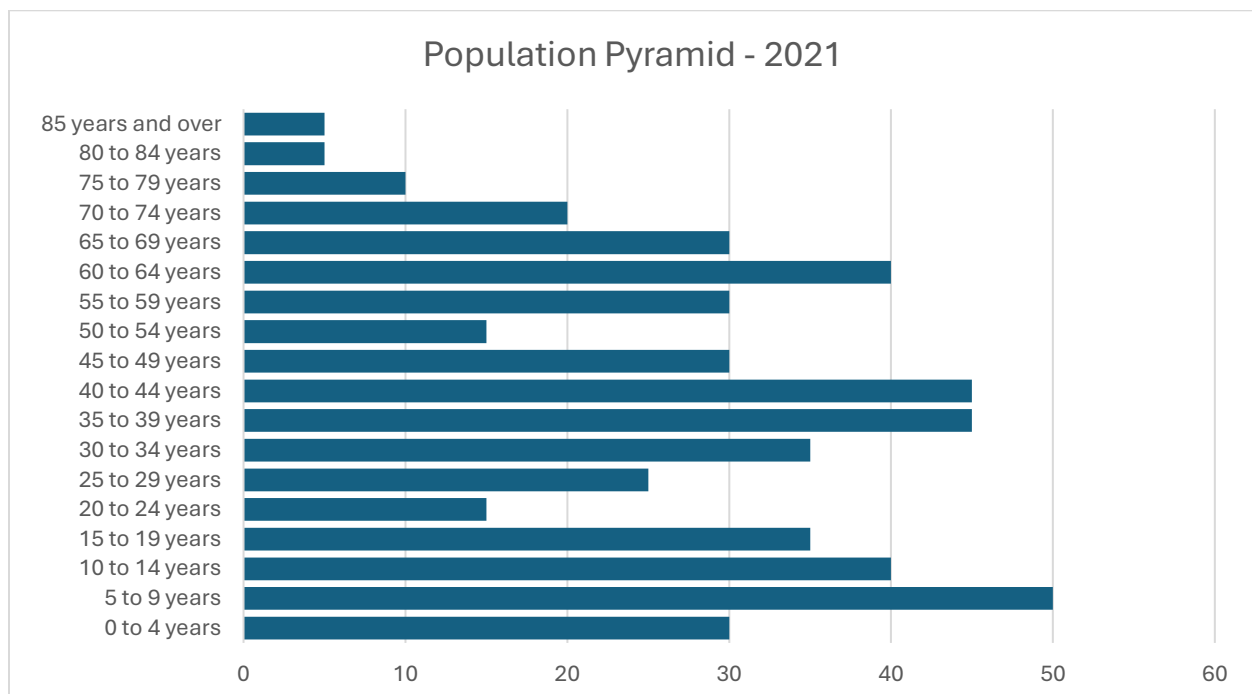
Appendix E – Leroy Community Profile

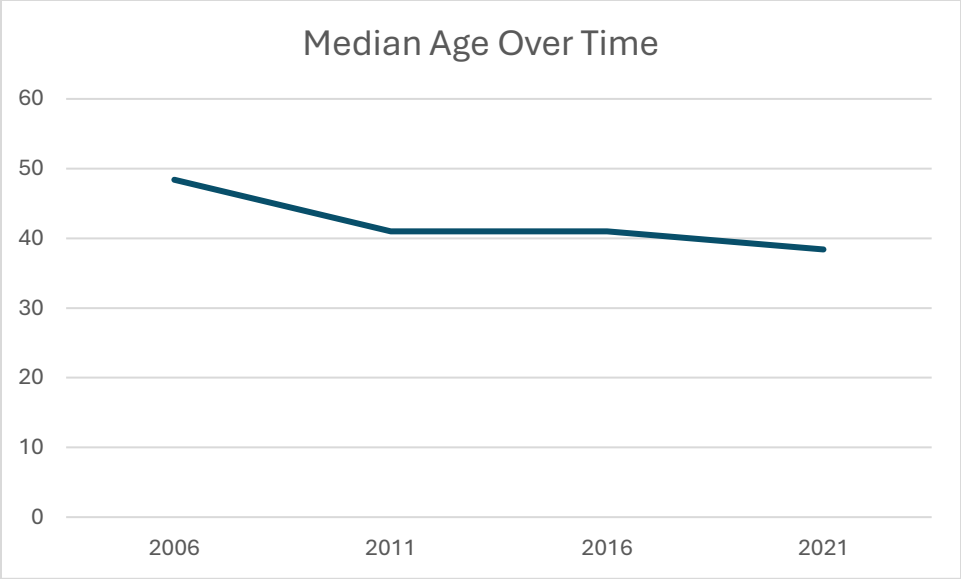
LEROY COMMUNITY PROFILE

Population

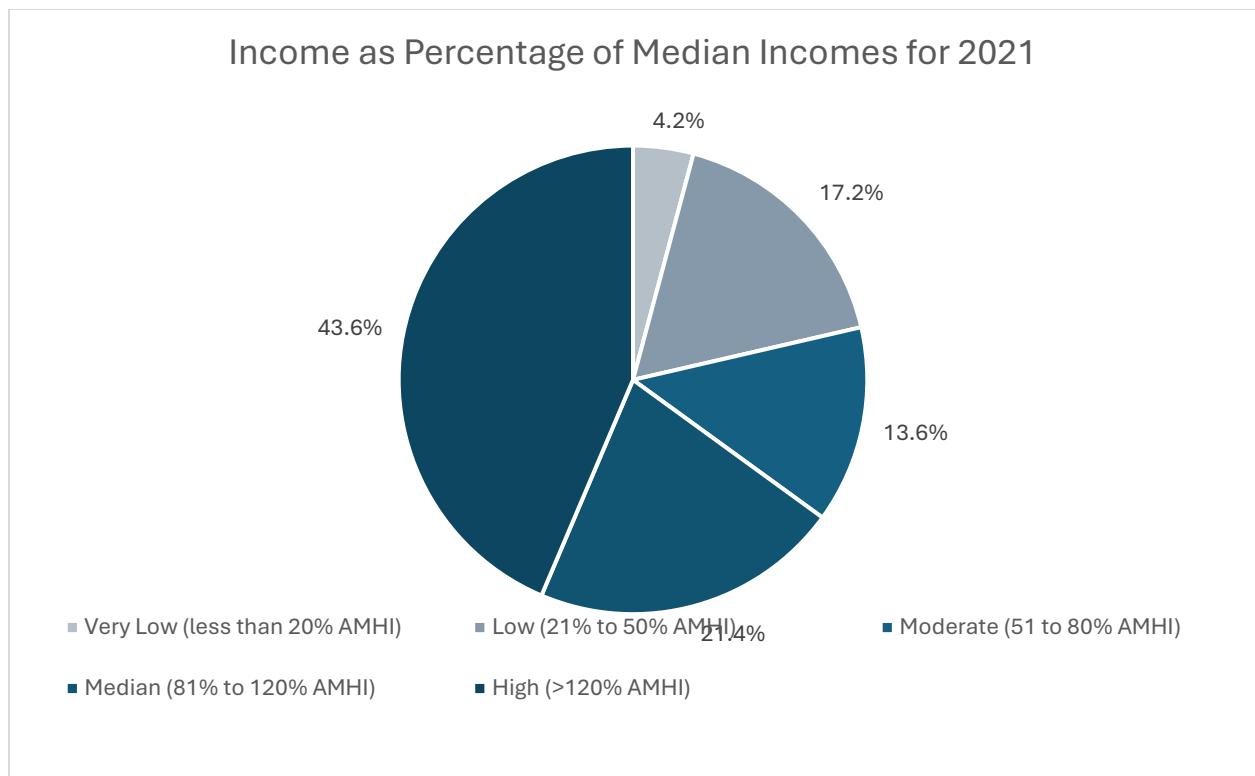
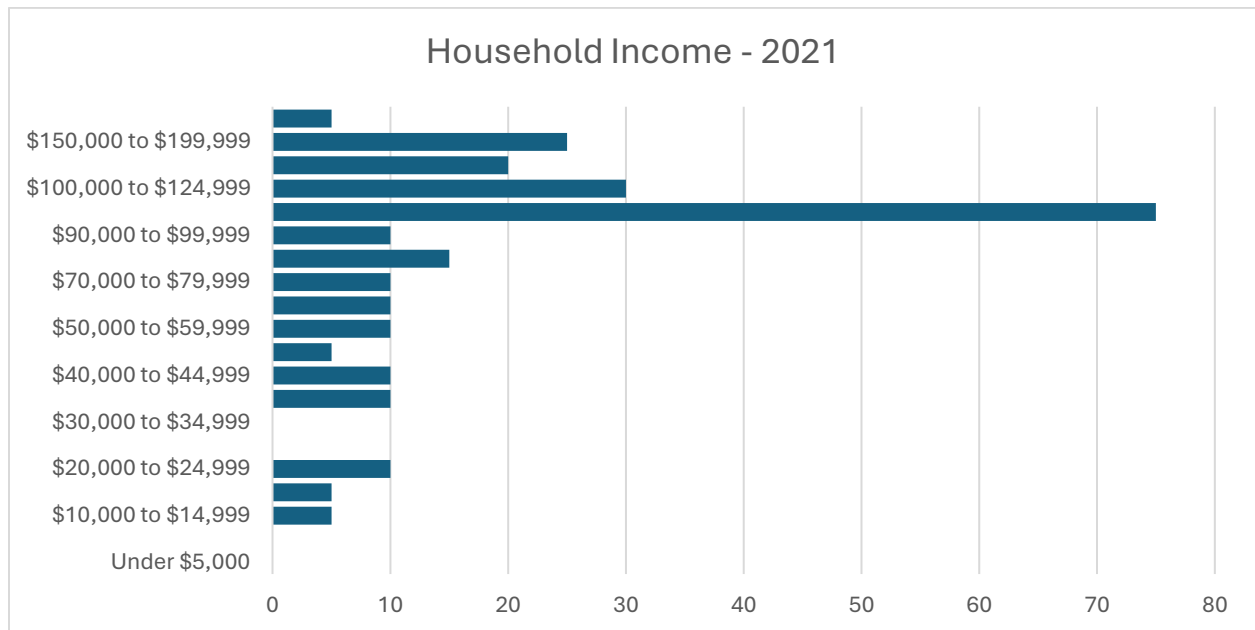


Year	Pop.
2006	412
2011	427
2016	450
2021	510





Income

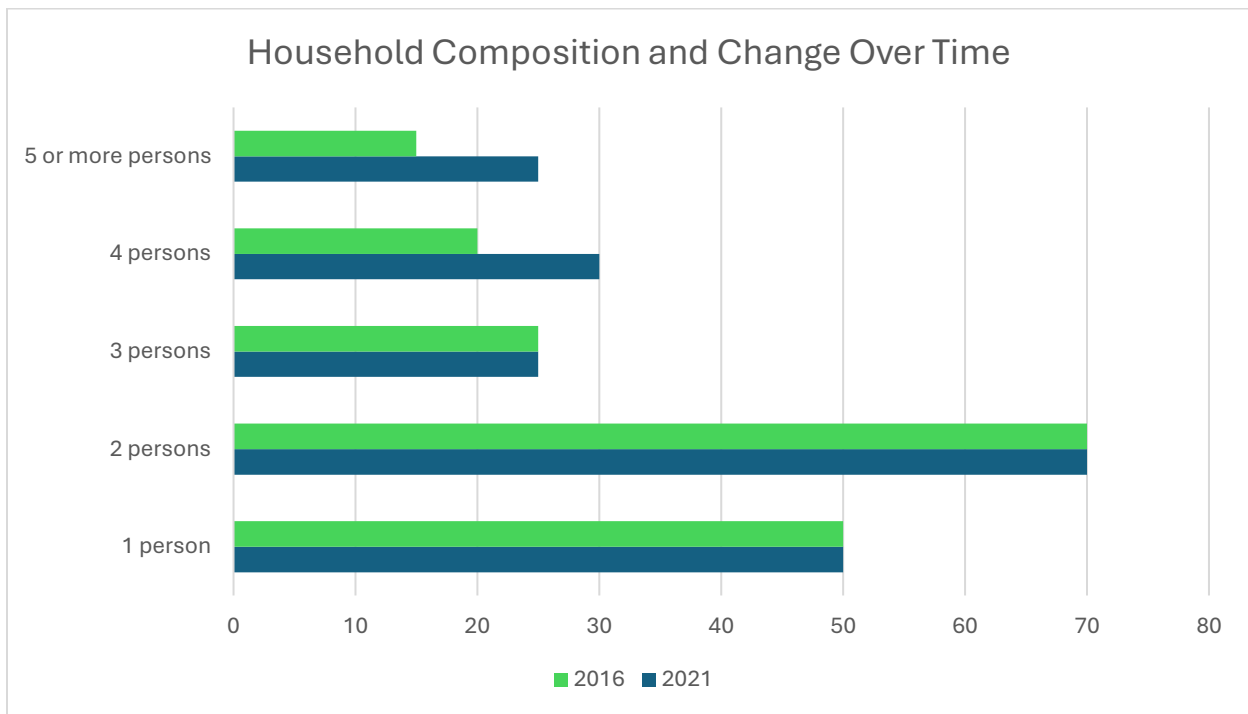


Income as Percentage of Area Median Household Incomes

Median Income \$86,000

	Income Maximum	Number of Households	Percentage of Households
Very Low (less than 20% AMHI)	\$17,200	8	4.2%
Low (21% to 50% AMHI)	\$43,000	31	17.2%
Moderate (51 to 80% AMHI)	\$68,800	25	13.6%
Median (81% to 120% AMHI)	\$103,200	39	21.4%
High (>120% AMHI)	> \$103,200	78	43.6%

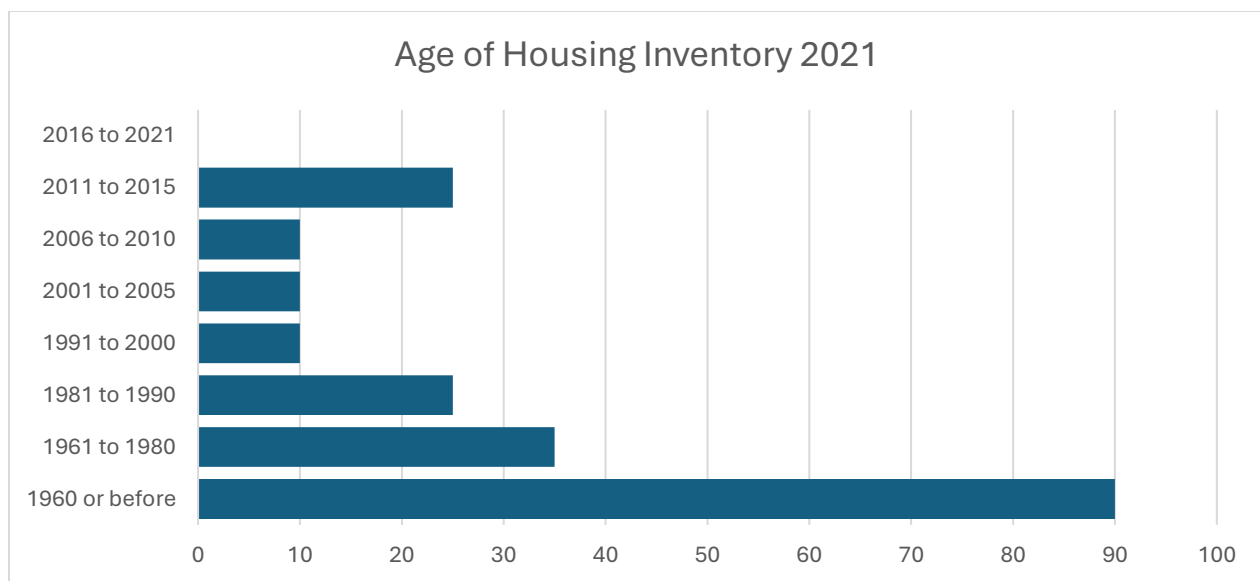
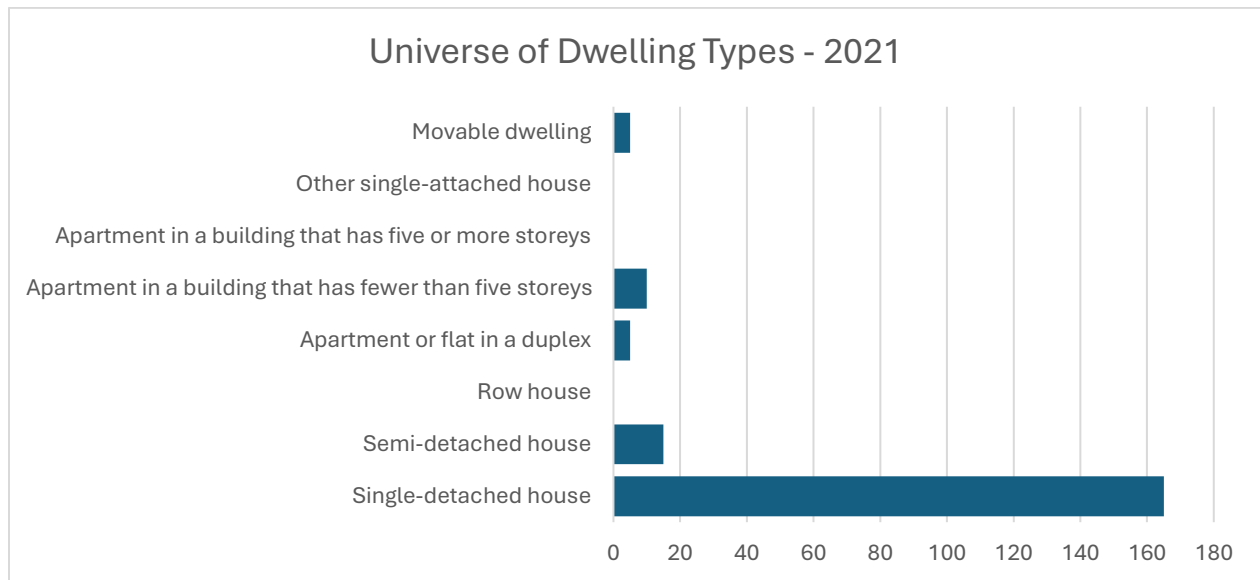
Households

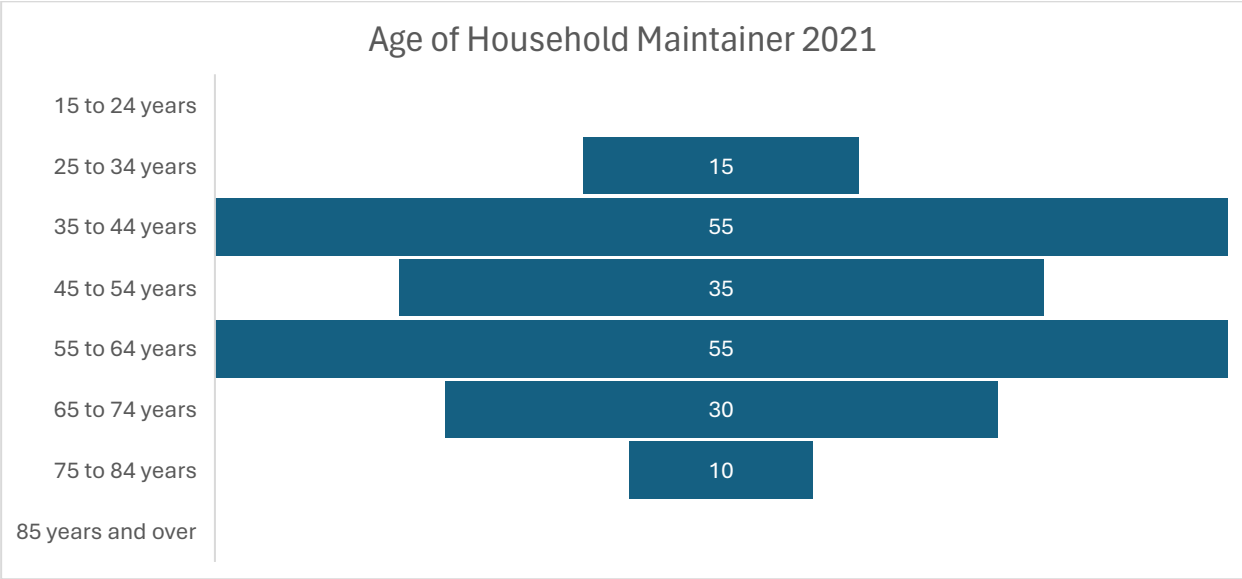
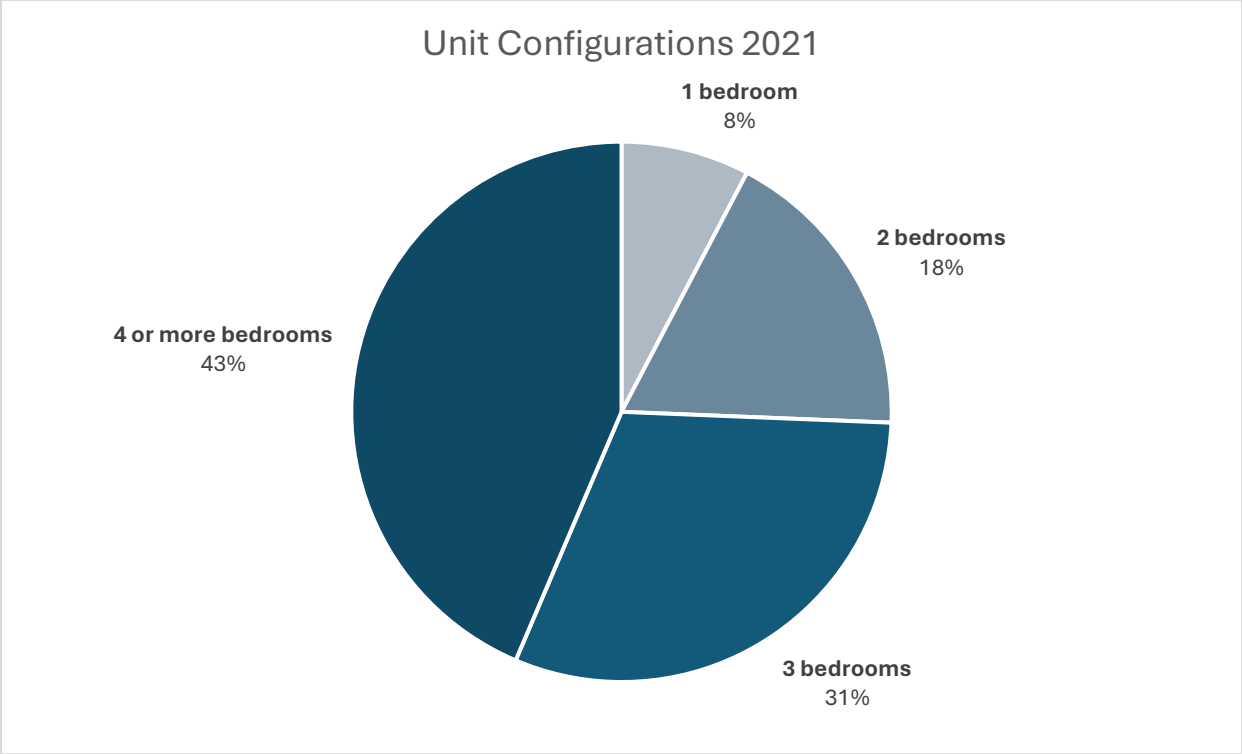


Core Housing Need - 2021

Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	30
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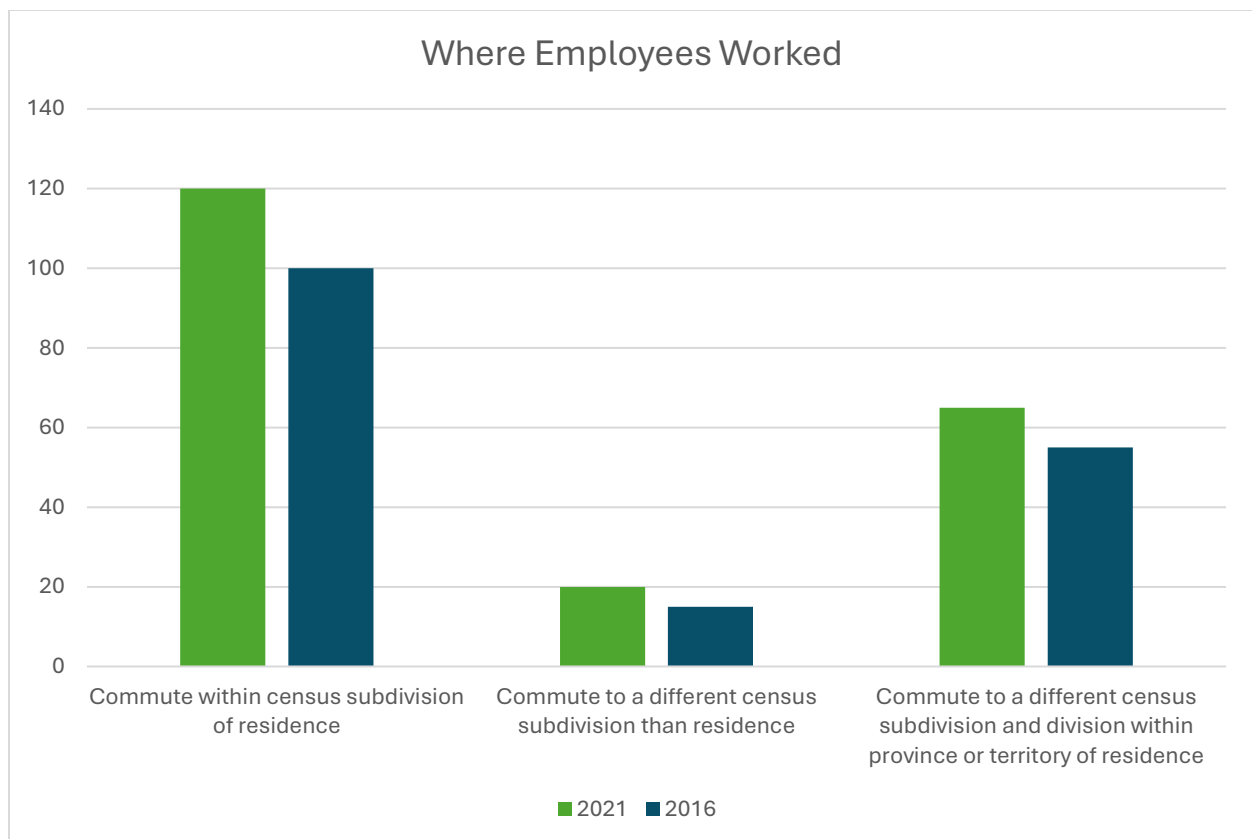
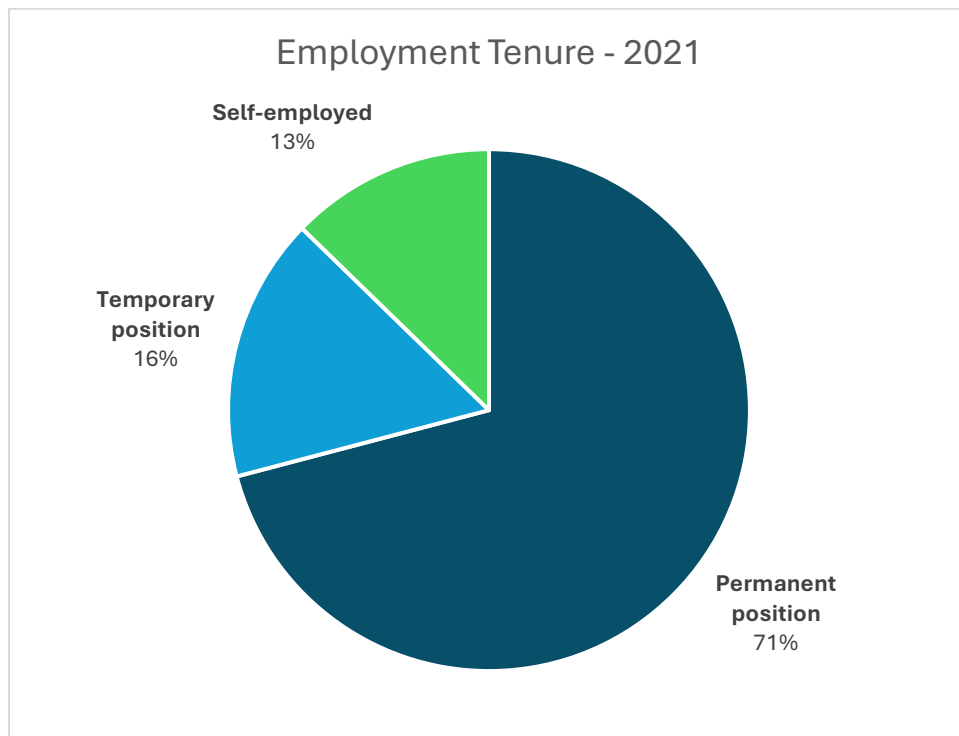
Housing

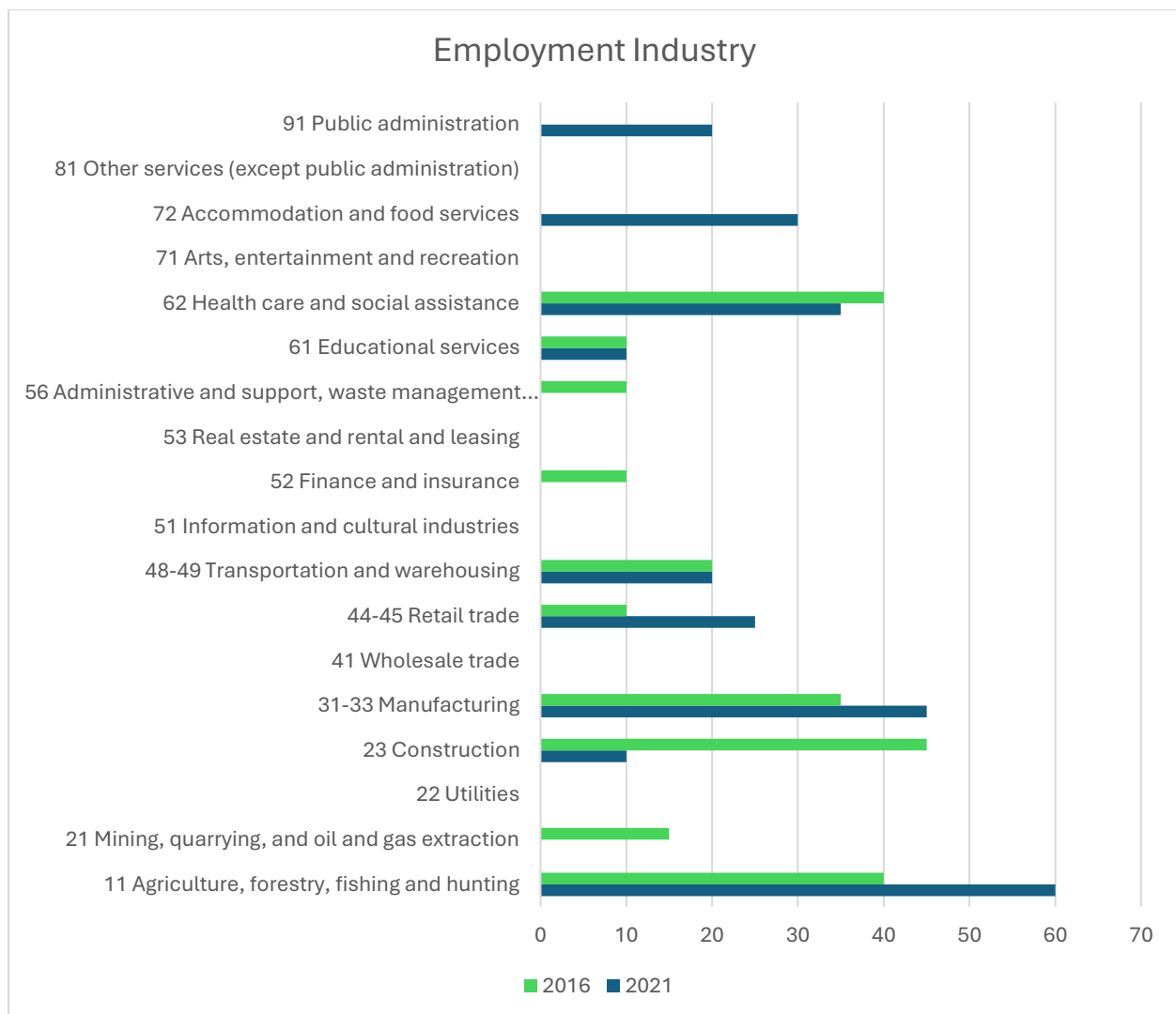
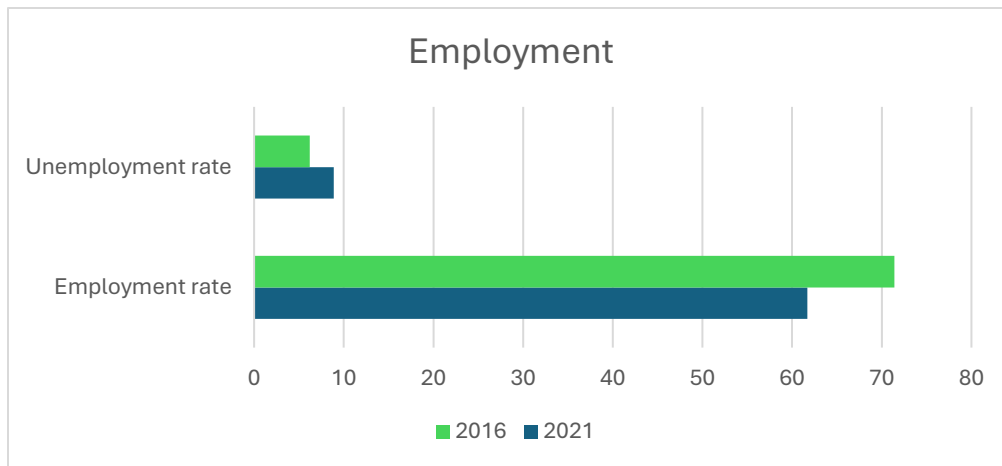




			<u>HHs</u>	<u>%</u>
One Parent HHs	15	Owner	160	80%
		Renter	40	20%

Employment

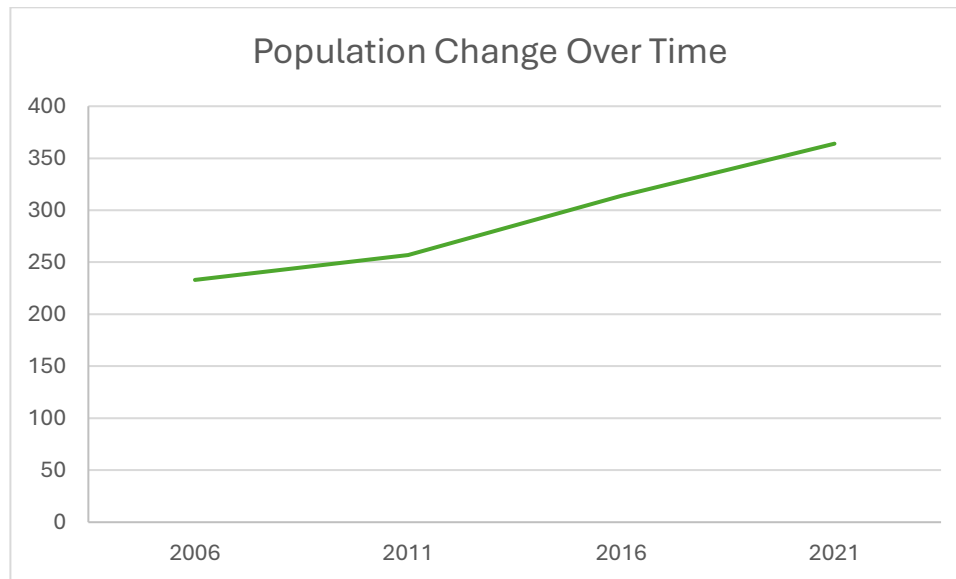




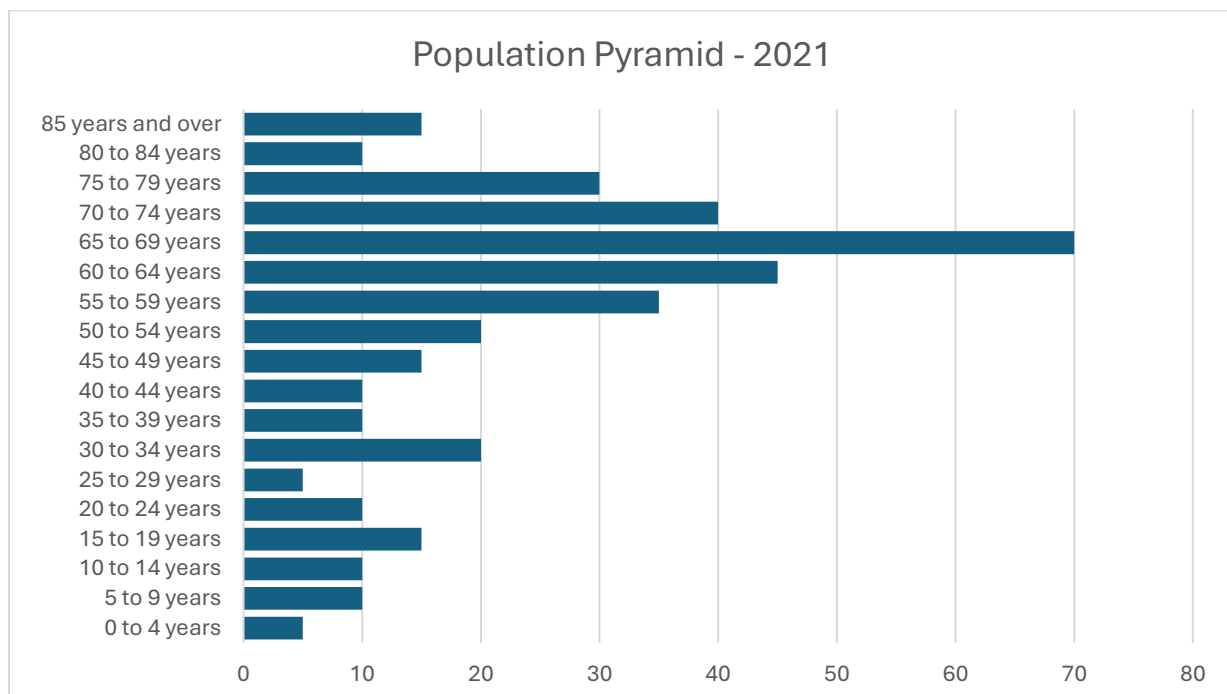
Appendix F – Manitou Beach Community Profile

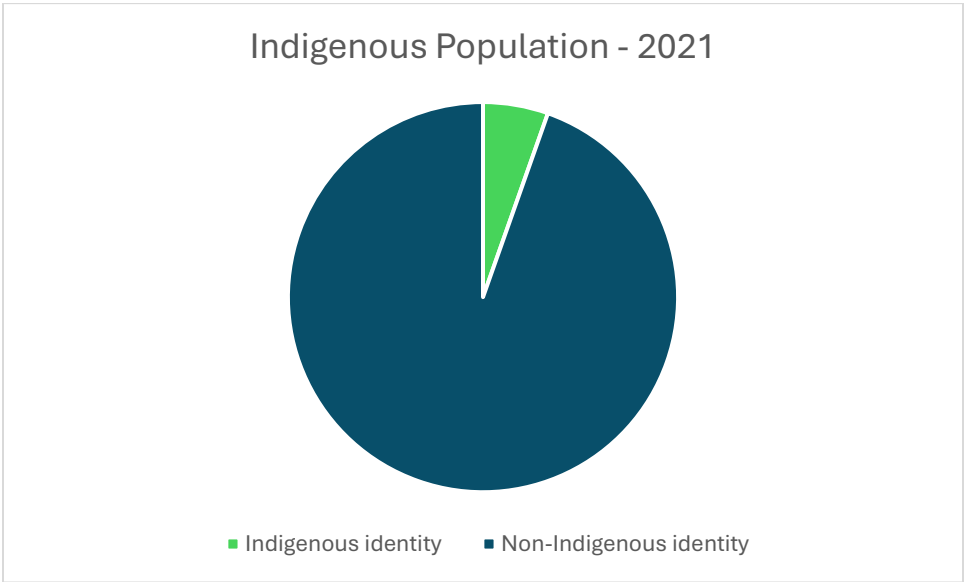
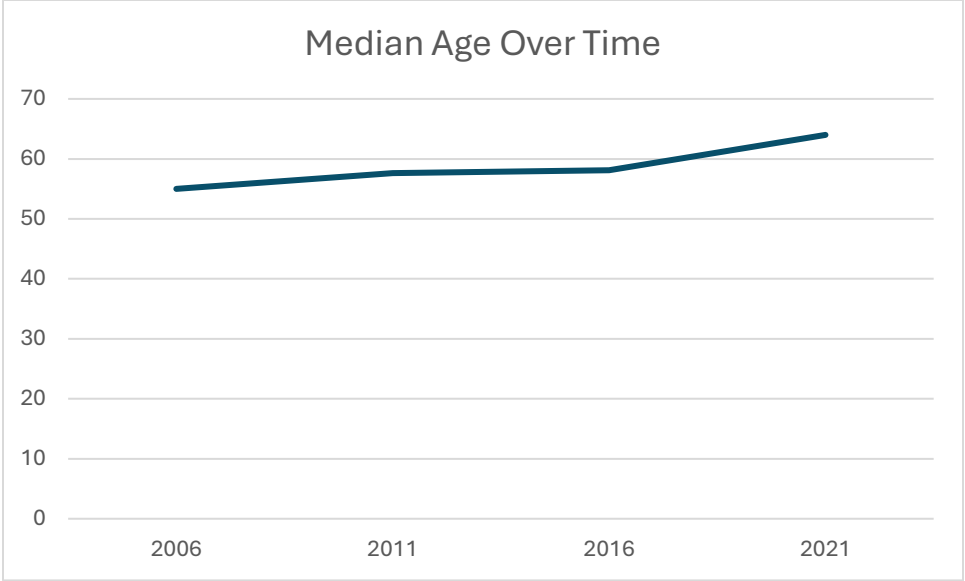
MANITOU BEACH COMMUNITY PROFILE

Population

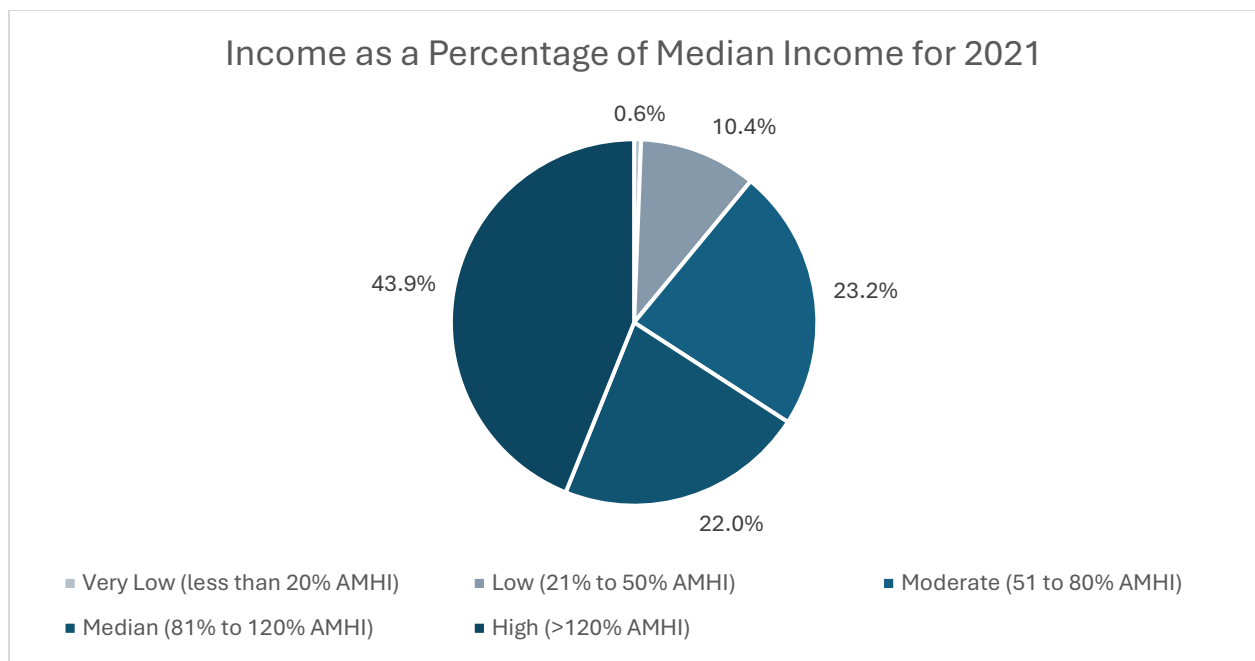
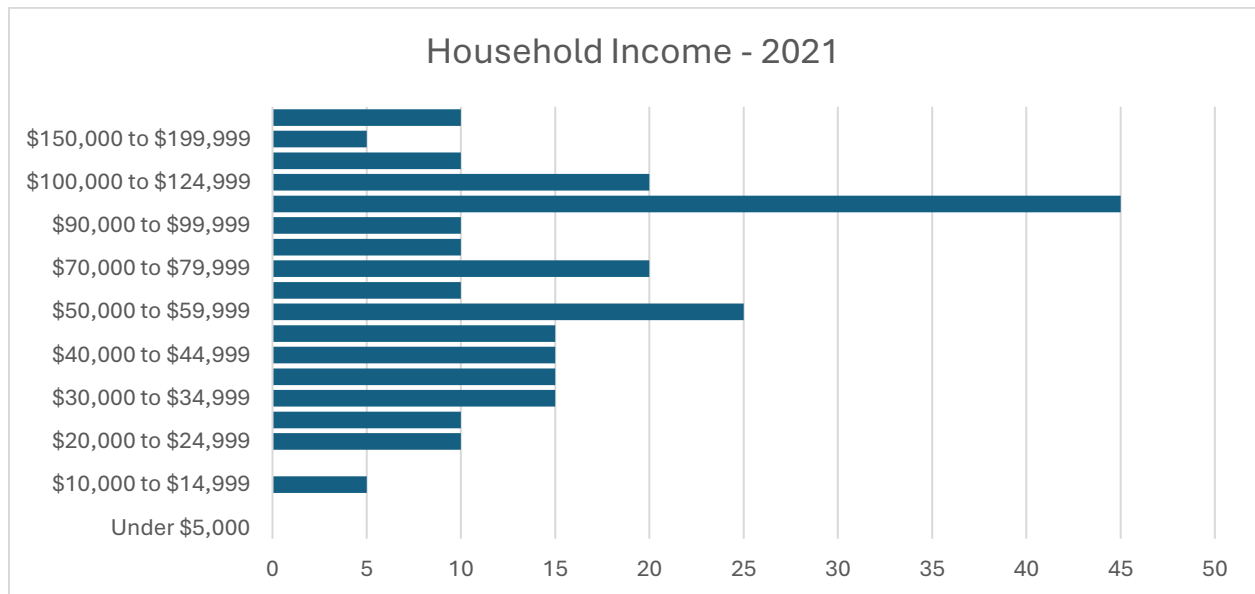


Year	Pop.
2006	233
2011	257
2016	314
2021	364





Income

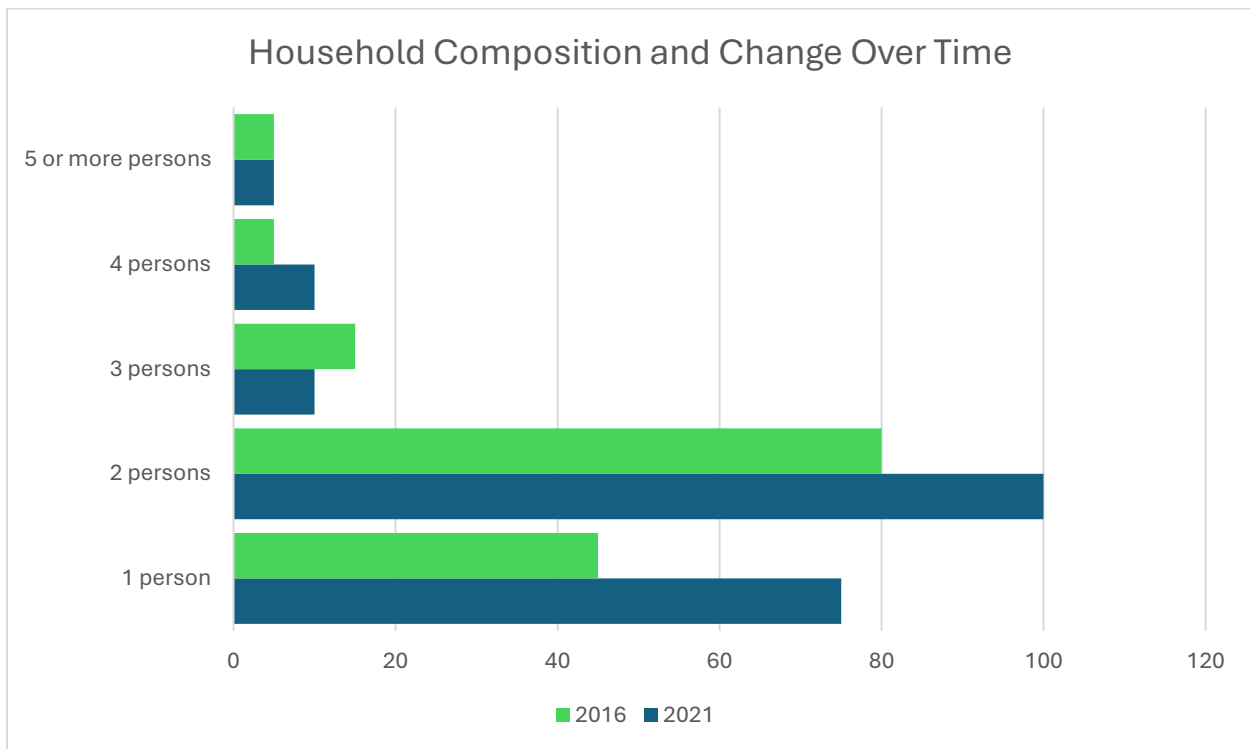


Income as Percentage of Area Median Household Incomes

Median Income \$56,000

	Income Maximum	Number of Households	Percentage of Households
Very Low (less than 20% AMHI)	\$11,200	1	0.6%
Low (21% to 50% AMHI)	\$28,000	21	10.4%
Moderate (51 to 80% AMHI)	\$44,800	48	23.2%
Median (81% to 120% AMHI)	\$67,200	45	22.0%
High (>120% AMHI)	> \$67,200	90	43.9%

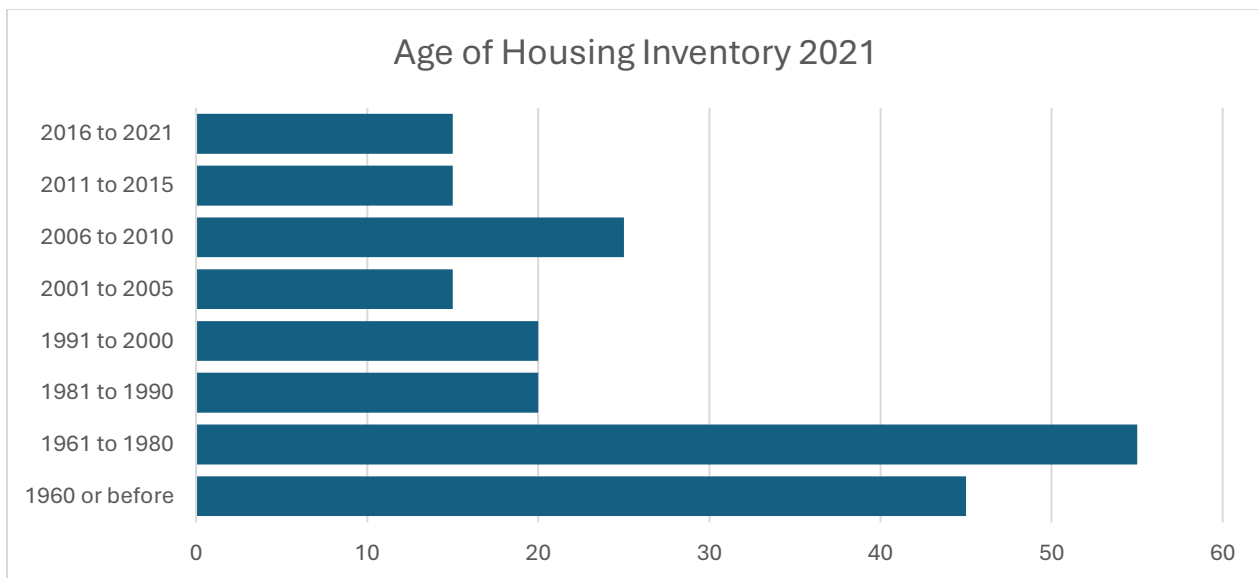
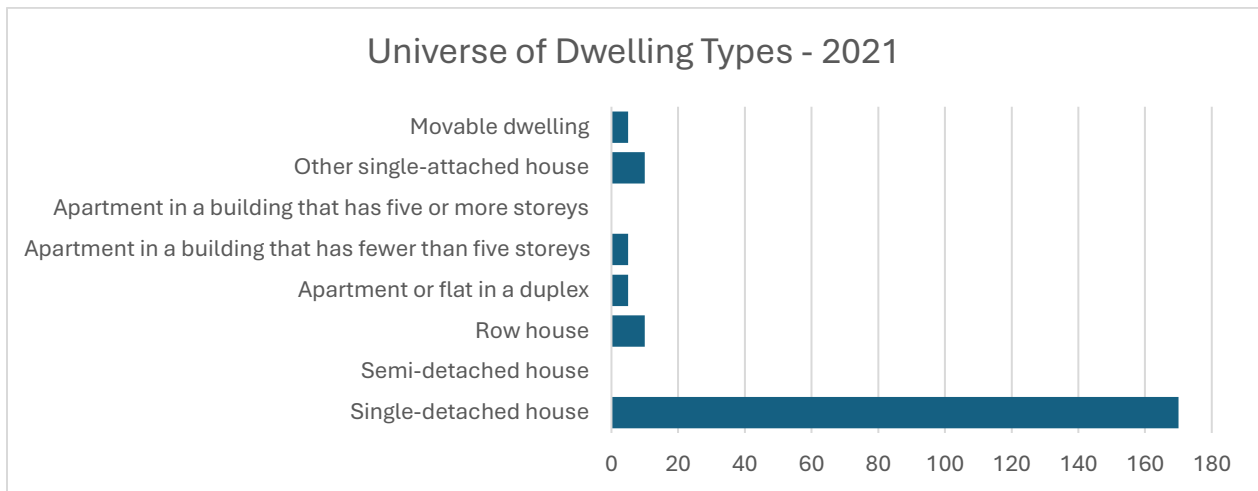
Households



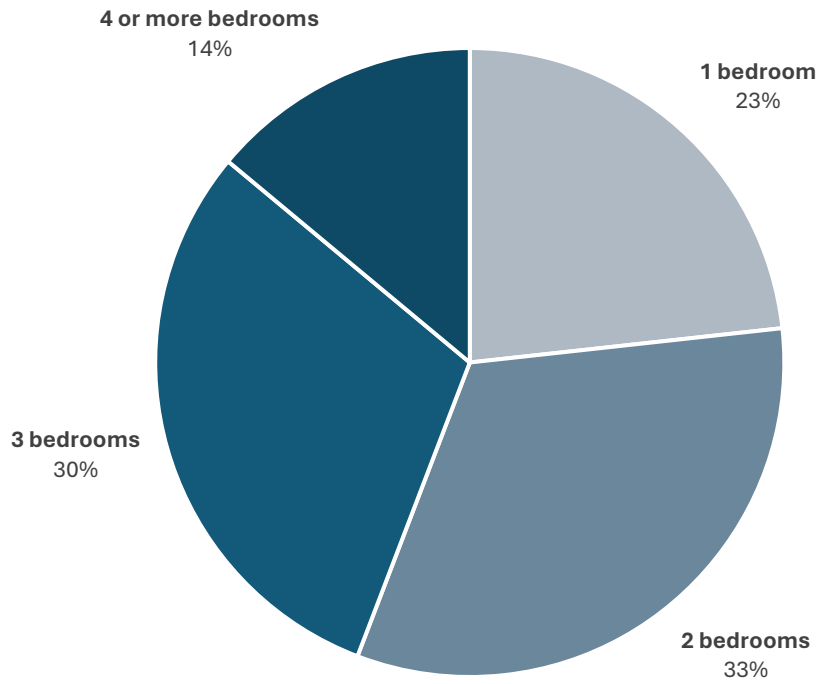
Core Housing Need - 2021

Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	40
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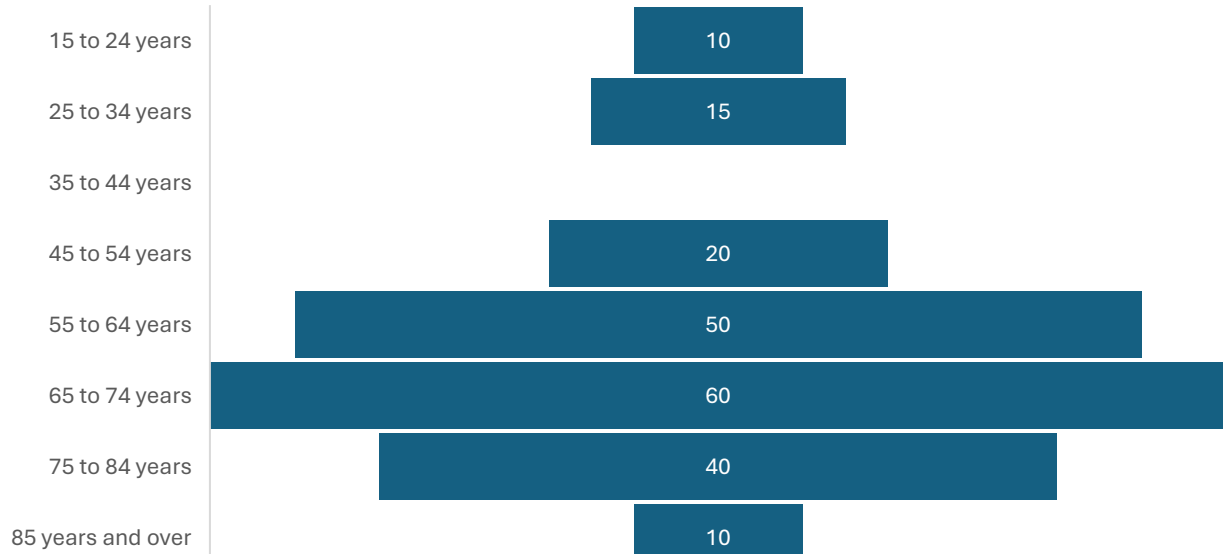
Housing



Unit Configurations 2021

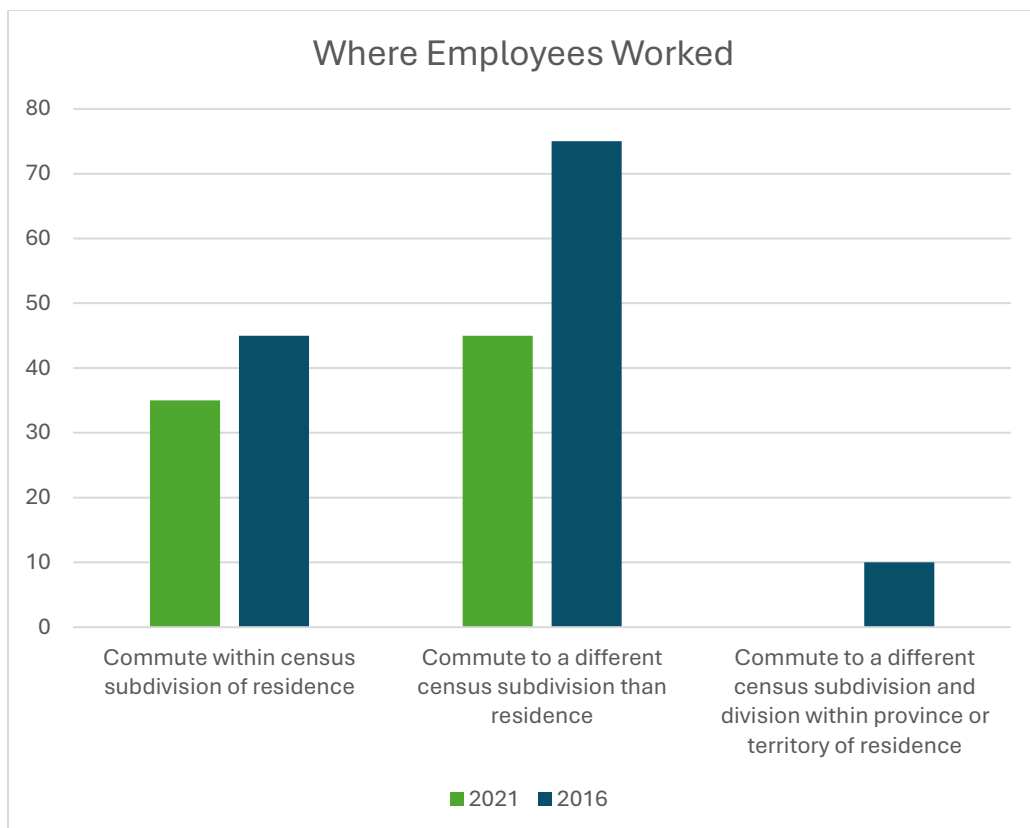
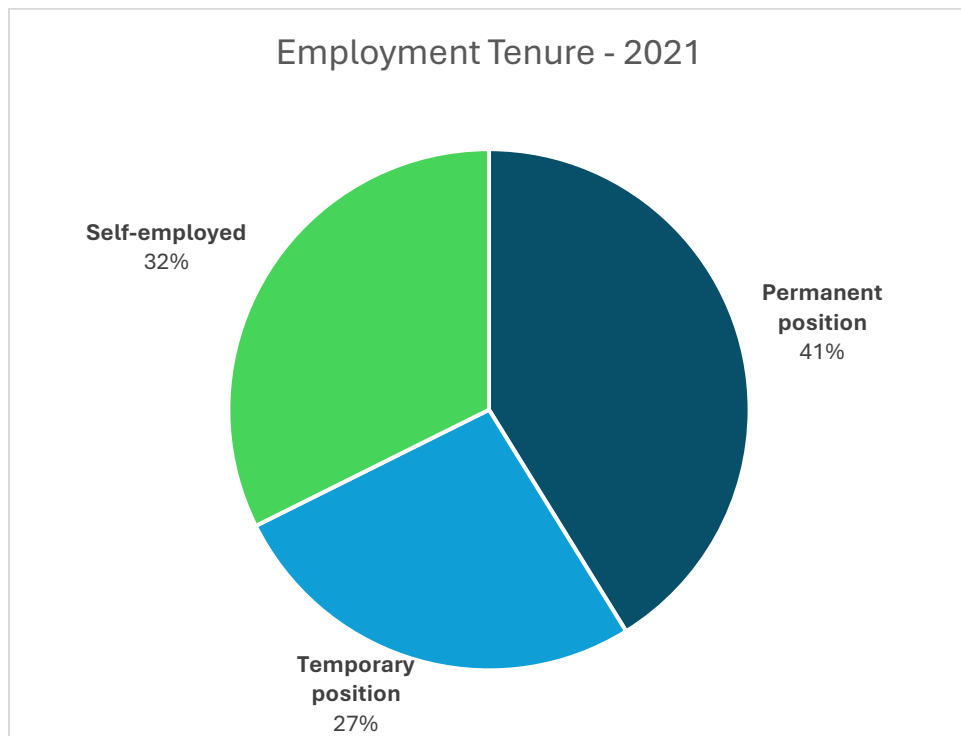


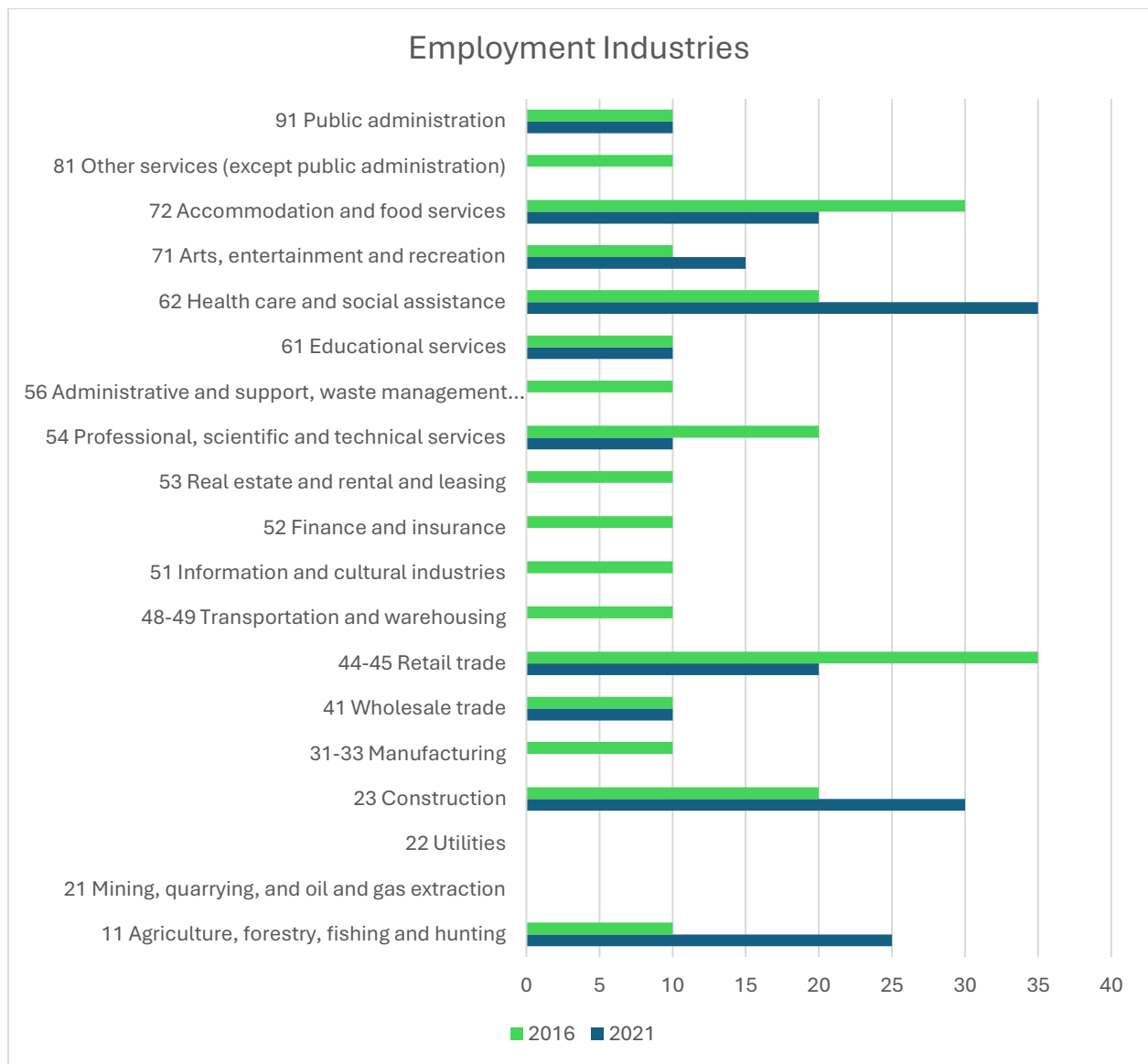
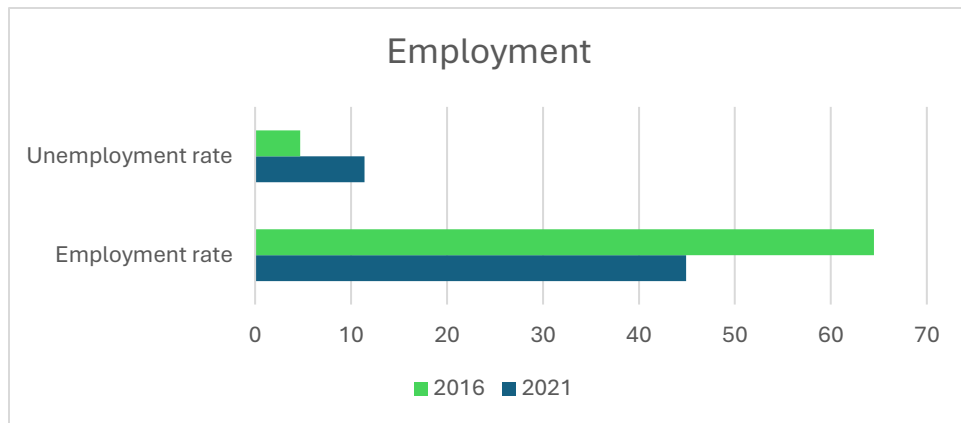
Age of HH Maintainer - 2021



		<u>HHs</u>		<u>%</u>
One Parent HHs	10	Owner	165	79%
		Renter	45	21%

Employment

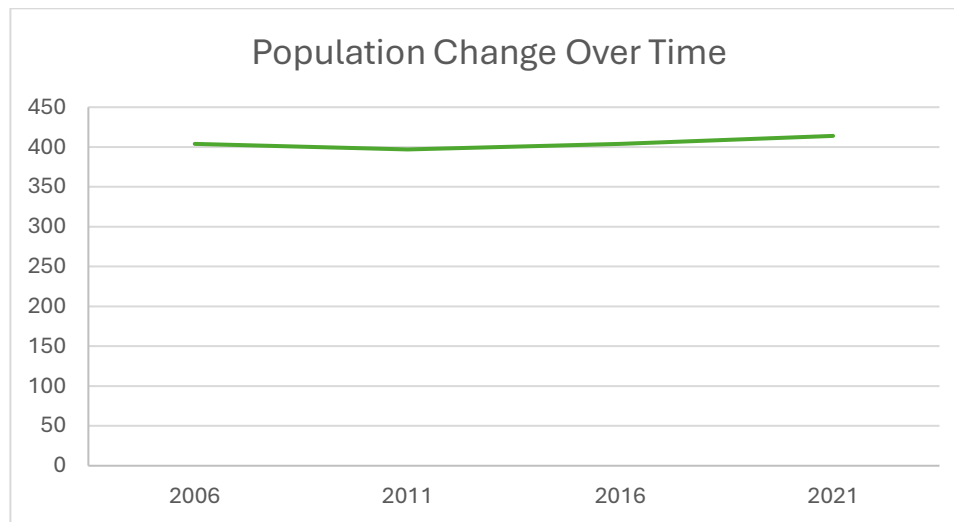




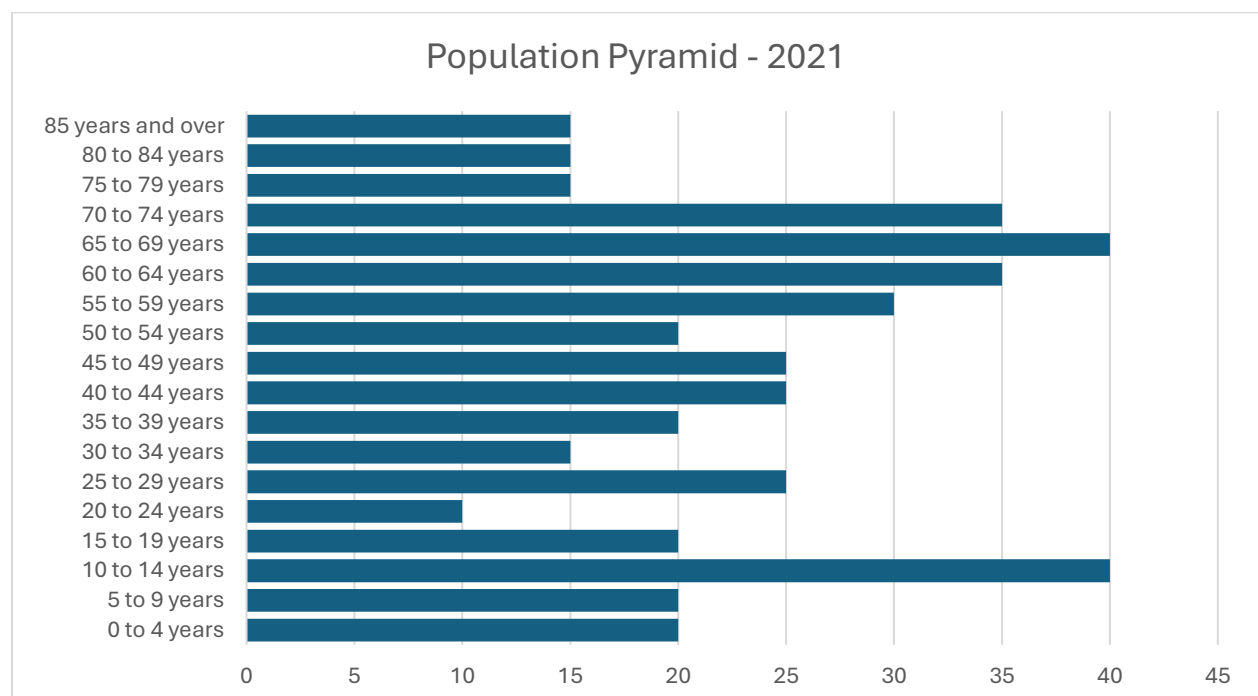
Appendix G – Nokomis Community Profile

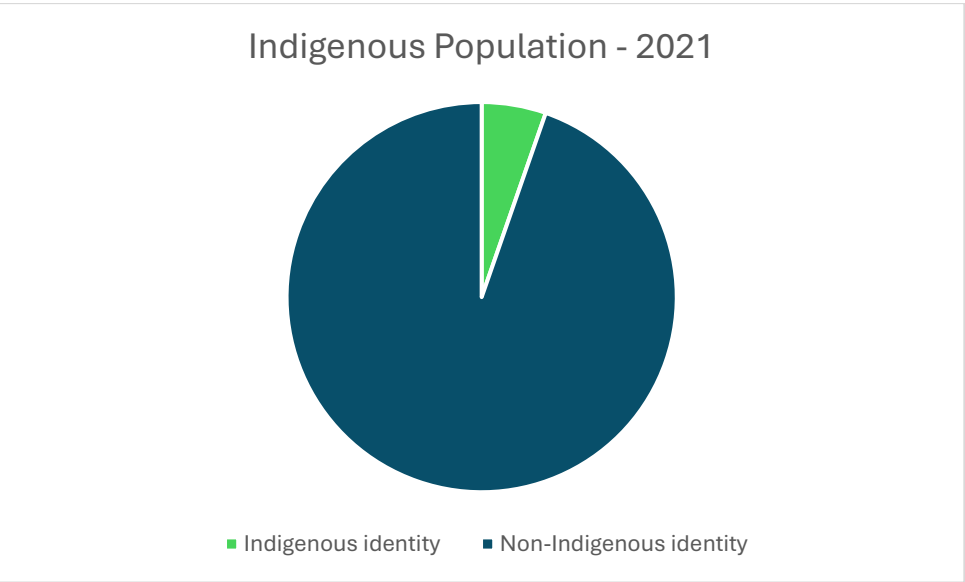
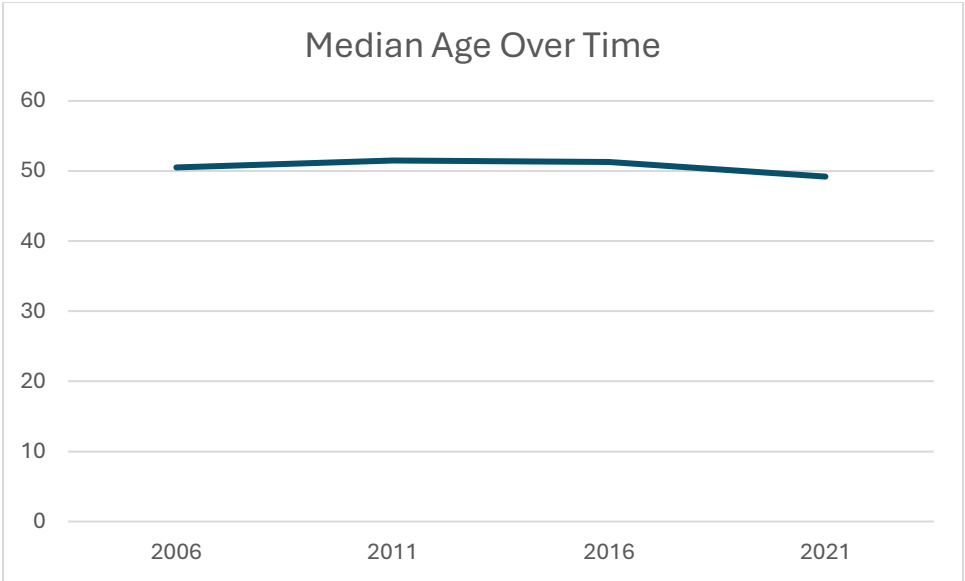
NOKOMIS COMMUNITY PROFILE

Population

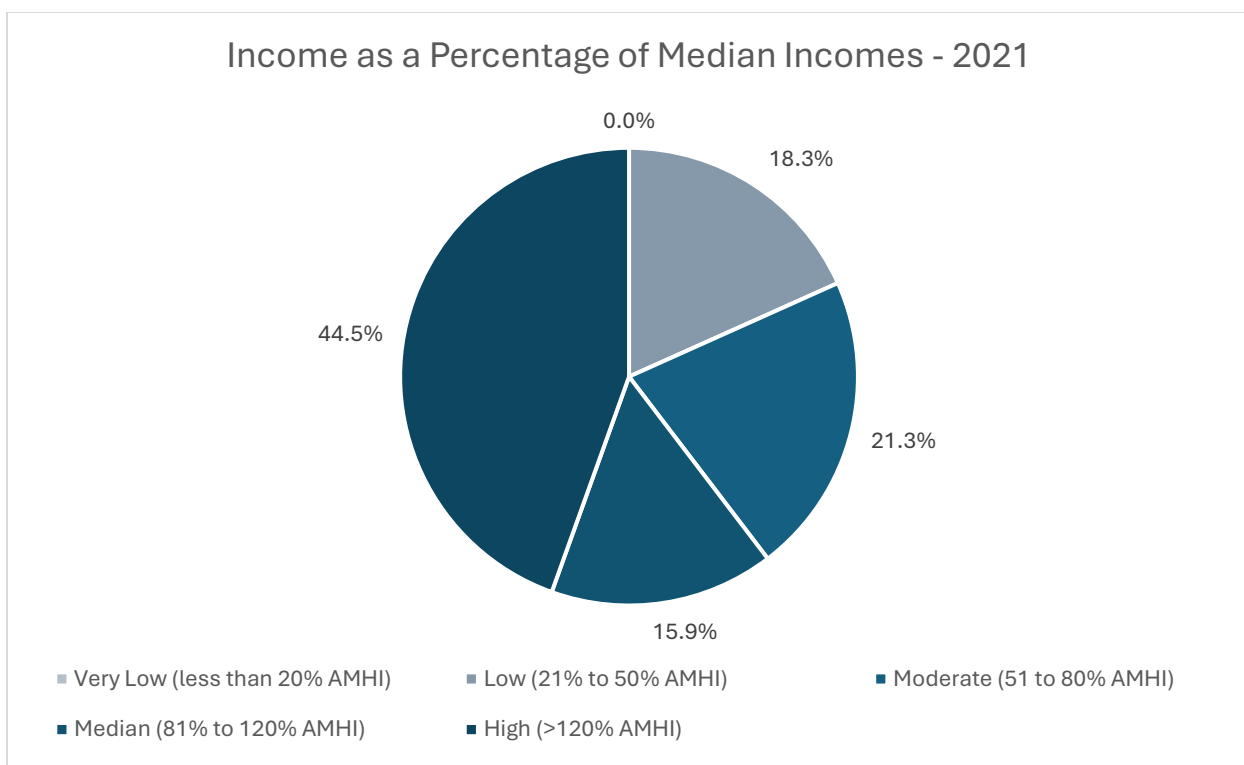
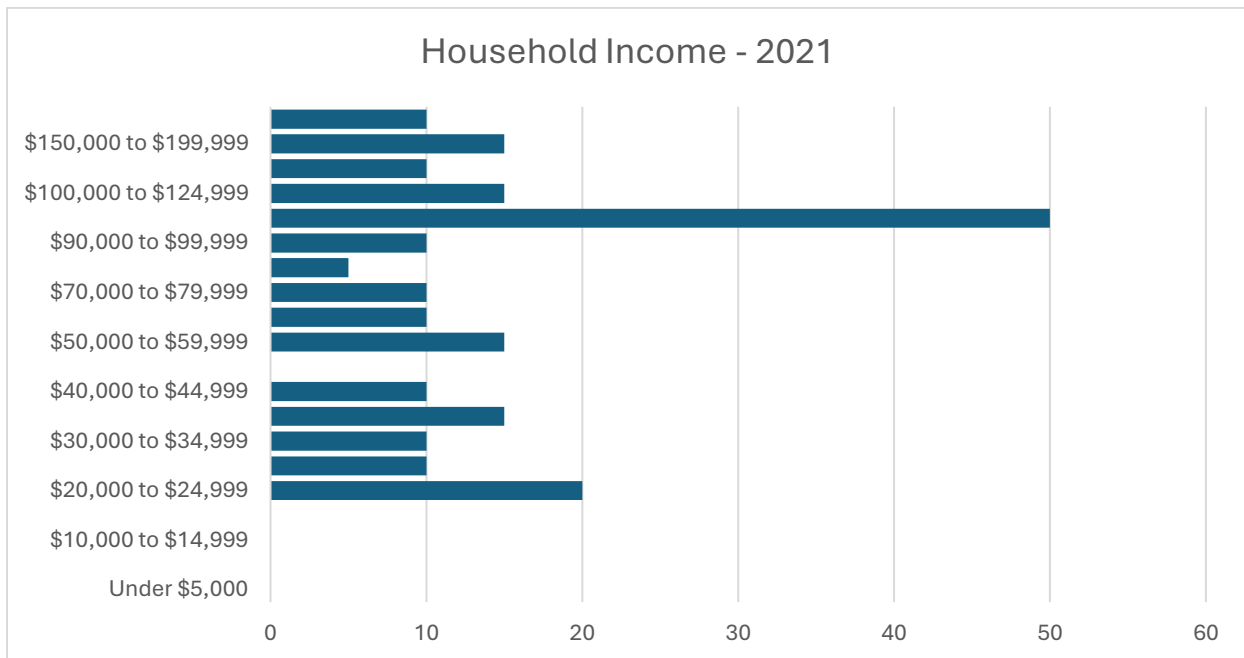


Year	Pop.
2006	404
2011	397
2016	404
2021	414





Income

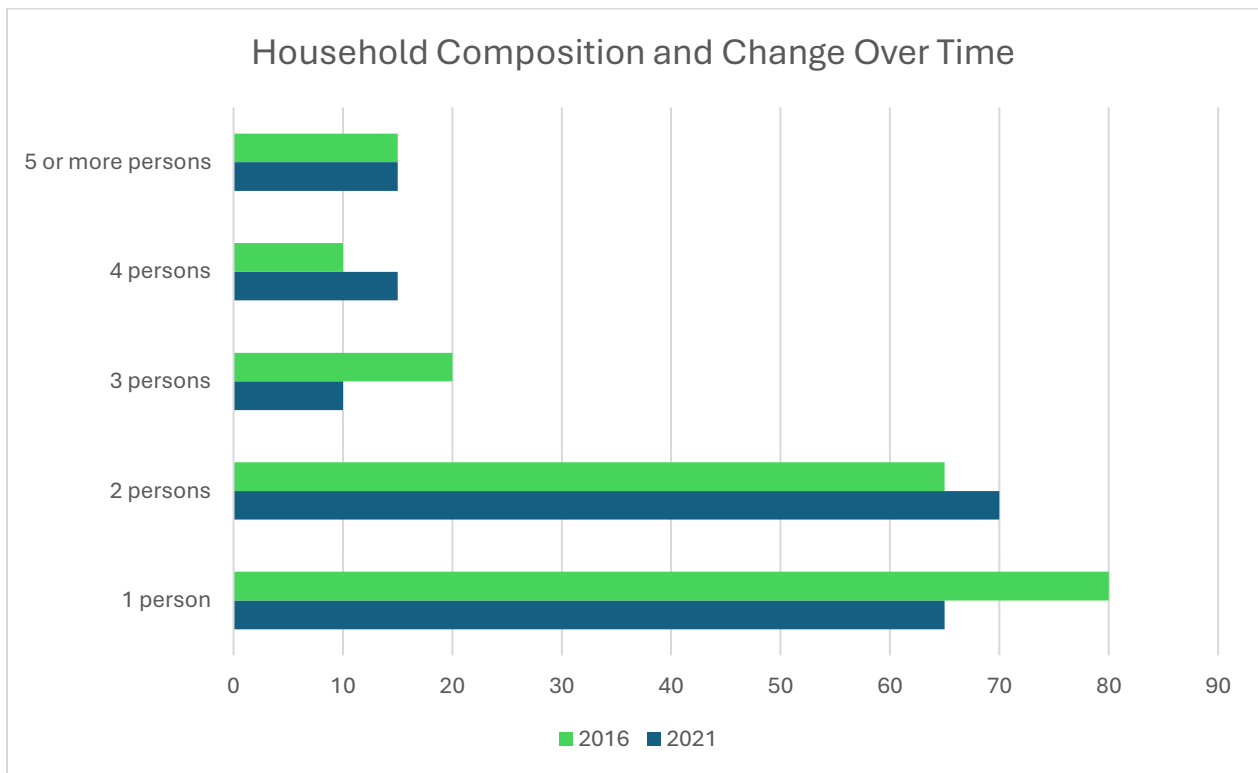


Income as Percentage of Area Median Household Incomes

Median Income \$58,800

	Income Maximum	Number of Households	Percentage of Households
Very Low (less than 20% AMHI)	\$11,760	0	0.0%
Low (21% to 50% AMHI)	\$29,400	30	18.3%
Moderate (51 to 80% AMHI)	\$47,040	35	21.3%
Median (81% to 120% AMHI)	\$70,560	26	15.9%
High (>120% AMHI)	> \$70,560	73	44.5%

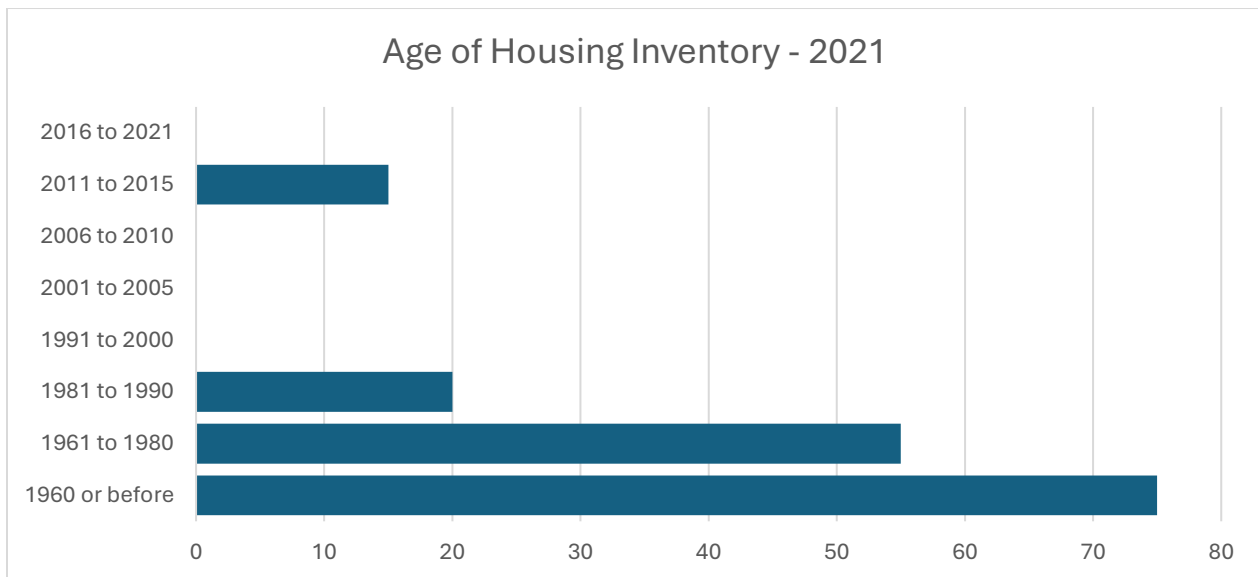
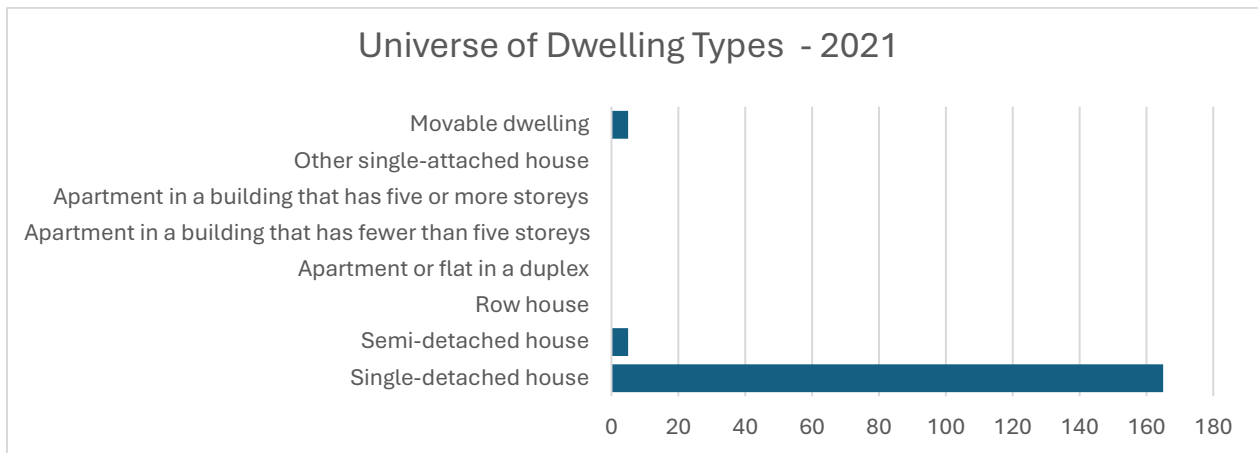
Households



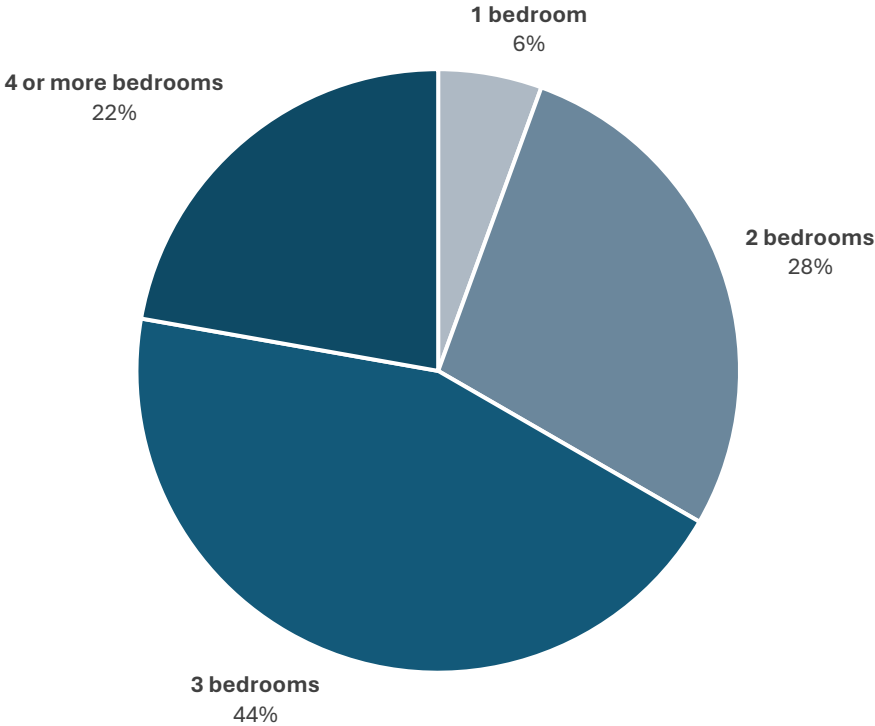
Core Housing Need - 2021

Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	55
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Housing



Unit Configurations - 2021

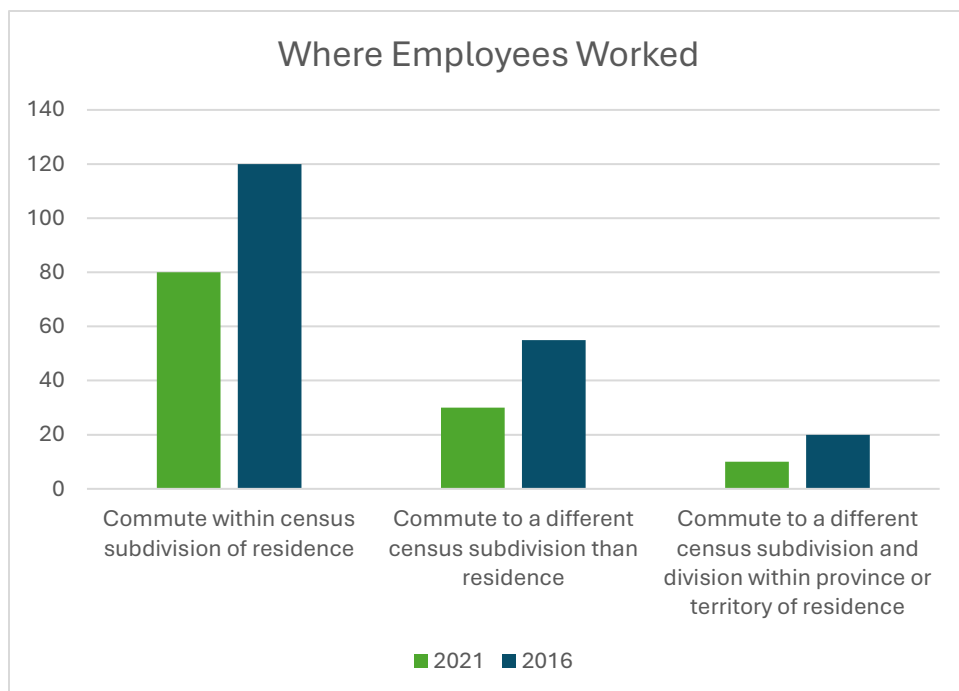
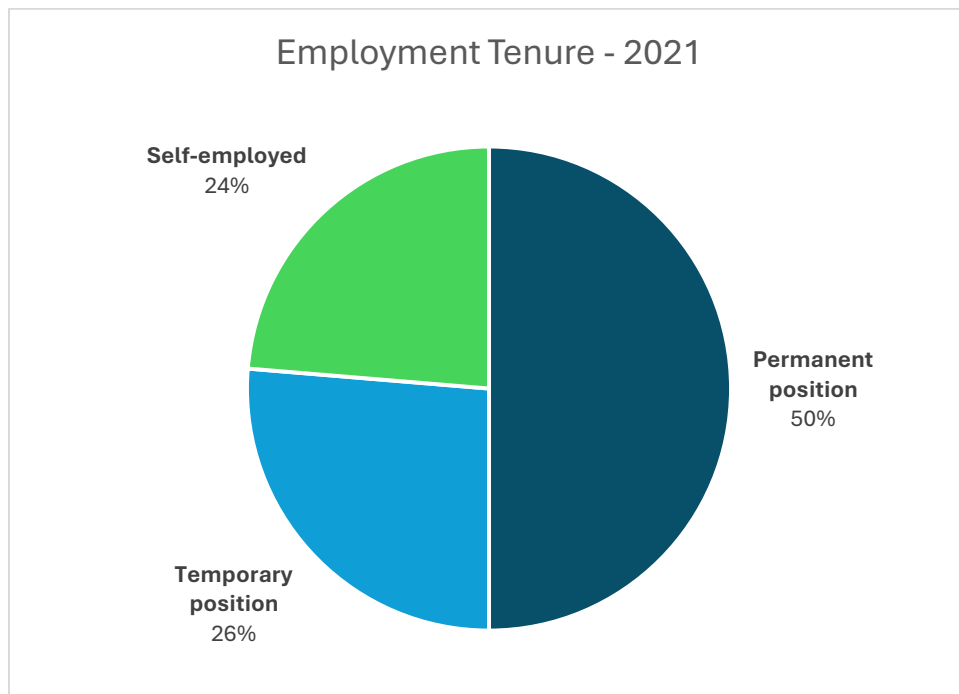


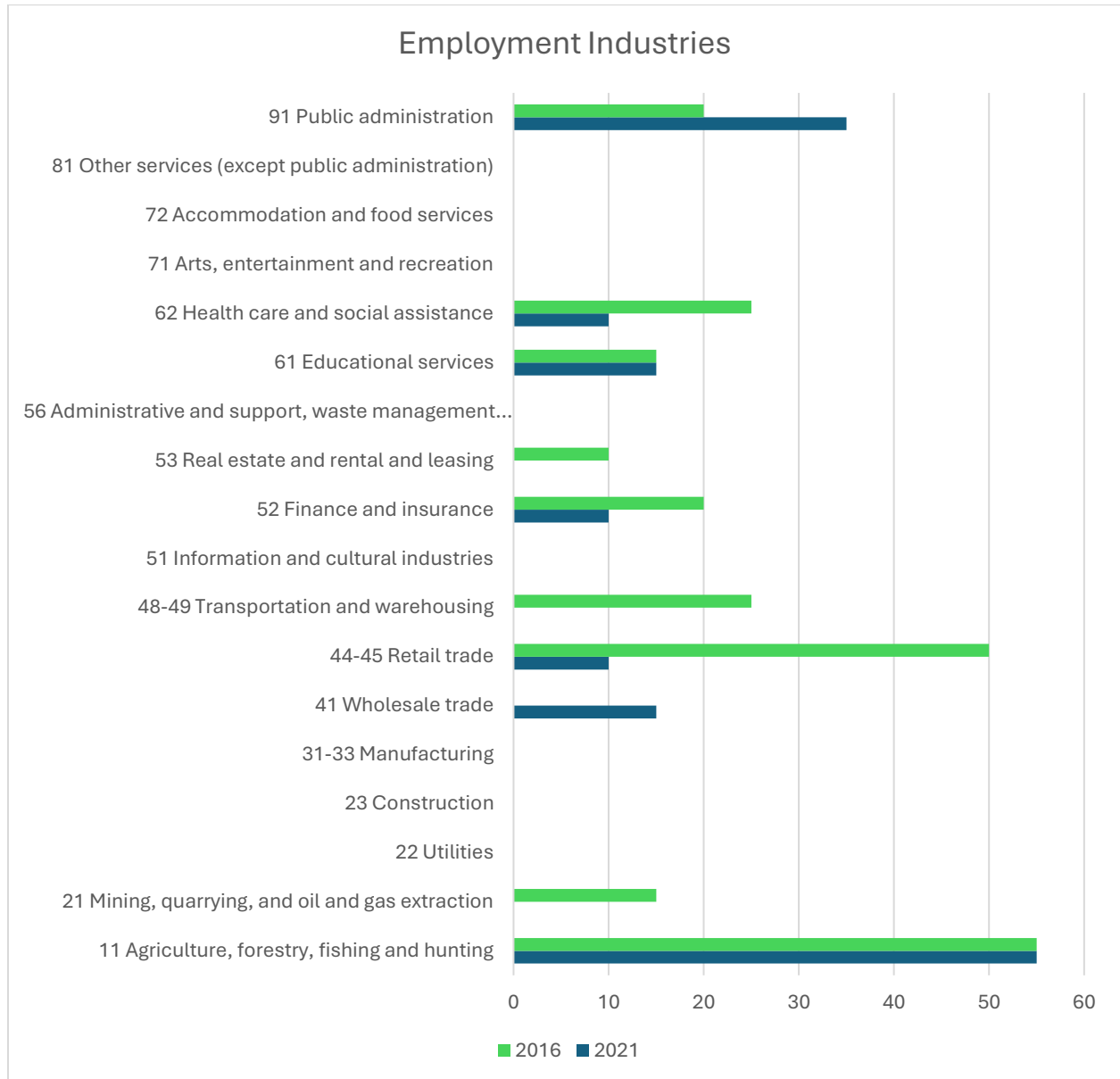
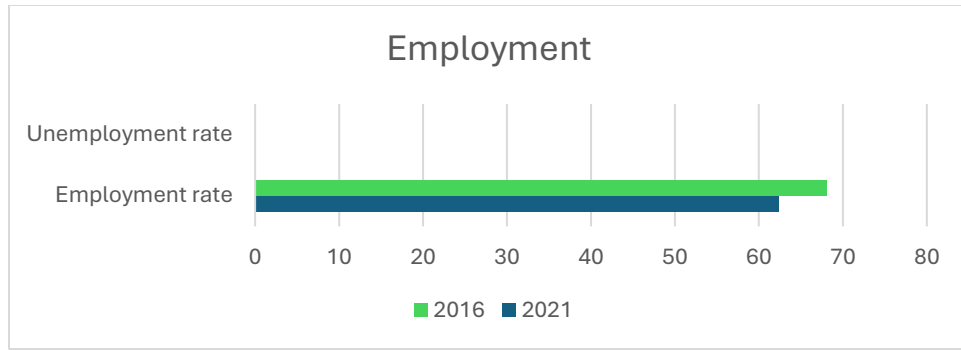
Age of HH Maintainer - 2021



			<u>HHs</u>	<u>%</u>
One Parent HHs	15	Owner	160	89%
		Renter	20	11%

Employment

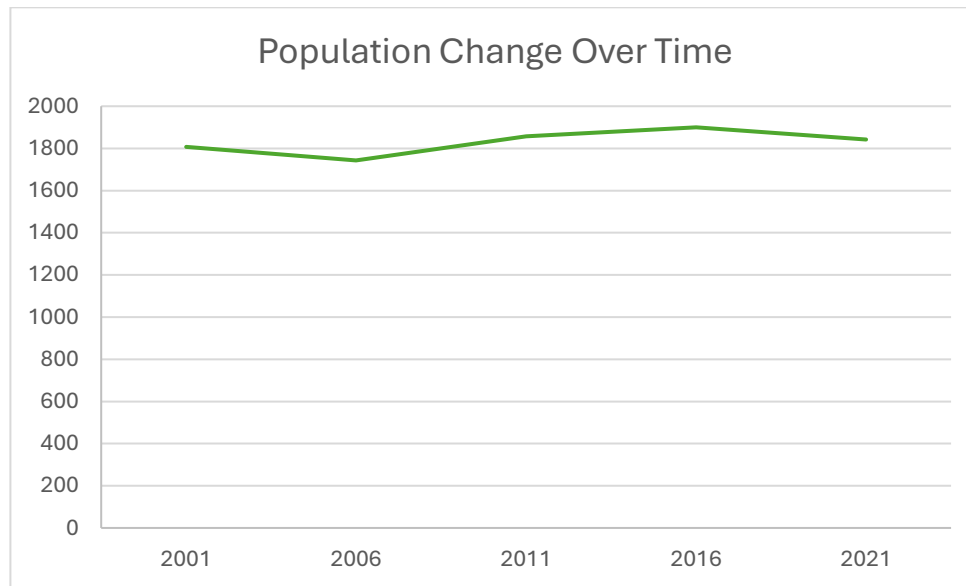




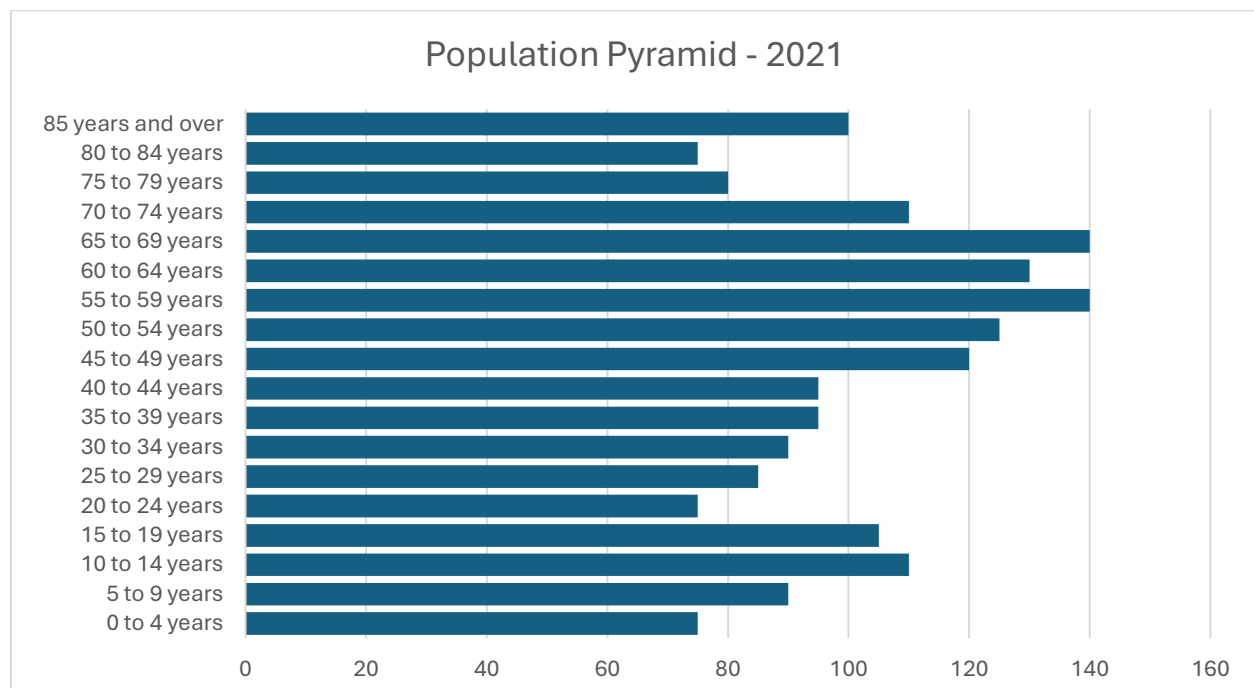
Appendix H – Watrous Community Profile

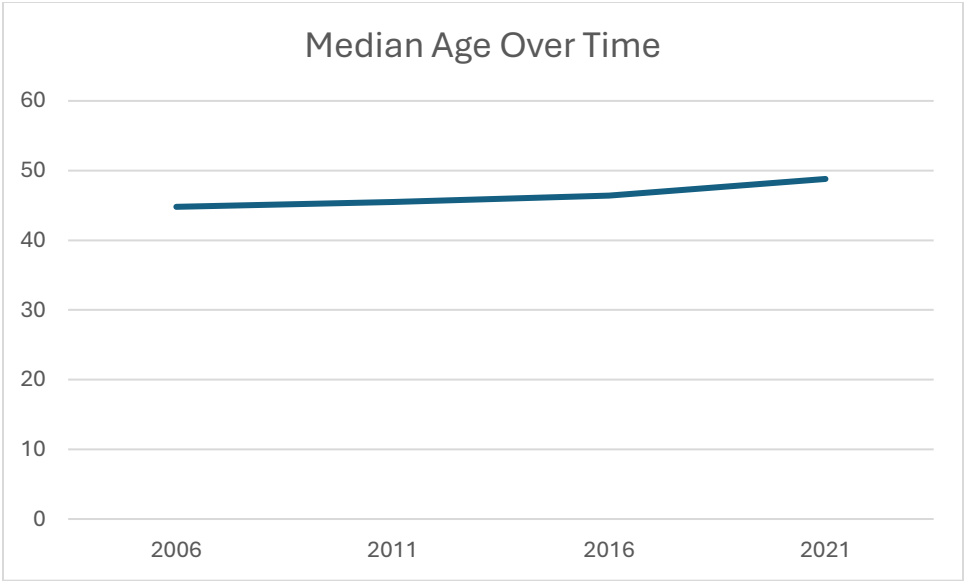
WATROUS COMMUNITY PROFILE

Population

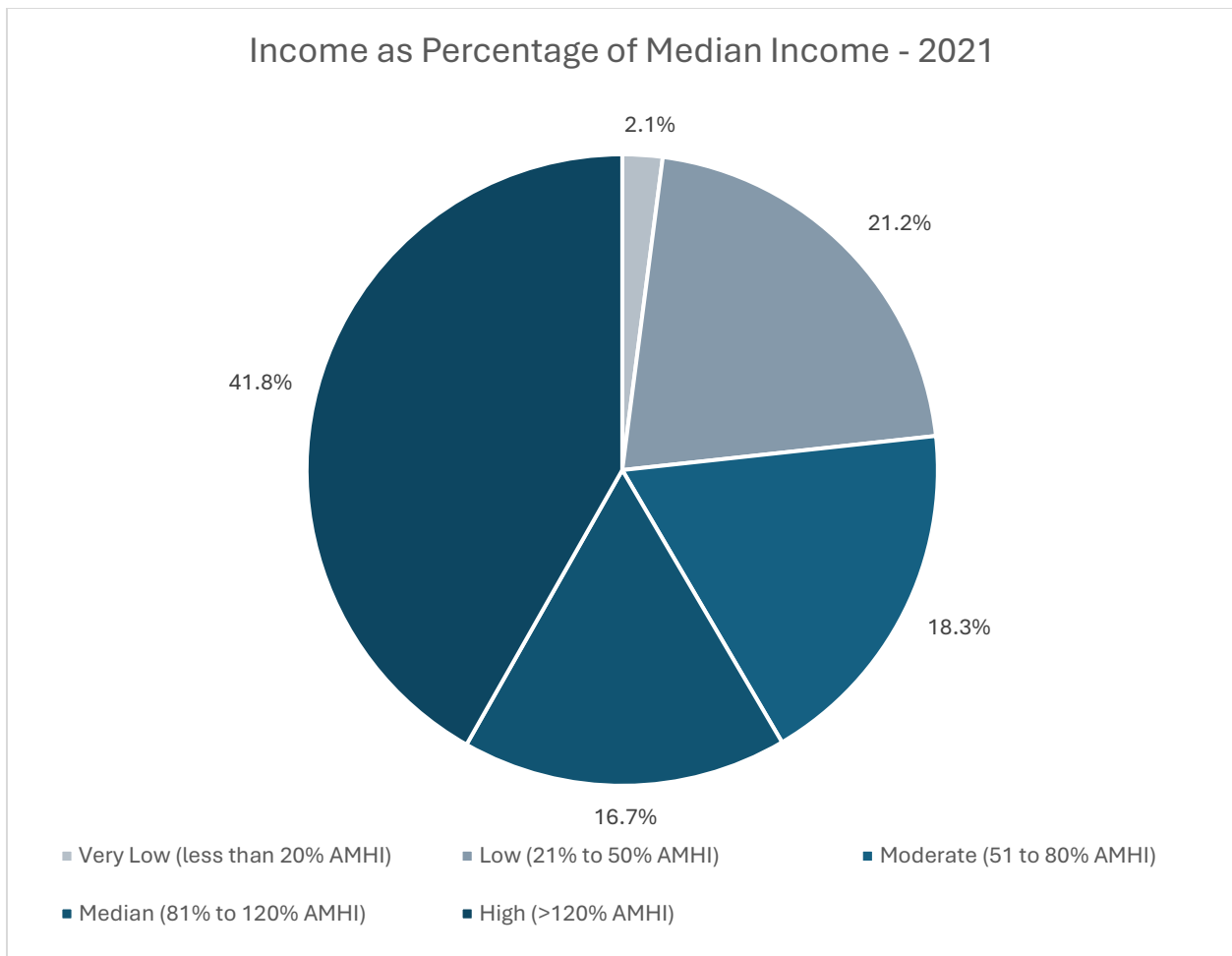
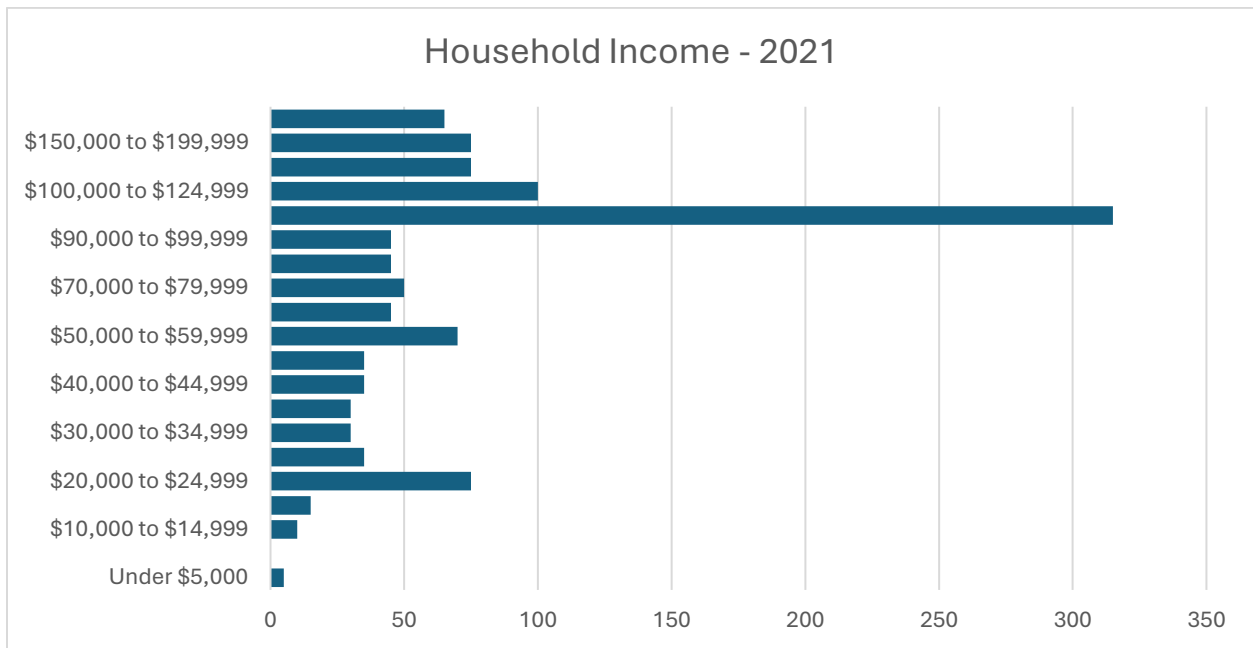


Year	Pop.
2001	1808
2006	1743
2011	1857
2016	1900
2021	1842





Income

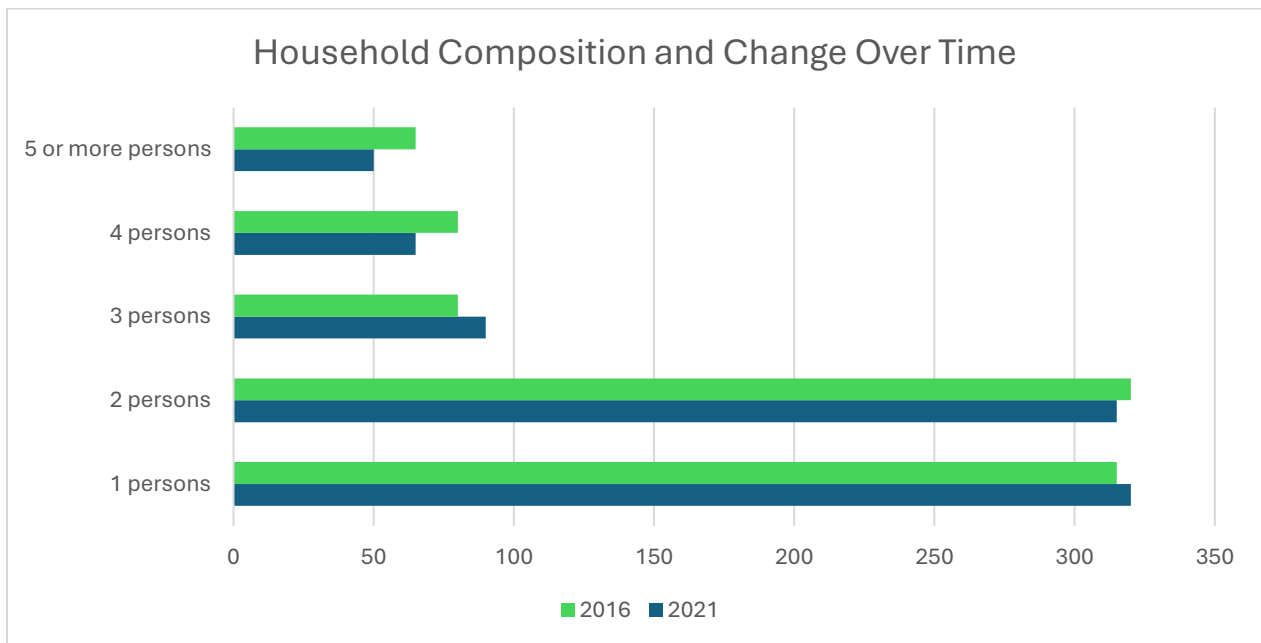


Income as Percentage of Area Median Household Incomes

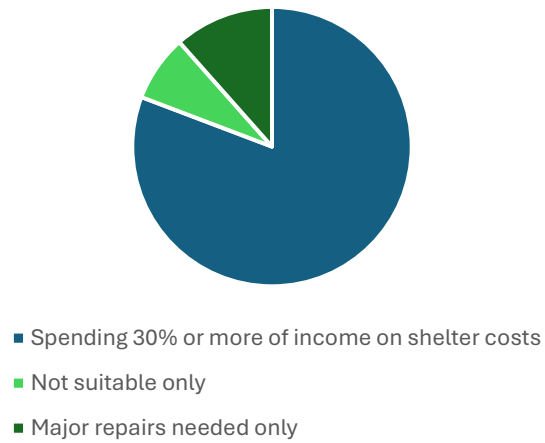
Median Income \$76,500

	Income Maximum	Number of Households	Percentage of Households
Very Low (less than 20% AMHI)	\$15,300	17	2.1%
Low (21% to 50% AMHI)	\$38,250	178	21.2%
Moderate (51 to 80% AMHI)	\$61,200	154	18.3%
Median (81% to 120% AMHI)	\$91,800	140	16.7%
High (>120% AMHI)	> \$91,800	351	41.8%

Households

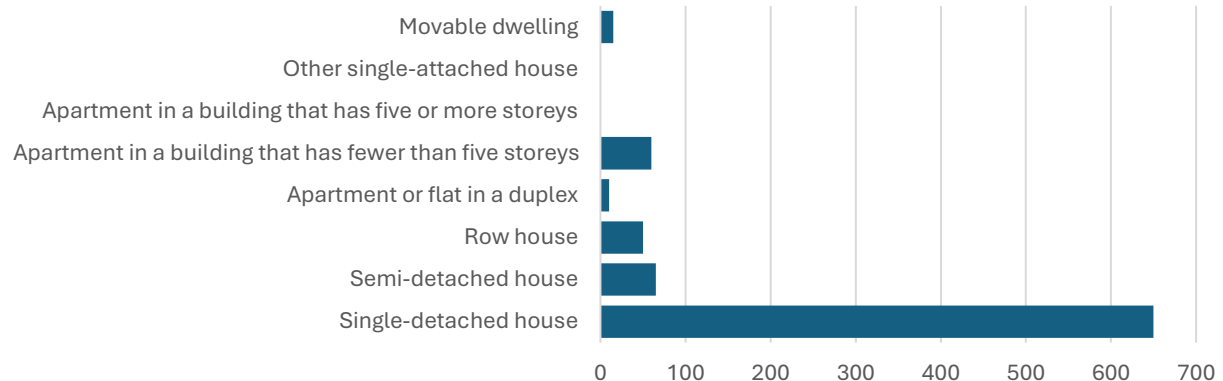


Core Housing Need - 2021

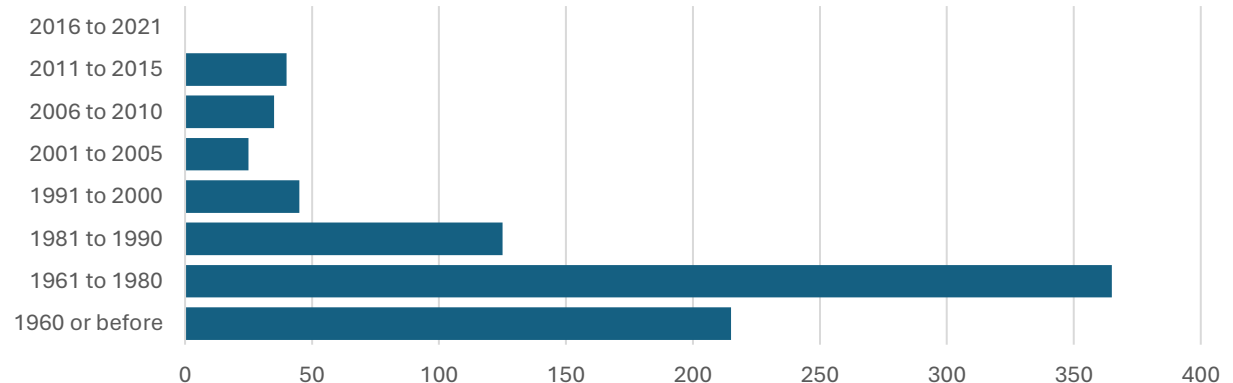


Housing

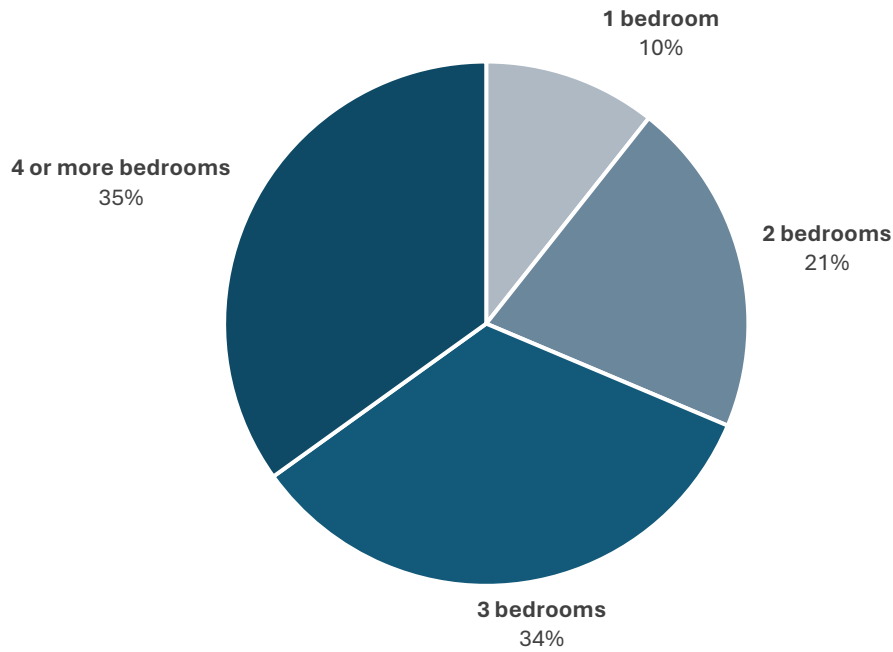
Universe of Dwelling Types - 2021



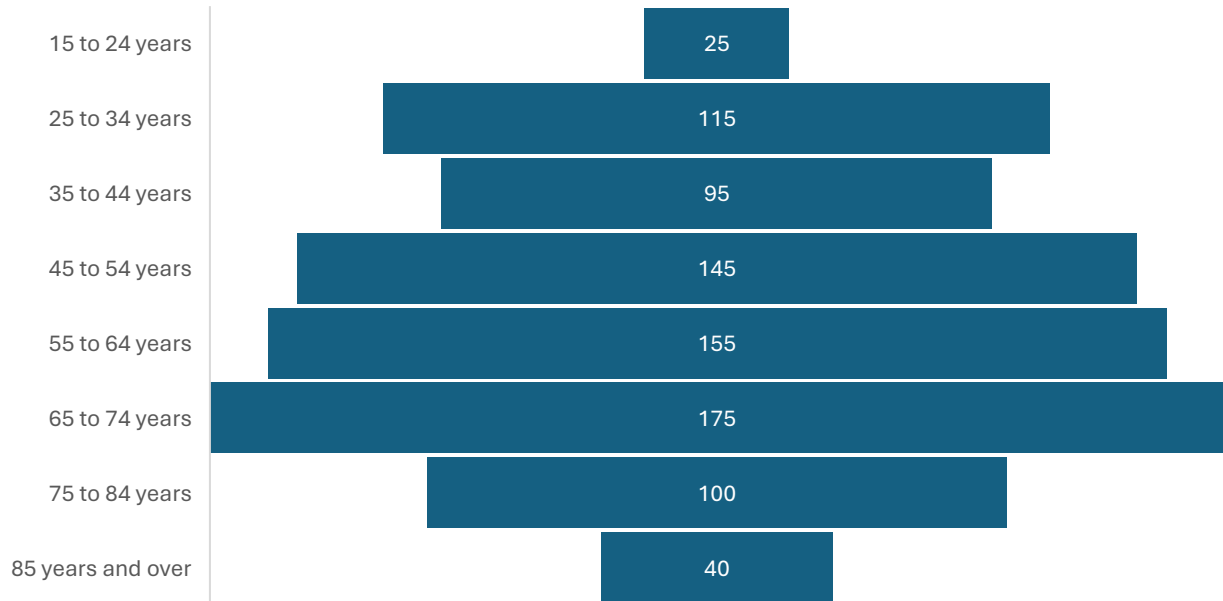
Age of Housing Inventory - 2021



Unit Configurations - 2021

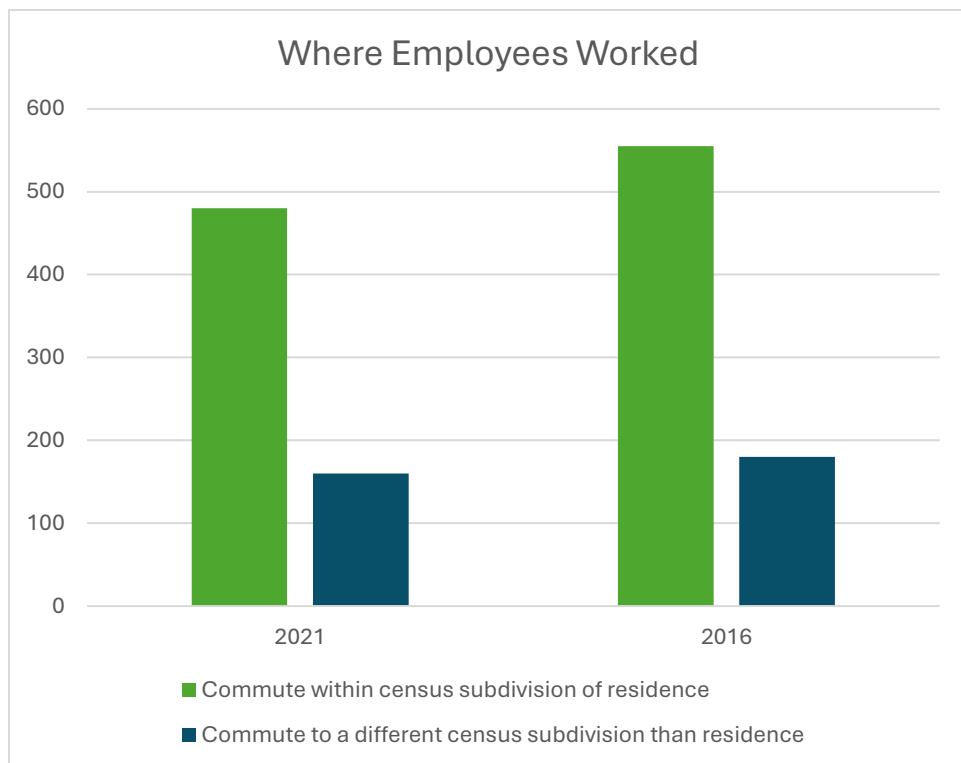
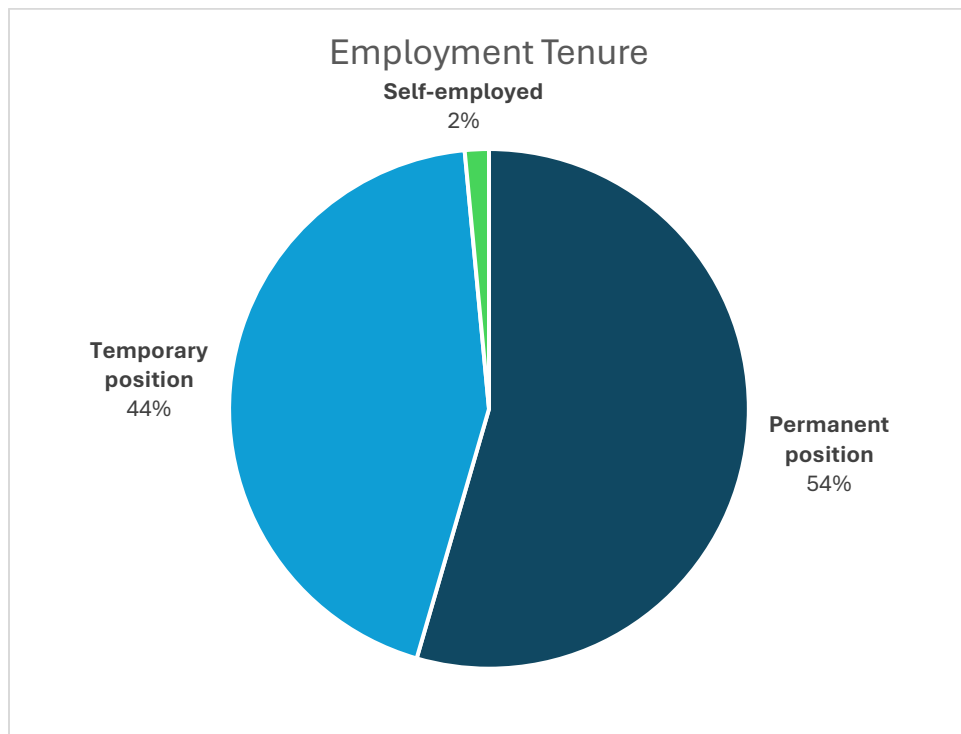


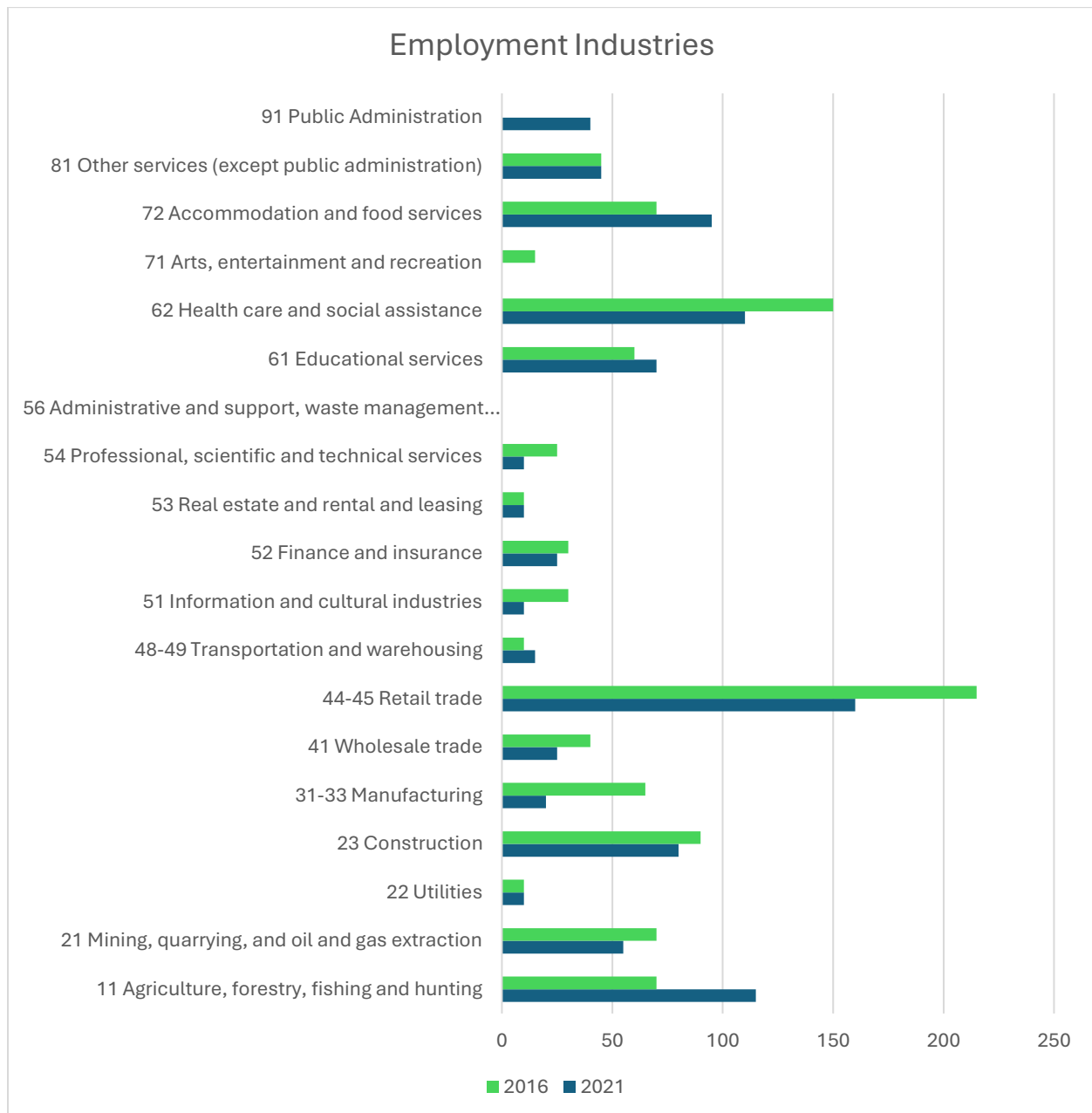
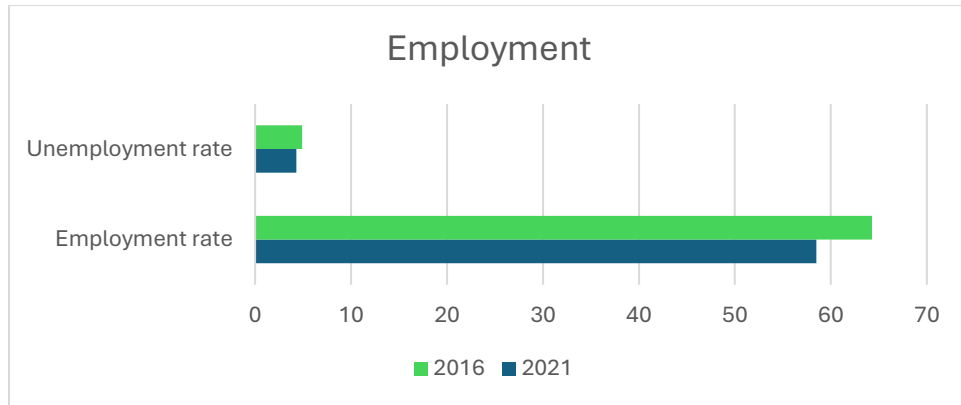
Age of HH Maintainer - 2021



			<u>HHs</u>	<u>%</u>
One Parent HHs	55	Owner	610	72%
		Renter	240	28%

Employment





Appendix I – Saskatchewan Health Records Analysis

SASKATCHEWAN HEALTH RECORDS ANALYSIS

Saskatchewan vital statistics have been analyzed to determine whether there is a significant under-reporting of population by the Census. Health records suggest the MSMA regional population is 13.8% larger than reported by the census with the following differences between the 2021 census and provincial health records.

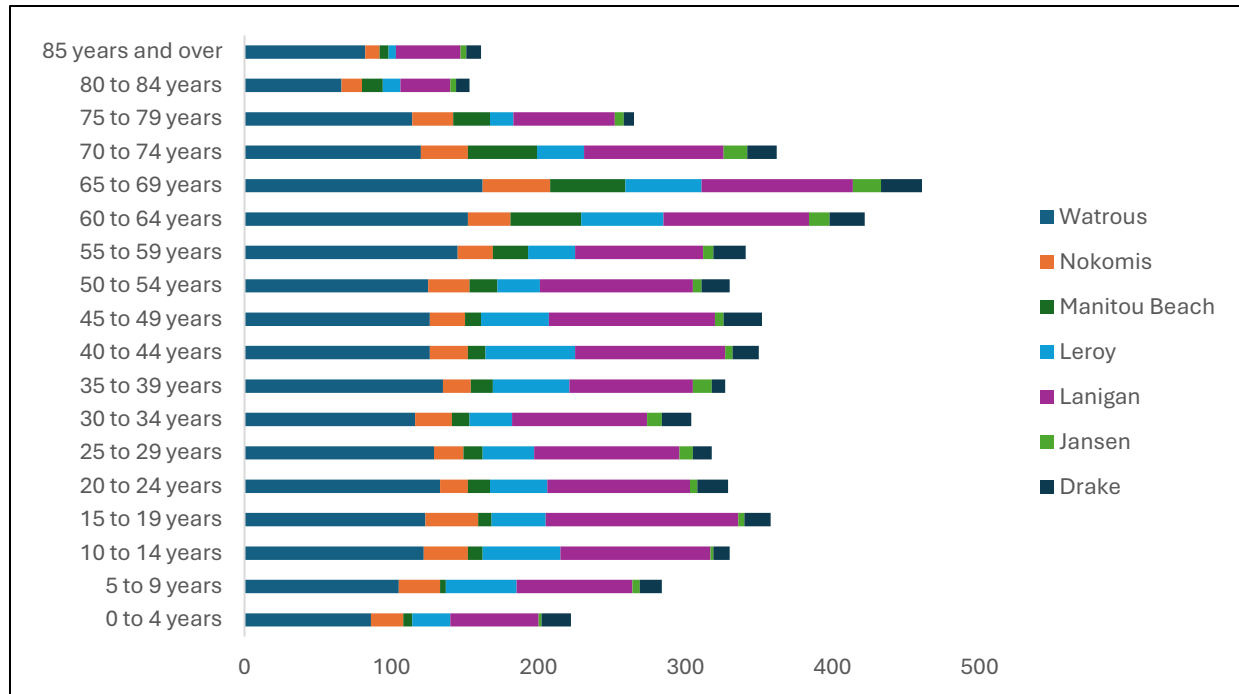
	2021 Census	2021 Health Records	Difference
Watrous	1,842	2,139	297
Nokomis	414	463	49
Manitou Beach	364	306	-58
Leroy	510	599	89
Lanigan	1,433	1,611	178
Jansen	111	151	40
Drake	197	275	78
REGION	4,871	5,544	673

Discrepancies between federal and provincial population figures have persisted across Saskatchewan, but changes to provincial records management have reduced these discrepancies over time. While MSMA's reported census population may have missed close to 700 people in 2021, the discrepancy is down from a difference of 975 in 2016.

These discrepancies can add uncertainty to population projections, as trends assessed using provincial data would suggest some community shrinking and less robust growth. While census based growth projections predict a regional population of 8,650 by 2036, a projection based on health records would see the population stagnate at 5,645 people and only the communities of Watrous, Manitou Beach, Leroy, and Drake experiencing growth.

With coordinated regional economic development initiatives in place, the census-based projection may prove more reliable for planning purposes.

Health records do provide an opportunity to understand how population distributions in 2024 may have shifted from the time of the last census (2021). The chart below can be compared to Figure 4 in the report.



The following are highlights that can be observed by analyzing Figure 4 (2021 population profile) and this chart for 2024:

- The projected decline in older adults is already evident in 2024.
- Working age population between 20 and 39 years of age have increased, creating a more complete and balanced population profile in the region.
- There has been some loss of population aged 55 to 59.

FOR FURTHER INFORMATION

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