



City of Yorkton & Yorkton Housing Committee

Community Housing Plan

Yorkton Community Housing Plan Project

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Prepared by
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choice** 
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Executive Summary

Yorkton Community Housing Plan

The Yorkton Housing Committee (YHC) initiated an update to the Community Housing Plan for the 2016 - 2020 period which included determining if new strategies are required to assist the City of Yorkton to address gaps in the community housing continuum.

The Yorkton Housing Committee, representatives from the City of Yorkton, Yorkton area community based housing providers, and provincial housing contacts provided input into the updated plan. Various information, research, analysis, assessments, and options were examined for this project. The input, information, and participation of stakeholders in the housing plan has been very valuable and appreciated by the Yorkton Housing Committee and City of Yorkton.

Through the discussions with Yorkton housing and community based organization stakeholders four housing input themes emerged:

1. Yorkton Housing Plan Effectiveness
2. Yorkton Housing Market
3. Yorkton Housing Development Needs
4. Facilitating Yorkton Housing Development



Source: Yorkton Community Housing Plan

Yorkton Area Housing Need and Demand Forecasts

Exhibit 0.2 - Yorkton CA Growth Forecast Components by 2016, 2021, and 2025								
Yorkton CA (Census Agglomeration)	2011	2014	2015 Estimate	5 YR 2016- 2011	5 YR 2021- 2016	4 YR 2025- 2021	14 YR 2025-2011 Total	Annual Average Growth 2011-2025
<i>Employment Forecast Change</i>				575	611	516	1,701	121.5
Employed Trend Modelling	9,200			9,775	10,385	10,901		121.5
<i>Population Forecast Change</i>				1,309	1,151	965	3,425	244.6
Population Base Modelling	20,023	20,888		21,332	22,483	23,448		244.6
<i>Dwelling Units Forecast Change</i>				610	628	578	1,816	129.7
Base Housing Estimate	7,755		8,173	8,365	8,993	9,571	1,816	129.7
Base Owner Housing Estimate	5,545			6,023	6,520	6,987	1,442	103.0
Base Renter Housing Estimate	2,210			2,342	2,473	2,584	374	26.7

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Number 99-014-X2011015, and Saskatchewan Ministry of Health 2001-2014 Covered Population Data from the City of Yorkton & Yorkton Housing Committee, Yorkton Area Housing Need and Demand Market Assessment Report, September 2015

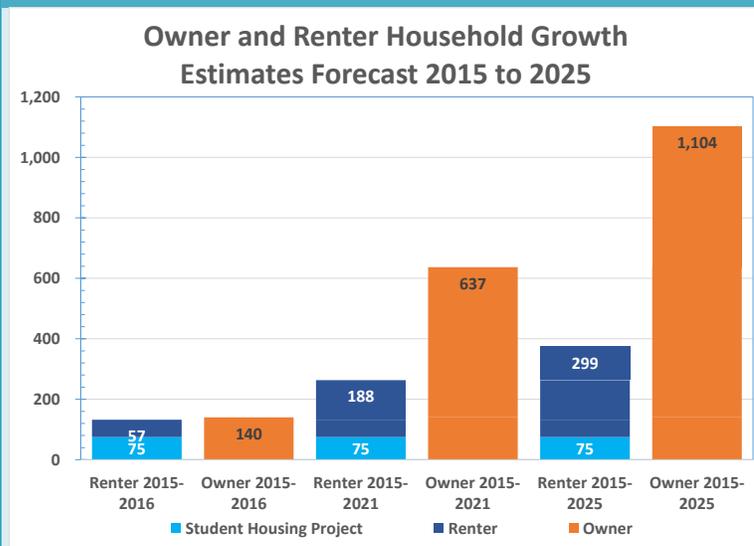
The Yorkton Area Housing Need and Demand Market Assessment forecast a number of key growth indicators as noted in the previous exhibit:

- Employment is forecast to grow by 1,701 jobs over the 14 year period from 2011 to 2025
 - Average annual employment growth is forecast at about 121.5 positions per annum
- Population is forecast to grow by 3,425 people over the 14 year period from 2011 to 2025
 - Average annual population growth is forecast at about 244.6 people per annum
- Dwelling units is forecast to grow by 1,816 dwelling units over the 14 year period from 2011 to 2025 for the Yorkton Census Agglomeration (CA)
 - Average annual dwelling units growth is forecast at about 129.7 dwelling units per annum

The forecast housing growth of 1,478 units over the next 10 years from 2015 to 2025 would include 1,104 more owner dwelling units, 140 more tenant rental units, 159 affordable rental units, and 75 student affordable rental units by 2025 in the Yorkton CA.

The key item here is that about 374 rental units or about 35-40 per year including student and affordable housing projects plus about 1,104 owner housing units or about 100-120 per year for a total of about 1,478 units or 135-160 housing units per year are forecast for the Yorkton CA over the next 10 years.

Exhibit 0.3 - Yorkton CA Housing Growth Projections by Tenure for 2015 to 2025 based on Growth Forecasts



Source: Preferred Choice modelling based Upon Growth Analysis, Statistics Canada 2011 Census and 2011 NHS Household Income Distribution, Saskatchewan Health Covered Population, CMHC Starts and Completions, and City of Yorkton, Parkland College info

Yorkton Housing Market Segments Growth Potential

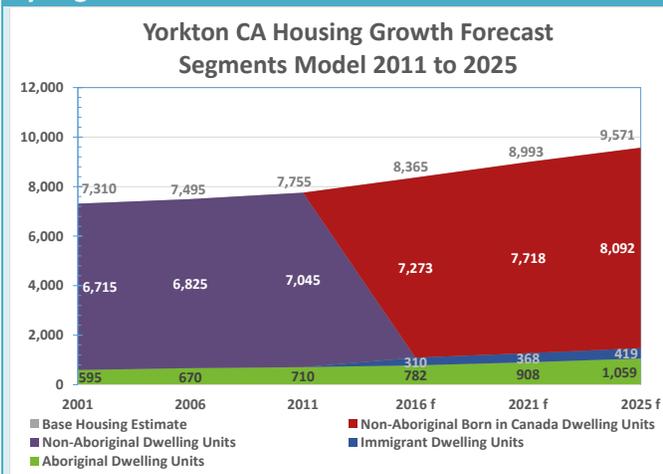
The Yorkton Area Demographic Market Segments Supplement considered potential population growth and housing needs by various market segments. The estimates of changing demographics presents what may occur and should be used with caution for illustration purposes. The total changes in the Yorkton CA population forecast may result in:

- 1,294 more seniors age 65 and over between 2011 and 2025
- An increase of 800 additional Aboriginal people of all ages from 2011 to 2025
- An increase of 382 additional Immigrant people of all ages from 2011 to 2025
- An increase in Parkland College enrollment by about 350 FLEs as fast as the market allows

The Total Housing Dwelling Units growth for the Yorkton CA from 2011 to 2025 by population segment may have the following composition as noted in the next exhibit:

- Aboriginal Identity dwellings in the community reaching a potential 1,059 Aboriginal Identity dwelling units representing 11.1% of the dwelling units in the Yorkton CA by 2025
 - The projection estimates an increase of 321 additional Aboriginal dwelling units from 2011 to 2025 or on average 22.9 net additional Aboriginal dwellings per year in the Yorkton CA
- Immigrant dwellings in the Yorkton CA reaching a potential 419 Immigrant dwelling units representing 4.4% of the Dwelling Units by 2025
 - The projection estimates an increase of 153 additional Immigrant dwellings from 2011 to 2025 or on average 10.9 net additional Immigrant dwellings per year in the Yorkton CA
- The balance of the housing dwellings growth would be Non-Aboriginal Born in Canada reaching a potential 8,092 dwellings for 84.6% of the dwellings in the Yorkton CA by 2025

Exhibit 0.4 - Yorkton CA Housing Growth Projections by Segments to 2025



* Note: Demographic Segments modelling is based on a number of growth factors applied to the Yorkton CA. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Numbers 99-014-X2011015, 99-011-X2011007, and 99-010-X2011026, and Saskatchewan Ministry of Health 2001-2014 Covered Population Data

The Total Seniors Population 65 years and older growth from 2011 to 2025 may consist of:

- Total Seniors 65+ years old Population growing to 5,034 seniors by 2025 representing 21.5% of the population in the Yorkton CA with on average 92.5 seniors per annum growth
 - The area housing forecast has identified a potential need for a further 650 to 900 more dwelling units for seniors age 65 and over from 2011 to 2025 or on average 45 to 65 net seniors' dwellings per year in the Yorkton CA

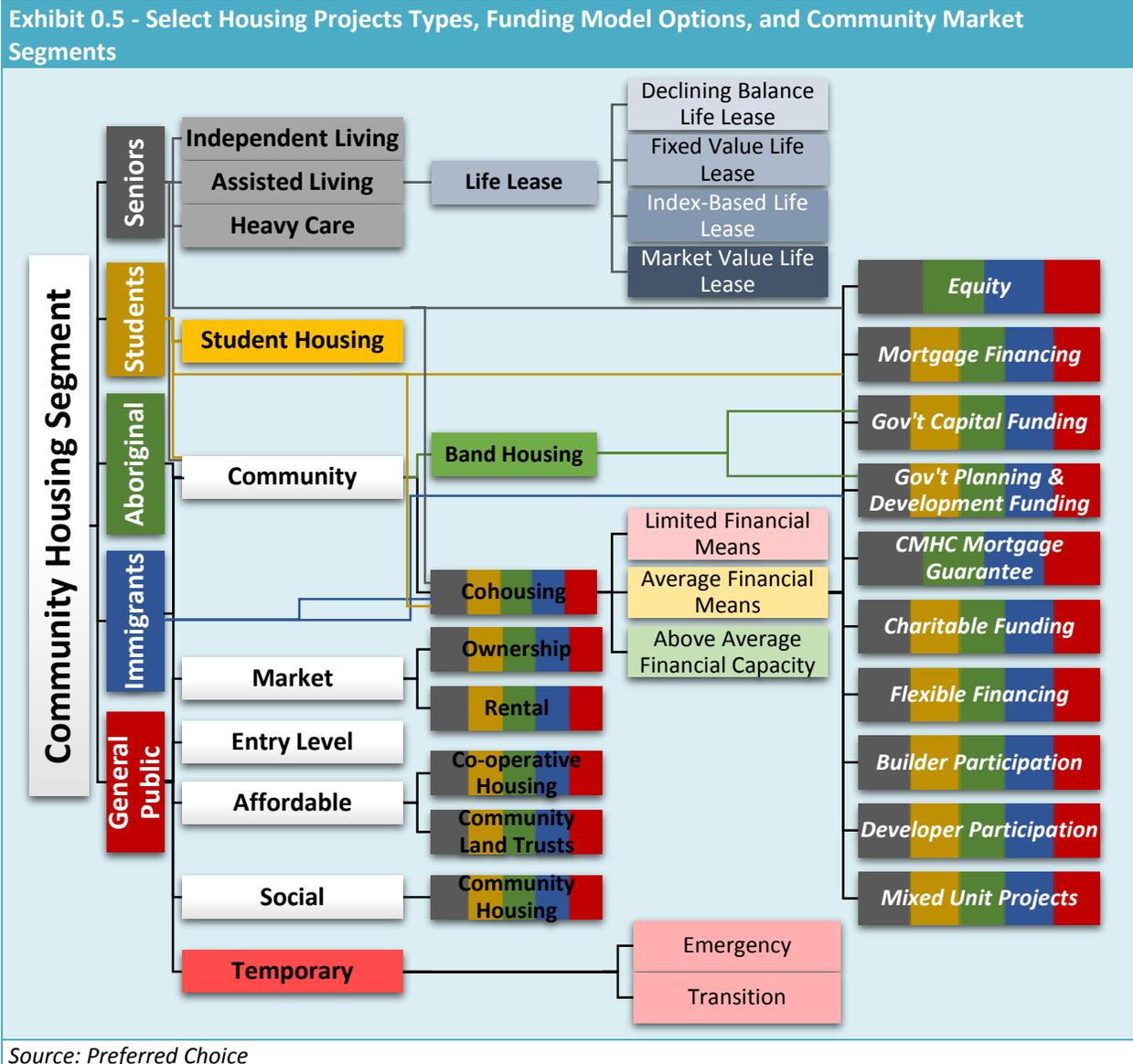
The impact of the new Parkland College Trades and Technology Centre in Yorkton will:

- Increase the training space by 75% to 115% based on recent Yorkton facility space
- Grow enrollment in Yorkton by approximately 55% to 65% based on recent enrollment
- An estimated 75 student housing units will be required to provide 142 student beds to support the additional new Trades and Technology Centre programs

Yorkton Community Housing Funding Model Options

The Community Housing Funding Model Options Supplement examined a number of housing project funding options that could be applied to the Yorkton area.

The range of housing project types and funding models not only fit the potential ongoing need for Seniors housing but in most cases can fit other community housing market segments such as Students, Aboriginal people, Immigrants, and the General Public as illustrated in the next exhibit.



Yorkton Community Housing Plan Goals & Objectives

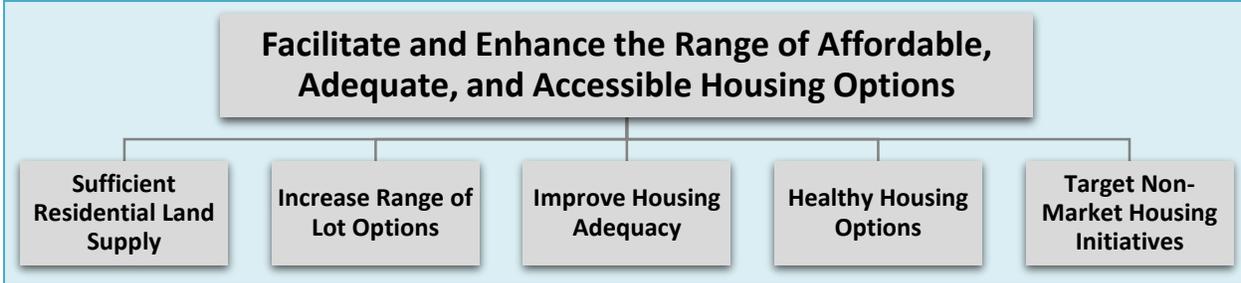
The Yorkton Housing Plan sets out the following 3 main goals:

Goal 1. Facilitate and Enhance the Range of Affordable, Adequate, and Accessible Housing Options

Goal 2. Encourage and Advance the Provision of Non-Market, Near-Market, and Market Housing Options

Goal 3. Create and Facilitate a Favourable Environment for Housing in the City

Exhibit 0.6 - Yorkton Housing Plan Goal 1 Enhancement of Housing Options and Objectives



Source: Yorkton Community Housing Plan

Exhibit 0.7 - Yorkton Housing Plan Goal 2 Advancement of Housing Options and Objectives



Source: Yorkton Community Housing Plan

Exhibit 0.8 - Yorkton Housing Plan Goal 3 Favourable Housing Environment and Objectives

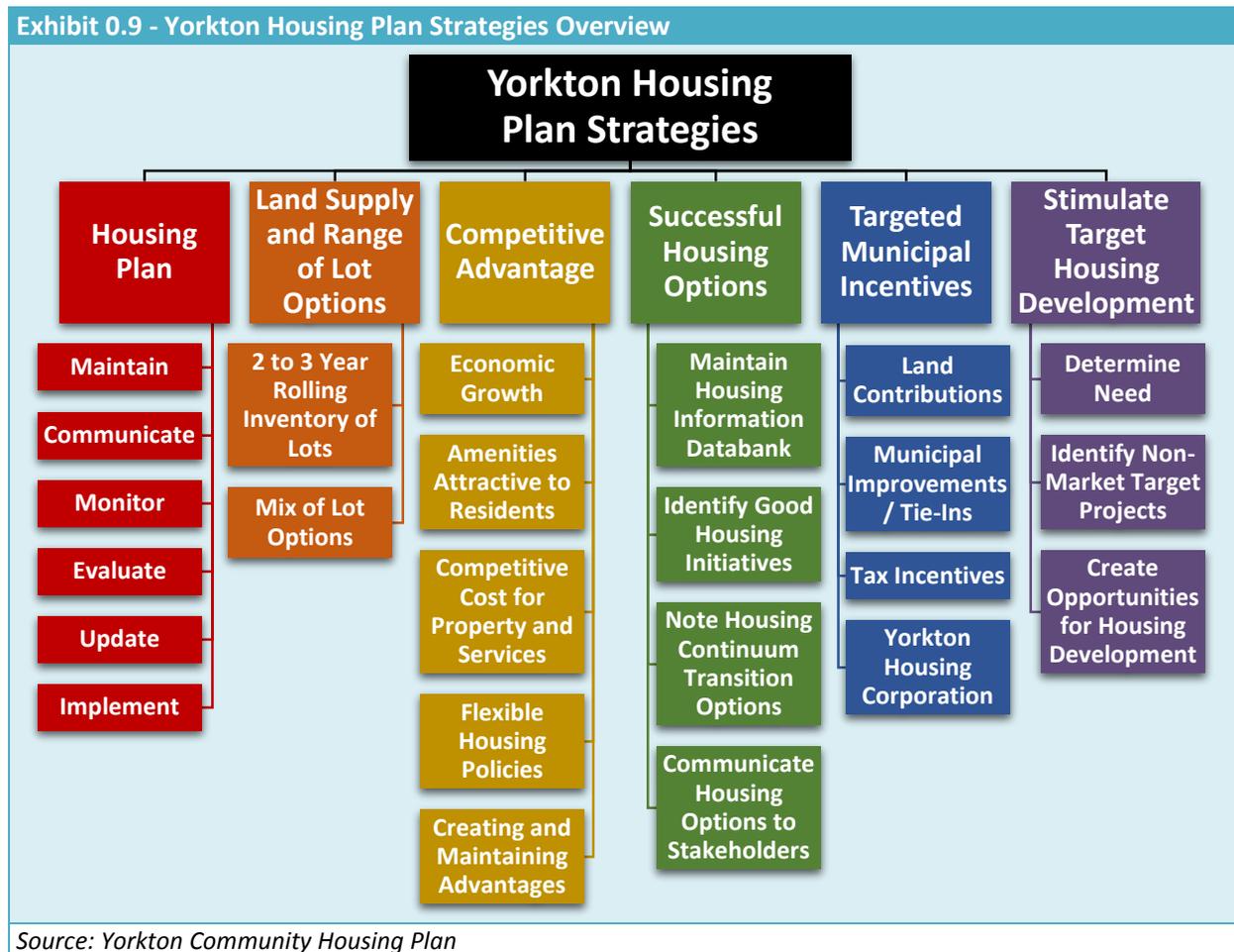


Source: Yorkton Community Housing Plan

There are 25 objectives established for the City of Yorkton and Area Community Housing Plan summarized in the previous exhibits. The plan provides various approaches, targets, monitoring, and support options for the Yorkton Housing Committee to consider, examine, and provide recommendations to the City of Yorkton to further stimulate housing development.

Yorkton Community Housing Plan Strategies

In considering the findings of the housing input, research, and analysis to refine the Yorkton Housing Plan goals, objectives, established priorities, and opportunities - six strategies have been identified to advance the plan as highlighted in the following exhibit.



The Yorkton Housing Plan Strategies to Achieve Growth are:

1. Housing Plan
2. Land Supply and Range of Lot Options
3. Competitive Advantage
4. Successful Housing Options
5. Targeted Municipal Incentives
6. Stimulate Target Housing Development

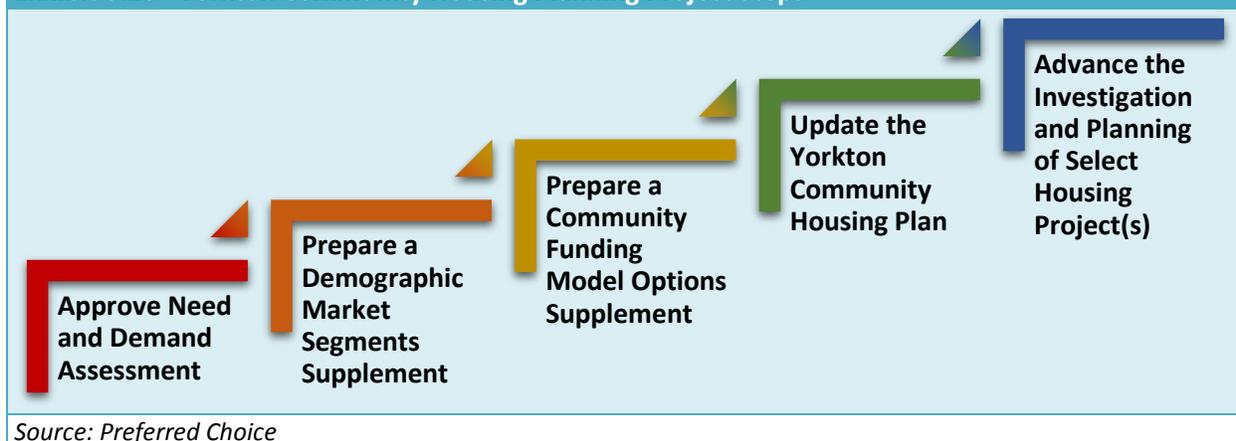
A number of components for each strategy are further presented in the Yorkton Housing Plan.

Steps in the Yorkton Community Housing Plan

The Yorkton area Housing Development Project has completed the following steps:

- Preferred Choice prepared the 2015 Yorkton Area Housing Need and Demand Assessment
- Preferred Choice prepared a Demographic Market Segments Supplement
- Preferred Choice prepared this Community Funding Model Options Supplement
- Developed an Updated Yorkton Community Housing Plan based on the Need and Demand Assessment, Market Segments Review, Funding Models Review, & Stakeholder Engagement

Exhibit 0.10 - Yorkton Community Housing Planning Project Steps



Source: Preferred Choice

The next steps in the Yorkton area Housing Development Project are:

- Finalize and Submit the Updated Yorkton Community Housing Plan to Yorkton City Council
- Select partners for target housing project(s) to investigate and advance, based on access to available funding

Yorkton Housing Plan Monitoring and Evaluation

The Yorkton Housing Committee (YHC) and City of Yorkton can build upon the Strategies to Achieve Growth in the Housing Plan by determining the timing, relative importance of key priorities, responsible organizations / people, and resources needed.

The Aspirations and Vision of the Yorkton Housing Plan will ultimately be realized through action on the priority target housing projects and the community response to stimulate target housing development. The Yorkton Housing Plan has identified a number of priority housing opportunities to advance over the next several years.

The plan needs to be tracked with annual updates on the action and progress of the housing plan.

Partnerships will enable the City of Yorkton *to be a community that offers a variety of housing densities, types, and options to meet the needs of its residents.*

1.0 The Yorkton Housing Plan Foundation

Based on discussions with the Yorkton Housing Committee (YHC), City of Yorkton representatives, YHC representatives, Yorkton Housing Group contacts, various reports and documents provided by the City of Yorkton and housing contacts, research and analysis conducted on the Yorkton market, demographic analysis, housing funding options research, and a session held with the Yorkton Housing Committee on June 26, 2015 this updated Yorkton Community Housing Plan was developed.

1.1. Yorkton Housing Plan Vision

The City of Yorkton will strive to be a community that offers a variety of housing densities, types, and options to meet the needs of its residents.

1.2. Yorkton Housing Plan Mission Statement

The City of Yorkton will actively work with all sectors of the community including builders and developers, community organizations, businesses, and all governments to support a housing market which will provide adequate, accessible, affordable, and market housing for all Yorkton residents, through planning and collaboration.

1.3. Yorkton Housing Plan Goals

The Yorkton Housing Committee continues to support the goals previously identified for the City of Yorkton and Area Community Housing Plan.

Exhibit 1.1 - Yorkton Housing Plan Goals

Goal 1. Facilitate and Enhance the Range of Affordable, Adequate, and Accessible Housing Options

Goal 2. Encourage and Advance the Provision of Non-Market, Near-Market, and Market Housing Options

Goal 3. Create and Facilitate a Favourable Environment for Housing in the City

Source: Yorkton Community Housing Plan

1.4. Yorkton Housing Plan Objectives

The following objectives have been established for the City of Yorkton and Area Community Housing Plan.

Exhibit 1.2 - Yorkton Housing Plan Goal 1 Enhancement of Housing Options Objectives

Goal 1. Facilitate and Enhance the Range of Affordable, Adequate, and Accessible Housing Options
Enhancement of Housing Options Objectives
Objective 1. Provide Sufficient Supply of Residential Land for Different Housing Options
Objective 2. Increase the Range of Lot Options
Objective 3. Improve Housing Adequacy
Objective 4. Identify Innovative, Mixed, Healthy, and Environment Friendly Housing Options
Objective 5. Provide Target Initiatives to Stimulate Non-Market Housing

Source: Yorkton Community Housing Plan

Exhibit 1.3 - Yorkton Housing Plan Goal 2 Advancement of Housing Options Objectives

Goal 2. Encourage and Advance the Provision of Non-Market, Near-Market, and Market Housing Options
Advancement of Housing Options Objectives
Objective 1. Create Opportunities for Student Housing
Objective 2. Create Housing Options for Seniors
Objective 3. Create Housing Options for Immigrants and New Residents
Objective 4. Create Housing Options for Aboriginal Residents
Objective 5. Increase the Number of Transitional Housing for Youth and Persons with Temporary Care Needs
Objective 6. Increase Emergency Shelters
Objective 7. Increase the Number of Subsidized Rental Housing Units
Objective 8. Enhance Housing for Persons with Special Needs and Disabilities
Objective 9. Increase the Number of Rental Units in the City
Objective 10. Improve Ownership Housing Affordability

Source: Yorkton Community Housing Plan

Exhibit 1.4 - Yorkton Housing Plan Goal 3 Favourable Housing Environment Objectives

Goal 3. Create and Facilitate a Favourable Environment for Housing in the City
Creation and Facilitation of a Favourable Housing Environment Objectives
Objective 1. Pursue Economic Opportunities and Growth for a Strong Economy
Objective 2. Ensure the Community Features Amenities Attractive to Housing Development and Residents
Objective 3. Ensure a Competitive Cost for Property and Services
Objective 4. Provide Flexible Housing Policies
Objective 5. Develop Strategic Partnerships with External and Internal Stakeholders
Objective 6. Create a Comprehensive, Centralized, and Updated Housing Information Databank
Objective 7. Identify Initiatives, Incentives, and Innovative Options for Housing Development
Objective 8. Maintain and Effectively Communicate the Housing Strategy and Information to the Stakeholders
Objective 9. Create an Awareness to Facilitate the Housing Continuum Transition Process
Objective 10. Incorporate Municipal Housing Initiatives with Federal and Provincial Government Initiatives and Programs

Source: Yorkton Community Housing Plan

2.0 Housing Plan Background and Purpose

2.1. Yorkton Area

The City of Yorkton is situated on along the Trans-Canada Yellowhead Highway #16 in east-central Saskatchewan, 325 kilometres south east of Saskatoon and 451 kilometres north west of Winnipeg. Yorkton is 190 kilometres north east of Regina via Highway #10.

Exhibit 2.1 - Saskatchewan and Yorkton Maps



Yorkton is a vibrant economic centre of about 20,000 people and serves Saskatchewan's third largest trading area. The City of Yorkton and R.M. of Orkney No. 244 are situated in a strong resources area with a vibrant agricultural region, potash mining, and manufacturing and processing, and healthy resource sector.

2.2. Yorkton Area Development and Growth

Employment grew by 6.1% or 555 positions between 2006 and 2011 according to Statistics Canada Census & National Household Survey data for the Yorkton Census Agglomeration (CA).

Population grew by 800 people or 0.90% average annual growth rate between 2006 and 2011 Statistics Canada Census data for the Yorkton CA. The 2009 to 2014 5 year Saskatchewan Health population average annual growth rate was 1.60% or 1,436 people over the past 5 years.

2.3. The Yorkton Housing Committee

The Yorkton Housing Committee (YHC) was established to assist the City of Yorkton in establishing a plan to address the current and future housing needs in the community. The Mission in the current housing plan is: *"The City of Yorkton will actively work with all sectors of the community including builders and developers, community organizations, businesses, and all governments to support a housing market which will provide adequate, accessible, affordable, and market housing for all Yorkton residents, through planning and collaboration."*

2.4. Yorkton Community Housing Plan Update Project

The Yorkton Housing Committee (YHC) intended to update the Community Housing Plan for the period 2016 - 2020 which includes determining if new strategies are required to assist the City of Yorkton to address gaps in the community housing continuum. Consideration for seniors' housing need and funding models suitable for Yorkton were part of the envisioned project scope of work as summarized in the following exhibit.

Exhibit 2.2 - Yorkton Community Housing Plan Update Requested Scope of Work		
Update Housing Plan	Seniors Housing	Funding Models
<ul style="list-style-type: none"> • Interviews and Liaison with Housing Contacts • Research Recent Housing Data • Consider Housing Needs Across the Continuum • Priorities and Targets • Strategies • Progress Reporting • Progress Evaluation 	<ul style="list-style-type: none"> • In-depth assessment of current seniors' housing needs and demand • Looking at options to fulfill seniors' segment including life lease 	<ul style="list-style-type: none"> • Researching Housing Funding Models • Examples of Different Funding Models • Tax Credit / Grant Models in other Jurisdictions • Private Donation and / or Mortgage funding • Recommending Funding Models Ideal for Yorkton
<p><i>Source: Preferred Choice adapted from City of Yorkton & Yorkton Housing Committee 'RFP for Housing Plan Update'</i></p>		

The Yorkton Housing Committee submitted this updated plan for adoption by Yorkton City Council.

2.5. The Yorkton Housing Project Steps

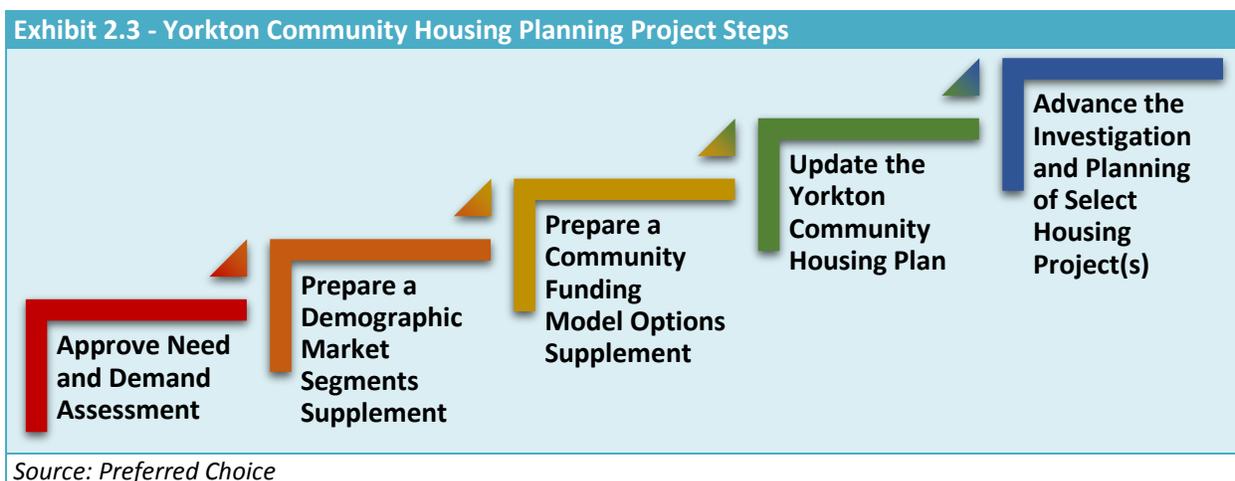
The Yorkton area Housing Development Project has completed the following steps:

- Preferred Choice prepared the 2015 Yorkton Area Housing Need and Demand Assessment
- Preferred Choice prepared a Demographic Market Segments Supplement
- Preferred Choice prepared a Community Funding Model Options Supplement
- Develop an Updated Yorkton Community Housing Plan based on the Need and Demand Assessment, Market Segments Review, Funding Models Review, & Stakeholder Engagement
- Finalize and Submit the Updated Yorkton Community Housing Plan to Yorkton City Council

Optional follow-up steps in the Yorkton area Housing Development Project are:

- Select partners for target housing project(s) to investigate and advance, based on access to available approved funding including CMHC Seed Funding

The last housing plan stage to develop target project(s) with partners is optional. The intent is to generate action to advance the goals of the updated Yorkton Community Housing Plan.



This phase of the project provides the Updated Yorkton Housing Plan for the City of Yorkton and area. Additional options include a Preliminary Analysis of Project Financial Viability Phase and a subsequent Business Planning Phase for a potential target housing project(s).

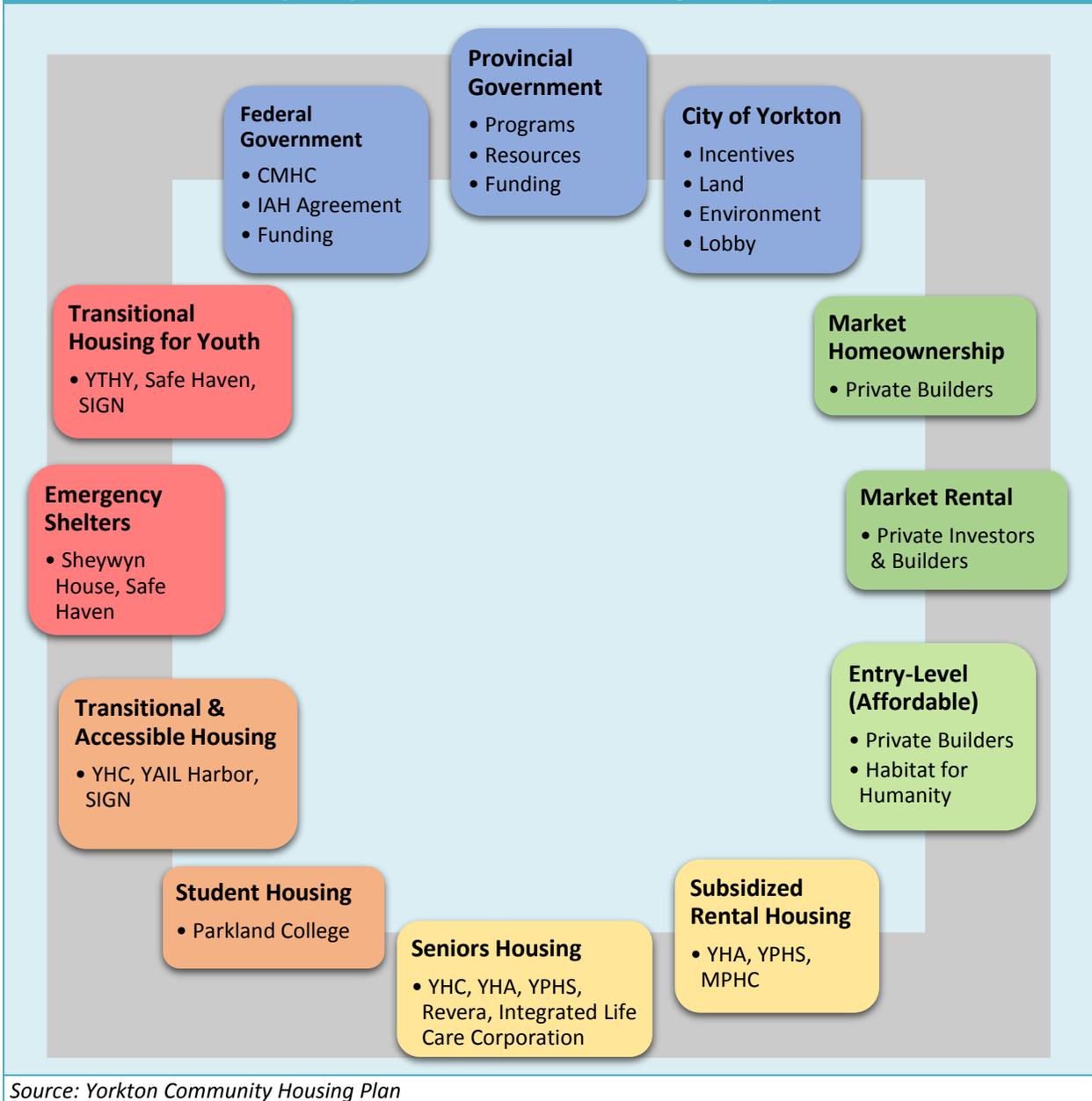
2.6. The Yorkton Community Housing Plan Purpose

This housing plan provides strategies to assist the City of Yorkton in bridging housing gaps identified from the housing need and demand assessment study and community demographics supplement assessment. This plan will provide direction to guide housing development in the community. The Housing Committee will prepare annual business plans with predetermined housing targets to meet the goal of providing affordable housing in this community. This Plan outlines the vision, mission statement, goals, objectives, and actions for the community.

2.7. The Role of the City of Yorkton and Yorkton Housing Committee

The City of Yorkton supports and encourages an appropriate supply of housing in order to ensure the availability of housing options within the community. The city offers incentives in the form of property tax breaks for rental housing development. The city has taken the role of a facilitator to encourage and support the range of affordable, adequate, and accessible housing while developing a long term housing strategy. Federal and provincial government programs, initiatives and funding can be incorporated with municipal or other stakeholder's program to increase housing options in Yorkton. The city works with external and internal stakeholders in order to keep balanced growth in the housing continuum within the community.

Exhibit 2.4 - Various Groups Responsibilities in Yorkton Housing Development



The Yorkton Housing Committee acts to assess market conditions, community needs, develop a suitable strategy, prepare actionable plans, and provide recommendations to the City of Yorkton to support housing development.

2.8. The Housing Continuum

The Canada Mortgage and Housing Corporation (CMHC) has a range of reports, tools and programs to assist communities, agencies, developers, home owners, and tenants in addressing housing needs.

CMHC has defined the housing continuum to represent the range of housing typically seen in smaller communities with less than 25,000 population. The range of housing options view housing with government support to be ‘social housing’ while non-market housing fits under ‘affordable housing’. The key difference is that affordable housing includes housing provided by the private, public, and not-for-profit sectors, below market rates.

Exhibit 2.5 - The Community Housing Continuum

Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Rental Housing	Home Ownership
⇒	⇒	⇒	⇒	⇒	⇒	⇒
Government Subsidized Housing			Non-Market Housing		Market Housing	

Source: A Guide for Canadian Municipalities for the Development of a Housing Action Plan, Canada Mortgage and Housing Corporation, 2010

Sources of information utilized for this project provided by various sources and the Yorkton area are noted in Appendix F of this report. Information on Yorkton CBO Housing Providers and Select Private Housing Providers is contained in Appendix D of this report.

3.0 Plan Input

3.1. The City of Yorkton and Yorkton Housing Committee Project Representatives

In May 2015, past Director of Planning & Engineering Gord Shaw interacted with Preferred Choice regarding proceeding with the Housing Plan Update and accessing funding through the CMHC Seed Funding Program. On June 26, 2015, Preferred Choice met with Gord Shaw and Economic Development Officer Samuel Twumasi in Yorkton. A community overview, information on the envisioned housing project components, and the project input and need and demand assessment plan was reviewed with the client. A meeting to engage the Yorkton Housing Committee was held on June 26th. A series of housing community based organizations interviews was conducted in person on June 26th with additional phone interviews in July and August 2015 with 11 stakeholder groups. Director of Planning, Building & Development Michael Eger served as the project contact since September 2015. On September 17, 2015, highlights of the Need and Demand Assessment findings were presented through a conference call with members of the Yorkton Housing Committee.

From May through to November 2015, representatives for the City of Yorkton and Yorkton Housing Committee discussed with Preferred Choice and provided information for the development of the Housing Plan Update and supplemental analysis. Discussion took place regarding the steps in the project, progress to date, and additional actions to advance the initiative.

A range of secondary information has been compiled through Yorkton Planning & Development and Economic Development officials for development of the 2015 Housing Development Need and Demand Assessment and supplemental demographic analysis.

3.2. Project Resources and Knowledgeable Contacts

Preferred Choice has had contact with a number of knowledgeable representatives regarding factors for housing development assessment and strategies. Contact has been made with a number of organizations including:

- Canada Mortgage and Housing Corporation
- Saskatchewan Housing Corporation
- Westcap Mgt Ltd. various representatives
- City of Yorkton
- Yorkton Housing Authority
- Yorkton Housing Corporation
- Yorkton Parkland Housing Society
- Sunrise Health Region

- Shelwyn House
- SIGN (Society for the Involvement of Good Neighbours)
- Parkland Housing - Proposed Student Housing Need
- Avenue Living
- Integrated Life Care Corporation
- Revera (The Bentley Yorkton)
- Yorkton Real Estate Association
- Other development contacts

The project also utilized a range of information for the need and demand assessment including:

- Secondary data from national and provincial statistical agencies
- Secondary information and reports from the City of Yorkton and community agencies

A range of support from the City of Yorkton enabled the collection of relevant project information, secondary information, and overall guidance and direction throughout the project.

Further additional input on community housing funding models and seniors housing projects was requested from the following sources:

- Canada Mortgage and Housing Corporation
- Saskatchewan Housing Corporation
- Saskatoon Housing Initiatives Partnership (SHIP)
- Westcap Mgt Ltd. various representatives

3.3. Yorkton Community Representatives Housing Market Input

A series of housing community based organizations interviews was conducted in person on June 26th with additional phone interviews in July and August 2015 with 11 stakeholder groups. Additional information from other knowledgeable contacts and the various project documents has been utilized to supplement the input provided. Summary Notes of the Collective Housing Stakeholders interviews input is contained in Appendix E of this document.

The input, information, and participation of stakeholders in the housing plan has been very valuable and appreciated by the Yorkton Housing Committee and City of Yorkton.

Through the discussions with Yorkton housing and community based organization stakeholders four housing input themes emerged:

1. Yorkton Housing Plan Effectiveness
2. Yorkton Housing Market
3. Yorkton Housing Development Needs
4. Facilitating Yorkton Housing Development

Exhibit 3.1 - Yorkton Housing Plan Input Themes



Source: Yorkton Community Housing Plan

3.3.1. Yorkton Housing Plan Effectiveness

Highlights of stakeholders’ views on the previous housing plan are summarized as follows:

- The majority of individuals were aware of the previous Yorkton Housing Plan
- The previous plan was deemed to work well by the majority of stakeholders
 - The Social Housing Committee has enabled better coordination and services from participating groups

Exhibit 3.2 - Yorkton Stakeholders’ Views on Yorkton Housing Plan Effectiveness



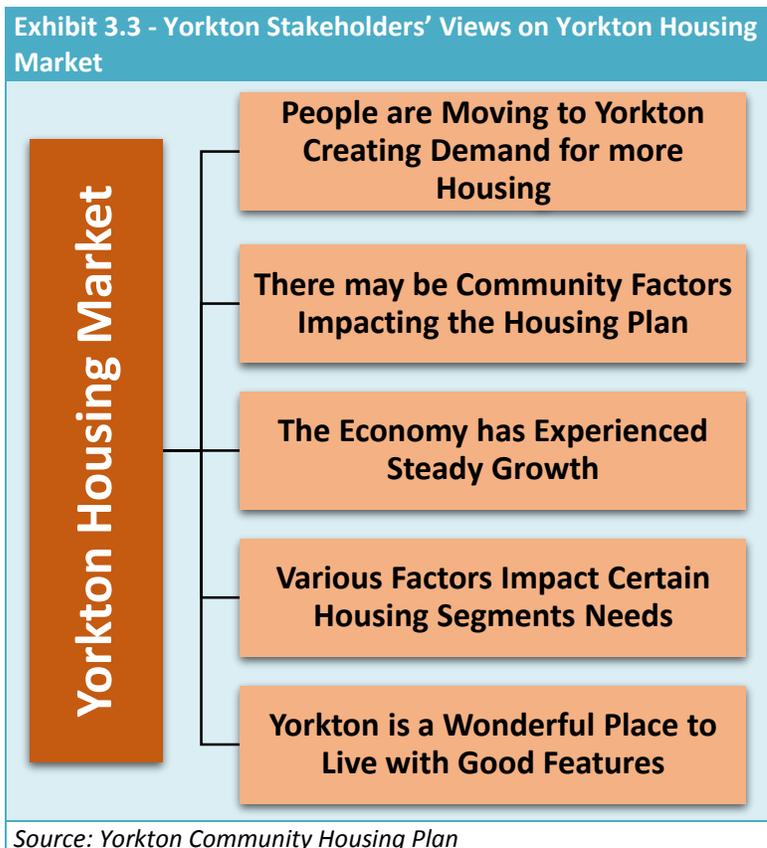
Source: Yorkton Community Housing Plan

- The plan has established a connection between the City and Community Based Housing Organizations
- There is more housing in the community across the housing continuum since the previous plan was initiated
 - There continues to be a need for a Community Housing Plan
 - A number of organizations continue to have a considerable waiting list for access to space in their facilities
- Information from the new Updated Housing Plan has been requested by various groups to assist their organizations in addressing particular market needs and emerging trends
- The Housing Committee has been a Huge Benefit to the community

3.3.2. Yorkton Housing Market

Highlights of stakeholders' views on the Yorkton housing market are summarized as follows:

- People are moving into Yorkton from surrounding communities, other provinces, and other countries creating demand for more housing
- There may be some community issues that impact the housing plan
 - Current community capacity for additional lots and houses is limited
 - Future costs to secure additional land, provide serviced lots, and infrastructure impacts affordability and competitiveness of the community



- The area economy has experienced steady growth and employment which supports continued community growth
- There are a number of factors impacting the needs of low income and residents with special needs

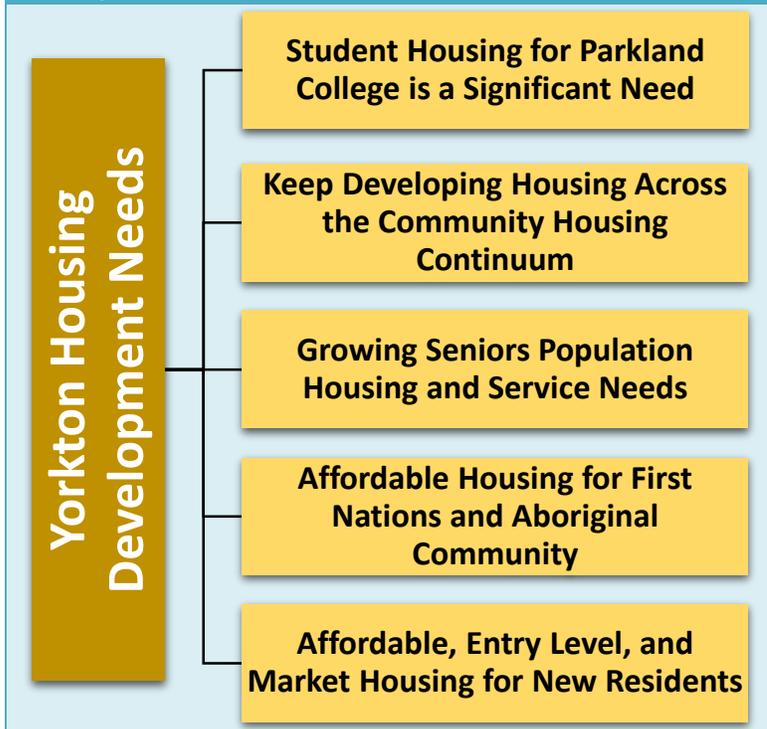
- Affordability including social housing, affordable housing, and entry level housing
- Transportation access for youth, students, families with no vehicles, and seniors
- Health issues: physical and mental
- Transitional needs for individuals needing temporary and fresh starts in new residences
- Yorkton is a wonderful place to live
 - The community has good health and education services
 - The economy is healthy
 - The community has a low crime rate
 - The community has excellent recreation facilities and amenities

3.3.3. Yorkton Housing Development Needs

Highlights of stakeholders’ views on Yorkton area’s housing development needs are summarized as follows:

- Student Housing for the Parkland College and the new Trades and Technology Centre was identified by several stakeholders as a significant need
- Keep Developing Housing in the Community across the Housing Continuum
 - More Social Housing
 - More Affordable Housing
 - More Entry Level Housing
 - More Market Rental and Ownership Housing
 - More Shelter and Transitional Housing and rehabilitation programs

Exhibit 3.4 - Yorkton Stakeholders’ Views on Yorkton Housing Development Needs



Source: Yorkton Community Housing Plan

- Addressing Growing Seniors Population Housing and Service Needs
- Affordable Housing for the First Nations and Aboriginal Community
- Affordable, Entry Level, and Market Housing for New Residents including Immigrants, Interprovincial Migrants, and People from surrounding Communities

3.3.4. Facilitating Yorkton Housing Development

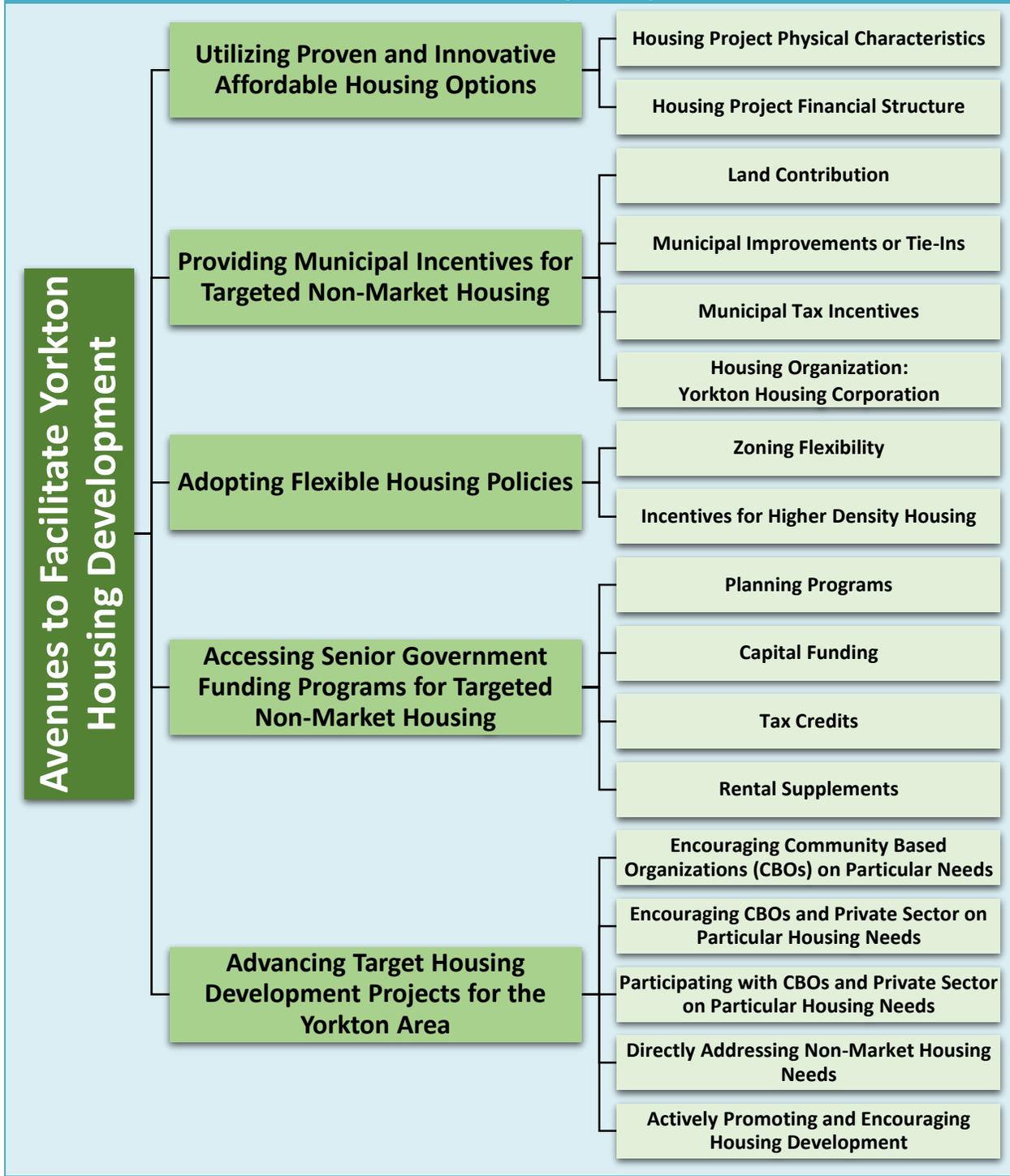
Highlights of stakeholders' views and relevant supplemental information gathered for the plan on facilitating Yorkton housing development are summarized as follows:

- Utilizing Proven and Innovative Funding Options to provide Affordable Housing Options
 - This can include the physical structure of a project such as
 - Cohousing of individuals in facilities with shared common amenities (kitchen, dining, recreation...)
 - Secondary suites (Garden suites or Coach house) for individuals in smaller self-contained units on the same property as another residence
 - Smaller and modest units
 - This can include the financial structure of a project such as
 - Co-operative housing - where the residents or members own and manage the facilities
 - Life-leases geared to residents 55 years and older to allow a lump sum entrance fee with various ownership arrangement options to lower the monthly occupancy fees
 - Faith group or service group housing - where a religious or faith based group or service club financially participates and / or operates a housing project reducing costs for eligible residents
 - Contributions from project partners such as the seller, association, lender, or contractor that develops the project for target non-market or market housing needs
- Providing Municipal Incentives for Targeted Non-Market Housing
 - This can relate to land contributions such as
 - Providing raw land, servicing contribution (waiving some or all servicing costs), or donating serviced property for target housing projects
 - Waiving development fees and off-site levies for target housing projects
 - Waiving permit fees for target housing projects
 - Providing discounts on land prices and fees for target housing projects
 - Setting aside existing land for affordable housing projects
 - This can relate to municipal improvements or tie-ins to support a project such as
 - Providing discounts on in-fill properties for target housing projects
 - Providing access to adjacent municipal amenities such as parks or municipal recreational facilities for target housing projects
 - Renewal of municipal infrastructure in an area near a project (roads, sidewalks, water, sewer, recreational areas...) for target housing projects
 - This can include tax incentives such as
 - Yorkton's Rental Housing Incentive Program (RHIP) for 5 unit + multi-units rented for a 15 year period and condominium projects with the same unit owners for a 15 year period

- Property tax incentives for different segments across the housing continuum (social housing, affordable housing, rental units, seniors units, entry-level housing, and / or other segments) for target housing projects
- Utilizing a municipal housing organization to address housing gaps / needs in the community
 - The City of Yorkton owns the Yorkton Housing Corporation with social, affordable, and special needs housing units
- Adopting Flexible Housing Policies
 - Where appropriate to the community plan have areas that allow flexibility for higher density and smaller unit sizes to support affordability for target non-market housing projects such as
 - Multi-unit projects with medium and higher density buildings
 - Multi-unit projects with slight increased density such as secondary suites, duplexes, and smaller individual units
 - Providing incentives for higher density projects such as
 - Density bonuses for developers to increase with medium and higher density multi-unit residential buildings in exchange for affordable housing or other amenities that benefit the community
- Accessing Senior Government Funding Programs for Targeted Non-Market Housing such as
 - Planning programs from Saskatchewan Housing Corporation (SHC) and Canada Housing and Mortgage Corporation (CMHC) for target housing projects
 - A number of programs are available for community, organization, and private developers to advance projects
 - Project Capital Funding Programs from Saskatchewan Housing Corporation (SHC) and Canada Housing and Mortgage Corporation (CMHC) for target housing projects
 - Rental and affordable housing projects
 - Affordable ownership housing projects
 - Temporary and Transitional housing projects
 - Conversion projects to add new units
 - Tax Credits from Canada Revenue Agency (CRA) and the Government of Saskatchewan for target housing projects
 - For new Rental Housing Units
 - For New / First Time Home Owners
 - For Affordable Home Ownership
 - For Renovations to Rental Units
 - Rental Supplements for target residents of select housing projects
 - For low income tenants (if available)

- Social housing based on percentage of income for low income residents, families, and seniors
- Advancing Target Housing Development Projects for Yorkton and Area such as
 - Encouraging Existing Community Based Organizations to address particular housing needs in the community
 - This can be done through market information, the Housing Plan, related documents, and other relevant research
 - This can be done by sharing information on options to address non-market housing
 - This can be done by facilitating partnerships between groups to advance target housing projects
 - Encouraging various Existing Community Based Organizations and Private Companies to address particular housing needs in the community
 - This can be done through market information, the Housing Plan, related documents, and other relevant research to demonstrate the business case or need
 - This can be done by facilitating public-private-partnerships between groups to advance target housing projects
 - Participating with Existing Community Based Organizations and Private Companies to address particular housing needs in the community
 - This can include being a core partner as a municipality, through the Yorkton Housing Committee, or through the Yorkton Housing Corporation partnering with groups to investigate potential target housing projects
 - This can be done with target incentives for particular housing projects
 - This can include partnering with groups to advance potential target housing projects
 - This can be done by participating in public-private-partnerships between groups to advance target housing projects
 - Directly address particular non-market housing needs in the community
 - This can be done through the Yorkton Housing Corporation or other suitable options to advance target non-market housing projects
 - Actively Promote and Encourage Private Investment in Housing Development Across the Housing Continuum in Yorkton
 - This can be done through market information, the Housing Plan, related documents, and other relevant research
 - This can be done by sharing information on options to address promote housing development

Exhibit 3.5 - Noted Avenues to Facilitate Yorkton Housing Development



Source: Yorkton Community Housing Plan

4.0 The Yorkton Housing Growth Forecast

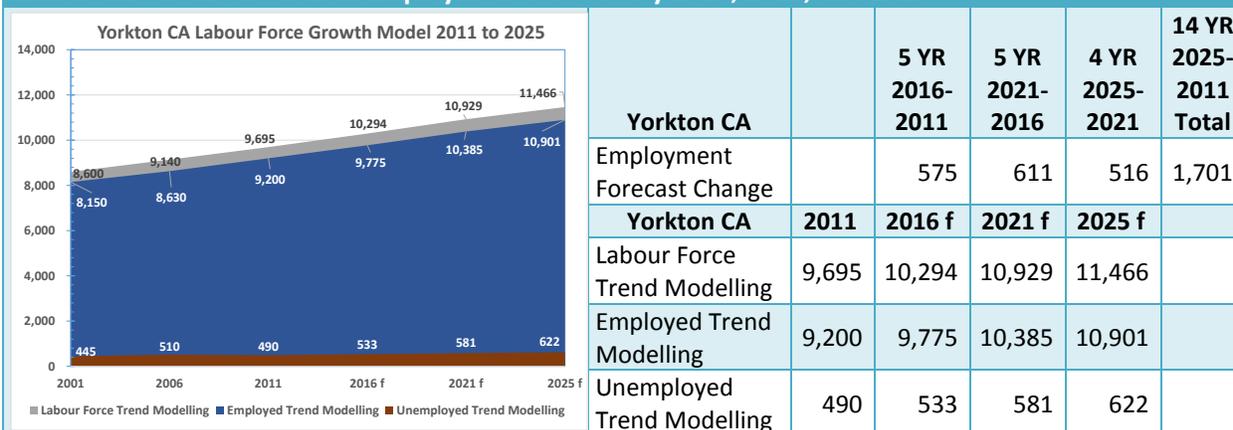
The Yorkton Area Housing Need and Demand Market Assessment was provided to the Yorkton Housing Committee in September 2015. Highlights of the Need and Demand Assessment is contained in Appendix A of this report. Refer to the Yorkton Area Housing Need and Demand Market Assessment Report for additional information.

4.1. Employment Growth

The need for housing in Yorkton is connected with employment growth in the area. According to Statistics Canada 2011 National Household Survey data, the labour force grew by 1,095 people in Yorkton CA including 1,050 additional employment positions between 2001 and 2011. The employment growth over those 10 years was 12.9%, with 6.6% growth occurring between 2006 and 2011.

Employment growth is anticipated to generate 575 additional positions over the next few years by 2016, 611 over the next 5 years to 2021, and 516 positions over the next 8 to 10 years in the Yorkton CA. Over the 14 years to 2025 employment growth of 1,701 positions is forecast for Yorkton CA should the baseline growth model for continued growth occur. On September 8, 2015 Saskjobs had 591 Yorkton area job vacancies posted.

Exhibit 4.1 - Yorkton CA New Employment Forecast by 2016, 2021, and 2025

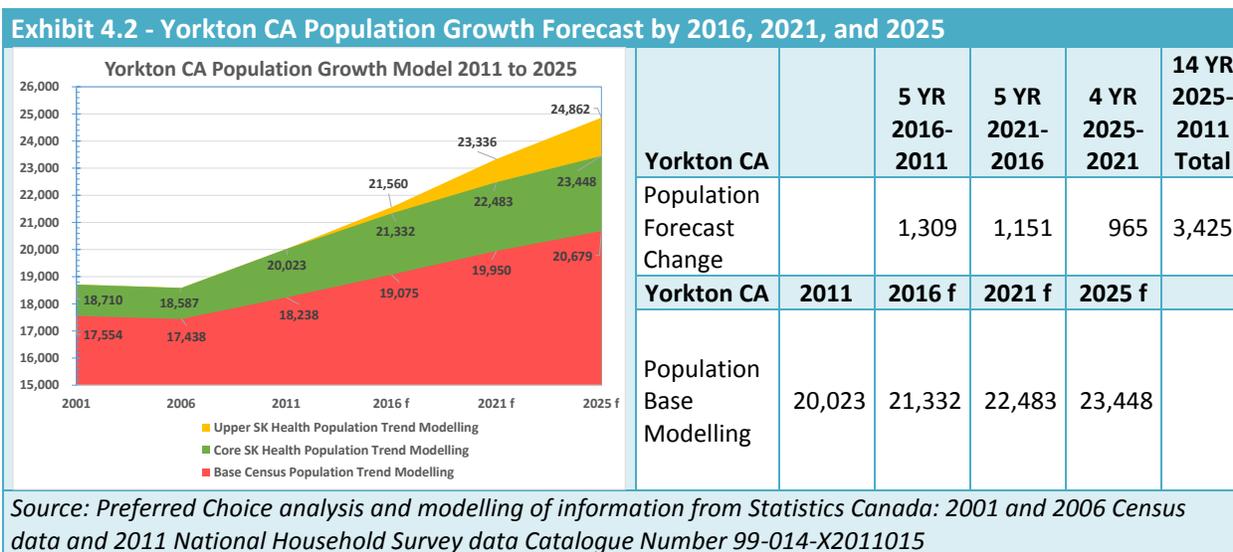


Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001 and 2006 Census data and 2011 National Household Survey data Catalogue Number 99-014-X2011015

4.2. Population Growth

The Yorkton CA 2011 Census population was 18,238 and Saskatchewan Health Covered Population was 20,023. By 2014 the Saskatchewan Health Covered Population for Yorkton CA grew by a further 865 to 20,888 over just 3 years.

The Yorkton CA area population growth modelling baseline uses the Saskatchewan Health 10 year annual average growth rate of 1.06% forecast. The population forecast over the 14 years to 2025 population growth is for growth of 3,425 people for the Yorkton CA should the base trend continue. A lower than base model would see the increase in overall area population limited to 656 by 2025. Upper population growth modelling with higher growth has the potential to realize 4,839 more people by 2025 since 2011.



4.3. Housing Growth

From 2005 to 2014 there were 847 new housing unit starts with 785 units completed in the Yorkton CA during that timeframe according to the CMHC Starts and Completions Survey. Over the past 10 years the peak number of housing units completed was 113 in 2012 with 103 units in the City of Yorkton. The 10 Year average completions was 79 units per annum in the Yorkton CA and the 5 Year average was 95 units per annum.

The Yorkton CA area growth modelling baseline is forecast over the 14 years to 2025 growth of 1,816 dwellings units for the Yorkton CA should the 10 year base population trend continue. This is anticipated to generate 478 more dwellings over the next few years by 2016 (413 have already been built), 497 dwellings over the next 5 years to 2021, and 467 dwellings over the next 8 to 10 years in the Yorkton CA to 2025.

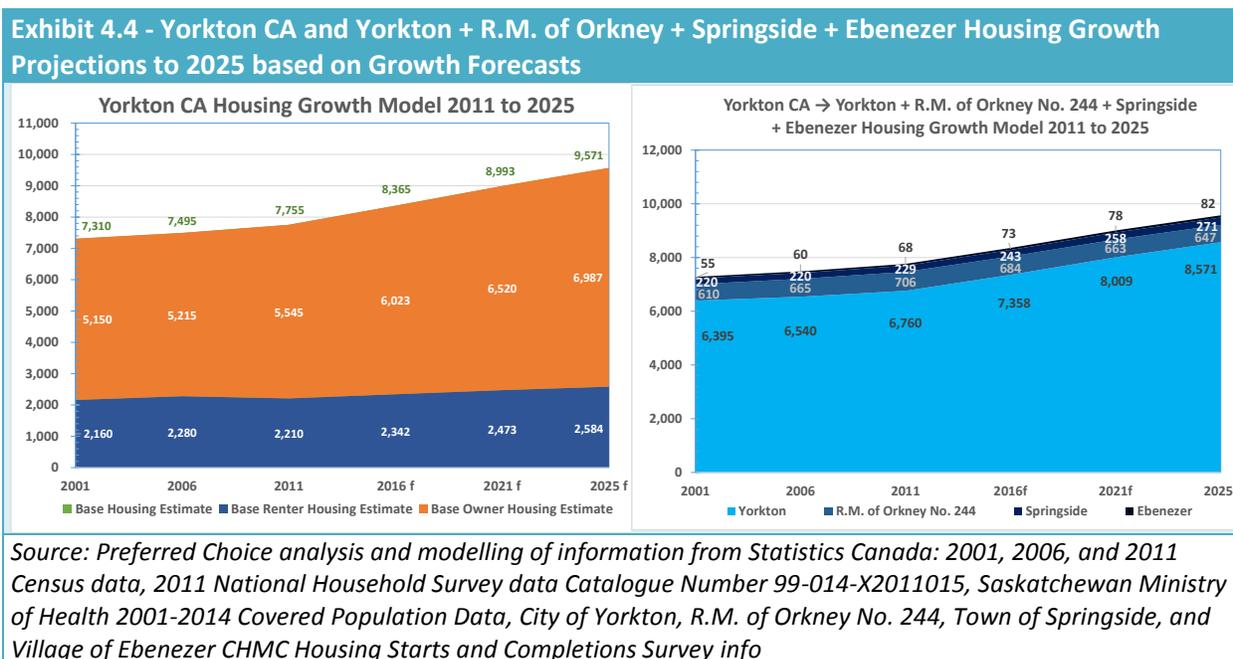
This model for the Yorkton CA would include about 265 residents in the Village of Ebenezer, 815 residents in the Town of Springside, 698 residents in the R.M. of Orkney No. 244, and 21,672 residents in the City of Yorkton by 2025. The model would include a potential further increase in housing of 14 units in the Village of Ebenezer, 42 units in the Town of Springside, decline of -59 dwelling units in the R.M. of Orkney No. 244, and growth of about 1,811 more dwellings in the

City of Yorkton by 2025 since 2011 (on average over 129.4 dwelling units per annum in the City and over 129.7 units per annum in the Yorkton CA). The recent Yorkton CA 2011 to 2014 period experienced a similar average annual growth of 103.3 new dwelling units per annum.

Exhibit 4.3 - Yorkton CA New Dwelling Units Forecast by 2016, 2021, and 2025

Yorkton CA		5 YR 2016-2011	5 YR 2021-2016	4 YR 2025-2021	14 YR Change 2025-2011	Annual Average Growth 2011-2025
Dwelling Units Forecast Change		478	497	467	1,816	129.7
Yorkton CA	2011	2016 f	2021 f	2025 f	14 YR Change 2025-2011	Annual Average Growth 2011-2025
Base Housing Estimate	7,755	8,365	8,993	9,571	1,816	129.7
Base Owner Housing Estimate	5,545	6,023	6,520	6,987	1,442	103.0
Base Renter Housing Estimate	2,210	2,342	2,473	2,584	374	26.7

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Number 99-014-X2011015, Saskatchewan Ministry of Health 2001-2014 Covered Population Data, City of Yorkton, R.M. of Orkney No. 244, Town of Springside, and Village of Ebenezer CHMC Housing Starts and Completions Survey info



The use of owner dwellings for rental purposes can fluctuate the housing tenure mix at any given point in time based on market demand or need.

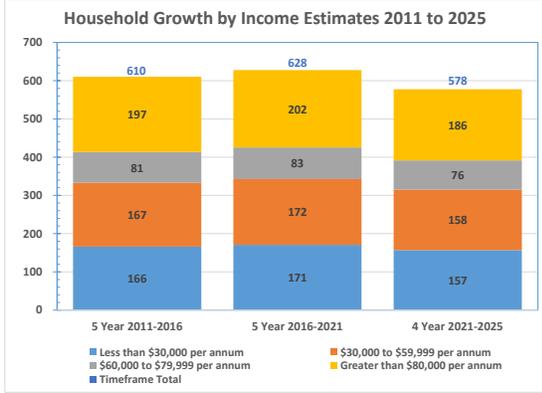
Assuming forecast population growth of 1.06% per annum for Yorkton CA with 1.11% population growth in the City of Yorkton and corresponding dwelling growth is realized then about 1,478 additional dwelling units in the Yorkton CA would be required over the next 10 years with about 1,467 of the new dwelling units in the City of Yorkton, a potential decline of -39 units in the R.M.

of Orkney No. 244, about 40 more units in the Town of Springside, and 10 more units in the Village of Ebenezer.

The key item here is that on average about 27 new rental dwelling units per annum and 103 owner dwelling units per annum for 130 total new dwelling units per annum to 2025 are forecast for the Yorkton CA to keep up with projected employment and population growth. Additional units are possible to address pent-up-demand for more housing in the Yorkton CA.

4.4. Yorkton Area Housing Market Segment Growth Needs

Projected household growth of 1,815 households in the Yorkton CA to 2025 has an income distribution with 32.2% of household income greater than \$80,000 per annum, 27.4% in the \$30,000 to \$59,999 per annum range, 27.2% in the less than \$30,000 per annum range, and 13.2% in the \$60,000 to \$79,999 per annum range.

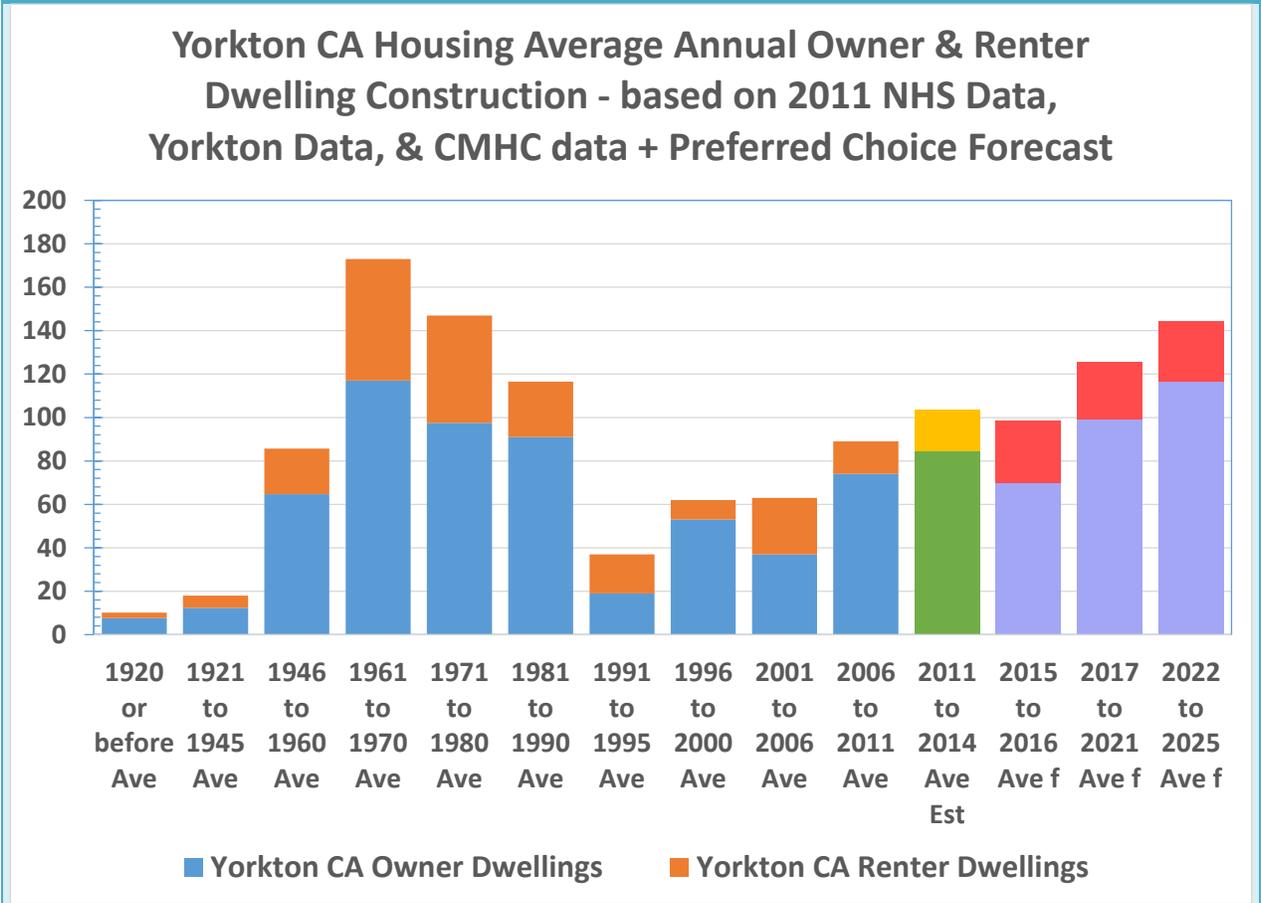
Exhibit 4.5 - Yorkton CA Household Income Distribution for Base New Household Projections to Households							
Yorkton CA Household (HH) Income Distribution	Total HH Income	2011 - 2021 10 Year	5 Yr * 2011-2016	5 Yr * 2016-2021	4 Yr * 2021-2025	2011 - 2025 14 Year *	
 <p>Household Growth by Income Estimates 2011 to 2025</p> <p>Legend: ■ Less than \$30,000 per annum ■ \$30,000 to \$59,999 per annum ■ \$60,000 to \$79,999 per annum ■ Greater than \$80,000 per annum ■ Timeframe Total</p>	Less than \$30,000 / annum	27.2%	336.6	166.0	170.7	157.0	494
	\$30,000 - \$59,999 / annum	27.4%	339.0	167.1	171.9	158.2	497
	\$60,000 - \$79,999 / annum	13.2%	163.5	80.6	82.9	76.3	240
	Greater than \$80,000 / annum	32.2%	398.9	196.6	202.2	186.1	585
	Total	100.0%	1,238.1	610	628	578	1,815.7
* Note: Base Housing Estimate Model for Yorkton CA Range of 600 to 1,825 More Households from 2011 to 2025							
Source: Preferred Choice modelling based Upon Growth Analysis, Statistics Canada 2011 Census and 2011 NHS Household Income Distribution, Saskatchewan Health Covered Population, City of Yorkton, R.M. of Orkney No. 244, Town of Springside, and Village of Ebenezer CHMC Housing Starts and Completions Survey info							

The Yorkton CA projected Housing Continuum Needs and Thresholds suggests the potential need for about an additional 494 units by 2025 as Government Subsidized Social Housing. Non-Market Housing is projected to require about an additional 497 Affordable units by 2025. From Non-Market to Market Entry Level Housing about 240 units by 2025 is projected. Market housing needs is projected to require about 585 more units by 2025.

4.5. Yorkton Area Housing Growth Forecast Implications

Reviewing the recent housing construction in the Yorkton CA on an average annual basis during the reference construction periods, the Yorkton CA is anticipated to have housing back off slightly and then have construction activity pick-up consistent with the past eight years provided a supply of sufficient lots exists and developers are able to proceed with new projects in a timely fashion.

Exhibit 4.6 - Yorkton CA Average Annual Housing Construction Periods 1960 to 2014 plus Forecast 2015 to 2025



** Note: Base Owner Housing Estimate Model for Yorkton CA Range of 475 to 1,500 More Owner Households from 2011 to 2025 and Base Renter Housing Estimate Model for Yorkton CA Range of 125 to 375 More Renter Households from 2011 to 2025*

*Source: Preferred Choice modelling based Upon Growth Analysis, Statistics Canada 2011 Census and 2011 NHS Household Income Distribution, and Saskatchewan Health Covered Population plus * City of Yorkton data and R.M. of Orkney No. 244, Town of Springside, and Village of Ebenezer CHMC Housing Starts and Completions Survey info (in green and yellow) and * Preferred Choice Modelling (in purple and red)*

The forecast period is suggested to be at a slower pace for the two years between 2015 and 2016 with potential for steady average annual construction growth between 2017 and 2021 depending on the timing of area growth and new housing captured in the community. The level between

2011 and 2025 is forecast at about 130 new units per annum. From 2011 to 2014 the Yorkton CA averaged 103.3 new units being added per annum.

Active steps will need to be taken to ensure the availability of lots and support to trigger construction of units across the housing continuum in the Yorkton CA, particularly in the next 3 to 8 years. The next 3 years will be important to triggering the build out and options necessary to capture anticipated future employment and population growth in Yorkton CA.

Utilizing the Canada Mortgage and Housing Corporation (CMHC) format for projecting the composition of potential housing requirements for Yorkton CA, the following core model adjusted for 2011 to 2014 construction for the period of 2015 to 2025 of 140 additional rental units, 159 affordable rental units & 75 student rental units, and 1,104 owner dwellings.

Exhibit 4.7 - Estimated 2025 - 10 Year Yorkton CA Housing Requirement					
	Studio / 1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom +	Total
RENTAL					
Apartment	10	14	9	2	34
Single-Detached House	27	36	22	4	90
Multi-plexes / Townhouse	5	6	4	1	16
Movable Dwelling					0
ACCESSIBLE & SENIORS					
Senior Units	33	44	28	6	110
Family Units	11	15	9	2	37
Accessible & Special Needs	2	2	1	0	5
Individual Units	2	3	2	0	7
Student Units	29	26	21	0	75
BAND HOUSING					
Band Housing					0
OWNERSHIP					
Single-Detached House	12	62	223	199	497
Apartment	3	14	50	44	110
Multi-plexes / Townhouse	12	62	223	199	497
Movable Dwelling					0
TOTAL*	146	284	592	456	1,478
<p><i>* Note: The 10 Year Yorkton CA Housing Requirements is a Conservative Model based on Base Population Projections, adjustments have been made to account for recent housing activity noted by the City of Yorkton, R.M. of Orkney, Springside, and Ebenezer, a core model is based on the 2011 National Household Survey and Yorkton Community Based Housing Organizations Information, CMHC Housing Starts and Completions Survey, plus the proposed Student Units for the Yorkton Parkland College. Accessible & Seniors Units represent non-market housing (social and affordable housing units only) from Community -Based Organizations.</i></p> <p><i>Source: Preferred Choice Modelling based on Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan planning table; Statistics Canada 2011 Census Data and 2011 National Household Survey Housing Tenure and Dwellings by Bedroom Number plus City of Yorkton data and CMHC Starts and Completions Survey data for the City of Yorkton, R.M. of Orkney No. 244, Town of Springside, and Village of Ebenezer</i></p>					

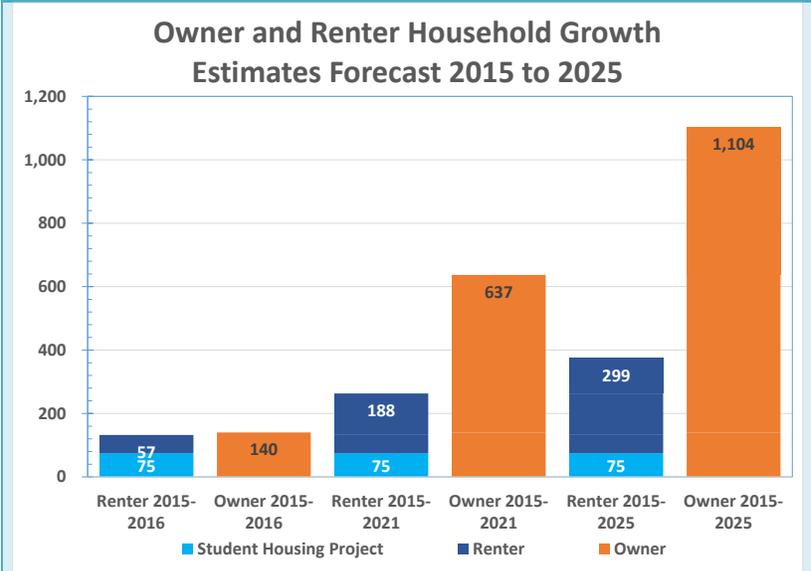
As the projections for additional housing needs has focused on employment and population growth, this does not include any significant additional housing needs for seniors staying in the community, area farmers interested in moving into the City and surrounding area, attraction of individuals looking for housing in the east central area, or other individuals that may move into the community.

4.6. Yorkton Area Housing Need and Demand Forecast Summary

Steady employment, population, and dwelling growth is forecast to continue for the Yorkton Census Agglomeration (CA) including the City of Yorkton, Town of Springside & Village of Ebenezer, with some variation for the R.M. of Orkney No. 244.

The forecast housing growth of 1,478 units over the next 10 years would include 1,104 more owner dwelling units, 140 more tenant rental units, 159 affordable rental units, and 75 student affordable rental units by 2025 in the Yorkton CA.

Exhibit 4.8 - Yorkton CA Housing Growth Projections by Tenure for 2015 to 2025 based on Growth Forecasts



Source: Preferred Choice modelling based Upon Growth Analysis, Statistics Canada 2011 Census and 2011 NHS Household Income Distribution, Saskatchewan Health Covered Population, CMHC Starts and Completions, and City of Yorkton, Parkland College info

Potential demand could require up to 478 additional dwelling units between 2011 and 2016 (413 have already been built), 497 dwelling units for 2016 to 2021, and 467 dwelling units during between 2021 and 2024, plus 75 student affordable rental units. The level of rental units for the market is impacted by the availability of potential social housing and general economic conditions.

The key item here is that about 374 rental units or about 35-40 per year including student and affordable housing projects plus about 1,104 owner housing units or about 100-120 per year for a total of about 1,478 units or 135-160 housing units per year are forecast for the Yorkton CA over the next 10 years.

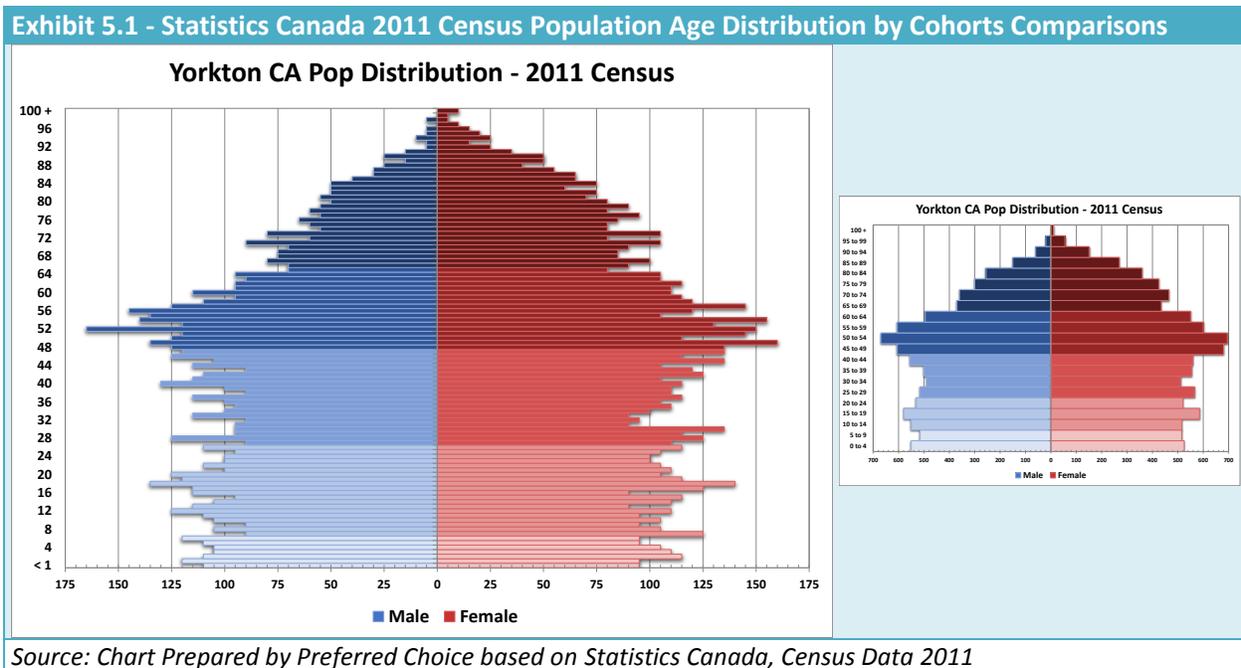
5.0 Market Segments in the Yorkton Housing Growth Forecast

The Yorkton Area Demographic Market Segments Supplement was provided to the Yorkton Housing Committee in October 2015. Highlights of the Demographic Market Segments Supplement is contained in Appendix B of this report. Refer to the Demographic Market Segments Supplement Report for additional information.

5.1. Current Yorkton CA Demographics by Age

The 45 to 64 year old cohort is the largest cohort for the Yorkton CA. The significance of the Baby Boomers will grow the seniors segment in the community over the next several years.

The following exhibit highlights age distribution by age cohorts.



The Yorkton CA has a higher concentration of seniors at 20.3% 65 years old and over compared to the provincial 14.9% 65+ and national 14.8% age 65+ levels according to 2011 Census data.

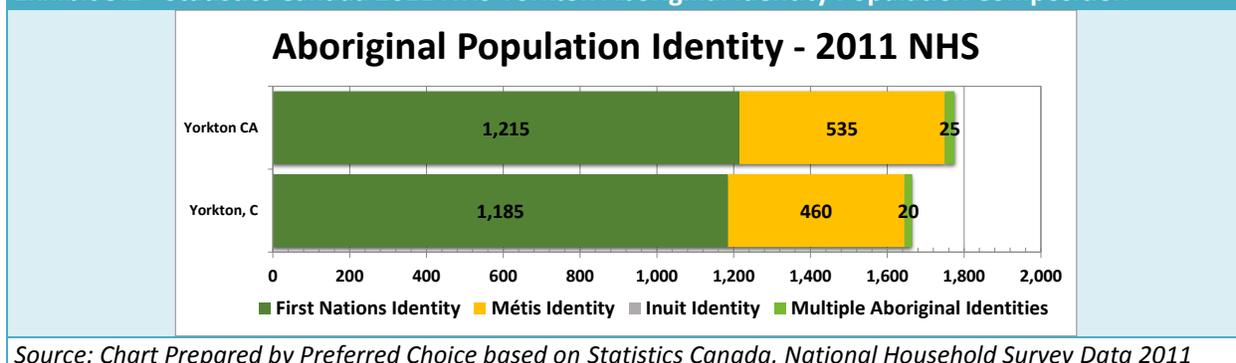
The key fact here is that the Yorkton CA has a higher concentration of seniors 65 or older compared to the provincial level and national level.

5.2. Yorkton Area Aboriginal Population Segments

The Aboriginal Identity population covered in the 2011 National Household Survey also notes the composition of Aboriginal Identity people in the following exhibit:

- The Yorkton CA Aboriginal Identity population is made up with 68.5% or 1,215 First Nations Identity people, 30.1% or 535 Métis Identity people, and 1.4% or 25 Multiple Aboriginal Identity people
- The City of Yorkton Aboriginal Identity population is made up with 71.2% First Nations Identity people, 27.6% Métis Identity people, and 1.2% Multiple Aboriginal Identity people

Exhibit 5.2 - Statistics Canada 2011 NHS Yorkton Aboriginal Identity Population Composition



Looking at other Saskatchewan Centres Aboriginal Identity Population:

- The highest concentration of Aboriginal Identity population at 38.5% or 15,780 Aboriginal Identity people is in the Prince Albert Census Agglomeration (CA), followed by the North Battleford CA at 22.2% or 4,160 Aboriginal Identity people, the Yorkton CA at 10.0% or 1,795 Aboriginal Identity people

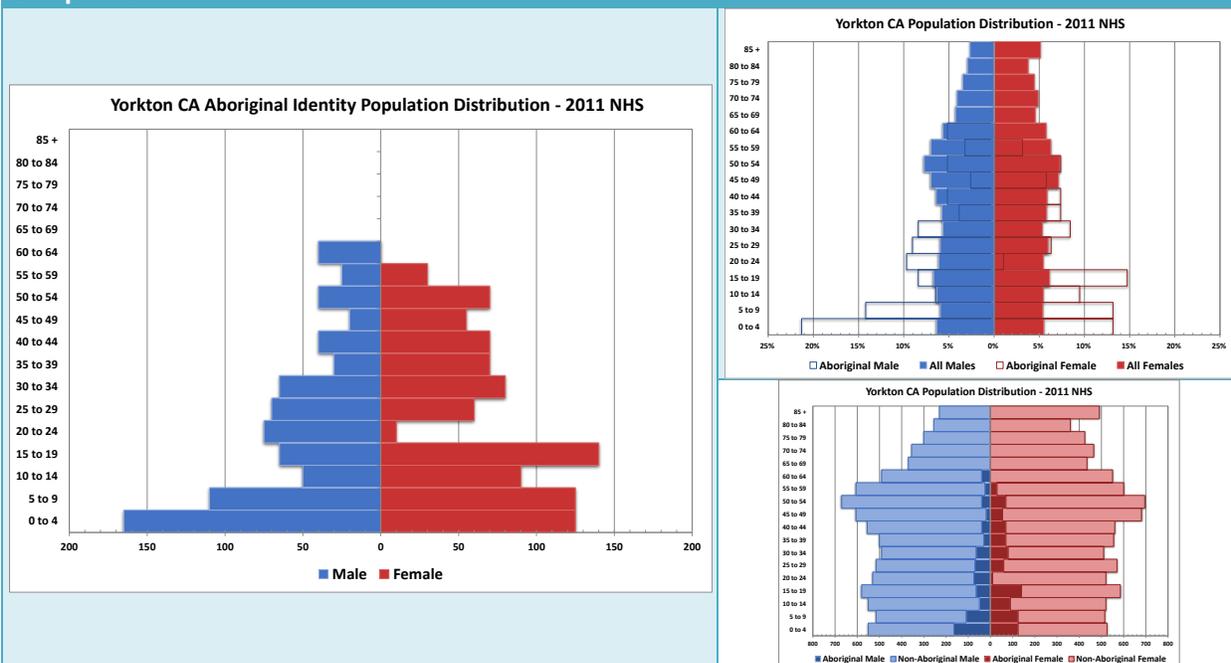
The key fact here is that the Yorkton CA has the 3rd highest concentration of Aboriginal Identity population according to the 2011 NHS behind the Prince Albert CA and North Battleford CA.

According to 2014 Saskatchewan Health Covered Population data the Yorkton Census Agglomeration (CA) has 1,395 First Nations identity people and the City of Yorkton has 1,373 First Nations identity people.

5.2.1. Yorkton Area Aboriginal Population Demographics

The 2011 NHS Aboriginal Identity Population for the Yorkton CA with the younger under 25 years of age population dominating the Aboriginal Identity population and the baby boomers between 45 to 64 years of age dominating the Non-Aboriginal population age distribution. Overall the baby boomers populated 45 to 64 years is the largest age segments followed by younger age groups including the 15 to 24 age groupings. Yorkton CA age distribution from the 2011 NHS for Aboriginal, Non-Aboriginal, and combined groupings are contained in the following exhibit.

Exhibit 5.3 - Statistics Canada 2011 NHS Aboriginal and Non-Aboriginal Population Age Distribution Comparisons



Source: Chart Prepared by Preferred Choice based on Statistics Canada, National Household Survey Data 2011

The key fact here is that the majority or over ½ the First Nations and Aboriginal Identity population in the Yorkton CA are less than 25 years old according to 2014 Saskatchewan Health Population data and 2011 NHS data respectively.

5.3. Yorkton Area Immigrant Population Segments

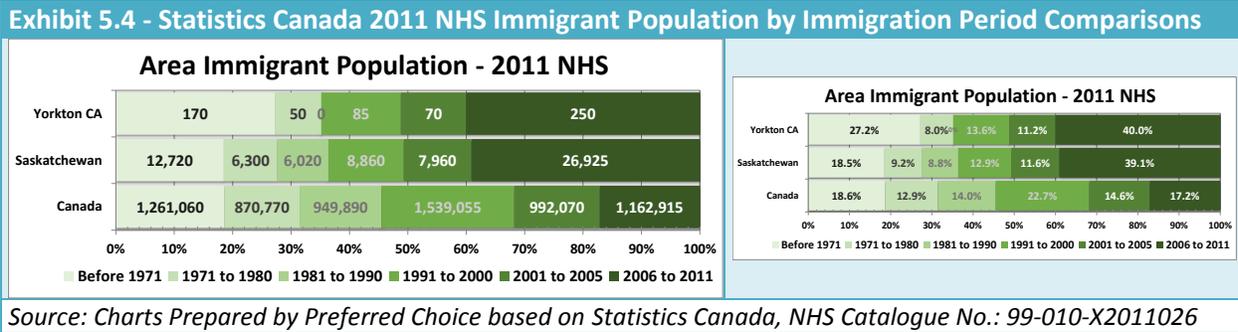
Looking at the area Immigrant Population:

- The Yorkton Census Agglomeration (CA) has 645 Immigrants representing 3.6% of the population according to the 2011 National Household Survey (NHS)
- The City of Yorkton has 610 Immigrants representing 4.0% of the population according to the 2011 National Household Survey (NHS)
- The Yorkton CA has a lower concentration of Immigrants compared to the national level, provincial level, and City of Yorkton

5.3.1. Yorkton Area Period of Immigration

The majority of provincial and Yorkton CA Immigrants came to the community over the past 10 years according to 2011 NHS data in the following exhibit with the following attributes:

- 51.2% of Immigrants representing 320 newcomers in the Yorkton CA arrived between 2001 and 2011 with the largest segment of Immigration occurring between 2006 to 2011 with 40.0% or 250 Immigrants in the last 5 years according to 2011 NHS Immigration Period data

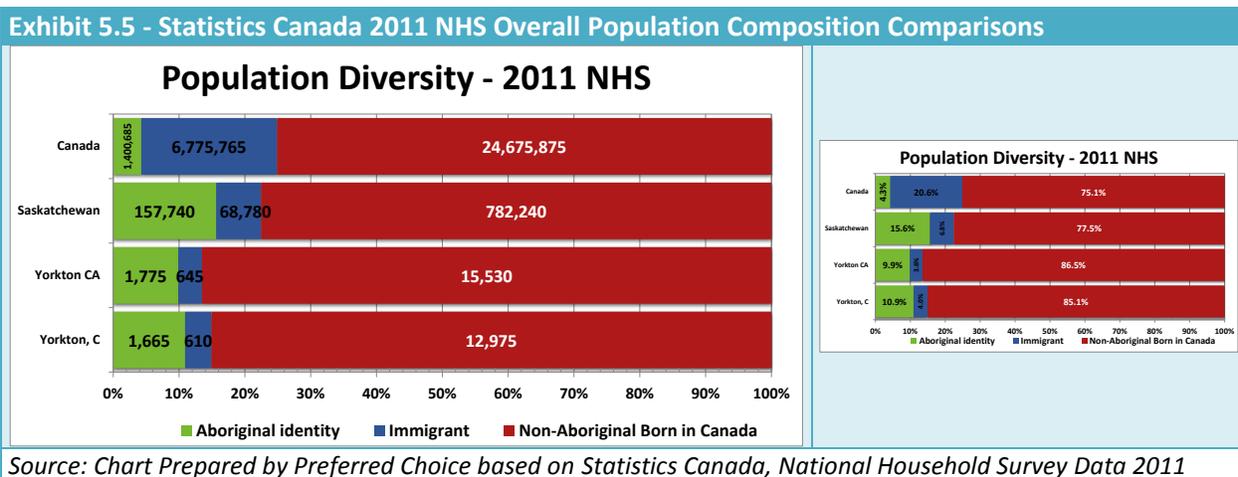


The key fact here is that over ½ of Yorkton CA Immigrants arrived between 2001 to 2011 according to 2011 NHS data.

5.4. Yorkton Area Population Diversity

The Yorkton Census Agglomeration (CA) consisted of the following population composition according to 2011 National Household Survey (NHS) data:

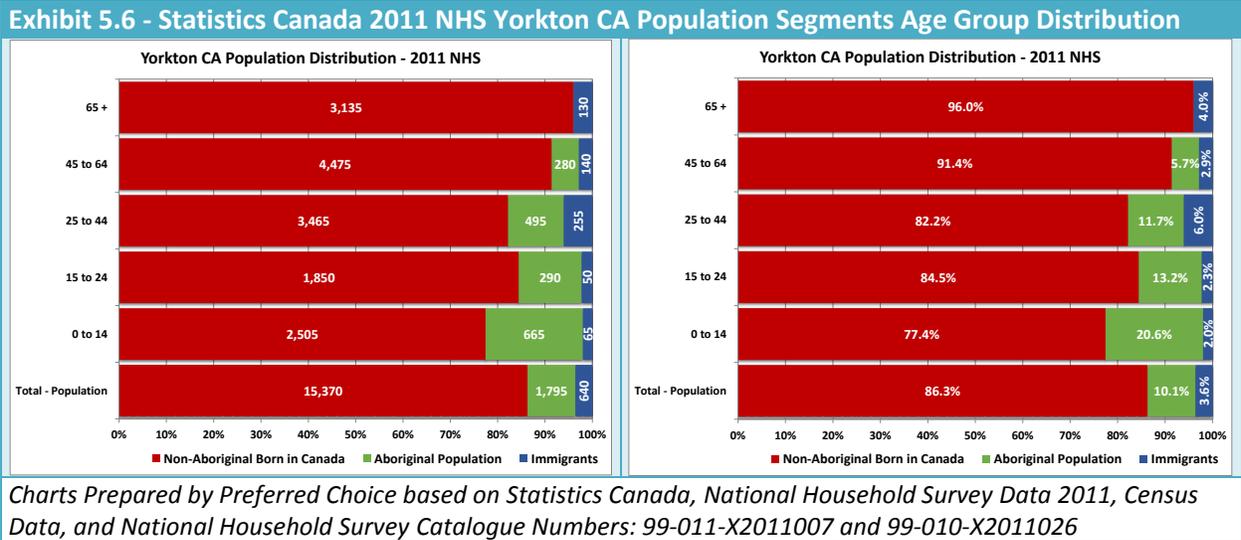
- 9.9% Aboriginal Identity and 3.6% Immigrant population in the Yorkton CA in 2011



5.4.1. Yorkton Area Overall Population Demographics

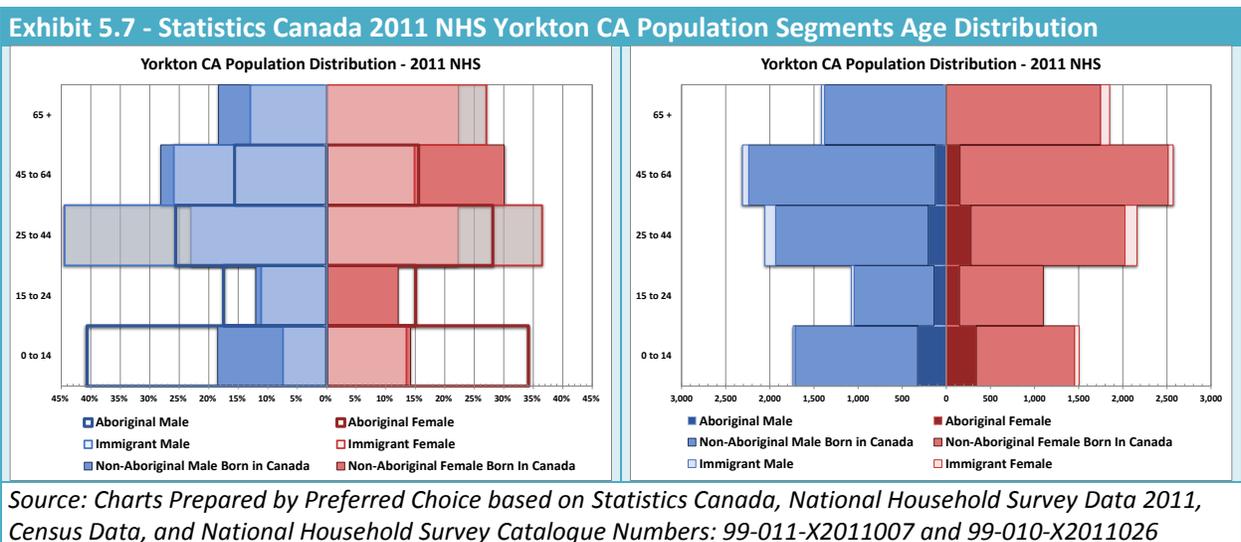
The composition of Yorkton Census Agglomeration (CA) population by age group according to 2011 NHS and Census data is noted in the following exhibit:

- The largest population age group of 45 to 64 year olds contained 4,895 people
- The 2nd largest age group of 25 to 44 year olds contained 4,215 people in the Yorkton CA
- The 65 years and older age is the 3rd largest group which contained 3,265 people
- The 0 to 14 year olds are age group has 3,235 people in the Yorkton CA
- The 15 to 24 year olds are the smallest age group with 2,190 people in the Yorkton CA



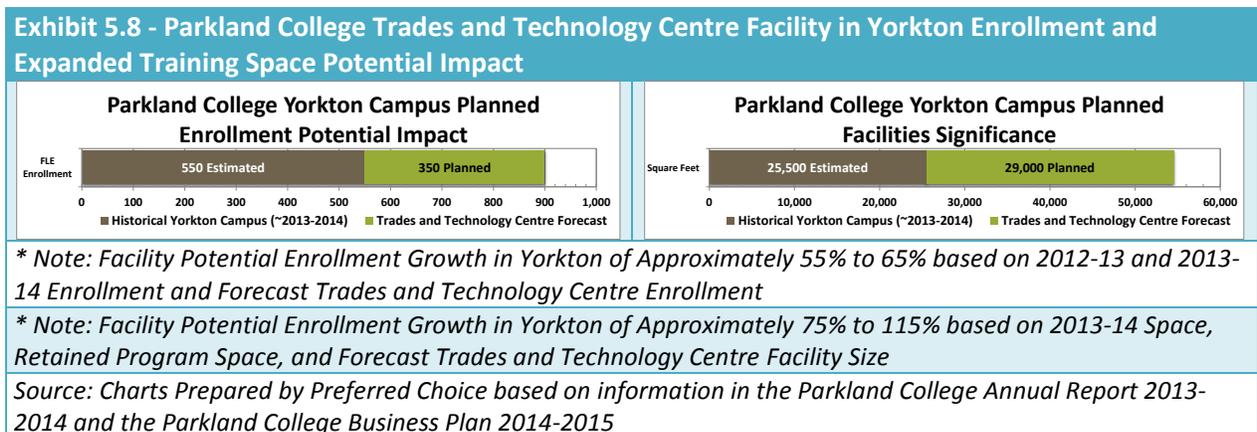
The Yorkton Census Agglomeration (CA) population segments have the following notable characteristics:

- The overall largest age segment is the 45 to 64 year olds with 27.5% of the Yorkton CA population
- The 45 to 64 year olds has the largest Non-Aboriginal Born in Canada with 29.1% in the Yorkton CA
- The 25 to 44 year old group has the largest segment of Immigrants with 39.8% of Immigrants in the Yorkton CA
- The 0 to 14 year old group has the largest segment of Aboriginal Identity population with 37.0% of Aboriginal people in the Yorkton CA



5.5. Parkland College - Yorkton Training Growth

The Parkland College opened a new 29,000 square foot Trades and Technology Centre in Yorkton to support training for an estimated 350 more Full-Load-Equivalent Students (FLEs). The Parkland College anticipates an estimated 75 student housing units will be required to provide 142 student beds to support the additional new Trades and Technology Centre programs. The significance of the new Trades and Technology Centre is highlighted in the following exhibit.



The impact of the new Parkland College Trades and Technology Centre in Yorkton will increase the training space by 75% to 115% and grow enrollment in Yorkton by approximately 55% to 65% based on recent Yorkton facility and enrollment levels.

The need for at least 75 more units of student housing will serve a broad mixture of the population including single students, family students, Immigrant students, and Aboriginal Identity Students. According to the Parkland College Annual Report 2013-2014 36% of Full-Time and Part-Time students were Aboriginal in 2013-2014 for all campuses in the entire Parkland College region. The Yorkton Campus had 3.2% of the FLEs enrolled in English Language Training.

5.6. Yorkton Area Population Growth Forecast by Segments

The September 2015 Yorkton Area Housing Need and Demand Market Assessment Report utilized the 2004 to 2014 10 year Saskatchewan Health population average annual growth rate for the baseline population growth forecast. Statistics Canada Population Projections for Canada (2013 to 2063), Provinces and Territories (2013 to 2038) released in May 2015 forecasts with a number of growth rate scenarios for Canada and the Provinces.

Based on this information the 2.8 × Saskatchewan Aboriginal Growth multiple from Statistics Canada was applied to the Yorkton Population Forecast Model for the Aboriginal Identity population segment. The Yorkton broader region has a growing Aboriginal population with ties

to the City of Yorkton through employment, services, and investment of Aboriginal organizations and business enterprises in the community.

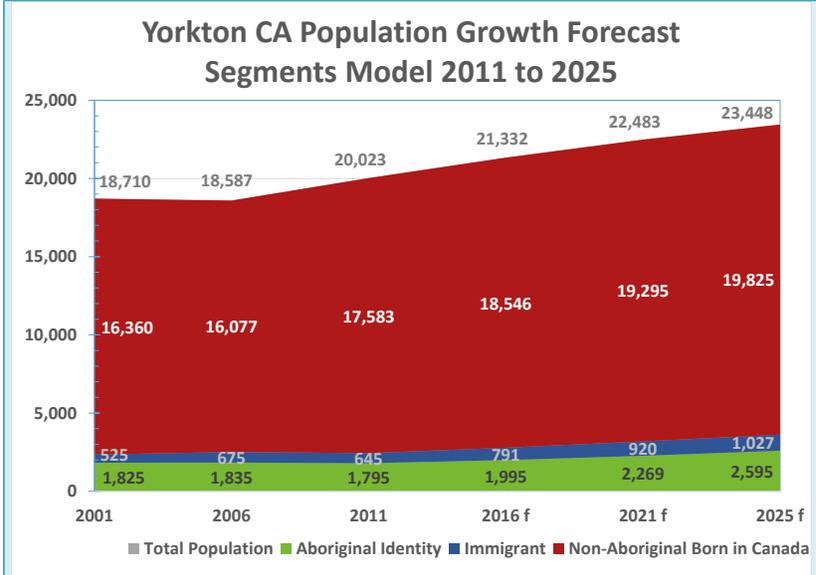
Recent Immigrant Growth rate patterns were applied to the Yorkton Population Forecast model.

The Yorkton Area Population Growth Forecast Model with Growth by Population Origin Segment is presented in the following exhibit. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

The Total Population growth for the Yorkton CA from 2011 to 2025 by population segment may have the following composition as noted in the next exhibit:

- Aboriginal Identity proportion of the Total Population reaching a potential 2,595 Aboriginal Identity people representing 11.1% of the population in the Yorkton CA by 2025
 - This projection was based on an Aboriginal Growth Rate 2.81 × the base Yorkton CA rate
 - The projection estimates an increase of 800 additional Aboriginal people from 2011 to 2025 or on average 57.2 net additional Aboriginal people per year in the Yorkton CA
- Immigrant proportion of the Total Population reaching a potential 1,027 Immigrant people representing 4.4% of the population in the Yorkton CA by 2025
 - This projection was based on an Immigrant Growth Rate 3.73 × the base Yorkton CA rate
 - The projection estimates an increase of 382 additional Immigrant people from 2011 to 2025 or on average 27.3 net additional Immigrant people per year in the Yorkton CA
- The balance of the population growth would be Non-Aboriginal Born in Canada reaching a potential 19,825 people representing 84.6% of the population in the Yorkton CA by 2025

Exhibit 5.9 - Yorkton CA Population Growth Projections by Segments to 2025



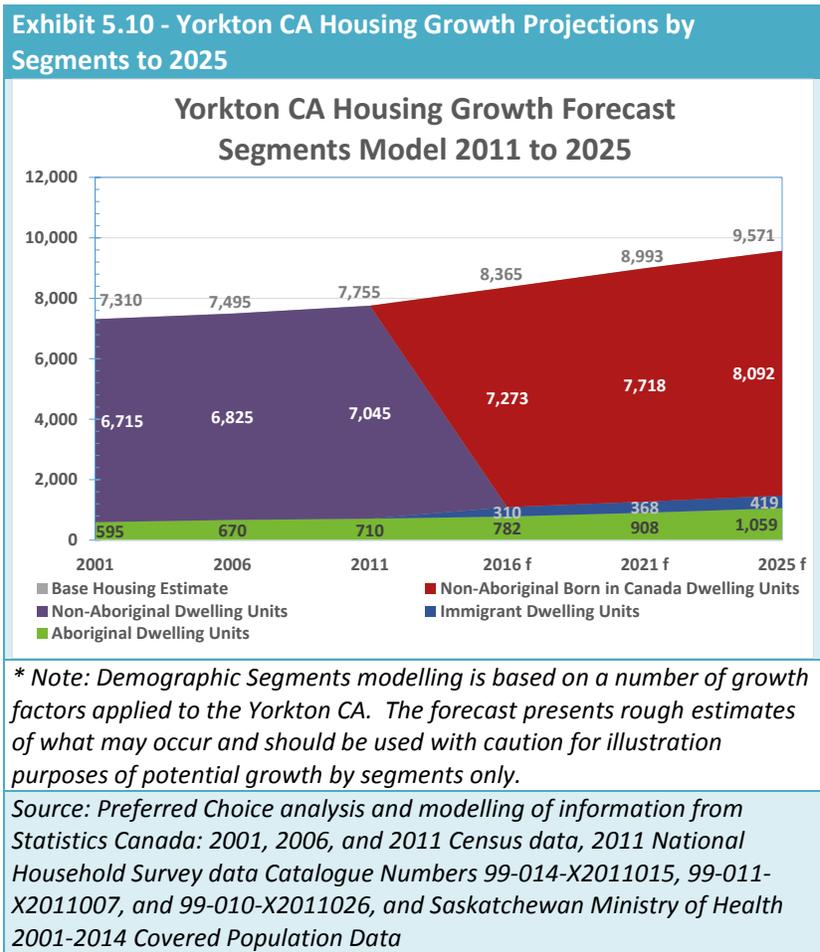
** Note: Demographic Segments modelling is based on a number of growth factors applied to the Yorkton CA. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.*

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Numbers 99-014-X2011015, 99-011-X2011007, and 99-010-X2011026, and Saskatchewan Ministry of Health 2001-2014 Covered Population Data

5.7. Yorkton Area Housing Need and Demand Growth Forecast by Segments

The Total Housing Dwelling Units growth for the Yorkton CA from 2011 to 2025 by population segment may have the following composition as noted in the next exhibit:

- Aboriginal Identity dwellings in the community reaching a potential 1,059 Aboriginal Identity dwelling units representing 11.1% of the dwelling units in the Yorkton CA by 2025
 - The projection estimates an increase of 321 additional Aboriginal dwelling units from 2011 to 2025 or on average 22.9 net additional Aboriginal dwellings per year in the Yorkton CA



- Immigrant dwellings in the community reaching a potential 419 Immigrant dwelling units representing 4.4% of the Dwelling Units in the Yorkton CA by 2025
 - The projection estimates an increase of 153 additional Immigrant dwellings from 2011 to 2025 or on average 10.9 net additional Immigrant dwellings per year in the Yorkton CA
- The balance of the housing dwellings growth would be Non-Aboriginal Born in Canada reaching a potential 8,092 dwellings for 84.6% of the dwellings in the Yorkton CA by 2025

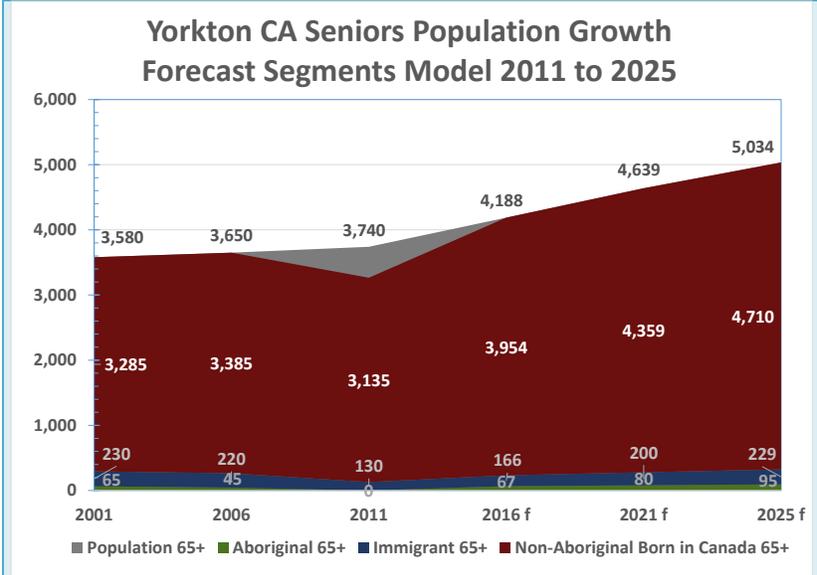
5.8. Yorkton Area Seniors’ Population Growth Forecast by Segments

The Total Seniors Population 65 years and older growth for the Yorkton CA from 2011 to 2025 by population segment may have the following composition as noted in the next exhibit:

- Total Seniors 65+ years old Population growing to 5,034 seniors by 2025 representing 21.5% of the population in the Yorkton CA with on average 92.5 seniors per annum growth

- Aboriginal Identity proportion of the Total Seniors 65+ years old Population reaching a potential 95 Aboriginal Identity Seniors representing 3.7% of the Aboriginal population in the Yorkton CA by 2025 with on average 6.8 Aboriginal seniors per annum growth
- Immigrant proportion of the Total Seniors 65+ years old Population reaching a potential 229 Immigrant Seniors representing 22.3% of the Immigrant population in the Yorkton CA by 2025 with on average 7.1 Immigrant seniors per annum growth
- The balance of the Total Seniors 65+ years old would be Non-Aboriginal Born in Canada reaching a potential 4,710 Seniors representing 23.8% of the Non-Aboriginal Born in Canada population in the Yorkton CA by 2025 with on average 78.6 Non-Aboriginal Born in Canada seniors per annum growth

Exhibit 5.11 - Yorkton CA Seniors' Population 65 and Older Growth Projections by Segments to 2025



* Note: Overall Base Population Modelling is done from Saskatchewan Health Covered Population data and Aboriginal Population data + Immigrant Population data is from 2011 Statistics Canada National Household Survey Data which leads to variations in totals for 2011 and prior year composition estimates.

** Note: Demographic Segments modelling by age is based on a number of growth factors applied to the Yorkton CA. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Numbers 99-014-X2011015, 99-011-X2011007, and 99-010-X2011026, and Saskatchewan Ministry of Health 2001-2014 Covered Population Data

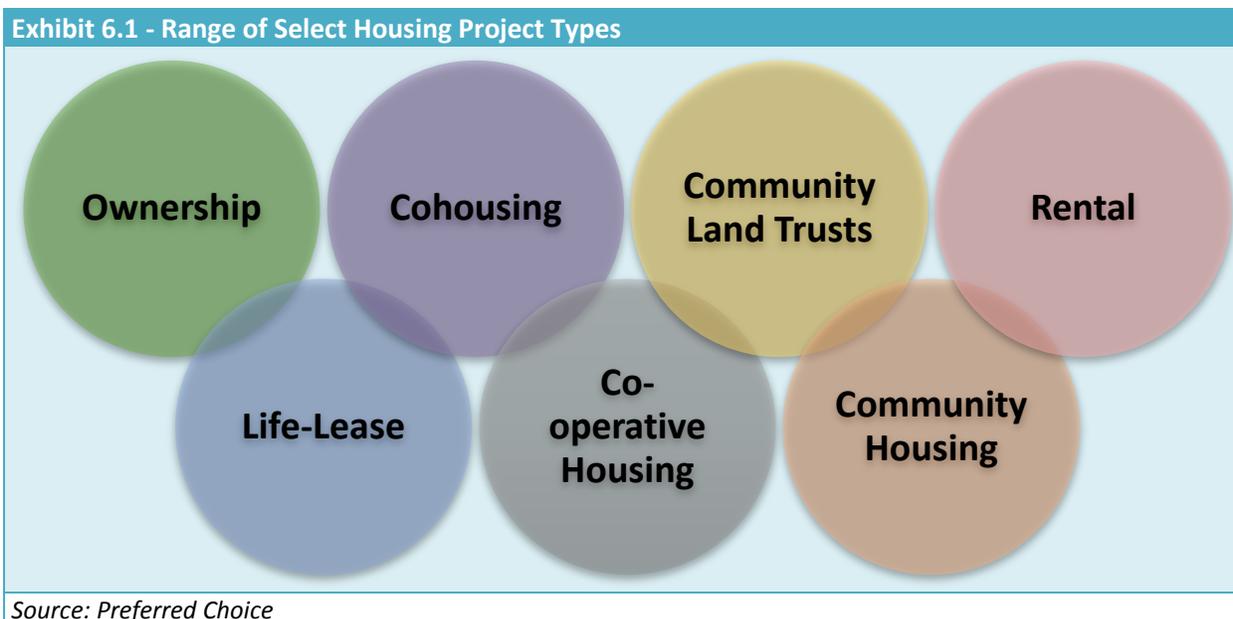
The area housing forecast has identified a potential need for a further 650 to 900 more dwelling units for seniors age 65 and over from 2011 to 2025 or on average 45 to 65 net seniors' dwellings per year in the Yorkton CA.

6.0 Housing Development Funding Options for the Yorkton Area

The Community Housing Funding Model Options Supplement was provided to the Yorkton Housing Committee in October 2015. Highlights of the Community Housing Funding Model Options Supplement is contained in Appendix C of this report. Refer to the Community Housing Funding Model Options Supplement Report for additional information.

6.1. Housing Project Types

As noted in the Community Housing Funding Model Options Supplement, seniors housing and in general various housing projects can be configured in a number of ways with some suitable housing project models as noted in the following exhibit.



Ownership and **Rental** generally represent the typical market housing options.

Community Housing is a form of accommodation meeting non-market housing needs which includes emergency shelters, transitional housing, government subsidized social housing, affordable housing, and entry level housing options. **Band housing** for First Nation communities is similar to a community housing with the units owned by the First Nation.

Community Land Trusts holds the land in perpetuity to secure community interests such as protecting sensitive eco-systems and / or providing affordable access for community housing projects.

Co-operative Housing is established through member owned organizations that provides security of tenure to occupants which pay occupancy fees as member owners or through rent from members or non-members, with equity shares owned by individual members and the overall assets and units held by the Housing Co-operative.

Co-operative housing can be in the form of a *Limited Equity Co-ops* much like a conventional non-profit rental property geared to support affordability. *Market Rate Co-ops* allow equity growth for the member owners which may start as initially affordable, but does not necessarily protect affordability over time. The Range of Co-operative Housing Models equity structure is illustrated in the following exhibit.

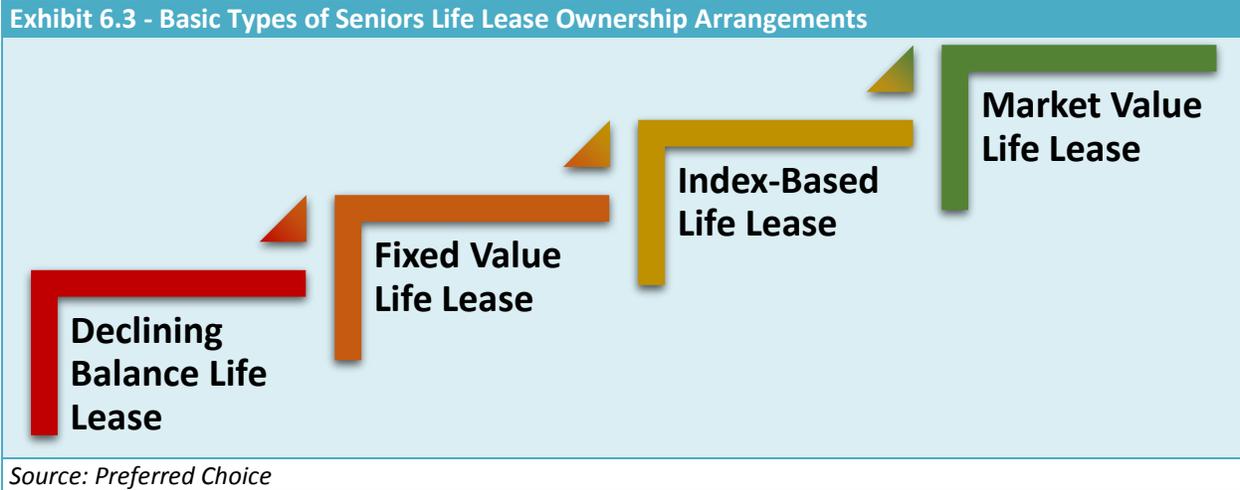


Cohousing or **Collaborative Housing** are housing projects with private spaces and common spaces for all participants in a housing development. Cohousing projects can vary significantly. The cohousing model could be used for affordable or even individuals requiring basic or long term health care with less amenities in each unit such as a simple studio or bachelor unit with just a bedroom and a bathroom and common areas for dining, kitchen, laundry, and other services. Cohousing can also be an option for higher means occupants to have fully supported condominium or apartment style units with full kitchen, living room, bedroom, bathroom, and potentially laundry services in each unit plus common dining, recreation, and other areas such as a swimming pool and other personal services.

Life Lease projects are geared towards individuals 55 years of age or older where the residents can purchase a lease for life for a lump sum entrance fee and monthly occupancy fees. There are four basic types of Life Lease ownership arrangements:

- *Declining Balance Life Lease*: the refundable amount of the original entrance fee declines over time based on the length of time the owner occupies the leased unit
- *Fixed Value Life Lease*: the refundable amount of the original entrance fee when the lease is terminated is reduced by a pre-determined set administration charge
- *Index-Based Life Lease*: the refundable amount of the original entrance fee when the lease is terminated appreciates over-time based on a pre-determined set formula, such as the Consumer Price Index (CPI)

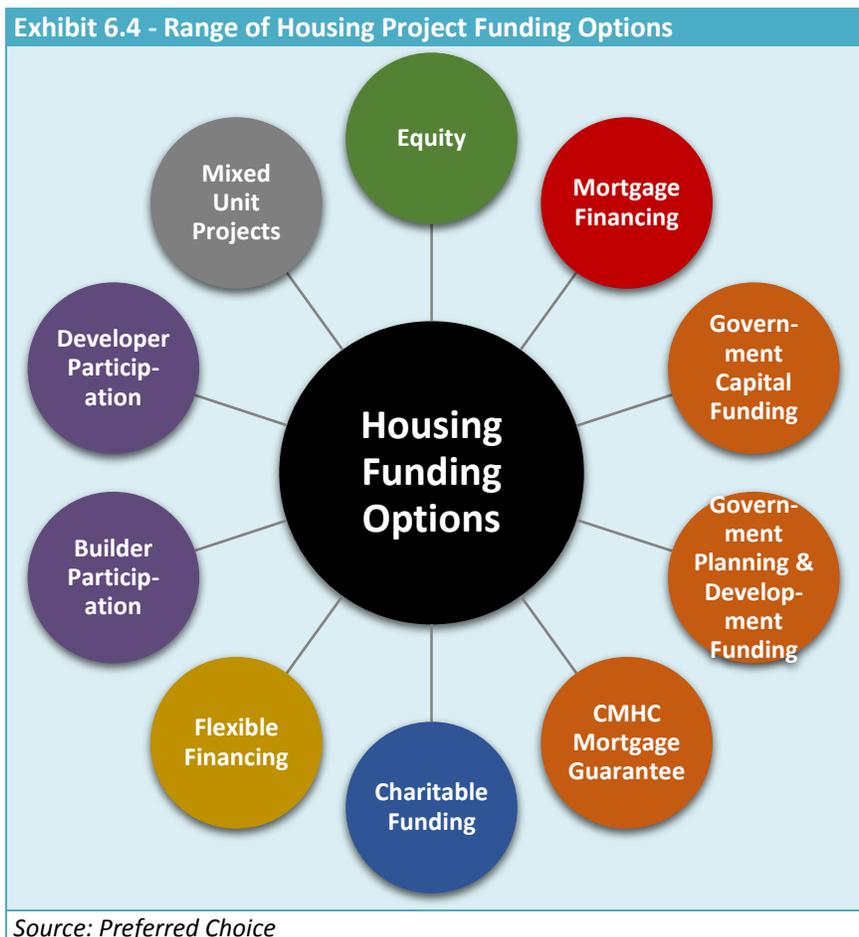
- *Market Value Life Lease*: the refundable amount of the original entrance fee varies over time appreciating or depreciating based on the current market value of the unit when the lease is terminated



6.2. Housing Project Funding Options

As noted in the Community Housing Funding Model Options Supplement, funding options may vary based on the project type or model utilized for seniors and all housing projects. Projects may have funding with varying combinations of some of the following options as noted in the following exhibit.

Projects can utilize traditional debt financing through a mortgage with sufficient equity contribution by the project owners.



Government funding can supplement a project with capital or planning and development funding which may be a straight grant, no or low interest loan, or forgivable loan based on certain conditions. The Canada Mortgage and Housing Corporation (CMHC) offers certain home buyers and affordable housing projects mortgage insurance or guarantees that enable the banks or credit unions to increase the level of mortgages provided and offer more flexible repayment terms.

Certain non-market housing projects may receive banking from partners or lenders to receive flexible financing to vary the borrowing terms such as enabling additional payments, obtaining additional levels of financing, reducing borrowing costs, or extending the amortization period for an affordable housing project.

Certain housing projects may include direct contributions from charitable groups Registered Charity, individual or corporate donors, a faith based group, service club, or other benefactor to support a particular non-market housing project. Builders and Developers may also provide a discount, indirect or direct contribution to the project or ongoing participation in the project providing a real financial benefit or cost savings to the project.

Another common approach to reduce the costs of housing for non-market units is by gaining cost efficiencies of being part of a larger development for projects containing a combination of non-market and market which can include social, affordable, entry level, secondary suites, and market housing. A smaller secondary or garden suite is an example of a mixed use project with a larger unit and smaller unit on the same property.

6.3. Community Housing Project Considerations

A range of factors can impact a housing project’s sustainability as noted in the following exhibit:



- The financial means or capacity of the project’s target residents
- The proposed facility construction type ranging from a building conversion to new construction
- Housing tenure along the community housing continuum
- The organization type developing and operating the housing project from community based to for profit developers
- The type of spaces for residents from independent living to heavy long term care
- The type of housing project model utilized for a project
- The sources and types of funding options used for a project
- Community policies and competitive environment for a project
- Needs of particular groups or demographic segments of the community
- The overall need and demand for particular housing in a community

6.4. Government Housing Development Funding Options

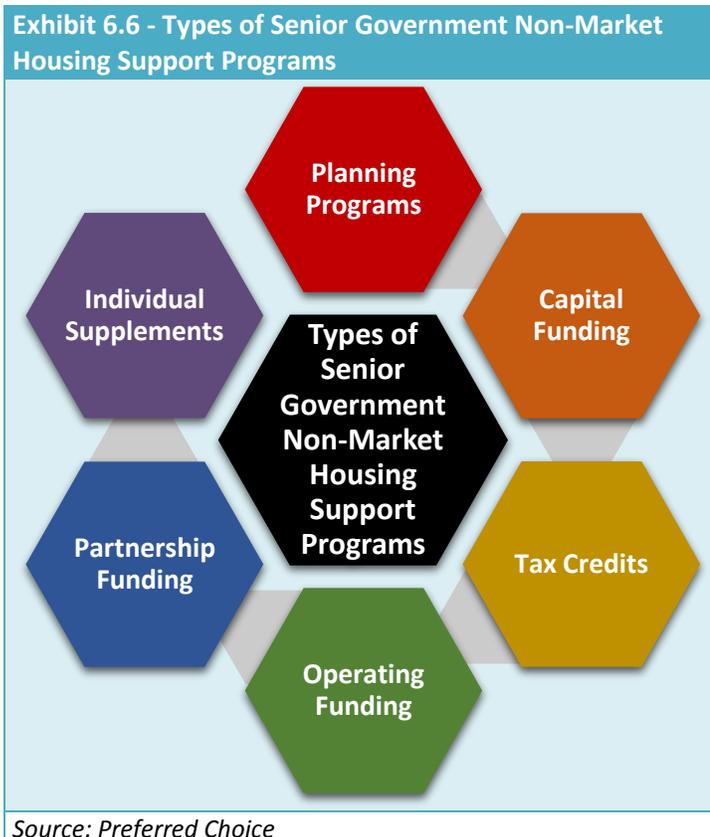
The Yorkton Area Housing Need and Demand Market Assessment and the Community Housing Funding Model Options Supplement Report provide information on a number of government and non-government funding options. A general review of the type of options will be presented in this Community Housing Plan.

6.4.1. Federal Housing Support

Funding programs from senior government can vary from time to time and can often include types of support noted in the following exhibit.

Current Federal Programs in these areas include:

- **Planning Programs** - to assess markets, and opportunities for particular ventures
 - Canada Mortgage and Housing Corporation (CMHC) *Seed Funding* for market and project assessment and planning
 - CMHC *Proposal Development Funding* for planning and development of affordable



- housing projects at set non-market maximum rates
- **Capital Funding** - to support construction or renovations for affordable housing projects
 - Through Indigenous and Northern Affairs Canada (INAC) and CMHC a number of programs for *First Nation Housing*
 - CMHC *Investment in Affordable Housing (IAH)* agreements for cost shared funding with the provinces for a number of housing measures
 - Natural Resources Canada has offered the *ecoENERGY Retrofit-Homes* to support home energy improvements
 - **Tax Credits** - to support target housing projects
 - *Canada First-Time Homebuyers Tax Credit* through the Canada Revenue Agency (CRA) with a non-refundable tax credit of up to \$750 for the purchase of a qualifying home
 - The *Home Buyers' Plan (HBP)* is a program through the CRA that allows Canadians to withdraw up to \$25,000 in a calendar year from their registered retirement savings plans (RRSPs) to buy or build a qualifying home for themselves or for a related person with a disability
 - The CRA also offers the *Goods and Services Tax (GST) New Housing Rebate* for GST paid on the construction or purchase of newly constructed or substantially renovated homes
 - The CRA offers the *Medical Expense Tax Credit* for renovations or alterations to give a person who has a mobility impairment access to (or greater mobility within) the dwelling
 - **Operating Funding** - for social housing projects
 - This may include a number of housing allocations for First Nations administration of housing programs on reserve
 - **Partnership Funding** - for projects with multiple participants
 - CMHC offers *Mortgage Loan Insurance* on loans granted for the purchase, construction, renovation or refinancing of single-family homes or multiple rental housing for down payments of less than 20% of the purchase price with a minimum 5% down payment
 - Which can include support through CMHC *Investment in Affordable Housing (IAH)* agreements
 - **Individual Supplements** - to address housing needs for target individuals, families, seniors, and special needs groups
 - This may include cost sharing of certain initiatives for low income Canadians such as the *Family Supplement* through Service Canada for low income families receiving Employment Insurance (EI)

6.4.2. Provincial Housing Support

Current Provincial Programs in these areas include:

- **Planning Programs** - to assess markets, and opportunities for particular ventures
 - *Encouraging Community Housing Options (ECHO) - Housing Plan Component* through Saskatchewan Housing Corporation (SHC) with matching funding for eligible regions to develop a housing plan
 - *Encouraging Community Housing Options (ECHO) - Action Component* through SHC with matching funding for eligible regions to implement a housing action plan
- **Capital Funding** - to support construction or renovations for affordable housing projects
 - The Saskatchewan Housing Corporation - *Rental Development Program* provides one-time funding for up to 70% of the project capital costs forgivable over a 20 year period based on 30% local contribution
 - The Saskatchewan Housing Corporation - *Capital Rent Subsidy* provides sponsors with a one-time forgivable capital loan of \$40,000 per subsidized unit to construct affordable housing in communities with demonstrated need. The loan is forgiven when the sponsor has reduced the rents by at least \$300 per month charged to eligible moderate-income tenants for a period of 10 years
 - The *Saskatchewan Home Repair Program - Adaptation for Independence Program* provides financial assistance to low-income homeowners or rental property owners to make a home more accessible for a person with a housing related disability
 - The *Secondary Suite Program* provides a forgivable loan to homeowners and rental property owners to construct or renovate a secondary suite
 - The *Emergency Repair Program* offers financial assistance to help low-income homeowners complete emergency repairs to make their homes safe
 - The *Saskatchewan Home Repair Program* provides financial assistance to help low-income homeowners make major repairs to their homes to meet minimum health and safety standards
 - *Shelter Enhancement Program (Saskatchewan Home Repair Program)* provides a forgivable loan up to 100% of the cost for eligible projects capital costs to increase the number of emergency shelters and second stage housing units for victims of family violence or families in need
 - *Shelter Enhancement Program - Renovation (Saskatchewan Home Repair Program)* provides a forgivable loan up to a maximum of \$30,000 per unit for eligible renovation projects costs of emergency shelters and transitional housing units for victims of family violence or families in need

- **Tax Credits** - to support target housing projects
 - *Saskatchewan First-Time Homebuyers Tax Credit* through the Saskatchewan Ministry of Finance provides First-time homeowners provincial income tax credit on the first \$10,000 of a qualifying home equating to an income tax credit of up to \$1,100
 - *Affordable Home Ownership Program* through Saskatchewan Housing Corporation is an income based municipal matching up to a maximum of 5 years education property tax portion up to \$5,000 to assist homeowners with the purchase of a new home
 - The *Rental Construction Incentive* through Saskatchewan Housing Corporation helps municipalities encourage and support the construction of new, residential rental housing and the conversion of non-residential properties to residential units
 - *Corporate Income Tax (CIT) Rebate on New Rental Housing* through Saskatchewan Housing Corporation provides an annual rebate of a 10 percentage point reduction in effective corporate income tax on eligible rental income on eligible new multi-unit residential rental units for up to 10 years
- **Operating Funding** - for social housing projects
 - The *Social Housing Rental Program* through the Saskatchewan Housing Corporation provides income based variable non-market rent compared to the local market for eligible individuals, seniors, and families
- **Partnership Funding** - for projects with multiple participants
 - This includes support through CMHC *Investment in Affordable Housing (IAH)* agreement with Saskatchewan Housing Corporation (SHC)
 - *HeadStart on a Home Program* through Westcap Mgt. Ltd. supports builders and developers construction cost financing for entry-level homeownership and certain eligible units for the rental market
 - The SHC *Life Lease Program* provides moderate-income senior individuals and couples with affordable housing in exchange for a deposit and a monthly occupancy fee
 - Saskatchewan Housing Corporation has partnered with *Habitat for Humanity® (Habitat)* to partner in projects to provide opportunities for eligible families in need to stabilize their housing, and to achieve their homeownership goals
- **Individual Supplements** - to address housing needs for target individuals, families, seniors, and special needs groups
 - *Saskatchewan Rental Housing Supplement (SRHS)* offers rent subsidies to low-income seniors, families and persons with disabilities to help them obtain suitable, affordable, and safe rental housing
 - The *Saskatchewan Employment Supplement (SES)* provides monthly assistance to working families with lower-incomes who have children

6.4.3. Municipal Housing Options

The City of Yorkton may consider any of the following options to support housing development where appropriate as previously noted in the Facilitating Housing Development section of this plan:

- Providing **Municipal Incentives** for Targeted Non-Market Housing
 - This can relate to land contributions including discounts, waiving permits, waiving levies, and setting aside land for target affordable housing projects
 - This can relate to municipal improvements or tie-ins to support a project such as in-fill incentives, access to municipal amenities, and / or infrastructure renewal near projects
 - This can include tax incentives such as
 - Yorkton's Rental Housing Incentive Program (RHIP) for 5 unit + multi-units rented for a 15 year period and condominium projects with the same unit owners for a 15 year period
 - Property tax incentives for different segments across the housing continuum (social housing, affordable housing, rental units, seniors units, entry-level housing, and / or other segments) for target housing projects
 - Utilizing the Yorkton Housing Corporation to address housing gaps / needs in the community with social, affordable, and special needs housing units
- Adopting **Flexible Housing Policies**
 - Where appropriate to the community plan have areas that allow flexibility for higher density and smaller unit sizes to support affordability for target non-market housing projects
 - Providing incentives for higher density projects such as density bonuses
- **Advancing Target Housing Development Projects** for Yorkton and Area such as
 - Encouraging Existing Community Based Organizations to address particular housing needs in the community
 - Encouraging various Existing Community Based Organizations and Private Companies to address particular housing needs in the community
 - Participating with Existing Community Based Organizations and Private Companies to address particular housing needs in the community
 - Directly address particular non-market housing needs in the community through the Yorkton Housing Corporation
 - Actively Promote and Encourage Private Investment in Housing Development Across the Housing Continuum in Yorkton

6.5. Private Housing Development Support Options

Private Developers typically develops and operates a market housing project to earn a return on investment or profit. In certain instances private developers may offer initiatives or contributions for non-market housing projects.

6.5.1. Developer - Sponsored Initiatives

Some developer sponsored initiatives may include:

- **Project Structure** for Target Housing Projects
 - Developers may structure the project financing in a manner attractive to owners or occupants such as utilizing Life Leases or other corporate models deemed beneficial to residents
- **Capital Incentives** for Target Housing Projects
 - Contractors may offer a labour contribution for select target housing projects
 - Suppliers may offer a discount or contribution of materials for select target housing projects
 - Lenders or Financial Agencies may offer special favorable financing terms for select target housing projects
 - Realtors may reduce transaction costs for select target housing projects
 - Associations may offer land or other tangible incentives to reduce the capital costs for select target housing projects
- **Operating Incentives** for Target Housing Projects
 - Developers may offer incentive periods or discounts to encourage unit sales or rental unit occupancy for select target housing projects
 - Developers may pass on incentives to unit occupants or owners such as tax incentives or matching a portion of tax incentives with additional discounts
- **Discounts on Support Services** for Target Housing Projects
 - Developers involved in the project operations may provide certain services at a discount to occupants based on financial ability or needs

6.6. Other Housing Development Support Options

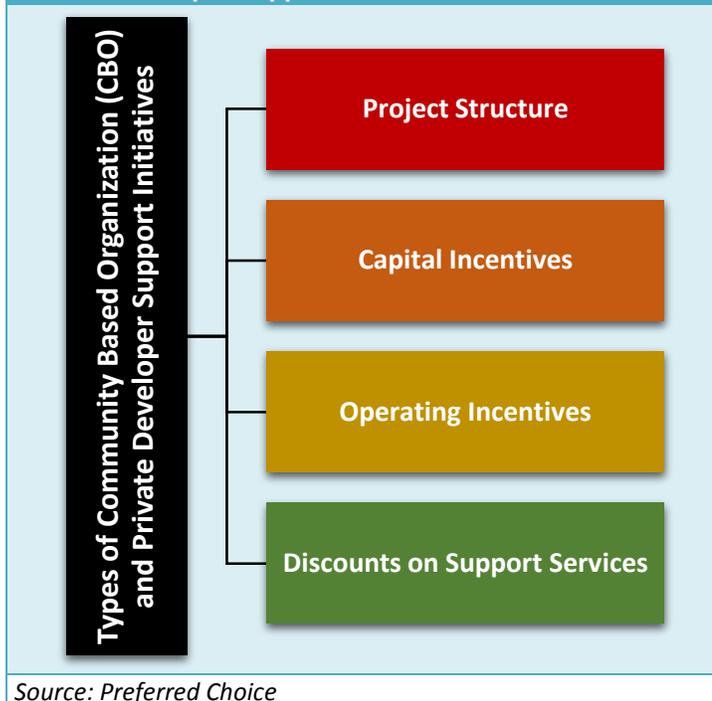
There may be other housing development support options provided in communities from community based organizations.

Types of initiatives that may be available from community based organizations or private developers and project vendors are noted in the following exhibit.

6.6.1. Non-Profit Community Based Organization Initiatives

Non-Profit Corporations or Community Based Organizations that may be affiliated with a level of government, a faith group, service club, or other community entity may be involved in the project development and operation of housing projects to support a target non-market affordable niche or social housing need in the community.

Exhibit 6.7 - Types of Community Based Organization and Private Developer Support Initiatives



Community Based Organizations (CBOs) initiatives may include:

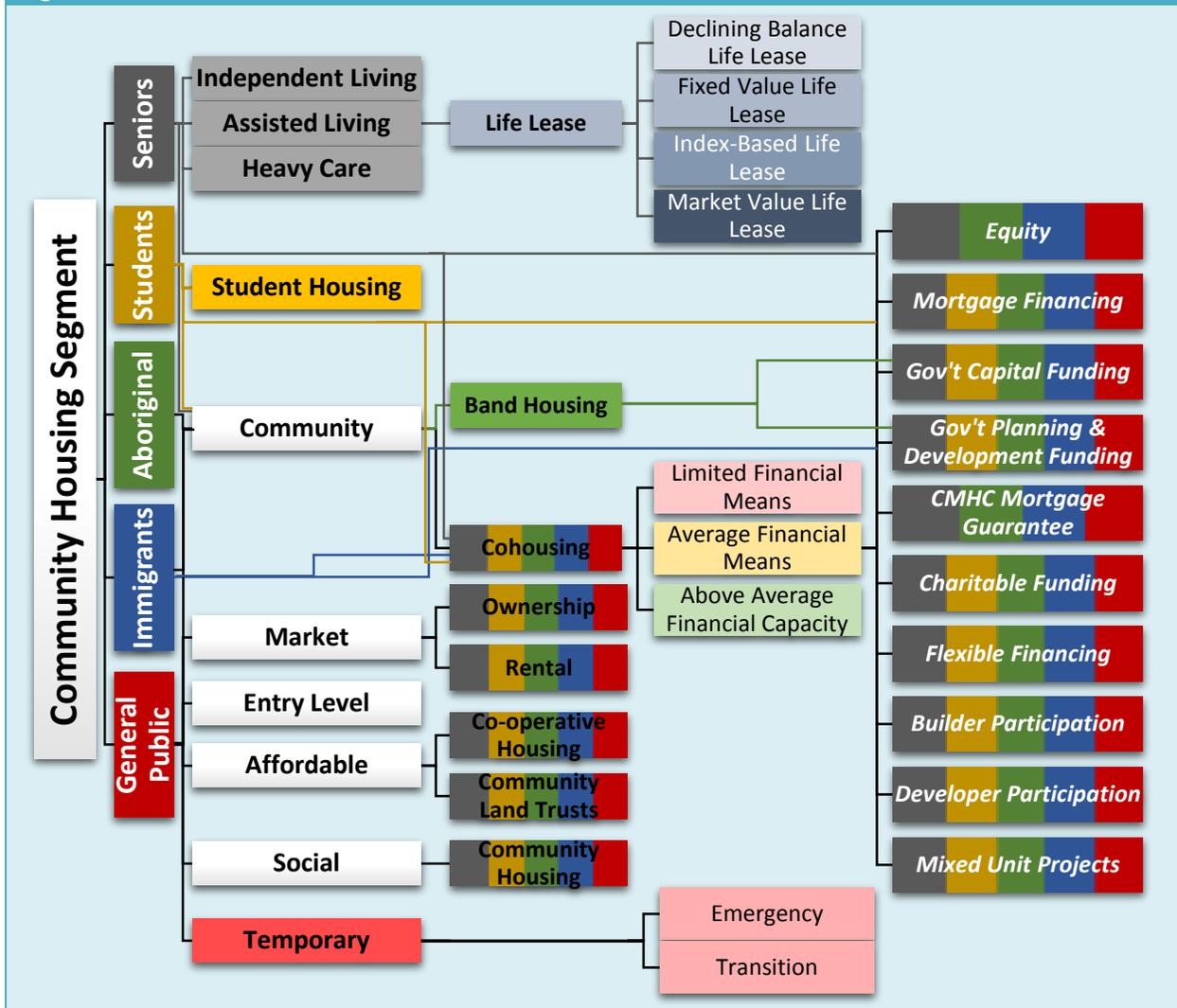
- **Project Structure** for Target Housing Projects
 - CBOs may structure the project financing in a manner attractive to owners or occupants such as utilizing Life Leases or other corporate models deemed beneficial to residents
- **Capital Incentives** for Target Housing Projects
 - CBOs may be able to pass on benefits of access to Senior Government Capital Funding with lower capital costs on Life Leases or other occupant participation such as in housing co-operatives
 - CBOs that are designated as Registered Charities can receive donations towards capital costs
- **Operating Incentives** for Target Housing Projects
 - CBOs may be able to pass on benefits of access to Senior Government Capital Funding with lower operating costs on rents for eligible residents
 - CBOs may be able to pass on benefits of access to Senior Government Operating Funding with lower operating costs on rents for eligible residents

- CBOs that are designated as Registered Charities can receive donations towards operating programs to reduce costs for eligible residents
- **Discounts on Support Services** for Target Housing Projects
 - CBOs involved in the project operations may provide certain services at a discount to occupants based on financial ability or needs

6.7. Yorkton Community Housing Funding Model Options

The range of housing project types and funding models not only fit the potential ongoing need for Seniors housing but in most cases can fit other community housing market segments such as Students, Aboriginal people, Immigrants, and the General Public as illustrated in the next exhibit.

Exhibit 6.8 - Select Housing Projects Types, Funding Model Options, and Community Market Segments



Source: Preferred Choice

6.8. Recommended Initiatives

The Community Housing Funding Model Options Supplement Report noted a number of recommendations of initiatives to encourage Yorkton Housing Development. Target areas noted include:

1. Promote and / or facilitate development of additional seniors housing across the housing continuum through a range of housing options as appropriate
2. Work with Yorkton Community Based Housing Providers to enable a number of additional new housing projects geared toward individuals in each market segments with limited financial means through a range of housing options as appropriate
3. Work with the Parkland College and appropriate Yorkton Community Based Housing Providers to explore development of student housing through a range of project finance options that may be available for the project
4. Work with private developers, realtors, investors, existing residents, newcomers, and the general public to ensure a competitive environment exists and is maintained
5. Work with the Sunrise Health Region and private care operators to ensure the level of personal and long term care spaces is adjustable to meet current and future seniors care needs for the area
6. Encourage Yorkton Community Based Housing Providers, private developers and operators, and the general market to develop housing facilities that can adapt a portion of the client base to changing market segment and demographic needs

As previously noted in the Facilitating Housing Development section of this plan options to support housing development include:

- Utilizing Proven and Innovative Funding Options to provide Affordable Housing Options
- Providing Municipal Incentives for Targeted Non-Market Housing
- Adopting Flexible Housing Policies
- Accessing Senior Government Funding Programs for Targeted Non-Market Housing
- Advancing Target Housing Development Projects for Yorkton and Area

The Yorkton Housing Committee can consider, examine, and provide recommendations on the various Avenues to Facilitate Yorkton Housing Development noted in this updated Yorkton Community Housing Plan.

7.0 Priorities for Yorkton's Housing Plan

The previous Yorkton Community Housing Plan released in April 2012 with recent input from stakeholders, City of Yorkton, and Yorkton Housing Committee, along with the September 2015 Yorkton Area Housing Need and Demand Market Assessment, October 2015 Yorkton Area Demographic Market Segments Supplement Report, and October 2015 Community Housing Funding Model Options Supplement Report were utilized to renew the priorities for the Updated Community Housing Plan.

7.1. Enhancement of Housing Options Priorities

The first goal of the Yorkton and Area Community Housing Plan is to ***Facilitate and Enhance the Range of Affordable, Adequate, and Accessible Housing Options***. The priority objectives for the enhancement of housing options are outlined in the following section.

7.1.1. Provide Sufficient Supply of Residential Land for Different Housing Options

Ensuring a sufficient and healthy supply of residential lots and land for different housing options is essential to addressing housing need and demand and implementing an effective housing plan. The September 2015 Yorkton Area Housing Need and Demand Market Assessment examined potential employment, population, and housing growth over the next 10 years to 2025.

Based on the nature of multi-unit projects lot needs then about 550 to 625 more lots would be required over the next 10 years to support about 450 more residences and 100 to 125 multi-unit projects (for about 1,025 multi-unit dwelling units). The Yorkton CA would need to have at least 55 residential and 10 to 12 multi-unit lots available per year on average to support the potential growth.

Depending on the appropriate economies of scale and timeframe to develop additional lots a two to three year rolling supply of inventory should be considered. An inventory of 120 to 145 available residential and multi-unit lots or more should be sustained in the City of Yorkton at any given time to capture anticipated future area growth.

Target: an inventory of 120 to 145 available residential and multi-unit lots or more should be sustained in the City of Yorkton at any given time for at least 55 residential and 10 to 12 multi-unit lots available per year on average

7.1.2. Increase the Range of Lot Options

The City of Yorkton has already taken steps to increase the range of lot options. York Colony includes a number of smaller sized lots to offer additional entry level and affordable housing lot options for buyers.

The September 2015 Yorkton Area Housing Need and Demand Market Assessment estimated about 1/3 of the housing need would be for market housing, and about 13.2% would be for entry level housing, and 27.3% for affordable housing, and 27.2% for social housing.

The utilization of one site for multi-unit affordable housing projects and individual market demand should be monitored over time. Social housing likely would fit well with multi-unit projects with higher density. Affordable housing may utilize a combination of multi-unit projects on multi-unit lots or a series of smaller houses on smaller lots. Entry Level housing may utilize multi-unit lots, smaller lots, lots in older neighbourhoods, or existing housing stock.

Monitor: that the mix of the range of housing lot options be adjusted based on need and market demand for various multi-unit, smaller lot, and infill options with future targets set based on what matches the market fit for this objective

7.1.3. Improve Housing Adequacy

Housing adequacy as defined by Habitat for Humanity® may refer to affordability, suitability, habitability, tenure security, freedom from crowding (per unit), and freedom from discrimination. Some key initiatives to undertake in the community relate to ensuring a supply of housing options particularly for non-market and near-market options. A key facet of improving housing adequacy is ensuring that the existing supply of non-market housing is maintained and additional non-market housing is added to continue to meet the community need.

Approach: determine measurable variables and indicators to improve housing adequacy with future targets set based on what matches the market fit for this objective

7.1.4. Identify Innovative, Mixed, Healthy, and Environment Friendly Housing Options

The Yorkton Housing Committee has undertaken research to identify innovative, mixed, healthy, and environment friendly housing options through the Community Housing Funding Model Options Supplement, Yorkton Area Housing Need and Demand Market Assessment, and previous activities. Additional research and information should continue to be developed in this area.

Approach: determine the additional level of research and information needed to further identify innovative, mixed, healthy, and environment friendly housing options with future targets set based on what information gaps continue to exist for this objective

7.1.5. Provide Target Initiatives to Stimulate Non-Market Housing

In order to facilitate and enhance the range of non-market housing options it is necessary to provide target initiatives to stimulate non-market housing for priority housing projects and initiatives.

Target: determine the available options and adopt initiatives geared to stimulating non-market housing development for each housing option priority

7.2. Advancement of Housing Options Priorities

The second goal of the Yorkton and Area Community Housing Plan is to **Encourage and Advance the Provision of Non-Market, Near-Market, and Market Housing Options**. The priority objectives for the advancement of housing options are outlined in the following section.

7.2.1. Create Opportunities for Student Housing

The Parkland College opened a new 29,000 square foot Trades and Technology Centre in Yorkton to support training for an estimated 350 more Full-Load-Equivalent Students (FLEs). The Parkland College anticipates an estimated 75 student housing units will be required to provide 142 student beds to support the additional new Trades and Technology Centre programs.

The need for at least 75 more units of student housing will serve a broad mixture of the population including single students, family students, Immigrant students, and Aboriginal Identity Students. According to the Parkland College Annual Report 2013-2014 36% of Full-Time and Part-Time students were Aboriginal in 2013-2014 for all campuses in the entire Parkland College region. The Yorkton Campus had 3.2% of the FLEs enrolled in English Language Training.

The immediate need for student housing has emerged as the top priority for Yorkton. The expanded Parkland College facilities in Yorkton addresses labour needs of the area, Aboriginal education and training, and attraction of international students to the region. A number of options should be actively pursued to create opportunities for student housing.

Target: work with the Parkland College and Community Based Housing Organizations to present the business case to develop 75 dedicated units for Student Housing in Yorkton as soon as possible

7.2.2. Create Housing Options for Seniors

The October 2015 Demographic Market Segments Supplement Report examined a number of demographic segments and their potential growth rates for Yorkton. The 45 to 64 year old age cohort is the largest group in Yorkton at 26.0% according to 2014 Saskatchewan Health Covered Population data. The population age 65 and older is growing faster than the rest of the population nationally and in Saskatchewan with similar implications for Yorkton.

In order to create housing options for seniors it will be important to address non-market housing needs for low income seniors and provide options for middle income seniors. There is a gap

between social housing for low income seniors and market housing that needs to be addressed for middle income seniors not eligible for social / low income housing.

The proportion of seniors by segment was forecast to grow at 2.38 times the normal growth rate for the overall population in the demographic growth forecasts. The Yorkton CA population modelling estimates potential for 1,294 more seniors for a forecast total seniors 65+ years old population growing to 5,034 seniors by 2025 representing 21.5% of the population with on average 92.5 seniors per annum growth in the Yorkton CA.

The area housing forecast has identified a potential need for a further 650 to 900 more dwelling units for seniors age 65 and over from 2011 to 2025 or on average 45 to 65 net seniors' dwellings per year in the Yorkton CA.

Target: work with the Developers and Community Based Housing Organizations to encourage the development of on average 45 to 65 more net seniors' dwellings per year in the Yorkton CA and as appropriate advance the development of non-market seniors housing as required

7.2.3. Create Housing Options for Immigrants and New Residents

The October 2015 Demographic Market Segments Supplement Report examined the potential level of immigrant population growth. The projection was based on an Immigrant Growth Rate of 4.23% average annual growth or 3.73 × the base Yorkton CA model overall population growth rate. The population modelling estimates potential for 1,027 Immigrant people representing 4.4% of the population in the Yorkton CA by 2025. The projection estimates an increase of 382 additional Immigrant people from 2011 to 2025 or on average 27.3 net additional Immigrant people per year in the Yorkton CA.

As noted through the stakeholder input, new immigrants tend to be interested in working to gain resources to enhance their level of housing along the housing continuum. Creating housing options for immigrants and new residents requires incremental housing advancement options along with community supports for residents new to Canada.

Target: work with the Developers and Community Based Housing Organizations to encourage the availability and development of on average 30 more dwellings per year in the Yorkton CA geared towards immigrants and as appropriate advance the development of non-market housing options for immigrants and community supports as required

7.2.4. Create Housing Options for Aboriginal Residents

The October 2015 Demographic Market Segments Supplement Report examined the potential level of Aboriginal population growth. The projection was based on an Aboriginal Growth Rate of 3.18% average annual growth or 2.81 × the base Yorkton CA model overall population growth

rate. The population modelling estimates potential for 2,595 Aboriginal Identity people representing 11.1% of the population in the Yorkton CA by 2025. The projection estimates an increase of 800 additional Aboriginal people from 2011 to 2025 or on average 57.2 net additional Aboriginal people per year in the Yorkton CA.

Creating housing options for Aboriginal residents requires incremental housing advancement options along with community supports for Aboriginal residents. A number of First Nation and Métis organizations provide housing, cultural, and community services for Aboriginal residents.

Target: work with the Developers and Aboriginal Community Based Housing Organizations to encourage the availability and development of on average 60 more dwellings per year in the Yorkton CA geared towards the Aboriginal population and as appropriate partner with CBOs to advance the development of non-market housing options for Aboriginal residents and community supports as required

7.2.5. Increase Transitional Housing for Youth and Persons with Temporary Care Needs

Transitional housing for people with family safety and addictions challenges to compliment health and social services providers, and enable these people to become fully engaged members of the community. Priority is also given to transitional housing for abused youth, and women with children needing a safe fresh start.

Increasing the number of transitional housing for youth and persons with temporary care needs can be pursued with existing Community Based Housing Organizations in partnership with health and social service providers and other community minded organizations.

Approach: determine the additional level of transitional housing for youth and persons with temporary care needed to further increase transitional housing options with future targets set based on what transitional housing gaps continue to exist for this objective in the Yorkton CA

7.2.6. Increase Emergency Shelters

Emergency housing for people with family safety and loss of housing challenges provides temporary housing until either access to alternative housing or evacuated housing is restored. Priority is also given to emergency housing for abused youth, and women with children needing a safe housing environment.

Increasing the level of emergency housing for youth and persons with temporary care needs can be pursued with existing Community Based Housing Organizations in partnership with health and social service providers and other community minded organizations.

Approach: determine the additional level of emergency housing for youth and persons with temporary housing needs to further increase emergency housing options with future targets set based on what emergency housing gaps continue to exist for this objective in the Yorkton CA

7.2.7. Increase the Number of Subsidized Rental Housing Units

The September 2015 Yorkton Area Housing Need and Demand Market Assessment forecast the potential growth rates for housing across the housing continuum in Yorkton from 2011 to 2025. The forecast estimated a need for a further 374 rental units from 2015 through to 2025 including market rent units and the 75 affordable student units. The balance of social and affordable units included 110 senior social and affordable units, 36 family social and affordable units, 5 accessible and special needs affordable units, and 7 individual social and affordable units. The total social and affordable units is 159 units without the student housing and 234 including the student housing. Affordable and social housing is geared towards individuals with lower income levels.

Increasing the number of subsidized rental housing units will require existing Community Based Housing Organizations to work with senior government agencies and programs and other community minded organizations to address this need.

Target: work with Community Based Housing Organizations and senior government agencies to encourage the development of on average 16 more social and affordable rental dwellings per year for the Yorkton CA

7.2.8. Enhance Housing for Persons with Special Needs and Disabilities

As part of the September 2015 Yorkton Area Housing Need and Demand Market Assessment forecast 5 accessible and special needs affordable rental units for non-seniors along with 110 seniors social and affordable rental units were identified. Plus on average 45 to 65 net seniors dwellings per year in the Yorkton CA were identified in the October 2015 Demographic Market Segments Supplement Report.

Enhancing housing for persons with special needs and disabilities will require developers and community based organizations to provide housing options to meet special needs of potential tenant groups.

Target: work with developers and Community Based Housing Organizations to encourage the development of housing projects that include on average 1 non-senior accessible and special needs affordable rental unit, 11 seniors social and affordable rental unit, and 35 to 55 seniors accessible dwellings per year for the Yorkton CA

7.2.9. Increase the Number of Rental Units in the City

The September 2015 Yorkton Area Housing Need and Demand Market Assessment forecast the potential growth rates for housing across the housing continuum in Yorkton from 2011 to 2025. The forecast estimated a need for a further 374 rental units from 2015 through to 2025 including 140 market rent units, 159 social and affordable units, and the 75 affordable student units.

Increasing the overall number of rental units in the city will require developers to respond to the market rental unit needs, community based organizations and senior government to address social and affordable rental unit needs, and the Parkland College and partners to address student affordable rental housing needs. Affordable and social housing and student housing targets have been identified as part of previous priority objectives.

Target: work with private developers to encourage the development of on average 14 more market rental dwellings per year for the Yorkton CA

7.2.10. Improve Ownership Housing Affordability

The September 2015 Yorkton Area Housing Need and Demand Market Assessment forecast the potential growth rates for housing across the housing continuum in Yorkton from 2011 to 2025. The forecast estimated a need for a further 1,104 owner dwelling units from 2015 through to 2025 including 497 single dwellings, 497 multi-unit houses, and 110 owner apartment suites. Ownership housing was estimated to be allocated about ⅓ of the housing need would be for market housing, and about 13.2% would be for entry level housing, and 27.3% for affordable housing, and 27.2% for social housing.

The City of Yorkton is interested in encouraging housing development across the housing continuum. Market housing can occur when sufficient demand exists from individuals with the means to purchase homes at prevailing market prices from time to time. Social housing involves a level of government assistance for housing. Affordable housing ensures housing is available when shelter costs account for less than 30 percent of before tax household income. Entry level housing is considered suitable or affordable by people purchasing a house for the first time.

Improving ownership housing affordability in the city will require developers and community based organizations to respond to affordable and entry level housing market needs and where appropriate social needs for groups in need.

Target: work with community based organizations to encourage the development of on average 60 more social, affordable, and entry-level ownership dwellings per year for the Yorkton CA

Target: work with private developers to encourage the development of on average 37 more market ownership dwellings per year for the Yorkton CA

7.3. Creation and Facilitation of a Favourable Housing Environment

The third goal of the Yorkton and Area Community Housing Plan is to **Create and Facilitate a Favourable Environment for Housing in the City**. The priority objectives for the creation and facilitation of a favourable housing environment are outlined in the following section.

7.3.1. Pursue Economic Opportunities and Growth for a Strong Economy

A significant part of population growth and community renewal is driven by economic growth. Economic growth generates jobs and contributes to population growth and the need for more housing. A favourable housing market has a healthy resale market which often is tied to the economic health of the community. A strong economic development orientation encourages business retention and expansion, investment attraction, new business start-ups, and a competitive environment for business. Yorkton has a good base of industry, commercial, and retail business establishments, plus a vibrant trade area.

Yorkton has been a leader in economic development initiatives for decades. Pursuing economic opportunities and growth for a strong economy is an important part of maintaining a favourable housing environment.

Support: encourage the City of Yorkton to continue active economic development to enable business retention and expansion, investment attraction, new business start-ups, and a competitive environment for business

7.3.2. Ensure Yorkton Features Amenities Attractive to Housing Development and Residents

People may move to an area for employment, business, or economic opportunities. People select a community to live and stay in based on the attractiveness of the community and access to amenities in the community. Yorkton features an excellent level of health services, education and training facilities, recreational facilities, cultural facilities, parks, and other community facilities.

Ensuring the community features amenities attractive to housing development and residents will attract future new residents and retain existing residents in Yorkton.

Support: encourage the City of Yorkton and Partners to continue to provide high quality amenities for health care, education and training, recreation, culture, parks, other community facilities, and municipal infrastructure to continue to be an attractive place to live

7.3.3. Ensure a Competitive Cost for Property and Services

Market investment in business and residences along with affordability for housing development is impacted by the competitiveness of the community compared to alternative locations. Stakeholders have identified costs for property and services as a factor impacting the level of investment in the community and housing development across the housing continuum. From time to time the city needs to be aware of its relative cost competitiveness and measures available to stimulate targeted non-market housing development.

Ensuring a competitive cost for property and services needs to be considered in an objective manner considering current cost needs and pressures within a competitive marketplace.

Monitor: work with the City of Yorkton to establish suitable benchmarks to assess cost competitiveness for property and services with future targets set based on what costs are appropriate to provide serviced sites to encourage housing development across the housing continuum for this objective

7.3.4. Provide Flexible Housing Policies

The relative cost for housing and for community services is impacted by a number of factors including the density of housing projects and the overall land and unit sizes. Where appropriate to the community plan it is beneficial to establish areas that allow flexibility for higher density and smaller unit sizes to support affordability for target non-market housing projects.

Providing flexible housing policies is an area currently being addressed by the City of Yorkton that is important to continue to pursue in the housing plan.

Approach: where appropriate to the Official Community Plan adopt flexible housing policies to encourage greater density, smaller units, secondary suites, and other housing options to support affordable housing development in Yorkton

7.3.5. Develop Strategic Partnerships with External and Internal Stakeholders

The home owners, private developers, builders, financial agencies, realtors, government agencies, and a range of community based organizations collectively play various roles to enable and sustain housing development in a community.

Developing strategic partnerships with external and internal stakeholders can leverage multiple partners' resources to stimulate investment and housing development in the community. The Yorkton Community Housing Plan, related market information and analysis, and initiatives are part of the contribution of the City of Yorkton and Yorkton Housing Committee to partnerships for housing development.

Approach: forge external and internal strategic partnerships through the City of Yorkton or Yorkton Housing Committee to enable housing development in the Yorkton CA

7.3.6. Create a Comprehensive, Centralized, and Updated Housing Information Databank

Yorkton has taken active steps to compile research, pertinent information, and develop and implement a current community housing plan. Creating and maintaining a comprehensive, centralized, and updated housing information databank continues to be an objective of the community housing plan.

Approach: maintain a comprehensive, centralized, and updated housing information databank for use by the City of Yorkton and its partners

7.3.7. Identify Initiatives, Incentives, and Innovative Options for Housing Development

As part of the Community Housing Plan a Need and Demand Market Assessment, Demographic Market Segments Supplement, Community Housing Funding Model Options Supplement Report, stakeholder input, and other research was utilized by the Yorkton Housing Committee and the City of Yorkton. This process identified various initiatives, incentives, and innovative options for housing development.

Approach: research and identify strategies, incentives, initiatives, and innovative options appropriate for Yorkton housing development and incorporate suitable options into Yorkton housing initiatives

7.3.8. Maintain and Communicate the Housing Strategy and Information to the Stakeholders

Development of the Yorkton Housing Plan and related Need and Demand Market Assessment, Demographic Market Segments Supplement, Community Housing Funding Model Options Supplement Report, stakeholder input, and other research will guide housing initiatives for the community over the next few years. Participating stakeholders and other stakeholders' support of the process is critical to the successful implementation of target initiatives in the plan.

The Yorkton Housing Committee and the City of Yorkton need to maintain and effectively communicate the housing strategy and information to the stakeholders over the next few years.

Approach: maintain a current housing plan, communicate the housing strategy, key targets, and progress to community and external stakeholders on a regular basis

7.3.9. Create an Awareness to Facilitate the Housing Continuum Transition Process

An important part of supporting residents housing needs is to enable residents to move up the housing continuum towards housing ownership and suitable affordable and market housing options.

Housing stakeholders can collectively create an awareness to facilitate the housing continuum transition process for Yorkton residents.

Approach: determine information, training, support programs, and initiatives to create an awareness to facilitate the housing continuum transition process for Yorkton residents

7.3.10. Incorporate Municipal Housing Initiatives with Federal and Provincial Programs

As previously noted in the Facilitating Housing Development section of this plan options to support housing development include:

- Utilizing Proven and Innovative Funding Options to provide Affordable Housing Options
- Providing Municipal Incentives for Targeted Non-Market Housing
- Adopting Flexible Housing Policies
- Accessing Senior Government Funding Programs for Targeted Non-Market Housing
- Advancing Target Housing Development Projects for Yorkton and Area

Municipal Incentives for Targeted Non-Market Housing may include:

- Providing land contributions including discounts, waiving permits, waiving levies, and setting aside land for target affordable housing projects
- Providing municipal improvements or tie-ins to support a project such as in-fill incentives, access to municipal amenities, and / or infrastructure renewal near projects
- Providing property tax incentives for different segments across the housing continuum (social housing, affordable housing, rental units, seniors units, entry-level housing, and / or other segments) for target housing projects
- Utilizing the Yorkton Housing Corporation to address housing gaps / needs in the community with social, affordable, and special needs housing units

The Yorkton Housing Committee continues to work with the City of Yorkton to consider suitable municipal housing initiatives to incorporate with federal and provincial government initiatives and programs to stimulate targeted non-market housing.

Approach: the Yorkton Housing Committee will examine and recommend suitable municipal housing initiatives to stimulate targeted non-market housing

8.0 Strategies to Achieve Growth

8.1. Yorkton Housing Plan Strategies to Achieve Growth

In considering the findings of various stages for the Yorkton Community Housing Plan update project and the Yorkton Housing Plan goals, objectives, established priorities, and opportunities - six strategies have been identified to advance the plan as noted in the following exhibit.



Yorkton Housing Plan Strategies to Achieve Growth are:

1. Housing Plan
2. Land Supply and Range of Lot Options
3. Competitive Advantage
4. Successful Housing Options
5. Targeted Municipal Incentives
6. Stimulate Target Housing Development

8.2. Housing Plan

The update of the Yorkton Housing Plan in 2015 included the following components:

- ✓ Input from community housing stakeholders, City of Yorkton, and Yorkton Housing Committee
- ✓ Yorkton Area Housing Need and Demand Market Assessment - September 2015
- ✓ Yorkton Area Demographic Market Segments Supplement Report - October 2015
- ✓ Community Housing Funding Model Options Supplement Report - October 2015
- ✓ Yorkton Community Housing Plan Update - November 2015
- ✓ The Option to Advance the Investigation and Planning of Select Housing Project(s)



The Yorkton Housing Plan Implementation Strategy will be based on Maintaining, Communicating, Monitoring, Evaluating, Updating, and Implementing a Current Housing Plan.

A successful housing plan ensures the community:

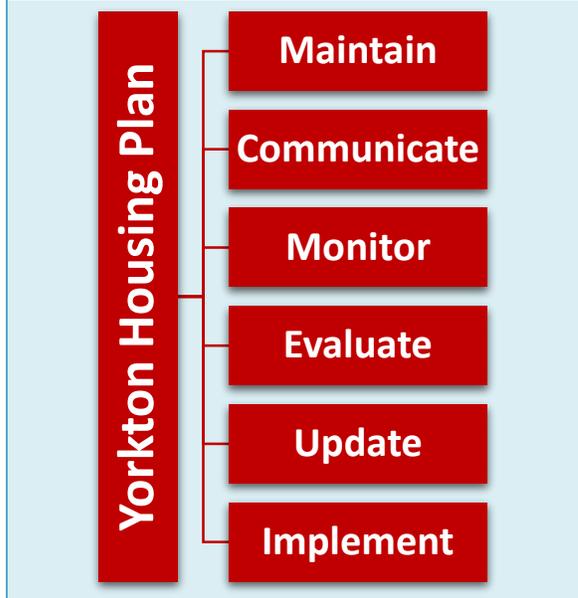
- Is Ready
- Takes Aim
- Takes Action / Fires
- Hits the Mark

8.3. Land Supply and Range of Lot Options

Communities must ensure an available supply of lots and land to support housing development. The Yorkton Housing Plan targets maintaining a 2

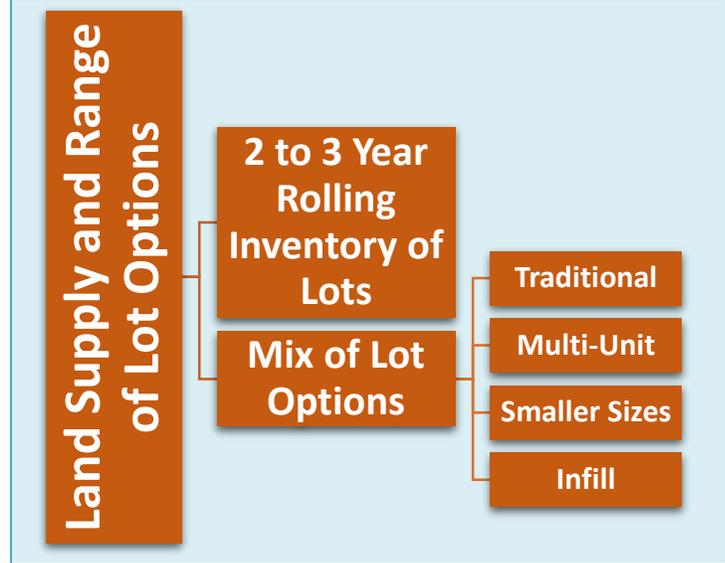
to 3 year rolling inventory of lots. A mixture of lot options that includes multi-unit, smaller sizes, infill, as well as traditional single dwelling lots is part of the residential land supply strategy.

Exhibit 8.3 - Yorkton Housing Plan Implementation Strategy



Source: Yorkton Community Housing Plan

Exhibit 8.4 - Yorkton Housing Plan Residential Land Supply Strategy



Source: Yorkton Community Housing Plan

8.4. Competitive Advantage

Establishing and maintaining a competitive advantage for Yorkton is based on a process to:

- Develop a Competitive Environment for Economic Growth
- Provide Amenities that Enhance Resident Attraction & Retention
- Deliver Competitive Costs for Property and Services
- Maintain Flexible Housing Policies
- Ensure Competitive Advantages are Created and Maintained

8.5. Successful Housing Options

The Yorkton Housing Committee and City of Yorkton have collected resource information and researched a number of suitable housing options for successful housing development.

The strategy to follow successful housing options includes the following components:

- Maintain Housing Information Databank
- Identify Good Housing Initiatives and Incentives
- Note Housing Continuum Transition Options
- Communicate Housing Options to Stakeholders

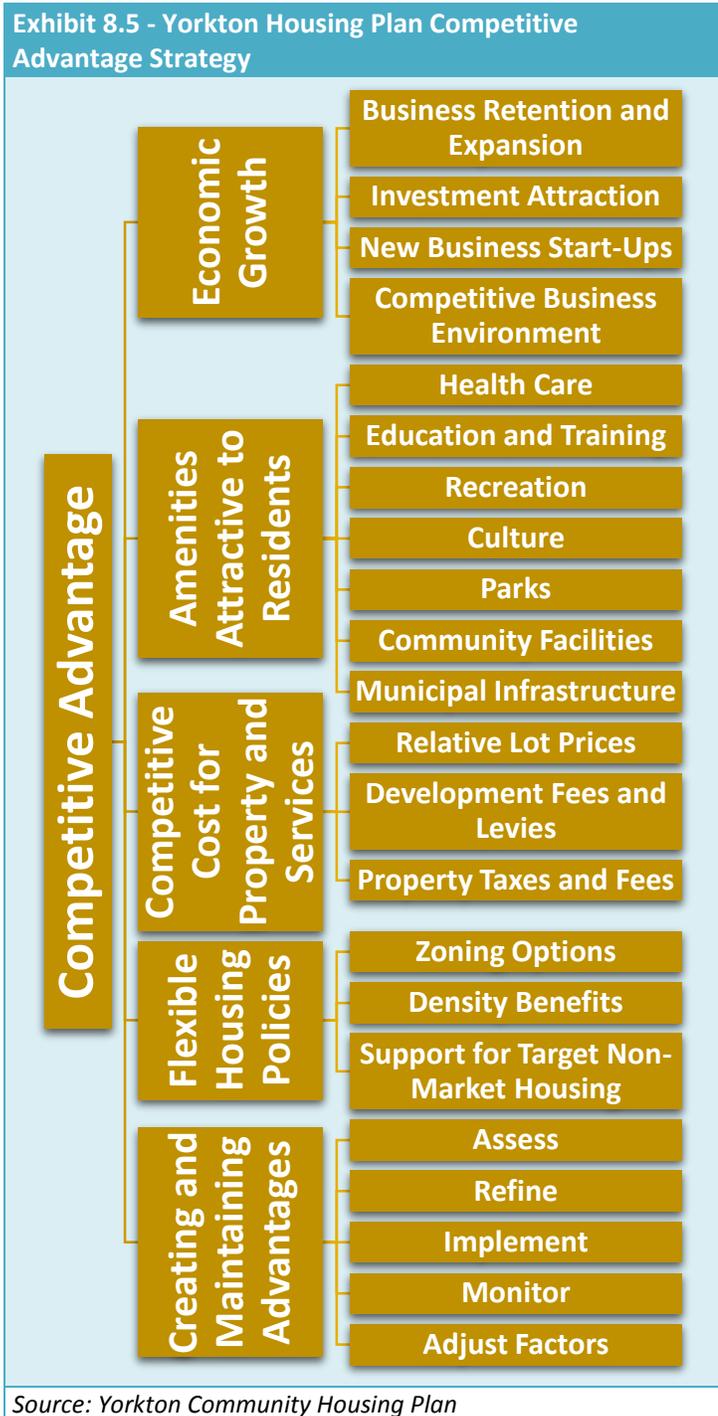
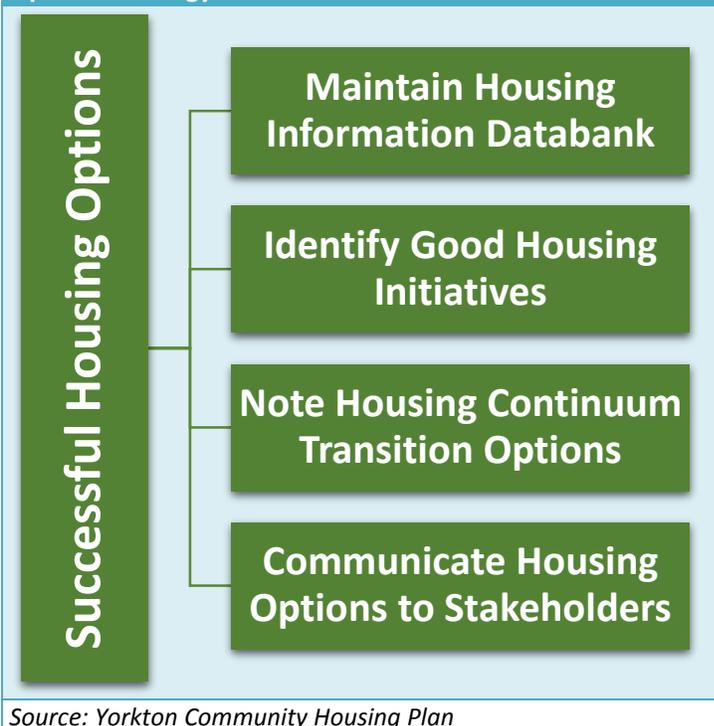


Exhibit 8.6 - Yorkton Housing Plan Successful Housing Options Strategy


Source: Yorkton Community Housing Plan

8.6. Targeted Municipal Incentives

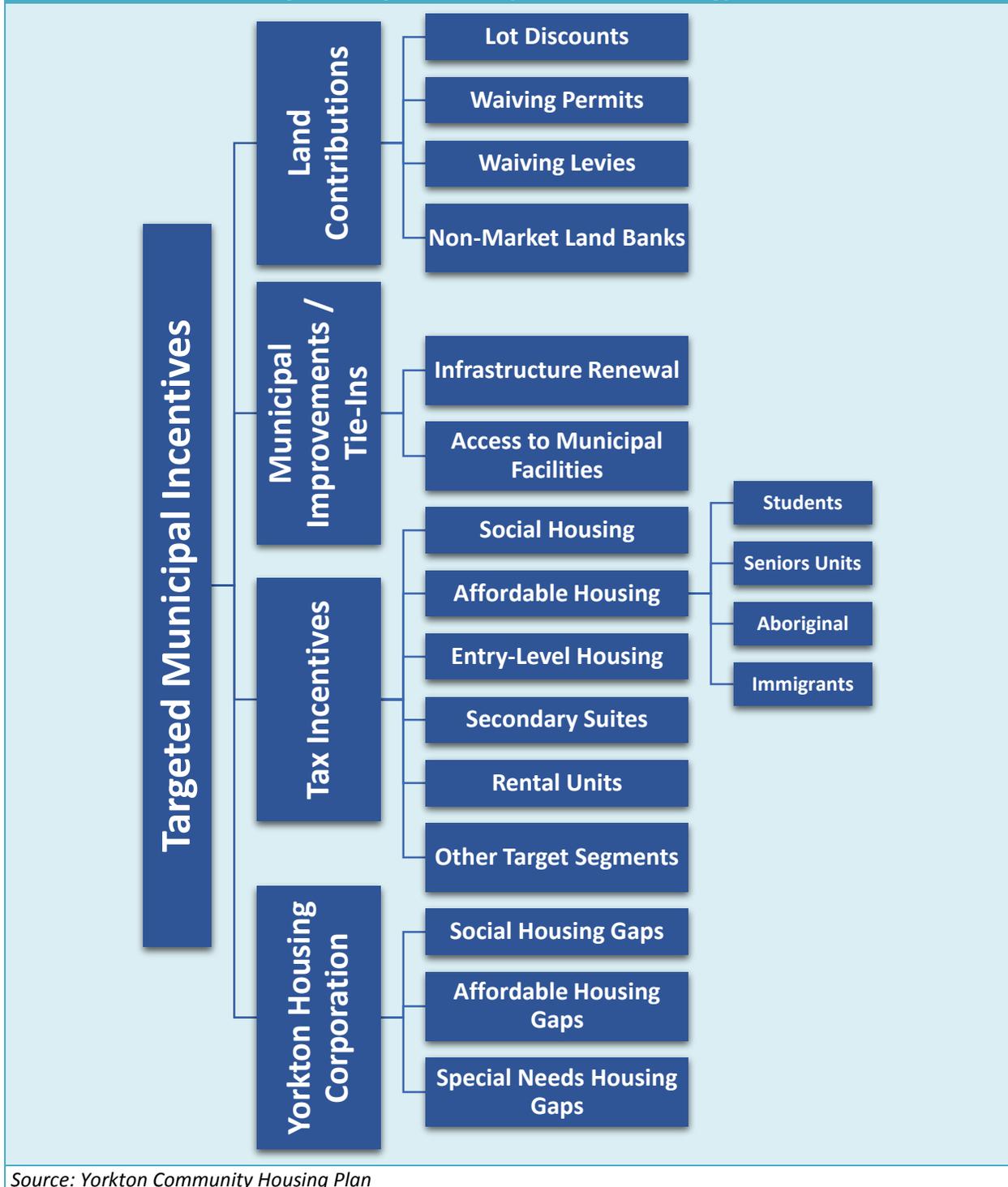
There are a range of incentives, policies, and initiatives that Yorkton can adopt to stimulate targeted non-market housing and encourage market housing development.

The Yorkton Housing Committee will work with the City of Yorkton to examine and recommend suitable Municipal Incentives to adopt for Targeted Non-Market Housing such as:

- Providing land contributions including discounts, waiving permits, waiving levies, and setting aside land for target affordable housing projects
- Providing municipal improvements or tie-ins to support a project such as in-fill incentives, access to municipal amenities, and / or infrastructure renewal near projects
- Providing property tax incentives for different segments across the housing continuum (social housing, affordable housing, rental units, seniors units, entry-level housing, and / or other segments) for target housing projects
- Utilizing the Yorkton Housing Corporation to address housing gaps / needs in the community with social, affordable, and special needs housing units

The Targeted Municipal Incentives Strategy components are illustrated in the next exhibit.

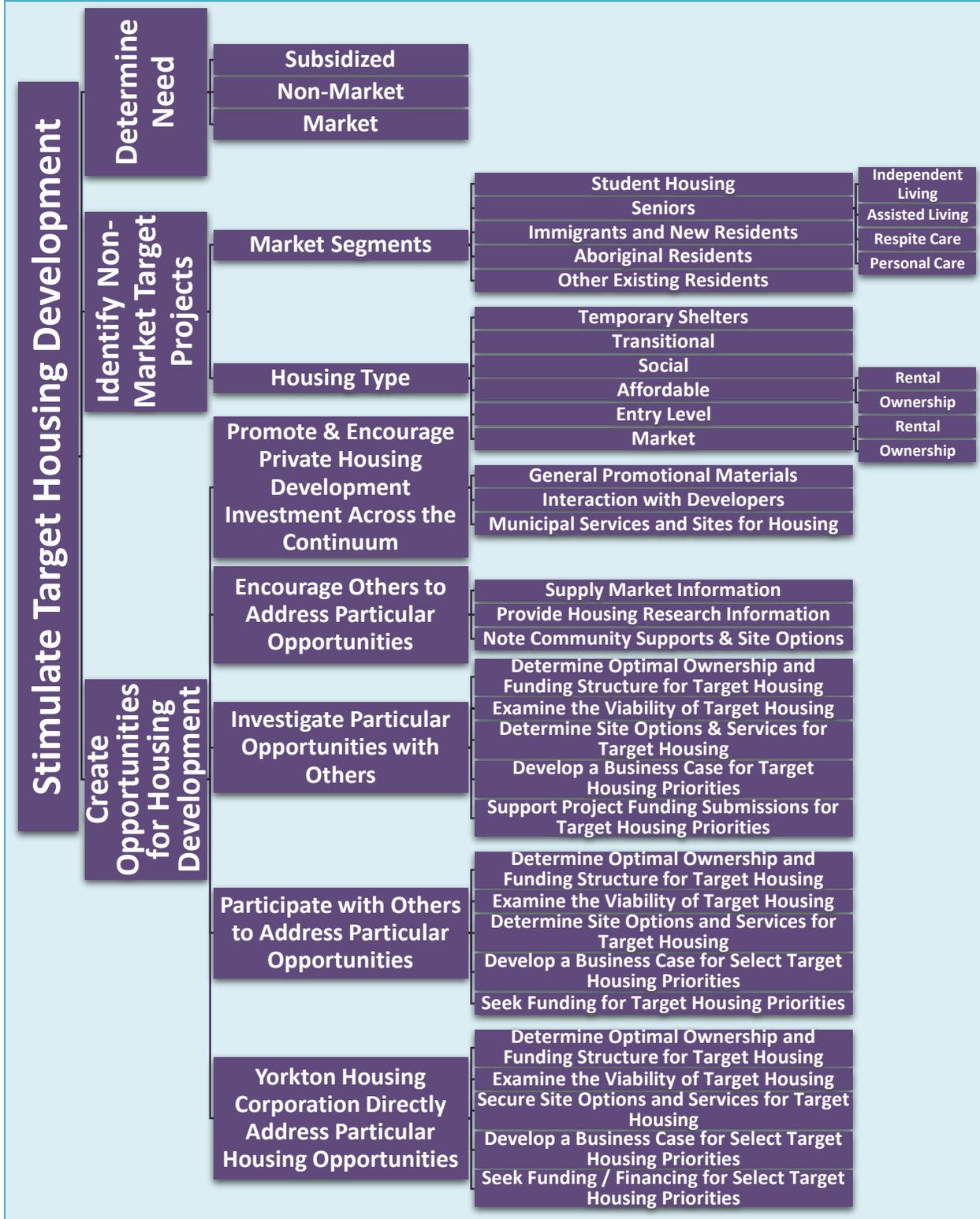
Exhibit 8.7 - Yorkton Housing Plan Targeted Municipal Incentives Strategy



Source: Yorkton Community Housing Plan

8.7. Stimulate Target Housing Development

Exhibit 8.8 - Yorkton Housing Plan Stimulating Target Housing Development Strategy



Source: Yorkton Community Housing Plan

The strategy to stimulate target housing development includes the following areas:

- Determining the need for housing across the housing continuum
- Identifying Non-Market Target Housing Projects across market segments for various types of housing across the housing continuum
- Creating Opportunities for Housing Development from passive to active roles which may include
 - Supplying Market Information, Research, and Promotional Materials
 - Interacting with Developers, Builders, Realtors, Home Owners, Financial Agencies, Senior Government Agencies, and Community Based Organizations
 - Providing Municipal Services, Support, and Sites for Housing Development
 - Determining Optimal Project Ownership Structure and Funding Structure for Target Non-Market Housing Projects
 - Examining the Viability of Select Target Non-Market Housing Opportunities
 - Determining Site Options and Services for Select Target Housing Opportunities
 - Developing a Business Case for Select Target Non-Market Housing Priorities
 - Seeking Funding and / or Financing for Select Target Non-Market Housing Priorities as appropriate

9.0 The Yorkton Housing Plan Monitoring and Evaluation Process

9.1. Action Plan Development

The Yorkton Housing Committee and City of Yorkton can build upon the Strategies to Achieve Growth in the Housing Plan by determining the timing, relative importance of key priorities, responsible organizations / people, and resources needed. This endeavour can be done through internal or external support. A number of approaches and targets have been identified for the plan objectives.

9.2. Housing Plan Support and Monitoring

The Yorkton Housing Committee and City of Yorkton need to determine the level of support available internally at the City and its stakeholder partners to enable the advancement of the housing plan and monitoring of the plan's strategies.

9.3. Action on Priorities and Strategies

Yorkton has a range of housing needs across the housing continuum for various market segments including students, seniors, Aboriginal people, immigrants and new residents, and other existing residents. The Aspirations and Vision of the Yorkton Housing Plan will ultimately be realized through action on the priority target housing projects and the community response to stimulate target housing development. The Yorkton Housing Plan has identified a number of priority housing opportunities to advance over the next several years.

9.4. Housing Plan Evaluation and Renewal

The progress of the housing plan needs to be tracked quarterly with a minimum of an annual update on the plan progress and plan action. Building permits are a key indicator of housing development. Additional information on multi-unit projects number of units and non-market housing units built to supplement building permit data will help track the plan progress.

Quarterly communications on portions of the plan progress along with annual reports on the overall plan progress and initiatives will maintain a positive environment for housing development across the housing continuum in Yorkton.

The City of Yorkton and Yorkton Housing Committee have taken significant steps to support housing development in the community. Involvement of a range of Stakeholders, Developers, Builders, Realtors, Home Owners, Financial Agencies, Senior Government Agencies, and Community Based Organizations is essential to maximizing the housing development potential of Yorkton and area. Partnerships will enable the City of Yorkton *to be a community that offers a variety of housing densities, types, and options to meet the needs of its residents.*

Appendix A: Yorkton Housing Need & Demand Assessment Highlights

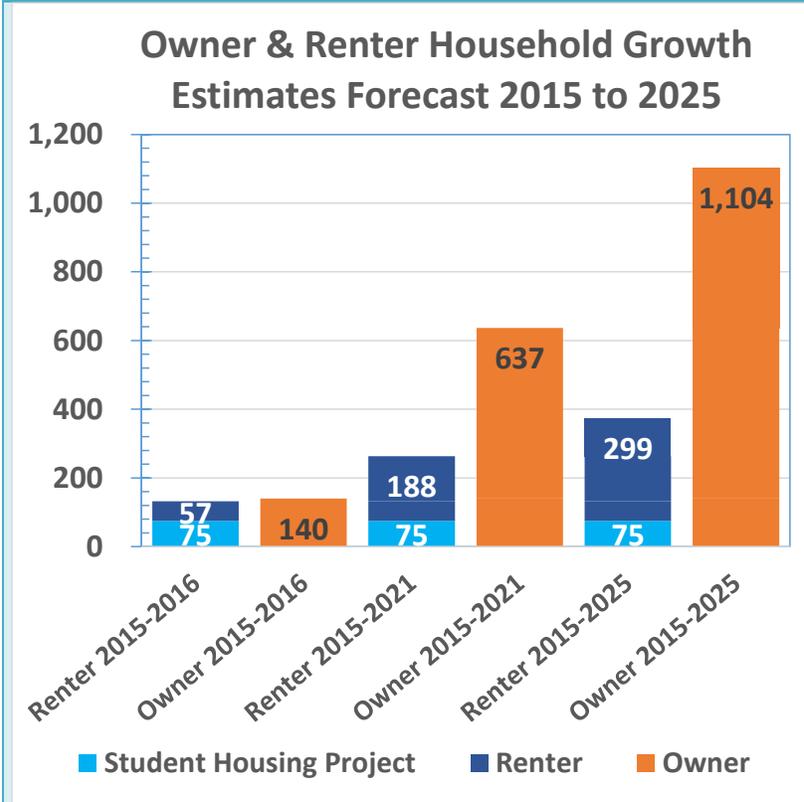
Yorkton Housing Project Market Assessment Findings

The Need and Demand Assessment compiled and analyzed secondary data, developed employment, population, and housing forecasts, examined market segments, and explored considerations relevant to new housing development in the City of Yorkton, R.M. of Orkney No. 244, Town of Springside, and Village of Ebenezer market (Yorkton CA Market).

Assuming forecast population growth of 1.06% per annum for Yorkton Census Agglomeration (CA) with 1.11% population growth in the City of Yorkton and corresponding dwelling growth is realized then about 1,478 additional dwelling units in the Yorkton CA would be

required over the next 10 years with about 1,467 of the new dwelling units in the City of Yorkton, a potential decline of -39 units in the R.M. of Orkney No. 244, about 40 more units in the Town of Springside, and 10 more units in the Village of Ebenezer. This would include 1,104 more owner dwelling units, 140 more tenant rental units, 159 affordable rental units, and 75 student affordable rental units by 2025 in the Yorkton CA.

Exhibit A.1 - Yorkton CA Housing Growth Projections by Tenure for 2014 to 2025 based on Growth Forecasts



Source: Preferred Choice modelling based Upon Growth Analysis, Statistics Canada 2011 Census and 2011 NHS Household Income Distribution, Saskatchewan Health Covered Population, CMHC Starts and Completions, and City of Yorkton, Parkland College info

Need & Demand Conclusion #1: There continues to be a strong need for additional housing and rental housing in the Yorkton CA area over the next 10 years with a further 1,500 dwelling units needed over the next decade should forecast employment and population growth occur.

Household income levels are below provincial and national levels in Yorkton. The average household income before tax in the Yorkton CA is -11.8% below the provincial level and after-tax

is **-10.4%** below the Saskatchewan average. Housing costs in the Yorkton CA are below provincial averages with average dwelling value **-13.7%** lower than the provincial average and the median dwelling value was **-20.1%** below the provincial median level in the 2011 National Household Survey. Average monthly owner shelter costs were **-11.9%** lower than the provincial average and renter monthly average monthly shelter costs were **-11.9%** lower than the provincial renter average.

The steady activity in the Yorkton market can result in construction costs consistent with other Saskatchewan communities. Rental rates tend to be lower in Yorkton which tends to be a challenge for provincial average project costs. The lower income levels in the Yorkton CA does support more social, affordable, and entry level housing options compared to the Saskatchewan average.

Need & Demand Assessment Conclusion #2: Lower income levels in the Yorkton CA inhibits the community's ability to afford solely higher value market housing creating a need for social and affordable housing.

Based on the nature of multi-unit projects lot needs then about 550 to 625 more lots would be required over the next 10 years to support about 450 more residences and 100 to 125 multi-unit projects (for about 1,025 multi-unit dwelling units). The Yorkton CA would need to have at least 55 residential and 10 to 12 multi-unit lots available per year on average to support the potential growth.

Depending on the appropriate economies of scale and timeframe to develop additional lots a two to three year rolling supply of inventory should be considered. An inventory of 120 to 145 available residential and multi-unit lots or more should be sustained in the City of Yorkton at any given time to capture anticipated future area growth.

Need & Demand Assessment Conclusion #3: Potential additional housing growth in the City of Yorkton and area at a healthy pace over the next 10 years would require about 550 to 625 lots for about 450 single family dwellings and about 1,025 multi-unit dwellings.

Based upon the projected housing needs for the community, the City of Yorkton + R.M. of Orkney No. 244 + Town of Springside + Village of Ebenezer should continue to support pursuit of additional housing in the community with interested developers and community based organizations. Housing needs exist along the entire housing continuum.

Need & Demand Conclusion #4: There is a strong need for additional housing development in the Yorkton market with forecast demand to support a number of housing projects based on a healthy market supply and demand balance and absorption for new dwelling units.

Key factors for proponents pursuing new housing development projects is to strategically position their project(s) to meet the need for target housing market segments by:

- Securing a suitable site(s) / land / or existing locations ideal for the project
- Providing experienced construction and project management to enable the project to occur in a timely manner
- Having strong project managers to ensure the project is developed in a cost-effective manner
- Targeting particular market segments to meet the needs of particular owner and tenant groups in the area
- Delivering quality project and property management services to attract, service, and retain unit sales and tenants in a well-run housing development

Housing and the Yorkton Area Market

The Yorkton Housing Committee and City of Yorkton commissioned this Needs and Demand Assessment for general planning purposes as part of updating a Community Housing Plan.

Preferred Choice's Development Strategists were engaged to provide the need and demand assessment for the project along with follow-up services.

Exhibit A.2 - The Community Housing Continuum						
Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Rental Housing	Home Ownership
⇒	⇒	⇒	⇒	⇒	⇒	⇒
Government Subsidized Housing			Non-Market Housing		Market Housing	
<i>Source: A Guide for Canadian Municipalities for the Development of a Housing Action Plan, Canada Mortgage and Housing Corporation, 2010</i>						

The Yorkton Housing Development Project is intended to offer additional housing along select segments of the community housing continuum.

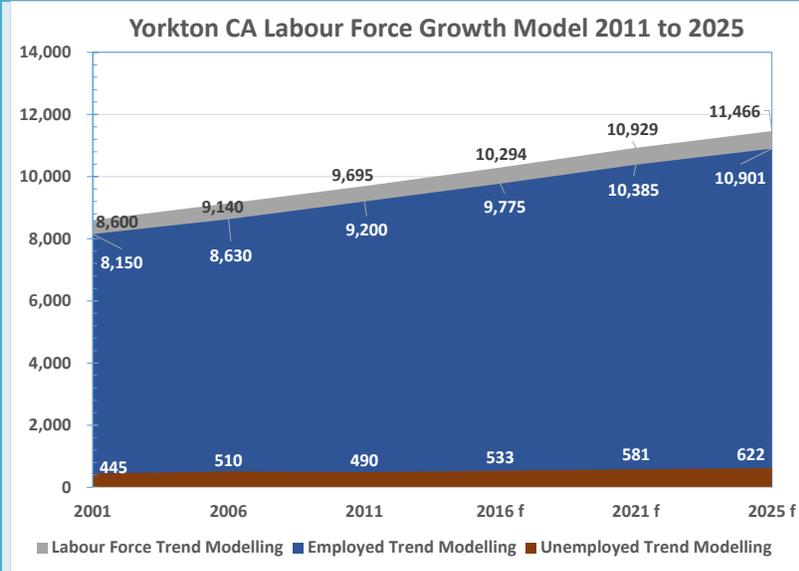
The Yorkton Census Agglomeration has been utilized for need and demand analysis and modelling.

The Yorkton CA experienced the strongest level of dwelling construction in the 1960s with 1,730 new dwellings or on average 173 dwellings per year during the 1960s. Recently the pace of annual activity generated an average number of dwelling units at 103.3 units per annum or 413 units during 2011, 2012, 2013, and 2014 according to City of Yorkton and CHMC Starts & Completions Survey data.

Growth in the Yorkton Area Market

The need for housing in Yorkton is connected with employment growth in the area. According

Exhibit A.3 - Yorkton CA Labour Market and Employment Forecast by 2016, 2021, and 2025



Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006 Census data and 2011 National Household Survey data Catalogue Number 99-014-X2011015

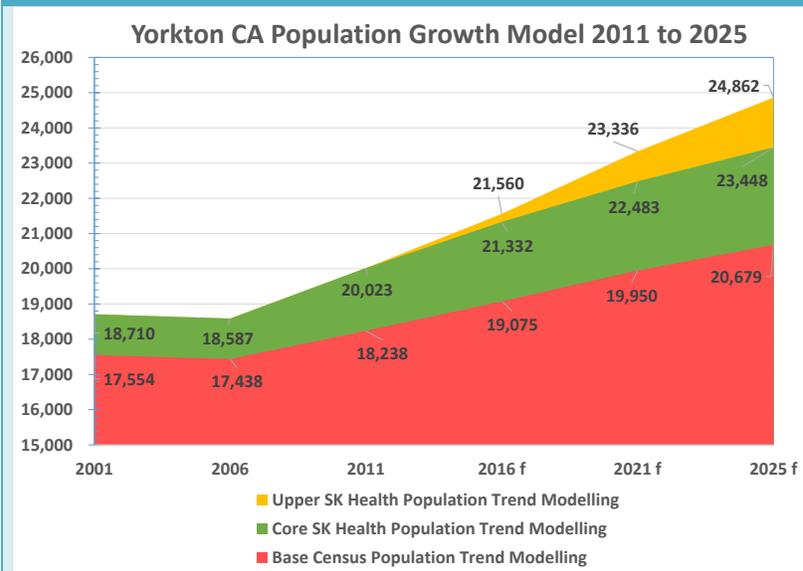
to Statistics Canada 2011 National Household Survey data, the labour force grew by 1,095 people in Yorkton CA including 1,050 additional employment positions between 2001 and 2011. While the employment growth over 10 years was 12.9%, with 6.6% growth occurring between 2006 and 2011.

Employment growth is anticipated to generate 575 additional positions over the next few years by 2016, 611 over the next 5 years to 2021, and 516 positions over the next

8 to 10 years in the Yorkton CA. Over the 14 years to 2025 employment growth of 1,701 positions is forecast for Yorkton CA should the baseline growth model for continued growth occur. On September 8, 2015 Saskjobs had 591 Yorkton area job vacancies posted.

The Yorkton CA 2011 Census population was 18,238 and Saskatchewan Health Covered Population was 20,023. By 2014 the Saskatchewan Health Covered Population for Yorkton CA grew by a further 865 to 20,888 over just 3 years.

Exhibit A.4 - Yorkton CA Population Forecast by 2016, 2021, and 2025

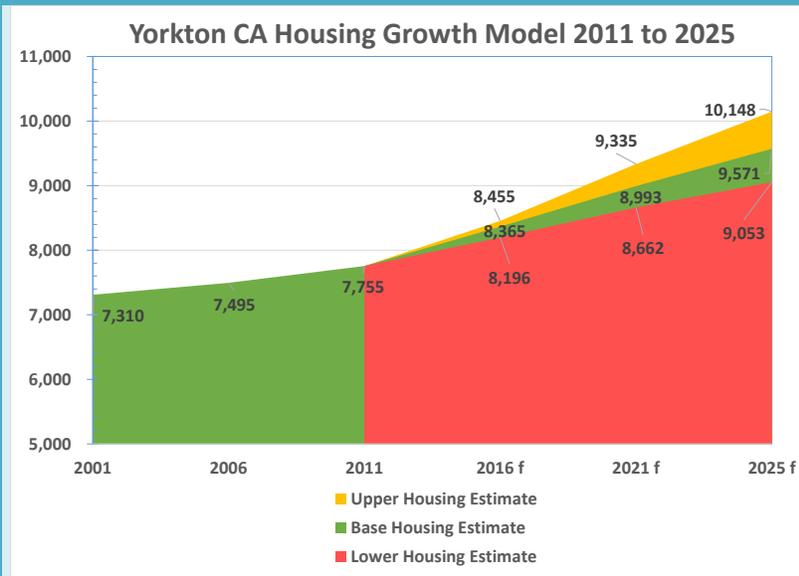


Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue No. 99-014-X2011015, and SK Ministry of Health 2001-2014 Covered Population Data

The Yorkton CA area population growth modelling baseline uses the Saskatchewan Health 10 year annual average growth rate of 1.06% forecast. The population forecast over the 14 years to 2025 population growth is for growth of 3,425 people for the Yorkton CA should the base trend continue. A lower than base model would see the increase in overall area population limited to 656 by 2025. Upper population growth modelling with job growth has the potential to realize 4,839 more people by 2025 since 2011.

Projected Housing Need in the Yorkton Area Market

Exhibit A.5 - Yorkton CA Housing Growth Projections to 2025 based on Growth Forecasts



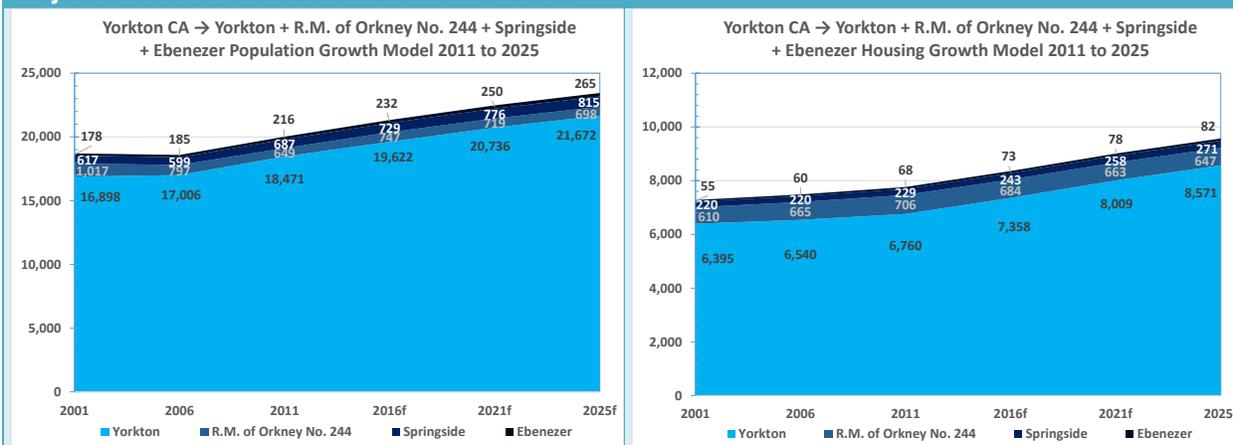
Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Number 99-014-X2011015, Saskatchewan Ministry of Health 2001-2014 Covered Population Data, City of Yorkton, R.M. of Orkney No. 244, Town of Springside, and Village of Ebenezer CHMC Housing Starts and Completions Survey info

The Yorkton CA area growth modelling baseline is forecast over the 14 years to 2025 growth of 1,816 dwellings units for the Yorkton CA should the 10 year base population trend continue. This is anticipated to generate 478 more dwellings over the next few years by 2016 (413 have already been built), 497 dwellings over the next 5 years to 2021, and 467 dwellings over the next 8 to 10 years in the Yorkton CA to 2025.

This model for the Yorkton CA would include about 265 residents in the Village of Ebenezer, 815 residents in the

Town of Springside, 698 residents in the R.M. of Orkney No. 244, and 21,672 residents in the City of Yorkton by 2025. The model would include a potential further increase in housing of 14 units in the Village of Ebenezer, 42 units in the Town of Springside, decline of -59 dwelling units in the R.M. of Orkney No. 244, and growth of about 1,811 more dwellings in the City of Yorkton by 2025 since 2011 (on average over 129.4 dwelling units per annum in the City and over 129.7 units per annum in the Yorkton CA). The recent Yorkton CA 2011 to 2014 period experienced a similar average annual growth of 103.3 new dwelling units per annum.

Exhibit A.6 - Yorkton + R.M. of Orkney + Springside + Ebenezer Population and Housing Growth Projections to 2025 based on Growth Forecasts



Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Number 99-014-X2011015, Saskatchewan Ministry of Health 2001-2014 Covered Population Data, City of Yorkton, R.M. of Orkney No. 244, Town of Springside, and Village of Ebenezer CHMC Housing Starts and Completions Survey info

The Yorkton Housing Development Opportunity

Assuming forecast population and dwelling growth is realized then about 1,478 additional dwelling units in the Yorkton CA with 1,467 new dwelling units in the City of Yorkton would be required over the next 10 years. This would include 1,104 more owner dwelling units, 140 more tenant rental units, 159 affordable rental units, and 75 student affordable rental units by 2025 in the Yorkton CA.

Need & Demand Assessment Recommendation #1: That the Yorkton Housing Committee and City of Yorkton continue to examine housing market segments, community housing funding models, developing an updated community housing plan, and advancing target housing opportunities.

The project concept, location, housing mixture, scale, phasing, costing, and target market segments are key areas impacting the market absorption of additional new housing units.

A number of follow-up actions can be incorporated into the Community Housing Plan update and initiatives flowing from the completed plan.

Need & Demand Assessment Recommendation #2: That the Yorkton Housing Committee and City of Yorkton identify key specific housing project opportunities to seek proponents and / or community based organizations to further define various target projects scale, market niche, and potential locations based on the market assessment, funding options, and emerging housing plan under development.

The Yorkton Housing Committee in partnership with the City of Yorkton will need to have defined lot plans, marketing, promotion, and resident / community services to attract and retain additional residents to the area.

A number of private and community based organization partnerships are also possible to address forecast housing need and demand. Selecting and advancing target housing projects will ensure opportunities for housing growth can be realized across the entire housing continuum.

Need & Demand Assessment Recommendation #3: That the Yorkton Housing Committee and City of Yorkton continue to work with the project advisors and potential partners to proceed with the initiation of the Financial Viability Analysis and Business Plan Development phases for a select target project.

Appendix B: Yorkton Area Demographic Market Segments Highlights

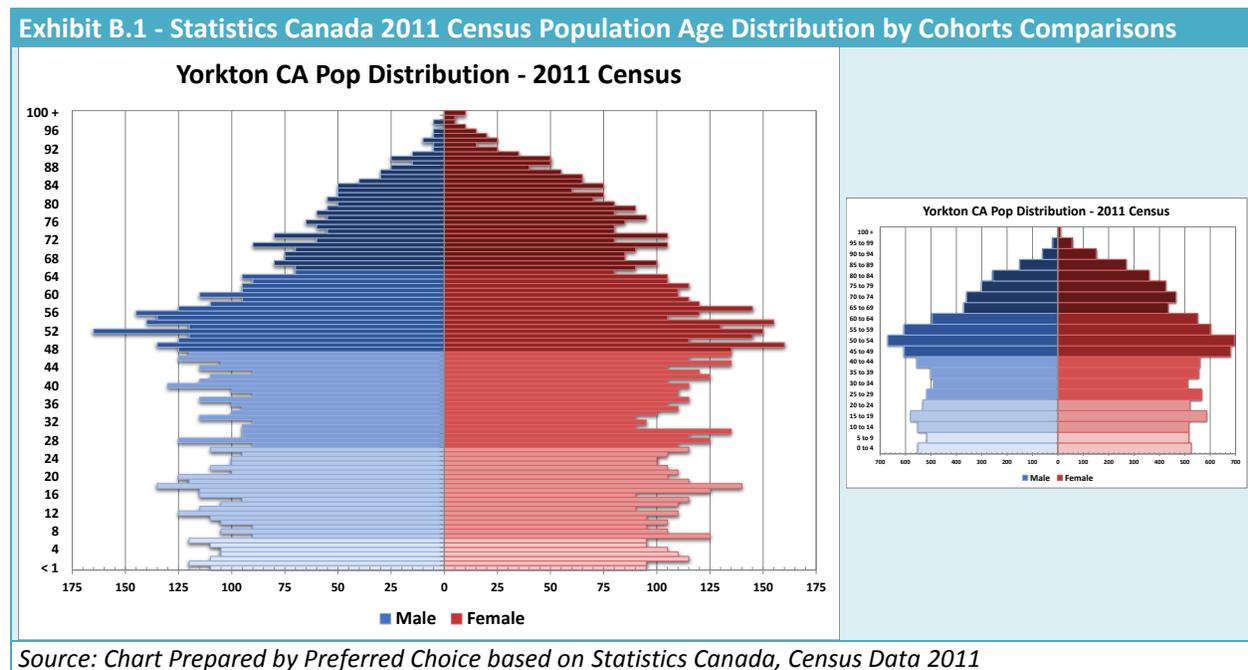
Yorkton Area Demographic Market Segments

The Yorkton Area Demographic Market Segments Supplement Report compiled population demographic information for the community and areas, population growth information, Aboriginal demographic and growth information, Immigration information, student training information, and Seniors' Housing Information from a number of sources. Various demographic features, models, and composition for the Yorkton Census Agglomeration (CA) were applied to the 2015 Housing Development Need and Demand Assessment forecasts for this supplemental demographic analysis.

Current Yorkton CA Demographics by Age

The 45 to 64 year old cohort is the largest cohort for the Yorkton CA. The significance of the Baby Boomers will grow the seniors segment in the community over the next several years.

The following exhibit highlights age distribution by age cohorts.



The Yorkton CA has a higher concentration of seniors at 20.3% 65 years old and over compared to the provincial 14.9% 65+ and national 14.8% age 65+ levels according to 2011 Census data.

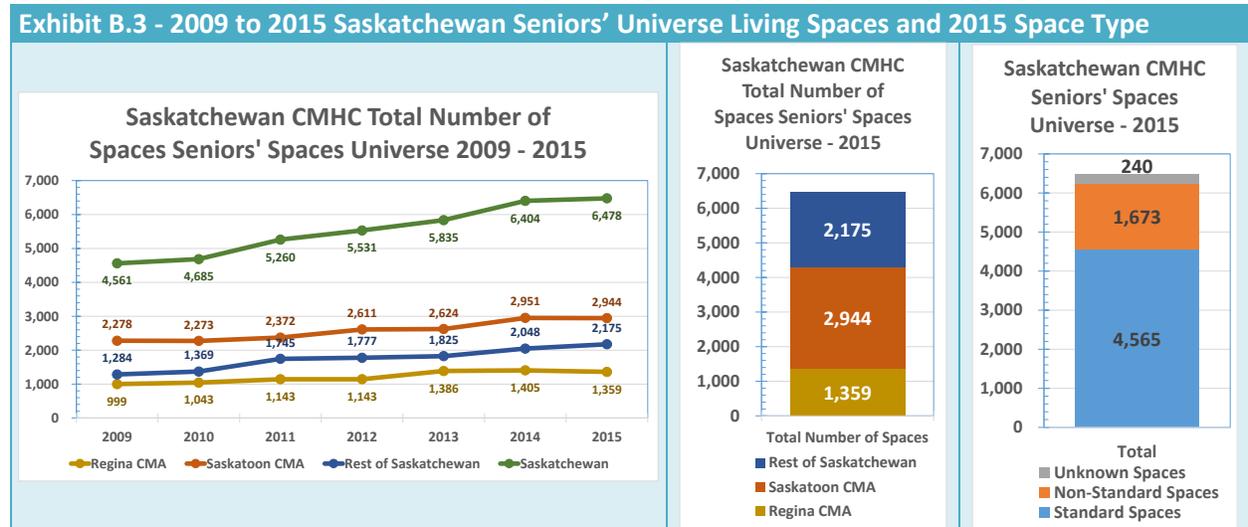
The key fact here is that the Yorkton CA has a higher concentration of seniors 65 or older compared to the provincial level and national level.

Seniors Housing Information

The Canada Mortgage and Housing Corporation (CMHC) conducts annual Seniors' Housing market surveys in February and March in all centres in each province.

A summary of the types of seniors residences included in the CMHC Seniors' Housing Survey is presented in the following exhibit.

Exhibit B.2 - CMHC Seniors' Housing Survey Definitions of Residences		
Standard Spaces		Heavy Care
Congregate Residences		
Care Facilities		
Independent Housing with Support	Assisted Living	Residential Care
<ul style="list-style-type: none"> Independent housing Some combination of: <ul style="list-style-type: none"> Meals Housekeeping 24-hour response Social Activities 	<ul style="list-style-type: none"> Independent housing Registered Typically includes: <ul style="list-style-type: none"> Meals Housekeeping 24-hour response Social activities Personal care services 	<ul style="list-style-type: none"> Full-time professional care Licensed
<p><i>Source: adapted from "An Overview of Congregate Housing (Assisted Living) in Canada: Findings from CMHC's Annual Seniors Housing Survey", Sarena Teakles, Market Analyst, BC Market Analysis Centre, Canada Mortgage and Housing Corporation, May 2014 based on the CMHC Seniors' Housing Survey</i></p>		



Source: Prepared by Preferred Choice from Canada Mortgage and Housing Corporation, 2009 - 2015 Seniors' Housing Report - Saskatchewan and CMHC Housing Market Information Portal 2009 - 2015 Data

The total number of spaces matching the CMHC Seniors' Housing Survey criteria in Saskatchewan has increased from 4,561 units in 2009 to 6,478 seniors' spaces surveyed in 2015. In 2015, the Saskatoon Census Metropolitan Area (CMA) contained 2,944 seniors' spaces for 45.4% of the spaces surveyed, with the Rest of Saskatchewan containing 2,175 seniors' spaces for 33.6% of the spaces surveyed, and the Regina CMA with 1,359 seniors' spaces for 21.0% of the spaces surveyed. The majority of surveyed spaces in Saskatchewan were part of the 4,565 standard spaces for 70.5% of seniors' spaces and 25.8% or 1,673 were non-standard spaces, with the remaining 3.7% or 240 spaces type unknown.

All of the Yorkton Community Based Organizations (CBOs) housing providers offer 599 units and 26 emergency and transition units with 348 regular units for seniors provided by the Yorkton Housing Authority and Yorkton Housing Corporation.

Exhibit B.4 - Yorkton CBO Housing Providers - Seniors Housing Summary							
Organization	Project	Number of Buildings	Unit Type	Number of Units	1 Bedroom	2 Bedroom	Total Beds
Yorkton Housing Authority	Senior Housing	6	Senior Housing	256	196	60	316
Yorkton Housing Corporation	Low Income Seniors	22	Low Income Seniors	92	82	10	102
YHA, YHC	Senior Housing	28	Senior Housing	348	278	70	418

Source: Yorkton Housing Authority and Yorkton Housing Corporation

Select private housing providers offer a further 563 units with 157 units noted as geared to seniors provided at The Bentley (85 units) and Gladstone Senior's Residence (72 units).

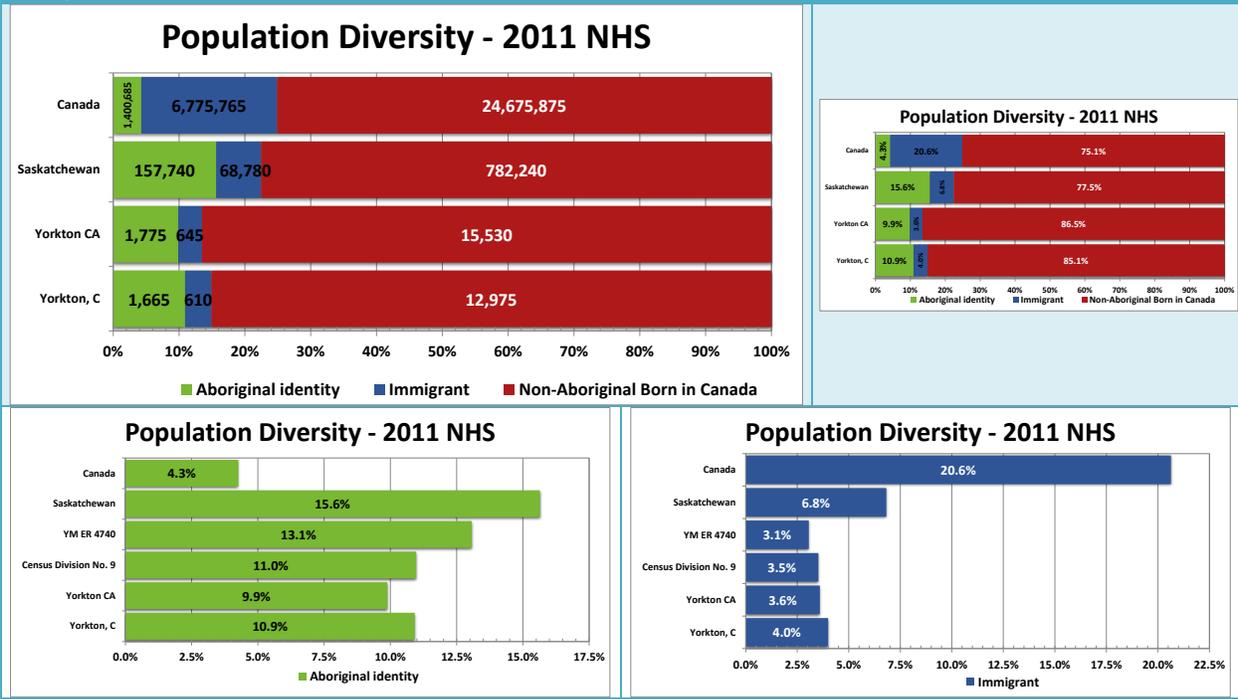
The Sunrise Health Region offers 211 Long Term beds at the Yorkton and District Nursing Home. In total Sunrise Health Region offers 786 Long Term beds in 13 communities including Yorkton.

Yorkton Area Population Diversity

The Yorkton Census Agglomeration (CA) consisted of the following population composition according to 2011 National Household Survey (NHS) data:

- 9.9% Aboriginal Identity and 3.6% Immigrant population in the Yorkton CA in 2011
- The Yorkton CA has a higher concentration of Aboriginal People compared to the national level and a lower concentration compared to the provincial level
 - The Yorkton CA had the 3rd highest concentration of Aboriginal Identity Population for Saskatchewan larger centres with the highest level in the Prince Albert CA, followed by North Battleford CA, and then Yorkton CA
- The Yorkton CA has a lower concentration of Immigrants compared to the national level, provincial level, and City of Yorkton
 - The Yorkton CA had the lowest level of Immigrants for Saskatchewan larger centres

Exhibit B.5 - Statistics Canada 2011 NHS Aboriginal Identity and Immigrant Population Level Comparisons



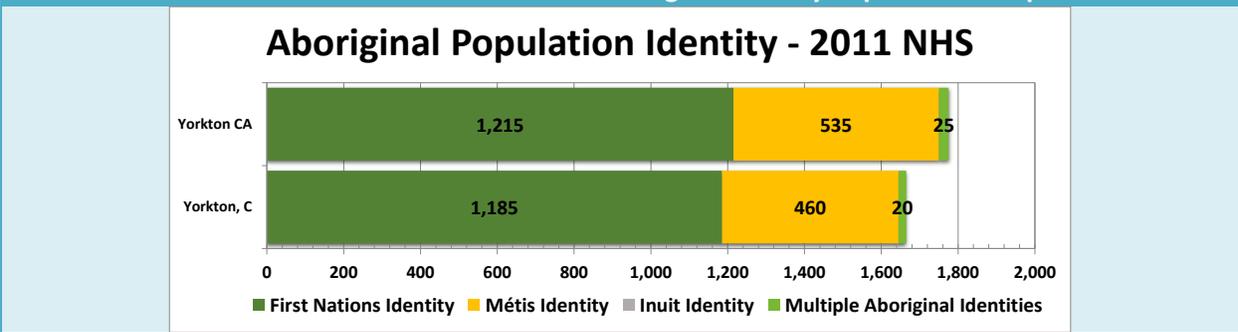
Source: Chart Prepared by Preferred Choice based on Statistics Canada, National Household Survey Data 2011

Yorkton Area Aboriginal Identity Population Composition

The Aboriginal Identity population covered in the 2011 National Household Survey also notes the composition of Aboriginal Identity people in the following exhibit:

- The Yorkton CA Aboriginal Identity population is made up with 68.5% or 1,215 First Nations Identity people, 30.1% or 535 Métis Identity people, and 1.4% or 25 Multiple Aboriginal Identity people
- The City of Yorkton Aboriginal Identity population is made up with 71.2% First Nations Identity people, 27.6% Métis Identity people, and 1.2% Multiple Aboriginal Identity people

Exhibit B.6 - Statistics Canada 2011 NHS Yorkton Aboriginal Identity Population Composition

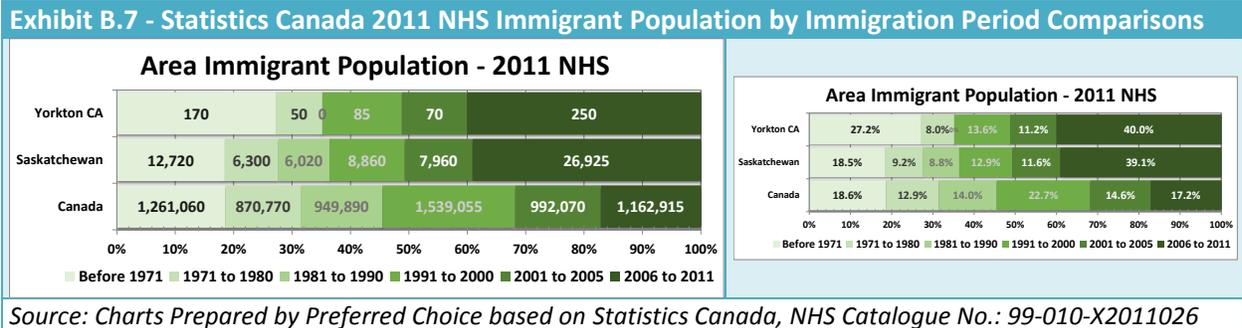


Source: Chart Prepared by Preferred Choice based on Statistics Canada, National Household Survey Data 2011

Yorkton Area Period of Immigration

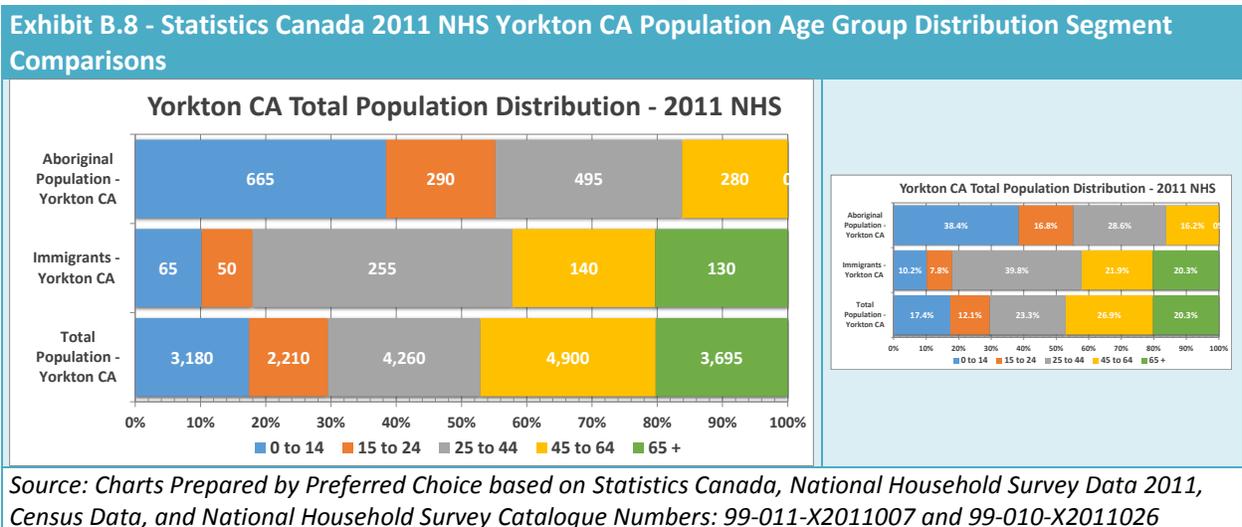
The majority of provincial and Yorkton CA Immigrants came to the community over the past 10 years according to 2011 NHS data in the following exhibit with the following attributes:

- 51.2% of Immigrants representing 320 newcomers in the Yorkton CA arrived between 2001 and 2011 with the largest segment of Immigration occurring between 2006 to 2011 with 40.0% or 250 Immigrants in the last 5 years according to 2011 NHS Immigration Period data



The key fact here is that over ½ of Yorkton CA Immigrants arrived between 2001 to 2011 according to 2011 NHS data.

Yorkton Area Population Diversity by Age Groups



The composition of Yorkton Census Agglomeration (CA) population by age group is noted in the previous exhibit according to 2011 NHS data for all population origin backgrounds:

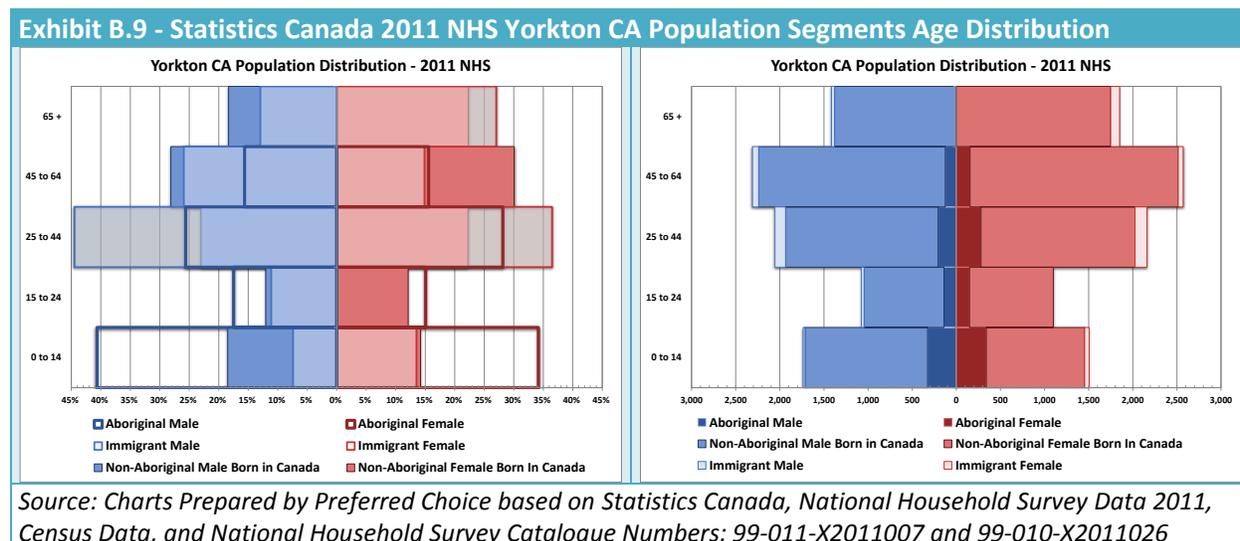
- The largest population age group of 45 to 64 year olds contained 26.9% of the population
- The 2nd largest age group of 25 to 44 year olds contained 23.3% of the Yorkton CA population

- The 25 to 44 year old group has the largest segment of Immigrants with 39.8% of Immigrants or 255 Immigrants 25 to 44 years old in the Yorkton CA
- The 65 years and older age is the 3rd largest group containing 20.3% of the population
- The 0 to 14 year olds age group contained 17.4% of the Yorkton CA population
 - The 0 to 14 year old group has the largest segment of Aboriginal Identity population with 37.0% of Aboriginals or 665 Aboriginal people under 15 years old in the Yorkton CA
- The 15 to 24 year olds are the smallest age group with 12.1% of the Yorkton CA population

The key fact here is that the majority or over ½ the First Nations and Aboriginal Identity population in the Yorkton CA are less than 25 years old according to 2014 Saskatchewan Health Population data and 2011 NHS data respectively.

Another key fact here is that the majority or over 60% of the Immigrant population in the Yorkton CA are working age between 25 to 64 years old with the largest segment representing 39.8% of Immigrants between 25 and 44 years old according to 2011 NHS data.

Overlaying the percentage of population age distribution by segment and stacking the population age distribution by segment illustrates the segments composition in the following exhibit.



Overall an aging seniors’ segment, emerging young Aboriginal segment, and Immigrants supplementing the workforce are notable demographic segments impacting the Yorkton CA over the next several years.

Yorkton Area Housing Need and Demand Growth Forecasts

The Yorkton Area Housing Need and Demand Market Assessment forecast a number of key growth indicators as noted in the following exhibit:

- Employment is forecast to grow by 1,701 jobs over the 14 year period from 2011 to 2025
 - Average annual employment growth is forecast at about 121.5 positions per annum
- Population is forecast to grow by 3,425 people over the 14 year period from 2011 to 2025
 - Average annual population growth is forecast at about 244.6 people per annum
- Dwelling units is forecast to grow by 1,816 dwelling units over the 14 year period from 2011 to 2025 for the Yorkton CA
 - Average annual dwelling units growth is forecast at about 129.7 dwelling units per annum

Exhibit B.10 - Yorkton CA Growth Forecast Components by 2016, 2021, and 2025

Yorkton CA	2011	2014	2015 Estimate	5 YR 2016-2011	5 YR 2021-2016	4 YR 2025-2021	14 YR 2025-2011 Total	Annual Average Growth 2011-2025
<i>Employment Forecast Change</i>				575	611	516	1,701	121.5
Employed Trend Modelling	9,200			9,775	10,385	10,901		121.5
<i>Population Forecast Change</i>				1,309	1,151	965	3,425	244.6
Population Base Modelling	20,023	20,888		21,332	22,483	23,448		244.6
<i>Dwelling Units Forecast Change</i>				610	628	578	1,816	129.7
Base Housing Estimate	7,755			8,365	8,993	9,571	1,816	129.7
Base Owner Housing Estimate	5,545		8,173	6,023	6,520	6,987	1,442	103.0
Base Renter Housing Estimate	2,210			2,342	2,473	2,584	374	26.7

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Number 99-014-X2011015, and Saskatchewan Ministry of Health 2001-2014 Covered Population Data from the City of Yorkton & Yorkton Housing Committee, Yorkton Area Housing Need and Demand Market Assessment Report, September 2015

Yorkton Area Population Growth Forecast by Segments

The September 2015 Yorkton Area Housing Need and Demand Market Assessment Report utilized the 2004 to 2014 10 year Saskatchewan Health population average annual growth rate of 1.06% per annum for the baseline population growth forecast. Statistics Canada Population Projections for Canada (2013 to 2063), Provinces and Territories (2013 to 2038) released in May 2015 forecasts with a number of growth rate scenarios for Canada and the Provinces.

Based on this information the 2.8 × Saskatchewan Aboriginal Growth multiple from Statistics Canada was applied to the Yorkton Population Forecast Model for the Aboriginal Identity population segment. The Yorkton broader region has a growing Aboriginal population with ties to the City of Yorkton through employment, services, and investment of Aboriginal organizations and business enterprises in the community.

Statistics Canada Immigrant settlement data for the Yorkton CA by Immigration Time Period noted over ½ of Immigrants newcomers in the Yorkton CA arrived between 2001 and 2011 with

the largest segment of Immigration with 40.0% or occurring in the 5 years from 2006 to 2011. Recent Immigrant Growth rate patterns were applied to the Yorkton Population Forecast model.

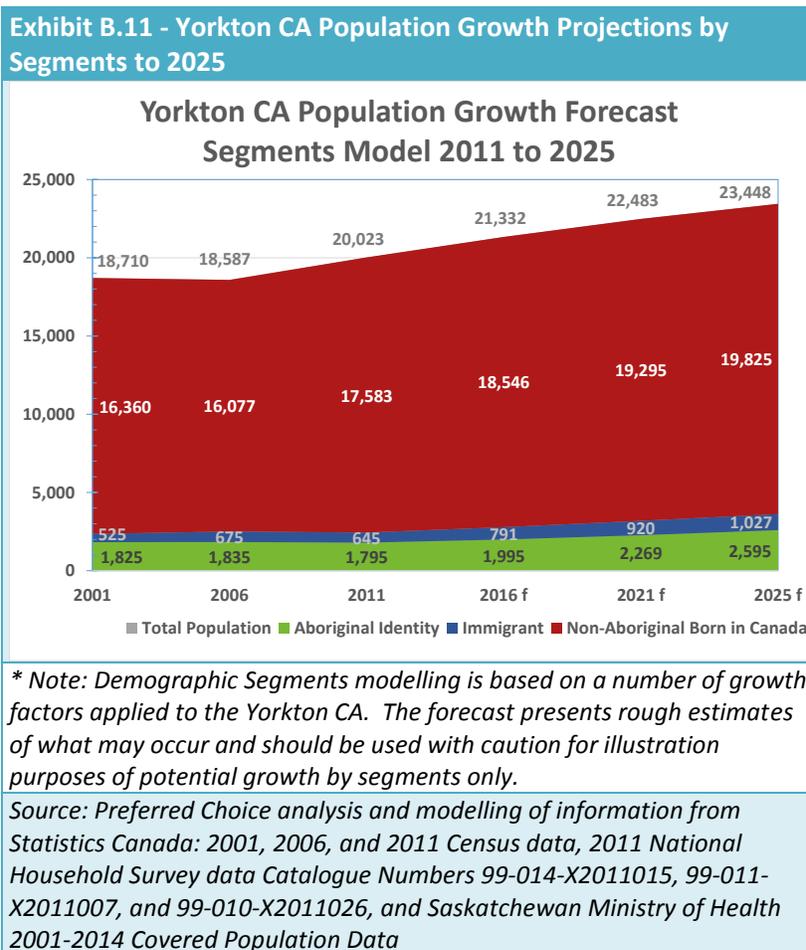
The Yorkton Area Population Growth Forecast Model with Growth by Population Origin Segment is presented in the following exhibit. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

The Total Population growth for the Yorkton CA from 2011 to 2025 by population segment may have the following composition as noted in the next exhibit:

- Aboriginal Identity proportion of the Total Population reaching a potential 2,595 Aboriginal Identity people representing 11.1% of the population in the Yorkton CA by 2025

- This projection was based on an Aboriginal Growth Rate 2.81 × the base Yorkton CA rate
- The projection estimates an increase of 800 additional Aboriginal people from 2011 to 2025 or on average 57.2 net additional Aboriginal people per year in the Yorkton CA

- Immigrant proportion of the Total Population reaching a potential 1,027 Immigrant people representing 4.4% of the population in the Yorkton CA by 2025
 - This projection was based on an Immigrant Growth Rate 3.73 × the base Yorkton CA rate
 - The projection estimates an increase of 382 additional Immigrant people from 2011 to 2025 or on average 27.3 net additional Immigrant people per year in the Yorkton CA
- The balance of the population growth would be Non-Aboriginal Born in Canada reaching a potential 19,825 people representing 84.6% of the population in the Yorkton CA by 2025



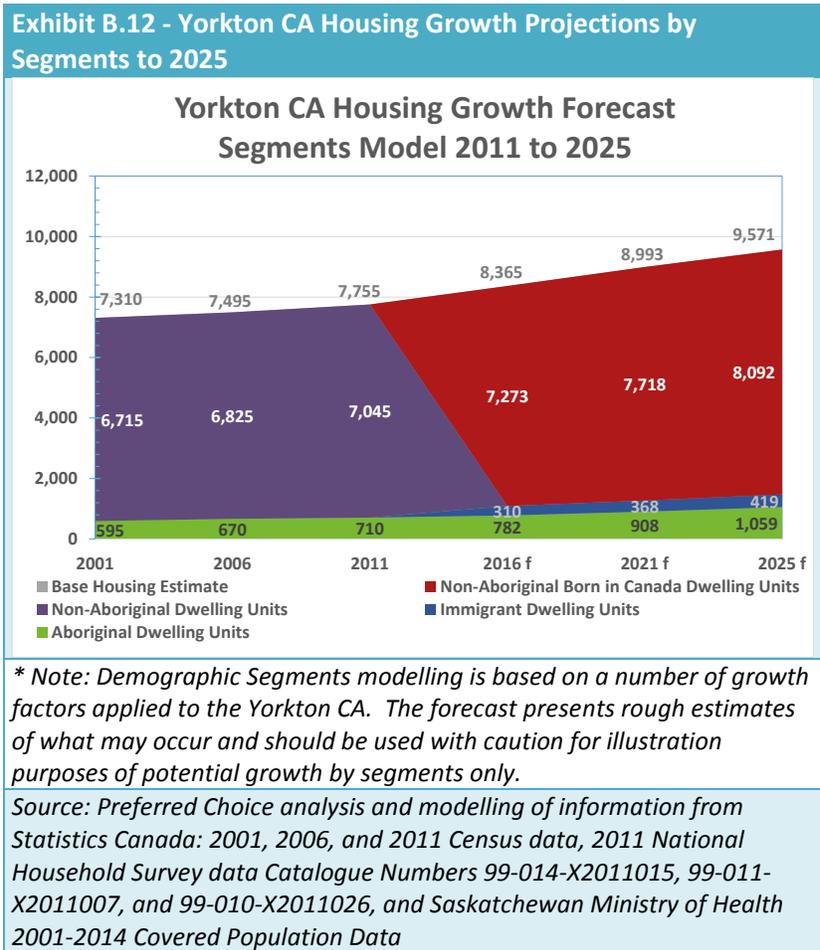
Demographic Market Segments Conclusion #5: The Yorkton CA area is anticipated to see the Aboriginal Identity Population grow at 2.8 times the overall population growth rate based on provincial Aboriginal Growth Rates which is estimated to grow the Aboriginal Population by on average 57.2 net additional Aboriginal people per year to 2,595 people or 11.1% of the Overall Population by 2025 should forecast employment and population growth occur.

Demographic Market Segments Conclusion #6: Should forecast employment and population growth occur, the Yorkton CA area is anticipated to see the Immigrant Population grow at 3.7 times the overall population growth rate based on recent community Immigrant Growth Rates which is estimated to grow the Immigrant Population by on average 27.3 net additional Immigrant people per year to 1,027 people or 4.4% of the Overall Population by 2025.

Yorkton Area Housing Need and Demand Growth Forecast by Segments

The Total Housing Dwelling Units growth for the Yorkton CA from 2011 to 2025 by population segment may have the following composition as noted in the next exhibit:

- Aboriginal Identity dwellings in the community reaching a potential 1,059 Aboriginal Identity dwelling units representing 11.1% of the dwelling units in the Yorkton CA by 2025
 - The projection estimates an increase of 321 additional Aboriginal dwelling units from 2011 to 2025 or on average 22.9 net additional Aboriginal dwellings per year in the Yorkton CA



- Immigrant dwellings in the community reaching a potential 419 Immigrant dwelling units representing 4.4% of the Dwelling Units in the Yorkton CA by 2025

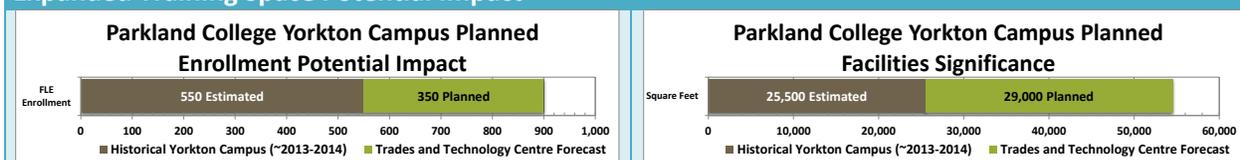
- The projection estimates an increase of 153 additional Immigrant dwellings from 2011 to 2025 or on average 10.9 net additional Immigrant dwellings per year in the Yorkton CA
- The balance of the housing dwellings growth would be Non-Aboriginal Born in Canada reaching a potential 8,092 dwellings for 84.6% of the dwellings in the Yorkton CA by 2025

Demographic Market Segments Conclusion #7: The Yorkton CA area is anticipated to need on average 22.9 net additional Aboriginal dwelling units per year or 321 additional Aboriginal dwelling units from 2011 to 2025 should forecast Aboriginal population and overall area employment and population growth occur.

Demographic Market Segments Conclusion #8: The Yorkton CA area is anticipated to need on average 10.9 net additional Immigrant dwelling units per year or 153 additional dwelling units for Immigrants from 2011 to 2025 should forecast overall area employment, population, and Immigration growth occur.

The Parkland College opened a new 29,000 square foot Trades and Technology Centre in Yorkton to support training for an estimated 350 more Full-Load-Equivalent Students (FLEs). The Parkland College anticipates an estimated 75 student housing units will be required to provide 142 student beds to support the additional new Trades and Technology Centre programs. The significance of the new Trades and Technology Centre is highlighted in the following exhibit.

Exhibit B.13 - Parkland College Trades and Technology Centre Facility in Yorkton Enrollment and Expanded Training Space Potential Impact



* Note: Facility Potential Enrollment Growth in Yorkton of Approximately 55% to 65% based on 2012-13 and 2013-14 Enrollment and Forecast Trades and Technology Centre Enrollment

* Note: Facility Potential Enrollment Growth in Yorkton of Approximately 75% to 115% based on 2013-14 Space, Retained Program Space, and Forecast Trades and Technology Centre Facility Size

Source: Charts Prepared by Preferred Choice based on information in the Parkland College Annual Report 2013-2014 and the Parkland College Business Plan 2014-2015

The need for at least 75 more units of student housing will serve a broad mixture of the population including single students, family students, Immigrant students, and Aboriginal Identity Students. According to the Parkland College Annual Report 2013-2014 36% of Full-Time and Part-Time students were Aboriginal in 2013-2014 for all campuses in the entire Parkland College region. The Yorkton Campus had 3.2% of the FLEs enrolled in English Language Training.

Demographic Market Segments Conclusion #9: The Parkland College has expanded its facilities and programming in Yorkton with the new Trades and Technology Centre and requires at least

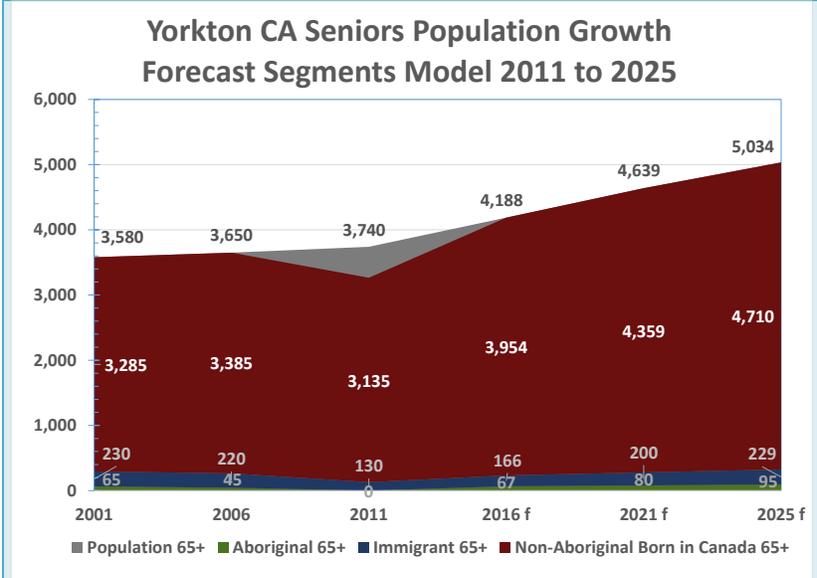
75 new dwelling units as soon as possible to support programming for a range of market segments including Aboriginal students, International Students, and general students to meet future workforce needs.

Yorkton Area Seniors’ Population Growth Forecast by Segments

The Total Seniors Population 65 years and older growth for the Yorkton CA from 2011 to 2025 by population segment may have the following composition as noted in the next exhibit:

- Total Seniors 65+ years old Population growing to 5,034 seniors by 2025 representing 21.5% of the population in the Yorkton CA with on average 92.5 seniors per annum growth
- Aboriginal Identity proportion of the Total Seniors 65+ years old Population reaching a potential 95 Aboriginal Identity Seniors representing 3.7% of the Aboriginal population in the Yorkton CA by 2025 with on average 6.8 Aboriginal seniors per annum growth

Exhibit B.14 - Yorkton CA Seniors’ Population 65 and Older Growth Projections by Segments to 2025



* Note: Overall Base Population Modelling is done from Saskatchewan Health Covered Population data and Aboriginal Population data + Immigrant Population data is from 2011 Statistics Canada National Household Survey Data which leads to variations in totals for 2011 and prior year composition estimates.

** Note: Demographic Segments modelling by age is based on a number of growth factors applied to the Yorkton CA. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, and 2011 Census data, 2011 National Household Survey data Catalogue Numbers 99-014-X2011015, 99-011-X2011007, and 99-010-X2011026, and Saskatchewan Ministry of Health 2001-2014 Covered Population Data

- Immigrant proportion of the Total Seniors 65+ years old Population reaching a potential 229 Immigrant Seniors representing 22.3% of the Immigrant population in the Yorkton CA by 2025 with on average 7.1 Immigrant seniors per annum growth
- The balance of the Total Seniors 65+ years old would be Non-Aboriginal Born in Canada reaching a potential 4,710 Seniors representing 23.8% of the Non-Aboriginal Born in Canada

population in the Yorkton CA by 2025 with on average 78.6 Non-Aboriginal Born in Canada seniors per annum growth

Demographic Market Segments Conclusion #10: The Yorkton CA area is anticipated to see the Seniors' Population Levels grow at 2.4 times the overall population growth rate based on provincial Seniors' Growth Rates which is expected to grow the 65 Years and Older Population by on average 92.5 net additional Seniors per year to 5,034 Seniors or 21.5% of the Overall Population by 2025 should forecast employment, population, and seniors growth occur.

Demographic Market Segments Conclusion #11: The Yorkton CA population and housing growth will be driven by a combination of demographic segments with a range of housing needs across the housing continuum. Housing will need to be developed for Aboriginal Identity people, Immigrants, and Non-Aboriginal Born Canadians through a range of housing projects for families, single persons, students, and seniors.

Appendix C: Community Housing Funding Model Options Highlights

Community Housing Funding Model Options

The Yorkton Area Community Housing Funding Model Options Supplement Report compiled information on types of housing programs, local housing program options, seniors affordable housing project profiles, and select information on the Yorkton Census Agglomeration (CA) housing market and forecast housing needs from a number of sources. Various community based housing project types, funding model options, community market segments, and funding approaches were examined considering the fit to the Yorkton area housing need and demand.

Community Housing Project Considerations

A range of factors can impact a housing project's sustainability as noted in the following exhibit:

- The financial means or capacity of the project's target residents
- The proposed facility construction type ranging from a building conversion to new construction
- Housing tenure along the community housing continuum
- The organization type developing and operating the housing project from community based to for profit developers
- The type of spaces for residents from independent living to heavy long term care
- The type of housing project model utilized for a project
- The sources and types of funding options used for a project
- Community policies and competitive environment for a project
- Needs of particular groups or demographic segments of the community
- The overall need and demand for particular housing in a community

Exhibit C.1 - Housing Project Viability and Sustainability Factors



Source: Preferred Choice

Yorkton Housing Market Segments Growth Potential

The Yorkton Area Housing Need and Demand Market Assessment and Yorkton Area Demographic Market Segments Supplement Reports examined population and housing growth, forecast potential future population and housing growth and market segments projections to 2025.

The Yorkton Area Population Growth Forecast Model with Growth by Population Origin Segment presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

The total changes in the Census Agglomeration (CA) population forecast may result in:

- 1,294 more seniors age 65 and over between 2011 and 2025
- An increase of 800 additional Aboriginal people of all ages from 2011 to 2025
- An increase of 382 additional Immigrant people of all ages from 2011 to 2025
- An increase in Parkland College enrollment by about 350 FLEs as fast as the market allows

The intent in considering various community housing funding models was to consider options particularly for the growing seniors segment of the population. The need for Community Housing Options should be examined for a range of demographic segments considering funding options.

Community Housing Funding Options Conclusion #12: The Yorkton CA population and housing growth will be driven by a combination of demographic segments with a range of housing needs across the housing continuum. Housing and Funding Options will need to be pursued for Aboriginal Identity people, Immigrants, and Non-Aboriginal Born Canadians through a range of housing projects for families, single persons, students, and seniors.

The changes in the housing forecast by 2025 may result in 1,816 more dwelling units including:

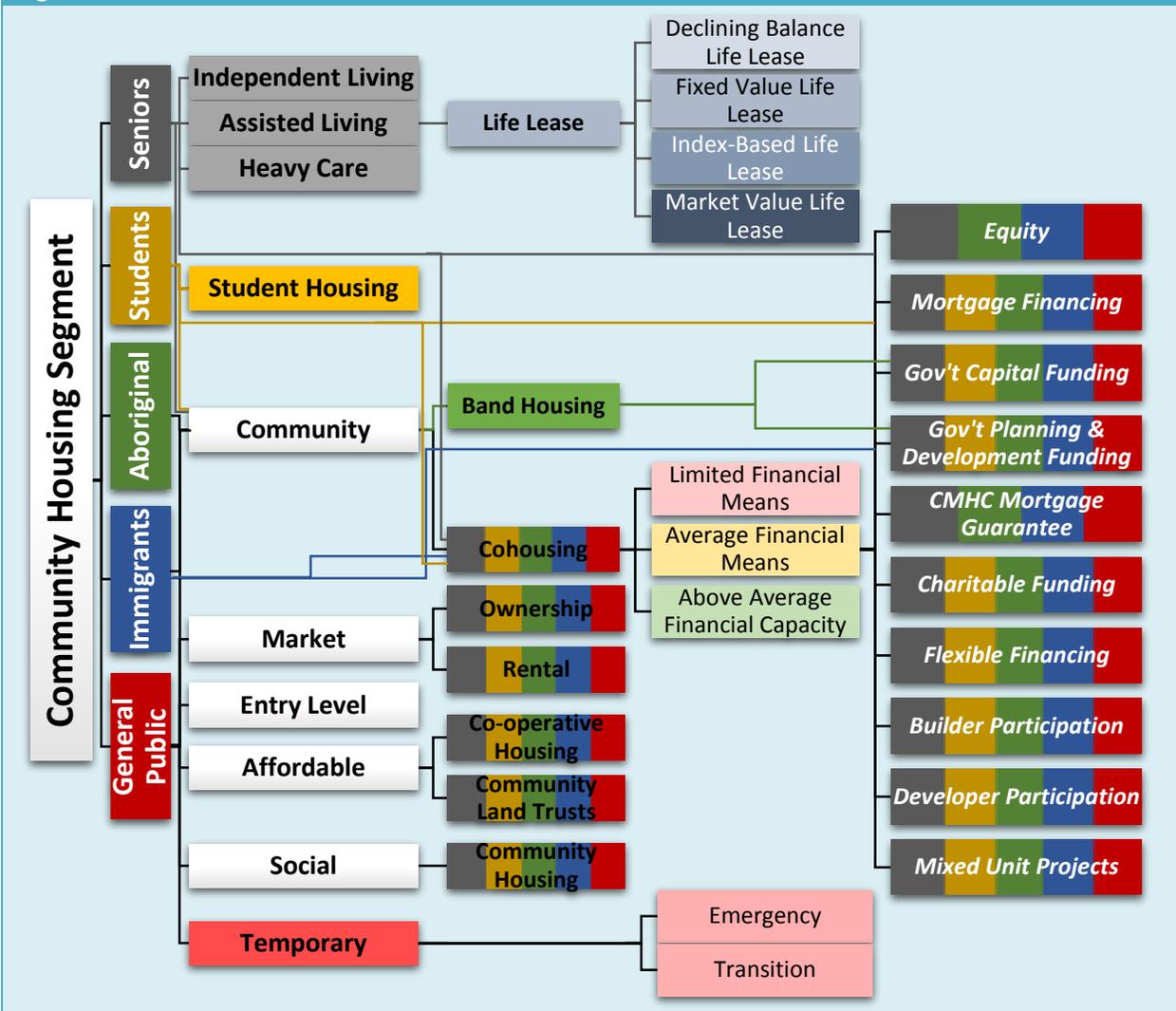
- The potential need for a further 650 to 900 more dwelling units for seniors age 65 and over from 2011 to 2025 or on average 45 to 65 net seniors dwellings per year in the Yorkton CA
- An increase of 321 additional Aboriginal dwelling units for all ages from 2011 to 2025 or on average 22.9 net additional Aboriginal dwellings per year in the Yorkton CA
- An increase of 153 additional Immigrant dwelling units for all ages from 2011 to 2025 or on average 10.9 net additional Immigrant dwellings per year in the Yorkton CA
- An increase of 1,342 additional dwelling units for all ages from 2011 to 2025 or on average 95.9 net additional Non-Aboriginal Born in Canada dwellings per year in the Yorkton CA
- An immediate need for at least 75 new dwelling units to support the new Parkland College Trades and Technology Centre programs for a range of market segments including Aboriginal students, International Students, and general students to meet future workforce needs

The growth in the seniors 65 years and older population segment will likely be the largest single segment of the community needing housing, followed by the Aboriginal segment, and Immigrant segment over the next 10 years, with a strong short term need for student housing being the most pressing immediate need.

Yorkton Community Housing Funding Model Options

The range of housing project types and funding models not only fit the potential ongoing need for Seniors housing but in most cases can fit other community housing market segments such as Students, Aboriginal people, Immigrants, and the General Public as illustrated in the next exhibit.

Exhibit C.2 - Select Housing Projects Types, Funding Model Options, and Community Market Segments



Source: Preferred Choice

Community Housing Funding Options Conclusion #13: The Community Housing Project Types and Funding Model Options can generally be adapted to fit a range of housing projects based on financial means of residents for families, single persons, students, and seniors in the Yorkton CA market segments of Aboriginal Identity people, Immigrants, and Non-Aboriginal Born Canadians.

Overall financial means will be a factor for all housing projects depending on the position of the housing project along the community housing continuum.

Ownership and **Rental** generally represent the typical market housing options.

Community Housing is a form of accommodation meeting non-market housing needs which includes emergency shelters, transitional housing, government subsidized social housing, affordable housing, and entry level housing options. **Band Housing** for First Nation communities is similar to a community housing with the units owned by the First Nation.

Community Land Trusts holds the land in perpetuity to secure community interests such as protecting sensitive eco-systems and / or providing affordable access for community housing projects.

Co-operative Housing is established through member owned organizations that provides security of tenure to occupants which pay occupancy fees as member owners or through rent from members or non-members, with equity shares owned by individual members and the overall assets and units held by the Housing Co-operative.

Co-operative housing can be in the form of a *Limited Equity Co-ops* much like a conventional non-profit rental property geared to support affordability. *Market Rate Co-ops* allow equity growth for the member owners which may start as initially affordable, but does not necessarily protect affordability over time. The Range of Co-operative Housing Models equity structure is illustrated in the following exhibit.

Exhibit C.3 - Range of Co-operative Housing Models



Source: Preferred Choice

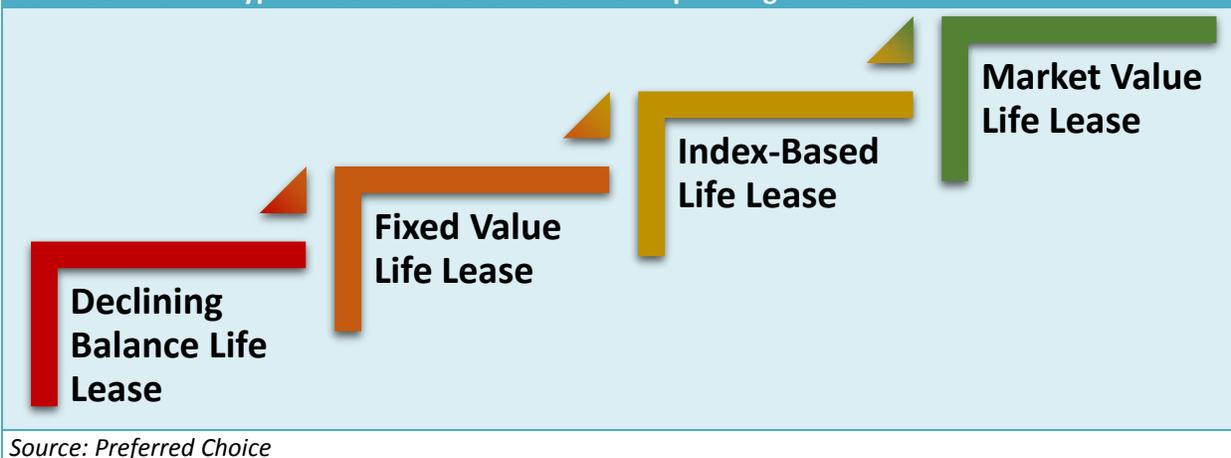
Cohousing or **Collaborative Housing** are housing projects with private spaces and common spaces for all participants in a housing development. Cohousing projects can vary significantly. The cohousing model could be used for affordable or even individuals requiring basic or long term

health care with less amenities in each unit such as a simple studio or bachelor unit with just a bedroom and a bathroom and common areas for dining, kitchen, laundry, and other services. Cohousing can also be an option for higher means occupants to have fully supported condominium or apartment style units with full kitchen, living room, bedroom, bathroom, and potentially laundry services in each unit plus common dining, recreation, and other areas such as a swimming pool and other personal services.

Life Lease projects are geared towards individuals 55 years of age or older where the residents can purchase a lease for life for a lump sum entrance fee and monthly occupancy fees. There are four basic types of Life Lease ownership arrangements:

- *Declining Balance Life Lease*: the refundable amount of the original entrance fee declines over time based on the length of time the owner occupies the leased unit
- *Fixed Value Life Lease*: the refundable amount of the original entrance fee when the lease is terminated is reduced by a pre-determined set administration charge
- *Index-Based Life Lease*: the refundable amount of the original entrance fee when the lease is terminated appreciates over-time based on a pre-determined set formula, such as the Consumer Price Index (CPI)
- *Market Value Life Lease*: the refundable amount of the original entrance fee varies over time appreciating or depreciating based on the current market value of the unit when the lease is terminated

Exhibit C.4 - Basic Types of Seniors Life Lease Ownership Arrangements



Yorkton Community Housing Funding Model Options Recommendations

The Yorkton CA has a strong segment of seniors which will further expand over the next decade.

Community Housing Funding Options Recommendation #4: That the Yorkton Housing Committee and City of Yorkton promote and / or facilitate development of additional seniors housing across the housing continuum through the Life Lease, Cohousing, Co-operative Housing, Community Housing, and Community Land Trust options as appropriate.

The community of Yorkton is in a favorable position with a number of community based housing organizations able to respond to non-market housing needs including the Yorkton Housing Authority, Yorkton Housing Corporation, and Yorkton Parkland Housing Society, plus a number of groups with projects targeted for particular market niche needs.

Community Housing Funding Options Recommendation #5: That the Yorkton Housing Committee and City of Yorkton work with Yorkton Community Based Housing Providers to enable a number of additional new housing projects geared toward individuals in each market segments with limited financial means through Community Housing, Community Land Trusts, Co-operative Housing, Cohousing, and certain Life-Lease options as appropriate.

There is an acute short-term need for additional student housing to support the new Parkland College Trades and Technology Centre. The new facility requires at least 75 new dwelling units as soon as possible to support programming for a range of market segments including Aboriginal students, International Students, and general students to meet future workforce needs.

Community Housing Funding Options Recommendation #6: That the Yorkton Housing Committee and City of Yorkton work with the Parkland College and appropriate Yorkton Community Based Housing Providers to explore development of at least 75 dedicated units with 142 beds for student housing through a range of project finance options that may be available for the project including partnerships with the private sector, access to government funding, charitable support, and other creative options.

While a certain level of housing need is for non-market housing, about ⅓ of the housing needs are for market housing units.

Community Housing Funding Options Recommendation #7: That the Yorkton Housing Committee and City of Yorkton work with private developers, realtors, investors, existing residents, newcomers, and the general public to ensure a competitive environment exists and is maintained to attract, retain, and sustain ongoing market housing development for the Yorkton area.

Some of the housing need for seniors will require a varying level of personal care. Certain individuals in the community and surrounding region will require higher levels of long term care that is provided through private facilities and public facilities such as Sunrise Health Region.

Community Housing Funding Options Recommendation #8: That the Yorkton Housing Committee and City of Yorkton work with the Sunrise Health Region and private care operators to ensure the level of personal and long term care spaces is adjustable to meet current and future seniors care needs for the Yorkton area.

As the market segments and needs vary from time to time there may be needs for more spaces in some segments such as seniors, Aboriginal youth, Immigrants, and / or students, which may vary for periods of time. It is important that spaces and facilities for some of the needs be flexible to be adapted to other market needs as appropriate from time to time.

Community Housing Funding Options Recommendation #9: That the Yorkton Housing Committee and City of Yorkton through the Community Housing Plan encourage Yorkton Community Based Housing Providers, private developers and operators, and the general market to develop housing facilities that can adapt a portion of the client base to changing market segment and demographic needs from time to time as appropriate.

Appendix D: Yorkton CBO Housing Providers Market Information

Yorkton Community Based Organizations Housing Facilities

Exhibit D.1 - Yorkton Housing Authority Units Information							
Building Name	Number of Units	Unit Type	Bedroom Type	Rent	Vacancy Rate	Waiting List	Year Built
Queen Elizabeth Court	106 Suites	Senior Housing	96 × 1 bedroom, 2 × 1 bedroom w/c, 7 × 2 bedroom, 1 × 2 bedroom w/c	30% Gross \$326 minimum	0	11	1979
Fisher Court	32 Suites	Senior Housing	29 × 1 bedroom, 3 × 2 bedroom	30% Gross \$326 minimum	0	5	1987
Victoria Court	31 Suites	Senior Housing	28 × 1 bedroom, 3 × 2 bedroom	30% Gross \$326 minimum	0	4	1985
Clements Court	21 Suites	Senior Housing	20 × 1 bedroom, 1 × 2 bedroom	30% Gross \$326 minimum	0	1	1972
Heritage Place	16 Suites	Senior Housing	14 × 1 bedroom, 2 × 2 bedroom w/c	30% Gross \$326 minimum	0	0	1969
Fairview Arms	50 Suites	Life Lease 60+ Years (Max Income + Assets)	43 × 2 bedroom + 7 × 1 bedroom	Deposit \$88,125 (625 sq. ft.) to \$114,240 (840 sq. ft.) based on square feet - occupancy fee \$722 for 2 bed and \$568 for 1 bed	0	9	2002
Waterloo Road Apartments	12 Suites (four-plex)	Family Housing	2 Bedroom Suites	30% Gross \$326 minimum	0	5	1977
Dracup Avenue	8 Houses	Family Housing	2 × 3 bedroom + 6 × 4 bedroom	30% Gross \$326 minimum	12.50%	1	1968
6 th Ave N	8 Houses	Family Housing	8 × 3 bedroom	30% Gross \$326 minimum	0	1	1968
Heather Apartments	2 Apartment Buildings	Family Housing	4 × 1 bedroom + 8 × 2 bedroom + 12 × 3 bedroom	30% Gross \$326 minimum	0 8% (3 br)	0	1984
7 th Ave N Townhouses	6 Townhouses	Family Housing	6 × 3 bedroom	30% Gross \$326 minimum	0	0	2012
7 th Ave N	1 Ability House	Ability House	1 × 3 bedroom	30% Gross \$326 minimum	0	0	1989
Yorkton Housing Authority	34 Buildings	All Unit Types	315 Total Units	Income Based Housing	0.6% Vacancy (2 Units)	37 Waiting List	

Source: Yorkton Housing Authority

Exhibit D.2 - Yorkton Housing Corporation Units Information							
Building Name	Number of Units	Unit Type	Bedroom Type	Rent	Vacancy Rate	Waiting List	Year Built
Jubilee Crescent	40 Suites	Low Income Seniors - 60+ Years	40 × 1 bedroom (580 square feet)	\$565 per month (Saskatchewan Income Maximums - SHIMs)	0		1957
Bradbrooke Drive	40 Units	Single Dwelling Units	40 × bachelor units (280 square feet)	\$465 per month (Saskatchewan Income Maximums - SHIMs)	0		1959 & 1961
Allan Bay Manor	22 Suites	Affordable Living Senior's Complex - 60+ Years	22 × 1 bedroom (624 square feet)	\$615 per month (Maximum Income Limits - MILs)	0		2012
Independent Manor	30 Suites	Geared To Income Senior High Rise - 60+ Years	20 × 1 bedroom (600 square feet), 10 × 2 bedroom (700 square feet)	30% Gross (Saskatchewan Income Maximums - SHIMs)	0		1990
Fromm Manor	11 Suites	Special Needs Residences	11 × Bachelor Suites (220 square feet)	\$635.00 /\$405.00 from Social Services /\$231.00 SRHS	0		2015
Yorkton Housing Corporation	33 Buildings	All Unit Types	143 Units	Social, Affordable, and Special Needs Housing	0% Vacancy Rate	100 Waiting List	

Source: Yorkton Housing Corporation

Exhibit D.3 - Yorkton Parkland Housing Society Units Information

Building Name	Number of Units	Unit Type	Bedroom Type	Rent	Vacancy Rate	Waiting List	Year Built
Maple Duplex	2	Transitional Housing (16 to 21 years)	2 × 2 bedroom + Supervisors	\$600	nil	12	Construction 2015
Parkland Prairie Place	3 × 8 Unit Apartment Buildings	Family Affordable Rental	12 × 2 bedroom +	\$600	nil	30	2010
			12 × 3 bedroom	\$675			
Fourplex	2 x 4 buildings	Affordable	12 × 2 bedroom	\$600	nil	30	1950
Fourplex	1	RGI (Rent-Geared-to-Income)	4 × 2 bedroom	RGI	nil	30	1950
Detached	18	RGI (Rent-Geared-to-Income)	3 bedroom	RGI	nil	60	avg 1960
	6		2 bedroom				
Detached	46	Market	3 bedroom	\$750	nil	60	avg 1960
	8		2 bedroom				
Yorkton Parkland Housing Society	86 Buildings	All Unit Types	121 Units	RGI & Affordable	0% Vacancy	222 Waiting List	

Source: Yorkton Parkland Housing Society

Exhibit D.4 - Provincial Métis Housing Corporation (PMHC) Units Information

Building Name	Number of Units	Unit Type	Bedroom Type	Rent	Vacancy Rate	Waiting List	Year Built
155 Ontario Avenue + 159 Ontario Avenue	2 x 2 unit buildings	Working Family Units (4 children)	4 × 5 bedroom units (1,905 Square Feet)				2012

Source: Government of Saskatchewan

Exhibit D.5 - YAIL Harbor Inc. (Yorkton Adult Independent Living) Units Information

Building Name	Number of Units	Unit Type	Bedroom Type	Rent	Vacancy Rate	Waiting List	Year Built
First Group Home	1 Group Home	Special Care Needs	5 individuals				1973
Second Group Home	1 Group Home	Special Care Needs	6 individuals				1976
Pathway Homes	Triplex	Affordable - Accessible for Disabled	3 × 1 Bedroom Units (700-800 square feet)				2012
Pathway Homes II	Triplex	Affordable - Accessible for Disabled	3 × 1 Bedroom Units (700-800 square feet)				2012
YAIL Harbor Inc.	4 Buildings	All Unit Types	17 Units	Affordable & Special Needs			

Source: Various

Exhibit D.6 - SIGN (Society for the Involvement of Good Neighbours) Units Information

Building Name	Number of Units	Unit Type	Bedroom Type	Rent	Vacancy Rate	Waiting List	Year Built
Adolescent Youth Home	1 Project	Detox to Treatment	5 Social Services Bed + 1 Health Region Emergency utilization Bed				

Source: SIGN

Exhibit D.7 - Shelwyn House Units Information

Building Name	Number of Units	Unit Type	Bedroom Type	Rent	Vacancy Rate	Waiting List	Year Built
Family Transition House	1 Project	Abuse and Violence Victims - Women and Children	15 Licensed Beds				

Source: Shelwyn House

Exhibit D.8 - Yorkton Tribal Council (YTC) Safe Haven Units Information

Building Name	Number of Units	Unit Type	Bedroom Type	Rent	Vacancy Rate	Waiting List	Year Built
Family Transition House	1 Project	Abuse and Violence Victims - Women and Children	5 Bedrooms + Counselors + Night Attendants				

Source: YTC Web-site

Yorkton Community Based Organizations Seniors' Housing Facilities Summary

Exhibit D.9 - Yorkton CBO Housing Providers - Seniors Housing Summary											
Organization	Project	Number of Buildings	Unit Type	Number of Units	Studio	1 Bedroom	2 Bdr	3 Bdr	4 Bdr	5 Bdr	Total Beds
Yorkton Housing Authority	Senior Housing	6	Senior Housing	256		196	60				316
Yorkton Housing Corporation	Low Income Seniors	22	Low Income Seniors	92		82	10				102
YHA, YHC	Senior Housing	28	Senior Housing	348		278	70				418

Source: Yorkton Housing Authority and Yorkton Housing Corporation

Yorkton Community Based Organizations Housing Facilities Summary

Exhibit D.10 - Yorkton CBO Housing Providers Project Types Overview											
Organization	Project	Number of Buildings	Unit Type	Number of Units	Studio	1 Bedroom	2 Bdr	3 Bdr	4 Bdr	5 Bdr	Total
YHA, YHC	Senior Housing	28	Senior Housing	348		278	70				418
YHA, YHC	Family Housing	105	Family Housing	136		4	34	92	6		372
YHC	Low Income Individuals	10	Low Income Individuals	40	40						40
YHA, YHC	Special Needs Residences	2	Special Needs Residences	12	11			1			14
YAIL	Affordable - Accessible for Disabled	2	Affordable - Accessible for Disabled	6		6					6
YPHS	Family Affordable Rental	10	Family Affordable Rental	40			28	12			92
PMHC	Working Family Units	2	Working Family Units	4						4	20
YAIL	Special Care Needs Group Home	2	Special Care Needs Group Home	11	11						11
YPHS	Transitional Housing	2	Transitional Housing	2			2				4
Yorkton CBO Total		163	0	599	62	288	134	105	6	4	977

Sources: Yorkton Community Based Organizations Housing Providers

Exhibit D.11 - Yorkton CBO Housing Providers

Organization	Project	Number of Buildings	Unit Type	Number of Units	Studio	1 Bedroom	2 Bdr	3 Bdr	4 Bdr	5 Bdr	Total Beds
Yorkton Housing Authority	Sub-Total	34	All Unit Types	315		200	80	29	6		471
Yorkton Housing Corporation	Sub-Total	33	All Unit Types	143	51	82	10				153
Yorkton Parkland Housing Society	Sub-Total	90	All Unit Types	120			44	76			316
Provincial Métis Housing Corporation	Ontario Avenue Duplexes	2	Working Family Units (4 children)	4						4	20
YAIL Harbor Inc.	Sub-Total	4	All Unit Types	17	17						17
Yorkton CBO Total		163		599	68	282	134	105	6	4	977

Sources: Yorkton Community Based Organizations Housing Providers

Exhibit D.12 - Yorkton CBO Emergency - Transition Housing Providers

Organization	Project	Number of Buildings	Unit Type	Number of Units	Studio / 1 Bedroom	Total Beds
SIGN	Adolescent Youth Home	1	Detox to Treatment	6	6	6
Shelwyn House	Family Transition House	1	Abuse and Violence Victims - Women and Children	15	15	15
YTC Safe Haven	Family Transition House	1	Abuse and Violence Victims - Women and Children	5	5	5
Yorkton CBO Emergency / Transition Total		3		26	26	26

Sources: Yorkton Community Based Organizations Housing Providers

Select Yorkton Private Housing Providers

Exhibit D.13 - Yorkton Select Private Housing Providers									
Organization	Project	Number of Buildings	Unit Type	Number of Units	Studio	1 Bedroom	2 Bdr	3 Bdr	Total Beds
Revera	The Bentley Yorkton	1	Seniors Retirement Residence - All-inclusive rent, utilities, meals, recreation	85	44	35	6	0	91
Integrated Life Care Corporation	Gladstone Senior's Residence	1	Level 1 / Level 2 Seniors Care and Supportive Living	72	72		0	0	72
Avenue Living	Sub-Total	19	Market Apartment	406	ü	ü	ü	ü	
Select Private Housing providers Total Units		21		563					

Sources: Revera, Integrated Life Care Corporation, and Avenue Living

Sunrise Health Region Long Term Care Beds Summary

Exhibit D.14 - Sunrise Health Region Long Term Care Beds	
Community	Long Term Care Beds
Canora	63 beds
Esterhazy	52 beds
Foam lake	49 beds
Invermay	24 beds
Ituna	36 beds
Kamsack	61 beds
Langenburg	44 beds
Melville	128 beds
Norquay	31 beds
Preeceville	38 beds
Saltcoats	30 beds
Theodore	19 beds
Yorkton	211 beds
Total Sunrise Health Region	786 Long Term beds

Source: Sunrise Health Region

Appendix E: Yorkton Housing Plan Contacts Engagement Summary

Summary of Housing Organizations Engagement

The City of Yorkton and the Yorkton Housing Committee had developed a multi-year housing plan in 2011 and 2012. The City and the Housing Committee are taking steps to update that housing plan for the next 3 to 5 years.

1. Where you aware of the previous housing plan?
 - Yes - 6
 - Somewhat - 3
 - No - 2
 - Have to qualify for LT Care (all ages) (Home care attending)

2. Do you think the previous housing plan worked well?
 - Five stakeholders believe the previous plan worked well
 - The previous plan was used for a community needs assessment by a group
 - The previous plan got a lot of us on track and from that also developed other committees
 - Social Housing Committee
 - Now there is a connection to the city
 - Have more housing
 - Gave a chance to build partnerships
 - The previous plan succeeded - much greater public housing has occurred - not sure fully meet the need
 - There may be some community issues related to a housing plan
 - Some of the plan for low income housing could become a future slum
 - e.g. basement suites in high-end residential - devalued properties
 - Need more adequate housing
 - Seems like Avenue Living has taken a strong position in the rental market
 - The 2010 flood removed low income inventory
 - There are some areas not met in the previous plan
 - Long Term Care Beds are used regionally and has a gap in Yorkton

3. What factors do you believe positively or negatively impact housing development the most in the Yorkton region?
- Factors that positively impact housing development include
 - City is willing to work with land base to meet the needs
 - The housing plan and aspects of the current planning process is a good initiative
 - Flexible zoning to support more dense housing population
 - Measures to encourage Public-Private-Partnerships to support target housing projects such as townhouses close to schools
 - Yorkton is a wonderful place to live
 - Hospital is close for most residents
 - Community has a low crime rate
 - Yorkton's population is growing and supports the trade area
 - A lot of people are moving Yorkton from smaller communities
 - People perceive better access to specialists and doctor availability in Yorkton
 - Plus taxi's and pharmacies deliver medication to residents
 - A growing population creates significant demand for particular housing options
 - Factors that negatively impact housing development include
 - Less space as community grows - less properties available
 - Some of the existing social, affordable, or community housing facilities are aging out and need replacement or major renovations
 - The market needs more options than people have to own a house to get it
 - First time home buyers need tools or support to get into Entry Level housing
 - Cost of land in Yorkton
 - Perception that land costs more in Yorkton than in Regina
 - Cost of housing development
 - Need high salary to purchase a home
 - Level of resources required to develop housing
 - The city has out grown its infrastructure
 - The city cannot handle much more growth and support trade with current infrastructure
 - The changes to limit the income supplement to families and persons with disabilities has impacted affordability
 - One housing provider lost a number of tenants
 - The housing provider does have some internal affordable units and could work with a community based agency

- Factors that impact housing development in various ways include
 - Cost of housing development
 - The 70% capital funding and 30% project proponents funding from Saskatchewan Housing Corporation programs is a positive response to housing costs and affordability
 - Tax abatements to support target housing projects
 - Reasonable partnerships with the private sector can impact housing development in Yorkton
 - Developers view Yorkton as a strong market like most of Saskatchewan - up until recently
 - Immigration
 - The city has been booming lots of employment opportunities
 - Lots of immigrants have been used to fill vacancies
 - New immigrants often start with social housing and work up in housing along the continuum
 - Immigrants like to move up towards home ownership in less than 1 year
 - Other factors affecting Yorkton are housing development include
 - An aging population creating a need for more seniors' housing units
 - Nothing that can effect housing development
4. Do you have any suggestions of community needs or target areas / projects / initiatives that should be priorities for addressing housing needs in Yorkton?
- Student Housing for the Parkland College new Trades and Technology Centre
 - A number of groups identified this as a strong need
 - Affordable student housing is a particular need
 - Multi-Person Family and Individual Student Residences are needed
 - The Trades and Technology Centre likely will expand
 - International Students Growth is expected
 - More Affordable Housing is needed
 - Rents have increased more than income assistance
 - There is a need for more affordable housing for low income people
 - Some form of affordable housing private care lodge is needed
 - Affordability is an issue for seniors living on fixed incomes
 - Potential changes in mortgage rates could have an impact
 - There is a gap for non-elderly single people affordable housing
 - One agency noted it had 200 people on a waiting list for social or affordable housing

- There are issues for lower rent units
 - Based on single income parents (rent supplement - people need information to help eligible clients)
- Housing for the First Nations and Aboriginal Community continues to be needed
- There is a need for housing for people with Health issues
 - A big area of need is mental health (CMHA)
- There is a need for renewal of existing housing facilities
 - Some of this is being addressed like the over haul of Allan Bay Manor by the hospital
- There are some shelter / emergency housing needs
 - There are lots of transient people coming through the area
 - There have been people living in cars (out east)
 - Emergency housing is needed for individuals before they secure work (pre-work)
 - There are people unable to find long term affordable housing once they are in emergency housing
 - Sometimes people in shelters do not have paperwork or references to be able to get into other housing
 - There are people some agencies providing emergency housing that have turned away people
 - One group refused 34 women last year due to being at capacity
 - There are plans for this which are getting closer to proceeding
- There is a need to address some transportation barriers for people in the community
 - Income factors
 - Social factors
 - Health factors
- Keep Developing Housing in the Community across the Housing Continuum
 - Affordability of new homes for first time buyers
 - Encourage some tenant suite options for new homes
- Seniors Housing is a growing need
 - People from out of town want Yorkton services - (health, homecare)
 - 100 people are on a waiting list for one housing provider with half from out of town
 - Private care homes is a great need for people that do not qualify for long term care (Aspen Bluffs, Gladstone, are LT in the area)
 - There is a new one being built for January 2016 by Bridge Water (also in Moose Jaw and Saskatoon) which is expensive
 - There are some older mental health clients with needs

- The various agencies working together is an important area to continue to address
 - Support for landlords would help address housing issues
 - Help supplement or offer follow-up support to tenants would be helpful
 - The Social Housing Committee of several agencies and the City of Yorkton is a good initiative
 - Parking needs may vary for housing
 - Seniors, people with disabilities, and low income individuals may not require as much parking
 - Denser population may not need one vehicle in certain development areas
 - Could buyout old R5 700 sq. ft. houses for certain market residents
 - The resale market prices may not support first time homebuyers
 - There may be some locational or neighbourhood considerations for mixing housing types
 - Smaller housing of 920 square foot or less homes may not have a low enough price point for new first time home owners
5. Are there any examples of community housing funding models that would be ideal to enable target housing projects to proceed in Yorkton?
- The 70% capital funding and 30% project proponents funding from Saskatchewan Housing Corporation (SHC) / Canada Mortgage and Housing Corporation (CMHC) is ideal
 - The 70 / 30 program enables borrowing and reserves for projects
 - These types of programs are important to access in smaller Saskatchewan centres
 - There used to be a new home buyers program that provided the 5% down payment through a forgivable loan
 - People need to go to school
 - If people remain in the house for a set period of years the funds are forgivable or if they sell the house early then the funds are repayable
 - This provides single parents a hand up
 - The program stimulated the economy enabling multi-resales and / or upgrades in furniture generating more benefit in the economy
 - A number of individuals were not aware of any other examples of funding options that could be utilized in Yorkton
 - Number of groups are provided community housing options
 - Yorkton Transitional Homes for Youth Inc.
 - Deneschuk Homes Ltd. are doing some affordable housing now
 - A municipal capital fund to assist developers to create more affordable housing

- For example, in Alberta there were programs for capital assistance to enable rent control for a period of time
 - The Housing First program
 - Housing First is a transformational housing model used in a number of Canadian and American communities as part of 10 Year Plans to End Homelessness in communities
 - Initiatives for Hard to House Individuals have been addressed by some other communities
 - Rapid Exit and Light House in Saskatchewan support many clients
 - These programs are not over saturating the market
 - Over 200 clients work with shelter
 - Life Leases is a popular funding option
 - SHC (Saskatchewan Housing Corporation) is expanding Life Leases programs in smaller centres (one run through Yorkton Housing Authority office)
 - Likely one more would make sense in Yorkton
 - \$750 / 2 bedroom occupancy fee \$1,500 /month
 - Deposit of \$110,000 for YHA unit
 - Market Life Leases can be around \$300,000 per unit which may cover turnover
6. Are there any other observations or comments that you would like to provide for the Yorkton Housing Committee and City of Yorkton?
- Positive Observations for the Yorkton Housing Committee and the City of Yorkton
 - Positive work has been done by the housing committee
 - Availability of more affordable housing units has been a positive change
 - The community needs to continue to be forward thinking
 - There has been huge population growth past 5 years
 - There is a strong need for housing and social initiatives for the community
 - The social housing committee is a huge benefit
 - Social housing committee meets every other month
 - Emergency Housing Plan (Y Transitional Plan for Youth)
 - Mobile Crisis Unit (after hours service)
 - Health Care - Transient - Mental Health - ER's - Police

- Observation Areas of Concern for the Yorkton Housing Committee and the City of Yorkton
 - 35 square foot lots have not been absorbed into the market place
 - The proximity to higher value homes may be an issue
 - Likely still need \$300,000 to complete a little house on these lots
 - The costs do not enable first time home buyers (may generate some flip back from home buyer)
 - New building permits for 2015 is down
 - Heard only 2 so far in 2015
- Items to consider for the Yorkton Housing Committee and the City of Yorkton
 - Perhaps city could look at second stage housing
 - More affordable land needed - or offered as an incentive to build with upgraded services
 - Community Living and Aging in Place is an issue
 - Long Term Care (LTC) of people may be challenging to manage for some clients
 - College a student residence is a priority
 - Ministry approval is needed for options through private developers
 - Need for more affordable and how to subsidize without being a big burden to the taxpayer - not as a permanent solution
 - Benchmarks are important
 - Support for people in transition in between layoffs in the workforce is a need
 - Nice to know who's who
 - Willing to customize programs with 10% target specialized housing needs
 - Notice more applications for people with special needs - mental health - home care
 - There likely is a need for more social housing units like Fromm Manor for people on social assistance and individuals with disabilities requiring support services
- A number of representatives had no observations or comments for the Yorkton Housing Committee and the City of Yorkton

7. Are there any particular community housing needs not being met?

- Student Housing for Parkland College
 - Student residence would fit programming need for the Trades and Technology Centre
 - A number of respondents noted the need for Student Housing
- There is a need for more detox centres provincially
 - There is a limit of 6 individuals per unit
 - A bunch of detox facilities have closed down provincially (higher risk ones)

- Social and Affordable Housing
 - Especially for Non-elderly
 - One entity noted 100 people on a 3 to 4 year waiting list
 - One month vacancy is the changeover utilized by one agency to clean-up unit for new occupants
 - One entity noted some CMHC funding coming off of some units that are owned by the group
- There is a need for more Transition / Shelter Housing
 - Addressing Homelessness is a need
 - Emergency Shelter is needed
 - One entity cannot go any further having previously expanded
 - There is hope that a second stage housing project could be developed
- Addressing Market Needs is Important for Housing Organizations and Private Operators
 - One group phoned competitors and compared services with neighbours
 - Human Resources services - likes and dislikes
 - Unionized personnel
- There is a need to Renew / Renovate Some Properties
 - One group noted Majority of properties common area renovations and some unit renovations are ongoing at about \$750,000 per annum
 - This group has some exterior programs planned for next year
 - A facility that had burnt down will have its replacement plans to be determined
- The Needs May Fluctuate from Time to Time for Certain Units
 - One entity noted certain target social housing units can be vacant from time to time
 - Some larger family units and accessible units may be available at certain times

8. Are there any expansion or new unit plans for your facilities?
- There is a Community Wide Need for More Housing
 - Future needs with population to increase for seniors over next 25 years
 - At risk seniors living at home
 - Various Groups noted their Housing Development Plans
 - One Group noted it has begun replacement of 20 units out of 80 (build-demolish-rebuild)
 - Another Group established a duplex for Youth
 - One group noted it has more housing development plans in place
 - One group noted it has no development plans, and its units are still going strong
 - Some Groups noted plans to address facility renewal
 - Rent increases range between 1% to 5% following a CPI matrix
 - Budgeting is in place for renewal
 - Personal Care needs are a factor for the community
 - One group noted it is not set up for care, it is set up for respite
 - 50% of residents receive home care
9. Any comments on the local housing market?
- Yorkton was very affordable until recently
 - A Recent Market Adjustment has occurred
 - Increased pricing and growth cause impact in the market
 - Recent economic activity has led to a strain on rentals
 - Recent economic activity has caused log jam on all related housing options
 - Low income - First time buyers
 - Yorkton Market Spike has had a Domino effect for all categories of housing affordability
 - Affordability factor and poor shape of some units is an issue
 - Absentee landlords often put managers in unable to do anything
 - Poor management is an issue for some units
 - Affordable housing program ended in March all units are now social 30% of gross - phase in
 - Not enough entry level housing
 - Entry Level units is not affordable
 - Entry Level units are not good living conditions
 - There has been some changes in ownership in the housing market
 - Avenue Living owns most of the rental units (buying up the market)

- After a Strong Period of Economic Activity and Housing Growth things have Slowed Down
 - Slow right now - no-one is building - no new permits
- Seniors retiring now want more facilities than the past seniors
 - e.g. Gallagher Centre

10. Any other Final Comments?

- The Housing Committee has been of Huge Benefit
 - The Housing Committee has brought groups together
 - A number of groups were very interested in the information developed for the new Housing Plan and related market documents
 - Groups are interested in collaborative use and follow-up from this process
 - Avenue Living would be interested in working with the City of Yorkton and Yorkton Housing Committee to provide special programs and partnerships in the community
- Some of the Housing Market Barriers to Entry are more difficult to address
 - Fromm Manor is an Asset
 - The Public Transportation Gap is a Challenge
 - Individuals with limited mobility can utilize the Access Transit provided by the Saskatchewan Abilities Council
 - Individuals with good mobility need access to affordable transit options
 - Students of Parkland College and other post-secondary programs often need to reside near the training facilities due to the lack of public transit
 - Institutions such as the Public and Separate School Divisions are not able to provide services for non-school students
- More Affordable Housing Units is Needed
 - Rent Affordability is a challenge as the private landlords have been raising the rent
 - Many of the rental facilities are not very liveable
 - There is a need for rent geared to income for seniors housing and services
- Need to Attract Business to Stimulate Housing
 - e.g. A potential large business project would have received a \$2 million development levy hit, so they walked
 - Is the \$65,000 / acre development permit effective to promote business in the City market?
 - Some equipment dealerships are building in the R.M.
 - City vs. R.M. has to be competitive for employment and positive growth
 - Need to ensure positive attitudes working with business and for business

- Yorkton has Potential for More Good Things to Happen
 - There could be significant further growth
 - This will require a greater need for more housing development
 - A number of Groups indicated that Yorkton is not Experiencing a Slowdown like other communities
- Seniors Housing is Needed in the Community
 - A number of new housing projects have been added to the community for seniors in the past 10 years
 - Additional seniors housing will occur
 - Seniors care is an important facet of seniors housing
 - There are different expectations across seniors for housing services and features
 - The Silent Generation or Greatest Generation of older seniors has limited financial resources for services
 - Some of the Silent Generation lost everything
 - The Baby Boomers are willing to pay for services and amenities
 - Expectations for facility size, features, and services are higher for the Baby Boomers
 - Housing groups and private businesses may need to step back and consider service needs, expectations, and what can be offered to various seniors segments
 - The various seniors segments need to see the value in services provided
 - One group targeted Seniors housing rents and fees to match CMHC affordable housing scales
 - Seniors manors or cohousing is needed for a number of reasons
 - Many seniors need out of their home because maintaining a house may be too much work
 - For seniors not needing a care component there is also a social experience living with common areas to gather for common services
 - Rent geared to income for affordable housing is a need for seniors
- There are Needs for Additional Services for Some Residents in Many Typical Housing Projects
 - One group indicated it can only have about 15% of units with people with a high service need in its housing project
 - This may be simple services in each home once per week plus out of home services from other agencies

- Yorkton is Changing
 - For a period the young people were leaving the community
 - Part of the challenge beyond employment and business opportunities was that seniors in the community were not open to change
 - Recently, young people have been moving back to the community
 - Some of the seniors population has been passing on / dying
 - The community seems more welcoming for young people

Appendix F: Sources of Information

Sources of information utilized for this project and document include the following:

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 - Revera (The Bentley Yorkton)
 - Shelwyn House
 - SIGN (Society for the Involvement of Good Neighbours)
 - Sunrise Health Region
 - YAIL Harbor Inc. (Yorkton Adult Independent Living)
 - Yorkton Housing Authority
 - Yorkton Housing Corporation
 - Yorkton Parkland Housing Society
 - Yorkton Real Estate Association
 - YTC Safe Haven

