Agenda – Standing Policy Committee on Property and Development – December 4, 2025

REPORTS

Item No. 9 City of Winnipeg 2025 Housing Needs Assessment

WINNIPEG PUBLIC SERVICE RECOMMENDATION:

That this report be received as information.

ADMINISTRATIVE REPORT

Title: City of Winnipeg 2025 Housing Needs Assessment

Critical Path: Standing Policy Committee on Property and Development – Executive Policy Committee – Council

AUTHORIZATION

Author	Department Head	CFO	CAO
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EXECUTIVE SUMMARY

The City completed its first Comprehensive Housing Needs Assessment (HNA) in 2020. Since that time, the City of Winnipeg has grown its role in housing, making progress towards many of the goals in that report.

The City of Winnipeg 2025 Housing Needs Assessment updates the findings from the 2020 HNA. The 2025 HNA Update is a requirement of the City's agreement with CMHC under the Housing Accelerator Fund (HAF).

The 2025 Housing Needs Assessment gives a snapshot of housing in Winnipeg today. The report also takes a broader scope, telling the story of current and projected housing needs in Winnipeg. It shares the experiences and needs of those seeking housing and those providing housing. The HNA also projects future housing need over a ten-year period.

The HNA shows:

- Winnipeg is growing faster than in recent history;
- More people are looking for their first home and larger homes for rent;
- Winnipeg has seen more apartment construction over single homes, but demand for rental housing is still high;
- Single-detached houses are aging, but older neighbourhoods are also seeing more housing built;
- Winnipeg is also losing older homes, especially more affordable homes, due to age, deterioration, vacancy or fires, and more are at risk of being lost;
- Many Winnipeggers struggle to find a home that meets their needs, especially renters and larger families;
- Housing in Winnipeg is getting more expensive and incomes are not increasing as quickly;
- Renters, low-income households, single mothers, Indigenous, Newcomer, the youngest, and the oldest households have the greatest housing needs;
- 2,459 people are experiencing homelessness - the highest count yet;

- 34,425 households – 11% of the population – are in core housing need.

To completely eliminate core housing need and homelessness, and address future population growth of low-income households, an estimated additional 20,743 rent-geared-to-income (RGI) housing units and at least 12,541 affordable housing units would be required over ten years.

Winnipeg also has specific housing needs:
- Affordable and rent-geared-to income homes;
- Accessible homes;
- Housing with supports;
- Homes for older adults;
- Safe homes for vulnerable populations;
- Rental homes for larger families.

RECOMMENDATIONS

1. That this report be received as information.

REASON FOR THE REPORT

Completion of the Housing Needs Assessment by December 2025 is a requirement under the City's Housing Accelerator Fund Agreement with the Government of Canada.

Updates and regular completion of Housing Needs Assessments are also a requirement of other federal and provincial funding agreements including the Canada Community-Building Fund (CCBF) Municipal Agreement and the Canada Public Transit Fund.

IMPLICATIONS OF THE RECOMMENDATIONS

There are no implications with receiving this report as information. Completion of a Housing Needs Assessment satisfies the City's requirements under the Housing Accelerator Fund, Canada Community-Building Fund and Canada Public Transit Fund.

The HNA can be used to inform future policies and initiatives, and should be updated every five years.

HISTORY/DISCUSSION

Background

On June 21, 2017, Council directed the Winnipeg Public Service to conduct a Comprehensive Housing Needs Assessment (HNA).

In January 2020, the City of Winnipeg published its first Comprehensive Housing Needs Assessment (HNA). On July 13, 2020, the Standing Policy Committee on Property and Development received the report as information and directed the Public Service to report back

with recommendations on the establishment of an affordable housing program(s) consistent with the findings of the report. On November 26, 2020, Council adopted the report “Menu of Options for an Affordable Housing Strategy”, which was largely informed by the 2020 HNA.

The 2020 Comprehensive Housing Needs Assessment made a series of policy recommendations to address the stated housing needs. Many of these have been fully or partially implemented by the City over the past five years, including:

- Growing the City’s Housing Team from one permanent position to add eight new temporary housing positions funded by Housing Accelerator Fund (HAF) and the creation of the HAF Office
- Approving $52 Million in tax increment financing (TIF) and capital grants to affordable housing projects through the Affordable Housing Now program
- Supporting the development of affordable housing through grants (3,852 new affordable units have been supported through City grants or TIF since 2020)
- Creating an Affordable Housing Concierge Service to assist non-profit and Indigenous housing providers with their application and permitting processes
- Selling and leasing City-owned land at a nominal fee for affordable, supportive, and mixed-income housing development
- Zoning By-law amendments to enable development of housing consistent with OurWinnipeg and Complete Communities priorities

This work, much of it enabled by the Housing Accelerator Fund, has made a significant impact towards the priorities identified in the 2020 HNA.

2025 Update

On December 5, 2023, the Government of Canada, through the Canada Mortgage and Housing Corporation (CMHC), entered into an agreement with the City of Winnipeg for $122.4 million in funding from the Housing Accelerator Fund (HAF). As a condition of the HAF funding agreement, the City is required to complete a housing needs assessment by December 1, 2025.

The 2024-2034 Canada Community-Building Fund (CCBF) Municipal Agreement requires municipalities with a population of 30,000 or more to submit a Housing Needs Assessment (HNA) report and update it every five years. The Canada Public Transit Fund also requires completion and regular update of a Housing Needs Assessment.

The Housing Needs Assessment was led by the Housing Accelerator Fund team and includes contributions from the following Departments and teams within the Winnipeg Public Service:

- Winnipeg Fire and Paramedic Service
- Assessment and Taxation
- Planning, Property and Development
- City Economist
- Assets and Project Management
- Indigenous Relations Division
- Corporate Communications

The 2025 HNA was guided by a volunteer Advisory Committee and included engagement with people with lived experience of unmet housing needs and those who provide housing or work within the non-profit and market housing sector.

Purpose

In addition to fulfilling the City's commitments under the HAF and CCBF agreements, the 2025 Housing Needs Assessment serves multiple purposes:

- As a **monitoring tool**, to be updated on a regular basis (approximately every five years), to assess and evaluate progress toward meeting Winnipeg's housing needs and identify where improvements are needed.

- To **inform and guide future policies, programs, tools and initiatives**, by identifying the most significant unmet housing needs in the City, allowing future initiatives and potential investments of limited resources to be targeted for the greatest impact.

- As an informative and **informational resource** for anyone interested in learning more about the state of housing in Winnipeg, including statistics and trends, expert insights, lived experiences, lessons learned, and best practices.

HNA Summary

Key Findings and Trends

Winnipeg has been growing at its fastest rate in recent history. Winnipeg grew 9.2 percent in just three years. This is an average of 23,000 people per year – more than double annual growth in the decade before. Growth has been mostly because of international migration and in adults aged 15 to 44 and over 55 years old.

Demand is growing for starter homes and larger rental homes. More Winnipeggers means more people looking for their first home. Winnipeg is also seeing more large families who want to live together under one roof. At the same time, older adults are maintaining households longer, increasing the need for aging in place.

The market is responding to changing populations. Developers are building more multi-unit and rental housing. Most of Winnipeg's housing supply (58 percent) is single-detached homes. But most new builds are multi-unit homes (approximately 69 percent since 2016). Federal housing policy, including very favourable financing, is having an impact on new rental housing across the country. Newer residential development is occurring at the city's edges and within Mature Communities. Homes in Mature Communities tend to be older and more likely to be redeveloped.

Winnipeg's supply of single-detached homes is aging, and some new housing is being built in older neighbourhoods. Single-detached homes are, on average, 58 years old city-wide and 79 in Mature Communities. Higher-density developments and secondary suites are

increasing in Mature Communities. The number of secondary suites has increased by 700% in five years, from 100 units in 2020 to 800 units in 2025, as a result of enabling changes by Council. Relatively few new duplexes, triplexes, or fourplexes have been built of late. Most of these types of homes in Winnipeg are older. Townhouse units have been built primarily in new neighbourhoods on larger, undeveloped tracts of land.

Winnipeg's older homes are at risk of being lost due to wear and tear, vacancy, redevelopment, or fire. These older homes are also more likely to be "naturally occurring" affordable housing. The number of units in need of major repairs is decreasing (from 9.3 percent in 2011 to 6.5 percent in 2021). Renovation repairs took place primarily in residential properties south of the Assiniboine River, where households tend to have higher incomes. Homes in lower-income neighbourhoods are more likely to be demolished. Winnipeg is also seeing a rapid decline of rooming houses, which is putting lower-income residents at greater risk of homelessness.

The number of vacant buildings in Winnipeg is going up. As of September 2025, there were about 535 empty residential buildings with active orders under the Vacant Building By-law. Before they became vacant, those buildings contained about 980 housing units. Vacant buildings have higher numbers in Mature Communities with aging housing stock. These buildings are also at greater risk of fire.

Fires and other emergencies are forcing people from their homes. Some people can return to their homes while others cannot. From 2019 to 2024, just under 4,000 Winnipeg residents had to leave their homes because of emergencies. About 81 percent of these cases were due to fires. While emergency displacements fluctuate from year to year, the total number of individuals displaced by emergencies rose from approximately 250 in 2019 to over 1,200 in 2024.

Many Winnipeggers still struggle to find a place that fits their needs, especially renters and those with larger families. Even though the number of rental units grew by about 32 percent over the last 10 years. Of Winnipeg's 300,400 homes that people lived in as of 2021, approximately 63 percent were owner-occupied and 37 percent were rented. Interestingly, among new homes built between 2016 and 2021, these proportions flipped, with almost two-thirds of new housing being rental and over one-third intended for homeownership. Vacancy rates for rental housing decreased from 5.1 percent in 2021 to 1.7 percent in 2024. Lower vacancies often lead to increasing rents. While nine in 10 apartments are one- or two-bedroom units, three-bedroom and larger units are in limited supply. Most larger rental units are in suburban townhouse complexes. There are very few three-bedroom rentals in central neighbourhoods. Three-bedroom units also have the lowest vacancy rate in Winnipeg.

Housing in Winnipeg is getting more expensive and incomes are not increasing as quickly, especially for renters. On average, homeowners earn more than twice as much as renters. Average rental costs between 2011 and 2021 increased by 52 percent, while average homeowner payments increased by 36 percent. During this same period, median household incomes increased by only 38 percent. Since 2021, incomes have actually decreased when accounting for inflation. In 2023, renters had a median household income of $53,200, while owners had a median household income of $110,500. In 2021, renters were almost five times more likely to be in core housing need than homeowners (24 percent vs. five percent). The number of younger household maintainers (people aged 15 to 34) have decreased since 2001, while older household maintainers (75+) have increased. This likely shows that more young adults are living with their parents longer. It may also mean more older

adults are staying in their own homes because there aren't enough affordable, suitable places to downsize to.

There is a segment of the population whose needs are not met by market housing. The non-market housing sector includes homes primarily owned by government, non-profits, and co-operatives, renting housing at affordable rates. The majority of rent-geared-to-income units (63 percent) are owned by the Manitoba Housing and Renewal Corporation (MHRC). Most non-market housing is older than the average for the overall housing stock in Winnipeg. Demand for social housing is high and wait lists are long. Yet Manitoba has the highest social housing vacancy rate in Canada. This is likely because many units need repairs before people can live in them.

In 2020, there were 34,425 households in Winnipeg in core housing need, or 11 percent of the population. Core Housing Need means a household can't get housing that is:

- Affordable — costs 30 percent or less of the household's income,
- Adequate — in good condition and not in need of major repairs, and
- Suitable — has right number of bedrooms for people who live there.

The largest group of people experiencing core housing need is single-person households with low incomes. Single-mother headed households, Indigenous, newcomers, younger households and older households also experience high core housing needs.

Homelessness is rising in Winnipeg and Indigenous people experience homelessness at a much higher rate. The 2024 Street Census counted 2,459 people experiencing homelessness - the highest count yet recorded in Winnipeg. This is still thought to be an undercount. 80 percent of people experiencing homelessness in Winnipeg are Indigenous and there is an overrepresentation of other populations, including people who have been in the care of child and family services. Most people experiencing homelessness are not sleeping outdoors, although the prevalence and visibility of encampments in Winnipeg is also growing. Most people experiencing homelessness say that having more affordable housing in Winnipeg would help them find and keep a home**.**

<u>Specific Housing Needs</u>

Some Winnipeggers face barriers to finding housing that meets their needs. Some of these barriers are systemic and relate to inadequate tenant protections. People who have no recent rental history in Manitoba (newcomers, youth, people who are unsheltered) face barriers in applying for housing with no references, credit history, identification, or other documentation often required.

Discrimination is a common experience when people are applying for housing. In lower-rent homes where tenants have few options, there are common experiences of landlords acting in bad faith including exploitation, illegal activity, and poor building maintenance. Single-mother-led households experienced the highest rate of core housing need compared to other populations. Indigenous households, newcomers, as well as the oldest (85 years and older) and youngest (under age 24) households also have high core housing needs. Winnipeg is also in need of more accessible homes.

Accessible Housing

About one-third of Manitobans live with a disability. Everyone needs a home that is accessible for their abilities. There are few regulatory requirements for developers to build accessible homes, and most of the requirements apply only to common areas of multi-family buildings. People with disabilities often face increased living expenses, and 16.5 percent of Canadians with a disability live in poverty.
Some people with disabilities require supportive housing or at-home supports such as home care or mental health support. The availability of these supports and supportive homes is inadequate, forcing some undesirable outcomes (e.g. extended hospital visits).

Indigenous Housing

Due to the ongoing impacts of colonization, Indigenous people make up 80 percent of people experiencing homelessness (compared to 13 percent of Winnipeg's population). Indigenous people in Manitoba are twice as likely as non-Indigenous people to experience core housing need.

First Nations people moving temporarily or permanently to Winnipeg from their home communities, Indigenous youth aging out of care, and Indigenous women and 2SLGBTQQIA people, especially those who have experienced gender-based-violence, all have unique vulnerabilities. Safe and culturally- appropriate housing is needed.

Indigenous governments and non-profit organizations are leaders in building and operating housing in Winnipeg – much of it affordable, supportive, and culturally based.

Housing for Older Adults

There is a growing population of older adults with diverse needs. Affordable assisted living – with some supports but more independence than personal care homes – is the biggest housing gap for this demographic. Housing for older adults should have appropriate supports, be culturally safe, and allow older adults to stay connected with family and community.

Housing for Youth

The transition period from adolescence to adulthood is a particularly vulnerable time, especially for youth aging out of CFS care. Eighteen is the most common age that individuals in Winnipeg become homeless, and people who have been in CFS care are more likely to become homeless. Youth may need support during this transition period to secure safe, affordable housing, and to build the life skills to help them stay housed. Models of housing with onsite supports, including culturally-based supports for Indigenous youth demonstrate positive outcomes.

Newcomer Housing Needs

Without adequate supports, newcomers, may face barriers to securing housing including lack of local references/guarantors, language and cultural barriers, discrimination, and exploitation.

Refugee claimants are the group of newcomers most likely to face barriers in securing housing. Refugee claimants often stay in shelters when they first arrive in Winnipeg.

Gender-Based Housing Considerations

Access to affordable and adequate housing is a safety issue, especially for women and gender diverse people who have experienced gender-based violence, and especially if they are Indigenous.

Single-mother led households are the most likely to experience core housing need of any demographic group. Women and gender-diverse people are more likely to experience "hidden homelessness" which could involve staying in exploitative or violent environments.
There is a need for safe, culturally-responsive transitional and long-term supportive housing for women and for 2SLGBTQIA+ people who are in need of a place of safety and belonging.

Projecting Future Housing Needs

Winnipeg is projected to experience a 13.7 percent growth in population between 2021 to 2031, adding an additional 40,581 additional households who will require homes. Most of this growth is expected to be met by a similar number of new market units.

Of these new households, 1,661 are expected to be very low-income, and 6,615 are expected to be low-income. Most of these low-income households will not be able to afford market-rate homes and will require affordable housing or income supports. This is in addition to households already experiencing homelessness or core housing need.

To completely eliminate core housing need and homelessness, and address future population growth of low-income households, an estimated additional 20,743 rent-geared-to-income (RGI) housing units and at least 12,541 affordable housing units would be required over ten years.

Policy Implications

The HNA does not aim to make specific policy recommendations. However, it is worth noting, a number of policy implications came forward which warrant further exploration as possible ways to meet some of the unmet housing needs in Winnipeg over the coming years.

Winnipeg needs to support the development of new housing to meet the needs identified by this study, including:

- Affordable, rent-geared-to-income housing, especially for the populations most impacted by core housing need including low-income single individuals and single-mother led households.
- Accessible housing, including universal design.
- Housing with supports, including onsite wraparound supports to meet the needs of youth aging out of care, Indigenous families and Newcomers, especially refugees and refugee claimants.
- Housing for older adults, including affordable assisted living.
- Safe transitional and supportive housing for people who have experienced gender-based violence.

- Rental housing for larger households (3+ bedrooms).

While new housing is needed, there are also policies needed to maintain and preserve Winnipeg's existing stock of naturally occurring affordable housing, and to support the Province of Manitoba in maintaining existing social housing stock. In general, policies to make it easier to develop housing, especially housing that is affordable. Collaboration across all levels of government is key to addressing Winnipeg's housing needs, including collaboration to enforce and strengthen policies to protect renters who experience the greatest housing needs in Winnipeg.

FINANCIAL IMPACT

Financial Impact Statement **Date:** October 24, 2025

Project Name:
City of Winnipeg 2025 Housing Needs Assessment

COMMENTS:
There are no financial implications associated with the recommendations in this report.

Randy Bernard
Randy Bernard, CPA
Manager of Finance & Administration (Campus)
Corporate Finance Department

CONSULTATION

This Report has been prepared in consultation with:

- Winnipeg Fire and Paramedic Service
- Assessment and Taxation
- Planning, Property and Development
- Economic Development and Policy
- Community Development

- Community Services – Licensing and Bylaw Enforcement
- Assets and Project Management
- Indigenous Relations Division
- Marketing and Branding Division

OURWINNIPEG 2045 POLICY ALIGNMENT

Policy 4.4: Affordable and Supportive Housing Options
Enable collaborative partnerships that provide a continuum of existing or new affordable housing, making use of municipal supports such as fiscal, regulatory and measurement tools to ensure those most in need have increased access throughout the resident and building life-cycle.

Policy 4.8: Building Safety
Enforce compliance with building codes and property maintenance standards, to ensure housing quality, safe building occupancy, and extended building lifecycles.

Policy 5.2: Affordable and Supportive Housing Options
Conserve and increase development of a continuum of affordable and supportive housing throughout the city as a fundamental human right.

Policy 5.3: End Homelessness
Use a Housing First approach to enable development of housing and supports for people experiencing, or at risk of, homelessness.

Policy 6.2: Complete Communities Characteristics
The characteristics of complete communities must be identified and defined in Complete Communities, and will include, at minimum, equitable access to: safety and security, affordable housing for all incomes, local employment opportunities, health-supportive amenities, access to nature, social interaction opportunities, sustainable transportation options, and digital communication technology infrastructure to align with this Plan's goals.

Policy 6.39: Affordable and Supportive Housing Options
Facilitate affordable and supportive housing in all neighbourhoods, through a continuum of private and non-profit housing development that includes a mix of sizes, forms and tenures; resilient, low-carbon, and energy-efficient construction; adaptable, universal design accessibility; and proximity to integrated and, sustainable transportation options.

COMPLETE COMMUNITIES DIRECTION STRATEGY 2.0 POLICY ALIGNMENT

G5: Housing

Policy 3.7 (A): Develop and maintain a comprehensive supply and demand analysis of housing needs within the City of Winnipeg across the entire housing continuum. Based on this

information identify ways to fill gaps in housing need which may include the development of indicators and the setting of targets.

Policy 4.1: Assist in building and maintaining the capacity of non-profit housing organizations in the design, development and maintenance of supportive housing. Based on current housing data and trends, identify annual targets of new supportive housing units needed to reduce and prevent chronic homelessness.

COUNCIL'S STRATEGIC PRIORITIES ACTION PLAN 2023-2026 ALIGNMENT

Action 1.6: Develop a city-wide housing strategy and action plan including in downtown.

Action 3.4: Construct more affordable and social housing through partnerships with private sector, not-for-profit, and other governments.

WINNIPEG CLIMATE ACTION PLAN ALIGNMENT

Strategic Opportunity #4: Facilitate Compact, Complete Development and Increase Density
Strategic Opportunity #5: Low Carbon and Energy Efficient Buildings.

WINNIPEG POVERTY REDUCTION STRATEGY ALIGNMENT

Affordable Housing Life Pole
Goal 2: The City actively plans for and partners in affordable housing
Objectives:

A. The City's capacity and commitment to advancing affordable housing initiatives are increased.
B. The urgent housing needs of shelterless residents are addressed through proactive, multi-sectoral partnerships.
C. Municipal tools, resources and partnerships are developed and used to encourage and facilitate affordable housing development.
D. Existing affordable rental housing stock is maintained and improved.

Poverty Reduction Strategy Implementation Plan 2024-2027
Initiative 2.1: "Update the Housing Needs Assessment," "identify ways to fill gaps in housing need which may include the development of indicators and the setting of targets."

SUBMITTED BY

Department: Office of the CAO
Division: Housing Accelerator Fund
Prepared by: Emma Fineblit
Date: October 24, 2025

Attachment:

Appendix A - City of Winnipeg 2025 Housing Needs Assessment