



HOUSING NEEDS ASSESSMENT

JULY 2026

TABLE OF CONTENTS

ACKNOWLEDGEMENTS	4
AI DISCLOSURE	4
1.0 EXECUTIVE SUMMARY	5
• 1.1 Purpose and Objectives	5
• 1.2 Key Findings	5
• 1.3 Key Housing Gaps	5
• 1.4 Priority Actions and Opportunities	6
2.0 INTRODUCTION & STUDY CONTEXT	7
• 2.1 About the Twin Rivers Region	7
• 2.2 Why a Housing Needs Assessment Now	8
• 2.3 Relationship to SIRI, CMHC, and Regional Planning	8
• 2.4 Communities Included in the Study	9
3.0 DEMOGRAPHIC AND ECONOMIC CONTEXT	10
• 3.1 Population Trends and Projections	10
• 3.2 Housing Size and Composition	11
• 3.3 Age Structure and Housing Implications	12
• 3.4 Labour Force and Employment Trends	13
• 3.5 Business Composition & Economic Structure	14
• 3.6 Regional Growth and Institutional Investment	15
• 3.7 Income Distribution	16
• 3.8 Priority Population Groups	18
4.0 HOUSING SYSTEM OVERVIEW	20
• 4.1 Housing Types and Tenure Mix	20
• 4.2 Ownership and Rental Patterns	21
• 4.3 Housing Values and Market Prices	22
• 4.4 Rental Market Conditions and Vacancy Context	23
• 4.5 The Housing Continuum	24
5.0 HOUSING AFFORDABILITY AND NEED	25
• 5.1 Shelter Costs and Affordability Thresholds	25
• 5.2 Housing Suitability, Adequacy, and Core Housing Need	27
• 5.3 Populations at Greater Risk	29
6.0 HOUSING SUPPLY ASSESSMENT	31
• 6.1 Market Housing Supply	31
• 6.2 Non-Market and Seniors Housing Summary	31
• 6.3 Seniors Housing and Continuum	33
• 6.4 Estimated Unit Counts by Housing Type	34
• 6.5 Vacant Land and Development Potential	36
• 6.6 Development Feasibility, Construction Capacity, and Financing	36
• 6.7 Development Capacity and Constraints	38
• 6.8 Community Development Summary	39



TABLE OF CONTENTS CONTINUED

7.0 COMMUNITY ENGAGEMENT FINDINGS	42
• 7.1 Survey Methodology and Participation	42
• 7.2 Household Composition and Income	43
• 7.3 Current Housing Satisfaction	44
• 7.4 Preferred Housing Types and Development Priority	45
• 7.5 Anticipated Moves and Future Housing Needs	46
• 7.6 Accessibility and Support Needs	48
• 7.7 Work and Location Factors	48
8.0 GAP ANALYSIS	50
• 8.1 Seniors Housing: Strengths and Gaps	50
• 8.2 Family and Workforce Housing Gaps	50
• 8.3 Rental Housing Shortages	51
• 8.4 Geographic Gaps	51
• 8.5 Alignment with CMHC Housing Needs Framework	52
9.0 FUTURE HOUSING DEMAND AND GROWTH SCENARIOS	53
• 9.1 Population-Based Housing Demand	53
• 9.2 Indicative Housing Demand by Tenure and Dwelling Type	53
• 9.3 Tenure Mix Targets	55
• 9.4 Vacancy Buffer Requirements	56
• 9.5 Sensitivity Scenarios	56
10.0 STRATEGIC HOUSING DIRECTIONS	57
• 10.1 Priority Housing Types	57
• 10.2 Short-Term Actions (0–5 years)	57
• 10.3 Medium-Term Actions (5–10 years)	58
• 10.4 Role of Municipalities and Partners	58
• 10.5 Alignment with CMHC & National Housing Strategy	58
11.0 IMPLEMENTATION CONSIDERATIONS	59
• 11.1 Development Readiness	59
• 11.2 Policy and Zoning Considerations	60
• 11.3 Partnerships and Funding Opportunities	60
• 11.4 Monitoring and Update Cycle	61
12.0 CONCLUSION	62
APPENDICES	63
A. Data Sources and Methodology	65
B. Glossary of Terms	73
C. Community Engagement - Design and Market Conditions	77
D. Community Planning and Land Use Context	81



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The Twin Rivers Region and the Saskatchewan Economic Development Alliance (SEDA) gratefully acknowledge the support of Schollie Research & Consulting in the final review of this Housing Needs Assessment. Through its expertise in market research, strategic planning, and economic development, Schollie Research & Consulting helped strengthen the assessment's overall clarity, rigor, and practical relevance. This review contributed to ensuring that the document provides a credible and well-grounded foundation for informed decision-making, regional housing planning, and future funding and implementation discussions.

SIRI PROJECT PARTNERS



SEDA, with the support of PrairiesCan and the Saskatchewan Ministry of Trade and Export Development, is implementing a two-year investment readiness and activation program called the Saskatchewan Investment Readiness Initiative (SIRI). We also acknowledge SUMA as a partner in this initiative. SIRI is a SEDA-led initiative that helps communities strengthen investment readiness by identifying development barriers and priorities, including housing.



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AI DISCLOSURE

Artificial intelligence (AI) tools were used in a limited support capacity during preparation of this Housing Needs Assessment, including assistance with drafting, editing, formatting, and summarizing information from documented sources. All substantive analysis, interpretation, and final report content were reviewed and validated by the project team. AI-assisted content was used only to support efficiency and clarity and does not replace professional judgment, source verification, or municipal review.

1.0 EXECUTIVE SUMMARY

1.1 Purpose and Objectives

The Twin Rivers Housing Needs Assessment was undertaken to provide a comprehensive, evidence-based understanding of housing conditions across the region and to support coordinated housing planning among member municipalities.

The assessment responds to increasing pressure on the regional housing system driven by population growth, demographic aging, changing household composition, and evolving economic conditions. It aligns with Canada Mortgage and Housing Corporation (CMHC) methodologies and supports regional goals identified through the Saskatchewan Investment Readiness Initiative (SIRI).

The objectives of this assessment are to:

- Evaluate current housing supply across the full housing continuum
- Identify affordability, suitability, and availability gaps
- Assess development capacity and constraints across communities
- Project future housing demand under different growth scenarios
- Provide strategic and implementable housing directions

1.2 Key Findings

Overall, the Twin Rivers housing system is stable but increasingly constrained, particularly in providing diverse, affordable, and rental housing options. The assessment identifies a housing system that performs well for existing homeowners, but is less responsive to changing population needs and emerging demand for diverse housing types.

Key findings include:

- Population growth and demographic change are increasing housing demand, particularly for smaller households, seniors, and workforce populations
- The housing system is strongly ownership-oriented, with limited rental and multi-unit housing supply
- Recent development activity has been modest and concentrated in single-detached housing, limiting diversification
- Rental housing supply is constrained, with limited availability across most communities
- Non-market housing supply is heavily oriented toward seniors, with comparatively limited family or workforce housing
- Development readiness varies across communities, influenced by infrastructure capacity, land availability, and planning conditions
- Some communities are positioned for near-term housing growth, while others require infrastructure upgrades or planning alignment before development can occur

1.3 Key Housing Gaps

The analysis identifies several structural housing gaps that are consistent across the Twin Rivers Region, though experienced differently at the community level.

Rental Housing Shortage

The region faces a persistent, structural shortage of rental housing, including limited availability of one, two, and three-bedroom units. This affects young adults, seniors, workforce households, and families who are not in the ownership market.

Limited Housing Diversity

Housing supply is heavily concentrated in single-detached ownership units, resulting in a lack of alternative housing forms such as townhomes, apartments, and accessible units.

Family and Workforce Housing Gaps

Affordable housing options for families, moderate-income households, and mobile workers are limited. This contributes to challenges in workforce attraction and retention.

Moderate-Income Seniors Housing Gap

While seniors housing supply is relatively strong overall, there is a shortage of independent, affordable, and accessible housing for moderate-income seniors, particularly outside larger service centres.

Geographic and Development Readiness Gaps

Housing availability and development capacity are not evenly distributed across the region.

- Some communities (e.g., Hague and Hepburn) are positioned for near-term growth
- Others depend on infrastructure investment or planning changes
- Rural municipalities rely on nearby towns for access to diverse housing

These differences highlight the need for a regional and phased approach to housing delivery.

1.4 Priority Actions and Opportunities

The assessment identifies a set of strategic actions focused on improving housing supply, diversity, and affordability, while aligning development with local readiness and infrastructure capacity.

Near-Term Opportunities (0–5 Years)

- Support development in communities with existing serviced land and demonstrated readiness
- Encourage infill and redevelopment within existing serviced areas
- Enable small-scale multi-unit housing, including duplexes, townhouses, and low-rise apartments
- Expand secondary suites and accessory dwelling units
- Advance planned multi-unit and subdivision developments in ready communities
- Strengthen partnerships with housing authorities and non-profit providers

Medium-Term Actions (5–10 Years)

- Expand areas designated for higher-density and mixed-use development
- Coordinate infrastructure upgrades (water, sewer, servicing) with planned housing growth
- Increase supply of affordable housing and moderate-income seniors housing
- Support housing development that aligns with workforce needs and economic growth

Regional Implementation Approach

- Align housing development with community-specific readiness and infrastructure capacity
- Continue monitoring building activity, land availability, and affordability trends
- Maintain alignment with CMHC programs and National Housing Strategy funding opportunities
- Strengthen regional collaboration to improve efficiency and competitiveness for funding

The Twin Rivers Region is well-positioned to respond to future housing demand through coordinated planning and phased implementation. By aligning housing supply with demographic trends, market conditions, and development readiness, the region can support sustainable growth, improve affordability, and enhance overall community resilience.

2.0 INTRODUCTION AND STUDY CONTEXT

2.1 About the Twin Rivers Region

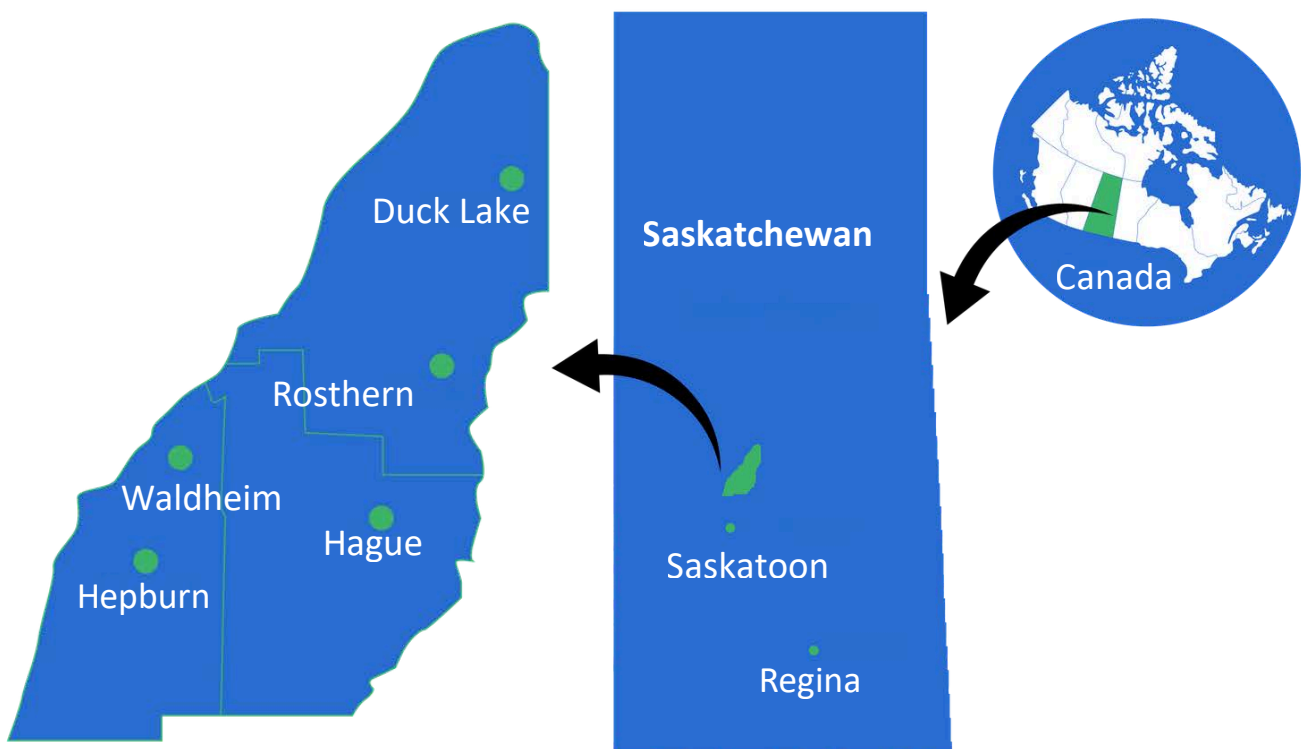
Twin Rivers is a collaborative regional partnership representing a mix of rural municipalities, towns, and villages in Saskatchewan's Census Division 15. Established to guide coordinated growth and development, the partnership supports shared planning initiatives that strengthen local economies, preserve essential services, and improve overall community sustainability across the region.

The Twin Rivers Region benefits from a strategic geographic location that combines agricultural productivity, transportation access, and proximity to major urban centres. This positioning has supported steady population growth, diversified economic activity, and increased residential demand across both urban and rural communities. As the region continues to evolve, coordinated land-use and housing planning is essential to ensuring that growth supports livability, workforce attraction, and long-term regional resiliency.

Housing plays a central role in this shared vision. The availability, diversity, and affordability of housing directly influence the region's ability to attract residents, support local employers, and respond to demographic change. A regional approach allows Twin Rivers to understand housing needs holistically rather than on a community-by-community basis, recognizing that residents live, work, and access services across municipal boundaries.

The Twin Rivers Region is located in central Saskatchewan and includes a mix of towns and rural municipalities connected through shared economic, service, and housing systems.

Figure 1: Twin Rivers Region



2.2 Why a Housing Assessment Now

Twin Rivers is experiencing a period of transition characterized by population growth, demographic aging, changing household composition, and evolving economic conditions. Regional population projections indicate continued growth through 2035, increasing pressure on housing supply, particularly in communities with limited rental, affordable, or seniors-oriented housing options.

At the same time, housing market conditions have shifted. Tight rental markets in nearby service centres, rising construction costs, and a limited supply of new purpose-built housing have reduced choice for many households. These conditions disproportionately affect seniors, young adults, low-income families, and workers relocating to the region for employment opportunities.

Without proactive planning, the region risks facing housing shortages, affordability challenges, and barriers to workforce retention—factors that could constrain economic development and reduce overall quality of life. A Housing Needs Assessment provides the evidence base needed to understand current conditions, identify gaps along the housing continuum, and support informed decision-making.

This assessment, therefore, serves as a foundational tool to:

- Align housing supply with projected population and labour force growth;
- Identify affordability and suitability pressures not met by the private market;
- Support municipal decision-making and regional collaboration; and
- Position the Twin Rivers Region for future funding, partnerships, and development opportunities.

2.3 Relationship to SIRI, CMHC, and Regional Planning

This Housing Needs Assessment was initiated following participation in the Saskatchewan Investment Readiness Initiative (SIRI), delivered through the Saskatchewan Economic Development Alliance (SEDA). In December 2025, Twin Rivers took part in a SIRI Action Planning Session, which included a preliminary regional assessment and stakeholder discussion. That process identified housing availability, diversity, and affordability as priority challenges influencing the region's economic competitiveness and investment readiness.

In response, Twin Rivers advanced this Housing Needs Assessment to provide a deeper, data-driven understanding of housing demand and supply conditions across the region. The assessment builds on SIRI findings by translating economic development goals into housing-specific analysis and strategies.

The structure and methodology of this report are aligned with Canada Mortgage and Housing Corporation (CMHC) housing needs assessment principles, including:

- Use of demographic and income data to assess housing demand;
- Evaluation of affordability, suitability, and adequacy using CMHC definitions;
- Examination of housing supply across the full housing continuum; and
- Recognition of rural and small-community data limitations.

This alignment ensures that the assessment can support:

- Regional and municipal planning initiatives;
- Applications for provincial and federal housing programs, including those under the National Housing Strategy; and
- Ongoing collaboration between municipalities, housing providers, and development partners.

Ultimately, this Housing Needs Assessment is intended to function as a living regional planning document, informing future land-use decisions, housing policy development, infrastructure investment, and economic development strategies across the Twin Rivers Region.

2.4 Communities Included in the Study

The Twin Rivers Region includes a mix of incorporated communities and a surrounding rural municipality, each contributing distinct housing characteristics, development patterns, and service roles within the regional system. Together, these communities form an interconnected housing market in which residents frequently move between municipalities for housing, employment, and services.

Duck Lake is a smaller community with a stable population and a mix of older housing stock and limited recent development activity. The town provides essential services, including education, health care, and local retail, and functions as a service point for surrounding rural areas. Housing supply is relatively constrained, with limited new construction and a small supply of rental and alternative housing options. Available land and infrastructure capacity suggest potential for future development, though this has not yet translated into significant housing growth.

Hague has demonstrated comparatively strong recent development activity, including both single-detached and multi-unit housing. Its proximity to the Saskatoon commuter area contributes to demand for housing and supports continued residential growth. The community has seen recent investment in seniors housing and higher-density developments, indicating a shift toward greater housing diversity. Hague is positioned as one of the communities with stronger near-term development readiness.

Hepburn is a smaller but growing community with emerging residential development activity. Recent and planned projects include multi-unit housing and subdivision development, supported by ongoing infrastructure upgrades and planning initiatives. Its location within commuting distance of Saskatoon contributes to housing demand, and the community shows potential for increased housing development in the near to medium-term.

Rosthern is one of the primary service centres within the region, supporting a concentration of health care, education, and commercial activities. The community has experienced steady population growth and ongoing residential development, primarily in single-detached housing. Rosthern also serves as a regional hub for seniors housing and care facilities. While the community is investing in infrastructure to support future growth, housing supply has remained relatively limited in diversity, particularly for rental and multi-unit housing.

The RM of Rosthern is characterized by low-density, dispersed residential development, including farmsteads and acreages. Housing development within the RM is typically incremental and driven by individual site development rather than planned subdivisions. The RM relies on nearby towns for access to a broader range of housing options, particularly rental, affordable, and seniors housing. Limited servicing infrastructure constrains opportunities for higher-density residential development.

Waldheim is a mid-sized community within the region that has experienced consistent residential development over time. The town includes a mix of single-detached housing and some small-scale multi-unit development. Serviced land availability supports ongoing growth, though infrastructure capacity—particularly related to wastewater systems—may influence the pace of future development. Waldheim also contains one of the more diverse social and affordable housing portfolios in the region.

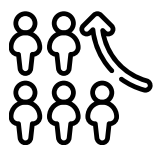
Together, these communities illustrate the varying levels of development activity, housing supply, and infrastructure capacity across the Twin Rivers Region, reinforcing the importance of a coordinated regional approach to housing planning.

3.0 DEMOGRAPHIC AND ECONOMIC CONTEXT

The Twin Rivers Region has experienced steady population growth in recent years and is projected to continue growing over the medium to long-term. This growth reflects the region's economic stability, proximity to major employment centres, and appeal as a location for families and working-age households.

Continued population growth is expected to increase demand for housing across all segments of the housing continuum, including ownership, rental, seniors housing, and community-based housing options. This demand will be further influenced by both the relatively young population profile and the gradual aging of the population over time.

Key Demographic Indicators (Twin Rivers Region)



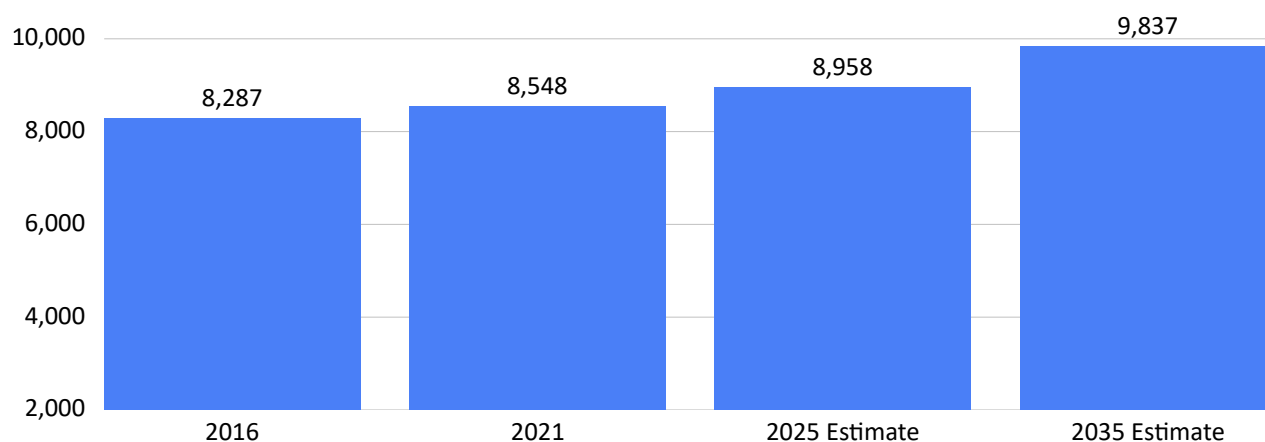
Population (2021): 8,548
Population (2025 est.): 8,958
Projected Growth: +15.1%¹ (to 9,837 by 2035)
Working Age (15–64): 60.1% of the population

Average Age: 37.7 years
Median Age: 35.5 years
• young relative to province
• dominant group 10–14 years

3.1 Population Trends and Projections

Population trends and projections indicate steady and sustained growth in the Twin Rivers Region over the planning horizon. The population increased from 8,287 in 2016 to 8,548 in 2021, representing a growth rate of approximately 3.2%, and is estimated to reach 8,958 by 2025, with continued growth projected to 9,837 by 2035. Demographically, the region remains relatively young, with a weighted average age of approximately 37.7 years and a median age of 35.5, both of which are young relative to broader Saskatchewan trends. This is further reflected in the prominence of younger age cohorts, with children aged 10 to 14 representing a dominant group within the population. Together, these factors—moderate but sustained population growth, a relatively young age profile, and evolving household composition—are expected to increase housing demand over time. These projections form the foundation for estimating future housing needs and planning appropriate housing supply responses across the region.

Figure 2: Twin Rivers Projected Population Growth



Source: Statistics Canada, 2021 Census Profile

¹ Saskatchewan Economic Development Alliance (SEDA), Twin Rivers Preliminary Assessment (2025), Appendix: Twin Rivers Market Analysis Report, Exhibit A.03, Population Estimates and Projections. Population projections are based on SK Startup Institute demographic estimates and projections.

3.2 Housing Size and Composition

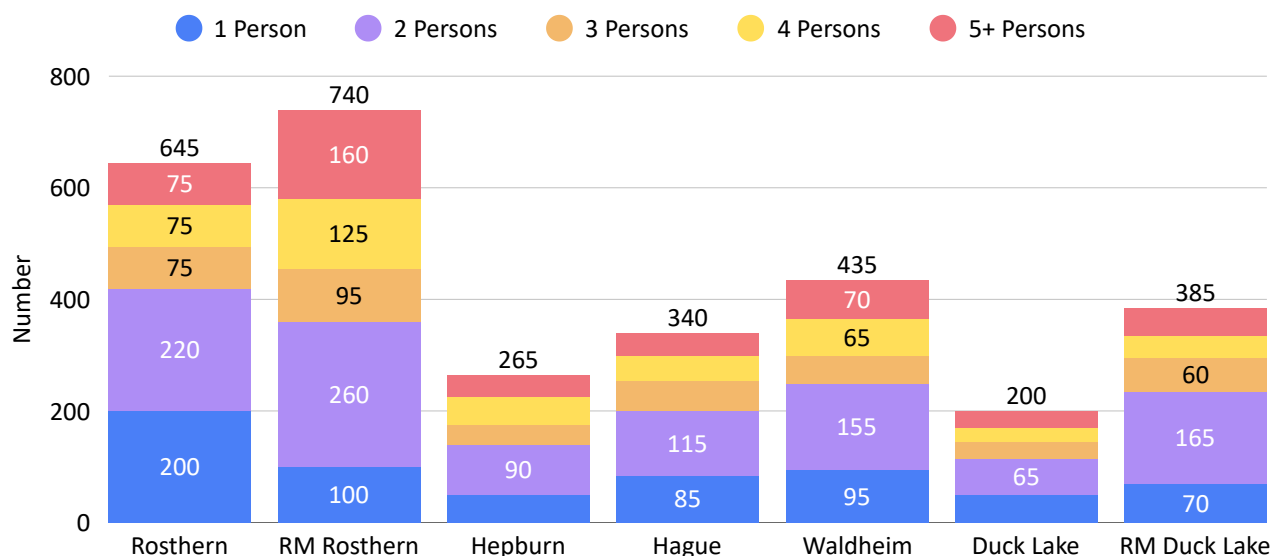
Household composition in the Twin Rivers Region reflects a strong presence of families and relatively larger household sizes compared to provincial and national averages. These characteristics are important drivers of housing demand, particularly for family-oriented housing and multi-bedroom units.

Key Household Indicators (Twin Rivers Region)



Households: 2,985 occupied dwellings in 2025
Household Size: 3.0 people/household.

Figure 3: Household Size by Community (2021)



Source: Statistics Canada, 2021 Census Profile

A significant share of households in the Twin Rivers Region consist of three or more persons, indicating sustained demand for larger, family-oriented housing such as single-detached homes and multi-bedroom units.

At the same time, smaller households and single-person households are present across all communities, reflecting broader demographic trends such as aging, delayed family formation, and increased household independence. These patterns point to a growing need for:

- smaller housing units,
- rental options, and
- flexible housing forms such as secondary suites and townhouses.

Household size also varies across communities, reflecting differences in local demographics and housing stock. Larger households tend to reinforce demand for traditional ownership housing, while smaller households highlight the need for a more diverse housing mix that supports different life stages and income levels.

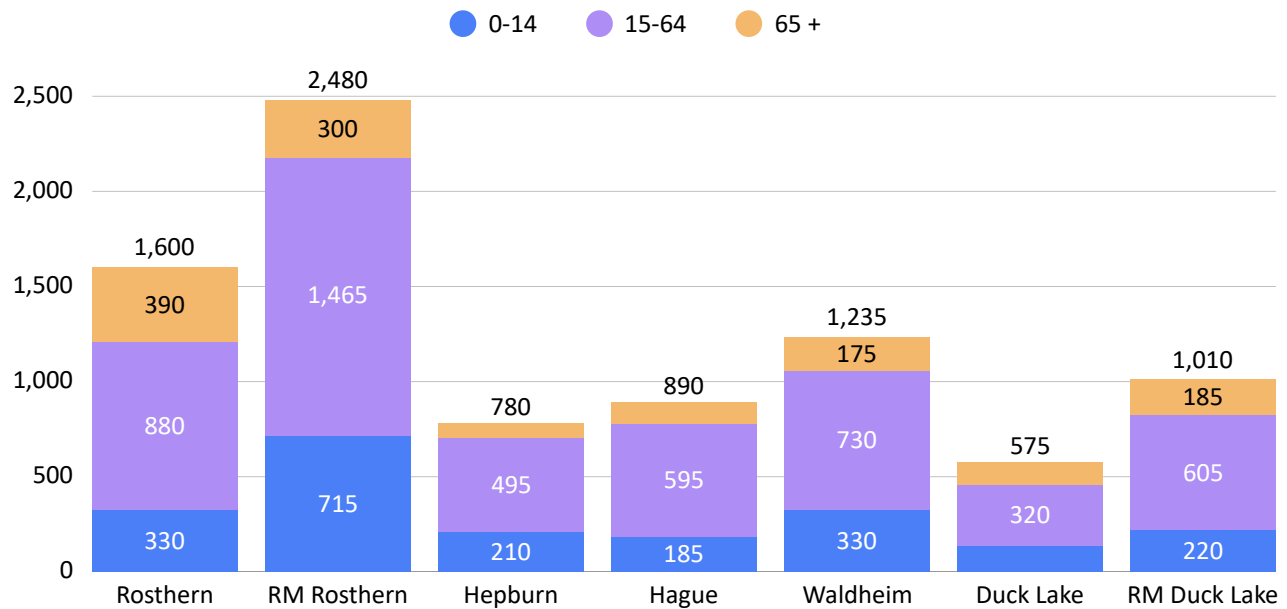
Key Insight - Overall, household composition trends indicate that while demand for family housing will remain strong, future housing supply must also accommodate smaller and more diverse household types to ensure long-term system balance.

3.3 Age Structure and Housing Implications

The Twin Rivers Region has a comparatively young population profile, with a median age of approximately 35.5 years, which is lower than the Saskatchewan provincial average. Children and youth represent a significant share of the population, with the 10–14 age cohort forming the largest single group.

At the same time, the number of seniors (65+) is increasing, reflecting broader demographic aging trends. This combination of a relatively young population and a growing senior population creates a dual demand profile within the housing system.

Figure 4: Total Distribution by Population Age Group (2021)



Source: Statistics Canada, 2021 Census Profile

The age distribution of the Twin Rivers Region highlights two key and concurrent housing pressures:

- Continued demand for family-oriented housing, driven by the large number of children and working-age households
- Increasing demand for seniors housing and accessible housing options, as the population ages

This dual dynamic underscores the need for a diverse and adaptable housing system that accommodates households at different life stages. In particular:

- Younger households will require access to entry-level ownership and rental housing
- Aging households will increasingly require smaller, accessible, and lower-maintenance housing options, including opportunities to age in place

Key Insight - The coexistence of strong family demand and a growing senior population means that future housing supply must support both expansion and transition within the housing system, rather than focusing on a single dominant housing type.

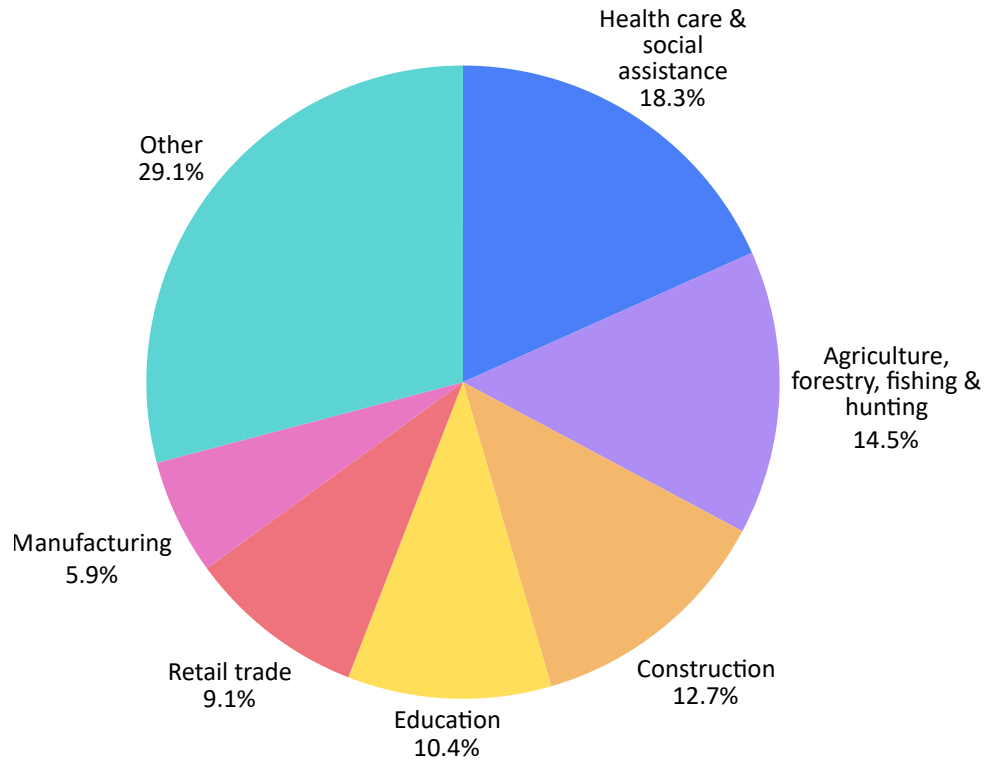
Housing Implications

- Strong demand for family housing will continue
- Growth in seniors population will increase demand for downsizing and accessible housing
- Housing diversity is required to support life-cycle transitions

3.4 Labour Force and Employment Trends

The Twin Rivers Region benefits from a diverse and stable labour market, which plays an important role in shaping housing demand across the region. Employment is distributed across a range of sectors, supporting a mix of income levels and household types.

Figure 5: Twin Rivers Employment by Sector



Source: Twin Rivers Preliminary Assessment 2025

Key Labour Force Indicators (Twin Rivers Region)



Labour Force Population 15+ (2025 estimate): 8,548

Labour Force: 4,485

Participation Rate: 67.63%

Employment in the Twin Rivers Region is spread across several key sectors, including:

- Health Care and Social Assistance
- Agriculture
- Construction
- Education
- Retail Trade

This diversity contributes to a stable economic base, with employment opportunities available across a range of skill levels and income brackets.

Several sectors—particularly health care, construction, and service industries—are expected to grow over time, increasing demand for workers. This growth has direct implications for housing, as the region must ensure that suitable and affordable housing options are available for both current workers and those relocating to the region.

In smaller and rural communities, the availability of housing can be a limiting factor in workforce attraction and retention. Where housing supply is limited—particularly for rental, entry-level, or short-term housing—employers may face challenges recruiting and retaining staff.

Key Insight - A stable and growing labour market will continue to generate housing demand, particularly for workforce and entry-level housing, reinforcing the need for a housing supply that supports labour mobility and economic growth.

Housing Implication:

- Growing sectors will increase demand for workforce housing
- Limited rental supply may affect labour attraction
- Housing availability is a key economic development factor

3.5 Business Composition and Economic Structure

The Twin Rivers Region is characterized by a diverse, small-business-driven economy, which plays an important role in shaping local housing demand. Businesses operate across a range of sectors, including agriculture, construction, health care and social assistance, retail trade, manufacturing, accommodation and food services, and professional services.

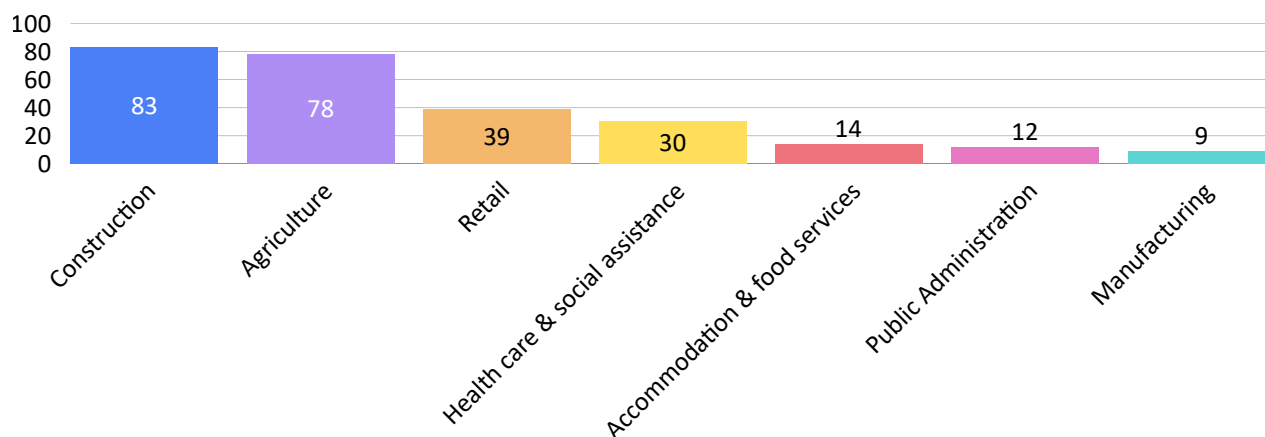
Construction and agriculture represent the largest sectors, reflecting the region’s rural base and ongoing development activity, while health care and social assistance provide stable employment that supports population retention and regional service delivery.

Key Business Indicators



Total Businesses with Employees: ~373
Small Businesses (1–4 employees): ~57%
Major Sectors: Construction, Agriculture, Health Care, Retail

Figure 6: Twin Rivers Business Composition by Sector



Adapted from SEDA Preliminary Assessment, Twin Rivers Market Analysis Report (2025), Exhibit 11.01.

A defining characteristic of the regional economy is the high proportion of small employers, with over half of businesses employing fewer than five workers. This structure supports local economic resilience but also results in more varied and less predictable income levels, compared to regions dominated by large employers.

From a housing perspective, this has several important implications:

- Workers are employed across a wide range of income levels, increasing the need for diverse housing options
- Smaller employers are less likely to provide housing supports such as relocation or subsidized housing
- Housing availability becomes a key factor in workforce recruitment and retention

The diversity of employment sectors also means that the region must accommodate a variety of household types, including young tradespeople, service workers, health-care professionals, and self-employed individuals.

Key Insight - A small-business-dominated economy reinforces the need for a flexible housing system, as workers require a range of housing options rather than a single dominant housing type.

Housing Implication:

- Diverse workforce → diverse housing needs
- Limited employer support → reliance on local housing supply
- Housing availability is critical for economic growth

3.6 Regional Growth and Institutional Investment

The Twin Rivers Region is experiencing growth pressures that are shaped not only by population and labour force trends, but also by institutional investment and ongoing development activity. Municipal building permit data gathered through this assessment indicates that several communities have experienced recent residential and multi-unit development, subdivision activity, or infrastructure upgrades that signal continued growth potential. At the provincial level, building permit activity is recognized as a leading indicator of economic and construction activity, reflecting investment intentions and future development demand.

A particularly significant regional development is the new acute care facility planned for Rosthern, which represents a major long-term institutional investment for the broader Twin Rivers area. The Government of Saskatchewan identified a preferred site for the new Rosthern acute care facility in September 2024, describing the hospital as the only hospital in the area serving Rosthern and surrounding communities and noting that the new facility is intended to address both current infrastructure issues and future regional needs. More recently, the project advanced into the design phase following approval of the business case, and the province reduced the required community contribution for new hospitals from 20% to 10% as of March 9, 2026. Local reporting also indicates that the Sask Valley Hospital Foundation had raised just under \$9 million by spring 2026, including contributions from Twin Rivers municipal partners.

This type of investment is important for housing planning because it reinforces Rosthern's role as a regional service centre, supports local employment, and may increase demand for workforce, rental, and family housing over time. More broadly, the combination of residential permit activity, planned subdivisions, infrastructure investment, and major public-sector projects suggests that housing demand in the Twin Rivers Region is tied not only to demographic change but also to ongoing economic and institutional activity.

Note: Building permit values are widely used as a leading indicator of economic activity; however, permit values by sector were not consistently available across all Twin Rivers communities and are therefore referenced qualitatively in this assessment rather than analyzed as a regional time series.

3.7 Income Distribution

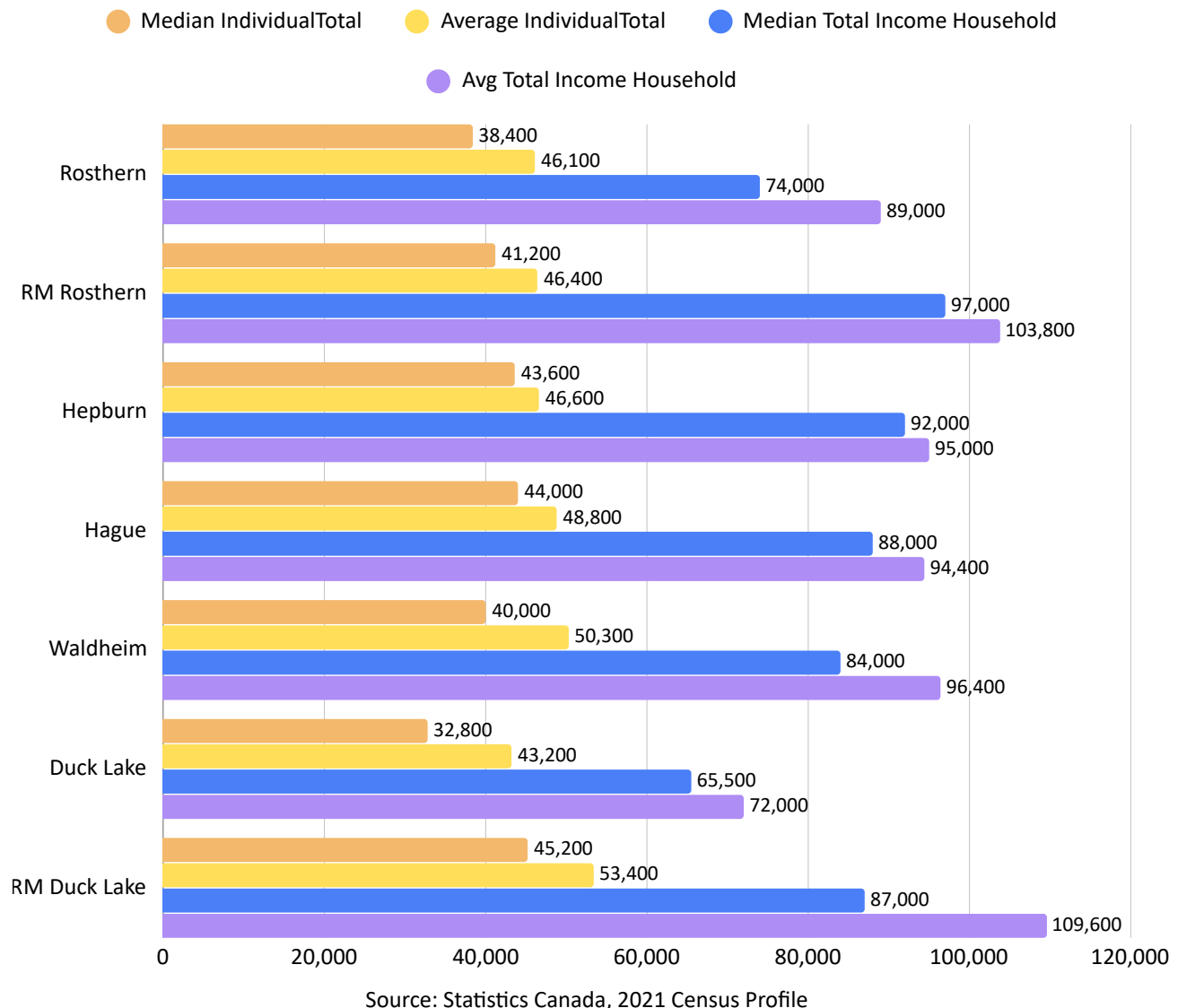
Household incomes in the Twin Rivers Region are generally strong and are projected to continue increasing over time. This provides a solid foundation for housing affordability in the ownership market; however, income differences across households create varying levels of housing access and affordability.

Key Income Indicators (Twin Rivers Region)



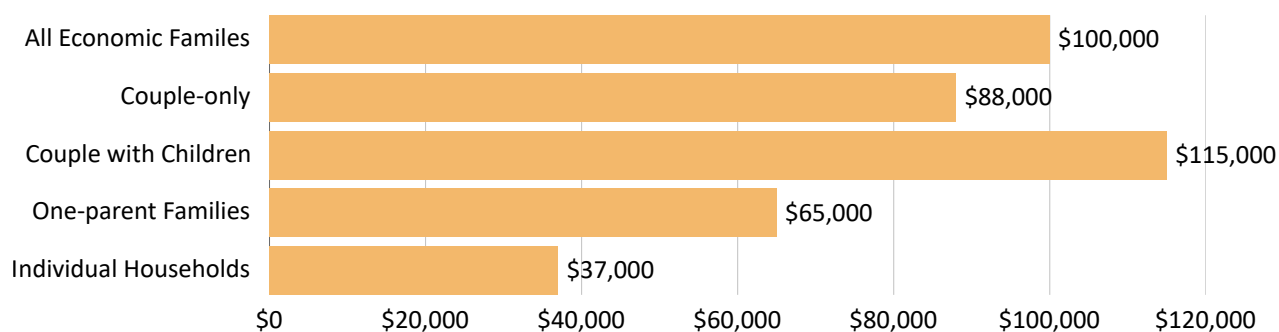
Median Household Income (2025): \$86,431
 Average Household Income (2025): \$107,492
 Projected Average Income (2030): \$122,925
 Households earning \$90,000–\$199,000: ~41%

Figure 7: Household Income by Community



The income distribution in the Twin Rivers Region indicates a strong middle and upper-income base, with many households able to support homeownership under current market conditions. However, the data also shows a meaningful share of lower and moderate-income households, whose housing needs may not be fully met by the private market. While Figure 7 illustrates how income levels vary across communities, Figure 8 highlights how those same income conditions differ by household type across the Twin Rivers Region.

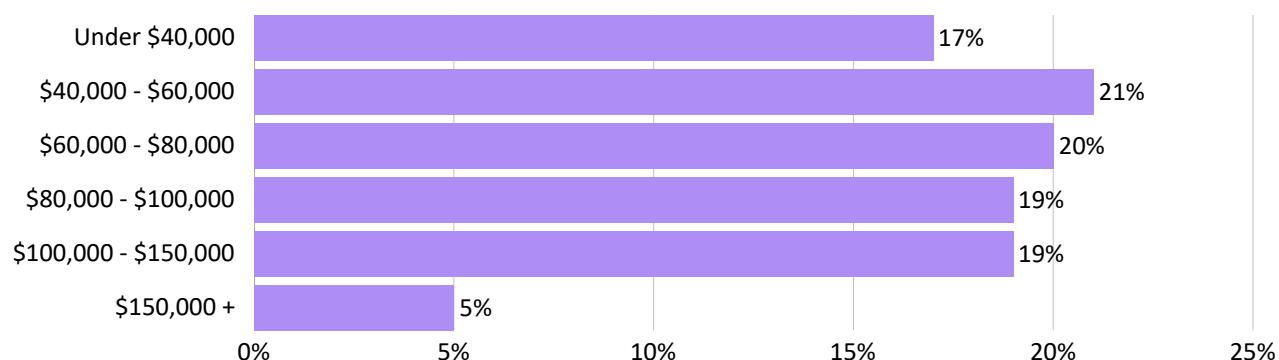
Figure 8: Median Household Income By Household Type for Twin Rivers Region (2020)



Source: Statistics Canada, 2021 Census Profile

Note: Values represent estimated median household incomes by type for the Twin Rivers Region, derived through weighted aggregation of community-level data. Results are approximate and intended for planning purposes. Data for Hepburn one-parent households were unavailable and have been estimated based on regional patterns.

Figure 9: Twin Rivers Region - Estimated Population by Income Bracket



Source: Statistics Canada, 2021 Census of Population

Note: Population figures are based on the 2021 Census of Population, while income data reflect 2020 Census income statistics. Values represent estimated distribution across income brackets derived using community-level median incomes and population weighting, and should be interpreted as approximate for planning purposes.

Median household income in the Twin Rivers Region varies substantially by household type. Couple families with children have the highest median income (approximately \$115,000), followed by couple-only households (\$88,000). One-parent households have significantly lower median incomes (approximately \$65,000), while non-family households average approximately \$37,000. These differences indicate that housing affordability and access are not experienced uniformly across households, and that lower-income household types may face greater difficulty accessing suitable market housing.

This variation in income levels has several important implications:

- Higher-income households are generally able to access ownership housing, particularly in communities with lower housing prices
- Moderate-income households may face challenges accessing new or higher-priced housing, particularly in communities with limited supply
- Lower-income households are more likely to rely on rental, affordable, or non-market housing options, which remain limited across the region

Although overall housing prices in the Twin Rivers Region are modest compared to larger urban centres, affordability challenges are driven more by limited housing choice than by high prices alone. Households with lower or fixed incomes may have difficulty finding suitable housing even in relatively affordable markets.

Key Insight - Income conditions in the Twin Rivers Region highlight that housing affordability is not solely a function of price, but of ensuring that housing options exist across a range of income levels.

Housing Implication

- Strong incomes support ownership demand
- Moderate-income households face limited options
- Rental and affordable housing supply is critical for system balance

3.8 Priority Population Groups

Certain population groups within the Twin Rivers Region may face distinct housing pressures or require more specialized housing responses. Identifying these groups helps clarify where housing needs may be more acute and where targeted planning, policy, or funding responses may be required. In the Twin Rivers Region, priority groups include youth and young adults, seniors, Indigenous residents, low-income households, single-parent households, immigrants, and recent immigrants. Together, these groups provide important context for understanding housing vulnerability, mobility, and future demand across the region.

Table 1: Twin Rivers Region Priority Group Counts (2021 - see note)

Priority Group	Count	Share	Basis
Youth & Young Adults (15-29)	1,430	16.7%	Population
Seniors (65+)	1,350	15.8%	Population
Indigenous Identity	1,295	15.2%	Population
Low-income (LIM-AT) Population	1,125	13.2%	Population (estimated)
Single-parent Households	260	8.7%	Households
Immigrants (Total)	550	6.4%	Population
Immigrants (2016-2021)	120	1.4%	Population

Note: Most values are based on 2021 Census population counts aggregated across Twin Rivers communities. "Single-parent households" is a household-based measure expressed as a share of total households, while the remaining categories are expressed as shares of the total population. The low-income estimate is based on 2020 LIM-AT rates applied to 2021 population counts and should be interpreted as approximate.

Youth and young adults (15–29) and seniors (65+) represent the largest priority population groups in the Twin Rivers Region, accounting for 16.7% and 15.8% of the regional population, respectively. Indigenous residents also make up a significant share of the region at 15.2%, reinforcing the importance of housing strategies that are inclusive, culturally responsive, and aligned with broader government priorities. Estimated low-income residents account for 13.2% of the population, highlighting the continued need for affordable and non-market housing options. Although immigrants (6.4%) and recent immigrants (1.4%) represent smaller shares of the regional population, they remain relevant to future growth and housing system adaptability. Single-parent households account for 8.7% of households, indicating the need for family-oriented, affordable, and flexible housing options.

Taken together, these results show that housing need in the Twin Rivers Region is shaped not only by population growth and aging, but also by the presence of groups that may face greater barriers related to affordability, accessibility, household transitions, and limited housing choice.

Key Insight - The region's priority populations reinforce the need for more affordable, accessible, and diverse housing options across the continuum.



4.0 HOUSING SYSTEM OVERVIEW

This section examines the structure of the housing system in the Twin Rivers Region, including housing types, tenure patterns, and overall distribution of dwellings. Understanding how housing is currently provided is essential to identifying system strengths, limitations, and areas where additional supply or diversification may be required.

The structure of the housing system plays a key role in shaping:

- housing affordability
- housing availability
- mobility across communities
- the ability to respond to changing household needs

4.1 Housing Types and Tenure Mix

Housing in the Twin Rivers Region is predominantly composed of single-detached ownership housing, reflecting the region's rural and small-town character, relatively moderate housing prices, and long-standing preference for detached homes. This structure continues to serve many family households and long-term residents well, but it offers fewer options for households seeking smaller, rental, or lower-maintenance housing forms.

Key Housing Indicators (Twin Rivers Region)

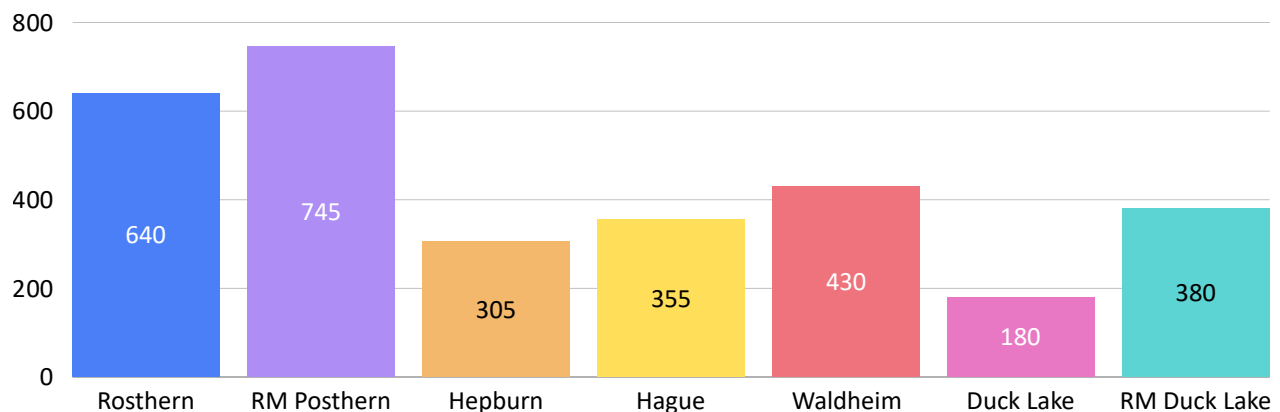


- Occupied Private Dwellings (2025 est.): 2,985
- Ownership Rate: 79%
- Rental Rate: 21%

Comparison:

- Saskatchewan Ownership: 70.7%
- Canada Ownership: 66.5%

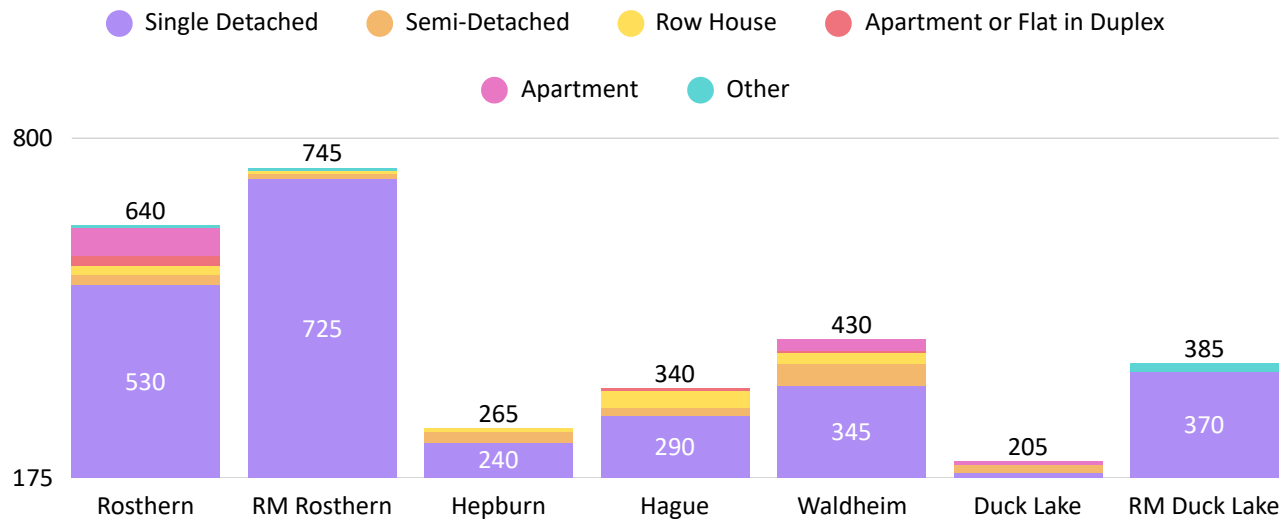
Figure 10: Occupied Private Dwellings



Source: Statistics Canada, 2021 Census Profile

The distribution of occupied dwellings across the region reflects differences in community size and role. Larger communities such as Rosthern and Waldheim contain a greater share of the housing stock and function as regional service hubs, while smaller communities and rural areas rely on more limited housing inventories.

Figure 11: Dwelling Type Characteristics by Community (2021)



Source: Statistics Canada, 2021 Census Profile

Dwelling type characteristics by community show that the Twin Rivers Region is dominated by single-detached housing, with relatively limited availability of semi-detached, row, and apartment forms. This reinforces the region's ownership-oriented housing structure and highlights the limited supply of alternative housing forms for smaller households, renters, and those seeking lower-maintenance options.

Housing System Implications

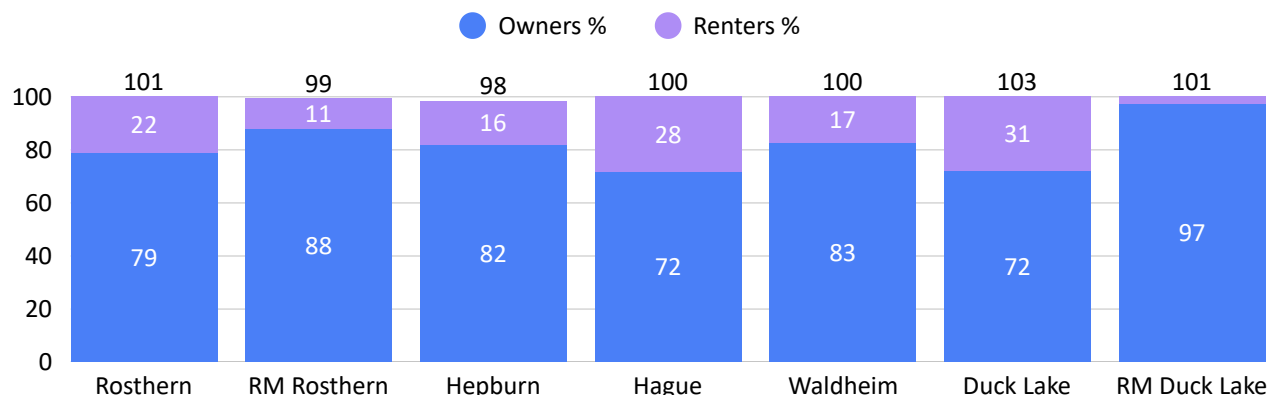
- Strong supply of family-oriented ownership housing
- Limited availability of rental and multi-unit options
- Reduced flexibility for smaller households, renters, and households in transition

Key Insight - The housing system is heavily concentrated in single-detached ownership housing, limiting the range of alternatives needed to support a broader mix of households.

4.2 Ownership and Rental Patterns

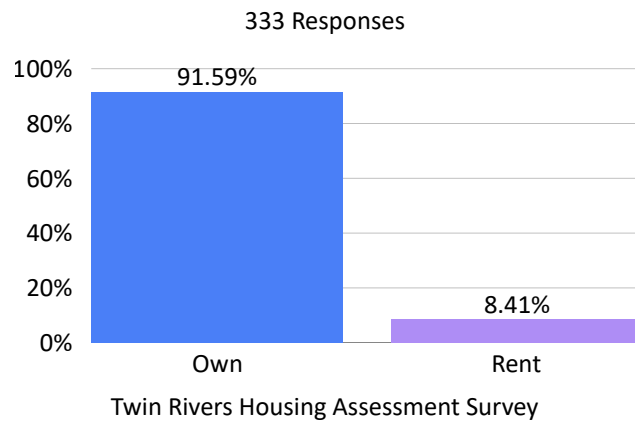
Ownership dominates housing tenure across all communities in the Twin Rivers Region, with rental housing forming a relatively small portion of the overall supply.

Figure 12: Housing Tenure by Community (2021)



Source: Statistics Canada, 2021 Census Profile

Figure 13: Ownership vs. Renting



The high rate of homeownership contributes to housing stability for many households, particularly families. However, this structure also limits housing options for households that rely on rental accommodation.

Rental housing is primarily concentrated in apartments, duplexes, and secondary suites.

Housing System Implications

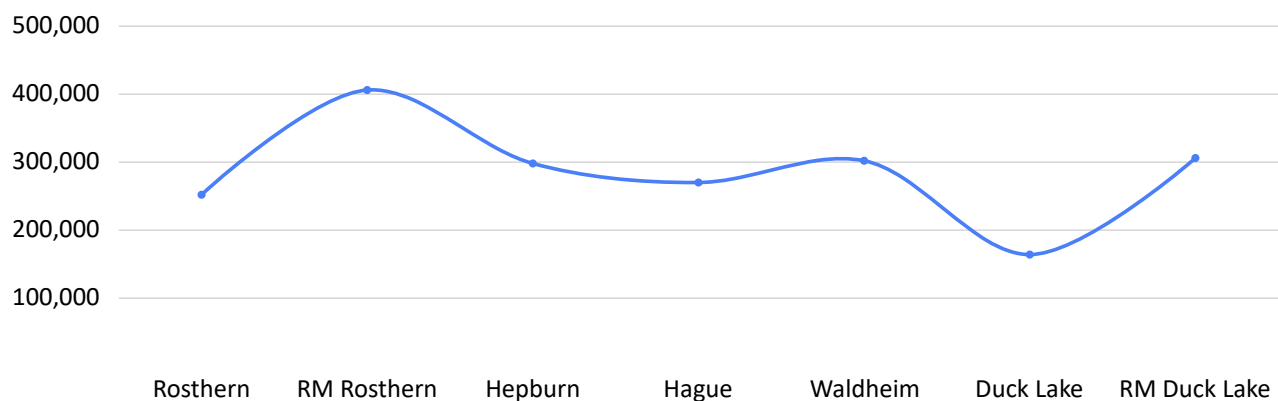
- Limited rental supply reduces housing choice and mobility
- Young adults and new households face barriers entering the housing market
- Seniors may have difficulty transitioning out of ownership housing
- Workforce attraction is impacted by limited short-term or flexible housing

Key Insight - A housing system dominated by ownership provides stability but lacks flexibility for households requiring rental, transitional, or lower-cost housing.

4.3 Housing Values and Market Prices

Housing values in the Twin Rivers Region are generally moderate relative to larger urban centres, though there is notable variation between communities. These differences reflect location, housing type, proximity to services and employment centres, and the influence of acreage properties in rural municipalities.

Figure 14: Owner-Occupied Housing Values by Community (2021)



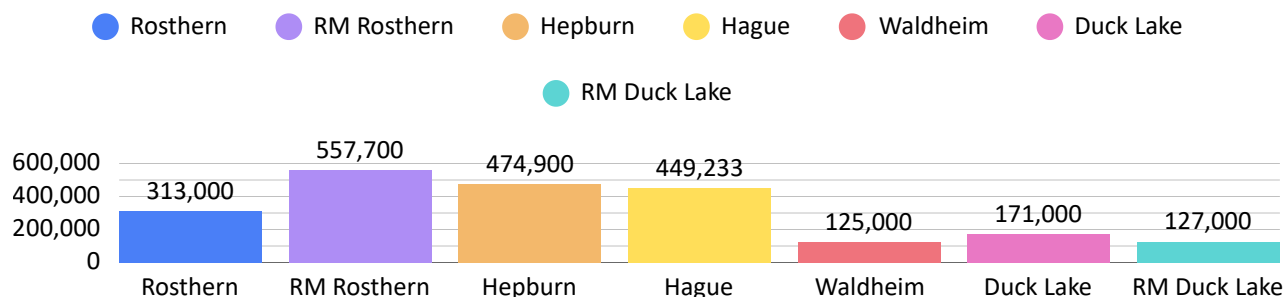
Source: Statistics Canada, 2021 Census Profile

Communities closer to Saskatoon, such as Rosthern and Hague, tend to have higher average owner-occupied housing values, while smaller or more remote communities provide lower entry-level purchase prices. Rural municipalities often show higher average values due to acreage properties, which can increase average values without reflecting typical ownership costs for standard dwellings.

Housing System Implications

- Entry-level ownership housing is available in some communities
- Price variation influences where households can locate
- Affordability challenges persist despite moderate prices because of limited supply and limited housing choice

Figure 15: Average Residential MLS Listing Value - April 2026



MLS® market statistics compiled from Zolo.ca, REALTOR.ca, Royal LePage, RE/MAX, Realty.ca, and Ovlix (April 2026) by AI.

Market listing values provide additional insight into current entry-level housing prices across the region. While values remain below those typically seen in larger urban centres, variation between communities reflects local demand, inventory, and housing form. Communities closer to Saskatoon tend to show higher listing values, while smaller or more remote communities may offer lower pricing but fewer market options.

Key Insight - Housing affordability in the Twin Rivers Region is shaped not only by price levels, but also by the limited range of available housing options across communities.

4.4 Rental Market Conditions and Vacancy Context

Direct rental market data are limited for the Twin Rivers Region. As a result, regional and provincial benchmark data are used to provide context for understanding rental availability and market conditions.

Rental Market Indicators (October 2024)

- Saskatchewan Vacancy Rate: 2.7%
- Saskatoon Vacancy Rate: 2.1%
- Regina Vacancy Rate: 2.7%
- Balanced Market Benchmark: ~3.5%–4.5%

Rental vacancy rates across Saskatchewan indicate tight market conditions, with insufficient supply to support household mobility and choice. For the Twin Rivers Region, this suggests limited rental availability, increased competition for available units, and reduced flexibility for households that depend on rental housing.

Because local rental stock is limited, conditions in nearby centres such as Saskatoon have a strong influence on housing pressures within the region. Tight vacancy rates in these areas can increase demand for housing within Twin Rivers communities, reduce options for residents seeking rental housing elsewhere, and limit workforce mobility.

Key Insight - Tight regional rental conditions, combined with limited local supply, indicate that rental housing shortages in the Twin Rivers Region are structural rather than short-term.

4.5 The Housing Continuum

Housing in the Twin Rivers Region exists along a continuum of housing types, ranging from emergency and transitional housing through to market rental and ownership housing. Each segment of the continuum serves different households based on income, life stage, and support needs.

Figure 16: The Housing Continuum



Understanding the Housing Continuum In the Twin Rivers Region:

- Most households are housed through the private market, particularly ownership housing
- Non-market housing plays a smaller but important role in supporting:
 - seniors
 - low-income households
 - individuals with specific needs
- Emergency and transitional housing options are limited, with residents often relying on:
 - informal arrangements
 - services located in larger urban centres

Housing System Implications - The distribution of housing across the continuum highlights several key dynamics:

- Strong supply at the ownership end of the continuum
- Limited availability of rental and transitional housing options
- Significant concentration of non-market housing in seniors-focused programs
- Gaps between housing types, particularly for:
 - moderate-income households
 - renters
 - households in transition (downsizing, relocation, etc.)

When gaps exist at one point in the continuum, they can create pressure elsewhere. For example:

- Limited rental housing may delay entry into the housing market
- Lack of downsizing options may reduce housing turnover
- Limited transitional housing can strain social and informal support systems

Key Insight - The current housing system is not evenly distributed across the continuum, with strong ownership supply but limited options in the middle of the system, reinforcing many of the gaps identified in this assessment.

Key Takeaways:

- Strong ownership supply
- Limited “middle” housing options (rental, transitional)
- Gaps in the continuum create pressure across the system

While the structure of the housing system provides important context, it does not indicate whether housing is affordable or suitable for all households. The following section examines affordability and housing need in more detail.

5.0 HOUSING AFFORDABILITY AND NEED

Housing affordability is a key component of a well-functioning housing system. While housing in the Twin Rivers Region is generally more affordable than in larger urban centres, affordability challenges remain present for a range of households.

Affordability is influenced not only by housing prices but also by income levels, housing type, and the availability of suitable options. In a system with limited housing diversity—particularly in rental and multi-unit forms—even relatively modest housing costs can put affordability pressures on some households.

This section examines housing affordability and need using established indicators, including:

- shelter costs
- affordability thresholds
- housing suitability and adequacy
- core housing need

These indicators provide insight into where households may be experiencing housing stress and where gaps exist within the current housing system.

5.1 Shelter Costs and Affordability Thresholds

Housing affordability is commonly measured using the benchmark that households should spend no more than 30 percent of their before-tax income on shelter costs. When this threshold is exceeded, households may face increased financial pressure and reduced capacity to meet other essential needs.

In the Twin Rivers Region, household incomes are generally sufficient to support homeownership for many residents. However, affordability challenges arise when households are:

- entering the housing market for the first time
- relying on rental housing
- living on fixed or lower incomes

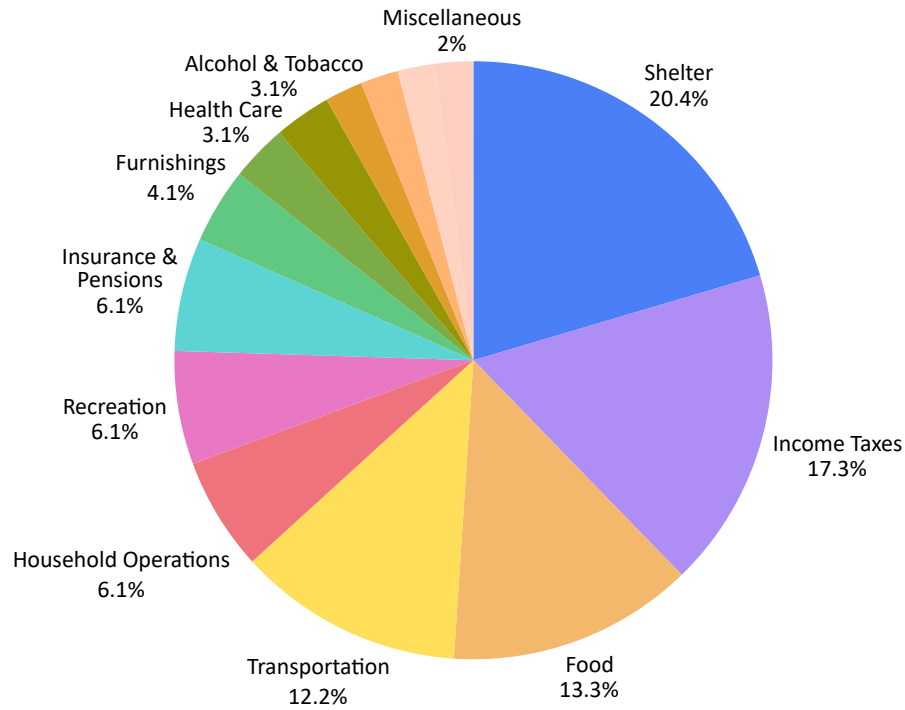
Understanding both housing costs and income levels together is essential to evaluating affordability across the region.

The figures on the next page provide an overview of shelter costs and the proportion of households experiencing affordability pressure across communities within the Twin Rivers Region.

Affordability Context:

- Housing costs are relatively moderate
- Affordability pressure still exists
- Limited housing options contribute to housing stress

Figure 17: Twin Rivers Region Consumer Spending Breakdown (%)



Source: Twin Rivers Preliminary Assessment

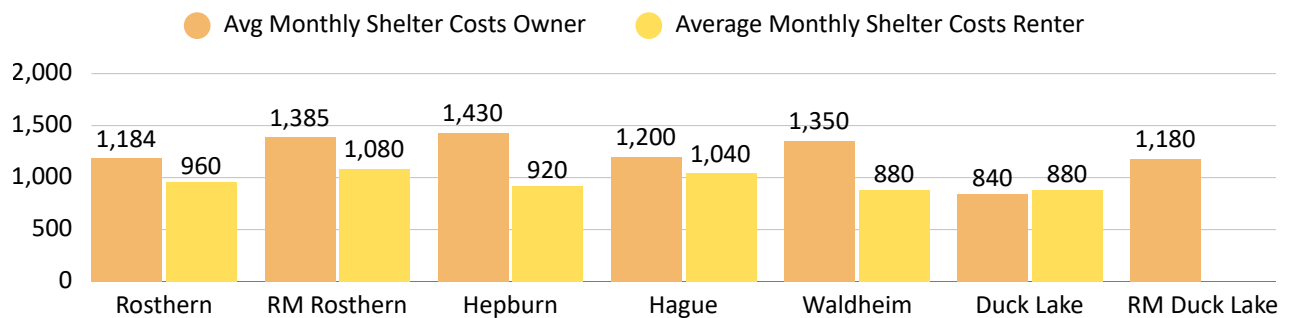
Shelter Costs

Average monthly shelter costs in the Twin Rivers Region vary across communities, reflecting differences in housing type, tenure, and local market conditions.

While overall housing costs remain moderate compared to larger urban centres, variations between communities highlight that some households may face higher expenses depending on where they live and the type of housing they occupy.

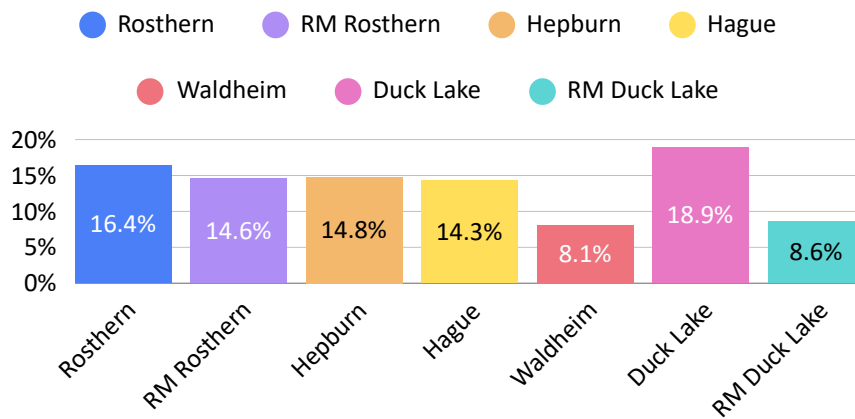
For many households, particularly homeowners, costs remain manageable due to relatively lower housing prices. However, for renters, lower-income households, and those with fixed incomes, even moderate costs can represent a significant financial burden.

Figure 18: Average Monthly Shelter Costs



Source: Statistics Canada, 2021 Census Profile

Figure 19: Households That Spend 30% or More of Income on Shelter Costs



NOTE: The 30% income measurement for shelter costs includes the following:

- Renter - rent, electricity, fuel, water, and other municipal services
- Owner - principal and interest component of a mortgage payment, property taxes, condominium fees, electricity, fuel, water, and other municipal services

Source: Statistics Canada, 2021 Census Profile

Affordability Pressure

A proportion of households in the Twin Rivers Region spend 30% or more of their income on shelter costs, indicating the presence of affordability pressure within the housing system.

Spending above this threshold can limit a household's ability to meet other essential needs, such as:

- food
- transportation
- health care
- child care

Variation across communities suggests that affordability challenges are influenced by both:

- differences in income levels, and
- availability of appropriate housing options

Even in communities with relatively lower housing costs, households may still experience affordability pressures where incomes are limited or where suitable housing is not available.

Key Insight - Housing affordability challenges in the Twin Rivers Region are not solely driven by high shelter costs, but by the interaction between income, housing type, and the availability of appropriate options across the region.

Affordability Snapshot

- Shelter costs are generally moderate
- Some households exceed affordability thresholds
- Limited housing choice contributes to affordability challenges

5.2 Housing Suitability, Adequacy, and Core Housing Need

Housing need is assessed using three key indicators: affordability, suitability, and adequacy. These measures provide a more complete understanding of housing conditions beyond cost alone.

- Suitable housing has enough bedrooms for the size and composition of the household
- Adequate housing does not require major repairs
- Affordable housing costs less than 30% of a household's before-tax income

Households are considered to be in core housing need if their housing does not meet one or more of these standards and they cannot afford suitable alternative housing without spending more than 30% of their income.

Canada (National Average)

- Households spending $\geq 30\%$ on shelter: 20.9%
- Households in unsuitable housing: 8.6%
- Households in inadequate housing: 5.7%
- Households in core housing need: 10.1%

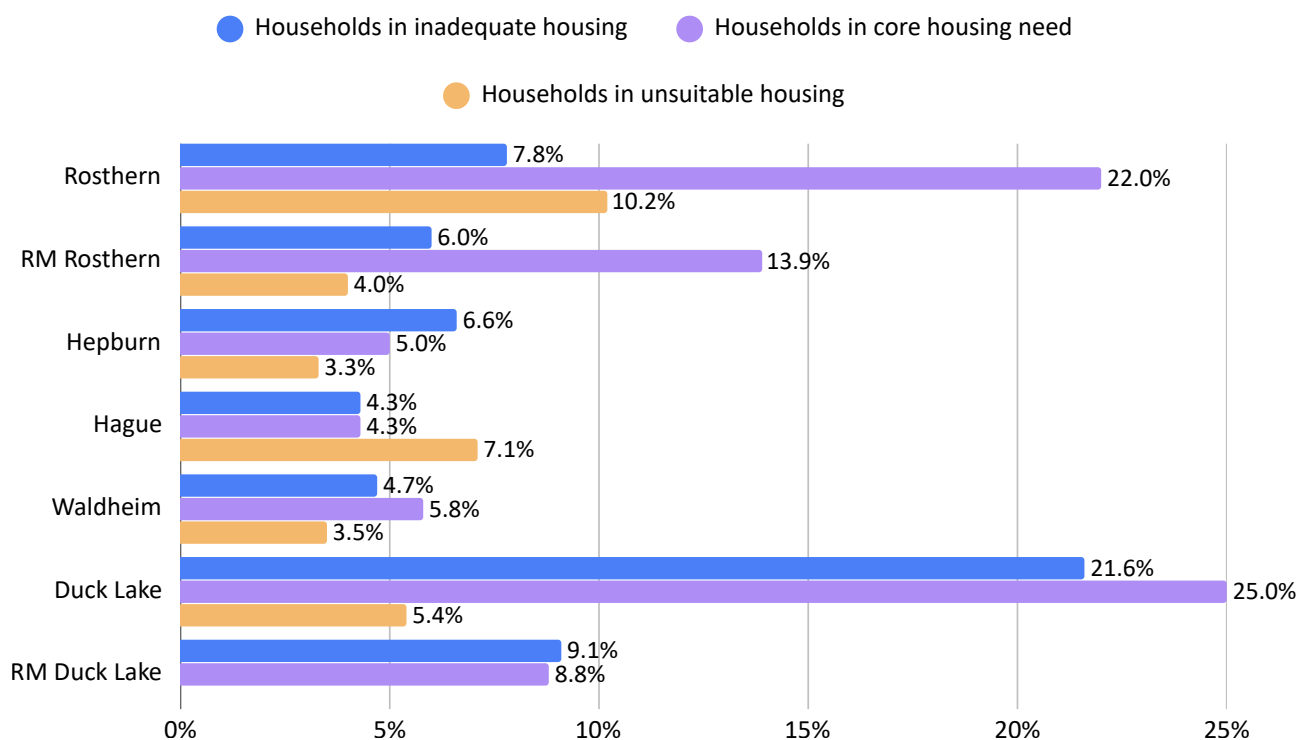
Saskatchewan

- Households spending $\geq 30\%$ on shelter: 19.0%
- Households in unsuitable housing: 6.8%
- Households in inadequate housing: 6.0%
- Households in core housing need: 10.0%

Housing conditions in Saskatchewan are generally comparable to national patterns, with most households living in suitable and adequate housing. However, a meaningful proportion of households still experience core housing need, driven primarily by affordability constraints.

These benchmarks provide important context for interpreting housing conditions in the Twin Rivers Region and demonstrate that housing stress occurs even in regions with moderate housing costs.

Figure 20: Housing Suitability, Adequacy, and Core Housing Need by Community (2021)



Source: Statistics Canada, 2021 Census Profile

Key Insight - In the Twin Rivers Region, housing need is driven less by poor housing quality and more by limited housing choice and affordability constraints, particularly for households outside the ownership market.

Core Housing Need Summary

- Most homes are adequate and suitable
- Housing stress still exists across communities
- Main drivers are affordability and limited housing options

5.3 Populations at Greater Risk

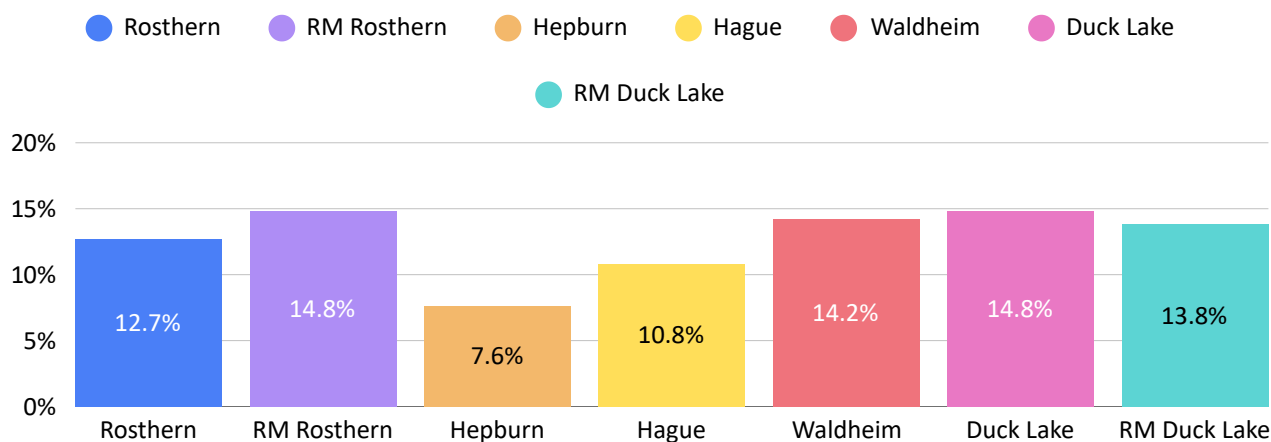
While many households in the Twin Rivers Region are able to access stable and affordable housing, certain groups face greater challenges due to income constraints, life stage, or limited housing options. These households are more likely to experience housing stress, including affordability pressures, limited availability, or a lack of suitable housing.

Identifying these populations is important to ensure that housing strategies respond to varying needs across the housing continuum, rather than assuming a uniform experience across the region.

Low-Income Households

Households with lower incomes are more likely to experience affordability challenges, particularly in a housing system with limited rental and non-market options. Even where housing prices are relatively moderate, restricted supply and lack of appropriate housing types can limit access for these households.

Figure 21: Prevalence of Low Income Based on the Low-Income Measure, After Tax (LIM-AT)



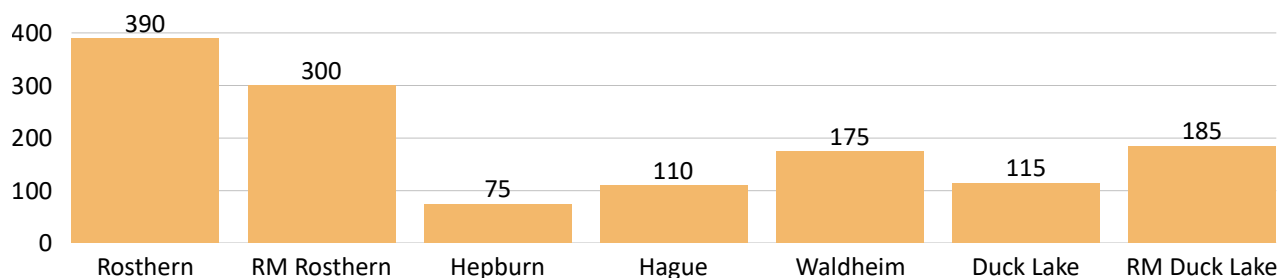
Source: Statistics Canada, 2021 Census Profile

Seniors on Fixed Incomes

Seniors, particularly those living on fixed incomes, may face increasing housing challenges over time. While social and seniors housing is present in the region, there are fewer options for moderate-income seniors seeking independent, accessible, or lower-maintenance housing.

Limited downsizing options may also prevent seniors from transitioning into more suitable housing, reducing overall housing mobility within communities.

Figure 22: Population 65+ (2021)



Source: Statistics Canada, 2021 Census Profile

Young Adults and New Households

Young adults entering the housing market face barriers related to:

- limited rental supply
- availability of entry-level housing
- affordability of newer or market-priced housing

In the absence of rental or transitional housing options, some households may delay household formation, remain in informal living arrangements, or leave the region to access housing elsewhere.

Workforce Households and New Residents

Workers relocating to the region, or seeking flexible housing arrangements, may face challenges finding suitable housing—particularly rental units or short-term options. Limited housing availability can affect labour mobility and workforce attraction, particularly in key growth sectors.

Households Requiring Accessible Housing

Households requiring barrier-free or accessible housing—due to aging, mobility limitations, or disability—may have limited options within the existing housing stock. Much of the region’s housing is single-detached and not designed for accessibility, requiring adaptation or alternative housing forms.

Housing System Implications - The presence of these at-risk groups highlights that housing challenges in the Twin Rivers Region are not uniform. Instead, they reflect:

- differences in income levels
- changes across the life cycle
- the availability of suitable housing types

In many cases, housing stress arises not only from affordability, but from a lack of appropriate housing options within the existing system. This reinforces the importance of expanding housing diversity across the continuum, particularly in rental, accessible, and entry-level housing.

Key Insight - Populations at greater risk are most affected by limited housing choice rather than high housing costs alone, reinforcing the need for a more diverse and flexible housing system.

Populations Most Affected by Housing Gaps

- Lower-income households
- Seniors on fixed incomes
- Young adults and new households
- Workforce and relocating households
- Households requiring accessible housing

6.0 HOUSING SUPPLY ASSESSMENT

This section examines the structure, composition, and capacity of the housing supply in the Twin Rivers Region. Understanding the quantity and type of housing available—along with the ability to deliver additional units—is essential for determining whether the housing system can meet current and future needs.

The housing supply includes:

- market housing (ownership and rental)
- non-market and affordable housing
- seniors housing across the care continuum
- land availability and development potential

In addition to reviewing existing housing stock, this section incorporates community-provided information on recent development activity, serviced land availability, and infrastructure capacity, providing a more detailed understanding of how housing supply varies across the region.

6.1 Market Housing Supply

Market housing represents the largest component of the housing system in the Twin Rivers Region and is predominantly composed of single-detached ownership housing.

This pattern reflects historical development trends, relatively lower land costs, and strong preference for ownership housing. While this form of housing continues to support family households and long-term residents, it does not fully meet the needs of all households, particularly those seeking rental or lower-cost options.

Key Observations:

- Market housing supply is heavily concentrated in single-detached ownership units
- Multi-unit housing remains limited across most communities
- Rental housing is present but forms a small portion of the overall supply

Development Trends - Recent building permit data and community input indicate that new housing construction remains modest and has not significantly diversified, with most new development continuing to occur in single-detached form. While some communities have begun to introduce small multi-unit developments, secondary suites, and subdivision expansion, overall housing production has not yet responded to the full range of emerging housing needs identified in earlier sections.

Key Insight - The current housing supply continues to reinforce an ownership-focused system, with limited diversification into rental and multi-unit housing, contributing to gaps identified in the housing continuum.

6.2 Non-Market and Seniors Housing Supply

Non-market housing plays an important role in the Twin Rivers Region by providing housing options for low-income households, seniors, and individuals requiring additional support. Compared to the private market, non-market housing represents a smaller portion of the overall supply, but it is critical for addressing housing needs that are not met by market housing.

Key Non-Market Housing Characteristics

- Concentrated primarily in seniors housing and care facilities
- Includes a mix of:
 - income-based housing
 - independent seniors housing
 - assisted living and long-term care
- Limited availability of family-oriented non-market housing

Table 2: Non-Market and Seniors Housing Supply by Type

Community	Provider/Program	Housing Type
Rosthern	Rosthern Housing Authority (SHC)	Social housing for seniors, families and individuals
	Mennonite Nursing Home	Assisted living and long-term care
	Prairie Meadow Place (private)	Independent seniors housing
Waldheim	Waldheim Housing Authority (SHC)	Social and affordable housing (primarily seniors, limited family units)
Hague	Hague Housing Authority (SHC)	Senior social housing
	North Point Manor (private)	Independent and enriched seniors housing
Duck Lake	Duck Lake Housing Authority (SHC)	Social housing (seniors & households)
	Goodwill Manor (SHA)	Long-term care
Rural Municipalities	Saskatchewan Housing Corporation (SHC) via local authorities	Limited direct supply; residents rely on nearby communities

The non-market housing supply in the Twin Rivers Region is heavily concentrated in seniors housing, reflecting both demographic trends and historical investment patterns.

This has created:

- relatively strong availability of housing along the seniors care continuum, particularly in regional service centres
- more limited availability of affordable housing for families, individuals, and workforce households

Key System Observations

This distribution of non-market housing highlights several key dynamics within the housing system:

- A well-developed seniors housing continuum relative to other rural regions
- Limited supply of affordable housing for non-senior households
- Continued reliance on a small number of communities to provide regional housing services
- Restricted access for rural residents who may need to relocate to obtain appropriate housing

Housing System Implications

While the presence of seniors housing is a strength, the lack of broader non-market housing options contributes to gaps identified elsewhere in the report, particularly for:

- lower-income households
- moderate-income households not eligible for social housing
- families requiring affordable rental housing

This reinforces the need to expand non-market housing beyond seniors-focused programs to support a wider range of housing needs.

Key Insight - Non-market housing in the Twin Rivers Region is well developed for seniors but remains limited for other household types, creating an imbalance within the housing continuum.

Non-Market Housing Snapshot

- Strong supply of seniors housing
- Limited affordable housing for families and workforce
- Housing concentrated in a few communities
- Expanding non-market housing is a priority

6.3 Seniors Housing and Continuum Overview

Senior housing is one of the more developed segments of the housing system in the Twin Rivers Region. Compared with other areas of the housing continuum, the region benefits from a relatively broad range of seniors-oriented options, including independent living, income-based seniors housing, supportive housing, and long-term care. These housing forms are concentrated primarily in larger communities, where services and infrastructure can support more specialized housing and care needs.



Compared to other segments of the housing system, seniors housing is relatively well developed in the Twin Rivers Region. This reflects both an aging population and the long-standing concentration of care and housing services in regional centres such as Rosthern, Waldheim, Hague, and Duck Lake.

However, several important gaps remain:

- limited availability of moderate-income seniors housing, particularly for households that do not qualify for subsidized units
- a shortage of independent, accessible, and lower-maintenance housing for seniors wishing to downsize
- the geographic concentration of seniors housing in a small number of communities, which may require relocation for access

Housing System Implications

The structure of seniors housing has wider implications for the overall housing system:

- strong care-based supply supports aging in place at later life stages
- limited downsizing options may reduce turnover in ownership housing
- a lack of mid-range options can create pressure between market housing and subsidized housing

These limitations affect both seniors and other households, as reduced movement through the housing system can constrain overall housing availability. Future expansion of seniors-oriented housing will depend on local development readiness, including land availability, infrastructure capacity, and the feasibility of delivering additional housing forms in communities where demand is emerging.

Key Insight - Although seniors housing is a strength in the Twin Rivers Region, continued gaps in independent and moderate-income seniors housing limit flexibility within the system and contribute to broader housing constraints.

Seniors Housing Summary

- Strong supply across the care continuum
- Limited independent and moderate-income options
- Housing concentrated in a few communities
- Reduced mobility within the housing system affects broader housing availability

While seniors housing represents a relative strength within the Twin Rivers housing system, understanding its role within the broader supply picture requires consideration of how this segment compares in scale to other forms of housing across the region.

6.4 Estimated Unit Counts by Housing Type

To understand the overall scale and composition of housing supply in the Twin Rivers Region, estimated unit counts have been compiled using data from municipal sources, housing authorities, and publicly available information.

Due to the limited availability of comprehensive inventories in smaller communities, these counts represent best-available estimates and are intended to illustrate the relative distribution of housing across the continuum, rather than precise totals.

Table 3: Estimated Housing Units and Beds by Housing Type – Twin Rivers Region (2026)

Housing Type	Communities Served	Estimated Units / Beds
Senior Social Housing (RGI)	Rosthern, Waldheim, Hague, Duck Lake	~70–80 units
Family Social Housing (RGI)	Waldheim, Rosthern, Duck Lake	~10–20 units
Affordable Housing (Fixed-Rent)	Waldheim, Rosthern	~10–15 units
Independent and Private Seniors Housing	Rosthern, Hague, Waldheim	~60–70 units
Assisted Living and Complex Care	Rosthern (regional)	~40–50 units
Long-Term Care (Licensed Beds)	Rosthern, Duck Lake	~70–80 beds

Note: Estimated unit counts are based on best-available information from housing authority disclosures, facility information, and municipal reporting. Because CMHC does not maintain a centralized public inventory of non-market housing for communities under 10,000 population, and some facilities do not publish unit counts, the figures presented are intended to illustrate the relative scale and distribution of housing supply rather than provide precise or audited totals. Provider and facility-specific details are summarized in Table 2 to avoid duplication. Long-term care is reported in licensed beds, while other categories are reported as housing units.

The estimated housing supply indicates that the majority of units in the Twin Rivers Region are market-owned dwellings, primarily single-detached housing.

Non-market housing is present but represents a smaller share of the overall supply and is heavily concentrated in seniors housing and care-based facilities.

There is a comparatively limited supply of:

- market rental housing
- entry-level ownership housing
- smaller and flexible unit types

Housing System Implications - This distribution highlights a key imbalance in the housing system:

- Strong supply at the ownership end of the continuum
- Limited supply in the “middle” housing range, including rental and moderate-cost housing
- Concentration of non-market housing in specific segments rather than across all needs

This imbalance contributes to the gaps identified later in the report, particularly regarding rental housing and housing diversity.

Key Insight - The structure of housing supply reflects an imbalance across the continuum, with limited options available between ownership housing and supported seniors housing.

6.5 Vacant Land and Development Potential

In addition to the existing housing supply, the availability of vacant and developable land plays a critical role in determining the region's ability to respond to future housing demand. Community-provided data indicates that the availability of residential land varies significantly across the Twin Rivers Region.

Across communities, land supply generally falls into three categories:

- Serviced land: immediately available for development with water, wastewater, and road access
- Unserved land: requires infrastructure investment before development can occur
- Future development land: identified in planning documents but not yet prepared for construction

Some communities have identified serviced lots and near-term development opportunities, while others rely on:

- future subdivision expansion
- private land development
- longer-term planning processes

In several cases, available land exists but is not immediately developable due to servicing requirements or infrastructure limitations.

Housing System Implications

The presence of land alone does not guarantee housing development. Instead, development potential depends on the interaction between:

- land availability
- infrastructure capacity
- market demand
- planning and zoning conditions

As a result, land availability provides an indication of potential supply, but must be considered alongside development readiness to understand where housing can realistically be delivered.

Transition to Development Capacity - The following section examines how infrastructure, planning conditions, and recent development activity influence the practical ability to convert land into housing, and how this varies across communities.

Key Insight - While land is available in several communities, development potential is uneven and depends on infrastructure capacity and planning readiness rather than land supply alone.

6.6 Development Feasibility, Construction Capacity, and Financing

The ability to expand housing supply in the Twin Rivers Region depends not only on land availability and infrastructure capacity, but also on whether new housing can be delivered at a cost that is financially viable for builders, developers, and households. In rural and small-community markets, housing feasibility is often constrained by a combination of limited construction capacity, higher per-unit construction costs, and uncertain return on investment.

Access to construction labour and trades is a significant factor. In many rural communities, local contractor capacity is limited and builders may be required to travel from larger centres, increasing construction timelines and costs. Smaller project sizes can also make it more difficult to attract developers or contractors, particularly for multi-unit or rental projects that require specialized design, financing, and delivery expertise. These challenges can affect both private homeowners seeking to build and developers considering new rental or ownership projects.

Financing feasibility is also a key consideration. In lower-growth or lower-value markets, the cost to construct new housing may exceed what can be supported through resale values, rental rates, or local demand. This is particularly relevant in communities where home values remain relatively modest or where absorption of new units may be slow. In such cases, the economics of development may discourage both rental and ownership construction, even when housing need is present.

This dynamic is especially relevant for:

- new rental development, where achievable rents may not be sufficient to cover land, construction, financing, and operating costs; and
- new single-detached housing, where households may face difficulty justifying construction if anticipated resale values do not align with build costs.

These feasibility pressures are not uniform across the region. Communities such as Rosthern, Waldheim, and Hague may be better positioned to support new development due to stronger service roles, demonstrated development activity, and comparatively stronger market conditions. In contrast, communities with more limited housing values, fewer recent developments, or smaller local markets—such as Duck Lake—may face greater challenges in attracting builders and achieving financially viable new construction.

As a result, housing delivery in the Twin Rivers Region should be understood not only as a question of where land is available, but also where development is economically feasible. This reinforces the need for phased implementation, proactive municipal support, and consideration of partnerships, incentives, or non-market delivery models in communities where private market feasibility is weaker.

Key Insight - In the Twin Rivers Region, the ability to build housing is shaped not only by land and infrastructure, but by whether construction can be financed and delivered at a scale and price the market can support.



6.7 Development Capacity and Constraints

Development capacity within the Twin Rivers Region varies significantly by community and is influenced by a combination of servicing availability, infrastructure capacity, land supply, and recent development activity. While some communities demonstrate clear readiness for near-term housing development, others face structural constraints that may limit the pace or scale of growth.

Community-level data indicate that building activity has been modest and largely focused on single-detached housing, with limited multi-unit construction observed across the region. Notable exceptions include townhouse and apartment development in communities such as Hague and Waldheim, as well as planned multi-unit projects in Hepburn. Despite these examples, housing supply has not diversified at a pace sufficient to meet emerging needs for rental, affordable, and downsizing-oriented housing.

Serviced land availability is uneven. Some communities, including Waldheim and Duck Lake, report the presence of serviced or developable lots, while others have limited or no municipally owned serviced land available. In several communities, future development is dependent on subdivision expansion, zoning changes, or private sector activity rather than immediately available municipal inventory.

Infrastructure capacity plays a critical role in shaping development potential. Communities such as Rosthern are actively investing in water and wastewater infrastructure upgrades to support future growth, while others are undertaking lagoon improvements, servicing expansions, or planning new subdivisions. Conversely, infrastructure constraints in smaller communities may limit short-term development, even where land is available.

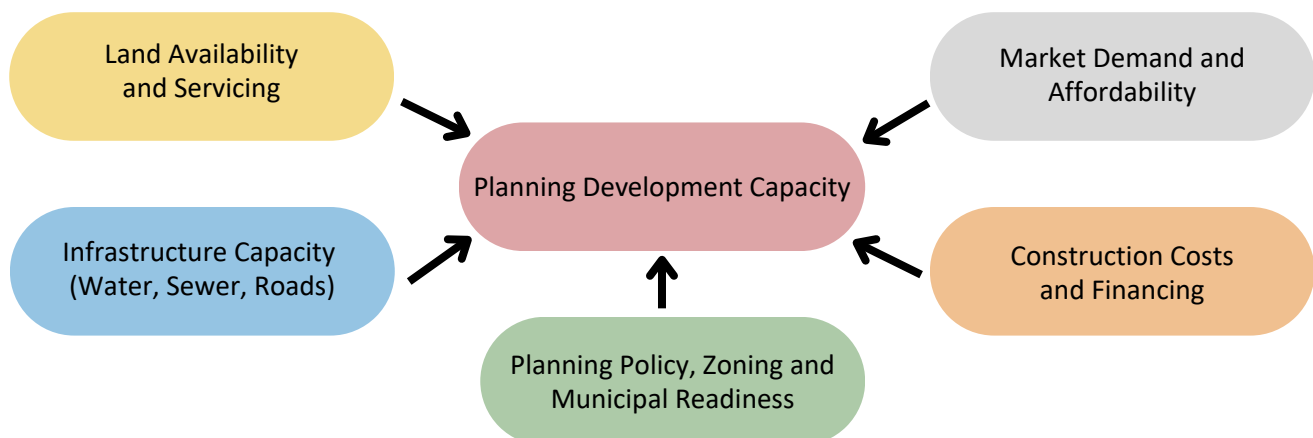
Emerging development momentum is present but not yet widespread. Hepburn, in particular, has identified upcoming multi-unit construction and subdivision activity, suggesting potential near-term growth. Other communities indicate longer timelines or uncertainty related to development phasing and capacity.

Overall, development capacity in the Twin Rivers Region is best understood as a spectrum rather than a uniform condition, with:

- Some communities are positioned for near-term growth based on infrastructure and planning readiness
- Others in a transition phase, requiring servicing upgrades or planning approvals
- And some are facing longer-term constraints related to land availability or infrastructure capacity

These differences have important implications for how and where housing supply can realistically be expanded in the near and medium term.

Figure 23: Conceptual Framework: Factors Influencing Housing Development Capacity



6.8 Community Development Summary

To support a more detailed understanding of development readiness, community-provided information on recent building activity, municipal land supply, and infrastructure capacity is summarized on the following page. This information reflects data available at the time of reporting and is intended to illustrate relative readiness rather than provide a comprehensive or audited inventory.

Across the Twin Rivers Region, recent residential construction has been modest and primarily focused on single-detached housing, with limited diversification into multi-unit forms. However, several notable trends emerge:

- Rosthern has experienced steady but limited single-detached construction and is investing significantly in water and wastewater infrastructure to enable future growth.
- Waldheim has demonstrated relatively consistent development activity, including both single-detached and small multi-unit housing, supported by available serviced lots.
- Hague has seen a mix of single-detached and larger-scale development, including townhouse and seniors housing projects, indicating stronger recent diversification.
- Hepburn shows emerging development momentum, with planned multi-unit construction, subdivision development, and ongoing infrastructure upgrades.
- Duck Lake has limited recent development, but reports available land and infrastructure capacity to support future growth.
- The RM of Rosthern has experienced low-density development with limited formal land inventory or servicing for additional growth.

These patterns reinforce that while the region has potential capacity for additional housing development, the ability to deliver new housing varies by community and is closely tied to infrastructure investment, planning readiness, and market conditions.

To support a more detailed understanding of development readiness across the Twin Rivers Region, Table 4 summarizes available community-level information on building activity over the past decade, serviced land availability, future development activity, and infrastructure conditions. The table is intended to illustrate relative readiness and development potential, rather than provide a complete or audited inventory. Because communities provided different levels of detail, the table reflects both direct municipal input and broader planning context reviewed elsewhere in Section 6.



Table 4: Community Housing Summary and Development Readiness Summary

Community Development Readiness	Recent Building Activity (2016–2026)	Serviced Land Available	Future Development and Land Use Activity	Infrastructure Capacity
<i>Duck Lake</i> Moderate Opportunity Exists	Very limited recorded activity; 1 single-detached permit identified in 2025	5 serviced; 16 unserviced lots	Development potential present but not yet activated	Water and lagoon capacity available; localized servicing constraints (lift required)
<i>Hague</i> Near-Term Ready	Strongest diversification in the region: 14 townhouse units and 4 single-detached (2021), 22-unit seniors project (2023), 10-plex and 3 single-detached (2025)	None currently serviced; town has acquired 53 acres for future residential development	Concept planning underway for a future residential area, though timing is unknown	Sewer lift upgrades needed; lagoon upgrades anticipated; no recent project delays reported
<i>Hepburn</i> Near-Term Emerging	Sustained activity from 2016–2026, primarily single-detached, with additional condo units, secondary suite, and 7 single-detached in 2026	None	Municipal zoning changes underway to support residential development; 6-plex planned in 12–18 months, 13-unit apartment planned in 12–24 months, and subdivision creation identified	Lagoon upgrade project underway (1–2 years); newer water servicing in place; fibre optics available
<i>Rosthern</i> Medium-Term Infrastructure Driven	Moderate activity from 2020–2024, all identified as single-detached (17 units total); 0 permits in 2025	No confirmed municipally owned serviced residential lots	Future land use map in place; small residential subdivision supported through planned road and sidewalk upgrades	Major water system upgrades underway, including treatment plant, reservoir, wellfield expansion, raw water line, and lagoon expansion design work

Table 4: Community Housing Summary and Development Readiness Summary Continued

Community Development Readiness	Recent Building Activity (2016–2026)	Serviced Land Available	Future Development and Land Use Activity	Infrastructure Capacity
<i>RM of Rosthern</i> Constrained Long-Term	Low-density activity from 2020–2025, primarily single-detached, with one identified granny suite	None	No structured subdivision or multi-unit development identified	Limited formal servicing for higher-density development
<i>Waldheim</i> Near-Term with Constraints	Most consistent recorded activity in the dataset: single-detached permits from 2016–2025 (23 units total), 1 apartment permit (2020; units not specified), and 1 duplex permit (2024; 2 units)	7 serviced municipally owned lots	Continued low-density and incremental growth	Lagoon capacity exceeded current population; potential capacity constraint

Note: Information reflects municipal summary data, available documentation, and broader planning context reviewed as part of this assessment. The table is intended to summarize relative development readiness and long-term building activity patterns, rather than provide a complete or audited inventory. Building activity reflects identified permit activity and may not capture all unit outcomes where permit descriptions were incomplete. Development readiness categories reflect the broader Section 6 analysis and not only the municipal summary sheet.

Development Note: RM of Rosthern

Rural hamlets within the RM of Rosthern have experienced notable acreage-style residential growth due to their proximity to Highway 11, Warman, Osler, and Saskatoon. Development in the RM of Rosthern offers larger rural residential parcels while maintaining access to urban-oriented amenities such as paved road access, municipal water, and fibre optic internet. Ongoing development reflects continued demand for larger-lot residential living near major employment and service centres. This activity highlights that housing growth within the RM of Rosthern is not limited to dispersed farm and acreage development but also includes hamlet-based residential development nodes that may influence future servicing, land-use, and transportation planning.

7.0 COMMUNITY ENGAGEMENT

Community engagement was a key component of the Twin Rivers Housing Needs Assessment. The public survey provides insight into how residents experience the current housing system, their future intentions, and perceived gaps. While the results are not statistically representative of the entire population, they provide valuable qualitative and directional evidence that complements demographic, market, and supply data presented elsewhere in this report.

7.1 Survey Methodology and Participation

A public housing survey was conducted across the Twin Rivers Region from late February to April 15, 2026, receiving 337 responses from an estimated population of 9,000 (about 3.7% participation). This is a reasonable response rate for a voluntary survey and sufficient to identify broad trends and priorities.

The results provide directional, qualitative insights into housing experiences, preferences, and gaps. While not statistically representative, they complement the demographic, market, and housing supply data in this report.

Responses were collected across the region, with the highest participation from Rosthern, Hague, Waldheim, and nearby rural municipalities. Stronger participation in larger communities reflects their role as service centres, while input from smaller communities supports regional interpretation. Most respondents were working-age adults and families—the region’s primary housing demand groups.

The age profile is concentrated in the 25–64 range, aligning with the region’s demographics and reinforcing the relevance of findings to current and emerging demand. Overall, responses reflect the region’s interconnected nature, with residents frequently living, working, and accessing services across municipal boundaries.

Figure 24 : Respondent Age Range

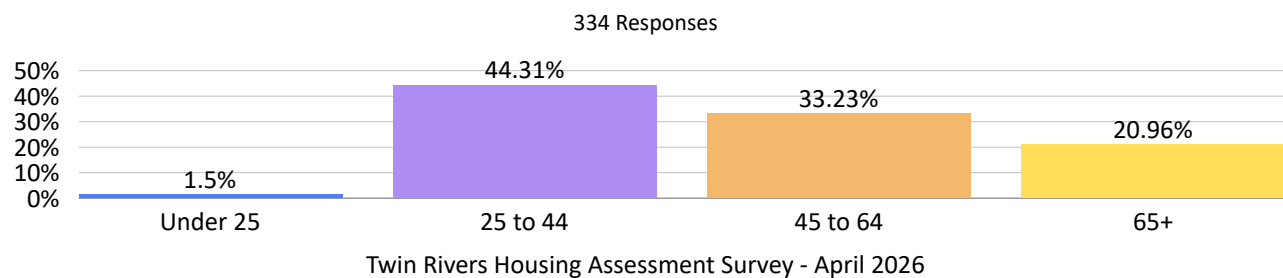
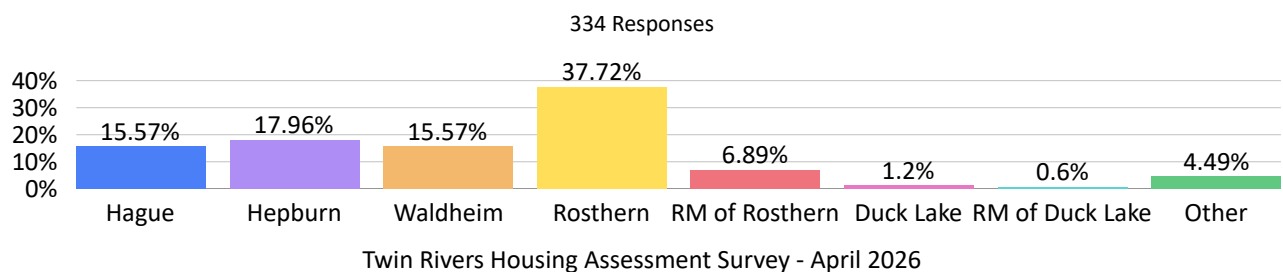


Figure 25: Current Community of Residence



Responses categorized as “Other” frequently referenced surrounding rural areas, hamlets, and nearby communities that rely on Twin Rivers towns for services. This reinforces that housing demand in the region is not confined to individual municipalities, but operates across a shared regional housing system.

7.2 Household Composition and Income

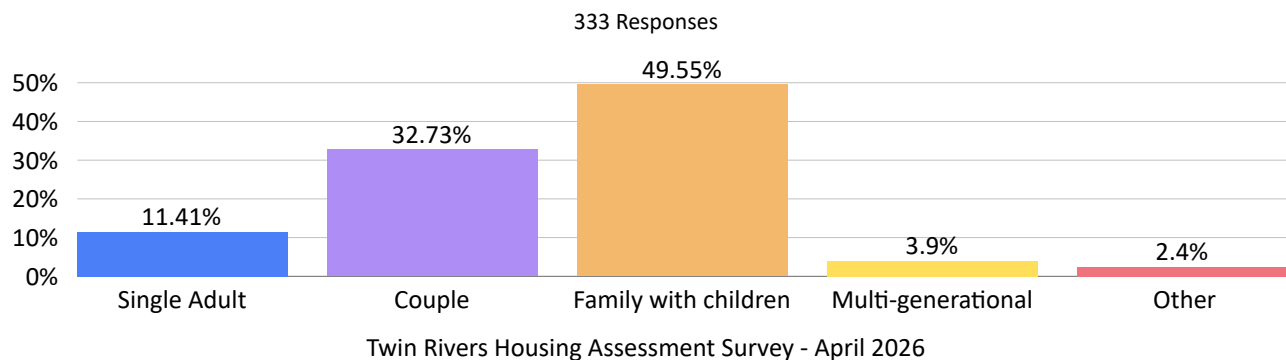
Survey respondents represent a range of household types across the Twin Rivers Region, with a strong presence of families with children and working-age households. This distribution reflects the primary groups driving housing demand within the region.

Household composition is dominated by:

- families with children
- couples
- single-adult households

This pattern reinforces that housing demand is shaped primarily by households requiring family-oriented housing, while also highlighting the presence of smaller households that may require more flexible housing options.

Figure 26: Respondent Household Composition

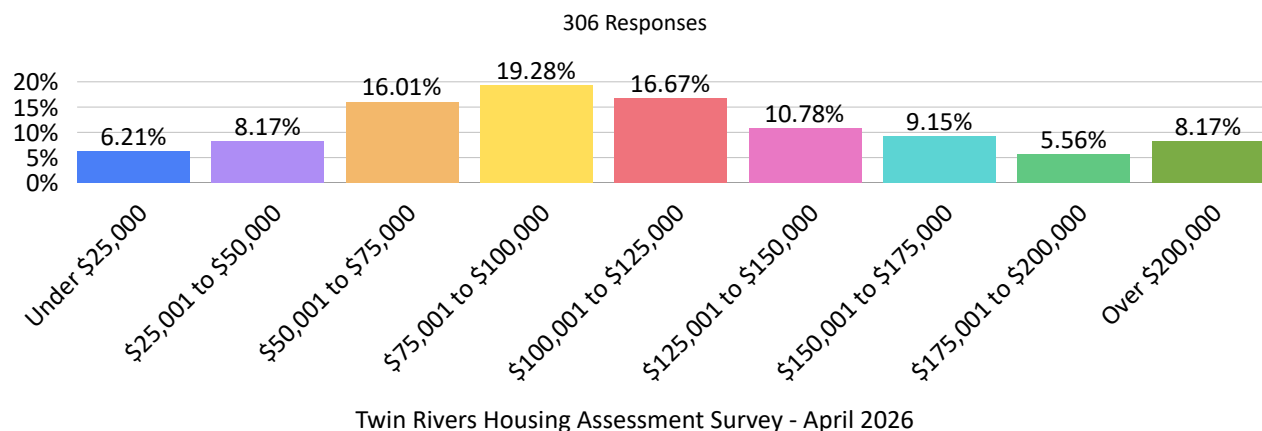


Household income responses indicate a broad range of incomes, with a concentration in middle-income categories. While not statistically representative, these responses provide useful context for understanding affordability perceptions and the range of housing options required across the region.

Survey-reported incomes are concentrated in middle-income ranges, with representation across both lower and higher-income households. This distribution confirms the need for a range of housing price points, including:

- ownership housing for moderate to higher-income households
- rental and affordable housing for lower-income and entry-level households

Figure 27: Respondent Household Income Distribution



Open-ended responses highlighted non-traditional household structures, including single-parent households and households with adult children living at home. These responses reinforce the need for adaptable and affordable housing options, particularly for families and households experiencing transitions.

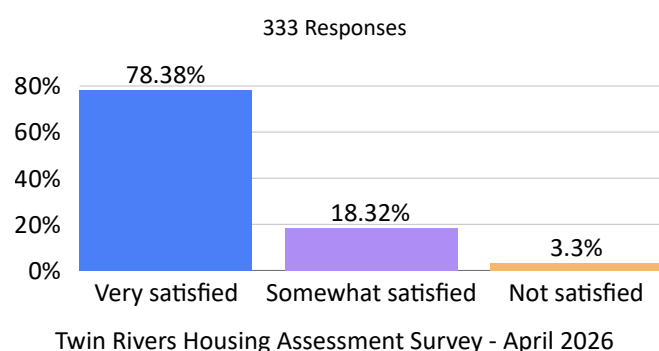
Key Insight - Survey findings confirm that housing demand in the Twin Rivers Region reflects a mix of family-based and smaller households, requiring both traditional family housing and a broader range of flexible and affordable housing options.

7.3 Current Housing Satisfaction

Survey results indicate a high level of satisfaction with current housing conditions among respondents.

- Approximately 78% reported being very satisfied,
- An additional 18% reported being somewhat satisfied,
- Only a small proportion indicated dissatisfaction.

Figure 28: Respondent Current Housing Satisfaction



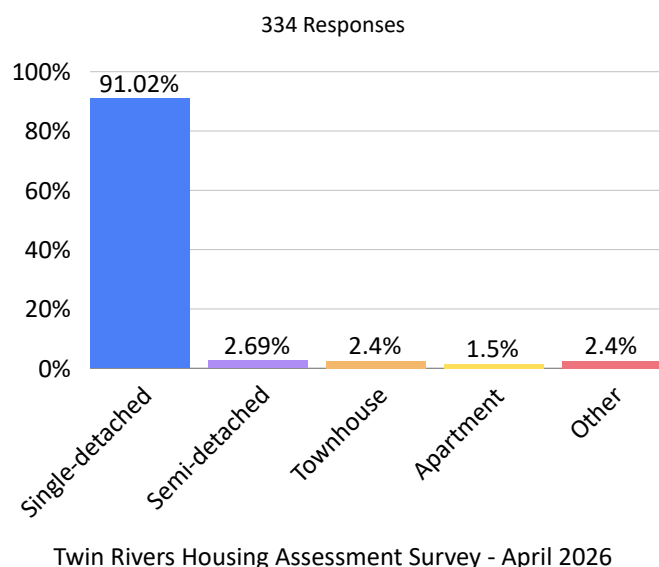
High satisfaction levels are consistent with:

- strong homeownership rates
- relatively stable housing conditions
- moderate housing costs

However, satisfaction with current housing primarily reflects the experience of existing homeowners, and does not fully capture the needs of:

- households seeking housing
- renters or lower-income residents
- future housing demand groups

Figure 29: Type of Current Dwelling



Survey respondents overwhelmingly report living in single-detached housing, reflecting the dominant housing form within the Twin Rivers Region. The limited presence of apartments, townhouses, and semi-detached housing reinforces findings from earlier sections that the housing system offers limited alternatives to ownership housing.

Open-ended responses identified a small number of alternative housing arrangements, including:

- mobile homes
- condominiums
- shared housing arrangements
- living with family members

These responses indicate that while alternative housing forms exist, they remain limited and not widely available across the region.

Key Insight - While most respondents are satisfied with their current housing, the results reflect a system that primarily serves established homeowners and may not adequately support households seeking alternative housing options.

7.4 Preferred Housing Types and Development Priorities

Survey results indicate that while many respondents are satisfied with their current housing, there is clear interest in alternative housing types across the region.

A majority of respondents indicated they would prefer to remain in their current home or continue living in single-detached housing. However, a notable share expressed interest in:

- apartments
- townhouses
- seniors housing
- other lower-maintenance housing forms

Preferences for alternative housing types reflect a desire for:

- downsizing options
- lower maintenance housing
- greater affordability
- housing suitable for aging in place

While single-detached housing remains the dominant preference, these results point to latent demand for housing forms that are currently limited within the region.

Survey responses identify clear priorities for future housing development:

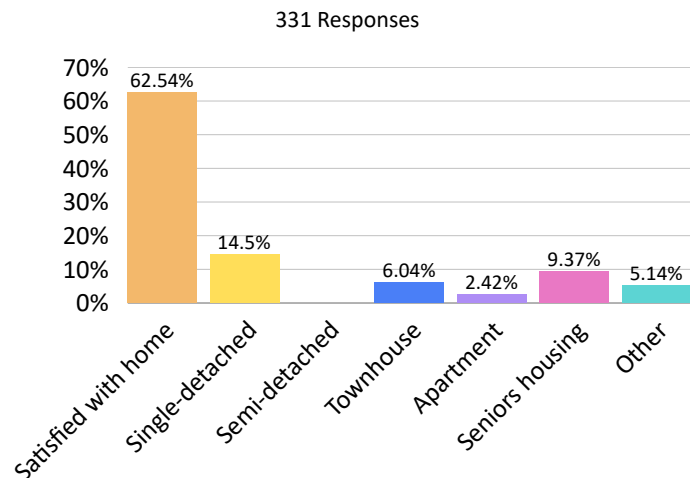
- Affordable rental housing is the highest priority
- Entry-level ownership housing is also strongly supported
- Seniors housing remains an important need
- Limited interest was expressed in higher-end housing

These responses align closely with earlier findings and confirm that the most significant housing gaps are in the “middle” of the housing system, particularly for:

- renters
- moderate-income households
- transitioning households

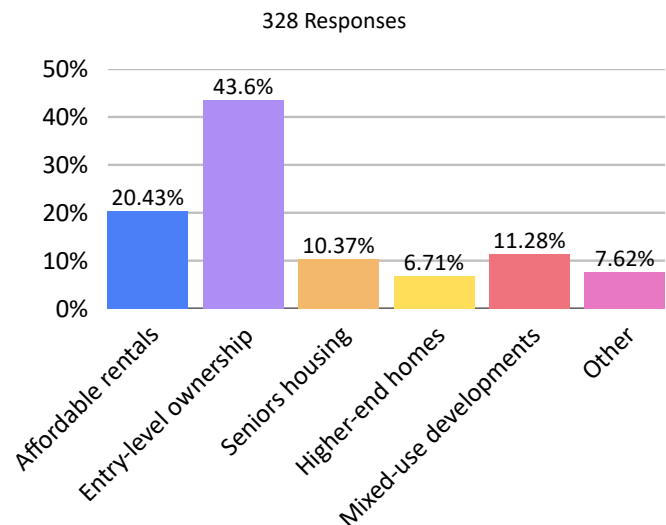
Open-ended responses emphasize a consistent theme: residents recognize the need for more affordable and diverse housing options, including rental housing, townhouses, and housing suitable for young adults and seniors.

Figure 30: Preferred Future Housing Type



Twin Rivers Housing Assessment Survey - April 2026

Figure 31: Housing Development Priority Type



Twin Rivers Housing Assessment Survey - April 2026

Some respondents indicated satisfaction with their own housing situation but expressed concern about the lack of options for others, particularly:

- lower-income households
- younger residents
- seniors needing to downsize

Key Insight - Survey results confirm that while single-detached housing remains the dominant preference, there is clear and consistent demand for more diverse, affordable, and lower-maintenance housing options across the Twin Rivers Region.

7.5 Anticipated Moves and Future Housing Needs

Survey results indicate that approximately 24% of respondents expect to move within the next five years, while the majority anticipate remaining in their current homes.

Among those planning to move, the most commonly cited reasons include:

- need for more or less space
- affordability considerations
- desire to downsize
- proximity to work, family, or services

These responses reflect typical life-cycle transitions, including household formation, family changes, and aging.

The reasons for anticipated moves highlight the importance of providing housing that supports changing household needs over time, including:

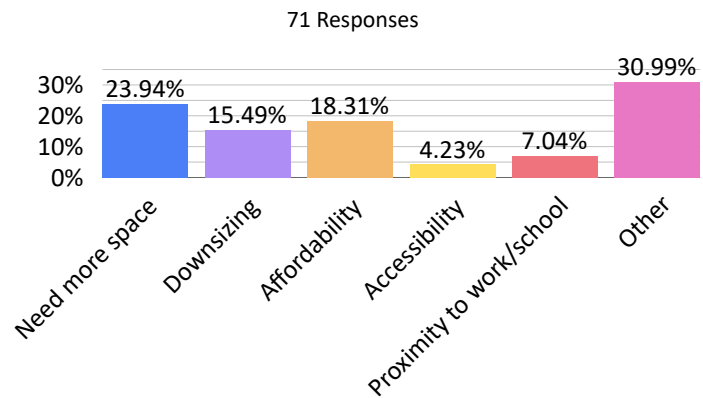
- larger homes for growing families
- smaller or lower-maintenance homes for downsizing households
- affordable options for households facing cost pressures

Future housing needs include a mix of:

- independent seniors housing
- affordable housing
- family-oriented housing

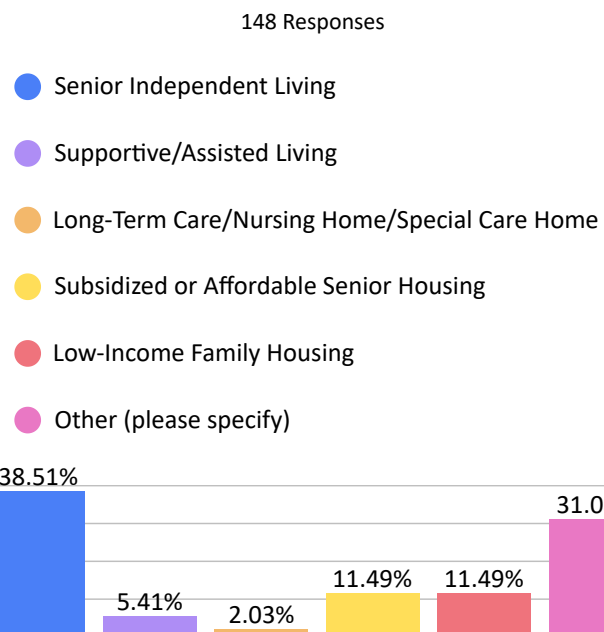
This distribution highlights that housing demand will continue to span multiple segments of the housing continuum, reinforcing the need for a diverse housing supply.

Figure 32: Reason for Anticipated Move



Twin Rivers Housing Assessment Survey - April 2026

Figure 33: Anticipated Future Housing Needs - (5-10 Years)



Twin Rivers Housing Assessment Survey - April 2026

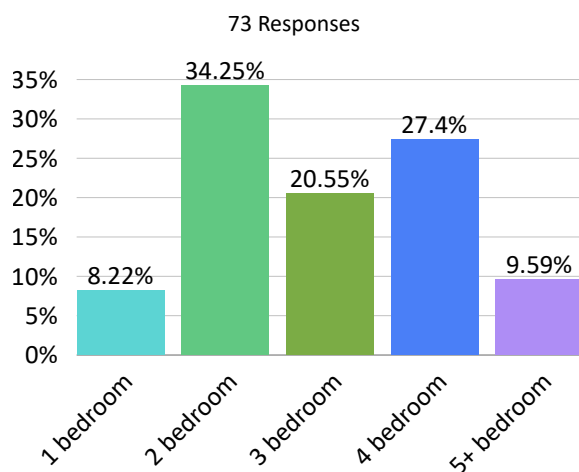
Responses indicate both:

- movement within the Twin Rivers Region, and
- potential out-migration to nearby urban centres

This suggests that housing availability and affordability will play an important role in:

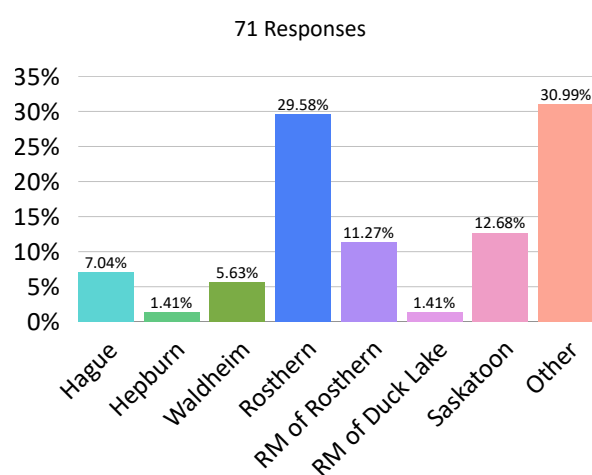
- retaining residents
- supporting regional mobility
- accommodating changing household needs

Figure 34: Preferred Dwelling Size



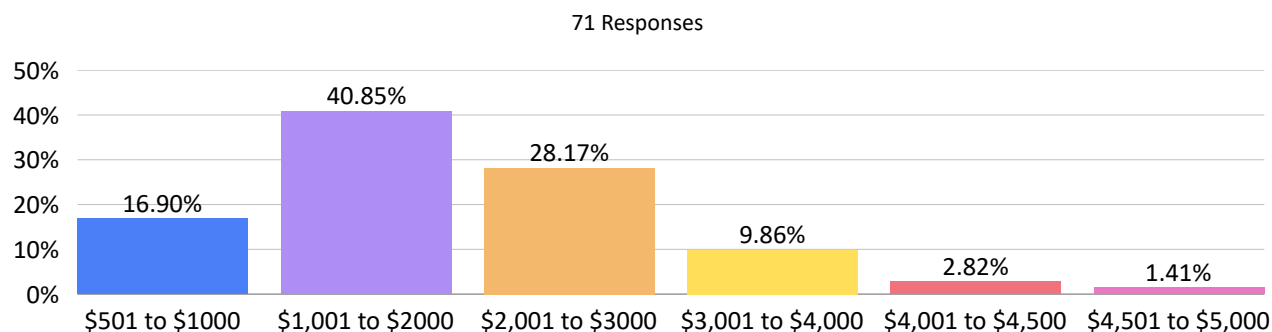
Twin Rivers Housing Assessment Survey - April 2026

Figure 35: Community of Anticipated Move



Twin Rivers Housing Assessment Survey - April 2026

Figure 36: Maximum Amount Willing to Spend on Housing per Month



Twin Rivers Housing Assessment Survey - April 2026

Responses show sensitivity to monthly housing costs, with most respondents identifying moderate affordability thresholds.

This suggests that:

- rising housing costs may limit mobility
- households may face challenges transitioning to alternative housing options

Key Insight - Survey findings indicate ongoing housing mobility driven by life-cycle changes and affordability, with demand spanning multiple housing types and locations. This reinforces the need for a flexible and diverse housing system that supports both retention and transition within the region.

7.6 Accessibility and Support Needs

Survey responses indicate that a relatively small proportion of respondents currently require accessible housing or support services.

- Approximately 6% reported a need for accessible housing features
- Approximately 2% indicated a need for ongoing support services to remain in their home

While current demand for accessibility and support services is limited, survey responses indicate that future needs are expected to increase, particularly as the population ages.

Respondents identified anticipated needs related to:

- home accessibility modifications (e.g., ramps, barrier-free design)
- assistance with maintenance and daily activities
- access to transportation and local services

These findings suggest that housing should be designed to support:

- aging in place
- adaptability over time
- long-term livability

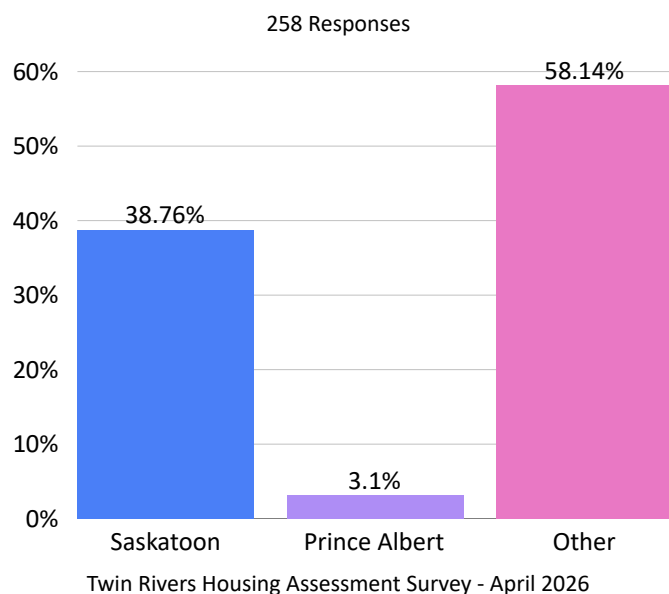
Key Insight - While current demand for accessible housing is modest, future demand is expected to grow, reinforcing the importance of designing housing that can adapt to changing needs over time.

7.7 Work and Location Factors

Housing decisions in the Twin Rivers Region are influenced not only by housing availability and affordability, but also by employment location, commuting patterns, and access to services.

Survey results indicate that many respondents work either within their local community or commute to nearby centres, particularly Saskatoon. This reflects the region's role as part of a wider economic and housing system, where residents may live in one community while working in another.

Figure 37: Work Commute



Commuting patterns demonstrate that:

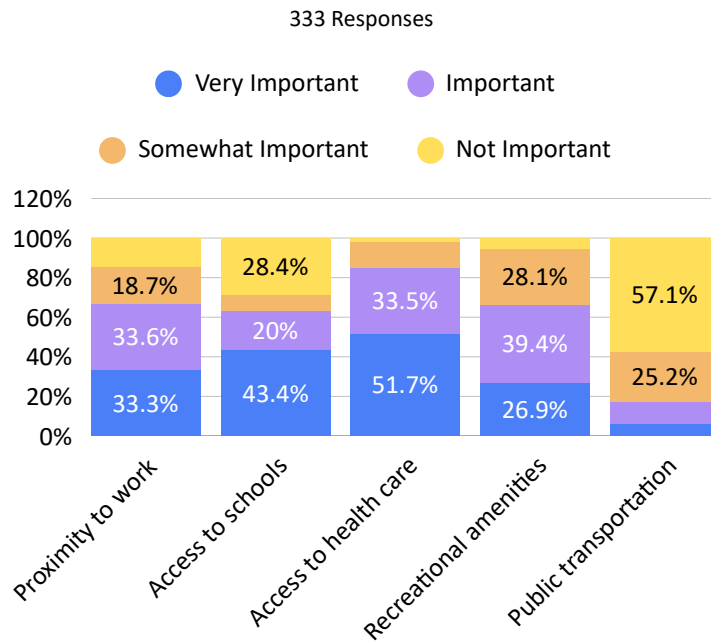
- a significant share of residents commute to Saskatoon and other centres
- others work locally, in rural areas, or from home

This distribution highlights that housing demand is shaped by both:

- local employment opportunities, and
- regional accessibility to jobs and services

The ability to commute allows households to locate in the Twin Rivers Region while maintaining access to employment outside the immediate community.

Figure 38: Location Importance Factors



Source: Twin Rivers Housing Assessment Survey - April 2026

Survey responses indicate that several factors influence housing location decisions:

- Proximity to work is a primary consideration
- Access to schools and health care are highly important
- Recreational amenities and services also influence location choices

These findings reinforce that housing decisions are not based on cost alone, but are shaped by a combination of:

- accessibility
- service availability
- quality-of-life factors

Housing System Implications

- The Twin Rivers Region functions as a connected regional housing system, not a set of isolated communities.
- Housing supply in key communities is critical to supporting workforce mobility.
- Limited availability in some areas can:
 - restrict access to employment
 - increase commute distances
 - contribute to out-migration

Key Insight - Housing demand is strongly shaped by regional employment patterns and access to services, highlighting the need for housing that supports both local and regional connectivity.

Community engagement highlights how residents experience housing and how needs may change over time.

Key findings include:

- High satisfaction with current housing, driven by strong homeownership
- Limited alternatives, especially for rental and downsizing
- Clear demand for affordable rental, entry-level ownership, and seniors housing
- Expected mobility driven by life-cycle changes and affordability
- Growing importance of accessibility and aging-in-place
- Housing decisions influenced by employment, commuting, and access to services

While many residents are satisfied, survey results consistently identify gaps affecting:

- younger adults
- moderate and lower-income households
- seniors seeking to downsize or access supportive housing

Overall, the housing system performs well for established homeowners but offers limited options for households needing flexibility, affordability, or alternative housing forms. These findings directly support the housing gaps identified in the following section.

8.0 GAP ANALYSIS

This section synthesizes demographic trends, housing supply conditions, affordability indicators, community engagement findings, and community-provided development data to identify where the current housing system does not align with present or anticipated needs in the Twin Rivers Region.

Housing gaps identified below reflect structural conditions rather than short-term market fluctuations, shaped by the composition of the existing housing stock, limited rental supply, demographic change, and uneven development readiness across communities.

8.1 Seniors Housing: Strengths and Gaps

The Twin Rivers Region demonstrates notable strength in its seniors housing continuum, particularly in the availability of income-based seniors housing, independent living, assisted living, and long-term care. Regional centres such as Rosthern and Duck Lake play a critical role in providing care-oriented housing options that serve both local and surrounding rural populations.

However, gaps remain within the continuum. While supply is relatively strong in social housing and care-based settings, there is limited availability of housing options for moderate-income seniors seeking independent, accessible, and lower-maintenance housing. Private seniors housing developments, where present, tend to operate at market price points that may not be affordable for this group.

In addition, the seniors housing supply is geographically concentrated, requiring many older adults in smaller communities and rural areas to relocate to access appropriate housing or care. This can disrupt social networks and increase barriers to aging in place.

Although development activity has increased in some communities, recent construction data indicate that new housing supply remains largely focused on single-detached units, with limited expansion of seniors-specific housing outside of select projects. As a result, the region's ability to meet future seniors housing demand will depend on both continued investment in care facilities and expansion of independent and accessible housing options.

8.2 Family and Workforce Housing Gaps

A significant gap exists in the availability of housing for families and workforce households who are not already in the ownership market. While single-detached housing has historically supported family growth, this model is increasingly insufficient for households facing affordability constraints, changing family structures, or transitional housing needs.

Community-level data confirm that the most recent housing development across the region has consisted of single-detached units, with only a limited number of multi-unit or higher-density housing. As a result, households seeking alternatives—such as townhomes, rental units, or smaller ownership options—have few choices within most communities.

The supply of family-oriented affordable housing is limited and unevenly distributed, with identified units concentrated in a small number of communities. Rural municipalities and some smaller towns rely on nearby centres for access to these housing types, creating barriers for families seeking to remain within their community.

Survey findings reinforce this gap, with respondents identifying affordability, housing availability for adult children, and entry-level ownership options as key concerns. The lack of diverse housing options can contribute to overcrowding, delayed household formation, or out-migration of younger households and workers.

Overall, the housing system remains heavily oriented toward established homeowners, with an insufficient supply of flexible, entry-level, and family-appropriate housing for emerging and mobile households.

8.3 Rental Housing Shortages

The Twin Rivers housing system is characterized by a structural shortage of rental housing, reflected in high ownership rates and limited purpose-built rental development. Community-provided building permit data confirms that recent housing construction has been primarily single-detached, with only isolated examples of multi-unit or rental-oriented development.

This limited supply is compounded by broader market conditions. Rental vacancy benchmarks from Saskatchewan and nearby urban centres indicate persistently tight rental markets, suggesting that even small increases in demand can place pressure on housing availability and affordability within the region.

Survey findings further reinforce this condition, with respondents identifying limited rental options across all household types, including young adults, seniors, and workforce households. Demand is particularly strong for small to mid-sized units, including one, two, and three-bedroom rentals.

Unlike owner-occupied housing, rental supply has not expanded in line with population growth or changing household composition, creating a mismatch between available housing and household needs. This shortage affects not only low-income households but also moderate-income and mobile workers who require flexibility in where and how they live.

As a result, the rental housing gap represents one of the most significant and persistent challenges in the Twin Rivers housing system.

8.4 Geographic Gaps

Housing availability, diversity, and development readiness vary significantly across the Twin Rivers Region, creating clear geographic gaps between communities.

Community-provided data confirms that development capacity is uneven, with some communities positioned for near-term growth and others facing constraints related to infrastructure, land supply, or limited development activity. For example:

- Communities such as Hague and Hepburn show evidence of more recent or planned multi-unit and subdivision development, indicating stronger near-term readiness
- Waldheim demonstrates steady development activity but faces potential infrastructure limitations that may affect future growth
- Rosthern is investing in major infrastructure upgrades, suggesting significant medium-term growth potential
- Duck Lake has available land and servicing capacity but limited recent development activity
- The RM of Rosthern reflects low-density growth with limited capacity for more intensive development

These differences mean that housing gaps are not experienced uniformly across the region. Instead, access to housing is shaped by both where development can occur and where it is currently happening. Rural municipalities remain particularly dependent on nearby towns for access to rental, social, and seniors housing. This reliance increases the importance of a coordinated regional approach to ensure that housing supply in key communities can support broader regional needs.

Overall, geographic gaps in the Twin Rivers Region reflect not only differences in existing housing stock, but also differences in development readiness, infrastructure capacity, and planning conditions, all of which influence where new housing can realistically be delivered.

8.5 Alignment with CMHC Housing Needs Framework

The housing gaps identified in the Twin Rivers Region align closely with patterns observed in rural and small-community housing systems under CMHC's Housing Needs Assessment framework. Specifically, the region demonstrates:

- A strong ownership-oriented housing system
- Limited rental diversity and supply
- Concentration of non-market housing in seniors-focused programs
- Hidden affordability pressures driven by housing choice rather than absolute cost
- Uneven development readiness across communities

These conditions confirm that housing need in the Twin Rivers Region is less about absolute price levels and more about availability, suitability, and access to appropriate housing options over time. Addressing these gaps will require coordinated action that expands housing diversity, improves affordability, and aligns development capacity with future demand.



9.0 FUTURE HOUSING DEMAND AND GROWTH SCENARIOS

This section outlines forward-looking housing demand and growth scenarios for the Twin Rivers Region over the planning horizon. The scenarios are illustrative rather than prescriptive, translating projected population and household trends into estimated housing needs under different assumptions.

While these scenarios provide an indication of future housing demand, the ability to deliver new housing will depend on development readiness, land availability, and infrastructure capacity, which vary across communities as outlined in Section 6. As a result, the estimates presented here should be interpreted as potential demand rather than guaranteed supply outcomes.

9.1 Population-Based Housing Demand

Future housing demand in the Twin Rivers Region is driven primarily by projected population growth and household formation. Based on demographic projections prepared through the Twin Rivers Market Analysis Report, the regional population is expected to increase from approximately 8,548 residents in 2021 to 9,837 by 2035, representing growth of roughly 15% over the planning period.² Applying current household size assumptions indicates that additional housing units will be required to accommodate this growth. Even moderate population increases will translate into ongoing demand for housing, particularly when combined with demographic shifts such as population aging and the formation of smaller households.

At a regional level, population-based demand provides a baseline estimate of future housing need. However, this demand is not evenly distributed across communities and does not account for housing type, tenure, or affordability constraints. These factors are addressed in subsequent scenarios.

Importantly, recent development activity indicates that housing supply has not expanded at the same pace as projected demand, particularly for rental and multi-unit housing. Without increased housing production and diversification, population growth may place additional pressure on an already constrained housing system.

9.2 Indicative Housing Demand by Tenure and Dwelling Type

Projecting future housing demand is not only a question of how many additional households the Twin Rivers Region is expected to accommodate, but also what types of housing those households are likely to require. While precise forecasting by unit type can become highly complex—particularly in smaller and rural markets—it is possible to identify indicative housing demand based on demographic trends, household composition, tenure patterns, and the housing gaps identified in this assessment.

The current housing system is dominated by single-detached ownership housing, with relatively limited rental supply and few alternatives for downsizing, transitional housing, or smaller households. As a result, future housing demand should not be assumed to mirror the existing stock. Instead, projected growth should be used to guide a more balanced supply response that addresses both current deficits and future needs.

² Saskatchewan Economic Development Alliance (SEDA), Twin Rivers Preliminary Assessment (2025), Appendix: Twin Rivers Market Analysis Report, Exhibit A.03, Population Estimates and Projections. Population projections are based on SK Startup Institute demographic estimates and projections.

An indicative housing demand framework for the Twin Rivers Region should consider the following segments.

Ownership Housing

Ownership housing will remain an important component of future demand, particularly for:

- couple families with children
- moderate- to higher-income households
- households seeking long-term residency in the region

However, future ownership demand is unlikely to be limited to single-detached homes alone. Demand is expected to include:

- smaller ownership units for downsizing seniors and empty nesters
- entry-level ownership options for young households
- low-maintenance housing forms such as townhouses, duplexes, and small-lot homes

Rental Housing

Rental housing represents one of the most significant unmet demand segments in the region. Future demand is expected to come from:

- young adults entering the housing market
- lower and moderate-income households
- new workers and households relocating for employment
- seniors seeking alternatives to homeownership

Given the region's tight rental conditions and limited existing supply, a greater share of future housing growth should be directed toward rental and flexible tenure options, particularly in communities with stronger development readiness.

Affordable and Non-Market Housing

Affordable and non-market housing demand is expected to persist for:

- single-parent households
- low-income households
- seniors on fixed incomes
- households experiencing housing stress despite moderate market prices

This segment is particularly important because many housing challenges in the Twin Rivers Region are driven not by absolute housing prices alone, but by the absence of suitable affordable options across the continuum.

Dwelling Type and Unit Size

In addition to tenure, future housing demand should be considered by dwelling type and size. Based on community engagement and demographic trends, future demand is expected to include:

- two and three-bedroom units for families and smaller households
- one and two-bedroom units for seniors, single adults, and downsizing households
- a broader mix of:
 - single-detached homes
 - townhouses
 - low-rise apartments
 - secondary suites
 - accessible and adaptable housing

While exact unit targets by type are not prescribed in this assessment, the evidence suggests that future housing delivery should be less concentrated in single-detached ownership and more diversified across tenure, price point, and unit size.

Planning Implications

For the purposes of this assessment, future housing demand should be interpreted as requiring:

- continued ownership housing supply, but in more varied forms
- a larger share of rental housing than currently exists
- a stronger supply response for seniors, low-income, and workforce households
- housing choices that support movement through the housing continuum over time

This approach allows the region to move beyond simply accommodating population growth and instead plan for housing system balance, ensuring that future supply is aligned with household needs rather than with historic development patterns alone.

9.3 Tenure Mix Targets

The current housing system in the Twin Rivers Region is strongly ownership-oriented, with approximately 79% owner-occupied and 21% renter-occupied dwellings. While this structure has supported housing stability for many households, it limits choice for renters, seniors, young adults, and mobile workers.

Future housing demand scenarios therefore consider illustrative tenure mix targets that modestly increase the share of rental and non-market housing over time. For example, scenarios that move toward a renter share of approximately 25% provide insight into how expanded rental supply could better align with household needs.

These targets are not intended to prescribe outcomes for individual communities but rather to illustrate the scale of diversification required to address identified housing gaps.

Achieving even modest shifts in tenure mix will depend on increasing multi-unit development and rental construction, which has historically been limited across the region. Community-level data indicates that while some municipalities are beginning to support multi-unit projects, overall development remains dominated by single-detached housing, suggesting that meeting tenure diversification targets will require ongoing policy support, market development, and infrastructure alignment.

Table 5: Indicative Future Housing Demand by Segment

Housing Segment	Anticipated Demand Direction	Typical Households
Single-detached ownership	Moderate/continued	Families, higher-income households
Entry-level ownership	Increasing	Young households, moderate-income buyers
Rental housing	Strongly increasing	Young adults, workers, lower-income households
Seniors housing	Increasing	Seniors, downsizing households
Affordable/non-market housing	Continued/increasing	Low-income households, single parents

9.4 Vacancy Buffer Requirements

A functioning housing system requires a vacancy buffer to allow for household mobility, market choice, and turnover. In many analyses, a vacancy rate of approximately 4% is considered indicative of balanced conditions.

Given tight rental conditions in Saskatchewan and nearby service centres, maintaining an adequate vacancy buffer is particularly important for the Twin Rivers Region. A constrained rental market, combined with limited local supply, increases the risk of price pressure and reduced housing access.

Future demand scenarios, therefore, include an allowance for additional housing units beyond population-driven growth to support this buffer. This approach recognizes that housing systems must accommodate both existing residents and new households while maintaining flexibility and resilience.

Achieving a functional vacancy buffer will require not only additional housing units, but also diversification of housing types, particularly in the rental and multi-unit segments, which currently remain underdeveloped in many communities.

9.5 Sensitivity Scenarios

Housing demand over the planning horizon is sensitive to changes in average household size, demographic composition, and housing preferences. Sensitivity scenarios explore how housing needs would shift if average household size declines over time, consistent with aging trends and increasing numbers of smaller households.

For example, a reduction in average household size from 3.0 persons per household to 2.8 or 2.6 would result in a higher number of total households, increasing demand for housing beyond what population growth alone would suggest.

These scenarios highlight the importance of providing smaller units, rental housing, and accessible housing forms that align with evolving household characteristics.

While sensitivity scenarios demonstrate the potential scale of future housing need, the ability to respond to this demand will depend on local development capacity and readiness, including the availability of serviced land, infrastructure capacity, and planning frameworks.

As identified in Section 6, development readiness varies across communities, meaning that housing growth is likely to occur unevenly, with some communities better positioned to respond in the near term and others requiring additional planning or infrastructure investment.

Projected housing demand and growth scenarios provide an indicative understanding of the scale and nature of future housing needs. Translating this demand into built housing will depend on coordinated action across municipalities, alignment with infrastructure capacity, and the ability to expand housing diversity. The following section outlines strategic housing directions designed to guide policy, investment, and collaboration across the Twin Rivers Region.

10.0 STRATEGIC HOUSING DIRECTIONS

This section outlines strategic housing directions for the Twin Rivers Region based on demographic trends, housing supply conditions, affordability indicators, community engagement findings, and identified housing gaps. The directions are intended to guide regional and local decision-making, support funding applications, and inform future land-use and infrastructure planning.

While future housing demand is regionally distributed, development capacity and readiness vary across communities, necessitating a phased, flexible approach to implementation. The strategies below therefore focus on what needs to be delivered, while allowing refinement of where and when delivery occurs based on local conditions.

10.1 Priority Housing Types

Future housing efforts in the Twin Rivers Region should focus on diversifying housing supply to better align with evolving household needs. While single-detached ownership housing will continue to play an important role, current supply patterns—combined with limited multi-unit development—indicate that the housing system does not fully meet the needs of all households.

Based on housing gaps identified in Sections 6 and 8, priority housing types include:

- Rental housing, particularly small to mid-scale developments (e.g., apartments, townhouses, secondary suites)
- Affordable and rent-geared-to-income housing for seniors, families, and low-income households
- Entry-level ownership housing to support young families and workforce mobility
- Downsizing and accessible housing for seniors and smaller households

These priorities reflect a system currently over-reliant on single-detached ownership housing, with limited supply of flexible or transitional housing options. Expanding these housing types will improve affordability, support mobility, and better align supply with changing demographics.

10.2 Short-Term Actions (0–5 Years)

In the near term, Twin Rivers and its member municipalities should focus on actions that can be implemented using existing land, infrastructure, and planning frameworks, while building momentum for longer-term housing development.

Key short-term directions include:

- Supporting development in communities with near-term readiness, including those with available serviced land, active building permit activity, or planned multi-unit projects
- Promoting infill development and redevelopment within existing serviced areas, including the use of vacant or under-utilized lots
- Encouraging small-scale multi-unit housing, such as duplexes, row housing, and low-rise apartments, where zoning and infrastructure permit
- Enabling secondary suites and accessory dwelling units to increase rental supply incrementally
- Advancing priority projects, including identified subdivision developments and planned multi-unit housing in communities demonstrating development momentum
- Strengthening collaboration with housing authorities and non-profit providers to expand affordable and seniors housing

These actions recognize that some communities are currently better positioned to support new housing development, while others may require additional planning or infrastructure investment. Focusing early efforts where readiness exists will help build momentum and demonstrate success.

10.3 Medium-Term Actions (5–10 Years)

Over the medium term, housing strategies should focus on scaling supply, improving system resilience, and addressing structural gaps identified in the assessment.

Key medium-term directions include:

- Expanding areas designated for higher-density residential and mixed-use development through updated planning policies and zoning
- Coordinating infrastructure upgrades with housing development, particularly in communities where water, wastewater, or servicing capacity is a limiting factor
- Developing additional affordable and seniors housing projects, with a focus on moderate-income households not fully served by existing programs
- Encouraging a broader mix of housing forms, particularly rental and multi-unit housing, to support workforce attraction and retention
- Aligning land-use planning, subdivision development, and housing delivery, ensuring that future growth areas are supported by servicing and infrastructure capacity

These actions recognize that some communities will require time to build capacity, including infrastructure upgrades, zoning changes, and market development, before larger-scale housing delivery can occur.

10.4 Role of Municipalities and Partners

Housing outcomes in the Twin Rivers Region depend on collaboration among municipalities, housing authorities, senior governments, non-profit organizations, and the private sector. Municipalities play a critical role through land-use planning, zoning, infrastructure provision, and local leadership, while housing authorities and non-profit providers deliver critical affordable and seniors housing.

Community-level data demonstrates that development readiness varies across municipalities, reinforcing the need for a coordinated regional approach that:

- Aligns housing development with infrastructure capacity
- Shares knowledge and resources across communities
- Supports smaller municipalities with limited planning or development capacity
- Improves competitiveness for provincial and federal funding

The private sector will also play a key role in delivering new housing supply, particularly in communities where market demand and development conditions support investment. A coordinated regional approach can help reduce barriers, improve clarity, and support consistent development outcomes.

10.5 Alignment with CMHC and the National Housing Strategy

The strategic housing directions outlined in this section align with the objectives of CMHC programs and the National Housing Strategy (NHS), particularly in improving affordability, expanding housing supply, supporting seniors and vulnerable populations, and strengthening housing system resilience.

Key areas of alignment include:

- Increasing rental and affordable housing supply, particularly for low and moderate-income households
- Supporting seniors housing and aging-in-place solutions, including accessible and adaptable housing
- Encouraging housing diversity and intensification, particularly in serviced areas
- Preserving and optimizing existing housing stock, including older or under-utilized units
- Advancing regional collaboration and partnership-based delivery models

Maintaining this alignment positions the Twin Rivers Region to pursue funding opportunities and adapt strategies as new programs and policy directions emerge.

11.0 IMPLEMENTATION CONSIDERATIONS

The implementation of housing strategies in the Twin Rivers Region will depend on varying levels of local readiness, infrastructure capacity, and market conditions across communities. While housing demand exists across the region, the ability to deliver new housing is not uniform, requiring a phased and coordinated approach that aligns development activity with local conditions.

This section outlines key implementation considerations to support practical, scalable, and adaptable housing delivery, recognizing both near-term opportunities and longer-term development needs.

11.1 Development Readiness

Development readiness within the Twin Rivers Region varies significantly by community and reflects differences in recent building activity, available land, infrastructure capacity, and planning readiness. Based on community provided data, development capacity can be broadly understood across three categories.

Near-Term Ready Communities (0–5 Years)

- Recent or ongoing housing construction
- Evidence of multi-unit or diversified housing development
- Available servicing and planning readiness

Communities such as Hague and Hepburn fall into this category, with demonstrated multi-unit development, planned projects, and active subdivision or zoning initiatives. These areas represent the strongest opportunities for immediate housing delivery, particularly for rental, seniors, and entry-level housing.

Moderate / Transitional Readiness Communities (5–10 Years)

- Stable but limited development activity
- Some available land or housing inventory
- Dependence on infrastructure expansion or planning alignment

Waldheim, Duck Lake, and Rosthern fall within this category, where development potential exists but is influenced by infrastructure capacity, servicing constraints, or limited diversification in housing types. Rosthern, in particular, is investing in major infrastructure upgrades that position it for medium-term growth.

Constrained / Long-Term Communities

- Limited development activity
- Minimal serviced land availability
- Constraints related to infrastructure or planning

The RM of Rosthern reflects these conditions, with predominantly low-density development and limited capacity for more intensive housing forms in the near term.

Overall, development readiness in the Twin Rivers Region should be approached as a phased regional system, where:

- Near-term growth is supported in ready communities
- Medium-term capacity is built through infrastructure and planning
- Long-term constraints are addressed through coordinated regional strategies

This approach allows housing supply to be expanded realistically without overextending communities that are not yet positioned to support growth.

11.2 Policy and Zoning Considerations

Local planning policies and zoning regulations play a critical role in enabling housing diversity and affordability. Across the Twin Rivers Region, development patterns indicate that housing supply has historically been shaped by low-density zoning and a preference for single-detached housing. Expanding housing options will therefore require incremental adjustments to planning frameworks.

Key policy considerations include:

- Enabling secondary suites and accessory dwelling units in residential zones
- Allowing duplexes, townhouses, and small multi-unit housing within existing serviced areas
- Reducing regulatory barriers to infill and redevelopment projects
- Supporting mixed-use and higher-density development in appropriate locations

Communities demonstrating development readiness may be well-positioned to implement these changes in the near term, while others may require phased updates aligned with infrastructure improvements. A coordinated regional approach to policy alignment can support consistency, reduce development uncertainty, and improve the overall responsiveness of the housing system.

11.3 Partnerships and Funding Opportunities

Delivering new housing supply in the Twin Rivers Region will require strong collaboration among municipalities, housing providers, non-profit organizations, senior governments, and the private sector.

Given varying levels of development readiness, partnerships will play different roles across the region:

- Near-term ready communities may focus on partnering with private developers and non-profit housing providers to deliver rental and multi-unit projects
- Transitional communities may prioritize partnerships that support infrastructure funding, planning capacity, and project development
- Constrained communities may rely on regional collaboration to ensure residents have access to housing options in nearby centres

Alignment with provincial and federal funding programs—particularly those under the National Housing Strategy—will be essential for advancing:

- Affordable and non-market housing
- Seniors housing and care facilities
- Projects addressing moderate-income housing gaps

A coordinated regional approach strengthens funding applications by demonstrating:

- Shared priorities
- Realistic implementation pathways
- Alignment between housing demand and development capacity

11.4 Monitoring and Update Cycle

Housing conditions, development activity, and community readiness will continue to evolve over time. To remain effective, the Twin Rivers Housing Needs Assessment should function as a living document, supported by regular monitoring and periodic updates.

Key indicators to monitor include:

- Annual building permit activity by housing type
- Serviced land availability and subdivision development
- Rental availability and affordability trends
- Progress on infrastructure upgrades and capacity improvements
- Delivery of affordable, rental, and seniors housing units

Monitoring these indicators will allow the region to track whether housing supply is keeping pace with both population growth and changing household needs.

A formal review cycle of approximately every 3 to 5 years is recommended, with interim updates as new data becomes available. Ongoing data collection—particularly at the community level—will be critical to refining development readiness assessments and ensuring that housing strategies remain responsive to changing conditions.



12.0 CONCLUSION

The Twin Rivers Housing Needs Assessment provides a comprehensive understanding of the region's housing system, highlighting both its strengths and its limitations in responding to current and future needs. The analysis confirms that while the region offers relatively affordable and stable housing for many existing homeowners, the system is less effective in providing diverse, flexible, and accessible housing options for a broader range of households.

Population growth, demographic aging, and changing household composition are expected to continue placing pressure on the housing system over the coming decade. These trends, combined with evolving economic conditions and workforce needs, will require a more adaptable and diversified housing supply than has historically been provided.

The assessment identifies several key structural gaps, including:

- A persistent shortage of rental housing
- Limited availability of alternative housing forms beyond single-detached ownership
- Gaps in housing options for families, workforce households, and moderate-income seniors
- Uneven housing supply and development readiness across communities

Importantly, the capacity to respond to these gaps varies significantly across the region. Some communities are positioned to support near-term housing growth, while others require infrastructure investment, planning alignment, or market development before new housing can be delivered at scale. This reinforces the importance of a phased and coordinated regional approach, rather than a one-size-fits-all strategy.

Looking forward, the Twin Rivers Region is well-positioned to respond to these challenges. The presence of available land, ongoing infrastructure investments, and emerging development activity in several communities provides a foundation for future housing growth. By aligning housing development with local readiness, expanding housing diversity, and strengthening regional collaboration, the region can improve affordability, support population and workforce growth, and enhance overall community resilience.

This Housing Needs Assessment is intended to function as a living planning tool, supporting ongoing decision-making as conditions evolve. Regular monitoring of development activity, housing affordability, and land and infrastructure capacity will be essential to ensuring that housing strategies remain effective and responsive over time.

Ultimately, addressing housing needs in the Twin Rivers Region will require coordinated action, targeted investment, and sustained collaboration among municipalities, housing providers, governments, and the private sector. With these elements in place, the region can build a housing system that not only meets current needs but also supports long-term growth, stability, and quality of life for all residents.

APPENDICES

**APPENDIX A:
DATA SOURCES AND METHODOLOGY**

A.1 Overview

This Housing Needs Assessment integrates multiple data sources and analytical approaches to provide a comprehensive understanding of housing conditions in the Twin Rivers Region. The methodology combines quantitative data, qualitative community input, and best-available estimates to assess housing supply, demand, affordability, and development readiness.

Given the rural and small-community context of the region, the assessment recognizes that data availability is more limited than in larger urban centres. As a result, the analysis relies on a combination of publicly available datasets, municipal information, and locally derived estimates, consistent with Canada Mortgage and Housing Corporation (CMHC) approaches for smaller communities.

In several cases, regional indicators were not directly available as single Statistics Canada variables for the Twin Rivers Region. Where appropriate, regional values were derived by aggregating community-level Census or municipal data. These calculations are intended to support planning and decision-making, and are clearly identified in the report where estimates or derived regional values have been used.

A.2 Data Sources

Demographic and Socio-Economic Data

- Statistics Canada, 2021 Census of Population
- Statistics Canada Census Profiles and custom tabulations for Twin Rivers communities
- Population estimates and projections based on regional trends and available planning data

These sources were used to analyze:

- Population growth and projections
- Age structure and age distribution
- Household size and composition
- Employment and labour force characteristics
- Income characteristics by community and household type
- Priority population groups such as youth, seniors, Indigenous identity, immigrants, and recent immigrants

Reference-year note: Population and demographic counts are based on the 2021 Census, while income variables in the 2021 Census reflect 2020 reference-year income. Where these were used together in regional calculations, this standard Census reference-year difference has been retained and is noted in the relevant tables and figures.

Housing and Affordability Data

- Statistics Canada, 2021 Census of Population
- CMHC definitions and indicators (core housing need, suitability, adequacy, affordability)
- Saskatchewan-level and nearby urban rental market benchmarks (CMHC Rental Market Report)

These sources were used to assess:

- Housing tenure (ownership vs. rental)
- Shelter costs and affordability thresholds
- Core housing need and related indicators
- Prevalence of low income (LIM-AT)
- Regional affordability context and rental market pressure

Market Housing Data

- MLS® listings compiled from sources including REALTOR.ca, Zolo, Royal LePage, RE/MAX, Realty.ca, and Ovlix (April 2026)

This information was used to:

- Estimate current market pricing
- Identify relative affordability patterns across communities
- Provide context on entry-level housing costs and current asking prices
- Support discussion of market feasibility and construction return-on-investment constraints

Non-Market and Seniors Housing Data

- Saskatchewan Housing Corporation (SHC) and local housing authorities
- Saskatchewan Health Authority (SHA) (for long-term care capacity)
- Publicly available information from housing providers and community documentation

These sources were used to estimate:

- Social housing supply
- Affordable housing units
- Seniors housing and care continuum capacity
- The relative distribution of non-market housing across the region

Municipal and Community-Provided Data

Information provided directly by Twin Rivers member municipalities (2026), including:

- Building permit activity (recent development trends)
- Serviced and unserviced land availability
- Future development plans and subdivision activity
- Water, wastewater, and infrastructure capacity

This data was critical to:

- Assess development readiness
- Identify geographic differences in capacity
- Support implementation considerations
- Evaluate development feasibility, financing conditions, and construction constraints in rural markets

Regional Economic and Institutional Context

- Government of Saskatchewan project announcements and news releases
- Municipal, foundation, and community communications related to regional institutional investment
- Provincial and Statistics Canada building permit and construction indicator resources

These sources were used qualitatively to:

- Identify regional growth signals
- Provide context on institutional investment (e.g., major public-sector projects)
- Support discussion of broader economic conditions influencing housing demand

Community Engagement Data

- Twin Rivers Housing Needs Assessment Survey (February–April 2026)
- 337 survey responses across the region

Survey data was used to provide insight into:

- Housing satisfaction and lived experience
- Preferred housing types
- Anticipated moves and future housing needs
- Perceptions of affordability and availability
- Design and market considerations included in the appendices

Survey results are intended to provide directional and contextual insight, rather than statistically representative findings.

A.3 Analytical Approach

The assessment follows a structured methodology aligned with CMHC housing needs assessment principles.

1. Demographic and Demand Analysis

Population growth, household formation, age distribution, and household structure were used to estimate future housing demand and identify evolving housing needs. Where needed, regional values were derived by aggregating community-level Census data.

2. Housing System Assessment

The existing housing system was evaluated across:

- Market housing supply
- Non-market and affordable housing
- Seniors housing and care continuum

This analysis identified structural characteristics and limitations of the housing stock, including the concentration of supply in ownership housing and the limited range of rental and transitional options.

3. Affordability and Core Housing Need Analysis

Affordability was assessed using:

- Shelter cost thresholds (30% of income)
- Core housing need indicators
- Income distribution and housing costs
- Low-income prevalence and household income structure

This approach identifies households experiencing housing stress beyond simple pricing analysis.

4. Development Capacity and Feasibility Assessment

Development capacity was evaluated using:

- Building permit trends
- Land availability and servicing
- Infrastructure capacity
- Municipal planning context
- Local development feasibility, construction capacity, and financing considerations

This approach recognizes that housing supply is constrained not only by demand, but by feasibility, local readiness, and the ability to deliver housing at a cost the market can support.

5. Community Engagement Integration

Survey findings were used to:

- Validate quantitative findings
- Identify perceived housing gaps
- Understand housing preferences and lived experience
- Provide context on future moves, affordability, and location drivers

6. Gap Analysis and Scenario Development

Findings from all data sources were synthesized to:

- Identify housing gaps across the continuum
- Develop future demand scenarios
- Support strategic housing directions
- Consider indicative housing demand by tenure, dwelling type, and priority population groups

7. Regional Aggregation and Derived Measures

For selected indicators not directly available at the regional level, Twin Rivers values were estimated through aggregation of community-level statistics. Depending on the dataset, this included:

- direct summation of community counts
- weighted averaging based on population or household counts
- weighted aggregation of community medians to estimate regional medians or approximate income profiles

Examples of derived regional indicators include:

- weighted average age
- regional median income by household type
- estimated population by income bracket
- aggregated priority population groups

A.4 Data Limitations and Considerations

As with all housing needs assessments in rural and small-community contexts, several data limitations should be noted:

- CMHC does not provide detailed rental market or non-market housing inventories for communities under 10,000 population
- Building-level data and vacancy rates are not consistently available for all communities
- Some municipal data relies on best-available information rather than audited records
- Private market activity, including informal rental arrangements and vacant units, cannot be fully captured
- Survey data reflects voluntary participation and is not statistically representative
- Some Census variables are available only at the community level and not directly at the Twin Rivers regional level

To address these limitations, this assessment uses:

- order-of-magnitude estimates where precise data is unavailable
- multiple data sources to cross-validate findings
- community-level aggregation to produce regional indicators
- regional comparisons and benchmarks where local data is limited

A.5 Use of Estimates

In several sections, housing unit counts, income structure, and regional profile values are presented where full regional tabulations were not directly available. These estimates are based on:

- housing authority disclosures
- provider information
- facility capacity
- community-level Census data
- household counts
- municipal reporting and regional knowledge

All estimates are intended to:

- illustrate relative scale, structure, and regional patterns; and
- support planning and decision-making, not to provide exact audited totals.

Specific examples include:

- Housing Supply Estimates
 - Estimated housing units and beds are derived from housing authority disclosures, facility information, and community documentation where centralized inventories are not available.
- Regional Median Income by Household Type
 - Regional median income by household type was estimated using weighted aggregation of community-level Census medians and household counts. These values are intended to provide a regional income profile by household type and should be interpreted as approximate planning estimates rather than direct Census tabulations.
- Estimated Population by Income Bracket
 - Estimated regional population by income bracket was derived using community-level median household income data and population weighting. Because detailed population-level income distributions were not consistently available for all communities, these values represent indicative estimates intended to show broad income structure rather than exact counts by bracket.
- Priority Population Groups
 - Priority population group totals were aggregated from community-level Census counts. Most categories are expressed as shares of the total population; however, single-parent households are expressed as a share of total households. The low-income population estimate was derived by applying community-level LIM-AT prevalence rates to 2021 population counts and should be interpreted as approximate.
- Suppressed or Missing Community Values
 - Where a small number of community-level values were suppressed or unavailable, regional estimates were derived using surrounding community patterns or weighted approximations. These were used only where necessary and are noted in the relevant figure or table notes.

A.6 Methodological Summary

Overall, this Housing Needs Assessment uses a blended, evidence-based methodology that combines:

- Quantitative census and market data
- Qualitative community input
- Local municipal knowledge
- Analytical frameworks aligned with CMHC standards
- Derived regional calculations where direct regional tabulations were unavailable

This approach ensures that the assessment reflects both data-driven analysis and real-world conditions, providing a reliable foundation for housing planning, policy development, and investment decisions in the Twin Rivers Region.

**APPENDIX B:
GLOSSARY OF TERMS**

GLOSSARY OF TERMS

This glossary provides definitions of key terms used throughout the Twin Rivers Housing Needs Assessment. These definitions are primarily based on Canada Mortgage and Housing Corporation (CMHC) standards and are intended to support consistent interpretation of housing conditions, needs, and analysis.

Affordable Housing - Housing is considered affordable when a household spends less than 30 percent of its before-tax income on shelter costs. Affordable housing may include both market and non-market housing options.

Adequate Housing - Housing is considered adequate if it does not require major repairs. Major repairs refer to significant issues such as structural problems, faulty plumbing or electrical systems, or other conditions that affect the safety or functionality of the dwelling.

Inadequate Housing - Housing is considered inadequate if it requires major repairs. These conditions may result in increased maintenance costs, safety concerns, and reduced livability.

Suitable Housing - Housing is considered suitable if it has enough bedrooms for the household's size and composition, in accordance with the National Occupancy Standard.

Unsuitable Housing - Housing is considered unsuitable if it lacks sufficient bedrooms for the household's size and composition, resulting in overcrowding or insufficient space.

Core Housing Need - Core housing need is a key indicator for assessing housing stress. A household is said to be in core housing need if its housing:

- is unaffordable, unsuitable, or inadequate, and
- the household would have to spend 30 percent or more of its income to access alternative housing that meets all adequacy, suitability, and affordability standards.

Shelter Costs - Ongoing monthly expenses associated with housing.

- For owners, this includes mortgage payments (principal and interest), property taxes, condominium fees, utilities, and other municipal services
- For renters, this includes rent, utilities, and other associated housing costs

Housing Continuum - The housing continuum describes the range of housing options available, from emergency and transitional housing to market-ownership housing. This framework helps identify where gaps exist in housing supply. It includes:

- Emergency shelter
- Transitional housing
- Supportive housing
- Community housing
- Affordable housing
- Market rental housing
- Market ownership housing

Non-Market Housing - Housing that is subsidized or provided outside the private market, typically by government, housing authorities, or non-profit organizations. Non-market housing includes social housing and some affordable housing programs.

Rental Housing - Housing units that are occupied by tenants who pay rent to a landlord. Rental housing includes purpose-built rental units, apartments, suites, and informal or secondary rental units.

Ownership Housing - Housing that is owned and occupied by the household, typically involving mortgage financing. Owner-occupied housing makes up the majority of the housing stock in the Twin Rivers Region.

Secondary Suite / Accessory Dwelling Unit - A self-contained housing unit located within or on the same property as a primary dwelling. Secondary suites are often used to:

- increase rental supply
- support multigenerational living
- provide flexible housing options

Multi-Unit Housing - Housing that contains two or more self-contained units within a single building or development. Examples include duplexes, townhouses, and apartment buildings.

Serviced Land - Land that has access to essential municipal services, including:

- water
- wastewater (sewer)
- road access

Unserviced Land - Land that does not yet have full municipal servicing. Development on unserviced land typically requires infrastructure investment before construction can occur.

Development Readiness - A measure of how prepared a community or site is to support new housing development. Development readiness depends on:

- availability of serviced land
- infrastructure capacity
- planning and zoning conditions
- market demand

Vacancy Rate - The percentage of rental units that are vacant and available for rent at a given time. A vacancy rate of approximately 3.5–4.5% is generally considered indicative of a balanced rental market.

Aging in Place - The ability of individuals, particularly seniors, to remain in their homes or communities safely and independently as they age, often supported by accessible housing design and services.

Housing Diversity - The presence of a range of housing types, sizes, tenures, and price points within a community. Greater housing diversity supports different household needs and life stages.

Affordable Rental Housing - Rental housing that is priced at a level that is considered affordable to households based on income, often supported through subsidies or programs.

Moderate-Income Households - Households with incomes that are too high to qualify for social housing, but may still face affordability challenges in the private market, particularly in limited housing environments.

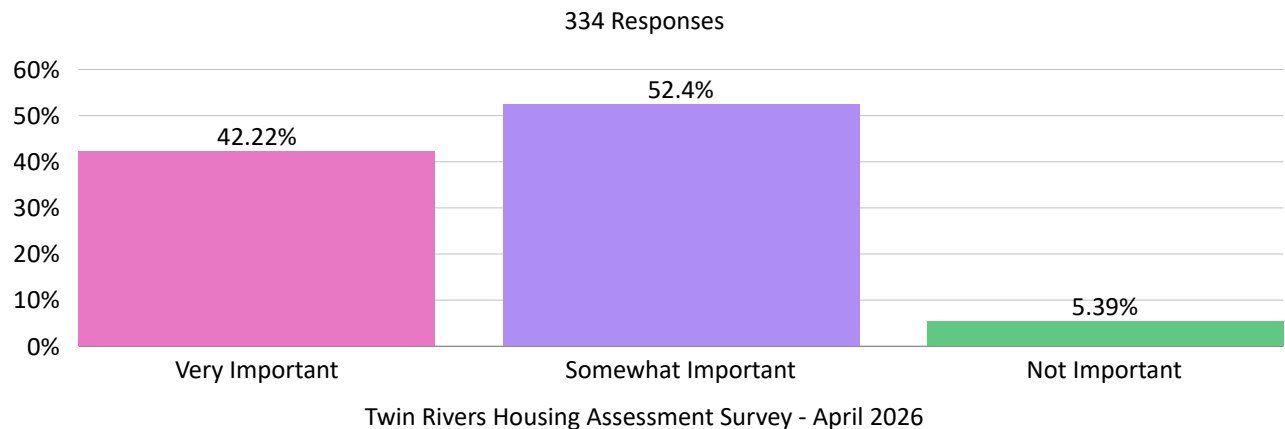
Workforce Housing - Housing intended to support working individuals and families, particularly those employed in local industries and services. Workforce housing typically includes rental and entry-level ownership options.

These definitions are intended to support clarity and consistency throughout the report. Where applicable, terms align with CMHC standards and are adapted to reflect the rural and regional context of the Twin Rivers Region.

APPENDIX C:
COMMUNITY ENGAGEMENT - DESIGN AND MARKET CONDITIONS

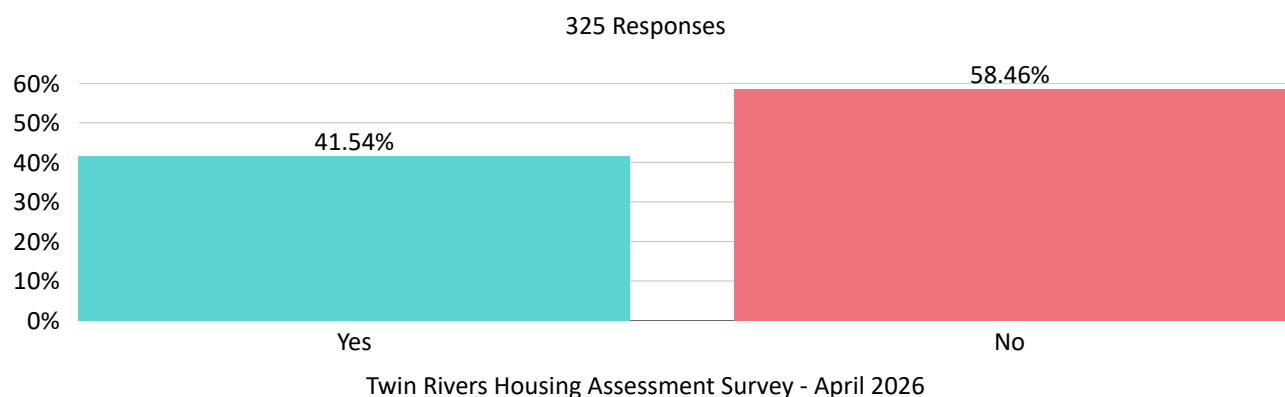
This appendix presents selected community engagement findings related to housing design preferences and flexibility. While these considerations do not form the basis of the housing needs or gap analysis, they provide useful context for builders, developers, and partners considering future housing forms and construction approaches in the Twin Rivers Region.

Figure C-1: Importance of Energy Efficiency and Sustainability in Housing Choices



Survey responses indicate that energy efficiency and sustainability are meaningful considerations for many households, with a majority rating these factors as either very important or somewhat important in their housing choices. While not the primary driver of housing demand, these preferences suggest awareness of operating costs and long-term housing performance. For future housing development, incorporating energy-efficient design may support affordability over time and align with resident expectations without being the sole determinant of housing choice.

Figure C-2: Would You Consider Multi-Generational or Secondary Suite?



Responses to this question indicate mixed receptivity to multi-generational housing or secondary suites. While a meaningful share of respondents expressed openness to these housing forms, a majority did not. This suggests that such options may be appropriate in specific circumstances or for targeted households but should not be assumed as universally acceptable across the region. Where supported, these housing forms may offer opportunities to enhance affordability, support aging in place, or accommodate family transitions.

APPENDIX D:
COMMUNITY PLANNING AND LAND USE CONTEXT

This appendix provides community-level planning and land use context for the Twin Rivers Housing Needs Assessment. The maps included illustrate adopted or draft Future Land Use designations, zoning districts, and related planning frameworks within member communities. These materials are provided to support interpretation of housing supply capacity and implementation considerations but are not analyzed quantitatively within the assessment. Planning designations and zoning regulations are subject to change and should be confirmed with individual municipalities for project-specific applications.

Source: Town of Rosthern

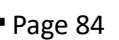


Figure D-2: Town of Rosthern - Future Land Use
 Source: Town of Rosthern Official Community Plan

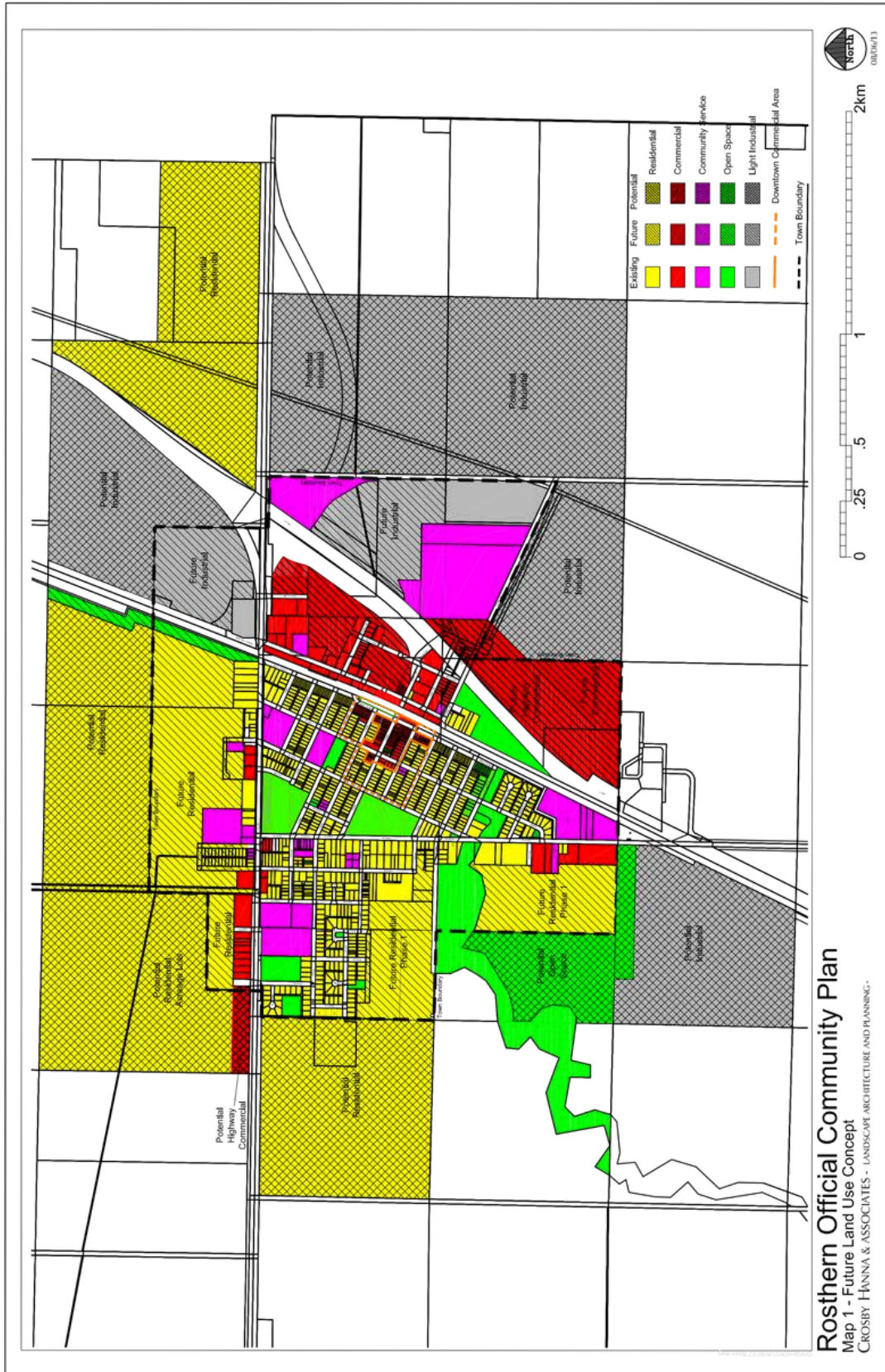
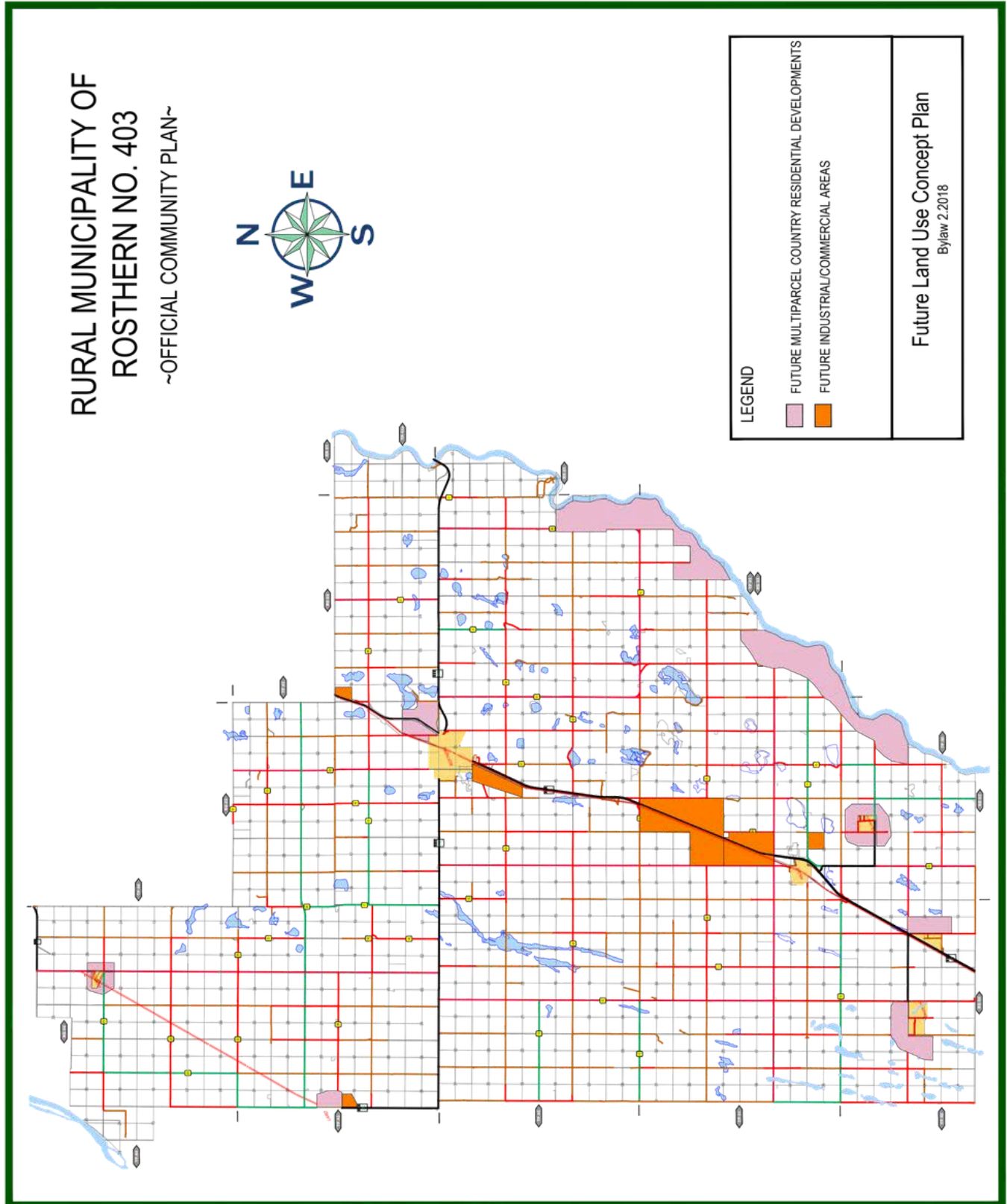


Figure D-3: RM of Rosthern - Future Land Use

Source: RM of Rosthern



Source: Town of Hepburn

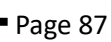


Figure D-5: Town of Hepburn - Future Land Use Map - Potential Future Growth Areas

Source: Town of Hepburn

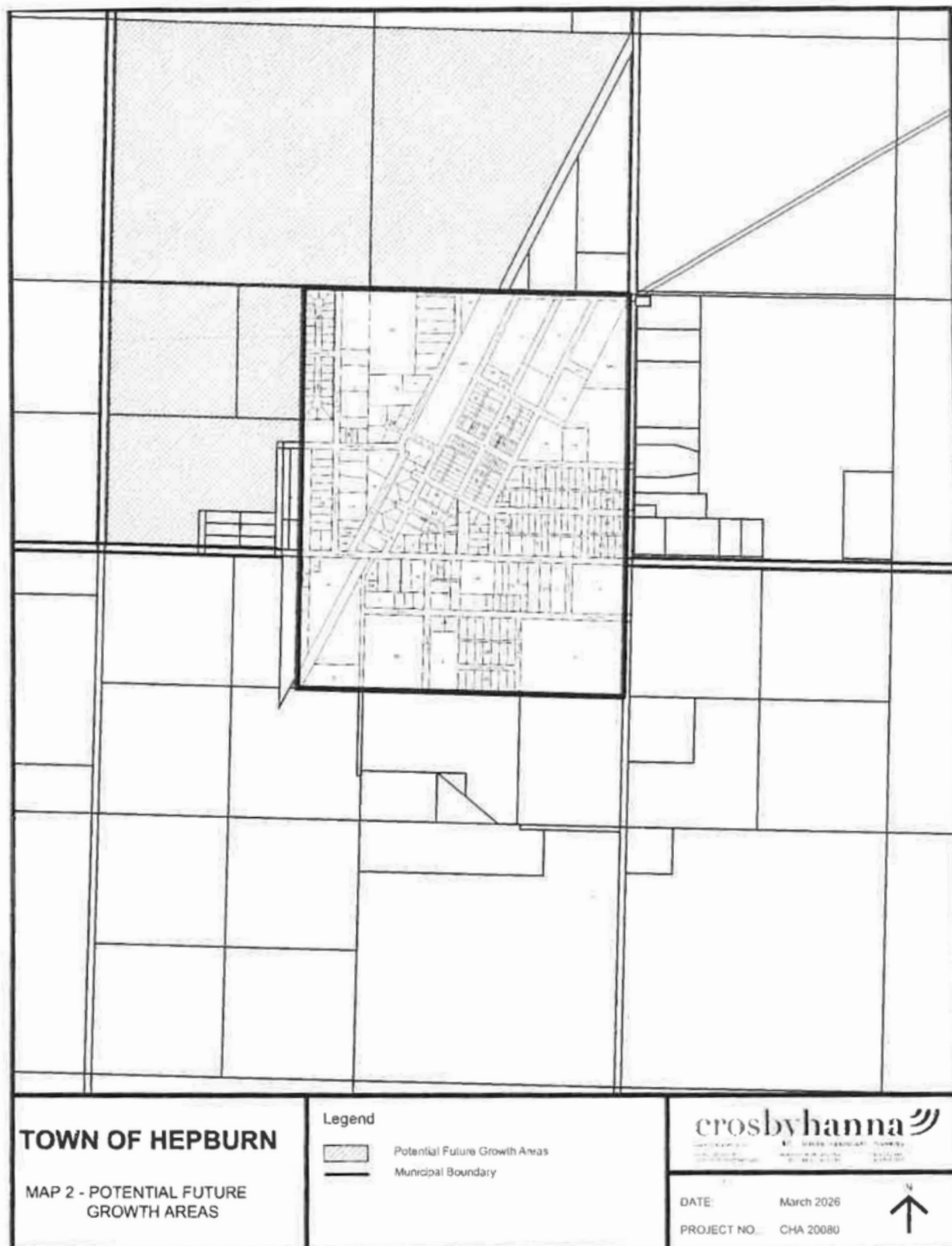


Figure D-6: Town of Hepburn - Municipal Lagoon Location Map

Source: Town of Hepburn

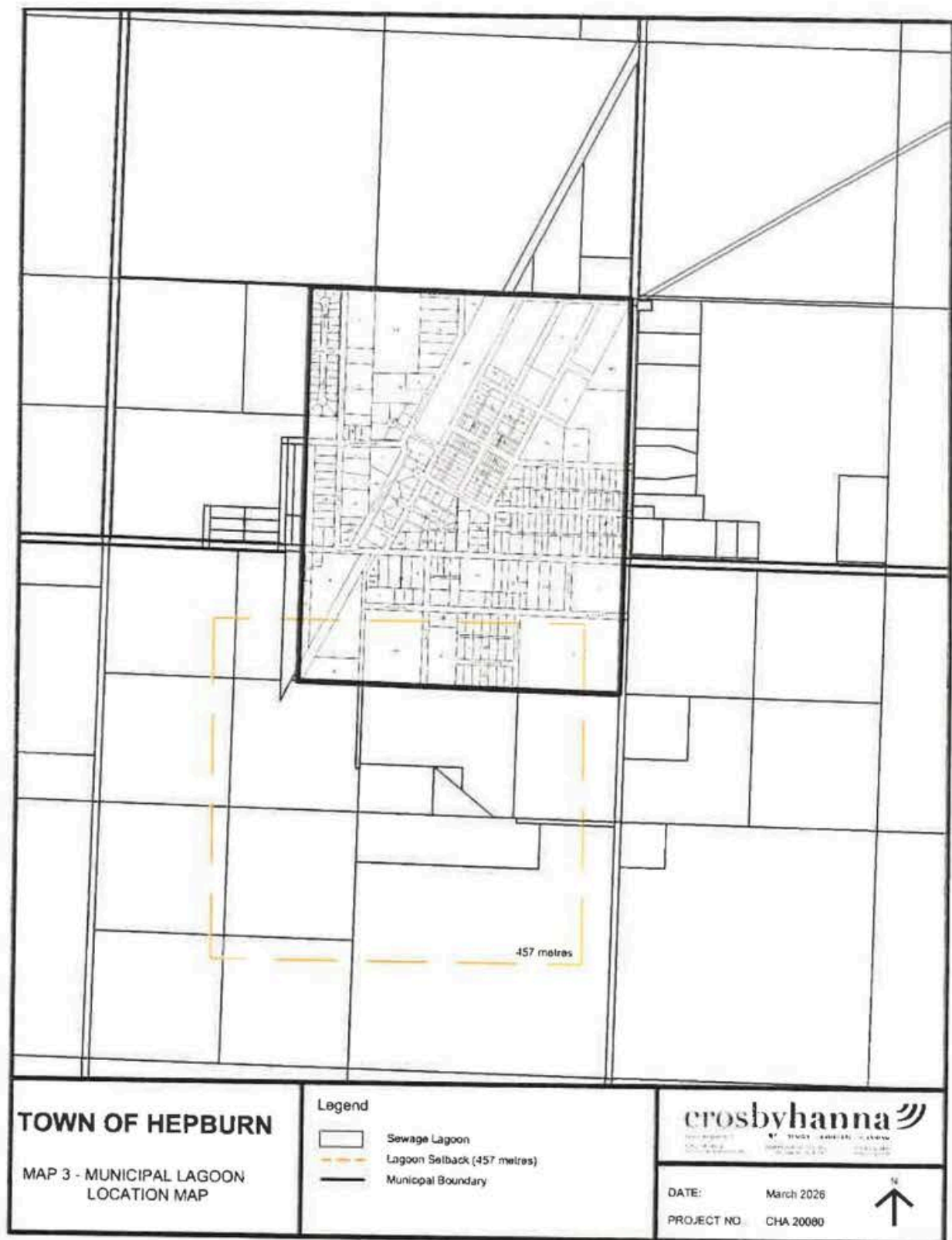
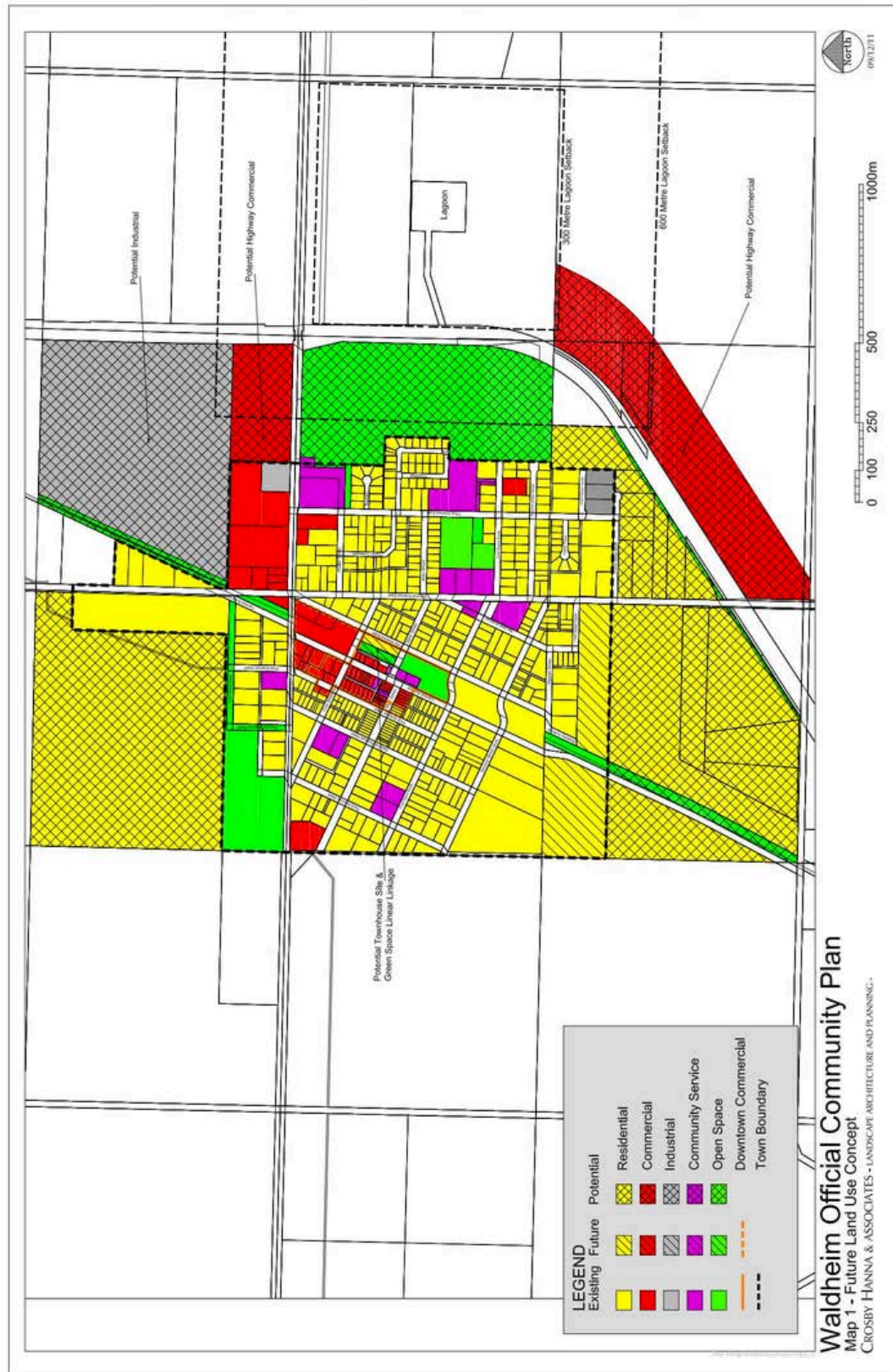


Figure D-7: Town of Waldheim - Future Land Use Map

Source: Waldheim Official Community Plan



Source: Town of Hague

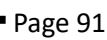


Figure D-9: Town of Duck Lake - Zoning District Map

Source: Town of Duck Lake

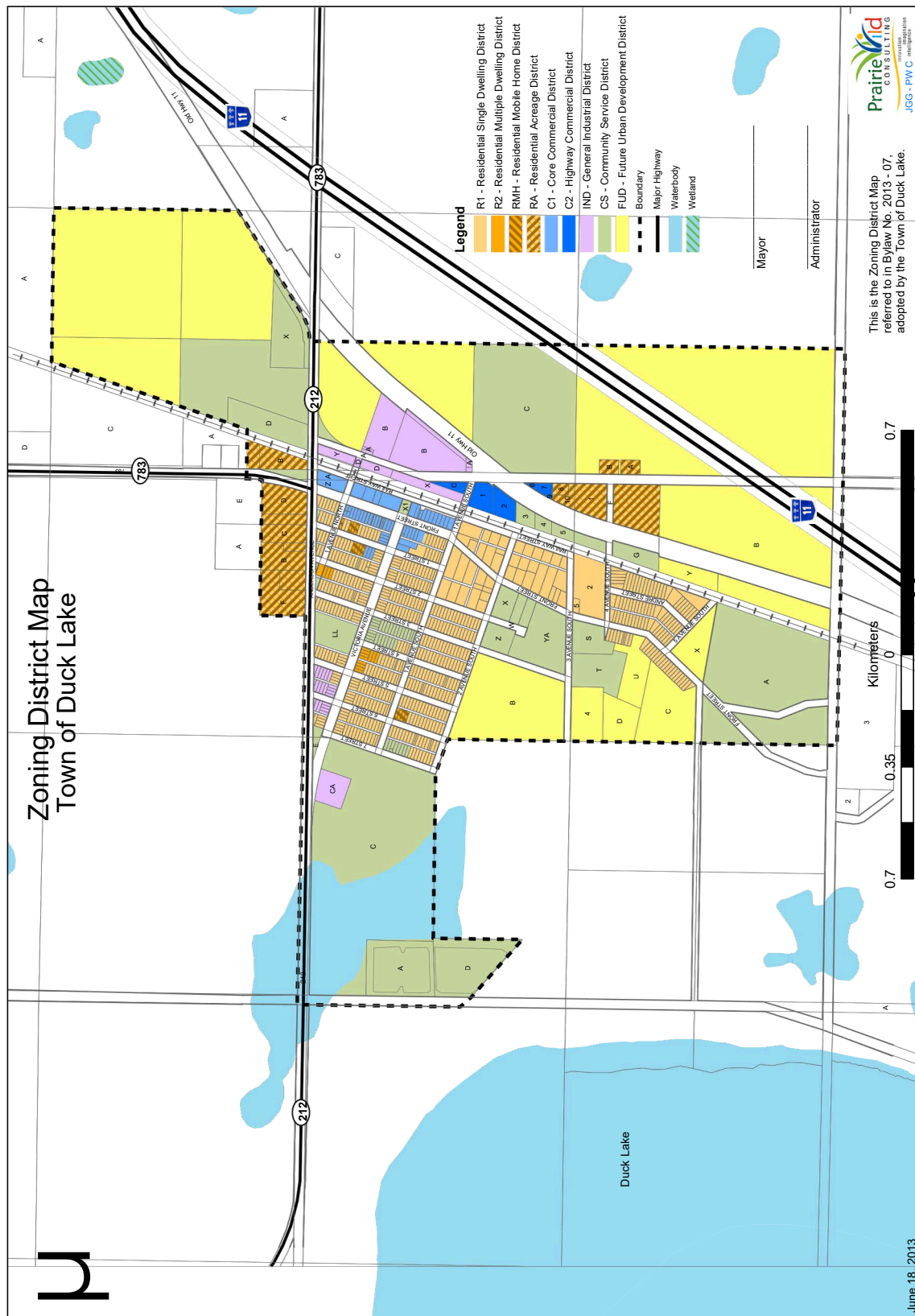
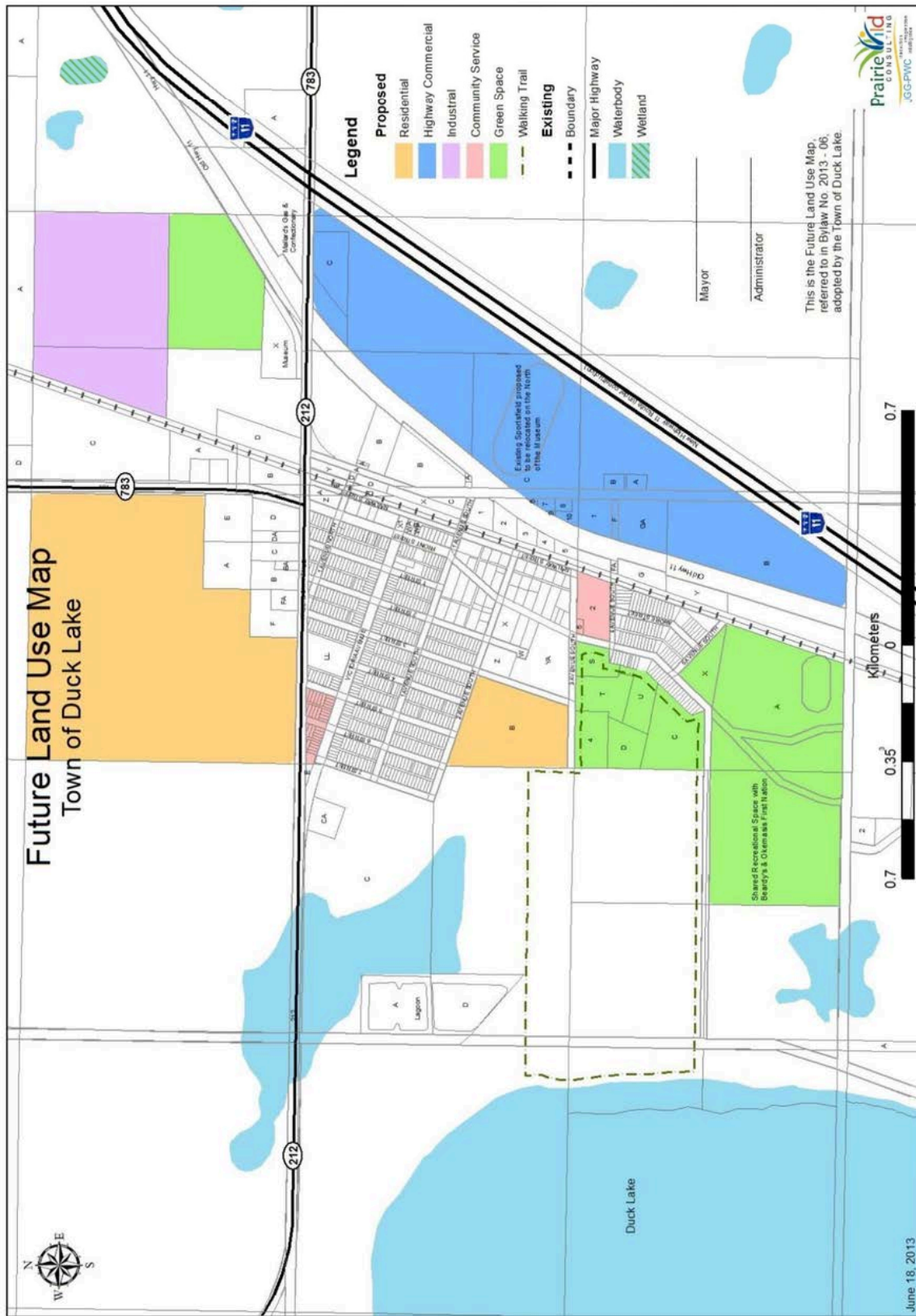


Figure D-10: Town of Duck Lake - Future Land Use Map

Source: Town of Duck Lake





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