

Housing Needs and Supply Study

District of Nipissing Social Services Administration Board

Final Report • April 16, 2024



+

in collaboration with



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This report is the result of a collaborative process and would not have been possible without the active involvement of DNSSAB staff and Board members, as well as over 40 key housing stakeholders and sector representatives who participated in consultations to inform the study, and over 700 residents who provided feedback via the housing needs and opportunities survey.

We would like to thank the DNSSAB project team for their direction, input, and assistance throughout this study. We would also like to thank all of the residents and key stakeholders who dedicated time to providing valuable feedback and information for this study.

SHS Consulting team

Narmadha Rajakumar, Partner

Adrienne Pacini, Partner

Laura Stavro-Beauchamp, Manager, Housing Innovation

Matt Pipe, Senior Analyst, Housing Policy & Research

Alexa Volkov, Senior Analyst, Housing Policy & Research

Melissa Giblon, Analyst, Housing Policy & Research

Marwa Al Waeal, Analyst, Housing Policy & Research

Daniel J. Brant and Associates team

Daniel J. Brant, Proprietor

Tom Maracle, Associate



Executive Summary

The DNSSAB's vision from 2014 to provide 'acceptable, safe and affordable housing that meets the needs of its citizens' is still relevant today. Over the past 10 years, many of the housing-related needs and gaps in Nipissing have either remained consistent or increased in terms of urgency to address.

Building on work that has been undertaken to address housing needs over the past few years, this Housing Needs and Supply Study (HNSS) undertook comprehensive quantitative analysis along with community engagement to examine the current housing supply and demand throughout the communities that make up the District of Nipissing. The needs across the entire housing continuum, both market and non-market housing, were assessed and the HNSS puts forward a vision, strategies, and actions for the DNSSAB to implement to make significant progress in addressing the housing needs and gaps across the District and create acceptable, safe and affordable housing for its residents.

Over 800 community, industry, and housing system participants took part in one or more components of this initiative.

Inputs to this strategy included:



Comprehensive *Community and Economic Profiles* for each municipality based on Statistics Canada data



Widespread *engagement with the local community and municipalities* through focus groups (8) across Nipissing District (41 participants), along with over 700 respondents to a resident survey



Regular *project update and strategy development* meetings with the DNSSAB

The strategies, success criteria, and actions will require a collaborative approach, as they acknowledge the role of the DNSSAB in supporting the development of a wide range of housing options through coordinating efforts between the other levels of government that are responsible for housing, as well as the community, community agencies, and the private sector to effect positive change.

Below are the seven key strategies for the DNSSAB to address the housing needs and gaps as it relates to **for people**, **for housing** and the **for the system**. The strategies and actions were developed through the assessment of housing needs in the District and the results of engagement activities with District staff and Board members, key stakeholders in the housing sector, and residents.

Details on these seven strategies and recommended actions to implement the strategies are provided in the report. Each action is accompanied by an overview of the action, potential resources to learn more, and best practices from elsewhere to help inform the implementation of the action.

FOR PEOPLE

Strategy 1 Provide services and supports to nurture safe, healthy and connected communities for those of all lived experiences.

FOR HOUSING

Strategy 2 Provide diverse housing forms/options throughout Nipissing for all stages of life.

Strategy 3 Increase the provision of purpose-built rental and affordable housing options across Nipissing.

Strategy 4 Increase the provision of non-market housing options for residents along the housing continuum, including Urban Indigenous populations.

Strategy 5 Maintain the existing housing stock through supports to improve and rehabilitation housing.

FOR THE SYSTEM

Strategy 6 Create a better coordinated system of housing and supports.

Strategy 7 Take the lead in advocating for investment and support for housing in Nipissing.

1 Introduction and Background

The District of Nipissing Social Services Administration Board (DNSSAB) is the designated Service Manager for housing and homelessness services in the district. Previous Housing Needs and Supply studies that cover the Nipissing District are either outdated or surpassed their useful life period.

The purpose of this study is to develop a robust Housing Needs and Supply Study (HNSS) for municipalities in the District of Nipissing by undertaking detailed research and analysis on current housing supply and demand, determining needs and gaps across the entire housing continuum, including both market and non-market housing, and making recommendations for action.

The goal of the study is to inform housing policy and related programs, investment in residential development, and other steps required to make meaningful change in addressing current and emerging housing needs in Nipissing.

This report was undertaken in three components. The first component included developing comprehensive Community and Economic Profiles for each municipality in the District based on quantitative data. The second component included engagement with the public and key stakeholders to determine needs and explore opportunities. These reports are attached as appendices to this strategy. This Housing Needs and Supply Study report is the third component and represents the culmination of the research conducted in components one and two (which can found as appendices to this report). This report summarizes the key findings from the first two components, and puts forward a vision, strategies, and actions to address the housing needs and gaps in the District.

Methodology

Methodology

This Housing Needs and Supply Study (HNSS) conducted detailed research and analysis on the current housing supply and demand throughout the communities that make up the DNSSAB. The needs across the entire housing continuum, both market and non-market housing, were assessed.

Beginning in late 2023, the Housing Needs and Supply Study involved undertaking a comprehensive quantitative analysis along with community engagement. Over **800** community, industry, and housing system participants took part in one or more components of this initiative.

Inputs to this strategy included:



Comprehensive **Community and Economic Profiles** for each municipality based on Statistics Canada data



Widespread **engagement with the local community and municipalities** through focus groups (8) across Nipissing District (41 participants), along with over 700 respondents to a resident survey

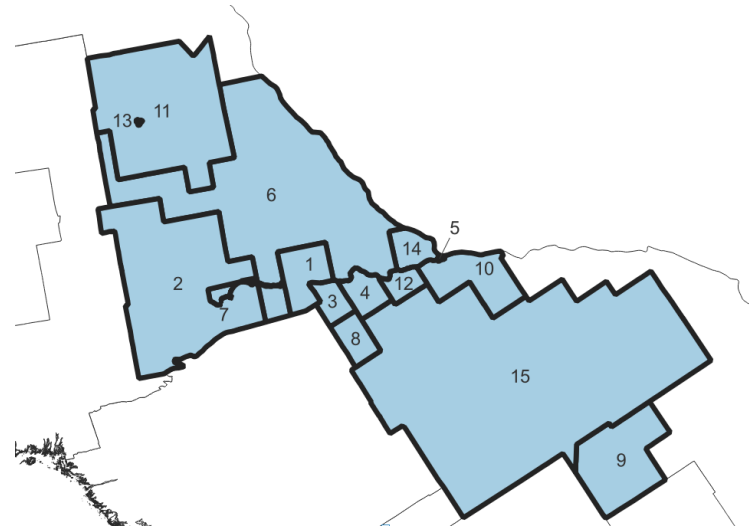


Regular **project update and strategy development** meetings with the DNSSAB

Geographic Reach

The Housing Needs and Supply Study covers the entire Nipissing District (**Figure 1**). Housing strategies within this document contain objectives and actions that are within the jurisdiction of the DNSSAB, including housing gaps experienced by Urban Indigenous populations in the various District municipalities.

Figure 1: Map of Nipissing District with municipalities, First Nations, and unincorporated areas labeled



List of Municipalities

Nipissing District

1. City of North Bay
2. Municipality of West Nipissing
3. Municipality of East Ferris
4. Bonfield Township
5. Town of Mattawa
6. Unorganized, North Nipissing
7. Nipissing 10 (Nipissing First Nation)
8. Township of Chisholm
9. Township of South Algonquin
10. Township of Papineau-Cameron
11. Municipality of Temagami
12. Municipality of Calvin
13. Bear Island 1 (Temagami First Nation)
14. Municipality of Mattawan
15. Unorganized, South Nipissing

Alignment with other strategies

Both the federal and provincial governments have developed strategies and undertaken initiatives to address the housing need of all Canadians. The District has also developed strategies which impact the provision of housing for all residents. As such, the recommendations in this Housing Needs and Supply Study align with the goals of the DNSSAB Strategic Plan, as well other related strategies.

DNSSAB STRATEGIC PLAN (2022 - 2042)

As a part of the DNSSAB’s current strategic plan, the DNSSAB Board outlined four (4) goals to represent the DNSSAB’s desired outcomes and core areas of focus.



Maximize Human Services Impact

The Board will leverage its leadership and bring together internal and external stakeholders, in an effort to realize common goals and maximize collective resources for the betterment of people in Nipissing District.



Seamless Access

Enhance service planning, delivery, and access so clients and residents can access programs and services when and where they need them.



Remove System Barriers

Through a focus on the vulnerable population, the Board will advocate for affordable housing, and support the removal of persisting social barriers such as access to quality childcare programs, homelessness, poor mental health, addictions, and poverty, which threaten an individual's well-being and community participation. The related disparities and inequalities in income, education, socioeconomic status, and health are examples of barriers to individual well-being and healthy communities.



Continuous Improvement and Adaptation – Learning & Growth

Taking a continuous improvement approach will lead to processes and operating methods that are efficient and effective, with high-quality service delivery. The complementary focus on internal learning, growth, and adaptability enhances employee and technology capabilities and strengths..

What we have accomplished

Since the development of the District's 10-Year Housing and Homelessness Plan, the District has been undertaking housing studies to better understand the housing situation in the District and implementing initiatives to address housing need.

ACCOMPLISHMENTS 2014 – 2018

In 2019, the DNSSAB released a 5-Year Review of *A Place to Call Home (2014 – 2024)*, the District's 10-Year Housing and Homelessness Plan. The review outlined highlights from the previous five years of housing accomplishments across the District.

From 2014 to 2018, approximately \$16.4 million in funding was spent addressing the Strategic Objectives outlined in *A Place to Call Home (2014 – 2024)*. This included \$3.4 million on homelessness prevention, shelters, and diversion; \$2.8 million on improving housing stability; \$10 million to increase housing affordability and options along the housing continuum; \$1.8 million sustaining and expanding the housing portfolio; \$25,000 on leadership, integration, coordination, and advocacy; and \$79,000 on awareness, education, information, and best practices.

ACCOMPLISHMENTS 2019 – 2024

From 2019 to 2023, the DNSSAB invested nearly \$20 million in homelessness. The majority of these funds were from provincial COVID emergency Social Services Relief Funding (within the Community Homelessness Prevention Initiative) and were expended over a 15-month period during the height of the COVID-19 pandemic.

The DNSSAB committed an average of \$150,000 annual funding until 2024 for community programs and services to address homelessness through *Reaching Home, Canada's Homelessness Strategy*. An additional \$52,000 was allocated for the implementation and ongoing costs associated with a Coordinated Access System. Over this period, \$2.8 million was invested in developing the low-barrier shelter and Gateway House.

Housing and Community Plans

The DNSSAB has released several plans and frameworks to further advance housing and homelessness research, identification of need, and action-oriented goal setting. These have included *Reaching Home: District of Nipissing Homelessness Plan 2019-2024 (2019)*, *Low-Barrier Shelter Services in North Bay – Framework (2020)*, and the *Framework for the Integrated Program for Homelessness, Housing, Mental Health and Addictions, North Bay and Nipissing District (2020)*.

Other recent community plans include several local municipal *Community Safety and Well-Being Plans (2021)*, a *Homelessness Prevention Framework: Community Gaps and Potential Solutions (2021)*, *Integrating Social Services and Mental Health and Addiction Services for Vulnerable Populations (2020)*, and *Reaching Out: Health Services and Homelessness in North Bay Action Plan (2019)*.

2 *Summary of Needs and Opportunities*

The housing market can be viewed as a continuum where, ideally, supply responds to a range of needs in a community. However, the housing needs in a community are not always met in the private housing market. This is particularly true for households with low incomes and those with unique housing needs, such as seniors and youth.

The Housing Needs and Supply Study research and engagement revealed several key findings. These findings informed key themes for three categories of focus.

This section provides a summary of the key findings and gaps that emerged through the qualitative and quantitative analysis.

Summary of key themes and gaps

The Housing Needs and Supply Study aimed to dive deeper into the quantitative and qualitative data to uncover key themes and gaps as it relates to housing need and supply and opportunities within the Nipissing District.

The themes for these findings based on the research undertaken were categorized into three areas of focus and informed the development of the strategies and actions:

THEMES		GAPS
<p>FOR PEOPLE</p> 	<p>These themes are at the person or household level. They impact how residents of Nipissing access the types of housing that work for them.</p>	<p>Residents are looking for the social determinants of health to be addressed, including improving access to social housing, services, mental health support, and amenities</p> <p>Community members want to ensure everyone has a home they can afford</p> <p>There is a lack of affordable housing options to retain younger households and families in their communities</p> <p>There is a need for supports and suitable housing for seniors to age in place</p> <p>There is a need for supports specific to the Indigenous community, including affordable and supportive housing options</p>
<p>FOR HOUSING</p> 	<p>These are themes related to the housing (stock or supply) available to residents of Nipissing.</p>	<p>There is a need to provide a diversity of housing options for all stages of life, including supporting the provision of non-market housing, affordable housing, rental housing, and smaller housing options</p> <p>There is a need for considerations to improve and rehabilitate aging housing stock</p> <p>Ongoing maintenance, upkeep, and overall housing quality are key concerns for renters and owners.</p> <p>There is a need for increased supportive housing options for people with different abilities, family sizes, and additional needs</p> <p>The provision of 'worker housing' for those looking to live and work in the community is required to allow for economic development</p> <p>Infrastructure limitations and financial barriers are currently hindering development opportunities, particularly in rural communities</p>
<p>FOR THE SYSTEM</p> 	<p>These themes are at the system level. They impact how residents of Nipissing interact with housing systems and the role of the DNSSAB in these systems.</p>	<p>There is a desire for a holistic, equitable and inclusive housing system in Nipissing that is easy to navigate</p> <p>There is a perceived lack of urgency, innovation, and leadership energy around housing. DNSSAB should focus on system leadership and be clear on DNSSAB's role within the system</p> <p>Build and repair relationships and trust within the community, including the Indigenous community</p> <p>Residents want to see collaboration and partnerships with communities, local organizations, and other levels of government</p> <p>Spread resources throughout the district</p>

3 Vision, Roles and Strategies

This section details the **vision** for housing in the District that emerged, **roles and responsibilities of various actors** in the system, and the **seven strategies and a range of accompanying actions** were developed to address the housing gaps identified through the assessment of housing needs in the District and the results of engagement activities with District staff and Board members, key stakeholders in the housing sector, and residents.

The vision

As part of the District's 2014 Housing and Homelessness Plan, a vision and mission for how the District approaches housing were created. These are still relevant today.

2014 Vision: *Acceptable, safe and affordable housing that meets the needs of citizens in Nipissing District*

2014 Mission: *Through leadership, integration and collaboration, our communities create housing options and solutions to prevent homelessness and help citizens retain a home in Nipissing District*

Through the quantitative and qualitative analysis undertaken as part of this study, vision statements for people, housing, and the system emerged that support and expand on the DNSSAB's 2014 vision for housing in the District:

FOR PEOPLE

People feel..

Safe and supported, treated equitably, are able to remain in their communities if they want to do so

FOR HOUSING

Housing that...

Provides options to meet a diversity of needs through all stages of life and is:

affordable, appropriate, adequate, accessible, available, safe, secure, and healthy for all Nipissing residents.

FOR THE SYSTEM

A system that..

Is equitable, inclusive, takes a holistic approach and is easy to navigate

And where government..

Clarifies their role, takes collective action to reduce barriers to access, and collaborates/undertakes partnerships/coordinates to connect residents with resources and services

Roles and responsibilities

The various levels of government each play a role in the housing system and implementing the actions recommended in this study.

FEDERAL GOVERNMENT

The Federal government, through the Canada Mortgage and Housing Corporation (CMHC), provides mortgage insurance and implements various funding programs, such as the National Housing Strategy Co-Investment Fund, and the Rental Construction Financing Initiative, for the construction of affordable rental housing.

The Federal government released the first *National Housing Strategy* in 2017. This Strategy offers direction on Canada's approach to ensuring all citizens have the housing they need. The Strategy is also tied to funding for specific programs, including a housing benefit, repairs and retrofits of social housing units, funding for supportive housing, and supports to make homeownership more affordable.

PROVINCIAL GOVERNMENT

The Ontario government has a broad role in housing through legislation, regulation, and funding programs. The Provincial government helps set the housing agenda for Ontario and assists communities in meeting housing needs by providing transfer payments to municipalities and some funding for housing and homelessness programs.

In addition, the Province provides municipalities with legislative tools to meet housing need in communities. The Province recently released its *More Homes More Choice Housing Supply Action Plan (2019)* as well as the *Community Housing Renewal Strategy (2019)* with the goal of increasing the housing supply, including community housing.

SERVICE MANAGERS

Social service management in Ontario was downloaded to municipalities and Service Managers in 1998. The District of Nipissing Social Services Administration Board (DNSSAB) is the Service Manager for the District of Nipissing and is responsible for social services administration across the District.

Service Managers are responsible for establishing policies that promote affordable housing development by creating local or District housing and homelessness plans, contributing to and coordinating housing funding, developing and administering housing and homelessness programs, managing assisted, supportive, and emergency housing and shelter portfolios, and reporting on progress in addressing housing needs, goals, and outcomes.

Roles and responsibilities

DNSSAB

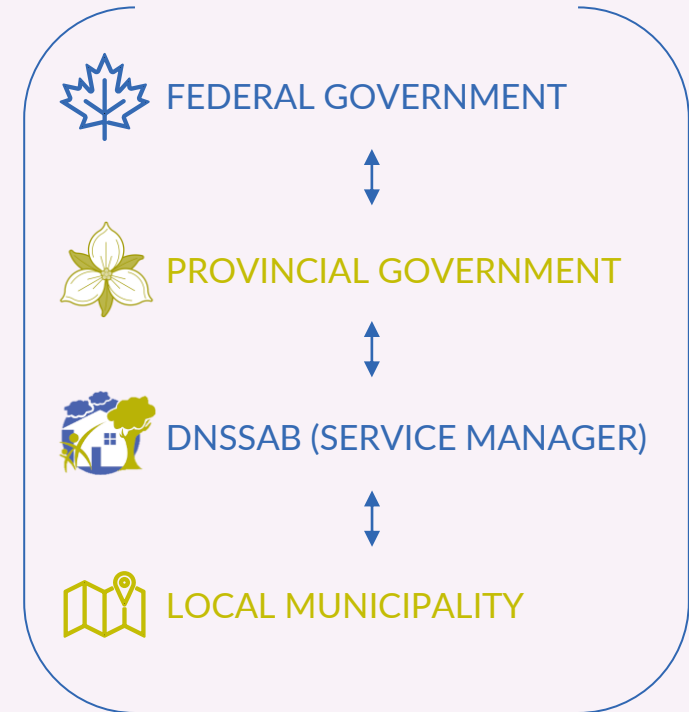
The District of Nipissing Social Services Administration Board (DNSSAB) is the service delivery agency for essential human services to the residents of the Nipissing District. These include Ontario Works, Housing Services, Children’s Services, and Paramedic Services.

The DNSSAB is responsible for the funding and administration of Social Housing programs and work to prevent homelessness. Among the resources offered by the DNSSAB are aid for residents who wish to move, help with living costs, down payment assistance, and assistance with major repairs or renovations to the home.

LOCAL MUNICIPALITIES

The responsibilities of local municipal governments are set out in the *Municipal Act, 2001*. Municipal governments are responsible for providing many of the services within their local boundaries that residents rely on daily, including strategic land use, subdivision and condominium approval, and the maintenance of local roads.

Municipal governments raise most of the money to pay for these services through property taxes. Additional funding comes from other sources, or "non-tax revenue" including user fees. In some cases, the Provincial government provides grants, payment in lieu, and other assistance to help pay for services.



Strategies and Actions

Below are the seven key strategies for the DNSSAB to address the housing needs and gaps as it relates to **for people**, **for housing** and the **for the system**. The strategies and actions were developed through the assessment of housing needs in the District and the results of engagement activities with District staff and Board members, key stakeholders in the housing sector, and residents.

The following pages provide details on these seven strategies and recommended actions to implement the strategies. Each action is accompanied by an overview of the action, potential resources to learn more, and best practices from elsewhere to help inform the implementation of the action. Each of these actions should be tailored to the needs of the District to ensure appropriate application.

FOR PEOPLE

Strategy 1 Provide services and supports to nurture safe, healthy and connected communities for those of all lived experiences.

Strategy 2 Provide diverse housing forms/options throughout Nipissing for all stages of life.

Strategy 3 Increase the provision of purpose-built rental and affordable housing options across Nipissing.

FOR HOUSING

Strategy 4 Increase the provision of non-market housing options for residents along the housing continuum, including Urban Indigenous populations.

Strategy 5 Maintain the existing housing stock through supports to improve and rehabilitation housing.

FOR THE SYSTEM

Strategy 6 Create a better coordinated system of housing and supports.

Strategy 7 Take the lead in advocating for investment and support for housing in Nipissing.

Strategy 1

FOR PEOPLE

Provide services and supports to nurture safe, healthy and connected communities for those of all lived experiences.

Stakeholders identified the need for a **housing-first approach** that recognizes the urgent need to support the approximately 300 unhoused residents and 3,590 households in core housing need in Nipissing.

Feedback through consultations highlighted the need for the DNSSAB to work with municipal, Indigenous, private sector, and community partners to **increase education and improve the coordination of housing services and wrap around supports** to support health and safety for all residents in Nipissing communities.

Goal

To utilize a housing first approach to provide adequate and appropriate services and supports that address range of needs in Nipissing District.

Ensure that housing is secure and maintained at every stage of life, and safety and health is prioritized.

Create supports for landlords to increase their capacity and help ensure those tenants who are currently housed can maintain their health and housing.

Success Criteria

We know we are on the right track if...

- Nipissing District is taking a housing first approach with positive results
- Residents identify that they feel safer and more connected in their local communities
- New supportive housing is being created with wrap-around services being delivered
- More homes have high speed internet access across the region
- Landlords feel supported and stay in the rental market (positive feedback).

Actions

The following actions are recommended to implement this strategy:

#	Action
1.1	DNSSAB to develop a program to support capacity building for landlords , specifically around supporting tenants with complex needs, guidance on best practices and how to create community in shared residential spaces.
1.2	Work with municipalities, First Nations, and community organizations to create a program of community connection events to bring together residents with different lived experiences to build empathy and learn about one another.
1.3	Create a Housing First policy to inform housing and encampment strategies in Nipissing District going forward.
1.4	DNSSAB to work with other levels of government and community agencies to create a more robust supportive housing system , informed by lived experiences and lived expertise that builds wrap around services into housing provision .
1.5	Create programs for aging in place supports that consider local service provision, personal support worker needs, home maintenance needs, and technology to support rural seniors with safety and connection at home.
1.6	DNSSAB to develop a digital equity policy and explore opportunities for investment and partnerships to support digital equity/ infrastructure to allow for remote work throughout Nipissing and reduce isolation for those living in rural communities (seniors, those living with disabilities, and those who need reliable connection to emergency services).

FOR PEOPLE

Action 1.1

DNSSAB to develop a program to support capacity building for landlords, specifically around supporting tenants with complex needs, guidance on best practices and how to create community in shared residential spaces.

Background

Private and secondary market landlords play a critical role in delivering much needed rental housing in Nipissing District. However, as economic and social pressures increase for tenants and there continues to be a lack of supportive housing options, complexity in delivering rental housing to tenants with support needs also increases, resulting in landlords being called on to respond to challenges and circumstances that are new to them.

This evolving remit calls for support and resources that empower landlords with tools and knowledge to help them navigate more complex tenant relationships, community situations, and economic circumstances.

As an interim measure until a more robust supportive housing system is established, the DNSSAB should initiate and implement a landlord engagement program across municipalities in various venues, to provide information, guidance, and support to landlords facing new challenges.

This will not only strengthen individual landlords and the housing system, but will also provide an opportunity to build community in shared residential spaces, improve the tenant experience, and to identify challenges in the rental market that are as of now unrecognized.

Resources

[The Landlord Engagement Toolkit: Guide to working with Landlords in Housing First Programs](#)

Spotlight

City of Windsor: Fostering Successful Tenancies Toolkit

Though this toolkit was created specifically for providers of social, affordable, and supportive housing, there are important learnings that can be used to inform support of landlords more generally in the context of renting housing to tenants with complex needs. It is intended to be adapted for use across the housing continuum.

The toolkit is intended to foster competency and improve relationships with tenants. It includes strategies, tips and resources related to responding to challenging behaviours, hoarding, addictions and best practices in housing.

The toolkit was developed as part of a project led by the City of Windsor in collaboration with Family Services Windsor Essex and Canadian Mental Health Association Windsor Essex County. Its goal is to increase capacity in the housing sector, which will help to reduce and prevent individuals and families from experiencing and/or returning to homelessness by creating new systems to support and prioritize people seeking and requiring service.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 1.2

Work with municipalities, First Nations, and community organizations to create a program of community connection events to bring together residents with different lived experiences to build empathy and learn about one another.

Background

Residents, public and private sector leaders, and those from community organizations across urban municipalities in Nipissing District all voiced concerns about community safety and health related to encampments, addictions, and mental health challenges. Qualitative data reveals a tension in communities between advocating for further support and concern about increased investment in emergency services and related supports.

To establish shared ownership for community spaces, connection, and experiences it is important to build empathy and understanding across the District. This will support collective healing and collaboration in these communities.

To do this the DNSSAB should pursue a variety of community connection events and/or installations that bring together folks with different lived experiences to learn from one another. These interactions could be hosted by libraries, community centres, municipalities, or individual organizations and would create opportunities for residents with different lived experiences to connect and find areas of common experience. These connections are recognized^{1,2} as fostering empathy, social cohesion, safety, and connection and can support quality of life in Nipissing District.

Spotlight

The GAP Committee

The GAP Committee is a community organization in Durham Region that builds community by bringing together the expertise of people with lived experience of homelessness, service providers, and other caring partners to fill the gaps in services and find shared solutions to prevent and end homelessness in the Region.

The GAP Committee is supported by the Community Development Council Durham. The committee hosts monthly meetings, and creates interactive spaces for community conversations, working groups, events, workshops, and micro-projects.

Past GAP Committee events have included seminars with group discussions, workshops for people with lived experience of homelessness around the meaning of hope, games and activities sessions, and community movie and documentary screenings.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 1.3

Create a Housing First policy to inform housing and encampment strategies in Nipissing District going forward.

Background

The Housing First approach to ending homelessness and supporting residents is widely recognized as a cost-effective means of ending homelessness and positively impacting both individuals and communities.³

This approach prioritizes access to permanent, stable housing that provides appropriate wrap-around supports and recognizes that stable housing is a necessary precursor to achieving health in any other areas of life.

The CMHA – North Bay and District and Northern Pines have already adopted housing first approaches. Nipissing District is also a Built for Zero community and has a Community Advisory Board (CAB) established to address homelessness in the District and facilitate the distribution of Reaching Home funds.

By formalizing a Housing First policy and working with the CAB and local municipalities to adopt this approach, the DNSSAB would extend its support for the existing initiatives and further demonstrate the DNSSAB’s commitment to ending homelessness and supporting individuals who have been homeless for prolonged periods of time and are also living with complex care needs, disabilities, addiction and/or mental health concerns.⁵

As a champion for Housing First policies and perspectives in the District, the DNSSAB can advocate to municipalities to take the same approach and support in mobilizing resources and programs to advance such policies that will end homelessness and support individual and community health in Nipissing District.

Resources

[Canadian Housing First Toolkit - Rural and Remote Resources](#)

Spotlight

Mental Health Commission of Canada

A federally funded study through MHCC in five Canadian cities (Vancouver, Winnipeg, Toronto, Montreal, and Moncton), indicated that participants who were assigned to housing first initiatives showed better outcomes than those without.

Medicine Hat, Alberta

Medicine Hat, Alberta, implemented a data-driven, housing-first approach where people experiencing homelessness were provided housing first without any preconditions, and then offered support to address any other issues they may have been facing. The City announced they had achieved functional zero chronic homelessness in 2022.

Calgary Urban Project Society (CUPS)

Agencies such as the *Calgary Urban Project Society (CUPS)* have implemented programs to quickly house and support individuals and families, creating more than 2,184 housing program spaces as part of Calgary’s Housing First commitment.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 1.4

DNSSAB to work with other levels of government and community agencies to create a more robust supportive housing system, informed by lived experiences and lived expertise, that builds wrap-around services into housing provision.

Background

As the leader for housing in Nipissing District, DNSSAB has the opportunity to act as a unifying voice in providing supportive housing that addresses the needs of residents in the District. These needs vary across resident lifetimes and with changes in their health, economic, and social circumstances.

As such the DNSSAB should advocate to various levels of government for additional funding to create a robust system of supportive housing that includes both the housing itself and the wrap-around services needed to ensure success. This approach should include partnerships with community organizations to build new supportive housing and to integrate these support services in a holistic way that considers the wide variety of needs and lived experiences of residents in the District.

Supportive housing would not only address the concerns of long-term residents who wish to age in place and contribute to their communities but would also support the housing system overall, alleviating pressure on private and secondary market landlords while responding to concerns of public sector and community leaders worried an overburdened system unable to provide ongoing mental health and addictions care that supports transitions to stable housing.

Resources

[Best Practice Guideline: How to Build Supportive Housing in Canada](#)

Spotlight

Woodfield Gate by Indwell

Indwell, a non-profit organization opened its first permanent supportive housing building, *Woodfield Gate*, in London, Ontario, in 2019. Woodfield Gate supports over 67 tenants, many of whom arrived from hospitals, the justice system, shelter services, or other forms of precarious housing. Woodfield Gate offers an on-site interdisciplinary staff team with wrap around supports such as nursing, mental health and addiction, food security, and housing support.

Best Practices: Supportive housing is recommended to employ a values-based approach, have engaged, knowledgeable, dedicated, and flexible leadership, with a focus on housing affordability to provide sustainable and professional services and create healthy living environments.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

FOR PEOPLE

Action 1.5

Create programs for aging in place supports that consider local service provision, personal support worker needs, home maintenance needs, and technology to support rural seniors with safety and connection at home.

Background

Across Nipissing District seniors shared a desire to age in their communities, but are fearful that they will not have access to the housing or services they need to achieve this in the coming years.

To address this the DNSSAB should create programs and advocate for the needs of seniors to all levels of government to address the demographic change taking place across the region and the country.

DNSSAB should lead the creation of working groups that include multiple levels of government, community organizations, health care providers and others in the ecosystem to understand how best to connect seniors to appropriate services, create affordable housing that is accessible and fosters community, explore the potential for technology to support health and safety, and develop programs and policies that will bring the necessary support workers and front-line staff to regions where those human resources are lacking.

By addressing these issues on various fronts with the needs of local seniors in mind, the District and the DNSSAB will be better prepared for the coming demographic change across the region.

Resources

[Seniors empowering Seniors: Aging in Place Guide](#)

Spotlight

Winnipeg Seniors Resource Finders

Senior Resource Finders refer those aged 55+ to community supports, programs and services. They also coordinate certain services in their community area, including escorted transportation, community outreach, and congregate meals.

Additionally, Seniors Resource Finders connect senior residents to affiliate agencies and councils that provide a comprehensive suite of services. These include non-profit seniors resource councils that provide a wide range of community-based supports to assist seniors in aging-in-place, such as A&O Support Services for Older Adults.

A&O Support Services for Older Adults assists with home care, home maintenance, legal affairs, health services, and rental assistance as part of the overall suite of Seniors Resource Finders.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

FOR PEOPLE

Action 1.6

DNSSAB to develop a digital equity policy and explore opportunities for investment and partnerships to support digital equity/ infrastructure to allow for remote work throughout Nipissing and reduce isolation for those living in rural communities (seniors, those living with disabilities, and those who need reliable connection to emergency services).

Background

Digital equity is a critical infrastructure element when considering isolation, employment and quality of life in Nipissing District. The DNSSAB should develop a digital equity policy to provide guidance in addressing disparities in access across the region.

Outside of urban centres in the Nipissing District, access to good quality broadband, generally defined as 50/10 Mbps, is incredibly limited.⁶ This not only curtails the ability for residents to pursue remote work, but also impacts those who may be more vulnerable to isolation such as seniors, those living with disabilities, and those who need reliable connection to emergency services. Lack of quality internet connection also impacts the ability for technology to support service delivery and the implementation of various tools related to health and safety for aging residents and those living with disabilities in the future.

DNSSAB should support local municipalities as they engage with existing programs to improve access to broadband across the district, including exploring the role of CIRA grants and the recently announced Fed Nor funding⁷ to support Blue Sky Net, and focus on connecting Northern Ontario communities to the internet to ensure access is rolled out effectively and with the needs of residents in mind.

Spotlight

Get Connected Initiative

The County of Wellington Ontario Works and Thunder Bay DSSAB collaborated to implement a digital equity program, delivering cellphones, including cellular plans, to clients of participating community agencies. Phones were distributed to help clients meet employment and life stabilization goals as well as enable connection with sources of formal and informal support.

As a result of this program, 240 phones have been distributed across the TBDSSAB service area, and more than 300 phones have been distributed to OW clients across Wellington County and the City of Guelph.

TBDSSAB also offers laptop loans to clients, and those actively employed and requiring the use of a computer can access laptops and data plans while on a waitlist for their own refurbished device through Renewed Computer Technology.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Strategy 2

FOR HOUSING

Provide diverse housing forms/options throughout Nipissing for all stages of life.

Households at a variety of life stages in Nipissing are in need of supports and diverse and affordable housing options to address their specific needs.

As the population across Nipissing ages, **senior households were more likely to be facing housing affordability issues** relative to other age cohorts (20.2%). While homeownership is more common among this age cohort, many of these households may find housing costs unaffordable or lack appropriate supports to age-in-place.

Young households, maintained by those aged 25 and younger, **were the most likely to be considered low-income** in Nipissing (48.3%). Young households, which have decreased in number in recent years (-2.9%), **are moving away due a lack of affordable housing options** in their communities, demonstrating a need for appropriate housing across the District to retain younger households.

Goal

To create housing affordable and appropriate for young people to form households within their communities.

To provide opportunities for older populations to age-in-place, including smaller housing options, co-housing opportunities, and supports to upgrade accessibility of the existing stock.

Success Criteria

We know we are on the right track if...

- Increased proportion of housing stock are higher density/diverse housing types
- Increased number of younger households staying/coming to the District
- Increased number of seniors able to afford homes in their communities

Actions

The following actions are recommended to implement this strategy:

#	Action
2.1	Work with seniors housing providers and local municipalities develop a strategy for seniors housing that identifies and addresses barriers to the development of supportive housing for seniors.
2.2	Work with the local municipalities to adopt Official plan policies and zoning changes to support diverse housing types (higher density housing options, co-housing, home-sharing, tiny homes, etc.).
2.3	Work with local municipalities to create consistent policy language and guidelines for the development of alternative housing forms , such as Additional Dwelling Units, across Nipissing.
2.4	Work with homebuilders to accelerate innovation in housing and infrastructure development to create new housing within the rural context, given existing servicing barriers.

Action 2.1

Work with seniors housing providers and local municipalities develop a strategy for seniors housing that identifies and addresses barriers to the development of supportive housing for seniors.

Background

The population of Nipissing District was older (average age of 44.8 years), on average, when compared to the population across Ontario (average age of 41.8 years) in the last Census of Population in 2021. In recent years, the fastest growing cohort in the District was the population aged 65 and over (+14.0%). This growing composition of older populations pose complex challenges for policy-makers and seniors themselves.

These senior households want to be able to age in their communities, but do not feel confident that existing housing options and support services will meet their needs.

Through this action, and Action 1.6 of this strategy, the DNSSAB would work with local municipalities to develop a strategy for seniors housing in Nipissing that would aim to improve the quantity and quality of seniors housing, allow for aging-in-place, and enable rural intensification to build desirable housing options and diverse typologies for aging seniors to remain in their communities and unlock housing supply for the next generation of families with children.

Resources

[Multi-Generational Housing, Netherlands](#)

[Developing a Housing Strategy for an Age-Friendly Community \(CMHC\)](#)

[Seniors Housing Strategy \(County of Renfrew\)](#)

[Hey Neighbour Collective: Aging in the Right Place](#)

Spotlight

Multi-Generational Housing, Netherlands

In Beekmos, Houten, Netherlands, an innovative program combines housing for young mothers with elderly residents in an assisted living environment. Spearheaded by Stitching Timon and Habion, this initiative addresses housing challenges by pairing complementary needs and fostering social relationships between generations. Through strategic design and partnership between third-sector stakeholders, the project showcases a successful model for intergenerational housing.

Key innovative features of this housing program include:

Assisted Living Environment: Beyond housing, the project offers services tailored to the needs of both demographics.

Partnerships Between Third Sector Stakeholders: The collaboration between non-profit providers and social housing companies is a unique feature that highlights its community-driven nature.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 2.2

Work with the local municipalities to adopt Official plan policies and zoning changes to support diverse housing types (higher density housing options, co-housing, home-sharing, tiny homes, etc.).

Background

Due to the composition of the housing stock in Nipissing (single-detached dwellings made up 61.4% of the stock in 2021), the lack of diversity of dwelling types has added complexity for those looking for suitable, affordable housing in communities across Nipissing.

Feedback from community consultations has indicated that smaller household types have issues finding suitable housing in Nipissing. Diverse housing options, including high-density housing forms, co-housing, home sharing, and tiny homes would increase the range of housing options available to residents in Nipissing.

The number of young households in Nipissing has declined in recent years (-2.9% between 2016 and 2021), in part due to difficulty securing affordable and suitable housing. While this trend was less than anticipated¹⁰, this is still a notable trend. Senior households, conversely, may be looking for options to downsize, as over half (54.8%) of these households lived in dwellings with three or more bedrooms.

The DNSSAB would work with local municipalities to make changes to local Official Plan policies zoning by-law that would increase the development of more diverse housing forms. These changes could include increasing as-of-right residential densities in serviced areas, reducing parking minimums, creating more permissive land uses, and implementing a streamlined planning and approvals system for these diverse housing types.

While these policy and zoning changes will need to be made at the local municipal level, the DNSSAB can advocate for outcomes that lead to more housing supply and options for residents throughout Nipissing, including advocating to Provincial and Federal Governments to create incentives for older household maintainers to downsize their housing accommodations.

Spotlight

Town of Goderich Official Plan

The Town of Goderich updated its Official Plan in 2016, with a further review completed in 2022. The Official Plan includes a prioritization of residential intensification and the development of currently designated lands for meeting new housing need and demand over the long term.

The Town encourages high-density development in its Downtown Core as well as areas in close proximity to arterial roads, while allowing medium-density development to be integrated in low-density residential areas. Additionally, in new areas of residential subdivision, the Official Plan contains provisions to allow for pre-zoning of high-density development.

Wellington County Official Plan

Wellington County adopted an Attainable Housing Strategy that identified a lack of suitable housing alternatives for senior residents to downsize into as a challenge in the over-housing or decline in senior households in the community.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 2.3

Work with local municipalities to create consistent policy language and guidelines for the development of alternative housing forms, such as Additional Dwelling Units, across Nipissing.

Background

The form of a building, the materials used, and the design requirements all impact the costs for building and operating housing. In the proposed *Provincial Planning Statement* from the Province of Ontario, the Provincial Government has prioritized the provision of housing options in communities. This was defined as a range of housing types, including multiplexes, additional residential units, tiny homes, and garden suites, among others. Given the existing composition of the housing stock in Nipissing, there are opportunities for innovative housing solutions such as Additional Dwelling Units to increase housing options and more efficiently use the existing housing supply and infrastructure.

Through community engagements throughout Nipissing, public sector leaders agree that innovation and collaboration is required to address housing affordability in their communities.

To achieve the desired outcomes of this action, the DNSSAB would work with local municipalities to create consistent language and guidelines for the development of alternative housing forms including Additional Dwelling Units. This may include removing zoning measures that may act to restrict the development of additional dwelling units, modernizing the Building Code to remove barriers (e.g., allowing single-staircase construction for up to four storeys), and permitting as-of-right additional dwelling units.

Resources

[Oxford County ARU By-Law](#)

[North Bay ADU Policy](#)

Spotlight

Oxford County ARUs in Rural Areas

In February of 2023, Oxford County passed a by-law amendment to introduced new provisions for additional residential units (ARUs) in rural townships across the County.

The purpose of the amendment was to require (in fully serviced settlements) or allow (outside fully serviced settlements) each Township to establish appropriate zoning provisions for ARUs in single-detached, semi-detached and row house dwellings.

The by-law contained special provisions for agricultural lots, such as exempting the requirement for ARUs to be located at the rear of the lot.

North Bay

North Bay permits the construction of additional dwelling units (ADUs) provided that the residential site is adequately serviced. ADUs are exempt from development charges and may be eligible for financial incentives under the Growth Community Improvement Plan.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 2.4

Work with homebuilders to accelerate innovation in housing and infrastructure development to create new housing within the rural context, given existing servicing barriers.

Background

Infrastructure is essential where housing is being built for the first time and it can be a factor in intensification when added density exceeds the capacity of existing infrastructure. In Ontario, there are several municipalities where a lack of infrastructure is a barrier to approving new housing projects.

Through the community engagements, private and public sector leaders recognize that the lack of water service and reliance on septic systems limits the ability to build higher density housing. Developers were curious about the possibility of creating shared community infrastructure like pump houses and large septic systems to allow for homes that are built closer together.

Creating innovative solutions to build more homes in a rural environment may require collaboration between local governments, technology companies, research institutions, and builders to foster innovations to create housing within the rural context, given existing servicing barriers.

The DNSSAB would facilitate discussions with these parties to create ‘made-in-Nipissing’ solutions and work with local municipalities to implement policies and programs to encourage these solutions to add more housing options in rural communities throughout the District.

As a part of the Federal Government’s *Canada’s Housing Plan* (the Plan) released in 2024, the Plan outlined a new \$6-billion Canada Housing Infrastructure Fund to accelerate the construction and upgrading of critical housing infrastructure. The DNSSAB would assist in the advocacy for these funds for local municipalities to upgrade existing infrastructure.

Resources

[Eastern Ontario Wardens’ Caucus](#)

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Spotlight

Eastern Ontario Wardens’ Caucus (EOWC)

The Eastern Ontario Wardens’ Caucus (EOWC) Inc. is a non-profit organization made up of the Heads of Council of 13 municipalities to advocate for regional municipal needs and work collaboratively with local governments for resident needs and service provision.

The EOWC highlighted Frontenac County Municipal Services Corporation as an example of an innovative approach to service provision in a rural context. The FCMS established a regional municipal services corporation to coordinate servicing across the County. Combining the Environmental Assessment process with Source Water Protection requirements was identified as one measure to increase capacity for infrastructure building in rural contexts.

An affordable housing development in Prince Edward County experienced funding challenges due to unexpected shortages in servicing. EOWC highlighted this case as an advocacy measure for last-mile funding in development projects in rural contexts.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

Strategy 3

FOR HOUSING

Increase the provision of purpose-built rental and affordable housing options across Nipissing.

The housing stock across Nipissing District has **historically been large and expensive dwellings**. In recent years, the **growth of smaller households (+4.8%)** has exceeded that of larger households (+0.0%). The **mismatch of housing supply and growing demand** has led to unaffordable housing conditions throughout Nipissing, particularly for smaller households.

The **lack of new purpose-built rental options** have caused the rental market to tighten, making purpose-built rental housing **more unaffordable and unavailable to renters**. In 2021, 20.8% of renter households in Nipissing were in core housing need and 36.1% were facing affordability issues.

Goal

To create more purpose-built rental and affordable housing options throughout Nipissing.

To provide secure tenure and affordable housing costs that match the housing demands in communities across the District.

Success Criteria

We know we are on the right track if...

- Increased primary rental market universe across communities in Nipissing.
- Increased affordable housing options across Nipissing.
- Housing affordability indicators show a more affordable housing market.

Actions

The following actions are recommended to implement this strategy:

#	Action
3.1	Create a definition of affordable housing appropriate for the Nipissing District communities to provide affordable thresholds for future policy programs and incentives.
3.2	Work with local municipalities to create affordable housing and purpose-built rental housing targets that address shifting demands in housing types and tenures.
3.3	Work with local municipalities to develop recommended land use planning tools to encourage the development of affordable and purpose-built rental housing .
3.4	Work with local municipalities to develop a program of financial incentives to support the development of affordable and purpose-built rental housing .
3.5	Develop a Nipissing-wide approach to securing land for affordable housing development including exploring a policy to give priority to affordable housing development in the disposition of surplus land and land banking.

Action 3.1

Create a definition of affordable housing appropriate for the Nipissing District communities to provide affordable thresholds for future policy programs and incentives.

Background

In the context of program funding, the new development of affordable housing is generally defined federally, provincially and municipally in the form of “eligibility criteria” by which an applicant can receive funding for a project. Housing units in a development with pricing that meet this criteria, or lower, are considered “affordable housing”. Funding can be provided to these units to support the affordable rents, or reduce the rents for lower income percentiles. Such funding can come from different sources depending on the which programs are available.

While the Province of Ontario has implemented a definition for affordable housing for the purposes of development charge waivers through *Bill 23, More Homes Built Faster Act, 2022*, and *Bill 134, Affordable Homes and Good Jobs Act, 2023*, many municipalities across Ontario rely on their own definitions affordable housing, potentially with lower price thresholds, for the administering of affordable housing funding and incentives. These separate definitions are used to target unique, local needs for affordable housing that may not be captured in the province-wide definition.

The housing affordability issues impacting households across Nipissing are unique, and thus an affordable housing definition that reflects the need in Nipissing is recommended. The DNSSAB would work with local municipalities to create a clear, District-wide definition of affordable housing to create certainty and predictability for residents, builders, developments, and housing organizations.

Resources

[Oxford County Affordable Housing Definition](#)

Spotlight

Oxford County Affordable Housing Definition

Oxford County has adopted a definition for affordable rental and affordable ownership housing that incorporates both market conditions and household income.

Affordable ownership housing is housing (including mortgage principle, interest, and property taxes) that does not exceed 30% of gross household income and is at least 10% below the average purchase price of a resale home, based on the total annual household income for the 60th percentile income level for Oxford County.

Affordable rental housing is housing that does not exceed 30% of the tenant’s gross household income, is rented at or below the average market rent for a rental unit (based on the CMHC) in Oxford County, and where the total household income does not exceed 60% of the median household income for Oxford county.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 3.2

Work with local municipalities to create affordable housing and purpose-built rental housing targets that address shifting demands in housing types and tenures.

Background

Based on recommendations from the Ontario Housing Affordability Task Force report (2022), the Province of Ontario set a housing target of 1.5 million new homes over ten years. However, these targets only apply to the 50 most populated municipalities in Ontario. The population of Nipissing District is projected to increase to a total of 103,622* people by 2046, but the distribution of this increase in population and the households are not provided on a local municipal level.

Recent demographic trends have signaled increasing demand for housing for smaller households, purpose-built rental housing, and housing appropriate for young household formation, including student housing.

The DNSSAB would work with local municipalities to create Nipissing-specific housing targets for affordable and purpose-built rental housing in all municipalities in the District. These targets would create a measurable goal for these types of housing that would hold the local municipalities accountable for the creation of affordable and rental housing in their communities. This action would include undertaking municipal-level population projections, identifying areas for intensification and infill, and incorporating student housing into rental developments.

Resources

[Region of Peel Official Plan](#)

Spotlight

Region of Peel Official Plan

The Region of Peel Official Plan adopted new housing unit targets based on need determined through the Peel Housing and Homelessness Plan and Regional Housing Strategy.

The Official Plan sets a target for 30% of all new housing units to be affordable housing, of which 50% of all affordable housing units are encouraged to be affordable to low-income households.

Additionally, the Official Plan outlines a target for 25% of all new housing units to be rental tenure, and that 50% of all new housing units be in forms other than detached and semi-detached houses.

The Region of Peel has directed local municipal official plans to permit additional residential units (ARUs) through its Official Plan, a form of infill development and gentle densification.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 3.3

Work with local municipalities to develop recommended land use planning tools to encourage the development of affordable and purpose-built rental housing.

Background

Municipalities across Ontario utilize land use planning tools to encourage the development of housing types, tenures, and affordability levels that are required within their communities.

The housing stock of Nipissing was predominantly made up of households who owned their homes (65.9%) in 2021. In recent years, the growth of renter households (+6.1%) has outpaced owner household growth (+1.6%). Despite this, there has been little purpose-built rental or affordable housing development throughout Nipissing. Housing development in most communities has focused on expensive single-detached dwellings.

The DNSSAB would work with local municipalities to develop a tool kit that would increase the development of more affordable and purpose-built rental housing. These changes could include alternative lot standards for the provision of affordable or rental housing and requiring affordable or specialized housing in subdivisions or larger scale housing projects.

While policy and zoning changes will need to be made at the local municipal level, the DNSSAB can advocate for outcomes that lead to more affordable and rental housing supply for residents in Nipissing.

Resources

[Muskoka Official Plan](#)

[South Algonquin Official Plan](#)

Spotlight

Muskoka Official Plan

The Muskoka Official Plan includes a provision in Section E subsections (g) and (h) to support alternative development standards and forms of housing for the provision of attainable housing, provided that other objectives of the Plan can be achieved.

This specifically includes considerations for innovative products and site designs in subdivision and condominium applications to reduce costs in the provision of affordable and attainable housing. Any requests for changes to standard processes, policies, or procedures should be made at the time of a complete application and may require demonstration of or mechanisms to guarantee long-term affordability.

South Algonquin Official Plan

The Plan will consider alternative requirements for residential lot standards which would support the provision of affordable housing.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 3.4

Work with local municipalities to develop a program of financial incentives to support the development of affordable and purpose-built rental housing.

Background

Construction costs have risen dramatically across Canada over the past several years, significantly impacting the financial viability of development. Interest rates have risen substantially over this period, constraining the ability to finance large residential development projects. This escalation in costs have disproportionately affected affordable housing developments and purpose-built rental housing, which have lower profit margins than market rate and ownership housing forms.

From community consultation in Nipissing, concerns were expressed that local municipal property taxes placed a disproportionate burden on multi-residential construction, disincentivizing this form of development. These trends have combined to contribute to the further development of single-family homes throughout the District.

Financial incentives assist dense, affordable, and purpose-built rental projects to become financially viable through the provision of capital, land, and resources. The DNSSAB would work with local municipalities to develop a package of funded incentives that may be part of a broader community improvement plan (CIP), or administered as individual grants, loans, and reimbursements. Additional incentives may include property tax exemptions and relief from development charges. The City of North Bay has an existing CIP that is designed to help grow and improve the community through targeted city-wide programming for housing, industrial, downtown and waterfront projects.

Resources

[City of Peterborough Affordable Housing Community Improvement Plan](#)

Spotlight

City of Peterborough CIP

The City of Peterborough Affordable Housing Community Improvement Plan (CIP) offers financial incentives to build affordable rental housing within the designated Affordable Housing Community Improvement Project Area. The project must remain affordable for a period of at least 20 years and rents must meet the City’s guidelines of “affordable” which is at least at or below average market rents. This definition changes as required to comply with Federal and Provincial initiatives, and the City establishes greater levels of affordability for the CIP as it deems appropriate.

The Affordable Housing CIP has several financial programs including the Tax Increment Grant Program, Development Charges Program, and Municipal Incentive Program. An eligible project can apply for all these programs as well as many other programs outside of the Affordable Housing CIP, such as the Investment in Affordable Housing (IAH) Program, Municipal Housing Facilities Property Tax Exemption, and the City’s Heritage Property Tax Relief Program.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 3.5

Develop a Nipissing-wide approach to securing land for affordable housing development including exploring a policy to give priority to affordable housing development in the disposition of surplus land and land banking.

Background

The cost of land, one of the biggest costs and largest increase in the cost of building housing in recent years, has a major impact on the financial viability of a housing development project.

Through the community engagement process, developers and builders in Nipissing expressed interest in the use of crown land for building affordable housing as a viable opportunity to achieve appropriate affordability levels for their communities.

The Growth Plan for Northern Ontario requires economic and service hubs to maintain updated Official Plans that include strategies for diverse land uses, a range of housing types, and the maintenance of a 20-year surplus of lands. However, not all municipalities in Nipissing have such policies.

The DNSSAB would work with local municipalities to create the conditions to speed up and scale up affordable housing construction by supporting the repurposing of surplus government-owned lands into non-profit and affordable housing. This action would include advocacy to upper levels of government from the DNSSAB to access crown lands within Nipissing. Non-market housing can also be required in these developments, based on the need in the community.

As a part of the Federal Government’s *Canada’s Housing Plan* (the Plan) released in 2024, the Canada Builds program aims to build on government, non-profit, community-owned, and underused lands. The Plan also includes a ‘Historic Public Lands for Homes Plan’. The DNSSAB should look to advocate to be included in this program and access funds available.

Resources

[Ottawa Affordable Housing Land and Funding Policy](#)

Spotlight

Ottawa Affordable Housing Land and Funding Policy

The City of Ottawa provides land and funding for affordable housing that achieves the vision and targets established in the Ten-Year Housing and Homelessness Plan, the Official Plan and other Council-approved affordable housing initiatives.

As part of this policy, the City identifies and makes available suitable surplus City-owned Land to the community for the provision of long-term affordable housing. When City-owned land is sold, 25% of any housing development on that land must meet the definition of affordable housing.

Surplus City-owned land designated for the purpose of affordable housing development may be sold or lease to housing providers at or lesser than current market values, at the discretion of City Council.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Strategy 4

FOR HOUSING

Increase the provision of non-market housing options for residents along the housing continuum, including Urban Indigenous populations.

The unaffordability of housing in Nipissing has had impacts across the housing continuum.

Homelessness in Nipissing has increased in recent years as access to emergency shelters and transitional housing has not kept pace with the increased demand. **Many communities in Nipissing do not have the non-market housing supply needed to support residents in need of emergency housing or deeply affordable housing.**

Nipissing District has a notable Urban Indigenous population, especially relative to the rest of the province. **Indigenous populations in the District were more likely to be low-income, less likely to own homes, and more likely to experience homelessness.**

Goal

To create non-market housing options for those at-risk of homelessness, those in need of supportive housing options, and low-income households.

To create culturally-informed solutions to end homelessness for Indigenous populations.

Success Criteria

We know we are on the right track if...

- Increased provision of non-market housing in communities across Nipissing.
- Decrease in homelessness across Nipissing.
- Increase availability of culturally-appropriate non-market housing for Urban Indigenous populations.

Actions

The following actions are recommended to implement this strategy:

#	Action
4.1	Undertake enumeration of the homeless population throughout the DNSSAB to better understand the extent of homelessness and their needs, including the more rural communities in Nipissing.
4.2	Address gaps and challenges outlined in the DNSSAB Homelessness System Review and Feasibility Study, with an increased focus on decreasing Indigenous and youth homelessness.
4.3	Prepare and implement a Housing Master Plan and financing strategy that describes how and where emergency shelter, transitional, supportive and affordable housing will be developed.
4.4	Collaborate with local Indigenous organizations to enable Indigenous-led housing development opportunities and to deliver culturally appropriate housing that meets the unique needs of First Nations, Métis, and Inuit peoples living in urban environments.
4.1	Undertake enumeration of the homeless population throughout the DNSSAB to better understand the extent of homelessness and their needs, including the more rural communities in Nipissing.

Action 4.1

Undertake enumeration of the homeless population throughout the DNSSAB to better understand the extent of homelessness and their needs, including the more rural communities in Nipissing.

Background

In 2021, the DNSSAB completed a Homelessness Action Plan. Within this plan, increased data collection on the state of homelessness was a stated action to better monitor performance and outcomes. In the past, municipalities in Canada have struggled in their efforts to address homelessness, in part, due to a lack of systemic data gathering.

Point-in-Time (PiT) Counts provide a snapshot of homelessness in a community over a set period of time, generally 24 hours. In the latest PiT Count (2021), residents of North Bay, Mattawa, West Nipissing, and South Algonquin were surveyed, however more rural communities of Nipissing did not get recorded. For these individuals in need of housing in rural communities of Nipissing, it is important to ensure accurate data on the number of people experiencing homelessness so that outreach supports are available to offer a suite of options for housing and support services such as physical health, mental health, and addictions.

To achieve the desired outcomes of this action, the DNSSAB would increase data collection of homelessness, particularly in more rural communities in Nipissing, and implement homelessness prevention programs that include follow-ups with households that received assistance. The DNSSAB would increase efforts to enumerate 'hidden homelessness'* in the area through hosting surveys at communal nodes that may attract people experiencing hidden homelessness.

Resources

- [Guidelines for Service Manager Homeless Enumeration](#)
- [Homelessness Enumeration in the Cochrane District](#)
- [Hamilton Point-in-Time Connection](#)

Spotlight

Homelessness Enumeration in Cochrane District – Evaluation and Comparison of Methodologies

Cochrane’s Homelessness Enumeration report in 2020 evaluated methodological changes made to provide more complete data on the prevalence of homelessness in a rural community where homelessness is less visible.

The methods used in Cochrane modified how and where the enumeration took place. This allowed the study to provide rank-ordered recommendations based on the community needs.

Hamilton Point-in-Time Count:

Hamilton took a culturally sensitive approach by incorporating Indigenous perspectives, emphasizing self-determination and reconciliation. Collaborating with Indigenous partners, the count engaged in extensive planning, consultation, and outreach efforts.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

* - Hidden Homelessness includes individuals that are living in transitional housing, individuals without housing that are temporarily living with relatives or friends, individuals without housing living in hotels or motels, individuals that are in institutional care and lack permanent housing, and recent immigrants or refugees staying in transitional facilities..

Action 4.2

Address gaps and challenges outlined in the DNSSAB Homelessness System Review and Feasibility Study, with an increased focus on decreasing Indigenous and youth homelessness.

Background

The number of people experiencing homelessness (300 individuals) and chronicity of homelessness (46%) in 2021 in Nipissing District, according to the 2021 Point-in-Time (PIT) survey, represented increases from 2018 levels. However, it should be noted that there was a change in methodology for the PIT count between these surveys. During this period, emergency shelter accommodations have not kept pace as more people were living unsheltered (+3%) and less people were able to access emergency shelters when they were in need (-6%).

The DNSSAB Homelessness System Review and Feasibility Study (2024) outlines existing gaps and challenges with respect to homelessness in the Nipissing. This study revealed significant homelessness issues throughout the District. Through the completion of this Housing Needs and Supply Study, it was noted that vulnerable population groups, such as Indigenous populations and youth, should be a focus through the implementation of this plan.

In 2021, 42.3% of those responding to a PIT Count identified as Indigenous. Most respondents (47.4%) reported first experiencing homelessness before the age of 25.

The DNSSAB should progress towards the recommendations in the Homelessness System Review and Feasibility Study, while maintaining a focus on priority population groups such as Indigenous peoples and youth populations in Nipissing. This may mean more culturally appropriate supports for Indigenous peoples experiencing homelessness and interventions to prevent youth homelessness.

Resources

[A Community Action Plan to Address Indigenous homelessness in Halton](#)

Spotlight

A Community Action Plan to Address Indigenous homelessness in Halton

The Community Action Plan (CAP) is designed to tackle Indigenous homelessness in Halton. At the core of the plan, the CAP prioritizes inclusivity and collaboration, establishing a Steering Committee with equal representation from Indigenous and non-Indigenous stakeholders.

The CAP's organizational structure includes specialized working groups/subcommittees tasked with specific responsibilities, such as enhancing cultural competency among service providers and empowering the Indigenous community through strategic advocacy and educational initiatives' addressing the system factors contributing to Indigenous homelessness and promoting community-wide engagement, the CAP is aiming to facilitate lasting solutions and foster a supportive and inclusive environment for Indigenous people in Halton.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 4.3

Prepare and implement a DNSSAB Housing Master Plan and financing strategy that describes how and where emergency shelter, transitional, supportive and affordable housing will be developed.

Background

As the costs of shelter have increased across Nipissing, the provision of non-market housing has not kept pace with the demand. In many communities in the DNSSAB, there are trends of more people experiencing homelessness and more households facing deep housing affordability issues and in core housing need.

Participants in the community engagement process noted a lack of available housing suitable for people of different abilities, family sizes, and needs.

The creation of a DNSSAB Housing Master Plan (the Plan) and financing strategy will reaffirm the DNSSAB’s role in ensuring low-income populations and households have access to adequate housing options.

The Plan will identify DNSSAB assets which can be optimized to provide more emergency, transitional, supportive, and affordable housing accommodations across Nipissing. The Plan would include targets for these beds and units, recommended Official Plan policies to support their creation, an assessment of rezoning opportunities to aid the development of non-market housing and programs to offer assistance to local municipalities who implement these targets.

Resources

[City of Toronto: 2024 Shelter Infrastructure Plan and Homelessness Services Capital Infrastructure Strategy](#)

[Halton Region: Comprehensive Housing Strategy 2014-2024](#)

Spotlight

City of Toronto: 2024 Shelter Infrastructure Plan and the Homelessness Services Capital Infrastructure Strategy

The Homelessness Services Capital Infrastructure Strategy (HSCIS) informs the City’s shelter capital spending decisions over the next 10 years (2024 – 2033). This includes maintaining shelter capacity, moderately growing the system in priority areas, and ensuring new shelters are permanent or long-term spaces that are proactively acquired and thoughtfully designed to enhance dignity and safety, and well integrated into the surrounding area.

Halton Region: Comprehensive Housing Strategy 2014-2024

The Halton Region Comprehensive Housing Strategy (2014-2024) serves as the Region’s 10-Year Housing and Homelessness Plan. This document includes targets for assisted and supportive housing units and includes annual State of Housing reports that detail progress against housing targets and the capacity for existing non-market housing in the Region.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 4.4

Collaborate with local Indigenous organizations to enable Indigenous-led housing development opportunities and to deliver culturally appropriate housing that meets the unique needs of First Nations, Métis, and Inuit peoples living in urban environments.

Background

Indigenous communities throughout Nipissing require housing and supports that are culturally appropriate and consider the unique needs of First Nations communities.

Due to the proximity to the Nipissing First Nation and Temagami First Nation, the Nipissing District had a much higher share of population that identified as Indigenous (14.5%) relative to the province-wide share (2.9%). These Urban Indigenous households were more like to be core housing need (10.0%) when compared to all households in the District (8.7%).

Feedback from engagement with Urban Indigenous communities outlined a lack of affordable options throughout Nipissing and a lack of adequate programs and support services that address community safety.

As a part of the Federal Government’s *Canada’s Housing Plan* (the Plan) released in 2024, the Government of Canada committed funding towards the Urban, Rural and Northern Indigenous Housing Strategy that will launch in 2024. The DNSSAB should assist in the advocacy for these funds to support Indigenous-led housing development in Nipissing.

Building a better relationship with the First Nations should be a priority for the DNSSAB throughout Nipissing. The DNSSAB should increase supports for First Nations populations from the neighbouring First Nations communities that live throughout urban environments in Nipissing. This support should aim to assist in the formation of innovative mechanisms for land and housing developments, including Indigenous-led housing developments in Nipissing.

Resources

[Indigenous Homelands Toolkit](#)

Spotlight

Indigenous Homelands Toolkit

The Indigenous Housing and Homelands Toolkit offers invaluable support to First Nations by delineating culturally authentic housing and lands governance options, particularly within Aboriginal title lands and modern treaty territories in British Columbia..

In going beyond conventional colonial housing systems, the toolkit modules explore innovative approaches rooted in Indigenous values, principles, and legal orders. This toolkit aims to foster legal certainty conducive to investment and financing, while honoring Indigenous cultural priorities and values. Each module provides a comprehensive framework for holistic and contextually relevant land and housing development strategies.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Strategy 5

FOR HOUSING

Maintain the existing housing stock through supports to improve and rehabilitate housing.

In 2021, municipalities in the DNSSAB reported a **higher rate of inadequate housing** than province-wide rates. The share of households reporting the need for major repairs to their homes was 7.8%, higher than the Ontario proportion of 5.7%.

The need for **major repairs was more prevalent in the more rural communities** of the DNSSAB, where the rates of inadequate housing ranged from 8-15% of the stock.

This was particularly true of households in **core housing need** - a significant proportion of these households **did not meet the standard for adequate housing**. This suggests a need for programs and supports to rehabilitate the aging housing stock across the DNSSAB.

Goal

Provide supports to incentivize the rehabilitation of an aging housing stock, particularly in more rural communities in Nipissing.

Improve the quality of the housing stock for low-income households.

Success Criteria

We know we are on the right track if...

- Decreased level of inadequate housing throughout urban and rural communities in Nipissing.
- Existing stock is maximized through rehabilitation and additional density.
- Community-based solutions are used to repair and improve existing stock of housing.

Actions

The following actions are recommended to implement this strategy:

#	Action
5.1	Develop a State of Good Repair for the non-market housing system in the DNSSAB.
5.2	Review best or promising practices to identify opportunities to create policies that maximize existing stock , including home-sharing, co-housing and creating additional second units in Nipissing designs.
5.3	Expand the residential housing renovation program and explore options to extend the program to fund private landlords to improve safety, accessibility, energy efficiency, and creation of additional dwelling units .
5.4	Pilot a repair and renovation non-profit social enterprise to provide affordable, community-based construction solutions to home maintenance and retrofits and local employment opportunities in the trades.

Action 5.1

Develop a State of Good Repair for the non-market housing system in the DNSSAB.

Background

Under the Housing Services Act, housing service providers are required to maintain the condition of units in a state of good repair that is fit for occupancy. Through community engagement sessions throughout Nipissing, the poor condition of existing housing stock was a common theme.

Preserving social housing is particularly important in small communities, which are less likely to have private market rental housing affordable to low-income households.

A State of Good Repair report for non-market housing would create Nipissing-wide standards for the condition of all DNSSAB housing units and inventory the current state of these units. These standards would allow DNSSAB to prioritize repairs and focus funding streams to areas of highest need throughout the portfolio of non-market housing in Nipissing.

The DNSSAB would develop the State of Good Repair report to inventory existing housing conditions and lead the coordination of these standards and work with residents and housing providers in Nipissing to create an acceptable state of good repair for all forms of non-market housing.

Resources

[TCHC State of Good Repair](#)

[City of Toronto RentSafeTO Building Owner Handbook](#)

Spotlight

TCHC State of Good Repair Report

The City of Toronto requires Toronto Community Housing Corporation (TCHC) to submit a State of Good Repair (SOGR) report to provide a clear assessment of the accumulated SOGR backlog, areas of growing need and the City’s asset conditions, and the impact of planned SOGR funding from the City on the accumulated backlog.

The City established an SOGR measure of ‘backlog as a percentage of total asset value (replacement value)’ to determine annual trends on where best to apply resources and funding.

Additionally, the City has developed a “Facility Condition Index” (FCI) that rates the average state of repair in its buildings. A ‘good’ rating is less than 5%, with buildings being clean and functional while equipment failures are limited and manageable. A critical rating is over 20%, at which point buildings will show obvious deterioration with frequent equipment failures and occasional building shut-downs.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 5.2

Review best or promising practices to identify opportunities to create policies that maximize existing stock, including home-sharing, co-housing and creating additional dwelling units in Nipissing designs.

Background

While the terms “co-housing” and “co-living” are usually interchangeable, co-housing generally refers to smaller-scale intentional communities built around private homes, while co-living usually refers to dorm-style apartment buildings. Home-sharing (including through co-ownership) is a related living arrangement where unrelated people live in a single dwelling, sharing common areas such as kitchen, bathroom and living room. These types of arrangement would allow individuals to reduce the overall proportion of personal income going toward housing costs as these expenses would be shared among the collective co-housing/co-living/co-ownership group.

Feedback from community engagements outlined the need for additional housing options in communities across Nipissing, particularly rural communities where the housing supply is limited. Co-housing and additional dwelling units would provide the opportunity to maximize the existing housing stock and provide suitable housing options for young populations looking to form households and seniors looking to age-in-place in their communities.

The DNSSAB would review best practices for these housing options and work with local municipalities to create policies and programs to encourage practices to maximize the existing housing supply throughout Nipissing.

Resources

[Ottawa Cohousing – Terra Firma](#)

Spotlight

Collingwood ADU Program

The Town of Collingwood’s Rapid ADU Deployment Program seeks to increase the number of additional dwelling units in Collingwood and contribute to gentle densification. The program includes several features, such as a streamlined one-window service approach that connects applicants with the necessary resources; pre-approved designs with an ongoing call for design submissions; financial incentives in the form of grants in addition to the County of Simcoe’s forgivable loan program; and landlord support for renting out an ADU.

Terra Firma

Terra Firma is a multigenerational cohousing community in Ottawa that was first established in 1992. It consists of 10-unit row houses. Residents share a variety of common amenities, including open multi-use living spaces with a small kitchen, a guest room with a bathroom, laundry, and exercise equipment. The community was originally structured under joint ownership, but now operates with an individual mortgage and equity model.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 5.3

Expand the residential housing renovation program and explore options to extend the program to fund private landlords to improve safety, accessibility, energy efficiency, and creation of additional dwelling units.

Background

The condition of housing stock contributes significantly to the overall liveability of communities. In 2021, 7.8% of the housing stock in Nipissing District was reported to be in need of major repairs, higher than the Ontario average (5.7%). These issues were especially prominent in more rural communities, where inadequate housing made up 9-14% of the housing stock.

The Ontario government operates a home renovation program, Ontario Renovates, as part of the Investment in Affordable Housing for Ontario (IAH) through the Ministry of Housing. Through this program, participating municipalities, including the DNSSAB, may disburse forgivable loans and/or grants to homeowners in need of major repairs such as heating systems, electrical systems, and plumbing. Households may also qualify for loans and/or grants on the basis of accessibility needs, including the installation of ramps, handrails, and chair and bath lifts.

While there is a renovation support program already in place in Nipissing, it is recommended that the DNSSAB explore advocating for more of the Provincial Ontario Renovates funds to improve the adequacy of the existing housing stock. Additionally, it is recommended to expand the eligibility requirements to include private landlords to encourage renovations for major repairs and accessible features for renter households in the District.

Resources

[Ontario Renovates Program - Waterloo](#)

[Ontario Renovates Program - TBDSSAB](#)

Spotlight**Ontario Renovates Program**

The Ontario Renovates Program provides forgivable loans of up to \$25,000 to low- and middle-income homeowners to maintain homes in good repair or install accessibility features.

Work on homes includes either accessibility modifications or repairs to bring homes up to standards.

The loans are interest-free and forgivable after 10 years. If the home is sold before 10 years, the applicant must pay back the outstanding balance of the loan received.

From 2012 to 2016 the program helped 178 individuals and families in Waterloo, contributing \$2.1 million towards home renovations.

By 2016, 70 families or individuals in Norfolk and Haldimand counties had benefitted from the program since its launch in 2008.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 5.4

Pilot a repair and renovation non-profit social enterprise to provide affordable, community-based construction solutions to home maintenance and retrofits and local employment opportunities in the trades.

Background

A repair and renovation non-profit social enterprise provides the opportunity for renovations to be made to repair and maintain the existing housing stock through a local, community-driven and oriented approach, while responding to the unique needs across local municipalities.

Nipissing District had an aging housing stock in 2021, with 65.0% of all dwellings constructed in 1980 or earlier. This was much higher than the Ontario rate (49.2%). This has resulted in a higher proportion of dwellings in need of major repairs (7.8%) relative to Ontario rates (5.7%).

Economic opportunities declined (-470 jobs)* from 2016 to 2021, while the construction industry faced job losses in several geographies throughout the District. Through community engagements, residents indicated that there was a desire for increased economic opportunities across Nipissing.

A non-profit social enterprise would address both the District-wide challenges with an aging housing stock and the decrease in economic opportunities. The DNSSAB would lead coordinating of a pilot program to fund and support a social enterprise to provide local employment opportunities and improve the existing housing stock. The DNSSAB would work with local municipalities to organize local workforces and identify unique community needs.

Resources

[Senior Citizens' Repair Services](#)

[Accessible](#)

Spotlight

Senior Citizens' Repair Services

Senior Citizens' Repair Services provides low cost, minor house repairs and maintenance to seniors 55+ with disabilities living in their own homes.

Services include painting, plumbing, electrical, and general handy work.

Accessible

Accessible Home & Property Services Ltd. is a home adaptation and consulting company serving regions across Metro Vancouver. The organization assists those with mobility issues to remain in their home of choice longer, safer, and more comfortably.

Accessible is a licensed general contractor specializing in home renovations, grab bar placement and installations, wheelchair ramps and handrails, senior care and independent living support.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Strategy 6

FOR THE SYSTEM

Create a better coordinated system of housing and supports.

To better support the **health, safety and housing goals** of all residents of Nipissing District, residents and stakeholders identified a need for a **centralized and easy to navigate access system** to connect residents with housing and other services that they need. This will help to build **trust and connection** across the housing system in Nipissing District.

It was also identified through consultations that there is a need to **connect housing and economic development to encourage job creation** alongside the creation of housing for existing residents and potential new employers and employees interested in coming to Nipissing.

Residents and stakeholders also identified a need for private sector and secondary market landlords to learn how best to **support tenants as housing providers**.

Goal

To remove systemic barriers and obstacles to housing that are present in the system and help tenants maintain housing.

To streamline housing access for those who are in most urgent need.

Success Criteria

We know we are on the right track if...

- Time to find adequate, appropriate and affordable housing is improved
- Employers are able to find or create housing opportunities for staff in the short-term
- Evictions due to complex needs are reduced

Actions

The following actions are recommended to implement this strategy:

#	Action
6.1	Work with local municipalities to implement an Employer Assisted Housing program to support employers interested in improving access to local affordable housing for seasonal and long-term staff.
6.2	Create an eviction prevention program based on engagement that includes supports for landlord and tenants to help complex tenants maintain housing.
6.3	Advocate for training programs to create skilled trades labour force to build housing and support job creation.
6.4	Lead the creation of centralized housing and wrap-around supports system that allows for triage and connects those in need to appropriate and stable housing solutions.
6.5	Partner with community organizations to explore rent guarantor and insurance programs to help manage financial risk for landlords of tenants returning to housing.

Action 6.1

Work with local municipalities to implement an Employer Assisted Housing program to support employers interested in improving access to local affordable housing for seasonal and long-term staff.

Background

Employer-assisted housing (EAH) programs help companies achieve business goals while also supporting their employees in meeting their housing needs. This is particularly relevant in Nipissing District where concerns about the lack of seasonal and staff housing surfaced in qualitative research with both private and public sector leaders.

Government leaders further noted that companies looking to establish operations in the District were deterred by a lack of affordable housing for future staff.

DNSSAB should work with local municipalities by providing resources where feasible to support the implementation of EAH programs that include incentives like rent subsidies or down payment support and aims to utilize surplus land in the District as part of its effort to create affordable housing and bring more skilled workers to the area.

The program could also provide resources and capabilities support to help employers interested in building housing closer to workplaces to navigate the permitting system and understand processes related to housing and local property development.

Resources

[Employer-Assisted Housing Programs](#)

Spotlight

Employer-Assisted Housing Program

Employer-assisted housing (EAH) programs serve as a vital conduit for employers to alleviate the housing burden on their workforce, often situated in close proximity to the workplace. These initiatives encompass various forms of support, ranging from down payment grants to rental subsidies, aimed at facilitating home ownership or affordable rental arrangements.

Municipalities play an important role in fostering EAH uptake, by implementing programs for public-sector employees, and incentivizing private-sector engagements.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 6.2

Create an eviction prevention program based on engagement that includes supports for landlord and tenants to help complex tenants maintain housing.

Background

Throughout engagement with both landlords, tenants and community organizations in Nipissing’s urban centres respondents called for support in navigating conflict and issues related to stable, healthy and affordable rental housing. These feelings of insecurity and mistrust often led to conflict and endangered housing for those tenants with complex needs and landlords who perceived themselves to be at financial and business risk as a result.

To mitigate these risks and establish more tenant stability, the DNSSAB should lead the creation of an eviction prevention program in partnership with local organizations to serve residents and landlords in Nipissing. The program would provide case management and mediation support while supporting with system and services navigation and connect to income support and trusteeship or rental guarantor programs.

The program should include a working group comprised of landlords and tenants to ensure the program continues to meet the needs and addresses the concerns of both tenants and landlords in Nipissing District.

Resources

[EPIC Pilot Program Evaluation Summary](#)

Spotlight

EPIC Pilot Program Evaluation Summary

The evaluation of the Eviction Prevention in the Community (EPIC) Pilot program, conducted for the City of Toronto, highlights its success in preventing evictions and stabilizing for vulnerable individuals. Through wrap-around services like case management, legal referrals, and mediations with landlords, the program achieved a 90% housing stability rate.

Challenges such as arrears and housing affordability were identified, with strong landlord partnerships proving pivotal in securing rehousing options.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 6.3

Advocate for training programs to create skilled trades labour force to build housing and support job creation.

Background

Across the district private sector leaders pointed to a lack of experienced tradespeople to staff sites and build affordable housing in Nipissing District. This is recognized as an industry-wide problem that is not only experienced in Nipissing.

To address this issue, DNSSAB should advocate for the creation of a training program that would nurture the next generation of skilled tradespeople and address the increased demand for construction work and reliable, well-paying jobs in the region.

As part of this the DNSSAB should consider programs like Construct, established by Blue Door to upskill individuals who are experiencing homelessness and provide them with employment opportunities.

Resources

[Blue Door Construct](#)

Spotlight

Blue Door Construct

Construct is an employment social enterprise dedicated to provide training, work experience, and support to individuals seeking careers in the construction trades. As part of Blue Door, Construct offers opportunities for vulnerable individuals to gain valuable skills and transition into long-term, well-paying jobs in the construction industry. With a focus on empowerment and opportunity, Construct is committed to breaking down barriers to employment and promoting housing stability for all.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 6.4

Lead the creation of centralized housing and wrap-around supports system that allows for triage and connects those in need to appropriate and stable housing solutions.

Background

Throughout the District a variety of residents lack supports needed to help them attain and maintain stable, healthy and affordable housing.

To respond to this the DNSSAB should help to create a centralized system to enable the coordinated provision of supportive housing, triage service delivery requests, and better manage and allocate services and resources to those in need of support.

This would not only help to make the system more connected and efficient but could also support relationship building and the establishment of a case management approach to serving residents across the district with the goal of transitioning individuals who are currently unhoused or precariously housed into long-term, stable housing.

Resources

[City of London Housing Stability Service Coordinated Access System: Process Guide](#)

Spotlight

Access Point

The Access Point is a community led, centralized system through which individuals can apply for mental health and addictions support services and supportive housing.

It provides coordinated access to a variety of services provided by more than 50 partners across the City of Toronto through a single application and intake assessment process.

City of London, Coordinated Access

As part of its Housing Stability Action Plan, the City of London the municipality launched a coordinated access program to create a shared system that helps service providers triage, assess and prioritize individuals and families experiencing homelessness.

The three step process incorporates a by-name list of those who are experiencing homelessness, common intake and assessment tools and a centrally managed referral process for housing supports.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 6.5

Partner with community organizations to explore rent guarantor and insurance programs to help manage financial risk for landlords of tenants returning to housing.

Background

It is well known that maintaining stable housing for those who are precariously housed is an essential element of addressing homelessness both overall and in individual circumstances.

As part of municipal focus group conversations, a rent guarantor program was raised as a solution that could address the concerns and risks shared by local landlords about their exposure to rent non-payment.

Leaders noted that this would also help support tenants in precarious situations to maintain their housing and establish more stability overall. With this in mind, Low Income People Involvement of Nipissing, Canadian Mental Health Association – North Bay and District, or other organizations with existing rent supplement programs should be considered as potential partners organization in implementing a rent guarantor or trustee program.

To support the implementation of such a program the DNSSAB should work with the organizations to identify potential funding sources and advocate to other levels of government for funding to support such initiatives.

Resources

[Housing Trusteeship Program](#)

Spotlight

Housing Trusteeship Program Overview

The Trusteeship Program targets individuals requiring short-term assistance to stabilize their housing situations and prevent eviction. It aims to provide support in acquiring money management skills essential for maintaining housing and achieving independent living. The programs' purpose is to tailor individual packages of money management services to assist participants in progressing toward greater financial independence and housing stability.

Operating in both Downtown Toronto and Scarborough, the program's overarching goal is to help participants preserve stable housing by preventing rental arrears and the risk of eviction. Additionally, it aims to empower individuals by improving their skills and confidence in managing their finances effectively, ultimately fostering long-term housing security and financial well-being.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Strategy 7

FOR THE SYSTEM

Take the lead in advocating for investment and support for housing in Nipissing.

The DNSSAB currently has limited staff devoted to housing in Nipissing District, which makes **clarifying the role of the DNSSAB and identifying partnerships** critical to achieving its housing goals.

Feedback from consultations identified the need to **advocate to all levels of government** to build local, provincial, and national partnerships to explore and pursue housing solutions for Nipissing residents that will **reinforce health and safety** for everyone in Nipissing’s communities.

As part of this strategy, areas where process can be streamlined to **reduce red tape and improve service delivery** should be identified, as well as areas where **shared knowledge and resources** can benefit the community and stimulate innovation in housing.

Goal

To clarify the role of DNSSAB in housing in the district.

To establish itself as a trusted partner and advocate across various levels of government and the local housing system in Nipissing District.

To enable affordable housing by reducing red tape, identifying inefficiencies and sharing resources to reduce delays and spur the creation of new homes in Nipissing District.

Success Criteria

We know we are on the right track if...

- The system is engaged, collaborative, and knowledge is being shared with positive effect
- Indigenous leaders and organizations feel included as valuable collaborators
- New pilots and solutions are being created and tested to build new housing solutions in Nipissing

Actions

The following actions are recommended to implement this strategy:

#	Action
7.1	Engage with Nipissing social services ecosystem and create an ecosystem map that outlines actors and relationships in the Nipissing District to inform understanding of the housing system and levers available to each actor.
7.2	Launch a housing system working group to bring together specialists from across sectors, levels of government and different communities to identify priorities, shape plans, and take action to improve housing in the District.
7.3	Build trusting relationships that value and create opportunities to learn from Indigenous organizations, specifically around homelessness, encampment services, and outreach programs.
7.4	DNSSAB to advocate for increased funding for rent-geared-to-income housing.
7.5	Develop funding plan that reflects Indigenous needs based on per capita and population models specifically around homelessness, outreach, and encampment supports.

Action 7.1

Engage with Nipissing social services ecosystem and create an ecosystem map that outlines actors and relationships in the Nipissing District to inform understanding of the housing system and levers available to each actor.

Background

The housing system in Nipissing is unique and includes a web of experienced and knowledgeable service providers across the public sector and community organizations, including food banks, churches and other informal and non-traditional service providers.

Understanding what role each actor is playing in the housing system and what resources and capabilities they have at their disposal is critical to identifying gaps, minimizing duplication, benefitting fully from funding opportunities, and working together to create the best possible housing outcomes for residents in Nipissing. Flexibility and collaboration will be key to achieving this.

The mapping process itself provides opportunities for connection and collaboration between organizations and understanding how resident needs might best be served across the organizations and with consideration of the various funding programs available to each. This compliments a case management approach to support clients and furthers the goal of taking a Housing First approach and providing needs-based wrap-around services to residents in need of support on their housing journey.

Spotlight

Clark Fox Family Foundation – Child Well Being Map

The Child Well Being Map illustrates the vast array of organizations dedicated to the well-being of children in the St. Louis Region.

The map is an online, interactive, visual model that presents the connections between each support system and realm of life for children, allowing users to zoom in and access agencies that provide care or services relating to the associated field.

Users that click on the name of an agency are provided with details in an information panel that includes a short description and a link to the organization’s website.

The map serves as an organized, interactive, systems-based knowledge hub to comprehensively encompass the available supports and services for children in the St. Louis Region.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 7.2

Launch a housing system working group to bring together specialists from across sectors, levels of government and different communities to identify priorities, shape plans, and take action to improve housing in the District.

Background

Nipissing is part of an established group of northern Ontario communities that advocate as a collective for the wellbeing of Northerners.

This presents an opportunity to harnessing the collective power of this group of municipalities and service delivery agencies to share learnings, influence policies, advocate for funding and pilot needs-based, locally driven, Made in North, solutions for Northern communities.

This could mean building on the existing work⁸ begun in 2022 by The Northwestern Ontario Municipal Association (NOMA), the Federation of Northern Ontario Municipalities (FONOM), and the Northern Ontario Service Deliverers Association (NOSDA) to discuss homelessness, mental health and addictions in the North and advocating as a group for the implementation of the recommendations in that report.

A specialist network will empower actors across the system to deliver on the actions noted throughout this study and to provide targeted support to residents over the course of their lives and in response to changes in their lived experience based on best practices. Solutions will be different in each community and will call for flexibility to meet the various needs and capabilities present however overarching leadership will be critical to sharing learnings and supporting housing across the district.

Resources

[Affordable Housing and Homelessness Working Group](#)

Spotlight

The Affordable Housing and Homelessness Working Group

The Affordable Housing and Homelessness Working Group (AHHWG) began in fall 2015 to provide leadership on local understanding and the ability to address homelessness and affordable housing in the Cape Breton Regional Municipality.

The AHHWG serves as a steering committee of stakeholders including representatives from Public Health, Cape Breton Regional Police, Cape Breton University, and Cape Breton Community Housing Association, among others.

The working group provides guidance and oversight on research projects and has engaged the community through workshops and presentations on homelessness and affordable housing.

AHHWG has produced numerous reports detailing the state of affordable housing and homelessness in Eastern Nova Scotia, as well as toolkits for partaking in the research and study of housing and homelessness.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 7.3

Build trusting relationships that value and create opportunities to learn from Indigenous organizations, specifically around homelessness, encampment services, and outreach programs.

Background

Indigenous community organizations are critical actors in Nipissing’s housing ecosystem, specifically when supporting members of the urban Indigenous community, residents living in encampments, and Indigenous residents who are precariously housed.

When shaping policies and understanding the needs of these residents, the contribution of Indigenous organizations is valuable and building trusting, productive and collaborative relationships with leaders in those organizations is essential to improving the housing system in Nipissing.

Establishing a regular cadence of collaborative meetings that acknowledge the valuable input of Indigenous leaders, the achievements and roles of various parties, programs that are appropriate for collaboration, and the funding that will be committed to move related work forward is important to implement.

These meetings and the resulting work should also include land acknowledgements and other elements that reflect a commitment to Truth and Reconciliation that directly recognizes the Nations in and around Nipissing District.

This action should be considered alongside the recommendations of Action 4.4 to enable Indigenous-led housing development opportunities.

Resources

[Beyond Conservation: A Toolkit for Respectful Collaboration with Indigenous Peoples](#)

Spotlight

IPCA Knowledge Basket

The IPCA Knowledge Basket was developed as a toolkit for respectful collaboration with Indigenous peoples.

The Knowledge Basket consists of ten guiding principles that outline the basis for respectful, collaborative relationships, including “Respect for land claims, treaties and recognition of the self-determination of Indigenous nations” and the importance of relationships built on trust.

The toolkit provides practical resources for decolonizing collaboration, such as establishing and applying an appropriate definition of Indigenous Knowledge, meeting with Indigenous partners on their own land—if invited to do so—as well as valuing Indigenous knowledge systems and ways of knowing.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Action 7.4

DNSSAB to advocate for increased funding for rent-geared-to-income housing.

Background

Throughout the research residents, public and private sector leaders and community organizations from across Nipissing District called for more rent geared to income housing.

As the local housing leader, the DNSSAB should advocate on behalf of Nipissing District for the creation of more geared to income housing. This advocacy should include advocating to the province for more rent supplements and provincial and federal governments for funding to build subsidized housing.

Spotlight

**Canada-Ontario Housing Benefit
– City of Toronto**

The City of Toronto operates rent-geared-to-income housing that adjusts rent to 30% of a household’s monthly Adjusted Family Net Income.

Additionally, the City operates the Canada Ontario Housing Benefit (COHB) program. The application process is not open to the public and relies on approximately 120 referring partners, maintaining priority for persons experiencing homelessness, survivors of domestic violence and human trafficking, and Indigenous persons.

The COHB program pays the difference between 30% of a household’s income and the average market rent in the area.

In 2023, the City of Toronto and the Province of Ontario jointly funded \$13.4 million in top-up funding for the COHB program, allowing 1,350 more people to access housing.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin
West Nipissing	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
East Ferris	Mattawa	Chisolm	Temagami	Nipissing South

Action 7.5

Develop funding plan that reflects Indigenous needs based on per capita and population models specifically around homelessness, outreach, and encampment supports

Background

As part of the Indigenous Engagement research, participants noted that the current funding arrangements fail to reflect the extent of contributions by Indigenous organizations when it comes to providing outreach and support for unhoused residents in Nipissing’s urban centres. This is particularly true of North Bay where the unhoused community is ~44% Indigenous.

With this in mind the DNSSAB should advocate to municipalities and other levels of government for a revised funding plan that better accounts for the work taken on by Indigenous organizations and the resources needed to continue to lead outreach in these areas.

This funding issue was recognized not only by urban Indigenous service providers but also in a report by the Library of Parliament in 2020 which noted: “Given the large urban Indigenous population, Indigenous people and organizations such as the National Association of Friendship Centres have called for more funding for services to meet the needs of Indigenous people living in cities. Indigenous people have clearly noted that high-quality services are those that are culturally appropriate and respond to the distinct needs of specific Indigenous groups.”⁹

Spotlight

National Indigenous Housing Centre

The National Indigenous Housing Centre is being launched as part of the federal commitment of over \$4 Billion towards housing and homelessness for Indigenous communities.

A portion of this funding is earmarked towards a commitment from the Canadian government to co-develop, with Indigenous leadership and governance, an Urban, Rural and Northern Indigenous Housing Strategy.

The Federal government released a call for proposals to operate the National Indigenous Housing Centre, whose key role will be to deliver funding to address core housing need of Indigenous Peoples living in urban, rural and northern areas.

The funding commitment addresses the reality that Indigenous people are over-represented amongst those experiencing homelessness and at-risk of homelessness.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

4 Conclusion

As noted in the report, the DNSSAB's vision from 2014 to provide 'acceptable, safe and affordable housing that meets the needs of its citizens' is still relevant today. Over the past 10 years, many of the housing-related needs and gaps in Nipissing have either remained consistent or increased in terms of urgency to address.

Building on work that has been undertaken to address housing needs over the past few years, this Housing Needs and Supply Study (HNSS) puts forth a number of strategies, initiatives and actions that the DNSSAB can implement to make significant progress in addressing the housing needs and gaps across the District and create acceptable, safe and affordable housing for its residents.

The strategies, success criteria, and actions will require a collaborative approach, as they acknowledge the role of the DNSSAB in supporting the development of a wide range of housing options through coordinating efforts between the other levels of government that are responsible for housing, as well as the community, community agencies, and the private sector to effect positive change.

In terms of next steps, it is recommended that the DNSSAB create a **roadmap for implementation** of the strategies and actions provided in this study that can change and adapt as new opportunities and challenges arise, so that Nipissing can ultimately achieve its desired future outcomes for the housing system.

The roadmap should include a timeframe for implementation of the strategies/actions, prioritization of actions based on need, and identification of the resources needed for each action. A monitoring and evaluation approach should also be a part of the roadmap, so that the District can measure progress of the actions and intended outcomes, and adapt the strategies/actions as needed to ensure housing needs and gaps are being addressed.



+

in collaboration with



1 *Appendix: Glossary*

Glossary

Housing Continuum Definitions

Emergency Shelters: This is short-term accommodation (usually 30 days or less) for people experiencing homelessness or those in crisis.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents. It is considered an intermediate step between emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

Supportive Living: This is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Community Housing: This refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial or municipal governments.

Affordable Rental and Ownership Housing: Affordable housing is housing that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30% of its gross income.¹

Market Rental Housing: These are rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as secondary suites, rented single detached dwellings, etc.

Market Ownership Housing: This refers to ownership units priced at market values and purchased with or without a mortgage but without any government assistance.

Definitions from Canada Mortgage and Housing Corporation

Dwelling Condition Definitions

Regular maintenance needed includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.

Minor repairs needed includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.

Major repairs needed includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings.

Definitions from Statistics Canada

/ Glossary

Housing and Dwelling Terms

Dwelling Type: The type of dwelling refers to the built-form or structure type of a dwelling where someone lives.

- **Single detached dwellings** are not attached to any other dwelling or structure (except its own garage or shed).
- **Semi-detached dwellings** are one of two dwellings attached side by side to each other, but not attached to any other dwelling or structure (except its own garage or shed).
- **Row houses** are one of three or more dwellings joined side by side, but without any other dwellings either above or below.
- **Low-rise apartments** are multi-unit apartment structures with fewer than five storeys.
- **High-rise apartments** are multi-unit apartment structures with five or more storeys.

Dwelling Construction Age: Period of construction refers to the period in time during which the building or dwelling was originally constructed. This refers to the period in which the building was completed, not the time of any later remodeling, additions or conversions.

Dwelling Condition: The condition of a dwelling refers to whether the dwelling is in need of repairs (see: *Adequate Housing*). This does not include desirable re-modelling or additions.

Economic Terms

Labour force: The labour force refers to the civilian non-institutional population 15 years of age and over who, during the survey reference week, were employed or unemployed.

Employment rate: The percentage of the population who are employed.

Unemployment rate: The percentage of the labour force who are unemployed.

Participation rate: The percentage of the population who are in the labour force.

Definitions from Statistics Canada

/ Glossary

Population and Household Terms

Household Type: Household type refers to the composition of persons who occupy the same dwelling.

- **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.
- **Multigenerational households** means households with three or more generations. These households contain at least one person who is both the grandparent of a person in the household and the parent of another person in the same household.
- **Other census family household** includes both one-census-family households with additional persons and multiple-census-family households.
- **Two- or more-person non-family household** means a group of two or more persons who live together but do not constitute a census family.

Household tenure refers to whether the household owns or rents their private dwelling.

Owner households are considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

Renter households are considered to rent their dwelling if no member of the household owns the dwelling.

Immigration Status: Refers to households where the primary household maintainer has immigrant status in Canada.

Household Income: The total combined income from all household members, before taxes and deductions.

Definitions from Statistics Canada

Primary Household Maintainer: First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

Senior Households: Households for which the primary household maintainer is aged 65 or older.

Households with a Member with a Disability: Refers to households with any member to report a disability.

Children: Person who is aged 14 years or younger.

Youth: Person who is aged between 15 and 24 years.

Working Adult: Person who is aged between 25 and 44 years.

Older Adult: Person who is aged between 45 and 64 years.

Senior: Person who is aged 65 or older.

Age Cohort Definitions from SHS Consulting

/ Glossary

Housing Affordability Measures

Shelter-to-Income Ratio (STIR): A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.

A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.

Core Housing Need: A more complete measure for defining affordability as it assesses the adequacy, suitability, and affordability of housing. Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

Dwelling Adequacy: Adequate housing is reported by their residents as not requiring any major repairs.

Dwelling Suitability: Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

Low-income population: The low-income measure, after tax, (LIM-AT) refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.

Low-income status is typically presented for persons but, since the LIM-AT threshold and household income are unique and shared by all members within each household, low-income status based on LIM-AT can also be reported for households.

Definitions from Statistics Canada

2 *Appendix: References*

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3 Appendix: Community and Economic Profiles

Housing Needs and Supply Study: Community and Economic Profiles

District of Nipissing

Social Services Administration Board

DRAFT Report • March 28, 2024



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Acknowledgements

This *Community and Economic Profile* report, as a part of the *Housing Needs and Supply Study*, was undertaken on behalf of the District of Nipissing Social Services Administration Board (DNSSAB) by SHS Consulting and Daniel J. Brant and Associates.

This report is the result of a collaborative process and would not have been possible without the active involvement of DNSSAB staff and Board members, as well as over 40 key housing stakeholders and sector representatives who participated in consultations to inform the study, and over 700 residents who provided feedback via the housing needs and opportunities survey.

We would like to thank the DNSSAB project team for their direction, input, and assistance throughout this study. We would also like to thank all the residents and key stakeholders who dedicated time to providing valuable feedback and information for this study.

SHS Consulting team

Narmadha Rajakumar, Partner

Adrienne Pacini, Partner

Laura Stavro-Beauchamp, Manager, Housing Innovation

Matt Pipe, Senior Analyst, Housing Policy & Research

Alexa Volkov, Senior Analyst, Housing Policy & Research

Melissa Giblon, Analyst, Housing Policy & Research

Marwa Al Waeal, Analyst, Housing Policy & Research

Daniel J. Brant and Associates team

Daniel J. Brant, Proprietor

Tom Maracle, Associate



1 Introduction and Context

This section introduces the purpose and methodology of the Community and Economic Profiles.

An overview of the Nipissing District, including the respective municipalities, First Nations, and unincorporated areas within, is provided to situate the Housing Needs and Supply Study.

Overview

This section includes the following sub-sections and components.

- **Introduction** that provides an overview of the objectives of the study, timelines, an overview of methodology for the study.
- **Context** of municipalities, First Nations, and unincorporated areas within Nipissing District to set the stage for the report.

Purpose of the Study

The DNSSAB is seeking to develop a Housing Needs and Supply Study (HNSS). By conducting detailed research and analysis on current housing supply and demand, housing needs and gaps will be identified that inform the recommendations for action. The HNSS will help the DNSSAB, municipalities, and housing developers in the district to prioritize investment for housing development, including leveraging existing DNSSAB affordable housing reserves in the most cost beneficial manner.

Approach and Report Format

This report contains demographic and economic profiles for the Nipissing District and the thirteen (13)¹ municipalities and unincorporated areas within. Housing indicators within these profiles are separated into demographic indicators, housing profiles, and housing needs analysis.

Through an assessment of these indicators, a summary of the community, including key housing gaps, was compiled for each geography.



Source: Expedia (2024). Retrieved from: <https://www.expedia.ca/Nipissing-District.dx553248635975750023>

¹ – The demographic and economic profiles for the First Nations communities have not been included in this report as they fall outside the jurisdiction of the DNSSAB and are typically undercounted in the Statistics Canada Census of Population, resulting in accurate data representation.

Sources of Information

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population to create a social-economic profile of the Nipissing District, including the municipalities and unincorporated areas within. These robust statistics are gathered by Statistics Canada every five (5) years and provide a wealth of information. Custom Census data tabulations for 2016 and 2021 were ordered from Statistics Canada for the District and the municipalities and unincorporated areas within to supplement and enhance the publicly available data.

Housing statistics, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, from CMHC have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in publishing of this reported information after the data collection year. As a result, these data sets provide a current snapshot and are reflective of trends in market conditions.

Additional data regarding local housing markets have been provided by the DNSSAB, including non-market housing supply and local residential development activity.

Data Limitations

This report details housing conditions and needs for all municipalities within the District of Nipissing, regardless of their size. However, data limitations are commonly experienced in communities where the number of households is small.

This makes some aspects of the data analysis difficult, as data suppression and rounding practices may impact the number of households that are presented in the data.

Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals.

To ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have outsized impacts on analysis.

This will be identified throughout the document when it is applicable.

COVID-19 Pandemic Impacts

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19.

The Federal Government of Canada introduced COVID-19 relief programs in the 2020 to assist with financial burdens brought on by the closures and economic disruptions of the pandemic. These relief programs impacted household incomes for the year (2020) that was reported on for the 2021 Statistics Canada Census.¹

While these incomes were correctly reported, this relief is not permanent and will likely not be available to households in the future.

What is the Housing Continuum?

The Canada Mortgage and Housing Corporation (CMHC) defines the housing market as a continuum or system where housing supply responds to a range of housing need.

Due to demographic, social, economic, and geographic factors which impact housing need and demand, the private housing market does not always meet the full range of housing needs in a community. This is particularly true for individuals and families with low- and moderate-incomes or for people with unique housing and support needs.

While the housing continuum appears to be linear, it is not. People can move back and forth along the continuum through different stages of their lifetime. For example, a young couple may start in affordable rental housing when they settle in the geographical community, move to ownership housing as they expand their family, then downsize into a market rental unit during retirement, and move into supportive housing in their old age. As such, it is important for each geographical community to have an adequate supply of housing options within the housing system.

Figure 1: Elements of the Housing Continuum

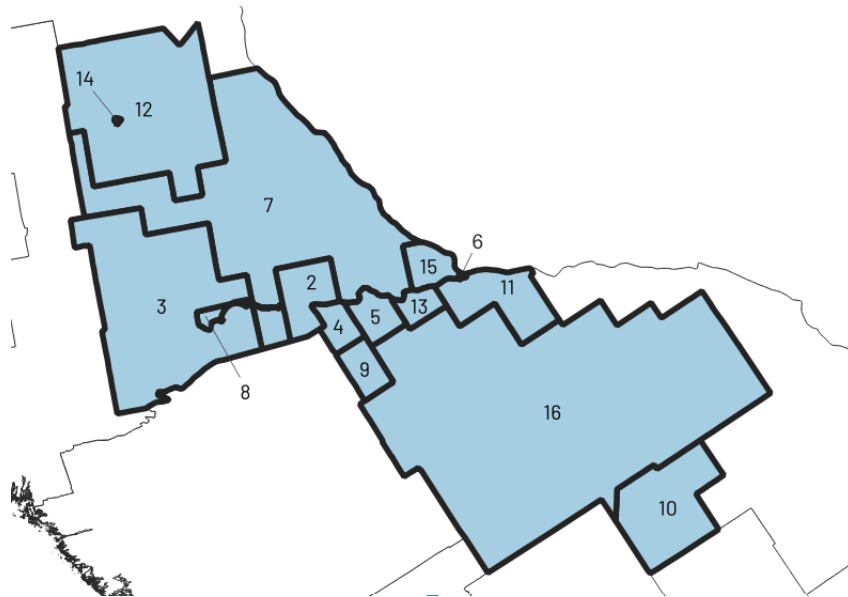


Definitions for these elements of the housing continuum are included in the glossary section of this report.

The District of Nipissing Social Services Administration Board (DNSSAB) is the designated Service Manager for housing and homelessness services in the Nipissing District (the District). Located in Northeastern Ontario at the southern edge of Northern Ontario, the District includes eleven (11) municipalities, two (2) First Nations, and two (2) unincorporated areas.

In 2021, the District had a total population of 84,716 people. This represented a growth of +1.9% from 2016 population levels. The majority of the population in the District resides in the City of North Bay, with a 2021 population of 52,662 people (+2.2% from 2016). The population density of the District, five (5) people per square kilometre, varies widely across municipalities – from 166.9 people per square kilometre in North Bay to 0.02 people in the Unorganized Territory (South Part). The housing needs across the District are unique to each community.

Figure 2: Map of Nipissing District with municipalities, First Nations, and unincorporated areas labeled



List of Municipalities

Nipissing District

2. City of North Bay
3. Municipality of West Nipissing
4. Municipality of East Ferris
5. Bonfield Township
6. Town of Mattawa
7. Unorganized, North Nipissing
8. Nipissing 10 (Nipissing First Nation)
9. Township of Chisholm
10. Township of South Algonquin
11. Township of Papineau-Cameron
12. Municipality of Temagami
13. Municipality of Calvin
14. Bear Island 1 (Temagami First Nation)
15. Municipality of Mattawan
16. Unorganized, South Nipissing

Housing Continuum Definitions

Emergency Shelters: This is short-term accommodation (usually 30 days or less) for people experiencing homelessness or those in crisis.

Transitional Housing: Housing that is intended to offer a supportive living environment for its residents. It is considered an intermediate step between emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

Supportive Living: This is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Definitions from Canada Mortgage and Housing Corporation

Community Housing: This refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial or municipal governments.

Affordable Rental and Ownership Housing: Affordable housing is housing that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30% of its gross income.¹

Market Rental Housing: These are rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as secondary suites, rented single detached dwellings, etc.

Market Ownership Housing: This refers to ownership units priced at market values and purchased with or without a mortgage but without any government assistance.

Dwelling Condition Definitions

Regular maintenance needed includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.

Minor repairs needed includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.

Major repairs needed includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings.

Definitions from Statistics Canada

Housing and Dwelling Terms

Dwelling Type: The type of dwelling refers to the built-form or structure type of a dwelling where someone lives.

- **Single detached dwellings** are not attached to any other dwelling or structure (except its own garage or shed).
- **Semi-detached dwellings** are one of two dwellings attached side by side to each other, but not attached to any other dwelling or structure (except its own garage or shed).
- **Row houses** are one of three or more dwellings joined side by side, but without any other dwellings either above or below.
- **Low-rise apartments** are multi-unit apartment structures with fewer than five storeys.
- **High-rise apartments** are multi-unit apartment structures with five or more storeys.

Definitions from Statistics Canada

Dwelling Construction Age: Period of construction refers to the period in time during which the building or dwelling was originally constructed. This refers to the period in which the building was completed, not the time of any later remodeling, additions or conversions.

Dwelling Condition: The condition of a dwelling refers to whether the dwelling is in need of repairs (*see: Adequate Housing*). This does not include desirable re-modelling or additions.

Economic Terms

Labour force: The labour force refers to the civilian non-institutional population 15 years of age and over who, during the survey reference week, were employed or unemployed.

Employment rate: The percentage of the population who are employed.

Unemployment rate: The percentage of the labour force who are unemployed.

Participation rate: The percentage of the population who are in the labour force.

Population and Household Terms

Household Type: Household type refers to the composition of persons who occupy the same dwelling.

- **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.
- **Multigenerational households** means households with three or more generations. These households contain at least one person who is both the grandparent of a person in the household and the parent of another person in the same household.
- **Other census family household** includes both one-census-family households with additional persons and multiple-census-family households.
- **Two- or more-person non-family household** means a group of two or more persons who live together but do not constitute a census family.

Household tenure refers to whether the household owns or rents their private dwelling.

Owner households are considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

Renter households are considered to rent their dwelling if no member of the household owns the dwelling.

Immigration Status: Refers to households where the primary household maintainer has immigrant status in Canada.

Household Income: The total combined income from all household members, before taxes and deductions.

Definitions from Statistics Canada

Primary Household Maintainer: First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

Senior Households: Households for which the primary household maintainer is aged 65 or older.

Households with a Member with a Disability: Refers to households with any member to report a disability.

Children: Person who is aged 14 years or younger.

Youth: Person who is aged between 15 and 24 years.

Working Adult: Person who is aged between 25 and 44 years.

Older Adult: Person who is aged between 45 and 64 years.

Senior: Person who is aged 65 or older.

Age Cohort Definitions from SHS Consulting

Housing Affordability Measures

Shelter-to-Income Ratio (STIR): A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.

A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.

Core Housing Need: A more complete measure for defining affordability as it assesses the adequacy, suitability, and affordability of housing. Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

Dwelling Adequacy: Adequate housing is reported by their residents as not requiring any major repairs.

Dwelling Suitability: Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

Low-income population: The low-income measure, after tax, (LIM-AT) refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.

Low-income status is typically presented for persons but, since the LIM-AT threshold and household income are unique and shared by all members within each household, low-income status based on LIM-AT can also be reported for households.

Definitions from Statistics Canada

2 Community Demographic and Economic Profiles

The housing needs assessments for the Nipissing District, including the respective municipalities and unincorporated areas, are based on statistical data analysis undertaken from the available data.

The analysis examines the demand and supply factors affecting the availability and need for housing in each community.

Overview

This section includes a chapter for each municipality, First Nation, and unincorporated area within Nipissing District and includes the following components.

- **Demographic profile**
- **Housing profile**
- **Housing needs analysis**

Demographic Profile Overview

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the housing **income profile** and the **economic profile** for households and the labour force in each community.

Demographic Profile: The Data

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- Household **incomes** and **household income deciles**
- The **economic context** of the community, including **unemployment and participation rates**

Housing Profile Overview

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates.

Supply data will be compared against demand data to help determine the need for housing in community.

Housing Profile: The Data

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

Housing Need Overview

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

Housing Need: The Data

The needs analysis assesses indicators of housing affordability in the community. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Population Trends

Population growth in the District was lower than the rate of growth in the province in recent years

- In 2021, the Nipissing District (the District) had a **population count** of 84,715. This was an increase of +1,565 people (+1.9%) from 2016 levels.
 - This was lower than the Provincial rate of population growth (+5.8%) during this period.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. This represents an increase of +18,906 (+19.5%) from 2021 population levels.
- The share of **immigrant population** in the District (4.3%) was much lower than the provincial share (30.0%) in 2021.
 - The immigrant population in the District decreased between 2016 and 2021 (-3.3%).
 - However, between 2011 and 2021, the District has seen a +126.4% increase in immigration.

Population Age

The population in the District is older, on average, when compared to the Provincial population; this population is trending older

- The **average and median age of the population** in the District (44.8 and 46.8 years old, respectively) were higher than the provincial figures (41.8 and 41.6 years old, respectively).
 - This was due to the share of seniors (22.9%) and older adults (29.1%). These were higher than Provincial rates (18.5% and 27.0%, respectively).
- The population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in the District was seniors (+2,380 people, +14.0%).
 - During this period, youth experienced the fastest rate of population decline (-620 people, -6.5%).
 - Older adults were the most common age cohort for the District population (29.1%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation** rates
- **Household incomes**

Indigenous Population Trends

The population in the District contains a much higher rate of people who identify as Indigenous compared to the rest of the province

- In 2021, there were 11,995 people in Nipissing District who **identified as Indigenous**.
 - Of these people, 56.0% were First Nations, 39.8% were Métis, and 0.7% were Inuit.
- The proportion of the population that identified as Indigenous in the District (14.5%) was much higher than the provincial rate (2.9%) in 2021.
- The Indigenous population increased (+2.0%) slightly faster than the overall population growth in Nipissing District between 2016 and 2021, but slower than the rate of Indigenous population increase in the Province overall (+6.0%).

Indigenous Household Trends

Indigenous households in the District were less likely to own their homes than all households

- In 2021, 57.5% of household led with a primary maintainer who identified as Indigenous owned their homes. This was lower than the District rate (65.9%).

Household size trends for Indigenous households were generally consistent with District-wide trends

- Two-person households were the most common among Indigenous households in the District, making up 37.5% of all households. This was consistent with District-wide trends (38.7%).
- In 2021, 33.8% of Indigenous households contained three or more people. This was slightly higher than the District-wide share (29.8%).

While Indigenous households faced affordability issues at rates consistent with District-wide trends, they were more likely to be in core housing need

- In 2021, 20.9% of households led with a primary maintainer who identified as Indigenous were spending 30% or more of household income on shelter costs.
 - This was slightly higher than the District-wide rate (19.6%).
- However, 12.8% of Indigenous households were in core housing need, compared to 10.0% of households District-wide.
 - The proportion of Indigenous households in core housing need due to affordability issues (10.7%) was higher than the District-wide share (8.7%).
 - The share of Indigenous households who were in core housing need due to inadequate housing (3.3%) was almost double the District-wide rate (1.7%).

Household Trends

The rate of growth of households in the District outpaced population growth rates from 2016 to 2021, indicating smaller household formation

- The **number of households** in the District in 2021 was 37,250, representing an increase of +1,200 households (+3.3%) from 2016 totals.
- This rate of growth for the number of households in the District was higher than the growth rate for the population during this period (+1,565 people, +1.9%). This may indicate a trend toward smaller households and a diversification of household types.

Household Tenure

While most of the households in the District owned their homes, the growth in the number of renter households has outpaced owner households in recent years

- In terms of **household tenure**, 65.9% of the households in the District were owner households. This was slightly lower than the provincial rate (68.4%).
- The number of renter households grew faster (+725 households, +6.1%) than owner households (+375 households, +1.6%) between 2016 and 2021.

Household Size and Type

Smaller household sizes are the fastest growing in the District

- The average **household size** in the District remained consistent at 2.3 persons from 2016 to 2021.
- In 2021, the most common household sizes in the District were two-person households (38.7%), and one-person (31.5%). Both proportions were higher than the provincial rates (32.7% and 26.5%, respectively).
- One-person households were the fastest growing household size in the District from 2016 to 2021 (+990 households, +9.2%).
- In 2021, the most common **household types** in the District were one-person households (31.5%), couples without children (29.1%), couples with children (19.8%), and lone-parent households (9.3%).

Smaller household sizes are more likely to rent their homes

- While only 33.6% of all households in the District were renter households, 52.5% of one-person households rented their homes.
- Lone parent households were almost equally likely to be renter households (49.9%) or owner households (49.0%).

Household Maintainers

Senior households are more common in the District relative to provincial trends

- The proportion of **household maintainers** aged 65 and over (32.6%) was higher than the Ontario rate (28.1%).
 - This age cohort of household maintainer was the fastest growing in the District (+1,455 households, +13.6%) between 2016 and 2021.

Households with younger primary maintainers are more likely to rent their homes

- In 2021, 84.5% of household who were primarily maintained by someone under the age of 25 rented their homes.

Households with a Member with Disability

The share of households who contained a member with a disability was higher in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in the District were more likely than households province-wide to have at least one member with a disability.
- **Table 1** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- Households in the District were more likely to report sensory disabilities, difficulty walking, and difficulty learning, remembering, or concentrating than households province-wide.

Table 1: Households in Nipissing District with a member with disability, by disability type, 2021

	District	Ontario
Total Households	37,255	5,491,205
Member with a Sensory Disability	7.3%	5.4%
Member with Difficulty Walking	7.5%	5.4%
Member with Difficulty Learning, Remembering, or Concentrating	7.3%	4.7%
Member with Emotional, Psychological, or Mental Health Conditions	7.8%	6.2%
Member with other Health Problems or Long-Term Conditions	4.8%	4.2%

Source: Statistics Canada Custom Data Order, 2021

Nipissing District

Household Income Profile

Household Incomes

Average household incomes were lower than provincial levels in 2020

- Projected to 2022 dollars, the **average and median income** in the District were \$98,435 and \$80,096, respectively. These incomes were lower than Provincial levels (\$128,153 and \$100,534, respectively).

The District had a higher rate of low-income population based on 2020 incomes

- Of the 84,715 people living in the District, 10,780 (13.0%) were considered **low-income** by Statistics Canada thresholds.
 - This was higher than the Provincial rate of low-income population (10.1%).
- In the District, all age cohorts were above Provincial averages for proportions of the population considered low-income.
 - Youth had the highest proportion of the population considered low-income (16.1%), while seniors had the second highest (15.5%).

Owner household incomes were more than double renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$107,600) was more than double that of renter households (\$53,000).
- This trend was consistent when assessing median household incomes (\$92,000 and \$44,000, respectively).
- Table 2** outlines the income decile thresholds for households in the District by household tenure.

Table 2: Income deciles in Nipissing District by household tenure based on 2020 incomes

Nipissing District				
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$24,200	\$35,200	\$18,800
	2 nd	\$36,000	\$50,000	\$24,200
	3 rd	\$46,800	\$63,600	\$29,800
Moderate Income Households	4 th	\$58,800	\$77,500	\$37,200
	5 th	\$72,500	\$92,000	\$44,000
	6 th	\$87,000	\$109,000	\$52,400
High Income Households	7 th	\$106,000	\$127,000	\$62,800
	8 th	\$131,000	\$153,000	\$76,500
	9 th	\$172,000	\$192,000	\$98,000
Total Households		37,255	24,565	12,530

Source: Statistics Canada Custom Data Order, 2021

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

While the participation rate of the labour force in the District was lower than Provincial levels, the unemployment rate was also lower in 2021

- In 2021, 70,735 persons were considered part of the **labour force** in the District.
- For this labour force, the participation rate (55.7%) and unemployment rate (11.8%) in the District were lower than Provincial figures (62.8% and 12.2%, respectively). These figures were recorded during the COVID-19 pandemic and have changed since.

Health care and social assistance was the largest and fastest growing employment industry in the District

- The most common industry of employment in the District was health care and social assistance (17.3% of labour force) in 2021.
- Most sectors experienced employment loss, with the largest decline in accommodation and food services (-505 jobs), retail trade (-340), and arts, entertainment, and recreation (-170).
- Gains in employment were found in health care and social assistance (+635 jobs), mining and resource extraction (+150) and transportation and warehousing (+145).

Commuting trends have shifted due to the COVID-19 pandemic, but labourers in the District still tend to commute to work

- While there was a large increase in the share of the labour force that worked from home (+4,345 people, +228.1%) in the District, this shift happened less rapidly than the province (+301.8%).
- Over half (52.1%) of the labour force in the District worked within the municipality they resided, much higher than the provincial rate (34.1%).

Public and private sector engagement participants noted a lack of housing in the District has impacted economic growth and opportunities

- Through community engagements, municipal leaders noted that companies considering opening facilities in Nipissing are stopped by a lack of suitable housing for employees.
- Established businesses say their growth is hampered by an inability to house prospective staff coming to the region.
- Long-term and seasonal housing are both areas of concern for employers

The economic conditions of Northern Ontario have been faster to recover from the COVID-19 pandemic than Ontario as a whole

- The unemployment rate has recovered to pre-pandemic levels across Ontario. According to Statistics Canada estimates (unadjusted for seasonality, three-month average), the unemployment rate for the labour force province-wide was 5.6% in December 2023.¹
- For the same period, the unemployment rate for the Northeast Ontario economic region was 3.9%.¹
- Recent investments, including two investments of \$3.6 million² and \$942,000³ through the Northern Ontario Heritage Fund Corporation (NOHFC) in January 2024, have signaled growing economic opportunities in the region.

1 – Statistics Canada. Table 14-10-0387-02. Labour force characteristics by province and economic region, three-month moving average, unadjusted for seasonality
2- NOHFC (2024a). Ontario Supporting Economic Development Opportunities in Nipissing Region. Retrieved from: <https://nohfc.ca/en/news/2024/ontario-supporting-economic-development-opportunities-in-nipissing-region>
3 – NOHFC (2024b). Ontario Creating Internship Opportunities in Nipissing. Retrieved from: <https://nohfc.ca/en/news/2024/ontario-creating-internship-opportunities-in-nipissing>

Existing Housing Stock

Single-detached dwellings make up most of the housing supply in the District and have been the fastest growing dwelling type in recent years

- In 2021, the **housing stock** of the District was made up of 37,250 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (61.4%). Other common dwelling types were low-rise apartments (19.5%), semi-detached dwellings (6.5%), and row houses (6.0%).
 - Between 2016 and 2021, single-detached dwellings grew the most in absolute terms (+495 dwellings, +2.2%). During this period, row houses had the highest growth rate (+220 dwellings, +11.0%) in new dwellings.

There has been a lack of development in the District in recent years, as the housing stock is relatively old when compared to province-wide trends

- Assessing the age of construction for the housing stock in the District, most of the supply was built before 1980 (65.0%), while only 12.3% was built from 2001 to 2021.
 - The proportion of dwellings constructed from 2001 to 2021 was much lower than provincial levels (26.1%) in 2021.

The proportion of dwellings in the District that were considered inadequate and required major repairs was higher than provincial levels

- In 2021, 7.8% of households reported the **need for major repairs**.
 - This represented a decrease from 2016 (-255 dwellings, -8.0%).
 - This rate was higher than provincial trends (5.7%) in 2021.
- In 2021, 1,010 households (2.7%) reported that their dwelling was **not suitable** for the number of persons living there.
 - This represented an increase of +155 households (+18.1%) but was well below the Provincial average (6.7%).

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts** and **completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices**, **short-term rentals** and **vacancy rates**

New Dwellings

Single-detached dwellings have dominated the housing development in the District historically

- CMHC housing starts and completions data were unavailable for most municipalities within the Nipissing District. However, data was available for North Bay, West Nipissing, East Ferris, and Bonfield.
- Cumulatively, these municipalities have experienced housing development that has been dominated by single-detached dwellings in recent years.
- From 2010 to 2019, 77.9% of housing completions in these municipalities were single-detached dwellings. Since 2020, 75.6% of completions have been this dwelling type.
- However, building permit for some municipalities in the District data shows a more diverse range of dwellings types being permitted.
 - In 2023, 54.3% of units permitted in municipalities across the District were for single-detached dwellings. Dwellings in multi-unit building forms, such as apartments and townhouses, were more common than in previous years (28.9% of units permitted).
 - It should be noted that not all municipalities in the District provided building permit data for this analysis.

Non-Market Housing

Most of the non-market housing in the District is located in North Bay

- As of 2023, the **non-market housing** stock in The District included 899 Nipissing District Housing Corporation units, 248 units from affordable housing providers, 1,536 units from social housing providers, and 184 supportive housing units. The District offers rental subsidies to 365 households across the region.
 - Of these units, 2,357 (78.2%) are subsidized, while the remainder are low end market or affordable units.
- There are 97 **shelter spaces** and 100 **transitional housing** units in the District. As of the 2021 Point in Time count, 300 people were **experiencing homelessness**.
 - Of the 213 surveyed, the majority (92%) were located in North Bay and 42% were of Indigenous identity.
 - Low income and high rents were the most commonly cited barrier to obtaining housing.
- In addition to the 1,234 units with a senior mandate (NHDC, social housing, and affordable), there are an additional 743 **long-term care** (LTC) units and 340 market units in **retirement homes**. LTC wait times ranged from 166 to 651 days in 2021 and 2022.
- As of 2023 counts, approximately 75% of all the social and affordable housing units in the District are located in North Bay, including 71.8% of the seniors units and 77.8% of the family units.
 - West Nipissing had the most non-market housing stock in 2023, accounting for 19% of the units in the District.
 - The remaining units were located in East Ferris, Mattawa, Temagami, South Algonquin, and Nipissing First Nation.

Income-Shelter Ratio

Households in the District were less likely to be facing affordability issues than households province-wide

- In 2021, 7,115 households (19.6%)¹ were spending 30% or more of their **household income on shelter costs**. This was lower than the provincial rate (24.2%) in 2021.
- The number of households facing affordability issues in the District decreased by -2,275 households (-24.2%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.

Household led by Indigenous persons were more likely to be facing affordability issues

- In 2021, 20.9% of household whose primary maintainer identified as Indigenous were spending 30% or more of their household income on shelter costs.
- Further, 6.9% of Indigenous households were facing deep affordability issues, compared to 5.9% of all households in the District.

Income-Shelter Ratio by Tenure

Renter households in the District were more likely to be facing affordability issues

- Assessing by tenure, 11.0% of owner households were experiencing affordability issues in 2021, while 36.3% of renter households were.
 - This rate of owners experiencing affordability issues was lower than the provincial rate (17.7%)
- Renter households made up 63.3% of the households facing affordability issues, despite only accounting for 34.2% of the total households in the District.
- As the increase in the price of rent has outpaced the growth of household income in the past ten years, renter households have been experiencing housing affordability issues at a disproportion rate.
- In 2021, 10.7% of renter households were facing deep affordability issues, compared to just 3.4% for owner households.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

Households in the District were less likely to be in core housing relative to households province-wide

- In 2021, 3,590 households (10.0%) were in **core housing need**. This was lower than the provincial rate (12.1%).
- Households led by someone who identified as Indigenous were more likely to be in core housing need (12.8%) in 2021.
 - This was due to housing affordability (10.7% of Indigenous households) and inadequate housing conditions (3.3%) among Indigenous households in the District.

Single-income households were more likely to be in core housing need

- In 2021, the two household types that were most likely to be in core housing need were one-person households and lone parent households. Considering all one-person households, 36.6% were in core housing need, while 26.0% of lone parent households were.

Core Housing Need by Tenure

Renter households were much more likely to be in core housing need in the District

- Assessing by tenure, 4.2% of owner households were in core housing need in 2021, while 21.4% of renter households were.
 - These trends were slightly lower than provincial rates (6.4% and 24.9%, respectively).
 - While renter households made up 35.0% of households in the District, they accounted for 74.7% of the households in core housing need.
- In 2021, 19.6% of renter households in the District were in core housing need due to housing affordability. This was much higher than the rate for owner households (3.2%).

Core Housing Need by Household Type

Single income households were more likely to be in core housing need in the District

- Assessing by household type, one-person households (19.8%) and lone-parent households (18.1%) were the most common household types in core housing need.
 - Lone-parent households were the most likely household type to be in core housing need due to inadequate housing conditions (4.5%) and unsuitable housing sizes (2.8%).
- Non-family households with two- or more-persons (9.0%) were the only other household type to have at least 5% of households in core housing need.

Nipissing District

Housing Continuum

HOUSING DEMAND

INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 25,039	\$ 37,249	\$ 48,423	\$ 60,839	\$ 75,014	\$ 90,017	\$ 109,676	\$ 135,543	\$ 177,965	\$177,966+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$626	\$931	\$1,211	\$1,521	\$1,875	\$2,250	\$2,742	\$3,389	\$4,449	\$4,450+
	Ownership	\$89,584	\$133,265	\$173,245	\$217,667	\$268,381	\$322,058	\$392,392	\$484,938	\$642,768	\$642,769+

More housing choices become available along the continuum

HOUSING SUPPLY

AVAILABLE HOUSING OPTIONS	Emergency / Transitional										
	Community / Social Housing										
	Additional Needs Housing										
	Private Rental Market	1 BDRM \$760	2 BDRM \$1,020	3 BDRM \$1,200	4+ BDRM \$1,340						
	Private Ownership Market	1 BDRM \$237,000		2 BDRM \$270,000		3 BDRM \$336,000		4+ BDRM \$409,200			

This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the District assessed in the Housing Needs Assessment.

Demographic Trends

Population • Nipissing District had a population of 84,715 in 2021.

Population Growth • The population of Nipissing District increased by +1,565 people from 2016 to 2021 (+1.9%).

Population Age • The average (44.8 years) and median age (46.8) in Nipissing District were above the Province and there are signs of aging.

Indigenous Population • The proportion of Indigenous population in Nipissing District (14.5%) is above the Provincial rate (2.9%) and growing (+3.9%).

Low-Income Persons • Nipissing District had 10,780 (13.0%) low-income persons in 2021.

Labour Force and Employment • In 2021, 70,735 persons were part of the labour force, with a participation rate of 55.7% and unemployment rate of 11.8%.*

Household Trends

Household Growth • In 2021, Nipissing District had 37,255 households, increasing +1,205 households (+3.3%) from 2016.

Household Tenure • Owner households made up 65.9% of households in Nipissing District. However, renter households (+6.1%) grew faster.

Household Size and Type • In 2021, the average household size was 2.2 persons, and the most common household type was one-person.

Household Maintainers • Household maintainers aged 65+ represented 32.6% of households and were the fastest growing (+1,455) in 2021.

Household Incomes • In 2022 dollars, the average (\$98,435) and median (\$80,096) incomes were well below Provincial levels.

Housing Need and Affordability • In 2021, 7,115 households (19.6%) were spending 30% or more of their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 37,250 dwellings, predominantly single-detached dwellings (61.4%).

New Dwellings • Since 2020, 75.6% of housing completions have been single-detached homes in regions with available data.*

Non-Market Housing • In 2023, Nipissing District had 899 NDHC units, 248 affordable, 1,536 social, and 184 supportive housing units. The District had 365 rental subsidies.

Ownership Market • The average value of dwellings in Nipissing District in 2021 was \$348,400.

Rental Market • In 2022 there were approximately 3,917 purpose built rental units in Nipissing District.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 450 available listings.

* This data was collected during the COVID-19 pandemic and has since changed.

** North Bay, West Nipissing, East Ferris, and Bonfield.

There is a need for a diverse mix of housing types, particularly smaller housing options and housing affordable for low-income households.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

Small Households were Increasing

One- and two-person (small) households made up almost all of household growth in the District.*

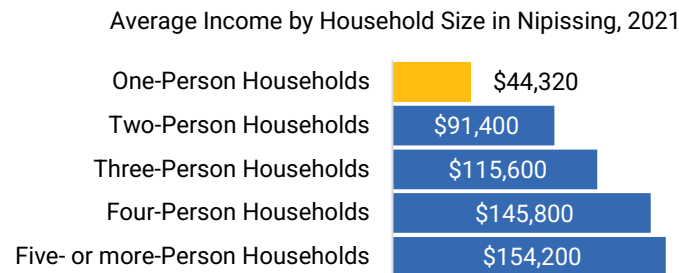


*trend occurred in every region in Nipissing District except for **Unorganized North Nipissing, Chisholm, Papineau-Cameron, and Mattawan.**

Small Households were Lower Income

Housing income varied widely depending on household sizes across the District.

Typically, larger household sizes were associated with higher household incomes.



Source: Statistics Canada Custom Data Order, 2021

FEATURES

How do we know this gap exists? What are its features?

Small Households were Living in Large Dwellings

In **2021**, more than half of small households in Nipissing District were living in large dwellings.

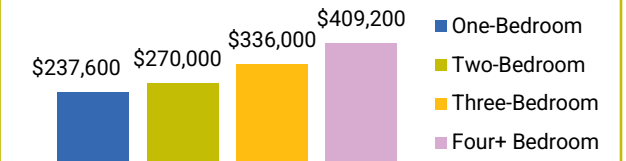
50% of small households lived in three- or- more bedroom dwellings

56% of small households lived in single-detached dwellings

Large Dwellings were More Expensive

Dwellings with more bedrooms were more expensive in the District in 2021.

Average Ownership Dwelling Value by Bedroom Count, 2021



Source: Statistics Canada Community Profiles, 2021

IMPACTS

Why is this gap important? How does it impact people?

19.8% of one-person households were in core housing need (compared to **10.0%** for all households)

36.6% of one-person households were facing affordability issues (compared to **19.4%** for all households)

One- and two-person households were increasing in number in recent years and had lower incomes than other household sizes.

The housing supply in the District was mostly expensive, single-detached dwellings. The mismatch in housing supply and demand may be driving affordability challenges.

This indicates a need for a diverse mix of housing types, particularly small and affordable options for low-income households.


There is a need for affordable housing to support young households.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

Young Households were not forming outside North Bay

Most regions in the District had 10 or fewer households with household maintainers **under the age of 25** in 2021. North Bay accounted for 82.0% of all youth household maintainers.

 **1,165** household maintainers 25-and-under in the Nipissing District

 **955** were in North Bay

Young Households were Low-Income

Household maintainers under the age of 25 had the lowest average income of any age cohort and were the most likely to be low-income.

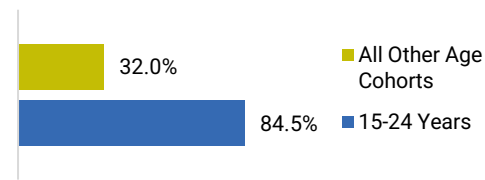
\$57,300 average income (compared to **\$89,100** average household income across all households)

48.3% were low-income*

(* - 1st to 3rd income decile)

Young Households were Disproportionately Renters

Proportion of renter households by primary household maintainer age in Nipissing District, 2021



Source: Statistics Canada Custom Data Order

FEATURES

How do we know this gap exists? What are its features?

There was Insufficient Housing or Economic Opportunities

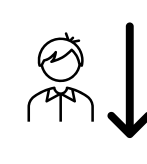
In **2022** there was a mismatch between available rental supply and rental demand, and economic opportunities were declining.

 **3,917** rental units in 2022, for **12,530** total renter households

 **-470** net job loss, including **-505** in accommodation and food services and **-340** in retail trade*

Young Households Were Decreasing

From **2016** to **2021**, the population of household maintainers under the age of 25 remained stagnant or declined in every region in the District.

 **-35** youth household maintainers
-2.9%

IMPACTS

Why is this gap important? How does it impact people?

37.9% of youth household maintainers were spending 30%+ of their income on shelter costs

8.6% of youth household maintainers were spending 50%+ of their income on shelter costs

Youth household maintainers were the most likely age cohort to be low-income and to be renters.

The lack of rental supply and decline in economic opportunities across the District may be preventing youth from forming households, and driving affordability challenges for those who do.

Qualitative data suggests that a lack of student housing options may also be driving these trends. This suggests a need for affordable housing to support young households.

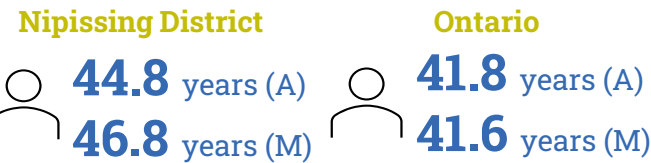
There is a need for supports for senior households to age in place, including affordable housing.

CAUSES

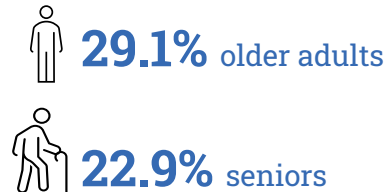
Why does this gap show up? What trends have fuelled this gap?

High Proportion of the Population was Senior

The average and median age in Nipissing District were older than in Ontario in 2021.

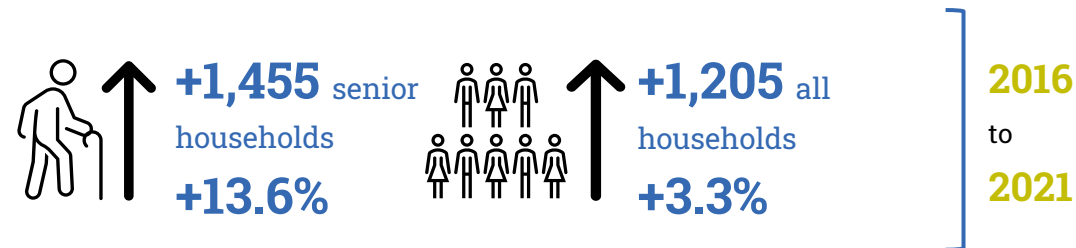


People 45 years and older made up over half of the District population in 2021.



The Population was Aging

Senior households were one of only two age cohorts of primary maintainers that grew from 2016 to 2021 and they exceeded total growth of all households.

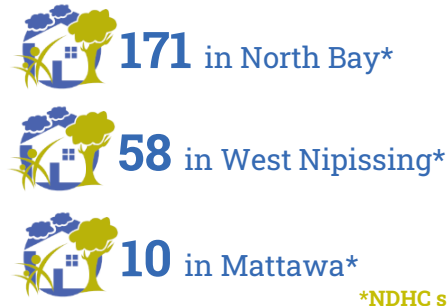


FEATURES

How do we know this gap exists? What are its features?

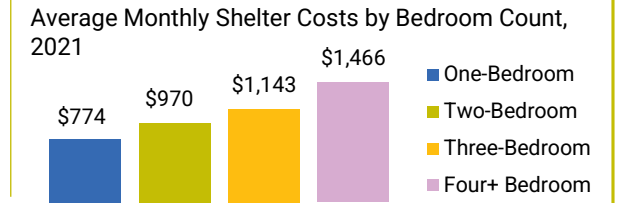
Non-Market Seniors' Housing was in Three Regions

Nipissing District only had NDHC units for seniors in three municipalities in 2021.



Monthly Shelter Costs were Expensive

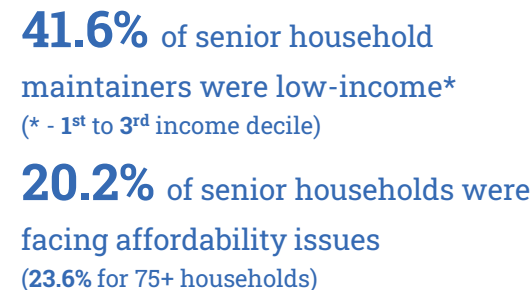
In 2021, 54.8% of senior households were in 3+ bedroom dwellings, which were more expensive on average.



Source: Statistics Canada Community Profiles, 2021

IMPACTS

Why is this gap important? How does it impact people?



The rise in senior households has been met with an insufficient supply of assistive and supportive housing.

Seniors had a high proportion of low-income household maintainers and experienced high rates of unaffordable housing across the District.

This may indicate a need for affordable aging-in-place.

There is a need for considerations to improve and rehabilitate aging stock.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

Housing Stock was Old

The housing stock in Nipissing District was mostly built **before 1980**, with only 12.3% of dwellings constructed in the last ~20 years.



65.0% built before 1980

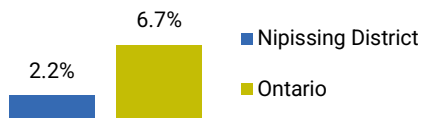


12.3% built from 2001 to 2021

Lack of New Dwellings

The proportion of housing constructed from 2017-2021 was well below the Ontario average.

Proportion of Dwellings Constructed from 2017-2021



Source: Statistics Canada Community Profiles, 2021

***Mattawa, South Algonquin, and North Bay** had the highest rates of aging housing and the lowest rates of new dwellings in the District.

FEATURES

How do we know this gap exists? What are its features?

Housing Stock was In Need of Major Repairs

In **2021**, Nipissing reported a higher rate of inadequate housing than the Province.



7.8% in need of major repairs in Nipissing District



5.7% in need of major repairs in Ontario

Trend was Heightened in Most Regions in Nipissing

While North Bay had a lower rate of housing in need of major repairs, most other regions experienced higher rates of **inadequate housing**.

West Nipissing, East Ferris, Mattawa, Unorganized North Nipissing, Chisholm, South Algonquin, Papineau-Cameron, Temagami, and Calvin experienced rates ranging from **8.5%-15.6%**.

IMPACTS

Why is this gap important? How does it impact people?

In three regions, **>50.0%** of households in core housing need were due to inadequate housing*

In four regions, **~30.0%** of households in core housing need were due to inadequate housing**

***South Algonquin, Papineau-Cameron, Calvin**
 ****West Nipissing, Mattawa, Chisholm, Temagami**

Nipissing District had an old and aging housing stock that was in need of major repairs.

Several of the District's regions had a high proportion of the population in core housing need for inadequate housing.

This may indicate a need for rehabilitating the housing stock.

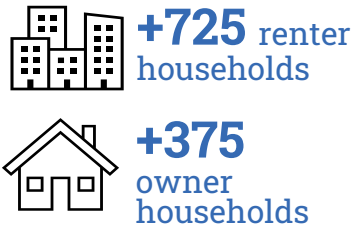
There is a need for purpose-built rental housing options.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

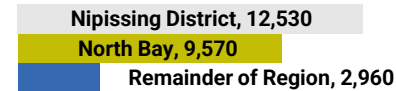
Rental Demand Has Increased

From 2016 to 2021, renter households increased faster than owner households.



North Bay accounted for most renter households in Nipissing District.*

Renter Households in Nipissing District, 2021

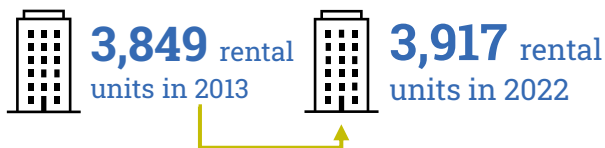


Source: Statistics Canada Community Profiles, 2021

*However, Calvin, Mattawan, and Bonfield experienced the fastest growth in renter households in the District.

There Was a Lack of Supply

The supply of purpose-built rental units has remained stagnant from 2013 to 2022.



Rental housing completions have not kept pace with the increase in renter households.

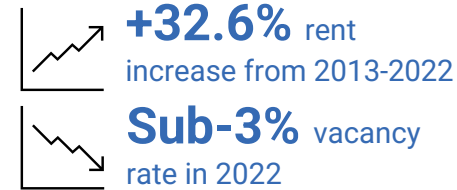


FEATURES

How do we know this gap exists? What are its features?

The Primary Rental Market Had Tightened

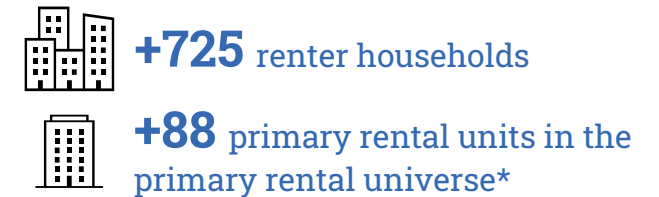
Between 2013 and 2022, the rental market was **tightening** due to a lack of new rental supply.*



*Based on North Bay figures.

Renter Household Growth Outpaced Rental Completions

Renter household growth outpaced the growth of the **primary rental market** from 2016 and 2021. The remaining renter households would look to the **secondary rental market** for accommodations.



*Based on North Bay, West Nipissing, East Ferris figures.

IMPACTS

Why is this gap important? How does it impact people?

20.8% of renter households were in core housing need (compared to 4.0% for owner households)

36.1% of renter households were facing affordability issues (compared to 10.7% for owner households)

An increased demand for rental units has been met with a lack of adequate supply, causing rental prices to increase.

Renters have turned to the secondary rental market, which has less secure housing tenure than the primary rental market.

Renters are more likely to experience affordability challenges, indicating a need for new purpose-built rentals.

There is a need for affordable and supportive housing for Urban Indigenous populations.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

Nipissing District had a high share of Indigenous Population

Nipissing District had a much higher proportion of Indigenous persons than Ontario in 2021.

Nipissing District

11,995 people
14.5%

Ontario

406,585 people
2.9%

Indigenous Households were Lower-Income

Indigenous households had a lower-than-average income in the District and were more likely to be low-income.

\$80,650 average income

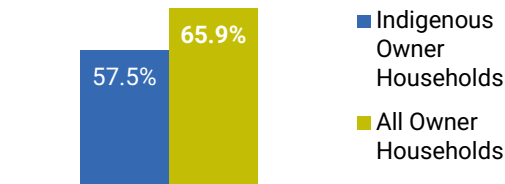
(compared to **\$89,100** average household income across all households)

32.9% were low-income (1st to 3rd income decile)

(compared to **29.8%** for all households)

Indigenous Households were Less Likely to be Homeowners

Proportion of Indigenous Homeowners in Nipissing District Relative to Overall Population, 2021



Source: Statistics Canada Custom Data Order

FEATURES

How do we know this gap exists? What are its features?

Indigenous Households had Long Affordable Housing Waitlist Times

The Ontario Aboriginal Housing Services had a backlog of **549 applications** in 2023. Among these applicants:

44 were experiencing homelessness

18 were accessing shelters

65 were lived with family or friends

23 had other, sub-standard housing arrangements

Indigenous Populations had Higher Rates of Homelessness

During a 2021 point-in-time scan, **90** individuals out of 213 identified having Indigenous ancestry.

42.3% of respondents experiencing homelessness

14.5% of the overall population

IMPACTS

Why is this gap important? How does it impact people?

12.8% of Indigenous households were in core housing need (compared to 10.0% District-wide)

3.8% of Indigenous households were in core housing need for inadequate housing (compared to 1.7% District-wide)

Nipissing District has a notable Indigenous population, especially relative to the rest of the province. Indigenous populations in the District were more likely to be low-income, less likely to own homes, and more likely to experience homelessness.

These trends may all contribute to affordability challenges for the Indigenous population, indicating a need for affordable housing options and culturally appropriate supportive housing.

There is a need for supportive housing and shelters for people experiencing or at-risk of homelessness.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

More People were Experiencing Homelessness

An **October 2021** point-in-time survey found 300 Nipissing District residents were experiencing homelessness.



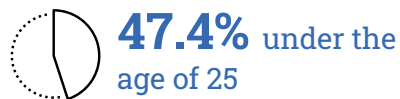
Homelessness was More Likely to be Chronic

From **2018** to **2021**, the proportion of those who had been homeless for 180+ days also increased.



Youth at Greater Risk for Homelessness

Most respondents reported **first experiencing homelessness** before the age of 25.



Affordability and Availability were Barriers to Housing

Of 25 possible answers, the most common barriers to obtaining housing were (1) low income, (2) rent is too high, and (3) rental units not available.

Most Common Barriers to Obtaining Housing for those Experiencing Homelessness in Nipissing District, 2021



Source: District of Nipissing Social Services Administration Board, 2021

FEATURES

How do we know this gap exists? What are its features?

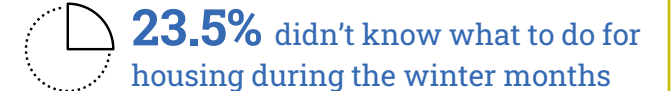
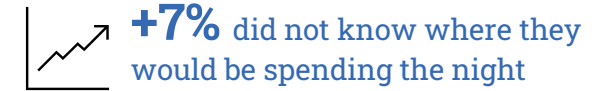
Shelter Capacity was Decreasing

Between **2020** and **2021**, COVID-19 precautions may have lowered shelter capacity.¹



Populations were Less Likely to Have Alternative Living Arrangements

As a result, in **2021** those experiencing homelessness were less likely to know where they were sleeping that night.



IMPACTS

Why is this gap important? How does it impact people?

34.3% of those experiencing homelessness were ODSP recipients, and **26.7%** were OW recipients.

42.3% of those experiencing homelessness were Indigenous.

The number and chronicity of those experiencing homelessness in Nipissing District has increased, while shelter capacity has decreased. This has led to an increase in those living unsheltered.

Indigenous persons and those with disabilities were more likely to be experiencing homelessness.

These challenges may indicate a need to expand access to supportive housing and culturally appropriate shelter systems.

North Bay

Demographic Profile

Population Trends

North Bay accounts for the majority of the population in the District and most of the recent growth

- In 2021, North Bay had a **population count** of 52,660. This was an increase of +1,110 people (+2.2%) from 2016 levels.
 - This growth represented 70.9% of the total growth in the District during this period (+1,565 people). North Bay accounted for 62.2% of the population in District in 2021.
- According to Hemson Consulting's *Growth Forecast to 2046* completed in 2019, the population of North Bay is projected to decline starting in 2031. The projected population in 2046 was 52,620, effectively stagnant from current levels.
 - An update to the projections was completed in 2023. This report stated that, while there has been a reversal in the trend of young population leaving, the population forecasts do not need to be updated.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

Relative to other areas of the District, North Bay contained a higher share of immigrants

- The share of **immigrant population** in North Bay (5.1%) was much lower than the provincial share (30.0%) in 2021, but higher than the District share (4.3%). In 2021, 2,615 of the 3,530 immigrants in the District lived in North Bay.

Indigenous Population Trends

North Bay had the highest population of people who identified as Indigenous in the District

- The number of people who **identified as Indigenous** in North Bay was 5,510 in 2021, accounting for 45.9% of the Indigenous population in the District.
- The Indigenous population increased (+1.8%) slightly lower than the overall population growth in North Bay between 2016 and 2021.

Population Age

While the population of North Bay is slightly younger than the District overall, there are indications the population is aging

- The **average and median age of the population** in North Bay (43.6 and 44.0 years old, respectively) were younger than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the share of youth (11.8%) and working adults (25.1%).
- However, the population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in North Bay was seniors (+1,215 people, +11.9%).
 - During this period, both children (-0.9%) and youth (-4.7%) populations decreased in North Bay.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- **Household incomes**

Household Trends

The growth of North Bay households outpaced population growth in recent years

- The **number of households** in North Bay in 2021 was 23,465, representing an increase of +850 households (+3.8%) from 2016 totals. North Bay accounted for 63.0% of the households in District in 2021.
 - This growth represented 70.8% of the total growth in the District during this period (+1,200 households).
- This growth rate for households in North Bay was higher than the growth in population during this period (+1,110 people, +2.2%). This may indicate a trend toward smaller households and a diversification of household types.

Household Tenure

The growth of renter households in the District is concentrated in North Bay

- In terms of **household tenure**, 59.2% of the households in North Bay were owner households, lower than the District rate (65.9%). North Bay had the highest share of households who were renters compared to all other areas in the District (40.8%).
 - The number of renter households outpaced owner households +8.1% and +1.0%, respectively) between 2016 and 2021 and accounted for almost all the growth of renter households in the District (+725 renter households).

Household Size and Type

Small household sizes are more common in North Bay relative to other areas of the District, particularly one-person households

- The average **household size** in North Bay remained consistent at 2.2 persons from 2016 to 2021.
- In 2021, the most common household size in North Bay was two-person (36.7%), roughly consistent with overall District trends (38.7%).
- One-person (33.7%) households, the second most common household size, were the fastest growing household size in North Bay from 2016 to 2021 (+690 households, +9.6%).
 - The proportion of one-person households in North Bay was among the highest in the District.
- In 2021, the most common **household types** in North Bay were one-person households (33.7%), couples without children (26.1%), couples with children (19.0%), and lone-parent households (10.1%).

Household Maintainers

The growth in senior households indicates a need for accommodations for those looking to age-in-place in North Bay

- The proportion of **household maintainers** aged 65 and over (31.1%) was slightly lower than the District rate (32.6%).
 - This age cohort of household maintainer was the fastest growing in North Bay (+825 households, +12.8%) between 2016 and 2021, accounting for most of the household growth.
- In 2021, 92.9% of senior households were one- or two-person households. This indicates these households are not living with family and are likely empty-nester households.

North Bay was one of the only areas in the District that had household maintainers aged under 25 years old

- Of the 1,165 households in the District that were maintained by an individual under the age of 25 years old, 82.0% (955 households) were in North Bay. This may indicate that North Bay is the only area accommodating this age cohort in terms of housing.

Households with a Member with Disability

The share of households who contained a member with a disability was lower in North Bay than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in North Bay were roughly consistent with or slightly below the District rate for households with members with listed disabilities.
- The only exception to this trend was households with a member with emotional, psychological, or mental health conditions, where North Bay (8.2%) was slightly above the District rate (7.8%).
- **Table 3** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.

Table 3: Households in North Bay with a member with disability, by disability type, 2021

	North Bay	District
Total Households	23,470	37,255
Member with a Sensory Disability	7.0%	7.3%
Member with Difficulty Walking	7.1%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	7.3%	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	8.2%	7.8%
Member with other Health Problems or Long-Term Conditions	4.6%	4.8%

Source: Statistics Canada Custom Data Order, 2021

Household Incomes

There is high polarity in household incomes based on household size.

- Projected to 2022 dollars, the **average and median income** in North Bay were \$98,766 and \$79,534, respectively. These incomes were consistent with District levels (\$98,435 and \$80,096, respectively).
- However, the polarity in average incomes between one-person households (\$50,024) and two- or more-person households (\$123,513) was among the highest in the District.

North Bay accounted for approximately two-thirds of the low-income persons in the District in 2021

- Of the 10,780 persons who were considered **low-income** by Statistics Canada thresholds, 6,635 (61.5%) lived in North Bay.
- However, while 13.7% of persons aged 65 and over were considered low-income in North Bay, this was among the lowest proportions in the District.

* - **Low-income status** refers to the income situation of the statistical unit in relation to a specific low-income line in a reference year. Persons with income that is below the low-income line are considered to be in low income. *Statistics Canada. Retrieved from: <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&ld=252163>*

Owner household incomes were more than double renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$113,800) was more than double that of renter households (\$53,900).
- This trend was consistent when assessing median household incomes (\$96,000 and \$45,200, respectively).
- **Table 4** outlines the income decile thresholds for households in North Bay by household tenure.

Table 4: Income deciles in North Bay by household tenure based on 2020 incomes

		North Bay		
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$24,000	\$39,200	\$18,600
	2 nd	\$36,000	\$54,400	\$24,200
	3 rd	\$46,800	\$69,000	\$30,600
Moderate Income Households	4 th	\$58,400	\$82,000	\$38,000
	5 th	\$72,000	\$96,000	\$45,200
	6 th	\$86,000	\$112,000	\$54,400
High Income Households	7 th	\$105,000	\$132,000	\$65,000
	8 th	\$130,000	\$160,000	\$77,000
	9 th	\$174,000	\$198,000	\$98,000
Total Households		23,470	13,900	9,570

Source: Statistics Canada Custom Data Order, 2021

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

Economic conditions in North Bay were consistent with the overall District in 2021.

- In 2021, 43,890 persons were considered part of the **labour force** in North Bay.
- For this labour force, the participation rate (57.9%) and unemployment rate (12.0%) in North Bay were consistent with the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

Employment in North Bay is driven by the health care industry.

- The most common industry of employment in North Bay was health care and social assistance (17.8% of labour force) in 2021.
- Gains in employment were found in health care and social assistance (+515 jobs), public administration (+240), transporting and warehousing (+225), and mining and resource extraction (+135).

The labour force in North Bay were the most likely to find work within the municipality of residence

- North Bay maintained the highest rate of labour force that worked within their municipality of residence (65.1%), meaning that North Bay workers were the most likely to find employment within their municipality.
- Only 1.7% of the labour force of North Bay commuted to another municipality in the District for work, the lowest rate in the District.
- Between 2016 and 2021, the number of labourers working from home increased by +3,130 (+296.7%), the fastest rate in the District. This trend was consistent across Ontario as households dealt with government measures during the COVID-19 pandemic,

Existing Housing Stock

The housing supply in North Bay is the most diverse in the District

- In 2021, the **housing stock** of the North Bay was made up of 23,470 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (48.7%). Other common dwelling types were low-rise apartments (24.1%), semi-detached dwellings (9.1%), and high-rise apartments (8.9%).
 - However, between 2016 and 2021, row houses grew by the most in absolute terms and experienced the highest growth rate (+235 dwellings, +13.1%) in new dwellings.
- North Bay had the highest proportion of dwellings that were low-rise and high-rise apartments in all the District.
 - High-rise apartments were the second fastest growing dwelling type in North Bay (+190 dwellings, +10.1%), the only geography where these units exist in the District.

North Bay has among the oldest housing stock in the District

- Assessing the age of construction for the housing stock in North Bay, most of the supply was built before 1980 (69.7%), while only 8.2% was built from 2001 to 2021.
 - This rate of recent construction was the second lowest of the geographies assessed for this report.
 - The proportion of dwellings constructed before 1960 (29.6%) was the second highest of the geographies assessed for this report.

Despite the age of the stock, dwellings in North Bay were the least likely to require major repairs in 2021

- In 2021, 6.7% of households reported the **need for major repairs**.
 - This was the lowest proportion of all of the geographies assessed for this report.
 - This proportion represented a decrease from 2016 trends (-190 dwellings, -10.8%).
- In 2021, 715 households (3.0%) reported that their dwelling was **not suitable** for the number of persons living there.
 - This represented an increase of +115 households (+19.2%) and was among the higher proportions in the District.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices [to be added], short-term rentals and vacancy rates**

New Dwellings

There has been a shift towards more single-detached dwellings being constructed in North Bay, with apartment construction slowing down

- From 2013 to 2022, 72.5% of the **housing completions** in North Bay were single-detached dwellings (338 dwellings).
- Apartment dwellings were the only other dwelling type to make up more than 10% of the housing completion in the last decade (14.4%, 67 completed units).
- Apartment construction has slowed down considerably since the early 2000's, when 211 apartment units were completed from 2008 to 2010.
 - This shift away from apartment construction has coincided with a decrease in purpose-built rental completions. Only 89 rental units were completed in the period from 2013 to 2022 (19.1%).

North Bay has permitted a diverse range of dwelling types in the last decade

- Assessing **building permit data** from 2013 to 2023, North Bay has experienced inconsistent development of denser built forms of housing.
 - The municipality permits an average of 103 building permits per year.
 - North Bay permitted relatively high numbers of multi-unit dwellings (townhouses and apartments) in 2013 (132 units) and 2017 (121 units).
 - However, single-detached dwellings were the dominant dwelling type to acquiring building permits in the City in most years.
 - Overall, single-detached dwellings accounted for 44.7% of the units permitted during this period, the highest of any dwelling type.

Non-Market Housing

Non-market housing supports and resources in the District are concentrated in North Bay

- As of 2023, the **non-market housing** stock in North Bay included 1,391 units through social and affordable housing providers, 180 supportive housing units, 693 Nipissing District Housing Corporation (NDHC). Additionally, there are 295 households receiving rental subsidies.
 - Of these social and affordable units, 45.8% were units for seniors. These units included 11 bachelor units, 698 one-bedroom units, and 161 two-bedroom units. Of the 54.2% of units that were for family households, there were 96 bachelor units, 270 one-bedroom units, 333 two-bedroom units, 307 three-bedroom units, and 22 four- or more-bedroom units.
 - As of 2023, 77.1% of the 899 units operated by NDHC were located in North Bay.
- There are 67 **shelter spaces** and 100 **transitional housing** spaces in North Bay. This represented 61.8% of the shelter beds and all of the transitional spaces in the District.
- During the District's 2021 Point In Time count of those experiencing homelessness, 92% of those surveyed were in North Bay.
- North Bay has 388 **long-term care** units, 340 **retirement home** units, and 941 NDHC, affordable, or social housing units for seniors.
- There were 16 units located within North Bay that are rented out by the Ontario Aboriginal Housing Corporation in 2023.

Ownership Market Trends

Recent trends show that prices for home ownership have escalated rapidly

- According to CMHC absorption survey data, the average price of newly constructed homes in North Bay in 2021 was \$518,747.
 - This was +20.9% higher than average prices in 2014 (\$428,940) and +45.9% higher than average prices reported in 2013 (\$355,500).
- The average **owner-estimated value of dwellings** in North Bay in 2021 was \$351,600, which had increased by +29.5% since 2016.
- In a 2023 point-in-time (PIT) scan, 82.6% of dwellings observed for sale were single-detached dwellings.
 - Of these, the average price was \$434,711.
 - The average dwelling price was lower for semi-detached dwellings (\$349,900), and row houses (\$326,567)

Rental Market Trends

There are indications that the rental market in North Bay is tightening due to the lack of recent purpose-built rental completions

- In 2022, there were 3,478 units on the primary rental market in North Bay.
- This has been consistent since approximately 2012 and represents a decrease from historical levels. The **primary market universe** peaked in size in 2004 with 3,973 units.
- In 2022, the **average rental price** on the primary market in North Bay (\$1,089) was +32.6% higher than 2013 levels.
 - This increase was consistent across unit sizes, with two-bedroom units increasing at the highest rate (+33.0%).
- The vacancy rate has been consistently decreasing in the North Bay primary rental market.
 - A vacancy rate of 3% is generally considered a healthy rental market.
 - The vacancy rate in 2022 (2.6%) was much lower than the peak in 2015 (6.5%) and is trending lower.
 - This vacancy rate decline is driven by the lack of bachelor units (0.0% vacant) and two-bedroom units (0.4% vacant).

Secondary Rental Market

The secondary rental market was a substantial proportion of rental housing in North Bay, and was more expensive than the primary rental market

- In 2021, the estimated secondary rental universe was up to 6,076 units, or 63.5% of the renter households in North Bay.
- In 2023, the average rental price from a point-in-time scan was \$2,122. This scan occurred in October 2023.
 - The average one-bedroom unit was \$1,422.

Short-Term Rental Market

North Bay had the largest short-term rental market by volume in the District

- As of December 2023, a point-in-time scan of the short-term rentals in North Bay showed at least 202 active listings, according to AirDNA¹. This represented approximately 1% of the dwellings in the municipality.
- Of these listings, 88% were entire homes, while 12% were private rooms.
 - The number of available listings was 121, an increase of +3% in the last year. The average occupancy rate for listings in North Bay was 50%.
 - The average daily rate for a room on the short-term rental market in North Bay was \$239.

Income-Shelter Ratio

Housing affordability trends in North Bay appear to have improved in recent years

- In 2021, 4,925 households (21.0%)¹ were spending 30% or more of their **household income on shelter costs**. This was higher than the District rate (19.6%) in 2021.
 - This rate was the second highest of all the selected geographies assessed in this report.
- The number of households facing affordability issues in North Bay decreased by -1,485 households (-23.2%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was consistent with District trends (-24.2%).

Household led by Indigenous persons were more likely to be facing affordability issues

- In 2021, 23.7% of household whose primary maintainer identified as Indigenous were spending 30% or more of their household income on shelter costs.

Income-Shelter Ratio by Tenure

Affordability issues are much more common among renter households in North Bay

- Assessing by tenure, 11.1% of owner households were experiencing affordability issues in 2021, while 35.6% of renter households were.
 - These rates were consistent with District rates (11.0% and 36.3%, respectively).
- Renter households made up 69.1% of the households facing affordability issues, despite only accounting for 40.9% of the total households in North Bay.
- In 2021, 10.9% of renter households were facing deep affordability issues, while only 3.3% of owner household were spending 50% or more of their household incomes on shelter costs.
- As the increase in the price of rent has outpaced the growth of household income in the past ten years, renter households have been experiencing housing affordability issues at a disproportion rate.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market [to be added when income decile data is received]**

Core Housing Need

North Bay has among the highest rate of households in core housing need in the District

- In 2021, 2,490 households (10.8%) were in **core housing need**.
- This share was slightly higher than the District rate (10.0%) and one of only six of the geographies assessed in this report to have a higher rate of households in core housing need than the District overall.

Recent trends indicate improving conditions in North Bay

- From 2016 to 2021, there was a decrease of -1,270 households (-33.8%) in core housing need.
 - While this was likely impacted by the government measures during the COVID-19 pandemic, this trend was not occurring in all the geographies assessed in this report.

Core Housing Need by Tenure

Renter households in North Bay were much more likely to be in core housing need than owner households

- Assessing by tenure, 3.3% of owner households were in core housing need in 2021, while 21.8% of renter households were.
 - While renter households made up 40.8% of households in North Bay, they accounted for 83.8% of the households in core housing need.
 - These trends were approximately consistent than District rates (4.2% and 21.4%, respectively).

Core Housing Need by Household Type

Single income households were more likely to be in core housing need in North Bay

- Assessing by household type, lone-parent households (20.6%) and one-person households (20.2%) were the most common household types in core housing need.
 - Lone-parent households were the most likely household type to be in core housing need due to inadequate housing conditions (3.7%) and unsuitable housing sizes (3.5%).
- Non-family households with two- or more-persons (8.3%) were the only other household type to have at least 5% of households in core housing need.

Housing Continuum

HOUSING DEMAND

INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 24,832	\$ 37,249	\$ 48,423	\$ 60,425	\$ 74,497	\$ 88,983	\$ 108,642	\$ 134,509	\$ 180,035	\$180,036+

Income increases as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$621	\$931	\$1,211	\$1,511	\$1,862	\$2,225	\$2,716	\$3,363	\$4,501	\$4,502+
	Ownership	\$86,767	\$130,150	\$169,196	\$211,133	\$260,301	\$310,915	\$379,605	\$469,988	\$634,637	\$634,638+

More housing choices become available along the continuum

HOUSING SUPPLY

AVAILABLE HOUSING OPTIONS	Emergency / Transitional											
	Community / Social Housing											
	Additional Needs Housing											
	Private Rental Market	1 BDRM \$780	2 BDRM \$1,050	3 BDRM \$1,210	4+ BDRM \$1,400							
	Private Ownership Market				1 BDRM \$230,000	2 BDRM \$265,600	3 BDRM \$331,600	4+ BDRM \$412,800				

This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • North Bay had a population of 52,660 in 2021, accounting for 62.2% of the population of the District.

Population Growth • The population of North Bay increased by +1,110 people from 2016 to 2021 (+2.2%).

Population Age • The average (43.6 years) and median age (44.0) in North Bay were lower than the District, but there are signs of aging.

Indigenous Population • The proportion of Indigenous population in North Bay (10.7%) is lower than the District rate (14.5%) but growing (+1.8%).

Low-Income Persons • North Bay accounted for approximately 2/3 of the low-income persons in the District in 2021.

Labour Force and Employment • In 2021, 43,890 persons were part of the labour force, with a participation rate of 57.9% and unemployment rate of 12.0%.*

Household Trends

Household Growth • In 2021, North Bay had 23,465 households, with an increase of +850 households (+3.8%) from 2016.

Household Tenure • Owner households made up 59.2% of households in North Bay. However, renter households grew (+8.1%) faster.

Household Size and Type • In 2021, the average household size was 2.2 persons, and the most common household type was one-person.

Household Maintainers • Household maintainers aged 65+ represented 31.1% of households and were the fastest growing (+825) in 2021.

Household Incomes • In 2022 dollars, the average (\$98,766) and median (\$79,534) incomes were consistent with District levels.

Housing Need and Affordability • In 2021, 4,925 households (21.0%) were spending 30% or more on their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 23,470 dwellings, predominantly single-detached dwellings (48.7%).

New Dwellings • From 2013 to 2022, 72.5% of housing completions were single-detached, with 14.4% apartment dwellings.

Non-Market Housing • In 2023, North Bay had 1,391 affordable units, 180 supportive housing units, 693 NDHC, and 295 rental subsidies.

Ownership Market • The average price of a newly constructed home in North Bay in 2021 was \$518,747 (+20.9% higher than 2014 levels).

Rental Market • In 2022, there were 3,478 units on the primary rental market, with a consistently decreasing vacancy rate.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 202 active listings (+3% increase from 2022).

There is a need for a diverse mix of housing types, particularly smaller housing options.

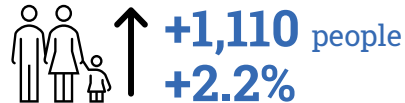
CAUSES

Why does this gap show up? What trends have fuelled this gap?

Household Sizes Were Shrinking

Household growth rate outpaced population growth from 2016 to 2021, indicating a trend towards **smaller households**.

2016
to
2021

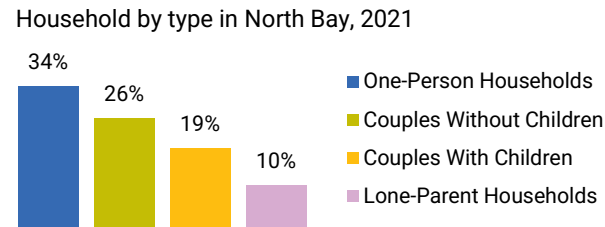


Demand for Smaller Units Was Increasing

One-person households were the fastest growing household size from 2016 to 2021.



One-person households were the most common household type in 2021.



Source: Statistics Canada Community Profiles, 2021

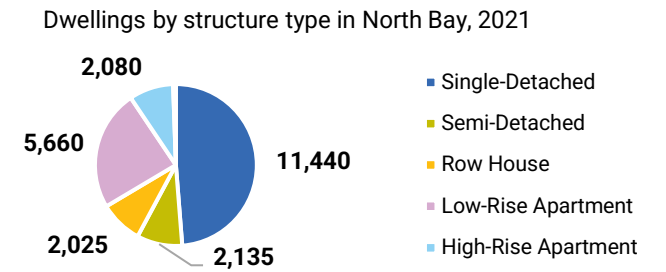
FEATURES

How do we know this gap exists? What are its features?

Housing Supply was Low-Density, Large Dwellings

In **2021**, the housing supply in North Bay was predominantly made up of **single-detached dwellings**.

From **2013** to **2022**, single-detached dwellings made up **72.5%** of housing completions.

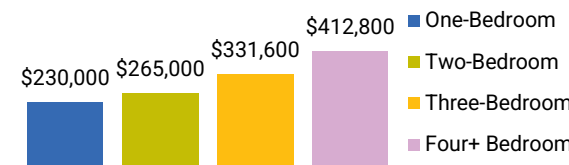


Source: Statistics Canada Community Profiles, 2021

IMPACTS

Why is this gap important? How does it impact people?

Average Value of Dwellings by Unit Size in North Bay, 2021



Source: Statistics Canada Community Profiles, 2021

Larger housing units are more expensive and may be driving affordability challenges.

As demand for smaller units increases, affordable housing options appropriate for these households are required.

There is a mismatch between unit-size demand and unit-size supply, indicating a need for a diverse mix of housing types.

There is a need for new purpose-built rental units in North Bay.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

Rental Demand Has Increased

From 2016 to 2021, renter households increased faster than owner households.

 **+715** renter households

 **+140** owner households

In 2021, North Bay accounted for most renter households in Nipissing District.

Renter Households in Nipissing District, 2021

North Bay, 9,570

Remainder of the District, 2,960

Source: Statistics Canada Community Profiles, 2021


There Was a Lack of Supply


During this period, only **81** new rental units (**51** apartments) were completed, representing less than 1/4 of all housing built.

 **+81** rental units built...  ... less than 1/4 of all housing completions

The Primary Rental Market was Tightening

Between 2013 and 2022, the rental market was **tightening** due to a lack of new rental supply.

 **+32.6%** rent increase from 2013-2022

 **Sub-3%** vacancy rate in 2022

FEATURES

How do we know this gap exists? What are its features?

The Secondary Rental Market Was Compensating

Renter household growth outpaced the growth of the **primary rental market** from 2016 and 2021. The remaining renter households may look to the **secondary rental market** for accommodations.

 **+715** renter households

 **+79** primary rental units in the primary rental universe

Secondary Market Rents were More Expensive

The **average rent for a two-bedroom** on the secondary rental market was more expensive than on the primary rental market in 2023.

\$ **\$1,942** secondary rental market average rent in 2023

\$ **\$1,255** primary rental market average rent in 2023

IMPACTS

Why is this gap important? How does it impact people?

In 2021, renters in North Bay were disproportionately in **core housing need**.

 **40.9%** of households were renters

 **83.8%** of those in core housing need were renters

An increased demand for rental units has been met with a lack of supply, causing rental prices to increase. Even though North Bay contained most of the purpose-built rental stock in the District, this supply was not sufficient.

Renters have turned to a less stable and more expensive secondary rental market.

These affordability challenges indicate a need for new purpose-built rentals.

There is a need for affordable housing to support young and senior household maintainers in North Bay

CAUSES

Why does this gap show up? What trends have fuelled this gap?

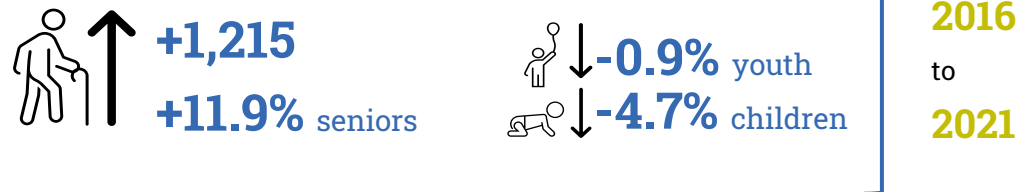
North Bay Had Young Households

North Bay was one of the only regions in the District to have household maintainers **under the age of 25** in 2021.



North Bay Was Aging

North Bay's population was **younger** than the District average, but between **2016** and **2021** the population was **aging**.



FEATURES

How do we know this gap exists? What are its features?

Senior Households Were Increasing

Household maintainers aged 65+ were the **fastest growing** in North Bay.



accounted for **most** of the household growth in North Bay.

Young Households Were Decreasing

Household maintainers aged 25 and under were the **fastest declining** in North Bay.

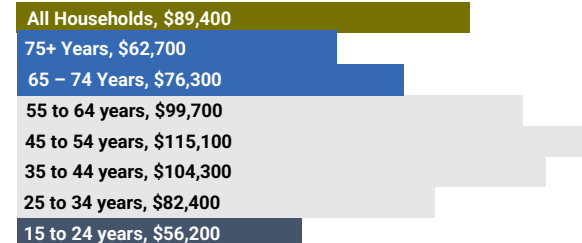


... From **2016** to **2021**

IMPACTS

Why is this gap important? How does it impact people?

Average Household Income (\$) by Primary Household Maintainer Age



Source: Statistics Canada Custom Data Order

The rise in senior households may indicate a need for aging-in-place.

The decline in younger households may indicate a lack of affordable housing options.

Population Trends

West Nipissing was the second largest municipality in the District, and accounts for the second largest increase in population growth

- In 2021, West Nipissing had a **population count** of 14,580. This was an increase of 215 people (+1.5%) from 2016 levels. This accounted for 17.2% of the population in the District in 2021.
 - This growth represented 13.7% of the total growth in the District during this period (+1,565 people).
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

Relative to other areas of the District, West Nipissing contained a lower share of immigrant populations, but a higher share of those who identify as Indigenous

- The proportion of the population that **identified as Indigenous** in West Nipissing (19.7%) was much higher than the provincial rate (2.9%) in 2021 and higher than the District rate as well (14.5%).
 - The Indigenous population increased (+1.6%) slightly greater than the overall population growth in West Nipissing between 2016 and 2021.
- The share of **immigrant population** in West Nipissing (2.2%) was much lower than the provincial share (30.0%) in 2021, and the District share (4.3%).

Population Age

The population in West Nipissing was older than the District overall and trends indicate it will continue to age

- The **average and median age of the population** in West Nipissing (47.0 and 51.2 years old, respectively) were older than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the share of older adults (31.2%) and seniors (26.4%). By comparison, youth made up only 9.1% of the population.
- The population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in West Nipissing was Seniors (+465 people, +13.7%).
 - During this period, all other age cohorts declined in population. The age cohorts with the biggest decrease were youth (-5.3%) and children (-3.2%).
 - Seniors were the most common age cohort for the West Nipissing population (26.4%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- **Household incomes**

Household Trends

West Nipissing experienced below average household and population growth within the District; household growth outpaced population growth in recent years

- The **number of households** in West Nipissing in 2021 was 6,410, representing an increase of +130 households (+2.1%) from 2016 totals. This was slightly lower than the District average (+3.3%).
 - This growth represented 10.8% of the total growth in the District during this period (+1,200 households).
 - West Nipissing accounted for 17% of the households in District in 2021.
- This growth in the number of households in West Nipissing was higher than the growth in population during this period (+215 people, 1.5%). This was slightly below the District average of 1.9%. This may indicate a trend toward smaller households and a diversification of household types.

Household Tenure

West Nipissing has seen a growth in the number of households renting their homes

- In terms of **household tenure**, 68.3% of the households in West Nipissing were owner households.
- The number of renter households grew faster (+90 households, +4.6%) than owner households (+45 households, +1.0%) between 2016 and 2021.

Household Size and Type

Small household sizes were more common in West Nipissing, with single-person households experiencing the fastest growth

- The average **household size** in West Nipissing remained consistent at 2.2 persons from 2016 to 2021.
- In 2021, the most common household size in West Nipissing was two-person households (41.2%), slightly higher than the District trends (38.7%).
- One-person (29.9%) households, the second most common household size, were the fastest growing household size in West Nipissing from 2016 to 2021 (+90 households, +4.9%).
 - The proportion of one-person households in West Nipissing was generally higher than District averages.
- In 2021, the most common **household types** in West Nipissing were couples without children (33.0%), one-person households (29.9%), couples with children (19.7%), and lone-parent households (8.9%).

Household Maintainers

The growth in senior households may indicate a need for accommodations for those looking to age-in-place in West Nipissing

- The proportion of **household maintainers** aged 65 and over (37.3%) was slightly higher than the District rate (32.6%).
 - This age cohort of household maintainer was the fastest growing in West Nipissing (+265 households, +12.4%) between 2016 and 2021, accounting for most of the household growth.

West Nipissing was one of the only areas in the District that had household maintainers aged under 25 years old

- In 2021, 1.9% of households were maintained by an individual under the age of 25 years old. Of the 1,165 households in the District that were maintained by an individual under the age of 25 years old, 10.7% (125 households) were in West Nipissing. Collectively, North Bay and West Nipissing account for over 90% of these households in the District.

Households with a Member with Disability

The share of households who contained a member with a disability was higher in West Nipissing than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in West Nipissing were more likely than households in the District to report at least one member with a disability.
- **Table 5** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- Households in West Nipissing were more likely to report difficulty walking, members with a sensory disability, and members with difficulty learning, remembering, or concentrating than households District-wide.

Table 5: Households in West Nipissing with a member with disability, by disability type, 2021

	West Nipissing	District
Total Households	6,410	37,255
Member with a Sensory Disability	8.7%	7.3%
Member with Difficulty Walking	9.4%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	8.7%	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	8.7%	7.8%
Member with other Health Problems or Long-Term Conditions	5.5%	4.8%

Source: Statistics Canada Custom Data Order, 2021

Household Incomes

There was high polarity in household incomes based on household size

- Projected to 2022 dollars, the **average and median income** in West Nipissing were \$93,132 and \$76,781, respectively. These incomes were slightly lower than District levels (\$98,435 and \$80,096, respectively).
- However, the polarity in average incomes between one-person households (\$45,075) and two- or more-person households (\$113,570) was among the highest in the District.

Children and seniors in West Nipissing were classified as low-income at the highest rate of any age cohort

- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 2,030 (18.8%) lived in West Nipissing.
- In West Nipissing, 17.8% of persons aged 0-5 and 18.9% of persons aged 65+ were considered low-income. These were above both the provincial (12.4% and 12.1%, respectively) and district (16.1% and 15.5%, respectively) averages.

Owner household incomes were more than double renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$101,000) was more than double that of renter households (\$48,360).
- This trend was consistent when assessing median household incomes (\$89,000 and \$38,800, respectively).
- **Table 6** outlines the income decile thresholds for households in West Nipissing by household tenure.

Table 6: Income deciles in West Nipissing by household tenure based on 2020 incomes

West Nipissing				
Income Decile	West Nipissing			
	All Households	Owner Households	Renter Households	
Low Income Households	1 st	\$24,000	\$34,800	21,400
	2 nd	\$34,800	\$46,800	24,000
	3 rd	\$44,000	\$60,400	28,200
Moderate Income Households	4 th	\$55,200	\$74,000	34,000
	5 th	\$69,500	\$89,000	38,800
	6 th	\$84,000	\$104,000	46,000
High Income Households	7 th	\$103,000	\$122,000	55,200
	8 th	\$126,000	\$145,000	68,000
	9 th	\$162,000	\$186,000	94,000
Total Households		6,410	4,380	2,035

Source: Statistics Canada Custom Data Order, 2021

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

West Nipissing faced lower participation and unemployment rates than the overall district in 2021

- In 2021, 12,170 persons were considered part of the **labour force** in West Nipissing.
- For this labour force, the participation rate (49.1%) and unemployment rate (9.9%) in West Nipissing were lower than the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely changed since.

Employment in West Nipissing was driven by the health care industry, with many sectors experiencing significant job loss

- The most common industry of employment in West Nipissing was health care and social assistance (15.9% of labour force) in 2021.
- Most sectors experienced employment loss, with the largest decline in retail trade (-115 jobs), health care and social assistance (-60), and construction (-55).
- Gains in employment were found in mining and resource extraction (+75 jobs), educational services (+40), and utilities (+30).

Workers in West Nipissing were among the most likely to find employment in their municipality of residence

- West Nipissing had among the highest rate of its residents that found work within the municipality (43.9%), meaning that West Nipissing workers were among the most likely to find employment within their municipality. This rate was lower than District rate (52.1%), but the second highest of all municipalities in the District.
- In 2021, 13.1% of the labour force of West Nipissing commuted to another municipality in the District for work, the fourth lowest rate in the District.
- Between 2016 and 2021, there was an increase of labourers working from home, likely due to the COVID-19 pandemic, as +560 workers (+162.3%) made this commuting shift.

Existing Housing Stock

The housing stock in West Nipissing was made up mostly of single-detached dwellings

- In 2021, the **housing stock** of the West Nipissing was made up of 6,415 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (74.1%). The second most common dwelling type was low-rise apartments (19.6%). Combined, all other forms of housing made up the remaining 6.3% of housing stock.
 - Between 2016 and 2021, single-detached (+3.3%) and small apartments (+2.4%) grew modestly, while semi-detached (-8.7%) and row houses (-16.7%) declined.
- West Nipissing had the second highest proportion of dwellings that were single-detached and low-rise apartments in the District.

West Nipissing had among the older housing stocks in the District

- Assessing the age of construction for the housing stock in West Nipissing, most of the supply was built before 1980 (60.2%), while only 18.2% was built from 2001 to 2021.
 - This rate of recent construction was above the District average of 12.3%, but significantly below the provincial average of 26.1%.
 - The proportion of dwellings constructed before 1960 (28.2%) was the third highest of the geographies assessed for this report.

The housing stock had a higher rate of need for major repairs, but was consistent with District averages in overall suitability

- In 2021, 8.7% of households reported the **need for major repairs**.
 - This was above both the District (7.8%) and provincial (5.7%) average.
 - This proportion represented an increase from 2016 trends (+25 dwellings, 4.7%).
- In 2021, 145 households (2.3%) reported that their dwelling was **not suitable** for the number of persons living there.
 - This represented an increase of +20 households (+16%) and was roughly consistent with the District average (2.7%).

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

New Dwellings

There has been a shift towards more single-detached dwellings being constructed in West Nipissing, with apartment construction slowing down

- From 2013 to 2022, 73.9% of the **housing completions** in West Nipissing were single-detached dwellings (311 dwellings).
 - Semi-detached dwellings were the only other dwelling type to make up more than 10% of the housing completion in the last decade (13.3%, 56 completed units).
- Apartment construction has slowed down considerably since the early 2000s, when 49 apartment units were completed in 2010. From 2013 to 2022, apartment construction completions have only accounted for 8.1% (34 completed units) of total housing completions in West Nipissing.
- This shift away from apartment construction has coincided with a decrease in purpose-built rental completions. Only 42 rental units were completed in the period from 2013 to 2022 (10%).

Recent building permit data indicates an increase in development of more dense dwelling types

- Assessing **building permit data** from 2013 to 2023, West Nipissing has predominantly permitted single-detached dwellings.
 - The municipality averages approximately 42 units permitted each year.
 - Single-detached dwellings account for between 60-80% of the units permitted annually.
- However, West Nipissing permitted relatively high numbers of multi-unit dwellings (townhouses and apartments) in 2017 (15 units) and 2020 (14 units).
 - The municipality permits approximately 10-20 duplex or semi-detached dwelling units annually.
- Overall, single-detached dwellings accounted for 66.7% of the units permitted during this period.

Non-Market Housing

West Nipissing had the second largest non-market housing stock in the District

- As of 2023, there are 490 **non-market housing** units in West Nipissing. This includes 340 units through social and affordable housing providers, 150 Nipissing District Housing Corporation (NDHC) units and 46 rental subsidies.
 - Of these units, 59.4% were units for seniors. These units included 2 bachelor units, 253 one-bedroom units, and 36 two-bedroom units.
 - Of the 40.6% of units that were for family households, there were 47 one-bedroom units, 48 two-bedroom units, and 84 three-bedroom units, and 20 four- or more-bedroom units.
- There are 10 **shelter spaces** and zero **transitional housing** spaces in West Nipissing. During the District's 2021 Point In Time count of those experiencing homelessness, 3.2% of those surveyed were in West Nipissing.
- West Nipissing has 162 **long-term care** units, zero **retirement home** units, and 233 NDHC, affordable, or social housing units for seniors.
- There were 14 units located within West Nipissing that are rented out by the Ontario Aboriginal Housing Corporation in 2023.

Ownership Market Trends

Prices for ownership housing in West Nipissing has increased rapidly from 2016 to 2021

- CMHC absorption data was not available for West Nipissing.
- The average **owner-estimated value of dwellings** in West Nipissing in 2021 was \$316,400, which had increased by +38.8% since 2016.
- In a 2023 PIT scan, 91.7% of dwellings observed were single-detached dwellings.
 - Of these, the average price was \$422,564.
 - The only other dwelling type observed was a semi-detached dwelling (\$279,900).

Rental Market Trends

Average rental prices across all unit types have increased and vacancy rates have decreased, indicating a lack of rental supply

- In 2022, there were 439 units on the primary rental market in West Nipissing.
 - West Nipissing has experienced an increase of +7.3% in its primary rental market since 2013, when there were just 409 rental units.
- In 2022, the **average rental price** on the primary market in West Nipissing (\$870) was +32.2% higher than 2013 levels.
 - While all unit sizes experienced a price increase, 2-bedroom units (+33.1%) increased significantly faster than 1-bedroom units (+18.1%) across this period.
- The **vacancy rate** has been consistently decreasing in the West Nipissing primary rental market.
 - A vacancy rate of 3% is generally considered a healthy rental market.
 - The vacancy rate in 2022 (0.5%) was much lower than the peak in 2013 (4.5%) and is trending lower.
 - This vacancy rate decline is driven by the lack of bachelor units (0% vacant) and two-bedroom units (0% vacant).

Secondary Rental Market

The secondary rental market was a substantial proportion of rental housing in West Nipissing, and was more expensive than the primary market

- In 2021, the estimated secondary rental universe was at least 1,601 households. This would account for 78.7% of renter households.
- In 2023, the average rental price from a point-in-time scan was \$1,871. This scan occurred in October 2023.
 - The average two-bedroom unit was \$2,038.

Short-Term Rental Market

The size of the short-term rental market in West Nipissing is growing

- As of December 2023, a point-in-time scan of the short-term rentals in West Nipissing showed at least 136 active listings, according to AirDNA.¹
 - Of these listings, all of them were entire homes.
 - The number of available listings was 94, an increase of +15% in the last year. The average occupancy rate for listings in West Nipissing was 47%.
 - The average daily rate for a room on the short-term rental market in West Nipissing was \$321.

Income-Shelter Ratio

Housing affordability trends in West Nipissing appear to have improved in recent years

- In 2021, 1,250 households (19.9%)¹ were spending 30% or more of their **household income on shelter costs**. This was consistent with the District rate (19.6%) in 2021.
 - West Nipissing accounts for 17.6% of all Nipissing households who are spending more than 30% of their household income on shelter costs.
- The number of households facing affordability issues in West Nipissing decreased by -435 households (-25.8%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was greater than District trends (-24.2%).
- The rate at which Indigenous households were facing affordability issues was consistent with all households in the municipality (19.8%) in 2021.

Income-Shelter Ratio by Tenure

Affordability issues were much more common among renter households in West Nipissing

- Assessing by tenure, 9.8% of owner households were experiencing affordability issues in 2021, while 40.6% of renter households were.
 - Owner household rates were lower than the District (11.0%), while renter rates were higher (36.3%).
- Renter households made up 66.1% of the households facing affordability issues, despite only accounting for 32.4% of the total households in West Nipissing.
- In 2021, 9.8% of renter households were facing deep affordability issues, while only 3.4% of owner households were spending 50% or more of their household income on shelter costs.
- As the increase in the price of rent has outpaced the growth of household income in the past ten years, renter households have been experiencing housing affordability issues at a disproportion rate.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

Households in West Nipissing were in core housing need at a lower rate than District levels

- In 2021, 410 households (6.6%) were in **core housing need**. This share was lower than the District rate (10.0%).
 - The proportion of households in core housing need due to inadequate housing conditions in West Nipissing (2.0%) was higher than the District rate (1.7%).
- The number of households in core housing need decreased from 2016 levels (-17.2%), when 495 households were in core housing need.

Indigenous households in West Nipissing were more likely to be in core housing need than all households in the municipality

- In 2021, 10.4% of Indigenous households were in core housing need, higher than the rate for all households in West Nipissing (6.6%).
 - This was due to unaffordability issues (9.0% of Indigenous households) and inadequate housing conditions (3.6% of Indigenous households).

Core Housing Need by Tenure

Renter households in West Nipissing were much more likely to be in core housing need than owner households

- Assessing by tenure, 2.6% of owner households were in core housing need in 2021, while 15.1% of renter households were.
 - While renter households made up 32.6% of households in West Nipissing, they accounted for 74.9% of the households in core housing need. However, the proportion of renters in core housing need was one of the lowest in the District.
 - These trends were lower than District rates (4.2% and 21.4%, respectively).
- In 2021, renter households were much more likely to be in core housing need due to housing affordability issues (14.0%) than owner households (1.6%).

Core Housing Need by Household Type

Single income households were more likely to be in core housing need in West Nipissing

- Assessing by household type, one-person households (15.4%) and lone-parent households (14.2%) were the most common household types in core housing need.
 - Lone-parent households were the household type most likely to be in core housing need due to inadequate housing conditions (5.3%).
- Couples with children (1.2%) were the only other household type to have at least 1% of households in core housing need.

Housing Continuum

HOUSING DEMAND

INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 24,832	\$ 37,007	\$ 45,526	\$ 57,114	\$ 71,910	\$ 86,913	\$ 106,572	\$ 130,370	\$ 167,618	\$167,619+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$621	\$900	\$1,138	\$1,428	\$1,798	\$2,173	\$2,664	\$3,259	\$4,190	\$4,191+
	Ownership	\$90,475	\$131,188	\$165,870	\$208,092	\$262,000	\$316,662	\$388,288	\$474,993	\$615,708	\$615,709+

More housing choices become available along the continuum

HOUSING SUPPLY

AVAILABLE HOUSING OPTIONS	Emergency / Transitional										
	Community / Social Housing										
	Additional Needs Housing										
	Private Rental Market		1 BDRM \$690	2 BDRM \$950	3 BDRM / 4+ BDRM \$1,120						
	Private Ownership Market				1 BDRM \$188,000	2 BDRM \$264,500	3 BDRM \$324,000	4+ BDRM \$356,000			

This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • West Nipissing had a population of 14,580 in 2021, accounting for 17.2% of the population of the District.

Population Growth • The population of West Nipissing increased by +215 people from 2016 to 2021 (+1.5%).

Population Age • The average (47.0 years) and median age (51.2) in West Nipissing were higher than the District and showed signs of aging.

Indigenous Population • The proportion of Indigenous population in West Nipissing (19.7%) is higher than the District rate (14.5%) and growing (+21.4%).

Low-Income Persons • West Nipissing accounted for approximately 1/5 of the low-income persons in the District in 2021.

Labour Force and Employment • In 2021, 12,170 persons were part of the labour force, with a participation rate of 49.1% and unemployment rate of 9.9%.*

Household Trends

Household Growth • In 2021, West Nipissing had 6,415 households, with an increase of +135 households (+2.1%) from 2016.

Household Tenure • Owner households made up 68.3% of households in West Nipissing. However, renter households grew (+4.6%) faster.

Household Size and Type • In 2021, the average household size was 2.2 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 65+ represented 37.3% of households and were the fastest growing (+265) in 2021.

Household Incomes • In 2022 dollars, the average (\$93,132) and median (\$76,781) incomes were slightly below District levels.

Housing Need and Affordability • In 2021, 1,250 households (19.9%) were spending 30% or more of their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 6,415 dwellings, predominantly single-detached dwellings (74.1%).

New Dwellings • From 2013 to 2022, 73.9% of housing completions were single-detached, with 13.3% semi-detached dwellings.

Non-Market Housing • In 2023, West Nipissing had 340 social and affordable units, 150 NDHC units, and 46 rental subsidies.

Ownership Market • The average price of a single-detached home in an October 2023 point-in-time scan in West Nipissing was \$434,711.

Rental Market • In 2022, there were 439 units on the primary rental market, with a consistently decreasing vacancy rate.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 94 available listings (+15% increase from 2022).

* This data was collected during the COVID-19 pandemic and has since changed.

There is a need for new purpose-built rental units in West Nipissing.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

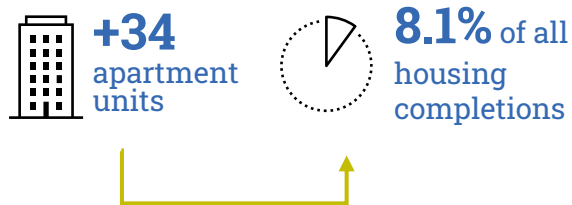
Renter Households were Increasing

From 2016 to 2021, renter households increased faster than owner households.

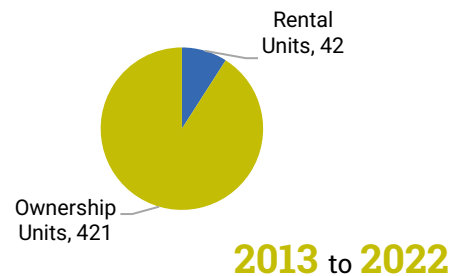


Apartment and Purpose-Built Rental Completions were Insufficient

From 2013 to 2022, only 34 new apartment units were completed, just 8.1% of all housing built.



During this period, all rental units were just 10% of housing completions.



FEATURES

How do we know this gap exists? What are its features?

The Primary Rental Market was Tightening

Between 2013 and 2022, the rental market was **tightening** due to lack supply.



The Secondary Rental Market was Compensating

The gap in supply was made up for by the **secondary rental market**.

Primary Rental Units vs. Renter Households in West Nipissing, 2021



Source: Statistics Canada Community Profiles, 2021

IMPACTS

Why is this gap important? How does it impact people?

Renter households were disproportionately in **core housing need (CHN)** compared to owner households.



... in **2021**

An increased demand for rental units has been met with a lack of supply, causing rental prices to increase.

Renters have turned to the secondary rental market, which provides less secure tenure.

These affordability and supply challenges indicate a need for new purpose-built rentals.

There is a need for a diverse mix of housing types, particularly smaller housing options.

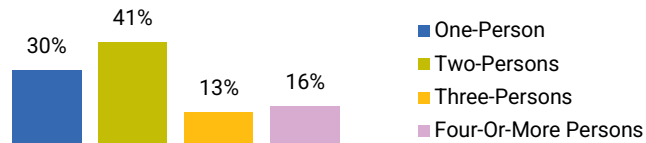
CAUSES

Why does this gap show up? What trends have fuelled this gap?

Household Sizes were Small and Shrinking

Two-person households were the most common household size in 2021.

Household by Size in West Nipissing, 2021



Source: Statistics Canada Community Profiles, 2021

One-person households were the fastest growing household size from 2016 to 2021.

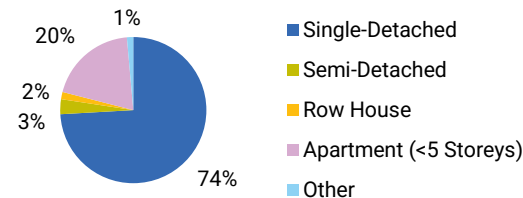


Dwellings were Predominantly Large

In **2021**, the housing supply in West Nipissing was predominantly made up of **single-detached dwellings**.

From **2013 to 2022**, single-detached dwellings made up **73.9%** of housing completions.

Dwellings by structure type in West Nipissing, 2021



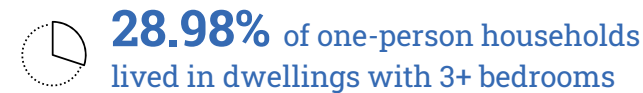
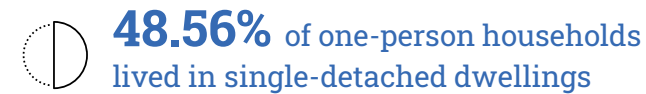
Source: Statistics Canada Community Profiles, 2021

FEATURES

How do we know this gap exists? What are its features?

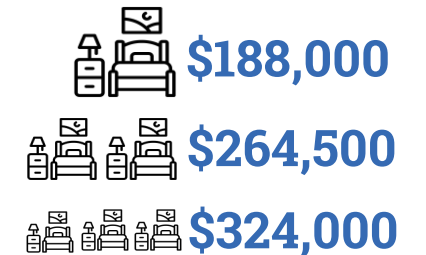
Small Households were in Large Dwellings

In **2021**, almost half of one-person households occupied **single-detached dwellings**.



Large Dwellings were More Expensive

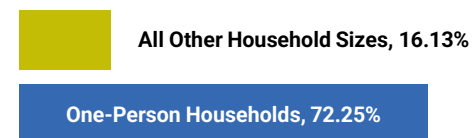
Dwellings with 3+ bedrooms were the most expensive type of housing.



IMPACTS

Why is this gap important? How does it impact people?

Proportion of Low-Income Households in West Nipissing by Household Size, 2021



Source: Statistics Canada Custom Data Order, 2021

As demand for smaller units increases, affordable housing options appropriate for these households are required.

There is a mismatch between unit-size demand and unit-size supply, indicating a need for a diverse mix of housing types.

Larger housing units are more expensive and may be driving affordability challenges.

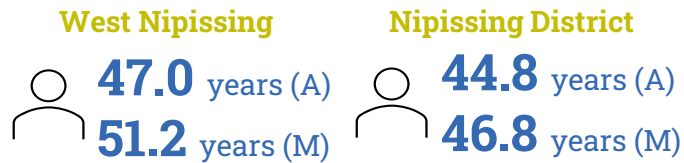
There is a need for affordable housing to support aging-in-place in West Nipissing.

CAUSES

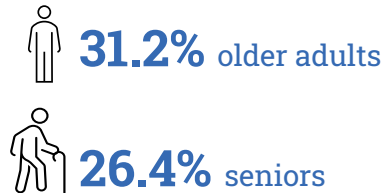
Why does this gap show up? What trends have fuelled this gap?

High Proportion of the Population were Seniors

The average and median age in West Nipissing were older than in Nipissing District in 2021.

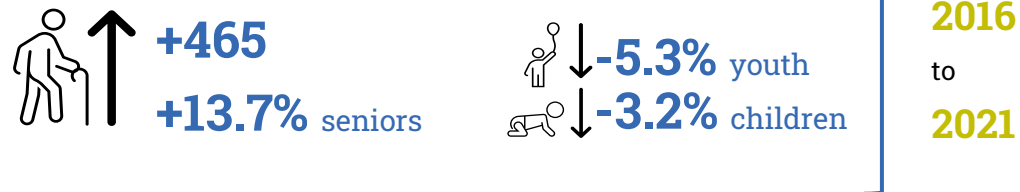


The most common age cohorts in West Nipissing were **older adults** and **seniors**.



The Population was Aging

From 2016 to 2021, the fastest growing age cohort in West Nipissing was Seniors.

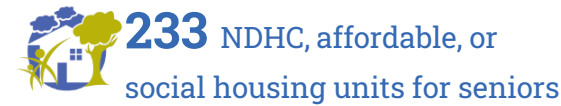


FEATURES

How do we know this gap exists? What are its features?

Insufficient Non-Market Seniors' Housing

West Nipissing has some of the District's only non-market seniors' housing, but current supply has not kept pace with the growing senior population.

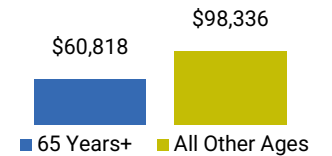


*North Bay had ~8 senior households per NDHC unit

Senior Households were Lower-Income

In 2021, senior household maintainers had the lowest average income of any age cohort.

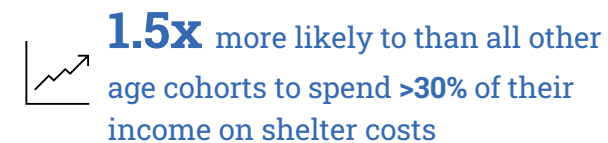
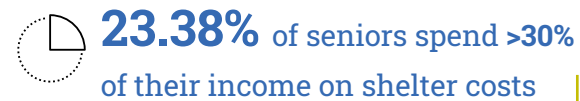
Average Household Income (\$) by Primary Household Maintainer Age



Source: Statistics Canada Custom Data Order

IMPACTS

Why is this gap important? How does it impact people?



The rise in senior households has been met with an insufficient supply of assistive and supportive housing.

Seniors had the lowest average income in West Nipissing and experienced the highest rates of unaffordable housing.

This may indicate a need for affordable aging-in-place.

East Ferris

Demographic Profile

Population Trends

The population of East Ferris has increased, accounting for a disproportionate amount of population growth in the District

- In 2021, East Ferris had a **population count** of 4,945. This was an increase of 195 people (+4.1%) from 2016 levels.
 - This growth represented 12.5% of the total growth in the District during this period (+1,565 people).
 - However, East Ferris accounted for only 5.8% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

While East Ferris has a lower Indigenous and Immigrant population than the District, its Indigenous population is growing faster than its overall population

- The proportion of the population that **identified as Indigenous** in East Ferris (11.1%) was much higher than the provincial rate (2.9%) in 2021, but lower than the District rate (14.5%). The Indigenous population increased (+8.0%) faster than the overall population growth in East Ferris between 2016 and 2021.
- The share of **immigrant population** in East Ferris (3.7%) was much lower than the provincial share (30.0%) in 2021, and slightly lower than the District share (4.3%).

Population Age

The age of the population of East Ferris was consistent with the District as a whole, with a high share of older adults and less seniors

- The **average and median age of the population** in East Ferris (44.6 and 48.0 years old, respectively) were consistent with the District figures (44.8 and 46.8 years old, respectively).
 - The municipality had a relatively high share of older adults (33.3%) but was slightly below average in its share of working adults (21.1%) and seniors (20.8%).
- However, the population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in East Ferris was seniors (+165 people, +19.1%).
 - During this period, both older adult (-2.1%) and youth (-2.2%) populations decreased in East Ferris
 - Older Adults were the most common age cohort for the East Ferris population (33.3%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation** rates
- **Household incomes**

Household Trends

The number of households in East Ferris experienced modest growth between 2016 and 2021 as household growth outpaced population growth

- The **number of households** in East Ferris in 2021 was 1,890, representing an increase of +110 households (+6.2%) from 2016 totals.
 - This growth represented 9.2% of the total growth in the District during this period (+1,200 households).
 - East Ferris, however, only accounted for 5.1% of the households in District in 2021.
- This growth rate for the number of households in East Ferris was higher than the growth in population during this period (+195 people, 4.1%). This may indicate a trend toward smaller households and a diversification of household types.

Household Tenure

An overwhelming majority of households in East Ferris owned their home as the number of renters declined

- In terms of **household tenure**, 95.2% of the households in East Ferris were owner households. This was higher than the District rate (65.9%).
- The number of renter households declined (-45 households, -32.1%), while owner households increased (+155 households, +9.4%) between 2016 and 2021.

Household Size and Type

Households with couples were the most common in East Ferris, but emerging trends indicate an increase in one-person and family-sized households

- The average **household size** in East Ferris remained consistent at 2.6 persons from 2016 to 2021. This was above the District average of 2.2 persons.
 - In 2021, the most common household size in East Ferris was two-person households (44.4%), higher than overall District trends (38.7%).
 - One-person (16.4%) households, the third most common household size, were the fastest-growing household size in East Ferris from 2016 to 2021 (+55 households, +21.6%).
 - Four- or more-person (23.5%) households, the second most common household size, were the second-fastest growing household size in East Ferris from 2016 to 2021 (+35 households, +8.5%).
- In 2021, the most common **household types** in East Ferris were couples without children (39.9%), couples with children (31.0%), and one-person households (16.4%).

Household Maintainers

Household maintainers in East Ferris were aging, as the most common age cohorts for maintainers were working adults and seniors

- The proportion of **household maintainers** aged 65 and over (27.2%), or senior households, was lower than the District rate (32.6%),
 - This age cohort was the second fastest growing in East Ferris (+45 households, +9.6%) between 2016 and 2021, behind only household maintainers aged 25 to 44 (+70 households, +15.2%).
- The population of household maintainers aged 45 to 64 (44.2%) was above the District average (38.1%) and remained constant from 2016 to 2021.

East Ferris had the lowest population of household maintainers aged under 25 in the District, and these households have decreased in number

- East Ferris had the lowest proportion of household maintainers aged 15-24 (0.5%), significantly less than the District average (3.1%).
 - Between 2016 and 2021, household maintainers aged 15 to 24 in East Ferris experienced a decline (-5 households, -33.3%).

Households with a Member with Disability

The share of households who contained a member with a disability was lower in East Ferris than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in East Ferris were less likely than households in the District to have members with a listed disability.
- **Table 7** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- Households in East Ferris were less likely to report emotional, psychological, or mental health conditions, members with difficulty walking, and members with difficulty learning, remembering or concentrating.

Table 7: Households in East Ferris with a member with disability, by disability type, 2021

	East Ferris	District
Total Households	1,890	37,255
Member with a Sensory Disability	6.1%	7.3%
Member with Difficulty Walking	5.3%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	5.6%	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	5.3%	7.8%
Member with other Health Problems or Long-Term Conditions	3.4%	4.8%

Source: Statistics Canada Custom Data Order, 2021

Household Incomes

East Ferris had the highest average and median household incomes in 2020

- Projected to 2022 dollars, the **average and median income** in East Ferris were \$130,363 and \$120,420, respectively. These incomes were much higher than District levels (\$98,435 and \$80,096, respectively).
- The polarity in average incomes between one-person households (\$67,170) and two- or more-person households (\$142,957) was among the lowest in the District.

East Ferris had among the lowest rates of low-income persons in the District

- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 265 (2.5%) lived in East Ferris.
- However, while 10.2% of persons aged 65 and over were considered low-income, this the lowest proportion in the District.
 - The share of population considered low-income declined between 2016 and 2021 in East Ferris (-90 persons, -25.4%)

Owner household incomes were more than double renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$121,400) was more than double that of renter households (\$53,000).
- This trend was consistent when assessing median household incomes (\$113,000 and \$43,200, respectively).
- **Table 8** outlines the income decile thresholds for households in East Ferris by household tenure.

Table 8: Income deciles in East Ferris by household tenure based on 2020 incomes

East Ferris				
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$38,400	\$41,200	**
	2 nd	\$58,000	\$63,600	\$24,400
	3 rd	\$77,000	\$81,000	**
Moderate Income Households	4 th	\$96,000	\$98,000	\$37,600
	5 th	\$109,000	\$113,000	\$43,200
	6 th	\$127,000	\$131,000	\$52,000
High Income Households	7 th	\$145,000	\$148,000	**
	8 th	\$170,000	\$174,000	\$83,000
	9 th	\$204,000	\$208,000	**
Total Households		1,890	1,795	90

Source: Statistics Canada Custom Data Order, 2021 ** - Denotes suppressed values

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

The labour force in East Ferris had the highest participation rate and lowest unemployment rate in 2020

- In 2021, 4,020 people were considered part of the **labour force** in East Ferris.
- For this labour force, the participation rate (62.8%) was higher and unemployment rate (9.3%) lower in East Ferris lower than the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

While the labour force in East Ferris decreased slightly in recent years, the health care and social assistance industry continues to supply jobs to the area

- The most common industry of employment in East Ferris was health care and social assistance (16.5% of labour force) in 2021.
- Gains in employment were found in educational services (+55 jobs), mining and resource extraction (+35), and health care and social assistance (+35).
- East Ferris experienced substantial job losses in its public administration sector (-190 jobs), as well as wholesale trade (-70), and retail trade (-40).

Workers in East Ferris were among the least likely to find employment in their municipality of residence

- East Ferris maintained among the lowest rate of labour force that worked within their municipality of residence (9.4%), meaning that East Ferris workers were among the least likely to find employment within their municipality. This rate was much lower than District rate (52.1%).
- In 2021, 50.4% of the labour force of East Ferris commuted to another municipality in the District for work, higher than the District rate (11.8%).
- Between 2016 and 2021, there was an increase of labourers working from home, likely due to the COVID-19 pandemic, as +290 workers (+165.7%) made this commuting shift.

Existing Housing Stock

The housing supply in East Ferris was predominantly single-detached housing, however other dwelling types have recently become more common

- In 2021, the **housing stock** of the East Ferris was made up of 1,890 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (95.8%). All other dwelling types formed the remaining 4.2% of housing stock.
- Between 2016 and 2021, East Ferris added +90 (+5.2%) new single-detached houses.
 - The region experienced the greatest growth, however, in row houses (+10 dwellings, +50%) and low-rise apartments (+10 dwellings, +66.7%).
 - This was the fastest growth experienced by any housing type in any region in the District.
- East Ferris had the highest proportion of dwellings that were single-detached houses in all the District.

The housing supply in East Ferris was relatively young when compared to the housing stock in the District

- Assessing the age of construction for the housing stock in East Ferris, the region had a relatively newer supply of 28.0% constructed after the year 2000 compared to the District average (12.3%).
 - The proportion of dwellings constructed before 1960 (11.4%) was the second lowest of the geographies assessed for this report.

Household in East Ferris reported the need for major repairs to their homes at a slightly higher rate than the District as a whole

- In 2021, 8.5% of households reported the **need for major repairs**.
 - This was slightly above the District average (7.8%).
 - This proportion represented an increase from 2016 trends (+35 dwellings, +28.0 %).
- In 2021, 20 households (1.1%) reported that their dwelling was **not suitable** for the number of persons living there.
 - This was below the District average (2.7%) but represented an increase of +10 households (+100.0%).

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

New Dwellings

Housing completions in East Ferris have predominantly been single-detached dwellings

- From 2013 to 2022, 95.8% of the **housing completions** in East Ferris were single-detached dwellings (181 dwellings).
 - Row houses were the only other dwelling type to be completed in the last decade (4.2%, 8 completed dwellings).
- Over the same period, 95.9% of housing starts (185 dwellings) were single-detached homes, while row houses comprised just 4.1% (8 dwellings).
 - Row house construction peaked in 2017 with +8 dwellings.
 - Single-detached housing construction increased year-over-year by +12% in 2022, peaking at +28 dwellings.

Building permit data was unavailable

- Building permit data was not provided by East Ferris for this analysis.

Non-Market Housing

There are few non-market housing units available in East Ferris, and none available for families

- As of 2023, the **non-market housing** stock in East Ferris included 28 social, affordable or supportive housing units. All of these units were mandated for seniors.
- During the District's 2021 Point In Time count of those experiencing homelessness, no surveys were completed in East Ferris.
- East Ferris has 120 **long-term care** units. Wait list times were over 100 days in 2020, although more recent numbers were not available.

Ownership Market Trends

The price to purchase a home in East Ferris has increased rapidly in recent years

- According to CMHC absorption survey data, the average price of newly constructed homes in East Ferris in 2021 was \$443,187.
 - This was +107.2% higher than average prices in 2007 (\$213,917). This year was the next most recent year with data available from CMHC's Market Absorption survey.
- The average **owner-estimated value of dwellings** in East Ferris in 2021 was \$464,800, which had increased by +27.2 % since 2016.
- In an October 2023 PIT scan, all dwellings observed were single-detached dwellings. The average price for these dwellings was \$682,900.

Rental Market Trends

The primary rental market in East Ferris contained only ten rental units

- In 2012, there were 10 units on the primary rental market in East Ferris. This was the most recent year available from CMHC's Rental Market Survey.
 - All 10 of these units were two-bedroom units.
 - This represents an increase from 2007, when East Ferris had 3 rental units.
 - Rent price data for the primary rental market was unavailable due to a lack of supply.

The secondary rental market in East Ferris was larger than the primary rental market

- In 2021, the estimated secondary rental universe was at least 85.
- In October 2023, there was only one active rental listing from a point-in-time scan for a 3-bedroom unit.

Short-Term Rental Market

East Ferris had a relatively small short-term rental market that was showing signs of contraction

- As of December 2023, a point-in-time scan of the short-term rentals in East Ferris showed at least 27 active listings, according to AirDNA.¹
 - Of these listings, all of them were entire homes.
 - The number of available listings was 17, a decrease of -15% in the last year. The average occupancy rate for listings in East Ferris was 48%.
 - The average daily rate for a room on the short-term rental market in East Ferris was \$298.

Income-Shelter Ratio

Households in East Ferris were among the least likely in the District to be facing affordability issues

- In 2021, 255 households (13.6%)¹ were spending 30% or more of their **household income on shelter costs**. This was lower than the District rate (19.6%) in 2021.
 - This rate was among the lowest of the selected geographies assessed in this report.
- The number of households facing affordability issues in East Ferris decreased by -30 households (-10.5%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was the lowest amongst District trends (-24.2%).

Income-Shelter Ratio by Tenure

Renter households were disproportionately facing affordability issues in East Ferris

- Assessing by tenure, 11.5% of owner households were experiencing affordability issues in 2021, while 52.6% of renter households were.
 - Owner household rates were consistent with District rates, while renter rates of affordability issues were substantially higher (11.0% and 36.3%, respectively).
 - Additionally, while renter households in East Ferris declined (-40, -29.6%) between 2016 and 2021, the remaining renter households were the only geography that experienced an increase in affordability issues in the District (+3.7%).
- Renter households made up 19.6% of the households facing affordability issues, despite only accounting for 5.1% of the total households in East Ferris.
- While renter households disproportionately were facing housing affordability issues in East Ferris, none were spending 50% or more of their household income on shelter costs. However, 3.6% of owner households were facing deep affordability issues.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

Trends indicate that the housing conditions improved for households in core housing need in East Ferris

- In 2021, 80 households (4.3%) were in **core housing need**.
 - This share was lower than the District rate (10.0%) and the lowest of the selected geographies assessed.
- From 2016 to 2021, there was a decrease of -40 households (-33.3%) in core housing need.
 - While this was impacted by the government measures during the COVID-19 pandemic, this trend was not occurring in all the geographies assessed in this report.
- Approximately none of the households in core housing need were living in inadequate or unsuitable housing in East Ferris.
- Approximately none of the Indigenous households in East Ferris were considered to be in core housing need.

Core Housing Need by Tenure

Renter households are disproportionately in core housing need

- Assessing by tenure, 2.8% of owner households were in core housing need in 2021, while 31.6% of renter households were.
 - Compared with District rates (4.2% and 21.4%, respectively), owner household rates in East Ferris were slightly lower while renter households had a substantially higher proportion in core housing need.
 - While renter households made up 5.1% of households in East Ferris, they accounted for 37.5% of the households in core housing need.

Core Housing Need by Household Type

Single income households were more likely to be in core housing need in East Ferris

- Assessing by household type, one-person households (17.5%) were the most common household types in core housing need in East Ferris.
 - All 55 of these households were in core housing need due to housing affordability issues.
- Due to data suppression, the remaining households were not able to be identified by type.

Housing Continuum

HOUSING DEMAND

INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 39,732	\$ 60,012	\$ 79,671	\$ 99,329	\$ 112,780	\$ 131,405	\$ 150,029	\$ 175,896	\$ 211,075	\$211,076+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$993	\$1,500	\$1,992	\$2,483	\$2,820	\$3,285	\$3,751	\$4,397	\$5,277	\$5,278+
	Ownership	\$148,306	\$224,004	\$297,384	\$370,765	\$420,973	\$490,491	\$562,800	\$663,793	\$801,214	\$801,215+

More housing choices become available along the continuum

HOUSING SUPPLY

AVAILABLE HOUSING OPTIONS	Emergency / Transitional				
	Community / Social Housing				
	Additional Needs Housing				
	Private Rental Market *		2 BDRM \$960	3 BDRM \$1,500	
	Private Ownership Market			1 BDRM / 2 BDRM \$400,000	3 BDRM \$457,000

This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • East Ferris had a population of 4,945 in 2021, accounting for 5.8% of the population of the District.

Population Growth • The population of East Ferris increased by +195 people from 2016 to 2021 (+4.1%).

Population Age • The average (44.6 years) and median age (48.0) in East Ferris were consistent with the District, but there are signs of aging.

Indigenous Population • The proportion of Indigenous population in East Ferris (11.1%) is lower than the District rate (14.5%) but growing (+8.0%).

Low-Income Persons • East Ferris had the lowest proportion of low-income persons in the District (5.5%).

Labour Force and Employment • In 2021, 4,020 persons were part of the labour force, with a participation rate of 62.8% and unemployment rate of 9.3%.*

Household Trends

Household Growth • In 2021, East Ferris had 1,890 households, with an increase of +105 households (+5.9%) from 2016.

Household Tenure • Owner households made up 95.2% of households in East Ferris. Renter households declined (-32.1%) from 2016 to 2021.

Household Size and Type • In 2021, the average household size was 2.6 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 25 to 44 represented 28.0% of households and were the fastest growing (+70) in 2021.

Household Incomes • In 2022 dollars, the average (\$130,363) and median (\$120,420) incomes were well above District levels.

Housing Need and Affordability • In 2021, 255 households (13.6%) were spending 30% or more on their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 1,890 dwellings, predominantly single-detached dwellings (95.8%).

New Dwellings • From 2013 to 2022, 95.8% of housing completions were single-detached, with 4.2% row houses.

Non-Market Housing • In 2023, East Ferris had 28 social, affordable, or supportive housing units.

Ownership Market • The average price of a single-detached home in an October 2023 point-in-time scan in East Ferris was \$682,900.

Rental Market • In 2022, there were 10 units on the primary rental market, all of which were bachelor or one-bedroom dwellings.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 17 active listings (-15% decrease from 2022).

* This data was collected during the COVID-19 pandemic and has since changed.

There is a need to address population growth with a diverse housing supply.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

The Population was Increasing

East Ferris had an increase in population of **+195** people from **2016** levels.



This growth represented **12.5%** of the total growth in the District, despite East Ferris accounting for only **5.8%** of the population of the District.

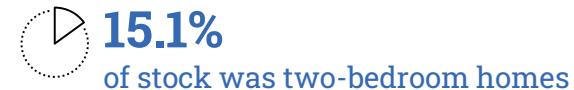
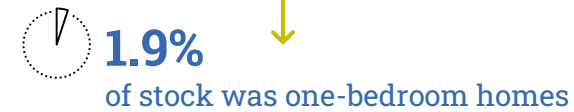
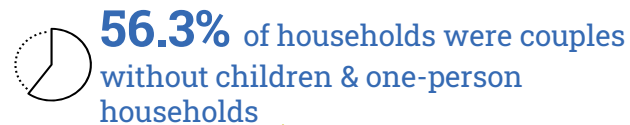


Demand for Smaller Units was Increasing

One-person households were the fastest growing household size from **2016 to 2021**



There is a mismatch between household trends and existing housing stock in East Ferris.



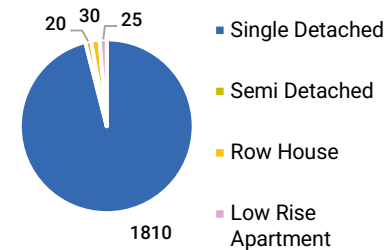
FEATURES

How do we know this gap exists? What are its features?

The Housing Supply Was Large Dwellings

Large Dwellings Were More Expensive

Dwellings by structure type in East Ferris, 2021



100% of housing completions were single-detached from **2019 to 2022**

In 2021, the average value of a one-bedroom dwelling was **\$400,000**, while 4+bedroom was **\$509,000**.

Home prices have **increased over time**.



Source: Statistics Canada Community Profiles, 2021

Source: CMHC Market Absorption Survey

IMPACTS

Why is this gap important? How does it impact people?

One-person households were the most common household type in core housing need.



There is a mismatch between unit-size demand and unit-size supply, indicating a need for a diverse mix of housing types.

Smaller households are disproportionately in Core Housing Need, indicating a need for affordable housing options appropriate for these households.

Larger housing units are more expensive and may be driving affordability challenges.

There is a need for new purpose-built rental development in East Ferris.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

Lack of Purpose-Built Rental Stock

In **2012**, East Ferris had only **10** rental units available on the primary rental market.



The gap in supply of purpose-built rental must be made up for by the **secondary rental market**.

Number of households by tenure in East Ferris, 2021



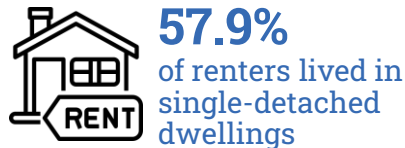
Source: CMHC Rental Market Survey

Lack of Rental Development

From 2010-2019, rental units accounted for just **5.2% of housing completions**.



Renter households are more likely to be renting single-detached homes in East Ferris.



FEATURES

How do we know this gap exists? What are its features?

Rents were Increasing

The rents in East Ferris **were higher than the District average**

\$ **1,500** for a 3-bedroom home in East Ferris (2021).

\$ **1,178** for a 3-bedroom home in Nipissing District (2021).

Renter Households were Decreasing

Renter households are **decreasing** likely due to a lack of housing options in East Ferris.



IMPACTS

Why is this gap important? How does it impact people?

In **2021**, renters in East Ferris were disproportionately in **core housing need**.



Renters have limited options and as such are leaving East Ferris.

Renter households are disproportionately facing affordability issues in East Ferris.

These affordability challenges indicate a need for new purpose-built rentals.

Population Trends

The population of Bonfield grew at a faster rate than any other municipality in the District

- In 2021, Bonfield had a **population count** of 2,145. This was an increase of 170 people (+8.6%) from 2016 levels.
 - This growth represented 10.9% of the total growth in the District during this period (+1,565 people).
 - Bonfield accounted for 2.5% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

The Indigenous population in Bonfield was growing faster than the general population in recent years

- The proportion of the population that **identified as Indigenous** in Bonfield (17.2%) was much higher than the provincial rate (2.9%) and District (14.5%) rate in 2021.
 - The Indigenous population increased (+27.6%) much faster than the overall population growth in Bonfield between 2016 and 2021.
- The share of **immigrant population** in Bonfield (2.3%) was much lower than the provincial share (30.0%) and slightly lower than the District share (4.3%) in 2021.

Population Age

While the age of the population in Bonfield is consistent with District trends, the younger and older age cohorts have been growing faster in recent years

- The **average and median age of the population** in Bonfield (44.2 and 48.0 years old, respectively) were mostly consistent with the District figures (44.8 and 46.8 years old, respectively).
 - The region's age cohorts were proportionally consistent across the board, with a slightly higher presence of older adults (33.3%) compared to the district average (29.1%).
- However, the younger and older age cohorts in Bonfield have been growing in recent years .
 - From 2016 to 2021, the fastest growing age cohort in Bonfield was seniors (+105 people, +31.8%).
 - The second fastest growing age group during this period were children (+55 people, +20.0%).
 - Older adults were the most common age cohort for the Bonfield population (33.3%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- **Household incomes**

Household Trends

Bonfield experienced the fastest growth in households of any municipality in the District

- The **number of households** in Bonfield in 2021 was 890, representing an increase of +70 households (+8.5%) from 2016 totals.
 - This growth represented 5.8% of the total growth in the District during this period (+1200 households).
 - Bonfield accounted for 2.4% of the households in District in 2021.
- This growth in the number of households in Bonfield was lower than the growth in population during this period (+170 people, 8.6%). This may indicate a trend toward larger households and family formation in the municipality.

Household Tenure

The overwhelming majority of households in Bonfield owned their homes in 2021

- In terms of **household tenure**, 89.3% of the households in Bonfield were owner households, which was higher than the District rate (65.9%). The share of households who were renters was 11.2%.
 - The number of renter households grew faster (+45 households, +81.8%) than owner households (+35 households, +4.6%) between 2016 and 2021.
 - Bonfield had the fastest renter household growth rate during this period of any geography assessed for this study.

Household Size and Type

While the average household size in Bonfield was higher than the District, smaller households have been growing faster in recent years

- The average **household size** in Bonfield remained consistent at 2.4 persons from 2016 to 2021.
- In 2021, the most common household size in Bonfield was a two-person household (41.6%), roughly consistent with overall District trends (38.7%).
- One-person (24.7%) households, the second most common household size, were the fastest growing household size in Bonfield from 2016 to 2021 (+55 households, +33.3%).
 - Bonfield also experienced the fastest growth rate of four or more person households in the District (+30 households, +21.4%).
- In 2021, the most common **household types** in Bonfield were couples without children (35.4%), one-person households (24.7%), and couples with children (23.6%).

Household Maintainers

There may be need for supports for senior household to age-in-place, as this type of household is becoming more common in Bonfield

- The proportion of **household maintainers** aged 65 and over (29.2%) was slightly lower than the District rate (32.6%).
 - This age cohort of household maintainer was the fastest growing in Bonfield (+60 households, +30.0%) between 2016 and 2021.
 - Adults aged 25 to 44 also experienced a significant growth during this period (+24.3%), compared to the District average (1.8%).

Housing in Bonfield may be unattainable for young households looking to own

- Despite accounting for 2.4% of all the households in the District, Bonfield contained just 0.9% of the households maintained by a person under the age of 25.
 - This may indicate that housing in Bonfield is unattainable for new households looking to own in the District.

Households with a Member with Disability

The share of households who contained a member with a disability was lower in Bonfield than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in Bonfield were less likely than households in the District to have members with a listed disability.
- **Table 9** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- Households in Bonfield were less likely to report emotional, psychological, or mental health conditions, members with difficulty learning, remembering or concentrating, and members with a sensory disability.

Table 9: Households in Bonfield with a member with disability, by disability type, 2021

	Bonfield	District
Total Households	885	37,255
Member with a Sensory Disability	6.8%	7.3%
Member with Difficulty Walking	7.3%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	6.8%	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	6.8%	7.8%
Member with other Health Problems or Long-Term Conditions	4.5%	4.8%

Source: Statistics Canada Custom Data Order, 2021

Household Income Profile

Household Incomes

Household incomes in Bonfield were higher than District averages, but there exists polarity between household incomes depending on the household size

- Projected to 2022 dollars, the **average and median income** in Bonfield were \$102,523 and \$85,067, respectively. These incomes were slightly higher than District levels (\$98,435 and \$80,096, respectively).
- However, the polarity in average incomes between one-person households (\$49,494) and two- or more-person households (\$120,420) was among the highest in the District.

Bonfield had a slightly lower rate of low-income people than the District

- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 245 (2.3%) lived in Bonfield.
- In Bonfield, each age cohort remained consistent with District proportions of low-income populations.

Owner household incomes were more than renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$95,600) was more than that of renter households (\$69,000).
- This trend was consistent when assessing median household incomes (\$81,000 and \$51,200, respectively).
- Table 10** outlines the income decile thresholds for households in Bonfield by household tenure.

Table 10: Income deciles in Bonfield by household tenure based on 2020 incomes

		Bonfield		
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$26,200	\$26,400	**
	2 nd	\$40,800	\$42,800	\$31,000
	3 rd	\$52,000	\$55,200	**
Moderate Income Households	4 th	\$66,000	\$69,500	\$40,000
	5 th	\$77,000	\$81,000	\$51,200
	6 th	\$96,000	\$97,000	\$73,500
High Income Households	7 th	\$115,000	\$117,000	**
	8 th	\$136,000	\$140,000	\$115,000
	9 th	\$160,000	\$162,000	**
Total Households		885	795	95

Source: Statistics Canada Custom Data Order, 2021 ** - Denotes suppressed values

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

While the participation rate was lower than District levels, the labour force in Bonfield had a lower unemployment rate

- In 2021, 1840 persons were considered part of the **labour force** in Bonfield.
- For this labour force, the participation rate (51.9%) and unemployment rate (7.3%) in Bonfield were lower than the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

Industry employment trends in Bonfield were largely consistent with the District

- The most common industry of employment in Bonfield was health care and social assistance (20.8% of labour force) in 2021.
- Gains in employment were found in health care and social assistance (+70 jobs), construction (+20), and retail trade (+20).
- Bonfield experienced job losses in accommodation and food services (-55 jobs), public administration (-35), and transportation and warehousing (-30).

Workers in Bonfield were among the least likely to find employment in their municipality of residence

- Bonfield maintained among the lowest rate of labour force that worked within their municipality of residence (5.6%), meaning that East Ferris workers were among the least likely to find employment within their municipality. This rate was much lower than District rate (52.1%).
- In 2021, 58.2% of the labour force of Bonfield commuted to another municipality in the District for work, higher than the District rate (11.8%).
- Between 2016 and 2021, there was an increase of labourers working from home, likely due to the COVID-19 pandemic, as +70 workers (+116.7%) made this commuting shift.

Existing Housing Stock

The housing supply in Bonfield was predominately made up of single-detached dwellings

- In 2021, the **housing stock** of the Bonfield was made up of 890 dwellings.
 - The housing stock was predominately made up of single-detached dwellings (92.7%). Other common dwelling types were low-rise apartments (6.2%).
 - Between 2016 and 2021 low-rise apartments grew by +57.1%.

The housing stock in Bonfield was one of the youngest in the District, relative to averages across the District

- The proportion of housing stock constructed after 2001 in Bonfield (19.1%) is above District average (12.3%), indicating a newer housing supply.
 - Bonfield had one of the lower proportions of housing stocks constructed in 1960 or before (20.8%) compared to the District (27.5%).

The rate of inadequate housing was roughly consistent with District trends

- In 2021, 7.3% of households reported the **need for major repairs**.
 - This was in line with the District average (7.8%).
 - This proportion represented a decrease from 2016 trends (-20 dwellings, -23.5%).
- In 2021, 30 households (3.4%) reported that their dwelling was **not suitable** for the number of persons living there.
 - This represented an increase of +20 households (+200.0%) and was among the higher proportions in the District.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

New Dwellings

Recent housing completions in Bonfield were predominately single-detached dwellings

- From 2013 to 2022, 89.7% of the **housing completions** in Bonfield were single-detached dwellings (52 dwellings).
 - Semi-detached dwellings were the only other type of housing to be completed over the same period (10.3%, 6 completed units).

Housing starts have begun to diversify in Bonfield in recent years

- Single-detached housing starts declined by -38.7% between 2013 and 2021.
 - Over the same period, Bonfield introduced +8 semi-detached housing starts, +10 row-house starts, and +2 apartment starts.

Single-detached dwellings make up the vast majority of building permits issued in Bonfield

- Assessing **building permit data** from 2013 to 2023, Bonfield has predominantly permitted single-detached dwellings.
 - The municipality averages approximately 12 units permitted each year.
 - Single-detached dwellings accounted for all but 10 of the 122 units permitted since 2014.

Non-Market Housing

There were no non-market housing units available in Bonfield

- As of 2023, there was no data available for non-market housing in Bonfield.
- During the District's 2021 Point In Time count of those experiencing homelessness, no surveys were completed in Bonfield.

Ownership Market Trends

There was a dramatic increase in the value of houses in Bonfield in recent years

- CMHC absorption data was not available for Bonfield.
- The average **owner-estimated value of dwellings** in Bonfield in 2021 was \$382,000, which had increased by +68.1 % since 2016.
 - This was the largest increase in average value across all geographies assessed in this report.
- In an October 2023 PIT scan, all dwellings observed were single-detached dwellings. The average price for these dwellings was \$528,018.

Rental Market Trends

The secondary rental market accounted for all of the rental units in Bonfield

- In 2021, there was no data for purpose-built rental units; therefore, the secondary rental market accounted for all rental units in the municipality.
- In 2023, the average rental price from a point-in-time scan was \$1,775. This scan occurred in October 2023.
 - The average two-bedroom unit was \$1,650.

Short-Term Rental Market

Bonfield has a growing short-term rental market

- As of December 2023, a point-in-time scan of the short-term rentals in Bonfield showed at least 41 active listings, according to AirDNA.
 - Of these listings, 80% were entire homes, while 20% were private rooms.
 - The number of available listings was 21, an increase of +11% in the last year. The average occupancy rate for listings in Bonfield was 49%.
- The average daily rate for a room on the short-term rental market in Bonfield was \$285.

Income-Shelter Ratio

Households in Bonfield were less likely to be facing affordability issues the District overall

- In 2021, 115 households (13.1%)¹ were spending 30% or more of their **household income on shelter costs**. This was lower than the District rate (19.6%) in 2021.
 - This rate was one of the lowest of the geographies assessed for this report.
- The number of households facing affordability issues in Bonfield decreased by -85 households (-42.5%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was one of the largest in the District, and much higher than District trends (-24.2%).

Indigenous households in Bonfield were more likely to be facing affordability issues than all households

- In 2021, approximately 20 Indigenous households (21.1%) were facing affordability issues in Bonfield. However, due to the low total of Indigenous households, these trends should be viewed with caution.

Income-Shelter Ratio by Tenure

Households who owned their homes in Bonfield were facing affordability issues at higher rates than other municipalities in the District

- Assessing by tenure, 12.8% of owner households were experiencing affordability issues in 2021, while 26.3% of renter households were.
 - Owner households in Bonfield experienced amongst the highest rates of affordability issues in the District and were above the District average of 11.0%.
 - By contrast, renter households experienced some of the lowest rates of affordability issues of the geographies assessed for this report and were well below the District average (36.3%).

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

Households in Bonfield were in core housing need at a lower rate than households in the District overall

- In 2021, 55 households (6.3%) were in **core housing need**.
- This share was lower than the District rate (10.0%).

Conditions appear to be improving for households in Bonfield in core housing need in recent years

- From 2016 to 2021, there was a decrease of -40 households (-42.1%) in core housing need. This was one of the largest decreases of populations in core housing needs within the District.
- While this was impacted by the government measures during the COVID-19 pandemic, this trend was not occurring in all of the geographies assessed in this report.

Core Housing Need by Tenure

Compared to District averages, renter households were less likely to be in core housing need, but they still disproportionately make up the household tenure in core housing need

- Assessing by tenure, 4.5% of owner households were in core housing need in 2021, while 19.2% of renter households were.
 - The proportion of owner households in core housing needs was roughly consistent with District levels (4.2%), but the percentage of renter households was slightly lower than District average (21.4%).
 - While renter households made up 11.5% of households in Bonfield, they accounted for 35.0% of the households in core housing need.

Core Housing Need by Household Type

One-person households made up approximately all the household in core housing need in Bonfield

- Assessing by household type, almost all the households in core housing need were one-person households (45 households, 20.0%).
 - Of these households approximately 35 households were in core housing need due to affordability issues. However, due to the low total of households this trend should be viewed with caution.
- Due to data suppression practices, no other household type was identified to be in core housing need.

Housing Continuum

HOUSING DEMAND

INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 27,109	\$ 42,215	\$ 53,803	\$ 68,289	\$ 79,671	\$ 99,329	\$ 118,988	\$ 140,717	\$ 165,549	\$165,550+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$678	\$1,055	\$1,345	\$1,707	\$1,992	\$2,483	\$2,975	\$3,518	\$4,139	\$4,140+
	Ownership	\$102,664	\$159,874	\$203,761	\$258,619	\$301,723	\$376,241	\$450,625	\$535,463	\$636,043	\$636,043+

More housing choices become available along the continuum

HOUSING SUPPLY

AVAILABLE HOUSING OPTIONS	Emergency / Transitional										
	Community / Social Housing										
	Additional Needs Housing										
	Private Rental Market		1 / 2 BDRM \$680	3 BDRM \$1,000	4+ BDRM \$1,400						
	Private Ownership Market				1 BDRM \$190,000		2 BDRM \$348,000	3 BDRM \$364,000	4+ BDRM \$472,000		

This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • Bonfield had a population of 2,145 in 2021, accounting for 2.5% of the population of the District.

Population Growth • The population of Bonfield increased by +170 people from 2016 to 2021 (+8.6%).

Population Age • The average (44.2 years) and median age (48.0) in Bonfield were consistent with the District, but there are signs of aging.

Indigenous Population • The proportion of Indigenous population in Bonfield (17.2%) is higher than the District rate (14.5%) and growing (+27.6%).

Low-Income Persons • Bonfield had 245 (11.4%) low-income persons in 2021.

Labour Force and Employment • In 2021, 4,020 persons were part of the labour force, with a participation rate of 51.9% and unemployment rate of 7.3%.*

Household Trends

Household Growth • In 2021, Bonfield had 890 households, with an increase of +75 households (+9.2%) from 2016.

Household Tenure • Owner households made up 89.3% of households in Bonfield. However, renter households increased at a faster rate (+81.8%) from 2016 to 2021.

Household Size and Type • In 2021, the average household size was 2.4 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 65+ represented 29.2% of households and were the fastest growing (+30.0%) in 2021.

Household Incomes • In 2022 dollars, the average (\$102,523) and median (\$85,067) incomes were slightly above District levels.

Housing Need and Affordability • In 2021, 115 households (13.1%) were spending 30% or more on their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 890 dwellings, predominantly single-detached dwellings (92.7%).

New Dwellings • From 2013 to 2022, 94.7% of housing completions were single-detached, with 5.3% semi-detached.

Non-Market Housing • As of 2023, there was no data available for non-market housing in Bonfield.

Ownership Market • The average price of a single-detached home in an October 2023 point-in-time scan in Bonfield was \$528,018.

Rental Market • The average rental price from an October 2023 point-in-time scan was \$1,775.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 21 available listings (+11.0% increase from 2022).

* This data was collected during the COVID-19 pandemic and has since changed.

There is a need for affordable housing options for one-person households.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

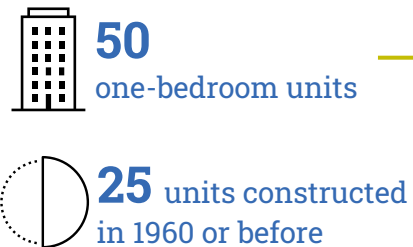
One-Person Households were More Common

One-person households were the fastest growing household size from 2016 to 2021



Lack of One-Bedroom Housing Development

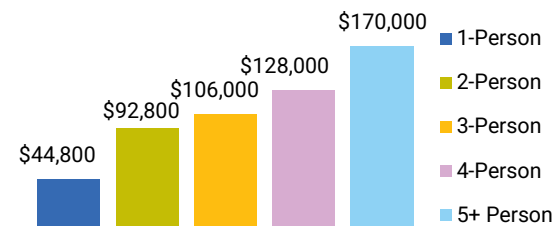
At least half of all one-bedroom apartment units were constructed in 1960 or before.



One-Person Households had Lower Incomes

There was a high income polarity between one-person households and other household sizes.

Average Income by Household Size in Bonfield, 2021



Source: Statistics Canada Custom Data Order, 2021

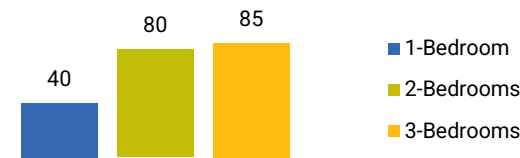
FEATURES

How do we know this gap exists? What are its features?

One-Person Households were in Large Dwellings

Almost 40% of one-person households in Bonfield lived in dwellings with three bedrooms.

One-Person Households by Dwelling Size in Bonfield, 2021



Source: Statistics Canada Custom Data Order, 2021

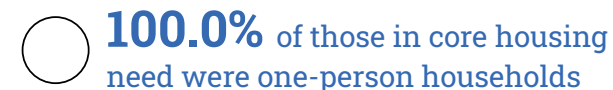
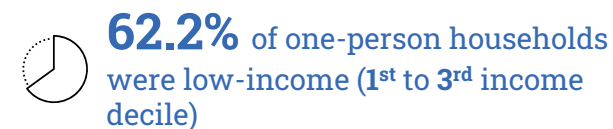
Large Dwellings were More Expensive

Three-bedroom units were only affordable to those in the 7th income (\$118,988) decile and above.



IMPACTS

Why is this gap important? How does it impact people?



One-person households were the lowest-income in Bonfield and increasing in number.

This demographic shift was driving a mismatch between unit-size demand and unit-size supply.

Larger housing units are more expensive, unaffordable to one-person households, and may be driving affordability challenges, indicating a need for smaller housing options.

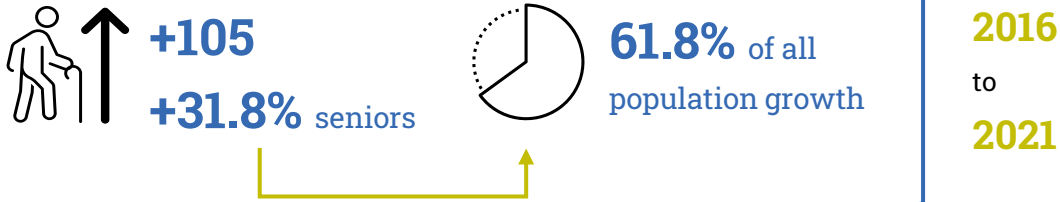
There is a need for smaller, more affordable housing options for seniors in Bonfield.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

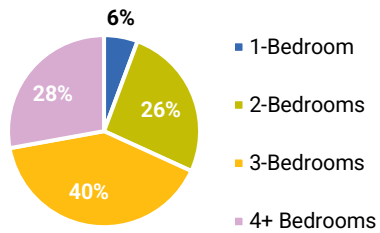
The Population was Aging

From 2016 to 2021, the fastest growing age cohort in Bonfield was seniors.



New Construction was Predominantly Large Dwellings

Housing Stock by Dwelling Size, 2021



From 2016 to 2021, the housing stock was not diversifying enough.



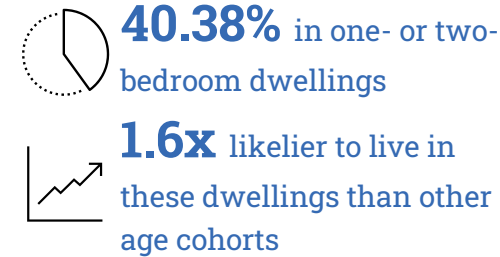
Source: Statistics Canada Custom Data Order, 2021

FEATURES

How do we know this gap exists? What are its features?

Seniors were the Least Likely to Live in Large Dwellings

In 2021, senior household maintainers were the least likely to occupy dwellings with more than two bedrooms.



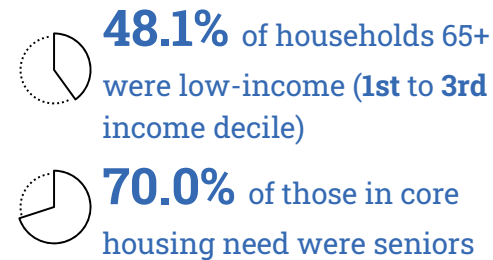
Large Dwellings were the Most Expensive

Three-bedroom units, the most common dwelling size, were only affordable to those in the 7th income (\$118,988) decile and above.



IMPACTS

Why is this gap important? How does it impact people?



The senior population were the likeliest to live in small dwellings. Recent development trends have been for large, expensive dwellings.

As the senior population has increased, this mismatch in supply and demand has resulted in senior households being disproportionately in core housing need.

This may indicate a need for smaller, more affordable housing options for senior households.

Population Trends

The population of Mattawa decreased between 2016 and 2021

- In 2021, Mattawa had a **population count** of 1,880. This was a decrease of 110 people (-5.5%) from 2016 levels.
 - Mattawa was one of the only regions to undergo population loss in the District between 2016 and 2021.
 - Mattawa accounted for 2.2% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

The share of the population that identified as Indigenous was much higher than District levels in 2021

- The proportion of the population that **identified as Indigenous** in Mattawa (31.8%) was much higher than the provincial rate (2.9%) and District rate (14.5%).
 - This was among the highest proportion of population who identified as Indigenous in the District.
 - The Indigenous population decreased (-25.0%) much faster than the overall population decline in Mattawa between 2016 and 2021.

Population Age

The population of Mattawa was, on average, older than the population of the District as a whole

- The **average and median age of the population** in Mattawa (48.5 and 53.6 years old, respectively) were older than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the lowest share of youth in the District (6.6%) and a well above District average (22.9%) proportion of seniors (28.2%).
- The population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in Mattawa was seniors (+25 people, +5.0%).
 - During this period, both youth (-34.2%) and older adults (-10.6%) populations decreased in Mattawa
 - Older adults were the most common age cohort for the Mattawa population (31.4%) in 2021. This was above the District average of 29.1%.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- Household **incomes**

Household Trends

The number of households in Mattawa decreased between 2016 and 2021

- The **number of households** in Mattawa in 2021 was 855, representing a decrease of -35 households (-3.9%) from 2016 totals.
 - Mattawa accounted for 2.3% of the households in District in 2021.
 - Mattawa was one of the only regions in the District to experience a decline in the number of households between 2016 and 2021.
- This decline in the number of households in Mattawa was lower than the decline in population during this period (-110 people, -5.5%). This may indicate a trend toward smaller households and a diversification of household types.

Household Tenure

The share of households in Mattawa who rented their homes was among the highest in the District

- In terms of **household tenure**, 64.9% of the households in Mattawa were owner households. This was slightly lower than the District rate (65.9%), as the share of households who were renters was one of the highest in the District (35.1%).
- The number of renter households declined (-45 households, -14.3%) while the number of owner households increased (+10 households, +1.8%) between 2016 and 2021.

Household Size and Type

Mattawa had among the smallest average household size in the District, as smaller household sizes were the only to experience growth in recent years

- The average **household size** in Mattawa remained consistent at 2.1 persons from 2016 to 2021.
- In 2021, the most common household size in Mattawa was 2 (37.4%), roughly consistent with overall District trends (38.7%).
- Mattawa had the highest proportion of one-person households (35.7%) in the region, but this household size experienced decline (-15 households, -4.7%) between 2016 and 2021.
 - The only household size to experience growth in Mattawa over this period was two-person households (+5 households, +1.6%)
 - The household size that experienced the most decline was four or more person households (-20 households, -16.0%).
- In 2021, the most common **household types** in Mattawa were one-person households (36.3%), couples without children (26.3%), couples with children (15.2%), and lone-parent households (12.3%).

Household Maintainers

Senior households were more common in Mattawa than the District as a whole in 2021

- The proportion of **household maintainers** aged 65 and over (42.%) was much higher than the District rate (32.6%).
 - This age cohort of household maintainer was the fastest growing in Mattawa (+70 households, +24.1%) between 2016 and 2021.
 - Over the same period, working adults and older adults both experienced decline (-37.2% and -10.3%, respectively).
- Of the 1,165 households in the District that were maintained by an individual under the age of 25 years old, 1.7% (20 households) were in Mattawa.
 - Mattawa was one of only three geographies to have more than 1.0% of the District’s households maintained by individuals 25 and under.

Households with a Member with Disability

The share of households who contained a member with a disability was higher in Mattawa than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in Mattawa were more likely than households in the District to have members with a listed disability.
- **Table 11** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- Households in Mattawa were more likely to report members with difficulty learning, remembering, or concentrating, and members with sensory disability. Mattawa had among the highest rates for households with members with these disabilities.
- However, Mattawa was slightly below the District average for households with members with other health problems or long-term conditions and for members with emotional, psychological, or mental health conditions.

Table 11: Households in Mattawa with a member with disability, by disability type, 2021

	Mattawa	District
Total Households	860	37,255
Member with a Sensory Disability	9.9%	7.3%
Member with Difficulty Walking	8.1%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	12.2%	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	7.6%	7.8%
Member with other Health Problems or Long-Term Conditions	3.5%	4.8%

Source: Statistics Canada Custom Data Order, 2021

Household Incomes

Average household incomes in Mattawa were lower than District levels

- Projected to 2022 dollars, the **average and median income** in Mattawa were \$75,787 and \$58,774, respectively. These incomes were much lower than District levels (\$98,435 and \$80,096, respectively).
- One-person households had one of the District’s lowest average incomes (\$34,765). This is notable due to the high proportion of one-person households in the municipality.

Mattawa had among the highest proportion of seniors who were considered low-income

- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 370 (3.4%) lived in Mattawa.
- Mattawa had amongst the highest proportion of seniors considered low-income (27.2%) in the District, where the average proportion of low-income seniors was 15.5%.
 - In fact, every age cohort in Mattawa had higher rates of low-income status than District averages

Owner household incomes were almost double renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$81,600) was almost double that of renter households (\$44,400).
- This trend was consistent when assessing median household incomes (\$68,500 and \$32,800, respectively).
- **Table 12** outlines the income decile thresholds for households in Mattawa by household tenure.

Table 12: Income deciles in Mattawa by household tenure based on 2020 incomes

		Mattawa		
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$22,600	\$24,200	\$16,600
	2 nd	\$25,800	\$34,800	\$22,800
	3 rd	\$32,400	\$44,800	\$25,000
Moderate Income Households	4 th	\$42,000	\$54,400	\$29,400
	5 th	\$51,200	\$68,500	\$32,800
	6 th	\$63,600	\$87,000	\$42,400
High Income Households	7 th	\$87,000	\$100,000	\$47,600
	8 th	\$109,000	\$123,000	\$62,400
	9 th	\$139,000	\$146,000	\$99,000
Total Households		860	550	305

Source: Statistics Canada Custom Data Order, 2021

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

The labour market in Mattawa was less robust than the District trends in 2021

- In 2021, 1,545 people were considered part of the **labour force** in Mattawa.
- For this labour force, the participation rate (45.0%) was lower and the unemployment rate (17.3%) higher in Mattawa than in the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

Industry employment trends in Mattawa were largely consistent with the District

- The most common industry of employment in Mattawa was health care and social assistance (20.1% of labour force) in 2021.
- Gains in employment were found in public administration (+50 jobs), retail trade (+30), and agriculture, forestry, fishing, and hunting (+20).
- Mattawa experienced job losses in construction (-40 jobs), accommodation and food services (-35), and health care and social assistance (-20).

Workers in Mattawa were among the most likely to find employment in their municipality of residence

- Mattawa maintained among the highest rate of labour force that worked within their municipality of residence (60.0%), meaning that Mattawa workers were among the most likely to find employment within their municipality. This rate was higher than District rate (52.1%).
- In 2021, 12.2% of the labour force of Mattawa commuted to another municipality in the District for work, the third lowest rate in the District.
- Between 2016 and 2021, the labour force in Mattawa did not experience a shift to working from home. The number of labourers who worked from home in 2021 decrease by -5 from 2016 counts, likely due to the decrease in the labour force overall (-95 workers) during this period.

Existing Housing Stock

While the housing stock in Mattawa was predominantly single-detached dwellings

- In 2021, the **housing stock** of the Mattawa was made up of 860 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (69.2%). Other common dwelling types were low-rise apartments (23.3%), and row houses (5.2%).
- Mattawa had the second highest proportion of dwellings that were low-rise apartments in all the District.
 - However, between 2016 and 2021 this dwelling type experienced steep decline (-25 dwellings, -11.1%).
 - Mattawa experienced net housing stock decline across this period across all dwelling types (-30 dwellings, -3.4%)

Mattawa had among the lowest share of its housing stock added between 2001 and 2021 in the District

- Assessing the age of construction for the housing stock in Mattawa, most of the supply was built before 1980 (78.9%), while only 4.7% was built from 2001 to 2021.
 - This rate of recent construction was the lowest of the geographies assessed for this report.
 - Mattawa had the highest proportion of housing constructed in 1960 or before (43.9%), well above the District average (27.5%).

The rate of inadequate housing in Mattawa was the second highest in all the municipalities in the District

- In 2021, 14.6% of households reported the **need for major repairs**.
 - This was the second highest proportion of all of the geographies assessed for this report, and well above the District average (7.8%).
 - This proportion represented an increase from 2016 trends (+20 dwellings, +19.0 %).
- In 2021, 25 households (2.9%) reported that their dwelling was **not suitable** for the number of persons living there.
 - This represented an increase of +5 households (+25.0 %) and was roughly consistent with the District.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

New Dwellings

Development trends in Mattawa were unavailable due to lack of data

- CMHC housing starts and completions data was unavailable for Mattawa.

Building permit data was unavailable

- Building permit data was not provided by Mattawa for this analysis.

Non-Market Housing

Mattawa contained a small non-market housing stock in 2023

- As of 2023, the **non-market housing** stock in Mattawa included 31 units through social and affordable housing providers, 56 Nipissing District Housing Corporation (NDHC) units and 21 rental subsidies.
 - Of these social and affordable units, 25.3% were units for seniors. These units included 20 one-bedroom units and 2 two-bedroom units.
 - Of the 74.7% of units that were for family households, there were 16 one-bedroom units, 8 two-bedroom units, and 21 three-bedroom units, and 20 four- or more-bedroom units.
- There are zero **shelter spaces** or **transitional housing** spaces in Mattawa. During the District's 2021 Point In Time count of those experiencing homelessness, 3.2% of those surveyed were in Mattawa.
- Mattawa had 73 **long-term care** units and zero **retirement home** units.
 - Wait times at the Algonquin Nursing Home were not available.

Ownership Market Trends

Ownership Market trends in Mattawa were unavailable due to lack of data, but dwelling value may have increased in recent years

- CMHC absorption data was not available for Mattawa.
- The average **owner-estimated value of dwellings** in Mattawa in 2021 was \$231,00, which had increased by +40.8% since 2016.
- In an October 2023 PIT scan, all dwellings observed were single-detached dwellings. The average price of these dwellings was \$323,933.

Rental Market Trends

The secondary rental market accounted for all the rental units in Mattawa

- In 2021, there was no data for purpose-built rental units; therefore, the secondary rental market accounted for all rental units in the municipality.
- In 2023, the average rental price from a point-in-time scan was \$2,075. This scan occurred in October 2023.
 - The average two-bedroom unit was \$1,450.

Short-Term Rental Market

The short-term rental market in Mattawa appears to be shrinking, potentially from a lack of demand

- As of December 2023, a point-in-time scan of the short-term rentals in Mattawa showed at least 19 active listings, according to AirDNA.
 - Of these listings, 75% were entire homes, while 25% were private rooms.
 - The number of available listings was 6, a decrease of -60% in the last year. The average occupancy rate for listings in Mattawa was 32%.
- The average daily rate for a room on the short-term rental market in Mattawa was \$311.

Income-Shelter Ratio

Households in Mattawa were facing affordability at a higher rate than District-wide levels

- In 2021, 185 households (21.6%)¹ were spending 30% or more of their **household income on shelter costs**. This was higher than the District rate (19.6%) in 2021.
 - This rate was the highest of all the selected geographies assessed in this report.
- The number of households facing affordability issues in Mattawa decreased by -95 households (-33.9%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was larger than District trends (-24.2%).

Indigenous households in Mattawa were facing affordability at a slightly higher rate than all households

- In 2021, 60 Indigenous households (23.1%) were facing affordability issues.
 - However, due to the low number of total households, this trend should be viewed with caution.

Income-Shelter Ratio by Tenure

Renter households were disproportionately facing affordability issues in Mattawa

- Assessing by tenure, 10.8% of owner households were experiencing affordability issues in 2021, while 41.7% of renter households were.
 - The owner affordability rates were consistent with District rates, but renter households in Mattawa faced higher affordability issues than District averages (11.0% and 36.3%, respectively).
- Renter households made up 68.7% of the households facing affordability issues, despite only accounting for 35.7% of the total households in Mattawa.
- As the increase in the price of rent has outpaced the growth of household income in the past ten years, renter households have been experiencing housing affordability issues at a disproportion rate.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

Despite District trends, the number of households in core housing need has increased in recent years

- In 2021, 235 households (27.6%) were in **core housing need**.
- This share was higher than the District rate (10.0%) and the highest rate of all geographies assessed for this report.
- From 2016 to 2021, there was an increase of +235 households in core housing need, or the entire core housing needs population of Mattawa.

Core Housing Need by Tenure

Renter households made up a disproportionate share of the households in core housing need

- Assessing by tenure, 16.2% of owner households were in core housing need in 2021, while 50.8% of renter households were.
 - Mattawa had substantially higher proportions of owner and renter households in core housing need compared to the District average (4.2% and 21.4%, respectively).
 - While renter households made up 35.3% of households in Mattawa, they accounted for 64.9% of the households in core housing need.

Core Housing Need by Household Type

Single income households were more likely to be in core housing need in Mattawa

- Assessing by household type, one-person households (44.6%) and lone-parent households (23.5%) were the most common household types in core housing need.
 - All 20 lone-parent households were considered in core housing need due to inadequate housing conditions.
 - Due to low household numbers, this trend should be viewed with caution.
- Couples with children were the only other household type to be considered in core housing need (15 households, 17.4% of all couples with children).

Housing Continuum

HOUSING DEMAND

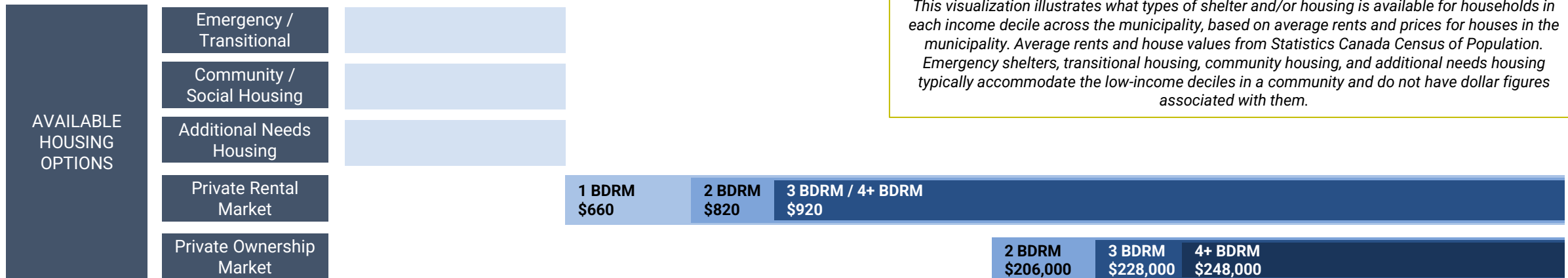
INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 23,384	\$ 26,695	\$ 33,524	\$ 43,457	\$ 52,976	\$ 65,806	\$ 90,017	\$ 112,780	\$ 143,821	\$143,822+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$585	\$667	\$838	\$1,086	\$1,324	\$1,645	\$2,250	\$2,820	\$3,596	\$3,597+
	Ownership	\$77,838	\$88,859	\$111,590	\$144,654	\$176,340	\$219,082	\$299,641	\$375,412	\$478,737	\$478,738+

More housing choices become available along the continuum

HOUSING SUPPLY



This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • Mattawa had a population of 1,880 in 2021, accounting for 2.2% of the population of the District.

Population Growth • The population of Mattawa decreased by -110 people from 2016 to 2021 (-5.5%).

Population Age • The average (48.5 years) and median age (53.6) in Mattawa were above the District and there are signs of aging.

Indigenous Population • The proportion of Indigenous population in Mattawa (31.8%) is higher than the District rate (14.5%) but getting smaller (-25.0%).

Low-Income Persons • Mattawa had 370 (20.7%) low-income persons in 2021.

Labour Force and Employment • In 2021, 1,545 persons were part of the labour force, with a participation rate of 45.0% and unemployment rate of 17.3%.*

Household Trends

Household Growth • In 2021, Mattawa had 855 households, with a decrease of -35 households (-3.9%) from 2016.

Household Tenure • Owner households made up 64.9% of households in Mattawa. Renter households declined by -14.3% from 2016 to 2021.

Household Size and Type • In 2021, the average household size was 2.1 persons, and the most common household type was one-person.

Household Maintainers • Household maintainers aged 65+ represented 42.1% of households and were the fastest growing (+24.1%) in 2021.

Household Incomes • In 2022 dollars, the average (\$75,787) and median (\$58,774) incomes were below District levels.

Housing Need and Affordability • In 2021, 185 households (21.6%) were spending 30% or more on their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 860 dwellings, predominantly single-detached dwellings (69.2%).

New Dwellings • CMHC housing starts and completions data was unavailable for Mattawa.

Non-Market Housing • In 2023, Mattawa had 31 social and affordable housing units, 56 NDHC units, and 21 rental subsidies.

Ownership Market • The average price of a single-detached home in an October 2023 point-in-time scan in Mattawa was \$323,933.

Rental Market • An October 2023 point-in-time scan showed a two-bedroom listing for \$1,450.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 6 available listings (-60.0% decrease from 2022).

* This data was collected during the COVID-19 pandemic and has since changed.

There is a need for considerations to improve and rehabilitate aging housing stock.


CAUSES

Why does this gap show up? What trends have fuelled this gap?

Aging Housing Stock

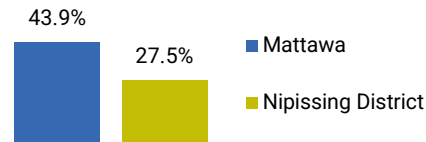
Mattawa had one of the **oldest housing stocks** in the District in **2021**, with the lowest rate of recent construction.

 **78.9%** built before 1980

 **4.7%** built from 2001 to 2021

The proportion of housing constructed in **1960 or before** was well above the District average.

Proportion of Dwellings Constructed in 1960 or Before, 2021



Source: Statistics Canada Community Profiles, 2021

Housing Stock was Declining

Mattawa experienced net housing stock decline from **2016 to 2021**.

 **-30 dwellings** ↓ **-3.4% decrease**

2016
to
2021

FEATURES

How do we know this gap exists? What are its features?

Housing Stock was In Need of Major Repairs

In **2021**, Mattawa reported the **second highest proportion** of households with dwellings in need of **major repairs** in the District.

 **14.6%** in need of major repairs
1.9x the District average

 **+19.0%** increase from 2016

Population was Declining

Mattawa experienced net population decline from **2016 to 2021**.

 **-110 people**

↓ **-5.5%**

2016 to 2021

IMPACTS

Why is this gap important? How does it impact people?

29.8% of all households in core housing need were below the adequacy standard, well above District trends.

52.9% of ownership households in core housing need were below the adequacy standard, well above District trends.

Mattawa had one of the District's oldest housing stocks, and it has experienced decline in recent years. This may have led to the recent decline in population.

Mattawa had some of the District's highest proportion of people in core housing need for inadequate housing.

This may indicate a need for rehabilitating the housing stock.

There is a need for affordable rental units in Mattawa.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

High Share of Renter Households

Mattawa had one of the **highest proportions** of renter households in the District in 2021.

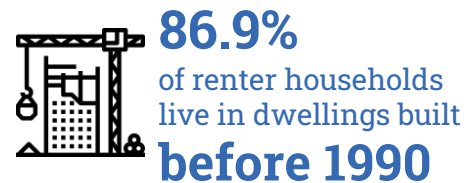


Decreasing Supply of Apartment and Purpose-Built-Rental Units

Between 2016 and 2021, the supply of low-rise apartments experienced a decline.



In 2021, most renter households occupied an **aging housing stock**.



FEATURES

How do we know this gap exists? What are its features?

Renter Households were Declining

Between 2016 and 2021, renter households declined while owner households increased.



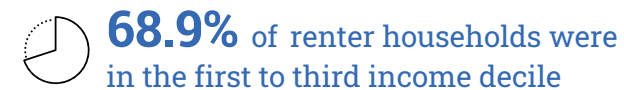
Ownership Dwellings were Costly and Increasing in Value

The income needed to purchase the average home was **over \$65,806** (6th income decile).



IMPACTS

Why is this gap important? How does it impact people?



Mattawa has one of the District's highest proportions of renter households. An aging housing stock and decreasing apartment unit stock has contributed to renter household decline.

The remaining housing is unaffordable to the renter population, who are the most likely to be low-income.

These affordability challenges indicate a need for new purpose-built rentals.

Unorganized North Nipissing

Demographic Profile

Population Trends

The population of the Unorganized North Nipissing decreased between 2016 and 2021

- In 2021, the Unorganized North Nipissing had a **population count** of 1,590. This was a decrease of -195 people (-10.9%) from 2016 levels.
 - This drop was the District's largest population decline over this period.
 - Unorganized North Nipissing accounted for 1.9% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

The proportion of the Unorganized North Nipissing population that identified as Indigenous was slightly lower than District levels as this population has decreased in recent years

- The proportion of the population that **identified as Indigenous** in the Unorganized North Nipissing (13.7%) was much higher than the provincial rate (2.9%) in 2021, but lower than the District rate (14.5%).
 - The Indigenous population decreased (-8.5%) slightly slower than the overall population decline in Unorganized North Nipissing between 2016 and 2021.

Population Age

The population of the Unorganized North Nipissing was, on average, older than the population of the District as a whole

- The **average and median age of the population** in Unorganized North Nipissing (49.1 and 54.8 years old, respectively) were older than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the share of older adults (38.1%) and seniors (25.2%).
- The population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in Unorganized North Nipissing was seniors (+40 people, +11.1%).
 - During this period, all other age cohorts experienced population decline. Youth (-30.3%) and children (-26.1%) experienced the fastest rates of decline.
 - Older adults were the most common age cohort for the Unorganized North Nipissing population (38.1%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- **Household incomes**

Household Trends

The number of households in the Unorganized North Nipissing decreased between 2016 and 2021

- The **number of households** in Unorganized North Nipissing in 2021 was 725, representing a decrease of -65 households (-8.2%) from 2016 totals.
 - This decrease was one of the District's largest household declines between 2016 and 2021.
 - Unorganized North Nipissing accounted for 1.9% of the households in District in 2021.
- This decline in the number of households in Unorganized North Nipissing was lower than the decrease in population during this period (-195 people, -10.9%). This may indicate a trend toward smaller households and a diversification of household types.

Household Tenure

Almost all the households in the Unorganized North Nipissing owned their homes in 2021

- In terms of **household tenure**, 89.7% of the households in Unorganized North Nipissing were owner households. This was higher than the District rate (65.9%), as the share of households who were renters was among the lower rates in the District (10.3%).
 - The number of owner households declined in absolute terms and at a faster rate (-60 households, -8.4%) than renter households (-5 households, -6.3%) between 2016 and 2021.

Household Size and Type

Households in the Unorganized North Nipissing were smaller on average as one- and two-person households were the most common

- The average **household size** in Unorganized North Nipissing remained consistent at 2.2 persons from 2016 to 2021.
- In 2021, the most common household size in Unorganized North Nipissing was two-person households (47.6%), well above overall District trends (38.7%).
- One-person (27.6%) households, the second most common household size, were the only household size to experience growth in Unorganized North Nipissing from 2016 to 2021 (+5 households, +2.6%).
 - All other households experienced decline, with four-or-more person households experiencing the fastest rate of decline (-19.0%)
- In 2021, the most common **household types** in Unorganized North Nipissing were couples without children (38.4%), couples with children (18.5%), and one-person households (27.4%).

Household Maintainers

Households maintained by someone aged between 25 and 44 were the fastest growing in the Unorganized North Nipissing

- The proportion of **household maintainers** aged 45 to 64 (43.8%) was higher than the District rate (38.1%).
- This age cohort of household maintainer was only age cohort in Unorganized North Nipissing to experience a decline in absolute totals (-115 households, -26.4%) between 2016 and 2021, accounting for all the household decline.
- Household maintainers aged 25 to 44 were the fastest growing age cohort across this period (+30 households, +24.0%).
- Of the 1,165 households that were maintained by an individual under the age of 25 years old in the District, none were in Unorganized North Nipissing. This may indicate that Unorganized North Nipissing lacks supports for household maintainers of that age, including employment opportunities and housing affordable for new household formation.

Households with a Member with Disability

The share of households who contained a member with a disability was lower in Unorganized North Nipissing than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in Unorganized North Nipissing were less likely than households in the District to have members with a listed disability.
- The one exception was households with members with difficulty walking. Unorganized North Nipissing had 10.3% of households with this listed disability, above the District average (7.5%).
- **Table 13** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.

Table 13: Households in the Unorganized North Nipissing with a member with disability, by disability type, 2021

	Unorganized North Nipissing	District
Total Households	730	37,255
Member with a Sensory Disability	6.8%	7.3%
Member with Difficulty Walking	10.3%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	2.1%	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	3.4%	7.8%
Member with other Health Problems or Long-Term Conditions	6.2%	4.8%

Source: Statistics Canada Custom Data Order, 2021

Unorganized North Nipissing

Household Income Profile

Household Incomes

Household incomes were consistent with District levels, but there was a high degree of polarity in household incomes based on household size

- Projected to 2022 dollars, the **average and median income** in Unorganized North Nipissing were \$94,347 and \$78,991, respectively. These incomes were consistent with District levels (\$98,435 and \$80,096, respectively).
- However, the polarity in average incomes between one-person households (\$45,516) and two- or more-person households (\$112,245) was among the highest in the District.

The rate of low-income population in the Unorganized North Nipissing was consistent with District trends

- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 205 (1.9%) lived in Unorganized North Nipissing.
- However, while 16.0% of persons aged 65 and over were considered low-income, this was consistent with District averages (15.5%).
 - In fact, the overall proportion of low-income persons in the Unorganized North Nipissing (13.0%) was identical to District average (13.0%).

Owner household incomes were more than renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$87,400) was more than that of renter households (\$68,000).
- The two household tenures were much closer when assessing median household incomes (\$70,000 and \$65,000, respectively).
- **Table 14** outlines the income decile thresholds for households in the Unorganized North Nipissing by household tenure.

Table 14: Income deciles in the Unorganized North Nipissing by household tenure based on 2020 incomes

Unorganized North Nipissing				
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$23,600	\$23,600	**
	2 nd	\$37,200	\$37,600	**
	3 rd	\$49,600	\$49,600	**
Moderate Income Households	4 th	\$62,800	\$62,000	**
	5 th	\$70,000	\$70,000	\$65,000
	6 th	\$86,000	\$87,000	**
High Income Households	7 th	\$102,000	\$105,000	**
	8 th	\$130,000	\$133,000	**
	9 th	\$160,000	\$170,000	**
Total Households		730	655	75

Source: Statistics Canada Custom Data Order, 2021 ** - Denotes suppressed values

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

Unemployment was slightly lower than District levels in the Unorganized North Nipissing

- In 2021, 1,405 persons were considered part of the **labour force** in Unorganized North Nipissing.
- For this labour force, the participation rate (54.1%) and unemployment rate (9.9%) in Unorganized North Nipissing were slightly lower than the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

Industry employment trends in the Unorganized North Nipissing were largely consistent with the District

- The most common industry of employment in Unorganized North Nipissing was health care and social assistance (15.8% of labour force) in 2021.
- Gains in employment were found in waste management and remediation (+35 jobs), educational services(+20), and agriculture, forestry, fishing, and hunting (+20).
- Unorganized North Nipissing experienced job loss in retail trade (-60 jobs), construction (-40), and accommodation and food services (-25).

Workers in the Unorganized North Nipissing were among the least likely to find employment in their municipality of residence

- The Unorganized North Nipissing maintained among the lowest rate of labour force that worked within their municipality of residence (9.6%), meaning that workers in the Unorganized North Nipissing were among the least likely to find employment within their municipality. This rate was much lower than District rate (52.1%).
- In 2021, 38.5% of the labour force of the Unorganized North Nipissing commuted to another municipality in the District for work, higher than the District rate (11.8%).
- Between 2016 and 2021, there was an increase of labourers working from home, likely due to the COVID-19 pandemic, as +40 workers (+80.0%) made this commuting shift.
- The Unorganized North Nipissing had the highest share of its labour force that worked from home in 2021 (21.3%).

Existing Housing Stock

The housing supply in the Unorganized North Nipissing was predominantly single-detached dwellings

- In 2021, the **housing stock** of the Unorganized North Nipissing was made up of 730 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (89.0%). Other common dwelling types were housing listed as 'other' (7.5%), and low-rise apartments (2.1%).
 - Unorganized North Nipissing made up 14.7% of 'other' housing stock, despite having only 2.0% of the District's total housing stock in 2021.
- Unorganized North Nipissing experienced housing stock decline across all housing types between 2016 and 2021 (-65 dwellings, -8.2%).
 - Low-rise apartments showed the greatest decline (-20 units, -57.1%), with other housing types experiencing substantial loss as well (-30 dwellings, -35.3%).

Based on the age of construction of dwellings in the Unorganized North Nipissing, the development trends in the municipality have been consistent with District trends

- Assessing the age of construction for the housing stock in Unorganized North Nipissing, more than half of the supply was built before 1980 (62.3%), while only 13.0% was built from 2001 to 2021.
 - The region was mostly consistent with District trends for the rate of construction across each time range but had a slightly above average (3.4%) rate of construction compared to the District (2.2%) for 2017 to 2021.
- In 2021, 8.9% of households reported the **need for major repairs**.
 - This was roughly consistent with the geographies assessed for this report.
 - This proportion represented a decrease from 2016 trends (-40 dwellings, -38.1%).
- In 2021, zero (0) households (0.0%) reported that their dwelling was **not suitable** for the number of persons living there.
 - This was the lowest rate in the District.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- **The existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

Unorganized North Nipissing

Housing Profile

New Dwellings

There were no housing starts or completions in the Unorganized North Nipissing in recent years

- From 2017 to 2022, there were zero housing starts or completions in Unorganized North Nipissing.

Building permit data was unavailable

- Building permit data was not provided by Unorganized North Nipissing for this analysis.

Non-Market Housing

There were no non-market housing units in the Unorganized North Nipissing area in 2023

- As of 2023, there was no data for **non-market housing** stock in Unorganized North Nipissing.
- During the District's 2021 Point In Time count of those experiencing homelessness, no surveys were completed in Unorganized North Nipissing.

Ownership Market Trends

Ownership Market trends in the Unorganized North Nipissing were unavailable due to lack of data, but dwelling value may have increased rapidly in recent years

- CMHC absorption data was not available for Unorganized North Nipissing.
- The average **owner-estimated value of dwellings** in Unorganized North Nipissing in 2021 was \$253,200, which had increased by +26.7 % since 2016.
- In an October 2023 PIT scan, all dwellings observed were single-detached dwellings. The average price of these dwellings was \$466,567.

Rental Market Trends

Rental market trends in the Unorganized North Nipissing were unavailable due to lack of data

- CMHC primary rental universe data was not available for Unorganized North Nipissing.

Short-Term Rental Market

There was no data for the short-term rental market in the Unorganized North Nipissing

- This data was not available on AirDNA.

Income-Shelter Ratio

The proportion of households in the Unorganized North Nipissing that are facing affordability issues was lower than District-wide trends

- In 2021, 70 households (9.6%)¹ were spending 30% or more of their **household income on shelter costs**. This was lower than the District rate (19.6%) in 2021.
 - This rate was the lowest rate of all the geographies assessed in this report.
- The number of households facing affordability issues in Unorganized North Nipissing decreased by -60 households (-46.2%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was much higher than District trends (-24.2 %).

Income-Shelter Ratio by Tenure

Renter households in the Unorganized North Nipissing were facing affordability issues at the lowest rate in the District

- Assessing by tenure, 9.2% of owner households were experiencing affordability issues in 2021, while 13.0% of renter households were.
 - These rates were lower than District rates (11.0% and 36.3%, respectively). In fact, renter households in Unorganized North Nipissing experienced the lowest rates in the District.
- Despite having the lowest proportion amongst the District facing affordability issues, renter households in Unorganized North Nipissing were still over-represented relative to owner households.
 - Renter households made up 13.9% of the households facing affordability issues, despite only accounting for 10.3% of the total households in Unorganized North Nipissing.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

Households in the Unorganized North Nipissing were in core housing need at almost half the rate as the District

- In 2021, 40 households (5.5%) in Unorganized North Nipissing were in **core housing need**.
 - This share was lower than the District rate (10.0%).
- From 2016 to 2021, there was a decrease of -65 households (-61.9%) in core housing need.
 - This was the largest decrease of population in core housing need across the District.
 - While this was impacted by the government measures during the COVID-19 pandemic, this trend was not occurring in all of the geographies assessed in this report.

Core Housing Need by Tenure

Renter households were more likely than owner households to be in core housing need

- Assessing by tenure, 5.4% of owner households were in core housing need in 2021, while 6.2% of renter households were.
 - Owner household trends were roughly consistent with District rates, but renter households were significantly lower (4.2% and 21.4%, respectively).
 - Renter households in Unorganized North Nipissing had some of the lowest rates of renter households in core housing need in the District.

Unorganized North Nipissing

Housing Continuum

HOUSING DEMAND

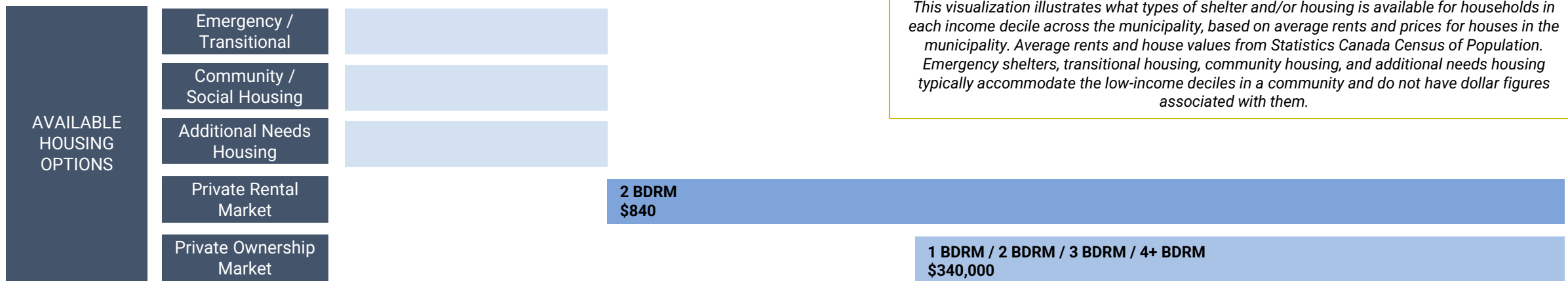
INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 24,418	\$ 38,490	\$ 51,320	\$ 64,978	\$ 72,428	\$ 88,983	\$ 105,538	\$ 134,509	\$ 165,549	\$165,550+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$610	\$962	\$1,283	\$1,624	\$1,811	\$2,225	\$2,638	\$3,363	\$4,139	\$4,140+
	Ownership	\$103,959	\$163,868	\$218,490	\$276,637	\$308,353	\$378,911	\$449,315	\$572,656	\$704,808	\$704,809+

More housing choices become available along the continuum

HOUSING SUPPLY



This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • Unorganized North Nipissing had a population of 1,590 in 2021, accounting for 1.9% of the population of the District.

Population Growth • The population of Unorganized North Nipissing decreased by -195 people from 2016 to 2021 (-10.9%).

Population Age • The average (49.1 years) and median age (54.8) in Unorganized North Nipissing were above the District and there are signs of aging.

Indigenous Population • The proportion of Indigenous population in Unorganized North Nipissing (13.7%) is lower than the District rate (14.5%) and getting smaller (-8.5%).

Low-Income Persons • Unorganized North Nipissing had 205 (13.0%) low-income persons in 2021.

Labour Force and Employment • In 2021, 1,405 persons were part of the labour force, with a participation rate of 54.1% and unemployment rate of 9.9%.*

Household Trends

Household Growth • In 2021, Unorganized North Nipissing had 730 households, a decrease of -65 households from 2016.

Household Tenure • Owner households were 89.7% of households in Unorganized North Nipissing. Owner (-8.4%) and renter households (-6.3%) declined from 2016-2021.

Household Size and Type • In 2021, the average household size was 2.2 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 65+ represented 34.2% of households and were the second-fastest growing (+8.7%) in 2021.

Household Incomes • In 2022 dollars, the average (\$94,347) and median (\$78,991) incomes were at District levels.

Housing Need and Affordability • In 2021, 70 households (9.6%) were spending 30% or more on their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 730 dwellings, predominantly single-detached dwellings (89.0%).

New Dwellings • CMHC housing starts and completions data was unavailable for Unorganized North.

Non-Market Housing • As of 2023, there was no data available for non-market housing in Unorganized North.

Ownership Market • The average price of a single-detached home in an October 2023 point-in-time scan in Unorganized North was \$466,567.

Rental Market • As of 2023, there was no data available for the primary rental market in Unorganized North.

Short-term Rental Market • As of 2023, there was no data available for the short-term rental market in Unorganized North.

* This data was collected during the COVID-19 pandemic and has since changed.

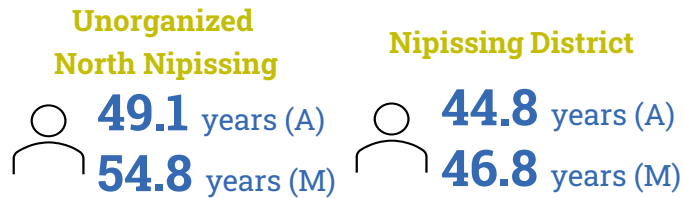
There is a need for appropriate housing for seniors.

CAUSES

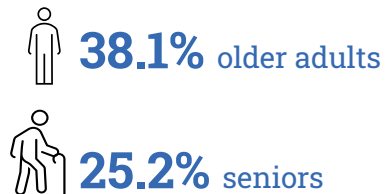
Why does this gap show up? What trends have fuelled this gap?

Senior Population

The average and median age in Unorganized North Nipissing were older than in Nipissing District in 2021.

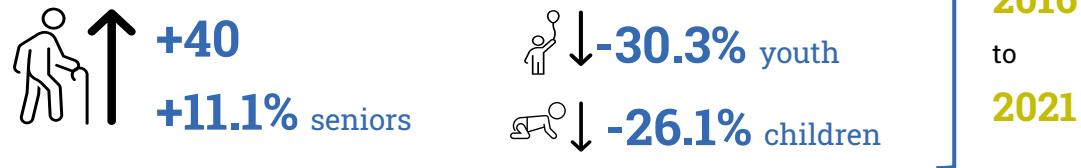


The most common age cohorts in Unorganized North Nipissing were **older adults** and **seniors**.



Aging Population

From 2016 to 2021, the fastest growing age cohort in Unorganized North Nipissing was Seniors.



FEATURES

How do we know this gap exists? What are its features?

Mismatch between senior household size and supply

There is a high proportion of seniors living in oversized dwellings.



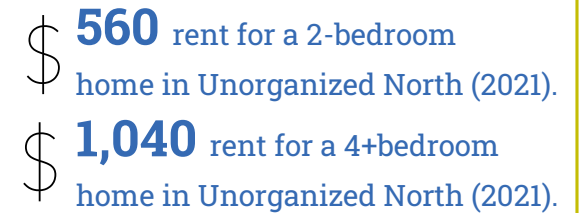
42% of senior households lived in dwellings with 3(+) bedrooms.



0% of senior households had 3 or more people

Large Households are more expensive

Large households are more expensive to maintain.



IMPACTS

Why is this gap important? How does it impact people?



50% of senior households were low-income. (1st to 3rd income decile)



\$59,400 average income for senior households

There has been an increase and growing number of an aging senior population.

Seniors are currently occupying large dwellings that are more expensive and likely driving affordability issues.

There is an opportunity for rental development in Unorganized North.

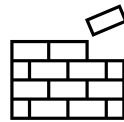
CAUSES

Why does this gap show up? What trends have fuelled this gap?

No Purpose-Built Rentals

There are no purpose-built rental units in Unorganized North Nipissing, and little development in recent years.

13% Of total dwellings were built in recent years. (95 dwellings)



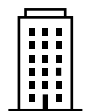
2001
to
2021

Decreasing Supply and Old Housing Stock

Unorganized North Nipissing experienced housing stock decline across all housing types between 2016 and 2021.



-65 units across all housing types
-8.2%



-20 low rise apartment
-57.1%

Unorganized North Nipissing has among the **oldest** housing stock in the District.



62.3% of dwellings were built **before 1980**

FEATURES

How do we know this gap exists? What are its features?

Mismatch Between Need and Supply



730 Total dwellings

75 Renter Households

All 75 renter households are currently living in single-detached homes.

Renter households are living in large dwellings, which may not fit their needs.



49% of 1 & 2 person households lived in dwellings with 3 or more bedrooms.

IMPACTS

Why is this gap important? How does it impact people?

13.3% of renter households were in core housing need due to affordability issues

There is an opportunity to increase the availability of rental housing in Unorganized North Nipissing.

There is an opportunity to develop newer, smaller rental households for oversized households.

Population Trends

The population of Chisholm grew slightly between 2016 and 2021

- In 2021, Chisholm had a **population count** of 1,315. This was an increase of 25 people (+1.9%) from 2016 levels.
 - This growth represented 1.9% of the total growth in the District during this period (+1,565 people).
 - Chisholm accounted for 1.6% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

The share of population in Chisholm that identified as Indigenous was lower than District level, while the share of immigrant population was higher

- The proportion of the population that **identified as Indigenous** in the Chisholm (6.9%) was much higher than the provincial rate (2.9%) in 2021, but lower than the District rate (14.5%). The Indigenous population decreased (-40 households, -30.8%) in Chisholm between 2016 and 2021.
- The share of **immigrant population** in Chisholm (8.0%) was much lower than the provincial share (30.0%) in 2021, but higher than the District share (4.3%) and the highest share of the population in the District.

Population Age

The population of Chisholm was, on average, slightly younger than population of the District as a whole

- The **average and median age of the population** in Chisholm (42.6 and 44.8 years old, respectively) were younger than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the high share of children (19.0%) compared to District average (14.4%).
- However, the population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in Chisholm was seniors(+45 people, +20.5%).
 - During this period, older adults (-6.0%) and youth (-8.7%) populations decreased in Chisholm
 - Older adults were the most common age cohort for the Chisholm population (30.0%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- **Household incomes**

Household Trends

Chisholm was one of only two regions in the District to not experience household growth or decline between 2016 and 2021

- The **number of households** in Chisholm in 2021 was 505, consistent with 2016 totals.
 - Chisholm accounted for 1.4% of the households in District in 2021.
- This growth in the number of households in Chisholm was lower than the growth in population during this period (+25 people, 1.9%). This may indicate a trend toward larger households and a diversification of household types.

Household Tenure

Households who owned their homes made up almost all the households in Chisholm

- In terms of **household tenure**, 96.1% of the households in Chisholm were owner households. This was much higher than the District rate (65.9%), as the share of households who were renters was lower than any other area in the District (4.9%).
- The number of renter households declined (-25 households, -50.0%) while owner households increased (+40 households, +8.9%) between 2016 and 2021.

Household Size and Type

Chisholm was the only municipality to increase its average household size between 2016 and 2021

- The average **household size** in Chisholm increased from 2.5 persons per household in 2016 to 2.6 persons in 2021.
- In 2021, the most common household size in Chisholm was two-person (41.6%), slightly higher than overall District trends (38.7%).
- One-person (33.7%) households, and four-or-more-person households were the fastest growing household sizes in Chisholm from 2016 to 2021 (both +5 households, +4.8%).
- In 2021, the most common **household types** in Chisholm were couples without children (35.6%), couples with children (25.7%), one-person households (21.8%), and lone-parent households (5.0%).

Household Maintainers

The share of senior households was slightly higher in Chisholm when compared to all of the District

- The proportion of **household maintainers** aged 65 and over (33.3%) was slightly higher than the District rate (32.6%).
 - This age cohort of household maintainer was the only cohort to experience growth in Chisholm (+65 households, +61.9%).
- The proportion of household maintainers under the age of 45 (20.6%) was among the lowest in the District.
- Of the 1,165 households that were maintained by an individual under the age of 25 years old in the District, none were in Chisholm. This may indicate that Chisholm lacks supports for household maintainers of that age, including employment opportunities and housing affordable for new household formation.

Households with a Member with Disability

The share of households who contained a member with a disability was lower in Chisholm than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in Chisholm were less likely than households in the District to have members with a listed disability.
- **Table 15** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- This disparity was highest for households with members with difficulty learning, remembering, or concentrating, and members with emotional, psychological, or mental health conditions.

Table 15: Households in Chisholm with a member with disability, by disability type, 2021

	Chisholm	District
Total Households	510	37,255
Member with a Sensory Disability	6.9%	7.3%
Member with Difficulty Walking	5.9%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	2.9%	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	3.9%	7.8%
Member with other Health Problems or Long-Term Conditions	5.9%	4.8%

Source: Statistics Canada Custom Data Order, 2021

Household Incomes

Household incomes in Chisholm were slightly higher than District-wide levels

- Projected to 2022 dollars, the **average and median income** in Chisholm were \$105,174 and \$86,172, respectively. These incomes were higher than District levels (\$98,435 and \$80,096, respectively).
- The average income of one-person households was among the highest in the District (\$50,819).

Chisholm had the highest rate of children who were low-income in the District

- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 205 (1.9%) lived in Chisholm.
- Chisholm had the District's highest proportion of persons aged five and under who were low-income (26.3%) and among the highest proportion of those aged 65 and older who were low-income (19.2%) in 2021.

Owner household incomes were more than renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$95,400) was more than that of renter households (\$64,000).
- **Table 16** outlines the income decile thresholds for households in Chisholm by household tenure.

Table 16: Income deciles in Chisholm by household tenure based on 2020 incomes

		Chisholm		
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$23,800	\$24,200	**
	2 nd	\$38,400	\$39,600	**
	3 rd	\$53,200	\$53,600	**
Moderate Income Households	4 th	\$62,000	\$64,000	**
	5 th	\$76,000	\$76,000	**
	6 th	\$89,000	\$90,000	**
High Income Households	7 th	\$107,000	\$107,000	**
	8 th	\$139,000	\$139,000	**
	9 th	\$174,000	\$174,000	**
Total Households		510	490	20

Source: Statistics Canada Custom Data Order, 2021 ** - Denotes suppressed values

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

The labour market in Chisholm was slightly weaker than District trends in 2021

- In 2021, 1,105 persons were considered part of the **labour force** in Chisholm.
- For this labour force, the participation rate (58.4%) and unemployment rate (14.7%) in Chisholm were higher than the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

Industry employment trends in Chisholm were largely consistent with the District

- The most common industry of employment in Chisholm was health care and social assistance (18.6% of labour force) in 2021.
- Gains in employment were found in health care and social assistance (+35 jobs), wholesale trade (+30), manufacturing (+15), and accommodation and food services (+15).
 - Chisholm was one of the only geographies assessed in this report to experience net job gain between 2016 and 2021.

Workers in Chisholm were among the least likely to find employment in their municipality of residence

- Chisholm maintained among the lowest rate of labour force that worked within their municipality of residence (4.5%), meaning that workers in Chisholm were among the least likely to find employment within their municipality. This rate was much lower than District rate (52.1%).
- In 2021, 48.2% of the labour force of Chisholm commuted to another municipality in the District for work, higher than the District rate (11.8%).
- Between 2016 and 2021, there was an increase of labourers working from home, likely due to the COVID-19 pandemic, as +20 workers (+26.7%) made this commuting shift.

Existing Housing Stock

The housing supply of Chisholm was almost entirely made up of single-detached dwellings

- In 2021, the **housing stock** of the Chisholm was made up of 510 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (98.0%).
 - No other dwelling type made up more than 1.0% of the housing supply.
- No significant changes were made to the housing stock in Chisholm between 2016 and 2021.

Although the housing stock was relatively old when compared to the District, there are indications of recent development

- Assessing the age of construction for the housing stock in Chisholm, just over half of the supply was built before 1980 (53.9%), while just over a quarter 25.5% was built from 2001 to 2021.
 - This rate of recent construction was one of the highest among geographies assessed for this report.
 - The proportion of dwellings constructed before 1960 (22.5%) was below the District average (27.5%).

The need for repairs to dwellings was slightly higher than District trends

- In 2021, 9.8% of households reported the **need for major repairs**.
 - This was slightly higher than the District average (7.8%).
 - This proportion represented an increase from 2016 trends (+5 dwellings, +11.1%).
- In 2021, 15 households (2.9%) reported that their dwelling was **not suitable** for the number of persons living there.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

New Dwellings

All the recent housing completions in Chisholm were single-detached dwellings

- From 2017 to 2022, 100.0% of the **housing completions** in Chisholm were single-detached dwellings (31 dwellings).
 - Housing completions peaked in 2021, with +12 single-detached dwellings completed.
- Housing completions have remained consistent in most other years across this period, ranging from +3 to +4 housing completions, with +6 housing completions in 2019.

Recent building permit data indicates existing development trends of single-detached dwellings are continuing

- Assessing **building permit data** from 2013 to 2023, Chisholm has predominantly permitted single-detached dwellings.
 - The municipality averages approximately 6 units permitted each year.
 - Single-detached dwellings account for all these units permitted.

Non-Market Housing

There were no non-market housing units recorded in Chisholm

- As of 2023, there was no data for the **non-market housing** stock in Chisholm.
- During the District's 2021 Point In Time count of those experiencing homelessness, no surveys were completed in Chisholm.

Ownership Market Trends

Ownership Market trends in Chisholm were unavailable due to lack of data, but dwelling value may have increased rapidly in recent years

- CMHC absorption data was not available for Chisholm.
- The average **owner-estimated value of dwellings** in Chisholm in 2021 was \$392,000, which had increased by +33.8% since 2016.
- In an October 2023 PIT scan, all dwellings observed were single-detached dwellings. The average price of these dwellings was \$487,400.

Rental Market Trends

Rental market trends in Chisholm were unavailable due to lack of data

- In 2021, there was no data for purpose-built rental units; therefore, the secondary rental market accounted for all rental units in the municipality.
- In October 2023, a point-in-time scan found one active rental listing for a one-bedroom apartment for \$1,200.
 - This was below the District average (\$1,406) for one-bedroom apartments on the secondary rental market.

Short-Term Rental Market

There appears to be increasing demand for short-term rental accommodations in Chisholm

- As of December 2023, a point-in-time scan of the short-term rentals in Chisholm showed at least 18 active listings, according to AirDNA.¹
 - Of these listings, all of them were entire homes.
 - The number of available listings was 17, an increase of +55% in the last year. The average occupancy rate for listings in North Bay was 66%.
 - The average daily rate for a room on the short-term rental market in North Bay was \$308.

Income-Shelter Ratio

The proportion of households facing affordability issues in Chisholm was among the highest in the District

- In 2021, 85 households (17.0%)¹ were spending 30% or more of their **household income on shelter costs**. This was lower than the District rate (19.6%) in 2021.
 - This rate was among the highest of all the selected geographies assessed in this report.
- The number of households facing affordability issues in Chisholm decreased by -20 households (-19.0%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was less than District trends (-24.2%).
- These trends were consistent for the Indigenous households in the municipality (16.7%).

Income-Shelter Ratio by Tenure

Households who rent their home were more likely to be facing affordability issues

- Assessing by tenure, 16.7% of owner households were experiencing affordability issues in 2021, while 24.2% of renter households were.
 - Owner household rates were higher while renter household rates were lower than District averages (11.0% and 36.3%, respectively).
- Renter households made up 5.7% of the households facing affordability issues, despite only accounting for 4.0% of the total households in Chisholm.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

The proportion of households in Chisholm in core housing need was lower than the District rate

- In 2021, 35 households (7.1%) were in **core housing need**.
- This share was lower than the District rate (10.0%).
- From 2016 to 2021, there was a decrease of -20 households (-36.4%) in core housing need.
- While this was impacted by the government measures during the COVID-19 pandemic, this trend was not occurring in all of the geographies assessed in this report.

Core Housing Need by Tenure

Owner households were the only household tenure in Chisholm to be in core housing need in 2021

- Assessing by tenure, 7.5% of owner households were in core housing need in 2021, while none of renter households were.
 - The share of owner households in core housing need were higher while the share of renter households were lower than District rates (4.2% and 21.4%, respectively).
- Of regions in the District that had populations in core housing need, Chisholm was the only geography assessed that had no renter households in core housing need.
- Between 2016 and 2021, the population of renter households in core housing need declined by -20 households (-100.0%).

Core Housing Need by Household Type

Households of varying types, including one-person households, couples without children, and couples with children, were equally considered in core housing need

- Assessing by household type, couples without children (10.5%), one-person households (9.1%), and couples with children (9.1) all had consistent rates of core housing need in 2021.
 - All 10 one-person households in core housing need were due to affordability issues, while the other household types were more varied in their housing needs.
 - However, due to the low total of households, these trends should be viewed with caution.

Housing Continuum

HOUSING DEMAND

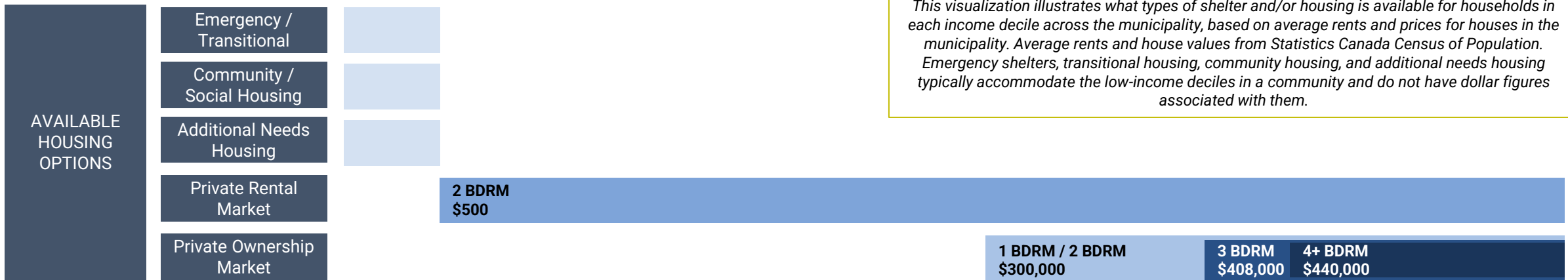
INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 24,625	\$ 39,732	\$ 55,045	\$ 64,150	\$ 78,636	\$ 92,087	\$ 110,711	\$ 143,821	\$ 180,035	\$180,036+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$616	\$993	\$1,376	\$1,604	\$1,966	\$2,302	\$2,768	\$3,596	\$4,501	\$4,502+
	Ownership	\$89,050	\$143,677	\$199,053	\$231,979	\$284,362	\$333,060	\$400,351	\$522,053	\$659,698	\$659,699+

More housing choices become available along the continuum

HOUSING SUPPLY



This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • Chisholm had a population of 1,315 in 2021, accounting for 1.6% of the population of the District.

Population Growth • The population of Chisholm increased by +25 people from 2016 to 2021 (+1.9%).

Population Age • The average (42.6 years) and median age (44.8) in Chisholm were slightly below the District, but there are signs of aging.

Indigenous Population • The proportion of Indigenous population in Chisholm (6.9%) is lower than the District rate (14.5%) and getting smaller (-30.8%).

Low-Income Persons • Chisholm had 205 (15.7%) low-income persons in 2021.

Labour Force and Employment • In 2021, 1,105 persons were part of the labour force, with a participation rate of 58.4% and unemployment rate of 14.7%.*

Household Trends

Household Growth • In 2021, Chisholm had 510 households, consistent with 2016 levels.

Household Tenure • Owner households were 96.1% of households in Chisholm. Renter households declined by -25 households (-50.0%) from 2016 to 2021.

Household Size and Type • In 2021, the average household size was 2.6 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 65+ represented 33.3% of households and were the second-fastest growing (+61.9%) in 2021.

Household Incomes • In 2022 dollars, the average (\$105,174) and median (\$86,172) incomes were above District levels.

Housing Need and Affordability • In 2021, 85 households (17.0%) were spending 30% or more of their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 510 dwellings, predominantly single-detached dwellings (98.0%).

New Dwellings • From 2017 to 2022, 100.0% of new dwellings completed were single-detached homes.

Non-Market Housing • As of 2023, there was no data available for non-market housing in Chisholm.

Ownership Market • The average price of a single-detached home in an October 2023 point-in-time scan in Chisholm was \$487,400.

Rental Market • In October 2023, a point-in-time scan found one active rental listing for a one-bedroom apartment for \$1,200.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 7 available listings (+55.0% decrease from 2022).

* This data was collected during the COVID-19 pandemic and has since changed.

There is a need for family-sized dwellings that are affordable.

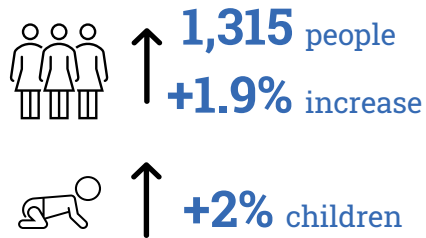
CAUSES

Why does this gap show up? What trends have fuelled this gap?

Families Are Growing

Chisholm has increased in population from 2016 and has a higher share of children than the District average.

Chisholm was the only municipality in the district to experience an increase in household size.



Nipissing District

14% are children

Chisholm
19% are children

↑ **2.5** person per household
↑ **2.6** person per household

From 2016 to 2021

Stagnant Household Growth

Chisholm **did not experience household growth** from 2016 to 2021.



The number of households in Chisholm was unchanged between 2016 and 2021, with **505**.

Source: Statistics Canada Community Profiles, 2021

FEATURES

How do we know this gap exists? What are its features?

Housing Prices are Increasing

The average **owner-estimated value of dwellings** in Chisholm in 2021 was \$392,000 – an increase of **+33.8%** from 2016.

Average Value of 3-Bedroom House:	
Chisholm	Nipissing District
\$408,000 (avg.)	\$336,000 (avg.)

High Rates of Low-income Children

Chisholm had the highest rate of children who were low-income in the District.

26.3% of people aged 0 to 5 were considered low-income in Chisholm.
100% of lone-parent households were considered low-income households (1st – to 3rd income decile)

IMPACTS

Why is this gap important? How does it impact people?

30% of the households in core housing need were couples with children, despite only accounting for 21.6% of households

The proportion of households facing affordability issues in Chisholm was among the highest in the District. Households with children were disproportionately in core housing need.

As the size of families grows in Chisholm, the need for affordable family-sized housing accommodations increases.

Source: Statistics Canada Custom Data Order, 2021


There is a need for affordable housing and supports for senior households to age in place.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

Aging population



From 2016 to 2021, the fastest growing age cohort in Chisholm was Seniors.

 **+45** seniors
+20.5% seniors

During this period, **older adults and youth populations declined.**

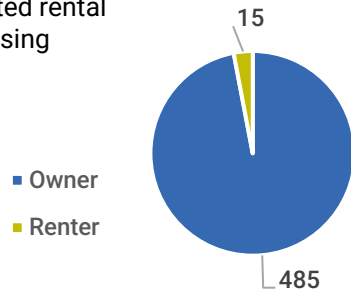
↓ **-8.7%** youth
↓ **-6.0%** Older Adults

The most common age cohorts in Chisholm were **older adults** and **seniors.**

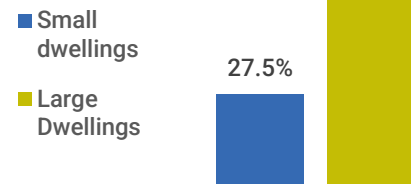
 **30.0%** older adults
 **20.2%** seniors

Lack of Rental and Small Housing Options

There are limited rental and small housing options.



62.2% of households were one and two-person households.




FEATURES

How do we know this gap exists? What are its features?

Senior Households Increasing


Household maintainers aged 65+ were the only cohort to experience growth in Chisholm.

 **+65** household maintainers over 65
+61.9%

 accounted for **most** of the household growth Chisholm..

Low-Income Senior Households

Chisholm had among the highest proportion of senior households living in low-income households.

 **19.2%** of seniors were low-income persons

Of total low-income households living in Chisholm, seniors represented **53.8%** of households

IMPACTS

Why is this gap important? How does it impact people?

Chisholm had the highest rate of seniors in core housing need.

 **20.2%** of people in Chisholm were seniors, yet..
 **30%** of seniors were in core housing need

There has been a rise in senior households, and a lack of rental and small housing options which may be driving affordability issues.

Chisholm had amongst the highest proportion of low-income senior households. This may indicate a need for affordable housing for seniors and supports to age in place.

Source: Statistics Canada Custom Data Order

Population Trends

The population of South Algonquin decreased between 2016 and 2021

- In 2021, South Algonquin had a **population count** of 1,055. This was a decrease of 40 people (-3.7%) from 2016 levels.
 - Unorganized South Nipissing accounted for 1.2% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

While the share of the South Algonquin population that identified as Indigenous was higher than District levels, this population has declined in recent years

- The proportion of the population that **identified as Indigenous** in South Algonquin (20.6%) was much higher than the provincial rate (2.9%) and the District rate (14.5%) in 2021. The Indigenous population decreased (-4.4%) slightly faster than the overall population growth in South Algonquin between 2016 and 2021.
- The share of **immigrant population** in South Algonquin (4.3%) was much lower than the provincial share (30.0%) in 2021, but consistent with the District share (4.3%).

Population Age

The population of South Algonquin was, on average, much older than the population of District as a whole

- The **average and median age of the population** in South Algonquin (54.1 and 59.6 years old, respectively) were much older than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the share of older adults (37.9%) and seniors (34.6%).
- The population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in South Algonquin was seniors (+40 people, +12.3%).
 - During this period, all other age cohorts experienced population decline. Youth declined at the fastest rate (-29.4%) and children (-16.7%) populations decreased the second most in South Algonquin.
 - Older adults were the most common age cohort for the South Algonquin population (37.9%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- Household **incomes**

Household Trends

While the population of South Algonquin decreased, the number of households increased between 2016 and 2021

- The **number of households** in South Algonquin in 2021 was 530, representing an increase of +5 households (+1.0%) from 2016 totals.
 - South Algonquin accounted for 1.4% of the households in District in 2021.
- This growth in the number of households in South Algonquin occurred over the same period as the population decreased (-40 people, -3.7%) This may indicate a trend toward smaller households and a diversification of household types.

Household Tenure

The vast majority of households in South Algonquin owned their homes

- In terms of **household tenure**, 87.6% of the households in South Algonquin were owner households. This was higher than the District rate (65.9%), as the share of households who were renters (12.4%) was lower than the District (33.6%).
- The number of renter households grew (+5 households, +8.3%) while owner households experienced declined (-10 households, -2.1%) between 2016 and 2021.

Household Size and Type

Two-person households were the most common and fastest growing household size in South Algonquin

- The average **household size** in South Algonquin remained consistent at 2.0 persons from 2016 to 2021.
- In 2021, the most common household size in South Algonquin was two-person (48.1%), higher than overall District trends (38.7%).
 - This household size was also the only to experience growth between 2016 and 2021 in South Algonquin (+25 households, +10.9%).
- Four-or-more person households experienced the greatest decline between 2016 and 2021 (-20 households, -36.4%).
- In 2021, the most common **household types** in South Algonquin were couples without children (40.0%), one-person households (33.3%), and couples with children (12.4%).
 - South Algonquin had the highest proportion of households that were couples without children of the entire District.

Household Maintainers

Senior households were more common in South Algonquin when compared to households District-wide

- The proportion of **household maintainers** aged 65 and over (38.1%) was higher than the District rate (32.6%).
 - This age cohort of household maintainer was the fastest declining in South Algonquin (-20 households, -9.1%) between 2016 and 2021, accounting for most of the household decline.
 - Household maintainers aged 25 to 44 increased by 25.0% over the same period.
- Of the 1,165 households that were maintained by an individual under the age of 25 years old in the District, 15 (2.9%) were in South Algonquin. This may indicate that South Algonquin lacks supports for household maintainers of that age, including employment opportunities and housing affordable for new household formation.

Households with a Member with Disability

The share of households who contained a member with a disability was lower in South Algonquin than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in South Algonquin were less likely than households in the District to have members with a listed disability.
- The exception was households with members with a sensory disability. South Algonquin had 7.6% of households with a member with this disability, slightly above the District rate (7.3%).
- **Table 17** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- The disparity between South Algonquin households and the District was the highest for households with a member with difficulty learning, remember, or concentrating, followed by households with a member with other health problems or long-term conditions.

Table 17: Households in South Algonquin with a member with disability, by disability type, 2021

	South Algonquin	District
Total Households	525	37,255
Member with a Sensory Disability	7.6%	7.3%
Member with Difficulty Walking	6.7%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	4.8%	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	-	7.8%
Member with other Health Problems or Long-Term Conditions	2.9%	4.8%

Source: Statistics Canada Custom Data Order, 2021

South Algonquin

Household Income Profile

Household Incomes

Household incomes in South Algonquin were slightly lower than averages across the District

- Projected to 2022 dollars, the **average and median income** in South Algonquin were \$81,753 and \$67,612, respectively. These incomes were lower than District levels (\$98,435 and \$80,096, respectively).
- This was mostly due to the average incomes of two-or-more person households (\$98,545) in South Algonquin, which were much lower than the District average (\$121,193).

The prevalence of low-income population in South Algonquin was slightly higher than District-wide rates

- In 2021, 15.9% of the population of South Algonquin was considered low-income. This was slightly higher than the District-wide rate (13.0%).
- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 165 (1.5%) lived in South Algonquin.
- Seniors were the only age cohort to have a disproportionately high rate of low-income persons (22.9%) in South Algonquin, relative to the District average (15.5%).

Owner household incomes were more than renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$75,600) was more than that of renter households (\$64,000).
- This trend was consistent when assessing median household incomes (\$61,200 and \$50,800, respectively).
- **Table 18** outlines the income decile thresholds for households in South Algonquin by household tenure.

Table 18: Income deciles in South Algonquin by household tenure based on 2020 incomes

South Algonquin				
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$25,800	\$25,400	**
	2 nd	\$36,400	\$32,400	**
	3 rd	\$42,400	\$44,000	**
Moderate Income Households	4 th	\$48,400	\$49,600	**
	5 th	\$58,800	\$61,200	\$50,800
	6 th	\$69,000	\$71,000	**
High Income Households	7 th	\$81,000	\$84,000	**
	8 th	\$98,000	\$102,000	**
	9 th	\$121,000	\$139,000	**
Total Households		520	460	60

Source: Statistics Canada Custom Data Order, 2021 ** - Denotes suppressed values

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

The unemployment rate in South Algonquin was much higher than the District-wide trends in 2021

- In 2021, 940 persons were considered part of the **labour force** in South Algonquin.
- For this labour force, the participation rate in South Algonquin (48.4%) was lower, and the unemployment rate (23.1%) more than double the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

From 2016 to 2021, there was a contraction of the labour market in South Algonquin

- The most common industry of employment in South Algonquin was accommodation and food services (23.1% of labour force) in 2021.
- Gains in employment were found in construction (+15 jobs) and educational services (+10).
- Overall, however, the region experienced job loss over this period (-40 jobs), with the most significant decreases in waste management and remediation (-25 jobs), and accommodation and food services (-10 jobs).

Workers in South Algonquin were among the most likely to find employment in their municipality of residence

- South Algonquin maintained among the highest rate of labour force that worked within their municipality of residence (47.1%), meaning that workers in South Algonquin were among the most likely to find employment within their municipality. This rate was slightly lower than District rate (52.1%).
- In 2021, 2.9% of the labour force of South Algonquin commuted to another municipality in the District for work, lower than the District rate (11.8%) and the second lowest in the District.
- Between 2016 and 2021, there was an increase of labourers working from home, likely due to the COVID-19 pandemic, as +35 workers (+10.0%) made this commuting shift.

Existing Housing Stock

The housing supply in South Algonquin was almost entirely single-detached dwelling

- In 2021, the **housing stock** of South Algonquin was made up of 530 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (95.3%). The second most common dwelling type were 'other' housing forms (1.9%).
 - Between 2016 and 2021, single-detached dwellings experienced decline (-10 dwellings, -1.9%), while all other housing types remained constant.

The housing stock of South Algonquin was among the oldest as it contained among the lowest proportion of dwellings constructed between 2001 and 2021

- Assessing the age of construction for the housing stock in South Algonquin, most of the supply was built before 1980 (62.9%), while only 9.5% was built from 2001 to 2021.
 - This rate of recent construction was the one of the lower of the geographies assessed for this report.
 - The proportion of dwellings constructed before 1960 (28.6%) was the highest among regions with populations of roughly 1000 or below.

The rate of inadequate housing in South Algonquin was much higher than District-wide rates

- In 2021, 12.4% of households reported the **need for major repairs**.
 - This was the much higher than the District average (7.8%).
 - This proportion represented a decrease from 2016 trends (-40 dwellings, -38.1%).
- In 2021, 10 households (1.9%) reported that their dwelling was **not suitable** for the number of persons living there.
 - This was consistent with 2016 levels.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates.

Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

New Dwellings

Development trends in South Algonquin were unavailable due to lack of data

- CMHC housing starts and completions data was unavailable for South Algonquin.

Recent building permit data indicates existing development trends of single-detached dwellings are continuing

- Assessing **building permit data** from 2013 to 2023, South Algonquin has almost exclusively permitted single-detached dwellings.
 - The municipality averages approximately 5 units permitted each year.
 - Single-detached dwellings account for all these units permitted except one (1) duplex.

Non-Market Housing

There was a lack of non-market housing units recorded in South Algonquin

- As of 2023, there was no data for the **non-market housing** stock in South Algonquin from the DNSSAB.
 - However, the municipality did contain two (2) households receiving **rent subsidies**.
- There were 6 homes located within South Algonquin that are rented out by the Ontario Aboriginal Housing Corporation in 2023.
- During the District's 2021 Point In Time count of those experiencing homelessness, 1.0% of those surveyed were in South Algonquin.

Ownership Market Trends

Ownership Market trends in South Algonquin were unavailable due to lack of data, but dwelling value may have increased in recent years

- CMHC absorption data was not available for South Algonquin.
- The average **owner-estimated value of dwellings** in South Algonquin in 2021 was \$348,400, which had increased by +33.9% since 2016.

Rental Market Trends

Rental market trends in South Algonquin were unavailable due to lack of data

- In 2021, there was no data for purpose-built rental units; therefore, the secondary rental market accounted for all rental units in the municipality.

Short-Term Rental Market

Relative to its size, South Algonquin had one of the largest short-term rental markets in the District and it appears to be growing

- As of December 2023, a point-in-time scan of the short-term rentals in South Algonquin showed at least 80 active listings, according to AirDNA.¹
 - Of these listings, 83% were entire homes, while 17% were private rooms.
 - The number of available listings was 105, an increase of +1% in the last year. The average occupancy rate for listings in South Algonquin was 58%.
 - The average daily rate for a room on the short-term rental market in South Algonquin was \$225.

Income-Shelter Ratio

Households in South Algonquin were facing affordability issues at a lower rate when compared to District-wide trends

- In 2021, 70 households (13.2%)¹ were spending 30% or more of their **household income on shelter costs**. This was lower than the District rate (19.6%) in 2021.
 - This rate was on the lower end within the District.
- The number of households facing affordability issues in South Algonquin decreased by -10 households (-12.5%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was less than the decrease observed across the District (-24.2%).

Income-Shelter Ratio by Tenure

Households who rented their homes were more likely to be facing affordability issues

- Assessing by tenure, 12.9% of owner households were experiencing affordability issues in 2021, while 15.4% of renter households were.
 - Owner households had higher rates while renter households had substantially lower rates than District rates (11.0% and 36.3%, respectively).
- Renter households made up 14.3% of the households facing affordability issues, despite only accounting for 12.3% of the total households in South Algonquin.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

Households in South Algonquin were more likely to be in core housing need than households District-wide

- In 2021, 85 households (16.0%) were in **core housing need**.
- This share was higher than the District rate (10.0%) and one of only six of the geographies assessed in this report to have a higher rate of households in core housing need than the District overall.

Core Housing Need by Tenure

Households who owned their homes in South Algonquin were more than three times likely to be in core housing need than District trends

- Assessing by tenure, 15.1% of owner households were in core housing need in 2021, while 23.9% of renter households were.
 - These trends were higher than District rates (4.2% and 21.4%, respectively), with owner households in South Algonquin being in core housing need at more than triple the rate of the District.

While owner households were over-represented relative to the District, renter households remained likelier to be in core housing need when compared to owner households in South Algonquin.

- Renter households made up 12.3% of households in South Algonquin, they accounted for 18.3% of the households in core housing need.

Core Housing Need by Household Type

One-person households were more likely to be in core housing need in South Algonquin

- Assessing by household type, one-person households (45 households, 26.5% of one-person households) were in core housing need.
 - Due to low numbers of households, other household types in core housing need were unknown due to data suppression practices.

Housing Continuum

HOUSING DEMAND

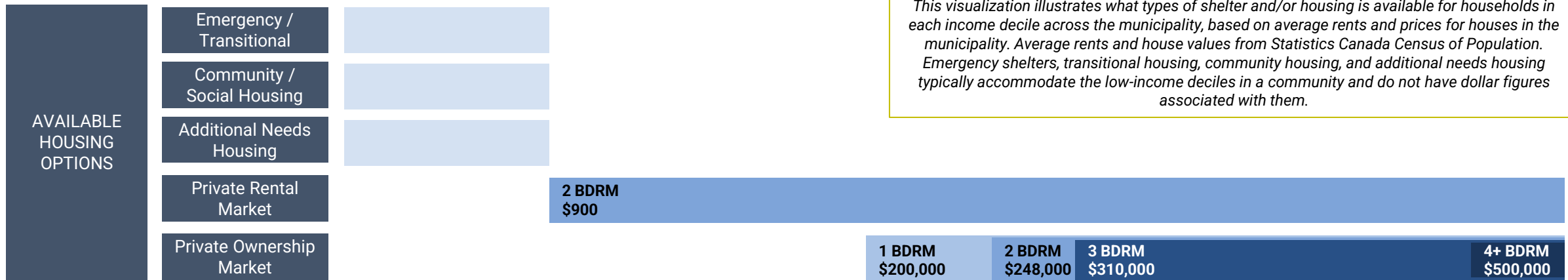
INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 26,695	\$ 37,662	\$ 43,871	\$ 50,079	\$ 60,839	\$ 71,393	\$ 83,809	\$ 101,399	\$ 125,197	\$125,198+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$667	\$942	\$1,097	\$1,252	\$1,521	\$1,785	\$2,095	\$2,535	\$3,130	\$3,131+
	Ownership	\$100,291	\$141,496	\$164,819	\$188,143	\$228,570	\$268,220	\$314,867	\$380,951	\$470,357	\$470,358+

More housing choices become available along the continuum

HOUSING SUPPLY



This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • South Algonquin had a population of 1,055 in 2021, accounting for 1.2% of the population of the District.

Population Growth • The population of South Algonquin decreased by -40 people from 2016 to 2021 (-3.7%).

Population Age • The average (54.1 years) and median age (59.6) in South Algonquin were above the District, but there are signs of getting younger.

Indigenous Population • The proportion of Indigenous population in South Algonquin (20.6%) is higher than the District rate (14.5%) but getting smaller (-4.4%).

Low-Income Persons • South Algonquin had 165 (15.9%) low-income persons in 2021.

Labour Force and Employment • In 2021, 940 persons were part of the labour force, with a participation rate of 48.4% and unemployment rate of 23.1%.*

Household Trends

Household Growth • In 2021, South Algonquin had 525 households, consistent with 2016 levels.

Household Tenure • Owner households were 87.6% of households in South Algonquin. Renter households increased by +8.3% from 2016 to 2021.

Household Size and Type • In 2021, the average household size was 2.0 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 65+ were 38.1% of households and were the only population to decline (-9.1%) in 2021.

Household Incomes • In 2022 dollars, the average (\$81,753) and median (\$67,612) incomes were below District levels.

Housing Need and Affordability • In 2021, 70 households (13.2%) were spending 30% or more of their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 530 dwellings, predominantly single-detached dwellings (95.3%).

New Dwellings • CMHC housing starts and completions data was unavailable for South Algonquin.

Non-Market Housing • As of 2023, there was no data available for non-market housing in South Algonquin.

Ownership Market • The average owner-estimated value of dwellings in South Algonquin in 2021 was \$348,400.

Rental Market • As of 2023, there was no data available for the primary rental market in South Algonquin.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 105 available listings (+1.0% decrease from 2022).

* This data was collected during the COVID-19 pandemic and has since changed.

There is a need for considerations to improve and rehabilitate aging housing stock.


CAUSES

Why does this gap show up? What trends have fuelled this gap?

Aging Housing Stock

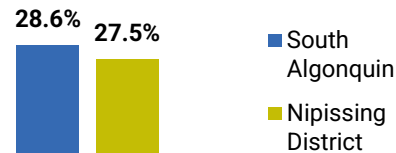
South Algonquin has some of the **oldest housing stock** in the District in **2021**, and one of the lowest rates of recent construction.

 **62.9%** built before 1980

 **9.7%** built from 2001 to 2021

The proportion of housing constructed in **1960 or before** was slightly higher than the District average.

Proportion of Dwellings Constructed in 1960 or Before, 2021



Source: Statistics Canada Community Profiles, 2021

Housing Stock was Decreasing

South Algonquin experienced a loss of single detached dwellings from 2016 to 2021.




2016
to
2021

FEATURES

How do we know this gap exists? What are its features?

Housing Stock was In Need of Major Repairs

The rate of **inadequate housing** in South Algonquin was **higher** than District-wide rates.

South Algonquin
 **12.4%** in need of major repairs

Nipissing District
 **7.4%** in need of major repairs

Population was Declining

South Algonquin experienced net **population decline** from **2016 to 2021**.



2016 to 2021

IMPACTS

Why is this gap important? How does it impact people?

88.89% of households were below the adequacy standards and are in core housing need.

South Algonquin has some of the oldest housing stock in the District, and the housing stock has been decreasing.

South Algonquin also had among the highest proportion of households in the District in core housing need for inadequate housing.

This may indicate a need for rehabilitating the housing stock.

There is a need for more diverse housing options.

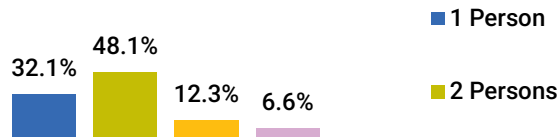
CAUSES

Why does this gap show up? What trends have fuelled this gap?

Household Sizes were Small and Growing

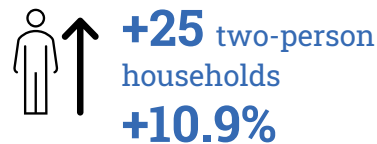
Two-person households were the most common household size in 2021.

Household by Size in South Algonquin, 2021



Source: Statistics Canada Community Profiles, 2021

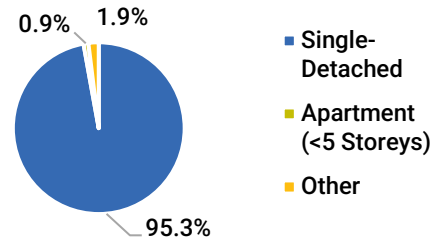
Two-person households were the **fastest growing** household size from 2016 to 2021.



Dwellings were Predominantly Large

In **2021**, the housing supply in South Algonquin was predominantly made up of **single-detached dwellings**.

Dwellings by structure type in South Algonquin, 2021



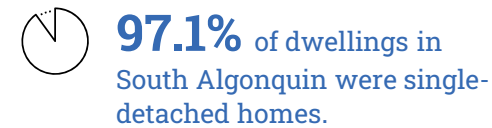
Source: Statistics Canada Community Profiles, 2021

FEATURES

How do we know this gap exists? What are its features?

Small Households were in Large Dwellings

In **2021**, almost half of one-person households occupied **single-detached dwellings**.



Large Dwellings were More Expensive

There is a mismatch between household incomes, and housing prices based on household size.



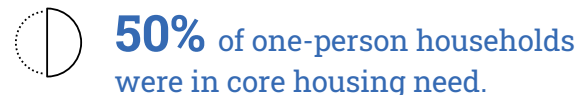
IMPACTS

Why is this gap important? How does it impact people?

One-person households were more likely to be in core housing need.



However, over..



There is a mismatch between unit-size demand and unit-size supply, indicating a need for a diverse mix of housing types.

As demand for smaller units increases, affordable housing options appropriate for these households is required.

Larger housing units are more expensive and may be driving affordability challenges, particularly for smaller households.

Population Trends

The population of Papineau-Cameron decreased from 2016 to 2021

- In 2021, Papineau-Cameron had a **population count** of 980. This was a decrease of -35 people (-3.4%) from 2016 levels.
 - Papineau-Cameron accounted for 1.2% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

Papineau-Cameron had a much higher share of its population identify as Indigenous when compared to the District, but this population is in decline

- The proportion of the population that **identified as Indigenous** in the Papineau-Cameron (27.1%) was much higher than the provincial rate (2.9%) and than the District rate (14.5%) in 2021.
 - The Indigenous population decreased (-20.8%) much faster than the overall population decline in Papineau-Cameron between 2016 and 2021.
- The share of **immigrant population** in Papineau-Cameron (2.4%) was much lower than the provincial share (30.0%) in 2021, but only slightly lower than the District share (4.3%).

Population Age

The population of Papineau-Cameron is, on average, older than the population of the District and continuing to age

- The **average and median age of the population** in Papineau-Cameron (47.2 and 52.4 years old, respectively) were older than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the share of older adults (34.2%) and seniors (25.0%).
- However, the population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in Papineau-Cameron was seniors (+40 people, +19.5%). In fact, of this age cohort, persons aged 75 and older accounted for +85.4% of that growth.
 - During this period, youth (-15.8%) and older adult (-15.2%) populations decreased at the fastest rates in Papineau-Cameron.
 - Older adults were the most common age cohort for the Papineau-Cameron population (34.2%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- **Household incomes**

Household Trends

The number of households in Papineau-Cameron declined from 2016 to 2021

- The **number of households** in Papineau-Cameron in 2021 was 410, representing a decrease of -10 households (-2.4%) from 2016 totals.
 - Papineau-Cameron accounted for 1.1% of the households in District in 2021.
- This growth in the number of households in Papineau-Cameron was lower than the decline in population during this period (-35 people, -3.4%).

Household Tenure

The share of households in Papineau-Cameron who owned their homes was among the highest in the District

- In terms of **household tenure**, 91.8% of the households in Papineau-Cameron were owner households. This was one of the highest proportions in the district.
- The number of owner households grew (+15 households, +4.0%) between 2016 and 2021, while renter households (-25 households, -41.7%) declined.

Household Size and Type

Households in Papineau-Cameron were larger than the District average as three-person households were the only household size to grow in recent years

- The average **household size** in Papineau-Cameron remained consistent at 2.4 persons from 2016 to 2021.
- In 2021, the most common household size in Papineau-Cameron was two-person (43.9%), much higher than overall District trends (38.7%).
- Three-person (13.4%) households were the only household size to grow in Papineau-Cameron from 2016 to 2021 (+10 households, +22.2%).
 - One-person households (23.2%), the second most common household size, experienced decline over this same period.
- In 2021, the most common **household types** in Papineau-Cameron were couples without children (37.0%), one-person households (24.7%), couples with children (23.5%), and lone-parent households (6.2%).

Household Maintainers

Seniors were the most common and fastest growing age cohort for primary maintainers in Papineau-Cameron

- The proportion of **household maintainers** aged 65 and over (41.2%) was higher than the District rate (32.6%).
 - This age cohort of household maintainer was the fastest growing in Papineau-Cameron (+50 households, +40.0%) between 2016 and 2021, accounting for most of the household growth.
- Of the 1,165 households that were maintained by an individual under the age of 25 years old in the District, none were in Papineau-Cameron. This may indicate that Papineau-Cameron lacks supports for household maintainers of that age, including employment opportunities and housing affordable for new household formation.

Households with a Member with Disability

The share of households who contained a member with a disability was lower in Papineau-Cameron than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in Papineau-Cameron were less likely than households in the District to have members with a listed disability.
- **Table 19** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- The disparity between Papineau-Cameron households and the District was the highest for households with a member with emotional, psychological, or mental health conditions, followed by households with a member with a sensory disability.

Table 19: Households in Papineau-Cameron with a member with disability, by disability type, 2021

	Papineau-Cameron	District
Total Households	430	37,255
Member with a Sensory Disability	4.7%	7.3%
Member with Difficulty Walking	5.8%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	7.0%	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	3.5%	7.8%
Member with other Health Problems or Long-Term Conditions	4.7%	4.8%

Source: Statistics Canada Custom Data Order, 2021

Household Incomes

Household incomes in Papineau-Cameron were among the highest in the District

- Projected to 2022 dollars, the **average and median income** in Papineau-Cameron were \$109,151 and \$81,201, respectively. These incomes were higher than District levels (\$98,435 and \$80,096, respectively).
- However, the polarity in average incomes between one-person households (\$45,296) and two- or more-person households (\$126,386) was among the highest in the District.

Papineau-Cameron had among the lowest rates of low-income population in the District

- In 2021, 3.6% of the population in Papineau-Cameron was considered low-income, among the lowest rates in the District.
- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 145 (1.3%) lived in Papineau-Cameron.
- However, while 22.9% of persons aged 65 and over were considered low-income, well above the District average (15.5%).

Owner household incomes were almost double renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$102,400) was almost double that of renter households (\$60,000).
- This trend was consistent when assessing median household incomes (\$90,000 and \$52,400, respectively).
- **Table 20** outlines the income decile thresholds for households in Papineau-Cameron by household tenure.

Table 20: Income deciles in Papineau-Cameron by household tenure based on 2020 incomes

Papineau-Cameron				
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$23,800	\$24,200	**
	2 nd	\$33,600	\$35,600	**
	3 rd	\$53,600	\$56,400	**
Moderate Income Households	4 th	\$65,500	\$68,000	**
	5 th	\$84,000	\$90,000	\$52,400
	6 th	\$106,000	\$112,000	**
High Income Households	7 th	\$126,000	\$133,000	**
	8 th	\$150,000	\$168,000	**
	9 th	\$202,000	\$210,000	**
Total Households		430	390	40

Source: Statistics Canada Custom Data Order, 2021 ** - Denotes suppressed values

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

The labour market in Papineau-Cameron was slightly less robust when compared to the market in the District as a whole

- In 2021, 910 persons were considered part of the **labour force** in Papineau-Cameron.
- For this labour force, the participation rate was slightly lower (52.7%) and the unemployment rate slightly higher (12.5%) in Papineau-Cameron than in the District overall (55.7% and 11.8%, respectively).
 - These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

Industry employment trends in Papineau-Cameron were largely consistent with the District

- The most common industry of employment in Papineau-Cameron was health care and social assistance (22.7% of labour force) in 2021.
- Gains in employment were found in manufacturing (+40 jobs) health care and social assistance (+30) and transporting and warehousing (+30).
- Papineau-Cameron recorded net job losses from 2016 to 2021, with the greatest decline in educational services (-30 jobs), finance and insurance (-25), and mining and resource extraction (-20).

Workers in Papineau-Cameron were not able to find employment in their municipality of residence

- None of the 420 workers in Papineau-Cameron worked at a place of work located within their municipality of residence (0.0%), as recorded by the Census of Population. The District rate was 52.1% in 2021.
- In 2021, 56.0% of the labour force of Papineau-Cameron commuted to another municipality in the District for work, higher than the District rate (11.8%).
- Between 2016 and 2021, there was an increase of labourers working from home, likely due to the COVID-19 pandemic, as +25 workers (+250.0%) made this commuting shift.

Existing Housing Stock

The housing supply in Papineau-Cameron was almost entirely made up of single-detached dwellings

- In 2021, the **housing stock** of the Papineau-Cameron was made up of 405 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (97.5%). No other dwelling type accounted for more than 1% of the housing supply.
 - Single-detached dwellings declined between 2016 and 2021 (-5 dwellings, -1.3%)
- Other dwelling types made up the remaining housing supply in Papineau-Cameron in 2021 (10 dwellings, 2.7%).
 - Between 2016 and 2021 these dwelling forms declined by half its original supply (-10 dwellings, -50.0%).

Although the housing stock in Papineau-Cameron is relatively old, there are indications of recent development in the municipality

- Assessing the age of construction for the housing stock in Papineau-Cameron, just over half of the supply was built before 1980 (56.5%), while one-fifth (20.0%) was built from 2001 to 2021.
 - This rate of recent construction was well above the District average for the period (12.3%).
 - The proportion of dwellings constructed before 1960 (21.2%) was below the District share (27.5%).

The need for major repairs is more common in Papineau-Cameron than the District-wide rates

- In 2021, 10.5% of households reported the **need for major repairs**.
 - This was above the District average (7.8%), but on the lower end of the geographies with populations of under 1,000 persons.
 - This proportion represented a decrease from 2016 trends (-25 dwellings, -35.7%).
- In 2021, approximately zero households reported that their dwelling was **not suitable** for the number of persons living there.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates.

Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

New Dwellings

Development trends in Papineau-Cameron were unavailable due to lack of data

- CMHC housing starts and completions data was unavailable for Papineau-Cameron.

Building permit data was unavailable

- Building permit data was not provided by Papineau-Cameron for this analysis.

Non-Market Housing

There were no non-market housing units recorded in Papineau-Cameron

- As of 2023, there was no data on the **non-market housing** stock in Papineau-Cameron.
- During the District's 2021 Point In Time count of those experiencing homelessness, no surveys were completed in Papineau-Cameron.

Ownership Market Trends

Ownership Market trends in Papineau-Cameron were unavailable due to lack of data, but dwelling value may have increased rapidly in recent years

- CMHC absorption data was not available for Papineau-Cameron.
- The average **owner-estimated value of dwellings** in Papineau-Cameron in 2021 was \$356,000, which had increased by +84.7% since 2016.

Rental Market Trends

Rental market trends in Papineau-Cameron were unavailable due to lack of data

- In 2021, there was no data for purpose-built rental units; therefore, the secondary rental market accounted for all rental units in the municipality.

Short-Term Rental Market

Papineau-Cameron had a relatively small short-term rental market that focused largely on cottages and vacation listings

- As of December 2023, a point-in-time scan of the short-term rentals in Papineau-Cameron showed at least 29 active listings, according to AirDNA.¹
 - Of these listings, all these listings were entire homes.
 - The number of available listings was 27, representing no change from a year ago. The average occupancy rate for listings in Papineau-Cameron was 66%.
 - The average daily rate for a room on the short-term rental market in Papineau-Cameron was \$501.

Income-Shelter Ratio

Households in Papineau-Cameron were facing affordability issues at a much lower rate than households District-wide

- In 2021, 45 households (10.7%)¹ were spending 30% or more of their **household income on shelter costs**. This was lower than the District rate (19.6%) in 2021.
 - This rate was the second lowest of all the selected geographies assessed in this report.
- The number of households facing affordability issues in Papineau-Cameron decreased by -35 households (-43.8%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was well above District trends (-24.2%).

One-person households made up the majority of households in Papineau-Cameron that were facing affordability issues

- In 2021, 35 households that were facing affordability issues were one-person households.
 - This represented 38.9% of one-person households in the municipality.

Income-Shelter Ratio by Tenure

Renter households were disproportionately facing affordability issues in Papineau-Cameron

- Assessing by tenure, 7.8% of owner households were experiencing affordability issues in 2021, while 42.8% of renter households were.
 - While the rate for owner households facing affordability issues was lower than District rates, the share of renter households meeting this threshold was higher (11.0% and 36.3%, respectively).
- Renter households made up 33.3% of the households facing affordability issues, despite only accounting for 8.3% of the total households in Papineau-Cameron.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

Households in Papineau-Cameron were in core housing need at a higher rate than households District-wide

- In 2021, 60 households (14.5%) were in **core housing need**.
- This share was higher than the District rate (10.0%) and one of only six of the geographies assessed in this report to have a higher rate of households in core housing need than the District overall.

Core Housing Need by Tenure

Both household tenures were in core housing need at much higher rates than the District-wide levels

- Assessing by tenure, 10.5% of owner households were in core housing need in 2021, while 57.1% of renter households were.
 - These trends were more than double the District rates (4.2% and 21.4%, respectively).
 - While renter households made up 8.3% of households in Papineau-Cameron, they accounted for 33.3% of the households in core housing need.

Core Housing Need by Household Type

One-person households were the most likely household type to be in core housing need in the Papineau-Cameron

- Assessing by household type, one-person households (44.4%) were the most common household types in core housing need.
 - This household type made up 40 of the 60 households in core housing need in the municipality.
 - Due to low household totals, these trends should be viewed with caution.

Housing Continuum

HOUSING DEMAND

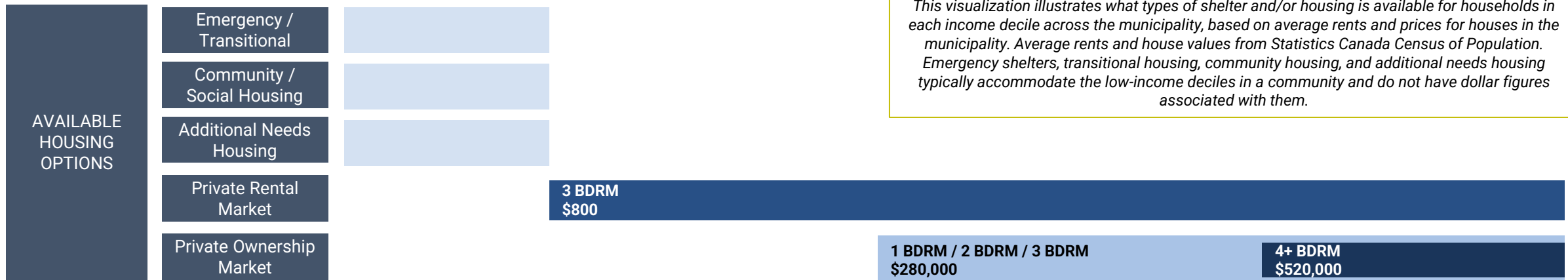
INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 24,625	\$ 34,765	\$ 55,549	\$ 67,772	\$ 86,913	\$ 109,676	\$ 130,370	\$ 155,202	\$ 209,006	\$ 209,007+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$621	\$931	\$1,211	\$1,511	\$1,862	\$2,225	\$2,716	\$3,363	\$4,501	\$4,502+
	Ownership	\$90,331	\$127,525	\$203,433	\$248,599	\$318,814	\$402,312	\$478,220	\$572,449	\$778,803	\$778,804+

More housing choices become available along the continuum

HOUSING SUPPLY



This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • Papineau-Cameron had a population of 980 in 2021, accounting for 1.2% of the population of the District.

Population Growth • The population of Papineau-Cameron decreased by -35 people from 2016 to 2021 (-3.4%).

Population Age • The average (47.2 years) and median age (52.4) in Papineau-Cameron were slightly above the District and there are signs of aging.

Indigenous Population • The proportion of Indigenous population in Papineau-Cameron (27.1%) is higher than the District rate (14.5%) but getting smaller (-20.8%).

Low-Income Persons • Papineau-Cameron had 145 (15.1%) low-income persons in 2021.

Labour Force and Employment • In 2021, 910 persons were part of the labour force, with a participation rate of 52.7% and unemployment rate of 12.5%.*

Household Trends

Household Growth • In 2021, Papineau-Cameron had 425 households, a decrease of -1.2% from 2016.

Household Tenure • Owner households were 91.8% of households in Papineau-Cameron. Renter households decreased by -41.7% from 2016 to 2021.

Household Size and Type • In 2021, the average household size was 2.4 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 65+ represented 41.2% of households and were the fastest growing (+40.0%) in 2021.

Household Incomes • In 2022 dollars, the average (\$109,151) and median (\$81,201) incomes were at District levels.

Housing Need and Affordability • In 2021, 45 households (10.7%) were spending 30% or more of their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 395 dwellings, predominantly single-detached dwellings (97.5%).

New Dwellings • CMHC housing starts and completions data was unavailable for Papineau-Cameron.

Non-Market Housing • As of 2023, there was no data available for non-market housing in Papineau-Cameron.

Ownership Market • The average owner-estimated value of dwellings in Papineau-Cameron in 2021 was \$356,000.

Rental Market • As of 2023, there was no data available for the primary rental market in Papineau-Cameron.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 27 available listings, consistent with 2022 levels.

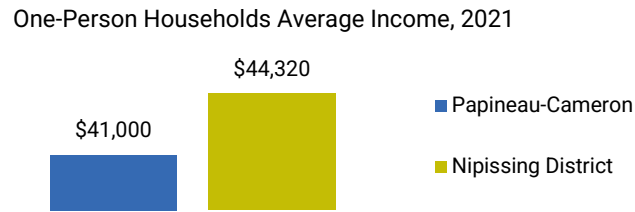
There is a need for more affordable options for lower income households.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

Small Households had Lower Incomes

While the average household income in Papineau-Cameron in 2021 was higher than the District's, this was not the case for **one-person households**.

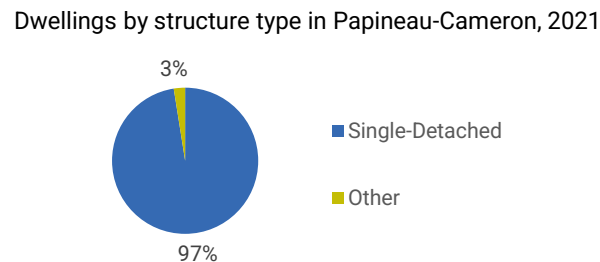


Source: Statistics Canada Community Profiles, 2021

Housing Stock was Predominantly Large Dwellings

In 2021, the housing stock in Papineau-Cameron was predominantly made up of **single-detached dwellings**.

There were **0** semi-detached, row, or apartment-style dwellings.



Source: Statistics Canada Community Profiles, 2021

FEATURES

How do we know this gap exists? What are its features?

Large Dwellings were Expensive and Increasing in Cost

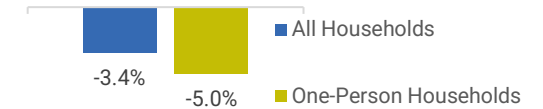
In 2021, homeowners had to earn **\$109,676** (6th income decile) to afford a single-detached home.



Small Households were Declining in Population

The population of Papineau-Cameron declined by **35 people** from 2016 to 2021, reaching a count of **980 total**.

Population Change in Papineau-Cameron by Household Size, 2016-2021

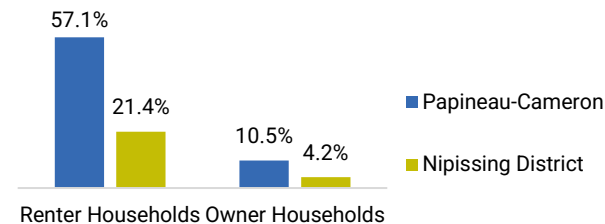


Source: Statistics Canada Community Profiles, 2021

IMPACTS

Why is this gap important? How does it impact people?

Proportion of Households in Core Housing Need, 2021



Source: Statistics Canada Community Profiles, 2021

There is a mismatch between housing supply and housing demand.

Small households are more likely to be lower-income. Large dwellings are more expensive and may be driving affordability challenges and population decline.

There is a need for affordable housing options for lower-income households.

Temagami

Demographic Profile

Population Trends

Temagami had among the fastest growing populations in the District between 2016 and 2021

- In 2021, Temagami had a **population count** of 860. This was an increase of 55 people (+6.8%) from 2016 levels.
 - This growth represented 3.5% of the total growth in the District during this period (+1,565 people).
 - Temagami accounted for 1.0% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

The proportion of the population of Temagami that identified as Indigenous was lower than the District level

- The proportion of the population that **identified as Indigenous** in the Temagami (10.4%) was much higher than the provincial rate (2.9%) in 2021, but lower than the District rate (14.5%). The Indigenous population increased (+6.3%) slightly slower than the overall population growth in Temagami between 2016 and 2021.
- The share of **immigrant population** in Temagami (6.3%) was much lower than the provincial share (30.0%) in 2021, but higher than the District share (4.3%).

Population Age

The population of Temagami was, on average, much older than the District-wide population

- The **average and median age of the population** in Temagami (55.2 and 61.2 years old, respectively) were older than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the share of older adults (39.0%) and seniors (36.6%).
- However, the population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in Temagami was seniors (+80 people, +34.0%).
 - During this period, all age cohorts under the age of 45 declined in population. The population that experienced the fastest rate of decline were youth (-23.1%).
 - Older adults were the most common age cohort for the Temagami population (39.0%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation** rates
- **Household incomes**

Household Trends

The number of households in Temagami grew at a faster rate than the population between 2016 and 2021, indicating smaller household formation in the municipality

- The **number of households** in Temagami in 2021 was 430, representing an increase of +55 households (+14.7%) from 2016 totals.
 - This growth represented +4.5% of the total growth in the District during this period (+1200 households).
 - Temagami accounted for 1.2% of the households in District in 2021.
- This growth in the number of households in Temagami was the same as the growth in population during this period (+55 people, +6.8%). However, the growth rate of households was more than double the growth rate of the population, indicating more households at smaller sizes.

Household Tenure

Household who owned their own home made up the vast majority of the households in Temagami

- In terms of **household tenure**, 88.9% of the households in Temagami were owner households. This was higher than the District rate (65.9%), and the share of households who were renters (18.6) was lower the District (33.6%).

Household Size and Type

Household size decreased in Temagami in recent years as one-person households were the fastest growing household size

- The average **household size** in Temagami decreased from 2.0 persons in 2016 to 1.9 persons in 2021.
- In 2021, the most common household size in Temagami was two-person (45.3%), well above District trends (38.7%).
- One-person (38.4%) households, the second most common household size, were the fastest growing household size in Temagami from 2016 to 2021 (+35 households, +26.9%).
 - The proportion of one-person households in Temagami was among the highest in the District.
- In 2021, the most common **household types** in Temagami were couples without children (41.9%), one-person households (38.4%), and couples with children (12.8%).

Temagami

Demographic Profile

Household Maintainers

Senior households were much more common in Temagami than they were District-wide

- The proportion of **household maintainers** aged 65 and over (46.5%) was much higher than the District rate (32.6%), and among the highest in the District.
 - This age cohort of household maintainer was the fastest growing in Temagami (+30 households, +17.6%) between 2016 and 2021, accounting for most of the household growth.
- Of the 1,165 households that were maintained by an individual under the age of 25 years old in the District, none were in Temagami. This may indicate that Temagami lacks supports for household maintainers of that age, including employment opportunities and housing affordable for new household formation.

Households with a Member with Disability

The share of households who contained a member with a disability was higher in Temagami than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in Temagami were more likely than households in the District to have members with a listed disability.
- **Table 21** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- The disparity between Temagami households and the District was the highest for households with a member with difficulty learning, remembering, or concentrating, and households with a member with difficulty walking.

Table 21: Households in Temagami with a member with disability, by disability type, 2021

	District	Ontario
Total Households	37,255	5,491,205
Member with a Sensory Disability	7.3%	5.4%
Member with Difficulty Walking	7.5%	5.4%
Member with Difficulty Learning, Remembering, or Concentrating	7.3%	4.7%
Member with Emotional, Psychological, or Mental Health Conditions	7.8%	6.2%
Member with other Health Problems or Long-Term Conditions	4.8%	4.2%

Source: Statistics Canada Custom Data Order, 2021

Household Incomes

Although the average household income in Temagami was consistent with District levels, there was among the largest polarity between incomes depending on household size

- Projected to 2022 dollars, the **average and median income** in Temagami were \$93,684 and \$71,810, respectively. These incomes were slightly lower than District levels (\$98,435 and \$80,096, respectively).
- However, the polarity in average incomes between one-person households (\$35,353) and two- or more-person households (\$112,686) was among the highest in the District.

Temagami had among the lowest proportion of its population considered low-income in the District

- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 100 (0.9%) lived in Temagami.
- However, while 11.5% of persons aged 65 and over were considered low-income, this was among the lowest proportions in the District.

Owner household incomes were more than double renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$93,600) was more than double that of renter households (\$46,000).
- This trend was consistent when assessing median household incomes (\$70,500 and \$28,400, respectively).
- **Table 22** outlines the income decile thresholds for households in Temagami by household tenure.

Table 22: Income deciles in Temagami by household tenure based on 2020 incomes

Temagami				
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	\$23,000	\$29,200	**
	2 nd	\$29,400	\$38,400	**
	3 rd	\$41,200	\$48,400	**
Moderate Income Households	4 th	\$51,200	\$59,600	**
	5 th	\$66,500	\$70,500	\$28,400
	6 th	\$73,500	\$77,000	**
High Income Households	7 th	\$110,000	\$113,000	**
	8 th	\$127,000	\$129,000	**
	9 th	\$139,000	\$140,000	**
Total Households		430	355	75

Source: Statistics Canada Custom Data Order, 2021 ** - Denotes suppressed values

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

Labour market conditions in Temagami were slightly better than the District-wide conditions in 2021

- In 2021, 780 persons were considered part of the **labour force** in Temagami.
- For this labour force, the participation rate (59.3%) was slightly higher and unemployment rate (7.8%) slightly lower in Temagami than in the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

Between 2016 and 2021, the labour market of Temagami experienced modest gains

- Between 2016 and 2021, the labour force of Temagami increased by +15 workers (+4.3%).
- The most common industry of employment in Temagami was retail trade (18.1% of labour force) in 2021.
- Gains in employment were found in retail trade (+30 jobs), health care and social assistance (+20), and educational services (+10).
- The region also experienced job loss, particularly in public administration (-45 jobs) and transportation and warehousing (-30)

Workers in Temagami were among the most likely to find employment in their municipality of residence

- Temagami maintained the among the highest rate of labour force that worked within their municipality of residence (43.9%), meaning that workers in Temagami were among the most likely to find employment within their municipality. This rate was lower than District rate (52.1%).
- In 2021, only 7.0% of the labour force of Temagami commuted to another municipality in the District for work, higher than the District rate (11.8%).
- Between 2016 and 2021, there was an increase of labourers working from home, likely due to the COVID-19 pandemic, as +25 workers (+125.0%) made this commuting shift.

Existing Housing Stock

While the housing supply in Temagami was predominantly single-detached dwellings, low-rise apartments have become more common in recent years

- In 2021, the **housing stock** of the Temagami was made up of 430 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (79.1%). Other common dwelling types were low-rise apartments (9.3%), and 'other' dwelling types (9.3%).
 - Between 2016 and 2021, low-rise apartments experienced the highest growth rate (+20 dwellings, +100.0%) in new dwellings.

Most of the housing supply in Temagami was constructed prior to 1980, making it one of the older housing stocks in the District

- Assessing the age of construction for the housing stock in Temagami, most of the supply was built before 1980 (69.8%), while only 11.7% was built from 2001 to 2021.
 - This rate of recent construction was on the lower end of the geographies assessed for this report.
 - The proportion of dwellings constructed between 1961-1980 (44.2%) was the third highest of the geographies assessed for this report.
- In 2021, 9.3% of households reported the **need for major repairs**.
 - This was above the District average (7.8%).
 - This proportion represented a decrease from 2016 trends (-10 dwellings, -20.0%).
- In 2021, 15 households (3.5%) reported that their dwelling was **not suitable** for the number of persons living there.
 - This represented an increase of +5 households (+50.0%) and was among the higher proportions in the District.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts** and **completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices**, **short-term rentals** and **vacancy rates**

New Dwellings

Development trends in Temagami were unavailable due to lack of data

- CMHC housing starts and completions data was unavailable for Temagami.

Recent building permit data indicates development has been predominantly single-detached dwellings

- Assessing **building permit data** from 2013 to 2023, Temagami has predominantly permitted single-detached dwellings.
 - The municipality averages approximately 5 units permitted each year.
 - Single-detached dwellings typically account for all the units permitted annually.
- The municipality has permitted 10 additional dwelling units over the last decade.

Non-Market Housing

Temagami contained a relatively small non-market housing stock made up of exclusively units mandated for family households

- As of 2023, the **non-market housing** stock in Temagami included 30 social housing units. All of these units were mandated for family households, including 17 one-bedroom units, 8 two-bedroom units, and 5 three-bedroom units.
- During the District's 2021 Point In Time count of those experiencing homelessness, no surveys were completed in Temagami.

Ownership Market Trends

Ownership Market trends in Temagami were unavailable due to lack of data, but dwelling value may have increased rapidly in recent years

- CMHC absorption data was not available for Temagami.
- The average **owner-estimated value of dwellings** in Temagami in 2021 was \$297,000, which had increased by +49.6 % since 2016.

Rental Market Trends

Rental market trends in Temagami were unavailable due to lack of data

- In 2021, there was no data for purpose-built rental units; therefore, the secondary rental market accounted for all rental units in the municipality.

Short-Term Rental Market

Temagami had a relatively small short-term rental market

- As of December 2023, a point-in-time scan of the short-term rentals in Temagami showed at least 29 active listings, according to AirDNA.¹
 - Of these listings, 92% of these listings were entire homes and 8% were private rooms.
 - The number of available listings was 25, representing no change from a year ago. The average occupancy rate for listings in Papineau-Cameron was 56%.
 - The average daily rate for a room on the short-term rental market in Temagami was \$279.

Income-Shelter Ratio

Households in Temagami are facing affordability issues at a lower rate than households District-wide

- In 2021, 65 households (14.9%)¹ were spending 30% or more of their **household income on shelter costs**. This was lower than the District rate (19.6%) in 2021.
- The number of households facing affordability issues in Temagami decreased by -5 households (-7.1%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was less than District trends (-24.2%).
- One-person households made up the highest share of households spending 30% or more of household income on shelter costs (20 households).

Income-Shelter Ratio by Tenure

Households who owned their home in Temagami were more likely to be facing affordability issues than owner households in other municipalities in the Region

- Assessing by tenure, 12.9% of owner households were experiencing affordability issues in 2021, while 26.7% of renter households were.
 - Owner household rates were higher while renter household rates were lower than District rates (11.0% and 36.3%, respectively).

Renter households made up a disproportionate amount of the households facing affordability issues

- Renter households made up 30.8% of the households facing affordability issues, despite only accounting for 17.2% of the total households in Temagami.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

Households in Temagami were in core housing need at a slightly higher rate than the District-wide rate in 2021

- In 2021, 50 households (11.9%) were in **core housing need**.
- This share was higher than the District rate (10.0%) and one of only six of the geographies assessed in this report to have a higher rate of households in core housing need than the District overall.

Core Housing Need by Tenure

Households that owned their homes were most likely to be in core housing need in Temagami than most other municipalities in the District

- Assessing by tenure, 10.0% of owner households were in core housing need in 2021, while 18.1% of renter households were.
 - The share of owner households in core housing need was more than double the District rate, while renter households were slightly lower than the District average (4.2% and 21.4%, respectively).
 - While renter households made up 19.0% of households in Temagami, they accounted for 29.0% of the households in core housing need.

Core Housing Need by Household Type

Households of varying types, including one-person households and couples without children, were considered in core housing need

- Assessing by household type, one-person households (18.2%) and couples without children (13.9%) were the only households in core housing need in 2021.
 - Most of these households, including 15 of the 25 couples with children and 20 of the 30 one-person households, were in core housing need due to affordability issues.
 - However, due to the low total of households, these trends should be viewed with caution.

Housing Continuum

HOUSING DEMAND

INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 23,798	\$ 30,420	\$ 42,629	\$ 52,976	\$ 68,806	\$ 76,049	\$ 113,815	\$ 131,405	\$ 143,821	\$143,822+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$621	\$931	\$1,211	\$1,511	\$1,862	\$2,225	\$2,716	\$3,363	\$4,501	\$4,502+
	Ownership	\$92,170	\$117,818	\$165,105	\$205,179	\$266,492	\$294,544	\$440,815	\$509,362	\$559,755	\$559,756+

More housing choices become available along the continuum

HOUSING SUPPLY

AVAILABLE HOUSING OPTIONS	Emergency / Transitional	
	Community / Social Housing	
	Additional Needs Housing	
	Private Rental Market	DATA NOT AVAILABLE
	Private Ownership Market	DATA NOT AVAILABLE

This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • Temagami had a population of 860 in 2021, accounting for 1.0% of the population of the District.

Population Growth • The population of Temagami increased by +55 people from 2016 to 2021 (+6.8%).

Population Age • The average (55.2 years) and median age (61.2) in Temagami were above the District and there are signs of aging.

Indigenous Population • The proportion of Indigenous population in Temagami (10.4%) is lower than the District rate (14.5%) but increasing (+6.3%).

Low-Income Persons • Temagami had 100 (12.3%) low-income persons in 2021.

Labour Force and Employment • In 2021, 780 persons were part of the labour force, with a participation rate of 46.2% and unemployment rate of 20.8%.*

Household Trends

Household Growth • In 2021, Temagami had 430 households, an increase of +14.7% from 2016.

Household Tenure • Owner households were 82.6% of households in Temagami. Renter and owner households grew (+14.3% and +14.5%, respectively) from 2016 to 2021.

Household Size and Type • In 2021, the average household size was 1.9 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 65+ represented 46.5% of households and were the fastest growing (+17.6%) in 2021.

Household Incomes • In 2022 dollars, the average (\$93,684) and median (\$71,810) incomes were below District levels.

Housing Need and Affordability • In 2021, 65 households (14.9%) were spending 30% or more of their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 430 dwellings, predominantly single-detached dwellings (79.1%).

New Dwellings • CMHC housing starts and completions data was unavailable for Temagami.

Non-Market Housing • In 2023, Temagami had 30 social, affordable, or supportive housing units.

Ownership Market • The average owner-estimated value of dwellings in Temagami in 2021 was \$297,000.

Rental Market • As of 2023, there was no data available for the primary rental market in Temagami.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 25 available listings, consistent with 2022 levels.

* This data was collected during the COVID-19 pandemic and has since changed.

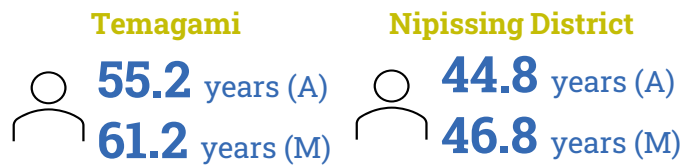
There is a need for supports for seniors to age-in-place.

CAUSES

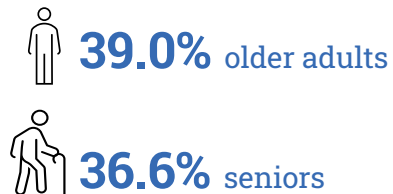
Why does this gap show up? What trends have fuelled this gap?

Senior Population

The average and median age in Temagami were older than in Nipissing District in 2021.



The most common age cohorts in Temagami were **older adults** and **seniors**.



Aging Population

From 2016 to 2021, the fastest growing age cohort in Temagami was Seniors.



FEATURES

How do we know this gap exists? What are its features?

There was a Lack of Non-Market Seniors' Housing

In 2023, there were no non-market housing units dedicated to senior households.



Market Housing Stock was Old and in Need of Repairs

As of 2021, **69.8%** of the housing stock was built **before 1980** while only **11.7%** was built from **2001 to 2021**.



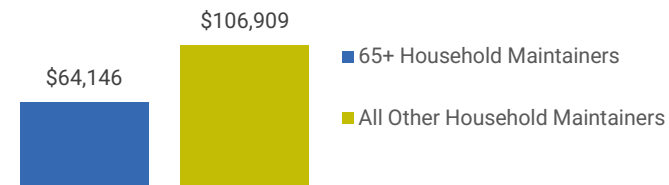
9.3%
of households reported the need for **major repairs**

*above the District average (7.8%)

IMPACTS

Why is this gap important? How does it impact people?

Average Household Income (\$) by Primary Household Maintainer Age



Source: Statistics Canada Custom Data Order

The population of Temagami is aging. There is a lack of non-market options, and an aging housing stock in need of repairs.

This may indicate a need for adequate housing to support the senior population aging-in-place.

Population Trends

The population of Calvin increased in recent years

- In 2021, Calvin had a **population count** of 555. This was an increase of +40 people (+7.8%) from 2016 levels.
 - This growth represented +2.6% of the total growth in the District during this period (+1,565 people).
 - Calvin accounted for 0.7% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

The Indigenous population in Calvin has been growing rapidly relative to the overall population growth in the municipality

- The proportion of the population that **identified as Indigenous** in the Calvin (20.8%) was much higher than the provincial rate (2.9%) and than the District rate (14.5%) in 2021.
 - The Indigenous population increased (+40.0%) faster than the overall population growth in Calvin between 2016 and 2021.
- The share of **immigrant population** in Calvin (3.0%) was much lower than the provincial share (30.0%) in 2021, but only slightly lower than the District share (4.3%).

Population Age

The average age of the population in Calvin was consistent with District averages

- The **average and median age of the population** in Calvin (44.7 and 50.0 years old, respectively) were roughly consistent with the District figures (44.8 and 46.8 years old, respectively).
 - The municipality had a higher share of children (16.2%) than the District rate (14.4%). However, older adults were the most common age cohort (35.1%) in Calvin.
- Additionally, the population has been trending older in recent years.
 - From 2016 to 2021, all age cohorts aged 25 and above increased in population, while all age cohorts aged 24 and under experienced population declined.
 - During this period, older adults experienced the fastest increase (+18.2%) and youth decreased at the highest rate (-9.1%).

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- Household **incomes**

Household Trends

The number of households in Calvin increased at a rate higher than the population growth from 2016 to 2021

- The **number of households** in Calvin in 2021 was 255, representing an increase of +20 households (+9.8%) from 2016 totals. This growth represented +1.6% of the total growth in the District during this period (+1,200 households).
- This growth rate for the number of households in Calvin was higher than the growth rate for the population during this period (+40 people, +7.8%). This may indicate a trend toward smaller households and a diversification of household types.

Household Tenure

The vast majority of households in Calvin owned their homes

- In terms of **household tenure**, 88.9% of the households in Calvin were owner households. This was much higher than the District rate (65.9%), as the share of households who were renters (11.1%) was lower than the District (33.6%).
- However, the number of renter households grew faster (+10 households, +66.7%) than owner households (+20 households, +11.1%) between 2016 and 2021.

Household Size and Type

Larger household sizes were more common in Calvin, although smaller household sizes were the fastest growing in recent years

- The average **household size** in Calvin decreased from 2.6 persons in 2016 to 2.5 persons in 2021.
- In 2021, the most common household size in Calvin was two-person (37.8%), slightly lower than overall District trends (38.7%).
 - Calvin (35.6%) was above District average (29.8) for large households, though three- and four-or-more-person household sizes were its two least common household sizes.
- One-person (26.7%) households, the second most common household size, were the fastest growing household size in Calvin from 2016 to 2021 (+15 households, +33.3%).
- In 2021, the most common **household types** in Calvin were couples without children (28.9%), one-person households (26.7%), couples with children (26.7%), and lone-parent households (8.9%).

Household Maintainers

Calvin had a lower share of households that were maintained by a senior and had no households maintained by anyone under the age 25

- The proportion of **household maintainers** aged 65 and over (26.7%) was lower than the District rate (32.6%).
 - This age cohort of household maintainer declined in Calvin (-10 households, -14.3%) between 2016 and 2021, accounting for most of the household growth.
- Of the 1,165 households that were maintained by an individual under the age of 25 years old in the District, none were in Calvin. This may indicate that Calvin lacks supports for household maintainers of that age, including employment opportunities and housing affordable for new household formation.

Households with a Member with Disability

The share of households who contained a member with a disability was higher in Calvin than in the District

- Across the disabilities included within the Statistics Canada Census of Population, households in Calvin were more likely than households in the District to have members with a listed disability.
- **Table 23** outlines the proportion of households that reported at least one member that had one or more of the listed disabilities.
- The disparity between Calvin households and the District was the highest for households with other health problems or long-term conditions, and households with members with difficulty walking.

Table 23: Households in Calvin with a member with disability, by disability type, 2021

	Calvin	District
Total Households	225	37,255
Member with a Sensory Disability	8.9%	7.3%
Member with Difficulty Walking	11.1%	7.5%
Member with Difficulty Learning, Remembering, or Concentrating	-	7.3%
Member with Emotional, Psychological, or Mental Health Conditions	8.9%	7.8%
Member with other Health Problems or Long-Term Conditions	17.8%	4.8%

Source: Statistics Canada Custom Data Order, 2021

Household Incomes

While average household incomes were consistent with District levels, the average income for one-person households was among the lowest in the area

- Projected to 2022 dollars, the **average and median income** in Calvin were \$98,766 and \$79,543, respectively. These incomes were consistent with District levels (\$98,435 and \$80,096, respectively).
- However, the average income of one-person households (\$35,353) was among the lowest in the District.

Calvin had a higher proportion of its population considered to be low-income in 2021

- Of the 10,780 people in the District who were considered **low-income** by Statistics Canada thresholds, 65 (0.6%) lived in Calvin.
- Of Calvin’s low-income population, 26.1% were persons aged 65 and over.
 - This was well above the District average (15.5%)

Owner household incomes were almost double renter household incomes, on average

- Based on 2020 household incomes, the average household incomes for owner households (\$86,000) was almost double that of renter households (\$44,000).
- **Table 24** outlines the income decile thresholds for households in Calvin by household tenure.

Table 24: Income deciles in Calvin by household tenure based on 2020 incomes

Calvin				
Income Decile		All Households	Owner Households	Renter Households
Low Income Households	1 st	16,400	25,200	**
	2 nd	34,000	37,600	**
	3 rd	45,200	46,400	**
Moderate Income Households	4 th	52,000	52,800	**
	5 th	76,500	78,500	**
	6 th	83,000	88,000	**
High Income Households	7 th	94,000	96,000	**
	8 th	119,000	121,000	**
	9 th	143,000	143,000	**
Total Households		225	200	25

Source: Statistics Canada Custom Data Order, 2021 ** - Denotes suppressed values

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Economic Characteristics

The labour market in Calvin was roughly consistent with the District-wide conditions in 2021

- In 2021, 430 persons were considered part of the **labour force** in Calvin.
- For this labour force, the participation rate (59.3%) was slightly higher and the unemployment rate (7.8%) slightly lower in Calvin than in the District overall (55.7% and 11.8%, respectively).
- These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.

Industry employment trends in Calvin were largely consistent with the District

- The most common industries of employment in Calvin were health care and social assistance, and accommodation and food services (each 15.4% of labour force) in 2021.
- Calvin experienced some of the highest gains in employment across the District between 2016 and 2021, recording +130 jobs while the District as a whole netted -470.
- Gains in employment were found in accommodation and food services (+40 jobs), health care and social assistance (+20), and manufacturing (+20).

Workers in Calvin were among the least likely to find employment in their municipality of residence

- Calvin maintained among the lowest rate of labour force that worked within their municipality of residence (4.3%), meaning that workers in Calvin were among the least likely to find employment within their municipality. This rate was much lower than District rate (52.1%).
- In 2021, 57.4% of the labour force of Calvin commuted to another municipality in the District for work, higher than the District rate (11.8%).

Existing Housing Stock

Single-detached dwellings were the predominant dwelling type in Calvin in 2021

- In 2021, the **housing stock** of the Calvin was made up of 230 dwellings.
 - The housing stock was predominantly made up of single-detached dwellings (95.7%). No other dwelling type accounted for more than 1% of the housing supply.
- Calvin added +25 single-detached dwellings (+12.8%) to its housing stock between 2016 and 2021.

There has been a lack of recent development in Calvin, as most of the housing supply was built between 1961 and 1980

- Assessing the **age of construction** for the housing stock in Calvin, just over half of the supply was built before 1980 (55.6%), while only 11.1% was built from 2001 to 2021.
 - This rate of recent construction was the among the lowest of the geographies assessed for this report.
 - The proportion of dwellings constructed before 1960 (11.1%) was also on the lower end of geographies assessed for this report. The bulk of the construction occurred between 1961 and 1980 (44.4%).

Calvin had the highest rate of inadequate housing in the District

- In 2021, 15.6% of households reported the **need for major repairs**.
 - This was the highest proportion of all of the geographies assessed for this report.
 - This proportion represented a decrease from 2016 trends (-5 dwellings, -12.5%).
- In 2021, approximately zero households reported that their dwelling was **not suitable** for the number of persons living there.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

New Dwellings

Development trends in Calvin were unavailable due to lack of data

- CMHC housing starts and completions data was unavailable for Calvin.

Recent building permit data indicates development is predominantly single-detached dwellings

- Assessing **building permit data** from 2013 to 2023, Calvin has predominantly permitted single-detached dwellings.
 - The municipality averages approximately 3 units permitted each year.
 - Single-detached dwellings typically account for all the units permitted annually.
- The municipality has permitted 4 additional dwelling units since 2013.

Non-Market Housing

There were no non-market housing units recorded in Calvin

- As of 2023, there was no data for the **non-market housing** stock in Calvin.
- During the District's 2021 Point In Time count of those experiencing homelessness, no surveys were completed in Calvin.

Ownership Market Trends

Ownership Market trends in Calvin were unavailable due to lack of data, but dwelling value may have increased rapidly in recent years

- CMHC absorption data was not available for Calvin.
- The average **owner-estimated value of dwellings** in Calvin in 2021 was \$332,000, which had increased by +78.8 % since 2016.

Rental Market Trends

Rental market trends in Calvin were unavailable due to lack of data

- In 2021, there was no data for purpose-built rental units; therefore, the secondary rental market accounted for all rental units in the municipality.

Short-Term Rental Market

Calvin had a relatively small short-term rental market

- As of December 2023, a point-in-time scan of the short-term rentals in Calvin showed at least 11 active listings, according to AirDNA.¹
 - Of these listings, 88% were entire homes and 12% were private rooms.
 - The number of available listings was 9, representing no change from a year ago. The average occupancy rate for listings in Calvin was 27%.
 - The average daily rate for a room on the short-term rental market in Calvin was \$215.

Income-Shelter Ratio

While affordability issues appear to be improving in Calvin, the rate of households spending 30% of income or more on shelter costs is high among rural areas

- In 2021, 35 households (16.3%)¹ were spending 30% or more of their **household income on shelter costs**. This was lower than the District rate (19.6%) in 2021.
 - However, this rate was higher than the other geographies in the District with sub-1,000 populations.
- The number of households facing affordability issues in Calvin decreased by -25 households (-41.7%) from 2016 to 2021.
 - This was likely due to government measures during the COVID-19 pandemic.
 - This decrease was greater than District trends (-24.2%).

Income-Shelter Ratio by Tenure

While renter households are much more likely than owner households to be facing affordability issues in Calvin, trends were consistent with District levels in 2021

- Assessing by tenure, 13.2% of owner households were experiencing affordability issues in 2021, while 37.0% of renter households were.
 - These rates were roughly consistent with District rates (11.0% and 36.3%, respectively).
- Renter households made up 26.5% of the households facing affordability issues, despite only accounting for 11.1% of the total households in Calvin.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

The rate of households in core housing need was among the highest in the District

- In 2021, 45 households (22.0%) were in **core housing need**.
- This share was higher than the District rate (10.0%) and one of only six of the geographies assessed in this report to have a higher rate of households in core housing need than the District overall.

The number of households in core housing need grew in recent years, despite District trends to the opposite

- From 2016 to 2021, there was an increase of +45 households in core housing need. . Prior to this census period, Calvin had no households in core housing need.
 - While this was impacted by the government measures during the COVID-19 pandemic, this trend was not occurring in all the geographies assessed in this report.

Core Housing Need by Tenure

Renter households made up a disproportionate number of the households in core housing need in Calvin

- Assessing by tenure, 16.7% of owner households were in core housing need in 2021, while 46.4% of renter households were.
 - These trends were approximately consistent with District rates (4.2% and 21.4%, respectively).
 - While renter households made up 11.1% of households in Calvin, they accounted for 25.8% of the households in core housing need.

Core Housing Need by Household Type

One-person households made up most of the households in core housing need in Calvin

- Assessing by household type, one-person households (25 households) made up most of the households in core housing need in Calvin.
 - This represented 38.5% of all one-person households in Calvin.
 - Due to the low number of households, this trend should be viewed with caution.

Housing Continuum

HOUSING DEMAND

INCOME DECILES (2021)	Decile #	1 st Decile	2 nd Decile	3 rd Decile	4 th Decile	5 th Decile	6 th Decile	7 th Decile	8 th Decile	9 th Decile	10 th Decile
	All Household Incomes	\$ 16,969	\$ 35,179	\$ 46,768	\$ 53,803	\$ 79,153	\$ 85,879	\$ 97,260	\$ 123,127	\$ 147,960	\$147,961+

Income increase as households move along the continuum

COST OF HOUSING THAT IS AFFORDABLE	Rental	\$621	\$931	\$1,211	\$1,511	\$1,862	\$2,225	\$2,716	\$3,363	\$4,501	\$4,502+
	Ownership	\$61,624	\$127,758	\$169,843	\$195,394	\$287,455	\$311,933	\$353,213	\$447,153	\$539,007	\$539,008+

More housing choices become available along the continuum

HOUSING SUPPLY

AVAILABLE HOUSING OPTIONS	Emergency / Transitional	
	Community / Social Housing	
	Additional Needs Housing	
	Private Rental Market	DATA NOT AVAILABLE
	Private Ownership Market	2 BDRM / 3 BRDM / 4+ BDRM \$340,000

This visualization illustrates what types of shelter and/or housing is available for households in each income decile across the municipality, based on average rents and prices for houses in the municipality. Average rents and house values from Statistics Canada Census of Population. Emergency shelters, transitional housing, community housing, and additional needs housing typically accommodate the low-income deciles in a community and do not have dollar figures associated with them.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • Calvin had a population of 555 in 2021, accounting for 0.7% of the population of the District.

Population Growth • The population of Calvin increased by +40 people from 2016 to 2021 (+7.8%).

Population Age • The average (44.7 years) and median age (50.0) in Calvin were above the District and there are signs of aging.

Indigenous Population • The proportion of Indigenous population in Calvin (20.8%) is higher than the District rate (14.5%) and increasing (+40.0%).

Low-Income Persons • Calvin had 65 (11.7%) low-income persons in 2021.

Labour Force and Employment • In 2021, 430 persons were part of the labour force, with a participation rate of 59.3% and unemployment rate of 7.8%.*

Household Trends

Household Growth • In 2021, Calvin had 225 households, an increase of +15.4% from 2016.

Household Tenure • Owner households were 88.9% of households in Calvin. However, renter households grew faster (+66.7%) from 2016 to 2021.

Household Size and Type • In 2021, the average household size was 2.5 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 45 to 64 represented 53.3% of households and were the fastest growing (+84.6%) in 2021.

Household Incomes • In 2022 dollars, the average (\$89,486) and median (\$79,543) incomes were below District levels.

Housing Need and Affordability • In 2021, 35 households (16.3%) were spending 30% or more of their household income on shelter costs.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 230 dwellings, predominantly single-detached dwellings (95.7%).

New Dwellings • CMHC housing starts and completions data was unavailable for Calvin.

Non-Market Housing • As of 2023, there was no data for the non-market housing stock in Calvin.

Ownership Market • The average owner-estimated value of dwellings in Calvin in 2021 was \$332,000.

Rental Market • As of 2023, there was no data available for the primary rental market in Calvin.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 9 available listings, consistent with 2022 levels.

* This data was collected during the COVID-19 pandemic and has since changed.

There is a need for affordable options for smaller households.

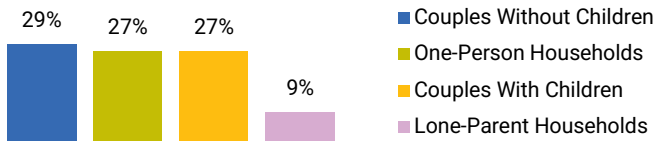
CAUSES

Why does this gap show up? What trends have fuelled this gap?

Household Sizes were Shrinking

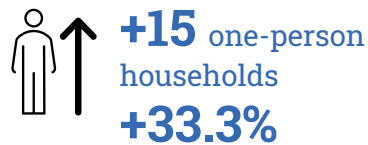
One- and two- person households were the two most common household types in Calvin.

Household by Type in Calvin, 2021



Source: Statistics Canada Community Profiles, 2021

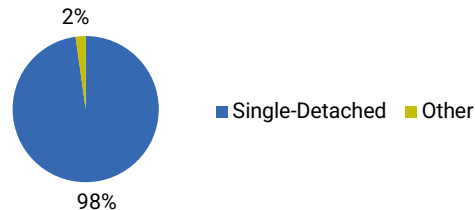
One-person households were the fastest growing household size from 2016 to 2021.



Housing Stock was Predominantly Large Dwellings

In 2021, the housing supply in Calvin was predominantly made up of **single-detached dwellings**.

Dwellings by structure type in Calvin, 2021



Source: Statistics Canada Community Profiles, 2021

FEATURES

How do we know this gap exists? What are its features?

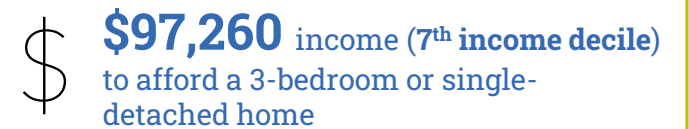
Small Households were in Large, Expensive Dwellings

In 2021, over one-third of one-person households were over-housed.



Large Dwellings were Unaffordable

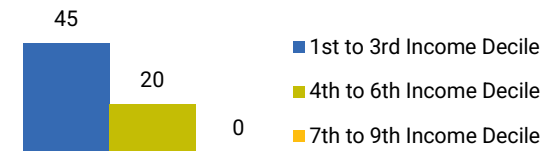
The available, large, housing stock was unaffordable to many one-person households.



IMPACTS

Why is this gap important? How does it impact people?

Calvin One-Person Households by Income Decile, 2021



Source: Statistics Canada Custom Data Order, 2021

Larger housing units are expensive and may be driving affordability challenges.

None of the one-person households could affordably own the available housing stock in Calvin in 2021.

As demand for smaller units increases, affordable housing options appropriate for these households is required.

Population Trends

The population of Mattawan have decreased in recent years

- In 2021, Mattawan had a **population count** of 155. This was a decrease of 10 people (-6.1%) from 2016 levels.
 - Mattawan accounted for 0.2% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

In 2021, there was no immigrant population in Mattawan and Indigenous population was decreasing

- The proportion of the population that **identified as Indigenous** in the Mattawan (15.4%) was much higher than the provincial rate (2.9%) in 2021, but only slightly higher than the District rate (14.5%).
 - The Indigenous population decreased (-42.9%) much faster than the overall population decline in Mattawan between 2016 and 2021.
- There was no **immigrant population** in Mattawan in 2021.

Population Age

The population in Mattawan is, on average, older than the population of the District and continuing to age

- The **average and median age of the population** in Mattawan (47.6 and 53.2 years old, respectively) were older than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the share of seniors (29.0%).
 - Mattawan had the lowest population of working adults in the District (12.9%).
- The population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in Mattawan was seniors (+20 people, +100.0%).
 - During this period, all other age cohorts in Mattawan either decreased or remained consistent. Working adults experienced the fastest rate of decline (-10 people, -33.3%), followed by older adults (-20 people, -30.8%).
 - Older adults and seniors were the most common age cohorts for the Mattawan population (both 29.0%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- Household **incomes**

Household Trends

The number of households has remained consistent in recent years

- The **number of households** in Mattawan in 2021 was 75, consistent with 2016 totals.
- This decrease in population (-10 people, -6.1%) while the number of households remained consistent indicates a trend towards smaller households.

Household Tenure

Almost three-quarters of the households in Mattawan owned their homes; however, the number of renter households in the municipality has grown

- In terms of **household tenure**, 78.6% of the households in Mattawan were owner households. This was slightly higher than the District rate (65.9%), while the share of households who were renters (21.4%) was lower than the District average (33.6%).
 - The number of renter households grew (+5 households, +50.0%) while owner households declined (-5 households, -8.3%) between 2016 and 2021.

Household Size and Type

Smaller household sizes were more common in Mattawan than other areas of the District

- The average **household size** in Mattawan remained consistent at 2.2 persons from 2016 to 2021.
- In 2021, the most common household size in Mattawan was one-person (40.0%), well above overall District trends (31.5%).
 - Mattawan was one of only two geographies assessed in this report to have one-person households as the most common household size.
 - This household size was the fastest growing in the region (+15 households, +100%) from 2016 to 2021.
- Two-person (26.7%) households, the second most common household size, were the fastest declining household size in Mattawan from 2016 to 2021 (-20 households, -50%).
- In 2021, the most common **household types** in Mattawan were one-person households (42.9%), couples without children (35.7%), and couples with children (21.4%).

Household Maintainers

Mattawan had a higher share of senior households than the District as these household types become more common in the municipality

- The proportion of **household maintainers** aged 65 and over (50.0%) was above the District rate (32.6%).
 - This age cohort of household maintainer was the fastest growing in Mattawan (+20 households, +133.3%) between 2016 and 2021, accounting for most of the household growth.
- Of the 1,165 households that were maintained by an individual under the age of 25 years old in the District, none were in Mattawan. This may indicate that Mattawan lacks supports for household maintainers of that age, including employment opportunities and housing affordable for new household formation.

Household Incomes

Household income data was unavailable

- Household income data for Mattawan was suppressed due to confidentiality requirements.

Economic Characteristics

Economic conditions in the Mattawan were worse than most areas in the District

- In 2021, 110 persons were considered part of the **labour force** in Mattawan.
- For this labour force, the participation rate (22.7%) and employment rate (22.7%) in Mattawan were lower than the District overall (55.7% and 49.7%, respectively).
 - These figures were recorded during the COVID-19 pandemic and have dramatically changed since.
- Due to the small population numbers, the Mattawan unemployment rate was not available in 2021.
- Mattawan experienced job loss in retail trade (-10 jobs), mining and resource extraction, professional, scientific and technical services, and educational services (each -10).

Existing Housing Stock

The housing supply in Mattawan was made up entirely of single-detached dwellings in 2021

- In 2021, the **housing stock** of the Mattawan was made up of 70 dwellings.
 - The housing stock was entirely made up of single-detached dwellings (100.0%).
 - No other dwelling type accounted for more than 1% of the housing supply
- The number of privately occupied single-detached dwellings decreased by 5 dwellings between 2016 and 2021 (-6.7%).

The housing supply in Mattawan is relatively old, when considering the total supply of housing in the District

- Assessing the age of construction for the housing stock in Mattawan, more than half of the supply was built before 1980 (57.1%), while only 14.3% was built from 2001 to 2021.
 - This rate of recent construction, however, was above the District average (12.3%).
 - The proportion of dwellings constructed between 1980 and 2000 (28.6%) was also above District average (22.7%), while the proportion of housing built in 1960 or before (21.4%) was below District rates (27.5%).
- In 2021, approximately 10 households (14.3%) reported the **need for major repairs**.
- In 2021, approximately zero households reported their dwelling was **not suitable** for the number of persons living there.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates.

Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts and completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices, short-term rentals and vacancy rates**

New Dwellings

Development trends in Mattawan were unavailable due to lack of data

- CMHC housing starts and completions data was unavailable for Mattawan.

Recent building permit data indicates additional dwelling units are being constructed with single-detached dwellings

- Assessing **building permit data** from 2020 to 2023, Mattawan has permitted 5 single-detached dwellings and accompanying additional dwelling units.

Non-Market Housing

There were no non-market housing units recorded in Mattawan

- As of 2023, there was no data for the **non-market housing** stock in Mattawan.
- During the District's 2021 Point In Time count of those experiencing homelessness, no surveys were completed in Mattawan.

Ownership Market Trends

Ownership Market trends in Mattawan were unavailable due to lack of data, but dwelling value may have increased in recent years

- CMHC absorption data was not available for Mattawan.
- The average **owner-estimated value of dwellings** in Mattawan in 2021 was \$340,000, which had increased by +17.4% since 2016.

Rental Market Trends

Rental market trends in Mattawan were unavailable due to lack of data

- In 2021, there was no data for purpose-built rental units; therefore, the secondary rental market accounted for all rental units in the municipality.

Short-Term Rental Market

Mattawan had a relatively small short-term rental market

- As of December 2023, a point-in-time scan of the short-term rentals in Mattawan showed at least 15 active listings, according to AirDNA.¹
 - Of these listings, all these listings were entire homes.
 - The number of available listings was 14, representing no change from a year ago. The average occupancy rate for listings in Mattawan was 39%.
 - The average daily rate for a room on the short-term rental market in Mattawan was \$196.

Income-Shelter Ratio

There was insufficient data to determine if households in Mattawan were facing affordability issues

- Approximately none¹ of the 75 households in Mattawan were spending 30% or more of their household income on shelter costs in 2021.
- However, data suppression practices with Statistics Canada income data may be concealing some households facing affordability issues.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

There was insufficient data to determine if households in Mattawan were in core housing need

- Approximately none of the 75 households in Mattawan were considered to be in core housing need in 2021.
- However, data suppression practices with Statistics Canada income data may be concealing some households in core housing need.

This slide summarizes the findings for key demographic, household, and housing stock indicators for the municipality assessed in the Housing Needs Assessment.

Demographic Trends

Population • Mattawan had a population of 155 in 2021, accounting for 0.2% of the population of the District.

Population Growth • The population of Mattawan decreased by -10 people from 2016 to 2021 (-6.1%).

Population Age • The average (47.6 years) and median age (53.2) in Mattawan were above the District and there are signs of aging.

Indigenous Population • The proportion of Indigenous population in Mattawan (15.4%) is higher than the District rate (14.5%) but declining (-42.9%).

Low-Income Persons • Data on the low-income status of Mattawan residents was unavailable.

Labour Force and Employment • In 2021, 110 persons were part of the labour force, with a participation rate of 22.7%. Unemployment information was unavailable.

Household Trends

Household Growth • In 2021, Mattawan had 70 households, consistent with 2016 levels.

Household Tenure • Owner households were 78.6% of households in Mattawan, while renter households were 21.4% in 2021.

Household Size and Type • In 2021, the average household size was 2.2 persons, and the most common household type was couples without children.

Household Maintainers • Household maintainers aged 45 to 64 represented 50.0% of households and were the fastest growing (+133.3%) in 2021.

Household Incomes • Data on household income was unavailable for Mattawan.

Housing Need and Affordability • Data on households experiencing affordability issues in Mattawan was unavailable.

Housing Stock Trends

Existing Stock • In 2021, the housing stock was made up of 70 dwellings, approximately all of which were single-detached.

New Dwellings • CMHC housing starts and completions data was unavailable for Mattawan.

Non-Market Housing • As of 2023, there was no data for the non-market housing stock in Mattawan.

Ownership Market • The average owner-estimated value of dwellings in Mattawan in 2021 was \$340,000.

Rental Market • As of 2023, there was no data available for the primary rental market in Mattawan.

Short-term Rental Market • A point-in-time scan in 2023 of short-term rentals showed at least 15 available listings, consistent with 2022 levels.

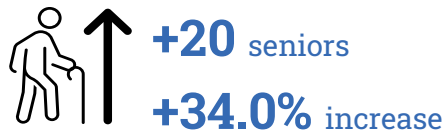
There is a need for supports for seniors to age-in-place.

CAUSES

Why does this gap show up? What trends have fuelled this gap?

Aging Population

From 2016 to 2021, the fastest growing age cohort in Mattawan was seniors.



2016
to
2021

In 2021, households maintained by someone aged 65 and older accounted for **50.0%** of all households.

Large Dwellings in Need of Repair

In 2021, the housing stock in Mattawan was entirely made up of single-detached dwellings.



Over half of these dwellings had three or more bedrooms.

approximately **14%** of households reported the need for **major repairs***



*above the District average (7.8%)

FEATURES

How do we know this gap exists? What are its features?

There was a Lack of Non-Market Seniors' Housing

In 2023, there were no non-market housing units dedicated to senior households in Mattawan.

All seniors looking for non-market housing options would need to travel to Mattawa for accommodations.

Increased Maintenance Costs for Large Dwellings

District-wide trends indicate that large dwellings are more expensive to maintain.

Monthly Costs for Owned Dwellings with...



IMPACTS

Why is this gap important? How does it impact people?

The population of Mattawan is aging, as households maintained by a person aged 65 and older accounts for half of all households.

While specific income data is not available for Mattawan, seniors are more likely to be low-income District-wide.

This may indicate a need for adequate housing to support the senior population aging-in-place.

Average Household Incomes*

All Households
\$ 89,100

Senior Households
\$ 67,764

Unorganized South Nipissing

Demographic Profile

Population Trends

The population in the Unorganized South Nipissing remained consistent between 2016 and 2021

- In 2021, Unorganized South Nipissing had a **population count** of 100. This remained constant from 2016 levels.
 - Unorganized South Nipissing accounted for 0.1% of the population in District in 2021.
- According to the Ontario Government's Ministry of Finance population projections from 2022, the District is projected to grow to a population of 103,622 by 2046. These projections do not consider current growth trends of individual municipalities.

In 2021, there was no immigrant population in the Unorganized South Nipissing and Indigenous population was decreasing

- The proportion of the population that **identified as Indigenous** in the Unorganized South Nipissing (13.3%) was much higher than the provincial rate (2.9%) in 2021, but lower than the District rate (14.5%).
 - The Indigenous population decreased (-50.0%) substantially in Unorganized South Nipissing between 2016 and 2021.
- There was no **immigrant population** in Unorganized South Nipissing in 2021.

Population Age

The population in the Unorganized South Nipissing was much older than the population of the District as a whole

- The **average and median age of the population** in Unorganized South Nipissing (55.2 and 60.0 years old, respectively) were older than the District figures (44.8 and 46.8 years old, respectively).
 - This was due to the share of seniors (40.0%) and older adults (30.0%).
 - Unorganized South Nipissing had the highest proportion of seniors in the District.
- The population has been trending older in recent years.
 - From 2016 to 2021, the fastest growing age cohort in Unorganized South Nipissing was seniors (+15 people, +60.0%). In fact, persons aged 75+ increased by +25 people.
 - During this period, youth experienced the greatest decline (-15 people, -75.0%), while all other age cohorts remained constant.
 - Seniors were the most common age cohort for the Unorganized South Nipissing population (40.0%) in 2021.

The **demographic profile** in each community will highlight factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The demographic profile includes the **economic profile** for households and the labour force in each community.

The demographic profile for each community is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation rates**
- Household **incomes**

Household Trends

While the population did not change between 2016 and 2021, the number of households increased in the municipality

- The **number of households** in Unorganized South Nipissing in 2021 was 45, representing an increase of +5 households (+12.5%) from 2016 totals.
- This growth in the number of households in Unorganized South Nipissing was higher than the growth in population during this period (+0 people, no change). This may indicate a trend toward smaller households and a diversification of household types.

Household Tenure

Most households in the Unorganized South Nipissing area were owners

- In terms of **household tenure**, 83.3% of the households in Unorganized South Nipissing were owner households. This was slightly higher than the District rate (65.9%).
 - The number of owner households declined between 2016 and 2021 (-15 households, -37.5%); however, due to the small number of households in the community, these trends should be viewed with caution.

Household Size and Type

Households are trending smaller as one-person households become more common

- The average **household size** in Unorganized South Nipissing decreased from 2.6 persons in 2016 to 1.9 persons in 2021.
 - This was due to an increase of one-person households (+15 households, +300.0%), while two- and three-person households decreased. Due to the small number of households in the community, these trends should be viewed with caution.
- In 2021, the most common household size in Unorganized South Nipissing were two-person and one-person households (both 44.4%). These proportions were higher than overall District trends (38.7% and 31.5% respectively)
- In 2021, the most common **household types** in Unorganized South Nipissing were one-person households (44.4%), couples without children (44.4%), and couples with children (11.1%).

Household Maintainers

The share of households that are maintained by a senior is the highest in the District

- The proportion of **household maintainers** aged 65 and over (66.7%) was the highest in the District, and more than double the District rate (32.6%).
 - However, this age cohort of household maintainer was declining in Unorganized South Nipissing (-5 households, -20.0%) between 2016 and 2021, accounting for most of the household growth.
- Of the 1,165 households that were maintained by an individual under the age of 25 years old in the District, none were in Unorganized South Nipissing. This may indicate that Unorganized South Nipissing lacks supports for household maintainers of that age, including employment opportunities and housing affordable for new household formation.

Household Incomes

Household income data was unavailable

- Household income data for Unorganized South Nipissing Nipissing was suppressed due to confidentiality requirements.

Economic Characteristics

Economic conditions in the Unorganized South Nipissing were worse than most areas in the District

- In 2021, 60 persons were considered part of the **labour force** in Unorganized South Nipissing.
- For this labour force, the participation rate (33.3%) and employment rate (33.3%) in Unorganized South Nipissing were significantly lower than the District overall (55.7% and 49.1%, respectively).
 - These figures were recorded during the COVID-19 pandemic and have likely dramatically changed since.
- Due to the small population numbers, the Unorganized South Nipissing unemployment rate was not available in 2021.
- Unorganized South Nipissing experienced job loss in health care and social assistance, transportation and warehousing, and retail trade (each -10 jobs).

Unorganized South Nipissing

Housing Profile

Existing Housing Stock

The housing supply in the municipality is almost entirely single-detached dwellings

- In 2021, the **housing stock** of the Unorganized South Nipissing was made up of 50 dwellings.
 - The housing stock was entirely made up of single-detached dwellings (100.0%).
 - No other dwelling type accounted for more than 1% of the housing supply
- Single-detached dwellings increased by 15 dwellings between 2016 and 2021 (+42.9%).

The housing supply in the Unorganized South Nipissing area is among the oldest in the District

- Assessing the stock by the **age of construction**, the housing supply in the Unorganized South Nipissing is among the oldest in the District. 83.3% of the stock was constructed before 1980, the highest proportion in the District. Due to the small number of dwellings in the community, these trends should be viewed with caution.
- In 2021, approximately zero households reported the **need for major repairs**.
- In 2021, approximately zero households reported their dwelling was **not suitable** for the number of persons living there.

The **housing profile** of the community will highlight factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates. Supply data will be compared against demand data to help determine the need for housing in community.

The housing stock profile for the community is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts** and **completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices**, **short-term rentals** and **vacancy rates**

Unorganized South Nipissing

Housing Profile

New Dwellings

Development trends in the Unorganized South Nipissing were unavailable due to lack of data

- CMHC housing starts and completions data was unavailable for Unorganized South Nipissing.

Building permit data was unavailable

- Building permit data was not provided by Unorganized South Nipissing for this analysis.

Non-Market Housing

There were no non-market housing units recorded in the Unorganized South Nipissing area

- As of 2023, there was no data for the **non-market housing** stock in the Unorganized South Nipissing.
- During the District's 2021 Point In Time count of those experiencing homelessness, no surveys were completed in Unorganized South Nipissing.

Ownership Market Trends

Ownership Market trends in the Unorganized South Nipissing were unavailable due to lack of data, but dwelling value may have increased rapidly in recent years

- CMHC absorption data was not available for Unorganized South Nipissing.
- The average **owner-estimated value of dwellings** in Unorganized South Nipissing in 2021 was \$380,000, which had increased by +56.2% since 2016.

Rental Market Trends

Rental market trends in the Unorganized South Nipissing were unavailable due to lack of data

- In 2021, there was no data for purpose-built rental units; therefore, the secondary rental market accounted for all rental units in the municipality.

Short-Term Rental Market

There was no data for the short-term rental market in the Unorganized North Nipissing

- This data was not available on AirDNA.

Unorganized South Nipissing

Housing Need

Income-Shelter Ratio

There was insufficient data to determine if households in Unorganized South Nipissing were facing affordability issues

- Approximately none¹ of the 45 households in Unorganized South Nipissing were spending 30% or more of their household income on shelter costs in 20221.
- However, data suppression practices with Statistics Canada income data may be concealing some households facing affordability issues.

The **housing needs** analysis component provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

Core Housing Need

There was insufficient data to determine if households in Unorganized South Nipissing were in core housing need

- Approximately none of the 45 households in Unorganized South Nipissing were considered to be in core housing need in 2021.
- However, data suppression practices with Statistics Canada income data may be concealing some households in core housing need.

3 Policy Framework Review

Overview

Housing in Canada operates within a framework of legislation, policies, and programs. This section provides an overview of the planning and housing policies at the Federal, Provincial, County and local level that influence residential development in Petawawa.

This section includes a review of the following legislation, policies, and strategies as they relate to housing at various levels of jurisdiction.

Policies and Strategies Reviewed

Federal and Provincial Legislation, Policy, and Strategies:

- The National Housing Strategy (2017)
- Planning Act (1990)
 - Changes to the Planning Act
- Municipal Act (2001)
 - Changes to the Municipal Act
- Provincial Policy Statement (2020)
 - Changes to the Provincial Policy Statement
- Growth Plan for Northern Ontario (2011)
- Development Charges Act (1997)
 - Changes to the Development Charges Act
- Community Housing Renewal Strategy

District Policies and Documents:

- DNSSAB 2022-2042 Strategic Plan
- A Place to Call Home: 10-Year Housing and Homelessness Plan 2014-2024
 - Five Year Review of Housing and Homelessness Plan (2019)
- Homelessness Landscape in the Nipissing District (2021)
- Homelessness Action Plan (2021)
- Income and Poverty in Nipissing District reports

Local planning documents were reviewed for policies related to housing for trends and notable priorities.

This included the following documents:

Local Documents:

- City of North Bay Official Plan (2009)
- Municipality of West Nipissing Official Plan (2016)
- Municipality of East Ferris Official Plan (2015)
- Township of Bonfield Official Plan (2013)
- Official Plan for the Town of Mattawa (1991)
- Official Plan of the Township of Chisholm (2013)
- Official Plan Township of South Algonquin (2012)
- Municipality of Temagami Official Plan (2013)
- East Nipissing Official Plan (2021)

Federal and Provincial Policies and Strategies

National Housing Strategy

The Federal Government influences the overall direction for housing in Canada through the National Housing Strategy (NHS). Released in 2017, the strategy's goal is to ensure all Canadians have access to housing that meets their needs and that they can afford.

The NHS focuses on creating new housing supply, modernizing existing housing, providing resources for community housing providers, as well as housing innovation and research. The Federal Government provides funding for National Housing Strategy initiatives through the Canada Mortgage and Housing Corporation (CMHC).

These programs include the National Co-Investment Fund, the Affordable Housing Innovation Fund, the Federal Lands Initiative, the Rental Construction Financing Initiative and the Canada Housing Benefit.

CMHC also provides funding for the repair and retrofit of community housing units, the development and operation of supportive housing, and mortgage financing to encourage affordable homeownership.

Planning Act (1990)

The Planning Act, R.S.O. 1990, as amended, is the primary legislation that establishes how municipalities in Ontario may plan, manage, and regulate land use. It also outlines matters of provincial interest and enables the Province to issue Policy Statements to provide direction to municipalities on these matters.

The Planning Act enables municipal Councils to pass a variety of tools to plan and regulate the use of land and the placement of buildings and structures on a lot. Under Section 16 of the Act, most municipalities, including the Municipalities in the District of Nipissing, are required to prepare and adopt Official Plans in accordance with the requirements of the Act. Official Plans contain a vision, objectives and policies to guide decision making on land use planning matters. Municipal decisions, by-laws and public works are required to conform to the policies of the Official Plan (Section 24(1)).

Section 34 of the Planning Act enables Councils to pass Zoning By-laws to regulate the use of land and the location, height, bulk, size, floor area, spacing, character and use of buildings and structures, as well as parking and loading requirements, and lot requirements.

In accordance with Section 24(1), Zoning By-laws must conform to the Official Plan and be consistent with the Provincial Policy Statement. Zoning By-laws are viewed as one of the primary tools to implement the policies of the Official Plan.

Section 2 of the act outlines matters of provincial interest that the Minister, the council of a municipality, a local board, a planning board, and the Tribunal shall have regard to in carrying out their responsibilities under this Act. This includes the adequate provision of a full range of housing, including affordable housing.

Changes to the Planning Act

- Shorter timelines for making planning decisions;
- Requiring inclusionary zoning (IZ) to be focused on areas known as Protected Major Transit Station Areas (PMTSA) that are generally high-growth and are near higher order transit
- Allowing a total of three residential units on one property (which would include a primary dwelling and two additional residential units)
- Introducing the community benefits charge which replaces the density bonusing provision (Section 37), development charges for soft costs, and parkland dedication requirements
- Limiting third party appeals of plans of subdivisions;
- Allowing the Minister to require that a municipality implement a community planning permit system in a specified area.

Federal and Provincial Policies and Strategies

Changes to the Planning Act

Bill 108

The More Homes, More Choice Act, received royal assent on June 6, 2019. The Bill introduced an amendment to the Planning Act to expedite local planning decisions by establishing:

A 120-day timeline for decisions on Official Plan Amendments (instead of 180 days); 90 days for Zoning By-law Amendments (instead of 150 days); and 120 days for Plans of Subdivisions (instead of 210 days).

Bill 197

An omnibus bill passed on July 21, 2020, that introduced more key changes to the Planning Act. One such change was finalizing the community benefits charges-related provisions of the Act, including a reversal of a Bill 108 change that would have also included parkland dedication within the charges.

The most significant change was the expansion and enhancement of the power of the Minister of Municipal Affairs and Housing to undertake Minister's Zoning Orders (MZO) under Section 47 of the Planning Act.

Changes to the Planning Act

Bill 197

The MZO allows the Minister to establish zoning permissions for any land (outside the Greenbelt) irrespective of locally adopted zoning by-laws or official plan policies. Under Bill 197, the Minister may now also make an order with regards to site plan control and inclusionary zoning, including the power to require the provision of affordable housing units in a development. An MZO does not require any prior public notice or consultation and is not subject to appeal to the LPAT.

The government has made the use of MZOs a key part of its housing and economic development efforts. Between March 2019 and March 2021 the province issued 44 MZOs. In 2020, 14 MZOs were issued for residential/ mixed commercial residential projects. Though these represent a range of developments, affordable and senior housing projects account for a significant percentage, and the Province has indicated a clear interest in expediting such projects through the use of MZOs, particularly where municipal councils have indicated support.

Changes to the Planning Act

Bill 23

More Homes Built Faster Act, 2022, received Royal Assent on November 28, 2022. It is now in effect, although some regulations remain outstanding. Bill 23 is intended to support Ontario's Housing Supply Action Plan, with a stated aim of increasing housing supply in the Province. The bill introduced various amendments to multiple statutes including: the City of Toronto Act, 2006, the Municipal Act, 2001, the Conservation Authorities Act, the Development Charges Act, 1997, the Ontario Heritage Act, Ontario Land Tribunal Act, 2021, and the Planning Act, 1990.

Some of the changes to the planning Act proposed in this legislation are as follows:

- Removal of planning responsibilities from upper tier municipalities;
- Exemption of residential development with less than ten (10) units from site plan approval process; and
- New Ministerial powers to exempt lands from complying with Provincial policies and Official Plans.

Federal and Provincial Policies and Strategies

Municipal Act (2001)

The Municipal Act, 2001, sets out the rules for all municipalities in Ontario (except for the City of Toronto) and gives municipalities broad powers to pass by-laws on matters such as health, safety and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate Official Plans or Zoning By-laws as these are legislated through the Planning Act.

Section 163 of the Act sets out the definition and requirements for group homes within municipalities in Ontario. The Act defines group homes as: A group home is a residence licensed or funded under a federal or provincial statute for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their wellbeing.

The Act allows municipalities to enact a business licensing by-law for group homes only if the municipality permits the establishment and use of group homes under section 34 of the Planning Act. A business licensing by-law for group homes can restrict the establishment of group homes to only those with a license and may be required to pay license fees.

Section 99.1 of the Act allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to a purpose other than the purpose of a residential rental property. However, this power does not apply to residential rental property that contains less than six dwelling units. It should be noted that the More Homes Built Faster Act, 2022 (Bill 23) empowers the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Section 106 of the Municipal Act prohibits municipalities from directly or indirectly assisting any commercial enterprise through the granting of bonuses. This includes giving or lending municipal property, guaranteeing borrowing, leasing or selling property of the municipalities at below fair market value, or giving a total or partial exemption from any levy, charge or fee. This prohibition does not apply however to a council exercising its authority under subsection 28 (6) (7) and (7.2) of the Planning Act (Community Improvement Plans) or section 365.1 of the Municipal Act (cancellation of taxes, environmental remediation).

Provincial Policy Statement

The Provincial Policy Statement (PPS) outlines the Province's policies on land use planning and is issued under Section 3 of the Planning Act. It provides policy direction on land use planning to promote strong, healthy communities and all local decisions affecting land use planning matters "shall be consistent with" the PPS. The Provincial Policy Statement, 2020 (PPS, 2020) came into effect on May 1, 2020, replacing the previous PPS, 2014. In 2023, the Province unveiled Bill 97: Helping Homebuyers, Protecting Tenants Act, 2023, in which changes to the PPS were proposed.

Changes to the Provincial Policy Statement

Bill 97, The Helping Homebuyers, Protecting Tenants Act, 2023 received Royal Assent on June 8, 2023. The bill proposed updates to the 2023 PPS that represent fundamental changes in how growth planning is carried out in the province. The elimination of intensification targets, the repeal of the Growth Plan and the ability to expand settlement areas at any time will shift how, where, and when municipalities grow.

Federal and Provincial Policies and Strategies

Changes to the PPS

Some of the key proposed changes are:

- Removing the definition of “affordable” as it applies to housing;
- Expanding the definition of “housing options”;
- Removes mandatory intensification and density targets for all municipalities; and,
- Provides additional options for rural housing.

Section 1.4 of the 2020 PPS includes housing-related policies.

The PPS 2020 increases the requirements for municipalities to accommodate residential growth for a minimum of 15 years (up from 10 years). This is achieved through residential intensification and redevelopment (1.4.1.a). The new PPS also provides upper-tier and single-tier municipalities with the choice of maintaining land at servicing capacity, providing at least a five-year supply of residential units (1.4.1.b).

The PPS 2020 also clarified the requirement for planning authorities to provide appropriate housing choice based on range, mix, and density in order to meet projected market-based and affordable housing needs of current and future residents (1.4.3). This would be achieved by:

- Establishing and implementing minimum affordable housing targets aligned with applicable housing and homelessness plans; and
- Permitting and facilitating all housing options necessary to meet the social, health, economic, and wellbeing needs arising from demographic changes, employment opportunities, and residential intensification—including additional residential units.

Revised language throughout creates greater flexibility, for example, by stating that municipalities “should” rather than “shall” require new development to have a compact form, introduce a mix of uses and densities, as well as establish and implement phasing policies.

The definition of affordable housing in the PPS 2020 remained the same as PPS 2014. However, the PPS 2020 added a new definition for “Housing Options”, clarifying the range of housing forms and tenures to be accounted for:

Housing Options Definition

A range of housing types such as, but not limited to single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, multi-residential buildings and uses such as, but not limited to life lease housing, co-ownership housing, co-operative housing, community land trusts, affordable housing, housing for people with special needs, and housing related to employment, institutional or educational uses.

A Place to Grow (2020)

The Province unveiled Bill 97: Helping Homebuyers, Protecting Tenants Act, in 2023, in which the PPS and the Growth Plan for the Greater Golden Horseshoe are proposed to be integrated into a singular, province-wide policy document. The Bill received Royal Assent on June 8, 2023; however, a new version of the combined PPS and Growth Plan has not yet been released.

Federal and Provincial Policies and Strategies

Growth Plan for Northern Ontario (2011)

The Growth Plan for Northern Ontario, released March 3, 2011, is a 25-year plan that aligns provincial decision-making and investment with economic and population growth in Northern Ontario. The key growth management goals for the Growth Plan for Northern Ontario include:

- Diversifying of traditional resource-based industries
- Workforce education and training
- Integration of infrastructure investments and planning
- Tools for Indigenous peoples' participation in the economy

The GPNO Area is governed by the *Public Lands Act*, the *Far North Act, 2010*, and the *Planning Act*. The Growth Plan establishes directives for municipalities to prepare long-term community strategies to achieve economic, social and environmental sustainability that accommodates the diverse needs of all residents, as well as the local implementation of regional economic plans.

The Growth Plan requires economic and service hubs to maintain updated Official Plans that include strategies for diverse land uses, a range of housing types, the maintenance of a 20-year surplus of lands, and encourages development in downtown areas, intensification corridors, brownfield sites, and strategic core areas. The Growth Plan also highlights a relationship with Aboriginal communities to improve participation and knowledge sharing in land-use planning and policy processes throughout Northern Ontario.

Development Charges Act (1997)

The Development Charges Act, 1997, regulates development charges, the fees collected by municipalities to fund “hard services” such as roads and servicing infrastructure. The Act enables municipalities to pass by-laws imposing these charges on new development in order to fund the capital costs associated with that growth. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

Bill 108

Under Bill 108, “soft services”, such as parks, community centres, libraries, and other community facilities were removed from development charges and financed through a new “community benefits charge” (CBC) based on land value. Further, municipalities are now required to prepare a community benefits charge strategy, including consultation requirements, prior to adopting a new Community Benefits Charge By-law.

The new CBC replaced the existing density bonusing provisions under Section 37 of the Planning Act, as well as existing requirements and municipal by-laws for parkland dedication. The Province explained this provides greater certainty regarding upfront costs rather than making these matters subject to negotiation on an ad hoc basis.

Changes to the DC Act

Bill 134

Bill 134 was introduced to Provincial legislature on September 28, 2023, and received royal assent on December 4, 2023. The bill updated the affordable housing definition within the Development Charges Act. Subsection 4.1(1) outlined the creation of an “Affordable Residential Units Bulletin” to be published by the Minister of Municipal Affairs and Housing online. The Bill amended subsection 4.1(2) of the Development Charges Act to define rent as the lesser of: the income-based affordable rent or the average market rent for the residential unit as set out in the Affordable Residential Units bulletin. Subsection 4.1(3) was amended to define the price of a residential unit as the lesser of the income-based affordable purchase price or 90-percent of the average purchase price identified for the residential unit set out in the Affordable Residential Units bulletin. Affordability was defined for both renters and owners as households at the 60th percentile of gross annual incomes for respective local municipalities, where rent or purchase price shall be 30% of gross annual income.

Federal and Provincial Policies and Strategies

Changes to the DC Act

Bill 134

Bill 134 was introduced to Provincial legislature on September 28, 2023, and is currently on its Second Reading Ordered referred to Standing Committee. If adopted it will update the affordable housing definition within the Development Charges Act.

Subsection 4.1(1) proposes the creation of an “Affordable Residential Units Bulletin” to be published by the Minister of Municipal Affairs and Housing online. The Bill amends subsection 4.1(2) of the Development Charges Act to define rent as the lesser of: the income-based affordable rent or the average market rent for the residential unit as set out in the Affordable Residential Units bulletin. Subsection 4.1(3) will be amended to define the price of a residential unit as the lesser of the income-based affordable purchase price or 90-percent of the average purchase price identified for the residential unit set out in the Affordable Residential Units bulletin.

Affordability is defined for both renters and owners as households at the 60th percentile of gross annual incomes for respective local municipalities, where rent or purchase price shall be 30% of gross annual income.

Community Housing Renewal Strategy (2019)

The Provincial government announced a new Community Housing Renewal Strategy with \$1 billion in funding in 2019 – 2020 to help sustain, repair and build community housing and end homelessness. The Strategy includes the following elements:

- Removing existing penalties for tenants who work more hours or who are going to college or university;
- Simplifying rent calculations;
- Freeing up the waitlist by having tenants prioritize their first choice and accept the first unit they are offered;
- Ensuring rent calculations do not include child support payments;
- Requiring an asset test; and,
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

Provincial Programs under CHRS

The Province also launched two new programs in 2019 – 2020. These are:

Canada-Ontario Community Housing Initiative

(COCHI) – provides funding to Service Managers to replace the federal Social Housing Agreement funding which expires each year beginning in April 2019; and,

Ontario Priorities Housing Initiative

(OPHI) – provides flexible funding to all Service Managers and the two Indigenous Program Administrators to address local priorities in the areas of housing supply and affordability, including new affordable rental construction, community housing repair, rental assistance, tenant supports, and affordable ownership. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.

District of Nipissing Policies and Strategies

DNSSAB Strategic Plan (Board Term 2023-2026)

The DNSSAB 2022-2042 Strategic Plan (Strategic Plan) reaffirms the organizational vision, mission, goals, values and priorities moving forward. Within the Strategic Plan's long-term horizon, Board priorities are revisited every four years in line with the Board's governance term. The original strategy was developed in 2022.

The priorities in the new plan, developed after the 2022 municipal elections, were developed through a Board orientation focus group, survey, and interviews, and are set within the existing planning framework. While some of the priorities and action items are similar to the previous Board and align with the previous strategic plan, others are new and have been added to the updated plan.

The Strategic Plan outlines a number of current challenges, a number of which relate to housing. These include the long-term economic impacts of the pandemic, supply chain impacts making things more unaffordable for low-income households, the ageing social housing stock, and expiring operating agreements among social housing providers.

The Strategic Plan's vision is for "Healthy, sustainable communities where residents have social, economic and environmental conditions and opportunities that enable them to develop to their maximum potential. Residents access the resources they need to maintain or increase their physical, emotional and social well-being and engage fully in life."

Housing Those in Need

The Strategic Plan provides a series of strategic priorities under four core areas: Maximize Human Service Impact, Remove Systemic Barriers, Seamless Access, and Continuous Improvement and Adaptation.

Within each priority are a set of action items. While actions under many strategic priorities may impact the DNSSAB's work as it relates to housing, one of the strategic priorities under Removing Systemic Barriers is to house those in need. This entails stabilizing households by focusing on the upstream social determinants and creating more affordable housing options for those who are vulnerable and in need.

There are six actions associated with this priority:

- Stabilize Northern Pines and related homelessness services and coordination across the district.
- Explore joint planning initiatives, municipal-owned land, and other opportunities for the construction of affordable housing across the district, with emphasis on rural and outlying areas.
- Explore opportunities to utilize available land through the Nipissing District Housing Corporation to create additional affordable and subsidized housing.

- Investigate ways to get some of NDHC's social housing units attached to housing and clinical mental health supports or designated as supported living.
- Identify housing development projects and prepare business cases in advance to respond quickly to funding opportunities, applications, and provincial infrastructure investments.
- Implement a Coordinated Access system for homelessness and ancillary services.
- Ensure the By-Name List of homeless individuals is tied to a group of community service providers who will find coordinated solutions to rapidly rehouse and provide wrap-around supports to individuals identified.

District of Nipissing Policies and Strategies

A Place to Call Home: 10 Year Housing and Homelessness Plan 2014-2024

A Place to Call Home, the Nipissing District 10 Year Housing and Homelessness Plan (2014 to 2024) (“the Plan”) was developed in accordance with Provincial housing legislation. The Plan is based on extensive research, including a literature review, public consultations, focus groups, interviews, surveys and the analysis of datasets such as census data.

The Plan provides a vision for acceptable, safe and affordable housing that meets the needs of citizens in Nipissing District. The Plan includes 36 strategies organized under the following six strategic objectives:

1. Homelessness Prevention, Shelters and Diversion
2. Improving Housing Stability
3. Increasing Housing Affordability and Options along the Housing Continuum
4. Sustaining and Expanding the Housing Portfolio
5. Leadership, Integration, Coordination and Advocacy
6. Awareness, Education, Information and Best Practices

Each objective is associated with key performance indicators, and each strategy includes actions, targets and timelines.

Five Year Review of Housing and Homelessness Plan (2019)

Service Managers are required to conduct a 5-Year Review of Housing and Homelessness Plan under the Housing Services Act, 2011. The goal of the 5-Year Review of Nipissing District’s 10-Year Housing and Homelessness Plan was to ensure that the objectives, actions and targets were in line with the current housing and homelessness landscape in the Nipissing District.

The 5-year Review follows the mission and vision of the original 10-Year Housing and Homelessness Plan. The Review involved an analysis of progress made, the completion of a needs assessment, and consultation to create an updated plan. Over the course of several months in 2018, the DNSSAB staff consulted with a variety of community stakeholders including service providers, private market representatives, municipalities, and Indigenous stakeholders.

The Review finds that over the first 5 years of the 10-Year Housing and Homelessness Plan, 76% of the 116 action items were achieved or experience progress towards their intended target. The updated 10-Year Plan retains the 6 strategic objectives from the original 10-Year Plan, with the majority of the strategies and accompanying action items being carried forward as well. Action items with no progress were analyzed to determine their relevance moving forward and revised where appropriate, and new objectives, outcomes and measures were determined.

Homelessness Landscape in the Nipissing District (2021)

The Homelessness Landscape in the Nipissing District is intended to serve as a checkpoint to refocus staff and the Board and to create a clear path of action in recognition that homelessness is on the rise in the Nipissing District and specifically North Bay.

The report provides an overview of the current homelessness landscape. It highlights recent changes, including a notable increase in the local homeless population during 2018, the rising visibility of homelessness, including in the downtown core of North Bay, and social service providers observing a significant increase in the complexity of clients they were serving. It outlines recent initiatives (e.g. the Mayor of North Bay’s roundtable, the development of an Action Team, the completion of the Transitional Housing and Stabilization Centre), lists existing plans and strategies, acknowledges the many other players in the system and their need to coordinate and collaborate, and speaks to the current and planned methods of data collection. The report further summarizes how the Board received and distributed funds in the five years prior, emphasizing the importance of measuring progress and outcomes.

The report ends with an acknowledgement that despite current approaches that serve and support numerous households, there has not been a meaningful reduction in homelessness due to the rise in demand, stringent funding, and added pressures from the COVID-19 pandemic, which have also pushed the DNSSAB to take on a more direct role in homelessness services.

District of Nipissing Policies and Strategies

Homelessness Action Plan (2021)

The Homelessness Action Plan for the DNSSAB builds upon the Homelessness Landscape report and presents an action framework to address local homelessness over a 12-month period. The Action Plan draws from the 10-Year Housing and Homelessness Plan with an emphasis on shelter diversion, improving housing stability, and increasing local housing options.

The action framework is based around the following priorities:

- Establish a coordinated system of outreach supports to quickly connect unsheltered homeless individuals with housing and health services and programs.
- Develop a shelter system that is innovative, cost-effective, and easy to access, to provide housing stability and rapid re-housing as required.
- Create dynamic transitional and supportive housing that stabilizes individuals and promotes life skills development and independent living.
- Provide a suite of coordinated homelessness prevention programs and services that will provide long-term stabilization and security to households and individuals at-risk of homelessness.

- Conduct advanced data collection and analysis on the homeless population that supports evidence-based decision-making and enables the measurement of progress, performance, and outcomes.
- Create a coordinated system of homelessness and ancillary services and supports, with a shared vision, goals, ownership, and accountability.

Each priority is associated with a series of actions.

The report further outlines relevant context that informs the Action Plan, including how homelessness is defined, a series of assumptions the Plan is based on, the conceptualization of the housing continuum, and a review of work underway. The Plan concludes with actions to support Plan implementation.

Income and Poverty in Nipissing District

The DNSSAB has prepared two reports out of a series of reports focused on income and poverty in Nipissing District. The reports will inform the Board's advocacy, policy development, planning and service delivery across the program areas.

Report #1

The first report in the series provides a descriptive analysis of income distribution and low-income status in the District and its municipalities and areas. Key findings include:

- There is range in median income and share of market and government transfer income across the district's municipalities and areas.
- Income is significantly lower in Nipissing District compared to the province. Nipissing is in the lowest quartile of household income distribution along with other districts in Northern Ontario.
- Compared to the province, a larger share of income is from government and the proportion of Nipissing's population receiving social assistance is nearly twice that of the province. Those on social assistance have seen no real income growth since 2015, and their income falls well below the low-income threshold.
- Within the Nipissing district, 13% of persons are living in low income, with the highest proportion being in Mattawa (21%). This rate is lower in Ontario (10%).

District of Nipissing Policies and Strategies

Income and Poverty in Nipissing District (continued)

Report #2

The second report presents key housing indicators for Nipissing District, including housing tenure, acceptable housing, core housing need, and shelter to income ratios. Some key findings include:

- The proportion of homeowners is decreasing in Nipissing and is less than that of Ontario. Housing tenures vary widely across the district and across household types, as renters are comprised of more singles and lone-parents while homeowners tend to be families.
- Over a quarter (27%) of households live in housing that is not acceptable, however this proportion is lower than that of Ontario. The share of households living in unacceptable housing and the reasons housing is considered not acceptable vary by municipality and area.
- Approximately 1 in 10 households in the District are in core housing need, lower than that of the province. Renters are more likely to be in core housing need, as are many Ontario Works (OW) clients. Similarly, rates of core housing need vary across the District.
- Of the renter households in core housing need, nearly all (94%) fall below the affordability threshold. While the majority of renters in core housing need live in unsubsidized housing, 17% live in subsidized housing, illustrating that subsidized housing does not lift all renters out of core housing need.
- Average market rent for a one-bedroom unit (\$842) exceeds the monthly OW entitlement (\$733) and the number of OW homeless clients has increased in recent years.
- There are over 900 people on the waiting list for social housing, a little over half of which (54%) are applicants in receipt of social assistance.

Local Policies

Local Official Plans

The following section provides a combined summary of the following Official Plans as they relate to housing:

- City of North Bay Official Plan (2009)
- Municipality of West Nipissing Official Plan (2016)
- Municipality of East Ferris Official Plan (2015)
- Township of Bonfield Official Plan (2013)
- Official Plan for the Town of Mattawa (1991)
- Official Plan of the Township of Chisholm (2013)
- Official Plan Township of South Algonquin (2012)
- Municipality of Temagami Official Plan (2013)
- East Nipissing Official Plan (2021)
 - This is the Official Plan for The Township of Papineau-Cameron, The Municipality of Mattawan, and the Municipality of Calvin

Relevant objectives and policies that have an impact on housing have been summarized under a series of identified themes.

Diversified Housing Stock

Most of the Official Plans reviewed express objectives around promoting a range of housing types and densities in order to meet the need of current and future residents. In some instances, this is further specified to include the need of all income groups and residents as they move through the life cycle.

At the same time, all Official Plans outside of North Bay and West Nipissing express limits or stipulations on the ability to provide a range in housing. Many of these Official Plans state that higher density residential development will be limited or that single-detached or other low density housing will be the prevailing housing form, either due to limited or private water and sewer services or to preserve the existing rural character of the community. In some instances, higher density forms require Zoning By-law or Official Plan Amendments, or additional considerations are applied on its development, such as its ability to conform to the existing neighbourhood character or the adequacy of services and parking.

Several Official Plans speak to the need for a variety of housing to accommodate special needs, including the needs of older adults, those with disabilities, low-income individuals and families, and students. In some plans this is specified to include garden suites, crisis housing and shelters, transitional housing, group homes, long-term care facilities or housing for older persons.

The North Bay Official plan encourages a range of housing that combines service and care components to allow individuals requiring varying levels of care and assistance to retain residency in their neighbourhood. The North Bay Official Plan also allows reduced parking standards for seniors' housing developments.

With the exception of Chisholm and Temagami, all other Official Plans provide permissions for group homes, however many place certain conditions on group homes, such as maintaining neighbourhood character, limiting them to certain locations, requiring minimum separation distances, or providing additional standards within the Zoning By-law.

North Bay is the only Official Plan to provide permissions for boarding, lodging and rooming houses, subject to regulations in the Zoning By-law.

Most Official Plans provide permissions for mobile homes within mobile home parks, the expansion or establishment of which typically require a Zoning By-law Amendment and are subject to expectations around screening, limited nuisance, appropriate amenities, and adequate parking and services.

A couple Official Plans also express interest in further exploring innovative housing types or modular homes, however do not include specific policies to this effect.

Local Policies

Local Official Plans (continued)

Residential Intensification

Approximately half of the plans reviewed encourage and permit opportunities for infill and intensification, in some instances directing intensification to specific areas (e.g. the Central Business District, Hamlet) or lot types. A couple Plans specify that intensification is permitted or encouraged where there is adequate services, facilities or transit, and where neighborhood character or compatibility can be maintained. The North Bay Official Plan provides specific policies or initiatives to promote intensification, including exemptions from parking requirements or Community Improvement Plans.

All Official Plans include policies permitting additional dwelling units (ADUs) in some form, with the exception of Mattawa (while the Mattawa Official Plan permits secondary uses and multi-unit dwelling by Zoning By-law Amendment, it does not specify permissions for ADUs). Some policies refer to additional standards within the Zoning By-law associated with ADUs or provide standards and requirements within the Official Plan, such as adequate servicing, parking and limited or no impact on the building exterior or neighbourhood character. In a couple instances ADUs are explicitly identified as a means to improve the affordability and range of housing options, or to promote intensification.

Many Plans also permit garden suites, which are defined as detached portable dwellings, subject to a Temporary Use By-law and appropriate standards. Garden suites are identified as being primarily intended for family members, seniors, or persons with disabilities.

Complete Communities

A small number of plans provide objectives or policies that support complete communities, such as promoting higher density residential development around commercial nodes to increase pedestrian activity and a mix of uses, directing higher density residential or seniors housing to provide services or locate near areas with appropriate public service facilities and amenities, permitting mixed-use commercial and residential buildings or neighbourhood commercial uses, or promoting compact and mixed use development.

All Official Plans provide permissions for home-based businesses, with many providing permissions for home industry and bed and breakfast establishments as well. Most plans provide standards around maintaining neighbourhood character, minimizing nuisance, and ensuring adequate parking and services, among other requirements.

Efficient and Effective Use of Land and Resources

Nearly all Official Plans have policies directing the majority of residential development to specified settlement areas, or in rural jurisdictions where there are no settlement areas, to other appropriate areas that make use of existing services and infrastructure. A few Official Plans provide policies or objectives promoting compact development.

Approximately half of the Official Plans reviewed include policy language requiring minimum land supply, most often a ten-year supply of land available for new residential development and a three-year supply of draft approved units or lots with servicing capacity.

A few Plans also provide policies promoting energy efficient buildings, including a focus on renewable and alternative energy sources, or energy conservation through building design or retrofits.

Retention of Existing Housing Stock

A few policies include language promoting the conservation, maintenance, repair and improvement of the existing housing stock.

The North Bay Official Plan includes policies prohibiting the conversion of existing residential units to condominium units where the vacancy rate falls below 3% and certain conditions are not met.

Local Policies

Local Official Plans (continued)

Affordable Housing

Most Official Plans acknowledge the importance of affordable housing in some form, however, vary in their application. Only three Plans identify some form of target for affordable housing, with two directing that 25% of new housing development be affordable and one expressing alignment with any District of Nipissing Social Services Administrative Board housing targets, however these Plans do not provide further policies directing how this will be achieved. A few Plans specify that further action can be taken as needed (e.g. through future amendments, policies or statements), and a couple plans express support for affordable housing but note that the municipality itself will not necessarily provide such housing.

While most Official Plans have enabling policies for Community Improvement Plans (CIPS), only four plans explicitly state the development of affordable housing as a permitted objective within CIPs. Other related objectives include housing more broadly, the maintenance and rehabilitation of the existing building stock, rehabilitating brownfield sites, improving accessibility and barrier-free design, and the development of seniors housing, among other objectives.

South Algonquin is the only Official Plan that provides additional policies intended to promote the supply of affordable housing, including consideration for alternative lot standards for the provision of affordable housing, maintaining an inventory of potential and appropriate sites, giving priority to affordable housing when disposing of municipally-owned lands, requiring affordable or specialized housing in subdivisions or larger scale housing projects, supporting the use of rehabilitation and affordable housing programs from other levels of government, and providing administrative assistance to community groups seeking funding to address local housing needs.

Several Official Plans express intent to work with the District of Nipissing Social Services Administration Board, higher levels of government, not-for profit groups and other parties to facilitate social or affordable housing or in the development and implementation of plans and other programs and initiatives.

Official Plan Reviews

The following municipalities are undergoing review and updates to their current Official Plans:

- City of North Bay
- Township of Bonfield
- Township of South Algonquin
- Municipality of Temagami

Draft Official Plans have been provided in Temagami and South Algonquin, while the remaining municipalities have provided initial background studies to inform their Official Plan updates. Included here is a brief summary of current challenges and housing related policies or objectives that are provided or contemplated in draft Official Plans or background studies. Note that this does not represent a comprehensive review of draft Official Plan updates.

Current Challenges

Background studies identify several challenges these municipalities are facing, including a lack of affordable, rental and seniors housing, including assisted living and long-term care options, short-term rentals and their impacts on the long-term housing stock and potential for nuisance, residents having difficulty finding accommodation or turning to non-residential structures for accommodation (e.g. recreational vehicles, bunkies), or the lack of accessible housing or available supports.

Local Policies

Official Plan Reviews (continued)

Proposed Policies

Proposed policies that could diversify housing stock include adding tiny homes as a permitted residential development, contemplating or adding policy language and permissions around seniors housing, such as long-term care homes or retirements homes, and contemplating policies around supportive housing.

With regards to intensification, a couple municipalities are proposing updated policy language around Additional Dwelling Units (ADUs) including naming them as an important part of affordable housing.

A few municipalities are contemplating adding new targets for affordable housing or housing targeted to low to moderate income households, and adding an associated definition for affordable housing. In both Temagami and South Algonquin a 10% affordable housing target is proposed.

In addition to its existing policies and those already mentioned here, the Township of South Algonquin has added extensive policies in their Draft Official Plan targeted at improving the supply of affordable housing and the range and mix of housing types and densities.

Below is a summary of the additional proposed policies that South Algonquin Council may implement:

- Monitoring the need for social assisted housing and working with the Province and others to meet identified needs;
- Monitoring populations projections and residential development targets;
- Encouraging cost-effective development standards and densities to reduce cost, considering innovative design features, concepts and service standards, or implementing site-specific zoning standards where suitable;
- Identifying areas for intensification and infill;
- Providing incentives for affordable housing projects, such as grants, density bonuses, waived or deferred municipal fees, or higher priority for reviewing proposals, including through a Community Improvement Plan;
- Seeking assistance from higher levels of government to assist in the delivery of affordable housing;

- Evaluating surplus municipal land for its suitability for the development of affordable housing prior to its consideration for other uses and encourage higher levels of government to do the same;
- Undertaking a Housing Study to better understand the dynamics and needs of the local housing market;
- Encouraging the provision of non-profit housing;
- Considering incorporating affordable housing in redevelopment opportunities;
- Exploring partnerships between the Township and public or private proponents;
- Giving priority to processing of development applications from non-profit housing corporations and housing cooperatives, for housing intended for persons of low or moderate incomes;
- Encouraging affordable housing in the form of garden suites, ADUs, tiny dwellings, and other innovative forms of housing.

Local Strategies

Housing Strategies and Action Plans

The City of North Bay and the Municipality of West Nipissing have both completed recent housing strategies or action plans. Both documents provide a high level summary of relevant demographic and housing supply trends, along with an estimate of the number of dwelling units required in each municipality. The West Nipissing Housing Strategy (2023) is additionally accompanied by an Existing Condition Report, which was informed by review of applicable policy, housing and census data and community engagement.

The North Bay Housing Action Plan 2023 proposes 10 initiatives, ranging from updates to existing documents (e.g. Official Plan, Zoning By-law), new processes (e.g. for receiving and processing planning applications), top-up funding and updates to the existing Growth Community Improvement Plan, and the development of a conceptual residential development plan for City-owned property, among others.

The West Nipissing Strategy puts forward 19 actions under the following five objectives:

- Promote & Protect Rental Housing
- Diversify Housing Supply
- Encourage the Right Type of Housing
- Develop Partnerships & Coordinate Advocacy
- Monitor Implementation & Report on Progress

Community Safety and Well-Being Plans

All of the municipalities in the Nipissing District have completed Community Safety and Well-being Plans independently or in partnership with other municipalities. These Plans are meant to address gaps in the community related to community safety and wellbeing and are designed in accordance with the *Police Services Act*. Many include information on the municipality's current context, a set of intended outcomes and objectives, an overview of background research, (including literature reviews, consultation, secondary data analysis and/or asset mapping exercises, among other techniques), and specific strategies and actions.

Many Plans included strategies, actions or priority areas centered around housing and homelessness. Particular concerns identified included growing rates of homelessness, the lack of transitional, supportive, affordable and rental housing, lack of affordable housing for seniors, the disproportionate impact on Indigenous populations and other vulnerable populations, and the impacts of the COVID-19 pandemic,

While strategies and actions varied, common themes included:

- Increasing the supply of affordable, rental, supportive, transitional and emergency housing, including through partnerships, subsidies, and exploring funding opportunities.

- Improving understanding of housing needs, including through data sharing, assessment tools, and the creation of targets and measures.
- Improving service delivery through expanding and coordinating outreach programs and focusing on cultural appropriateness and inclusivity.
- Increasing availability and awareness of housing supports, including to support aging in place.



SHS CONSULTING

4 *Appendix: What We Heard Report*

What We Heard from Community

*District of Nipissing Housing Needs and Supply
Study*



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About this Document

This *What We Heard* document is part of the Nipissing DSSAB Housing Needs and Supply Study.

Section 1: Broad Nipissing Engagement

This report summarizes the feedback, ideas, and input shared by residents, public, and private sector representatives across Nipissing District, led by SHS Consulting.

Section 2: Indigenous Engagement

This report also includes a section dedicated to insights from Indigenous-specific engagement activities, led by Daniel J. Brant & Associates.

The findings in this document are intended to illustrate where we are today (what is working and not working), where we want to be in the future, and some of the proposed solutions to address the District’s most pressing housing challenges.

Section 1

Broad Nipissing Engagement

Overview

From October to December 2023, virtual community engagement events were hosted with residents, public and private sector leaders, and community organizations to learn about the housing experience in various municipalities and across Nipissing District overall.

This section outlines the four-phase engagement process and the various research methods employed with each target group.

1.1

Engagement Strategy

Overview

From October to December 2023, virtual community engagement events were hosted with residents, public and private sector leaders, and community organizations to learn about the housing experience in various municipalities and across Nipissing District overall.

This section outlines the four-phase engagement process and the various research methods employed with each target group.

Context

The District of Nipissing Social Services Administration Board (DNSSAB; referred to as “Nipissing District”) is the designated Service Manager for housing and homelessness services in the Nipissing District (the District). Located in Northeastern Ontario at the southern edge of Northern Ontario, the District includes eleven (11) municipalities, two (2) First Nations, and two (2) unincorporated areas.

Scope

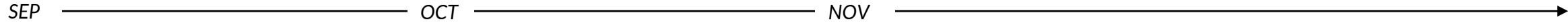
This research seeks to understand the experiences of residents, public and private sector actors and community organizations related to housing in Nipissing District.

As part of these qualitative research efforts, questions about the current housing experience were asked, including those related to housing safety, conditions, and suitability. Community conversations also explored perceptions around what parts of the housing system are working and should be amplified and the housing challenges and gaps faced in the District.

Finally, the work asked participants to look to the future and consider their vision for housing in Nipissing District.

Based on this data, this report aims to paint the qualitative picture of housing in Nipissing as experienced by residents and the businesses, institutions, and organizations that support them as they work to achieve their housing goals now and into the future.

This page provides an overview of the engagement events that took place as part of this housing study. The first three engagement events inform this What We Heard report.



Identifying Needs

This stage focuses primarily on understanding local community housing needs and will touch on some initial opportunity areas.

Engagement 1 • Focus groups with DNSSAB board members

A virtual session for board members (6) representing the City of North Bay and a session for board members (6) representing the municipalities and unorganized areas outside of North Bay

- Virtual, 1-hour focus groups (x2)
- **By invitation, DNSSAB board members**

Engagement 2 • Resident survey

A survey to obtain perspectives from a broad group of residents in each of the eleven (11) municipalities located in Nipissing District, and perspectives from the two (2) unincorporated territories

- Digital (via SurveyMonkey) and paper
- **Nipissing District residents**

From Needs to Opportunities

This stage serves as the bridge between describing local community needs and identifying promising opportunities to address housing gaps. Engagement participants will receive an overview of key messages from the resident survey as a starting point for their conversations.

Engagement 3 • Focus groups in municipal clusters

Virtual sessions for North Bay (2), West Nipissing, East Ferris, South Algonquin, Temagami, Unorganized North, and the Eastern Cluster (Mattawa, Bonfield, Papineau-Cameron, Calvin, Chisholm, and Mattawan)

- Virtual, 2-hour focus groups (x8)
- **By invitation, key community actors and subject-matter experts**

Engagement 4 • Key informant interviews

Semi-structured interviews with key actors in the housing sector to develop to fill in data and information gaps and inform the recommended actions and best practices

- Virtual, 1-hour interviews (x3)
- **By invitation, key actors in the sector**

Overarching Engagement

Indigenous Engagement

Beyond the DNSSAB board members, additional one-on-one conversations will take place with local Indigenous leaders to set the stage and context for the Housing Needs and Supply Study.

The team will work with the local First Nations representatives (Nipissing, Temagami) to determine the most appropriate channels for reaching their community members beyond the use of a survey, as this approach may not be the most suitable.

Two additional focus group sessions will be held with First Nations communities.

Two additional interviews will be held with First Nations representatives.

Engagement 1 ● Focus groups with DNSSAB board members

A virtual session for board members (6) representing the City of North Bay and a session for board members (6) representing the municipalities and unorganized areas outside of North Bay

- Virtual, 1-hour focus groups (x2)
- By invitation, DNSSAB board members

This engagement focuses on setting the stage for the Housing Needs and Supply Study and framing the work.

Lines of Inquiry

Vision for the future

- As key Nipissing District representatives, what does a vision for the future of housing in each local municipality look like?
- What does “success” look like for a well-functioning housing system in each municipality and the District as a whole?
- What are the District’s top goals for addressing housing supply and demand gaps?

Addressing housing challenges

- What key trends are DNSSAB board members keeping in mind related to the future of housing in Nipissing District?
 - *Economic*: impacts of changing economic conditions
 - *Societal*: changes in demographics (e.g., age, family size and type, etc.) and values
 - *Political*: political shifts
 - *Technological*: technological trends
 - *Environmental*: environmental trends
- What are some of the barriers getting in the way of change or efforts to improve housing situations?
- What are some of our strongest enablers of change or forces that support our efforts to improve housing situations?
- Of the solutions and actions proposed, how might we prioritize the most promising solutions (e.g., based on feasibility, viability, and desirability for the District)?
- What lessons learned from past efforts should be brought into this plan?

Administrative

- What communications needs do DNSSAB board members have regarding this project for their municipalities?
 - The purpose of this question is for communication strategies to be developed to promote the study and each Board has key notes to refer to when they receive questions around the study

Format

These one-hour sessions will be at the strategic level, focused on refining and prioritizing a way forward for the District of Nipissing.

Recommendations will take into account the local context and will likely be different for the larger municipalities compared to the smaller communities.

Indigenous Engagement

Beyond the DNSSAB board members, additional one-on-one conversations will take place with local Indigenous leaders to set the stage and context for the Housing Needs and Supply Study.

Engagement 2 ●

Resident survey

A survey to obtain perspectives from a broad group of residents in each of the eleven (11) municipalities located in Nipissing District, and perspectives from the two (2) unincorporated territories

- Digital (via SurveyMonkey) and paper
- Nipissing District residents

This engagement focuses primarily on understanding local community housing needs and will touch on some initial opportunity areas.

Lines of Inquiry

Individual-level (looking to your own experiences)

- What are residents' lived experiences of housing in their local municipality?
 - How do residents perceive the home they live in today (i.e., quality, tenure, affordability, suitability, etc.)?
- What are their needs and how are these being addressed (i.e., what is working well)? Where are needs not being met?

Community-level (looking at the community more broadly)

- How do residents perceive housing in their community, overall?
- What seem to be the biggest housing challenges facing Nipissing District communities today? For instance, prompting responses such as...
 - **Supply-side issues** (e.g., short-term rentals, quality, ability to plan for changing life circumstances and aging by downsizing, accessing supportive housing, or aging in place, etc.)
 - **Demand-side issues** (e.g., affordability, vacancy rates, landlord-tenant relationships, etc.)
- What opportunities do community members see in terms of addressing some of the housing challenges identified?

Defining success and a vision for the future

- How would residents describe a great neighbourhood and community from a housing perspective?
- What do community members anticipate being our biggest housing challenges in the future?
- What brings residents hope for the future? What signals of progress or positive change do we see?
- What solutions should be considered to address some of the challenges or take advantage of potential opportunities for change in your local community?

Format

Online survey

An online survey in both French and English will be promoted through Nipissing District websites and channels as well as municipal partners. The survey will be created in SurveyMonkey.

Paper survey

A paper version of the survey will be developed and promoted through Nipissing District and municipal partners.

Indigenous Engagement

The team will work with the local First Nations representatives (Nipissing, Temagami) to determine the most appropriate channels for reaching their community members beyond the use of a survey, as this approach may not be the most suitable.

Engagement 3 • Focus groups in municipal clusters

Virtual sessions for North Bay (2), West Nipissing, East Ferris, South Algonquin, Temagami, Unorganized North, and the Eastern Cluster (Mattawa, Bonfield, Papineau-Cameron, Calvin, Chisholm, and Mattawan)

- Virtual, 2-hour focus groups (x8)
- By invitation, key community actors and subject-matter experts

This engagement bridges between describing local community needs and identifying promising opportunities to address housing gaps. Engagement participants will receive an overview of key messages from the resident survey as a starting point for their conversations.

Lines of Inquiry

Supply-side needs and opportunities

- What does the current housing stock look like at the local level?
- What are some of the most critical supply-related issues your local municipality faces?

Demand-side needs and opportunities

- What are the most significant demographic shifts you are seeing in your community right now?
- What are some of the most critical demand-related issues your local municipality faces?

Addressing housing challenges

- What is the nature of the ambition for change at the municipal level (i.e., dissatisfaction with the status quo, resistance to change, strength of the vision for the future)?
- What are the community's top goals in terms of addressing housing supply and demand gaps?
- What are some of the most promising solutions being explored (or to be explored) to address the local housing challenges?
 - What areas of opportunities are seen in policies, tools, partnerships, or new approaches that can help communities realize their goals for housing and the community?
 - What other approaches should be pursued to move the community goals forward?
- What are some of the barriers getting in the way of change or efforts to improve housing situations?
- What are some of our strongest enablers of change or forces that support our efforts to improve housing situations?

Format

The focus groups will be centred around the six geographic regions identified. Participants should include key community actors and subject-matter experts to be identified alongside the Nipissing District team.

Representatives could include employers, the development sector, the community housing sector, community services, economic development specialists, the business community, etc.

Up to ten (10) people should participate in each focus group (a total of 80 participants).

For the **North Bay**, the focus group participants can increase to twenty (20) participants either by hosting two separate sessions or one session with two breakout rooms (supported by additional facilitators and note takers).

Indigenous Engagement

Two additional focus group sessions will be held with First Nations communities.

Engagement 4 • Key informant interviews

Semi-structured interviews with key actors in the housing sector to develop to fill in data and information gaps and inform the recommended actions and best practices

- Virtual, 1-hour interviews (x3)
- Key actors in the sector

This engagement serves as an opportunity to learn more about promising opportunities to address housing gaps. Engagement participants will be targeted based on the recommended actions in the strategy and their knowledge and/or involvement in best practices relating to those actions.

Lines of Inquiry

Informing recommended actions and best practices

Interviewees will help inform and build out the best practices for relevant recommended actions. The interviews would touch on the program/process, any challenges faced, lessons learned, and suggestions for what would be wise to keep in mind as the recommended action is developed for Nipissing District.

Lines of inquiry will include:

- What are the key features of the program/process?
- What has the impact of the program/process been so far? Is it considered a success?
- What were the challenges faced as the program/process was implemented? Are there any lessons learned that would change it should be developed/implemented in the future?
- If there was one thing you would want to share with the DNSSAB as they consider pursuing this action, what would it be?

Key Informant interviews are not included in this What We Heard report as they are a mechanism to inform the Housing Strategy, which this document is intended to inform.

Format

These one-hour semi-structured sessions will be centred around learning more about best practices.

The discussion guides will be customized based on best practice.

Interviewees will be selected based on research into the recommended actions and potential best practices identified. Interviewees will be contacted via email and/or phone and asked to participate.

Indigenous Engagement

Two additional interviews will be held with First Nations representatives.

1.2

Engagement Reach

Overview

This section provides a summary of the reach achieved by the Nipissing District Resident Survey and the Focus Groups (virtual) in municipalities across Nipissing District.

This information should be used as context for the Key Insights described in Part 4 of this document. While the research team made every effort to gain a wide range of perspectives, the engagement reach indicates some limitations in geographic representation across the District. We are, however, confident in the survey results demonstrate a diverse representation from income levels, household types, and other demographic characteristics.

This section provides a summary of the survey's reach, highlighting who responded and the context from which the findings in this *What We Heard* report emerged. Here, we outline the demographic profile captured in the Nipissing District Resident Survey.

Format and Recruitment


The survey was open between October 13, 2023, and November 24, 2023, and was disseminated by the DNSSAB staff, local municipal staff, community agencies, and local media across Nipissing District.

The online survey was available in French and English. Paper copies were provided upon request.

Engagement Snapshot

 **714**
surveys completed

 **14**
municipalities represented across respondents

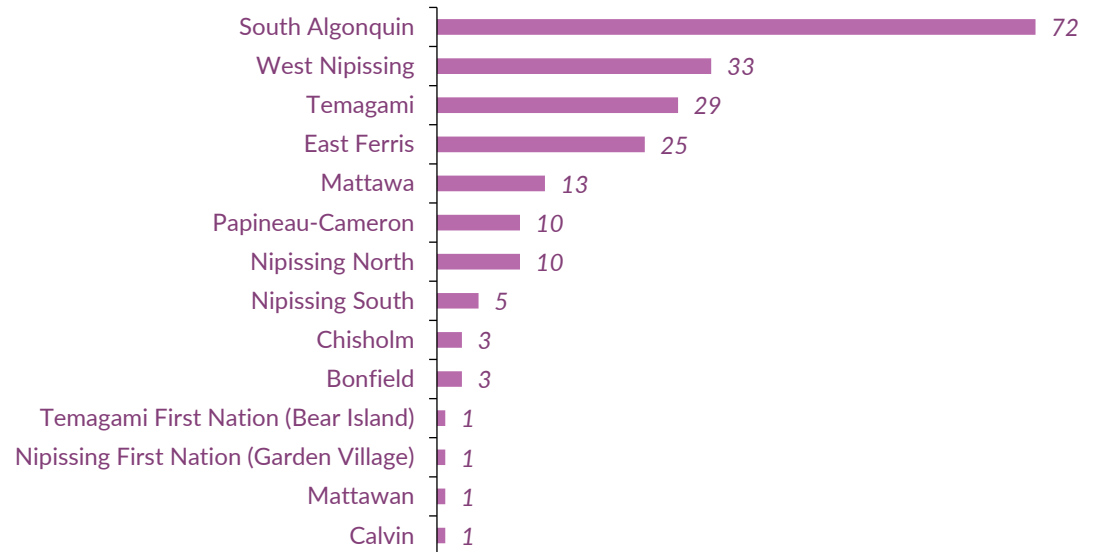
 **63%**
of respondents have lived in Nipissing District for 6 or more years

Geographic Reach

North Bay residents accounted for approximately 70% of all survey respondents (~500 responses). This weighting is commensurate with North Bay's share of the overall Nipissing population. South Algonquin residents responded in large numbers with 7% of their total population responding to the survey (72 respondents).

The graph below summarizes the number of respondents from each municipality. While all municipalities were represented, there are several municipalities with fewer than ten responses. This representation results in a limitation in this *What we Heard* engagement reach.

Figure 1: Number of Survey Respondents by Municipality, excluding North Bay



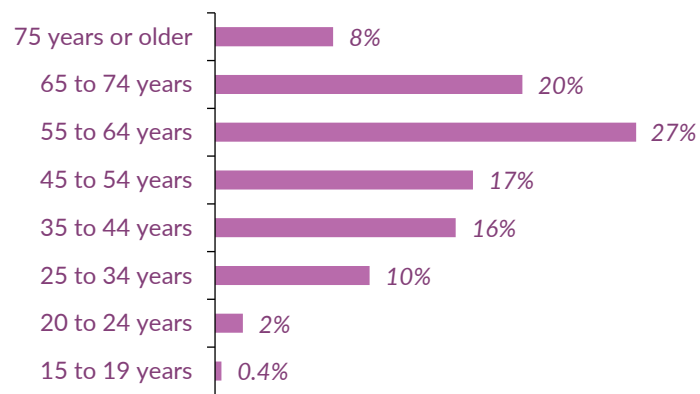
Respondent Demographics

Age

The respondent age representation in the survey is generally reflective of Nipissing’s population distribution.

More than half of all respondents identified as being aged 55 or older. This proportion is reflective of the Nipissing population (about half of the population is an older adult or senior). Less than one-third of all respondents were 44 years or younger.

Figure 2: Proportion of Survey Respondents by Age



Gender

Of the 714 complete responses, 666 participants shared their gender. The survey was predominantly completed by **women** in Nipissing District.

- **67%** of respondents identified as a **woman**
- **31%** of respondents identified as a **man**
- **2%** of respondents identified as **non-binary, trans, or two-spirit**

Disability

Almost one-third of all survey respondents reported **living in a household with at least one person with a disability**. Of these households, approximately one in four have a disability that results in **mobility issues**.

Household Type

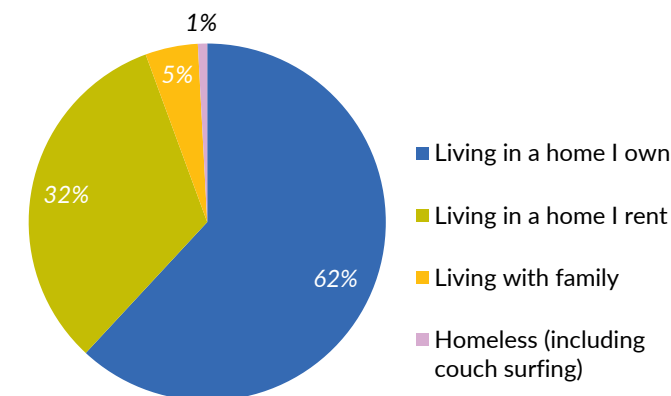
The largest share of survey responses came from people living with a partner or spouse without children (38%), followed by people living alone (20%). Single parents with children represented 8% (58) of responses. The responses also provide perspectives from 91 people (13%) living in multi-generational and other family arrangements, including living with siblings and caring for elderly family members. Many of these respondents noted the family arrangement was related to affordability or health support needs.

Tenure

The majority of responses (62%) came from homeowners in Nipissing. This proportion is well-aligned with the proportion of total owner households in the District (66%).

Renters represented almost one-third of survey responses. An additional 5% (34 responses) of surveys came from people living with family and six (6) respondents identified as currently experiencing homelessness.

Figure 3: Proportion of Survey Respondents by Housing Tenure



Respondent Demographics

Personal Identifiers

Survey respondents were asked to voluntarily self-identify in one of several priority groups who tend to experience greater housing challenges. Of the 714 respondents, 252 provided one of the priority identifiers. The table below indicates the number of self-identified respondents in each category.

78	I am an Indigenous person in Canada, such as First Nation, Inuit, or Métis.
57	I have experienced homelessness or accessed an emergency shelter in the past.
39	I am a member of the 2SLGBTQIA+ community.
29	I have served in the Canadian or Allied Armed Forces, participated in basic training, or am a former member of the RCMP.
20	I have been in contact with the criminal justice system.
15	I am a member of a racialized group.
10	I am currently experiencing homelessness.
4	I am a newcomer to Canada and have been in Canada for fewer than five years.

Indigenous Respondents

Of respondents who identified as Indigenous...

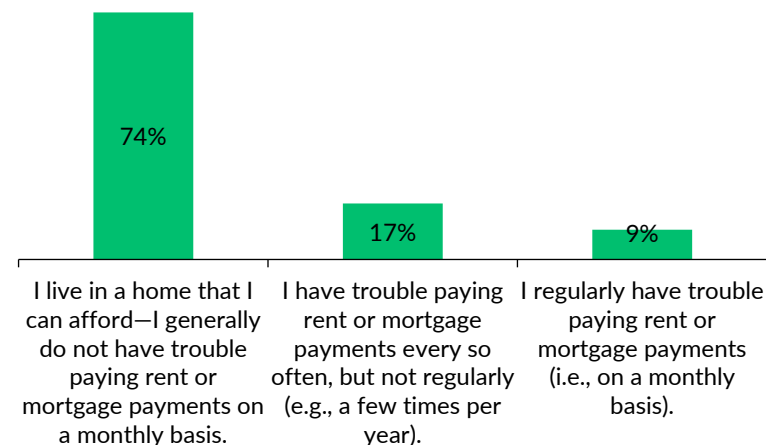
- 65% identified as **First Nation**
- 36% identified as **Métis**
- 1% identified as **Inuit**

Housing Affordability

When asked about the affordability of their current housing situation...

- 74.24% of respondents reported living in homes they **can afford**
- 16.83% indicated having **occasional difficulties paying rent**
- 8.92% reported **regularly experiencing trouble with affordability**

Figure 4: Proportion of Survey Respondents based on Self-Reported Affordability



This section provides a summary of who attended the series of eight focus groups conducted virtually across Nipissing District from November to December 2023.

Participants

Focus group invitations were extended to private, public, and non-profit organizations. The table below provides a breakdown of the represented groups by session:

#	Municipality	Participants	Sector Representation		
			Public	Private	Non-Profit
1, 2	North Bay (2 groups)	14	3	3	8
3, 4	South Algonquin (2 groups)	11	6	3	2
5	East Ferris	7	4	2	1
6	Eastern Cluster	4	4	0	0
7	West Nipissing	3	2	0	1
8	Temagami	3	3	0	0
	Total	41	22	8	11

Sector Representation

The sessions were attended by a mix of participants from the public, private, and non-profit sectors. The following organizations were represented:

Public	Private	Non-Profit
<i>government and elected officials</i>	<i>including businesses and residents' associations</i>	<i>including charities and community organizations</i>
<ul style="list-style-type: none"> North Bay Council City of North Bay (Community Safety and Wellbeing) City of North Bay (Economic Development) Municipality of West Nipissing Municipality of Calvin Municipality of Mattawan Nipissing Township Municipality of East Ferris Municipality of Mattawan Township of South Algonquin 	<ul style="list-style-type: none"> Bradwick Property Management / Consolidated Homes Limited Malmac Properties Near North Landlords Association Tourism operator Family-owned mill Whitney Area Algonquin Association Eylon Lake Community Association 	<ul style="list-style-type: none"> Military Family Resource Centre Nipissing University Canadore College Multi-Cultural Centre Crisis Centre of North Bay LIPI (Low-Income People Involvement) Horizon Women's Centre Whitney Seniors New Outlook Valley Manor Long Term Care Canadian Forces Housing Agency

Note that the focus groups do not represent perspectives from the Unorganized North.

1.3

Synthesis Methodology

Overview

To best understand and represent the housing needs and experience in Nipissing District we analyzed survey and focus group data by question and region before considering the inputs as a whole. This ensured a comprehensive examination of the qualitative and more narrative responses shared by residents and focus group participants while also taking into account the important geographic differences across the region.

Throughout the process we were mindful of concerns about over representation by some areas in order to ensure no region unduly influenced the overall report.

A visual index of geographies that contributed insights to each theme is included throughout to underscore the representation of participants from across the District and connect insights to the communities where they are most relevant.

1.4

Key Insights

Index of Insights

This section details 12 key insights gleaned from residents, the public and private sector and community organizations across the various engagement sessions related to the housing experience.

	<i>People in Greatest Need</i>
1	Homelessness, mental health, and addiction challenges are a key concerns in urban centres.
2	Improved access to social housing, services, mental health support, and amenities are critical for residents of Nipissing District.
3	Seniors and older adults want to age in their communities, but a lack of suitable housing and services will force them to move elsewhere.
4	Housing affordability challenges are deep and widespread and go beyond rent or mortgage payments affecting other social determinants of health.
	<i>Housing</i>
5	Most survey respondents speak positively about their homes, but many are concerned about their ability to stay in Nipissing.
6	There is a lack of available housing suitable for people of different abilities, family sizes, and needs.
7	Ongoing maintenance, upkeep, and overall housing quality are key concerns for renters and owners.
	<i>Barriers to New Supply</i>
8	A lack of infrastructure limits development opportunities and negatively impacts the housing experience in Nipissing.
9	High construction costs, lack of land, labour shortage, and red tape are stalling development in Nipissing.
	<i>Systemic Challenges</i>
10	There is a perceived lack of urgency, innovation, and leadership energy around housing. Residents want to see collaboration and partnerships.
11	Private landlords are relied upon to provide housing for folks with complex needs and landlords and tenants feel unsupported when conflict arises.
12	The lack of affordable housing (rental and ownership) impacts the ability of businesses to recruit and employ staff and impacts job prospects for residents.

Homelessness, mental health, and addiction challenges are a key concerns in urban centres.

“We have people dying on the street [every week] and even that can't motivate us to get together to do something effective.”

- Community leader, North Bay

Community Perspectives

Residents feel unsafe in downtown spaces

- Urban residents are fearful, cite increase in criminal behaviour and evidence of drug use in the community as concerns.
- Homelessness is perceived by residents as connected to crime, drug addiction, and mental health challenges.

Unhoused community feel underserved

- Unhoused respondents don't feel enough is being done to support them in accessing services and housing supports.
- Unhoused respondents describe themselves as being abused and ignored by the system and say they are desperate to find housing.

Community responses sway between compassionate and angry about lack of action to address challenges related to increased homelessness, addiction and crime in Nipissing

- Many in Nipissing see housing as a human right that should be ensured by governments or DNSSAB
- Residents want action to address crime, homelessness, and addiction from local municipal governments.
- Concerns exist about investment in shelters and harm reduction approaches and attracting more unhoused people.
- Many residents worry about a lack of compassion, care, and services for those struggling in their communities.

Private, Public, and Community Sector Perspectives

Community leaders recognize the intersectional nature of homelessness

- Mental health and addictions are new and key concerns related to homelessness in Nipissing.
- Capacity and resource limitations, including a lack of shelter spaces, hinder action and are attributed to the loss of life in unhoused communities.

Stigma seen as barrier to finding housing for those experiencing homelessness

- Community leaders suggest stigma that all unhoused people suffer from addiction and/or mental health challenges is an obstacle to finding housing for those who are vulnerable.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Improved access to social housing, services, mental health support, and amenities are critical for residents of Nipissing District.

“There’s a significant health crisis in our community and others; we weren’t prepared to deal with that, so we have a lot of folks struggling with mental health, not diagnosed, and walking around the city at-risk .”

- Community leader, North Bay

Community Perspectives

Lack of mental health and addictions support is a recurring theme in resident responses.

- Residents are concerned about the lack of dedicated facilities and housing to support both those facing mental health and addictions challenges and also the health of the wider community.

Distance from amenities, shops, and services can be isolating, compromising health and wellbeing.

- Residents spoke of staying in poor housing conditions to maintain proximity to services and schools.
- A lack of community transportation makes access to services a challenge, even in urban areas.

Lack of childcare surfaced as a significant concern in Nipissing

- Residents have noted that a lack of daycare and childcare facilities undermines their ability to stay in community and/or return to their hometowns.

Private, Public, and Community Sector Perspectives

Residents of Nipissing are forced to travel as far as Ottawa to access services; Leaders are curious about a more unified service delivery approach.

- Public sector leaders recognize gaps in services that exist across the District.
- Leaders across Nipissing want strategies to prevent homelessness and serve vulnerable residents.
- Leaders are curious about combining housing and health registries to better serve residents and believe services should be based on resident needs.

NIMBY-ism can be a barrier to improving services and amenities

- Despite a desire for more services, residents continue to push back against efforts based on concerns that creating shops and service facilities could conflict with the ‘rural experience’.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Seniors and older adults want to age in their communities, but a lack of suitable housing and services will force them to move elsewhere.

“Downsizing is a problem. Finding housing that is comparable and is walking distance to the main street in Mattawa is impossible... Some folks I know move to other communities to access this.”

- Resident, Mattawa

Community Perspectives

Seniors and older adults (aged 55+) represent the majority of survey respondents and have a distinct perspective and set of concerns

- These residents are passionate about their housing needs and communities and are concerned about the future affordability and quality of life in the District.

Seniors want to age in their communities but don't feel confident services will meet their needs

- Respondents want seniors facilities and services to be prioritized to allow them to age in place.
- Affordable rental housing that is accessible, near services, and provides opportunities to socialize are priorities for senior and older adult residents.

Empty nesters say homes are too big and high maintenance to keep but the lack of affordable rentals is keeping them in large family homes

- Many respondents currently struggle to maintain their homes, both due to cost and the physical demands of upkeep.
- Residents shared fears about having to stay in homes that are too big by themselves due to lack of appropriate rentals to move to.
- Older adults also spoke of fears around affordability mentioning rising costs, inadequate pensions, and widowhood and caregiving strain.
- Condo living, if available, was mentioned often as an appealing option by seniors and older adults.

Private, Public, and Community Sector Perspectives

Significant waitlists for seniors housing exist and will worsen as demographic shift continues in the District

- Leaders report that the few seniors housing facilities in Nipissing currently have waitlists that are many years long.
- More than 25% of the population of Nipissing District was over 65 in 2021
- At a provincial level the number of Ontarians over 75 is expected to more than double between 2022 and 2046 while the number of individuals aged 90+ is expected to triple. Nipissing leaders are concerned about this trend and want to act to meet the expected need.

Housing for seniors that serves a variety of income levels and service needs will be a key element of seniors housing strategy.

- Municipal leaders note that while there should be a focus on affordable rental units for seniors, many older residents can afford market rent.
- Leaders suggested that focus should not be only on long-term care style housing but also assisted and independent living as many residents only need to downsize and don't have significant service needs.
- Private and public sector leaders say the lack of seniors housing also affects young people who do not have access to the housing stock currently held by older adults and seniors in the community.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawa
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Housing affordability challenges are deep and widespread and go beyond rent or mortgage payments affecting other social determinants of health.

Community Perspectives

Lack of affordability is having an impact on the mental health of many in Nipissing

- Respondents describe feeling hopeless, anxious, stressed, and scared about the future and how they will make ends meet.
- Rising cost of living is forcing families to make choices between heat, food, rent, gas, and other basic needs.

Tenants who have secured low or affordable rents feel lucky and are conscious of short supply in rental market.

- Many tenants fear eviction based on having secured low rent and don't know where they would turn if evicted.
- Those with access to safe, clean, affordable rental housing feel "lucky" given supply issues in the sector.

Residents are forced to accept unhealthy living situations due to affordability concerns.

- Respondents described staying in abusive and otherwise unhealthy situations to maintain housing.

When asked about ideal future housing experiences "positive" and "less stressful" responses were among most common.

- Across every region residents desire a more positive, easy to navigate, less stressful, and more dignified experience with readily available, affordable housing for everyone in Nipissing District.

"I can barely afford my mortgage, once it renews, I don't know that I'll be able to afford it. I'll also have to move at some point due to mobility issues but I... suspect I will be homeless in the next 5 years."

- Resident, South Nipissing

Private, Public, and Community Sector Perspectives

Economic policies were cited as a concern by leadership.

- Leaders worry that rate hikes by the Bank of Canada will push current mortgage holders out of their homes adding further complications to the already over-burdened housing system

"I've resorted to using the food bank and even then, I often only eat once a day to make my money stretch as far as I can... I'm living in an environment that is unsafe for me. I find it harder and harder to continue looking for work and staying sober. I'm whiteknuckling through life, and a lot has to do with my living situation."

- Resident, North Bay

Leaders say the CMHC definition of affordability no longer meets reality.

- Leaders suggest that refining the definition of affordability to better reflect the true cost of having a home is needed to get an accurate picture of the challenges and to support residents in accessing programs.
- Leaders suggest current definitions leave out many people who are in need of affordable housing but don't fit current criteria.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Most survey respondents speak positively about their homes, but many are concerned about their ability to stay in Nipissing.

“ Love our home and where we live. Don't like how our neighbourhood has changed and don't feel safe anymore. Higher costs make it scary as we don't know if we will be able to stay in our home forever.”

- Resident, North Bay

Community Perspectives

More than 50% of residents surveyed spoke positively about their home.

- Residents spoke about safety, housing quality, and natural beauty as reasons they love their homes – these are design opportunities when expanding housing options.

Residents in all areas concerned about the future of Nipissing District

- Respondents tempered their enthusiasm about their homes with concerns about increased homelessness and worries about the impact that a lack of affordability will have on its future and the ability of communities to sustain themselves.

Living close to nature is seen as a major benefit of life in Nipissing

- Many respondents spoke of loving the locations of their homes and referred to living by lakes, having lots of space, privacy, and quiet as benefits of life in their communities.

Locals attribute lower housing stock and rising prices to the influx of short-term rentals, lack of student housing and influx of new arrivals to the District

- Residents in South Algonquin and North Bay said there are too many short-term rentals
- High home prices and increase in crime attributed to new arrivals from Southern Ontario
- Concerns that universities are failing to provide students housing taking up stock needed for local community

Private, Public, and Community Sector Perspectives

Residents, public and private sector leaders, and community organizations all want more geared to income housing and rent subsidies to allow people to stay in Nipissing District.

- Leaders from across Nipissing, along with many residents surveyed, spoke of the need to create more geared-to-income housing in the District.
- Research participants also spoke of the importance of removing stigma related to accessing subsidized housing.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin
West Nipissing	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
East Ferris	Mattawa	Chisolm	Temagami	Nipissing South

There is a lack of available housing suitable for people of different abilities, family sizes, and needs.

“As a result of the increased prices, we have people and families living in dwellings that is not meeting their needs and its displacing people who could need that housing; it’s a major gap.”

– Economic Development Officer, West Nipissing

Community Perspectives

Young families are being prevented from remaining in, or returning to, community by a lack of appropriate affordable housing.

- Community members point to a lack of appropriate housing as reason for the low volume of young families in some communities.
- Families report overcrowding and multigenerational living in response to a lack of appropriate homes.
- Housing that is appropriate for multigenerational families was also cited as a gap in the housing market.

“We have less than 500 square feet for 4 people.”
– resident, South Algonquin

Single adults are unable to access housing to meet their needs.

- Single adult respondents spoke of ongoing difficulty finding 1 bedroom and bachelor unit rental options.
- Some divorced and separated adults said they continue to live with an ex-spouse because they are unable to find an appropriate home to move to.

People with disabilities are unable to find accessible housing.

- Many survey respondents referred to the lack of housing appropriate to meet mobility needs.
- ODSP payments are not sufficient to secure rental housing in Nipissing district.

Private, Public, and Community Sector Perspectives

Local leaders are eager to support young people and promote a return to Nipissing communities.

- Municipal and community leaders spoke about the need to create housing, schools, and daycare facilities to serve young families that want to return to their communities.
- Leaders also spoke about families living in housing that is not suitable to their needs and the importance of addressing the gap.

Families accessing shelter services in Nipissing have very few options for permanent housing.

- Shelter operators noted that larger families stay in shelter system for longer due to a lack of appropriate homes for them to move into.

Municipalities and the DNSSAB recognize limitations around accessing services for families, seniors, newcomers and those living with disabilities.

- Leaders acknowledged that services are focused in urban areas which leaves residents without access to transportation unable to reach healthcare, daycare, and other services that are critical to quality of life.
- In many rural communities, local employment is limited which makes life unsustainable for many residents.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Ongoing maintenance, upkeep, and overall housing quality are key concerns for renters and owners.

“Older home that needs a lot of renovations and upgrades. While I can afford my mortgage, I cannot afford all the upgrades (septic, windows, etc.), but I don't want to move, because it would cost even more.”

- Resident, East Ferris

Community Perspectives

High repair and upkeep costs make it difficult for owners to reinvest in upkeep

- Many residents shared that they love their homes but are unable to maintain them due to the high cost of needed repairs - many live in old homes and rural areas
- Some residents say they will have to move because upkeep is too difficult and are concerned that they will not find somewhere appropriate and affordable to relocate
- Homeowners mentioned the need for grants or financial support programs to help with repairs and maintenance
- Both tenants and homeowners spoke of difficulty finding reliable tradespeople to help with repairs

Rental units in disrepair causing stress and tension between landlords and tenants, exacerbated by supply concerns

- Residents spoke often of landlords failing to make repairs and of putting responsibility and cost on to tenants
- Some tenants concerned that insisting on repairs or maintenance could put their housing at risk
- This issue is particularly relevant in North Bay

Mould and other unsafe conditions mentioned frequently by residents across Nipissing

- Mould, infestation, electrical issues, roofs and stairs in need of repair, boiler and furnace issues all mentioned as concerns by residents

Private, Public, and Community Sector Perspectives

Landlords cited high costs as obstacle to addressing repairs and upkeep

- Landlords and local leaders spoke about increasing upkeep and operations costs as important considerations related to the ability to make timely and comprehensive repairs.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

A lack of infrastructure limits development opportunities and negatively impacts the housing experience in Nipissing.

"I live in a very small cottage in a rural area. I have no running water and limited electricity (on solar). I work full time and can barely afford ...medication and medical hardware needed for my disability."

- Resident, Bonfield

Community Perspectives

Rural residents are forced to live without running water, public electrical services, and modern heating and cooling.

- Residents shared concerns about hydro access and their inability to benefit from modern public utilities in their rural homes.

Lack of transportation services is causing problems for seniors and low-income residents

- A lack of public transit in Nipissing limits the ability of residents without personal vehicles to access services and fosters reliance on others for transportation.

Residents in spoke of isolation related to poor internet and cellular phone connectivity in South Algonquin, Calvin and Temagami.

- Residents shared feelings of isolation and concerns about lack of access to reliable internet connection and cell phone coverage.
- Respondents noted that this impacts access to services and tradespeople.

Lack of access to emergency services poses concern for some rural residents.

- Residents pointed to inaccessible roads and the lack of emergency service access as safety concerns, particularly in the context of aging in place.

Private, Public, and Community Sector Perspectives

Development in some areas of Nipissing is limited by access to utilities like public water service

- Private and public sector leaders recognize that the lack of water service and reliance on septic systems limits the ability to build higher density housing.
- Developers are curious about the possibility of creating shared community infrastructure like pump houses and large septic systems to allow for less expensive homes that are built closer together.

Transit services are limited by low population density.

- Public sector leaders recognize the transportation challenges posed by a relatively small per capita population and large lots that are spread over large rural land mass as is characteristic of Nipissing District.
- Some municipalities have creative ideas to support transportation and service delivery in rural areas but suggest that moving targets make implementation difficult.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

High construction costs, lack of land, labour shortage, and red tape are stalling development in Nipissing.

“We live in a small rural community there’s no economies of scale; people come from long distance; usually people in town don’t have the expertise which makes it more expensive to get people here [to build homes].”

-Municipal leader, Temagami

Private Sector Perspectives

Rising construction costs significantly impact the feasibility of housing projects

- Developers say it’s increasingly difficult to make the numbers work when it comes to building multi-unit and affordable housing.
- High costs are driving building efforts toward higher end single family homes.
- Higher taxes on multi-residential new construction disincentives this type of development in Nipissing.

Red tape and bureaucracy make development process difficult to navigate, discourages new entrants to the market

- Arduous municipal approvals process is a deterrent for builders, prospective developers want a guide at city halls to support efforts and help navigate the system

Private sector participants say land for development in Nipissing is expensive and hard to come by.

- Private sector respondents say developable land is in short supply in the District and suggest crown land and outstanding land claims exacerbate the situation
- Developers note that privately held land is expensive and rarely up for sale

Private sector says construction talent is scarce and payroll costs are rising

- Developers point to a short supply of construction workers in Nipissing and suggest that those available are often inexperienced.
- Developers note that getting licensed as a builder is difficult.

Public, and Community Sector Perspectives

The private sector is a key player in growing affordable housing and leaders want to know how best to support and incentivize development industry.

- Municipalities are cutting fees, updating by-laws, modifying official plans, and creating tax credits to support development but say the province controls lot size, environmental impact study criteria, and other critical blockers to getting housing built.
- Municipalities are considering creative planning approaches like changing parking requirements to allow developers to build more units on secured land.

Land severance limitations and crown land are being explored as means of supporting the creation of affordable housing.

- Municipalities across Nipissing are investigating opportunities presented by securing crown land for affordable housing.
- Leaders recognize that lot severance is an expensive and admin heavy process but are considering ways to streamline and cut fees to allow for further densification of existing properties.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

There is a perceived lack of urgency, innovation, and leadership energy around housing. Residents want to see collaboration and partnerships.

Community Perspectives

Residents want to see government listen to communities and take action to address housing concerns.

- Survey respondents signalled they want to see more action and urgency when it comes to creating both rental and owner housing in Nipissing.
- Residents want to see responsive solutions and housing results that flow through more quickly to the people of Nipissing.

Residents want creative approaches used to address the housing shortage.

- Respondents want the DNSSAB to consider innovative ideas including container and tiny houses.
- Residents want to see the DNSSAB learning from other regions that are facing housing challenges creatively.

DNSSAB should be collaborating with Indigenous, municipal, provincial, and federal governments to move the needle on affordable housing in Nipissing.

- Residents want the DNSSAB to take a leadership role in establishing programs and relationships with other level of government that cut costs and deliver results in affordable housing.

Residents want short-term rentals regulated and limited, particularly in South Algonquin.

- Survey respondents see short-term rentals as taking housing that should be occupied by families and other full-time Nipissing residents.
- Residents want the DNSSAB to step in and cap short-term rentals and otherwise regulate the market.

“I would like to see the survey results published and a concrete workable realistic plan of action put forward to address the results.”

- Resident, Papineau-Cameron

Private, Public, and Community Sector Perspectives

Public sector leaders agree, innovation and collaboration with partners and other levels of government is critical.

- Leaders in every sector across Nipissing are committed to working with developers and community organizations to create housing solutions and address homelessness in the District.
- Partnerships exist in Nipissing and Ontario and leaders spoke of mobilizing to cultivate more and to access funding and create housing.
- Leaders are building relationships with other municipalities across Canada to support discuss challenges, share learnings, and foster innovation at the municipal level in Nipissing.

Short-term rental legislation is of interest, but municipalities need support in shaping and implementing policies.

- Leaders say that short-term rentals leave homes empty, services strained, and limit access to housing for residents.
- Officials need support to develop policies that address the challenges presented by short-term rentals.

Nipissing municipalities face structural barriers when trying to access funding.

- Urban municipalities are part of the Large Community stream and forced to compete with big cities for Housing Accelerator funding.
- Leaders say that other levels of government assume less need and urgency based on low density and declining population.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Private landlords are relied upon to provide housing for folks with complex needs and landlords and tenants feel unsupported when conflict arises.

“We can no longer expect the private sector to provide housing that isn’t supportive. We’ve put landlords in terrible situations, but the supports aren’t there for people with significant needs.”

- Community leader, North Bay

Community Perspectives

Many North Bay tenants are experiencing significant stress and feel unsupported as neighbours of residents with complex needs.

- Tenants spoke of a lack of police and landlord response to building safety issues connected to crime, mental health, and addictions.
- Tenants expressed significant frustration at a lack of options available to them when trying to achieve feelings of safety in and around their homes.

Prejudice and adversarial relations with landlords are a concern for tenants in North Bay.

- Tenants referred to experiences of prejudice when seeking rental housing, specifically landlords refusing housing to those on ODSP or OW and experiences of racism and homophobia.
- Many North Bay residents shared lack of trust, legal issues, and trespassing by management when describing interactions with landlords.

Private, Public, and Community Sector Perspectives

Support is needed for small, private landlords who are providing housing for tenants with complex needs.

- Public sector and community leaders agree that private landlords, especially those in the secondary market, need guidance and resources if they are to be counted on to house tenants living with addictions challenges and complex needs.

Costs related to damage and lack of payment from tenants are seen as untenable risks for landlords

- Landlords cited tenant damage and rent non-payment as compromising their financial wellbeing and disincentivizing the rental business.
- Additional costs and admin related to changing tenants were cited as an added stressor and deterrent.

The Residential Tenancies Act is seen as biased toward tenants and delays are having financial impact on landlords.

- Landlords feel Landlord Tenant Board decisions are weighted against them and note that slow processes and long waitlists exacerbate the financial losses associated with excessive damage and rent non-payment by tenants.

The DNSSAB and municipal councils want to create incentives to help keep private landlords in the market.

- Municipalities and community groups are looking into addressing tax inconsistencies, creating rent guarantor programs, and other mechanisms to help share some of the risk presented by tenants with complex needs.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
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The lack of affordable housing (rental and ownership) impacts the ability of businesses to recruit and employ staff and impacts job prospects for residents.

Community Perspectives

Residents, particularly in North Bay and East Ferris, struggle to find employment that allows them to afford housing.

- Survey respondents from North Bay suggested there are not enough jobs and that those that exist do not pay enough to afford local housing.

“ Military people and their families want to live relatively close to the base, but the prices in the airport subdivision - they’re pricey, and not affordable.”

- Public Sector Leader, North Bay

“ A challenge is the complete void in rental housing; that’s a big barrier for employers like myself; recruiting is not an issue but once you find workers as a private industry operator, we need to accommodate them but that’s the situation right now.”

- Business Leader, South Algonquin

Private, Public, and Community Sector Perspectives

Public and private sector stakeholders point to the lack of affordable housing as barrier to economic growth.

- Municipal leaders noted that companies considering opening facilities in Nipissing are deterred by a lack of suitable housing for employees.
- Established businesses say their growth is hampered by an inability to house prospective staff coming to the region.
- Long term and seasonal employee housing are both areas of concern, especially in South Algonquin.

Lack of rental housing is also a barrier.

- Local leaders suggest that the lack of rental housing not only hits on existing businesses but also affects service delivery by limiting housing options for Personal Support Workers and others needed to support the aging population.

Existing staff are forced to commute further distances between work and home.

- Public and private sector leaders suggest staff are commuting from Bracebridge and other communities to reach jobs in Nipissing.
- Concerns persist that the stressful housing system will impact ability to attract and retain staff.

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
West Nipissing	Mattawa	Chisolm	Temagami	Temagami First Nation
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Section 2

Indigenous Engagement



Overview

The section outlines engagement efforts undertaken by Daniel J Brant and Associates with the Indigenous community in Nipissing and the insights gleaned from those efforts.

Indigenous engagement has been included in this What We Heard Report as its own section to outline the different engagement process and highlight the distinct housing experiences of Indigenous residents and unique factors impacting the provision of housing related services to Indigenous residents in the District.

Background on Indigenous Housing in Nipissing District

The Province of Ontario plays an important role in the supply of resources to municipalities for a range of services and housing is one of the main priorities. The following statement by the Province outlines their commitment to the housing issues.

“The National Housing Strategy represents a renewed partnership between the federal government and the provinces and territories. Federal funding for Ontario is about \$2.9 billion over nine years, which is cost-matched by Ontario.

*“Ontario has about 44% of households in core housing need nationally, but only receives about 39% of funding. The province should receive an additional \$490 million for homelessness and community housing programs from the federal government under the National Housing Strategy. We continue to petition for municipalities and vulnerable Ontarians to receive their **fair share of funding** from the federal government. These additional revenues would flow to municipal service providers to ensure Ontarians get the housing they need.”*

In Fall 2023, the District of Nipissing Social Services Administration Board (DNSSAB) launched a housing supply and demand study, understand, and assess the housing situation and needs in the Nipissing region. The study is in response to national housing priorities on affordability, availability, and homelessness. The study included the city of North Bay and several surrounding communities within its service and geographic catchment area.

In recognition of provincial housing and fair share of funding for Indigenous people the DNSSAB has committed to reaching out to include Indigenous citizens and First Nation communities within the district. Starting in 2022–2023, Ontario has committed to invest \$30 million annually in culturally appropriate Indigenous supportive housing and wraparound mental services and supports through the Indigenous Supportive Housing Program. It is not anticipated that provincial funding will be directed towards First Nation housing programs however their leadership will be consulted and encouraged to participate as a very high percentage of First Nations memberships live off Territory. The First Nations geographically affected in this study include the Nipissing First Nation, located to the west of the City of North Bay and the Temagami First Nation, also known as Bear Island, located north of North Bay.

It should be noted that because of jurisdictional issues, First Nations are required to address their housing and infrastructure needs separate from the systems that are available to DNSSAB. The First Nations have developed their own housing and related infrastructure strategies to reflect their own needs and jurisdictions. A logic model diagram that describes the major challenges confronting First Nations issues that affect housing and their attendant sub issues is attached.

2.1

Research Design and Methodology



Overview

To best reach a variety of communities, residents and organizations across the Indigenous community in Nipissing District D. Brant and Associates worked with SHS Consulting and the DNSSAB to take a responsive and iterative approach to gathering insights.

This included the use of the resident survey, which was also distributed more widely across Nipissing District, and a focus group to learn from community leaders about the factors impacting urban Indigenous housing in North Bay.

Survey Distribution Methodology

The survey instrument and discussion guide designed by SHS Consulting in collaboration with District of Nipissing Social Services Administration Board was also used to include engagement with Indigenous residents across Nipissing District.

The questions were distributed using Survey Monkey, a digital survey data collection platform. The link to the survey was shared broadly through DNSSAB, municipal offices and agencies, and local media.

The North Bay Friendship Centre was also asked to distribute the survey to their network. The survey was open to all residents 15 years of age and over. Indigenous responses were extracted from the main DNSSAB list of respondents. This data represents 12 percent of the total respondents and roughly the same proportion of Indigenous population of the District.

Focus Group Methodology

The project team created a discussion guide which was distributed to relevant organizations and followed by an invitation to participate in focus groups. Focus groups were designed as two-hour, virtual sessions intended to dive deep into questions and opinions about challenges and solutions related to housing in Nipissing District.

Reaching out to Indigenous communities for virtual discussion groups was a challenge. Connecting with the community requires access to each via community association like Metis Association or Friendship Centre or housing association.

The First Nations within the region were contacted but were reluctant to offer or share data because they hadn't had a prior meaningful relationship with North Bay about housing in the past. Taking into account the separate delivery mechanisms for housing services, Nipissing First Nation and Temagami First Nation felt inclusion of their housing data would not result in any benefit to their needs and therefore chose not to participate.

A focus group discussion with the North Bay Indigenous Friendship Centre, the most active Indigenous organization in North Bay, was held December 21, 2023.

2.2

Engagement Reach

Overview

Outreach to Indigenous leaders in Nipissing District included discussions with:

- The Housing Director for the Nipissing First Nation
- The Housing Manager from the Temagami First Nation
- The Senior Political Advisor from the Nipissing First Nation
- The CEO of the Ontario Aboriginal Housing Association
- The Executive Director of the North Bay Indigenous Friendship Centre
- The President of the North Bay Indigenous Friendship Centre

Additional data was gathered from those respondents who self-identified as Indigenous as part of residents survey that was distributed throughout Nipissing District.



This section provides a summary of the survey’s reach, highlighting the Indigenous participants who responded. Here, we outline the demographic profile captured in the Nipissing District Resident Survey.

Format and Recruitment

The survey was open between October 13, 2023, and November 24, 2023, and was disseminated by the DNSSAB staff, local municipal staff, community agencies, and local media across Nipissing District.

The online survey was available in French and English. Paper copies were provided upon request.

Engagement Snapshot



78

surveys completed by people identifying as Indigenous



11

municipalities represented across respondents



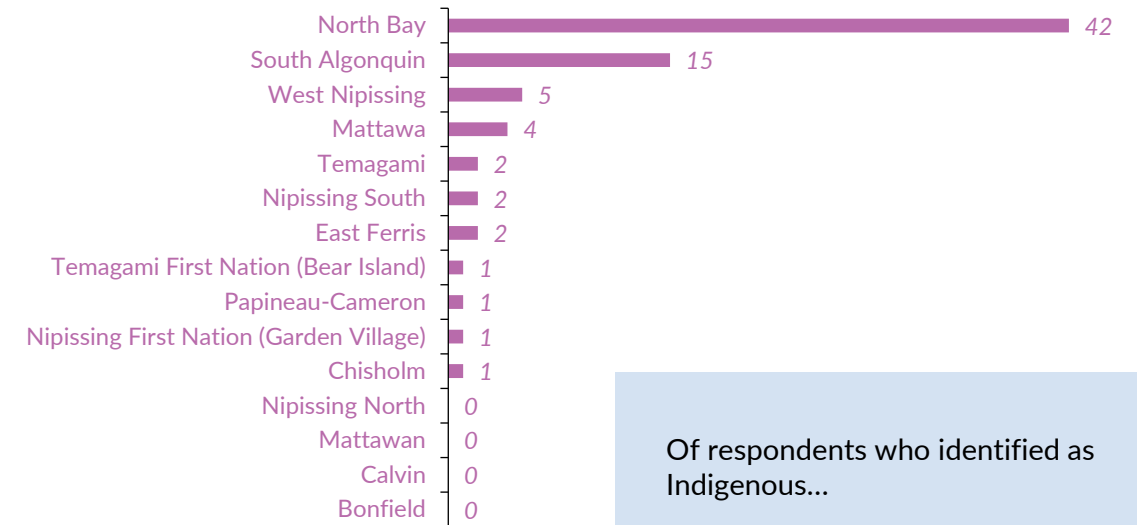
55%

of respondents have lived in Nipissing District for 6 or more years

Geographic Reach

North Bay residents accounted for more than half (54%) of all Indigenous survey respondents. South Algonquin, West Nipissing, and Mattawa followed with fewer respondents. The graph below summarizes the number of respondents from each municipality.

Figure 1: Number of Survey Respondents by Municipality



Of respondents who identified as Indigenous...

- 65% identified as **First Nation**
- 36% identified as **Métis**
- 1% identified as **Inuit**

Respondent Demographics

Age

Almost all Indigenous respondents were aged 25 or older. Approximately one-third of all respondents were aged 55 or older.

Gender

Of the 78 complete responses, 68 participants shared their gender. The survey was predominantly completed by **women** in Nipissing District, to a greater degree than all respondents (Indigenous and non-Indigenous) to the survey.

- **79%** of respondents identified as a **woman**
- **15%** of respondents identified as a **man**
- **6%** of respondents identified as **non-binary, trans, or two-spirit**

Disability

Almost half (45%) of all survey respondents reported **living in a household with at least one person with a disability**. Of these households, approximately one in four (27%) have a disability that results in **mobility issues**.

Household Type

The largest share of survey responses came from people living with a partner or spouse without children (29%), followed by couples with children (27%), and single parents with children (19%).

Tenure

Indigenous survey respondents represented a mix between renter households and owner households.

- **54%** of respondents live in a home they **own**
- **41%** of respondents live in a home they **rent**
- **5%** of respondents live in another arrangement

Focus Group

An Urban Indigenous Focus Group was held with the North Bay Indigenous Friendship Centre on December 21, 2023. The group included three leaders from the Friendship Centre. Insights gathered from this are included in this report.

Limitations

Engaging Indigenous communities for virtual discussion groups presented challenges. Recruiting research participants requires access through community associations like the Métis Association or Friendship Centre.

First Nations were hesitant to share data due to the lack of meaningful prior relationships with North Bay. As a result, without a perceived benefit to address their housing needs, participation was limited.

2.3

Key Themes and Recommendations

Overview

Many concerns, like worries about neighbourhood safety, affordability, and suitability of housing, surfaced by Indigenous residents and leaders in Nipissing District are being experienced regardless of nationality and lived experience across the District.

However, the approach to addressing these concerns, and also those around discrimination and resourcing, must be acknowledged and addressed with specific recognition of the Indigenous housing and community experience in Nipissing District.



“We’re very receptive to working with anybody – the perspective is that they [the DNSSAB] don’t believe Indigenous people have anything to teach them.”

- Urban Indigenous leader, North Bay

Indigenous residents share concerns about safety, quality, and affordability of housing; contributions by community not recognized by local governments.

Community Perspectives

Indigenous residents across Nipissing District feel that housing is unaffordable; high costs impact other basic needs

- Affordability is a significant concern for Indigenous residents of Nipissing, many residents suggested paying for food and repairs was challenging on top of housing costs

Indigenous residents living in unhealthy and unsuitable housing situations

- Mold, infestation, and lack of maintenance are common issues
- Crowded living conditions mentioned often due to lack of appropriate or affordable options
- Indigenous seniors are also concerned about downsizing and future housing needs

Many Indigenous residents spoke positively about their housing experience

- Indigenous folks from across Nipissing District said they love their homes, and neighbourhoods
- Love, gratitude, comfort, and pride all came up when Indigenous residents spoke about their homes

Safety, crime, and discrimination are a significant concern for Indigenous residents of Nipissing

- Safety in neighbourhoods and the prevalence of crime and addiction related social issues are a concern
- Residents report discrimination from rental management and landlords
- Residents spoke of staying in abusive living conditions due to lack of alternative housing

Key Concerns from other Research

In an examination of a DNSSAB Indigenous population profile across seven communities, the study reveals that approximately **50%** (1,500 of 3,155) of Indigenous households rent their homes.

Many of these households have **concerns regarding:**

① **Safety**

② **Affordability**

③ **Quality**



/ Indigenous residents share concerns about safety, quality, and affordability of housing; Contributions by community not recognized by local governments

Private, Public, and Community Sector Perspectives

Building trust with Indigenous leaders will be key element of future housing strategy

- Past interactions with local councils and DNSSAB have undermined trust and partnerships with Indigenous leaders on and off reserves
- Urban Indigenous leaders noted that recognition of their specialist housing and homelessness knowledge is needed

Commitment to Truth & Reconciliation by local councils is not clear based on policy and practice

- Leaders noted that while there have been some efforts toward Truth & Reconciliation there is no formal cultural recognition in the form of flags, financial support for the local powwows, or in cultural training or hiring practices at the DNSSAB

Indigenous Friendship Centre plays outsized role in outreach to unhoused residents, resources don't match commitment

- Friendship Centre provides majority of outreach to unhoused community of North Bay which is ~44% Indigenous but resource distributions doesn't reflect need or proportionality

Indigenous leaders want greater voice, engagement in North Bay decisions

- Indigenous leaders in North Bay point to \$300M in GDP growth driven by Indigenous residents as validation for greater role in local decision-making discussions

Housing Security

Although some homeowners, particularly those aged 35 to 64, expressed being equipped to sustain themselves beyond 65 years, **support is essential for younger Indigenous families in Nipissing District.**

Most Indigenous respondents expressed **significant uncertainty** about **securing housing** in another neighborhood or town if relocation becomes necessary.

“We’re very receptive to working with anybody – the perspective is that they [the DNSSAB] don’t believe Indigenous people have anything to teach them.”

- Urban Indigenous leader, North Bay

Where this Theme Showed Up

A desire for this change was mentioned in conversations with the following communities:

North Bay	Bonfield	Nipissing First Nation	Papineau-Cameron	Mattawan
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East Ferris	Nipissing, Unorganized North	South Algonquin	Calvin	Nipissing South

Build Stronger, Trustworthy Relationships

Comments from the Indigenous community indicated that the past relationships with the DNSSAB and the region were not positive or supportive. However, from all discussions, there is optimism that a new era of cooperation is starting. The primary Indigenous institution in North Bay is the North Bay Friendship Centre and all indications are that they are willing to host and work toward getting a working relationship with the region that will benefit not only the Indigenous peoples but the region as well.

The DNSSAB should work to initiate meetings to acknowledge of the relationship and recognize the role and value of Indigenous providers. This is in line with the focus group invitation created as part of this work inviting First Nations to discuss housing with the DNSSAB and consultants on this project.

Provide equitable resourcing to address Indigenous housing needs

With an Indigenous population that has higher representation with respect to the overall population of the region, there is an expectation that the services will meet the same level as the percentage of population. This includes participation on boards, committees, and level of financial resources available.

The DNSSAB should advocate to municipalities to supplement funding for Indigenous housing received by Indigenous housing providers, including Ontario Aboriginal Housing Services.

Address Indigenous Housing Stock Gaps

The backlog for Indigenous housing has been identified by OAHS and numbered at 549 units in 2023. This needs financial support to fund renovations, repairs, and the creation of new housing to serve the needs of the community. In addition, support is needed to provide affordable housing for new family formations and supportive housing for seniors and those living with disabilities in the community.

The DNSSAB should provide financial resources proportionally consistent with the populational represented by the urban and rural Indigenous community of Nipissing District. While First Nations housing doesn't fall under DNSSAB jurisdiction, we recommend initiating discussions with leadership with a view identifying opportunities for collaboration to support housing in the neighboring First Nations communities.

Create partnerships with Indigenous service providers to support health and those experiencing homelessness

Culturally relevant service provision is fundamental to successful outcomes when considering Indigenous housing and their physical, emotional and mental health needs of Indigenous residents in the context of the DNSSAB. To do this, partnerships with Indigenous service providers will be critical.

Partnerships should should consider data and resource sharing agreements and positions on boards, steering committees and other decision-making forums. Indigenous leaders pointed to the Hub that currently serves the Indigenous community of North Bay as well as OAHS and the Friendship Centre as important initial points of contact and potential partnership.



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